

An aerial photograph of a city skyline at sunset. The sky is a mix of orange, pink, and purple. Several tall buildings are visible, some with lights on. In the foreground, there are lower buildings and a body of water. A large white rectangular box with a thin red border is centered over the image, containing the main title and date.

# **MONTHLY CURRENT AFFAIRS GK DIGEST**

**JULY 2021**

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## MONTHLY CURRENT AFFAIRS GK DIGEST: JULY 2021

### 'ATMANIRBHAR KRISHI APP'

**Current Context:** The government launched the 'Atmanirbhar Krishi App' for the farmer's community of India.

#### HIGHLIGHTS

- **The app will provide data to the farmers about actionable agricultural insights and weather alerts.**
- The data relating to farmers which are released by various government departments 'KisanMitr' platform will now be displayed on 'Atmanirbhar Krishi App'.
- The app is available in 12 regional languages.
- The data collected by research organisations like IMD, ISRO, ICAR, and CGWA will be displayed on the app.
- The Founder Trustee Raja Seeva of Bengaluru-based Indian Center for Social Transformation (ICST) is one of the major stakeholders in the development of the Atmanirbhar Krishi App and KisanMitr initiative.
- The app will provide data related to soil health, weather conditions, moisture, water table etc. This data is aggregated and analyzed to frame proper insights about fertilizers requirement, selection of crop and quantity need for crops.
- **The app envisioned in 5 stages:** (1) Data Aggregation (2) Framing Centralised Insights (3) Enable Local Expertise supported interactions and insights (4) Forming machine learning interfaces (5) Continuous improvement approach.

### UJJIVAN SFB COLLABORATED WITH LOANTAP

**Current Context:** The Ujjivan Small Finance Bank (SFB) has entered into a partnership with LoanTap Financial Technologies Pvt Ltd.

## KEY POINTS

- **They have collaborated to grant personal loans to salaried professionals.**
- This partnership is a part of Ujjivan SFB's API (Application Programming Interface) initiative.
- Under this partnership, the bank service will be extended to its customers via LoanTap's platform which is fast and secure.
- The Ujjivan SFB will offer personal loans from Rs 1 lakh to Rs 10 lakh with a tenure of 48 months through LoanTap's platform.
- **Static Part:**
  - HQ of Ujjivan SFB: Bengaluru
  - MD and CEO of Ujjivan SFB: Nitin Chugh
  - Tagline of Ujjivan SFB: Build a better life
  - HQ of LoanTap Financial Technologies Pvt Ltd.: Pune

## US ANNOUNCED USD 41 MILLION COVID-19 ASSISTANCE SUPPORT TO INDIA

**Current Context: The United States has announced an additional USD 41 million in assistance help to India deal with the pandemic COVID-19.**

### KEY FACTS

- **The support will help India to strengthen its economy and be prepared for future health emergencies.**
- **The financial support of USD 41 million is granted through United States Agency for International Development (USAID).**
- Until now, the USAID has granted more than USD 200 million to India to fight the COVID-19 pandemic situation.
- It has also provided training to more than 241,000 frontline health workers.
- The USD 41 million assistance will be used for Covid-19 testing, pandemic-related mental health services, timely referrals to medical services, and access to healthcare in remote areas.
- **Static Part:**
  - HQ of USAID: Washington DC, USA
  - Administrator of USAID: Samantha Power

## REPORT BY RBI: 'QUARTERLY BASIC STATISTICAL RETURNS'

**Current Context: The Reserve Bank of India (RBI) has released a publication titled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs) March 2021'.**

## DETAILS

- As per the report, there is a negative credit (loan) growth for India's industrial sector for FY 2021. The negative growth is due to the pandemic COVID-19.
- The report mentioned continuous growth in personal loans and the growth was 13.5% in March 2021 (Y-o-Y).
- There was a contraction of working capital loans in the form of cash credit, overdraft and demand loans in FY21.
- The working capital loans were one-third of total credit.
- The credit in the household sector increased by 10.9% (Y-o-Y). It was observed that the total credit increased from 49.8% in March 2020 to 52.6% in March 2021.
- The credit in the private corporate sector reduced and its share in the total credit was 28.3%.
- Also, the loan growth was recorded higher in the case of private banks in comparison to other bank groups.
- The Weighted Average Lending Rate (WALR) on outstanding credit reduced by 21 basis points in Q4 FY21 and was moderated by 91 basis points in FY21.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

## APPOINTMENTS ON 1ST JULY 2021

**Current Context: Amitabh Kant:** His tenure to be the CEO of NITI Aayog was extended by one year i.e. till 30th June 2022.

## ABOUT

- **Static Part:**
  - HQ of NITI Aayog: New Delhi
  - Chairman of NITI Aayog: PM Narendra Modi
  - Founded: 2015
- **Stefan Lofven:** He offered his resignation from the post of Prime Minister of Sweden
- **Static Part:**
  - Capital of Sweden: Stockholm
  - Currency of Sweden: Swedish Krona
- **Apurva Chandra:** He completed his tenure to be the Chairman of Governing Body of the International Labour Organization (ILO). He served the organisation from Oct 2020 to June 2021. His position is replaced by Anna Jardfelt.
- **Static Part:**
  - HQ of ILO: Geneva, Switzerland
- **Justice Ravi Vijaykumar Malimath:** He was appointed as acting chief justice of Himachal Pradesh High Court. He has replaced Justice Lingappa Narayana Swamy.

## 'FUND FOR INDUSTRIAL RESEARCH ENGAGEMENT (FIRE)'

**Current Context:** The 'Fund for Industrial Research Engagement (FIRE)' was launched by Science and Engineering Research Board (SERB) in partnership with Intel India.

### HIGHLIGHTS

- The Science and Engineering Research Board (SERB) is a statutory body of the Department of Science and Technology (DST).
- The FIRE was launched to advance deep tech-based research opportunities in India.
- It will offer researchers a platform to perform industry-related opportunities in the areas like Artificial Intelligence (AI), Machine Learning (ML), platform systems, circuits & architecture, Internet of Things (IoT), materials & devices, security, and edge to cloud.
- The FIRE will help to fulfil DST's vision to promote research in the critical areas of science and engineering with Public-Private Partnerships.
- The FIRE is a novel initiative to bring together industry and academia on a common platform and allow the exchange of ground-breaking ideas and co-promote innovative research.
- It will make India a major player in technology-based solutions.
- The platform will allow partnership between Scientists and Intel to boost the research in science and engineering.
- Thus the FIRE is a joint initiative of government and industry with a co-funding mechanism.
- **Static Part:**
  - HQ of SERB: New Delhi
  - HQ of Intel: California, USA

## GLOBAL STARTUP ECOSYSTEM INDEX 2021

**Current Context:** The Startup Blink released 'Global Startup Ecosystem Index 2021'.

### KEY POINTS

- **As per the Index ranking, India is ranked at 20th position among 100 countries with a score of 8.833.**
- The report mentions that India needs to be better in infrastructure and Internet speed in order to boost its start-up ecosystem.
- **The index is topped by the United States.**
- The second and third ranks are marked by the United Kingdom and Israel respectively.
- **In terms of city-wise rankings, Bengaluru is in 10th position with a score of 25.3.**
- **The city-wise ranking was topped by San Francisco Bay, USA** and is followed by New York, USA and Beijing, China respectively.
- **The three parameters were considered to frame the ranking for countries and cities in the index:** (a) Quantity i.e. the number of startups (b) Quality i.e. number of unicorns, number of employees (c) Business Environment i.e. internet speed, freedom, R&D, investment etc.

- **Static Part:**
  - HQ of Startup Blink: Tel Aviv, Israel

## **'HAUSLA- INSPIRING HER GROWTH'**

**Current Context:** The Lieutenant Governor of Jammu and Kashmir, Manoj Sinha launched 'HAUSLA- Inspiring Her Growth'.

### **KEY FACTS**

- **The 'HAUSLA- Inspiring Her Growth' is a comprehensive programme for enhancing Women Entrepreneurship.**
- The programme aims to eradicate the gap between women and men entrepreneurs by involving and motivating women to become entrepreneurs.
- The programme encourages women who are currently engaged in various professions so that they too can become a part of the 'Hausla' program.
- The main objective of the programme is to empower Women as vital drivers of the overall development process in the UT.
- It will identify and empower Women Entrepreneurs as role models and will grant them with markets, networks, training & continuous support and subsequently building an ecosystem to inspire other local women entrepreneurs.

## **'SALUTE DOCTORS'—BANKING SOLUTION FOR DOCTORS BY ICICI BANK**

**Current Context:** The ICICI Bank has launched 'Salute Doctors' which is a comprehensive banking solution for medical doctors.

### **DETAILS**

- **The 'Salute Doctors' banking solution grants customized banking as well as value-added services to the doctors.**
- The solution will prove beneficial to a medical student, senior medical consultant, an owner of a hospital or a clinic.
- The 'Salute Doctors' banking solution is powered by ICICI STACK.
- It offers a range of premium savings and current accounts for personal and business banking.
- It grants loans for homes, auto, personal, education, medical equipment, setting up clinics or hospitals and business to the doctors.
- It is comprised of industry-first value-added services which are offered in association with partners, to help doctors to meet their lifestyle needs, manage clinic/hospital better and digitally, get updates on the latest medical developments, accounting needs, expand and purchase medical supplies and equipment.
- **Static Part:**
  - HQ of ICICI Bank: Mumbai

- MD and CEO of ICICI Bank: Sandeep Bakhshi

### GOI KEPT INTEREST RATES ON SMALL SAVINGS SCHEME UNCHANGED FOR Q2 2021-22

**Current Context:** To grant the relief to savers, the GOI announced to keep interest rates on small savings schemes including NSC and PPF unchanged for the second quarter of 2021-22. The decision was taken amidst the COVID-19 pandemic.

#### ABOUT

- The Public Provident Fund (PPF) will continue to carry an annual interest rate of 7.1%.
- The National Savings Certificate (NSC) will continue to carry an annual interest rate of 6.8%.
- The interest rate associated with the Post Office Saving account will be 4%.
- The 5 year Post office recurring deposit account will have an interest rate of 5.8%.
- The girl child savings scheme Sukanya Samridhi Yojana account will have an interest rate of 7.6%. The Kisan Vikas Patra will be associated with an interest rate of 6.9%.
- The interest rate on the five-year senior citizen's savings scheme would be retained at 7.4 %.
- The Term deposits of one to five years will have an interest rate in the range of 5.5-6.7%, which is to be paid quarterly.

### GLOBAL CYBERSECURITY INDEX (GCI) 2020

**Current Context:** The 4th edition of the Global Cybersecurity Index (GCI) 2020 was released by International Telecommunication Union (ITU).

#### KEY HIGHLIGHTS

- **As per the index, India is ranked at 10th position with a score of 97.5.**
- **The index is topped by the United States.**
- The 2nd is commonly shared by the United Kingdom and Saudi Arabia.
- The 3rd rank is marked by Estonia.
- The 5 parameters were considered to frame the rankings in the index: legal measures, technical measures, organizational measures, capacity development and cooperation.
- The performance of every nation was analyzed through a question-based survey that was conducted online.
- **Static Part:**
  - HQ of ITU: Geneva, Switzerland

### 'SALAAM DIL SEY' INITIATIVE—HDFC BANK

**Current Context:** The HDFC bank launched the 'Salaam Dil Sey Initiative'.

## KEY FACTS

- **The initiative shows gratitude to the doctors for their tireless service during the pandemic and are fighting bravely with the pandemic by risking their lives. It pays a tribute to the doctors of India.**
- For this initiative, the HDFC Bank launched a web platform 'www.salaamdilsey.com'.
- Through this web platform, the general public can log on to the microsite and share the thank you message for doctors which can be immediately shared via e-mail, social media, and WhatsApp.
- **Static Part:**
  - HQ of HDFC Bank: Mumbai
  - MD and CEO of HDFC Bank: Sashidhar Jagdishan
  - Tagline of HDFC Bank: We understand your world

## 7TH INDIAN OCEAN NAVAL SYMPOSIUM (IONS)

**Current Context: The 7th Indian Ocean Naval Symposium (IONS) was hosted by the French Navy at La Réunion.**

## KEY POINTS

- **The Indian delegation was represented by Admiral Karambir Singh, Chief of the Naval Staff, Indian Navy through a virtual manner.**
- The current chair of the Symposium is France.
- The IONS is a series of biennial meetings which are held between the related states of the Indian Ocean region.
- It allows to boost maritime cooperation among the Navies of the member states, it allows to have an open discussion related to maritime security cooperation, regional maritime issues and also promotes friendly relationships among the member states.
- At the Symposium, SME presentations were made by the French Institute of International Relations - Observatoire du Climat, European Union, Indian Ocean Commission, IFC Singapore, RMIFC Madagascar and EU led Critical Maritime Routes Indian Ocean (CRIMARIO).
- The dignitaries held panel discussions about Maritime Security and Information Sharing & Interoperability.

## AJNIFM SIGNED MOU WITH MICROSOFT

**Current Context: The Arun Jaitley National Institute of Financial Management (AJNIFM) signed MoU with Microsoft to develop a strategic partnership to build an AI and emerging technologies Centre of Excellence (CoE) at AJNIFM.**

## ABOUT

- This partnership will enable us to explore the role of cloud, AI and emerging technologies in order to transform public finance management in India.
- The CoE at AJNIFM will be a central research body that will allow research in AI scenario envisioning and tech-led innovation.
- Both the entities will jointly explore the use cases of emerging technologies in finance and allied areas at central, state, public sectors.
- The tech giant Microsoft will define the future of public finance and it will offer technological tools and resources to develop a strong financial ecosystem in India.
- Both the entities will also offer training sessions to the public sector officials about the application of emerging technologies in finance management so that they can address various risks and issues like money laundering. They will be able to use ML-based modules to make decisions, incorporate tech in finance etc.
- Both Microsoft and AJNIFM will involve partners, academia and MSMEs to perform innovation in financial management.
- **Static Part:**
  - HQ of Microsoft: Redmond, Washington, United States
  - CEO of Microsoft: Satya Nadella
  - HQ of AJNIFM: Faridabad, Haryana

## ILO REPORT ON INTERNATIONAL MIGRANT WORKERS

**Current Context:** The International Labour Organisation (ILO) has released a report on International Migrant Workers.

## ABOUT

- **The report is titled 'ILO Global Estimates on International Migrant Workers: Results and Methodology'.**
- **As per the report, the international migrant workforce has increased to 169 million in 2019.** There is a 5 million increase in the value of the total count compared to 2017. There is a rise of 3% in the number of the international migrant workforce compared to 2017.
- In terms of youth migrant workers i.e. between age group 15-24 years, there is an increase of 2% compared to 2017.
- Because of high youth employment rates, the share of youth among international migrant workers has increased to 10% in 2019 from 8.3 % in 2017.
- The increase in migrants is due to the pandemic COVID-19.
- **Static Part:**
  - HQ of ILO: Geneva, Switzerland

## 6TH BRICS CULTURE MINISTERS MEETING 2021

**Current Context:** The 6th edition of BRICS Culture Ministers Meeting was held in a virtual manner. The meet was hosted by India.

## HIGHLIGHTS

- **The meeting was chaired by Minister of State (IC) for Culture and Tourism, Prahlad Singh Patel.**
- **Theme of the meeting:** Bonding and Harmonizing Cultural Synergy.
- The dignitaries held discussions to exchange the knowledge of culture and assured to protect the cultural heritage of the respective countries.
- The proposal was presented to conserve and preserve ancient manuscripts through digital means.
- The dignitaries assured to use of digital technologies to conserve cultural heritage by activities like virtual museums, arts, theatres etc.
- **Static Part:**
  - India's theme for BRICS Chairship: 'BRICS@15: Intra-BRICS cooperation for continuity, consolidation and consensus'

## NABARD SANCTIONED RS 388 CRORE FOR PROJECTS IN ODISHA

**Current Context:** The NABARD has sanctioned an amount of Rs 388 crore for the drinking water and road projects in Odisha.

### KEY FACTS

- The amount was sanctioned under the Rural Infrastructure Development Fund (RIDF).
- The state will use the amount to set up four mega piped drinking water supply projects and upgrading 20 village roads across 15 districts in the state.
- The four mega piped drinking water supply projects will be developed in districts of one in Koraput, one in Balasore and two in Malkangiri district.
- These projects will provide 70 LPCD (litre per capita per day) clean, safe, hygienic potable drinking water to the community through a functional household tap connection (FHTC) with eight hours of water supply.
- The road construction or upgradation project will prove beneficial to 1.52 lakh people.
- **Static Part:**
  - HQ of NABARD: Mumbai
  - Chairman of NABARD: Govinda Rajulu Chintala
  - Dams in Odisha: Hirakud Dam (Mahanadi River), Rengalidam (Brahmani River), Jalaput Dam (Machkund River), Mandira dam (Sankh river)

## RBI IMPOSED PENALTY ON PUNJAB AND SIND BANK

**Current Context:** The Reserve Bank of India has imposed a penalty on Punjab and Sind Bank.

## KEY POINTS

- **The penalty of Rs 25 lakh is imposed on the Punjab and Sind Bank.**
- **The penalty is imposed for not following directions under 'Cyber Security Framework in Banks'.**
- The penalty is imposed under the powers mentioned by RBI under the provisions of section 47 A (1) (c) read with sections 46 (4) (i) and 51 (1) of the Banking Regulation Act, 1949.
- **Static Part:**
  - HQ of Punjab and Sind Bank: New Delhi
  - Tagline of Punjab and Sind Bank: Where Service Is A Way Of Life
  - MD and CEO of Punjab and Sind Bank: S Krishnan

## ISRO TO IMPLEMENT SATELLITE TV CLASSROOMS FOR SCHOOL STUDENTS

**Current Context: The Indian Space Research Organisation (ISRO) has approved to help the Government of India to implement satellite TV Classrooms for school students.**

## DETAILS

- The presentation for the same was made by scientists from ISRO regarding the proposed satellite TV classroom for students before officials of the Ministry of Electronics and Information Technology and Doordarshan.
- In this regard, the ISRO gave approval to the Parliamentary Standing Committee on Education to offer technical support for satellite TV classrooms in India.
- This initiative will help to bridge the learning gap which has arisen due to the lockdown situation in the country.
- ISRO is totally ready to provide satellite rights to the states to start satellite TV classrooms.
- Initially, Vinay Sahastrabudde-led parliamentary panel and had asked ISRO whether it will offer technical guidance for satellite TV classrooms for students in India.
- **Static Part:**
  - HQ of ISRO: Bengaluru
  - Chairman of ISRO: Dr K Sivan

## 'NIPUN BHARAT MISSION'

**Current Context: The Union Government will launch the 'NIPUN Bharat Mission'.**

## KEY HIGHLIGHTS

- **The 'NIPUN Bharat Mission' is a new scheme to improve numeracy, foundational reading, and understanding for early-stage students.**
- It will offer to enable the environment to ensure the universal acquisition of foundational literacy and numeracy.

