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**WEEKLY CA
JULY 2021**

JULY 23-31



CONTENTS

CONTENTS	2
NATIONAL AFFAIRS	3
STATES AFFAIRS.....	4
INTERNATIONAL AFFAIRS	4
REPORTS & INDICES.....	6
GOVERNMENT SCHEMES & PROGRAMMES	7
ECONOMY & BUSINESS	8
FINANCE & BANKING	10
AWARDS & RECOGNITION	13
PERSON IN NEWS.....	14
OBITUARIES	15
IMPORTANT DAYS.....	15
SPORTS	16

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NATIONAL AFFAIRS

1. General Electric (**GE**) & **Intel** separately signed an agreement with SERB (Science & Engineering Research Board) for conducting **basic research within the areas of the companies' interest**.
 - The collaboration is under SERB's new Fund for Industry Research Engagement (FIRE) initiative.
2. **IBM** (International Business Machines) Corporation and Bangalore International Airport Ltd (**BIAL**), the operator of the Kempegowda International Airport, have signed a **10-year** partnership deal to make the BIAL a Smart Airport.
3. Researchers at **IIT, Ropar** have developed '**AMLEX**', a 1st 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.
4. 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**.
5. The **Ministry of Science and Technology** (MoST) will launch a first-of-its-kind Centre of Excellence (CoE) in the Northeast i.e. '**Centre for Bio-Resources and Sustainable Development**' at Kimin in Papum Pare district of Arunachal Pradesh (AR).
 - The establishment of the Centre was sanctioned by the **Department of Biotechnology** (DBT), MoST and is already complete for formal inauguration.
 - This decision has been taken to push digital initiatives in the north eastern states under the Centre's flagship Digital India programme.
6. **MyGov** celebrates 7 Years of Participatory Governance India's Citizen Engagement Platform '**MyGov**' celebrated the 7th Anniversary of its launch on July 26, 2021. The platform was launched by Prime Minister Narendra Modi on **26th July 2014** to promote the active participation of Indian citizens in their country's governance and development.

7. **India's cleanest city Indore** has become the only city from India to be selected for International **Clean Air Catalyst** Programme

- It is a new flagship programme launched by The U.S Agency for International Development (**USAID**) in collaboration with a group of organisations, led by World Resources Institute (WRI) and Environmental Defense Fund (EDF)
- The project will be rolled out for **5 years** with the support of Indore Municipal Corporation and Madhya Pradesh Pollution Control Board.

8. The Ministry of Health & Family Welfare (MoHFW) announced **27% Reservation for OBCs** (Other Backward Classes) & **10% Reservation for EWS** (Economically Weaker Section) in the All-India Quota Scheme (AIQ). It will be applicable for all Medical & Dental courses (both Undergraduate & Postgraduate) from the academic year 2021-22.

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STATES AFFAIRS

9. In July 2021, **Corteva Agriscience**, a global agriculture firm, signed a 3-year agreement with the 2030 Water Resources Group (**2030 WRG**) to transform 40,000 acres of land in **Uttar Pradesh** with sustainable rice cultivation techniques.
- They will work on promoting the use of Direct Seeded Rice (DSR) technique, hybrid seeds and mechanised sowing instead of the traditional methods.
 - Corteva Agriscience, will conduct various training programs & field demonstrations to farmers and provide market-based sustainability financing and agronomy assistance leading to their socio-economic empowerment.

INTERNATIONAL AFFAIRS

10. Indian Navy participated in a two-day bilateral Passage Exercise Indian Navy (IN) participated in a Bilateral Passage Exercise (**PASSEX**) with United Kingdom's (UK) Royal Navy in Bay of Bengal from

July 21-22, 2021. The Maritime Exercise aimed at sharpening the ability of two navies to operate together in the maritime domain.

11. G20 (Group of Twenty) Environment Ministers' Meeting 2021 was held in hybrid format which was hosted by Italy (2021 G20 Presidency) in Naples.
12. 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
13. **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.
14. World Health Organization (**WHO**) and the International Paralympic Committee (**IPC**) signed a Memorandum of Understanding (MoU) in Tokyo, Japan to cooperate for the promotion of diversity and equity in health and sports through global initiatives.
15. United Nations (UN) General Assembly adopted a new first-ever resolution **on vision** named '**Vision for Everyone**' to make eye care services an integral part of universal health coverage and address the increasing impact of vision loss on sustainable development.
 - **Objective:** To provide eye care service for at least **1.1 billion people** with vision impairment by 2030, especially those who lack eye service.
16. **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.

