

Contents

NATIONAL AFFAIRS	3
STATES AFFAIRS	10
INTERNATIONAL AFFAIRS	12
REPORTS & INDICES	21
GOVERNMENT SCHEMES & PROGRAMMES	28
ECONOMY & BUSINESS	31
FINANCE & BANKING	36
AWARDS & RECOGNISTION	47
PERSON IN NEWS	49
OBITUARIES	50
IMPORTANT DAYS	52
CDODIC	Γ.4

NATIONAL AFFAIRS

- **1.** The Supreme Court (SC) directed States and Union Territories (UT) to extend the implementation of the 'One Nation, One Ration Card' scheme (ONORC) by July 31, 2021, to ensure food security, cash transfers and other welfare measures for migrant workers under COVID-19.
- 2. NITI (National Institution for Transforming India) Aayog released the Study on Not-For-Profit Hospital Model in India-Web providing insight into their operation model.
 - As of June 2018, these hospitals account for only 1.1% of treated ailments.
- **3.** Science and Engineering Research Board (**SERB**), a statutory body under Department of Science & Technology (DST) in partnership with **Intel India** has launched the 1st of its kind research initiative called **'Fund for Industrial Research Engagement (FIRE)'** to advance deep tech-based research in India.
- **4.** Prime Minister of India, virtually inaugurated a **Zen Garden** and **Kaizen Academy** at Ahmedabad Management Association (**AMA**) in Ahmedabad, Gujarat to display the bond between India and Japan.
 - The Zen Garden and the Kaizen Academy is a symbol of spontaneity and modernity of relation between Indian and Japan.
- **5.** The Office of Principal Scientific Adviser (PSA) to the Government of India launched the **Atmanirbhar Krishi app under the KisanMitr initiative**.
 - It has been designed and built by the Tech Mahindra Makers Lab team, the Research &
 Development arm of Tech Mahindra
- **6.** A first 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.



Free ARD Revision Series: Post 2



JUL-2021

- 7. On July 4, 2021, the Khadi and Village Industries Commission (KVIC) initiated a project "Bamboo Oasis on Lands in Drought (BOLD)", first of its kind exercise in India from the tribal village Nichla Mandwa in Udaipur, Rajasthan.
 - It was launched as a part of KVIC's "Khadi Bamboo Festival" to celebrate 75 years of independence "Azadi ka Amrit Mahotsav".
- 8. Union Minister for Education virtually launched 'National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN Bharat)' Mission & its Guidelines. It aims to ensure that every child in India attains foundational literacy and numeracy by the end of Grade 3, by 2026-27.
- **9.** The Ministry of Tribal Affairs (**MoTA**) and Ministry of Environment, Forest and Climate Change (MoEFCC) signed an 'Joint Communication' in New Delhi to give more powers to the Tribal communities in managing the forest resources.
- 10. The Central Government has created a separate 'Ministry of Co-operation (Sahkarita Mantralaya)' to provide a separate administrative, legal and policy framework for strengthening the Co-operative Movement in India.
 - The New Ministry has been carved out from the Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Agriculture Welfare.
 - The new process will help in realizing the government's vision of 'Sahakar se Samriddhi' (prosperity from cooperation).
 - The New Ministry will work to streamline processes for 'Ease of doing businesses for cooperatives and enable development of Multi-State Co-operatives (MSCS).
 - The announcement for creation of a separate Ministry for Co-operation was made by Union Minister of Finance, Nirmala Sitharaman during the Budget Session of 2021-22.
- 11. President of India Ram Nath Kovind approved the 'Government of India (Allocation of Business) Three Hundred and Sixty First Amendment Rules, 2021', which brings the 'Department of Public Enterprises (Lok Udyam Vibhag)' which was part of the Ministry of Heavy Industries & Public Enterprises under the Ministry of Finance.
 - The Department of Public Enterprises (DPE) will be the 6th Department in the Finance **Ministry**. It has been brought under the Finance Ministry to enable better coordination and better facilitate the Government's Disinvestment programme.

- The other 5 departments under the Finance Ministry are Economic Affairs, Revenue, Expenditure, Investment & Public Asset Management and Financial Services
- **12.** The Ministry of Tourism signed a **Memorandum of Understanding (MoU)** with Yatra, an Indian Travel Agency to strengthen the Hospitality & Tourism Industry of India.
- 13. Union Minister for Fisheries, Animal Husbandry and Dairying, Giriraj Singh launched an Online Course Mobile App 'Matsya Setu' to spread latest freshwater aquaculture technologies to aqua farmers of India.
 - The app has been developed by ICAR-CIFA (Indian Council of Agricultural Research-Central Institute of Freshwater Aquaculture) with funding support from the National Fisheries Development Board (NFDB), Hyderabad.

SBI Clerk Mains

Compare Your Performance with that of the Topper Take a FREE Mock Test

- 14. The Indian Space Research Organisation (ISRO) is all set to launch its Geo Imaging Satellite-1 (GISAT-1), weighing about 2,268-kg, onboard **Geosynchronous Satellite Launch Vehicle-F10** (GSLV-F10) rocket on August 12, 2021 from Satish Dhawan Space Centre (SDSC), Sriharikota in Nellore district of Andhra Pradesh.
- 15. NTPC Renewable Energy Ltd (NTPC REL), the renewable energy arm of NTPC Ltd has signed a Memorandum of Understanding (MoU) with Union Territory of Ladakh to set up India's 1st Green Hydrogen Mobility project in Ladakh.
 - The Agreement will enable NTPC to help Ladakh develop a carbon-free economy based on renewable sources and green hydrogen, which is in line with Prime Minister's vision of 'Carbon' Neutral' Ladakh.
- **16.** Ganga Expressway, a 594 km long expressway covering important cities of **Uttar Pradesh** is set to be constructed in September 2021. The planned expressway is the **2nd longest in India**, with 6 lanes covering Uttar Pradesh from **Meerut to Prayagraj**.

JUL-2021

This will cut the travel time between Delhi & Prayagraj from 11 hours to 6 hours.

info@practicemock.com 011-49032737

- The 1350 km long Delhi-Mumbai Expressway is the longest ever planned expressway of India.
- 17. NTPC Renewable Energy Ltd (NTPC REL), the renewable energy arm of NTPC Ltd has signed a Memorandum of Understanding (MoU) with Union Territory of Ladakh to set up India's 1st Green Hydrogen Mobility project in Ladakh.
 - The Agreement will enable NTPC to help Ladakh develop a carbon-free economy based on renewable sources and green hydrogen, which is in line with Prime Minister's vision of 'Carbon' Neutral' Ladakh.
 - It was signed in the presence of Lieutenant Governor of Ladakh R K Mathur and members of NTPC.
- 18. Hyderabad based Startup incubator 'T-Hub' in partnership with NITI Aayog's Atal Innovation Mission (AIM) has launched a new program called 'AIC T-HUB Foundation'. The program is launched with an aim to support deep tech startups in the field of life science & healthcare sector.
 - It is a **3-month** long foundational course, which is conducted in collaboration with various Industrial and education organisations.
 - A series of workshops will be conducted in the 3-months program, covering various sectors like – Financial Planning, Lead Generation, Value proposition, among others.
 - The program module focuses on improving Digital Healthcare Infrastructure compiling to both Domestic & Global Compliance framework to make Indian Healthcare sector globally competent.
 - This will also act as a forum towards exchange of ideas between leading professionals from healthcare startups across the country.

RBI Assistant **Prelims**

Get Your All India Rank

Take a FREE Mock Test



19. The National Commission for Women (**NCW**) signed a Memorandum of Understanding (MoU) with the Bureau of Police Research and Development (BPR & D) for Gender Sensitisation of Police

JUL-2021

- personnel across India. To bring changes in attitude & behaviour of police officers dealing with crimes against women.
- **20.** Minister Rainath Singh launched an Artificial Intelligence (AI)-powered grievance management application called 'CPGRAMS (Centralized Public Grievance Redress and Monitoring System) app'.
 - it was developed by the Ministry of Defence (MoD) along with the Indian Institute of Technology (IIT)-Kanpur.
- 21. The Ministry of Electronics & Information Technology (MeitY) signed a Memorandum of Understanding (MoU) with MapmyIndia, thereby enabling map services in 'UMANG App'.
 - UMANG stands for **Unified Mobile Application for New-Age Governance**.
 - This collaboration is on the lines to enhance the initiatives of Digital India Programme under the theme of Aatmanirbhar Bharat.
- **22.** Union Minister for Power, R K Singh inaugurated 'Aiming for Sustainable Habitat: New Initiatives in Building Energy Efficiency 2021', which is a set of 6 new initiatives aimed at improving energy efficiency in the building sector.
 - The new initiatives were launched virtually by the Bureau of Energy Efficiency (BEE). It was inaugurated by R K Singh as part of 'Azadi Ka Amrut Mahotsav' (Celebration of 75 years of India's Independence).
 - The new initiatives will help in enhancing energy-efficiency levels in residential buildings across India, which will lead to sustainable habitation.
- 23. Convergence Energy Services Ltd (CESL) and the World Resources Institute (WRI) India entered into a partnership to devise strategies for India's transition path towards a **net-zero emission**.
 - Under the partnership, WRI India will support CESL to build adaptive business models to support state governments to decentralise renewable energy, realise their targets, and improve battery storage capacities.
 - The partnership would also support CESL to streamline India's efforts under transition to electric vehicles (EV).
- **24.** The 'monk fruit' which is native to China was introduced for field trials in Himachal Pradesh (HP) by Palampur-based Council of Scientific Research and Industrial Technology-Institute of Himalayan

- Bioresource Technology (CSIR-IHBT) in Kullu, Himachal Pradesh. It is the 1st ever monk fruit cultivation exercise in India.
- 25. India's 1st 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.
- 26. Confederation of Indian Industry (CII) organized the second edition of Digital Conference & Exhibition 'Aatmanirbhar Bharat – Self-Reliance for Renewable Energy Manufacturing' virtually in collaboration with **Ministry of New and Renewable Energy** (MNRE) under its RE-INVEST agenda and Department for Promotion of Industry and Internal Trade (DPIIT).
- 27. The Chief Justice of India (CJI) Nuthalapati Venkata Ramana led bench has initiated a secure electronic transmission mechanism namely FASTER (Fast and Secure Transmission of Electronic **Records)** 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.
- 28. 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.
- 29. 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.
- 30. Cisco Networking Academy & the National Skill Development Corporation (NSDC) have announced a partnership for Digital Upskilling of the Indian workforce.
 - To upskill the existing talent in emerging technologies to drive innovation, accelerate growth, and transform India into a Digital Talent Nation.
- **31.** The Vice President Venkaiah Naidu virtually addressed the World Universities Summit 2021 (**WUS 21**) organised by **O.P. Jindal Global University**, Sonipat, Haryana.

