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- **What was the reason for the Reserve Bank of India (RBI) imposing a monetary penalty on Bank of India (BoI)?**
- A) Compliance with CRILC reporting
 - B) Non-compliance with certain directions on interest rates
 - C) Violation of provisions of the Credit Information Companies Rules
 - D) Contravention of Know Your Customer (KYC) provisions
 - E) Failure to comply with customer service standards



Answer

B) Non-compliance with certain directions on interest rates



Explanation

- **The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 1.40 crore on Bank of India (BoI) for non-compliance with certain directions issued by it on 'Interest Rate on Deposits', 'Customer Service in Banks', 'Interest Rate on Advances', among others.**
- The aforementioned monetary penalty is also for non-compliance with certain directions issued by the central bank on 'Central Repository of Information on Large Credits (CRILC) - Revision in Reporting', and 'Membership of Credit Information Companies (CICs)' and contravention of provisions of Credit Information Companies Rules, 2006 (CIC Rules).



Explanation

- **RBI imposed a monetary penalty of Rs 29.55 lakh on Bandhan Bank for non-compliance with certain directions relating to Interest Rate on Deposits.**
- **The central bank also imposed a monetary penalty of Rs 13.60 lakh on Indostar Capital Finance for non-compliance with its directions on 'Monitoring of Frauds in NBFCs and with certain provisions of 'Know Your Customer (KYC)'".**



Titbits

Bank of India:

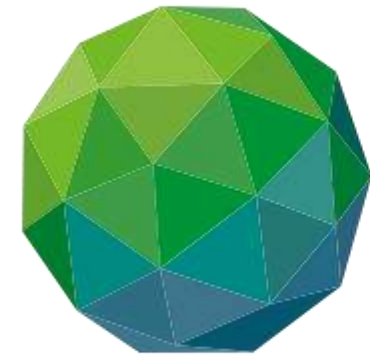
HQ: Mumbai, Maharashtra
MD and CEO: Rajneesh Karnatak



➤ How much funding has Small Industries Development Bank of India (SIDBI) received from the Green Climate Fund (GCF) for its anchored project, Avaana Sustainability Fund (ASF)?

- A) \$12 million
- B) \$24.5 million
- C) \$50 million
- D) \$100 million
- E) None of the above

Answer
B) \$24.5 million



**GREEN
CLIMATE
FUND**



Explanation

- **Small Industries Development Bank of India (Sidbi) has received \$24.5 million from Green Climate Fund (GCF) for its maiden anchored project 'Avaana Sustainability Fund (ASF)' valued at \$120 million.**
- GCF, a pivotal component of the historic Paris Agreement, is the world's largest climate fund.
- **The primary aim of the ASF project is to invest in early-stage companies harnessing technology-led innovation to spur climate solutions and sustainability in India.**



Explanation

- GCF is mandated to assist developing countries in raising and realizing their NDC ambitions. through a partnership-driven approach and the deployment of flexible financing solutions and climate investment expertise.



Titbits

SIDBI:

Founded: 2 April 1990

HQ: Lucknow, Uttar Pradesh

CMD: Sivasubramanian Ramann



➤ **What is the name of the transaction banking platform for which Aurionpro Solutions secured the contract with SBI?**

- A) iCashpro+
- B) SBI Connect
- C) Bankpro
- D) TransactPro
- E) None of the above

Answer
A) iCashpro+

aurionpro 

 **SBI**



Explanation

- **Mumbai-based tech company Aurionpro Solutions has secured a Rs 100-crore contract from State Bank of India for the licence, implementation and support of its transaction banking platform, iCashpro+.**
- The company will have to deliver the licence and implementation in phases over 12 months, along with maintenance and support for six years.



Key person:

- **Ashish Rai, CEO of Aurionpro**



Titbits

SBI:

Founded: 1 July 1955
HQ: Mumbai, Maharashtra
Chairman: Dhinesh Kumar Kharrar



➤ How much loan did the Government of India and the Asian Development Bank (ADB) sign for improving urban livability and mobility in the peri-urban areas of Ahmedabad city?