17. The **Philippines** became the World's 1st Country to approve Genetically Modified (GM) '**Golden Rice**' for Commercial Production. The GM rice will help in **increasing the rice productivity** in the country.
18. On July 26-28, 2021, a 3-day **United Nations (UN) Food Systems Pre-Summit 2021** was held in a hybrid mode which was organized by the UN and the Government of Italy in **Rome, Italy**. There India was represented by Union Minister Narendra Singh Tomar, Ministry of Agriculture and Farmers Welfare (MoA&FW) who led the **15-member** delegation.
- The Union Minister virtually delivered the Ministerial Statement which emphasized the importance of Agriculture in achieving the Sustainable Development Goals (SDGs) 2030 as 12 out of 17 SDGs are directly dependent on agriculture.
 - The **12th Edition of Biennial bilateral maritime Exercise 'INDRA Navy-21'** was held between the Indian Navy & Russian Federation Navy in the **Baltic Sea** from July 28-29, 2021.

REPORTS & INDICES

19. **NITI Aayog & IEA launch 'Renewables Integration in India 2021' Report** 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 joint report uses IEA modelling results to show the effects of different flexibility options on the power system.
 - The report provides suggestions for states to manage the integration of renewable energy sources.
20. A recently released World Trade Organization (WTO) report has ranked **India 9th (holding 3.1% share in global agri exports)** among the Top 10 list of Agricultural produce exporters in 2019. European Union (EU) with a global share of 16.1% has replaced the US as the World's largest Agriculture produce exporter (13.8%).

- The report states that India holds a significant share in the export of rice, cotton, soya beans and meat.
- The WTO report documents the trends in World Agricultural Trade in the past 25 years (from 1995). It compares the rankings & share of global agriculture exports in 1995 to the same in 2019.

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GOVERNMENT SCHEMES & PROGRAMMES

21. PLI Scheme for Specialty Steel:

- To increase the production and minimise the imports of '**value-added steel/Speciality Steel**', the cabinet has approved the **PLI Scheme**.

- **100 percent FDI in public sector refiners:**

The cabinet has approved a proposal to allow **100 percent FDI** under automatic route in **oil and gas** public sector unit (**PSU**), which has received 'in-principle' approval for strategic **disinvestment** in its sector.

22. The Ministry of Social Justice and Empowerment (MoSJE) initiated a welfare scheme namely '**SMILE – Support for Marginalized Individuals for Livelihood and Enterprise**' covering several comprehensive measures for the welfare of beggars.

- SMILE also includes a sub scheme – 'Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in the act of Begging'.

23. Indian Science Technology and Engineering Facilities Map (**I-STEM**) (www.istem.gov.in), the **national web portal** for sharing Research and development (**R&D**) facilities, entered into its **2nd phase** with an extension of **5 years** i.e. till **2026**.

- Initially, the I-STEM was launched in January 2020 by the Prime Minister (PM) Narendra Modi as an initiative of the **Office of the Principal Scientific Adviser** (PSA) to the Government of India under the PM-STIAC (PM's Science, Technology, and Innovation Advisory Council) mission.

- **Objective:** To strengthen the R&D ecosystem of India and to locate the required facilities that are needed for the R&D work in India.

24. Since 2020-21, the government is implementing **Bhartiya Prakritik Krishi Padhati (BPKP)** as a **sub-scheme** of **Paramparagat Krishi Vikas Yojana (PKVY)** for promoting **Organic farming** (traditional indigenous practices).

- Under BPKP, financial assistance of **Rs 12200/hectare** for **3 years** is being provided for cluster formation, capacity building, and continuous handholding. It promotes biomass mulching, use of cow dung-urine formulations, plant-based preparations and time to time working of soil for aeration.
- Till now, BPKP covered an area of 4.9 lakh ha in 8 states and released Rs 4980.99 lakh. So far, Telangana has not taken up natural farming under BPKP.
- **Note** – PKVY is a sub-component of the Soil Health Management (SHM) scheme under the National Mission of Sustainable Agriculture (NMSA).

25. Union Minister for Education, Dharmendra Pradhan proposed to set up a National Research Foundation (**NRF**) for strengthening the research ecosystem in India. The total proposed outlay of NRF is **INR 50,000 crores over a period of 5 years**.

