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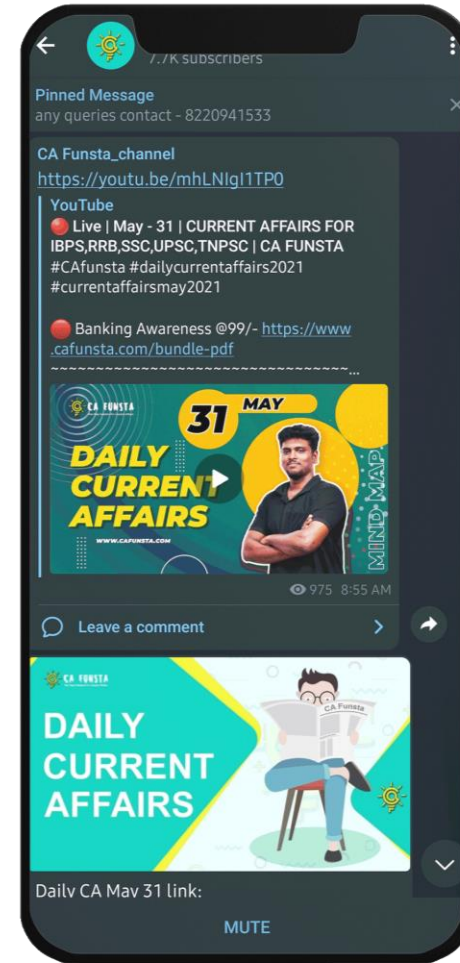
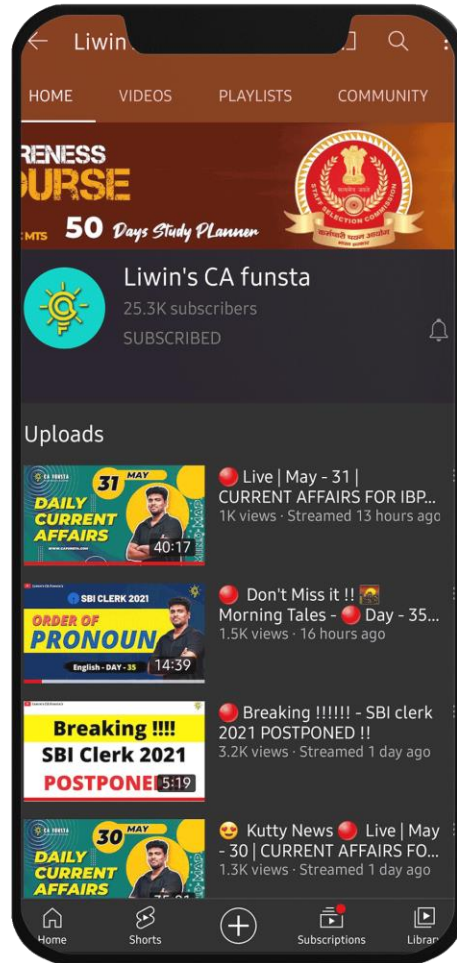
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Important Days



World Population Day is observed on_____?

- A) July 13
- B) July 14
- C) July 15
- D) July 17
- E) July 11

Answer
E) July 11



Important Days



Explanation

- **World Population Day**, observed on **July 11**, aims to raise awareness about global population issues and their impact on society.
- The theme for World Population Day 2023 is **“Unleashing the power of gender equality: Uplifting the voices of women and girls to unlock our world's infinite possibilities”**.
- The concept of World Population Day was started in **1989** by the United Nations, after a proposal by **Dr. KC Zachariah**, on the eve of the worldwide population crossing five billion on July 11, 1987.
- More than 90 nations first observed World Population Day on **July 11, 1990**.

Which company has signed up as the title sponsor for Ultimate Table Tennis?

- A) Reliance Industries
- B) IndianOil
- C) Tata Group
- D) Flipkart
- E) Amazon

Answer
B) IndianOil



Explanation

- **Ultimate Table Tennis (UTT)**, India's table tennis league, has onboarded IndianOil as its title sponsor for Season 4.
- The season will kickstart from July 13 at **Shiv Chhatrapati Sports Complex, Mahalunge-Balewadi in Pune.**
- The UTT Season 4 will witness **six franchisees** – Bengaluru Smashers, Puneri Paltan Table Tennis, Chennai Lions, U Mumba TT, Dabang Delhi TTC and Goa Challengers

Who were named ICC's 'Player of the Month' in their respective categories?