- A) \$126 million
- B) \$181 million
- C) \$250 million
- D) \$300 million
- E) None of the above

Answer
B) \$181 million



Explanation

- **The Government of India and the Asian Development Bank (ADB) signed a \$181 million loan to build quality infrastructure and services toward improving urban livability and mobility in the peri-urban areas of Ahmedabad city in Gujarat.**
- **The project aims to make peri-urban areas of Ahmedabad livable, environmentally sustainable, and efficient with robust physical and social infrastructure, a vibrant economy, and a distinct identity as a preferred investment destination.**



Explanation

- It will construct 166 km of water distribution network, 126 km of climate-resilient stormwater drainage, 300 km of sewerage systems, and four sewage treatment plants.
- The project is also supporting 10 junction improvements along the existing Sardar Patel Ring Road to improve connectivity of peri-urban areas to Ahmedabad city.



Titbits

ADB:

HQ: Mandaluyong, Philippines
Members: 68 Countries
President: Masatsugu Asakawa



➤ Which company's international subsidiary became the first Indian fintech player to secure PTSP Certification from the Saudi Arabian Monetary Authority (SAMA)?

- A) Paytm
- B) Infibeam Avenues Ltd
- C) Flipkart
- D) Amazon
- E) None of the above

Answer

B) Infibeam Avenues Ltd



Explanation

- **Infibeam Avenues Ltd, reported its international subsidiary, Infibeam Avenues Saudi Arabia became the first Indian fintech player to secure PTSP Certification from the Saudi Arabian Monetary Authority (SAMA), allowing it to operate as a Payment Processor (PTSP) in the Kingdom of Saudi Arabia (KSA).**
- **The company also forged a Payment Processing Partnership Memorandum of Understanding (MOU) with Saudi Arabia's premier bank, SAB (Saudi Awwal Bank).**
- **Infibeam Avenues aims to establish its flagship payment brand, CCAvenue, as a major player in digital transactions within the Saudi Arabian market.**



Explanation

- The company's CCAvenue payment gateway solution has undergone data localisation and hosting within the Kingdom of Saudi Arabia (KSA), along with securing PTSP processing approval from the authorities.
- In addition to securing PTSP Certification, Infibeam Avenues partnered with SAB Bank to enhance the financial ecosystem in Saudi Arabia.
- This partnership leverages Infibeam's technology and SAB's banking expertise to deliver secure eCommerce for businesses and consumers across the Kingdom.



Keyperson:

- **Vishal Mehta, Chairman and Managing Director, Infibeam Avenues Limited**



AWARDS



➤ **Who was presented with the IAA Golden Compass Award at the 45th IAA World Congress held in Penang, Malaysia?**

- A) Srinivasan K. Swamy
- B) Tun Ahmad Fuzi Abdul Razak
- C) RK Swami Ltd.
- D) The Indian advertising industry
- E) None of the above

Answer

A) Srinivasan K. Swamy



AWARDS



Explanation

- **Srinivasan K. Swamy, CMD of integrated marketing services company RK Swami Ltd. has been presented with IAA Goden Compass Award at the 45th IAA World Congress held in Penang, Malaysia.**
- **Penang Governor Tun Ahmad Fuzi Abdul Razak presented the award to Mr. Swamy.**
- The award honours those who have significantly contributed to the world stage in the field of marketing, advertising and media.
- This is the first time this award is being bestowed upon an Indian industry leader.



AWARDS



➤ **What title did President Murmu receive along with the honorary degree from the University of Mauritius?**

- A) Doctor of Philosophy
- B) Doctor of Civil Engineering
- C) Doctor of Civil Law
- D) Doctor of Literature
- E) None of the above

Answer

C) Doctor of Civil Law



AWARDS



Explanation

- **President Droupadi Murmu was conferred with the honorary degree of Doctor of Civil Law by the University of Mauritius, demonstrating the depth of bilateral ties.**
- **Murmu went to Mauritius on a three-day state visit during which she will be the chief guest at the country's National Day celebrations.**



AWARDS



Titbits

Mauritius:

Capital: Port Louis

Currency: Mauritian Rupee

President: Pritvirajsingh Roopun



➤ What is the primary objective of the Memorandum of Understanding (MoU) between India and Bhutan in the field of energy efficiency and conservation measures?

