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WEEKLY CA JULY 2021

AUG 1-7



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NATIONAL AFFAIRS

1. Minister of State (Independent Charge) Dr Jitendra Singh, Ministry of Science & Technology released 'Biotech-PRIDE (Promotion of Research and Innovation through Data Exchange) Guidelines' developed by Department of Biotechnology (DBT), Ministry of Science and Technology.
 - These Guidelines will be implemented through **Indian Biological Data Centre (IBDC)** at Regional Centre for Biotechnology supported by DBT.
 - The Minister also launched the website of IBDC.
 - Biotech-PRIDE is the **1st of its kind** by the DBT.
2. Japan International Cooperation Agency (**JICA**) has signed a Record of Discussions with the Indian government to strengthen its technical cooperation project with the Indian Institute of Technology Hyderabad (**IITH**) - **Phase 2** of **FRIENDSHIP** (Future Researchers at IITH to Enhance Network Development with Scholarship).
 - Under Phase 2 of FRIENDSHIP, JICA experts will be dispatched to IITH for launching the **Japan Desk at IITH**, conducting student exchange programmes, and providing JICA research funds to enhance research and technology development and industrial collaboration between India and Japan.
3. **Intel** collaborated with the Central Board of Secondary Education (**CBSE**) and launched the initiative '**AI For All**' under its 'AI For Citizens' programme to create a basic understanding of artificial intelligence (AI) for Indian people. It plans to introduce AI to 1 million people in its 1st year of launch.
 - The **4-hour** self-paced learning programme 'AI For All' will explain AI in an easier way, it is available in **11 vernacular languages** and it is divided into two sections such as AI Awareness (1.5 hours) and AI Appreciation (2.5 hours).
4. The 112th Annual Day celebrations of National Centre for Disease Control (**NCDC**) were held in New Delhi. Its function was presided over by Union Minister Mansukh Laxmanbhai Mandaviya, Ministry of Health and Family Welfare (MoHFW).

5. DefExpo-2022 (12th Edition), the land and naval systems show of the Ministry of Defence has been scheduled to be held at **Gandhinagar, Gujarat** from March 11-13, 2022. It is a **biennial event** and is organised by the Ministry of Defence.
6. Nano Biotechnology Research Centre (**NBRC**), the research and development unit of the Indian Farmers Fertiliser Cooperative Limited (**IFFCO**) has signed a Memorandum of Understanding (**MoU**) with the Indian Institute of Technology(**IIT**) – **Delhi** for “research consultancy, knowledge transfer and collaborative projects”.
7. The Border Roads Organisation (**BRO**) constructed the world’s highest **52-km-long** tarmac road or motorable pass at Umling LA Pass in eastern **Ladakh** at an altitude of 19,300 feet which has surpassed the record of a road in Bolivia, South America at 18,953 ft which connects to its volcano **Uturuncu**.
 - This road will enhance socio-economic conditions and promote tourism in Ladakh.
8. National Fisheries Development Board (NFDB) has signed MoU with Punjab National Bank to extend financial assistance to the fisheries sector through the bank’s 10,641 branches, 13,781 delivery channels and 12,518 Business Correspondents.
 - The PNB’s **Hyderabad Zonal Office** will be the nodal office for all the technically approved proposals received by NFDB across the country.
9. Mahatma Gandhi National Council of Rural Education (**MGNCRE**) under the Ministry of Education has recognised the Chitkara University in Patiala as the ‘**District Green Champion**’ for the academic year **2020-2021**.
 - **Dr Madhu Chitkara**, Pro-Chancellor of Chitkara University received the award in the presence of Kumar Amit, Deputy Commissioner, Patiala.

