

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

CURRENT AFFAIRS 1ST – 15TH JUNE 2023

NATIONAL AFFAIRS

- 1. India Approves World's Largest Food Storage Scheme in Cooperative Sector, Investing Rs 1 Lakh Crore:** The Indian government has recently approved a groundbreaking scheme worth Rs 1 lakh crore aimed at significantly expanding the foodgrain storage capacity in the cooperative sector. With the current grain storage capacity at approximately 1,450 lakh tonnes, this initiative seeks to add 700 lakh tonnes of storage over the next five years, eventually reaching a total capacity of 2,150 lakh tonnes. Information and Broadcasting Minister Anurag Singh Thakur has hailed this scheme as the "world's largest foodgrain storage programme" in the cooperative sector.
- 2. Maharashtra Government launched Nammo Shetkari Mahasanman Yojana:** The Maharashtra government has recently launched a new financial scheme aimed at providing support to farmers in the state. Under the Nammo Shetkari Mahasanman Yojana, farmers in Maharashtra will receive an annual payment of Rs 6,000. This financial aid is in addition to the amount of Rs 6,000 that farmers already receive in instalments per year from the Centre's Pradhan Mantri Kisan Samman Nidhi Yojana. The scheme aims to provide an extra boost to the income of farmers and enhance their financial stability.
- 3. Defence exports of India up by 23 times since 2014:** India's defense exports have achieved a record-breaking milestone, skyrocketing from 686 crore rupees in 2013-14 to nearly 16 thousand crore rupees in 2022-23. This impressive growth of 23 times demonstrates India's advancement in the global defense manufacturing industry. With exports reaching more than 85 countries, India's defense sector has demonstrated its ability to design and develop high-quality products to the international community. Currently, 100 companies are engaged in exporting defense goods. The government has implemented several policy initiatives and reforms in the past nine years to bolster defense exports. The Atmanirbhar Bharat initiatives have greatly benefitted India by promoting indigenous design, development, and manufacturing of defense equipment within the country.
- 4. PM SVANidhi Scheme Celebrates Successful Completion of 3 Years:** The Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme is a special micro-credit facility aimed at providing affordable loans to street vendors in India. Launched with the objective of empowering street vendors and promoting their self-sufficiency, the scheme offers loans of up to ₹10,000 to over 50 lakh street vendors who had operational businesses on or before March 24th. Implemented in partnership with the Small Industries Development Bank of India (SIDBI), the scheme aims to provide financial support to street vendors and facilitate their growth and development. The Ministry of Housing and Urban Affairs (MoHUA) has been responsible for the implementation and management of the PM SVANidhi Scheme. One of the key features of the PM SVANidhi Scheme is the provision of an interest subsidy to beneficiaries who make timely or early repayments. An interest subsidy of 7% per annum is credited to the bank accounts of beneficiaries through Direct Benefit Transfer (DBT) on a six-month basis.
- 5. Maharashtra's Ahmednagar is set to be renamed as Ahilya Nagar:** Ahilya Nagar will be dedicated to Ahilyabai Holkar who was the queen of the Maratha Empire and was born in Chondi village of

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

Ahmednagar district. The announcement came on the day of 298th birth anniversary of the 18th century queen, also celebrated as Ahilyabai Holkar Jayanti.

- 6. RBI Launches '100 Days 100 Pays' Campaign to Settle Unclaimed Deposits:** The Reserve Bank of India (RBI) has recently initiated the '100 Days 100 Pays' campaign, aimed at tracing and settling the top 100 unclaimed deposits of every bank in every district within a span of 100 days. This campaign is part of the RBI's ongoing efforts to reduce the quantum of unclaimed deposits in the banking system and ensure their rightful return to owners or claimants. With the launch of this campaign, the RBI hopes to bring attention to the issue of unclaimed deposits and facilitate their resolution. Unclaimed deposits refer to funds that have remained untouched or inactive for a period of ten years or longer. When such deposits exhibit no activity, banks transfer the funds to the "Depositor Education and Awareness" (DEA) Fund, which is maintained by the RBI. However, depositors retain the right to claim their deposits, along with applicable interest, from the bank(s) where these deposits were held, even after they have been transferred to the DEA Fund.
- 7. Government Sets Up 3-Member Panel to Probe Manipur Violence:** The Indian government has established a commission of inquiry, led by former Chief Justice of the Gauhati High Court, Ajai Lamba, to investigate the recent series of violent incidents in Manipur. With more than 80 lives lost, the violence and riots have targeted members of various communities. The commission aims to delve into the causes, spread, and administrative response to these tragic events....
- 8. NIRF 2023: IIT Madras retains top spot for 5th consecutive year:** The Indian Institute of Technology (IIT), Madras has retained the top spot in the National Institute Ranking Framework (NIRF), 2023 for the fifth consecutive year, while the Indian Institute of Science (IISc), Bengaluru has been ranked as the best university, according to the Ministry of Education. IISc Bengaluru has bagged the second spot in the "overall" category followed by IIT Delhi...

Field	First Place	Second Place	Third Place
Engineering	IIT Madras	IIT Delhi	IIT Bombay
Colleges	Miranda House (Delhi University)	Hindu College (Delhi University)	Presidency College (Chennai)
Research	IISc Bengaluru	—	—
Innovation	IIT Kanpur	—	—
Management	IIM Ahmedabad	IIM Bangalore	IIM Kozhikode
Pharmacy	National Institute of Pharmaceutical Education and Research, Hyderabad	Jamia Hamdard	BITS Pilani
Law	National Law School of India University, Bengaluru	National Law University, Delhi	NALSAR University of Law, Hyderabad

- 9. Understanding Green GDP: Balancing Economic Growth with Environmental Sustainability:** As the world grapples with the challenges posed by climate change and environmental degradation, the concept of Green GDP has gained significant attention. Green GDP is an economic indicator that takes into account the environmental costs and benefits associated with economic activities, providing a more comprehensive measure of a nation's economic growth. This article aims to delve into the

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

concept of Green GDP, its significance, and its relevance to India's sustainable development goals.

Defining Green GDP: Green GDP, also known as environmentally adjusted GDP or genuine progress indicator (GPI), goes beyond conventional GDP calculations by factoring in the costs of environmental degradation, depletion of natural resources, and pollution. It aims to provide a more accurate representation of economic growth by accounting for the negative impacts on the environment.

10. Mekedatu Project: Karnataka Urges Tamil Nadu's Support for Balancing Reservoir:

The Mekedatu project aims to create a balancing reservoir on the Cauvery River in Karnataka. It involves the construction of a reservoir near the town of Kanakapura, which would help regulate water flow and provide drinking water to Bengaluru, the capital city of Karnataka. Additionally, the project intends to support agricultural activities in the Cauvery basin and ensure water availability for farmers in both Karnataka and Tamil Nadu

11. PM Modi Launches Two Schemes for Wetland and Mangrove Conservation on World

Environment Day: On World Environment Day, Prime Minister Narendra Modi launched two schemes, namely Amrit Dharohar and MISHTI (Mangrove Initiative for Shoreline Habitats and Tangible Incomes). These schemes are aimed at reviving and conserving India's wetlands and mangroves, contributing to the campaign for a green future and green economy. This article highlights the objectives and key features of the schemes, along with the government's efforts towards sustainable development and environmental conservation. **Amrit Dharohar Yojana:** Conserving Ramsar Sites The Amrit Dharohar Yojana focuses on the conservation of existing Ramsar sites in India through active public participation. Ramsar sites are wetlands of international importance designated under the Ramsar Convention on Wetlands. With this scheme, these sites will become centers of eco-tourism and a source of green jobs, benefiting local communities. The scheme aims to achieve sustainable ecosystem development and will be implemented over the next three years.