- A) To promote energy-intensive industries
- B) To reduce energy consumption in households
- C) To increase energy exports from Bhutan to India
- D) To develop renewable energy projects in Bhutan
- E) None of the above



Answer

B) To reduce energy consumption in households



Explanation

- **The Union Cabinet chaired by Prime Minister Shri Narendra Modi approved the signing of Memorandum of Understanding (MoU) between India and Bhutan on extending cooperation in the field of Energy Efficiency and Energy Conservation Measures.**
- The MoU was signed between Bureau of Energy Efficiency, Ministry of Power, Government of India and Department of Energy, Ministry of Energy and Natural Resources, Royal Government of Bhutan.
- As part of this MoU, India aims to assist Bhutan to enhance energy efficiency in the household sector by promoting star labeling programme developed by Bureau of Energy Efficiency.



Titbits

Bhutan:

Capital: Thimphu

Currency: Ngultrum

Prime Minister: Tshering Tobgay



➤ **What does the India-Middle East Europe Economic Corridor (IMEC) aim to connect?**

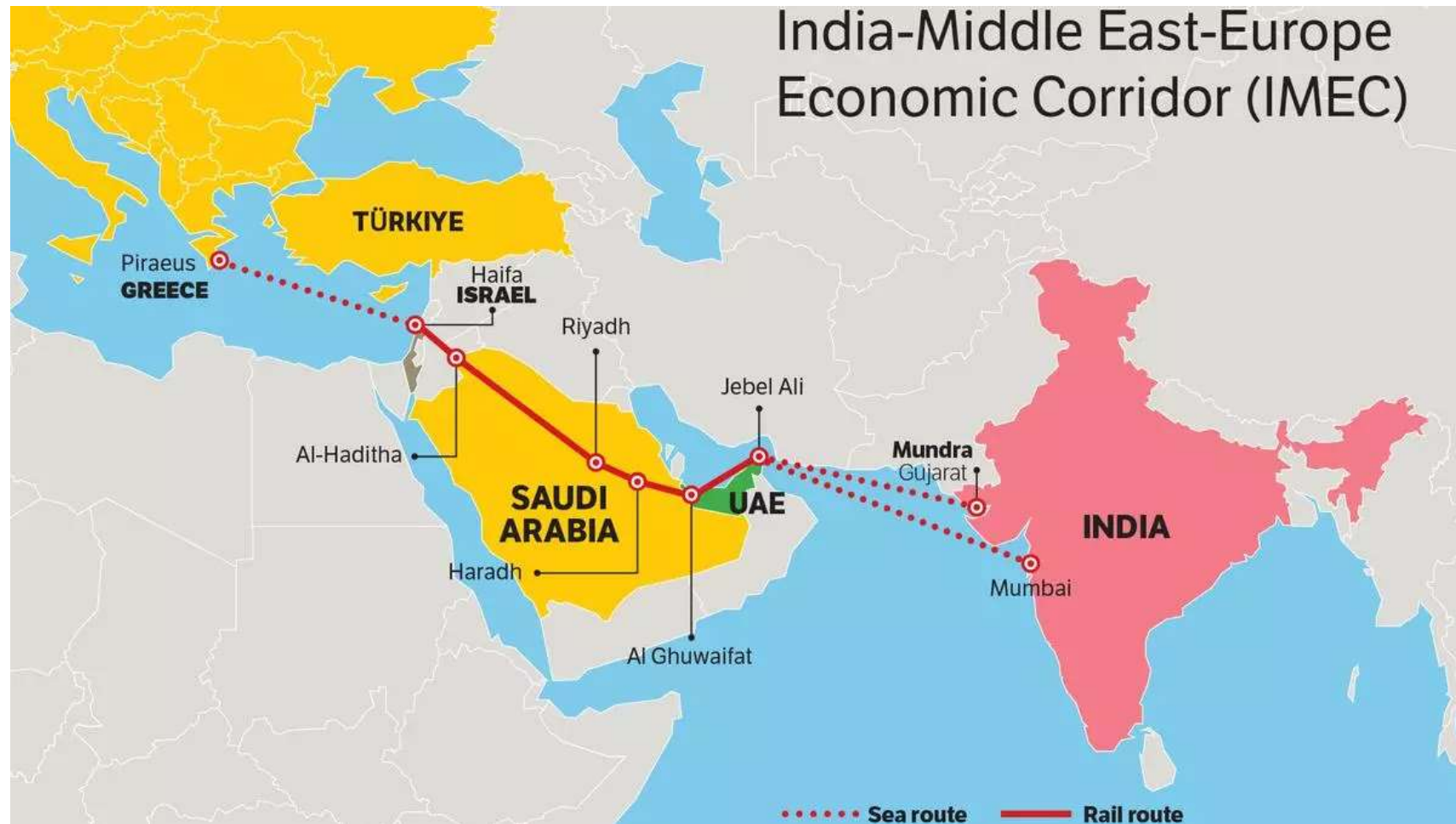
- A) India to Southeast Asia
- B) Middle East to Europe
- C) India to Africa
- D) Middle East to Africa
- E) None of the above