- A) Wanindu Hasaranga and Ashleigh Gardner
- B) Virat Kohli and Ellyse Perry
- C) Rohit Sharma and Meg Lanning
- D) Babar Azam and Sophie Ecclestone
- E) Kane Williamson and Alyssa Healy

Answer

A) Wanindu Hasaranga and Ashleigh Gardner



Explanation

- **Sri Lanka spinner Wanindu Hasaranga** and **Australian women's team all-rounder Ashleigh Gardner** were named **ICC's 'Player of the Month'** for their impressive performances in June.
- **Hasaranga** clinched the award following his record-breaking feats at the World Cup Qualifier games in Zimbabwe.
- **Women's Ashes hero Ashleigh Gardner** becomes the first player to win three Player-of-the-Month accolades.
- Hasaranga becomes the first Sri Lanka player to win the award since Prabath Jayasuriya in July 2022.
- Zimbabwe's Sean Williams, and the Player of the Match from the ICC World Test Championship Final, Australia's Travis Head.
- Gardner won her third Player-of-the-Month crown by overcoming fellow nominees Tammy Beaumont of England and Hayley Matthews of the West Indies.

SPORTS



Titbits

ICC

Abbreviation: The International Cricket Council

Headquarters: Dubai, United Arab Emirates

Founded: 15 June 1909

Chairman: Greg Barclay

CEO: Geoff Allardice

Which bank has partnered with Max Life Insurance to offer a comprehensive range of life insurance solutions?

- A) HDFC Bank
- B) ICICI Bank
- C) State Bank of India (SBI)
- D) Axis Bank
- E) DCB Bank

Answer
E) DCB Bank



Explanation

- **Max Life Insurance has partnered with DCB Bank** to provide a variety of life insurance products to the latter's customers.
- Term, savings, and retirement plans will be offered under this partnership.
- DCB Bank is a private sector bank. It has 427 branches across India

Explanation

- The business tie-up will offer Bank customers access to Max Life's protection and long-term savings solutions, offering financial stability for themselves and their families.
- **Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Axis Bank Limited.**
- Max Financial Services Ltd. is a part of Max Group.
- Max Life offers comprehensive protection and long-term savings life insurance solutions, through its multi-channel distribution including agency and third-party distribution partners.
- **DCB Bank** is a new generation private sector bank with 427 branches (as on 31st March 2023) across India.

Explanation

- It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed.
- DCB Bank has contemporary technology and infrastructure including state of the art internet banking and mobile banking for personal as well as business banking customers.

Titbits

Max Life Insurance

Headquarters: New Delhi, Delhi

CEO: Prashant Tripathy

DCB Bank Limited

Headquarters: Mumbai, Maharashtra

CEO: Murali M Natrajan

Tagline: we value you

What is the name of the new platform launched by Citi to address the needs of its Citi Commercial Bank (CCB) clients?

- A) CitiFlex
- B) CitiConnect
- C) CitiDirect Commercial Banking
- D) CitiPro
- E) Citi360

Answer

C) CitiDirect Commercial Banking



Explanation

- Citi has announced the launch of a new platform, **CitiDirect Commercial Banking**, specifically to address the needs of Citi Commercial Bank (CCB) clients.
- This is part of Citi's strategic investment plan to meet these clients' growing global needs to deliver a single entry point digital platform.
- CitiDirect Commercial Banking combines Citi's global products and services into a single digital platform, providing clients with a 360-degree consolidated view of the Citi banking relationship across Cash, loans, trade, FX, Servicing and Onboarding.
- The platform is live in the U.S., and CCB plans to pilot it in the second half of 2023 across Hong Kong, India, Singapore and the U.K.

Which organizations have launched a new travel credit card called "Elets BFSI"?