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STATES AFFAIRS

10. **Karnataka** has become the first state in the country to provide **1% horizontal reservation** for the **transgender** in each category of general, Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Classes (OBC) for all government services.
11. **Meghalaya** State Investment Promotion (**MSIP**) Society has signed a Memorandum of Understanding (**MoU**) with **Invest India**, an investment promotion agency under the Ministry of Commerce and Industry, to promote the trade and industries of Meghalaya.
12. **Krishikarna** project, a joint initiative of State Agri Horticultural Society (**SAHS**), **Sustainable Foundation**, and **Qore3 Innovations**, was launched in Thiruvananthapuram, **Kerala** to promote hi-tech farming.
 - Under the project, a mini polyhouse (a type of greenhouse) will be set up on 2.5 cents of land at a cost of Rs 2.35 lakh.
13. Asian Development Bank (**ADB**) has sanctioned loans worth **USD 112 million** to finance Urban Water Supply Infrastructure Projects in 4 towns (Ranchi, Hussainabad, Jhumri Telaiya and Medininagar) of Jharkhand. This is **the ADB's 1st urban sector project in Jharkhand**.
14. The **government of Assam**, the National Bank for Agriculture and Rural Development (**NABARD**) and the Assam Infrastructure Financing Authority (**AIFA**) has signed a Memorandum of Understanding (**MoU**) to assist the execution of various development projects in Assam.
 - The MoU was signed in the presence of Himanta Biswa Sarma, Chief Minister of Assam and Ajanta Neog, Finance Minister of Assam.
 - The MoU will facilitate Rs 13,200 crore investment for infrastructure development across various sectors including the education sector.
15. Lieutenant Governor of **Ladakh RK Mathur** launched a month-long campaign named '**Pani Maah** (water month)' to accelerate the implementation of Jal Jeevan Mission (**JJM**) and to inform and engage village communities on the importance of clean water in the Union Territory (UT) of Ladakh.

16. In India's 1st, **Tamil Nadu Chief Minister M K Stalin** launched '**Makkalai Thedi Maruthuvam**' scheme (Healthcare services at people's doorstep Healthcare) at Krishnagiri to deliver medical services at people's doorstep.

- **Objective** – To eliminate the need for patients to visit hospitals for treating non-communicable diseases.

INTERNATIONAL AFFAIRS

17. The 36th Edition of Coordinated Patrol (**CORPAT**) was held between the Navies of India and Indonesia from July 30-31, 2021 in the **Indian Ocean region** (IOR).

- Indian Naval ship (**INS**) **Saryu**, an indigenously built Offshore Patrol Vessel (OPV) along with Indonesian Naval ship KRI Bung Tomo took part in the coordinated patrol.
- It aims to enhance the maritime cooperation between the two navies and forge strong bonds of friendship across the Indo Pacific region.
- The patrol was held in "**A non-contact, at sea only**" format in view of the pandemic.
- Under **SAGAR** (Security And Growth for All in the Region) mission, Indian Navy has been actively partnering with countries in the littoral states of Indian ocean to enhance maritime security in the region.
- SAGAR was launched in **2015**, It is India's strategic vision for IOR.

18. Defence Minister Rajnath Singh visited **Dushanbe, Capital of Tajikistan** from July 27-29, 2021 to participate in the **annual meeting of the Defence Ministers** of Shanghai Cooperation Organisation (**SCO**) member states.

19. The **1st G20 Culture Ministers' Meeting 2021** was held in July 2021, virtually in **Rome, Italy**. It was hosted by Italy as it assumed the G20 2021 Presidency on 1 December 2020.

- From India, **Meenakashi Lekhi**, the Minister of State for External Affairs and Culture participated in the meeting.

20. **Germany** became the **5th country** to join the **International Solar Alliance (ISA)** Framework Agreement after amendments to the ISA Agreement entered into force on **8th January 2021**.

- Germany's Ambassador to India, Walter J. Lindner deposited signed copies of the ISA Framework Agreement with the Ministry of External Affairs, which is the depository of ISA Framework Agreement.

21. **Bangladesh** and **Canada** joined the **Coalition on Disaster Resilient Infrastructure** (CDRI), an initiative of India launched by Prime Minister Narendra Modi at the UN Climate Action Summit in September 2019.

- India's external affairs minister **S Jaishankar** has welcomed both nations as partners under CDRI.

22. In order to boost global liquidity and to curb COVID-19 impact, the Board of Governors of the International Monetary Fund (IMF) has approved a general allocation of Special Drawing Rights (SDRs) equivalent to **US\$650 billion** w.e.f. August 23, 2021.

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REPORTS & INDICES

23. As per the report of Micro Small and Medium Enterprises (MSME) lender **SIDBI** (Small Industries Development Bank of India) and **Transunion-Cibil, MSME Pulse** – Edition XII, the value of new loans disbursed to the MSME sector in **FY21** (COVID-19 period) was Rs.9.5 lakh crore, 40% higher than Rs.6.8 lakh crore in FY20 (pre-COVID-19 period).

24. **NITI Aayog's** (National Institute for Transforming India) Vice chairman Dr. Rajiv Kumar released a Report on the Power Distribution Sector titled 'Turning around the Power Distribution Sector- Learnings and Best Practices from Reforms'.

- The report is co-authored by NITI Aayog, RMI (Rocky Mountain Institute), and RMI India.
- The report provides ways to transform India's Power distribution sector.
- **Key findings of the Report**
- Distribution Sector has been one of the major weak points of India's Power sector.