- Due to this scheme, every child will be able to attain desired learning competencies in reading, writing, and numeracy by the end of Grade 3, by 2026-27.
- The significance of NIPUN is the 'National Initiative for Proficiency in reading with Understanding and Numeracy'.
- It will be implemented by the school education department of the Union government.
- The five-tier implementation mechanism for the scheme will be framed across national, state, district, block, and school levels in all states and UTs of India.
- The 'NIPUN Bharat Mission' is a part of the flagship school education programme called 'Samagra Shiksha'.

### CENTRAL GOV. LAUNCHED 6 TECHNOLOGY INNOVATION PLATFORMS

**Current Context: The Government launched the six technology innovation platforms which will focus on the development of technologies for globally competitive manufacturing in the country.**

#### KEY POINTS

- While launching the platforms Union Minister of Heavy Industries and Public Enterprises Prakash Javadekar mentioned innovation and high-end technology is musts and major ingredients for the development. He also mentioned that the utility created through innovation helps to generate wealth for the nation.
- The platforms will bring India's technical resources from all over parts and the concerned industry onto a single platform. This will facilitate to the identification of technology-based problems which are being faced by the domestic industry and public.
- The technology innovation platforms will allow industries including OEMs (Original Equipment Manufacturers, start-ups, Tier 1,2, and 3 companies and raw material makers, domain experts/professionals, R&D institutions, and academia to provide suggestions, technology solutions, and opinions on issues involving the manufacturing industries.
- Platforms will be the source of the exchange of information in the technology domain.
- **The 6 technology innovation platforms are developed by:** Central Manufacturing Technology Institute (CMTI), IIT Madras, International Center for Automotive Technology (iCAT), BHEL, Automotive Research Association of India (ARAI), and HMT in association with IISc Bangalore.

### GOV. ASKED NPCI TO LAUNCH PLATFORM FOR ELECTRONIC VACCINE VOUCHERS

**Current Context: The Government has asked the National Payments Corporation of India (NPCI) to launch a platform for electronic vaccine vouchers.**

#### DETAILS

- These vouchers will be similar to electronic prepaid instruments and will be used only for vaccination.

- Employers will be allowed to purchase these vouchers in bulk quantities.
- Vouchers will be sent to the employee's smartphone or feature phone, after which the employee will share the voucher at the hospital for cashless vaccination.
- The electronic vaccine vouchers will also enable the private sector to plan when it comes to booking orders with vaccine manufacturers.
- In this regard, the NPCI is in the process of short-listing banks to issue such vouchers.
- Further, the banks will offer vouchers as a payments service in partnership with technology service providers.
- **Static Part:**
  - HQ of NPCI: Mumbai
  - MD and CEO of NPCI: Dilip Asbe
  - Founded: December 2008.
  - NPCI was established by RBI and Indian Banks' Association.

### APPOINTMENTS ON 5TH JULY 2021

**Current Context: Advocate Kalyan Narayan Bhattacharya:** He was appointed as the new Lokayukta of Tripura.

#### ABOUT

- **Static Part:**
  - CM of Tripura: Biplab Kumar Deb
  - Governor of Tripura: Ramesh Bais
- **Pushkar Singh Dhama:** He was appointed as Chief Minister of Uttarakhand. He has replaced Tirath Singh Rawat, who resigned from the post.
- **Shambhu Nath Srivastava:** He was appointed as Chairman of the Indian Federation of United Nations Associations (IFUNA). He has replaced Mukul Sangma.
- **Static Part:**
  - HQ of IFUNA: New Delhi
- **Sirisha Bandla:** She has become the second Indian-born woman to fly into space after Kalpana Chawla. She will one among the six crew members aboard Richard Branson's Virgin Galactic flight 'VSS Unity', which is scheduled to blast off to space on 11th July 2021 from New Mexico.
- **Satish Agnihotri:** He was appointed as MD of National High-Speed Rail Corporation Ltd. (NHSRCL).

### CRPF SIGNED MOU WITH C-DAC

**Current Context: The Central Reserve Police Force (CRPF) entered into MoU with the Centre for Development of Advanced Computing (C-DAC).**

## HIGHLIGHTS

- **The MoU was signed to grant training to the manpower of the CRPF about advanced technologies and perform jointly on projects.**
- The total tenure of MoU will be 5 years.
- The MoU will help to augment the technical capabilities of CRPF by training the manpower in the areas like Internet of Things (IoT), Cybersecurity, Artificial Intelligence, High-Performance Computing and Big Data Analytics.
- Under the MoU, C-DAC will be Technology Partner and Knowledge Partner which will help CRPF to develop various ICT solutions.
- **Static Part:**
  - HQ of CRPF: New Delhi
  - C-DAC is operated under the Ministry of Electronics and Information Technology

## APPOINTMENTS ON 6TH JULY 2021

**Current Context: Andy Palmer:** He was appointed as Executive Vice Chairman and CEO of electric vehicle arm Switch Mobility of Ashok Leyland.

## ABOUT

- **Static Part:**
  - HQ of Ashok Leyland: Chennai
  - CEO of Ashok Leyland: Vipin Sondhi
- **Sudhanshu Mittal:** He was re-elected as the President of Kho Kho Federation of India (KKFI) during the Annual General Meeting (AGM). Also, Mahender Singh Tyagi was elected as General Secretary and Surendra Kumar Bhutiyani as Treasurer.
- **Nilotpal Gupta:** He was appointed as Head of Data Science Unit of ICICI Securities (I-Sec).
- **Static Part:**
  - MD and CEO of I-Sec: Vijay Chandok

## 17TH WORLD CONGRESS FOR CERVICAL PATHOLOGY AND COLPOSCOPY

**Current Context: The 17th World Congress of the International Federation for Cervical Pathology and Colposcopy 2021 (IFCPC 2021) was held in a virtual manner.**

## KEY POINTS

- **It was inaugurated by Vice President Shri Venkaiah Naidu and addressed by Union Minister for Health and Family Welfare, Dr Harsh Vardhan.**
- The event observed the participation of eminent doctors, professors of medical science and stalwarts of the medical fraternity specializing in Cervical Pathology and Colposcopy.
- **The event was organised by Indian Society of Colposcopy and Cervical Pathology.**

- It was held under the theme of the World congress i.e. 'Eliminating Cervical Cancer: Call for Action'. The theme is aligned to the WHO call for Elimination of Cervical Cancer by 2030.
- Union Minister Dr Harsh Vardhan stated that Cervical Cancer is the 4th most common cancer in women and which is affecting millions of women across the world. He mentioned measures taken by India to Stop Cervical Cancer.
- He mentioned India's National Cancer Control Program.
- He also stated that how the GOI is offering the intervention to end Cancer through the Ayushman Bharat Programme.
- He mentioned that treatment of cancer is being offered to the economically vulnerable population through Pradhan Mantri Jan Arogya Yojna.
- **Static Part:**
  - HQ of Indian Society of Colposcopy and Cervical Pathology: New Delhi

### COWIN GLOBAL CONCLAVE

**Current Context: India's Prime Minister Narendra Modi addressed the CoWin Global Conclave 2021 in a virtual manner.**

#### KEY FACTS

- **The conclave was held to share India's experience regarding universal vaccination to combat COVID-19 through CoWin.**
- While addressing the conference, PM Modi mentioned that India aims to offer CoWIN as a digital public good to the entire world to fight the coronavirus.
- And in this regard, an open-source version of the vaccine registration platform will be granted by India for free.
- CoWIN signifies COVID-19 Vaccine Intelligence Network Platform. It was designed by the Ministry of health and family welfare.
- The conclave was organised by the Ministry of health and family welfare, the Ministry of external affairs and the National Health Mission.
- It observed the participation of technology and health experts from across the world.

### FLIPKART PARTNERED WITH PHONEPE

**Current Context: The e-commerce platform Flipkart partnered with PhonePe to launch a contactless 'Scan and Pay' feature for Flipkart's pay-on-delivery orders.**

#### DETAILS

- Earlier, the customers of Flipkart used to use PhonePe's QR code solution for cash on delivery and used to pay digitally through any UPI app.
- But due to the new feature, the customers will be able to make contactless transactions and thus reduce personal contact.

- This mechanism will allow them safety and following the norms of social distancing as well.
- **Static Part:**
  - HQ of Flipkart: Bengaluru, Karnataka
  - CEO of Flipkart: Kalyan Krishnamurthy
  - HQ of PhonePe: Bengaluru, Karnataka
  - CEO of PhonePe: Sameer Nigam

### CHANGES IN GOVERNMENT SECURITIES AUCTION METHODOLOGY

**Current Context:** The Reserve Bank of India announced changes in Government securities auction methodology for benchmark securities.

#### HIGHLIGHTS

- **The changes in benchmark securities of tenor 2-year, 3-year, 5-year, 10-year, 14-year tenor and Floating Rate Bonds (FRBs) are announced by the central bank.**
- The decision was taken according to the review of market status, market borrowing program of the government.
- Henceforth, there will be 'Uniform price auction method' for benchmark securities of tenor 2-year, 3-year, 5-year, 10-year, 14-year tenor and FRBs. Under this method, all the successful bidders are required to pay for the allotted quantity of securities at the same rate, which is the auction cut-off rate, irrespective of the rate quoted by them.
- For other benchmark securities i.e. 30-year and 40-year, the auction will continue to be multiple price-based auctions. In the case of multiple price-based auctions, the successful bidders are required to pay for the allotted quantity of securities at the respective price/yield at which they have bid.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikant Das

### 2ND INDIA-GHANA FOREIGN OFFICE CONSULTATIONS (FOC) 2021

**Current Context:** The 2nd edition of India-Ghana Foreign Office Consultations (FOC) 2021 was held recently at the capital of Ghana, named Acra.

#### KEY FACTS

- **The Indian side was represented by Rahul Chhabra, Secretary of Economic Relations. The Ghanaian side was represented by Kwaku Ampratwum Sarpong, Deputy Minister of Foreign Affairs.**
- The dignitaries discussed bilateral trade and investment, development partnership, capacity building, defence cooperation, security-related issues, people to people linkages, pending MoUs, regional, and global issues.

- Both the nations agreed to cooperate in COVID-19 related issues. India also assured to help Ghana to grant Covid Vaccines.
- India assured to donate 50,000 Covid Vaccine to Ghana as a gesture of friendship & solidarity and 6,00,000 Covishield made-in-India vaccines under the COVAX initiative.
- MoU was signed between India's Global Centre for Nuclear Energy Partnership (GCNEP) and Ghana Atomic Energy Commission (GAEC) for human resource development and capacity building. The MoU will help to improve the technical capabilities of the GAEC.
- **Static Part:**
  - Capital of Ghana: Accra
  - Currency of Ghana: Ghanaian Cedi

### **'POSTPAID MINI' - BY PAYTM AND ADITYA BIRLA FINANCE LTD.**

**Current Context: Paytm in partnership with Aditya Birla Finance Ltd launched 'Postpaid Mini'.**

#### **DETAILS**

- **The 'Postpaid Mini' is a small ticket instant loan facility.**
- The facility is basically an extension of the 'Buy Now, Pay Later' service of Paytm.
- With the facility of 'Postpaid Mini', the customers will be able to avail of loans ranging from Rs 250 - Rs 1,000 along with Paytm Postpaid instant credit of upto Rs 60,000.
- The Paytm Postpaid is offering a period of up to 30 days for repayment of loans at 0%. Also, there is no annual fees or activation charges associated with the facility. Only a minimal convenience fee will be charged.
- The 'Postpaid Mini' will help users to pay their monthly expenses like mobile and direct to home (DTH) recharges, gas cylinder booking, electricity and water bills shop on Paytm Mall and more.
- The facility will prove beneficial to the users during this pandemic situation.
- **Static Part:**
  - HQ of Paytm: Noida, UP
  - CEO of Paytm: Vijay Shekhar Sharma
  - HQ of Aditya Birla Finance Ltd: Mumbai
  - MD and CEO of Aditya Birla Finance Ltd: Rakesh Singh

### **PRESIDENT APPOINTED NEW GOVERNORS TO THE 8 STATES**

**Current Context: As per Article 155 of the Indian Constitution, the President holds the responsibility to appoint Governor of a state and as per Article 159 of the Indian Constitution, the Chief Justice of the concerned state High Court holds the authority to administer the oath of office to the Governor.**

#### **ABOUT**

- **Below is the list of newly appointed governors by the President Ram Nath Kovind**

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- **Thawarchand Gehlot:** He was appointed as the Governor of Karnataka. Prior to this appointment, he was serving as the Union Minister for Social Justice and Empowerment
- **Mangubhai Chhaganbhai Patel:** He was appointed as the Governor of Madhya Pradesh.
- **Dr Hari Babu Kambhampati:** He was appointed as the Governor of Mizoram.
- **Rajendra Vishwanath Arlekar:** He was appointed as the Governor of Himachal Pradesh.
- **P.S. Sreedharan Pillai:** He was appointed as the Governor of Goa. Prior to this appointment, he was serving as the Governor of Mizoram.
- **Satyadev Narayan Arya:** He was appointed as the Governor of Tripura. Prior to this appointment, he was serving as the Governor of Haryana.
- **Ramesh Bais:** He was appointed as the Governor of Jharkhand. Prior to this appointment, he was serving as the Governor of Tripura.
- **Bandaru Dattatraya:** He was appointed as the Governor of Haryana. . Prior to this appointment, he was serving as the Governor of Himachal Pradesh.

### FLEXILOANS PARTNERED WITH GOOGLE PAY

**Current Context:** FlexiLoans, which is the digital lending platform has entered into a partnership with Google Pay.

#### KEY POINTS

- **They have partnered to grant digital and feasible loans to SMEs.**
- **By doing so, FlexiLoans has become 1st lender to go live on Google Pay.**
- This partnership will prove beneficial to the small entrepreneurs who face the problem to get access to small credit support.
- Through this, the FlexiLoans will offer loans to over 50,000 small and medium businesses in the next 12 months.
- **Static Part:**
  - HQ of Google: California, USA
  - CEO of Google: Sundar Pichai
  - Founders of FlexiLoans: Abhishek Kothari, Deepak Jain, Manish Lunia, and Ritesh Jain

### MINISTRY OF TOURISM SIGNED MOU WITH YATRA

**Current Context:** The Ministry of Tourism has entered into MoU with Yatra.

#### HIGHLIGHTS

- **The MoU was signed to enhance and strengthen the tourism and hospitality industry sector.**
- The MoU was signed during the event organised by the Ministry of Tourism and the Quality Council of India (QCI).
- In order to enhance the tourism sector, the MoU will provide support for accommodation units.

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- Both the entities will work on the System for Assessment, Awareness & Training for the Hospitality Industry (SAATHI) on the Online Travel Agency Platform (OTA). The SAATHI is an initiative by the Ministry of Tourism in partnership with the Quality Council of India.
- The MoU will allow the entities to boost up the Units to register themselves on NIDHI and SAATHI platforms which will enhance the local tourism industry with the proper safeguard rules during the pandemic situation.
- They will take necessary steps to encourage and promote strategic and technical co-operation in the Indian hospitality & tourism sector.

### ONLINE COURSE MOBILE APP 'MATSYA SETU'

**Current Context:** The Union Minister for Fisheries, Animal Husbandry and Dairying, Giriraj Singh launched a mobile app called 'Matsya Setu'.

#### KEY POINTS

- **It is an Online Course Mobile App that was launched for Indian Aqua Farmers.**
- **The app was developed by the ICAR-Central Institute of Freshwater Aquaculture (ICAR-CIFA), Bhubaneswar and the funds for the same was received from National Fisheries Development Board (NFDB), Hyderabad.**
- The app aims to disseminate the latest freshwater aquaculture technologies to the aqua farmers of the country.
- The app displays data in species-wise/ subject-wise patterns and offers self-learning online course modules. The modules are divided into small video chapters. Also, the Quiz/Test options are provided for self-assessment.
- The modules include renowned aquaculture experts who explain basic concepts and practical demonstrations on breeding, seed production and grow-out culture of commercially important fishes like carp, catfish, scampi, murrel, ornamental fish, pearl farming etc.
- The app also displays data related to the practices inculcated in maintaining the soil & water quality, feeding and health management in aquaculture operations.
- After completing the module and course, an e-Certificate can be auto-generated.