- A) IDFC Bank, Visa, and Club Vistara
- B) IDFC FIRST Bank, Mastercard, and Club Vistara
- C) HDFC Bank, Mastercard, and Club Vistara
- D) ICICI Bank, Visa, and Club Vistara
- E) Axis Bank, Mastercard, and Club Vistara

Answer

B) IDFC FIRST Bank, Mastercard, and Club Vistara



Explanation

- **IDFC First Bank, Club Vistara, and Mastercard** have collaborated to launch a **travel credit card** that combines banking services with travel benefits.
- The co-branded credit card is designed to meet the changing demands of new-age travelers, offering convenience, security, and perks.
- Cardholders can receive Club Vistara Points, lounge benefits, annual rewards, golf benefits, and cover for canceled flight and hotel bookings.
- The joining benefits for cardholders of the Club Vistara IDFC FIRST Credit Card include a free Premium Economy flight ticket along with an upgrade voucher.
- The rewards structure for the card is based on Club Vistara Points, with accelerated points for different spending categories.

Explanation

- The card also offers features like CFAR Insurance, providing coverage for non-refundable components of travel bookings.
- Customers of IDFC FIRST Bank can apply for the card through a seamless digital process available on the bank's website and mobile application.
- The card offers tiered annual rewards based on cumulative annual spending. Cardholders who spend **more than Rs.1,50,000, Rs.3,00,000, Rs.4,50,000, Rs.9,00,000, or Rs.12,00,000** will unlock additional Premium Economy Class tickets as a reward.

Titbits

IDFC first bank

Headquarters: Mumbai, Maharashtra

MD & CEO: Mr. V. Vaidyanathan

Tagline: Always You First

Which organizations have signed a Memorandum of Understanding (MoU) to use the Gaganyaan spacecraft for the Starlab Space station?

- A) Voyager Space and SpaceX
- B) Voyager Space and Blue Origin
- C) Voyager Space and NASA
- D) Voyager Space, ISRO, and IN-SPACE
- E) Voyager Space and Roscosmos

Answer

D) Voyager Space, ISRO, and IN-SPACE



Explanation

- **Voyager Space (Voyager)**, a global leader in space exploration, is pleased to announce the signing of a Memorandum of Understanding (MoU) with the **Indian Space Research Organization (ISRO) Department of Space and the Indian National Space Promotion and Authorization Center (IN-SPACE)** to explore opportunities for the utilization of ISRO's Gaganyaan crewed spacecraft to service Starlab, a first-of-its-kind, continuously crewed, free-flying space station.
- The objective is to jointly study the potential use of ISRO's Gaganyaan spacecraft to provide crewed flights to the Starlab station. Furthermore, Voyager and IN-SPACE will seek additional collaboration opportunities with various stakeholders within the Indian space ecosystem, including research institutions, commercial entities, and government agencies.

Explanation

- **Indian National Space Promotion and Authorization Centre (IN-SPACe)** is an autonomous nodal agency under Department of Space, Government of India formed on **24 June 2020** to promote, enable, authorize and supervise non-government entities (NGE) to undertake space activities.

Titbits

Voyager Space Holdings, Inc

Headquarters: Denver, Colorado, United States

Chairman & CEO: Dylan Taylor

ISRO

Abbreviation: Indian Space Research Organisation

FoundedL 1969

Headquarters : Bengaluru, Karnataka

Chairman : S. Somanath

Indian National Space Promotion and Authorization Centre (IN-SPACE)

Formed: 2020

Headquarters: Ahmedabad, Gujarat

Chairman: Dr. Pawan Kumar Goenka

Which currency is used for bilateral trade between India and Bangladesh?

- A) Indian Rupees (INR)
- B) Bangladeshi Taka (BDT)
- C) US Dollars (USD)
- D) British Pounds (GBP)
- E) Euro (EUR)

Answer

A) Indian Rupees (INR)

Explanation

- **India and Bangladesh** have started **bilateral trade in rupees**.
- It was launched at an event jointly organised by Bangladesh Bank and High Commission of India in Dhaka
- From **Bangladesh** side trade and transactions with India will be done by its **Eastern Bank and Sonali Bank Ltd**, while from **Indian** side operations will be done by **State Bank of India and ICICI Bank**.
- Bangladesh is India's biggest trade partner in South Asia and India is the second largest trade partner of Bangladesh in Asia.
- Reserve Bank of India has allowed banks from 18 countries to trade in rupees including Germany, Russia, Singapore, Sri Lanka, the United Kingdom, Myanmar, Oman and others;
- **Bangladesh become 19th country to trade with India in rupees.**

INTERNATIONAL AFFAIRS



Titbits

Bangladesh

Capital : Dhaka

Currency : Bangladeshi Taka

President: Mohammed Shahabuddin

Prime Minister: Sheikh Hasina

Who can now be made a nominee for government saving schemes such as PPF, NSC, and post office savings?