- **Theme** "Universities of the Future: Building Institutional Resilience, Social Responsibility and Community Impact".
- 32. 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.
- 33. 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.

Assistant **Prelims**

Compare Your Performance with that of the Topper Take a FREE Mock Test



- **34.** 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.
- **35.** 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**.
- **36.** 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.
- 37. 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.

- 38. 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.
- 39. 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.

SBI Clerk Mains

Compare Your Performance with that of the Topper Take a FREE Mock Test

STATES AFFAIRS

- **40.** Lt Governor of Jammu & Kashmir **Manoj Sinha** launched a **Women Entrepreneurship scheme** called "HAUSLA – Inspiring her Growth" in the Union Territory (UT).
 - Hausla is a comprehensive program on promoting entrepreneurship among women, which will be implemented by the Jammu and Kashmir Trade Promotion Organization.
- 41. Chief Minister of Haryana, Manohar Lal Khattar, launched a mobile app 'Jan Sahayak-Aapka Sahayak' from Chandigarh to ensure 'anywhere-anytime-anybody ' delivery of Government to **Citizen** (G2C) and **Business to Citizen** (B2C) services under single digital platform.
- **42.** Conrad K Sangma, Chief Minister of **Meghalaya**, has launched a face recognition mobile app 'Pensioners' Life Certificate Verification' to help the pensioners of Meghalaya to get a life certificate.
 - The app was developed by the National Informatics Centre(NIC) in collaboration with the Finance Department, Government of Meghalaya.

- 43. Shravan Harela festival 2021, an important folk festival celebrated across the Kumaon region of **Uttarakhand** on 16th July which marks the beginning of the monsoon. The word Harela means "Green Leaves".
- 44. 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.
- 45. 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 **1st** state-led phone donation campaign for online learning.
- **46.** 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.
- 47. 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 **1st** state in India to implement a blockchain-based educational document registry, and around the globe, India (Maharashtra Government) became 4th achieve such registry the country to after Malta, Singapore, and Bahrain.
- **48.** Punjab became the 1st 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.
- 49. The High Court (HC) of Gujarat became the first 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 101st birth anniversary of Late Former CJI (16th) Yeshwant Vishnu Chandrachud by the Chief Justice of India (CJI) **Nuthalapati Venkata** (NV) **Ramana**.
- **50.** 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.

- **51.** Telangana Chief minister K Chandrasekhar Rao has announced to launch Telangana **Dalit Bandhu** , also known as Dalit empowerment scheme.
- **52.** Shivraj Singh Chouhan, Chief Minister of **Madhya Prades**h has virtually launched the United Nations Educational, Scientific and Cultural Organization (**UNESCO**)'s 'Historic Urban Landscape Project' for the city of Gwalior and Orchha.
- **53.** 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.

IBPS Clerk Prelims 2021

Get Your All India Rank

Take a FREE Mock Test



INTERNATIONAL AFFAIRS

- **54.** The World Health Organization (**WHO**), World Intellectual Property Organization (**WIPO**) and World Trade Organization (**WTO**) have launched a joint platform to tackle COVID-19 Pandemic.
 - This platform will help countries plug the gaps in accessing Covid-19 vaccines, treatments and technologies.
- **55.** 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.
- **56.** World Health Organization (WHO) awarded **China** a **malaria-free certification**. This certification recognized China's 70-year effort to eradicate this disease.
- **57.** China National Space Administration (CNSA) launched a new meteorological satellite **'Fengyun-3E (FY-3E)'** aboard a Long March-4C carrier rocket from Jiuquan Satellite Launch Center in China. Called the **'dawn satellite'**, FY-3E is the world's 1st meteorological satellite for civil service in a dawn-dusk orbit.
- 58. Union Territory of Jammu & Kashmir (J&K) has trained 80600 Elementary School Teachers through online mode using DIKSHA portal, leading it as India's top performer under National Initiative for School Heads and Teachers Holistic Advancement (NISHTHA) portal.
 - NISHTHA is theWorld's largest teacher training program that was launched under Samagra
 Shiksha scheme in 2019-20. It aims to provide an Integrated Teacher Training Programme for improving the quality of school education.
- **59.** The Lieutenant Governor (LG) of Jammu and Kashmir (J&K) Manoj Sinha launched a fellowship programme namely **'Lieutenant Governor's Sustainable Development Fellowship (LGSDF)'** for engineering, management and other graduates.
 - It will be monitored by a three-member committee comprising IIT (Indian Institute of Technology) Jammu's **Director** (Current- Manoj Singh Gaur) and chief secretary and principal secretary to the LG.
- **60.** Manoj Sinha Lieutenant Governor(**LG**) of Jammu and Kashmir(**J&K**) launched the Web Portal of **Electrical Inspection Wing** at Jammu to make the electrical inspection process more convenient for the general public.
- **61.** India's 1st **Cryptogamic Garden** which has nearly 50 species of Lichens, Ferns and Fungi was inaugurated at **Deoban area of Dehradun district, Uttarakhand**. It was inaugurated by social activist Anoop Nautiyal.
- **62.** The Assam Government had already launched the '**Sishu Seva Scheme**' to provide INR 3,500 per month to children, who lost their parents due to COVID-19.

- The collaboration aims to improve the livelihood of 6 lakh women through business opportunities with the companies.
- The scheme aim to assist women from Minority communities (SC, ST, BC) through financial aid of **Rs 75,000** which can be used as a capital investment for other businesses
- **64.** United Nations **World Food Programme (WFP)** in India and the Rajasthan government's Department of **Food and Civil Supplies** established a partnership to improve the **Targeted Public Distribution System (TDPS)**, world's largest food safety net scheme in Rajasthan.
- 65. Union Territory (UT) of **Ladakh** administration signed a tripartite Memorandum of Understanding (MoU) with 'Sikkim State Organic Certification Agency' (SSOCA) regarding the implementation of 'Paramparagat Krishi Vikas Yojana' (**PKVY**) and Mission Organic Development Initiative (**MODI**) in the Ladakh region.
- 66. Minister of State (MoS) Sanjay Shamrao Dhotre, Ministry of Education (MoE), and Ministry of Electronics & Information Technology (MeiTy) virtually chaired 8th BRICS (Brazil, Russia, India, China, and South Africa) Education Ministers 2021 meeting.
- **67. Jovenel Moïse(53 years old)**, President of the Republic of Haiti was assassinated on 7th July 2021 at his private residence at Pèlerin 5, Port-au-Prince, Haiti.
- 68. Stefan Lofven of the Swedish Social Democratic Party was re-elected as Prime Minister of **Sweden** by the Swedish Parliament in July 2021.
- 69. A memorandum of understanding (MoU) was signed between India and Gambia to strengthen and promote bilateral cooperation in **personnel administration** and governance reforms.
 - The information for the same was provided by Ministry of Personnel, Public Grievances and Pensions headed by the **Prime Minister Narendra Modi**.
- 70. Google India became the 1st technology company which is qualified as 'Significant Social Media Intermediaries (SSMIs)' to publish a **Transparency report** under the new 'Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021'.
- 71. India will host the International Climate Summit 2021 (ICS) on 3rd 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 Summit is being organised jointly by NITI Aayog, Ministry of Environment, Forest & Climate Change, Department of Scientific & Industrial Research, CSIR, and the Department of Science & Technology.

Prelims

SBI PO Get Your All India Rank

Take a FREE Mock Test



- 72. 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 Blokhus, Denmark.
- 73. The 1st meeting of the United Kingdom (UK)-India Financial Markets Dialogue (FMD) was held virtually to deepen bilateral ties in the financial sector. It was led by senior officials from the Indian Ministry of Finance and Her Majesty's Treasury from the UK.
 - FMD was held on the lines of the **10th Economic and Financial Dialogue** (EFD) which was held virtually in October 2020 where UK Chancellor Rishi Sunak and India's Finance Minister **Nirmala Sitharaman** agreed for the creation of FMD.
 - Both sides agreed to strengthen **financial services** cooperation between India and the UK.
- 74. The 12th 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.
- 75. The 3rd G20 Finance Ministers and Central Bank Governors Meeting (FMCBGs) was held on July 9-10, 2021 in Venice, Veneto (Italy) where India was virtually represented by Union Minister Nirmala Sitharaman, Ministry of Finance.

