

**India Jumps 37**  
**Top 10 In Places**  
**Global Cybersecurity Index**



# Current Affairs

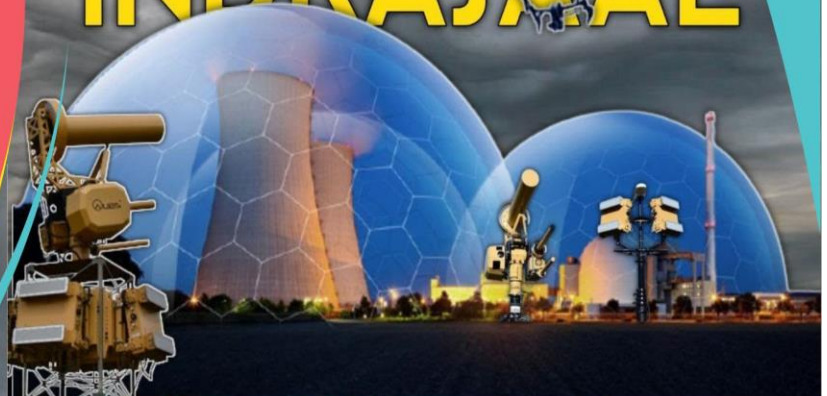
: DATE :

01/07/2021 To 31/07/2021

Autonomous Drone Defence Dome - 'Indrajaal'

INDIA'S Drone Defence Dome

## INDRAJAAL



Ministry Of Cooperation

**Modi** Government  
Creates

Ministry of  
**Cooperation**

for Strengthening  
Cooperative movement



Important For  
All Upcoming Competitive Exams Like

Bank

SBI

IBPS

SSC

Railway

GPSC-I/II

GPSC-III

नायब  
मामलतदार

PSI/ASI  
Constable

तलाठी



(Creating A Way For Govt. Jobs)

## Banking Academy

(Preparation for All Types of Competitive Exams)

**NATIONAL AFFAIRS**

- ❖ The 3<sup>rd</sup> edition of the **Northern Region Food Processing Summit 2021** was virtually organized by the **Confederation of Indian Industry (CII)**. It was addressed by Union Minister **Narendra Singh Tomar**, Ministry of Food Processing Industries (**MoFPI**).
- ❖ The **Government** has launched a new **production-linked incentive (PLI)** scheme for the **food processing industry**, under which **Rs 11,000 crore** will be spent. It was launched as a part of the **self-reliant India campaign**.
- ❖ The **Ministry of Housing and Urban Affairs (MoHUA)** organised an online event to **commemorate 6 years** of the **3 transformative Urban Missions** viz. **Smart Cities Mission (SCM)**, **Atal Mission for Urban Rejuvenation and Urban Transformation (AMRUT)** and **Pradhan Mantri Awas Yojana-Urban (PMAY-U)**.
  - ✓ The day also marked the **45 years** of establishment of **National Institute of Urban Affairs**, an autonomous body of MoHUA, tasked to bridge the gap between research and practice on issues related to urbanization.
- ❖ The **Ministry of Agriculture** has signed a **Memorandum of Understanding** with **Microsoft** to run a **pilot programme for 100 villages in 6 states**.
  - ✓ The **MoU** requires Microsoft to create a '**Unified Farmer Service Interface**' through its **cloud computing services**.
  - ✓ This comprises a major part of the ministry's plan of creating '**AgriStack**' (a collection of technology-based interventions in agriculture), on which everything else will be built.
    - **AgriStack**: It is a collection of **technologies and digital databases** that focuses on **farmers and the agricultural sector**.
    - **AgriStack** will create a unified platform for farmers to provide them end to end services across the agriculture food value chain.
- ❖ The **Union Environment Minister** in a virtual event released the **Detailed Project Reports (DPRs)** of **LiDAR (Light Detection and Ranging)** based **survey of forest areas in ten states**.
  - ✓ The **10 mapped states** are Assam, Bihar, Chhattisgarh, Goa, Jharkhand, Madhya Pradesh, Maharashtra, Manipur, Nagaland, and Tripura.
  - ✓ The project was awarded to **WAPCOS in July 2020** at a cost of over **Rs. 18 crore** for implementation in 26 states over 261897 hectares.
    - **WAPCOS** is a **Mini Ratna Public Sector Undertaking (PSU)** under the **Jal Shakti Ministry**.
- ❖ The **Minister of State for New & Renewable Energy** launched '**The India Story**' booklet, a compilation of **Indian initiatives** that are shaping **India's energy transition**.
  - ✓ The booklet was launched at the event on **Accelerating Citizen Centric Energy Transition** organized by the **Ministry of New and Renewable Energy (MNRE)**.
  - ✓ It was organized in collaboration with the **Permanent Mission of India (PMI)** to the **United Nations and the Council on Energy, Environment and Water (CEEW)**.
    - In the last 6 years, **India's installed Renewable Energy (RE)** capacity has increased by over 2 and a half times and stands at more than **141 Giga Watts** (including large Hydro).
    - It is about 37% of the country's total capacity.
      - **India's RE capacity is the 4<sup>th</sup> largest in the world**. Its annual RE addition has been exceeding that of coal based thermal power since 2017.
      - **India** has a very liberal **foreign investment policy for renewables** allowing **100% Foreign Direct Investment (FDI)** through the automatic route in the sector.
- ❖ The **Supreme Court** directed **all states and Union Territories (UT)** to implement the **One Nation, One Ration Card (ONORC)** system by **31<sup>st</sup> July 2021**.
  - ✓ The scheme allows **migrant labourers** covered under the **National Food Security Act (NFSA)** to access food at **any fair price shop** with his or her **ration card** in any **part of the country**.
  - ✓ The **fundamental right** to life under **Article 21** of the **Constitution** may be interpreted to include the right to live with **human dignity**, having the **right to food** and other basic necessities.
  - ✓ **ONORC was launched in August, 2019**.
    - **Aim**: The **ONORC scheme** is aimed at enabling **migrant workers** and their family members to buy subsidised ration from any fair price shop anywhere in the country under the **NFSA**.
    - **To promote** this reform in the **PDS**, the **government** has provided incentives to states and also set a precondition for additional borrowing by states during the Covid-19 pandemic last year.
    - Till date, **32 states and UTs** have **joined the ONORC**, covering about **69 crore NFSA beneficiaries**.
    - **4 states** are yet to join the scheme - **Assam, Chhattisgarh, Delhi and West Bengal**.
- ❖ The **Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME)** Scheme, launched under the **Atmanirbhar Bharat Abhiyan**, completed its **1 year** on 29<sup>th</sup> June.
  - ✓ The **PMFME Scheme** is currently being implemented in **35 States and Union Territories (UTs)**.



- ❖ Asia's longest and the world's 5<sup>th</sup> high speed test track was inaugurated at **National Automotive Test Tracks (NATRAX)** in **Pithampur, Indore**. Union Minister **Prakash Javadekar** virtually inaugurated the new facility at NATRAX being built under NATRiP (**National Automotive Testing and R&D Infrastructure Project**) of the **Heavy Industries Ministry**.
  - ✓ The 11.3 km facility is likely to attract global players for automotive testing and reduce dependence of Indian OEMs on foreign testing tracks.
- ❖ The **Union Cabinet** approved a **Viability Gap Funding support** of up to **Rs. 19,041 crore** (Out of the total expense of Rs. 29,430 crore) for the implementation of the **BharatNet project** through **Public-Private Partnership model**.
  - ✓ **Public-Private Partnership (PPP)** involves collaboration between a **government agency** and a **private-sector company** that can be used to **finance, build, and operate projects**. The **PPP Model** in this **critical infrastructure of Telecom** is a novel initiative.
  - ✓ **Viability Gap Funding (VGF)** means a **grant one-time or deferred**, provided to support **infrastructure projects** that are **economically justified** but fall short of **financial viability**.

**National Optical Fibre Network (NOFN)** which was launched in **October 2011** was renamed as **Bharat Net Project** in **2015**.

- NOFN was envisaged as an information superhighway through the creation of a robust middle-mile infrastructure for reaching broadband connectivity to Gram Panchayats.
- In 2019, the **Ministry of Communications** also launched the '**National Broadband Mission**' to facilitate universal and equitable access to broadband services across the country.
- The objective is to **facilitate the delivery of e-governance, e-health, e-education, e-banking, Internet** and other services to rural India.

**First Phase:**

- Provide one lakh gram panchayats with broadband connectivity by laying underground **Optic Fibre Cable (OFC)** lines by December 2017.

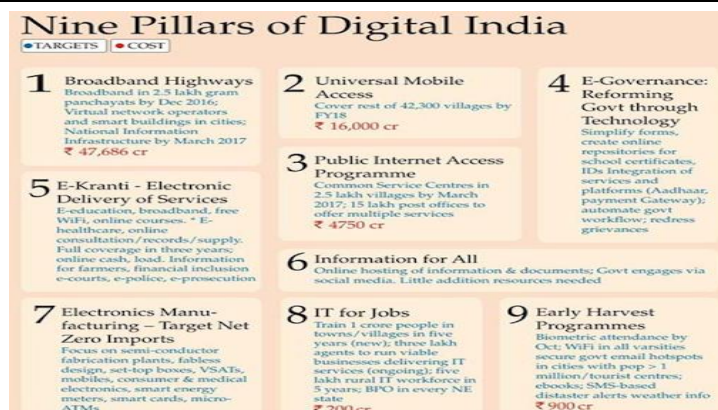
**Second Phase:**

- Provide connectivity to all the gram panchayats in the country using an optimal mix of underground fibre, fibre over power lines, radio and satellite media by March 2019.

**Third Phase:**

- From 2019 to 2023, a state-of-the-art, future-proof network, including fibre between districts and blocks, with ring topology to provide redundancy would be created.

- ❖ **Dr. Rakesh Sarwal**, Additional Secretary of NITI Aayog & **Keisuke Sadamori**, Director of Energy Markets and Security, International Energy Agency (IEA) jointly launched the '**Renewables Integration in India 2021**' prepared by **NITI Aayog & IEA**.
  - ✓ The report is based on the **outcome of Workshops held with State Governments** of Maharashtra, Karnataka and Gujarat. The workshops were held to understand the specific energy transition challenges faced by the renewable-rich states.
- ❖ The **Prime Minister of India** addressed a **virtual event** to mark the completion of **6 years of Digital India programme**.
  - ✓ **Various Schemes of Digital India programme:**
    - **Diksha:** It stands for **Digital Infrastructure for Knowledge Sharing**. It serves as **National Digital Infrastructure for Teachers**. All teachers across the nation will be equipped with advanced digital technology.
    - **eNAM:** It was launched on **14<sup>th</sup> April 2016** as a pan-India **electronic trade portal linking Agricultural Produce Market Committees (APMCs)** across the **States**.
    - **eSanjeevani:** It is a **telemedicine service** platform of the **Ministry of Health & Family Welfare**.
    - **DigiBunai:** DigiBunai **aids the weavers** to create **digital artwork and translate** the saree design to be loaded to the looms. **DigiBunai** is a **1<sup>st</sup> of its kind Open Source software** for **Jacquard and dobby weaving**.
    - **PM SVANidhi scheme:** The **Ministry of Housing and Urban Affairs (MoHUA)** has launched **Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)**, for providing **affordable loans to street vendors**.
    - **Digital solutions during Covid-19:** Contact tracing app, **Aarogya Setu**.
      - **Digital India Programme:** It was **launched in 2015**. The programme has been **enabled for several important Government schemes**, such as **BharatNet, Make in India, Startup India and Standup India, industrial corridors**, etc.



- ❖ Union government is set to launch a new scheme called “NIPUN Bharat Initiative”. It will be launched to improve numeracy, foundational reading, and understanding for early-stage students.
  - ✓ NIPUN stands for “National Initiative for Proficiency in reading with Understanding and Numeracy”.
  - ✓ This scheme would provide an enabling environment in a bid to ensure universal acquisition of foundational literacy and numeracy.
  - ✓ It will ensure that every child achieves desired learning competencies in reading, writing, and numeracy by end of Grade 3, by the year 2026-27.
- ❖ Ministry of Health has approved the recommendation of National Technical Advisory Group on Immunization (NTAGI) for Pregnant women to get vaccinated against COVID-19.
  - ✓ This decision empowers pregnant women to make informed choice over taking Covid vaccination.
  - ✓ Pregnant women can now register on CoWIN or walk-in to nearest Covid vaccination centre to get vaccinated.
- ❖ Vice President Venkaiah Naidu virtually addressed the 19<sup>th</sup> Meeting of the Governing Council & chaired the 20<sup>th</sup> Meeting of the Governing Body of Indian Council of World Affairs (ICWA). He is the Ex-Officio President of the ICWA.
  - ✓ VP launched a book titled ‘Sapru House: A Story of Institutions Building in World Affairs’ authored by Dr TCA Raghavan, Director General of ICWA and Dr. Vivek Mishra, Research Fellow at ICWA.
  - ✓ ICWA Committees have also set up an ‘ICWA Archives Unit’ to catalogue and conserve historical and archival records.
- ❖ A separate ‘Ministry of Co-operation’ has been created by the Central Government for realizing the vision of ‘Sahkar se Samridhi’ (Prosperity through Cooperation) and to give a new push to the cooperative movement.
  - ✓ The Government has signaled its deep commitment to community based developmental partnership. It also fulfils the budget announcement made by the Finance Minister in 2021.
  - ✓ It will provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country.
  - ✓ It will help deepen Co-operatives as a true people based movement reaching upto the grassroots.
  - ✓ It will work to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS).
- ❖ The Supreme Court has directed the Union of India and all States to file status reports on the latest developments regarding vacancies and pendency in the Central Information Commission (CIC) and State Information Commissions (SICs).
- ❖ The Prime Minister expanded and reshuffled his Council of Ministers (COM). The Prime Minister now has 77 ministers, nearly half of them new.
  - ✓ Article 74 of the Constitution deals with the status of the council of ministers while Article 75 deals with the appointment, tenure, responsibility, qualification, oath and salaries and allowances of the ministers.
  - ✓ The COM consists of 3 categories of ministers, namely, cabinet ministers, ministers of state, and deputy ministers. At the top of all these ministers stands the Prime Minister.
    - Cabinet Ministers: These head the important ministries of the Central government like home, defence, finance, external affairs and so 4<sup>th</sup>.
    - The total number of ministers, including the Prime Minister, in the COM shall not exceed 15% of the total strength of the Lok Sabha.
      - This provision was added by the 91<sup>st</sup> Amendment Act of 2003.
- ❖ Indian Council for Cultural Relations (ICCR) has established the ‘Bangabandhu Chair’ at Delhi University to honour ‘Bangabandhu Sheikh Mujibur Rahman’, the father of Bangladesh and to commemorate the 50<sup>th</sup> anniversary of the Bangladesh Liberation War and Indo-Bangladesh diplomatic relations.
  - ✓ The Chair will be occupied by a foreign visiting professor or subject expert on Bangladesh preferably a person of that country’s origin.

- The **Union government** conferred **Gandhi Peace Prize to Bangabandhu Sheikh Mujibur Rahman**, for the year 2020 and the **Government of Bangladesh** has declared the year **2020-21 as the Mujib Year**.
- ❖ The **government** has decided to **continue the National Ayush Mission (NAM)** as a **centrally sponsored scheme** till **2026**.
  - ✓ The project will have a total **cost of Rs. 4,603 crore**, of which the **Centre** will bear **Rs 3,000 crore** share, and the states will cover the rest. Recently, **new portals on the Ayush sector** were also launched.
    - Launched in **September 2014** by the **Department of AYUSH** under the **Ministry of Health and Family Welfare**, during the **12<sup>th</sup> Plan** for implementation through **States/UTs**.
    - Now, it is implemented by the **Ministry of Ayush**.
- ❖ The **Minister of Tribal Affairs** reviewed various initiatives under '**Sankalp Se Siddhi-Mission Vand Dhan**', by **Tribal Cooperative Marketing Development Federation of India (TRIFED)**.
  - ✓ **Sankalp se Siddhi**: The '**Sankalp Se Siddhi**' initiative, also known as '**Mission Van Dhan**', was introduced by the **central government in 2021**, in line with the **Prime Minister's** aim to establish a **sustainable livelihood for India's tribal population**.
    - Through this mission, establishment of several **Van Dhan Vikas Kendras (VDVKs)**, **haat bazaars**, **mini TRIFOOD units**, **common facility centres**, **TRIFOOD parks**, **SFRUTI (Scheme of Fund for regeneration of traditional industries)** clusters, **tribes india retail store**, **e-commerce platform** for trifoed and tribes, **India brands** are being targeted.
- ❖ **Union Minister** for Road Transport & Highways **Nitin Gadkari** inaugurated **India's 1<sup>st</sup> Private LNG (Liquefied Natural Gas) Facility plant** at **Nagpur, Maharashtra**. The Plant has been set up by **Baidyanath Ayurvedic Group**.
  - ✓ Emphasizing the importance of alternate biofuels for diversification of agriculture towards the energy and power sector, Gadkari stated that India is spending 8 Lakh Crore for the import of petrol, diesel & petroleum products.
- ❖ The **Central Government** has decided to set up a **world class Indian Institute of Heritage** at **Noida, Gautam Buddha Nagar (Uttar Pradesh)** to focus on conservation and research in **India's tangible heritage**.
  - ✓ It was informed by Union Minister **Gangapuram Kishan Reddy**, Ministry of culture in a written reply in the **Lok Sabha**. This will be a standalone institution of its type in India.
- ❖ **Indian Council for Cultural Relations (ICCR)** launched a new Virtual Platform called '**Kala Vishwa**' to reach out to traditional **folk artists, local artists/artisans**. It was launched from **ICCR's Mumbai Centre**.
  - ✓ The '**Kala Vishwa**' campaign aims to give artists coming from **rural areas** a virtual platform to perform during the challenging time of COVID-19.
  - ✓ '**Kala Vishwa**' series will be in the virtual mode and can be viewed on **ICCR's social media platforms**.
- ❖ The **Chief Justice of India (CJI) Nuthalapati Venkata Ramana** led bench has initiated a secure electronic transmission mechanism namely **Fast and Secure Transmission of Electronic Records (FASTER)** that will fast forward the process of bail i.e. instantaneous delivery of **Supreme Court (SC)** orders to concerned prisons, **District Courts, High Courts** through a secure communication channel in order to save time and efforts.
  - ✓ The bench also had Justices **Lavu Nageswara Rao** and **Ajjikuttira Somaiah (AS) Bopanna**.
- ❖ **Minister of State (I/C)** for Earth Science, **Jitendra Singh**, announced **India's target** of attaining over **Rs 100 billion Blue Economy** through **Deep Ocean Missions (DOM)** and conducting **deep sea explorations**. The ministry also partnered with **ISRO** for integrating science oriented departments from various ministries.
  - ✓ DOM plans to explore various mineral resources present unexplored in the ocean, which can be used for commercial purposes to generate newer economic forms.
- ❖ The **Ministry of Social Justice and Empowerment** has formulated a scheme "**SMILE - Support for Marginalized Individuals for Livelihood and Enterprise**".
  - ✓ It includes a subscheme - '**Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in Begging**'. It is a new Scheme after the **merger of existing Schemes for Beggars and Transgenders**.
  - ✓ **Scheme provides** for the use of the existing shelter homes available with the **State/UT Governments** and **Urban local bodies for rehabilitation** of the persons engaged in the act of Begging.
- ❖ "**Aiming for Sustainable Habitat: New Initiatives in Building Energy Efficiency 2021**" was launched by the **Bureau of Energy Efficiency (BEE)**.
  - ✓ These initiatives seek to **enhance energy efficiency** in the building sector and were launched as part of '**Azadi Ka Amrut Mahotsav**'.
  - ✓ **Eco Niwas Samhita 2021**: It is an **Energy Conservation Building Code for Residential Buildings (ECBC-R)** to give a further fillip to **India's energy conservation efforts**.
  - ✓ **Hand Book for Learning**: The web-based platform '**The Handbook of Replicable Designs for Energy Efficient Residential Buildings**' as a learning tool, which can be used to create a pool of ready-to-use resources of replicable designs to construct energy-efficient homes in India.



- ✓ **National Energy Efficiency Roadmap for Movement towards Affordable & Natural Habitat** (NEERMAN Awards) were announced, with the **goal of encouraging** exceptionally efficient building designs complying with BEE's Energy Conservation Building Codes.
- ❖ The **Union Cabinet** has approved a **scheme for providing subsidy** support to **Indian Shipping companies** in **global tenders** floated by **Ministries and Central Public Sector Enterprises (CPSEs)** for **import of government cargo**.
  - ✓ The scheme **provides a subsidy of Rs. 1,624 crore over 5 years**.
- ❖ The **Ministry of New and Renewable Energy (MNRE)** has set a target of installing **5 GW of offshore capacity** by **2022 and 30 GW by 2030**.
  - ✓ **India** can generate **127 GW of offshore wind energy** with its **7,600 km of coastline**.
  - ✓ Wind energy today typically comes in **two different "types": onshore wind farms** which are large installations of wind turbines located on land, and **offshore wind farms** which are installations located in bodies of water.
- ❖ The **Ministry of Finance** has extended the **Standup India Scheme** up to **the year 2025**.
  - ✓ It was launched in **April 2016 to promote entrepreneurship** at the grass-root level focusing on economic empowerment and job creation.
  - ✓ **Aim:** To leverage the institutional credit structure to reach out to the underserved sector of people such as **SCs, STs and Women Entrepreneurs**.
  - ✓ **Facilitates Bank Loans:** The objective of this scheme is to facilitate bank loans between **Rs.10 lakh and Rs.1 crore** to at least one **SC or ST borrower** and at least **1 woman borrower per bank branch of Scheduled Commercial Banks** for setting up a **Greenfield enterprise**.
    - Banks have sanctioned **Rs 26,204 crore to about 1,16,266 beneficiaries** under the Scheme in the **last 5 years**.
    - The **scheme has benefited** more than **93,094 women entrepreneurs**.
- ❖ On **23<sup>rd</sup> July**, **India** paid tribute to the freedom fighter **Chandra Shekhar Azad** on his birth anniversary.
  - ✓ **Birth:** Azad was born on **23<sup>rd</sup> July 1906** in the **Alirajpur district of Madhya Pradesh**.
  - ✓ **Early Life:** Chandra Shekhar, then a 15-year-old student, joined a **Non-Cooperation Movement** in December 1921. As a result, he was arrested.
    - Death: He died at **Azad Park in Allahabad on 27<sup>th</sup> February 1931**.
- ❖ The **National Statistical Office (NSO)** released the **3<sup>rd</sup> annual report on Periodic Labour Force Survey (PLFS)**, conducted between **July 2019 and June 2020**.
  - ✓ **Labour** indicators recorded an **all-round improvement in 2019-20** compared with the previous 2 years i.e 2017-18 and 2018-19.
  - ✓ **Unemployment Rate:**
    - The unemployment rate fell to **4.8% in 2019-20**. In 2018-19, it stood at **5.8%** and **6.1%** in 2017-18.
  - ✓ **Worker Population Rate:**
    - It improved to **38.2% in 2019-20** compared with **35.3%** in 2018-19 and **34.7%** in 2017-18.
  - ✓ **Labour Force Participation Ratio:**
    - It increased to **40.1% in 2019-20** from **37.5%** and **36.9%**, respectively, in the last two years. The higher the LFPR, the better.
  - ✓ **Gender Based Unemployment Rate:**
    - The data showed the jobless rate for both male and female fell to **5.1%** and **4.2%**, respectively, in 2019-20 from **6%** and **5.2%** in 2018-19.
- ❖ **Rudreswara Temple**, (also known as the Ramappa Temple) at **Mulugu district, Telangana** has been inscribed on **UNESCO's World Heritage list**.
  - ✓ **Ramappa Temple** was proposed by the **government** as its only nomination for the **UNESCO World Heritage site** tag for the year 2019.
  - ✓ The **Rudreswara temple** was constructed in 1213 AD during the reign of the **Kakatiya Empire** by **Recherla Rudra**, a general of Kakatiya king **Ganapati Deva**.
  - ✓ It is also known as the **Ramappa temple**, after the sculptor who executed the work in the temple for 40 years.
- ❖ The Vice President **Venkaiah Naidu** virtually addressed the **World Universities Summit 2021 (WUS 21)** organised by **O.P. Jindal Global University, Sonapat, Haryana**.
  - ✓ **Theme:** "Universities of the Future: Building Institutional Resilience, Social Responsibility and Community Impact".
  - ✓ Discussions were held on **30 themes related to Universities & Higher Education** across the world.
  - ✓ Leaders from **6 continents & 25+ countries** participated in the summit.
- ❖ NSE Foundation in partnership with the United Nations Children's Fund (UNICEF) and NITI Aayog launched a COVID-19 Vaccination Campaign – Project CAVACH (COVID-19 and Vaccination Assistance Campaign for Health) in 5 Aspirational districts of India.
  - ✓ 5-districts: 'Nandurbar', 'Osmanabad' in Maharashtra, 'Karauli' in Rajasthan, 'Ramanathapuram' in Tamil Nadu and 'Kiphire' in Nagaland.