12. President Droupadi Murmu Honoured with Suriname's highest civilian award:

President Droupadi Murmu became the first Indian to be honoured with the Grand Order of the Chain of the Yellow Star, the highest civilian award in Suriname. She was presented with this award by Chandrikapersad Santokhi, the President of the Republic of Suriname. President Murmu dedicated the award to the future generations of the Indian-Surinamese community. The Grand Order of the Chain of the Yellow Star (Dutch: Grootlint in de Orde van de Gele Ster) is the highest civilian award in Suriname. It was established on 25 November 1975, the day Suriname became independent from the Netherlands. The award is given to individuals who have made outstanding contributions to Suriname, either in Suriname or abroad. The award consists of a yellow star with a gold border, suspended from a yellow ribbon with green edges. The star is surrounded by a wreath of green leaves. The award is worn on the left chest. Suriname Capital: Paramaribo; Suriname Currency: Suriname Dollar; President of Suriname: Chan Santokhi.

13. Cyclone Biparjoy:

Cyclone Biparjoy is a low-pressure area that is currently forming over the Southeast Arabian Sea. It is expected to intensify into a depression in the next 48 hours and may reach cyclonic storm intensity in the subsequent 72 hours. The track of the cyclone is not yet clear, but

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

it is likely to move towards the West Coast of India. Cyclone Biparjoy is the first cyclone to form in the Arabian Sea this season. The monsoon season in India typically begins in June and lasts until September. The cyclone is expected to bring heavy rains and strong winds to the West Coast of India. The heaviest rains are expected to fall in the states of Gujarat, Maharashtra, and Karnataka. The strong winds could cause power outages and damage to property. People in the affected areas are advised to take precautions and stay safe. The name Biparjoy was given to the cyclone by Bangladesh. The World Meteorological Organization (WMO) names tropical cyclones in alphabetical order according to the names submitted by member countries. Bangladesh submitted the name Biparjoy, which means "Disaster" in Bengali. The India Meteorological Department (IMD) is closely monitoring the cyclone and will issue advisories as needed. Residents of coastal areas are advised to be prepared for possible flooding and other impacts from the cyclone. How IMD decide cyclone named? The India Meteorological Department (IMD) decides cyclone names in a collaborative effort with other countries in the region. Each country in the region submits a list of 13 names, and the names are then rotated through a pre-determined schedule. The names are chosen to be short, easy to pronounce, and gender-neutral. They are also chosen to be culturally sensitive and not offensive to any group of people. The IMD uses a six-year cycle for its list of cyclone names. Once a name is used, it is retired and cannot be used again. The current list of cyclone names for the North Indian Ocean is as follows: Nisarga (Bangladesh); Gati (India); Akash (Sri Lanka); Gulab (Pakistan); Fani (Myanmar); Vayu (Thailand); Hidimba (Afghanistan); Mora (Iran); Tauktae (Oman); Yaas (Qatar); The private weather forecasting agency, Skymet Weather, suggests that it may occur on either June 8 or June 9, but with a relatively gentle and subdued onset.

- 14. India's 1st International Cruise Vessel MV Empress Flagged Off:** Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal has flagged off the maiden International Cruise Vessel "MV Empress", India's first international cruise vessel – from Chennai to Sri Lanka in Chennai. This marks the beginning of the international cruise tourism terminal at Chennai, built at a cost of Rs 17.21 crores, heralding a new age of cruise tourism and maritime trade in the country. The launch of the MV Empress is a major boost for cruise tourism in India. The country has a long coastline and a rich history and culture, which make it an attractive destination for cruise passengers. The MV Empress is expected to attract tourists from India and abroad, and to help boost the local economy.
- 15. KFON internet connectivity launched by Kerala govt:** The Pinarayi Vijayan-led Kerala government on 5 June officially launched the Kerala Fibre Optical Network (KFON). Now the Kerala government, which was the first state to declare the right to the internet as a basic right, is mulling to decrease the digital divide with KFON and want to ensure high-speed broadband internet access to all houses and government offices. **What is KFON?** KFON is an optical fibre cable network of 30,000 km, with 375 Points-of-Presence across the state. Along with the cable operators, the KFON infrastructure will be shared with all service providers. However, individual beneficiaries will have to depend on private, local internet service providers, while others will do the cable work for government offices. The government has said that KFON will be provided by local ISP/TSP/cable TV providers.

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

- 16. Nyaya Vikas Program: Revolutionizing Social Justice in India:** Nyaya Vikas is a program initiated by the Department of Justice in 1993-94, aiming to develop infrastructure facilities for districts and subordinate judiciary. The program involves providing central assistance to state governments and UT administrations for constructing court halls and residential units for judicial officers and judges in district and subordinate courts. The scheme has been extended beyond March 31, 2021, with additional features such as lawyers' halls, toilet complexes, and digital computer rooms to enhance convenience for lawyers and litigants, in addition to court halls and residential units. The Nyaya Vikas Portal provides stakeholders with convenient access to information regarding funding, documentation, project monitoring, and approval. It offers four efficient methods for logging into the portal, empowering users with seamless accessibility.
- 17. Centre hikes kharif crops MSP:** The Centre has set the Minimum Support Price (MSP) for 17 kharif crops and variants. The MSP assures the farmers of a fixed price for their crops, well above their production costs. MSP, by contrast, is devoid of any legal backing. Access to it, unlike subsidized grains through the PDS, isn't an entitlement for farmers. They cannot demand it as a matter of right. It is only a government policy that is part of administrative decision-making. The Centre currently fixes MSPs for 23 farm commodities based on the Commission for Agricultural Costs and Prices (CACP) recommendations. The CACP considered various factors while recommending the MSP for a commodity, including the cost of cultivation. It also takes into account the supply and demand situation for the commodity; market price trends (domestic and global) and parity vis--vis other crops; and implications for consumers (inflation), environment (soil and water use) and terms of trade between agriculture and non-agriculture sectors. The Budget for 2018-19 announced that MSPs would henceforth be fixed at 1.5 times of the production costs for crops as a "pre-determined principle". Simply put, the CACP's job now was only to estimate production costs for a season and recommend the MSPs by applying the 1.5-times formula. There is currently no statutory backing for these prices, nor any law mandating their enforcement.
- 18. PM-KUSUM Scheme: Centre Explores Agri Infra Fund for Solar Projects on Farm Lands:** The Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM-KUSUM) Scheme, launched in 2019, aims to enhance energy security for farmers in India and promote the use of clean energy in the agriculture sector. The scheme seeks to achieve India's commitment to increasing the share of non-fossil fuel sources in the country's installed capacity of electric power. In a bid to boost the implementation of solar projects on agricultural lands, the central government is considering linking the PM-KUSUM scheme with the Agriculture Infrastructure Fund (AIF). This move aims to provide farmers with access to cheaper loans for setting up solar projects and procuring equipment. To accelerate the implementation of solar projects on agricultural lands, the Ministry of New and Renewable Energy is considering linking the PM-KUSUM scheme with the Agriculture Infrastructure Fund (AIF). The AIF provides medium to long-term debt financing facilities for investment in projects related to post-harvest management infrastructure and community farming assets. By tapping into the AIF, farmers can access cheaper loans for setting up solar projects and procuring equipment. The central government

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

will bear 30% of the project cost, with the remaining balance shared between the state government and the beneficiary farmer.