Answer

B) Middle East to Europe



NATIONAL AFFAIRS



Explanation

- **The Union Cabinet gave its approval to the inter-governmental framework agreement (IGFA) signed between India and the United Arab Emirates (UAE) to bolster bilateral ties under the India-Middle East Europe Economic Corridor (IMEC).**
- **The IMEC is a significant trade route connecting India with the Middle East and the Europe.**
- **The economic corridor consists of two distinct sections -- the East corridor that will connect India to the Middle East, and the Northern corridor that will connect Middle East to Europe.**



Explanation

- This trade route holds immense potential for facilitating the movement of goods and services across the regions.
- **Under the IMEC, Saudi Arabia has already committed \$20 billion investment.**



NATIONAL AFFAIRS



Titbits

UAE:

Capital: Abu Dhabi

Currency: UAE Dirham

President: Mohamed Bin Zayed Al Nahyan

Prime Minister: Mohhamed Bin Rashid Al Maktoum



- **What was the primary objective of the Memorandum of Understanding (MoU) signed between the Ministry of Heavy Industries and IIT Roorkee?**
- A) To enhance cooperation in the aerospace sector
 - B) To establish a Centre of Excellence (CoE) and an Industry Accelerator for the automotive and electric vehicle (EV) sector
 - C) To promote renewable energy research
 - D) To foster collaboration in the field of marine engineering
 - E) None of the above

Answer

B) To establish a Centre of Excellence (CoE) and an Industry Accelerator for the automotive and electric vehicle (EV) sector



Explanation

- **Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) signed a Memorandum of understanding (MoU) to work together to encourage innovation and advance the automotive and electric vehicle (EV) sector.**
- This MoU was signed in the presence of Dr. Mahendra Nath Pandey, Minister of Heavy Industries, Shri Pushkar Singh Dhami, Chief Minister of the State of Uttarakhand (through VC).
- The MoU was signed by **Prof. K.K Pant on behalf of IIT Roorkee & Shri Vijay Mittal JS MHI on behalf of the Ministry.**



Explanation

- This MoU represents a **joint effort to launch advanced initiatives for creating a Centre of Excellence (CoE) and an Industry Accelerator at IIT Roorkee under the Scheme for Enhancement of Competitiveness in the Indian Capital Goods Sector Phase II of MHI.**
- **With a total grant of Rs 19.8745 Cr. provided by MHI and an additional Rs 4.78 Cr. contributed by industry partners, the total project cost is Rs 24.6645 Cr.**



➤ **What is the primary objective of the Agreement between BFDA and FSSAI regarding cooperation in food safety?**