- ✓ NSE Foundation has united over 30 community-based organisations on a single platform to address the Vaccine hesitancy among people & create awareness on vaccination.
- ❖ MSME Minister **Narayan Rane** launched **2 new Khadi Products- Khadi Babywear and Unique Handmade Paper Use and Throw Slippers** in **New Delhi**. The new products include **Khadi's 1<sup>st</sup> ever cotton clothing for babies**.
- ✓ Khadi and Village Industries Commission, KVIC has used 100 per cent hand-spun and handwoven cotton fabric that is soft on the tender and sensitive skin of the children and prevents them from any rashes or skin irritation.
- ✓ The Khadi's handmade paper use and throw slippers have been developed for the first time in India. These handmade paper slippers are 100 per cent eco-friendly and cost-effective.

### INTERNATIONAL AFFAIRS

- ❖ The **United Nations Office on Drugs and Crime (UNODC)**, in its **World Drug Report 2021**, has highlighted that the lockdown restrictions during Covid-19 have accelerated **drug trafficking using the Internet**.
- ✓ By drugs, the **Report refers to substances controlled** under **international drug control conventions**, and their non-medical use.
  - **Between 2010-2019**, the number of people using drugs increased by **22%**, owing in part to an increase in the global population.
  - Around **275 million people** used drugs **worldwide** last year, while over **36 million people** suffered from drug use disorders.
- ❖ The **Financial Action Task Force (FATF)** decided to retain **Pakistan** on "**increased monitoring list**".
- ✓ "**Increased monitoring list**" is another name for the **Grey List**.
- ✓ The **FATF** had issued the **27-point** action plan after **placing Pakistan** on the '**Grey List**' in **June 2018**. The action plan pertains to **curbing money laundering and terror financing**.
- ✓ During the **October-2020 Plenary**, due to the **Covid-19 pandemic**, **Pakistan** was given an extension for full compliance with the **27-point action plan** till **February 2021**.

**FATF:** It is an **inter-governmental** body established in **1989** during the **G7 Summit in Paris**.

- **Objectives:** To set standards and promote effective implementation of legal, regulatory and operational measures **for combating money laundering, terrorist financing** and other related threats to the integrity of the **international financial system**.
- **Headquarters:** Its Secretariat is located at the **Organisation for Economic Cooperation and Development (OECD) headquarters in Paris**.
- The **FATF** currently has **39 members** including **2 regional organisations** — the **European Commission** and **Gulf Cooperation Council**. India is a member of the **FATF**.

#### **Lists under FATF:**

- **Grey List:** Countries that are considered safe haven for supporting terror funding and money laundering are put in the **FATF grey list**. This inclusion serves as a warning to the country that it may enter the blacklist.
- **Black List:** Countries known as **Non-Cooperative Countries or Territories (NCCTs)** are put in the blacklist.

- ❖ **China** has put into operation the **Baihetan Dam, world's 2<sup>nd</sup> Biggest Hydropower Dam**.
- ✓ The **3 Gorges Dam** is the **largest hydropower dam** in the world and is also along China's **Yangtze River**. It began operations in 2003.
- ✓ It is on the **Jinsha River**, a tributary of the **Yangtze** (the longest river in Asia).
- ✓ It has been built with a total installed capacity of **16,000 megawatts**.
- ❖ **India** has jumped **3 spots** up in the **global start-up ranking** this year, a possible **silver lining** amid the chaos that the pandemic has wrought upon us. **India** stands at the **20<sup>th</sup> spot** among the **top 100 countries** that have been ranked in the **Global Startup Ecosystem Index 2021** by **Startup Blink**.
- ✓ The country was in the **17<sup>th</sup> spot** in 2019, after which it slid **6 spots down** and stood at **23** in 2020. With this jump, **India's start-up ecosystem** makes a re-entry into the **global top 20 countries** again.
- ✓ Like last year, the **US, the UK, Israel, Canada and Germany** are in the **top 5 spots this year** too and continue their lead.
  - **India** currently has **43** of its cities listed in the **top 1000, globally**, with **Bengaluru, New Delhi and Mumbai** in the **top 20**.
- ❖ **India** is ranked **10<sup>th</sup>** in the **Global Cybersecurity Index 2020** released by the **International Telecommunication Union (ITU)**, the **United Nations (UN)** agency for **information and communication technologies (ICT)**.
- ✓ The **United States** has topped the **GCI 2020**. The **United Kingdom** and **Saudi Arabia** is tied on the **2<sup>nd</sup> position** followed by **Estonia**.
- ✓ The **GCI 2020** is the **4<sup>th</sup> edition** of the annual index and **ranked 194 countries**. The **GCI** measures the commitment of countries to cybersecurity at a global level.
- ✓ Countries were ranked on the **basis of performance** on **5 parameters**, which includes: **legal measures, technical measures, organisational measures, capacity development, and cooperation**.



Preparation of All Upcoming SBI, Govt. Banks & Insurance Exam Under a **Single Admission**

GOVT.  
JOB

2021 માં Govt. Banksમાં જાહેર થનાર **45000**થી વધારે જગ્યાઓ

GOVT.  
JOB

Admission Open for  
2021

**2570<sup>+</sup>**  
SBI/IBPS/  
RRB  
(PO-Clerk)  
Selections

IBPS PO  
CLERK

IBPS - SO

SBI PO  
CLERK

SBI - SO

RRB PO  
CLERK

RRB - SO

INSURANCE AAO  
ASSISTANT  
(LIC/NICL/UIIC/NIACL/OICL)

RBI ASSISTANT  
GRADE-B

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- ❖ The **6 medical colleges** from **India** have **found a place** in the list of the **World's 100 best medical colleges** for the **year 2021**, in a ranking released by **CEO World Magazine**.
  - ✓ The **All India Institute of Medical Sciences** in **Delhi** has bagged **23<sup>rd</sup> position**, while **AFMC Pune** has bagged **34<sup>th</sup> rank**, followed by **CMC Vellore (49)**, **JIPMER Pondicherry (59)**, **Medical College Chennai (64)**, and **IMS BHU Varanasi (72)**.
  - ✓ The US-based **Johns Hopkins University School of Medicine** ranked **1<sup>st</sup>** followed by **Harvard Medical School**, **Perelman School of Medicine**, and **NYU Grossman School of Medicine**.
- ❖ The **World Bank** has approved a **USD 500 million loan programme** to support **India's informal working class** to **overcome the current pandemic distress**.
  - ✓ The loan will create **greater flexibility for states** to cope with the **ongoing pandemic**, future **climate and disaster shocks**.
  - ✓ **World Bank's Financial Support**: Of the **USD 500 million commitment**, **USD 112.50 million** will be financed by its concessionary lending arm **International Development Association (IDA)** and the rest will be a loan from **International Bank for Reconstruction and Development (IBRD)**.
  - ✓ The loan has a maturity period of **18.5 years including a grace period of 5 years**.

#### World Bank Group

- The World Bank Group is a unique global partnership which consists of five development institutions.
- International Bank for Reconstruction and Development (IBRD) provides loans, credits, and grants.
- **International Development Association (IDA)** provides low- or no-interest loans to low-income countries.
- **The International Finance Corporation (IFC)** provides investment, advice, and asset management to companies and governments.
- **The Multilateral Guarantee Agency (MIGA)** insures lenders and investors against political risk such as war.
- The International Centre for the Settlement of Investment Disputes (ICSID) settles investment-disputes between investors and countries. India is not a member of ICSID.
- As of now, **IBRD has 189 member countries**, while **IDA has 173**.
- President: David Malpass, MD and CFO: Anshula Kant.

- ❖ **Italy** hosted the **G-20 foreign ministers' meeting** to discuss the **fight against Covid-19** and how to **speed up the recovery of the global economy** and **boost sustainable development in Africa**.
  - ✓ Currently, **Italy** holds the **presidency of G-20**. The **G-20 summit** is scheduled to be held in **Italy in October, 2021**.
  - ✓ **India** is expected to hold the **presidency of the G-20 in 2023**.

The **G20** is an informal group of **19 countries** and the **European Union**, with representatives of the **International Monetary Fund** and the **World Bank**.

- The **G20 membership** comprises a mix of the **world's largest advanced and emerging economies**, representing about **2/3<sup>rd</sup> of the world's population**, **85% of global gross domestic product**, **80% of global investment and over 75% of global trade**.
- The members of the G20 are **Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, the United Kingdom, the United States and the European Union**. It does not have any permanent secretariat or headquarters.

- ❖ The **2<sup>nd</sup> India-Ghana Foreign Office Consultations (FOC) 2021** were held at **Accra, Capital of Ghana**. **Rahul Chhabra** Secretary (Economic Relations) from **Indian** side and **Kwaku Ampratwum Sarpong**, Deputy Minister of **Foreign Affairs** from the **Ghanaian** side co-chaired the Meeting.
  - ✓ During the meeting, the 2 sides undertook a review of **bilateral, regional and international issues of mutual interest**.
  - ✓ **India's Global Centre for Nuclear Energy Partnership (GCNEP)** and **Ghana Atomic Energy Commission (GAEC)** signed a **Memorandum of Understanding (MoU)** to facilitate **human resource development and capacity building** for development and strengthening the **technical capabilities of GAEC**.
  - ✓ The **Bilateral trade** between **India & Ghana** stood at **USD 4.5 billion in 2018-19**, however in 2019-20, the trade declined to **USD 2.4 billion** on account of low **import of gold by India**.
    - **India** has extended **Development assistance** worth **USD 500 million for Ghana** through **Lines of Credit**.
- ❖ **India** virtually hosted the **6<sup>th</sup> BRICS (Brazil, Russia, India, China, and South Africa) Culture Ministers meeting 2021** under the chairship of **Prahlad Singh Patel**, Minister of State (I/C) for **Culture and Tourism**. The meeting saw the participation of the **Minister of Culture** from the **BRICS member countries** (Brazil, Russia, India, China, and South Africa). The meeting was conducted under the theme – **"Bonding and Harmonizing Cultural Synergy"**.
  - ✓ **2021's Theme** – **BRICS @ 15: Intra-BRICS Cooperation for Continuity, Consolidation and Consensus**.
- ❖ The **Organization for Economic Cooperation and Development (OECD)** stated that **130 countries** including **G20 members, India & China** have joined the **G20-OECD Tax Framework Deal for Global Minimum Corporate Tax**.

- ✓ The **Global Minimum Corporate Tax** is set to come into force from **2023** mandates **15% Tax** on **globally operating companies** (such as Google, Facebook). It is applicable for **Global companies with global annual revenue** of at least **20 billion Euros** (USD 24 billion) and a **profit margin** of over **10%**.
- ✓ The **objective** of introducing the tax is to **prevent global companies** from **shifting to low-tax regions** to secure **extended profits**.
- ✓ The **15% tax** is expected to generate an estimated **USD 150 billion additional tax revenue** each year.
  - It was proposed by US President **Joe Biden** and was accepted by the **G7 countries in June, 2021**.
- ❖ The **United Arab Emirates (UAE)** pushed back against a plan by the **Organization of the Petroleum Exporting Countries (OPEC+) Plus group** to extend the **global pact** to cut oil production beyond **April 2022**.
- ✓ The **OPEC+ group** of countries had, in April 2020, entered into a 2-year agreement (Output Pact), which entailed steep cuts in crude production to deal with a sharp fall in the price of oil as a result of the Covid-19 pandemic.
- ✓ The **price of Brent crude** hit an **18-year low** of under **USD 20 per barrel in April 2020** as economic activity around the **world crashed** as countries **dealt with the pandemic**.

**Organization of the Petroleum Exporting Countries:** Headquarter: **Vienna, Austria**.

- It is a permanent, intergovernmental organization, created at the Baghdad Conference in 1960, by Iran, Iraq, Kuwait, Saudi Arabia, and Venezuela.

**It aims to manage the supply of oil in an effort to set the price of oil in the world market.**

- **OPEC** has a total of 13 Member Countries viz. Iran, Iraq, Kuwait, United Arab Emirates (UAE), Saudi Arabia, Algeria, Libya, Nigeria, Gabon, Equatorial Guinea, Republic of Congo, Angola and Venezuela are members of OPEC.

**Organization of the Petroleum Exporting Countries Plus:**

- It is a loosely affiliated entity consisting of the OPEC members and 10 of the world's major non-OPEC oil-exporting nations which are:
- Azerbaijan, Bahrain, Brunei, Kazakhstan, Malaysia, Mexico, Oman, Russia, South Sudan and Sudan.

- ❖ The **UK India Business Council (UKIBC)** has released a report titled '**Road to a UK-India Free Trade Agreement: Enhancing the Partnership and Achieving Self-reliance**'.
- ✓ According to the **UKIBC annual Survey on Doing Business in India**, **77% of UK companies** believe that the **Atmanirbhar Bharat campaign** is an **opportunity** rather than a challenge.
- ✓ However, the **council emphasized** that some of the reforms **under the self reliant programme could have negative consequences** for the **UK and all multinational companies**.
- ❖ The **World Health Organization (WHO)** has declared **China** as "**malaria-free**".
- ✓ It is a result of a 7 decade-long, multi-pronged health strategy that was able to entirely eliminate indigenous cases for 4 straight years.
- ✓ **WHO grants** the certification when a country has demonstrated with rigorous, credible evidence that the chain of indigenous **malaria transmission** by **Anopheles mosquitoes** has been interrupted nationwide for at least the past three consecutive years.
  - The final decision on awarding a **malaria-free certification** rests with the **WHO Director-General**, based on a recommendation by the independent **Malaria Elimination Certification Panel (MECP)**.
- ❖ A Virtual meeting between India's **Union Minister for Agriculture & Farmers Welfare** and a Member of the **European Commission (EC)**, **Agriculture** was held.
- ✓ The strong momentum of the **India-European Union (EU)** relations especially since the last **India-EU Summit in July, 2020** was acknowledged.
  - Earlier, **Indian Prime Minister** participated in the **India-European Union (EU) Leaders' Meeting**.
- ❖ The **Ministry of External Affairs** rejected the **Organisation of Islamic Cooperation's (OIC)** proposal to assist a dialogue between **India and Pakistan**.
- ✓ Earlier in December 2020, **India** also rejected the criticism of its **Kashmir policy by the OIC**.
- ✓ Offered to arrange a meeting between **India and Pakistan** and proposed to send a delegation to **Jammu & Kashmir** in line with resolutions of the **OIC council of foreign ministers**.
- ✓ **Pakistan** has repeatedly sought to **raise the Kashmir issue at the OIC** against the backdrop of **India's dramatically improved relations** with several key players in **West Asia** and in the **Islamic organisation**, including **Saudi Arabia, the United Arab Emirates, Bahrain, Qatar, Indonesia and Bangladesh**.
- ❖ **India and Nepal** have signed a **Letter of Exchange (LoE)** to the **India-Nepal Rail Services Agreement (RSA) 2004**.
- ✓ It will allow all authorized cargo train operators to utilize the Indian railway network to carry Nepal's container and other freight - both bilateral between **Indian and Nepal** or **3rd country** from **Indian ports to Nepal**.
- ✓ The **authorized cargo train** operators include **public and private container trains Operators, automobile freight train operators, special freight train operators** or any other operator authorized by **Indian Railways**.
  - The **Rail Services Agreement** was executed in **2004** between the **Ministry of Railways, Government of India and the Ministry of Commerce, the Govt. of Nepal** for introduction of **freight train services** between these 2 countries to and from **Birgunj (Nepal) via Raxaul (India)**.



- ❖ A report 'A Future for All – A Need for Human-Wildlife Coexistence' was recently released by **World Wildlife Fund for Nature (WWF)** and **UNEP**. It examined **increasing human-wildlife conflict (HWC)**.
  - ✓ **HWC-related killing affects more than 75% of the world's wild cat species**, as well as many other **terrestrial and marine carnivore species** such as polar bears and Mediterranean monk seals, and **large herbivores** such as elephants.
  - ✓ **Human-wildlife conflict (HWC)** refers to **struggles** that arise when the presence or behaviour of **wildlife** poses actual or perceived direct, recurring threats to human interests or needs, often leading to disagreements between groups of people and negative impacts on people and/or wildlife.
- ❖ The **3<sup>rd</sup> G20 Finance Ministers and Central Bank Governors Meeting (FMCBGs)** was held in **Venice, Veneto (Italy)** where **India** was virtually represented by Union Minister **Nirmala Sitharaman**, Ministry of Finance. This was the **1<sup>st</sup> in-person Finance Track meeting** since February 2020. **Italy hosted the Meeting**.
  - ✓ It was held as part of the **G20 (Group of Twenty) Leaders Summit 2021**, which will be hosted by **Italy in October 2021**.
  - ✓ The discussions were held on a wide range of issues including **global economic risks** and health challenges, policies for recovery from the **CoVID-19 pandemic**, international taxation, sustainable finance and financial sector issues.
- ❖ **Investment Board of Nepal (IBN)** signed a **Memorandum of Understanding (MoU)** with the **India's State-owned hydropower major 'Satluj Jal Vidyut Nigam Ltd' (SJVN)** for the implementation of **679 Megawatt (MW) Lower Arun Hydro Electric Project (HEP)** in eastern **Nepal** at the cost of **US\$1.3 billion**.
  - ✓ It is the **2<sup>nd</sup> project of SJVN in Nepal** after the **Arun-3 hydropower project**.
  - ✓ The project lies in **Sankhuwasabha and Bhojpur Districts of Nepal**, and it was obtained by **SJVN** through International Competitive Bidding. It has been allocated to **SJVN** for 25 years on '**Build, Own, Operate, Transfer**' (BOOT) basis.
- ❖ The **12<sup>th</sup> meeting of the BRICS (Brazil, Russia, India, China, and South Africa) S&T (Science & Technology) Steering Committee** was hosted by **Department of Science and Technology (DST), India**, where **Indian** was represented by **Sanjeev Kumar Varshney**, Advisor & Head International Cooperation.
  - ✓ It was attended by scientific ministries and agencies of all **BRICS countries**.
  - ✓ During the meeting **BRICS member countries** have agreed to a **Science, Technology and Innovation (STI)-led BRICS Innovation Cooperation Action Plan (2021-24)** proposed by India.
- ❖ The **International Air Transport Association (IATA)** launched the **1<sup>st</sup> of kind Global Mobility Aids Action Group** to tackle the issues around **safe and secure transport of mobility aids** (such as crutches, walkers, wheelchairs), with an objective of handling the **vital equipment for travelers with disabilities**.
  - ✓ The **Action Group** will provide advice and recommendations to airlines & other stakeholders on policies, process and standards for better handling & transportation of mobility aids.
- ❖ **India** will host the **International Climate Summit 2021 (ICS)** on **3<sup>rd</sup> September** in **New Delhi**, with key focus on '**Green Hydrogen**' and making **India as a Global hub for Hydrogen production**. The event was organised in partnership with the **Government of Norway**, where Prime Minister **Narendra Modi** will address the delegates.
  - ✓ The sandcastle created by the **Dutch Designers** team led by **Wilfred Stijger**, which stands around **69 feet tall** (more than 21 meters) becomes the **world's tallest sandcastle**. The sandcastle made of around 5000 tons of sand was created as a part of the **sandcastle festival in Blokhuis, Denmark**.
  - ✓ The **sandcastle** has broken the previous record held by the 17.658 metres sandcastle built by **Skulptura Projects GmbH in 2019 in Germany** by around 3.5 metres.
- ❖ The **Organisation for Economic Cooperation & Development (OECD)** in its '**OECD Employment Outlook 2021**' stated that over **22 million jobs** were **lost in developed nations due to COVID-19**.
  - ✓ Out of 22 million who remain out of work, 8 million are unemployed and 14 million are considered inactive.
  - ✓ The report states that worldwide, **114 million jobs** were **lost during the pandemic**.
- ❖ **Vietnam** has appointed **Honorary Consul General of Vietnam in Bangalore** to **promote trade, economics, investment, tourism, educational and cultural cooperation** between **Vietnam** and the **State of Karnataka**.
  - ✓ Industrialist **N.S. Srinivasa Murthy** based in **Bengaluru** has been appointed as **Honorary Consul General of Vietnam for Karnataka**.
  - ✓ He is the **1<sup>st</sup> honorary consul general of Vietnam from India**. The appointment is for a **period of 3 years**.
- ❖ The **Union Minister of Finance of India** along with her counterpart, the **Finance Minister of Bhutan** has jointly launched **Bharat Interface for Money - Unified Payments Interface (BHIM-UPI)** in **Bhutan**.
  - ✓ The payment system was launched by **NPCI International Payments Ltd. (NIPL)**, the international arm of **National Payment Corporation of India (NPCI)**, in partnership with the **Royal Monetary Authority (RMA)** of Bhutan.
  - ✓ **Bhutan is the first country** to adopt **UPI standards** for its **Quick Response (QR) code**, and the **1<sup>st</sup> country** in our immediate neighborhood to accept mobile based payments through the **BHIM App**.
  - ✓ It is also the **2<sup>nd</sup> country after Singapore** to have **BHIM-UPI acceptance at merchant locations**.
  - ✓ **Bhutan** will also **become the only country** to both issue and accept **RuPay cards** as well as accept **BHIM-UPI**.