- A) Resident Indians only
- B) Non-resident Indians (NRIs) only
- C) Both resident Indians and NRIs
- D) Only immediate family members
- E) Only government employees

Answer

C) Both resident Indians and NRIs

Explanation

- A **non-resident Indian (NRI)** can now be made a nominee for government saving schemes such as **PPF, NSC and post offices savings**, said the **Finance Ministry in a notification**.
- Besides, the government permitted applicants to make changes to their names or surnames.
- These changes are part of list of amendments to the Government Savings Promotion General Rules, as notified by the Finance Ministry.
- The rules cover various schemes provided under Government Savings Promotion Act, 1873 such as Public Provident Fund (PPF), National Saving Certificate (NSC), Sukanya Samriddhi, Senior Citizens Savings Scheme, Mahila Samman Nidhi Post Office Time Deposits, Kisan Vikas Patra, and Post Office Monthly Income Scheme.

Explanation

Relief for NRIs

- Non-resident Indians shall be eligible to be nominated as nominee subject to the condition that payment to such nominee/s shall be on non-repatriation basis.
- NRIs are not allowed to invest in small saving schemes

Changes to name/surname

- To facilitate the account holder to change name or surname

Conversion of account

- According to previous rules, an account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa.
- Now a proviso has been added to allow for the conversion of a joint account into a single account on account of the death of an account holder.

Explanation

Accounts on the names of minors

- An amendment has also been done related to accounts of minors.
- At present, an adult can open an account on behalf of the minor by submitting proof of age of minor.
- There is a provision for submission of passport size photograph of the account holder.
- The latest rule says that only the recent passport size photograph of the guardian needs to be submitted.

Explanation

Death of Depositor

- Norms related to payments on account of death of a depositor have also been changed.
- If the total amount is up to ₹5 lakh and there is no nominee and the probate of his will or letters of administration of estate or a succession certificate or legal heir certificate is not produced within six months from the date, then the rightful claimant will be required to **fill Form 11**.
- He will also have to produce death certificate of the account holder, original passbook or deposit receipt, an affidavit, letter of disclaimer, bond of indemnity and identity proof.
- In case of dispute, the amount will be paid to claimant on submission of a succession certificate issued by the Court along with claim form, pass book or deposit receipt or statement of account in original, death certificate of the account holder and identity proof of the legal heir.
- If the amount is more than ₹5 lakh, the payment will be made on the basis of will or letter of succession along with other documents.

Which engineering major has signed a Master Ship Repair Agreement (MSRA) with the United States Navy?

- A) Tata Group
- B) Reliance Industries
- C) Larsen & Toubro (L&T)
- D) BHEL (Bharat Heavy Electricals Limited)
- E) Mahindra Group

Answer

C) Larsen & Toubro (L&T)

Explanation

- **Larsen and Toubro's Kattupalli Shipyard** near Chennai has qualified for the **Master Shipyard Repair Agreement (MSRA)** and the Indian conglomerate has signed an agreement with US Navy for repairing of vessels.
- The shipyard has been approved by the Indian Navy and the Coast Guard for repairing works.
- The Kattupalli Shipyard near Chennai is a major node in the Southern Defence Corridor which has been undertaking voyage repairs of the US Navy's Military Sealift Command vessels
- Kattupalli shipyard is equipped with a heavy ship-lift, multiple dry berths, and wet berths to concurrently enable building of new ships and undertaking repairs and refits
- **USNS Salvor** was received at Larsen & Toubro's (L&T) Kattupalli Shipyard for voyage repairs.

Explanation

- The USNS Salvor is a rescue and salvage ship and is used as a platform to support recovery missions.
- This is the third US ship coming to the shipyard for voyage repairs. Earlier, voyage repairs of Marine Sealift Command (MSC) fleet support ships - USNS Charles Drew and USNS Matthew Perry - were undertaken and completed on time

NATIONAL AFFAIRS



Titbits

Larsen & Toubro Ltd

CMD: Sekharipuram Narayan Subrahmanyam

Headquarters: Mumbai

Founded: 7 February 1938

Which organization has the Meghalaya government signed a Memorandum of Understanding (MoU) with to enhance the power scenario in the state?