- 19. Muthamizh Selvi, first Tamil Nadu woman to scale Mt Everest:** Udhayanidhi Stalin, the Tamil Nadu Minister for Sports Development and Youth Welfare, honored a remarkable climber, N Muthamizh Selvi, who achieved a significant feat by becoming the first woman from Tamil Nadu to climb Mount Everest.
- 20. India emerged as the World's 2nd largest producer of crude steel:** Union Minister of Steel and Civil Aviation, Sh. Jyotiraditya M. Scindia has stated that India has moved from 4th largest producer of crude steel to the second largest producer of crude steel from 2014-15 to 2022-23 standing just behind China which is the largest exporter of crude steel in the world. India has reported a hike of 42% in Crude steel production from 88.98 MT (Metric ton) in 2014-15 to 126.26 MT in 2022-23. The National Steel Policy formulated by the Government of India in 2017 to promote the growth and development of the steel industry in the country has set the targets of achieving the total crude steel capacity of 300 MTPA (Million Tonnes Per Annum) and total crude steel demand/production of 255 MTPA by 2030-31. By 2030-31, it is also envisaged to enhance the operational capacity of crude steel production of SAIL from existing 19.51 MTPA to around 35.65 MTPA tentatively.
- 21. India Successfully Flight-Tests New-Generation Ballistic Missile 'Agni Prime':** In a significant achievement for India's defense capabilities, the Defence Research and Development Organisation (DRDO) successfully conducted the maiden pre-induction night launch of the new-generation ballistic missile 'Agni Prime.' The test, held at the Dr APJ Abdul Kalam Island off the coast of Odisha, showcased the missile's exceptional accuracy and reliability, meeting all objectives set for the trial. Validation of Accuracy and Reliability The recent launch of 'Agni Prime' marked the first pre-induction night launch following three successful developmental trials of the advanced ballistic missile. The flawless execution of these developmental trials demonstrated the system's superior accuracy and reliability, setting the stage for the latest test.
- 22. CSE Report Shows Telangana Ranks 1st for Overall Environmental Performance:** The Centre for Science and Environment (CSE), a non-profit organization, released its annual compendium of data, 'State of India's Environment 2023: In Figures', on the eve of World Environment Day. The report includes statistics on various aspects of the environment, including climate and extreme weather, health, food and nutrition, migration and displacement, agriculture, energy, waste, water, and biodiversity. A press release from the Telangana Minister K T Rama Rao stated that the state government's 'Haritha Haaram' afforestation scheme and other environmental-friendly programs played a significant role in securing this rare honour. The state government had planted approximately 273 crore saplings in the last nine years, leading to an increase in forest cover from 19,854 square kilometres in 2015-16 to 26,969 square kilometres in 2023, covering 24.06% of the state's geographical area. In addition, the state's solar energy production surged from 74 megawatts in 2014 to 5,865 megawatts, indicating significant progress in the move towards cleaner energy sources.

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

- 23. UP Government launched Nand Baba Milk Mission scheme:** The Nand Baba Milk Mission has been launched by Chief Minister Yogi Adityanath in Uttar Pradesh with a budget of Rs 1,000 crore. Its aim is to boost milk production and empower milk producers by providing them with opportunities to sell their milk through dairy co-operative societies at fair prices. Uttar Pradesh is a prominent state in India's dairy industry, with a strong presence in milk production, processing, and distribution through numerous cattle farms and cooperatives. The state's milk output is contributed by various cattle breeds such as Murrah buffaloes, Sahiwal, and Gir. Uttar Pradesh has well-established infrastructure for milk processing, including pasteurization, packaging, and production of milk-based products such as ghee, paneer, and curd.
- 24. Karnataka announces free bus travel 'Shakti' scheme for women:** The Karnataka government has advised the women to apply for Shakti smart cards to avail the free travel in state run buses, starting from June 11. The government has already issued a set of guidelines on the 'Shakti' scheme, which is one of the major poll promises by the Congress party in Karnataka. According to the transport department of Karnataka, women can apply for Shakti smart cards through sevasindhu.karnataka.gov.in from June 11.
- 25. "Gulf of Mannar Marine National Park":** For year 2023 United Nations Educational, Scientific and Cultural Organization (UNESCO) award, Michel Batisse Award, will be received by Director of Gulf of Mannar Marine National Park Jagdish S Bakan, for his efforts in Biosphere Reserve Management. He will also present his case study during award ceremony in Paris, France on June 14. Designated as a Biosphere Reserve, the Gulf of Mannar is one of the biologically richest coastal regions in all of mainland of India. It is the first Marine Biosphere Reserve in the South and South East Asia. Location: It is located 160 km between Dhanushkodi and Thoothukudi in Tamil Nadu. This Marine Biosphere Reserve encompasses a chain of 21 islands (2 islands already submerged) and adjoining coral reefs off the coasts. Gulf of Mannar Marine National Park, established in 1980, boasts three surreal aquatic ecosystems – mangroves, seagrass, and coral reef.
- 26. CM Learn and Earn scheme' launched by MP Govt:** The Chief Minister of Madhya Pradesh, Shivraj Singh Chouhan is set to launch a Learn and Earn program that will equip young people with skills that are highly sought-after by employers. A total of 703 training areas have been identified for the scheme. Following Rajasthan, Madhya Pradesh is the second biggest state in India in terms of area. As per the Indian Forest Status Report 2021, it boasts the maximum forest coverage in the country when it comes to land area, with forests covering 25.14% of its territory.
- 27. National Exit Test (NExT) for medical grades:** The NExT examination, a common qualifying criterion for final-year undergraduate medical students will be introduced in the year 2024. The examination aims to bring uniformity in evaluation across the country, ensuring minimum common standards of education and training for medical graduates. National Medical Commission is responsible for implementing the NExT examination and ensuring a common standard for medical education in the country. The NExT examination will also apply to institutes of national importance, including the All India Institutes of Medical Sciences (AIIMS), to maintain uniformity in medical education.