- A) To promote food exports from Bhutan to India
- B) To improve food safety standards in India
- C) To facilitate trade between Bhutan and India
- D) To establish a joint food safety authority for both countries
- E) None of the above



Answer

C) To facilitate trade between Bhutan and India



Explanation

- **The Union Cabinet chaired by Prime Minister Shri Narendra Modi approved the signing of an Agreement between Bhutan Food and Drug Authority (BFDA), Ministry of Health, Royal Government of Bhutan and Food Safety and Standards Authority of India (FSSAI) regarding cooperation in the areas of food safety.**
- The signing of this Agreement between Bhutan Food and Drug Authority (BFDA), Ministry of Health, Royal Government of Bhutan and Food Safety and Standards Authority of India (FSSAI), Ministry of Health & Family Welfare, Government of India will facilitate the trade between two neighboring countries.



Explanation

- BFDA will issue a Health Certificate as a proof of compliance with the requirements prescribed by FSSAI, while exporting the products to India.
- This will promote Ease of Doing Business and will reduce compliance cost on both sides



Cabinet approves signing of Memorandum of Understanding (MoU) between India and Bhutan on General Supply of Petroleum, Oil, Lubricants (POL) and related products from India to Bhutan

- **The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi, today has given its approval of signing of Memorandum of Understanding between the Government of India and the Royal Government of Bhutan on General Supply of Petroleum, Oil, Lubricants (POL) and related products from India to Bhutan.**
- The Memorandum of Understanding will promote bilateral trade in the hydrocarbon sector and will ensure secured and long term supply of petroleum products to Bhutan



➤ **Which organization is responsible for building the ships for the Indian Navy under the ASW Shallow Water Craft (SWC) Project?**

- A) Indian Space Research Organization (ISRO)
- B) Hindustan Aeronautics Limited (HAL)
- C) Garden Reach Shipbuilders & Engineers (GRSE)
- D) Bharat Heavy Electricals Limited (BHEL)
- E) None of the above



Answer

C) Garden Reach Shipbuilders & Engineers (GRSE)



Explanation

- **'Agray' and 'Akshay', the 5th and 6th ships of 08 x ASW Shallow Water Craft (SWC) Project being built by M/S GRSE for Indian Navy, were launched at M/S GRSE, Kolkata.**
- The Launch Ceremony was presided over by Air Chief Marshal V R Chaudhari, Chief of the Air staff.
- **In keeping with maritime tradition, Mrs Neeta Chaudhari, President AFFWA, launched the ships to the invocation from Atharva Veda.**
- **The contract for building eight ASW SWC ships was signed between MOD and Garden Reach Shipbuilders & Engineers (GRSE), Kolkata on 29 Apr 19.**



Explanation

- **Arnala class of ships will replace the in-service Abhay class ASW Corvettes of Indian Navy and are designed to undertake anti-submarine operations in coastal waters, Low Intensity Maritime Operations (LIMO) and Mine Laying Operations.**
- **The ASW SWC ships are 77.6 m long & 105 m wide with a displacement of 900 tons and endurance of over 1800 NM.**



➤ **What is the average ethanol blending rate achieved by India in the first four months of the 2023-24 supply year?**

- A) 10.00%
- B) 11.60%
- C) 15.00%
- D) 18.50%
- E) None of the above

Answer
B) 11.60%



Explanation

- **India has achieved an average ethanol blending rate of 11.60 per cent in the first four months of 2023-24 supply year that started from November, against the 15 per cent target set by the government for the whole year.**
- **By 2025 supply year, the government has set the target of blending 20 per cent ethanol with petrol.**
- **Of the 5.62 billion litres, around 2.69 billion litres of ethanol was to be supplied by the sugarcane industry, while the balance of 2.92 billion litres was to come from grains.**



Explanation

- In sugarcane-based molasses, around 1.35 billion litres would have come from sugarcane juice and 1.30 billion litres from B-heavy molasses, while a very small quantity from 0.04 billion litres from C-heavy molasses.
- Ethanol is produced largely from sugarcane-based molasses or grain-based sources as feedstock in India.
- In sugarcane, it is either through sugarcane juice or syrup, then B-heavy molasses and C-heavy molasses.
- There is a different procurement price for ethanol produced from each source.