- During a Parliament session, Union Minister for Agriculture & Farmers Welfare, Narendra Singh Tomar stated that the Central Government is planning to create a National Farmers Database using digitized land records.
- The setting up of a National Database will help in offering proactive and personalized services to the farmers.
- The Agriculture ministry has already started the work of creating '**Agristack**' – a digital ecosystem of agriculture.

ECONOMY & BUSINESS

26. **Agricultural and Processed Food Products Export Development Authority (APEDA)** has decided to promote and brand organic items from the Union Territory (UT) of Ladakh to boost exports of agricultural produce and enhance farmers' incomes.

27. **Byju's**, Indian Educational technology(**Edtech**) company based in Bengaluru has acquired the Singapore based higher education platform "**Great Learning**" for 600 million USD(around Rs 4466 Crore) and after-school learning app "**Toppr**" for 150 million USD(around Rs 1117 crore).

- Byju's is set to invest an additional 400 million USD to accelerate the growth of "Great Learning".

28. In its July 2021 World Economic Outlook (WEO) titled 'Fault Lines Widen in the Global Recovery', the International Monetary Fund (**IMF**) has reduced India's Gross Domestic Product (GDP) growth forecast in **FY22** to **9.5 percent** from 12.5 percent (April 2021 projection) and raised the growth forecast for **FY23** to **8.5 percent** from 6.9 percent.

- The IMF has unchanged the global economic growth forecast in 2021 to **6 percent** and for 2022 it was estimated to be 4.9 percent.
- The global trade volumes are projected to expand 9.7 percent in 2021 and moderate to 7.0 percent in 2022.
- India and Indonesia were mentioned as the most suffered among G20 economies.

29. **Central Govt launched Secured Logistics Document Exchange & Calculator for GHG Emissions**

- As a part of efforts for improving the ease of doing business, the Central Government launched the '**Secured Logistics Document Exchange (SLDE)**' and '**Calculator for Green House Gas (GHG) Emissions**'.
- While SLDE is to replace the manual process of logistics documents with a digitized, secure and seamless document exchange system, the GHG emission calculator will choose sustainable and right mode of transport for freight movement.
- These launches are on the lines of Logistics Division mandate of '**Integrated Development of the Logistics Sector**'.
- The SLDE platform will improve logistics efficiency, reduce logistics cost, promote multi-modality and sustainability, and lower risk of fraud.
- The proof of concept of the platform has been developed and executed with banks (**ICICI, Axis Bank, State Bank of India (SBI)** and **HDFC Bank**) and stakeholders including freight forwarders, exporters, importers and vessel operators.

30. On July 29, 2021, Department for Promotion of Industry and Internal Trade (DPIIT) issued a press note stating that a new clause has been added to the FDI (Foreign Direct Investment) policy for oil and natural gas sector.

- As per the clause, Central Government has allowed 100% FDI under the automatic route for oil refiners in case an 'in-principle' approval for strategic disinvestment of a Public Sector Undertaking (PSU) has been granted by it.
- It should be noted that the government is privatizing **Bharat Petroleum Corporation Ltd.** (BPCL) and selling its entire 52.98% stake in the company.

31. In accordance with the 'Periodic Labour Force Survey (PLFS)- Annual Report (July, 2019 – June, 2020)' conducted by National Statistical Office (NSO), unemployment rate for women fell to 4.2% in 2019-20 from 5.1% in 2018-19.

- The findings of the survey were informed by Minister of State (MoS) **Rameshwar Teli**, Ministry of Labour and Employment in a written reply in the Lok Sabha.
- The Labour Force Participation Rate (LFPR) for women has increased from 24.5% in 2018-19 to **30%** in 2019-20.

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FINANCE & BANKING

32. 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**'.

33. After 26 years, 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 revised threshold regulations were applicable only for the personal loans of the directors (not for business loans), whereas the limit of **Rs 25 lakh** was allowed to continue for **business loans**.

34. 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).

35. 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.
- 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 engagement will help Paisalo Digital to increase the share of fee and service income in total income in future.

36. The investment arm of the World Bank Group, **International Finance Corporation (IFC)** has sanctioned \$250 million (~**Rs.1858 Crore**) to HDFC (Housing Development Finance Corporation) Ltd to enhance inexpensive housing finance in India under the themes Affordable & Green housing.