- This was the **first 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.
- 76. 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.
 - As per the record of Johns Hopkins University, deaths worldwide due to COVID-19 climbed to 4 million.
- 77. The 5th and final session of the 3rd ASEAN (Association of Southeast Asian Nations) Conference on Biodiversity in 2020 (ACB 2020), held in July 2021, focused on the theme 'Towards 2050: Living in Harmony with Nature'.
 - The ACB represented a milestone for Member States of the ASEAN to implement the Post-**2020 Global Biodiversity Framework** (GBF).
 - At the session, the ASEAN members mentioned the need for resources, financial support, and technology transfer for the developing countries to implement the Post-2020 GBF.
 - The 5th Session of 3rd ACB 2020 was organized by the Government of Malaysia and its Ministry of Energy and Natural Resources with the ASEAN Center for Biodiversity.
 - On 12 July 2021, the UN Convention on Biological Diversity (CBD) Secretariat released the **1st** draft of a Post-2020 GBF to guide actions worldwide through 2030 to preserve and protect nature and its essential services to people.

- 78. Interweave, Diversity Consulting Organisation became partner with UN Women (United Nations entity for Gender Equality and Ladies' Empowerment) to implement the United Nations Women's Empowerment Principles (UNWEP) via corporates in India.
 - This principle was established by **UN Women and UN Global Compact** in 2010 to enhance women's empowerment through a set of below 7 principles offering practical guidance to businesses on promoting gender equality.
- 79. As per the data released by China's General Administration of Customs, the China-India bilateral trade in the first half (H1) of 2021 (January – June 2021) totaled USD 57.48 billion, increased by 62.7 **percent** (year-on-year) despite the standoff between the two countries' militaries at eastern Ladakh since May 2020.
- 80. Sher Bahadur Deuba, President of Nepali Congress, sworn in as the Prime Minister (PM) of Nepal for the 5th time. He took over the office from the incumbent KP Sharma Oli.
- **81.** The China National Nuclear Corporation (**CNNC**) has announced the official beginning of the construction of the world's 1st commercial Small Modular Reactor (SMR) named 'Linglong One' at the Changjiang Nuclear Power Plant in China's Hainan Province.
- 82. Defence Officials from India, Sri Lanka and the Maldives participated in a virtual Trilateral Tabletop Exercise 2021 (TTX-2021), 'Exercise Shield' on Maritime Security.
 - TTX-2021 was organized by Maritime Warfare Centre, Mumbai from July 14-15, 2021.
- 83. Recently, Indian Coast Guard (ICG) in coordination with Sri Lankan Navy & Airforce executed 'Operation Sagar Aaraksha II' to fight a major fire onboard the MV X-Press Pearl, a chemical laden container vessel anchored off Colombo.

RBI Assistant Prelims

Get Your All India Rank



- Take a FREE Mock Test
- 84. BRICS (Brazil, Russia, India, China, and South Africa) Labour & Employment Ministers' (LEMM) Meeting was held under the India's Presidency which was chaired by Union Minister Bhupender Yadav, Ministry of Labour and Employment.
 - During the meeting, BRICS Labour & Employment Ministers' Declaration 2021 was adopted.

- 85. European Commission (EC), the executive branch of European Union (EU) proposed plans to impose World's 1st '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.
- **86.** 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 **1st 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.
 - The data also revealed that Africa has over 7 billion trees outside forest area, indicating the continent has increased crop land by over 25% compared to 2018.
 - Land use data can be used to study the potential of various countries in Africa and can be used in the fight against hunger.
- 87. India's External Affairs Minister (EAM) S Jaishankar paid a visit to Tajikistan (13-14th July) & Uzbekistan (15-16th July) to participate in regional forum meetings.
 - He visited Tajikistan to participate in the Shanghai Cooperation Organisation Council of Foreign Ministers Meeting (**SCO-FMM**) & the Contact Group on Afghanistan held at Dushanbe, Capital of Tajikistan.
 - Jaishankar visited Uzbekistan to participate in the **Central-South Asia Conference 2021**.
- 88. 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.
- 89. Russia successfully test-fired the Zircon (also known as Tsirkon) Hypersonic Cruise Missile from Russian Navy's Admiral Gorshkov warship in White Sea.
 - The missile successfully hit a target situated more than **350 Kms (217 miles)** away.
- 90. 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.
- 91. On July 20, 2021, 'New Shepard' Rocket System built by Blue Origin (a Company owned by Amazon's Founder, Jeff Bezos) successfully completed its 1st human spaceflight with 4 people on board. It was launched from a private launch site near Van Horn, Texas.
- 92. 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.
- 93. Rasmi Ranjan Das, Joint Secretary of the Ministry of Finance (FinMin), Government of India has been appointed as a member of the UN Tax Committee, formally known as the United Nations (UN) **Committee of Experts on International Cooperation in Tax Matters.**
 - He is one of the 25 tax experts from across the globe who were appointed by António Guterres, Secretary-General of the UN, for a period of 5 years from 2021 to 2025.
 - The committee will promote International cooperation on domestic and international tax matters.
 - **94.** 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.
- 95. G20 (Group of Twenty) Environment Ministers' Meeting 2021 was held in hybrid format which was hosted by Italy (2021 G20 Presidency) in Naples.
- **96.** 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

97. 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.

SBI PO Get Your All India Rank **Prelims** Take a FREE Mock Test



JUL-2021

- 98. 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.
- 99. 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.
- **100. 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.
- 101. 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.
- 102. 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.

IBPS Clerk **Prelims** 2021

Get Your All India Rank

Take a FREE Mock Test



REPORTS & INDICES

- 103. According to Mercer's 2021 Cost of Living City Rankings Ashgabat, the capital of workers Turkmenistan has become the world's **most expensive city for foreign** (Expatriates) followed by Hong Kong, Hong Kong (SAR) & Beirut, Lebanon.
 - Mumbai, Maharashtra was ranked at 78, making it India's most expensive city for expatriates (a fall of 18 places compared to 60th rank in 2020 Mercer Survey).
- **104.** The 'OECD-FAO Agricultural Outlook 2021-2030' report released by OECD (Organisation for Economic Co-operation and Development) & UN's FAO (Food & Agriculture Organization) states that the prices of Food commodities are set to become cheaper in 2021-30 and the global targets on reducing hunger and CO2 emissions are unlikely to be met under current policies.
- 105. StartupBlink released the Global Startup Ecosystem Index 2021, which ranks countries & cities depending on the Startup Environment. In the country-wise ranking, **India with a score of 8.833 was** ranked 20th out of 100 countries.
 - The United States (US) topped the index followed by the United Kingdom (UK) & Israel.
 - In the City-wise ranking San Francisco Bay, USA topped the ranking followed by New York, USA & Beijing, China. A total of 1000 cities were ranked in the index.
 - Bengaluru, Karnataka was the highest ranked Indian City at 10 (up from 14 in 2020). Overall 43 Indian cities featured in the list, out of which 9 were new.

- 106. Recently, the Global Cybersecurity Index 2020 (GCI 2020) 4th Edition was released by International Telecommunication Union (ITU), the UN agency for Information & Communication Technologies (ICT).
 - **India** with a score of 97.5 has been ranked **10th** in the Index.
 - The **US topped the Index**, UK & Saudi Arabia shared the 2nd spot while Estonia took the 3rd rank.
 - Among the Asia-Pacific nations, **South Korea & Singapore** topped the index, while India was ranked 4th.
- **107.** As per the joint report released by the UN (United Nations) **C**onference on **T**rade and **D**evelopment (UNCTAD) and the UN World Tourism Organisation (UNWTO) named 'COVID-19 and Tourism: An **Update**', India has experienced a **54 percent** drop in tourist arrivals in 2020 due to COVID-19.
 - The report has estimated a loss of **\$4 trillion** in terms of **global GDP** (Gross Domestic Product) for 2020 and 2021 due to the fall down of international tourism due to COVID-19.
 - In 2020, a loss of \$2.4 trillion is estimated for 'International tourism and linked sectors' due to the sharp drop in international tourist arrivals.
 - The economic loss in developing countries due to inactive tourism (mainly due to the asymmetric roll-out of vaccines) could account for 60 percent of the global GDP losses.
 - Due to linkages with sectors such as agriculture, a drop in tourist sales leads to a 2.5-fold loss in real GDP, as per the report, world tourism is not expected to return to pre-COVID levels until 2023 or later.
- **108.** World Health Organisation (**WHO**) released the World's 1st report on the use of Artificial Intelligence (AI) in the healthcare sector called, "Ethics and governance of artificial intelligence for health".
 - WHO with inputs from various international experts prepared the report that can be used by countries to minimize the risk & maximize the benefits of Al.
- 109. Union Minister for Education Ramesh Pokhriyal 'Nishank' released the report on 'United District Information System for Education Plus (UDISE+) 2019-20' for School Education in India. It is the official statistics system of the Ministry of Education (MoE).

Prelims

Get Your All India Rank

Take a FREE Mock Test



- Gross Enrolment Ratio (GER) has improved at all levels of school education in 2019-20 compared to 2018-19. Pupil Teacher Ratio (PTR) has also increased at all levels of school education.
- Enrolment of girls from primary to higher secondary is more than 12.08 crore, an increase of 14.08 lakh compared to 2018-19.
- The Gender Parity Index (GPI) at both Secondary and Higher Secondary levels have improved.
- Total Students in school education from pre-primary to higher secondary has crossed 26.45 crore in 2019-20, which is an increase of 42.3 lakh compared to 2018-19.
- Only 39% of schools in India had computers, while only 22% had an internet connection in 2019-20.
- 110. International Migrant Workforce increases to 169 million in 2019, a rise of 5-million increase in total count or 3% rise compared to the figures of 2017, as per the "ILO Global Estimates on **International Migrant Workers**: Results and Methodology" report released by the United Nations International Labour Organisation (ILO).
 - This is also a 12.7 % increase from the 2013 estimate of 150 million migrant workers.
- 111. 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.
 - In May 2021, unemployment among OECD countries fell to 6.6%, but remained at least 1% above pre-pandemic levels. The pre-pandemic levels of employment are unlikely to be achieved before the end of 2022.