- ❖ The United Nations **Convention on Biological Diversity (CBD)** has demanded an additional **\$200 billion fund** flow to developing countries from various sources to **manage nature through 2030**.
    - ✓ It is one of many demands and targets that have been set through 2030 in the official draft of a new **Global Biodiversity Framework**.
    - ✓ The **Convention on Biological Diversity (CBD)**, a legally binding treaty to **conserve biodiversity** has been in force since **1993**. It has **3 main objectives**:
      - The conservation of biological diversity.
      - The sustainable use of the components of biological diversity.
      - The fair and equitable sharing of the benefits arising out of the utilization of genetic resources.
  - ❖ **India** will have **24 Integrated Check Posts (ICPs)** along its land borders by **2025**, said **Aditya Mishra**, Chairman, **Land Ports Authority of India (LPAI)** in what could enable better integration of the region and beyond to SE Asia.
    - ✓ The ICPs are entry and exit points on **India's land borders and house** various facilities such as customs, immigration, and border security, quarantine, among others, within a single facilitation zone.
  - ❖ **United Arab Emirates** has become **1<sup>st</sup> Gulf country to open embassy in Israel**.
    - ✓ Israel's president, **Isaac Herzog** attended the flag-raising ceremony. He called the opening of the embassy "an important milestone in our journey towards the future, peace prosperity and security" for the Middle East.
    - ✓ **UAE's embassy** is situated in the **Tel Aviv Stock Exchange**. Last month, Israel's embassy was inaugurated in UAE.
  - ❖ A report titled '**The State of Food Security Nutrition in the World 2021 (SOFI)**' has studied the impact of Covid-19 pandemic-induced income loss on food intake and malnutrition.
    - ✓ The report is presented by the **Food and Agriculture Organization** of the **United Nations**, the **International Fund for Agricultural Development**, the **United Nations Children's Fund**, the **World Food Programme** and the **World Health Organization**.
    - ✓ Earlier, the **Global Food Policy Report 2021** (released by the **International Food Policy Research Institute (IFPRI)**) stated that the impacts of rising poverty and reduced livelihoods are reflected clearly in rising levels of food insecurity and decreasing diet quality.
      - More than half of the **world's undernourished** are found in **Asia** (418 million) and more than **one-third** in **Africa** (282 million).
      - Compared with 2019, about 46 million more people in Africa, 57 million more in Asia, and about 14 million more in Latin America and the Caribbean were affected **by hunger in 2020**.
    - ✓ Likely to **Miss SDG Targets**: Globally, the world is not on track to achieve **sustainable development goals** (eliminating poverty (**SDG 1**) and hunger (**SDG 2**)) targets for any of the **nutrition indicators by 2030**.
  - ❖ The **G7 (Group of Seven)** Countries proposed a '**Build Back Better World (B3W)** initiative' at the recent **47<sup>th</sup> G7 summit to counter China's Belt and Road Initiative (BRI)**.
    - ✓ It aims to address the **infrastructure investment deficit** in developing and lower income countries - the space which has been increasingly captured by **China through 2,600 BRI projects** with trillions of **dollars of investment**.
      - **BRI projects** are perceived as **corrosive tactics or debt traps** laid by **China** for its strategic dominance in trade, foreign policy and geopolitics in the world.
      - The **overall focus** is on developing transportation, logistics and communications, which would reduce trade and transaction cost for China's trade, give more market access to Chinese markets and ensure stable supply of energy and other resources.
- Group of Seven:** It is an intergovernmental **organisation that was formed in 1975**. The bloc meets annually to discuss issues of common interest like **global economic governance, international security and energy policy**.

  - The **G7 countries** are the **UK, Canada, France, Germany, Italy, Japan and the US**. All the G7 countries and India are a part of G20.
  - The **G7 does** not have a formal constitution or a **fixed headquarters**. The decisions taken by leaders during annual summits are non-binding.
- ❖ The **European Union (EU)** released a new climate proposal, **the Fit for 55 package**.
    - ✓ The **EU in December 2020** submitted a revised **Nationally Determined Contribution (NDC)** under the **Paris Agreement**.
    - ✓ The new package attempts to deliver the NDC and carbon neutrality goal through proposed changes that would impact the economy, society and industry, as well as ensure a fair, competitive and green transition by 2030 and beyond.
      - **Climate neutrality** is achieved when a **country's emissions** are **balanced by absorptions** and removal of **greenhouse gases** from the **atmosphere**. It is also expressed as a state of **net-zero emissions**.
        - **Renewable Sources:** It proposes to increase the binding target of renewable sources in the EU's energy mix to 40% (from 32% earlier) and improve energy efficiency by **36%** (from 32.5% earlier) **by 2030**.



- **Vehicular Carbon Emissions:** It must be cut by **55% by 2030** and by 100% by 2035, which means a phaseout of petrol and diesel vehicles by 2035.
- ❖ **21<sup>st</sup> Session of India-Italy Joint Commission for Economic Cooperation (JCEC)** held virtually in **July 2021**, it was Co-chaired by **Piyush Goyal**, Union Minister of Commerce and Industry, and **Luigi Di Maio**, Minister of Foreign Affairs and International Cooperation of Italy.
  - ✓ **Piyush Goyal** has discussed the issues regarding – the Mutual recognition of the COWIN Vaccine Certificate, opening up of Travel restrictions, longer duration of Business Visas, and the Portability of social security benefits of Indians working in Italy.
- ❖ **Investment Board of Nepal (IBN)** signed a **Memorandum of Understanding (MoU)** with the **India's State-owned hydropower major 'Satluj Jal Vidyut Nigam Ltd' (SJVN)** for the implementation of **679 Megawatt (MW) Lower Arun Hydro Electric Project (HEP)** in eastern **Nepal** at the cost of **US\$1.3 billion**.
  - ✓ It is the **2<sup>nd</sup> project of SJVN in Nepal** after the **Arun-3 hydropower project**.
    - **Location & Allocation:** The project lies in **Sankhuwasabha and Bhojpur Districts of Nepal**, and it was obtained by **SJVN** through **International Competitive Bidding**. It has been allocated to **SJVN for 25 years** on **'Build, Own, Operate, Transfer' (BOOT)** basis.
    - **Type:** The project will develop only the tailrace of the **900 MW Arun-3 hydro project**, it doesn't include any reservoir or dam. It will contain 4 Francis-type turbines to generate 2,970 million units of electricity per annum.
- ❖ The executive board of the **International Monetary Fund (IMF)** approved the **Special Drawing Rights (SDRs)** allocation equivalent to **USD 650 billion**, to support the economically vulnerable member nations' battle against COVID-19.
  - ✓ It is the largest allocation in the **IMF's history**, it would **boost the liquidity and reserves** of **all IMF member countries** and **promote the resilience and stability** of the **global economy**.
  - ✓ The **SDR allocation** would be completed by the end of August 2021 and it would allow developing countries to immediately receive more than **USD200 billion in support**.
  - ✓ The **IMF will channel the SDRs** from wealthier members to poorer and more vulnerable member countries to help their COVID-19 recovery.
    - **Note** – Similar to the current expansion, in **2009 IMF** approved a **USD250 billion** expansion in **SDR reserves** to recover from the **2008 global financial crisis**.
- ❖ The **Export-Import (Exim) Bank of India** has extended a **USD 35.26 million loan** for **Mumbai based Kalpataru Power Transmission Ltd (KPTL)** to execute a **power transmission project in Senegal**.
  - ✓ The **Credit facility** was extended under the **National Export Insurance Account (NEIA)** scheme. **NEIA** would provide **financing options to Indian project exporters** with the support of cover from NEIA Trust.
  - ✓ The project would enable KPTL to secure energy supply in the southern regions of Senegal viz, Tambacounda, Ziguinchor, and Tanaff, reduce operating expenses, and the cost per kWh (kilowatt-hour).
- ❖ **Singapore** implemented **one of the world's largest floating solar panel farms**, spanning an area equivalent to 45-hectare (111.2 acres) and **producing electricity to power the island's 5 water treatment plants**.
  - ✓ The project would generate electricity from the 122,000 solar panels on the site.
  - ✓ The project aims to multiple its **solar energy production by 4 times by 2025** to tackle climate change.
- ❖ **European Commission**, the executive branch of **European Union** proposed plans to impose **World's 1<sup>st</sup> 'Carbon Border Tax'** from 2026 on imports of **carbon-intensive goods**, including **steel, cement, fertilisers and aluminium** as part of a programme to meet its **new climate target** (Reducing emissions by 55% from 1990 levels by 2030).
  - ✓ It aims to protect **European industries** from competitors abroad not subject to the same carbon levies.
  - ✓ During the transitional phase from **2023-25**, Importers will monitor and report their emissions.
- ❖ Under the **Africa Open DEAL initiative**, a **complete collection of accurate, comprehensive digital land use data** was collected across the **African Continent**, making Africa the **1<sup>st</sup> Continent** in the World to have **complete digital land use data**.
  - ✓ This survey is an initiative by the **Food and Agriculture Organization (FAO)** and the **African Union Commission (AUC)**, and conducted by **2018 to 2020**.
- ❖ **China** has reported the **1<sup>st</sup> human infection case** with **Monkey B virus (BV)**.
  - ✓ **Monkey B virus** is an alphaherpesvirus enzootic (endemic) in macaques and it was initially isolated in 1932.
  - ✓ **Alphaherpesviruses** are pathogens or neuroinvasive viruses that establish lifelong infections in the peripheral nervous system of humans and many other vertebrates.
    - **B virus** is also commonly referred to as herpes B, herpesvirus simiae, and herpesvirus B.
    - **B virus** can survive for hours on surfaces, particularly when moist.
- ❖ Singapore's **Sunseap Group and Batam Indonesia free zone authority** signed a **Memorandum of Understanding (MoU)** to build the **world's largest floating solar farm** and energy storage system **Indonesian city Batam** at the cost of **\$2 billion**, to **double its renewable power generation capacity**.

- ✓ The floating photovoltaic system will have a capacity of 2.2 gigawatt-peak (GWp) and will be located on the Duriangkang Reservoir in Batam Island spanning around 1,600 hectares. The project would begin in 2022 and would be completed by 2024).
  - Note: **India's Largest Floating Solar Power Plant** of 100 MegaWatt (MW) capacity is being constructed at **Ramagundam in Peddapalli district of Telangana**. It will be India's **largest floating solar plant** in a single location.
- ❖ **United Nations Capital Development Fund (UNCDF)**, under the **Centre for Financial Health** in partnership with **Atal Innovation Mission, NITI Aayog, the Government of India, Bill & Melinda Gates Foundation, Rabo Foundation, International Fund for Agricultural Development (IFAD)** and **Bayer** launched **Agritech Challenge 2021** to address the challenges faced by the smallholder farmers in **Asia and Africa**.
  - ✓ Aim: To scale up Agritech and Agri-fintech innovators in the 7 selected countries from Southeast Asia and Africa.
  - ✓ Africa: Kenya, Malawi, Uganda, Zambia, Asia: India, Indonesia, Malaysia.
- ❖ Sweden, a leading member of the European Union (EU), ratified the framework agreement for International Solar Alliance (ISA). ISA, a global initiative by India aims to provide solar energy & sustainable solutions to enhance energy security and tackle the challenges faced due to Climate Change.
  - ✓ Sweden will promote its renewable energy technologies among ISA member countries to reduce.
  - ✓ Notably, Sweden has set an ambitious target of achieving 100% renewable electricity capacity by 2040.
- ❖ **The city of Liverpool, England has been removed from UNESCO's (United Nations Educational, Scientific and Cultural Organization) list of world heritage sites.**
  - ✓ **Earlier 6 Indian places were added to the tentative list of UNESCO's world heritage sites.**
- ❖ China's National Carbon Market, the world's largest Emissions Trading System (ETS) began its trading on July 16, 2021. China has replaced European Union (EU) as the largest Carbon Market.
  - ✓ China is the world's biggest emitter of Greenhouse gases; the scheme is part of China's efforts to decarbonize its economy by 2060.
  - ✓ In the initial stage, ETS will cover only the power sector; around 2,200 power firms will participate in the trading. China's power sector is responsible for 14% of Global Greenhouse Gas emissions (GHG).
  - ✓ Shanghai Environment and Energy Exchange will host the national carbon trade.
- ❖ World's 1<sup>st</sup> 3D-printed Steel Bridge, a 12-meter long steel structure, developed by MX3D, a Dutch robotics company in collaboration with a consortium of experts, has been opened to the public in Amsterdam, Netherlands. The unveiled ceremony of the bridge was presided over by Queen Máxima of the Netherlands.
  - ✓ The 3D printed bridge has been installed over one of the oldest canals – Oudezijds Achterburgwal – in Amsterdam's city centre.
- ❖ China has officially begun the construction of the world's first commercial modular small reactor 'Linglong One' at the Changjiang Nuclear Power Plant in the country's Hainan Province.
  - ✓ The multipurpose small modular reactor (SMR) Linglong One – also called the ACP100 — was the first such SMR which was given green signal by the International Atomic Energy Agency in 2016. The ACP100 comes with a generation capacity of 125,000 kilowatt hours.
- ❖ In Madhya Pradesh, Gwalior and Orchha cities have been selected by UNESCO under 'Historic Urban Landscape Project', which was started in the year 2011, for the inclusive and well-planned development of fast-growing historical cities while preserving the culture and heritage. Chief Minister Shivraj Singh Chouhan virtually launched UNESCO's 'Historic Urban Landscape' project for Gwalior and Orchha cities of the state through video conferencing.
  - ✓ Chief Minister said that six cities of South Asia, including Ajmer and Varanasi in India are already involved in this project. Orchha and Gwalior have been included as the 7th and 8th cities. The development and management plan of these cities will be prepared by UNESCO.
- ❖ Cabinet has approved the signing of Memorandum of Understanding between Ministry of Personnel, Public Grievances and Pensions and the Public Service Commission of Gambia on refurbishing personnel administration and governance reforms.
  - ✓ The MoU will help in understanding the personnel administration of both the countries and enable in improving the system of governance through replicating, adapting and innovating some of the best practices and processes.

### STATES HIGHLIGHTS

- ❖ The **World Wide Fund for Nature-India (WWF)** found a few **tigers inhabiting the Barnadi Wildlife Sanctuary** in **Assam**. It is one of the **smallest Wildlife Sanctuary (WS)** of **Assam** and covers an area of 26.22 sq. km.
  - ✓ This is important for **threatened species** such as the **Asian Elephant** (*Elephas maximus*), **Tiger** (*Panthera tigris*) and **Gaur** *Bos frontalis*.
  - ✓ About **60%** of the BWS is reported to be **grassland**, most of it is now **grassy woodland**.

Other Protected Areas in Assam:

• Dibru-Saikhowa National Park,

Manas National Park,

Nameri National Park,



Rajiv Gandhi Orang National Park.


Kaziranga National Park.

- ❖ **Indian Prime Minister** virtually inaugurated a Japanese '**Zen Garden - Kaizen Academy**' at the **Ahmedabad Management Association (AMA)** in **Gujarat**.
    - ✓ It is a joint endeavour of the **Japan Information and Study Centre** at the AMA and the **Indo-Japan Friendship Association (IJFA)**, **Gujarat**. It is supported by the **Hyogo International Association (HIA)** **Japan**.
    - ✓ It has **traditional Japanese elements** such as Red Bridge Guzei, Shoji Interior, Glory of Tori, a 3D art mural, fusion Chabutaro, Taki waterfall, Tsukubai basin and Kimono scroll.
  - ❖ The **Centre, Government of Mizoram** and the **World Bank** have signed a **USD 32 million Mizoram Health Systems Strengthening Project** to improve the **management capacity and quality of health services** in **Mizoram**, particularly for the benefit of under-served areas and vulnerable groups.
    - ✓ The project will **strengthen the governance and the management structure** of the **Department of Health and Family Welfare (DoHFW)** and its subsidiaries, improve the quality and coverage of services delivered by the **state government health systems**, and **invest in a comprehensive Quality Assurance program**, which would enable **quality certification of health facilities**.
  - ❖ The **State Government of Haryana** is all set to launch the '**One Block, One Product**' scheme to encourage and promote **small industries in the rural areas**. It was announced by the state's Deputy Chief Minister (CM) **Dushyant Chautala**.
    - ✓ It will be introduced in 137 blocks of the state under which every block will be connected with some industry. The arrangements for common services, lab testing, packaging, transportation, accountancy will be set up in the cluster itself. This will support the small entrepreneurs of rural areas to compete with large industries.
  - ❖ **Andhra Pradesh** has started a **programme to transform** foundational learning in **government schools** for which the **World Bank** has approved a **loan of 250 million dollars**.
    - ✓ The **main objectives** of the programme called **Supporting Andhra's Learning Transformation (SALT)** are **strengthening foundation schools** and providing **training and skill development to teachers**.
    - ✓ Establishing and strengthening foundation schools is in tune with the **National Education Policy, 2020**, and **Andhra Pradesh** aims to become the **1<sup>st</sup> state** to do so.
  - ❖ The **Khadi and Village Industries Commission (KVIC)** launched a project named **Bamboo Oasis on Lands in Drought (BOLD)** from the **village NichlaMandwa in Udaipur, Rajasthan**.
    - ✓ Under the project **5000 saplings** of special **bamboo species** – **BambusaTulda** and **BambusaPolymorpha** from **Assam** – have been planted over 16 acres of vacant arid **Gram Panchayat** land of village **NichlaMandwa**.
    - ✓ **KVIC** has thus created a **world record of planting the highest number of bamboo saplings on a single day** at one location.
    - ✓ It is the **1<sup>st</sup> of its kind exercise in India**. It seeks to create **bamboo-based green patches in arid and semi-arid land zones**.
    - ✓ It has been launched as part of KVIC's "**Khadi Bamboo Festival**" to celebrate **75 years of independence "Azadi ka Amrit Mahotsav"**.
  - ❖ Leader of **Bharatiya Janata Party (BJP)**, **Pushkar Singh Dhami**, took oath as **11<sup>th</sup> chief minister of Uttarakhand**.
  - ❖ The **1<sup>st</sup> shipment of Geographical Indication (GI) certified Bhalia variety of wheat** was exported to **Kenya and Sri Lanka from Gujarat**. The **Bhalia variety of wheat** received **GI certification in July, 2011**.
    - ✓ This **Wheat has high protein content** and is sweet in taste.
    - ✓ This **crop is grown mostly across the Bhal region of Gujarat**, which includes Ahmedabad, Anand, Kheda, Bhavanagar, Surendranagar, Bharuch districts. This variety is grown in the rainfed condition without irrigation.
  - ❖ **Zika Virus Disease (ZVD)** was reported for the **1<sup>st</sup> time in Kerala**.
    - ✓ **Zika virus** is a **mosquito-borne flavivirus** that was **1<sup>st</sup> identified in Uganda in 1947 in monkeys**. It was later identified in humans in 1952 in Uganda and the **United Republic of Tanzania**.
  - ❖ The **Rajasthan government** will develop a **tiger corridor connecting** the newly proposed '**Ramgarh Tiger Reserve**', **Ranthambore Tiger Reserve** and **Mukundra Hills Tiger Reserve**.
    - ✓ **Sariska Tiger Reserve** is another **Tiger reserve in Rajasthan**.
- Other Protected Areas in Rajasthan:**

  - Desert National Park, Jaisalmer,
  - Keoladeo National Park, Bharatpur
  - Sajjargarh wildlife sanctuary, Udaipur
  - National Chambal Sanctuary (on tri-junction of Rajasthan, Madhya Pradesh and Uttar Pradesh).
- ❖ **Uttar Pradesh (UP)** unveiled its **New Population Policy 2021-30**, on the occasion of **World Population Day (11<sup>th</sup> July)**.
    - ✓ The **new policy** has an innovative proposal to set up '**Health Clubs**' in schools with the awareness efforts for **population stabilization**, as well as a system for **digital tracking of infants, adolescents, and elderly** people in line with the spirit of the **Digital Health Mission**.

- ✓ The **State Law Commission** has also prepared the **draft of the Uttar Pradesh Population (Control, Stabilization, and Welfare) Bill-2021**.
- ✓ According to the proposal, parents who limit their family to **only two children** and are in **government service** and undergoing **voluntary sterilization** will be given facilities like **2 additional increments, promotion, exemption in government housing schemes**, increasing employer contribution in PF.
- ✓ There are **also provisions to provide exemptions** in water, electricity, house tax, home loan, and other such facilities to couples with two children who are not in government jobs.

**Future planning** | The Uttar Pradesh Population Policy 2021-2030 was launched to reduce maternal and infant deaths in a time-bound manner. The policy aims to:



- Decrease the **total fertility rate** (number of children per woman) from 2.7 to 2.1 by 2026 and 1.7 by 2030
- Increase **modern contraceptive prevalence rate** from 31.7% to 45% by 2026 and 52% by 2030
- Increase **male methods of contraception use** from 10.8% to 15.1% by 2026
- Decrease **maternal mortality rate** (per 1,00,000 live births) from 197 to 150 by 2026 and 98 by 2030
- Decrease **infant mortality rate** (per 1,000 live births) from 43 to 32 by 2026 and 22 by 2030
- Decrease **under 5 mortality rate** (per 1,000 live births) from 47 to 35 by 2016 and 25 by 2030

**Baby steps:** Yogi Adityanath encouraging a newly married couple to opt for family planning in Lucknow on Sunday. •

**Awareness and extensive programmes would be held among those communities, cadres and geographical areas that have a higher fertility rate**  
U.P. POPULATION POLICY

**We should not forget that the increase in population contributes to poverty in society. Hence, until all sections are made comprehensively aware, there will be a delay in fulfilling various goals**  
YOGI ADITYANATH, UTTAR PRADESH CM

- ❖ India's **1<sup>st</sup> cryptogamic garden** was inaugurated in the **Chakrata** town of **Dehradun, Uttarakhand**.
  - ✓ **The garden** will be housing nearly **50 species of lichens, ferns and fungi** (collectively known as Cryptogamae).
  - ✓ This site is chosen because of its **low pollution levels** and moist conditions which are conducive for the **growth of these species**.
    - A **cryptogam** is a plant that reproduces with the help of spores.
    - The word "**Cryptogamae**" implies '**hidden reproduction**', referring to the fact that they do not produce any reproductive structure, seed, or flower.
    - Due to this, they are called "**flowerless**" or "**seedless plants**" or '**lower plants**'.
- ❖ **Maharashtra government** has unveiled the "**Maharashtra Electric Vehicle (EV) policy, 2021**".
  - ✓ Government also revealed its plans to attract **EV manufacturing companies** and **allied businesses** in State by offering incentives to industries and consumers.
  - ✓ **Maharashtra Electric Vehicle Policy 2021** was unveiled with the **aim of promoting adoption of electric vehicles**, its **production** and **strengthening necessary infrastructure**. It also seeks to ensure that EVs comprise at least **10% of new vehicles registered by 2025** and **25% electrification of public transport by 2025** in **6 urban centres** namely, Mumbai, Nagpur, Pune, Amravati, Aurangabad and Nashik. It will also set up 2,500 charging stations in urban areas and highways.
- ❖ The **Rajasthan government** has joined hands with the **United Nations World Food Programme (WFP)** to improve the **Targeted Public Distribution System (TDPS)** in the state.
  - ✓ **United Nations World Food Programme (WFP)** will support the **Rajasthan government** on the use of digitization, data aggregation, and performance dashboards for monitoring of the TDPS.
  - ✓ This strategic partnership will improve the food and nutritional security of millions. It will help in doing end-to-end computerization of the Targeted Public Distribution System.
- ❖ **Karnataka Chief Minister B S Yediyurappa** launched the '**Electric Bike Taxi scheme 2021**' in **Bengaluru**.
  - ✓ It has been launched to **generate self-employment**. It will serve as a bridge between **public transport and daily travellers**.
  - ✓ It will reduce the travel time and reduce the consumption of fuel. It will help people in reaching their destination in a hassle free manner.
  - ✓ **Electric Bike** is an **eco-friendly solution for transportation**. The vehicles registered under the scheme will be exempted from permits and tax.
  - ✓ The **GPS-enabled e-bike taxis** could operate for a maximum distance of 10 km.
- ❖ The **High Court of Gujarat** became the **1<sup>st</sup> court of India** to formally **start live streaming** of proceedings on its **YouTube channel** to ensure **transparency and openness** in the **Indian judiciary**. It was launched on the eve of the