### APPOINTMENTS ON 8TH JULY 2021

**Current Context: Union Minister Nitin Gadkari:** He has become Brand Ambassador of Khadi Prakritk Paint. The automated manufacturing plant of paint is set up in the campus of Kumarappa National Handmade Paper Institute (KNHPI), Jaipur, which is a unit of Khadi and Village Industries Commission (KVIC).

#### ABOUT

- **Neha Parikh:** She was appointed as the CEO of Waze, which is the crowd-sourced GPS navigation app and a subsidiary of Google. She has replaced Noam Bardin.

- **PVSLN Murty:** He was appointed as Chairman and MD of North Eastern Development Finance Corporation Limited (NEDFi). He has replaced B Paul Muktieh.
- **Static Part:**
  - HQ of NEDFi: Guwahati, Assam
- **Jim Whitehurst:** He resigned to be the President of IBM
- **Static Part:**
  - HQ of IBM: Armonk, New York, United States

### NABARD SANCTIONED RS 2891.15 LAKH TO GOA

**Current Context:** The NABARD has sanctioned a loan to Goa under the Rural Infrastructure Development Fund (RIDF).

#### DETAILS

- **The NABARD has sanctioned Rs 2891.15 lakh as a loan amount to the state government.**
- The loan amount was sanctioned for 'Construction of Phase II Building of Goa Dental College and Hospital, Bambolim, Goa'.
- This will help to improve health standards in the state.
- The RIDF was set up in 1995-96 by GOI. It grants low-cost financial assistance to state governments and state-owned corporations. With this support, the state government can improve the infrastructure, agriculture, social sector and rural sector etc. of the state. The RIDF is maintained by NABARD.
- **Static Part:**
  - HQ of NABARD: Mumbai
  - Founded: 1982
  - Chairman of NABARD: Govinda Rajulu Chintala
  - Wild Life Sanctuaries in Goa: Bondla Wildlife Sanctuary, Cotigao Wildlife Sanctuary, Mhadei Wildlife Sanctuary, Bhagwan Mahaveer Sanctuary, Netravali Wildlife Sanctuary

### 'MANDATEHQ'—BY RAZORPAY AND MASTERCARD

**Current Context:** Razorpay in partnership with Mastercard launched 'MandateHQ'.

#### KEY FACTS

- **The 'MandateHQ' is a payment interface which help card-issuing banks to enable recurring payments for their customers.**
- The MandateHQ will be integrated with more than 50 banks in the next 12 months.
- It is an Application Programming Interface that is based on a plug-n-play solution. It will help to reduce go-live time for card-issuing banks.
- The payment interface will allow banks to implement RBI's new framework to automate debit and recurring payments.

- It will help banks to manage, view, update, cancel, pause the processing of debits of mandates in an easy manner.
- **Static Part:**
  - HQ of Razorpay: Bangalore

## NEW CABINET MINISTERS AND THEIR PORTFOLIOS

**Current Context: The Union Cabinet headed by PM Narendra Modi was expanded with the addition of a new council of ministers.**

### HIGHLIGHTS

- **The new list of cabinets is reshuffled and includes some of the new entrants.**
- The 43 Ministers, including 15 new Cabinet Ministers and 28 Ministers of State (MoS), took the oath of office at the Rashtrapati Bhavan in the presence of President Ram Nath Kovind and Prime Minister Narendra Modi.
- PM Narendra Modi will continue to head: Ministry of Personnel, Public Grievances and Pensions; Department of Atomic Energy; Department of Space; All important policy issues; and All other portfolios not allocated to any Minister.
- **Below is the list of new cabinet ministers:**
  - Amit Shah: Minister of Home Affairs; and Minister of Cooperation
  - Rajnath Singh: Minister of Defence
  - Mansukh Mandaviya: Minister of Health and Family Welfare; and Minister of Chemicals and Fertilizers
  - Nirmala Sitharaman: Minister of Finance; and Minister of Corporate Affairs
  - Nitin Gadkari: Minister of Road Transport and Highways
  - Dr S. Jaishankar: Minister of External Affairs
  - Arjun Munda: Minister of Tribal Affairs
  - Narendra Singh Tomar: Minister of Agriculture and Farmers Welfare
  - Piyush Goyal: Minister of Commerce and Industry; Minister of Consumer Affairs, Food and Public Distribution; and Minister of Textiles
  - Smriti Irani: Minister of Women and Child Development
  - Pralhad Joshi: Minister of Parliamentary Affairs; Minister of Coal; and Minister of Mines
  - Dharmendra Pradhan: Minister of Education; and Minister of Skill Development and Entrepreneurship
  - Mukhtar Abbas Naqvi: Minister of Minority Affairs
  - Narayan Rane: Minister of Micro, Small and Medium Enterprises
  - Sarbananda Sonowal: Minister of Ports, Shipping and Waterways; and Minister of AYUSH
  - Jyotiraditya M. Scindia: Minister of Civil Aviation
  - Giriraj Singh: Minister of Rural Development; and Minister of Panchayati Raj
  - Ashwini Vaishnaw: Minister of Railways; Minister of Communications; and Minister of Electronics and Information Technology
  - Dr Virendra Kumar: Minister of Social Justice and Empowerment
  - Pashu Pati Kumar Paras: Minister of Food Processing Industries

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- Ramchandra Prasad Singh: Minister of Steel
- Kiren Rijiju: Minister of Law and Justice
- Hardeep Singh Puri: Minister of Petroleum and Natural Gas; and Minister of Housing and Urban Affairs
- Raj Kumar Singh: Minister of Power; and Minister of New and Renewable Energy
- Anurag Singh Thakur: Minister of Information and Broadcasting; and Minister of Youth Affairs and Sports
- Parshottam Rupala: Minister of Fisheries, Animal Husbandry and Dairying
- Mahendra Nath Pandey: Minister of Heavy Industries
- Bhupender Yadav: Minister of Environment, Forest and Climate Change; and Minister of Labour and Employment
- G. Kishan Reddy: Minister of Culture; Minister of Tourism; and Minister of Development of North Eastern Region
- **Below is the list of new Minister of State (Independent Charge):**
  - Dr Jitendra Singh: Ministry of Science and Technology; Ministry of Earth Sciences; Minister of State in the Prime Minister's Office; Ministry of Personnel, Public Grievances and Pensions; Department of Atomic Energy and Department of Space
  - Rao Inderjit Singh: Ministry of Corporate Affairs; Ministry of Planning and Ministry of Statistics and Programme Implementation
- **Below is the list of new Ministers of State:**
  - Shripad Yesso Naik: Ministry of Ports, Shipping and Waterways; Ministry of Tourism
  - Faggansingh Kulaste: Ministry of Steel; Ministry of Rural Development
  - Ashwini Kumar Choubey: Ministry of Consumer Affairs, Food and PDS and Ministry of Environment, Forest and Climate Change
  - Prahalad Singh Patel: Ministry of Jal Shakti; Ministry of Food Processing Industries
  - General (Retd.) V. K. Singh: Ministry of Road Transport and Highway and Ministry of Civil Aviation
  - Arjun Ram Meghwal: Ministry of Parliamentary Affairs and Ministry of Culture
  - Danve Raosaheb Dadarao: Ministry of Railways; Ministry of Coal; and Ministry of Mines
  - Krishan Pal: Ministry of Power; and Ministry of Heavy Industries
  - Ramdas Athawale: Ministry of Social Justice and Empowerment
  - Nityanand Rai: Ministry of Home Affairs
  - Dr Sanjeev Kumar Balyan: Ministry of Fisheries, Animal Husbandry and Dairying
  - Sadhvi Niranjana Jyoti: Ministry of Consumer Affairs, Food and Public Distribution; and Ministry of Rural Development
  - Nityanand Rai: Ministry of Home Affairs
  - Pankaj Chaudhary: Ministry of Finance
  - Rajeev Chandrasekhar: Ministry of Skill Development and Entrepreneurship; and Ministry of Electronics and Information Technology
  - Prof. S. P. Singh Baghel: Ministry of Law and Justice
  - Anupriya Singh Patel: Ministry of Commerce and Industry
  - Shobha Karandlaje: Ministry of Agriculture and Farmers Welfare
  - Darshana Vikram Jardosh: Ministry of Textiles; and Ministry of Railways
  - Bhanu Pratap Singh Verma: Ministry of Micro, Small and Medium Enterprises
  - V. Muraleedharan: Ministry of External Affairs; and Ministry of Parliamentary Affairs

- Meenakshi Lekhi: Ministry of External Affairs; Ministry of Culture
- Renuka Singh Saruta: Ministry of Tribal Affairs
- Som Parkash: Ministry of Commerce and Industry
- Rameswar Teli: Ministry of Petroleum and Natural Gas; and Ministry of Labour and Employment
- Kailash Choudhary: Ministry of Agriculture and Farmers Welfare
- Annapurna Devi: Ministry of Education
- Narayanaswamy: Ministry of Social Justice and Empowerment
- Kaushal Kishore: Ministry of Housing and Urban Affairs
- Ajay Bhatt: Ministry of Defence; and Ministry of Tourism
- L. Verma: Ministry of Development of North Eastern Region; and Ministry of Cooperation
- Ajay Kumar: Ministry of Home Affairs
- Devusinh Chauhan: Ministry of Communications
- Bhagwanth Khuba: Ministry of New and Renewable Energy; and Ministry of Chemicals and Fertilizers
- Kapil Moreshwar Patil: Ministry of Panchayati Raj
- Pratima Bhoumik: Ministry of Social Justice and Empowerment
- Dr Subhas Sarkar: Ministry of Education
- Dr. Bhagwat Kishanrao Karad: Ministry of Finance
- Dr. Rajkumar Ranjan Singh: Ministry of External Affairs; and Ministry of Education
- Dr. Bharati Pravin Pawar: Ministry of Health and Family Welfare
- Bishweswar Tudu: Ministry of Tribal Affairs; and Ministry of Jal Shakti
- Shantanu Thakur: Ministry of Ports, Shipping and Waterways
- Nisith Pramanik: Ministry of Home Affairs; and Ministry of Youth Affairs and Sports
- John Barla: Ministry of Minority Affairs
- Dr. Munjapara Mahendrabhai: Ministry of Women and Child Development; and Ministry of AYUSH
- Dr. L. Murugan: Ministry of Fisheries, Animal Husbandry and Dairying; and Ministry of Information and Broadcasting

### INDIA & EU PARTICIPATED IN A MEETING TO ENHANCE COOPERATION IN AGRICULTURE

**Current Context:** With an aim to boost cooperation in the Agriculture sector, India and the European Commission participated in a virtual meeting.

#### KEY POINTS

- The meeting was held between Union Minister for Agriculture & Farmers Welfare, Narendra Singh Tomar and Member of European Commission-Agriculture, Janusz Wojciechowski.
- The dignitaries discussed the EU Common Agriculture Policy (CAP), the UN Food System Summit, market reforms in India and the strategy of EU Farm to Fork.

- The meeting observed discussions about the G20 Agriculture Minister process and fixation of Maximum Residue Limit of Tricyclazole in Indian Basmati Rice by EU.
- The EU side mentioned that they have set the target to bring 25% of the area to the EU under Organic Farming by the year 2030.
- Whereas the Indian side was highlighted by mentioning the status of agriculture in the country, reforms of GOI for uplifting farmers.
- The Union Minister Narendra Singh Tomar also mentioned about Agriculture Infrastructure Fund and the scheme of formation of 10000 FPOs.

### FREO PARTNERED WITH HDB FINANCIAL SERVICES

**Current Context:** The country's first credit led Neo bank, FREO has entered into a partnership with HDB Financial Services (HDBFS).

#### KEY FACTS

- **They have partnered to grant a credit line and high-ticket personal loans to customers in India.**
- Basically, the credit line is a flagship product of FREO.
- And FREO's partnership with HDBFS will enable to offer this product to the consumers so that they can have an access to the credit anywhere, anytime via a smartphone.
- Under this, the customers will get a personalised amount approved which they can start using immediately.
- And as they repay the borrowed amount, the credit limit is replenished and they can continue withdrawing as they want.
- The interest will be charged only on the amount the consumer uses, and not on the overall limit.
- Both the entities will also offer high-ticket personal loans of up to Rs 10 lakh for bigger expenses.
- **Static Part:**
  - HQ of HDBFS: Mumbai
  - HQ of FREO: Bangalore

### AXIS BANK SIGNED MOU WITH THE INDIAN ARMY

**Current Context:** India's one of the largest private sector banks, Axis Bank signed MoU with the Indian Army.

#### DETAILS

- **The MoU was signed to offer a defence service salary package to the India Army under its 'Power Salute' initiative.**
- The officers belonging to all the ranks who are serving defence personnel and defence pensioners will be included under this MoU.

- It offers the personal accidental cover of up to Rs 56 lakhs to all army personnel. It grants an Education Grant additional of upto Rs 8 lakhs.
- The total Permanent Disability Cover benefit up to Rs. 46 Lakhs, and permanent Partial disability cover of up to Rs. 46 lakhs is offered under this MoU.
- The air Accident cover of Rs1cr is granted and a free Additional Debit Card for a family member is also offered.
- **Static Part:**
  - HQ of Axis Bank: Mumbai
  - MD and CEO of Axis Bank: Amitabh Chaudhry

### MOD IMPLEMENTED 'SPARSH' SYSTEM

**Current Context:** The Ministry of Defence (MoD) implemented SPARSH (System for Pension Administration Raksha) system.

#### HIGHLIGHTS

- **The system will help to automate sanctioning and disbursement of defence pension.**
- It is a web-based system that can process pension claims and credits pension directly into the bank accounts of defence pensioners.
- The system is a part of establishment of Service Centres that grants last-mile connectivity to those pensioners who are not able to directly access the SPARSH portal.
- Also, there are several offices of the Defence Accounts Department which are working as Service Centres for pensioners. Apart from these departments, two of the major banks namely State Bank of India (SBI) and Punjab National Bank (PNB) are also serving as Service Centres. The Indian Army has also entered into MoUs with these banks for the same.
- The SPARSH will remove the need for an external intermediary as it will directly process the pension.
- **Static Part:**
  - Union Defence Minister: Rajnath Singh
  - Chief of Army Staff: General MM Naravane

### 'AROGYA SUPREME'--- SBI GENERAL INSURANCE

**Current Context:** The SBI General Insurance launched 'Arogya Supreme', which is the health insurance plan.

#### KEY POINTS

- It offers customers full health insurance coverage which includes 20 basic covers and 8 optional covers.
- The policy grants sum insured options up to Rs 5 crore. The customers can select any one of 3 options i.e. Pro, Plus, and Premium based on the sum insured and coverage features.

- The tenure of the policy is between 1 to 3 years.
- The policy covers in-patient hospitalization treatment, mental healthcare, HIV/AIDS cover, road ambulance, organ donor expenses, etc.
- **Static Part:**
  - HQ of SBI General Insurance: Mumbai
  - CEO of SBI General Insurance: Prakash Chandra Kandpal

### 'ONE MUMBAI METRO CARD'

**Current Context: The Mumbai Metro One Private Ltd (MMOPL) in partnership with Mastercard and Axis Bank launched 'One Mumbai Metro Card'.**

#### KEY FACTS

- It will ensure contactless and cashless travel for communities living in Mumbai
- It is a prepaid, open-loop contactless card that can be used as a part of the daily transit journey via a single tap.
- It possesses the features like contactless, simplicity of use and top-up, speed and convenience for one's metro fare as well as other daily spends like grocery, restaurants, and shopping.
- The community can avail of the card from Mumbai Metro Station counters.
- The card will allow transit agencies to design and deploy customized prepaid payment solutions to have contactless transit mode for the users
- **Static Part:**
  - HQ of Mastercard: New York, USA

### GOI FORMS 25 MEMBER DEVELOPMENT COUNCIL FOR THE CEMENT INDUSTRY

**Current Context: The GOI has formed 25-member Development Council for the Cement Industry (DCCI).**

#### DETAILS

- **The 25 member DCCI will be headed under the chairmanship of Puneet Dalmia, CMD in Dalmai Bharat Group.**
- The council will recommend measures to eliminate waste, obtain maximum production, improve quality, reduce costs and promote standardization of products.
- The council will suggest measures which will help to get full utilization of the installed capacity and will thus improve the working of the industry
- It will offer measures to promote the training of persons. It will incorporate scientific and industrial research measures to uplift the sector
- The standardization of accounting and costing methods and practices will also be suggested by the council.

## APPOINTMENTS ON 10TH JULY 2021

**Current Context: Daren Sammy and Saint Lucian:** They are appointed as Brand Ambassador of Fun88, which is the online game operator.

### ABOUT

- **Manu Sawhney:** He resigned from the post of CEO of the International Cricket Council (ICC). Geoff Allardice will continue to be the acting CEO for ICC.
- **Stefan Lofven:** He was re-elected to be the Prime Minister of Sweden
- **Static Part:**
  - Capital of Sweden: Stockholm
  - Currency of Sweden: Krona

## BDL SIGNED CONTRACT WITH IAF TO SUPPLY AKASH MISSILES

**Current Context: Bharat Dynamics Limited (BDL)** entered into a contract with the Ministry of Defence to manufacture and supply Akash missiles to the Indian Air Force (IAF).