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

- 28. Project Akashteer : Indian's air defense upgrade:** Project Akashteer aims to establish networking and automation capabilities similar to Indian Air Force's system. Project Akashteer focuses on building a comprehensive air defence picture for monitoring, tracking, and engaging air defence assets. The project aims to complete implementation by March 2024 for integration of radars, control centres, and weapons. Indian Army shifts focus from western border to northern borders. The need for lightweight radars and mobile weapon systems to cater to requirements in mountainous regions. Insights from Ukraine conflict prompt consideration of new threats such as UAVs, loitering munitions, swarm drones, and cruise missiles.
- 29. MP CM Shivraj Singh Chouhan launches 'Mukhyamantri Ladli Behna Scheme:** Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the Ladli Behna Yojana 2023, with the first installment of Rs 1,000 deposited into the accounts of beneficiary women in Jabalpur. CM Chouhan assured the women that the scheme was not limited to Rs 1,000 and that he intended to gradually increase the amount as funds became available, with plans to raise the support to Rs 1,200, Rs 1,500, Rs 1,700, and Rs 2,000 per month. The scheme, which was previously applicable to women of age 23 years and above, had now been relaxed to 21 years. CM Chouhan emphasised his commitment to women's welfare, stating that he would continue to increase the financial support to Rs 2,200, Rs 2,500, Rs 2,700, and eventually Rs 3,000 per month once additional funds were secured.
- 30. INS Trishul celebrates Gandhi's 'Satyagraha' in Durban:** The INS Trishul, a leading battleship of the Indian Navy, sailed to Durban port in South Africa to observe the 130th anniversary of an event that happened on 7 June 1893 at the Pietermaritzburg railway station. The event marked the eviction of Mahatma Gandhi from a train, which further prompted his fight against discrimination. Mahatma Gandhi Satyagraha was a non-violent resistance movement that was initiated by Mahatma Gandhi during the Indian Independence struggle against British rule. The word Satyagraha is derived from two Sanskrit words 'Satya' meaning 'truth' and 'agraha' meaning 'holding firmly to'. Together it means holding firmly to the truth. The movement was based on Gandhi's belief that non-violent resistance is the most effective way to challenge unjust laws and policies. Satyagraha was first used in South Africa in 1915 when Gandhi led a successful resistance against discriminatory racial laws. The movement gained momentum in India in the 1920s and 30s, leading to significant civil disobedience campaigns such as the Salt March and Quit India Movement. Gandhi's Satyagraha philosophy had a significant influence on the Indian National Congress and its leaders such as Jawaharlal Nehru and Sardar Patel. Satyagraha movement inspired other nonviolent movements such as the US civil rights movement and the anti-apartheid movement in South Africa. The principles of Satyagraha were also employed in other struggles across the world, including the struggle against colonialism in Africa and Latin America. Mahatma Gandhi's Satyagraha is considered to be one of the most powerful and successful tools for social and political change that has been adopted by people across the world.
- 31. Sarbananda Sonowal launches 'SAGAR SAMRIDDHI':** The Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal, launched the 'Sagar Samriddhi' online dredging monitoring system as part of the 'Waste to Wealth' initiative of the ministry. The National Technology Centre for Ports,

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

Waterways and Coasts (NTCPWC) developed the system, which replaces the old Draft and Loading Monitor system and offers improved efficiency and transparency. The Ministry of Ports, Shipping and Waterways also updated its 'Dredging Guidelines for Major Ports' to outline the planning and preparation, technical investigations, dredged material management, and cost estimation procedures for dredging projects, including enabling the ports to formulate and complete them within specified timelines. The ministry issued an addendum in March 2023 for the disposal of dredged material, which would reduce the cost of dredging, and the online system would facilitate cost reduction along with increased efficiency and transparency.

- 32. Insurers directed by IRDAI to establish ABHA IDs for policy seekers:** The insurance regulator of India has recently released a directive to all insurers operating in the country to establish unique 14-digit identifiers, known as Ayushman Bharat Health Account (ABHA) IDs, for all individuals residing within India. This new rule applies to both fresh insurance applicants and established policyholders. A key advantage of the ABHA ID is that it allows people to digitally authenticate, access, and manage their healthcare information, which can make scheduling hospital and doctor appointments a quick and easy process. This feature comes as a boon to patients who would otherwise face long waiting times for registration at medical facilities. The ABHA ID is a component of the National Health Authority's Ayushman Bharat Digital Mission (ABDM), which aims to digitize healthcare records. At present, 402.6 million ABHA IDs have been generated by the NHA, and the goal is to offer this unique ID to all Indians.
- 33. Udhampur-Doda Parliamentary Constituency is among the most developed constituencies:** Udhampur-Doda Parliamentary Constituency stands out as one of the most developed constituencies among the 550 Parliamentary Constituencies in India. With its remarkable progress and comprehensive growth, the constituency serves as a shining example of development.
- 34. Centre bans over 150 'anti-India' sites, YouTube news channels in 2 years:** The Ministry of Information and Broadcasting (I&B) in India has recently cracked down on over 150 websites and YouTube-based news channels since May 2021. These actions were taken in response to the production of content deemed "anti-India" and in violation of Section 69A of the Information Technology (IT) Act. The Ministry aims to combat misinformation and safeguard India's sovereignty and integrity. Earlier, in January of the same year, the Indian government had blocked 35 Pakistan-based YouTube channels and two websites for their coordinated dissemination of anti-India fake news across digital media. These actions highlight the government's commitment to combating propaganda and preserving the nation's interests.
- 35. "Hamari Bhasha, Hamari Virasat" on 75th International Archives Day:** Minister of State for Culture, Smt. Meenakshi Lekhi inaugurated the exhibition "Hamari Bhasha, Hamari Virasat" under the Azadi Ka Amrit Mahotsav to celebrate 75th International Archives Day at National Archives of India, New Delhi. On the occasion of 75th International Archives Day, National Archives of India has made available the Gilgit Manuscripts written between the 5th -6th centuries CE, which is the oldest surviving manuscript collection in India. It contains documents written on pieces of inner layer of the bark of birch

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

trees which were found in Kashmir region and contain both canonical and non-canonical Jain and Buddhist works that throw light on the evolution of many religious-philosophical literature. The National Archives of India was established on 11 March 1891 at Kolkata (Calcutta) as the Imperial Record Department. It has more than 72,000 manuscripts available at the premises and through the process of digitization. It is also the nodal agency for the implementation of the Public Records Act, 1993 and Public Record Rules, 1997.

36. RBI Chief Shaktikanta Das Named 'Governor Of The Year' At London's Central Banking Awards:

Shaktikanta Das, the Governor of the Reserve Bank of India (RBI), was honored with the esteemed Governor of the Year Award for 2023. The Central Banking Awards 2023 awards winners were announced in late March this year. Two top prizes went to the National Bank of Ukraine, the 2023 Central Bank of the Year, and the Reserve Bank of India's Shaktikanta Das, Governor of the Year.

Name Of Post	Monthly Salary Amount	Allowances
Governor Of Reserve Bank Of India	Rs 2,50,000	Rs 1,60,000 (basic pay) along with various allowances such as dearness allowance, grade allowance, educational allowance, educational allowance for children, fuel expenses, medical expenses, etc.

37. India tops digital payments rankings globally, shows MyGovIndia data: India has emerged as the global leader in digital payments for the year 2022, surpassing other nations in terms of both value and volume of transactions. The data from the government's citizen engagement platform, MyGovIndia, reveals India's dominant position in the digital payment landscape, showcasing the country's robust payment ecosystem and widespread adoption of digital modes. Brazil secured the second position in digital payments with 29.2 million transactions, followed by China at third place with 17.6 million transactions. Thailand and South Korea secured the fourth and fifth spots, respectively, with 16.5 million and 8 million transactions.

INTERNATIONAL AFFAIRS

38. Microsoft joins Indian govt to train 6K students, 200 educators in cybersecurity skills: Microsoft has signed a memorandum of understanding (MoU) with Directorate General of Training (DGT) under the Ministry of Skills Development and Entrepreneurship (MSDE) to train 6,000 students and 200 educators in digital and cyber-security skills in the country. As part of this collaboration with, Microsoft will offer a wide range of courses, including training in AI, cloud computing, web development and cybersecurity skills for students and 200 faculty members at government-led Industrial Training Institutes (ITIs) and National Skills Training Institutions (NSTIs). The training will empower young students with industry-relevant skills, enhancing their employability, and connecting them to relevant job opportunities. In addition, trained faculty members can then train ITI students attending computer operator and programming assistant (COPA) training. Microsoft Founders: Bill Gates, Paul Allen;

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

Headquarters: Redmond, Washington, United States; Chairperson: Satya Nadella (Chairman and Chief Executive Officer).