PRACTICE MOCK

- **112.** Transforming global Agriculture & Food Security in a way more appealing to the younger population will be the key to secure the future of global food & nutrition security, as per the report released by Committee on World Food Security (**CFS**).
 - The report titled "Promoting youth engagement and employment in agriculture and food systems" was prepared by CFS's High Level Panel of Experts (HLPE) on food security and nutrition.
 - CFS is an intergovernmental platform that works on food security and nutrition for all. It is hosted by the Food and Agriculture Organization (**FAO**).

• Findings of the Report:

- i. Unemployment rate in youth (majority young women) is 3-times higher than adults.
- ii. Agriculture & food system, when made appealing to youth, provides enormous room for employment generation in developing countries where 88% of the global youth population live.
- iii. Countries should improve youth-focused social protection programmes, labour laws and regulations. Thereby supporting youth-led start-up initiatives through environmental policies.
- **113.** The World Wide Fund for Nature (WWF) and the United Nations Environment Programme (UNEP) released a report titled 'A future for all the need for human-wildlife coexistence' which states that world's most iconic species are in threat due to conflict between humans and animals as one of the key reason.
 - The analysis of the report is based upon the contributions from 155 experts from 40 organisations based in 27 countries.

• Key Points from Report:

- On the global front, conflict-related killing affects more than 75% of the world's wild cat species along with other terrestrial and marine carnivore species such as polar bears and Mediterranean monk seals as well as elephants.
- On **Indian front**, as per the data from the Union Ministry of Environment, Forest and Climate Change (MoEFCC) indicates that over **500 elephants** were killed between 2014-2015 and 2018-2019, mostly due to human-elephant conflict. During the same period, 2,361 people were killed as a result of conflict with elephants.

- Global wildlife populations have fallen an average of **68%** since 1970.
- **114.** Each minute 11 people die of hunger and there is a 6-fold increase (compared to last year) in the number of people threatened over famine-like conditions, as per the report titled "The Hunger Virus" **Multiplies**" released by global anti-poverty organisation 'Oxfam'.
 - The report also states that the global death toll of **11/minute from famine** outpaces that of COVID-19 (7 deaths/minute).
 - Findings of the Report:
 - With an addition of 20 million people, the total count of people at the crisis level of food insecurity has increased to 155 million, with major case of poverty being armed conflict
 - War torn countries like Afghanistan, Ethiopia, South Sudan, Syria, Yemen are the 'Worst hunger hot spots'
 - Global warming & economic recession caused a 40% increase in global food prices, moving millions of people into poverty.
 - **About Oxfam:**
 - Oxfam was founded in **1942**, as a confederation of 20 independent charitable organizations focusing on the alleviating Global Poverty
 - **Executive Director –** Gabriela Bucher
 - **Headquarters** Nairobi, Kenya
- 115. According to 'The State of Food Security and Nutrition in the World 2021' released by 5 Agencies of UN, Between 720-811 million people (**768 million** being the midpoint of project range) in the world faced hunger in 2020 compared to 2019. It is the 1st comprehensive report on food **insecurity and nutrition** in the Post-Pandemic era.
 - The 5 UN Agencies are Food and Agriculture Organization (FAO), International Fund for Agricultural Development (IFAD), United Nations Children's Emergency Fund (UNICEF), World Food Programme (WFP) & World Health Organization (WHO).
 - The report states that around 9.9% of the world's population were estimated to have been undernourished in 2020, compared to 8.4% in 2019.
- **116.** According to a recent review 'Energising Commonwealth Trade in a Digital World: Paths to Recovery Post-COVID' released by the Commonwealth Association, due to COVID-19 commonwealth

countries lost trade worth USD 345 billion worth of trade in 2020, including USD 60 billion in intra-Commonwealth trade.

- Among the developing nations, only India recorded higher overall Foreign Direct Investment (FDI) inflows in 2020. FDI inflows increased by more than USD 13 billion in 2020, a 29.5% increase over the average annual inflows for 2017-19.
- Globally, COVID-19 has impacted all Commonwealth members' economies and led to USD 1.15 trillion in past GDP in just one year.

RBI Assistant Prelims

Get Your All India Rank



Take a FREE Mock Test

- 117. According to the mid-2021 edition of 'Electricity Market Report' released by the International Energy Agency (IEA), the demand for electricity is growing faster than the production of Renewable Energy (RE). This is leading to an increase in usage of heavily polluting coal, threatening the efforts made by countries to reach Carbon neutrality.
 - Electricity demand is expected to grow by 5% in 2021, which is 1% more than the drop experienced in 2020 due to COVID-19.
 - Renewable power production increased by 7% in 2020. IEA expects RE production to grow by 8% in 2021 and by more than 6% in 2022.
- 118. In July 2021, the High -Level Political Forum (HLPF) on Sustainable Development Goals (SDG) conducted the review meeting on the 2030 Agenda for attaining the 17 SDGs.
 - The meeting was hosted by the United Nations Economic and Social Council (ECOSOC). During the review meeting, ECOSOC mentioned that, COVID-19 crisis has pushed 119 million to 124 million people into extreme poverty.
 - Countries across the World shall enact Gender-responsive policies to build back a better future and refocus on attaining SDGs by 2030.
- 119. In accordance with the report titled 'India Inequality Report 2021: India's Unequal Healthcare **Story'** by Oxfam India, there are sharp inequalities across different caste, religious, class and gender categories on various health indicators.

- As per report general category is better than the SCs (Scheduled Caste) and STs (Scheduled Tribes), Hindus are better than Muslims, rich are better than the poor, men are better than women, and the urban population is than the rural population on most health determinants, interventions and indicators.
- Notably, it named **Kerala** as a success story in handling the pandemic.
- 120. India's efforts in streamlining the assessment and clearance of shipments to ease and boost crossborder trade have fetched fruitful results as India's Trade facilitation score has increased to 90.32% from 78.49% in 2019 in the United Nations (UN) 4th Global Survey on Digital and Sustainable **Trade Facilitation 2021.**
 - It tracked 143 economies on 58 parameters related to the WTO's Trade Facilitation **Agreement (TFA)**, Framework Agreement on Facilitation of Cross-Border Paperless Trade in Asia and the Pacific (CPTA), among others over a two-year period.
 - India was among the best-performing countries in South and South West Asia, and the Asia Pacific region.
- 121. In accordance with the "Sustainable Recovery Tracker" by the International Energy Agency (IEA), the global greenhouse gas emissions will raise to record levels by 2023 as governments are providing fiscal support (\$16 trillion) to stabilize their economies affected by coronavirus pandemic, but only about 2% (roughly \$380 billion) of this spending has been allocated to clean energy measures.
 - Both public and private funds towards clean energy measures are well below the level to attain international climate goals.
- 122. 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.

- **123.** 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.

RBI Assistant Prelims

Get Your All India Rank



Take a FREE Mock Test

GOVERNMENT SCHEMES & PROGRAMMES

- **124.** The Pradhan Mantri Formalisation of Micro Food processing Enterprises (**PMFME**) scheme, which was launched under the Atma Nirbhar Bharat Abhiyan completed one year of its launch on 29th June, 2021.
 - PMFME is a centrally sponsored scheme, which aims to enhance the competitiveness of
 existing individual micro-enterprises in the unorganized segment of the food processing
 industry, promote formalization of the sector, and support Farmer Producer Organizations
 (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.
 - It was launched with an outlay of INR 10,000 crore over a period of 5 years from 2020-21 to 2024-25.
 - Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy.
- 125. Indian Government's Flagship Programme 'Digital India' completed 6 years on July 1, 2021.
- **126.** Union education minister Dharmendra Pradhan and tribal affairs minister Arjun Munda jointly launched '**School Innovation Ambassador Training Program'** on July 16, 2021.

- This scheme was launched for 50,000 school teachers.
- It will be implemented from July 20.
- School Innovation Ambassador Training Programme was designed by innovation cell of education ministry and All India Council of Technical Education (AICTE) for school teachers for first time.
- This Programme will provide training to teachers from Central Board of Secondary Education (CBSE)- affiliated schools including Jawahar Navodaya Vidyalayas, Kendriya Vidyalayas, and Eklavya Residential Model Schools in India.
- Similar programme is run by AICTE for teachers in higher education.
- Teachers will be trained in online mode only for a duration of two months.
- Training will be provided in five modules to encourage innovation and creativity among school students.
- Five modules include- entrepreneurship, innovation, intellectual property rights, product development, design thinking and idea generation etc.
- 40 trainers have been tasked with the work to train teachers.
- 127. On July 16, 2021, Education Minister, Dharmendra Pradhan, and Tribal Affairs Minister, Arjun Munda. launched school jointly training program for teachers named 'School Innovation Ambassador Training Program' (SIATP).
 - The program is formed by the Ministry of Education's (MoE) Innovation Cell, Ministry of Tribal Affairs(MoTA), CBSE (Central Board of Secondary Education), and AICTE (All India Council for Technical Education).
 - Under the training module of SIATP, **50,000** school teachers will be trained online in the field of Innovation, Entrepreneurship, Intellectual property rights (IPR), Idea generation, etc.
- **128.** India is target of attaining over **Rs 100 billion Blue Economy** through Deep Ocean Missions (**DOM**) and conducting deep sea explorations.
- 129. In order to promote and facilitate investments in the Indian Dairy sector, the **Department of Animal Husbandry & Dairying (DAHD)** of Ministry of Fisheries, Animal Husbandry & Dairying on July 19, 2021 has setup Dairy Investment Accelerator under its Investment Facilitation Cell.
 - The Investment Accelerator is a cross functional team to act as **intermediary** with investors.