### HIGHLIGHTS

- **A contract worth Rs 499 crore was signed between the entities for the same.**
- The Union Cabinet had made an announcement to pass clearance of Akash Weapon System for Export, therefore the BDL is offering Akash for export to foreign countries.
- The need for an external intermediary as it will directly process the pension.
- Already, the BDL has received export leads from some countries to procure missiles.
- BDL is the major company for projects under India's Integrated Guided Missile Development Programme (IGMDP). Akash is one of the missiles under IGMDP being manufactured by BDL for Indian Army and the Indian Air Force.
- Akash is a medium-range mobile surface-to-air missile (SAM) system.
- **Static Part:**
  - HQ of BDL: Hyderabad

## INDIA AND GAMBIA SIGNED MOU FOR COOPERATION IN GOVERNANCE REFORMS

**Current Context: India and Gambia** signed an MoU to strengthen their cooperation in personnel administration and governance reforms.

## KEY POINTS

- Due to this MoU, both the nations will cooperate with each other in the areas like improving performance management system in government, implementation of contributory pension scheme and have e-Recruitment in government.
- The signing of the MoU announcement was made by the Ministry of Personnel, Public Grievances & Pensions.
- To frame a work plan for the proper execution of the MoU, a joint working group meeting will be held soon.
- The MoU was signed by Sanjay Singh, Secretary of the Department of Administrative Reforms and Public Grievances and Lamin E Singhateh, Charged Affairs on the side of Public Service Commission of Gambia.
- **Static Part:**
  - Capital of Gambia: Banjul
  - Currency of Gambia: Gambian Dalasi

## WIMBLEDON CHAMPIONSHIP 2021

**Current Context:** The Wimbledon Championship 2021 was the 134th edition, 53rd Open Era, and the third Grand Slam Tournament of the year.

## KEY FACTS

- The finals were held in London, England
- **Following is the list of winners for each category:**
  - Novak Djokovic (Serbia): He won in Men's Single category
  - Ashleigh Barty (Australia): She won in Women's Single category
  - Nikola Mektić and Mate Pavić: They won in Men's Double category
  - Hsieh Su-wei and Elise Mertens: They won in Women's Doubles category
  - Neal Skupski and Desirae Krawczyk: They won in the Mixed Doubles category

## 16TH ANNUAL CONFERENCE ON ROAD DEVELOPMENT IN INDIA

**Current Context:** The 16th edition of the Annual Conference on 'Road Development in India' was held recently.

## DETAILS

- Union Minister of Road Transport and Highways, Nitin Gadkari participated in the conference via video conference.
- It was held by India Infrastructure Publishing, which is a provider of information about the infrastructure sector.

- The conference was held to discuss rising trends in roadways, with the major focus on import substitution, cost-effectiveness, pollution-free alternative fuel.
- While addressing the conference, Union Minister Nitin Gadkari said that he has set a goal to construct 60,000 km of the world-class national highway by 2024, at the rate of 40 km per day.
- He also mentioned that India has about 63 lakh kilometres of the road network, which is the second-largest in the world.
- He highlighted that GOI has decided to invest 1.4 trillion dollars in infrastructure development through National Infrastructure Pipeline (NIP).

### RBI ISSUED 10 YEAR G-SEC AT 6.10%

**Current Context: The Reserve Bank of India announced to have cut-off yield for the new 10-year bond at 6.10% per annum.**

#### ABOUT

- This is higher than that of the current benchmark, which signifies a bit of tolerance for a higher yield after months of trying to keep it at 6% or less.
- RBI sold 3 auctions like new 10 years G-Sec 2031 at 6.10% for Rs14,000 crore, 2023 G -Sec at 4.3% for Rs 3000 crore and 2061 G-Sec at 7.18% for Rs 9000 crore.
- The G-Sec at a high rate by RBI will help the government to increase the cost of borrowings in FY22.
- This also reveals that RBI's move to accommodate the market demand for higher yields because of inflation which is rising.
- Because of the high cut-off yield, the yields in the secondary market will also increase.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

### 'SPACE DATA INTEGRATOR (SDI)'-- BY FEDERAL AVIATION ADMINISTRATION (FAA)

**Current Context: The United States' Federal Aviation Administration (FAA) has developed 'Space Data Integrator (SDI)' which is a new tool.**

#### HIGHLIGHTS

- **The SDI will help to track rocket launches and space vehicles returning to the Earth in a more accurate manner.**
- It will replace a system in which most part of the work of giving telemetry data about Space vehicles to air traffic control managers is done manually.
- The SDI will automate the near-instant delivery of data about space vehicles flight paths to the USA ATC System.

## Monthly Current Affairs GK Digest: July 2021

- The tool went through the trial on 30th June 2021 for the launch of SpaceX's Transporter 2. It will soon be used again with the pending return of a SpaceX cargo ship from the International Space Station.
- **Static Part:**
  - HQ of FAA: Washington DC, USA

### 'SAMVEDAN 2021 – SENSING SOLUTIONS FOR BHARAT'

**Current Context:** The IIT Madras Pravartak Technologies Foundation (IITM-PTF) partnered with Sony India Software Centre Pvt. Ltd. to launch the National hackathon.

#### KEY POINTS

- **The name of the National hackathon is 'SAMVEDAN 2021 – Sensing Solutions for Bharat'.**
- **The hackathon will inspire people of India to solve India-specific problems of societal interest using an IoT sensor board.**
- Under this hackathon, contestants will be asked to develop solutions for societal problems in India.
- The hackathon challenge will be executed in 3 stages of quarterfinals, semi-finals and finals. Prizes worth 3 Lakhs will be awarded to the best teams. Each team will be comprising of max 3 members.
- The winners will also be benefitted from the entrepreneurial support scheme by IIT Madras Pravartak Technologies Foundation.
- The hackathon challenge will be based on Sony Semiconductor Solutions Corporation's presence board.
- **Static Part:**
  - HQ of Sony: Minato, Tokyo

#### APPOINTMENTS ON 12TH JULY 2021

**Current Context: Pawan Singh:** He is a Joint Secretary of NRAI (National Rifle Association of India) and has become the 1st Indian Juror to be selected to officiate an Olympics Games. He is selected as a Juror to officiate the upcoming Tokyo Olympics in Shooting sports events.

#### ABOUT

- **The Board of Control for Cricket in India (BCCI) has framed a seven-member group to look into compensation package for the domestic players and the other aspects of domestic cricket. It will look after the remuneration of domestic players for the previous season wherein tournaments were cancelled, due to the COVID-19 pandemic. The 7 members are:** Rohan Jaitley (North Zone), Yudhvir Singh (Central Zone), Jaydev Shah (West Zone), Devajit Saikia (North-East Zone), Avishek Dalmiya (East Zone), and Santosh Menon and Mohammed Azharuddin (South Zone).
- **Vinay Prakash:** He was appointed as resident grievance officer for India by Twitter.

- **Shyam Srinivasan:** He was re-appointed as MD and CEO of Federal Bank for a tenure of 3 years.
- **Static Part:**
  - HQ of Federal Bank: Aluva, Kerala
  - Tagline of Federal Bank: Your Perfect Banking Partner

### 21ST INDIA-ITALY JOINT COMMISSION FOR ECONOMIC COOPERATION SESSION

**Current Context:** The 21st edition of the India-Italy Joint Commission for Economic Cooperation (JCEC) Session was held recently.

#### DETAILS

- **The Indian side was represented by Union Minister Commerce & Industry, Piyush Goyal and Italy's side was represented by Minister of Foreign Affairs and International Cooperation, Luigi Di Maio.**
- Both the dignitaries discussed bilateral trade, investment and economic cooperation for the areas like Food Processing, Textiles, Leather, Railways, startups, SMEs.
- They assured to work jointly to promote SMEs as it is a major entity for economic growth and employment generation.
- They discussed bilateral market access issues and non-tariff barriers.
- The progress activity about the outcomes of the India-EU leaders Summit in Porto, Portugal was analyzed.
- Indian side discussed issues of mutual recognition of COWIN Vaccine Certificate and about opening up of Travel restrictions, longer duration of Business Visas and Portability of social security benefits of Indians who are working in Italy.
- **Static Part:**
  - Capital of Italy: Rome
  - Currency of Italy: Euro

### UP POPULATION (CONTROL, STABILIZATION, AND WELFARE) BILL, 2021

**Current Context:** The government of Uttar Pradesh announced a new population bill called as 'Uttar Pradesh Population (Control, Stabilization, and Welfare) Bill, 2021'.

#### KEY FACTS

- It is framed by Uttar Pradesh Law Commission (UPLC).
- The bill aims to tackle the population menace in the state. The UP's population is around 220 million and is India's most populous state.
- The bill focuses on enhancing access to contraceptive measures as stated under the Family Planning Programme.
- It aims to grant a safe system for abortion, reduce maternal and newborns mortality rates.

- The bill focuses on population control as an important and compulsory subject in all secondary schools. It highlights the management of health, nutrition, and education of adolescents between ages 11 to 19 years.
- It offers increments, promotions, concessions in housing schemes, and perks for those who follow the laws mentioned in the bill.
- The bill highlights that the government employees who follow the two-children policy mentioned in the bill will be given 2 additional increments during their entire service, maternity or paternity leave of 12 months, with complete salary and allowances. Also, a 3% increase in the Employer's Contribution Fund (EPF) under the National Pension Scheme will be granted for the same.
- And the non-government employees who support curbing the population in the state will be granted rebates in taxes on housing, water, home loans, etc.
- If the parent of a child undergoes vasectomy, he or she will be offered free medical facilities until the age of 20.

### NEPAL SIGNED DEAL WITH INDIA'S SJVNL

**Current Context:** Nepal has entered into a deal agreement with India's hydropower major Satluj Jal Vidyut Nigam Ltd (SJVNL) to develop a 679-megawatt hydropower project in the East part of Nepal.

#### HIGHLIGHTS

- **A deal of USD 1.3 billion was signed between the entities.**
- This will be the second mega venture undertaken by India in the neighbouring Himalayan nation after the USD 1.04 billion 900-MW Arun-3 hydroelectric projects.
- The project will be situated between Sankhuwasabha and Bhojpur districts in eastern Nepal.
- The 679-megawatt Lower Arun Hydropower project will be developed under the build, own, operate and transfer (BOOT) model of SJVNL.
- **Static Part:**
  - HQ of SJVNL: Shimla, Himachal Pradesh
  - Capital of Nepal: Kathmandu
  - Currency of Nepal: Nepalese Rupees
  - Prime Minister of Nepal: K P Sharma Oli
  - President of Nepal: Bidhya Devi Bhandari

### RBI APPROVED EQUITAS SFB FOR AMALGAMATION OF THE PROMOTER INTO ITSELF

**Current Context:** The Reserve Bank of India's (RBI) gave approval to Equitas Small Finance Bank (SFB) for the amalgamation of its promoter 'Equitas Holdings' into itself.

## KEY POINTS

- As per RBI's rules for SFB, a promoter of SFB can exit or cease to be a promoter after the mandatory initial lock-in period of five years.
- And in the situation of Equitas SFB, the lock-in period for Equitas Holdings will expire on 4th Sep 2021.
- And in this regard, the Equitas SFB had asked RBI for its approval of amalgamation of its promoter before the completion of the lock-in period.
- **Static Part:**
  - HQ of Equitas SFB: Chennai, TN
  - Tagline of Equitas SFB: Its fun banking

## ASSAM GOV. TO SETUP NEW DEPT. TO PROTECT INDIGENOUS FAITH AND CULTURE

**Current Context:** The cabinet of Assam announced that it will create a new department that will work to protect the culture and practices of tribal people and other indigenous communities.

## KEY FACTS

- The new department will make sure that the indigenous population of the state will get the right to preserve their faith and traditions and will offer the requisite support for the same.
- The indigenous tribes like Bodos, Rabhas, Mishings, and others have their own religious beliefs and unique traditions, and until now these communities have not received the support for their preservation. Therefore, a new department will be set up.
- It will be an independent department, which will solely focus on the faith and culture preservation of ethnic communities and not concern itself with other matters related to them.
- **Static Part:**
  - CM of Assam: Himanta Biswa Sarma
  - Governor of Assam: Jagdish Mukhi

## MOU SIGNED BETWEEN ICCR AND DELHI UNIVERSITY

**Current Context:** Delhi University will have a 'Bangabandhu Chair'. The 'Bangabandhu Chair' will be framed to have a better understanding of developmental projects in Bangladesh.

## DETAILS

- **The MoU for the same was signed between the Indian Council for Cultural Relations (ICCR) and Delhi University in Dhaka to frame this Chair at Delhi University.**
- The chair will be framed to honour Bangladesh's founding father Sheikh Mujibur Rahman and to commemorate the 50th anniversary of the country's Liberation War as well as India's diplomatic ties with Dhaka.

- The 'Bangabandhu Chair' is the result of one of the understandings approved during the visit of PM Narendra Modi to Bangladesh in March 2021.
- The 'Bangabandhu Chair' will focus on the heritage of India and Bangladesh.
- It will focus on subjects like Anthropology, Buddhist Studies, Geography, History, Modern Indian languages like Bangla, Music, Fine Arts, Political Science, International relations and Sociology.
- **Static Part:**
  - Capital of Bangladesh: Dhaka
  - Currency of Bangladesh: Taka
  - Prime Minister of Bangladesh: Sheikh Hasina
  - President of Bangladesh: Abdul Hamid

### EXIM BANK TO GRANT LOAN FOR KALPATARU POWER TRANSMISSION SENEGAL PROJECT

**Current Context:** The Export-Import (Exim) Bank of India has granted a loan for a power transmission project being executed by Kalpataru Power Transmission in Senegal.

#### ABOUT

- **A loan of USD 35.26 million was granted for the same.**
- The credit support was granted under National Export Insurance Account (NEIA) scheme. The scheme offers a safe mode of financing option to Indian project exporters with support from NEIA Trust.
- The loan agreement was signed between Exim Bank and the Ministry of Economy, Planning and Co-operation of the Republic of Senegal to construct and install a 225 kV overhead transmission line from Tanaff to Ziguinchor in Senegal. It will be approx. distance of 92 km.
- **Static Part:**
  - HQ of Exim Bank: Mumbai
  - CEO of Exim Bank: David Rasquinha
  - Capital of Senegal: Dakar
  - Currency of Senegal: West African CFA Franc

### NTPC REL SIGNED A MOU WITH THE UT OF LADAKH

**Current Context:** The NTPC REL which is the arm of State-run power giant NTPC signed an MoU with the Union Territory of Ladakh.

#### HIGHLIGHTS

- **The MoU was signed to set up India's first green Hydrogen Mobility project in the UT of Ladakh.**

- The MoU will allow NTPC to support Ladakh to develop a carbon-free economy that is based on renewable resources and green hydrogen. This will fulfil PM Narendra Modi's vision of 'Carbon Neutral' Ladakh.
- The NTPC has set up a plan to ply five hydrogen buses in the UT and to set up a solar plant and a green hydrogen generation unit in Leh. This will make Leh the first city in the country to implement a green hydrogen-based mobility project.
- **Static Part:**
  - HQ of NTPC Ltd: New Delhi
  - Lieutenant governors of Ladakh: R. K. Mathur

### 16 NATIONAL HIGHWAY PROJECTS IN MANIPUR

**Current Context: The Union Minister for Road Transport & Highways, Nitin Gadkari inaugurated and laid the foundation stone for 16 national highway projects in Manipur.**

#### KEY POINTS

- **The total cost of the projects is Rs 4,148 crores and will cover the length of 298 km.**
- The projects will provide all-weather connectivity to the Northeastern state with the rest part of the country.
- The projects will help to enhance the industrial, agriculture, and socio-economic sector of the region.
- Also, emergency service and healthcare support will be availed if the road network is strong.
- There will be also an increase in employment and self-employment opportunities. It will also increase the tourism sector in the region.
- The expansion of the road network in Manipur will be recommended under Bharatmala Phase II.
- **Static Part:**
  - National Park and Wild Life Sanctuaries in Manipur: Keibul Lamjao National Park, Khongjaingamba Ching Wildlife Sanctuary, Yaingangpokpi Lokchao Wildlife Sanctuary

### INDIAN NAVY RECEIVED 10TH ANTI-SUBMARINE WARFARE AIRCRAFT P-8I

**Current Context: Indian Navy has received the 10th anti-submarine warfare aircraft P-8I from Boeing which is a US-based aerospace company.**

#### KEY FACTS

- The Ministry of Defence had signed a contract for eight P-8I aircraft in 2009 and in 2016 the contract for four additional P-8I aircraft was signed.
- The rest of the two aircraft are expected to be delivered in the last quarter of 2021.
- The P-8I aircraft will be used to assist during disaster relief & humanitarian missions.
- It is a long-range maritime reconnaissance, Anti-Submarine Warfare and patrol aircraft Aircraft.