- 39. BRICS FM meeting in South Africa:** External Affairs Minister S Jaishankar is in Cape Town, South Africa, to participate in a meeting of foreign ministers from the BRICS countries. The foreign ministers' meeting aims to finalize the agenda for the upcoming BRICS summit, scheduled to be held in South Africa in August. BRICS is a grouping of the world's leading emerging economies: Brazil, Russia, India, China, and South Africa. The term BRIC was coined in 2001 by British Economist Jim O'Neill to describe the four emerging economies of Brazil, Russia, India, and China. The grouping was formalized in 2006, and South Africa joined in 2010. BRICS comprises the four emerging economies of Brazil, Russia, India, and China, with South Africa joining later. BRICS represents 41% of the global population, 24% of global GDP, and 16% of global trade. Chairmanship Rotates annually among the members, with India holding the chair in 2021.
- 40. WMO gets Celeste Saulo as its 1st female Secretary-general:** Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO). Saulo won a landslide vote at the UN Climate and weather agency's Congress in Geneva. Saulo has served as the director of Argentina's National Meteorological Service since 2014....
- 41. UAE to Host World's Largest Conservation Conference in 2025:** The United Arab Emirates (UAE) has emerged victorious in the bid to host the prestigious World Conservation Congress (WCC) in 2025. The International Union for Conservation of Nature (IUCN) has chosen Abu Dhabi as the venue for this momentous event. The WCC, renowned as the world's largest gathering of conservationists, is expected to attract over 10,000 delegates from more than 160 countries. Taking place from October 10-21, 2025, the conference will serve as a critical platform for global environmentalists to address pressing challenges and formulate innovative solutions for a sustainable future.
- 42. Helmand water conflict:** Iran and Afghanistan have been engaged in a prolonged disagreement over the sharing of water from the Helmand River. Violent confrontations have occurred in the border region between the two countries in the recent past. The Helmand River is the longest river in Afghanistan, spanning approximately 1,150 kilometers (715 miles) in length. It originates near Kabul in the western Hindu Kush mountain range. The river flows in a south-westerly direction through desert areas before emptying into Lake Hamun, which straddles the Afghanistan-Iran border. Lake Hamun, fed by the Helmand River, is the largest freshwater lake in Iran. The Helmand River is a vital water source for both Afghanistan and Iran, supporting agriculture, livelihoods, and ecosystems in the region.
- 43. OPEC plus:** Saudi Arabia has decided to decrease its oil supply to the global economy. This unilateral action aims to stabilize the declining crude oil prices. Previous efforts by major oil-producing countries within the OPEC+ alliance to cut supply did not yield desired price increases. The non-OPEC countries which export crude oil along with the 14 OPECs are termed as OPEC plus countries. OPEC plus countries include Azerbaijan, Bahrain, Brunei, Kazakhstan, Malaysia, Mexico, Oman, Russia, South Sudan, and Sudan. Saudi and Russia, both have been at the heart of a three-year alliance of oil

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

producers known as OPEC Plus which now includes 11 OPEC members and 10 non-OPEC nations that aims to shore up oil prices with production cuts.

- 44. Ukraine's Nova Kakhovka Dam Disaster:** Nova Kakhovka Dam in Ukraine has suffered a catastrophic blow, leading to concerns of devastating flooding. Ukraine's military command has accused Russia of causing the explosion, given the dam's strategic significance. The Nova Kakhovka Dam is situated on the Dnipro River in southern Ukraine. Constructed in 1956 as part of the Kakhovka hydroelectric power plant, it holds back a massive reservoir of water, estimated to contain 18 cubic kilometers, similar in volume to Utah's Great Salt Lake. The dam's destruction would have severe repercussions locally and affect Ukraine's broader war effort.
- 45. Demographic advantage:** India versus china The current median age in India is 28, compared to China's 39, indicating India's demographic advantage will persist until the end of the century. China's youth population is declining, and the aging population is rising, leading to concerns about employment and stability Demographic dividend, as defined by the United Nations Population Fund (UNFPA), is **"the economic growth potential that can result from shifts in a population's age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)".**[1] In other words, it is **"a boost in economic productivity that occurs when there are growing numbers of people in the workforce relative to the number of dependents"**. [1] UNFPA stated that **"A country with both increasing numbers of young people and declining fertility has the potential to reap a demographic dividend."**[1]
- 46. Germany prepares to host "Air Defender 2023" NATO's biggest ever air exercise:** Germany is preparing to host the biggest air deployment exercise in NATO's history, a show of force intended to impress allies and potential adversaries such as Russia. The Air Defender 23 exercise starting next week will see 10,000 participants and 250 aircraft from 25 nations respond to a simulated attack on a NATO member country. The United States alone is sending 2,000 U.S. Air National Guard personnel and about 100 aircraft to take part in the training maneuvers. Germany's military has warned the huge air force drill will have an impact on people using civil airlines in Europe. While the exercise was planned for several years, Russia's invasion of Ukraine in February 2022 has jolted NATO into preparing in earnest for the possibility of an attack on its territory. Sweden, which is hoping to join the alliance, and Japan are also taking part in the exercise. NATO; current Head: Jens Stoltenberg; Founded: 4 April 1949, Washington, D.C., United States; Headquarters: Brussels, Belgium
- 47. 5 new countries elected as non-permanent members of the UNSC:** Five countries have been elected as non-permanent members of the UN Security Council following a vote in the General Assembly. Algeria, Guyana, Republic of Korea, Sierra Leone and Slovenia will join the premier body for maintaining international peace and security, starting in January, serving for a two-year period. They were among six countries vying for five non-permanent seats around the Council's horseshoe-shaped table that will become vacant at the end of the year. The five newly elected countries will join Ecuador, Japan, Malta, Mozambique and Switzerland as non-permanent members of the Council. They will take

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

up seats currently occupied by Albania, Brazil, Gabon, Ghana and the United Arab Emirates when their two-year terms end on 31 December.