- 101<sup>st</sup> birth anniversary** of Late Former CJI (16<sup>th</sup>) **Yeshwant Vishnu Chandrachud** by the Chief Justice of India (CJI) **Nuthalapati Venkata Ramana**.
- ✓ The CJI, who was the chief guest of online inaugural function, also released the **Gujarat High Court** (Live Streaming of Court Proceedings) **Rules, 2021** in the presence of Guest of Honour Supreme Court judge **Justice Dhananjaya Yeshwant** (DY) Chandrachud along with Chief Justice of Gujarat **HC Vikram Nath** and other judges of the high court.
  - ❖ The **government of Maharashtra**, with the help of **LegitDoc**, a blockchain startup, plans to implement the **world's largest blockchain-powered educational credentialing system** by issuing tamper-proof digital diploma certificates under the blockchain system.
    - ✓ Through such initiative, the **Govt of Maharashtra** became the **1<sup>st</sup> state in India** to implement a blockchain-based educational document registry, and around the **globe, India** (Maharashtra Government) became the **4<sup>th</sup> country** to achieve such registry after **Malta, Singapore, and Bahrain**.
    - ✓ **LegitDoc**, a **SaaS** (software as a service) based platform, has supported the **Maharashtra govt** in issuing and verifying around **1 million digital diploma certificates for students** of '**Maharashtra State Board of Skill Development**' (MSBSD) across **8 academic years**.
  - ❖ The **Department of Justice** in the **Ministry of Law and Justice** (MoL&J), the nomenclature '**Common High Court of UT of Jammu and Kashmir and UT of Ladakh**' substituted with '**High Court of Jammu and Kashmir and Ladakh**'. The HC is located in **Srinagar, Jammu and Kashmir** (J&K).
    - ✓ This change has been done after the signing of **Jammu and Kashmir Reorganisation** (Removal of Difficulties) **Order, 2021** by the President of India, **Ram Nath Kovind**.
  - ❖ **Punjab** became the **1<sup>st</sup> State in India** to launch **SOHUM – Automated Auditory Brainstem Response System** (AABR) under **Universal Newborn Hearing Screening Programme**. The system will help in effective management of hearing loss in **newborn and young children**.
    - ✓ **22 SOHUM** (AABR) units are set to be installed in **all District hospitals**; the tests & treatment of hearing loss will be provided free of cost.
    - ✓ **SOHUM** is an indigenous **newborn hearing screening device** developed by **School of International Biodesign** (SIB) startup **M/s Sohum Innovation Labs India Pvt. Ltd.** It was developed under the **Department of Biotechnology** (DBT), **Ministry of Science & Technology**.
  - ❖ **India's 1<sup>st</sup> Pod taxi service** to be launched in **Uttar Pradesh** (UP) between the upcoming '**Noida International Airport**' (NIA) (Jewar airport) and the proposed '**Film city**' in **Uttar Pradesh** (UP).
    - ✓ '**Yamuna Expressway Industrial Development Authority**' (YEIDA) has reported about the final **Detailed Project Report** (DPR) about the Project.
    - ✓ The project will **cost Rs.862 crore** and it will run around 14.5 km between the airport and film city.
  - ❖ **Lalchand Kataria**, the Agriculture Minister of Rajasthan, launched a **mobile application** named – '**Raj Kisan Organic**' to enable the **farmers and the consumers** of the state to make **online purchases and sale of organic products** in the state.
    - ✓ The app was developed by the **agriculture department of Rajasthan**.
  - ❖ Bollywood actor **Yami Gautam Dhar** partnered with the launch of **Himachal Pradesh** (HP) government state's initiative, '**Digital Saathi-Baccho Ka Sahara, Phone Humara**', India's **1<sup>st</sup> state-led** phone donation campaign for online learning.
    - ✓ **Baccho Ka Sahara, Phone Humara** is an initiative launched under '**Samagra Shiksha Abhiyan**' of HP, to **donate smartphones** to needy **children who cannot afford smartphones for education**.
  - ❖ The **Andhra Pradesh government** plans to launch a flagship startup promotion scheme to '**Accelerate Startups in AP**' (ASAP) for early-stage startups to offer plug-and-play office space and access to a network of investors and mentors. The scheme was launched under **AP's Information Technology Policy 2021-24**.
    - ✓ For **funding startups**, the state plans to set up a **Rs 100 crore 'Fund of Funds** (FoF)', in partnership with a consortium of **Venture Capitals and Private Equity firms and universities**.
  - ❖ **Haryana's Minister** for Food & Civil Supplies Department & Deputy Chief Minister **Dushyant Chautala** stated that **India's 1<sup>st</sup> Grain ATM** called '**Automated, Multi Commodity, Grain Dispensing Machine**' has been installed in **Farrukhnagar, Gurugram district, Haryana**. It has been set up as part of a **pilot project** under the '**World Food Programme**' of the **United Nations**.
    - ✓ The machine which works like **Bank ATMs** can dispense approximately **70 kg of grains in 5-7 minutes**. It will dispense the **quantity of ration** as allocated by the **Haryana government** per individual family in the respective food bag designated at the **ATM machine**.
  - ❖ **Government Boys High School** in Stone Building College in **Malleswaram, Karnataka** becomes the **1<sup>st</sup> government school in India** to develop a satellite. The **satellite** was developed by the **students** with technical inputs from experts of **Indian Technological Congress Association** (ITCA) and **ISRO**. The school is set to take part in the programme where **75 satellites** will be developed marking **India's 75<sup>th</sup> Independence Day**.
  - ❖ **N. Biren Singh**, the Chief Minister of **Manipur**, virtually launched various **welfare schemes** that are implemented under the '**National Bank for Agriculture and Rural Development**' (NABARD) in the state.

- ✓ The scheme includes the '**Comprehensive Scheme** for development of **Manipur State Cooperative Bank (MSCB) Ltd. and Primary Agriculture Co-operative Societies (PACS)**' in **Manipur**.
- ✓ The Comprehensive Scheme for development of **MSCB Ltd. and PACS** would **provide infrastructure support to 10 PACS, 2 Tribal Development Fund (TDF) projects in Churachandpur and Pherzwal districts, and 46 Primary Agriculture Cooperative Societies in the State.**
- ❖ **India** exported its **1<sup>st</sup> consignment of dragon fruit** from a farmer of **Maharashtra to Dubai** in the **United Arab Emirates**.
  - ✓ The **dragon fruit** (*Hylocereus undatus*) is indigenous to the **Americas**. It is a member of the cacti family.
  - ✓ It is also known as '**Pitaya**', '**Pitahaya**', **strawberry pear**, **noblewoman and queen** of the night throughout the world. In India, it is also known as '**Kamalam**'.
- ❖ The **Andhra Pradesh government** has announced **10% reservation** for the **Kapu community** and other **Economically Weaker Sections (EWS)** for appointments in the initial posts and services in the **State government**.
  - ✓ This reservation is extended in accordance with the **Constitution (103<sup>rd</sup> Amendment) Act, 2019**.
  - ✓ **103<sup>rd</sup> Constitutional Amendment Act:**
    - It introduced an economic reservation (10% quota) in jobs and admissions in education institutes for Economically Weaker Sections (EWS) by amending Articles 15 and 16.
- ❖ The **Assam Cabinet** announced that **Gaon Buras**, village-level functionaries of the district administration, will be called '**Gaon Pradhans**'.
  - ✓ **The government** has reasoned that a number of **young men** (and women) become **Gaon Buras**, and thus, the word '**Bura**' (meaning old in Assamese) is **no longer appropriate**.
  - ✓ **Gaon Buras** are the village headmen. They are the eyes, nose, ear of the **district administration** at the village level.
  - ✓ There are about **6,000 Gaon Buras in Assam**. Women '**Gaon Buras**' are not very common and they take over, if their husbands die.
- ❖ The **Union Minister** of Information and Broadcasting **Anurag Thakur** informed about the **Union cabinet's** approval for the formation of a **Central University in the Union Territory (UT) of Ladakh** with a project cost of **Rs 750 crore**.
  - ✓ The **1<sup>st</sup> phase** of the university will be completed in 4 years and the jurisdiction of the upcoming **Central University** will cover the entire **Ladakh** region, including **Leh and Kargil**.
- ❖ The government has decided to set up the **Indian Institute of Heritage** at Noida. This will impact higher education and research in the field of rich Indian heritage and its conservation, leading to Masters and Ph.D. courses in History of Arts, Conservation, Museology, Archival Studies, Archaeology, Preventive Conservation, Epigraphy and Numismatics, Manuscriptology as well as conservation training facilities to in-service employees and students of the institute.

### **ECONOMY AWARENESS**

- ❖ **The Government** may **reduce interest rates on small saving schemes** for the **July - September Quarter**.
  - ✓ A cut in **small savings rates** at this point would further hurt households amid a surge in **inflation**, according to economists.
  - ✓ **Small savings rates** were slashed between **0.5% and 1.4% on different instruments** in April 2020, bringing the **PPF (Public Provident Funds)** rate to **7.1% from 7.9%**.
  - ✓ **The government** decided to **further slash interest rates** for the **1<sup>st</sup> quarter of 2021-22** (April-June), but withdrew its decision terming it an "**oversight**".

#### **Small Saving Schemes/Instruments**

They are the **major source of household savings in India** and comprises **12 instruments**.

The depositors get an assured interest on their money.

- **Collections from all small savings instruments** are credited to the **National Small Savings Fund (NSSF)**.

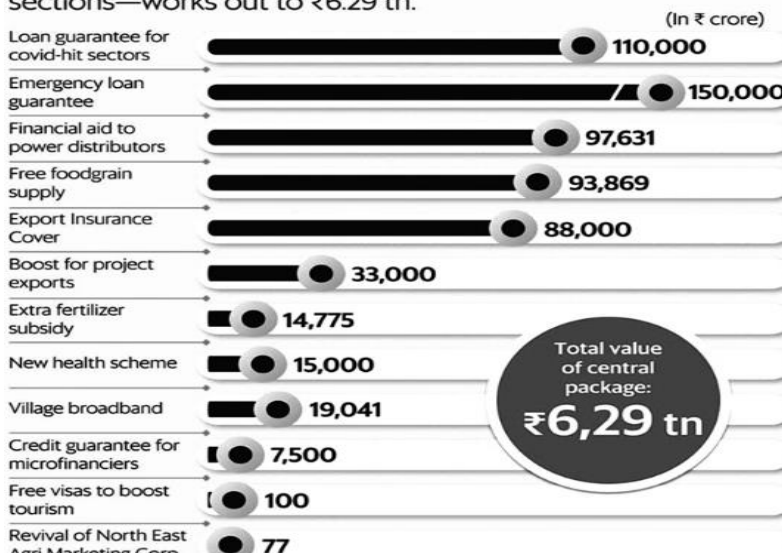
Classification: Small savings instruments can be classified under **three heads**:

- **Postal Deposits** (comprising savings account, recurring deposits, time deposits of varying maturities and monthly income scheme).
- **Savings Certificates**: **National Small Savings Certificate (NSC)** and **Kisan Vikas Patra (KVP)**.
- **Social Security Schemes**: **Sukanya Samridhi Scheme**, **Public Provident Fund (PPF)** and **Senior Citizens' Savings Scheme (SCSS)**.

- ❖ The **Ministry of Finance** announced a **slew of measures to provide relief to diverse sectors** affected by the **2<sup>nd</sup> wave of Covid-19 pandemic**.
  - ✓ It aims to **prepare the health systems for emergency response** and provide **impetus for growth and employment**. However it will **increase the Fiscal Deficit by 0.6%** as per a report of **State Bank of India**.
  - ✓ A total of **17 measures amounting to Rs. 6,28,993 crore** were announced in the **Economic Relief Package**.

## A SHOT IN THE ARM

The package that includes two initiatives announced already—fertilizer sops and free foodgrain for vulnerable sections—works out to ₹6.29 tn.



- ✓ **Loan Guarantee Scheme for Covid Affected Sectors:**
- ✓ Additional credit of **Rs 1.1 lakh crore** will flow to the businesses. This includes **Rs 50,000 crore** for the health sector and **Rs 60,000 crore** for other sectors, including tourism.
- ✓ **Guarantee Coverage:** 50% for expansion & 75% for new projects.
- ✓ For **aspirational districts**, the **guarantee cover of 75%** will be available for both new projects and expansion.
- ✓ **Maximum loan** admissible under the scheme is **Rs. 100 crore** and **guarantee duration** is up to 3 years.
- ✓ **Emergency Credit Line Guarantee Scheme:**
  - Expand the **Emergency Credit Line Guarantee Scheme (ECLGS)**, launched as part of **Atmanirbhar Bharat Package** in May, 2020, by **Rs 1.5 lakh crore**.
- ✓ **Credit Guarantee Scheme for Micro Finance Institutions:**
  - It is a new scheme which aims to benefit the smallest of the borrowers who are served by the network of **Micro Finance Institutions (MFIs)**.
- ✓ **Guarantee** will be provided to **Scheduled Commercial Banks** for loans to new or existing **Non-Banking Financial Company (NBFC)-MFIs** or **MFIs** for on lending upto **Rs 1.25 lakh** to **approximately 25 lakh small borrowers**.
- ✓ **Extension of Aatmanirbhar Bharat Rozgar Yojana (ANBRY):**
  - **ANBRY** incentivises employers for creation of new employment, restoration of loss of employment through **Employees' Provident Fund Organisation (EPFO)**.
- ✓ **Pradhan Mantri Garib Kalyan Ann Yojana:**
  - To the beneficiaries under the **National Food Security Act (NFSA), 2013**, **5 kg** of food grains per month free will be provided during **May-November 2021**.
- ✓ **New Scheme for Children and Paediatric Care:**
  - A new scheme for strengthening **public health infrastructure and human resources** with outlay of **Rs. 23,220 crore** was also announced.
- ✓ **Growth & Employment:**
  - Free one month tourist visa to **5 lakh tourists**.
  - Additional Subsidy for **DAP & P&K fertilizers**.
- ✓ **Revival of North Eastern Regional Agricultural Marketing Corporation:**
  - A revival package of **Rs 77.45 crore** will be provided to **North Eastern Regional Agricultural Marketing Corporation (NERAMAC)**.
  - **NERAMAC** has facilitated registration of **13 Geographical Indicator (GI) crops** of **North-East**.
  - It has prepared a plan to give **10-15% higher price** to farmers by-passing middlemen/agents.
- ✓ **Boost for Project Exports:**
  - It has been decided to provide an additional corpus to the **National Export Insurance Account (NEIA)** over 5 years. This will enable it to underwrite additional **Rs. 33,000 crore** of project exports.
  - **NEIA Trust** promotes **Medium and Long Term (MLT)** project exports by extending risk covers.
  - It provides cover to buyer's credit, given by **EXIM (Export-Import) Bank**, to less credit-worthy borrowers and supporting project exporters.



- ✓ **Boost to Export Insurance Cover:**
  - It has been decided to **infuse equity** in **Export Credit Guarantee Corporation (ECGC)** over 5 years to boost **export insurance cover** by **Rs. 88,000 crore**.
- ✓ **Digital India:**
  - Additional **Rs. 19,041 crore** will be provided to **implement Bharat Net in PPP model in 16 States** on **viability gap funding** basis.
- ✓ **Extension of PLI Scheme:**
  - Tenure of **Production-Linked Incentive (PLI)** scheme for **Large Scale Electronics Manufacturing** has been decided to be extended by 1 year i.e. till 2025-26.
- ✓ **New streamlined process for PPP Projects and Asset Monetization:**
  - A **new policy** will be formulated for appraisal and approval of **Public-Private Partnerships (PPP)** proposals and **monetization of core infrastructure assets**, including through **Infrastructure Investment Trusts (InvITs)**.
  - The policy will aim to ensure speedy clearance of projects to facilitate private sector's efficiencies in financing construction and management of infrastructure.
- ❖ **State Bank of India (SBI)** has launched the **Aarogya Healthcare Business Loan** to provide enhanced support to the **healthcare sector** in the **country amid pandemic**.
  - ✓ Under the **Aarogya Healthcare Business Loan**, the country's largest lender will **cover entire healthcare ecosystem** such as hospitals, nursing homes, diagnostic centres, pathology labs, manufacturers, suppliers, importers, logistic firms engaged in critical healthcare supply.
  - ✓ They can avail of loans upto **Rs 100 crore**, depending on their **geographic location**. The loan will be **repayable in 10 years**.
- ❖ **Life Insurance Corporation (LIC)** has launched a **centralized web-based workflow-based IT platform** called "**e-PGS**". The new technology platform, **e-PGS**, has been designed to provide a **centralized collection and payment accounting** with a **high level of bank integration**. It has been designed to provide very innovative features of seamless and integrated **banking with automatic reconciliations**.
  - ✓ This system is capable of providing **comprehensive self-servicing capabilities** through the **customer portal**. On this portal, corporate customers will be able to view their data, initiate actionable processes and lodge & track claims.
- ❖ **Indian Bank** launches its flagship **Business Mentoring Program 'MSME Prerana'** in the **state of Maharashtra**. It was launched by **Shri Nitin Gadkari**, Union Minister of MSME and Road, Transport and Highway.
  - ✓ '**MSME Prerana**' is a novel, unique and **innovative business mentoring program**, 1<sup>st</sup> of its kind to **empower MSME Entrepreneurs**. The program will begin from **Nagpur** followed by other important cities in **Maharashtra**.
- ❖ The **Cabinet Committee on Economic Affairs** has approved a Reforms-based and Results-linked, **Revamped Distribution Sector Scheme** worth **Rs. 3.03 trillion** wherein the **Centre's share will be Rs. 97,631 crore**.
  - ✓ It aims to improve the **operational efficiencies and financial sustainability** of **discoms** (excluding Private Sector DISCOMs).
  - ✓ It will provide conditional **financial assistance** to strengthen the **supply infrastructure of discoms** (power distribution companies).
    - All the existing **power sector reforms schemes** such as **Integrated Power Development Scheme, Deen Dayal Upadhyaya Gram Jyoti Yojana, and Pradhan Mantri Sahaj Bijli Har Ghar Yojana** will be merged into this **umbrella program**. The scheme will be available till 2025-26.
- ❖ **Central Board of Secondary Education (CBSE)** introduced a **Financial Literacy Textbook** for students of **Class VI**. As per the release, **National Payments Corporation of India (NPCI)** has **curated the book**.
  - ✓ This book will be used for a newly introduced elective subject '**Financial Literacy**'. It will enable students to have an understanding of basic financial concepts at a preliminary stage of their education.
- ❖ The **Reserve Bank of India (RBI)** released the **23<sup>rd</sup> issue** of its **Financial Stability Report (FSR)**.
  - ✓ The **FSR** which is published biannually reflects the **collective assessment of the Sub-Committee** of the **Financial Stability and Development Council (FSDC)** - headed by the Governor of RBI) on risks to **financial stability** and the resilience of the **financial system**.
  - ✓ The **Gross Non-Performing Asset (GNPA)** ratio of **India's Scheduled Commercial Banks (SCBs)** may climb by the end of **2021-22** to as much as **11.2%** under a severe stress scenario, from **7.48% in March 2021**.
  - ✓ The **GNPA ratio of SCBs** may increase to **9.8% by March 2022** under the baseline scenario.
  - ✓ **Banks** have **managed to capitalise** themselves well during 2020-21 aiding them in maintaining adequate **capital adequacy** even under stress situations.
  - ✓ The **Capital to Risk-Weighted Assets Ratio (CRAR)** of SCBs increased to **16.03%** and the **Provisioning Coverage Ratio (PCR)** stood at **68.86% in March 2021**.
- ❖ The **government** has decided not to impose **Anti-Dumping Duty (ADD)** on imports of certain **copper products**, from **China, Thailand, Korea** and **3 other countries**.



# IBPS-RRB Results - 2020/21

Record  
Breaking  
Result...  
Old is Gold

## RRRB (Gramin Bank) Officer/Assistant

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- ❖ According to the **recent data** from the **Reserve Bank of India**, **India's Foreign Exchange (Forex) Reserves** surged by **\$ 5 billion to \$ 609 billion** in the week ended **25<sup>th</sup> June, 2021**.
  - ✓ Increase in the **Foreign Currency Assets (FCA)** is the major component of overall reserves.
  - ✓ Changes in forex reserves holdings:
    - **FCA** rose by \$ 4.7 billion to \$ 566 billion.
    - **Gold reserves** rose by \$365 million to \$36.296 billion.
    - **The special drawing rights (SDRs)** with the **International Monetary Fund (IMF)** remained unchanged at **\$1.498 billion**.
    - The country's reserve position with the IMF increased marginally by **\$ 1 million to \$ 4.965 billion** in the week.
- ❖ **The Government** has asked **National Payments Corporation of India (NPCI)** to launch platform for **electronic vaccine vouchers**.
  - ✓ These vouchers are like **electronic prepaid instruments** which can be used only for vaccination.
  - ✓ **Employers can purchase** these vouchers in bulk. Vouchers will be sent to smartphone or feature phone of employee. Employee will then share voucher at **hospital for cashless vaccination**.
  - ✓ With the help of vouchers, hospitals would **get money instantly credited to its account**.
  - ✓ Vaccine vouchers will enable employees to get vaccinated at nearest centre.
- ❖ A **1<sup>st</sup> fintech cohort of AIM-iLEAP** (Innovative leadership for entrepreneurial agility and profitability) was concluded recently which was organized by **Atal Innovation Mission (AIM)** of **NITI (National Institution for Transforming India) Aayog** in collaboration with **Startup Réseau and Visa** through a series of **thematic virtual demo**.
  - ✓ It is an initiative for **start-ups** to provide them access to industry, markets and investors thereby enhancing the innovation ecosystem.
- ❖ The **Securities and Exchange Board of India (SEBI)** imposed a **monetary penalty of Rs 26 crore** on **IL&FS Securities Services Ltd** and **Rs 3 crore** on **Allied Financial Services Pvt Ltd (AFSPL)** over-involvement in **fraudulent transfer of Mutual Fund (MF) units** from the **client's accounts**.
  - ✓ **SEBI** imposed a penalty of **Rs 3 crore** on **AFSPL's** Managing Director (MD), **Awanish Kumar Mishra** and a fine of **Rs 14 lakh and Rs 7 lakh** on its directors **Himanshu Arora** and **Jitendra Kumar Tiwari**.
- ❖ The **National Bank for Agriculture and Rural Development (NABARD)** has sanctioned financial assistance of **Rs 388 crore** under the **Rural Infrastructure Development Fund (RIDF)** for **Odisha** to set up **4 mega piped drinking water supply projects** and **20 rural road projects** across **15 districts of the state**.
  - ✓ The **water projects** include 1 each in **Koraput district** (Boipariguda block) and **Balasore district** (Nilgiri block), and 2 in **Malkangiri district (Malkangiri and Kalimela blocks)**.
  - ✓ So far, **Rs 691 crore** has been sanctioned under **RIDF for Odisha in FY22** and the total sanctions under **RIDF** to the state since **RIDF's inception** remained at **Rs 28,732 crore**.
- ❖ The **World Bank (WB)** enhanced its available funding by **\$8 billion for COVID-19 vaccine purchases** and deployment to **\$20 billion** over next **18 months** i.e. through **2022** from a previous target of **\$12 billion**.
  - ✓ This decision has been taken to overcome the disproportionate vaccination rates between the advanced economies and developing countries as the latter are facing sharp increase in overall financing demand.
- ❖ The **Reserve Bank of India (RBI)** imposed a **monetary penalty of Rs 25 lakh** on the state-owned **Punjab and Sind Bank** for non-compliance with certain provisions related to the directions on **'Cyber Security Framework in Banks'**.
  - ✓ **RBI** has also imposed a **Rs 1 lakh penalty** on the **Nagar Sahkari Bank Limited, Etawah, Uttar Pradesh** for contravention of certain regulations such as **'Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBS (Urban Cooperative Banks)'**.
- ❖ The **Reserve Bank of India (RBI)** reported the **Government of India's (GoI)** approval for the extension of the **'Interest Equalization Scheme for Pre and Post Shipment Rupee Export Credit'** for **3 months**, i.e., up to **September 30, 2021**.
  - ✓ The extant **operational instructions** that are issued by **RBI** under the **Scheme** were also extended to remain in force up to September 30, 2021.
  - ✓ **The scheme** was started on **April 1, 2015**, to provide **subsidies to exporters on interest** provided on **pre-and post-shipment export credit**.
- ❖ **India** and the majority of the members of **OECD-G20 Inclusive Framework on Base Erosion and Profit Shifting (BEPS)** have joined a new **two-pillar plan** to reform **international taxation rules**.
  - ✓ The **2-pillar plan** - inclusive framework **tax deal on Base Erosion and Profit Shifting (BEPS)**- seeks to reform **international tax rules** and ensure that **multinational enterprises pay their fair share** wherever they operate.
  - ✓ The signatories of the plan amounted to **130 countries and jurisdictions**, representing more than **90% of global GDP**.
  - ✓ **2 Pillar Plan:**
    - **Pillar 1:** It will ensure a fairer distribution of profits and taxing rights among countries with respect to the largest MNEs, including digital companies.