- It is designed to protect the vast coastline and territorial waters of India.
- **Static Part:**
  - Chief of Naval Staff: Admiral Karambir Singh

### APEDA SIGNED MOU WITH NAFED

**Current Context: The Agricultural and Processed Food Products Export Development Authority (APEDA) signed an MoU with the National Agricultural Cooperative Marketing Federation of India Ltd (NAFED).**

### DETAILS

- **The MoU was signed to help the exporters with the assistance under various government schemes and to help cooperatives to sell their products globally and enhance their building capacity.**
- **The facilitation of exports will be granted by APEDA and NAFED will be the promotion entity.**
- Both the entities will work jointly in the agriculture and allied areas in order to offer better value to the stakeholders.
- Both the entities will address the issues faced by exporters in areas like technology, quality products, access to the markets etc.
- They will also support engaging agricultural cooperatives in order to improve the quality of agri-produce and consolidate it for better price realization to farmers.
- Under the MoU, exports by cooperatives, FPOs, partners, and affiliates designated under NAFED would be made easier under APEDA.
- Due to this partnership, it will also become easy for the Farmers' Cooperatives to participate in global trade, B2B and B2C fairs in India and abroad. They will be benefited from the partnership with foreign business entities in order to grow the business.
- Both the entities will also support Cooperative Societies and Self-Help Groups (SHGs) for social and environmental compliance and enhancing their skillsets in accordance with international standards.
- **Static Part:**
  - APEDA: It comes under the Ministry of Commerce and Industry and its HQ is in New Delhi
  - NAFED: Its HQ is in New Delhi

### APPOINTMENTS ON 14TH JULY 2021

**Current Context: Sher Bahadur Deuba:** He was sworn in as Nepal's Prime Minister for the fifth time. He has replaced K P Sharma Oli.

### ABOUT

- **Static Part:**

- Capital of Nepal: Kathmandu
- Currency of Nepal: Nepalese rupee
- **NS Srinivasa Murthy:** He was appointed as Honorary Consul General of Vietnam for Bangalore, Karnataka through the Vietnamese Embassy in India. He is appointed for a tenure of 3 years.
- **Static Part:**
  - Capital of Vietnam: Hanoi
  - Currency of Vietnam: Vietnamese Dong
- **Deepak Kabra:** He has become the first Indian to be selected for judging the gymnastics competition of the Olympic Games. He will be officiating the men's artistic gymnasts at the Tokyo Olympics Games.

### 'MATHRU KAVACHAM' CAMPAIGN-- KERALA

**Current Context:** The Government of Kerala will be launching the 'Mathru Kavacham' Campaign.

#### HIGHLIGHTS

- **The campaign aims to provide vaccinations against COVID-19 to all pregnant women in the state.**
- The announcement for the same was made by the Health Minister of the state, Veena George.
- Under this campaign, all pregnant women will be registered for vaccination at the ward level. The registration will be undertaken by ASHA workers.
- Also, registration on their own is also encouraged by the state government.
- The campaign and the ASHA workers working for the campaign will ensure that all pregnant women in each sub-centre area are registered and vaccinated.
- Also, the vaccination drives for pregnant women will be conducted on special days at the district level.
- The state government assured to make proper preventive arrangements for the vaccination drives in order to avoid contact with others who come for vaccination.
- **Static Part:**
  - Lakes in Kerala: Ashtamudi Lake, Kuttanad Lake, Maanaanchira, Kozhikode, Manakody Kayal, Vellayani Lake, Vembanad Lake

### 'RBI RETAIL DIRECT' SCHEME

**Current Context:** The Reserve Bank of India launched the 'RBI Retail Direct' Scheme.

#### KEY POINTS

- **The scheme will also support investment in Government Securities (G-Sec) by retail investors.**

- Under this scheme, the retail investors will be able to open and maintain their gilt securities account named as 'Retail Direct Gilt Account' or simply RDG Account via an online portal with RBI.
- Through the portal, the retail investors will be able to access primary issuance of G-Sec auctions and Negotiated Dealing System- Order Matching, which is the RBI platform for buying and selling G-Secs in the secondary market.
- **The scheme covers G-Secs like:** (a) GOI Treasury Bills (b) GOI dated securities (c) Sovereign Gold Bonds (d) State Development Loans
- **The eligibility criteria for the retail investors who want to register for the scheme is:** They need to have a rupee saving bank account in India, PAN details, Documents for KYC procedures, registered mobile number and email id.
- Also, the NRI individuals who are eligible to make investments in G-Secs under Foreign Exchange Management Act 1999 are also eligible to take benefit of the scheme.
- There is no fee associated to open an RDG Account. The account will be available for both primary and secondary market transactions.
- During the bidding, the participation and allotment of securities will be as per the non-competitive bidding scheme framed by RBI. When the investors will make the payments, RBI will credit the securities to their RDG Accounts.
- The investors are supposed to transfer funds to the designated account of CCIL (Clearing corporation of NDS-OM) online, before the start of trading hours or during the day.
- Based on the actual transfer, a funding limit will be given to the investor for placing 'buy' orders.

### 'iDREAMS' -- NCRTC

**Current Context:** The National Capital Regional Transport Corporation (NCRTC) announced that it will be implementing 'Integrated Real-time Enterprise Asset Management System (iDREAMS)' in Indian Railways.

### KEY FACTS

- **The system will help to manage all rail assets.**
- The iDREAMS will offer digital solutions in asset management. The digital solution will be in a cost-effective manner.
- The system will help to eradicate shortcomings in current data handling activities and will provide hassle-free travel to the customers.
- The system will enhance the standards of safety in Regional Rapid Transit System (RRTS) trains, automatic ticket collection mechanism and other electronic infrastructure in Indian Railways.
- The system will collect real-time data from BIM, GIS, IoT sensors and will grant data driven solutions for asset management in order to avoid risks.
- **Static Part:**
  - HQ of NCRTC: New Delhi

## T-HUB PARTNERED WITH AIM

**Current Context:** The 'T-Hub' which is a startup based in Hyderabad has entered into a partnership with NITI Aayog's Atal Innovation Mission (AIM).

### DETAILS

- They have collaborated to enhance innovation and entrepreneurship in the healthcare sector.
- They also launched a 3-month cohort-based program called as 'AIC T-Hub Foundation'.
- The program will support deep tech startups who are working in the areas like life science and healthcare.
- The program is a 3-month long course and will be conducted by the entities in partnership with various industries and educational firms.
- Workshops related to financial planning, lead generation, value proposition, branding and marketing etc will be held under the program.
- The main motto of the program is to improve Digital Healthcare Infrastructure by combining domestic and global platforms.
- The program framed by the partnership of T-Hub and AIM will also allow the exchange of information and knowledge among the professionals belonging to healthcare sectors.
- **Static Part:**
  - Mission Director of AIM: Dr Chintan Vaishnav
  - Founder of T-Hub: Srinivas Kollipara
  - CEO of T-Hub: Ravi Narayan

## CABINET APPROVED MOU BETWEEN INDIA & RUSSIA ON COKING COAL

**Current Context:** The Union Cabinet chaired by PM Narendra Modi approved the MoU between India and Russia to enhance cooperation on coking coal.

### ABOUT

- Coking coal is a key steelmaking raw material; also called Metallurgical coal, and for this many domestic entities are dependent on imports from selective groups of nations.
- India's 85% of coking coal demand is fulfilled through import.
- Therefore the cooperation of India and Russia will help India to reduce this dependency on imports from other nations.
- The MoU will also benefit India to reduce the per-tonne cost of steel production.
- The MoU agreement was signed between the Ministry of Steel of India and the Ministry of Energy of Russia.
- Thus the MoU will reduce the input cost and cost of steel and will promote equity and inclusiveness.
- **Static Part:**

- Capital of Russia: Moscow
- Currency of Russia: Russian Ruble

### LADAKH SIGNED MOU WITH SIKKIM

**Current Context:** The Union Territory of Ladakh Organic, administration of Ladakh signed tripartite MoU with Sikkim State Organic Certification Agency (SOCCA).

#### HIGHLIGHTS

- **The MoU was signed to implement Prampragat Krishi Vikas Yojana (PKVY) and Mission Organic Development Initiative (MODI) in UT Ladakh.**
- **This will help to convert the UT into organic by 2025.**
- The MoU will allow UT to avail of the organic certification after a tie-up with the GOI.
- The UT has decided to get organic status through three phases. In the 1st phase, 85 villages will be recognized and 5000 hectares of land will be converted to organic in these villages. During the 2nd phase, 82 villages will be recognized and 1000 hectares of land will be converted to organic in these villages. And during the 3rd phase, 79 villages will be recognized and the remaining land will be converted to organic in these villages.
- Sikkim has become the 1st state to attain 100% organic status. The state has completely banned the usage of chemical fertilizers and pesticides in farms.
- **Prampragat Krishi Vikas Yojana (PKVY):** It is the part of Soil Health Management Scheme which is executed under the National Mission of Sustainable Agriculture. The scheme aims to develop models for sustainable organic farming through the mixing of traditional methods and modern methods. This will help to maintain fertility of soil for long term.
- **Static Part:**
  - HQ of SSOCA: Gangtok, Sikkim
  - Lt. Governor of Ladakh: Radha Krishna Mathur

### MASTERCARD ASIA PACIFIC PTE LTD BANNED TO ON-BOARD NEW DOMESTIC CLIENTS

**Current Context:** The Reserve Bank of India has imposed restrictions on Mastercard Asia Pacific Pte Ltd from onboarding new domestic customers of debit, credit or prepaid onto its card network.

#### KEY FACTS

- **The restrictions are effective from 22nd July 2021.**
- **The reason for the restrictions was defined as non-compliance with the storage of data in India.**
- There won't be any impact of the restrictions on existing customers of Mastercard.

- RBI has directed Mastercard to advise all card-issuing banks and non-banks to follow the restrictions.
- The restriction action by the RBI on Mastercard was taken under powers defined in Section 17 of the Payment and Settlement Systems Act, 2007 (PSS Act).
- In April 2018, RBI had issued a circular directing all system providers to ensure that all information related to payments systems operated by them are stored in India. All the firms were given a period of six months to comply and report compliance to RBI.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das
  - HQ of Mastercard (India): Mumbai
  - HQ of Mastercard (Global): New York, USA

### INTERWEAVE PARTNERED WITH UN WOMEN

**Current Context:** The Diversity consulting organisation named Interweave partnered with UN Women which is the United Nations Entity for Gender Equality and Women's Empowerment.

#### KEY POINTS

- **They have entered into partnerships to help corporate sectors to implement United Nations Women's Empowerment Principles (UNWEP) in India.**
- The principle was launched in 2010 by UN Women and UN Global Compact. It aims to boost women entrepreneurship skills and women empowerment through 7 principles.
- **The 7 principles are:** (1) Measurement and Reporting (2) Community Initiatives and advocacy (3) Enterprise development, marketing solutions (4) Education, Training (5) Employee health, well-being and safety (6) Equality between Men and Women at work (7) High-level corporate leadership.
- Each principle focuses on an area of the value chain across the workplace, marketplace and community.
- Under this partnership, Interweave will provide technical support to corporates to implement these principles. It will guide to establish high-level leadership commitment for gender equality to have fair work practices that include equal access to opportunities.

### UNION CABINET APPROVED MOU WITH DENMARK

**Current Context:** The Union Cabinet chaired by PM Narendra Modi approved the MoU of India with Denmark to boost the Cooperation in the field of Health and Medicine.

#### DETAILS

- The MoU was signed between the Ministry of Health & Family Welfare of India and the Ministry of Health of Denmark.

- The MoU will help both nations to implement technology development in the health sector.
- It will also enhance bilateral ties between both nations.
- The MoU will thus improve the public health status of both India and Denmark.
- The researchers and experts will be able to conduct research activities in the health sector.
- **Static Part:**
  - Capital of Denmark: Copenhagen
  - Currency of Denmark: Danish Krone

### INDIA'S FIRST GRAIN ATM

**Current Context:** India's first 'Grain ATM' was set up as a pilot project in Gurugram, Haryana.

#### ABOUT

- **It is an automatic machine that looks similar to a bank ATM.**
- **It is installed under the UN's 'World Food Programme'.**
- **India's first 'Grain ATM' is called an 'Automated, Multi Commodity, Grain Dispensing Machine'.**
- It is equipped with a biometric system with a touch screen, through which the beneficiary can enter the Aadhaar or ration card unique number. After authenticating the biometric details, the machine will automatically fill the bags installed under it with food grains prescribed by the government to the beneficiaries.
- It will help to save consumers from standing in long queues outside ration depots. It will reduce complaints like time consumption and right measurement of ration quantity, which used to be often made by beneficiaries previously.
- Thus the machine will ensure that the right quantity reaches the right beneficiary and will bring more transparency to the public food distribution system.
- The 'Grain ATM' can dispense up to 70 kg of grains within 5 to 7 minutes.
- **Static Part:**
  - CM of Haryana: Manohar Lal Khattar
  - Governor of Haryana: Bandaru Dattatreya

### IAHE SIGNED PACT WITH UNIVERSITY OF NEW SOUTH WALES, AUSTRALIA

**Current Context:** The entity under Ministry of Road Transport and Highways called Indian Academy of Highway Engineers (IAHE) has signed a pact with the University of New South Wales, Australia.

#### HIGHLIGHTS

- **The pact was signed to set up the Centre for Advanced Transportation Technology and Systems (CATTS). It will be setup in Noida, Uttar Pradesh.**

- Under this pact, CATTs will be a Centre of Excellence (CoE) which will promote industries and startups of the transport sector from both nations.
- It will be the platform which will grant opportunities for innovation, research and development of advanced transport systems.
- The entities will jointly work on a project for capacity building, technology, developing adaptive environment for centre for Advanced Transportation Technology and Systems in, IAHE.
- Also, University of New South Wales (UNSW) will help to frame and deliver a course for smart transport systems.
- The entities will work to improve road safety.
- The CATTs will build India specific Macro Model (Computable Equilibrium Model) for National Highway network. It will also build India specific Urban Pervasive Data Model for City by UNSW which will include coding of simulation software, calibration & validation and scenario analysis.

### **BUSY ACCOUNTING SOFTWARE PARTNERED WITH ICICI BANK**

**Current Context: The business accounting software called BUSY has collaborated with ICICI Bank to offer banking solutions.**

#### **KEY POINTS**

- **Due to this partnership, the users of BUSY will be able to reconcile their banking statements in an automatic manner. They will be able to perform tasks like accounting, fetching bank details, making transactions etc through the software. Thus the partnership will improve business efficiency.**
- **The ICICI Bank's current account holders will be able to securely connect their bank account to BUSY Accounting Software.**
- Henceforth, the customers from MSME will not have to switch between platforms for fund transfer or make unnecessary errors while doing reconciliation. They will just have to connect their banking and accounting.
- Also, the users who do not have ICICI Bank Current Account can also apply for a new one from BUSY software itself.
- The partnership will promote 'integrated banking' through 'Bank Plugins' which will allow MSME and entrepreneurs to perform various banking activities like invoice collections, payments, and automated reconciliations via just a single platform.
- **Static Part:**
  - HQ of ICICI Bank: Mumbai
  - MD and CEO of ICICI Bank: Sandeep Bakhshi
  - HQ of BUSY Accounting Software: Delhi
  - MD of BUSY Accounting Software: Dinesh Kumar Gupta

## DBT SIGNED MOU WITH MOES

**Current Context:** The Department of Biotechnology (DBT) signed MoU with the Ministry of Earth Sciences (MoES).

### KEY FACTS

- **The MoU was signed to enhance cooperation in the area of polar biology.**
- It will allow to bring out the expertise and services of both entities under one platform.
- They will jointly work to address issues associated with polar biology.
- The main focus of the MoU will be on biotechnological applications of polar microbes.
- They will set up DBT-MoES Polar Research Centre at MoES stations in Polar Regions. The centre will help to conduct joint research activities.
- **Static Part:**
  - HQ of DBT: New Delhi
  - Union Minister of the state (IC) for Earth Science: Dr Jitendra Singh

## 7TH BRICS LABOUR & EMPLOYMENT MINISTERS' MEETING

**Current Context:** The Union Minister for Labour Employment Bhupender Yadav chaired the 7th edition of the BRICS Labour & Employment Ministers' Meeting.

### DETAILS

- The meeting was held under India's Presidency.
- The meeting was arranged to exchange views on the impact of Covid-19 on the global labour market.
- The dignitaries discussed 4 major areas of cooperation like Promoting Social Security Agreements amongst BRICS Nations; Formalisation of Labour Markets; Participation of Women in the Labour Force; and Gig and Platform Workers: Role in the Labour Market.
- They adopted BRICS Labour & Employment Ministers' Declaration. The declaration mentioned that the pandemic has made a negative impact on employment, and has led to decent work deficits and inequality.
- It mentioned that the BRICS nations are supposed to cooperate jointly to recover the economy from pandemics and have inclusive labour markets and social protection systems.
- The Union Minister Bhupender Yadav highlighted the simplification and codification of labour laws of India into four labour codes: (a) 'The Code on Wages 2019' (b) 'The Code on Social Security 2020' (c) 'The Industrial Relations Code 2020' (d) 'The Occupational Safety, Health and Working Conditions Code 2020'.
- He mentioned that these simplifications and codification of labour laws will help to formalize the labour market, increase the participation of women in the labour force and employment.
- He mentioned the need that BRICS nations should sign Social Security agreements to have the welfare of the international migrant workers.

## 'CPGRAMS'—AI BASED GRIEVANCE MANAGEMENT APPLICATION

**Current Context:** Union Defence Minister, Rajnath Singh launched the 'CPGRAMS' app for grievance management.

### ABOUT

- The 'CPGRAMS' signifies Centralized Public Grievance Redress And Monitoring System. It is an Artificial Intelligence (AI) and Machine Learning (ML) powered grievance management app.
- It was developed by the Ministry of Defence and IIT Kanpur.
- It will automatically handle and analyse the complaints of the people and will reduce human intervention, save time and bring more transparency to their disposal.
- It will bring improvement in grievance redressal in GOI.
- The AI and ML tools help to identify repeat complaints or spam ones. Depending on the meaning of the complaint, the app categorizes the complaints into different categories even when keywords are not present in the complaint.
- **Static Part:**
  - Union Minister of Defence: Rajnath Singh

## 'TTX-2021'

**Current Context:** The defence officials of India, Sri Lanka and the Maldives held the Trilateral Tabletop Exercise 'TTX-2021' in a virtual manner for two days.