- A) National Thermal Power Corporation (NTPC) Limited
- B) Power Grid Corporation of India Limited (PGCIL)
- C) Bharat Heavy Electricals Limited (BHEL)
- D) National Hydroelectric Power Corporation (NHPC) Limited
- E) Indian Renewable Energy Development Agency (IREDA) Limited

Answer

A) National Thermal Power Corporation (NTPC) Limited



Explanation

- The **Meghalaya government** has signed a Memorandum of Understanding (MoUs) with **National Thermal Power Corporation (NTPC) Limited** aiming to enhance the power scenario in the state.
- The MOUs encompasses the Power Portfolio Management Services (PMS) for Meghalaya Discom, setting up of Pump Storage Power Plants (PSPs), and implementation of Floating Solar projects in the State.
- The signing ceremony took place in New Delhi on Monday evening in the presence of Chief Minister Conrad Sangma, Power Minister Abu Taher Mondal, NTPC Chairman and Managing Director Gurdeep Singh, and MeECL Chairman and Managing Director Sanjay Goyal.

Explanation

- The PMS MoU between the Meghalaya government and NTPC Limited will streamline the management and operations of Meghalaya Discom, ensuring efficient distribution of power and improved service delivery to the people.

Titbits

Meghalaya

Capital: Shillong

CM : Conrad Sangma

Governor : Phagu Chauhan

NTPC Limited

Abbreviation: National Thermal Power Corporation
Limited

Founded: 1975

Headquarters: New Delhi, Delhi

Chairman : Shri Gurdeep Singh

What is the recent upgrade given to Numaligarh Refinery Limited (NRL) by the Government of India?

- A) Upgraded to Schedule C CPSE
- B) Upgraded to Schedule D CPSE
- C) Upgraded to Schedule A CPSE
- D) Upgraded to Schedule B CPSE
- E) Upgraded to Maharatna CPSE

Answer

C) Upgraded to Schedule A CPSE



Explanation

- **Numaligarh Refinery Limited (NRL)** has been upgraded **from Schedule B to Schedule A CPSE** by the Government of India.
- The upgradation to Schedule A was notified by the Ministry of Petroleum and Natural Gas on 4 th July 2023.
- This upgradation to Schedule A recognises NRL's strong financial performance and operational efficiency and contribution to the economic development of the Northeast region.
- NRL ranks among the top 20 CPSEs in India, both in terms of sales revenue and profitability.
- NRL is the largest refinery in Northeast India, with a capacity of 3 million metric tonnes per annum (MMTPA) and is currently implementing a mega refinery expansion project to triple its refining capacity to 9 MMTPA along with laying a trans-national crude oil pipeline from Paradip in Odisha.

NATIONAL AFFAIRS



Titbits

Numaligarh Refinery Limited

Headquarters: Golaghat, Assam

CMD: Dr Ranjit Rath

Which organizations have signed a Memorandum of Understanding (MoU) to cooperate on Sustainable Finance?

- A) International Financial Services Centres Authority (IFSCA) and Climate Policy Initiative
- B) International Monetary Fund (IMF) and Climate Policy Initiative
- C) International Financial Corporation (IFC) and Climate Policy Initiative
- D) International Trade Centre (ITC) and Climate Policy Initiative
- E) International Chamber of Commerce (ICC) and Climate Policy Initiative

Answer

A) International Financial Services Centres Authority (IFSCA) and Climate Policy Initiative

Explanation

- **The International Financial Services Centres Authority (IFSCA) and Climate Policy Initiative - India (CPI)** have signed a Memorandum of Understanding (MoU) for mutual assistance and cooperation to increase mobilisation of global sustainable capital flows into India.
- The commencement of India's G20 Presidency begins with the **theme "One Earth, One Family, One Future"**. Sustainable development is a key priority that runs across the priorities of G20 working groups. Mobilisation of sustainable finance is critical to achieve transition to green and resilient economies.
- With deep expertise in finance and policy, CPI is an analysis and advisory organization that works to improve the most important energy and land use practices around the world. CPI's mission is to help governments, businesses, and financial institutions drive economic growth while addressing climate change.