JUL-2021

info@practicemock.com 011-49032737

Accelerator will work with DAHD to organize events with international & local industry participants to facilitate direct interactions with government officials and other players in the industry.

130. 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 refiners: sector 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.
- 131. 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'.
- 132. 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.
- 133. Since 2020-21, the government is implementing Bhartiya Prakritik Krishi Padhati (BPKP) as a subscheme 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).
- **134.** 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.

IBPS Clerk **Prelims** 2021

Get Your All India Rank

Take a FREE Mock Test



ECONOMY & BUSINESS

- **135.** On July 1, 2021, the Union Minister of Micro, Small and Medium Enterprise (MSME) and Road Transport and Highways **Nitin Gadkari** has announced the Central **Government's** revision of MSMEs guidelines and the inclusion of **Retail and Wholesale trades** as **MSMEs**.
 - Earlier in the definition of MSME has only the manufacturing and service enterprises and it has not mentioned the retail and wholesale trade (Now added).
 - The inclusion of retail and wholesale trade under MSME will enable the traders to get benefit from priority sector lending under RBI guidelines and they will also be allowed to register on Udyam Registration Portal.

This initiative will benefit around 2.5 Crores of Retail and Wholesale Traders of the country.

info@practicemock.com 011-49032737

- **ECLGS:** In June 2021, the Government has increased the Target Credit Line under Emergency Credit Line Guarantee Scheme (ECLGS) by Rs 1.5 Lakh crore. By which, the Target Credit Line under the ECLGS scheme has increased from INR 3 Lakh crore to INR 4.5 Lakh crore.
- 136. As per the order of the **Department for Promotion of Industry and Internal Trade (DPIIT)**, the Ministry of Commerce and Industry has set up a 9-member **Advisory Council** to advise the government on measures needed to design and fast adoption of 'Open Network for Digital Commerce' (ONDC).
 - ONDC is a project initiated by DPIIT, Ministry of Commerce and Industry, and assigned to the Quality Council of India (QCI).
- 137. The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, has set up a **25-member** Development Council for the Cement Industry (**DCCI**) under the chairmanship of **Puneet Dalmia**, CMD, Dalmia Bharat Group.
 - The Council will suggest ways to eliminate waste, obtain maximum production, improve quality, reduce costs, and promote standardization of products.
 - It will also recommend measures for securing the full utilization of the installed capacity and improving the working of the cement industry (particularly of the less efficient units).
- 138. Fitch Ratings, the global credit rating agency in its report named 'Indian Banks 2021 Report Card', has reduced India's Gross Domestic Product (GDP) growth forecast for FY22 by 280bp to 10 **percent** from its earlier estimation of **12.8 percent** due to the slowing recovery after the second wave of COVID-19.
 - The report estimated India's medium-term growth potential at about **6.5 percent**.
 - It stated that the Indian economy contracted by 7.3 percent in FY21 as against a 4 percent growth in FY20.
- 139. FICCI's (Federation of Indian Chambers of Commerce & Industry) latest report 'A progressive shift from transactions to trust' states that India's Online Commerce Industry is expected to touch USD **188 billion by 2025 & USD 200 billion by 2026** from USD 64 billion in 2020. The increase is mainly due to increased adoption of e-commerce caused by COVID-19.
 - The contribution of the Online Commerce Industry to India's GDP will reach 3.8% by 2025.
 - It also states that the Indian retail industry will touch USD 1.1 USD 1.3 trillion in value by 2025.

- **140.** The **Ministry of Commerce and Industry** indicated that the India Industrial Land Bank (**IILB**) will achieve pan-India integration by December 2021.
 - IILB is a GIS (*geographic information system*) based portal that acts as an repository for industrial infrastructure-related information, including connectivity, infrastructure, natural resources and terrain, plot-level information on vacant plots, line of activity, and contact details.
- **141.** Union Minister of Road Transport & Highways, **Nitin Gadkari** virtually participated in the 16th Annual Conference on "**Road Development in India**". The conference was organised by India Infrastructure Publishing, a leading provider of information on the infrastructure sectors.
 - **Objective** To discuss emerging trends in roadways & with special focus on import substitution, cost-effective, pollution-free alternative fuel.
- **142.** Amazon India launched its 1st '**Digital Kendra**' in Krushi Bazar (APMC Market), Surat, Gujarat as part of its commitment to digitize 10 million Indian micro, small and medium enterprises by 2025.
- 143. Union Minister for Road Transport & Highways Nitin Gadkari inaugurated India's 1st Private LNG (Liquefied Natural Gas) Facility plant at Nagpur, Maharashtra. The Plant has been set up by Baidyanath Ayurvedic Group.
- **144.** The **Agricultural and Processed Food Products Export Development Authority** (APEDA) signed a Memorandum of Understanding (MoU) with **National Agricultural Cooperative Marketing Federation of India Ltd** (NAFED) to utilize the export potential of agricultural and processed food products of cooperatives, Farmer Producer Organizations (FPOs), partners and associates.
 - The facilitation of exports will be done by APEDA while NAFED will promote them.
 - The MoU was signed by **Dr. Madhaiyaan Angamuthu**, Chairman APEDA and **Sanjeev Kumar Chadha**, Managing Director, NAFED.
- **145.** The Ministry of Corporate Affairs (MCA) has incorporated the 'National Asset Reconstruction Company (NARCL)' also known as Bad Banks/Asset Reconstruction Company (ARC) with an authorised capital of INR 100 crore and paid-up capital of INR 74.6 crore.
 - 'Bad bank' refers to a financial institution that takes over bad assets of lenders and undertakes resolution'.
 - It has been created in collaboration with both Public and Private Sector Banks, and Indian Banks' Association (IBA).

- During the 2021-22 Union Budget session, Finance Minister Nirmala Sitharaman announced the setting of an ARC & Asset Management Company (AMC) for resolution of Non-Performing Assets (NPA) in the Indian Banking sector.
- **146.** Competition Commission of India (**CCI**), approved the proposed acquisition of **23.5 per cent** stake equity share capital in **ONGC** (Oil & Natural Gas Corporation Limited) **Tripura Power Company** by **Summit India (Tripura).**
- **147. CCI Approves SoftBank Group Entity Buying Stake in Swiggy**: CCI approved the acquisition of stakes in Bundl Technologies Private Limited, a private limited company incorporated in India and is engaged in operating Swiggy, by the SVF II Songbird, a SoftBank Group entity.
- **148.** 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 **93rd Indian Council of Agricultural**Research (ICAR) Foundation Day i.e 16th July, 2021.
 - The initiative will help in **addressing the location specific information** needs of the farmers as well as Agricultural Extension, Education and Research activities of ICAR.
 - The portal is powered by Interactive Information Dissemination System (IIDS), Digital India Corporation (DIC), Ministry of Electronics and Information Technology (MeitY).
- **149.** 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.
 - The GDP growth estimation for FY23 was increased by ADB to **7.5 percent** from its earlier projection of 7 percent.
 - India's Inflation forecast for FY21 was increased by ADB from 5.2 percent to 5.5 percent, whereas the forecast for FY22 was kept unchanged at 4.8 percent.
 - ADB's projection towards inflation indicated successive inflation for 3 years at the range of 6 percent (The inflation target set by RBI was 2-6 percent).
- **150. 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.

- 151. 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".
- 152. 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.

Prelims

Get Your All India Rank

Take a FREE Mock Test



153. 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 multimodality 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.
- 154. 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.
- 155. 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.

FINANCE & BANKING

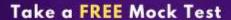
- 156. Axis Bank Ltd, India's 3rd largest private sector bank, made a multi-year agreement with Amazon Web Services (AWS), the cloud computing arm of Amazon to build a portfolio of new digital financial services with technology changes, and new payment modes for better banking experiences to customers.
- 157. The Reserve Bank of India (RBI), 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 2021', reported a 'negative credit (loan) growth in industrial sector' in FY21 due to COVID-19.
- 158. The Ministry of Finance, Government of India (GoI) had retained the Interest Rate of Small Savings **Scheme** for the 2nd quarter(Q2) for the Financial Year 2021-22 (FY22) same as Q1 FY22 due to COVID-19.

