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Important Days



➤ **What is the theme for the International Day of Sport for Development and Peace 2024?**

- A) Sports and Health for All
- B) Uniting the World Through Sports
- C) Sport for the Promotion of Peaceful and Inclusive Societies
- D) Sports for Economic Development
- E) Strengthening Community through Sports



**INTERNATIONAL
DAY OF SPORT
FOR DEVELOPMENT
AND PEACE**

Answer

**C) Sport for the Promotion of Peaceful
and Inclusive Societies**



Important Days



Event and Location:

- **Event:** International Day of Sport for Development and Peace 2024
- **Location:** Celebrations at United Nations Headquarters in New York



Important Days



Mandates and Objectives:

- To **recognize the importance of sports** in personal lives and communities globally.
- To **use sports as a tool** for peace, development, and inclusion.
- To **promote physical and mental development**, better health, social integration, gender equality, economic progress, and peace through sports.
- To **encourage international collaboration** and brotherhood via sports.



Important Days



Important Terms Explained:

- **International Day of Sport for Development and Peace (IDSDP):** A day designated by the United Nations to highlight the role of sports in making society more inclusive, peaceful, and developed.
- **United Nations Football for the Goals:** An initiative aimed at using the universal popularity of football to promote sustainable development and peace.



Important Days



Static GK Information:

- **United Nations (UN)**
 - Founded Year: 1945
 - Secretary-General: As of the last update, António Guterres
 - Headquarters: New York City, United States
- **International Olympic Committee (IOC)**
 - Founded Year: 1894
 - President: As of the last update, Thomas Bach
 - Headquarters: Lausanne, Switzerland



Important Days



Tabular Summary:

Event	Location	Date	Theme	Significance
International Day of Sport for Development and Peace 2024	United Nations Headquarters, New York	April 6, 2024	Sport for the Promotion of Peaceful and Inclusive Societies	To highlight the role of sports in promoting peace, inclusion, and development worldwide.



Important Days



Explanation:

- This comprehensive approach underscores the transformative power of sports as a universal language, promoting peace, inclusiveness, and sustainable development across the globe.



RANKING



➤ Which bank topped the list of India's top 10 banks by market cap in 2024?

- A) SBI
- B) ICICI Bank
- C) HDFC Bank
- D) Axis Bank
- E) Kotak Mahindra Bank



We understand your world

Answer

C) HDFC Bank



RANKING



Event and Location:

- **Event:** Ranking of the top 10 banks in India by market capitalization in 2024
- **Location:** India



RANKING



Mandates and Objectives:

- **To highlight the leading banks** in India by market cap and their global standing.
- **To emphasize the importance** of the banking sector in economic growth and financial accessibility.



RANKING



Important Terms Explained:

- **Market Capitalization (Market Cap):** The total market value of a company's outstanding shares of stock.
- **HDFC Bank:** As of 2024, the largest bank in India by market cap and ranked among the top 10 globally.



Static GK Information:

- **HDFC Bank**
 - Founded Year: 1994
 - Managing Director and Chief Executive: Sashidhar Jagdishan
 - Headquarters: Mumbai, Maharashtra, India



RANKING



Tabular Summary:

Rank & Bank Name	Type	Market Cap (Rs Lakh Crore)
#1 HDFC Bank	Private	11.16
#2 ICICI Bank	Private	7.70
#3 SBI	Public	6.75
#4 Kotak Mahindra	Private	3.56
#5 Axis Bank	Private	3.24
#6 Punjab National Bank	Public	1.38
#7 Bank of Baroda	Public	1.37
#8 Indian Overseas Bank	Public	1.21
#9 IndusInd Bank	Private	1.20
#10 Union Bank	Public	1.19



RANKING



Explanation:

- HDFC Bank's position at the top of this list underscores its significant role and impact within both the Indian and global banking sectors, reflecting its financial stability, innovation in banking solutions, and comprehensive service offerings to various customer segments.



➤ **What significant milestone did Indian Overseas Bank achieve in FY24?**

- A) Net profit of over ₹1,000 crore
- B) Total business crossed the ₹5 lakh crore mark
- C) Reduction of Gross NPA ratio to below 1%
- D) Launch of new digital banking services
- E) Expansion into international markets



Indian Overseas Bank

Answer

B) Total business crossed the ₹5 lakh crore mark



RANKING



Event and Location:

- **Event:** Indian Overseas Bank's total business surpassing ₹5 lakh crore in FY24
- **Location:** Chennai, India



RANKING



Mandates and Objectives:

- **To achieve substantial financial growth** and mark a new era in the bank's operations.
- **To continue improving asset quality** and maintain profitability through low credit costs.
- **To maintain net NPA below 1%** in the coming quarters.