Explanation

- It is against this backdrop that IFSCA and CPI are collaborating through a wide-ranging MoU, which includes research and joint convenings in the field of sustainable finance
- Also, International Financial Services Centers Authority (IFSCA) and IIML-EIC, have today signed a MoU at IIM (Indian Institute of Management) Lucknow EIC, Noida campus in Uttar Pradesh.
- This MoU aims to put in place a framework for cooperation and understanding between IFSCA and IIML- EIC to collaborate in supporting and facilitating FinTech and TechFin entities.
- This MoU will enable cooperation and collaboration on diverse initiatives regarding FinTech.

Explanation

About IFSCA

- The IFSCA is a statutory authority established under the **International Financial Services Centres Authority Act, 2019 (“IFSCA Act”)** with a mandate to develop and regulate the financial products, financial services, and financial institutions in the International Financial Services Centres (‘IFSC’).
- GIFT-IFSC is the **maiden IFSC in India**.
- The IFSCA aims to develop a strong global connect and focus on the needs of the Indian economy as well as to serve as an international financial platform for the entire region.

Explanation

About Climate Policy Initiative

- **Climate Policy Initiative** is an analysis and advisory organization with deep expertise in finance and policy.
- Our mission is to support governments, businesses, and financial institutions drive economic growth while addressing climate change.
- CPI has six offices around the world in **Brazil, India, Indonesia, the United Kingdom, and the United States.**

NATIONAL AFFAIRS



Titbits

IFSCA

Expansion: International Financial Services Centres
Authority

Establishment : April 27, 2020

Act: IFSCA Act, 2019

Headquarters : GIFT City, Gandhinagar, Gujarat

Chairperson :K Rajaraman

Who inaugurated the regional office of HAL (Hindustan Aeronautics Limited) in Kuala Lumpur?

- A) Prime Minister Narendra Modi
- B) Defence Minister Rajnath Singh
- C) External Affairs Minister S. Jaishankar
- D) Home Minister Amit Shah
- E) Finance Minister Nirmala Sitharaman

Answer

B) Defence Minister Rajnath Singh



Explanation

- **Defence Minister Rajnath Singh** inaugurated **Hindustan Aeronautics Limited (HAL) regional office in Kuala Lumpur**.
- This regional office will boost the defence industrial collaboration between India and Malaysia and serve as a hub for the HAL's engagement with the South-East Asian region.

Who launches Mobile Dost App revolutionizing Citizen-Centric Services in JK?

- A) Dr Aravind Kumar Mehta
- B) Dr Arun Kumar Mehta
- C) Dr Arjun Kumar Mehta
- D) Dr Akash Kumar Mehta
- E) Dr Karthik Kumar Mehta

Answer

B) Dr Arun Kumar Mehta



Explanation

- Chief Secretary, **Dr Arun Kumar Mehta** launched the path-breaking **Mobile Dost App** in sync with the vision of Apka Mobile Hamara Daftar, a pioneering initiative for mobile-based delivery of citizen-centric services in J&K.
- The Mobile Dost App aims at empowering people of Jammu & Kashmir by providing a comprehensive platform to access all the Government to citizen Services (G2C) directly from their mobile devices
- The app also provides detailed information about government tenders, enabling entrepreneurs and businesses to stay informed about opportunities and actively participate in the region's development.
- Moreover, it has additional features like provision for Bill payment, travel & tourism related information, links to apply for jobs, news updates, information about significant events, and directory of important contacts for the public.

NATIONAL AFFAIRS



Titbits

Jammu and Kashmir

Capital : Srinagar(summer),Jammu(winter)

Governor : Manoj Sinha

QUICK RECALL



- **World Population Day, observed on July 11**
- **Ultimate Table Tennis (UTT), India's table tennis league, has onboarded IndianOil as its title sponsor for Season 4.**
- **Sri Lanka spinner Wanindu Hasaranga and Australian women's team all-rounder Ashleigh Gardner were named ICC's 'Player of the Month'**
- **Max Life Insurance has partnered with DCB Bank to provide a variety of life insurance products to the latter's customers.**
- **Citi has announced the launch of a new platform, CitiDirect Commercial Banking, specifically to address the needs of Citi Commercial Bank (CCB) clients.**
- **IDFC First Bank, Club Vistara, and Mastercard have collaborated to launch a travel credit card that combines banking services with travel benefits.**
- **Voyager Space Signs MoU with ISRO and IN-SPACE to Explore Utilization of Gaganyaan Spacecraft for the Starlab Space Station**