- It is the 5th consecutive guarter that GoI had unchanged the Interest Rates of the small saving schemes (unchanged since April 1, 2020).
- The small savings schemes consist of **12 schemes** including the National Saving Certificate (NSC), Public Provident Fund (PPF), Kisan Vikas Patra (KVP) and Sukanya Samriddhi Scheme, etc.
- The annual interest rate on NSC was unchanged at **6.8 percent** and interest rate of PPF too unchanges at **7.1 percent**.
- The interest rate on the 5-year Senior Citizens Savings Scheme Account (SCSS) also retained at 7.4 percent
- **159. World Bank (WB)** Board of Executive Directors approved a **USD 500 million** (~ Rs 3,726.30 crore) loan programme to support India's **informal working class** to overcome the COVID-19 distress and to support the states to manage the current pandemic, future climate and disaster shock.
 - Out of the USD 500 million loan, **USD 112.50 million** will be financed by the International Development Association (IDA) and the remaining USD 387.50 million will be provided as a loan from International Bank for Reconstruction and Development (IBRD).
 - **Maturity:** The loan has a maturity period of **18.5 years** with a grace period of **5 years**.
- **160.** The Reserve Bank of India (**RBI**) released the 'Sources of Variation in Foreign Exchange(**Forex**) **Reserves** in India during 2020-21' and reported an increase in the forex reserves in nominal terms, including the valuation effects, by **USD 99.2 billion** in FY21, compared to USD 64.9 billion of FY20.
- 161. On the eve of National Doctor's Day, on July 01, 2021, ICICI Bank launched 'Salute Doctors', a digital and instant banking solution that is designed exclusively for medical doctors.
- 162. Reserve Bank of India (RBI) released the 23rd issue of its bi-annual Financial Stability Report **(FSR)** 2021.
 - estimated the Scheduled Commercial **Banks** (SCBs) lt Gross Non Performing Assets (GNPAs) to rise by 9.8 percent in March 2022 (as per the baseline scenario), from **7.48 percent** in March 2021.
 - GNPAs in March 2022 is estimated to be 11.22 percent as per the severe stress scenario. The report stated economic recovery in May and early June 2021.
- **163.** Life Insurance Corporation **(LIC)** of India launched a non-linked, non-participating, single premium, individual 'immediate annuity plan' named 'Saral pension plan' as per the guidelines of the Insurance Regulatory and Development Authority of India (IRDAI).

- The plan allows policyholders to pay a lump sum amount as the purchasing price of the plan and to receive a fixed amount of money at regular intervals.
- 164. Paytm, digital payments platform, in partnership with Aditya Birla Finance Ltd., launched a smallticket instant loans service named 'Postpaid Mini'.
 - It was as an extension of its 'Buy Now-Pay Later' service, to support new-to-credit customers.
- **165.** National Bank for Agriculture and Rural Development (**NABARD**) has sanctioned a loan worth **Rs** 2891.15 lakh under the Rural Infrastructure Development Fund (RIDF) to the Government of Goa for the Construction of Phase II Building of Goa Dental College and Hospital in Bambolim, Goa.
- **166.** The Reserve Bank of India (RBI) modified the rules on applicable interest on unclaimed **term** deposits (TDs) after maturity in all commercial banks, small finance banks, local area banks, and cooperative banks.
 - Now, unclaimed TDs will attract rates of interest applicable to savings accounts or the contracted interest on the matured deposit, whichever is lower.
- **167. Bajaj Allianz General Insurance**, private general insurers, and **Bank of India** have entered into a 'corporate agency agreement' for distribution of Bajaj Allianz General Insurance's products through the Bank of India's vast network across the country.
- **168. Razorpay**, a Payments solution provider, in partnership with **Mastercard** launched a **recurring** payment interface named 'MandateHQ', to support card-issuing banks that wish to enable recurring payments for its customers.
- **169.** Reserve Bank of India **(RBI)** launched the **54th** round of quarterly '**O**rder **B**ooks, Inventories and Capacity Utilization Survey' (OBICUS) of the manufacturing sector. The reference period for the survey is **Q1 FY22** (April – June 2021).
- 170. Indian Overseas Bank (IOB) has become the 2nd most-valued listed Public Sector Bank (PSB) with a market capitalisation (market-cap) of over ~Rs 50,000 crore by surpassing its peers viz, Punjab National Bank (**POB**) (3rd) and Bank of Baroda (**BOB**)(4th).
- **171.** Multi Commodity Exchange (**MCX**) of India signed an Memorandum of Understanding (MoU) with European Energy Exchange AG (**EEX**) towards knowledge sharing and exchange of expertise on **Electricity derivative products**.

- 172. On the occasion of Chartered Accountants'(CA) Day i.e. on July 1, 2021, the Institute of Chartered Accountants of India (ICAI) Board of Studies-BoS (Academics) launched a mobile application 'ICAI BOS' for students of foundation, intermediate and final CA course.
 - It is a single platform to provide interactive learning and coaching facilities along with features of getting study material without internet connection, and ad-free learning while viewing lectures.
- 173. Axis Bank signed a Memorandum of Understanding (MoU) with the Indian Army at Army Headquarters, New Delhi to offer a defence service salary package to the latter under its 'Power Salute' initiative.
 - The MoU will cover all ranks of army officers viz. serving Defence personnel as well Defence pensioners under its ambit.
- 174. SBI General Insurance launched a comprehensive health insurance plan named 'Arogya **Supreme'** with multiple benefits and coverages.
 - Under the policy the insured persons will get a wide range of sum insured options up to Rs 5 crore for their medically necessary hospitalization due to illness or accident that occurred during the policy period.
- 175. By reviewing the market conditions and market borrowing program of the government, the Reserve Bank of India (RBI) has modified the auction methodology of the benchmark securities of tenor 2year, 3-year, 5-year, 10-year, 14-year tenor and Floating Rate Bonds (FRBs) to uniform price auction **method** (earlier it was based on multiple price-based auctions).
 - The auction of other benchmark securities such as 30-year and 40-year were unchanged and made to continue as multiple price-based auctions.
 - RBI announced its 1st purchase of Government securities (G-sec) under G-SAP 2.0 (G-sec Acquisition Programme) for an aggregate amount of Rs 20,000 crore, it was scheduled to be conducted on July 08, 2021.
 - **Background:** In June 2021, under the Monetary Policy Report, RBI stated about G-SAP 2.0 in Q2 FY22 and secondary market purchase operations of **Rs 1.20 lakh crore** to support the market.

Get Your All India Rank





- **176.** 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.
- **177.** The Reserve Bank of India **(RBI)** issued an advisory to banks and other RBI-regulated entities to transition the from the international benchmark reference prepare rate. 'London Interbank Offered Rate' (LIBOR), to any other widely accepted Alternate Reference Rates (ARR).
 - LIBOR is used widely by the global financial system as one of the interbank benchmarks for a large volume and broad range of financial products and contracts.
 - In March 2021, Financial Conduct Authority (FCA) ceased the use of LIBOR by any administrator and stated that it would no longer be representative.
 - RBI has advised the Financial Institutions (FI) not to enter into new LIBOR referenced contracts and encouraged them to use any widely accepted ARR.
 - It has also instructed the FI to incorporate robust fallback clauses in all the LIBOR referencebased financial contracts that have maturity after December 31, 2021.
- 178. Mastercard, Mumbai Metro One Private Ltd (MMOPL), and Axis Bank launched 'One Mumbai **Metro Card**' to enable cashless and contactless travel for **Mumbai People** (Mumbaikars).
- 179. Debit and credit cards issued by banks will have a complimentary 'Personal Accident Insurance Cover'.
 - **General Condition:** To claim the insurance, the card should be in active use and the claims should be made within a particular time frame.

- **Example:** To claim insurance under the Rupay insurance programme, the insured person needs to intimate within 90 days from the date of the accident and the card should have active transaction before 90 days of the accident.
- 180. The Securities and Exchange Board of India (SEBI) has reduced the 'Advance Intimation timelines' for **Stock Exchanges** to make modifications in the contract specifications of '**Commodity Derivatives Contracts**′ (CDCs).

Key Points:

- Categories: In November 2019, based on materiality, SEBI has categorized the Contracts' modifications of CDCs into three categories viz, Category A, Category B, and Category C.
- **Intimation:** Before making any modification, the Stock exchanges need to inform SEBI and market participants along with reasons for the modifications.
- **Timeline:** For such intimation, SEBI has provided 'Advance Intimation Timeline' i.e. the number of days for prior intimation as 10 days for Category A and 30 days for Category B and Category C.
- **Change:** Now, the timeline for all the three categories i.e Category A, Category B and Category C, was reduced to **10 days** to bring uniformity.
- **181.** The Reserve Bank of India **(RBI)**, issued the **new 10-year** Government Security **(G-Sec)** (that would mature in 2031), at a cut-off yield of **6.10 percent** per annum, **higher** than the earlier cut-off yield of 5.85 percent.

G-sec Auctions:

- RBI sold 3 auctions such as New 10-year G-Sec 2031 at 6.10 percent (for Rs 14,000 crore), 2023 G-Sec at 4.3 percent (Rs 3,000 crore), and 2061 G-Sec at 7.18 percent (for Rs 9,000 crore).
- Through the 3 auctions, an aggregate of Rs 26,000 crore was raised by the government.
- 182. Axis Bank announced its 1st derivative transaction linked to 'Secured Overnight Financing Rate' (**SOFR**), by replacing the London Inter-Bank Offered Rate (**LIBOR**).
- **183.** 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.
- **184.** 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.
- **185.** The International Financial Services Centres Authority (IFSCA) issued a framework for setting up and operating an 'International Trade Finance Services' (ITFS) platform to provide trade finance services at International Financial Services Centres (IFSCs).
- **186.** The Reserve Bank of India (RBI) introduced a scheme named 'RBI Retail Direct' to facilitate investment in Government Securities(G-Sec) by retail investors (individuals).

Key Points:

- Objective: The bond-buying window was opened to increase the retail participation in G-Sec, and to democratize the ownership of G-Sec beyond banks and managers of pooled resources such as mutual funds.
- Under the scheme, the retail investors are enabled to open and maintain their gilt securities account named 'Retail Direct Gilt Account' (RDG Account) with RBI through an 'Online portal'.