RANKING



Important Terms Explained:

- **Total Business:** The combined amount of deposits and loans extended by a bank.
- **Prompt Corrective Action (PCA):** A framework under which banks with weak financial metrics are placed under watch by the Reserve Bank of India.
- **Net Non-Performing Assets (NPA):** The ratio of the net amount of non-performing assets to the total loans given by the bank.



Static GK Information:

- **Indian Overseas Bank (IOB)**
 - Founded Year: 1937
 - MD & CEO: Ajay Kumar Srivastava (as of the last update)
 - Headquarters: Chennai, Tamil Nadu, India



RANKING



Tabular Summary:

Event	Location	Achievement	Fiscal Year
IOB's total business surpassing ₹5 lakh crore	Chennai	Over ₹5 lakh crore in total business	FY24



RANKING



Explanation:

- This achievement signals a significant turnaround in IOB's financial health and growth trajectory, marking a notable recovery from previous years of losses and challenges, including being placed under the RBI's PCA framework.



➤ What is the primary goal of J&K Bank's partnership with Paymart India?

- A) To introduce a new credit card service
- B) To offer higher interest rates on savings accounts
- C) To facilitate cardless cash withdrawals through merchants
- D) To launch a new digital currency
- E) To increase the number of physical ATM machines in Jammu and Kashmir



Answer

C) To facilitate cardless cash withdrawals through merchants



Event and Location:

- **Event:** J&K Bank's partnership with Paymart India to introduce a Virtual ATM facility
- **Location:** Jammu and Kashmir region



Mandates and Objectives:

- **To enable cardless cash withdrawals** for J&K Bank's customers through local merchants.
- **Enhance banking convenience** and accessibility for customers in Jammu, Kashmir, and Ladakh.
- **Leverage technology** to improve banking services and financial inclusion.
- **Expand services** beyond cash withdrawals to potentially include digital lending.



Important Terms Explained:

- **Virtual ATM (VATM):** A service allowing bank customers to withdraw cash without using a physical card or visiting an ATM, utilizing a mobile banking app instead.
- **Financial Inclusion:** The goal to make financial services accessible at affordable costs to all individuals and businesses, regardless of net worth and size.



Static GK Information:

- **J&K Bank**
 - Founded Year: 1938
 - CEO/MD: Baldev Prakash
 - Headquarters: Srinagar, Jammu and Kashmir, India



Tabular Summary:

Event	Location	Date Announced	Partner	Service Offered	Transaction Limits
Launch of Virtual ATM Facility by J&K Bank	Jammu and Kashmir	Thursday	Paymart India Pvt Ltd	Cardless cash withdrawals through merchants	Up to Rs 2,000 per transaction, Rs 10,000 per month



Explanation

This collaboration between J&K Bank and Paymart India represents a significant step towards integrating innovative technology with banking services, aiming to simplify transactions for customers and expand access to banking facilities, particularly in remote and underserved areas.



➤ **What were the main reasons for the RBI penalizing IDFC First Bank and LIC Housing Finance?**

- A) Incorrect reporting of financial statements
- B) Non-compliance with loan and advance restrictions and breach of Fair Practices Code
- C) Unauthorized foreign transactions
- D) Mismanagement of customer data and privacy breaches
- E) Failure to maintain minimum capital requirements



Answer

B) Non-compliance with loan and advance restrictions and breach of Fair Practices Code



Event and Location:

- **Event:** RBI imposes penalties on IDFC First Bank and LIC Housing Finance
- **Location:** India



Mandates and Objectives:

- **To ensure compliance** with regulatory directions and guidelines.
- **To uphold banking and financial sector integrity** by enforcing standards on loans and advances.
- **To promote fair banking and financing practices** among financial institutions.



Important Terms Explained:

- **Loans and Advances – Statutory and Other Restrictions:** RBI directions that financial institutions must follow regarding the sanctioning of loans and advances.
- **Fair Practices Code:** A set of guidelines issued by the RBI to ensure fair treatment of consumers by financial institutions.