QUICK RECALL



- **India and Bangladesh have started bilateral trade in rupees.**
- **A non-resident Indian (NRI) can now be made a nominee for government saving schemes such as PPF, NSC and post offices savings**
- **Larsen and Toubro's Kattupalli Shipyard near Chennai has qualified for the Master Shipyard Repair Agreement (MSRA) and the Indian conglomerate has signed an agreement with US Navy for repairing of vessels.**
- **The Meghalaya government has signed a Memorandum of Understanding (MoUs) with National Thermal Power Corporation (NTPC) Limited aiming to enhance the power scenario in the state.**
- **Numaligarh Refinery Limited (NRL) has been upgraded from Schedule B to Schedule A CPSE by the Government of India.**

QUICK RECALL



- **The International Financial Services Centres Authority (IFSCA) and Climate Policy Initiative - India (CPI) have signed a Memorandum of Understanding (MoU) for mutual assistance and cooperation to increase mobilisation of global sustainable capital flows into India.**
- **Defence Minister Rajnath Singh inaugurated Hindustan Aeronautics Limited (HAL) regional office in Kuala Lumpur.**
- **Chief Secretary, Dr Arun Kumar Mehta launched the path-breaking Mobile Dost App in sync with the vision of Apka Mobile Hamara Daftar, a pioneering initiative for mobile-based delivery of citizen-centric services in J&K.**