- 48. El Niño's Potential Impact on Global Weather Patterns in 2023-2024:** The onset of El Niño in 2023-2024 raises concerns about the potential for record-high temperatures and extreme weather events worldwide. El Niño is a climate pattern characterized by unusually warm waters in the eastern Pacific Ocean near the equator. El Niño occurs when the trade winds along the equatorial Pacific weaken or reverse, leading to the movement of warm surface waters from the western Pacific towards the central and eastern Pacific. El Niño influences global weather patterns by altering the movement of the subtropical jet stream, which impacts the distribution of storms and rainfall. The effects of El Niño vary across different regions of the world. Southern parts of the United States generally experience cooler and wetter conditions, while regions in the U.S. West and Canada may become warmer and drier. Central and South America can experience heavy rainfall in some areas, while the Amazon rainforest may face drier conditions. Australia often encounters extreme heat, drought, and bushfires during El Niño events. El Niño events typically last 9 to 12 months, but their occurrence is not regular and can vary in frequency from every two to seven years. El Niño can bring relief to the Horn of Africa by increasing rainfall, potentially alleviating water scarcity and supporting agricultural activities. El Niño is part of a natural climate cycle that alternates with La Niña, which is characterized by cooler waters in the eastern Pacific. Both El Niño and La Niña can have significant impacts on global weather patterns.
- 49. First edition of India, France and UAE Maritime Partnership Exercise takes off:** The first edition of India, France, and United Arab Emirates (UAE) Maritime Partnership Exercise commenced on 7th June 2023 in the Gulf of Oman, featuring the participation of INS Tarkash, French Ship Surcouf, French Rafale aircraft and UAE Navy Maritime Patrol Aircraft. **Overview of the exercise:** The exercise witnessed a wide spectrum of naval operations such as Surface Warfare, involving tactical firing and Drills for Missile engagements on surface targets, Helicopter Cross Deck Landing Operations, Advanced Air Defence Exercises and Boarding operations.
- 50. US and UK Forge 'Atlantic Declaration' to Boost Economic Ties:** The United States and the United Kingdom have recently unveiled a groundbreaking strategic pact known as the "Atlantic Declaration." This agreement reaffirms their longstanding "special relationship" and outlines a joint effort to tackle challenges posed by Russia, China, and economic instability. Rather than pursuing a post-Brexit free-trade agreement, the two nations have opted to develop a new green economy through extensive industrial subsidies. The Atlantic Declaration focuses on fostering industry collaboration in defense and renewable energy sectors to effectively respond to China's growing competition. In addition, it acknowledges the need to address the threats of authoritarian states, disruptive technologies, non-state actors, and transnational issues like climate change. This article explores the key terms and implications of the Atlantic Declaration.
- 51. India and Serbia Aim for 1 Billion Euros Bilateral Trade Target by the End of the Decade: MEA:** India and Serbia have set an ambitious target of achieving a bilateral trade volume of one billion euros by the end of the decade. President Droupadi Murmu of India and her Serbian counterpart, Aleksandar

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

Vucic, have expressed their commitment to strengthen bilateral relations and explore new areas of cooperation. The Ministry of External Affairs (MEA) highlighted the significant discussions and engagements between the two leaders during President Murmu's visit to Serbia. Serbia is a landlocked country, bordered by Hungary to the north, Romania to the northeast, Bulgaria to the southeast, North Macedonia to the south, Croatia and Bosnia and Herzegovina to the west, and Montenegro to the southwest. The country has a rich history and cultural heritage, influenced by various civilizations and empires. Serbia is known for its natural beauty, including the Danube River, mountains, and national parks.

52. China Unveils World's Most Powerful Hypersonic Wind Tunnel for Advancing Aerospace

Ambitions: China has achieved a major milestone in its pursuit of hypersonic technology with the completion of the world's most powerful wind tunnel. Known as the JF-22, this groundbreaking facility is set to play a pivotal role in China's hypersonic ambitions, enabling the country to make significant strides in the development of hypersonic vehicles. The JF-22 wind tunnel, located in Beijing's Huairou district, boasts impressive capabilities, including the ability to simulate hypersonic flight conditions at speeds up to Mach 30.

53. Kilauea volcano erupts on Hawaii's Big Island: The US Geological Survey (USGS) has downgraded the safety alert for Kilauea volcano in Hawaii, following a new eruption. The alert level has been reduced from "WARNING" to "WATCH" as effusion rates have declined and no infrastructure is threatened. The previous warning has been lowered to a watch, as high effusion rates have decreased and no infrastructure is considered to be under threat. Aviation warnings have shifted from red to orange also. Kilauea is a volcano on the southeastern shore of Hawaii's Big Island. It formed about 100,000 years ago and is between 210,000 and 280,000 years old. Along with four other volcanoes, it comprises the island of Hawaii. Kilauea is the most active of the five and one of the most active in the world, with recent eruptions in 2021 and 2023.

54. Know everything about Iran Nuclear Deal: The Joint Comprehensive Plan of Action (JCPOA), more commonly referred to as the Iran nuclear agreement, was established in July 2015 between Iran and multiple global powers, including the United States. The objective of the agreement was for Iran to dismantle a significant part of its nuclear program and allow for more extensive international inspections. In return, billions of dollars' worth of sanctions relief was granted to Iran. The JCPOA was put into effect in January 2016 and places limitations on Iran's civilian nuclear enrichment program. Negotiations involved the P5+1, comprising China, France, Russia, the United Kingdom and the United States plus Germany, alongside the European Union. Saudi Arabia, among other Middle Eastern nations, argued that they should have been consulted considering their potential vulnerability if Iran gained nuclear abilities. Israel objected to the agreement, stating that it was too lenient.

55. US to rejoin UNESCO: The UN cultural and scientific agency UNESCO announced that the US plans to rejoin and pay more than \$600 million in back dues. US has retreated after a decade-long dispute sparked by UNESCO's move to include Palestine as a member. Last December, the United States and Israel decided to leave UNESCO. The decision of the United States to rejoin UNESCO reflects a

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

strategic effort to counterbalance China's influence, protect and promote American interests, and engage in international efforts for cultural preservation, climate change, and education.

APPOINTMENTS

- 56. Janardan Prasad appointed new Director-General of Geological Survey of India:** Janardan Prasad has been appointed as the new Director General of the Geological Survey of India (GSI). Prasad has taken charge of the 174-year-old institution, succeeding Dr S Raju who has been the Director General since 2020. The Geological Survey of India (GSI), an attached office to the Ministry of Mines, has its headquarters in the city, with six regional offices in Lucknow, Jaipur, Nagpur, Hyderabad, Shillong, and Kolkata.
- 57. Amit Agrawal appointed UIDAI CEO, Subodh Kumar Singh named DG NTA:** Senior IAS officers Amit Agrawal and Subodh Kumar Singh have been appointed as CEO Unique Identification Authority of India and director general of the National Testing Agency, respectively, as part of a bureaucratic reshuffle effected by the Centre. Both Agrawal (1993 batch) and Singh (1997 batch) are Indian Administrative Service (IAS) officers of the Chhattisgarh cadre. Agrawal, additional secretary in the Ministry of Electronics and Information Technology, has been appointed as the chief executive officer (CEO) of the Unique Identification Authority in the rank and pay of additional secretary to the Government of India.

SPORTS

- 58. India Defeat Pakistan To Become Hockey Junior Asia Cup Champions:** The Indian junior men's hockey team maintained its continental supremacy by beating arch-rivals Pakistan 2-1 to become Asia Cup champions in Salalah, Oman
- 59. 3rd Khelo India University Games Concludes in Varanasi:** Punjab University emerged as the overall champions once again at the Khelo India University Games, reclaiming their title after missing out in the previous edition. Despite Guru Nanak Dev University, Amritsar, winning all the gold medals in Fencing, they fell short on the final day of the competition. Panjab University concluded the Games with a total of 69 medals, including 26 gold, 17 silver, and 26 bronze. Guru Nanak Dev University secured 24 gold, 27 silver, and 17 bronze medals, securing their place in the top three for the first time. Jain University from Karnataka, last year's champions, finished third with 16 gold, 10 silver, and six bronze medals. Notably, Jain University had the most successful male and female athletes of the Khelo India University Games 2022. Siva Sridhar dominated the men's Swimming category with a remarkable tally of 11 medals, including eight golds. Shrungi Bandekar, Siva's teammate, secured five gold and four silver medals in the women's Swimming category. A total of 131 out of 203 participating universities took part in the Games, resulting in the creation of 11 new Games records over the course of 12 competition days.
- 60. Zlatan Ibrahimovic announces his retirement from football:** AC Milan striker Zlatan Ibrahimovic announces his retirement from football after they played season's final game against Hellas Verona. The Swedish player decided to conclude a trophy-laden career in which he featured for clubs such as Malmo, Ajax, Juventus, Inter, Barcelona, PSG, Manchester United and the LA Galaxy. Zlatan

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

Ibrahimovic has also bagged several league titles in Netherlands, Spain, France and Italy in 24 years of professionally playing the game.