37. **HDFC Bank, CSC Launched OD Facility up to Rs 10 lakh for Small Retailers**

38. State Bank of India (SBI) topped the list of Public Sector Banks (PSB) **writing off loans** in **FY21** followed by Union Bank of India (UBI).

- As per the Reserve Bank of India (RBI) report, the reduction in NPAs through write-off by PSBs in FY21 stood at Rs 1,31,894 crore from Rs 1,75,877 crore in FY20. The NPAs of banks in FY21 declined by Rs 61,180 crore to Rs 8.34 lakh crore.

39. Society for Worldwide Interbank Financial Telecommunications (**SWIFT**) has launched a new solution for Small and Medium-Sized Enterprises (**SMEs**) named '**SWIFT Go**' to enable

seamless **Low-Value Cross-Border Payments** anywhere in the world, directly from their bank accounts.

40. The government of Union Territory (UT) of Ladakh has got the Reserve Bank of India (RBI)'s approval to acquire **8.23%** of the paid-up equity capital of Jammu and Kashmir Bank (**J&K bank**) as of the date of enforcement of Jammu and Kashmir Reorganisation Act 2019, i.e, **31st October 2019**.

41. A **co-lending agreement** was inked between **Yes Bank and Indiabulls Housing Finance** for home loans. This collaboration aimed to enhance capabilities of providing seamless experience to retail home loan customers.

- Under this, home loans will be provided at **competitive interest rates**.

42. On July 28, 2021, the Reserve Bank of India (RBI) released the RBI – Digital Payments Index (RBI-DPI) in March 2021 at **270.59**, increased from 207.84 in March 2020.

- The digital payments of the country have recorded a growth of **30.19 percent** in **FY21** due to COVID-19.
- It is the index launched by RBI in January 2018 with **March 2018** as the **base period** (ie. DPI score for March 2018 is set at 100) to identify the extent of digitisation of payments across the country. The index will be released semi-annually.

43. On July 28, 2021, the Reserve Bank of India (RBI) allowed **Non-banks** to participate in its Centralised Payment Systems (**CPS**) viz, Real Time Gross Settlement (**RTGS**) and National Electronic Fund Transfer (**NEFT**) systems, in a phased manner.

- In the **1st phase**, authorised non-bank **Payment System Providers** (PSPs) such as Prepaid Payment Instruments (**PPIs**) Issuers, **Card Networks**, and **White Label ATM** Operators will be allowed to participate in CPS as direct members.
- To be eligible to get direct access to CPS, the Non-bank PSPs need to have a valid Certificate of Authorisation (CoA) from the RBI under the Payment and Settlement Systems Act, 2007 (PSS Act).
- Their Net-worth has to be **Rs 25 crore** or as prescribed as per CoA, whichever is higher.

44. India became the **4th largest** foreign exchange (**Forex**) reserves holder globally after China, Japan, and Switzerland. India's Forex reserves in the week ended July 16, 2021, rose by \$835 million to touch a record high of \$612.73 billion.
- India's forex reserves cover Foreign Currency Assets (FCAs), Special Drawing Rights (SDRs), Gold Reserves and the country's reserve position with the International Monetary Fund (IMF).
45. Bharat Bill Payment System (BBPS) appointed **Noopur Chaturvedi**, a former executive of PayU India and Airtel Payments Bank as its new Chief Executive Officer(**CEO**). She succeeds the outgoing CEO AR Ramesh.
46. National Bank for Agriculture and Rural Development (**NABARD**) has sanctioned around **Rs.446 Crore** for five large surface-based drinking water projects in Ferozpur, Fazilka, Hoshiarpur and Rupnagar districts of Punjab.
- The funds have been sanctioned under the Rural Infrastructure Development Fund (**RIDF**).
 - The project will benefit a rural population of 10.39lakh in 700 villages by providing 70 litres per capita per day of potable drinking water through household tap connections.
 - The Punjab government is leveraging Centre's assistance under "**Jal Jeevan Mission**" with support under RDIF for the benefit of larger sections of the society.

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AWARDS & RECOGNITION

47. **Kajal Chakraborty**, Principal Scientist Marine Biotechnology Division of Indian Council of Agricultural Research (**ICAR**)-Central Marine Fisheries Research Institute (**CMFRI**), Kochi, Kerala has been honoured with the **ICAR Norman Borlaug Award 2020**, the National Award For Excellence In Agricultural Research

48. **Narendra Singh Tomar**, Union Minister of Agriculture & Farmers Welfare announced the ICAR Awards 2020 under 16 categories during the virtual event organised to mark the 93rd Foundation Day of ICAR.