- **Pillar 2:** It is about **minimum tax** and **subject-to-tax rules** (All sources of income liable to tax without taking account of tax allowances).
- ✓ It seeks to put a **minimum standard tax rate among countries** through a **global minimum corporate tax rate, currently proposed at 15%**.
- ✓ This is expected to generate an additional **USD 150 billion in tax revenues**.
- ❖ The **Department for Promotion of Industry and Internal Trade (DPIIT)** has issued orders **appointing an advisory committee** for its **Open Network for Digital Commerce (ONDC)** project that is aimed at curbing **digital monopolies**.
- ✓ This is in the direction of making **e-commerce processes open source**, thus creating a platform that can be **utilized by all online retailers**.
- ❖ The **Central Board of Indirect Taxes & Customs (CBIC)** has inaugurated the online filing of **Authorised Economic Operators (AEO)** applications.
- ✓ The **web application** is designed to **ensure continuous real-time and digital monitoring** of physically filed AEO applications for timely intervention and expedience.
- ✓ **AEO is a programme** (2007) under the aegis of the **World Customs Organization (WCO) SAFE Framework** of Standards to secure and facilitate global trade.
- ✓ It aims to **enhance international supply chain security** and **facilitate the movement of goods**.
- ❖ The **government** reallocated the **Department of Public Enterprises (DPE)** to the **finance ministry** from the **ministry of heavy industries**.
- ✓ The **Finance Ministry** will now have **6 departments** while **DPE's parent ministry, the Ministry of Heavy Industries and Public Enterprises** will now be called the **Ministry of Heavy Industries**.
- ✓ It is the nodal department for all the **Central Public Sector Enterprises (CPSEs)** and formulates policy pertaining to CPSEs.
- ✓ **CPSEs** are those companies in which the **direct holding of the Central Government** or other CPSEs is **51% or more**.
- ✓ It will now be the **6<sup>th</sup> department** in the **finance ministry** besides **economic affairs**, revenue, expenditure, financial services and **Department of Investment and Public Asset Management (DIPAM)**.
- ❖ The **Union Cabinet** has recently approved a **Rs. 23,123 crore** package to **boost emergency response and healthcare systems**.
- ✓ It includes funding for **20,000 additional ICU** (intensive care unit) beds and the setting up of paediatric units in all districts, ahead of a potential **3<sup>rd</sup> wave of Covid-19** in the country.
- ❖ The **Union Cabinet** approved some modifications in the **Central Sector Scheme of Financing Facility** under '**Agriculture Infrastructure Fund**'.
- ✓ **Launch:** It was launched in 2020 as a part of the **Rs. 20 lakh crore stimulus package** announced in response to the Covid-19 crisis.
- ✓ **Aim:** To provide **medium-long term debt financing facility** for investment in viable projects for **post-harvest management Infrastructure** and **community farming assets**.
- ✓ **The funds will be provided for** setting up of cold stores and chains, warehousing, grading and packaging units, e-marketing points linked to **e-trading platforms**, besides **PPP (Public Private Partnership)** projects for crop aggregation sponsored by central/state/local bodies. **Duration: Extended** to 13 years upto 2032-33.
- ✓ **Financial Support:** **Rs. 1 Lakh Crore** will be provided by **banks and financial institutions** as loans to eligible beneficiaries.
- ✓ **Moratorium for repayment** may vary subject to minimum of **6 months** and maximum of **2 years**.
- ✓ **Interest Subvention:** Loans will have interest subvention of **3% per annum up to a limit of Rs. 2 crore**. This subvention will be available for a **maximum period of 7 years**.
- ✓ **CGTMSE Scheme:** A **credit guarantee coverage** will be available for **eligible borrowers** from this **financing facility** under **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** scheme for a loan up to **Rs. 2 crore**.
- ❖ The **India Industrial Land Bank (IILB)**, a **GIS-based portal**, has seen a **30% increase** in page views each month since April 2021.
- ✓ **Department for Promotion of Industry & Internal Trade (DPIIT)** has developed **IILB portal**, a **GIS-enabled database of industrial areas/clusters** across the country to adopt a committed approach towards resource optimization, industrial upgradation and sustainability.
- ✓ The **portal serves** as a **one-stop solution** to the **free and easy accessibility** of **all industrial information** including availability of raw material, agriculture, horticulture, minerals, natural resources; distance from key logistic nodes; layers of terrain and urban infrastructure.
- ✓ It **aims to provide information** on available land for prospective investors looking at setting up units in the Country.
- ✓ It also provides links to **State GIS Portals and State Land Banks**.

- ❖ **The Reserve Bank of India (RBI)** approved the **Equitas Small Finance Bank (SFB)** to apply for the **amalgamation** of its promoter '**Equitas Holdings**' into itself. **Equitas SFB is the subsidiary of Equitas Holdings.**
  - ✓ As per the **RBI's SFB licensing guidelines**, the promoter of **SFB should exit or cease** to be a **promoter after a lock-in period of 5 years.**
  - ✓ In the case of **Equitas SFB**, the initial promoter lock-in period for **Equitas Holdings** expires on **September 4, 2021**, hence the **Equitas SFB** requested **RBI** for amalgamation of its promoter before completion of the lock-in period.
- ❖ **Axis Bank** announced its **1<sup>st</sup> derivative transaction** linked to '**Secured Overnight Financing Rate**' (**SOFR**), by replacing the **London Inter-Bank Offered Rate (LIBOR)**.
  - ✓ **SOFR** is one of the popular **US dollar interest rate benchmarks** and it is expected to **replace LIBOR** as an **Alternate Reference Rate (ARRs)** at the **end of December 2021.**
  - ✓ **RBI** issued an advisory to **banks and other RBI-regulated entities** to prepare for the transition from the **international benchmark reference rate, LIBOR** to any other widely accepted **ARR**, as **LIBOR** would exit by the end of 2021.
    - Earlier in March 2021, the **State Bank of India (SBI)** and **Indian Oil Corporation Limited (IOCL)** inked India's 1<sup>st</sup> **SOFR** linked **External Commercial Borrowing (ECB)** deal by **replacing LIBOR.**
- ❖ **NIIT Institute of Finance Banking and Insurance (NIIT IFBI)**, a subsidiary of **National Institute of Information Technology (NIIT) Limited**, and **Axis Bank** have made a partnership and launched an 18-week **fintech professional programme** under the '**Axis Bank – NIIT Digital Banking Academy**'.
  - ✓ It is the **1<sup>st</sup> Fintech programme** being launched under the **Axis-NIIT Digital Banking Academy** and it would build future-ready professionals for **Axis bank.**
  - ✓ It also offers an opportunity for graduates with 0-3 years of experience to join **Axis Bank as Deputy Manager (IT).** After the completion of the Programme, the candidate would also be deployed at other **Axis Bank's different FinTech roles.**
- ❖ **Airtel Payments Bank** has launched a **new feature** called '**Pay to contacts**' which will allow its customers to initiate a **UPI (Unified Payments Interface)** payment by selecting the **receiver's mobile number** from their phonebook. It will display the valid **UPI ID** associated with the selected contact, irrespective of the **UPI app** used by the receiver.
  - ✓ The feature will eliminate the need to enter the **UPI ID** or bank account details to process the **payment and save time.**
- ❖ The **Reserve Bank of India (RBI)** announced the '**RBI Retail Direct**' Scheme.
  - ✓ In February 2021 **RBI proposed** to allow **retail investors** to **open gilt accounts** with the **central bank** to **invest in Government securities (G-secs)** directly.
  - ✓ Under the **scheme, retail investors** (individuals) will have the facility to open and maintain the '**Retail Direct Gilt Account**' (**RDG Account**) with the **RBI.**
  - ✓ **Retail Investor** is a **non-professional investor** who **buys and sells securities** or funds that contain a basket of securities such as **mutual funds and Exchange Traded Funds (ETFs).**
    - A **Gilt Account** can be compared with a **bank account**, except that the account is debited or credited with treasury bills or government securities instead of money.
    - **RDG accounts** can be opened through an online portal provided for the purpose of the scheme.
    - The **online portal** will give registered users access to **primary issuance of G-secs and access to Negotiated Dealing System-Order Matching system (NDS-OM).**
- ❖ The **Union Government** has approved continuation of the **Centrally Sponsored Scheme (CSS)** for **Development of Infrastructure Facilities for Judiciary** for further **5 years to 2026** at a total cost of **Rs. 9000 crore.**
  - ✓ **Rs.50 crore** will be allocated for **Gram Nyayalayas Scheme** through **National Mission for Justice Delivery and Legal Reforms.**
  - ✓ **CSS** for **Development of Infrastructure Facilities for Judiciary** has been in operation since 1993-94.
  - ✓ This **proposal for continuation of the CSS** will help in construction of **3800 court halls and 4000 residential units** (both new and ongoing projects) for judicial officers of District and Subordinate Courts, **1450 lawyer halls, 1450 toilets complexes and 3800 digital computer rooms.**
    - The upgraded "**Nyaya Vikas-2.0**" web portal and mobile application is used for monitoring physical and financial progress of **CSS** judicial infrastructure projects by geo-tagging completed and ongoing projects.
  - ✓ The **judge-population ratio in the country is not very appreciable.**
    - While for the other countries, the ratio is about 50-70 judges per million people, in India it is 20 judges per million heads.
- ❖ The **Cabinet Committee on Economic Affairs (CCEA)** has approved implementation of a **special livestock sector package.**
  - ✓ **Aim:** To **boost growth in the livestock sector** and thereby making **animal husbandry** more remunerative to 10 crore farmers engaged in **Animal Husbandry Sector.**

- **Total Amount:** The Central government will spend **Rs. 9,800 crore** on livestock development over the next 5 years in a bid to leverage almost **Rs. 55,000 crore of outside investment into the sector.**
- ❖ The **Reserve Bank of India (RBI)** has **barred three foreign card payment network firms - Mastercard, American Express and Diners Club** — from taking new customers on board **over the issue of storing data in India.**
  - ✓ As many as **5 private sector banks**, including **Axis Bank, Yes Bank, and IndusInd Bank**, are to be impacted by the **RBI's decision.**
  - ✓ The **Personal Data Protection Bill** also has **provisions pertaining to 'data localisation'.**
  - ✓ **RBI's Circular on Data Storage-April 2018:**
    - All system providers were **directed to ensure that within six months the entire data** (full end-to-end transaction details, information collected or carried or processed as part of the message or payment instruction) **relating to payment systems operated by them is stored in a system only in India.**
    - They were also **required to report compliance to the RBI** and submit a board-approved system **audit report conducted by a Computer Emergency Response Team - India (CERT-IN) empanelled auditor** within the timelines specified.
- ❖ The Office of the **Economic Adviser, Department for Promotion of Industry and Internal Trade** has released the **Wholesale Price Index (WPI)** for the month of June, 2021.
  - ✓ **Wholesale Price- Inflation:** Inflation in wholesale prices stayed high in **June 2021 at 12.07%** following the record high of **12.94% in May 2021.**
    - The base year of All-India WPI has been revised from 2004-05 to 2011-12 in 2017.
  - ✓ **Retail inflation** based on the **Consumer Price Index (CPI)**, was at **6.26% in June 2021.**
    - **CPI:** It measures price changes from the perspective of a retail buyer. It is released by the **National Statistical Office (NSO).**
- ❖ **NSDL Payments Bank** has made a strategic partnership with **Multilink, a fintech company to build agent points across India to boost the banking facilities in rural and semi-urban areas of India** through the **Neo banking system.** Under the partnership, Multilink will form Agent points named **NSDL-MULTILINK point/BC Agent Point.**
  - ✓ The customers would also be enabled to open a savings account and perform banking from those Agent points.
- ❖ On the eve of **Bank of Baroda's (BoB) 114<sup>th</sup> Foundation Day, U GRO Capital**, a technology-enabled **Non-Banking Finance Company (NBFC)**, made a **Co-lending partnership** with **BoB** to lend **Micro, Small and Medium Enterprises (MSMEs)** at a **competitive rate of interest** with reduced turn-around time.
  - ✓ Under the partnership, a co-lending programme named **Pratham** was launched to **disburse loans** for over **Rs 1,000 crore.**
- ❖ The **Kerala Bank** has launched a new **loan scheme** named '**Kerala Bank Samagra**' to support the **infrastructure development** of the **Primary Agricultural Credit Cooperatives (PACS).** The loan aims to support PACS to create job opportunities in rural areas and overcome the COVID-19.
  - ✓ The Health Minister of Kerala, **Veena George** stated about the plans to launch a campaign called '**Mathru Kavacham**' to provide COVID-19 vaccines to all the **pregnant women of the state.**
- ❖ **Dhanlaxmi bank** made a **strategic partnership** with **SMC Global Securities Limited (SMC Global)** to offer **online trading services** to its customers.
  - ✓ **3-in-1 account:** Under the partnership, the bank will offer an integrated 3-in-1 account, comprising a **Savings, Demat and Trading account** to provide a convenient **trading experience to its customers.**
  - ✓ Under the partnership, **SMC Global** will open the **Trading Account** and the Bank will maintain the **Savings account and Demat account of the customer.**
  - ✓ The **trading account** could be availed through **SMC Global's portal smctradeonline.com**, mobile trading app (SMC ACE), and desktop-based software.
- ❖ **Paytm** enabled its **Paytm Payments Bank's (PPB)** customers to make **instant payments across online platforms** through its all-in-one **payment gateway** using balances available in their **Fixed Deposit (FD)** account, which is held with **IndusInd Bank**, the **partner bank of Paytm.**
  - ✓ Using **FD as a payments** source under the **Paytm gateway** is the **1<sup>st</sup>-of-its-kind solution of PPB.**
  - ✓ **PPB** enables its customers to **open FD accounts with IndusInd Bank** and it also allows its customers to **redeem the FD from IndusInd Bank into a PPB account in real-time.**
    - Through this, **PPB became the 1<sup>st</sup> bank in India** to allow real-time redemption of **FD balances** into customer's current and savings accounts for making payments.
- ❖ The '**Securities and Exchange Board of India**' (**SEBI**) has devised a certain **new standardised rating scale** viz. **Expected Loss (EL) based RatingScale** for the **Credit Rating Agencies (CRAs).**
  - ✓ The **EL based RatingScale** has to be used by the **CRAs while rating projects/instruments** associated with the infrastructure sector.
  - ✓ The **EL-based rating symbols** and their definitions provided by the **CRAs** were divided into a **scale of 7 levels**, spanning from lowest to **highest expected loss.**



- ✓ 7 level of losses: **7 expected level** of losses on new scale prescribed by SEBI include-
  - Lowest expected loss-1, Very low expected loss-2,
  - Low expected loss-3, Moderate expected loss-4,
  - High expected loss-5, Very high expected loss and-6
  - Highest expected loss.-7
- ✓ Instruments rated 'EL 1' (Expected Loss) will be considered to have lowest expected loss while those rated 'EL 7' indicate highest expected loss.
- ❖ The **Bank of Maharashtra (BoM)** signed a **Memorandum of Understanding (MoU)** with '**National Bank for Agriculture & Rural Development**' (NABARD) to **foster the existing developmental initiatives** that are linked to **Priority Sector Lending (PSL)** in **Maharashtra**.
  - ✓ The **MoU is intended to benefit** farmers, farmer producer organisations, joint liability groups, self-help groups, rural artisans, weavers, agripreneurs, agri start-ups, and Micro, Small and Medium Enterprises (**MSMEs**) in the State. Under the MoU, the **BoM will work with NABARD** to develop the **rural areas in Maharashtra**.
  - ✓ BoM is the convenor bank of the **State Level Bankers' Committee (SLBC)** of Maharashtra.
- ❖ The **International Financial Services Centres Authority (IFSCA)**, the regulator of **GIFT- City** (Gujarat International Finance Tec-City), **constituted an expert committee** to recommend the **road map** and approach towards the development of the '**Longevity Finance Hub**' in **GIFT International Financial Services Centre (IFSC)**.
  - ✓ **Objective:** To serve the investment and wealth management needs of the '**Silver Generation**' (People with age group 60 and above), comprising people aged 60 and above.
  - ✓ The **expert committee** will be co-chaired by **Kaku Nakhate**, Bank of America, Country Head (India), and **Gopalan Srinivasan**, Ex-CMD, New India Assurance Company Ltd.
  - ✓ As per the **global estimates**, currently, **1 billion people exist** under the **Silver Generation** with a combined spending power of **\$15 trillion**, and further expansion in the size of the **Silver Generation** is also expected.
- ❖ The **Reserve Bank of India (RBI)** has extended the implementation **deadline for banks** to use only lockable cassettes, which could be **swapped** at the time of **cash replenishment** (filling up cash) in **ATMs** (Automated Teller Machines) till **March 2022**.
  - ✓ In accordance with the recommendations of the **Committee on Currency Movement (CCM)** (under the chairmanship of **D.K. Mohanty**), in **2018**, **RBI** had recommended banks to use lockable cassettes in their ATMs to overcome the risks involved in open cash replenishment/ top-up in ATMs.
  - ✓ The implementation of the **lockable cassettes** was planned in a **phased manner from 2018**, i.e covering at least one-3<sup>rd</sup> of ATMs operated by the banks every year, such that all ATMs would achieve cassette swap by March 31, 2021.

#### Types of ATM

- **White Label ATMs (WLAs):** ATMs set up, owned and operated by non-banks (i.e NBFCs) are WLAs. Non-bank ATM operators are authorised under the Payment & Settlement Systems Act, 2007 by RBI.
- **Green Label ATMs:** ATMs for agricultural transactions.
- **Orange label ATMs:** ATMs used for share transactions.
- **Pink Label ATMs:** ATMs that are meant only for women (ease their banking).
- **Yellow Label ATMs:** ATMs meant for E-commerce facility.
- **Brown Label ATMs:** ATMs that are outsourced by a bank to a 3<sup>rd</sup> party (based on the concept of sharing the cost).
- **Biometric ATM:** These are ATMs that use security features like fingerprint scanner and eye scanner of the customer to access the bank details.
- **Onsite ATMs:** ATMs that are located inside the bank's premises.
- **Offsite ATMs:** ATMs that are located in various places except inside the bank's premises.

- ❖ The **Reserve Bank of India (RBI)** has cancelled the license of **Dr Shivajirao Patil Nilangekar Urban Co-operative Bank Limited** in **Nilanga, Latur district of Maharashtra** with effect from the close of business on 14<sup>th</sup> July 2021.
  - ✓ Under Section 5(b) read with Section 56 of the **Banking Regulation Act, 1949**, following the cancellation of the license, the bank is **prohibited to conduct** the business of '**banking**' including the acceptance and repayment of deposits, with immediate effect.
  - ✓ **Commissioner for Cooperation and Registrar of Cooperative Societies (CC & RCS)** Maharashtra has been requested to issue an order for winding up the bank and appoint a liquidator for the bank.
  - ✓ Reason for the cancellation of license: The bank does not have the required capital and earning prospects.
- ❖ The **Insolvency and Bankruptcy Board of India (IBBI)** has **amended the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016**.
  - ✓ The **amendments are aimed** at enhancing the discipline, transparency, and accountability in corporate insolvency proceedings.
  - ✓ In March 2021 a sub-committee of the **Insolvency Law Committee (ILC)** recommended a **pre-pack framework** within the **basic structure of the Insolvency and Bankruptcy Code (IBC), 2016**.



- ❖ The **Reserve Bank of India (RBI)** is working on a **phased implementation strategy** for its own **digital currency** and is in the process of launching it in **wholesale and retail segments** in the near future.
  - ✓ A **high-level inter-ministerial committee** set up by the **Finance Ministry** had recommended **Central Bank Digital Currency (CBDC)** with changes in the legal framework including the **RBI Act**, which currently empowers the RBI to regulate issuance of bank notes.
  - ✓ It is a payment method which exists only in electronic form and is not tangible.
  - ✓ It can be transferred between entities or users with the help of technology like computers, smartphones and the internet. Digital currency is also known as **digital money and cybercash**. E.g. Cryptocurrency
- ❖ According to a recent **RBI report on 'Monetary transmission in India'**, the share of outstanding loans linked to **External Benchmarks Lending Rate (EBLR - like repo rate)**, increased from as low as **2.4%** during September 2019 to **28.5% during March 2021**.
  - ✓ This increase in **EBLR** linked lending will **contribute to significant improvement in monetary policy transmission**.
  - ✓ However, still **71.5% of outstanding loans are Internal Benchmark Lending Rate (IBLR- like base rate and MCLR)** linked loans, which continues to impede the **monetary policy transmission**.
    - The **Internal Benchmark Lending Rates** are a set of **reference lending rates** which are calculated after considering factors like the bank's current financial overview, deposits and **non performing assets (NPAs)** etc. **BPLR, Base rate, MCLR** are the examples of **Internal Benchmark Lending Rate**.
- ❖ The **Reserve Bank of India (RBI)** has amended the regulatory restrictions on **personal loans and advances** that are granted to **bank directors and their relatives**.
  - ✓ RBI has increased the threshold of '**personal loans**' that could be granted to any directors and their relatives of other banks to **Rs 5 crore from Rs 25 lakh** (which was fixed by RBI in 1996).
- ❖ The **Reserve Bank of India's Deputy Governor T. Rabi Sankar** stated about the RBI's plan for the phased introduction of a '**Central Bank Digital Currency**' (CBDC).
  - ✓ A CBDC is a legal tender that would be issued by the central **bank in a digital** form. It is exchangeable one-to-one with **fiat currency** and it would appear as a liability (currency in circulation) on a **central bank's balance sheet**.
- ❖ **State Bank of India (SBI)** selected **Paisalo Digital** as **National Corporate Business Correspondent** of the Bank. It has been selected to ensure greater **financial inclusion** and to **increase the delivery of its financial services**.
  - ✓ As a **Business Correspondent (BC)**, **Paisalo Digital** will **provide banking services** through **Kiosks Banking**.
  - ✓ As a Business Correspondent for SBI, **Paisalo Digital** will focus on boosting the fully digital small loan business under **SBI-Paisalo Loan Co-origination**.
- ❖ The **Reserve Bank of India (RBI)** has clarified that **IDFC (Infrastructure Development Finance Company) Limited** can exit as the promoter of **IDFC First Bank Limited** after the expiry of lock-in period of 5 years which already ended on September 30, 2020.
- ❖ The Federal Bank launched **FEDDY**, an Artificial Intelligence-powered virtual assistant to help customers with banking-related queries anytime.
  - ✓ **FEDDY** is also integrated into Google Business Messaging, a first-of-its-kind feat by an Indian bank. On Google search, **FEDDY** can be accessed by clicking the 'message/chat' option available against the searched bank branch. **FEDDY** can be reached on WhatsApp by typing '**FEDDY**' and sending it to 8108030845.
- ❖ **RBL Bank** has tied up with **Visa Worldwide (Visa)** to issue credit cards enabled on the Visa payment network. The bank had to tie up with Visa since Mastercard cannot onboard any new domestic customers (debit, credit or prepaid) on its card network from July 22.
- ❖ **ICICI Bank** announced the launch of a co-branded credit card with **Hindustan Petroleum Corporation Limited (HPCL)** to enable users to get benefits and reward points for using multiple credit cards in one. Named, '**ICICI Bank HPCL Super Saver Credit Card**', the card offers best-in-class rewards and benefits to customers on their everyday spends on fuel as well as other categories including electricity and mobile, departmental stores like Big Bazaar and D-Mart, and e-commerce portals, among others. Powered by **VISA**, the card is unique among its peers which typically offer benefits on only one category of spends.
- ❖ **Kotak Mahindra Bank** has signed a memorandum of understanding (MoU) with the Indian Navy for salary accounts. The MoU enables the bank to offer its salary account proposition to all personnel of the Indian Navy—both serving and retired. The bank said it will also offer special salary account benefits to the Indian Navy.
- ❖ **Kerala Bank** has launched a loan scheme titled '**Kerala Bank Samagra**' for the infrastructure development of Primary Agricultural Credit Cooperatives (PACS). The comprehensive loan scheme was devised to help PACS create job opportunities in rural areas and overcome the Covid crisis.