61. T20 World Cup Winners List from 2007 to 2023 (Updated): The list below provides information on the winners of the ICC Men's T20 World Cup from 2007 to 2022. The latest edition of the tournament, held in 2022 in Australia, saw the final match taking place on 13th November at Melbourne Cricket Ground between Pakistan and England. England emerged victorious in the final, becoming the champions of the ICC Men's T20 World Cup 2022. For a comprehensive list of previous winners, refer to the table below.

ICC Men's T20 World Cup Winners List

Year	Winner	Runner-Up	Player of the Series	Top Run Scorer	Highest Wicket Taker	Venue
2007	India	Pakistan	Shahid Afridi	Matthew Hayden	Umar Gul	South Africa
2009	Pakistan	Sri Lanka	Tillakaratne Dilshan	Tillakaratne Dilshan	Umar Gul	England
2010	England	Australia	Kevin Pietersen	Mahela Jayawardene	Dirk Nannes	West Indies
2012	West Indies	Sri Lanka	Shane Watson	Shane Watson	Ajantha Mendis	Sri Lanka
2014	Sri Lanka	India	Virat Kohli	Virat Kohli	Ajantha Mendis	Bangladesh
2016	West Indies	England	Virat Kohli	Tamim Iqbal	Mustafizur Rahman	India
2021	Australia	New Zealand	Mitchell Marsh	Babar Azam	Adam Zampa	UAE/Oman
2022	England	Pakistan	Sam Curran	Virat Kohli	Wanindu Hasaranga	Australia

62. French Open 2023: Novak Djokovic beats Casper Ruud: Novak Djokovic won his men's-record 23rd Grand Slam title with a victory over Casper Ruud in French Open Final. Djokovic broke a tie with rival Rafael Nadal for the most major singles trophies in the history of men's tennis. This year, the Roland Garros tournament or French open has seen a significant increase in the total prize money, reaching an impressive €43.9 million. This reflects a notable rise of 13.76 percent compared to the previous year. As a result of his outstanding performance at the tournament, Djokovic will be awarded a prize money of €2,300,000 (\$2,496,039), which is a 4.55 percent increase from the amount given twelve months ago. The runner-up, Casper Ruud, will receive €1,150,000 (\$1,248,019) as a recognition of his commendable efforts in the competition.

Title	Winner	Runner up
Men's Singles	Novak Djokovic	Casper Ruud
Women's Singles	Iga Świątek	Karolina Muchova
Men's doubles	Ivan Dodig and Austin Krajicek	Sander Gille and Joran Vliegen
Women's doubles	Hsieh Su-Wei and Wang Xinyu	Taylor Townsend and Leylah Fernandez
Mixed doubles	Miyu Kato and Tim Pütz	Bianca Andreescu and Michael Venus

63. Australia Crowned with ICC World Test Championship 2023: Australia clinched the title of World Test Champions in a commanding fashion, securing a resounding 209-run victory over India in the thrilling WTC Final at The Oval. AUSTRALIA'S ICC TITLE'S (MEN'S CRICKET) 50-over World Cups: 1987, 1999, 2003, 2007, 2015 Champions Trophy: 2006, 2009 T20 World Cup – 2021 World Test Championship – 2021-23.

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

64. FIFA U20 World Cup 2023: Uruguay beat Italy 1-0: Uruguay beat Italy 1-0 to win its first Under-20 World Cup title held in Argentina. The Celeste's victory ends a streak of four consecutive wins of European teams in the tournament. Luciano Rodríguez scored the winning goal in the 86th minute in a header from close range. More than 40,000 people, mostly cheering for Uruguay, attended the match at the Diego Maradona Stadium. FIFA President Gianni Infantino was also present. France finished third, defeating South Korea 3-2 in the third-place playoff. The tournament was first held in 1977 as the FIFA World Youth Championship. The name was changed to the FIFA U-20 World Cup in 2005. The tournament is held every two years, in odd-numbered years. Twelve different nations have won the title, with Argentina being the most successful team with six titles. Brazil has won five titles, while Portugal, Nigeria, Spain, and Uruguay have each won two titles. The tournament has been used as a showcase for some of the best young talent in the world, with players such as Diego Maradona, Lionel Messi, and Neymar all winning the Golden Ball award as the tournament's best player.

BANKING, FINANCE, ECONOMY & BUSINESS

65. Centre Meets FY23 Fiscal Deficit Target of 6.4% of GDP: The Union government has successfully achieved its fiscal deficit target of 6.4% of the gross domestic product (GDP) for the financial year 2022-23. Despite higher revenue expenditure, particularly on subsidies and interest payments, the government's robust tax revenue contributed to this achievement, as per official data released. This accomplishment aligns with the fiscal glide path outlined by Finance Minister Nirmala Sitharaman in the Union Budget for FY24. Fiscal deficit refers to the gap between a government's total expenditure and its total revenue in a specific financial year. It indicates the amount of borrowing required by the government to meet its expenditure needs. A high fiscal deficit implies that the government is spending more than it is earning, leading to increased borrowing and accumulation of debt. Fiscal deficit is usually expressed as a percentage of the country's GDP, which helps in assessing the deficit relative to the size of the economy. The fiscal deficit can be attributed to various factors such as government spending on infrastructure projects, social welfare programs, subsidies, interest payments on debt, and revenue shortfalls. Governments often set fiscal deficit targets to maintain fiscal discipline and ensure sustainable economic growth. These targets are usually outlined in the annual budget or fiscal policy statements.

66. RBI Imposes Rs 2.20 Crore Penalty on Indian Overseas Bank for Rule Violations: The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 2.20 crore on Indian Overseas Bank (IOB) for violating various rules and regulations. The penalty was imposed due to the bank's failure to make a minimum mandatory transfer of a sum equivalent to 25 percent of its disclosed profit and a significant divergence between the non-performing assets (NPAs) reported by the bank and those assessed during inspection.

67. RBI Governor Launches Financial Inclusion Dashboard 'Antardrishti': RBI Governor Shaktikanta Das recently unveiled a new financial inclusion dashboard called 'Antardrishti.' The dashboard aims to provide valuable insights and track the progress of financial inclusion by capturing relevant data. This initiative further reinforces the RBI's commitment to promoting financial inclusion through a

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

collaborative approach involving multiple stakeholders. Assessing Financial Exclusion at a Local Level

One of the key features of the 'Antardrishti' dashboard is its ability to assess the extent of financial exclusion at a local level across the country. By identifying areas with higher levels of financial exclusion, policymakers can focus on implementing targeted measures to address these gaps and promote greater financial inclusivity.

68. Germany's Economic Downturn: Fourth Largest Global Economy Slips into Recession:

Germany, the fourth largest economy in the world, is currently facing a recession due to a decline in the Euro and an unexpected contraction in the economy during the first three months of 2023. This contraction, marking the second consecutive quarter of decline, meets one definition of a recession.