### HIGHLIGHTS

- The main focus of the exercise was on maritime crimes like curbing narcotics and gaining assistance in maritime search and rescue operations.
- The exercise also helped to boost mutual understanding and exchanged best practices to counter common transnational crime.
- The 'TTX-2021' was organised and coordinated by Maritime Warfare Centre, Mumbai.
- **Static Part:**
  - Capital of Sri Lanka: Sri Jayawardenepura Kotte
  - Currency of Sri Lanka: Sri Lankan rupee
  - Capital of Maldives: Malé
  - Currency of Maldives: Maldivian rufiyaa

## BOM SIGNED MOU WITH NABARD

**Current Context:** The Bank of Maharashtra (BoM) signed MoU with National Bank for Agriculture & Rural Development (NABARD).

## KEY POINTS

- **The MoU was signed to enhance developmental initiatives associated with priority sector lending in Maharashtra.**
- Both the entities will execute initiatives that will benefit farmers, farmer producer organisations, joint liability groups, self-help groups, rural artisans, weavers, Agri start-ups, MSMEs of the state.
- The BoM with the help of NABARD will work in rural areas of the state to enhance PSL linked developmental activities.
- BoM is the convener of the State Level Bankers' Committee (SLBC) for Maharashtra.
- **Static Part:**
  - HQ of BoM: Pune, Maharashtra
  - MD and CEO of BoM: A S Rajeev
  - Tagline of BoM: One Family One Bank

## ITRA SIGNED MOU WITH GUJARAT GOVERNMENT

**Current Context: The Institute of Teaching and Research in Ayurveda (ITRA), which comes under the AYUSH Ministry entered into MoU with the Government of Gujarat.**

## KEY FACTS

- The MoU was signed to enhance unity and cooperation among the institutions which are functioning under ITRA and boost the Ayurvedic education among the entities.
- The institutions functioning in the Ayurveda campus in Jamnagar have been brought under the ITRA umbrella status and are accorded as Institute of National Importance (INI).
- The MoU will pave the way to open research, education in the Ayurveda medicine sector.
- **Static Part:**
  - HQ of ITRA: Jamnagar, Gujarat

## NEW ELECTRIC VEHICLE POLICY-2021-- MAHARASHTRA

**Current Context: The government of Maharashtra launched the new Electric Vehicle Policy-2021.**

## DETAILS

- **The main moto of the new policy is to enhance the usage of Battery Electric Vehicles in the state. It was introduced with an aim to mark Maharashtra as the 'topmost producer of battery-powered electric vehicles in India'.**
- It was announced by State Environment Minister, Aaditya Thackeray.
- The policy is the revised version of the 2018 policy.
- The state government aims that electric vehicles (EVs) to make up 10% of all new vehicle registrations by 2025.
- Also, in this regard, the state government has launched Rs. 930 crore policy.

- Also to attain the objective of EV and its target, the state government has announced that EVs will be exempted from road tax and registration charges.
- Under the new EV policy 2021, incentives will be given to buyers of electric vehicles.
- The incentives of Rs. 10,000 will be given to those who purchase two-wheelers, the incentive of Rs. 30,000 will be given for three-wheelers, the incentive of Rs. 1,50,000 will be given for four-wheelers and incentives of Rs 20 lakh will be given for e-buses.
- The base incentive for electric vehicles is similar to that of two-wheelers i.e. Rs 5,000 per kWh of battery capacity.
- Also, the 'State EV Fund' will be framed which will be used to promote EV adoption including providing incentives for EV infrastructure.
- **Static Part:**
  - Stadium in Maharashtra: Wankhede Stadium, DY Patil Sports Stadium, Vidarbha Cricket Association Stadium, Nehru Stadium, Brabourne Stadium, Mahindra Hockey Stadium, Dadaji Kondadev Stadium

### SCHOOL INNOVATION AMBASSADOR TRAINING PROGRAM

**Current Context: The Union Education Minister Dharmendra Pradhan and Union Tribal Affairs Minister Arjun Munda launched School Innovation Ambassador Training Program (SIATP).**

#### ABOUT

- **The program was launched for 50,000 school teachers. The teachers will be offered training.**
- **The SIATP aims to enhance the mentoring capacity of teachers.**
- **The program was framed by the Innovation Cell of Ministry of Education, Ministry of Tribal Affairs, CBSE and AICTE.**
- The program will also prove beneficial to the Eklavya Model Residential Schools.
- For this program, the schools in India have nominated 5 teachers from each school.
- The first batch of training will commence from 10th July 2021.
- After the training, the trained teachers will be termed as trained 'Innovation Ambassadors' and they will further perform tasks like framing culture of innovation in their respective schools, mentoring teachers and students, offer support to other schools as a resource person, motivate students for innovation activities, perform the role as an evaluator for Idea competitions conducted at the national level, perform the role of mentor for a various national-level program.

### MEITY SIGNED MOU WITH MAPMYINDIA

**Current Context: The Ministry of Electronics & Information Technology (MeitY) has entered into MoU with MapmyIndia.**

## KEY HIGHLIGHTS

- **The MoU was signed to enable map services in the 'UMANG App'.**
- The significance of UMANG is 'Unified Mobile Application for New Age Governance'.
- This partnership will enhance support to the Digital India Programme and Aatmanirbhar Bharat.
- The integration of map service on 'UMANG App' will enable people to locate government facilities to their nearest area zone.
- The government facilities like ration shops under Mera Ration, Blood banks, places where lightning has struck in the last few minutes, ESIC centres and gas stations will be able to locate through the integration.
- The users will be also able to locate toll plazas and toll rates of NHAI, mandis near to their localities etc.
- People will be able to view the driving distance, get directions and turn by turn voice and visual guidance to locations. They will be also informed about road safety alerts during navigation.
- The facility like Pradhan Mantri Gram Sadak Yojana (Meri Sadak) will be also displayed though this integration and will help users to raise complaints of damaged roads by selecting the road on the MapmyIndia platform.
- **Static Part:**
  - Union Minister of Electronics & Information Technology: Ashwini Vaishnaw
  - HQ of MapmyIndia: New Delhi

## CANNES FILM FESTIVAL 2021

**Current Context:** The awards for Cannes Film Festival 2021 were presented by the jury, presided by Spike Lee.

## KEY FACTS

- The jury featured director Mati Diop, singer/songwriter Mylène Farmer, actress/director Maggie Gyllenhaal, writer/director Jessica Hausner, actress/director Mélanie Laurent, writer/director Kleber Mendonça Filho, actor Tahar Rahim, and actor Song Kang-ho.
- **Below is the list of winners:**
  - Julia Ducournau won the Palme d'Or for her film 'Titane'
  - Grand Prix was won by (Tie): Ashgar Farhadi for A Hero (Iran) and Juho Kuosmanen for Compartment No.6 (Finland)
  - Best Director: Leos Carax 'Annette'
  - Best Actor: Caleb Landry Jones for Nitram (US)
  - Best Actress: Renate Reinsve for Worst Person in the World (Norway)
  - Best Film: Antoneta Kusijanovic for Murina (Croatia)
  - Jury Prize(tie): 'Ahed's Knee' and 'Memoria'
  - Special Jury Mention for Short Film: Ceu de Agosto by Jasmin Tenucci
  - Best Short Film: Hong Kong's All The Crows In The World Tang Yi
  - Short Film Palme d'Or: Tian Xia Wu Ya by Tang Yi
  - Best Screenplay: Hamaguchi Ryusuke and Takamasa Oe for Drive My Car (Japan)

## CESL PARTNERED WITH WRI INDIA

**Current Context:** The subsidiary of state-owned Energy Efficiency Services Ltd named Convergence India Services Ltd (CESL) has signed an MoU with World Resources Institute (WRI) India.

### KEY POINTS

- They have collaborated to help state governments to frame strategies for the transition to electric mobility in the coming years.
- The entities will work to boost India's net-zero mission.
- The WRI India will offer support to CESL to frame business models which will help state governments to move towards renewable energy, improve battery storage efficiencies and attain their respective targets.
- It will also help India to attain its objective of transition to Electric Vehicles.
- Under this partnership, WRI India will use its experience to grant technical expertise solutions so that central and state e-bus policies and subsidies translate to more buses deployed on the road.
- The WRI India will offer analytical and evidence-based advocacy to accelerate the energy transition with a major focus on electric mobility.
- **Static Part:**
  - HQ of CESL: New Delhi
  - HQ of WRI India: Mumbai

## PM MODI INAUGURATED RAILWAYS PROJECTS IN GUJARAT

**Current Context:** India's Prime Minister Narendra Modi inaugurated railway projects in Gujarat.

### ABOUT

- **The total cost of the project is worth over Rs 1,100 crore.**
- He inaugurated the newly-redeveloped Gandhinagar Capital railway station, the newly-electrified Surendranagar-Piparav section, the gauge converted-cum-electrified Mahesana-Varetha line, and three new zones in the Ahmedabad-based Gujarat Science City.
- He flagged off two new trains. The one will connect Gandhinagar in Gujarat with Varanasi in Uttar Pradesh, the other is a Mainline Electric Multiple Unit (MEMU) service which will connect Gandhinagar Capital with Varetha.
- The newly-redeveloped Gandhinagar Capital railway station was redeveloped with the cost of approx Rs 71 crore and possess world-class amenities. It is redeveloped in a Divyang friendly manner.
- PM Modi also inaugurated a 5-star hotel at the Gandhinagar railway station. The hotel was constructed at the cost of Rs 790 crore.
- The Mahesana-Varetha line was converted to an electrified broad gauge line with the required cost of approx. Rs 367 crore.

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- The Gujarat Science City is comprised of the aquatic gallery, robotic gallery and nature park.
- **Static Part:**
  - Thermal Power Plant in Gujarat: Mundra Thermal Power Station Sikka Thermal Power Station, Wanakbori Thermal Power Station

### 'NBDRIVER'--- IIT MADRAS

**Current Context: The Researchers of the Indian Institute of Technology Madras (IIT Madras) has developed an Artificial Intelligence (AI) tool called 'NBDriver (Neighbourhood Driver)'.**

### HIGHLIGHTS

- **The tool will be used to analyse the cancer-causing mutations in cells.**
- The 'NBDriver' is a mathematical model based AI tool. It is basically termed as an AI algorithm that can detect changes in cells that cause cancer.
- It makes use of leveraging DNA composition which helps to identify genetic alterations responsible for cancer-causing. This methodology is different from the current methodologies.
- By understanding the ongoing mechanism of these alterations, will help the doctors to identify the most appropriate treatment strategy for a patient in an approach known as 'precision oncology.'
- Therefore NBDriver is a prediction algorithm that differentiates between passenger and driver mutations using the features derived from the neighbourhood sequences of somatic mutations.

### APPOINTMENTS ON 20TH JULY 2021

**Current Context: Cleopas Dlamini:** He was appointed as Prime Minister of the Kingdom of Eswatini.

### ABOUT

- **Static Part:**
  - Capital of Eswatini: Mbabane and Lobamba
  - Currency of Eswatini: South African Rand or Swazi Lilangeni
- **Saad Hariri:** He has offered a resignation to be the Prime Minister of Lebanon.
- **Static Part:**
  - Capital of Lebanon: Beirut
  - Currency of Lebanon: Lebanese Pound
- **B K Sinha:** He is a retired IPS officer and will play the dual role of Security as well as Press attach of the country's contingent at the Tokyo Games. He has been appointed by Indian Olympic Association for the post.
- **Static Part:**
  - President of Indian Olympic Association Narayana Ramachandran

## CII'S 2ND 'AATMANIRBHAR BHARAT RENEWABLE ENERGY MANUFACTURING'

**Current Context:** The Confederation of Indian Industry (CII) arranged the 2nd edition of the Conference and Exhibition of 'Aatmanirbhar Bharat- Self Reliance for Renewable Energy Manufacturing' in a virtual manner.

### KEY FACTS

- For this conference and exhibition, CII had partnered with the Ministry of New and Renewable Energy and the Department for Promotion of Industry and Internal Trade (DPIIT).
- It was arranged under the RE-INVEST agenda.
- The exhibition showcased the latest trends and innovations from Renewable Energy World.
- The dignitaries mentioned that India has emerged as a world leader in Energy Transition. And has set a target to reduce carbon emission to 33% by 2030 as a part of the Paris Agreement.
- India aims to attain 450 GW of Renewable Energy capacity by 2030.
- The report titled 'A Roadmap for Self-Reliance in RE Manufacturing' was also released by CII in partnership with PricewaterhouseCoopers Pvt Ltd (PwC).
- **Static Part:**
  - HQ of CII: New Delhi
  - DG of CII: Chandrajit Banerjee

## EXPECTED LOSS (EL) BASED RATING SCALE FOR CRAS

**Current Context:** The Securities and Exchange Board of India (SEBI) has launched a new standard called as 'Expected Loss (EL) based Rating Scale' particularly for Credit Rating Agencies (CRAs).

### KEY POINTS

- The standard will help to protect the interest of investors in the security market.
- The EL based rating will be used by CRAs when they will be rating projects or instruments related to the infrastructure field.
- The EL based ratings are divided into 7 scales, spanning from the lowest to the highest expected loss.
- The rating symbol should have CRA's first name as a prefix. Following is the significance of each EL symbol.
- EL 1: It will be considered to have the lowest expected loss, over the life of the instrument.
- EL 2: It will be considered to have a very low expected loss, over the life of the instrument.
- EL 3: It will be considered to have a very low expected loss, over the life of the instrument.
- EL 4: It will be considered to have a moderate expected loss, over the life of the instrument.
- EL 5: It will be considered to have a high expected loss, over the life of the instrument.
- EL 6: It will be considered to have a very high expected loss, over the life of the instrument.

- EL 7: It will be considered to have highest expected loss, over the life of the instrument.
- To have the standardization usage of rating scales, the CRAs are directed by SEBI to align their rating scales with the rating scales which are mentioned under the guidelines of the respective finance sectors in terms of CRA regulations.
- And in the case of the absence of guidelines, the SEBI has directed CRAs to follow the rating scales mentioned by SEBI itself.
- Henceforth, the CRAs will provide expected loss-based ratings with an appropriate symbol for each instrument or project.
- **Static Part:**
  - HQ of SEBI: Mumbai
  - Chairperson of SEBI: Ajay Tyagi

### 'RAJ KISAN ORGANIC' MOBILE APP

**Current Context:** The Agriculture Minister of Rajasthan Lalchand Kataria launched the 'Raj Kisan Organic' mobile app.

#### DETAILS

- **The app will help farmers and consumers to perform online purchases and sale activities of organic products in the state.**
- **The app was developed by the Agriculture Department of Rajasthan.**
- The app will help the farmer community to search buyers to sell their organic produce like grains, veggies, fruits etc.
- The farmer or consumer can also register themselves on the app.
- The app was launched because the demand for organic products has increased in the state and it had become difficult for the buyers to locate organic farmers in the state. Therefore the app will grant connectivity between organic farmers and consumers or buyers.
- **Static Part:**
  - Lakes in Rajasthan: Ana Sagar Lake, Balsamand lake, Dhebar Lake, Jaisamand Lake, Rang Sagar lake, Uday Sagar Lake
  - Dams in Rajasthan: Ranapratap Sagar Dam(Chambal River), Mahi Bajaj Sagar Dam (Mahi River), Bisalpur Dam (Banas River)

### 'AMLEX'--- IIT ROPAR

**Current Context:** The Researchers of the Indian Institute of Technology Ropar (IIT Ropar) has developed an Oxygen Rationing Device named 'AMLEX'.

#### HIGHLIGHTS

- **It is basically a first-of-its-kind Oxygen Rationing Device that is used to save oxygen which gets wasted due to unnecessary reasons.**

- The 'AMLEX' is also used to increase the life of medical oxygen cylinders in three times.
- The device is capable of supplying the required volume of oxygen to the patient during inhalation and it will trip off the supply when the patient exhales carbon dioxide.
- The device will help in tackling the shortage of oxygen supply during pandemic COVID-19 and will save money for patients as well as hospitals.
- The devices synchronize the flow of oxygen with inhalation and exhalation of the patient thereby conserving a large amount of oxygen in the reservoir for a long-lasting operation.

### MECL SIGNED MOU WITH DMG, GOA

**Current Context:** The Mineral Exploration Agency under the Ministry of Mines named Mineral Exploration Corporation Ltd (MECL) signed MoU with the Directorate of Mines & Geology (DMG), Goa.