- Most of the power Distribution Companies (**DISCOMS**) incur losses every year, the total losses were estimated to be around **INR90,000 crore in FY 21**.
- The COVID-19 pandemic and the lockdown have further dented the finances of the Discoms.

GOVERNMENT SCHEMES & PROGRAMMES

25. In order to provide weather forecasts for farmers, the India Meteorological Department (IMD) is all set to install Agro-Automatic Weather Stations (AWS) at **200 District Agromet Units (DAMUs)** located in Krishi Vigyan Kendras (KVKs) under the Indian Council of Agricultural Research (ICAR) network.
- These AWSs will be used for augmenting block level Agromet Advisory Services (AAS) under **Gramin Krishi Mausam Sewa (GKMS)** scheme.
26. The Government of India (**Goi**) has signed a **US \$250 million loan** agreement with the **World Bank (WB)** for the Second Dam Rehabilitation and Improvement Project (**DRIP-2) Phase II**, the world's largest dam management program. The agreement is the 1st phase of 'DRIP Phase II and Phase III'.
- The loan will be provided from the International Bank for Reconstruction and Development (**IBRD**), the lending arm of WB Group and it has a maturity of 13 years with a grace period of 6 years.
 - DRIP Phase II will provide financial support to the GoI's long-term **National Dam Safety Program** and improve the safety and performance of existing dams across various states of India.
 - The agreement was between the Ministry of Jal Shakti, Central Water Commission (CWC), representatives of **10 participating states** (Chhattisgarh, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Odisha, Rajasthan, and Tamil Nadu) and the WB.

ECONOMY & BUSINESS

27. **National Fertilisers Limited (NFL)** & Rashtriya Chemicals and Fertilisers Ltd (RCF) signed a Memorandum of Understanding (MoU) with Indian Farmers Fertiliser Cooperative Limited (IFFCO) for '**Transfer of Technology**' of fertiliser **Nano Urea Liquid**.
28. National Bank for Agriculture and Rural Development (**NABARD**) has partnered with the Central Warehousing Corporation (**CWC**) through the NABFoundation, to offer storage facilities for the Farmers Producer Organisation (**FPOs**) at lower rates for the next 5 years.
29. **India Recorded Highest Ever Monthly Merchandise Export of \$35.17 billion in July 2021**
- **In July 2021**, India has recorded the highest ever monthly merchandise export. The merchandise exports in July 2021 was increased by **47.91 percent** to USD 35.17 billion from USD 23.78 billion in July 2020. India's exports have covered 32.64 percent of its annual target of 400 billion dollars.
 - The top 5 commodity groups of export which have recorded positive growth during July this year are – Petroleum Products, Gems and Jewellery, Other Cereals, Man-made fabrics, and Cotton Fabrics, Handloom Products.

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FINANCE & BANKING

30. State Bank of India (**SBI**) has launched a '**SIM Binding**' feature in its digital banking platform YONO (You Only Need One), YONO Lite.
- The technology allows Only one user per device with a Registered Mobile Number (RMN). It is aimed at protecting customers from various digital frauds.
 - The SIM Binding feature will work with the basic rule of One Mobile Device – One User – One RMN.

31. According to information provided by the Reserve Bank of India (RBI), the total amount of unclaimed deposits of Scheduled Commercial Banks (SCBs) was Rs. 24,356 crore, as on **July 31, 2020**.
- The 15th Finance Commission, in its latest report to the Centre, has recommended a performance-based challenge fund of Rs 8,000 crore to 8 states for incubation of new cities.
 - The amount available for each proposed new city is Rs 1,000 crore and a state can have only one new city under the proposed scheme.
32. **PhonePe** launched the UPI based **AutoPay** functionality for its Mutual Fund (**MF**) Systematic Investment Plans (**SIPs**) offerings, became the **1st** digital investment platform in India to introduce such a feature.
33. On August 2, 2021, the **SBI (State Bank of India) General Insurance** collaborated with Manipal Business Solutions, the promoter of **SahiPay** to expand its non-life penetration in rural areas.
34. **The Securities and Exchange Board of India (SEBI)** reduced the minimum application value of real estate investment trusts (REITs) and infrastructure investment trusts (InvITs) to the range of **Rs 10,000-15,000** from earlier requirement of Rs 50,000 for REITs and Rs 1 lakh for InvITs.
- It also revised the trading lot to **one unit** for REITs and InvITs from earlier 100 units for initial listing.
 - In this regard, allotment to any investor is required to be made in the multiples of a lot.
35. The Reserve Bank of India (**RBI**) has empanelled **IndusInd Bank**, the **private sector** lender, as an '**Agency Bank**' to facilitate transactions related to government (govt) businesses.
- RBI has allowed IndusInd Bank to handle transactions related to revenue receipts under Central Board of Direct Taxes (CBDT), Central Board of Indirect Taxes and Customs (CBIC) and Goods and Services Tax (GST) on behalf of the state/central govt.
 - On behalf of state govts, it will collect state taxes such as professional tax, VAT (value-added tax), state excise duties, etc.
36. RBI imposed a monetary penalty of **Rs 50.35 lakh** on **Janalaxmi Co-operative Bank**, Nashik, Maharashtra