### **CORPORATE AFFAIRS**

- ❖ **SBI card**, the country's **2<sup>nd</sup> -largest credit card** issuer and **Fabindia**, a retail platform for a wide range of **handcrafted products** by the **artisans of the country**, have joined hands to launch an exclusive **co-branded contactless credit card- Fabindia SBI Card**.



- ✓ The card is designed with curated benefits and privileges to offer a rewarding shopping experience to its premium customers and comes in **2 variants** - **Fabindia SBI Card SELECT** and **Fabindia SBI Card**.
- ❖ **Mastercard** made a **strategic equity investment** in **Instamojo** to digitize and empower **Micro, Small and Medium Enterprises (MSMEs)** and **gig workers** by providing 'easy to use solutions'.
  - ✓ The solutions will support the **MSMEs** to get digitized by setting up online stores, that are equipped with **digital payment acceptance capabilities** (to reach customers under COVID-19).
- ❖ **Gujarat-based Arcelor Mittal Nippon Steel (AMNS) India** said it has executed **India's very 1<sup>st</sup> "paperless bill discounting transaction"** in partnership with **ICICI Bank**.
  - ✓ The transaction, **end-to-end electronic in nature**, comprising **digital issuance of letter of credit (LC)**, advisory and presentation of documents, took place among **AMNS India**, its customer, and **ICICI Bank**.
  - ✓ **ICICI Bank's** branch in Baroda issued the LC to the buyer, **Vijay Tanks**, while its Hazira, Surat-based branch negotiated on behalf of the seller, **AMNS India**.
- ❖ **India's largest power producer NTPC** has set a **target to install 60 GW** (gigawatts) of **renewable energy capacity** as part of the plan to reduce by **10% its net energy intensity by 2032**.
  - ✓ **Dvara e-Dairy Solutions Pvt Ltd** announced its partnership with **IFFCO Tokio General Insurance** for providing **artificial intelligence (AI) powered digital cattle identity solution for cattle insurance**.
  - ✓ The company's "**Surabhi e-Tag**" is AI-powered digital tag that identifies cattle based on muzzle identity.
  - ✓ **India's largest power producer NTPC** has set a target to install **60 GW** (gigawatts) of renewable energy capacity as part of the plan to reduce by **10% its net energy intensity by 2032**.
  - ✓ In addition, the coal-burning behemoth has declared that it will form at least **2 international alliances/groups** to facilitate **clean energy research** and **promote sustainability** in the energy value chain by **2025**.
  - ✓ These commitments make **NTPC** the **1<sup>st</sup> company in India's energy domain** to declare its **Energy Compact goals** as part of **UN High-level Dialogue on Energy**.
- ❖ **Reliance Industries Ltd (RIL)** signed a **strategic partnership** with **Abu Dhabi National Oil Company (ADNOC)** to build a chlor-alkali, ethylene dichloride and polyvinyl chloride (PVC) production facility at TA'ZIZ in Ruwais, Abu Dhabi.
  - ✓ Under the terms of the **agreement**, the companies will construct an integrated plant with a capacity to produce 940,000 tonnes of chlor-alkali, 1.1 million tonnes of ethylene dichloride and 360,000 tonnes of PVC annually.
- ❖ **Indian Railway** has opened the **1<sup>st</sup> movable freshwater tunnel aquarium** at **Bengaluru Railway Station**.
  - ✓ The **Krantivira Sangolli Rayanna Railway Station** also known as **Bengaluru City Railway Station** has become the **1<sup>st</sup> railway station in India** with a **movable freshwater tunnel aquarium**.
  - ✓ The **aquarium** has been opened by the **Indian Railway Stations Development Corporation Limited (IRSDC)** in collaboration with the **HNi Aquatic Kingdom**.
  - ✓ The **aquarium** is a one-of-its-kind aquatic park based on the **Amazon River** (of South America) concept.
- ❖ **Paytm**, digital payments platform, in partnership with **Aditya Birla Finance Ltd.**, launched a **small-ticket instant loans service** named '**Postpaid Mini**'. It was as an extension of its '**Buy Now-Pay Later**' service, to support new-to-credit customers.
  - ✓ **PhonePe**, the **digital payments platform** has partnered with **Flipkart**, the **e-commerce major**, and launched a contactless '**Scan and Pay**' feature to **digitise Flipkart's pay-on-delivery (cash-on-delivery)** orders payment.
  - ✓ The **partnership** will enable the **Flipkart customers** who have earlier opted for cash on delivery to pay 'digitally' at the time of delivery by scanning the **PhonePe's dynamic QR code** using any **Unified Payments Interface (UPI)** app. **Objective:** It was an initiative to encourage contactless payments and reduce personal contact.
- ❖ **Union Minister for Road Transport & Highways Nitin Gadkari** inaugurated **India's 1<sup>st</sup> Private LNG** (Liquefied Natural Gas) Facility plant at Nagpur, Maharashtra. **The Plant** has been set up by **Baidyanath Ayurvedic Group**.
  - ✓ Emphasizing the importance of alternate **biofuels for diversification of agriculture** towards the energy and power sector, Gadkari stated that **India is spending 8 Lakh Crore** for the import of petrol, diesel & petroleum products.
- ❖ **The Government** has designed a policy which **encourages development of cost effective pollution free** and indigenous **ethanol, bio CNG** (Compressed Natural Gas), **LNG and hydrogen fuels**.
  - ✓ **Nitin Gadkari** highlighted the importance of '**Flexible Fuel Vehicles (FFVs)**'. **FFVs** have engines which are capable of operating on more than **one fuel and also a mixture**.
- ❖ **Amazon India** launched its **1<sup>st</sup> 'Digital Kendra'** in **Krusha Bazar** (APMC Market), **Surat, Gujarat** as part of its commitment to digitize **10 million Indian micro, small and medium enterprises by 2025**.
  - ✓ They are physical resource centres that will provide **Micro, Small & Medium Enterprises (MSMEs)** information about the benefits of **e-commerce**.
- ❖ **Confederation of Indian Industry (CII)** in partnership with the **Ministry of External Affairs (MEA)** organized the **1<sup>st</sup> edition of Indo Pacific Business Summit** from 6-8 July, 2021, over a virtual platform.
  - ✓ Theme of the Summit – '**Developing a Road Map for Shared Prosperity**'.
  - ✓ **Objective** – To discuss how India & other countries in the **Indo Pacific Region** can enhance economic partnership and collaborate for future economic development.





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- ❖ **Mastercard, Mumbai Metro One Private Ltd (MMOPL), and Axis Bank** launched '**One Mumbai Metro Card**' to enable cashless and contactless travel for **Mumabi People** (Mumbaikars).
  - ✓ **Objective:** To change the way Indians travel regularly and to modify the transit ecosystem into completely digital.
  - ✓ **Type:** It is a prepaid, open-loop contactless card, the users could 'Tap' their card on a **contactless Point-of-Sale (PoS)** terminal to make payment. It has a top-up feature for **daily payments**.
- ❖ **SBI General Insurance** launched a **comprehensive health insurance plan** named '**Arogya Supreme**' with multiple **benefits and coverages**.
- ❖ The **Ministry of Defence** has implemented **System for Pension Administration Raksha (SPARSH)**.
  - ✓ It is an **integrated system for automation** of sanction and **disbursement of defence pension**.
  - ✓ This web-based system processes **pension claims and credits pension** directly into the **bank accounts of defence pensioners** without relying on **any external intermediary**.
  - ✓ A **Pensioner Portal** is available for pensioners to view their pension related information, access services and register complaints, if any.
    - **SPARSH** envisages establishment of Service Centres to provide last mile connectivity to pensioners who may be unable to directly access the **SPARSH portal**.
  - ✓ The 2 largest banks dealing with defence pensioners – **State Bank of India (SBI)** and **Punjab National Bank (PNB)** – have been co-opted as Service Centres.
- ❖ State-run **NTPC Ltd** is to set up **India's largest solar park** at **Rann of Kutch in Gujarat**.
  - ✓ This solar park will have the capacity of **4.75 gigawatt (GW)**.
  - ✓ It will be set up in **Rann of Kutch in Gujarat** from where **NTPC** will also generate **green hydrogen** on commercial scale.
  - ✓ **NTPC Renewable Energy Ltd** got the go-ahead from **ministry of new and renewable energy (MNRE)** for this project under "**ultra-mega renewable energy power parks (UMREPP) scheme**".
  - ✓ **NTPC Renewable Energy Ltd** has also signed pact with **Union territory of Ladakh** to set up green hydrogen mobility project in region.
- ❖ **Adani Group** led by **Gautam Adani** has completed the takeover of '**Mumbai International Airport**' from **GVK group**.
  - ✓ With this takeover, **Adani group** has become the top company in terms of **airport infrastructure companies in India**. **India** is going to become **world's third largest aviation market by 2024**.
  - ✓ addition of **Mumbai International Airport** to **Adani Group's** existing portfolio of **6 airports** will provides a transformational aviation platform will allow **Adani Group** to interlink its **B2B [business-to-business]** and **B2C [business-to-consumer]** business.
  - ✓ **Adani Airport Holdings** presently own a **74% stake in Mumbai International Airport**.
- ❖ **National Thermal Power Corporation Limited (NTPC) Renewable Energy Ltd (REL)** signed a **Memorandum of Understanding** with the **Union Territory of Ladakh** to set up the country's **1st Green Hydrogen Mobility project**.
  - ✓ **NTPC REL** will also set up a **solar park** at **Rann of Kutch in Gujarat** from where it will also generate **green hydrogen** on a commercial scale under the **Ultra-Mega Renewable Energy Power Parks (UMREPP) scheme**.
    - **Hydrogen** produced from **renewable sources** is called **green hydrogen**.
- ❖ **HDFC ERGO General Insurance**, a non-life insurance company, launched a new **health indemnity insurance policy** named '**Optima Secure**' to redefine the **values of insurance plans** that would be **obtained by customers**.
  - ✓ The **insurance plan** provides guaranteeing coverage for listed non-medical expenses and it would offer up to 4 times the sum insured by customers at no additional charge within 2 years.
  - ✓ The plan offers broad coverage from **5 Lacs to 2 Crores**.
- ❖ **Indian Oil Corporation (IOC)** is set to build **India's 1st 'Green Hydrogen' plant** at Mathura refinery, **Uttar Pradesh (UP)**. Through this, it aims to cater to the growing demand for cleaner forms of energy.
  - ✓ It will be **India's 1st Green Hydrogen Unit**. Previous projects have been announced to produce '**green hydrogen**' using **fossil fuels** such as **natural gas**.
  - ✓ **Green Hydrogen** will replace the carbon-emitting fuels used in Mathura refinery to process crude oil into value-added products like petrol and diesel.
  - ✓ **Green hydrogen** is hydrogen produced by splitting **water by electrolysis**. The process to make **green hydrogen** is powered by **renewable energy sources** such as **wind or solar**.
- ❖ The **Life Insurance Corporation of India (LIC)** launched a non-linked, non-participating, regular premium, individual, health insurance plan named- '**Arogya Rakshak**' to provide **fixed benefit health insurance** cover against certain specified health risks.
  - ✓ The plan will provide timely financial support under medical emergencies to the insured and his family.
  - ✓ **Payment Method:** Arogya Rakshak is a defined benefit policy and it has a different mode of payment than the regular health insurance plan, i.e it will pay the total benefit amount insured irrespective of actual medical costs.
- ❖ **ICICI Bank** launched a **co-branded credit card** with **Hindustan Petroleum Corporation Limited (HPCL)** named '**ICICI Bank HPCL Super Saver Credit Card**' to provide all the benefits and reward points of multiple credit cards in one card. The card is powered by **VISA**.



- ✓ The card will enable the customers to make payments for daily spending on fuel along with electricity mobile, e-commerce portals, etc.
- ❖ The **Asian Development Bank's (ADB) Asian Development Outlook (ADO) 2021 Supplement** has reduced India's GDP growth forecast for FY22 by 1 percent to 10 percent, from its earlier projection of 11 percent due to COVID-19.
- ❖ Prime Minister **Narendra Modi** virtually inaugurated & dedicated several **Railway Projects** worth **INR 1,100 crore** in Gujarat.
  - ✓ Inauguration of **India's 1<sup>st</sup> Re-developed railway station – Gandhinagar Capital Railway Station.**
  - ✓ **Gauge** converted cum electrified Mahesana – Varethha line & the newly electrified 266 Km Surendranagar – Pipavav section (~ INR 289 crores). Inauguration of 3-new attractions at **Gujarat Science City, Ahmedabad.**
  - ✓ **PM Flagged off 2 new trains** i.e Gandhinagar Capital – **Varanasi Superfast Express** and **MEMU** (Mainline Electric Multiple Unit) service trains between Gandhinagar Capital and Varethha.
- ❖ The '**Pension Funds Regulatory and Development Authority**' (PFRDA) has made amendments over the **PFRDA (Pension Fund) Regulations, 2015** and modified the **Foreign Direct Investment (FDI)** limit in the pension fund management under the **National Pension System (NPS)** to **74 percent from 49 percent.**
- ❖ **Reliance Retail Ltd**, the largest retail player of **India** and the subsidiary of **Reliance Industries Ltd (RIL)** has made an agreement with **Just Dial Ltd** and its founder & managing director **VSS Mani** to acquire an aggregate of **40.95 percent share of controlling stake in Just Dial for a total of Rs 3,497 crore.**
- ❖ A business accounting software **BUSY** has **collaborated with ICICI** ((Industrial Credit and Investment Corporation of India) **Bank for banking solutions.**
  - ✓ This integration will allow BUSY users to reconcile their bank statements automatically, do accounting, fetch bank details, make payments, etc., directly from the software. This will improve their business efficiencies.
- ❖ The Max Bupa Health Insurance company limited which was renamed as Niva Bupa Health Insurance Company Limited has rebranded itself as 'Niva Bupa'.
  - ✓ The brand transition of the company will be completed by December 2021. The rebranding of Max Bupa as Niva Bupa is due to the shareholder transition of Max Bupa from Max India to True North.
- ❖ Magma Fincorp Limited (Magma), a non-banking finance company, was renamed as Poonawalla Fincorp Limited with effect from 22<sup>nd</sup> July 2021, following the acquisition of controlling stakes by Rising Sun Holdings Private Limited (RSHPL) owned by Adar Poonawalla.
- ❖ The **Indian Bank** signed a **Memorandum of Understanding (MoU)** with **IIT (Indian Institute of Technology) Guwahati Technology Incubation Centre (TIC)** for financing Start-ups under the bank's loan product 'IND Spring Board'.
  - ✓ In October 2020, the Indian Bank in collaboration with **IIT Madras Incubation Cell (IITMIC)** has launched 'IND Spring Board', a credit facility of up to Rs 50 crore for start-ups.
- ❖ Fertiliser major **IFFCO's arm IFFCO Kisan Sanchar Ltd** is setting up **17 Farmer Producer Organisation (FPOs)** in **Gujarat** in association with **National Bank for Agriculture and Rural Development (NABARD)** and **National Cooperative Development Corporation (NCDC)**. A total of **5,000 farmers** will get associated with these FPOs by the end of this year and more than 50,000 farmers by **2025, IFFCO Kisan** said in a statement.
- ❖ Multilink, one of India's fastest-growing fintech companies with a network of 1,00,000+ agents spread across India, said it will begin its strategic partnership with NSDL payments bank to build agent points across India, and the strategic tie-up will also result in providing banking facilities to rural and urban areas through NEO banking systems.
  - ✓ The company believes that this branchless banking tie-up will give a boost to digitization and more people will be able to avail themselves and use banking facilities from their neighbourhood.
- ❖ **HDFC ERGO General Insurance** announced the launch of Optima Secure, a new health indemnity insurance product that seeks to redefine the value customers can get from their insurance plan.
  - ✓ According to the **HDFC ERGO**, the product has the "secure, plus, protect, and restore benefits built-in", which combine to offer customers up to four times their sum insured at no additional charge, while guaranteeing coverage for listed non-medical expenses.
- ❖ **Cisco Networking Academy** and the **National Skill Development Corporation (NSDC)** have partnered to address the shortage of a tech-proficient workforce in India and create career opportunities for millions in the digital economy.
  - ✓ The partnership will offer access to the Cisco Networking Academy courses through NSDC's eSkill India platform, to provide comprehensive digital skills critical for the digital-first world.

## **DEFENCE & SECURITY**

- ❖ India's **Defence Minister** reviewed the ongoing work on the **Indigenous Aircraft Carrier (IAC), INS Vikrant (IAC-1)**, which is a part of **Atmanirbhar Bharat**.
  - ✓ **INS Vikrant**, is likely to be **commissioned in 2022**. At present, **India** has only one aircraft carrier, the Russian-origin **INS Vikramaditya**.



- ✓ Earlier, the **Defence Acquisition Council (DAC)** approved issuance of **Request for Proposal (RFP)** for 6 advanced submarines for the **Indian Navy** under **Project-75I**.
  - ❖ **Drones** were used for the **1<sup>st</sup> time** to drop explosive devices, triggering blasts inside the **Air Force Station's technical area in Jammu**.
    - ✓ Over the past 2 years, drones have been deployed regularly by **Pakistan-based** outfits to smuggle arms, ammunition and drugs into **Indian Territory**.
    - ✓ According to a report by **International Institute for Strategic Studies (IISS)**, an influential think tank, **India's offensive** cyber capability is "**Pakistan-focused**" and "**regionally effective**", and not tuned towards China.
      - The report has done a qualitative assessment of **cyber power** in **15 countries**.
  - ❖ Four members of the **5 Eyes intelligence alliance** – the **United States**, the **United Kingdom**, **Canada** and **Australia**.
    - ✓ Three cyber-capable allies of the Five Eyes states – France, Israel and Japan.
      - Four countries viewed by the Five Eyes and their allies as cyber threats – China, Russia, Iran and North Korea.
      - Four states at earlier stages in their cyber power development – India, Indonesia, Malaysia and Vietnam.
  - ❖ The **Defence Minister** visited the **Karwar Naval Base** in **Karnataka** to review the ongoing **infrastructure development** under **Phase-II** of '**Project Seabird**'.
  - ❖ A new generation nuclear capable ballistic missile **Agni-P** (Prime) was successfully test-fired by the **Defence Research and Development Organisation (DRDO)** from **Dr. APJ Abdul Kalam island** off the **coast of Odisha, Balasore**.
    - ✓ **Agni-P** is a new generation advanced variant of the **Agni class** (under **IGMDP-Integrated Guided Missile Development Program**).
    - ✓ It is a **canisterised missile** with range capability between 1,000 and 2,000 km.
    - ✓ **Agni Class of Missiles:**
      - They are the mainstay of India's nuclear launch capability.
    - ✓ **Range of other Agni Missiles:**
      - **Agni I:** Range of 700-800 km.     **Agni II:** Range more than 2000 km.     **Agni III:** Range of more than 2,500 Km.
      - **Agni IV:** Range is more than 3,500 km and can fire from a road mobile launcher.
      - **Agni-V:** The longest of the **Agni series**, an **Inter-Continental Ballistic Missile (ICBM)** with a range of over 5,000 km.
- IGMDP (Integrated Guided Missile Development Program)**  
 It was conceived by **Dr. A.P.J. Abdul Kalam** to enable **India attain self-sufficiency** in the field of **missile technology**. It was approved by the **Government of India** in **1983** and **completed in March 2012**.  
**The 5 missiles (P-A-T-N-A)** developed under this program are:

  - **Prithvi:** Short range **surface to surface** ballistic missile.
  - **Agni:** Ballistic missiles with different ranges, i.e. Agni (1,2,3,4,5)
  - **Trishul:** Short range low level **surface to air** missile.
  - **Nag:** 3<sup>rd</sup> generation **anti-tank missile**.
  - **Akash:** Medium range **surface to air** missile.
- ❖ **Ukraine** and the **United States** launched joint naval Exercise '**Sea Breeze**' in the **Black Sea** in a show of **Western cooperation** with **Ukraine** as it faces off with **Russia**.
    - ✓ The drills come just days after the **British Royal Navy's HMS Defender** passed near **Russian-annexed Crimea** in the **Black Sea**.
  - ❖ The exercise **Sea Breeze** has been held since **1997**, involving **NATO states** and their allies in the **Black Sea region**.
    - ✓ It has taken place **21 times since 1997**. This **edition (2021)** will be the largest in **Exercise's history** that will involve some **5,000 military personnel** from more than **30 countries**.
    - ✓ **Aim of the Exercise:**
      - The drill is aimed at improving naval and land operations and improving cooperation among participating countries. The exercise is also aimed at sending a powerful message to maintain stability and peace in the region.
  - ❖ Defence Secretary **Dr Ajay Kumar** addressed at the **plenary session** of the **9<sup>th</sup> Moscow Conference on International Security** on the topic '**Role of Military Agencies in fighting against COVID-19**', in **Moscow, Russia**.
    - ✓ The **Defence Secretary** highlighted **India's support** to friendly nations by deploying **Rapid Response Medical Teams** to provide medical assistance to those in need. Medical supplies of various kinds were sent to 150 countries.
  - ❖ **Turkey and Azerbaijan** have begun joint military drills "**Mustafa Kemal Atatürk – 2021**" in **Baku**, deploying tanks, helicopters and drones in an effort to improve the **2 countries' combat interoperability**. The exercises **involve up to 600 personnel** in an effort to improve the allies' combat interoperability.
    - ✓ Towards **enhancing military cooperation** with friendly nations, **Indian Naval Ship Tabar** commenced her prolonged deployment on 13 June and will visit a number of ports in **Africa and Europe till end September**.
    - ✓ The ship will participate in a number of joint exercises with friendly navies. In addition to **PASSEX** with **host navies of countries** being visited, the ship is also scheduled to participate in bilateral exercises like **Ex Konkan** with **Royal Navy**, **Ex Varuna** with **French Navy** and **Ex Indra** with **Russian Federation Navy**.