Static GK Information:

- **Reserve Bank of India (RBI)**
 - Founded Year: 1935
 - Governor: As of the last update, Shaktikanta Das
 - Headquarters: Mumbai, Maharashtra, India
- **IDFC First Bank**
 - Founded Year: 2015
 - CEO: As of the last update, V. Vaidyanathan
 - Headquarters: Mumbai, Maharashtra, India
- **LIC Housing Finance**
 - Founded Year: 1989
 - CEO/MD: As of the last update, Y. Viswanatha Gowd
 - Headquarters: Mumbai, Maharashtra, India



Tabular Summary:

Institution	Penalty Amount	Reason for Penalty
IDFC First Bank	₹1 crore	Non-compliance with directions on 'Loans and Advances – Statutory and Other Restrictions'
LIC Housing Finance	₹49.7 lakh	Breach of norms related to the Fair Practices Code



Explanation

These penalties underscore the RBI's commitment to maintaining the integrity and fairness of the banking and financial sectors, ensuring that financial institutions comply with established guidelines and practices for the protection of consumer interests.



➤ **What is the main reason behind RBI's deferment of the new rules on exchange-traded currency derivatives?**

- A) To encourage more speculative trading in the market
- B) To provide traders additional time to adjust to the new regulations
- C) To align with international standards on currency trading
- D) To immediately enhance the rupee's influence globally
- E) To promote the use of cryptocurrency in currency trading



Answer

B) To provide traders additional time to adjust to the new regulations



Event and Location:

- **Event:** RBI's deferment of new rules on exchange-traded currency derivatives
- **Location:** India



Mandates and Objectives:

- To **limit exchange-traded currency derivatives trading** to those with underlying forex exposure.
- **Enhance the safety and integrity** of the currency trading market by reducing speculative trading.
- **Support companies in hedging** against currency risk effectively.



Important Terms Explained:

- **Exchange-Traded Currency Derivatives:** Financial instruments that allow traders to hedge against or speculate on changes in currency exchange rates.
- **Forex Exposure:** The risk associated with changes in exchange rates that can affect an individual's or company's financial position.
- **Futures Contracts:** Agreements to buy or sell a particular currency at a predetermined price at a specific time in the future.



Static GK Information:

- **Reserve Bank of India (RBI)**
 - Founded Year: 1935
 - Governor: As of the last update, Shaktikanta Das
 - Headquarters: Mumbai, Maharashtra, India



Tabular Summary:

Event	Location	Date Issued	Original Effective Date	New Effective Date	Key Regulation
Deferment of exchange-traded currency derivatives rules	India	January 5	April 5	Deferred by a month	Trading limited to those with underlying forex exposure



Explanation:

- The RBI's move to defer the implementation of new rules on exchange-traded currency derivatives aims to provide traders with additional time to comply with the regulations, ensuring that only those with an actual need to hedge currency risks are participating.
- This approach seeks to maintain the market's integrity and prevent speculative trading that could destabilize the financial system.



➤ **What is the impact of the new IRDAI norms on life insurance policies if surrendered before maturity?**

- A) Increased premiums for all policyholders
- B) Enhanced benefits for early surrender
- C) Reduced surrender value for early policy termination
- D) Extended maturity periods for existing policies
- E) Mandatory health check-ups for policy continuation

Answer

C) Reduced surrender value for early policy termination



Event and Location:

- **Event:** Implementation of new IRDAI norms regarding the surrender of life insurance policies before maturity
- **Location:** India



Mandates and Objectives:

- **To ensure policyholders are aware** of the financial implications of surrendering life insurance policies before maturity.
- **To discourage premature termination** of life insurance policies by setting a reduced surrender value.



Important Terms Explained:

- **IRDAI (Insurance Regulatory and Development Authority of India):** The regulatory body overseeing the insurance and re-insurance industries in India.
- **Surrender Value:** The amount that a policyholder receives from the insurer upon cancellation of the policy before its maturity date.



Static GK Information:

- **Insurance Regulatory and Development Authority of India (IRDAI)**
 - Founded Year: 1999
 - Chairman: Debasish Panda
 - Headquarters: Hyderabad, Telangana, India



Tabular Summary:

Event	Impact	Policyholder Action Required	IRDAI Objective
New IRDAI norms on early surrender of life insurance policies	Reduced surrender value for early termination	Consider financial implications of early surrender	Discourage premature termination of policies



Explanation:

These norms aim to safeguard the interests of both the insurance sector and policyholders by ensuring that life insurance policies are viewed as long-term commitments rather than short-term financial instruments.