List of G-Secs under the scheme:

- Government of India Treasury Bills
- Government of India dated securities
- Sovereign Gold Bonds (SGB)
- State Development Loans (SDLs)
- Fees and Charges: No fee will be charged for opening and maintaining the RDG Account, and for submitting bids in the primary auctions.
- **187.** NPCI International Payments Ltd (**NIPL**), the international arm of National Payments Corporation of India (NPCI), in partnership with the Royal Monetary Authority (RMA) of Bhutan implemented the Bharat Interface for Money (BHIM) Unified Payments Interface (UPI) QR-based payments in **Bhutan**.
- **188.** The Ministry of Corporate Affairs (MCA) has incorporated the 'National Asset Reconstruction Company (NARCL)' also known as Bad Banks/Asset Reconstruction Company (ARC) with an authorised capital of INR 100 crore and paid-up capital of INR 74.6 crore.
 - 'Bad bank' refers to a financial institution that takes over bad assets of lenders and undertakes resolution'.
 - It has been created in collaboration with both Public and Private Sector Banks, and Indian Banks' Association (IBA).

During the 2021-22 Union Budget session, Finance Minister Nirmala Sitharaman announced the setting of an ARC & Asset Management Company (AMC) for resolution of Non-Performing Assets (NPA) in the Indian Banking sector.

Key Points

- Padmakumar Madhavan Nair, a stressed assets expert from SBI will serve as the Managing **Director of NARCL.**
- NARCL will house bad loan accounts of INR 500 crore or more. It will pay up to 15% of the agreed value for the loans in cash and the remaining 85% would be Government-quaranteed security receipts.
- Canara Bank would be the sponsor of NARCL and will hold a 12% equity, other large public sector banks will hold less than 10% each in NARCL.
- In the 1st phase, 22 stressed accounts worth INR 89,000 crore identified by the lenders will be transferred to NARCL.

IBPS Clerk Prelims 2021

Get Your All India Rank

Take a FREE Mock Test

189. RBI Restricted MasterCard; RBL Bank tie-up with VISA to Issue Credit Cards

- The restriction imposed by the Reserve Bank of India (RBI)on MasterCard from on-boarding new domestic customers (debit, credit or prepaid) onto their card networks from July 22, 2021, have imposed a higher impact on the card issuer's (bank) business growth.
- RBL Bank, which has issued credit cards only on the Mastercard payment network, has now entered into an agreement with **Visa** Worldwide Pte Ltd to issue credit cards on Visa's payment network.
- YES Bank, and Bajaj Finserv, that have all their credit card business with MasterCard also got affected. HDFC Bank has 3 co-branded cards with Mastercard while State Bank of India (SBI) has 2.
- RBL Bank is the **5th** largest credit card issuer in India.

- 190. FEDDY, an Artificial Intelligence (AI) powered virtual assistant was launched by Federal Bank to provide 24*7 assistance to its customers on banking related queries. FEDDY is a State-of-Art tool that can also be integrated and accessed through Alexa, Google Assistant and WhatsApp. Notably, Federal Bank previously launched
 - "FedSelfie" a user-friendly tool that allows users' to open a bank account by taking selfies.
 - "Federal 24*7" Users can open bank accounts through Video Call
- 191. '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.
- **192.** In July 2021, 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.
- **193.** To protect the interest of investors in securities, 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.
- **194.** 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.
- 195. 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.
- **196. Insolvency and Bankruptcy Board of India** (IBBI) amended the IBBI (Insolvency Resolution Process for Corporate Persons) Regulations, 2016 to enhance the discipline, transparency, and accountability in corporate insolvency proceedings.

- 197. 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'.
- 198. 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.
- 199. 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).
- **200.** 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.
- **201.** 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.
- **202.** HDFC Bank, CSC Launched OD Facility up to Rs 10 lakh for Small Retailers
- 203. 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.

- 205. 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**.
- **206.** 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**.
- 207. 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.
- 208. 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.
- **209.** 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).
- **210.** 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.
- 211. 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 Rupanagar 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.

NABARD Grade A

Get Your All India Rank

Take a FREE Mock Test

AWARDS & RECOGNISTION

- 212. International Monetary Fund's (IMF) Chief Economist Gita Gopinath & National Aeronautics and Space Administration (NASA) Scientist Kamlesh Lulla have been named among the '2021 Great **Immigrants**' honourees named by the Carnegie Corporation of Network, a US-based non-profit organisation.
 - A total of **34 immigrants representing 30 countries of origin** have been named in the Class of 2021.
- 213. Invest India awarded as World's Most Innovative Investment Promotion Agency of 2021
- 214. Kempegowda International Airport, Bengaluru (KIAB Airport), Karnataka owned by the Bangalore International Airport Limited (BIAL), has been inducted into the Airports Council International (ACI) Director General(DG)'s Roll of Excellence for the year 2020.

- 216. Indian Economist Kaushik Basu has been honoured with the Humboldt Research Award for Economics for 2021 by the Alexander von Humboldt Foundation based in Bonn, Germany. Professor Dr Hans-Bernd Schäfer of Bucerius Law School, Hamburg, Germany nominated Kaushik Basu for this awad.
 - Kaushik Basu is set to use this award to do research on moral philosophy and game theory, and on law and economics.
- 217. Syed Osman Azhar Maqsusi, a hunger activist from Hyderabad has been awarded the prestigious **Commonwealth Points of Light award** by the United Kingdom (UK) Government.
 - He had launched the #HungerHasNoReligion initiative through his NGO 'Sani Welfare Foundation', which has helped to feed over 1,500 people a day.
- **218.** Two communities from India viz, **Aadhimalai Pazhangudiyinar Producer Company Limited** and **Snehakunja Trust** won the United Nations Development Programme (**UNDP**) **Equator Prize 2021**– for their exceptional achievement in showcasing local, innovative, nature-based solutions for tackling biodiversity loss and climate change and achieving their local development goals.
- 219. 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
- 220. 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.
- **221. 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

- 222. Journalist Sundeep Mishra authored a new book, "Fiercely Female: The Dutee Chand Story".
 - The book insights on the Gender-identity controversy of popular Indian sprinter Dutee Chand. She is India's first openly homosexual athelete.
- **223.** Indian Economist and Padma Bhushan Kaushik Basu has authored book titled "Policymaker's Journal: From New Delhi to Washington, D.C.". The book features the journal records of his career of 7 years, during which he served as the Chief Economic Adviser (CEA) to the Indian Government and the Chief Economist at the World Bank in Washington D.C., The book is published by Simon & Schuster Publishers India Pvt Ltd.
- **224. Manu Sawhney,** Chief Executive Officer of the International Cricket Council (**ICC**) has resigned from his post with immediate effect following the report against his "abrasive behaviour" with his colleagues.
- 225. Internet and Mobile Association of India (IAMAI) has appointed Google India Vice President and Managing Director **Sanjay Gupta** as its Chairman for **2021-23** by succeeding Amit Agarwal, Amazon Senior Vice President and India Country Manager.
- 226. Indian photojournalist and Pulitzer prize winner Danish Siddiqui (38 years old), was killed by the Taliban militants in Spin Boldak district of Afghanistan's Kandahar province.
 - He was killed while covering the fighting between Afghan security forces and the Taliban. He hails from Delhi, India.
- **227. 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.

MOCK

- 228. 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.
- 229. 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 during Udai Singh and the way of life in India his generation. The book is published by HarperCollins Publishers.
- 230. Former RBI Governor **Duvvuri Subbarao** released a new book 'Bank with a Soul: Equitas' authored by retired IAS officer C.K. Gariyali.
- 231. 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.
- 232. 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'.

NABARD Grade A

Get Your All India Rank

Take a FREE Mock Test



OBITUARIES

- 233. Padma Shri K V Sampath Kumar (64 years old), who has been serving as the editor of **Sudharma**, India's only Sanskrit Daily, for the past 31 years passed away at Mysore, Karnataka.
 - He was born in Kalale village, Nanjangud town, Mysore, Karnataka.
- 234. Veteran Bollywood Actor and Padma Awardee Dilip Kumar, popularly known as the 'Tragedy King **of Bollywood**', passed away in Mumbai, Maharashtra.
 - He was born as Mohammed Yusuf Khan in Peshawar, British India (now in Pakistan) on 11th December 1922.

- 235. Keshav Datt, member of 2-time Olympics Gold Medal winning Indian Hockey team passed away at the age of 95.
 - He was part of the 1948 London Olympics Gold medal winning Indian Hockey team and later as Vice-Captain Indian team that won Gold in 1952 Helsinki Olympics.
- **236.** Former Chief Minister(**CM**) of Himachal Pradesh **Virbhadra Singh** passed away in Shimla, Himachal Pradesh.
 - He was born on 23rd June 1934 at Sarahan, Punjab, British India (Now in Himachal Pradesh).
 - He is the sitting Member of the Legislative Assembly (MLA) from the Arki assembly constituency (Solan District, Himachal Pradesh).
 - He was popularly known by the honorific 'Raja Sahib'.
- 237. Veteran Theatre and television actress Surekha Sikri, 3-time national Award winner passed away in Mumbai, Maharashtra.
 - She was born on 19th April 1945 in New Delhi, British India.
 - She was well known for her role in **Badhaai Ho**, starring Ayushmann Khurrana.
- 238. Gautam Benegal, National Award-winning animation filmmaker and cartoonist passed away.
 - He was born in 1965 in Kolkata, West Bengal.
 - He won the National award (Rajatkamal) Best Animation Film for 2010 for his film "The Prince and the Crown of Stone".
- 239. 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'.
- **240.** 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.