- ✓ The deployment will also see participation by the ship in the **Russian Navy Day** celebrations from 22 to 27 July.
- ❖ The 7<sup>th</sup> edition of **Indian Ocean Naval Symposium (IONS)** was hosted by the **French Navy** at Reunion island.
  - ✓ It is a biennial event which was conceived by the **Indian Navy in 2008**.
  - ✓ The **IONS** is a voluntary and inclusive initiative that brings together navies of Indian Ocean Region littoral states to increase maritime co-operation and enhance regional security.
  - ✓ It also serves to develop an **effective response mechanism** and **humanitarian assistance and disaster relief (HADR)** against natural disasters.
  - ✓ The **chairmanship of IONS** has been held by **India (2008-10)**, **UAE (2010-12)**, **South Africa (2012-14)**, **Australia (2014-16)**, **Bangladesh (2016-18)** and **Islamic Republic of Iran (2018-21)**.
  - ✓ **France** assumed the **Chairmanship in June 2021** for a 2-year tenure.
  - ✓ **IONS includes 24 member nations** that touch or lie within the **Indian Ocean Region (IOR)**, and **8 observer nations**.
- ❖ Authorities in **Srinagar district** have banned storage, sale, possession, use and transport of drones and similar kinds of **unmanned aerial vehicles (UAVs)** within the territorial jurisdiction of district.
  - ✓ Order asks the authorities to secure aerial space near vital installations and highly populated areas. Thus, it is imperative to discontinue use of drones in all social and cultural gatherings.
  - ✓ Order to ban **UAVs** was issued under **Section 144 of CrPC**.
  - ✓ Order reads, decentralized airspace access needs to be regulated in the backdrop of episodes of misuse of drones, which are posing a threat to **security infrastructure**.
- ❖ **Russia** successfully test-fired its new **S-500 Air Defence Missile Systems** in a **Kapustin Yar Training ground**, Russia. The missile, considered as the most advanced anti-missile system, successfully hit a high-speed ballistic target.
  - ✓ **S-400 Triumf** is a Long-range **Surface-to-Air Missile Defence System**. It is an interceptor-based missile system which can destroy incoming hostile aircraft, missiles, and drones at ranges of up to 600 kms.
  - ✓ It is manufactured by **Almaz-Antey** (Russian State-owned company).
    - **S-400 System:** In 2018, **India signed a USD 5 billion deal with Russia to buy 5 units of the S-400 air defence missile systems**. India is set to receive the **1<sup>st</sup> batch of S-400 System** from **Russia** between October-December, 2021.
- ❖ **Bharat Dynamic Ltd (BDL)** officially started the delivery of the **1<sup>st</sup> Missile** of the **1<sup>st</sup> Firing unit of Medium Range Surface to Air Missile (MRSAM)** for delivery to the **Indian Air Force (IAF)**. It was flagged off by **MSR Prasad**, Director General (Missiles & Strategic Systems) of BDL.
- ❖ **Indian Navy** received the **1<sup>st</sup> batch of 2 MH-60R Multi Role Helicopters (MRH)** from the **United States (US) Navy**. The helicopters were formally transferred during an event, which was attended by **Taranjit Singh Sandhu** – Indian Ambassador to US.
  - ✓ **India** has ordered a total of **24 MH-60R Helicopters** to the **US government** at an estimated cost of **USD 2.4 billion**. The Helicopters will be manufactured by **Lockheed Martin**.
- ❖ The **Ministry of Defence (MoD)** has issued a **Request of Proposal (RFP)** for construction of **6 AIP (Air Independent Propulsion) fitted Conventional Submarines** named **Project 75 (India) [P-75(I)]** for the **Indian Navy**. The estimated cost of the project is over **INR 40,000 Crore**.
  - ✓ It is the **1<sup>st</sup> Acquisition programme** under the **Strategic Partnership Model (SP Model)**, and is a major initiative towards 'Make in India'.

### **SCIENCE & TECHNOLOGY**

- ❖ The **Department of Justice** has launched **Enforcing Contracts Portal**. The portal aims to promote **ease of doing business and improve the 'Contract Enforcement Regime'** in the country.
  - ✓ The portal will provide easy access to latest information on commercial cases in **Dedicated Commercial Courts of Delhi, Mumbai, Bengaluru and Kolkata**. The portal will also provide access to a repository of **commercial laws**.
- ❖ The government launched "**Atmanirbhar Krishi App**" to provide farmers with actionable **agricultural insights** and **early weather alerts**.
  - ✓ The wealth of information relevant to farmers curated by various **government departments** on a national digital platform "**KisanMitr**" is now being made available through the "**Atmanirbhar Krishi App**" in a manner comprehensible to them.
  - ✓ The App - in Android and Windows versions — is available in **12 languages** for free of cost for farmers, start-ups, Krishi Vighyan Kendras, Self Help Groups, and NGOs.
- ❖ **Ayurveda dataset** on **Clinical Trial Registry-India (CTRI) Portal** will be launched by Ayush Minister **Shri Kiren Rijiju**.
  - ✓ Launch of **CTRI Portal** marks a significant step towards worldwide visibility with respect to **Ayurveda** based clinical trials. Ayurveda Dataset of **CTRI** was jointly developed by **ICMR and CCRAS, Ministry of Ayush**.
  - ✓ On the occasion, **4 more portals** namely **RMIS (Research Management Information System)**, **SAHI (Showcase of Ayurveda Historical Imprints)**, **AMAR (Ayush Manuscripts Advanced Repository)**, and **e-Medha (electronic**



**Medical Heritage Accession**) will be launched, all of them have been developed by **Central Council for Research in Ayurvedic Sciences (CCRAS)**.

- ❖ **Indian Space Research Organisation (ISRO)** has given its approval to the **Parliamentary Standing Committee on Education** in order to provide technical assistance for **satellite TV classrooms across India** in a bid to bridge learning gap that arose due to **COVID-induced lockdown**.
- ❖ **ISRO scientists** have appeared before **Parliamentary Standing Committee for Education** on July 2, 2021 and made a detailed presentation regarding proposed satellite TV classroom for students before officials of **Ministry of Electronics and Information Technology (MEITY)** and Doordarshan.
  - ✓ **ISRO scientists** also emphasized that, organization is ready to provide satellite rights to states in order to start satellite TV classrooms.
- ❖ **India's 1<sup>st</sup> indigenous Autonomous Drone Defence Dome (AD3)** namely '**Indrajaal**' has been developed by **Grene Robotics, a Hyderabad (Telangana) based company** into **building autonomous technologies**.
  - ✓ This **Anti-Drone Dome** provides a 24\*7 protection to a large area / city of 1,000-2,000 sq km against threats such as **Unmanned Aerial Vehicles (UAVs)**, incoming weapons (missiles), loitering munitions and Low-Radar Cross Section (RCS) targets autonomously.
- ❖ **Arun Jaitley National Institute of Financial Management (AJNIFM)** made a **strategic partnership** and signed a **Memorandum of Understanding (MoU)** with Microsoft to build a **Centre of Excellence** at AJNIFM, enabled with AI (Artificial Intelligence) and **emerging technologies**.
  - ✓ The partnership mainly intends to **transform the public finance management, expenditure management in India and prevent revenue leakages and money laundering** by exploring the role of cloud, AI, and emerging technologies.
  - ✓ **Centre of Excellence:** To develop a **Centre of Excellence at AJNIFM** to incorporate the ideas of AI in finance management across key associated ministries of AJNIFM. It will serve as a central body for research (AI-based) and tech-led innovation.
- ❖ The **Ministry of Fisheries, Animal Husbandry and Dairying** has launched the **Online Course Mobile App "Matsya Setu"** for **fish farmers**.
  - ✓ The app was developed by the **Indian Council of Agricultural Research-Central Institute of Freshwater Aquaculture (ICAR-CIFA)** and **National Fisheries Development Board (NFDB)**.
  - ✓ It aims to disseminate the latest freshwater aquaculture technologies to the aqua farmers of the country, thus increasing the productivity and income.
  - ✓ **Aquaculture** is breeding, raising, and harvesting **fish, shellfish, and aquatic plants**.
    - **India** is the **2<sup>nd</sup> major producer of fish** through **aquaculture in the world**.
- ❖ The **National Institute of Biomedical Genomics (NIBMG)**, funded by the **Department of Biotechnology**, has created the **world's 1<sup>st</sup> database of genomic variations in oral cancer (dbGENVOC)**.
  - ✓ **dbGENVOC**, a comprehensive, flexible database framework, developed with an aim to allow potential users to access, query, browse and download clinically relevant somatic and germline variation data from Indian oral cancer patients.
- ❖ The **IIT Madras Pravartak Technologies Foundation (IITM-PTF)** is collaborating with **Sony India Software Centre Pvt. Ltd.** to conduct a **National hackathon** called '**SAMVEDAN 2021 - Sensing Solutions for Bharat**' to inspire citizens to solve **India-specific problems of societal interest** using IoT sensor board.
  - ✓ The challenge will be held in three stages quarterfinals, semi-finals and finals. A total of 75 ideas will be selected for the quarter-finals, and among them, 25 best ideas will be selected for the semi-finals. There will be seven finalists with prizes for every finalist. Prizes worth 3 Lakhs will be awarded to the best teams.
- ❖ Recently, it has been reported that **Pegasus**, the **malicious software**, has allegedly been used to **secretly monitor and spy on an extensive host of public figures in India**.
  - ✓ **Pegasus:** It is a type of malicious software or malware classified as a spyware.
  - ✓ It is designed to gain access to devices, without the knowledge of users, and gather personal information and relay it back to whoever it is that is using the software to spy.
    - **Pegasus** has been developed by the **Israeli firm NSO Group** that was set up in **2010**.
- ❖ The **Indian Council of Agriculture Research (ICAR)** celebrated its **93rd foundation day** and on the occasion, the **Kisan Sarathi** platform was launched.
- ❖ The **Defence Minister** launched an **Artificial Intelligence (AI)- powered grievance management application**.
  - ✓ Earlier, the **Chief Justice of India (CJI)** launched an AI-based portal '**SUPACE**' in the **judicial system** aimed at assisting judges with legal research.
    - This project is the **1<sup>st</sup> of its kind initiative of the Government** for **using AI, data science and Machine Learning techniques in grievance redressal**. It is a citizen centric reform.
    - It has been developed by the **Ministry of Defence (MoD)** with the help of **IIT-Kanpur**.



- It will automatically handle and analyse the complaints of the people and thus reduce human intervention, save time and bring more transparency in their disposal.
- ❖ **China** has unveiled a new **Maglev transportation system**, which is capable of achieving a **maximum speed of 600 kph or 372 mph**, in **Qingdao, the coastal city in Shandong province of China**. The **Maglev train developed by China and manufactured in Qingdao** is reported to be the **world's fastest ground vehicle available**.
  - ✓ This is China's latest scientific and technological achievement in the field of rail transit.
- ❖ The **Ministry of Electronics & Information Technology (MeitY)** has enabled map services in **UMANG (Unified Mobile Application for New-age Governance) App**.
  - ✓ **Citizens** will be able to **find government facilities nearest** to their **location**, such as mandis, blood banks and also be able to see these on the most detailed and interactive street and village level maps of India (built by MapmyIndia company).
  - ✓ The **UMANG mobile app** is a **Government of India** all-in-one single, unified, secure, multi-channel, multi-lingual, multi-service mobile app.
  - ✓ It provides access to high impact services of various organizations of **Centre and States**. **Presently it has 2000+ services**. The aim of **UMANG is to fast-track mobile governance in India**.
- ❖ '**New Shepard**' Rocket System built by **Blue Origin** (a Company owned by Amazon's Founder, Jeff Bezos) successfully completed its **1<sup>st</sup> human spaceflight with 4 people on board**. It was launched from a private launch site near **Van Horn, Texas**.
  - ✓ The **4 members** in the spaceflight were Jeff Bezos, Mark Bezos, Wally Funk (82 years, oldest to ever fly in space) & Oliver Daemen (18 years, youngest ever to fly in space).
  - ✓ July 20 marks the 52<sup>nd</sup> anniversary of Neil Armstrong & Buzz Aldrin's moon landing (on Apollo 11).
    - Recently, US based Spaceflight company '**Virgin Galactic**' owned by **Richard Branson** successfully completed its successful space flight.
- ❖ The digital platform '**Kisan Sarathi**' was jointly launched by Union Minister for Agriculture & Farmers Welfare, **Narendra Singh Tomar** and Union Minister for Electronics & Information Technology, **Ashwini Vaishnaw** to help farmers get '**right information at the right time**' in their desired language.
  - ✓ The portal was launched virtually on the occasion of **93<sup>rd</sup> Indian Council of Agricultural Research (ICAR) Foundation Day i.e 16<sup>th</sup> July, 2021**.
- ❖ **National Aeronautics and Space Administration (NASA)** has announced that its new spacecraft, named **Near-Earth Asteroid Scout** or **NEA Scout**, has completed all required tests and has been safely tucked inside the Space Launch System (SLS) rocket.
  - ✓ **Near-Earth Asteroid Scout, or NEA Scout**, is a miniaturized spacecraft, known as a **CubeSat**, developed under NASA's **Advanced Exploration Systems (AES)** Program.
  - ✓ Its main mission is to fly by and collect data from a near-Earth asteroid.
  - ✓ It will also be **America's 1<sup>st</sup> interplanetary mission** using special **solar sail propulsion**.
  - ✓ It is one of several payloads that will hitch a ride on Artemis I, which is expected to be launched in November, 2021.
- ❖ Researchers at **IIT, Ropar** have developed '**AMLEX**', a **1<sup>st</sup>** of its kind device that is capable of regulating the flow of **medical oxygen** from a **cylinder** during inhalation and exhalation by a patient. It significantly reduces oxygen wastage.
- ❖ **Prasar Bharati** and **IIT Kanpur** will collaborate on **NextGen Broadcasting Technology Center of Excellence** to spur **Aatmanirbhar Bharat** in Media and Broadcasting. As a follow up to the Memorandum of Understanding, a Center of Excellence for Media and Broadcasting Technologies will be established at IIT Kanpur.
  - ✓ Prasar Bharati and IIT Kanpur will explore the development of direct to mobile broadcasting capabilities with an aim to align emerging technologies with the global standards for 5G.
- ❖ Researchers at the Indian Institute of Technology (IIT), Ropar have developed a first-of-its-kind device that can regulate the flow of medical oxygen from cylinder during inhalation and exhalation by a patient, thereby reducing wastage.
  - ✓ **AMLEX** is a system developed specifically for oxygen cylinders. It synchronises the flow of oxygen with inhalation and exhalation of a patient. This conserves a large amount of oxygen in the reservoir, said Dr Ashish Sahani, Assistant Professor, Department of Biomedical Engineering, IIT Ropar.

## SPORTS

- ❖ **Sajan Prakash** has become the **1<sup>st</sup> Indian swimmer to qualify** for the upcoming **Tokyo Olympics**.
  - ✓ **Sajan** achieved the feat as he clocked 1 minute 56.38 seconds in the men's 200m butterfly at the Sette Colli Trophy in Rome.
- ❖ **Madhya Pradesh** allrounder **Anshula Rao** has been handed a 4-year ban by the **National Anti-Doping Agency** for failing a dope test, backdated to July 2020.
  - ✓ Rao thus becomes the **1<sup>st</sup> woman cricketer** to have been **punished for doping**.
- ❖ **India** captain **Mithali Raj** has returned to the **top 5** of the latest **ICC Women's ODI Rankings for batswomen** after **top-scoring for India** with 72 in the series opener against England in Bristol.



- ✓ The 38-year-old, who has completed 22 years in **international cricket**, rescued her side from a precarious 27 for two but India's total of 201 for 8<sup>th</sup> was not challenging enough for **England**, who will be defending their **World Cup** title in **New Zealand** next year.
- ✓ Hard-hitting opener **Shafali Verma**, the top-ranked **T20I batter**, has entered the **ODI rankings** at **120<sup>th</sup> place** after scoring a 14-ball 15 on debut.
- ❖ The **Sudirman Cup Finals 2021** and the **BWF World Tour Finals**, which were originally planned to take place in **China** this year, have now been moved to **Vantaa, Finland** and **Bali, Indonesia** respectively.
  - ✓ **Vantaa, Finland** is the new host of the **Sudirman Cup Finals 2021** from **September 26 to October 3**, followed by the **Thomas and Uber Cup Finals 2020** in **Aarhus, Denmark**, which had been postponed last year.
- ❖ The **BCCI** has communicated to its member associations that this year's **T20 World Cup** will be held in the **UAE**.
  - ✓ However, **BCCI retains the hosting rights** of the **16-team event** that is scheduled to begin on October 17.
- ❖ **Sports Ministry** has decided to recognise **WAKO India Kickboxing Federation** as a **National Sports Federation** (NSF) to promote and develop **sport in India**.
  - ✓ **WAKO India Kickboxing Federation** is affiliated to **World Association of Kickboxing Organizations (WAKO)** which is a world body for kickboxing.
  - ✓ Since November 30, 2020; WAKO has been a provisionally recognised member of **International Olympic Committee (IOC)**.
  - ✓ Recommendation to approve **WAKO** as fully recognised member of **Olympic family** was taken by **IOC in June 2020**.
    - **International Olympic Committee (IOC)** Executive Board has approved recommendation for WAKO on June 10, 2021 to become a fully recognized member of Olympic family of sport.
    - Full recognition of WAKO will be finally decided by IOC Session of July 2021 in Tokyo.
- ❖ **Maana Patel** has become the **1<sup>st</sup> female** and only the **3<sup>rd</sup> swimmer** from **India** to **qualify Tokyo Olympics 2021 ticket**.
  - ✓ **Maana Patel** joins **Srihari Nataraj** and **Sajan Prakash** to have qualified for the Olympics.
  - ✓ She is a 21-year-old backstroke swimmer from Ahmedabad who have won gold medals in 50 metre backstroke and 200 metre backstroke at **National Games**.
  - ✓ She also won gold in 100 metre backstroke at **60<sup>th</sup> National School Games** (2015) and broke the national record in backstroke.
    - She was selected for **Olympic Gold Quest in 2015** making it the **1<sup>st</sup> time a swimmer** was roped in.
    - In 2018, she secured 3 gold medals at **72<sup>nd</sup> Senior National Aquatic Championships**.
- ❖ **India's 2<sup>nd</sup> Largest Cricket Stadium & World's 3<sup>rd</sup> Largest Cricket Stadium** is set to be constructed in **Jaipur** (also known as Pink City), **Rajasthan**. The construction of the stadium will cost an estimated **INR 290 crore**.
  - ✓ The **Board of Control for Cricket in India (BCCI)** has given a **financial grant** of **INR 100 crore** to the **Rajasthan Cricket Association** for the **construction of the Stadium** which will have a **capacity of 75,000**.
  - ✓ The **world's largest Cricket Stadium** is **Narendra Modi Stadium, Motera, Ahmedabad, Gujarat** with a capacity of 1,32,000 and the **2<sup>nd</sup> largest** is **Melbourne Cricket Ground (MCG)** situated in **Melbourne, Australia**.
  - ✓ While the **World's 3<sup>rd</sup> largest & India's 2<sup>nd</sup> largest cricket stadium** is **Eden Garden cricket ground** situated in **Kolkata, West Bengal**.
- ❖ **Red Bull Racing** driver **Max Verstappen** (Belgium) won the **Austrian Grand Prix 2021**, making his **3<sup>rd</sup> consecutive** win and **5<sup>th</sup> win** in 2021. He was quickly followed by Mercedes driver **Valtteri Bottas** and **McLaren's Lando Norris** in **2<sup>nd</sup> & 3<sup>rd</sup> positions** respectively.
  - ✓ Mercedes driver **Lewis Hamilton**, who is fighting for his **99<sup>th</sup> victory**, was positioned in **4<sup>th</sup> place** due to a damaged tire.
  - ✓ **Max Verstappen's** victory in **Austrian Grand Prix** also marks the **5<sup>th</sup> consecutive** win for **Red Bull Racing** with 4 of them won by **Verstappen** and 1 by **Sergio Pérez** (Azerbaijan Grand Prix 2021)
  - ✓ **Max Verstappen wins in 2021:**
    - Emilia Romagna Grand Prix, Monaco Grand Prix, Styrian Grand Prix,
    - French Grand Prix, Austrian Grand Prix.
- ❖ **India** bagged **4 Medals** (1 Gold, 1 Silver & 2 Bronze) and finished **10<sup>th</sup>** at the **ISSF World Cup 2021 Rifle/ Pistol/ Shotgun** held at **Osijek, Croatia** from June 22 – July 3, 2021. **The Medals table** was topped by **Russia** with 18 Medals followed by **Italy & Germany** with 10 Medals each.
  - ✓ This is the final ISSF (**International Shooting Sport Federation**) world cup held before the **Tokyo Olympics 2020**, which is set to be held from 23<sup>rd</sup> July – 8<sup>th</sup> August, 2021.
- ❖ The **134<sup>th</sup> Edition** (127<sup>th</sup> staging of the **Ladies' Singles Championship** event, the 53<sup>rd</sup> in the Open Era) of **Wimbledon Championships 2021** was held at the **All England Lawn Tennis and Croquet Club, London, UK** from 28<sup>th</sup> June – 11<sup>th</sup> July, 2021.

S. No.	Category	Winner	Runner Up
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1.	Men's Singles	Novak Djokovic (Serbia)	Matteo Berrettini
2.	Women's Singles	Ashleigh Barty (Australia)	Karolína Plíšková (Czech Republic)
3.	Men's Doubles	Nikola Mektić and Mate Pavić	Marcel Granollers and Horacio Zeballos
4.	Women's Doubles	Hsieh Su-wei and Elise Mertens	Veronika Kudermetova and Elena Vesnina
5.	Mixed Doubles	Neal Skupski and Desirae Krawczyk	Joe Salisbury and Harriet Dart

- ❖ Bowler **Pankaj Singh**, who represented **India** in **2 Test matches & 1 One-Day International**, officially retired from all forms of Cricket.
  - ✓ **Pawan Singh**, Joint Secretary-General of the **National Rifle Association of India (NRAI)**, has become the **1<sup>st</sup>** ever Indian juror to be selected to officiate an **Olympics Games**. The **International Shooting Sports Federation (ISSF)** has selected **Pawan Singh** as a juror to officiate at the upcoming **Tokyo Olympic Games** in shooting sports.
- ❖ Former **India and Rajasthan** pacer **Pankaj Singh** announced **retirement** from all forms of **cricket**.
- ❖ **India** will host the **World Badminton Championships in 2026**, the sport's **global governing body, BWF**, said.
  - ✓ **India** were scheduled to organise the **Sudirman Cup in 2023** but the **Badminton World Federation** decided to award the hosting rights of the world mixed team championships to China.
  - ✓ The **BWF** was forced to shift this year's **Sudirman Cup** from **Suzhou, China to Vantaa, Finland** due to the **COVID-19 situation** in the **Asian country**.
- ❖ **Deepak Kabra** has become the **1<sup>st</sup> Indian** to be selected for judging the **gymnastics competition** of the **Olympic Games**, a life goal achieved for the man who knew he wouldn't have made it there as an active **gymnast** because of his not-so-strong fundamentals.
- ❖ **Khelo India Youth Games 2021** will be organized by **Haryana in February 2022**.
  - ✓ The decision was taken in **1<sup>st</sup> meeting** of **Organising-cum-Coordination Committee** regarding the preparation of **Khelo India Youth Games 2021** held under the chairmanship of **Haryana Chief Minister Manohar Lal Khattar**.
  - ✓ **Khelo India Youth Games** are to be held in U-18 age group in which there will be a total of 25 sports competitions.
    - Earlier, games were to be organized from November 21 to 30 at 5 places including Panchkula, Chandigarh, Shahbad, Ambala and Delhi.
- ❖ India's **Vishwanathan Anand** finished **2<sup>nd</sup>** in the **2021 Croatia Grand Chess Tour Rapid and Blitz tournament** held at **Zagreb, Croatia** from July 5-12, 2021. **Maxime Vachier-Lagrave** of France finished **1<sup>st</sup> in the tournament**.
  - ✓ Vachier-Lagrave finished with 23 points (combined of Rapid & Blitz sections) while Anand finished with 21 points.
  - ✓ Croatia Grand Chess Tour is the **2<sup>nd</sup>** Rapid and Blitz event and the **3<sup>rd</sup>** stop on the 2021 Grand Chess Tour (GCT).
- ❖ **Indian women's football team forward Bala Devi** from **Manipur** and **Indian Men's football team's defender Sandesh Jhingan** from **Chandigarh**, has been named the **Women's Footballer of the year 2020-2021** and **Men's Footballer of the Year 2020-2021** respectively at the annual **All India Football Federation (AIFF) Awards 2020-2021**.
  - ✓ This is the **3<sup>rd</sup> time** for **Bala Devi** to receive the honour. Previously she received the award in 2014 and 2015.