- **What is the primary objective of SIDBI's partnership with KarmaLife?**
- A) To provide insurance services to gig workers
 - B) To offer financial literacy courses online
 - C) To facilitate access to micro loans for gig workers
 - D) To create a job portal for gig workers
 - E) To conduct market research on the gig economy



Answer

**C) To facilitate access to micro loans
for gig workers**



Event and Location:

- **Event:** SIDBI's partnership with Union Life Private Limited's KarmaLife
- **Location:** India



Mandates and Objectives:

- **To support financial inclusion** of gig workers into formal institutional credit.
- **To eliminate extensive paperwork** and physical documentation for loan access.
- **To use digital technology** to provide affordable credit to micro-enterprises and fuel entrepreneurial aspirations.



Important Terms Explained:

- **Gig Workers:** Individuals who work temporary positions or freelance jobs, often through digital platforms.
- **Micro Loans:** Small loans aimed at supporting entrepreneurs or individuals who do not have access to conventional banking services.
- **KarmaLife:** A technology platform designed to facilitate easy access to micro loans for gig workers through a mobile application.



Static GK Information:

- **Small Industries Development Bank of India (SIDBI)**
 - Founded Year: 1990
 - Chairman and Managing Director: S Ramann
 - Headquarters: Lucknow, Uttar Pradesh, India



BUSINESS AND ECONOMY



Tabular Summary:

Event	Location	Partner Company	Service Offered	Target Audience
SIDBI's partnership with Onion Life Pvt. Ltd.	India	Onion Life Private Limited	Access to micro loans via mobile app	Gig workers in the gig economy



Explanation

- This initiative represents a significant step towards enhancing financial inclusion for gig workers in India, enabling them to easily manage liquidity needs for their enterprise activities and support their livelihoods in the gig economy.



APPOINTMENTS



➤ **Who was unanimously elected as the Chairman of the National Cooperative Dairy Federation of India Ltd. (NCDFI) in its recent board elections?**

- A) Jharkhand Milk Federation
- B) Dr. Meenesh Shah
- C) Gujarat Milk Federation
- D) Haryana Milk Federation
- E) Kerala Milk Federation

Answer

B) Dr. Meenesh Shah



APPOINTMENTS



Event and Location:

- **Event:** Board elections of the National Cooperative Dairy Federation of India Ltd. (NCDFI)
- **Location:** Anand, Gujarat



APPOINTMENTS



Mandates and Objectives:

- **To oversee and guide** the functioning of NCDFI as a national-level apex dairy cooperative.
- **Enhance the cooperation** among dairy federations across India.
- **Promote sustainable development** in the dairy sector through innovative practices and leadership.



APPOINTMENTS



Important Terms Explained:

- **National Cooperative Dairy Federation of India Ltd. (NCDFI):** A national-level apex body representing the cooperative dairy sector in India, aiming to facilitate collaboration and development within the industry.
- **Multi State Cooperative Societies (Amendment) Act, 2023:** Legislation governing the operations of cooperative societies that operate across multiple states in India.



APPOINTMENTS



Static GK Information:

- **National Dairy Development Board (NDDB)**
 - Founded Year: 1965
 - Chairman: Dr. Meenesh Shah
 - Headquarters: Anand, Gujarat, India



APPOINTMENTS



Tabular Summary:

Event	Location	Date	Outcome	Significance
NCDFI Board Elections	Anand	April 2024	Dr. Meenesh Shah elected as Chairman	Marks leadership continuity and expertise in the dairy sector



APPOINTMENTS



Explanation

Dr. Meenesh Shah's election as the chairman of NCDFI highlights his extensive experience and leadership roles in various esteemed institutions within the dairy and cooperative sector, indicating a strong and visionary leadership for the federation's future endeavors.



APPOINTMENTS



➤ **Who succeeded Thierry Delaporte as the CEO and MD of Wipro?**

- A) Rishad Premji
- B) Srinivas Pallia
- C) Ray Wang
- D) Baldev Prakash
- E) Praveen Chaudhary

Answer

B) Srinivas Pallia



APPOINTMENTS



Event and Location:

- **Event:** Resignation of Thierry Delaporte and appointment of Srinivas Pallia as CEO and MD of Wipro
- **Location:** India



APPOINTMENTS



Mandates and Objectives:

- **Leadership Transition:** To ensure a smooth transition of leadership to maintain Wipro's growth trajectory and address future challenges.
- **Sustainable Growth and Profitability:** To guide Wipro into the next chapter of growth and profitability under the new leadership.
- **Cultural Alignment:** To promote a leader with a deep understanding of Wipro's culture and values, capable of driving the company forward.