➤ What is the maximum credit limit provided under the credit assistance program for Jan Aushadhi Kendras?

- A) Rs 1 lakh
- B) Rs 2 lakhs
- C) Rs 5 lakhs
- D) Rs 10 lakhs
- E) None of the above

Answer

B) Rs 2 lakhs



Explanation

- **Dr Mansukh Mandaviya, Union Minister for Chemicals and Fertilizers and Health and Family Welfare, inaugurated a credit assistance program for Jan Aushadhi Kendras.**
- **The launch ceremony witnessed the exchange of a Memorandum of Understanding (MoU) between the Small Industries Development Bank of India (SIDBI) and the Pharmaceuticals and Medical Devices Bureau of India (PMBI), marking a pivotal moment in the endeavor to strengthen the network of Jan Aushadhi Kendras across the country.**



Explanation

- **The credit assistance program, facilitated through the MoU, aims to provide project loans for a credit limit of up to Rs 2 lakhs at a competitive and affordable interest rate, catering to the needs of small entrepreneurs operating Jan Aushadhi Kendras.**
- This initiative aligns with the government's larger objective of promoting ease of doing business and leveraging digital infrastructure for economic empowerment.



Explanation

- The program aims to address the financing needs of micro and small enterprises, ensuring their sustainability and growth while contributing to the overarching goal of providing affordable and quality medicines through the Jan Aushadhi Kendra network.



NATIONAL AFFAIRS



Keyperson:

- **Sivasubramanian Raman, Chairman and Managing Director of SIDBI**



➤ **With which government did Tata Motors sign a memorandum of understanding (MoU) for setting up a vehicle manufacturing facility?**

- A) Karnataka
- B) Maharashtra
- C) Tamil Nadu
- D) Gujarat
- E) None of the above

Answer
C) Tamil Nadu



Explanation

- **Leading commercial and passenger vehicle manufacturer Tata Motors announced that it had signed a memorandum of understanding (MoU) with the Tamil Nadu government for setting up a vehicle manufacturing facility in the state.**
- The MoU envisaged an investment of around Rs 9,000 crore over the next five years and would help create up to 5,000 direct and indirect jobs.



➤ **What is the total outlay allocated for the Electric Mobility Promotion Scheme, 2024?**

- A) Rs 100 crore
- B) Rs 250 crore
- C) Rs 500 crore
- D) Rs 750 crore
- E) None of the above

Answer

C) Rs 500 crore



Explanation

- **The Ministry of Heavy Industries (MHI) announced a new promotional scheme for electric two and three-wheelers for four months, beginning April 2024, with an outlay of Rs 500 crore.**
- **The scheme, Electric Mobility Promotion Scheme, 2024, aims to further promote e-mobility, particularly in the two and three-wheeler segments, which are critical to the decarbonisation of the logistics sector.**



Explanation

- Under the scheme, electric 2-wheelers will be provided a financial support measure of Rs 10,000 per vehicle to support around 3.3 lakh 2-wheelers.
- Similarly, Rs 25,000 will be given for purchasing small three-wheelers, such as e-rickshaws and e-carts, with the objective to cover more than 31,000 such vehicles.
- MHI is also offering a financial support of Rs 50,000 on the purchase of a large category electric three-wheeler.



➤ Which Indian naval vessel participated in Exercise Cutlass Express - 24 (CE – 24) held at Port Victoria, Seychelles?

- A) INS Vikrant
- B) INS Tir
- C) INS Chakra
- D) INS Viraat
- E) None of the above

Answer
B) INS Tir



Explanation

- **INS Tir, the lead ship of First Training Squadron (1TS) participated in Exercise Cutlass Express - 24 (CE – 24) held at Port Victoria, Seychelles from 26 Feb – 08 Mar 24.**
- **The exercise was inaugurated by the President of Seychelles in attendance of dignitaries from India, USA and African countries.**
- As part of Cutlass Express, the Indian Navy actively engaged with participants from 16 friendly foreign countries.