	Award 2020-2021	Winner
❖ <b>Karnataka</b>	AIFF Men's Emerging Footballer of the Year	Suresh Singh Wangjam(midfielder)
	AIFF Women's Emerging Footballer of the Year	Manisha Kalyan(midfielder)
	AIFF Awards for the Best Referee	Tejas Nagvenkar (Goa)
	AIFF Award for Best Assistant Referee	Sumanta Dutta(Assam)

a, the host of **2<sup>nd</sup> edition of Khelo India University Games (KIUG)** announced that the 12-day long event will be conducted from **5<sup>th</sup> March 2022 in Bangalore**. Decisions were taken to invite Prime Minister **Narendra Modi** as **Chief Guest for the event's inauguration**, which is planned to be held at **Sree Kanteerava Stadium, Bangalore, Karnataka**.

- ✓ A total of 18 sporting events will be conducted in KIUG, with the inclusion of **2 new indigenous games – Yogasana & Mallakhamb**.
- ✓ Hosts – **Karnataka in partnership** with the **Association of Indian Universities**.



- ❖ **Haryana State government** which is set to host the 4<sup>th</sup> edition of **Khelo India Youth Games** in **November 2021**, has postponed the event to February 2022. This comes after reviewing the situation of possible 3<sup>rd</sup> wave of COVID-19 in India, by the **Organising-cum-Coordination Committee** chaired by Haryana Chief Minister – **Manohar Lal Khattar**.
  - ✓ The event is planned to be held in 5 cities – 3 in Haryana (Panchkula, Shahbad, Ambala) & 2 Union Territories (Delhi & Chandigarh).
  - ✓ A total of 25 Sporting events, including 5 indigenous games (Yoga, Gatka, Kalaripayattu, Thang-Ta and Mallakhamb) will be conducted for Under18 age group. Mascot for 2021 – ‘Dhakad’
- ❖ **India** is all set to host the **BWF's** (Badminton World Federation) **World Badminton Championships in 2026**. This information was provided by the **sport's global governing** body, **Badminton World Federation (BWF)**. This will be the **2<sup>nd</sup> time** that India will host this event after **2009 in Hyderabad, Telangana**.
- ❖ Former **goalkeeper of the Indian Football** team, Late **Shibaji Banerjee** (1950-2017), who has played for the **Mohun Bagan Athletic Club** (Kolkata, West Bengal) for more than a decade will be honoured with **Mohun Bagan Ratna Award 2021** (posthumously) at the **Mohun Bagan Day** Celebration which will be organised virtually on 29<sup>th</sup> July 2021.

### **AWARDS & HONOURS**

- ❖ The **Central government** declared **Smart City awards 2020** in which **Indore** (Madhya Pradesh) and **Surat** (Gujarat) won the award jointly for their overall development. Whereas **Uttar Pradesh** emerged on the **top among all states**, followed by **Madhya Pradesh and Tamil Nadu** under the **Smart City award, 2020**.
- ❖ **RK Sabharwal**, the **Chairman and Managing Director (CMD)** of **Engineers India Limited (EIL)**, has been honoured with the **highest civilian award** of Mongolia '**The Order of Polar Star**'.
- ❖ Renowned journalist and founder of **People's Archive of Rural India (PARI)** **P Sainath** has been awarded the **Fukuoka Grand Prize for 2021**.
  - ✓ The award, established by **Japan's Fukuoka city** and the **Fukuoka City International Foundation**, is given to individuals and organisations for their work in preserving **Asian culture**.
  - ✓ Besides the **Grand Prize**, there are **2 more award categories**, academics and culture. The **Academics Prize** was given to **Professor Kishimoto Mio**, a historian from **Japan** who specialises in the **socio-economic history of China** in the **Ming-Qing period**. Thailand-based writer and filmmaker **Prabda Yoon** received the **Arts and Culture Award**.
- ❖ **Sabharwal** was bestowed with the honour by **His Excellency**, the President of **Mongolia**, **Ukhnaa Khurelsukh** for an outstanding contribution towards the establishment of the **1<sup>st</sup>-ever oil refinery in Mongolia**.
- ❖ Odia poet **Dr. Rajendra Kishore Panda** has been selected for the **Kuvempu Rashtriya Puraskar** (award) 2020.
  - ✓ **Dr. Panda**, born in 1944, is a **poet and novelist from Odisha**. He has published 16 poetry collections and a novel.
  - ✓ He was presented the **Gangadhar National Award in 2010**, and the **Sahitya Akademi Award in 1985**.
- ❖ **Union Commerce & Industry**, Minister **Piyush Goyal** and Minister of Information & Broadcasting **Prakash Javadekar** congratulated **Invest India** has been awarded **world's most innovative Promotion Agency 2021** by **OCO Global**.
- ❖ An **Indian** named **Ganesan Sandhirakasan** has won the **top prize** in a **government-initiated competition** for **migrant workers in Singapore** for his performance of **Silambam**.
  - ✓ **Silambam** is an ancient weapon-based **martial art** that emerged in **Tamilakam**, which is now **Tamil Nadu** region of India. It is one of the oldest martial arts in the world.
- ❖ **Portuguese** superstar **Cristiano Ronaldo** claimed his **1<sup>st</sup> European Championship Golden Boot** as **EURO 2020** concluded with **Italy emerging as the champion**.
- ❖ The Principal Scientist of Central Marine Fisheries Research Institute (CMFRI), **Dr. Kajal Chakraborty**, bagged the esteemed 'Norman Borlaug National Award for Excellence in Agricultural Research' by Indian Council of Agricultural Research (ICAR) at the 93rd ICAR Foundation Day.
  - ✓ He was awarded for his research efforts towards the development and marketing of a series of nutraceutical products made from chosen seaweed to treat diseases like type 2 diabetes, hypertension, rheumatoid arthritis pain, hypothyroidism, and dyslipidemia.

### **PERSON APPOINTED /RESIGNED**

- ❖ The **central government** has extended the term of **K.K. Venugopal** as **Attorney General (AG)** for 1 more year.
  - ✓ This is the **2<sup>nd</sup> time the Centre has extended his tenure**. Venugopal received his 1<sup>st</sup> extension of term in 2020.
  - ✓ **Venugopal** was appointed the **15<sup>th</sup> AG of India in 2017**. He succeeded **Mukul Rohatgi** who was AG from 2014-2017.
- ❖ The **government** has **appointed** former Olympic medallist **Karnam Malleswari** as the **1<sup>st</sup> Vice Chancellor** of **Delhi Sports University**.

- ✓ **Suresh N Patel** has been appointed as the acting **Central Vigilance Commissioner (CVC)** of India in the **Central Vigilance Commission** with effect. He has been appointed in place of **Sanjay Kothari**.
- ✓ Twitter appointed California-based **Jeremy Kessel** as the new **Grievance Officer for India**.
- ❖ **CBI Additional Director Praveen Sinha** has been appointed as **Special Director of Central Bureau of Investigation**, a post earlier held by **Rakesh Asthana**.
- ❖ **WhatsApp** has appointed former Amazon executive **Manesh Mahatme** to head its newly launched **payment service in the country**.
- ❖ **Shambhu Nath Srivastava**, a former judge of **Allahabad High Court** and former **chief Lokayukta of Chhattisgarh**, has been appointed the chairman of the **Indian Federation of United Nations Associations (IFUNA)**.
  - ✓ He succeeds **Mukul Sangma**, a former chief minister of **Meghalaya**.
- ❖ **Venudhar Reddy**, an **Indian Information service (IIS)** Officer of 1988 batch took charge as **Director General of All India Radio**.
  - ✓ Currently Working as Principal **DG of News Services Division**, All India Radio, he was given additional charge of AIR, upon the approval of the Appointments committee of the cabinet.
- ❖ **The Centre** has granted a 1-year extension to **Amitabh Kant**, chief executive officer (CEO) of **National Institution for Transforming India (NITI Aayog)** till **June 2022**.
  - ✓ The **Appointments Committee of the Cabinet** gave a one-year extension to Deputy Election Commissioner **Umesh Sinha**.
- ❖ The **Reserve bank of India (RBI)** approved the re-appointment of **Shyam Srinivasan** as the **Managing Director (MD)** and **Chief Executive Officer (CEO)** of **Federal Bank** for **3 years** i.e. from September 23, 2021, to September 22, 2024.
- ❖ UN Secretary-General **Antonio Guterres** has accepted the resignation of **Henrietta Fore** as **executive director of UNICEF** with deep regret, praising her inspiring leadership as head of the **UN children's agency**.
- ❖ **Ariel Henry**, a member of the political party **Inite**, was appointed as the new Prime Minister (PM) of **Haiti**. He took over the charge from the incumbent PM **Claude Joseph**.
- ❖ The founder of HCL Group, **Shiv Nadar** (76), has resigned as managing director and director of **HCL Technologies Ltd**, a subsidiary of HCL, with effect from July 19, 2021. He is succeeded by **C. Vijayakumar**, president and **chief executive officer (CEO)**, as the managing director for 5 years.
- ❖ Industry body **IAMAI** said **Google India** Vice President and Managing Director **Sanjay Gupta** has been elected as its chairman for the period 2021-23. He succeeds Amazon Senior Vice President and India Country Manager **Amit Agarwal**.

### **BOOKS & AUTHORS**

- ❖ **Indian British** author **Ruskin Bond** has authored a new book titled '**It's a Wonderful Life**' is published by **Aleph Book Company**. The book is written in a perceptive, uplifting, deeply moving, and non-fictional way.
- ❖ Journalist **Sandeep Mishra's** book titled '**Fiercely Female: The Dutee Chand Story**' has been released recently. The book was published by **Westland Books**.
  - ✓ The book '**Fiercely Female: The Dutee Chand Story**' chronicles Chand's journey with a detailed narrative of the gender-identity controversy that made her an iconic figure in Indian sport.
- ❖ Chief Justice of India **N V Ramana** released a book "**Anomalies in Law and Justice**" by former **Supreme Court Judge Justice (retd) R V Raveendran**, explaining in simple terms various deficiencies in the law which needs to be overcome.
- ❖ A book titled "**Kashmiri Century: Portrait of a Society in Flux**" written by **Khemlata Vakhlu**, has been released recently.
  - ✓ A **Kashmiri Century** is a powerful and rare compilation of **human-interest stories**. Spanning a full century, it throws a compassionate light on the innocent and hard-working people who live in the beautiful valley of Kashmir.
- ❖ A book titled "**Policymaker's Journal: From New Delhi to Washington, DC**" authored by **Kaushik Basu** released soon.
  - ✓ This book charts the course of **Kaushik Basu's career** over 7 years, as he moved out of the cloisters of academe to the frenetic world of policymaking, **1<sup>st</sup> in India as Chief Economic Adviser to the Indian Government** and after that as **Chief Economist at the World Bank in Washington**.
- ❖ **US President Joe Biden's** sister **Valerie Biden Owens** has signed a book deal with **Celadon Books** to pen a memoir '**Growing Up Biden**'.
  - ✓ Owens' '**Growing Up Biden**' will be released on **April 12, 2022**.
- ❖ **Major General Rajpal Punia** and his daughter **Damini Punia** have co-authored their 1<sup>st</sup> book titled "**Operation Khukri: The true story behind the Indian Army's most successful mission as a part of the United Nations**".
- ❖ **World Wide Fund for Nature (WWF)** and **Penguin Random House India (PRHI)** have launched '**Eeks**', a new series of books to introduce **children to the world of insects** which includes a range of insects like bees, mosquitoes, ants and cockroaches.
  - ✓ The series comprises 4 books authored by **Arthy Muthanna Singh** and **Mamta Nainy**.
  - ✓ The series consists of 4 books titled:
    - Eeks! I Saw a Cockroach!

Eeks! I Saw a Bee!



• Eeks! I Saw a Mosquito!

Eeks! I Saw an Ant!

- ❖ **Union Minister** of Rural Development, Agriculture and Farmers' Welfare, **Panchayati Raj** and Food Processing Industries **Narendra Singh Tomar** released a compendium relating to how **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission** (DAY-NRLM) is addressing gender issues through **Social Action Committees of Self Help Groups** (SHGs) federations.
- ❖ Journalist **Dhaval Kulkarni** has authored a book titled "**Nathuram Godse: The True Story of Gandhi's Assassin**", the biography of **Nathuram Godse**, the assassin of **Mahatma Gandhi**.
  - ✓ **Teesta Guha Sarkar**, editorial head at **Pan Macmillan India** acquired the book from **Anish Chandy**, founder of Labyrinth literary agency in an auction.
- ❖ Journalist **Sushant Singh** and children's book writer **Shruthi Rao** have authored a new children's book titled "**India To The Rescue**". The illustrations of the book were done by **Shangnik Chakraborty**.
  - ✓ The book features the rescue operation "**Operation Cactus**" which averted the **Maldives** crisis on 3<sup>rd</sup> November 1988.
- ❖ **Shivraj Singh Chouhan**, Chief Minister of **Madhya Pradesh** released a book titled "**Janaksuta Sut Shaurya**" written by **Dr Gauri Shankar Sharma 'Gaurish'** at his residence in **Bhopal, Madhya Pradesh**.
  - ✓ The book discusses the subject related to the **Uttar Ramayana** in simple and easy poetic forms.
- ❖ **HarperCollins** released a new book titled "**The Struggle Within – A Memoir of the Emergency**" authored by **Ashok Chakravarti**, an economist and senior Economic Advisor to the **Government of Zimbabwe**, based in Harare, Zimbabwe. The book is published by HarperCollins India.
- ❖ The **Vice President**, **Muppavarapu Venkaiah Naidu** released the book namely '**Palleku Pattabhishekam**' authored by former MP (Member of Parliament) representing **Andhra Pradesh (AP)**, **Yalamanchili Sivaji**, at **Dr Marri Channa Reddy Human Resource Development Institute** in **Hyderabad**.
- ❖ **Sanjaya Baru** and **Rahul Sharma** have edited a new book titled "**A New Cold War: Henry Kissinger and the Rise of China**". The book published by **HarperCollins** is a collection of essays that examines the impacts of the secret visit of Henry Kissinger, **US National Security Advisor** in July 1971 and discusses the relationship between **China and the United States**.
- ❖ **M Venkaiah Naidu**, Vice President of India received the **1<sup>st</sup> copy** of the book titled "**Terrace Garden: Midde Thota**", the English translation of **Thummeti Raghothama Reddy's** Telugu book titled "**Midde Thota: Terrace Garden**". The book was translated by **Koduru Sitarama Prasad** and published by **Yadlapalli Venkateswara Rao**.
- ❖ Prime Minister **Narendra Modi** received the **1<sup>st</sup> copy** of the book "**The Ramayana of Shri Guru Gobind Singh Ji**" authored by **Late Baljit Kaur Tulsi**, from **KTS Tulsi**, Member of Parliament (MP) (Rajya Sabha – Chhattisgarh) and son of **Baljit Kaur Tulsi**.
- ❖ Bollywood Actress **Kareena Kapoor Khan** has launched her debut book titled "**Kareena Kapoor Khan's Pregnancy Bible: The ultimate manual for moms-to-be**" which features her experiences and learnings during her pregnancies. The book is published by Juggernaut Books and it is co-authored by **Aditi Shah Bhimjyani**.
- ❖ "**The Fourth Lion: Essays for Gopalkrishna Gandhi**", a new book edited by **Venu Madhav Govindu** and **Srinath Raghavan**. The **Fourth Lion** is a **festschrift** (a collection of writings in honour of a scholar) published in honour of **Gopalkrishna Gandhi**.
  - ✓ It is a collection of 26 essays contributed by individuals drawn from across the globe. The book is published by the **Aleph Book Company**.
- ❖ Bollywood Filmmaker **Rakeysh Omprakash Mehra** has authored his debut book – his autobiography – titled "**The Stranger in the Mirror**". The book is co-written by noted author **Reeta Ramamurthy Gupta**.
  - ✓ The foreword of the book is written by **AR Rahman** and the afterword is written by **Aamir Khan**.
- ❖ **Canadian Mensa Prodigy**, **Chryseis Knight** (7 years old), one of the **world's youngest authors** and illustrators, has drawn and written the book titled "**The Great Big Lion**". The book is published by India Puffin, Imprint of Penguin Random House in India.
- ❖ **M Venkaiah Naidu**, Vice President of India, received the book titled "**Urdu Poets and Writers – Gems of Deccan**" authored by **J.S. Iftekhar**, a senior Journalist from **Hyderabad, Telangana**. The book highlights the literature and cultural traditions of the **Deccan region**.
  - ✓ The book is published by **Woven Words Publishers OPC Pvt. Ltd.**
- ❖ Former RBI Governor **Duvvuri Subbarao** released a new book '**Bank with a Soul: Equitas**' authored by retired IAS officer **C.K. Gariyali**.
  - ✓ Gariyali is the founder trustee of **EDIT (Equitas Development Initiative Trust)**.
- ❖ **Ashok Lavasa**, retired IAS officer and former **Election Commissioner of India (ECI)**, has authored a new book titled "**An Ordinary Life: Portrait of an Indian Generation**" featuring the experiences of his father-Udai Singh and the way of life in India during his generation.
- ❖ **Bhagat Singh Koshyari**, Governor of Maharashtra, released the book titled "**Kashmir Ki Kyari Mein Aag Ki Lapte Aakhir Kab Tak?**" authored by Kashmiri writer and social worker **Dr Beena Budki** at **Raj Bhavan, Maharashtra**.
  - ✓ He also released the magazine **Kashmir Sandesh** brought out by Kashmiri Hindi Sangam and edited by **Beena Budki**.



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- ❖ **Dr Bimal Jalan**, Former **Governor of Reserve Bank of India (RBI)** and **Member of Parliament (MP)**, has authored a new book titled **"The India Story: An Epic Journey Of Democracy And Development"** based on extensive research and data, and his experience as RBI Governor.
  - ✓ The book published by **Rupa Publications India** focuses on the economic **history of India** and provides lessons for the future of the **political economy**.
- ❖ Prime Minister Narendra Modi received the first copy of "The Ramayana of Shri Guru Gobind Singh Ji" which is written by the late Baljit Kaur Tulsi—the mother of noted lawyer KTS Tulsi.
  - ✓ The book is published by the Indira Gandhi National Centre for Arts.

### **OBITUARY**

- ❖ Noted Photographer and Filmmaker **Sivan** Passes Away.
- ❖ Pakistan's former caretaker Prime Minister **Mir Hazar Khan Khoso** passed away.
- ❖ Filmmaker **Raj Kaushal**, who directed movies like **"Shaadi Ka Laddoo"** and **"Pyaar Mein Kabhi Kabhi"**, passed away following a heart attack.
- ❖ Former **WWE Wrestler 'Mr. Wonderful' Paul Orndorff** passes away.
- ❖ **Dr Panniyampalli Krishnankutty Warriar** (PK Warriar), who popularised **Ayurveda**, died in **Kerala's Kottakal**, a month after celebrating his **100<sup>th</sup> birthday**.
- ❖ The mahant of Kashi Annapurna Math Mandir, **Rameshwar Puri** passed away at a private hospital in the city.
- ❖ Former Indian cricketer **Yashpal Sharma** passed away at the age of 66.
- ❖ Marathi litterateur and Banker, **Satish Kalsekar** passed away.

### **Days|Week|Year**

- ❖ **28<sup>th</sup> June 2021: National Insurance Awareness Day.**
- ❖ **29<sup>th</sup> June 2021: International Day of the Tropics.**
  - ✓ **Theme:** The Digital Divide in the Tropics.
- ❖ **30<sup>th</sup> June 2021: International Day of Parliamentarism.**
- ❖ **30<sup>th</sup> June 2021: World Asteroid Day.**
- ❖ **1<sup>st</sup> July 2021: National Doctor's Day.**
- ❖ **1<sup>st</sup> July 2021: National Postal Worker Day.**
- ❖ **1<sup>st</sup> July 2021: National Chartered Accountant Day.**
- ❖ **1<sup>st</sup> July 2021: International Fruit Day.**
  - ✓ **Theme:** Create Change Together.
- ❖ **3<sup>rd</sup> July 2021: International Plastic Bag Free Day.**
- ❖ **3<sup>rd</sup> July 2021: International Day of Cooperatives (#CoopsDay) (1<sup>st</sup> Saturday of July).**
  - ✓ **Theme:** Rebuild better together.
- ❖ **10<sup>th</sup> July 2021: 21<sup>st</sup> National Fish Farmers Day.**
- ❖ **11<sup>th</sup> July 2021: World Population Day.**
- ❖ **12<sup>th</sup> July 2021: Malala Day.**
- ❖ **15<sup>th</sup> July 2021: World Youth Skills Day.**
  - ✓ **Theme:** Reimagining Youth Skills Post-Pandemic.
- ❖ **15<sup>th</sup> July 2021: World Plastic Surgery Day.**
- ❖ **17<sup>th</sup> July 2021: Day of International Criminal Justice. (World Day of International Justice and International Criminal Justice day).**
  - ✓ **Theme:** A Call for Social Justice in the Digital Economy.
- ❖ **18<sup>th</sup> July 2021: Nelson Mandela International Day.**
  - ✓ **Theme:** One Hand Can Feed Another.
- ❖ **20<sup>th</sup> July 2021: Space Exploration Day (Moon Day).**
- ❖ **20<sup>th</sup> July 2021: World Chess Day.**
- ❖ **22<sup>nd</sup> July 2021: National Refreshment Day (4<sup>th</sup> Thursday in July).**
- ❖ **22<sup>nd</sup> July 2021: Pi Approximation Day.**
- ❖ **22<sup>nd</sup> July 2021: World Fragile X Day.**
- ❖ **22<sup>nd</sup> July 2021: World Brain Day.**
  - ✓ **Theme:** Stop Multiple Sclerosis.
- ❖ **23<sup>rd</sup> July 2021: National Broadcasting Day.**
- ❖ **24<sup>th</sup> July 2021: National Thermal Engineer Day.**
- ❖ **24<sup>th</sup> July 2021: 161<sup>st</sup> Income Tax Day i.e. Aaykar Diwas.**
- ❖ **26<sup>th</sup> July 2021: Kargil Vijay Diwas.**
- ❖ **28<sup>th</sup> July 2021: World Nature Conservation Day.**

- ❖ 28<sup>th</sup> July 2021: **World Hepatitis Day.**
  - ✓ **Theme:** Hepatitis Can't Wait.
- ❖ 29<sup>th</sup> July 2021: **International Tiger Day.**

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