APPOINTMENTS



Important Terms Explained:

- **CEO and MD (Chief Executive Officer and Managing Director):** The highest-ranking executive in a company, responsible for making major corporate decisions, managing the overall operations and resources of a company.
- **Wipro:** One of India's leading technology services companies, offering IT consulting and business process services globally.



APPOINTMENTS



Static GK Information:

- **Wipro**
 - Founded Year: 1945
 - New CEO/MD: Srinivas Pallia (as of April 2024)
 - Headquarters: Bengaluru, Karnataka, India



APPOINTMENTS



Tabular Summary:

Event	Location	Date Announced	New CEO/MD	Predecessor	Term
Leadership Transition at Wipro	India	April 6, 2024	Srinivas Pallia	Thierry Delaporte	April 7, 2024 - April 2029



APPOINTMENTS



Explanation

- This transition signifies Wipro's commitment to continuing its growth and transformation journey, leveraging Pallia's extensive experience within the company to navigate future challenges and opportunities in the technology sector.



➤ **What significant capability does the 'Akashteer Command and Control Systems' project aim to enhance in the Indian Army's air defense?**

- A) Mobile communication systems
- B) Satellite imagery analysis
- C) Digital camouflage technology
- D) Automation of air defense operations
- E) Advanced missile technology



Answer

D) Automation of air defense operations



DEFENCE



Event and Location:

- **Event:** Initiation of 'Project Akashteer' for the Indian Army
- **Location:** Flagging off from BEL-Ghaziabad



Mandates and Objectives:

- **To enhance situational awareness** and control within India's air defense system.
- **Ensure the safety of friendly aircraft** and effectively engage hostile ones in contested airspace.
- **Achieve complete automation** of air defense control and reporting processes.



Important Terms Explained:

- **Project Akashteer:** A project aimed at automating and digitizing the Indian Army's air defense control and reporting systems, developed under the 'Atmanirbhar Bharat' initiative by Bharat Electronics Limited (BEL).
- **Atmanirbhar Bharat:** A government initiative to promote self-reliance in various sectors, including defense.
- **Fratricide:** Accidental killing of friendly forces or destruction of friendly equipment.



Static GK Information:

- **Bharat Electronics Limited (BEL)**
 - Founded Year: 1954
 - CEO/MD: As of the last update, MV Gowtama
 - Headquarters: Bengaluru, Karnataka, India
- **Corps of Army Air Defense**
 - Part of the Indian Army specialized in air defense



DEFENCE



Tabular Summary:

Event	Location	Chief Guest	Significance	Date Started
Induction of 'Project Akashteer'	BEL-Ghaziabad	N/A	Enhances air defense capabilities through automation and digitization, ensuring safety and efficiency in contested airspace.	2024



Explanation

- By focusing on mobility, resilience, and the integration of advanced radar and communication systems into a unified network, 'Project Akashteer' promises to significantly upgrade the operational efficiency, situational awareness, and overall defense posture of the Indian Army.
- This initiative not only underscores the commitment to leveraging technology in defense but also aligns with India's broader objective of achieving self-reliance in defense capabilities.



➤ What is the name of Zimbabwe's new gold-backed currency?

- A) Zimbabwe Dollar
- B) RTGS
- C) ZiG
- D) Bond Note
- E) US Dollar

Answer
C) ZiG



Event and Location:

- **Event:** Launch of Zimbabwe's new gold-backed currency, ZiG
- **Location:** Zimbabwe



Mandates and Objectives:

- **To stabilize the economy** that has faced crises over the past 25 years.
- **To introduce a currency** backed by gold to ensure value stability.
- **To transition from the inflation-impacted RTGS** to the new ZiG currency.
- **To maintain discipline** in currency printing and management to avoid past mistakes.



Important Terms Explained:

- **ZiG (Zimbabwe Gold):** Zimbabwe's new gold-backed currency aimed at stabilizing the national economy.
- **RTGS (Real Time Gross Settlement):** The previous currency of Zimbabwe, which significantly lost its value.
- **Annual Inflation:** The rate at which the general level of prices for goods and services is rising, and subsequently, purchasing power is falling.