#### KEY FACTS

- **The MoU was signed to explore iron ore reserves in Goa state.**
- The MoU will allow MECL to assess and examine mineral resources in Goa. The MECL will conduct Geo-Scientific exploration activities for the assessment and examination of mineral resources. The MoU will also allow MECL to finalize the mineral blocks to be auctioned and establish the state's mineral inventory.
- Goa is having large deposits of Iron Ore of about 1,456 Million Tonnes, and other major minerals like Bauxite (55 Million Tonnes) and Manganese Ore (34 Million Tonnes). Also, the state has a logistic environment for the export of minerals due to the availability of ports near the mining site.
- The MoU and the iron ore mining activities in the state will lead to increase employment opportunities and regional income in the state.
- Recently, the government has made amendments to the MMDR Act 2021. Due to the MMDR Amendment Act 2021, Mineral (Auction) Second Amendment Rules, 2021 and Minerals (Evidence of Mineral Contents) Amendment Rules, the states are allowed to boost up and track the auction process of mineral acreages.
- **Static Part:**
  - HQ of MECL: Nagpur, Maharashtra
  - HQ of DMG: Panaji, Goa

### DHANLAXMI BANK PARTNERED WITH SMC GLOBAL

**Current Context:** The Dhanlaxmi Bank entered into a partnership with SMC Global Securities Limited (SMC Global).

#### KEY POINTS

- **They have entered into a partnership to offer online trading services to customers.**

- **Both the entities will offer an integrated 3-in-1 account. The account will be comprised of Savings, Demat and Trading account.**
- Thus the customers of banks will get a convenient trading experience and the trading platform will be highly secured, fast and hassle-free one.
- Also, the partnership will benefit SMC Global to increase its client by enhancing its services to the bank's deep presence in Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana and other parts of India.
- And the Dhanlaxmi Bank will be able to offer new facilities to its customers and thus generate an additional source of revenue.
- Under this partnership, SMC Global will open the Trading Account and the Bank will maintain the bank account as well as the Demat account of the customer.
- **Static Part:**
  - HQ SMC Global: New Delhi
  - HQ of Dhanlaxmi Bank: Thrissur, Kerala

### **'AROGYA RAKSHAK' HEALTH INSURANCE PLAN - LIC**

**Current Context: The Life Insurance Corporation of India (LIC) launched a health insurance plan called 'Arogya Rakshak'.**

#### **DETAILS**

- It is a non-linked, non-participating, regular premium based, individual health insurance policy.
- It offers a fixed benefit cover of health insurance against specified health hazards.
- It was launched by M Jagannath, Zonal Manager of South Central Zone of LIC.
- The plan offers timely finance support for medical emergencies to the individual and family insured under it.
- The individual can insure spouse, children and parents under one plan.
- It has a different mode of payment i.e., unlike regular health insurance policies. The 'Arogya Rakshak' plan pays the total benefit amount which is insured irrespective of the actual cost of medical expenses.
- The age limit for the plan is: The insured person/spouse/parents must be between 18-65 years and children must be between 91 days to 20 years.
- The cover period for the insured person/spouse/parents is 80 years and the cover period for children is 25 years.
- It offers flexible premium payment options.
- Also, the New Term Insurance Rider and Accident Benefit Rider are the optional riders included in the policy plan.
- After 3 years, the health cover can be raised through Auto Step Up benefit and No Claim benefit option.
- **Static Part:**
  - HQ of LIC: Mumbai
  - Chairperson of LIC: M R Kumar

## HIGH STRENGTH TITANIUM ALLOY—DRDO

**Current Context:** The Defence Research and Development Organisation (DRDO) developed high strength metastable beta titanium alloy.

### ABOUT

- It is developed for application in aerospace structural forgings. It will be used to manufacture intricate components of aerospace.
- It is basically developed by DRDO's lab called Defence Metallurgical Research Laboratory (DMRL) which is based in Hyderabad.
- The beta titanium alloy is unique as it possesses higher strength, ductility, fatigue, and fracture toughness.
- They have superior corrosion resistance in comparison to steel.
- This alloy can be used in various ways that include slat and flap tracks, landing gears and drop links in landing gear etc.
- **Static Part:**
  - HQ of DRDO: New Delhi
  - Chairman of DRDO: Dr G Satheesh Reddy

## IOC TO SETUP INDIA'S 1ST 'GREEN HYDROGEN' PLANT IN UP

**Current Context:** The Indian Oil Corporation (IOC) announced to set up India's first 'green hydrogen' plant at Mathura, Uttar Pradesh.

### HIGHLIGHTS

- This 'green hydrogen' plant will make India prepare for the future in terms of oil and cleaner forms of energy.
- For this, the IOC will utilise 250 MW of electricity which it produces from renewable sources like solar power.
- The electricity will be used to produce green hydrogen through the electrolysis process.
- The Mathura unit of IOC was selected because of its virtue of proximity to TTZ (Taj Trapezium Zone).
- The green hydrogen will reduce carbon-emitting fuels which are used in refineries to produce crude oil into diesel and petrol.
- **Static Part:**
  - HQ of Indian Oil Corporation: Mumbai
  - Chairperson of Indian Oil Corporation: Shrikant Madhav Vaidya

## CISCO NETWORKING ACADEMY PARTNERED WITH NSDC

**Current Context:** The Cisco Networking Academy entered into a partnership with National Skill Development Corporation (NSDC).

### KEY FACTS

- They have partnered to uplift the Indian workforce in the digital domain, develop a tech-proficient workforce and create career opportunities in the digital economy sector.
- The partnership will grant access to Cisco Networking Academy courses through the eSkill India platform of NSDC.
- The eSkill India platform of NSDC is an e-learning portal that is comprised of digital learning resources from various Indian and global knowledge partnerships.
- Though this platform, comprehensive digital skills will be provided. The courses like Networking, Cybersecurity, IoT, Software Programming Languages etc. will be offered through this partnership to the Indian workforce.
- **Static Part:**
  - HQ of Cisco: California, USA
  - HQ of NSDC: New Delhi

## APPOINTMENTS ON 22ND JULY 2021

**Current Context: Jose Pedro Castillo Terrones:** He was appointed as President-Elect of the Republic of Peru. He has replaced Francisco Sagasti. He will serve as the President of Peru for 5 years i.e. from 2021 to 2026.

### ABOUT

- **Static Part:**
  - Capital of Peru: Lima
  - Currency of Peru: Peruvian Sol
- **Ariel Henry:** He was appointed as Prime Minister of Haiti. He has replaced Claude Joseph.
- **Static Part:**
  - Capital of Haiti: Port-au-Prince
  - Currency of Haiti: Haitian Gourde
- **Mukhtar Abbas Naqvi:** He was appointed as deputy leader of the House in the Rajya Sabha.

## 'OPTIMA SECURE' HEALTH POLICY -- HDFC ERGO GENERAL INSURANCE

**Current Context:** The HDFC ERGO General Insurance launched 'Optima Secure' which is the health insurance policy.

## KEY POINTS

- **It has secure, plus, protect, and restore benefits included in it.**
- It offers customers up to 4 times their sum insured with zero additional charges.
- Under the 'secure benefit' feature, the insurance cover is doubled instantly and automatically on the purchase of a policy.
- Under the 'plus benefit' feature, the base coverage is raised automatically by 50% after one year and to 100% after two years, even if there is a claim.
- The 'restore benefit' feature, will help when you run out of coverage. Under this, the policy is restored to base coverage up to 100%.
- The 'protect benefit' feature ensures zero deduction on consumables and listed non-medical expenses.
- The 'Optima Secure' policy offers broad coverage from Rs 5 Lacs to Rs 2 Crore. Also, through the value buy option, the customer can opt for a discount of more than 50%.
- **Static Part:**
  - HQ of HDFC ERGO General Insurance: Mumbai
  - Chairperson of HDFC ERGO General Insurance: Ritesh Kumar

## DRDO SUCCESSFULLY TESTED MPATGM

**Current Context: The Defence Research and Development Organisation (DRDO) successfully flight tested indigenously developed 'Man-Portable Anti-Tank Guided Missile (MPATGM)'.**

### DETAILS

- The missile was launched from a man-portable launcher which was linked with a thermal site.
- The missile successfully hit the target and destroyed it in direct attack mode. The flight test was performed with the minimum range and the mission objectives were attained. For the maximum range, the missile was already tested.
- The MPATGM is built with a state-of-the-art Miniaturized Infrared Imaging Seeker and advanced avionics. It is a low weight, fire and forgets missile.
- The missile will thus boost up the Indian Army's combat capabilities in the future.
- **Static Part:**
  - HQ of DRDO: New Delhi
  - Chairman of DRDO: Dr G Satheesh Reddy

## WORLD UNIVERSITIES SUMMIT 2021

**Current Context: India's Vice-President, M. Venkaiah Naidu inaugurated the World Universities Summit 2021 (WUS 21).**

## HIGHLIGHTS

- **The WUS 2021 was organized by O.P. Jindal Global University, which is in Haryana.**
- **The summit was held under the theme of: 'Universities of the Future: Building Institutional Resilience, Social Responsibility and Community Impact'.**
- The summit was the platform for around 150 thought leaders who highlighted their views to strengthen higher education institutions.
- The leaders discussed ways about how higher education institutions can attain their vision and commitment towards institutional resilience, social responsibility and community impact.

## U GRO CAPITAL PARTNERED WITH BANK OF BARODA

**Current Context: The non-bank financier named U GRO Capital has entered into a partnership with the Bank of Baroda.**

## KEY FACTS

- **They have collaborated for co-lending to the MSME sector of India at the competitive rate of interest and reduced turnaround time.**
- They have partnered on the occasion of 114th Foundation Day of Bank of Baroda.
- Under this partnership, the programme called 'Pratham' was launched which aims to grant loans for over Rs 1000 crore.
- The loan amount ranges from Rs 50 lakhs to Rs 2.5 crore. The interest rate associated is with the starting from 8% and maximum tenure of 120 months.
- The Pratham programme is based on minimum documentation and approves the loan within an hour.
- The programme will be beneficial to a wide range of MSMEs, wholesale and retail traders under the priority sector.
- The co-lending is in line with RBI's revised Co-lending model.
- **Static Part:**
  - HQ of Bank of Baroda: Vadodara, Gujarat
  - MD and CEO of Bank of Baroda: Sanjiv Chadha
  - Tagline of Bank of Baroda: India's International Bank
  - HQ of U-GRO Capital: Mumbai

## 'PROJECT CAVACH'—NSE FOUNDATION, NITI AAYOG AND UNICEF

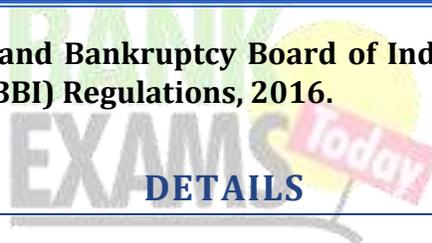
**Current Context: The subsidiary of the National Stock Exchange (NSE) named NSE Foundation in partnership with NITI Aayog and UNICEF launched 'Project CAVACH'.**

## KEY POINTS

- The 'Project CAVACH' is a programme launched to create awareness on COVID-19 vaccination in India.
- The 'Project CAVACH' signifies 'COVID-19 and Vaccination Assistance Campaign for Health'.
- It will be executed in 5 Aspirational districts of India. The 5 aspirational districts are Nandurbar and Osmanabad in Maharashtra, Karauli in Rajasthan, Ramanathapuram in Tamil Nadu and Kiphire in Nagaland.
- The project will be executed by getting together more than 30 community-based organisations on a single platform. These community-based organisations will work to address issues of vaccine hesitancy and resistance and will thus increase the number of people getting vaccinated.
- The project will observe the participation of community network, youth volunteers, gram panchayats, SHG members to execute the project, create awareness and promote the importance of COVID-19 vaccines.
- **Static Part:**
  - HQ of NSE Foundation: Mumbai
  - HQ of NITI Aayog: New Delhi
  - Chairman of NITI Aayog: PM Narendra Modi
  - HQ of UNICEF: New York, USA

### AMENDMENTS IN IBBI REGULATIONS FOR MORE TRANSPARENCY

**Current Context: The Insolvency and Bankruptcy Board of India (IBBI) has amended Insolvency and Bankruptcy Board of India (IBBI) Regulations, 2016.**



- **The amendments will grant discipline, transparency, accountability in corporate insolvency processes.**
- The resolution professionals (RPs) are supposed to inform the adjudicating authority about avoidance transactions of a corporate debtor.
- This will lead to reorganization of the corporate debtor through a resolution plan, disincentives such transactions and will thus reduce stress on the company.
- The new rules will allow RP to appoint any professional who will assist during the corporate insolvency resolution process (CIRP).
- The RPs are also supposed to disclose all former names and registered office addresses which are changed in the two years preceding the commencement of insolvency.
- The RP is supposed to file Form CIRP 8 on the electronic platform of the board which will give details about the opinion and determination for avoiding transactions on or before the 140th day of the insolvency commencement date.
- **Static Part:**
  - HQ of IBBI: New Delhi
  - Chairperson of IBBI: MS Sahoo

## 11TH MEKONG-GANGA COOPERATION (MGC) MEETING

**Current Context:** The 11th edition of the Mekong-Ganga Cooperation (MGC) meeting was addressed by Union External Affairs Minister S Jaishankar.

### ABOUT

- While addressing the meeting, he highlighted having a collective and collaborative response to tackle the pandemic situation of COVID-19.
- The meeting observed the participation of Prak Sokhonn, Co-Chair, Deputy Prime Minister and Minister of Foreign Affairs, Cambodia. Also, the foreign ministers from MGC nations attended the meeting.
- The MGC Nations are: India, Cambodia, Thailand, Myanmar, Laos and Vietnam.
- At the meeting, the dignitaries launched MGC Website and MGC Documentary Video.
- They reviewed the progress activities held under Mekong-Ganga Cooperation.
- They appreciated the progress made by the MGC Plan of Action 2019-22 until now.
- **Static Part:**
  - MGC initiative was launched in the year 2000

## 'HISTORIC URBAN LANDSCAPE PROJECT'

**Current Context:** The Chief Minister of Madhya Pradesh, Shivraj Singh Chouhan launched the 'Historic Urban Landscape Project' of UNESCO.

### HIGHLIGHTS

- **It was launched for the city of Gwalior and Orchha of the state.**
- **These cities are inducted under the project as the 8th and 9th cities in Asia Pacific Area.**
- Both the cities will be developed by UNESCO, GOI and Madhya Pradesh government.
- The development of the cities will be made particularly by focusing on historical improvements and cultural improvements.
- The management of these cities will be framed by UNESCO.
- The project will enhance the tourism sector and will create employment opportunities in the state.
- The UNESCO's 'Historic Urban Landscape Project' was launched in 2011. The project aims to develop historical cities by maintaining their cultural, heritage value and historical values.
- Other pilot cities from India in APA are Varanasi and Ajmer.
- **Static Part:**
  - CM of MP: Shivraj Singh Chouhan
  - Governor of MP: Magubhai C Patel

## GE, INTEL PARTNERED WITH SERB

**Current Context:** General Electric (GE) and Intel have partnered with SERB (Science and Engineering Research Board).

### KEY POINTS

- They have partnered to conduct research work within the areas of companies interests.
- They have partnered under SERB's new Fund for Industry Research Engagement (FIRE) initiative project.
- Under the FIRE project, industry and SERB invites calls for proposals for scientists and research experts so that they can perform research activities. The project helps to perform advancement in deep tech research activities in India.
- Under this partnership, GE and SERB will bring Rs 20 crore each for research activities in domains like Clean Energy, Affordable Healthcare and Clean Aviation.
- Firstly, the research problems under these 3 domains will be identified and then the call for proposals from researchers will be made. Then the best of the proposals will be selected and will further be implemented.
- **Static Part:**
  - About SERB: Its HQ is in New Delhi. It comes under the Department of Science and Technology. The statutory body is established under SERB Act 2008 of Parliament

## APPOINTMENTS ON 24TH JULY 2021

**Current Context: Rasmi Ranjan Das:** He is the Joint Secretary of the Finance Ministry and is appointed as a member of the UN tax committee from 2021-2025.

### ABOUT

- **C Vijayakumar:** He is appointed as the MD of HCL Technologies. He has replaced Shiv Nadar.
- **Static Part:**
  - HQ of HCL Technologies: Noida, Uttar Pradesh

## INDIAN BANK SIGNED MOU WITH IIT GUWAHATI

**Current Context:** The Indian Bank signed MoU with IIT Guwahati Technology Incubation Centre (TIC).

### KEY FACTS

- The MoU was signed to provide finance to the startups.
- The support will be granted under Indian Bank's loan product called 'IND Spring Board'.

## Monthly Current Affairs GK Digest: July 2021

- The MoU is the step forward by the Indian Bank to fulfil its commitment towards the economical upliftment of the entrepreneurs in Assam and NE India.
- The MoU agreement was signed between KS Sudhakara Rao, General Manager (MSME), Indian Bank and Prof. R. Ganesh Narayanan IIT Guwahati Technology Incubation Centre (TIC).
- The 'IND Spring Board' supports startups through financial support from the bank. Under this, the bank offers financial support of upto Rs 50 crore as working capital and fund-based term loan. This financial support helps startups acquire fixed assets for their businesses.
- **Static Part:**
  - HQ of Indian Bank: Chennai, TN
  - Tagline of Indian Bank: Your Own Bank
  - MD and CEO of Indian Bank: Padmaja Chundururu

### WHO SIGNED MOU WITH IPC

**Current Context: The World Health Organisation has entered into MoU with International Paralympic Committee (IPC).**

### DETAILS

- **The MoU was signed to cooperate in promoting diversity and equity in the health and sports area by conducting various global initiatives.**
- Both the entities will look to increase global access to rehab quality and technology which is assistive for health coverage.
- They will reduce inequalities by granting equal opportunities to the people in sports like Paralympics and Para Athletics.
- The partnership will offer a platform for more people to participate in sports and will promote universal health and enhance its coverage.
- They will ensure that people have care and technologies in order to showcase their potential in sports.
- **Static Part:**
  - HQ of WHO: Geneva, Switzerland
  - DG of WHO: Dr Tedros Adhanom Ghebreyesus
  - HQ of IPC: Bonn, Germany
  - President of IPC: Andrew Parsons

### AGRITECH CHALLENGE 2021

**Current Context: The Agritech Challenge 2021 was launched by United Nations Capital Development Fund (UNCDF) in partnership with the Atal Innovation Mission of NITI Aayog, Bill and Melinda Gates Foundation, Rabo Foundation, International Fund for Agriculture Development (IFAD) and Bayer.**

## HIGHLIGHTS

- **The Agritech Challenge 2021 was launched to tackle challenges and issues faced by smallholder farmers communities in Asia and African regions.**
- The challenge will help to enhance the agritech and Agri fintech sectors.
- The challenge will be executed in selected 7 countries from Southeast Asia and Africa regions.
- The countries from Africa are Uganda, Zambia, Malawi and Kenya. The countries from Asia are India, Indonesia and Malaysia.
- The challenges associated with productivity, climate change and supply chain will be addressed and solved through this agritech challenge 2021.
- The digital transformation will be used as a key enabler to drive recovery and resilience.
- The applications from the start-ups who are having solutions to the challenges faced by the smallholder farmers community are invited and from those 20 applications will be selected.
- **Static Part:**
  - HQ of UNCDF: New York, USA

## RBI ALLOWS LOANS UPTO RS 5 CR. TO OTHER BANK'S DIRECTORS

**Current Context:** The Reserve Bank of India has raised the loan amount to be granted to the directors of other banks or associates without any approval from the board.