- 241. 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.
- 242. 'Kalaimaamani' 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.

RBI Assistant **Prelims**

Get Your All India Rank



Take a FREE Mock Test

IMPORTANT DAYS

- 243. The International Fruit Day is annually observed across the globe on 1st July to share fruits in sympathy and joy with family, friends or needy people. The day also addresses the people who create and preserve positive living conditions.
 - The motto of the International Fruit Day was "Create Change Together" and the Fruit Of The Year 2021 is Watermelon.
- **244.** The **National Doctors Day** is annually observed across India on **1st July** to recognise the efforts and contributions of the doctor's community to society and the commitment of the doctors towards their profession.
 - The day also marks the birth and death anniversary of Dr Bidhan Chandra Roy, who served as the Chief Minister of West Bengalfrom 1948 to 1962.
 - The Indian Medical Association (IMA) celebrates National Doctors Day across India.
 - The headquarters of **IMA** has declared "Save the Saviours" as the theme of National Doctors Day 2021.
- 245. The National Postal Worker Day is annually observed on 1st July to recognise the work of the postal workers who work hard to deliver the mail and delivery on time.
- **246.** The **National Fish Farmers Day** is annually observed across India on **10th July** in memory of the Scientists – Dr K. H. Alikunhi and Dr Hiralal Chaudhuri – who successfully demonstrated the induced breeding in Indian Major Carps on 10th July 1957.

- The day also recognises the contribution and the efforts of fish farmers in producing the fish to meet the needs of the people.
- India celebrated the 21st National Fish Farmers Day on 10th July 2021.
- 247. United Nations (UN)'s World Population Day is annually observed across the globe on 11th **July** to create awareness about the urgency and importance of population issues such as the importance of family planning, gender equality, poverty, maternal health and h
- **248.** The United Nations (UN)'s **Nelson Mandela International Day** is annually observed across the globe on 18th July to recognise the contributions of Nelson Mandela towards justice, peace and dialogue and his role in Africa's struggle for liberation and unity.
 - The day also marks the birth anniversary of **Rolihlahla Nelson Mandela** who played a major role in creating a non-racial, non-sexist and democratic South Africa.
 - The day is also known as "Mandela Day".
 - The 2021 Mandela Day marks the **103rd** birth anniversary of Nelson Mandela. The theme of the 2021 Nelson Mandela International Day is "One Hand Can Feed Another".
- 249. The United Nations (UN)'s World Chess Day is annually observed across the globe on 20th July to highlight the role of the World Chess Federation or International Chess Federation (**FIDE**) towards international cooperation for chess activity and improving harmony among the people across the globe.
- 250. The Pi Approximation Day is annually observed across the globe on 22nd July (22/7) to honour the concept of pi, represented using the Greek alphabet – π' and the approximation of pi values to 3.14 in a mathematically pleasing way.
- 251. 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)
- **252.** 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.

- **253. 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.
- **254. 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

- **255.** Indian American chess player **Abhimanyu Mishra** (12 years 4 months, 25 days old) became the youngest ever Chess Grandmaster after he scored his third Grandmaster **(GM)** norm in Budapest, Hungary.
 - He won the title against 15-year-old Indian chess player Leon Luke Mendonca
 - Abhimanyu Mishra broke the record of Grandmaster Sergey Karjakin who held the position for 19 years.
 - He became the youngest grandmaster at the age of 12 years and seven months.
- 256. The International Cricket Council (ICC) has shifted the venue of ICC Men's T20 World Cup Tournament from India to **United Arab Emirates (UAE)** and Oman, due to India's prevailing pandemic situation. The tournament will be hosted by the Board of Control for Cricket in India (BCCI) at 4 venues from 17 October to 14 November 2021.
- **257. Red Bull Racing driver Max Verstappen (Belgium)** won the **Austrian Grand Prix 2021**, making his 3rd consecutive win and 5th win in 2021.
 - He was quickly followed by Mercedes driver Valtteri Bottas and McLaren's Lando Norris in 2nd
 & 3rd positions respectively.
 - Fédération Internationale de l'Automobile (FIA) organized Austrian Grand Prix 2021.
- **258.** India bagged 4 Medals (1 Gold, 1 Silver & 2 Bronze) and finished 10th 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.

info@practicemock.com 011-49032737

- 259. Asian Football Confederation (AFC) has changed the host cities of 2022's Women's Asia **Cup** tournament from the previously selected Bhubaneswar & Ahmedabad to newer venues at **Mumbai & Pune** both from Maharashtra.
 - This move was taken by AFC to minimise the travel time and maintain an optimum bio-secure bubble for the players.
- 260. Indian Navy's athlete MP Jabir will be 1st Indian male athlete to participate in the 400m **hurdles** in Olympics when he competes at the Tokyo Olympics 2020.
 - He qualified for the 400m hurdles event after clocking 49.78s to win Gold at the Inter-State Athletics Championships held at Patiala, Punjab.
- **261.** Mountain biker Kanchan Ugursandi completed the World's Motorcycle Solo **Expedition** covering 18 passes in the Himalayas covering 3,187 kilometers from New Delhi-Manali-Leh-Umlingla-Delhi in 25 days.
 - She is also the **1st woman biker** to cover the 18 passes.
 - Her Expedition was flagged off by Defence Minister Rajnath Singh on 11th June from New Delhi, on a move to promote COVID safety awareness in border areas.

SBI Clerk Mains

Compare Your Performance with that of the Topper Take a FREE Mock Test

- **262.** Indian cricketer and women's ODI Captain **Mithali Raj** (38 years old) became the leading scorer in women's international cricket in all three formats.
 - She overtook former England's batter **Charlotte Edward's** tally of **10273** runs during the 3rd and final One-Day Internationals (ODI) between England and India held in Worcester, Massachusetts, United States.
 - Mithali Raj has scored a total of **10277** runs in 317 matches.
 - She is the **only Indian cricketer** and 2nd international cricketer to score more than 10000 runs in Women's International Cricket.
- **263.** The **134th Edition** of Wimbledon Championships 2021 was held at the All England Lawn Tennis and Croquet Club, London, UK from 28th June – 11th July, 2021.

It is one of the 4 Grand Slam tennis tournaments (others being Australian Open, French Open and the US Open) and takes place in **Grass court**.

Category	Winner	Runner-up
Men's Singles	Novak Djokovic	Matteo Berrettini
	(Serbia)	(Italy)
Women's Singles	Ashleigh Barty (Australia)	Karolina Pliskova
		(Czech Republic)
Men's Doubles	Nikola Mektic & Mate Pavic	Marcel Granollers (Spain) &
	(Croatian Pair)	Horacio Zeballos (Argentina)
Women's Doubles	Elise Mertens (Belgium) &	Veronika Kudermetova &
	Hsieh Su-wei (Chinese Taipei)	Elena Vesnina
		(Russian Pair)
Mixed Doubles	Neal Skupski (UK) & Desirae	Joe Salisbury & Harriet Dart
	Krawczyk (US)	(UK Pair)

- 264. The Italy National Football Team won the 16th Edition of '2020 UEFA European Football Championship (UEFA Euro 2020)' by defeating England on penalties in the finals held at Wembley Stadium, London, UK.
 - This is Italy's 2nd European Championship Title (1st one was in 1968).
- 265. West Indies cricketer Chris Gayle popularly known as "Universal Boss" created history by becoming the 1st ever batsman to score 14,000 runs in T20 format.
 - He achieved this feat during the ongoing T20 Internationals between Australia & West Indies.
 - He also holds the record for Highest individual score of 175 runs in T20 format in 2013 Indian Premier League (IPL).
- 266. 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 2nd time that India will host this event after 2009 in Hyderabad, Telangana.

- info@practicemock.com 011-49032737
- 267. Mongolia, Tajikistan and Switzerland were inducted as Members of the International Cricket Council (ICC) during ICC's 78th Annual General Meeting.
 - With this, the total number of ICC members stands at 106 (12 Full Members, 94 Associate Members).
- **268.** Mercedes driver **Lewis Hamilton (Britain)** won the British Grand Prix 2021 held at Silverstone Circuit, Silverstone, United Kingdom (UK). This is Hamilton's 8 victory at the British GP (his victory coming in 2008) & overall **99th GP victory**.
- **269.** The International Olympic Committee (**IOC**) awarded the honour of hosting the Games of the 35th Olympiad or 2032 Summer Olympics to Australia's Brisbane city.
 - Brisbane was selected unanimously by the IOC's 15-member executive board as the host city for the 2032 Olympics.
 - This will be the **3rd time** Australia will host an Olympic game, after the Melbourne games in 1956 and Sydney games in 2000.
 - Notably, Australia's Queensland has recently hosted the 2018 Commonwealth Games
- **270.** The **32nd Edition of Olympic Games** is set to take place in Tokyo, Japan from 23rd July, 2021 8th August, 2021.
 - As many as 204 countries are participating in the games.
 - The Tokyo 2020 Paralympic Games will be held from 24th August 5th September, 2021
 - Summer Olympic Mascot '**MIRAITOWA**'; Paralympic Mascot Someity.
 - The 2020 Games mark the 2nd time that Japan is hosting the Summer Olympic Games, the 1st one also took place in Tokyo in 1964. It is the 1st City in Asia to host the Summer Games Twice (Including Winter Games, it is the 4th Olympic Games in Japan).
 - Karate, Skateboarding, Sport Climbing, Surfing, and 4x400m mixed relay are set to make their Olympic debut in the 2020 Olympics.
 - The Olympics are organized by the International Olympic Committee (IOC).
- **271.** 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.
- **272.** 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).