Explanation

- **The extant deployment of INS Tir at Seychelles and participation in exercise Cutlass Express underscores close ties between Indian Navy and the regional Navies towards joint training fostering interoperability and building bridges of friendship.**



➤ Who co-chaired the 10th India-Italy Joint Defence Committee (JDC) meeting in New Delhi?

- A) Defence Minister of India
- B) Defence Secretary of India
- C) Prime Minister of Italy
- D) Secretary General of Defence & National Armament Director of Italy
- E) None of the above

Answer

B) Defence Secretary of India



Explanation

- **Defence Secretary Shri Giridhar Aramane and Italian Secretary General of Defence & National Armament Director Lt Gen Luciano Portolano co-chaired the 10th India-Italy Joint Defence Committee (JDC) meeting in New Delhi.**
- Both sides discussed a wide range of defence industrial and military cooperation issues.
- They also exchanged views on the Indo-Pacific and the security situations.



➤ **What community members are facilitated with citizenship under the Citizenship Amendment Act (CAA)?**

- A) All undocumented immigrants
- B) Only Hindu immigrants
- C) Only Hindu, Sikh, Buddhist, Parsi, Christian, and Jain immigrants
- D) Only Muslim immigrants
- E) None of the above



Answer

C) Only Hindu, Sikh, Buddhist, Parsi, Christian, and Jain immigrants



Explanation

- **The Ministry of Home Affairs (MHA) notified the Citizenship Amendment Rules, 2024 that would enable the implementation of the Citizenship Amendment Act (CAA) passed by the Parliament in 2019.**
- **Though the legislation facilitates citizenship to undocumented people belonging to Hindu, Sikh, Buddhist, Parsi, Christian and Jain community from Pakistan, Bangladesh and Afghanistan, the rules state that the applicants will have to provide six types of documents and specify “date of entry” in India.**



Explanation

- **The Act was passed on December 11, 2019, receiving assent from the President on December 12 the same year.**
- **The MHA had earlier notified that the Act will come into force from January 10, 2020.**
- **Since the rules were not framed yet, the Act could not be implemented.**
- Indian citizenship can be acquired by birth, descent, registration, naturalisation or by incorporation of territory.



Explanation

- Most parts of the northeast are exempted from the CAA.
- The tribal areas of Assam, Meghalaya, Mizoram or Tripura as included in the Sixth Schedule to the Constitution and States of Arunachal Pradesh, Mizoram, Nagaland and Manipur are exempted from provisions of the CAA.



Understanding the Citizenship (Amendment) Bill, 2019

- The list of permissible documents include birth certificate, tenancy records, identity papers, any licence, school or educational certificate issued by a government authority in Afghanistan, Pakistan and Bangladesh.
- The applicants will have to produce an “eligibility certificate” issued by a “locally reputed community institution” confirming that he/she belongs to “Hindu/ Sikh/ Buddhist/ Jain/ Parsi/ Christian community and continues to be a member of the above mentioned community.”



Understanding the Citizenship (Amendment) Bill, 2019

- The users will have to register on the portal <https://indiancitizenshiponline.nic.in> and a mobile application CAA-2019 has also been readied.
- All documents along with photographs are to be uploaded online and the applications will be processed after a background check by security agencies.