37. **The Banker**, the Financial Times publication has honoured **DBS Bank**, a Singapore based financial service group, as the **Global** and **Asia-Pacific** winner for the Most Innovative in Digital Banking, at its **Innovation in Digital Banking Awards 2021**.

- The winners of the awards were announced by **Joy Macknight**, Editor of 'The Banker'.
- The DBS has also won an award under the Cyber Security category for its Secure Access and Remote Working Solutions.

38. On August 3, 2021, **Securities and Exchange Board of India (SEBI)** allowed payments banks to carry out the activities of investment bankers in order to ease the access for investors to participate in public and rights issues by using various payment avenues.

- Also, Non-scheduled payments banks, which have prior approval from the Reserve Bank of India (RBI), will be eligible to act as **Bankers to an Issue** (BTI) with regard to the conditions stipulated in the BTI rules.

39. **ICICI Prudential Life** Insurance Company Ltd has partnered with the National Payments Corporation of India (**NPCI**) and integrated NPCI's **UPI (Unified Payment Interface) AutoPay** platform into its system to enable its customers to make instant automated **recurring premium payments** of insurance policies.

40. On August 02, 2021, Prime Minister (PM) **Narendra Modi** virtually launched a **prepaid electronic voucher**-based digital payment solution named '**e-RUPI**' to strengthen the Direct Benefit Transfer (**DBT**) and the financial inclusion of unbanked citizens.

- e-RUPI, the 'person and purpose-specific' one-time cashless and contactless digital payment vouchers was developed by the **National Payments Corporation of India** (NPCI) on its **UPI** (Unified Payments Interface) platform, in association with the Department of Financial Services (DFS), National Health Authority (NHA), Ministry of Health and Family Welfare (MoHFW), and partner banks.
- The e-RUPI e-Voucher/coupon could be shared in the form of an **SMS-string** or **QR code** (instead of Money) to the beneficiaries' **mobile** for a specific purpose (health, education, subsidies, etc).

- The beneficiaries could redeem the voucher at the **service provider** (i.e. the merchants that accept e-RUPI) and it doesn't need a **card**, digital payments app, **bank account**, internet banking access, and other traditional payment modes to complete the transaction.
41. Government of India (GoI) has set the Loan Disbursement Target under Pradhan Mantri MUDRA Yojana (**PMMY**) at **INR 3 trillion** for the current Financial Year (**FY 2021-22**). It is less than the target set in the FY of 2020-21 – INR 3.21 Trillion.
- The target has been lowered due to the increased allocation under the Emergency Credit Line Guarantee Scheme (**ECLGS**) for small businesses.
 - In FY22, as on June 25th, **loans worth INR 3,804 crore** have been sanctioned by 13 Public Sector Banks (PSBs).
 - In the previous FY 2020-21, the total **loans disbursed under PMMY stood at INR 3.12 trillion**, out of the sanctioned amount of INR 3.21 trillion.
42. On August 04, 2021, the Reserve Bank of India (**RBI**) extended the timeline for **Banks** to implement the revised rules on **opening current accounts** to 3 months till **October 30, 2021**.
- In August 2020, RBI revised the directions on opening and operating current accounts by banks and **restricted** the banks from opening current accounts for customers who have availed credit facilities from the bank in the form of **cash credit (CC)/ overdraft (OD)**. Earlier the deadline was fixed by RBI till July 2021 to implement the regulations.
43. The Reserve Bank of India's (**RBI**) 6-members Monetary Policy Committee (MPC) had met on 4th, 5th and 6th **August 2021** and released its **third** bi-monthly **monetary policy** statement for **FY22** (April 2021 – March 2022).
- Policy Rates:**
 - The Policy rates were kept unchanged, which are as follows:

Category	Rates
Policy Rates	
Policy Repo Rate	4.00%
Reverse Repo Rate	3.35%
Marginal Standing Facility (MSF) Rate	4.25%