- 60 awardees under 16 different categories, comprises 4 Institutions, 1 All India Coordinated Research Projects (AICRP), 4 Krishi Vigyan Kendras(KVK), 39 scientists, 11 farmers.
- 12 among the 50 awarded persons were women.

49. **3 Indian Small and Medium-sized Enterprises(SMEs)** have won the United Nations (UN) Food Systems Summit competition '**Best Small Business: Good Food for All**', which aims to showcase innovative solutions in improving access to healthy and sustainable food.

- The 3 Indian SMEs: **Edible Routes Private Limited, Oorja Development Solutions India** and **Taru Naturals** were among the 50 SMEs which were announced as the winners of the Best Small Businesses of the Good Food for All competition held in conjunction with the UN Food Systems Summit.

PERSON IN NEWS

50. 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 five years.

51. **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. The book is published by HarperCollins Publishers.

52. Former RBI Governor **Duvvuri Subbarao** released a new book 'Bank with a Soul: Equitas' authored by retired IAS officer **C.K. Gariyali**.

53. To honour the various initiatives undertaken by **Sanjay Rai 'Sherpuria'**, the entrepreneur and Social worker, during COVID-19, **SDG Choupal** named him as the **National Brand Ambassador** of it.

54. **Amitabh Kant**, Chief Executive Officer of NITI Aayog (National Institution for Transforming India) has launched a book titled '**Shifting Orbits: Decoding the Trajectory of the Indian Start-up Ecosystem**'.

OBITUARIES

55. Marathi litterateur and Banker, **Satish Kalsekar** passed away in the Raigad district of Maharashtra. He received Sahitya Akademi Award in 2013 for his essay collection '**Vachanaryachi Rojanishee**'.
56. Indian Badminton Legend & Arjuna awardee **Nandu Natekar** (88) passed away due to age related ailments in **Pune, Maharashtra**. He was the **1st Indian Badminton Player to win an International event**, when he won the Selangor International title held at Malaysia in 1956.
57. Veteran Multilingual actress and national award winner **Jayanthi**, who was popularly known as '**Abhinaya Sharadhe**', passed away in Bengaluru, Karnataka. She was born as Kamala Kumari in Ballari, Karnataka. She has starred in more than 500 movies in Tamil, Malayalam, Kannada, Telugu and Hindi.
58. 'Kalaimamani' Sikkil **R Bhaskaran**, a noted Carnatic Classical **Violinist** has passed away in Chennai, Tamil Nadu. He hails from Thanjavur, Tamil Nadu. Tamil Nadu Iyal Isai Nataka Manram honoured him with the "**Kalaimamani**" in **1983**.

IMPORTANT DAYS

59. **National Broadcasting Day 2021 - July 23** The **National Broadcasting Day** is annually observed across India on 23rd July to commemorate the first radio broadcast aired from the Indian Broadcasting Company(**IBC**) on 23rd July 1927. IBC was a private radio station based in Bombay (now Mumbai)
60. The Central Board of Direct Taxes (CBDT) celebrated the 161st Income Tax Day or Aaykar Diwas on July 24, 2021. It was on July 24, 1860 that income tax was introduced in India by **Sir James Wilson** to compensate the British government for the losses incurred during the First War of Independence in 1857.

61. World Nature Conservation Day 2021 – July 28 World Nature Conservation Day is annually observed across the globe on 28th July to highlight the importance of nature and the environment. The day also creates awareness about the significant role of nature conservation in protecting the Earth.

62. World Hepatitis Day is annually observed across the globe on **28th July** to highlight the need for the global response defined in the World Health Organisation (**WHO**)'s Global hepatitis report 2017.

SPORTS

63. Indian Women's Team Captain (for ODIs) **Mithali Raj** has reclaimed the **No.1** spot in the latest MRF Tyres **ICC Women's ODI Batting Rankings**. It is the 9th time that Mithali Raj is topping the rankings.

64. World No. 1 Para-shuttler **Pramod Bhagat** was named as the Differently Abled **Sportsman of the Year** by **Indian Sports Honour** for **2019** (the award was delayed due to COVID-19).

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