QUICK RECALL



- **RBI imposes Rs 1.40 cr monetary penalty on Bank of India**
- **Sidbi gets \$24.5 million from Green Climate Fund for its Avaana Sustainability Fund**
- **SBI partners with Aurionpro for its transaction banking platform**
- **Government of India, ADB sign \$181 million loan to improve livability and mobility in Ahmedabad**
- **Infibeam Avenues secured PTSP certification, partners with SAB Bank**
- **RK Swamy's Srinivasan Swamy bags IAA Golden Compass Award**
- **President Smt. Droupadi Murmu conferred with the Honorary Degree of Doctor of Civil Law by University of Mauritius**
- **Cabinet approves signing of an MoU between India and Bhutan on co-operation in the field of Energy Efficiency and Energy Conservation Measures**



QUICK RECALL



- **India-UAE framework pact for IMEC gets Union cabinet nod**
- **Ministry of Heavy Industries signs an MOU with Indian Institute of Technology, Roorkee**
- **Cabinet approves signing of an Agreement between India and Bhutan in the area of Food Safety**
- **Launch of 'Agray' and 'Akshay' fifth and sixth ship of ASW SWC (GRSE) project on 13 mar 24 at m/s GRSE Kolkata**
- **India achieves 11.6% ethanol blend with petrol in first 4 months of 2023-24**
- **Chemicals and Fertilizers Ministry launches credit assistance program for Jan Aushadhi Kendras**
- **Tata Motors signs MoU with Tamil Nadu govt to set up Rs 9,000-crore vehicle manufacturing facility**



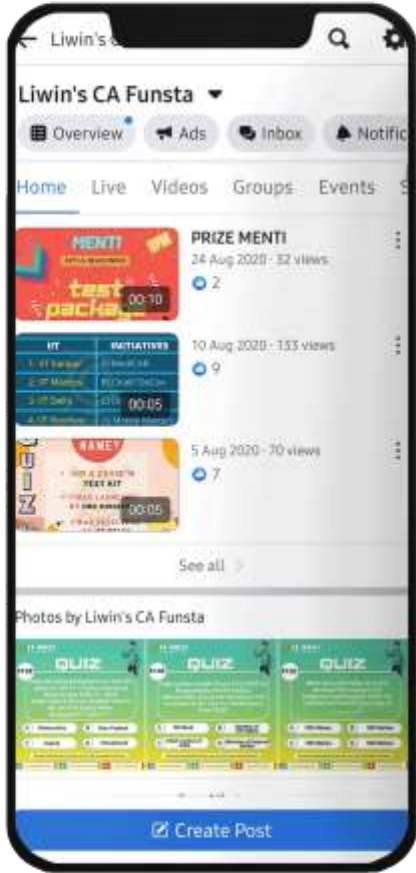
QUICK RECALL



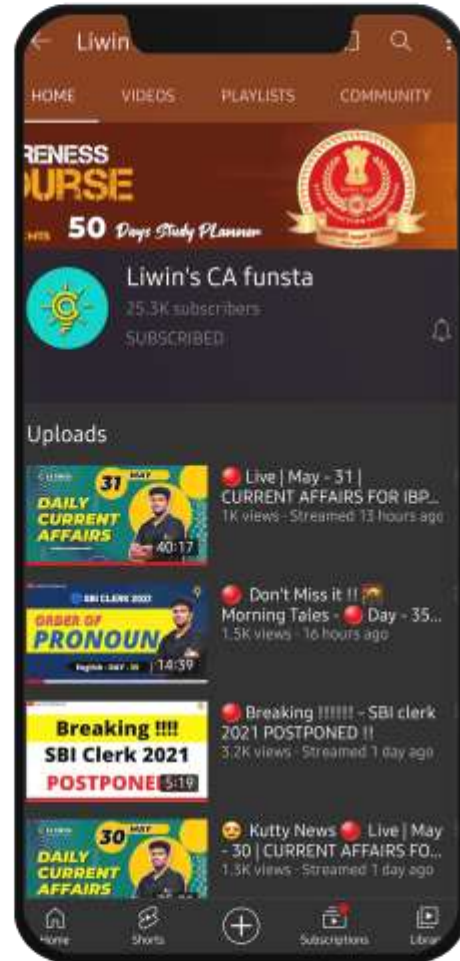
- **Ministry of Heavy Industries announces new scheme to promote e-mobility**
- **First training Squadron participates in Cutlass express 24.**
- **10th India-Italy Joint Defence Committee meeting held in New Delhi**
- **Citizenship Amendment Act rules notified, four years after the law was passed**



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