Bank Rate	4.25%
Reserve Ratios	
Cash Reserve Ratio (CRR)	4.00%
Statutory Liquidity Ratio (SLR)	18.00%

- **Key Points**

- **Growth:** The MPC has retained India's real gross domestic product (GDP) growth projection for FY22 at **9.5 percent**. Real GDP growth for Q1 FY23 is projected at **17.2 percent**.
- **Inflation:** Consumer Price Index (CPI) inflation was projected at 5.7 percent in FY22. CPI inflation for Q1 FY23 was projected at **5.1 percent**.
- The MPC meeting was headed by RBI Governor **Shaktikanta Das**.
- RBI decided to conduct 2 auctions of Rs 25,000 crore each (overall **Rs 50,000 crore**) on August 12 and August 26, 2021, under **G-SAP 2.0** (G-sec Acquisition Programme).
- RBI has extended the Targeted Long Term Repo Operations (TLTRO) on Tap Scheme by a period of three months, i.e., till December 31, 2021.

44. **Six Banks** namely State Bank of India (SBI), Axis Bank, Indian Bank, Yes Bank, IDBI Bank, and ICICI Bank have brought **Equity Stakes in Financial Technology Platform IBBIC** (Indian Banks' Blockchain Infrastructure Co).

- The 6 Banks have picked up **5.55 percent stake each**, representing 50,000 shares in IBBIC, for cash at INR 5 lakh each.

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AWARDS & RECOGNITION

45. **Dr. Cyrus Poonawalla**, Founder and Chairman of the Serum Institute of India (SII), Pune has been selected for Lokmanya Tilak National Award, 2021.
- Poonawalla will be honoured for his work during the COVID-19 pandemic by manufacturing Covishield vaccine and thereby saving many lives.
46. The Highest sporting honour of India, "**Rajiv Gandhi Khel Ratna Award**", has been renamed as "**Major Dhyan Chand Khel Ratna Award**" in honour of the hockey Wizard Dhyan Chand. Prime Minister Narendra Modi stated that the renaming was based on the request from the citizens across India to name the Khel Ratna Award after Dhyan Chand

PERSON IN NEWS

47. On August 1, 2021, the Government of India has appointed **Deepak Das**, the 1986-batch Indian Civil Accounts Service (ICAS) officer as the **25th** Controller General of Accounts (**CGA**) under the Ministry of Finance, Department of Expenditure.
- He replaced **Soma Roy Burman**, (the 7th women CAS) who held the position from December 2019.
 - Prior to his appointment as CGA, he was the principal chief controller of accounts in the Central Board of Direct Taxes.
48. The government of India has appointed **Mini Ipe** as the new Managing Director of the Life Insurance Corporation (**LIC**) of India. She has been serving as the Executive Director, Legal Department, LIC of India.

OBITUARIES

49. **Padma Sachdev** (81), **the 1st Modern woman poet of Dogri language** and Padma Shri awardee passed away at Mumbai hospital due to health reasons. She had won the **Sahitya Akademi Award** in 1971 for her anthology of poems – '**Meri Kavita Mere Geet**'.
50. Centenarian sprinter and World Masters Games Medalist **Man Kaur**, who is referred as '**Miracle from Chandigarh**', has passed away in Patiala, Punjab. She was born on 1st March 1916. Man Kaur hailing from Patiala, Punjab, started her athletics career at the age of 93.

51. India's former football goalkeeper & 2 time Olympian Shankar Subramaniam Narayan (**86**) also known as S.S. '**Babu**' Narayan passed away due to cardiac arrest in Thane, Maharashtra.

IMPORTANT DAYS

52. United Nations (UN)'s **World Breastfeeding Week (WBW)** is annually observed across the globe from **1st to 7th August** to encourage breastfeeding which contributes to the health of babies across the Globe. The annual observance of the WBW is organised by the World Alliance for Breastfeeding Action(**WABA**).

- The WBW also commemorates the signing of the **Innocenti Declaration** in **August 1990** in Florence, Italy.
- The theme of World Breastfeeding Week chosen by **WABA** is "**Protect Breastfeeding: A Shared Responsibility**".

SPORTS

53. **Jan-Krzysztof Duda (Poland)** defeated Sergey Karjakin (Russia) to win the **9th Edition of FIDE (International Chess Federation) World Cup 2021**. FIDE World Cup 2021 was held at Sochi, Russia from July 12 – August 6th, 2021.

- Grand Master (GM) Magnus Carlsen (Norway) finished 3rd in the World Cup defeating GM Vladimir Fedoseev (Russia).

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