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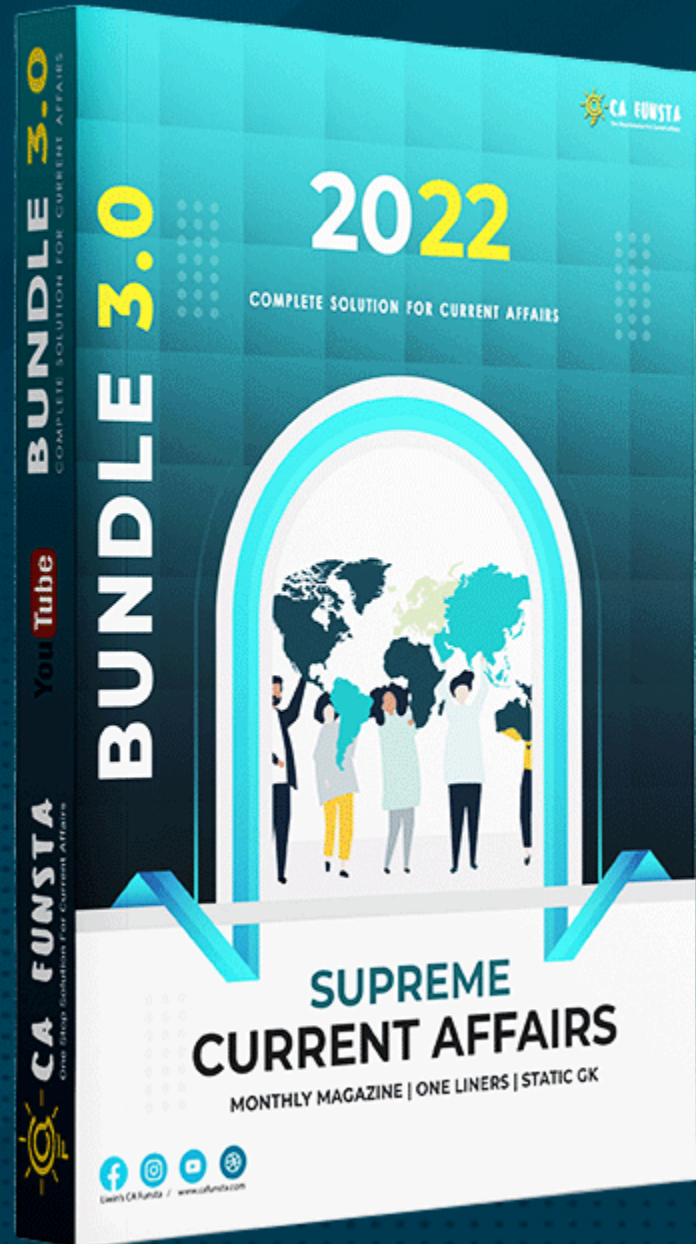
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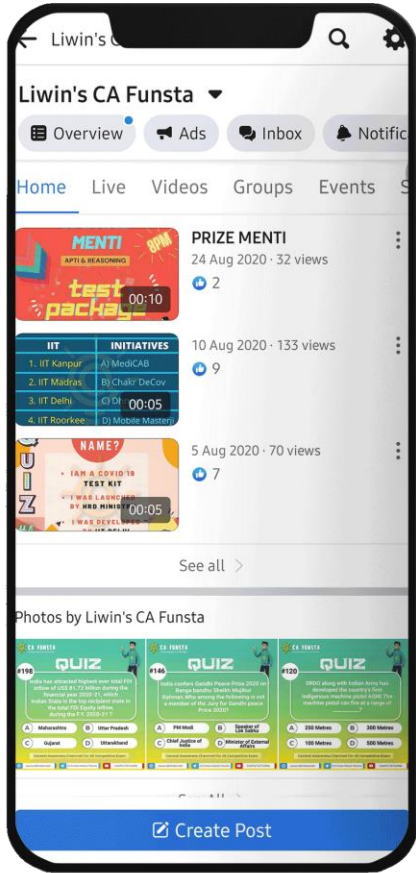
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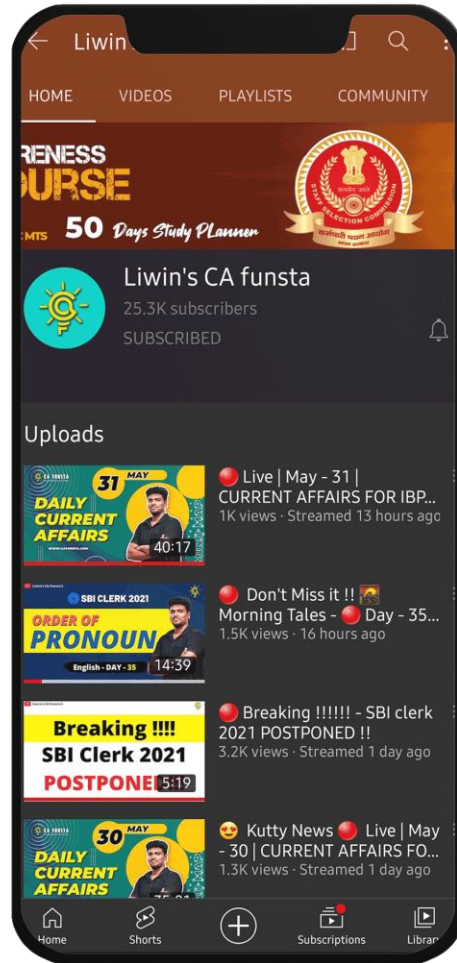
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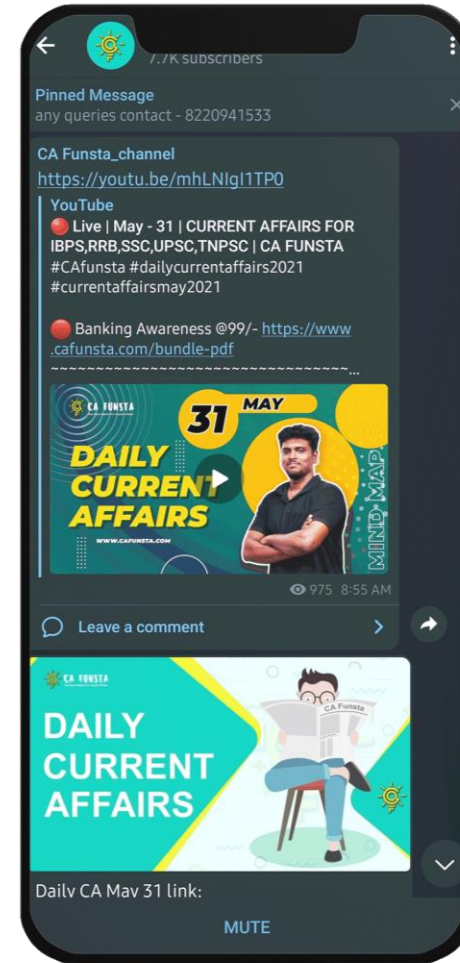
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