69. Bima Vahak Scheme: Ensuring Financial Security through Insurance: The Bima Vahak Program is a key part of the IRDAI's vision for "Insurance for all by 2047." Its objective is to enhance the accessibility and availability of insurance products across India. This program plays a critical role as the final link between insurers and customers by establishing a team of both corporate and individual representatives. These representatives, known as Bima Vahaks, have the responsibility of distributing and servicing insurance products. The Bima Vahak scheme is closely connected to the Lead Insurers concept introduced by the IRDAI. Lead Insurers work to coordinate the allocation of resources to ensure comprehensive coverage of Gram Panchayats, which are local self-governance units in India.

70. Bank of Baroda Introduces UPI Cash Withdrawal Facility at ATMs: Bank of Baroda, a prominent public lender, has recently launched the Interoperable Cardless Cash Withdrawal (ICCW) facility for its customers. This innovative service allows customers to withdraw money from ATMs using the United Payment Interface (UPI), eliminating the need for a physical card. The introduction of UPI cash withdrawal at ATMs offers a simple, convenient, and secure way for customers to access their funds.

71. RBI Updates 'Alert List' of Entities Not Authorized to Deal in Forex Trading: The Reserve Bank of India (RBI) has recently updated its 'Alert List' to caution the public about unauthorised forex trading platforms. The list, which initially contained 34 entities, has now been expanded to include eight additional names, bringing the total to 56. This move highlights the RBI's commitment to protecting residents from fraudulent activities related to forex trading. The central bank has emphasized the need for individuals to verify the authorization status of any entity or Electronic Trading Platform (ETP) before engaging in forex transactions.

72. RBI Expands Presence in North East India with Sub-Office in Kohima, Plans Office in Itanagar:

The Reserve Bank of India (RBI) has taken a significant step towards strengthening its presence in North East India by opening a sub-office in Kohima, the capital of Nagaland. With this move, RBI aims to expand its reach in the region and better serve the financial needs of the people. Additionally, the central bank has announced its intention to establish an office in Itanagar, further demonstrating its commitment to enhancing its operations in the North East.

73. Fino Payments Bank Partners with Hubble to Introduce India's First Spending Account: Fino Payments Bank has announced its collaboration with Sequoia Capital-backed fintech Hubble to launch India's first spending account. This innovative offering allows customers to conveniently park their

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

funds, make purchases across various categories such as food ordering, shopping, travel, and entertainment, and save up to 10 percent on all transactions made through the account.

IMPORTANT DAYS

- 74. World Milk Day 2023:** World Milk Day, observed every year on 1st June, was created in the year 2001 by Food and Agriculture Organisation (FAO) of the United Nations (UN) to promote the consumption and benefits of milk around the world. The goal of this day is to provide us with a chance to raise awareness of and support in any manner possible initiatives related to the dairy industry. Theme of World Milk Day 2023 is “**Showcasing how dairy is reducing its environmental footprint, while also providing nutritious foods and livelihoods.**” Food and Agriculture Organisation Headquarters: Rome, Italy; Founded: 16 October 1945; Director-General: Qu Dongyu.
- 75. Global Day of Parents 2023:** The Global Day of Parents is a special observance that recognizes the critical role parents play in the lives of their children and the well-being of society as a whole. Celebrated on June 1st each year, this day serves as an opportunity to honour and appreciate the dedication, love, and sacrifices of parents worldwide.
- 76. World Bicycle Day 2023:** World Bicycle Day is an annual event celebrated on June 3rd. It was established by the United Nations General Assembly in 2018 to recognize the bicycle as a simple, affordable, reliable, clean and environmentally fit sustainable means of transport. The selection of this date is significant as it commemorates the anniversary of invention of the bicycle by Karl von Drais in 1817. The theme for this year's World Bicycle Day is “**Riding Together for a Sustainable Future.**”...
- 77. World Environment Day 2023:** World Environment Day is celebrated on June 5 every year to raise awareness and encourage action for the protection of our planet. It was first established by the United Nations General Assembly in 1972, and since then, over 150 countries participate in various activities to celebrate this day. World Environment Day is an important day to raise awareness and encourage action for the protection of our planet. The 50th anniversary of World Environment Day will be hosted by Côte D'Ivoire, with the theme of “solutions to plastic pollution”.
- 78. World Food Safety Day 2023:** World Food Safety day is celebrated on June 7 annually across the globe to highlight the importance of maintaining food standards. The day was aimed at inspiring the UN member nations to prioritise food safety standards and work collaboratively to protect consumers from foodborne diseases. The theme of this year's World Food Safety Day 2023 is “**Food standards save lives.**” Most people depend on the information in the packaging of consumable items to know whether their food is safe. These food safety standards guide farmers and those who process food.
- 79. World Oceans Day 2023:** World Oceans Day, observed annually on June 8th, serves as a global reminder of the crucial role oceans play in sustaining life on Earth. Recognized by the United Nations, this day promotes ocean awareness and encourages people worldwide to take action towards protecting our marine environments. By amplifying the significance of the world's oceans, we hope to inspire individuals, communities, and governments to work together for a more sustainable future. This year, the theme of World Oceans day 2023 is “Planet Ocean: The Tides are Changing.”

TEACHERS' VISION

WAY TO GOVERNMENT JOBS

- 80. World Day Against Child Labour 2023 observed on 12 June:** World Day Against Child Labour, observed on June 12th, aims to inspire a global movement against child labour. With the slogan “**Social Justice for All. End Child Labour!**” in 2023, it highlights the connection between social justice and the eradication of child labour. The International Labour Organization initiated this event in 2002, turning it into an international occasion. Its purpose is to motivate individuals, organizations, and governments to combat child labour and work towards its permanent elimination. The theme for World Day Against Child Labour 2023 is “**Social Justice for All. End Child Labour!**” This theme highlights the connection between social justice and the issue of child labour.
- 81. International Albinism Awareness Day is observed annually on 13th June:** International Albinism Awareness Day is observed annually on 13th June to create awareness about a genetic skin condition called Albinism, and promote the rights and regulations of Albinism on a global level. The day is recognized to put an end to the misconceptions and stereotypes related to this condition, and also encourage the inclusion of people suffering from Albinism in all aspects of society without any discrimination. This year’s theme, “Inclusion is Strength,” Albinism is a rare, non-contagious, genetically inherited difference present at birth. In almost all types of albinism, both parents must carry the gene for it to be passed on, even if they do not have albinism themselves. The condition is found in both sexes regardless of ethnicity and in all countries of the world. Albinism results in a lack of pigmentation (melanin) in the hair, skin and eyes, causing vulnerability to the sun and bright light. As a result, almost all people with albinism are visually impaired and are prone to developing skin cancer. There is no cure for the absence of melanin that is central to albinism.
- 82. World Blood Donor Day is observed annually on June 14:** World Blood Donor Day is observed annually on June 14 to express gratitude towards selfless voluntary blood donors and celebrate the essence of life and humanity. This occasion serves as a significant platform to appreciate and acknowledge voluntary blood donors worldwide for their generous contribution of blood, while also emphasizing the importance of ensuring universal access to safe blood transfusion. The slogan or theme of the World Blood Donor Day 2023 is “**Give blood, give plasma, share life, share often**”.

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