Static GK Information:

- **Zimbabwe**
 - Capital: Harare
 - Currency (Before ZiG): Zimbabwean Dollar (RTGS)
 - President: Emmerson Mnangagwa



INTERNATIONAL AFFAIRS



Tabular Summary:

Event	Location	New Currency	Backing Asset	Introduction Date
Launch of ZiG Currency	Zimbabwe	ZiG	Gold	Immediate effect



Explanation

- This introduction of ZiG represents a significant step in Zimbabwe's efforts to overcome its economic challenges by anchoring the national currency in gold to ensure stability and regain public trust in the country's financial system.



QUICK RECALL



- **The International Day of Sport for Development and Peace (IDSDP) is celebrated annually on April 6.**
- **HDFC Bank topped the list of India's top 10 banks by market cap in 2024.**
- **Indian Overseas Bank's total business surpassing ₹5 lakh crore in FY24J&K Bank's partnership with Paymart India to introduce a Virtual ATM facility.**
- **RBI imposes penalties on IDFC First Bank and LIC Housing Finance.**
- **RBI's deferment of new rules on exchange-traded currency derivatives.**
- **Implementation of new IRDAI norms regarding the surrender of life insurance policies before maturity.**



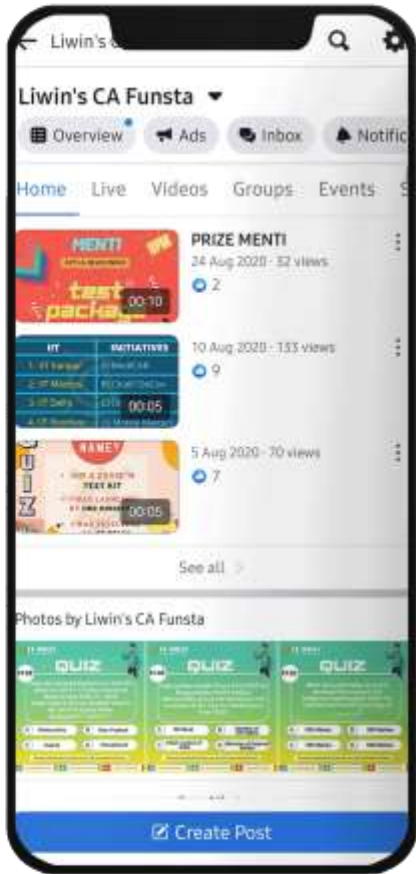
QUICK RECALL



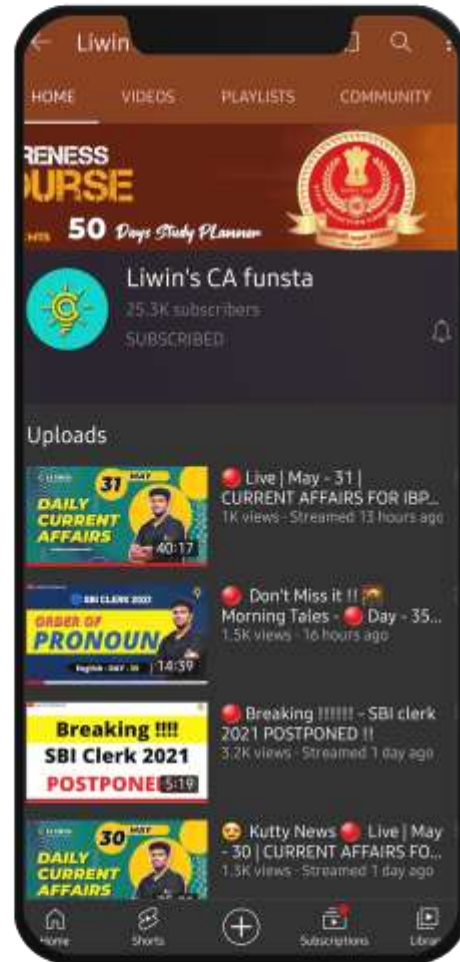
- **SIDBI's partnership with Onion Life Private Limited's KarmaLife To facilitate access to micro loans for gig workers.**
- **Dr. Meenesh Shah was elected as the Chairman of the National Cooperative Dairy Federation of India Ltd. (NCDFI).**
- **Srinivas Pallia succeeded Thierry Delaporte as the CEO and MD of Wipro.**
- **Initiation of 'Project Akashteer' for the Indian Army**
- **ZiG is the name of Zimbabwe's new gold-backed currency.**



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