### KEY FACTS

- This raise in the value is for the first time in 26 years.
- **As per new rules, the RBI has allowed banks to extend personal loans up to Rs 5 crore to any director of other banks, all loans to the relatives of the bank's own director, relatives of director of other banks, companies or firms linked with them.**
- This is applicable only for personal loans, which include consumer credit, education loans, loans given for the creation or enhancement of immovable assets and given for investing in financial assets.
- **The earlier limit for the same was Rs 25 lakhs.**
- It will be applicable to all scheduled commercial banks, except regional rural banks (RRBs), small finance banks and all local area banks.
- Henceforth, there will be no need for the banks to get approval from the board of Directors to offer loans above Rs 5 crore to the spouses and minor dependent children of the CMD or other directors of their own bank or other banks.
- However, the bank will need to get approval from the board of Directors to offer loans above Rs 5 crore to the relatives of the directors, major shareholders of the bank or its partners or guarantor of the bank.
- The banks are also directed to offer loans that are less than Rs 5 crore without board approval to the directors and their relatives.
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

## RENEWABLES INTEGRATION IN INDIA 2021

**Current Context:** The NITI Aayog and International Energy Agency (IEA) jointly launched a report titled 'Renewables Integration in India 2021'.

### KEY POINTS

- **The report is based on the results of workshops that were held with the state governments of Karnataka, Maharashtra and Gujarat.**
- **The workshops were held to understand the energy transition challenges which are happening in these states.**
- In order to understand and define the effects of various flexibility options on the power system, the report made use of IEA modelling results.
- As per the report, India's power system can efficiently integrate renewables i.e. 175 GW by the year 2022 and 450 GW by the year 2030. But to attain this goal, there will be a need to have proper planning, regulatory policy and institutional support, identification of resources, energy storage and advanced technology.
- The states are supposed to implement the flexible operation of coal-based power plants, demand response, grid improvements and storage to have clean electricity systems.
- The report suggested using 'Time of Use (ToU) tariffs as a tool to have flexible consumption and incentivize demand-side management.
- **Static Part:**
  - HQ of NITI Aayog: New Delhi
  - Chairman of NITI Aayog: PM Narendra Modi
  - CEO of NITI Aayog: Amitabh Kant
  - HQ of IEA: Paris, France

## IIT KANPUR LAUNCHED TECHNOLOGY INNOVATION HUB

**Current Context:** The IIT Kanpur has launched a technology innovation hub.

### DETAILS

- **The technology innovation hub was launched to define cybersecurity solutions for anti-drones technologies, intrusion detection systems, block-chain and cyber-physical systems.**
- Around 13 start-ups and 25 R&D principal investigators were shortlisted after rigorously verifying the application process.
- The main objective to launch a technology innovation hub was to have the presence of cutting-edge technology in cybersecurity with protective digital assets which will benefit the common public, government and industry.
- The IIT Kanpur's C3i hub will work to safeguard cyberspace and enhance cybersecurity.

## 'VISION FOR EVERYONE'

**Current Context: The United Nations General Assembly adopted 'Vision for Everyone'.**

### ABOUT

- **It is the first-ever resolution on vision.**
- **It will make eye care services an integral part and main part of the universal health coverage mission.**
- **The 'Vision for Everyone' will address the impact of vision loss on sustainable development.**
- Its objective will be to grant eye care services to at least 1.1 billion people suffering from vision issues by 2030.
- The 'Vision for Everyone' is sponsored by Bangladesh, Antigua, and Ireland. It is co-sponsored by over 100 countries and was thus adopted by United Nations General Assembly.
- It will motivate nations to form a 'whole of government approach to eye care'.
- It also initiates international financial institutions and donors to perform targeted financing for developing nations so that they can also resolve vision loss issues on economic and social development in their nations.
- Initially the 'Vision for Everyone' was introduced by Bangladesh's UN Ambassador Rabab Fatima. He highlighted it to be 'a long-overdue recognition of the central role that healthy vision plays in human life and for sustainable development.'
- **Static Part:**
  - HQ of UN General Assembly: New York, USA
  - President of UN General Assembly: Volkan Bozkir

## APEDA PARTNERED WITH LADAKH OFFICIALS

**Current Context: The Agricultural and Processed Food Products Export Development Authority (APEDA) has partnered with officials of the horticulture, agriculture, commerce and industry departments of Union Territory of Ladakh.**

### KEY HIGHLIGHTS

- **The partnership was made to boost to exports of agricultural produce from Ladakh.**
- For this, the Defence Institute of High-Altitude Research (DIHAR) is also working to frame comprehensive plan of actions to enhance exports of agricultural produce from the UT.
- **Thus the objective of the partnership will be executed by DIHAR, Officials from the agriculture and horticulture department of UT, Sher-e Kashmir University of Agricultural Sciences & Technology of Jammu and other entrepreneurs.**
- The other moto of this partnership is to make UT organic by 2025.
- They will work to enhance the production of fruits enriched with vitamins and medicinal values, apricot etc.

- This will also help to enhance the capacity building of farmers and value-added products in the UT.
- The APEDA will offer assistance for branding and promotion activities of the produces.
- The officials from the department will form an organic study group to frame organic certification documents and implement the certificates for the produces in a phased manner.
- The technological support from DIHAR will help farmers to cultivate leafy vegies at  $-(\text{minus}) 25$  degrees Celsius.
- **Static Part:**
  - HQ of APEDA: New Delhi

### ARMEX-21

**Current Context: The ARMEX -21 is the Indian Army Skiing Expedition.**

#### KEY POINTS

- **It was flagged by Union Defence Minister Rajnath Singh.**
- It was held in the mountain ranges of the Himalayan region.
- The expedition was flagged off on 10th March 2021 at Karakoram Pass in Ladakh.
- The ARMEX -21 was held to showcase and promote the adventure activity of the Indian Army.
- In this expedition, the teams travelled through various passes having the height of 5,000-6,500 meters, glaciers, valleys and rivers.
- The Union Minister also congratulated and commended the teams for handling the expedition with courage, dedication and spirit.
- **Static Part:**
  - Chief of Army Staff: General Manoj Mukund Naravane

### GREEN SOHRA AFFORESTATION CAMPAIGN

**Current Context: The Green Sohra Afforestation Campaign was launched by Home Minister Amit Shah.**

#### KEY FACTS

- **It was launched at Sohra (Cherrapunji) at Meghalaya.**
- **The campaign was launched under the slogan of 'Evergreen Northeast', which highlights tree plantation and afforestation in NE India.**
- The Green Sohra Afforestation Campaign will be jointly executed by Assam Rifles and the Meghalaya Government.
- The plantation drive will be executed under the campaign.
- In this regard, the Assam Rifles will adopt the entire locality of Cherrapunji.
- The Green Sohra Afforestation Campaign will help to enhance eco-tourism in the state and will ultimately help the tourism sector.

- Home Minister Amit Shah also inaugurated Greater Sohra Water Supply Scheme.
- **Static Part:**
  - National Park and Wild Life Sanctuaries in Meghalaya: Balpakram NP, Nokrek NP, Baghmara Pitcher Plant WLS, Siju Bird Sanctuary

### IFC GRANTED LOAN TO HDFC LTD

**Current Context:** The World Bank Group's investment arm named International Finance Corporation (IFC) has provided a loan to HDFC Ltd.

### HIGHLIGHTS

- **The IFC has offered a loan of \$250 million (Rs 1875 crore) to HDFC Ltd.**
- **The loan was offered to promote affordable green housing finance for low and middle-income borrowers.**
- The IFC supported HDFC Ltd in its green affordable housing portfolio which aims to improve accessibility to offer green housing to the low-income group of the country.
- Green housing is termed to be the luxury market but it has climate benefits.
- The green affordable housing portfolio of HDFC Ltd is in line with GOI's 'Housing for All' goal.
- The funds from IFC will also help to create job opportunities and will help India to maintain its commitment under the Paris Agreement to reduce carbon emissions.
- **Static Part:**
  - HQ of HDFC Ltd: Mumbai, Maharashtra
  - MD and CEO of HDFC Ltd: Sashidhar Jagdishan
  - Tagline of HDFC Ltd: We understand your world
  - HQ of IFC: Washington, D.C., U.S

### APPOINTMENTS ON 27TH JULY 2021

**Current Context: Nasir Kamal:** He was appointed as the Director-General of the Bureau of Civil Aviation Security (BCAS).

### ABOUT

- **Sanjay Rai 'Sherpuria':** He was appointed as Brand Ambassador for SDG Choupal. He has undertaken various initiatives during COVID-19. He distributed oxygen concentrators to more than 200 institutions in Uttar Pradesh's Ghazipur. Also, other facilities like ambulance service, masks, medicines etc. were contributed by him.
- **M A Yusuff Ali:** He was appointed as the Vice-Chairman of Abu Dhabi Chamber of Commerce and Industry (ADCCI). He is the Chairman and Managing Director of Abu Dhabi-based LuLu Group.
- **BS Yediyurappa:** He offered his resignation to be the Chief Minister of Karnataka.
- **Static Part:**
  - Governor of Karnataka: Thawarchand Gehlot

## SAPIO ANALYTICS PARTNERED WITH GOVERNMENT OF UP

**Current Context:** The Sapio Analytics and Government of Uttar Pradesh's MSME department signed MoU.

### KEY FACTS

- **The MoU was signed to provide a license of Accloud which is an automation software for MSME.**
- Under this MoU, the Accloud software which costs Rs 72 crores will be granted to MSME's of the state free of cost for 1 year.
- This will benefit around 20,000 MSMEs in the state.
- Accloud software: It is an online accounts and business management software, operated through web and phone. It automates business accounting, sales, inventory management activities for MSMEs in order to offer ease in GST compliance.
- This partnership is one step forward by the state government to uplift the MSME sector in the state.
- **Static Part:**
  - Sapio Analytics is based in Mumbai
  - Thermal Power Plants in UP: Singrauli Super Thermal Power Plant, Anpara Thermal Power Station, Obra Thermal Power Project

## G20 ENERGY AND CLIMATE JOINT MINISTERIAL MEETING

**Current Context:** The G20 Energy and Climate Joint Ministerial Meeting was held recently in a virtual manner.

### KEY POINTS

- India's delegation was led by Union Minister of Power and New and Renewable Energy, RK Singh along with energy department ministers of G20 nations.
- At the meet, he mentioned the progress made by India to meet its Nationally Determined Contributions (NDC) goals by fulfilling the commitment made under Paris Agreement.
- The meeting was held under Italy's Presidency in Naples.
- The dignitaries discussed Climate Change issues.

## 'MYGOV-MERI SARKAR' PORTAL

**Current Context:** The Chief Minister of Uttar Pradesh Yogi Adityanath launched the 'MyGov-Meri Sarkar' portal.

## DETAILS

- The portal will help the state government to get feedback from the people and also to offer information to the people about the various government schemes.
- The portal will be responsible to offer information services in an efficient manner.
- It will lead to achieving good governance in the state through including public participation.
- **Static Part:**
  - National Parks and Wild Life Sanctuaries UP: Dudhwa NP, Katarniaghat WLS, Kishanpur WLS, Ranipur WLS Soor Sarovar Bird Sanctuary, Bakhira Bird Sanctuary, Sohagi Barwa WLS, Kachhua WLS, Sandi Bird Sanctuary

## EXERCISE CUTLASS EXPRESS 2021

**Current Context: The Exercise Cutlass Express 2021 is being held from 26th July 2021 and will be concluded on 6th Aug 2021.**

## HIGHLIGHTS

- **The Indian Naval Ship (INS) Talwar is representing India in the exercise. It visited Mombasa, Kenya to participate in the exercise.**
- **The exercise is being held along the East Coast of Africa.**
- The exercise is sponsored by US Africa Command and is being conducted by US Naval Forces Africa.
- It is being held with an objective to improve combined maritime law enforcement capacity, enhance maritime security and enhance interoperability between the regional navies.
- It will enhance maritime security in East Africa and the Western Indian Ocean.
- For this year, the participating countries are Comoros, India, Kenya, Georgia, Rwanda, Seychelles, Mozambique, UK, Tanzania, Sudan, Somalia, Djibouti and the US.
- Also, the organisations like International Maritime Organisation (IMO), United Nations Office on Drugs and Crime (UNODC), Interpol, European Union Naval Force (EUNAVFOR), Critical Maritime Routes Indian Ocean (CRIMARIO) and EUCAP Somalia are part of the exercise.
- Also, India's Information Fusion Centre – Indian Ocean Region (IFC-IOR) will also be participating in the exercise.
- The participants will conduct various operations to enhance maritime security and will focus on information sharing and information flow between various partner countries.

## OD FACILITY UPTO RS 10 LAKH LAUNCHED BY HDFC AND CSC

**Current Context: The HDFC Bank in partnership with Common Services Centres e-Governance India Ltd, Special Purpose Vehicle (CSC SPV) launched an OverDraft (OD) facility for small retailers.**

## KEY FACTS

- **The name of the OD facility is 'Dukandar Overdraft Scheme'.**
- **The facility will help shopkeepers and merchants to ease their financial requirements.**
- The retailers who are in business for a minimum of three years are eligible to take the benefit of the facility.
- As per the facility, an OD of a minimum of Rs 50,000 to a maximum of Rs 10 lakhs will be granted to such retailers.
- The shops which are in operation for less than 6 years can avail amount upto Rs 7.5 lakhs and the shops which are in operation for more than 6 years can avail amount upto Rs 10 lakh.
- However, they will have to submit six months bank statement from any bank and accordingly the OD amount will be sanctioned.
- The HDFC Bank won't seek collateral security, business financials, and income tax returns from retailers who apply for the scheme.
- The facility offers a commission of 0.40% to 0.80% for loan amounts of Rs 5 Lakhs and above for village-level entrepreneurs (VLE) along with over 600 branches and virtual relationship management support.
- **Static Part:**
  - HQ of HDFC Bank: Mumbai
  - MD and CEO of HDFC Bank: Sashidhar Jagdishan
  - Tagline of HDFC Bank: We understand your world
  - What is OverDraft Facility?: It is credit support which is offered by the bank to help customers to withdraw money from saving or current account even when there is no balance or minimum balance
  - MD of CSC SPV: Dinesh Kumar Tyagi

## APPOINTMENTS ON 28TH JULY 2021

**Current Context: Basavaraj S Bommai:** He is appointed as the new Chief Minister of Karnataka. He has replaced BS Yediyurappa.

## ABOUT

- **Static Part:**
  - Karnataka Governor: Thawar Chand Gehlot
- **Najib Mikati:** He was appointed as the new Prime Minister-Designate of Lebanon. He has replaced Hassan Diab.
- **Static Part:**
  - Capital of Lebanon: Beirut
  - Currency of Lebanon: Lebanese Pound
- **Rakesh Asthana:** He was appointed as the Commissioner of Delhi Police. He was serving as Director-General of Border Security Force (BSF) and with join as a Delhi Police Commissioner with an immediate effect.

## DEVARANYA YOJANA-- MADHYA PRADESH

**Current Context:** The Devaranya Yojana is being prepared by the Madhya Pradesh Government.

### KEY POINTS

- **The Devaranya Yojana is the Ayush-based economic upgradation scheme.**
- **It is having two main objectives of improving the health of the people and improving the livelihood of the tribal community through Ayurveda.**
- Under this scheme, AYUSH medicinal plants will be planted in order to enhance the value chain of AYUSH medicines.
- The plantation will be held at the rural level by SHG and it will also promote tourism of the state as well.
- Uptil now, more than 360 new AYUSH health and wellness centres are set up in the state and the state government is planning to upgrade Ayurvedic and Yunani dispensaries.
- The scheme will thus work to bring AYUSH and tourism together and will thus increase employment opportunities in tribal areas.
- **Static Part:**
  - National Parks in MP: Kanha National Park, Bandhavgarh National Park, Panna National Park, Satpura National Park, Madhav National Park, Sanjay National Park, Pench National Park, Van Vihar National Park, Fossil National Park

## INDIA'S ECONOMIC GROWTH TO BE AT 9.5% FOR FY22—IMF

**Current Context:** The International Monetary Fund (IMF) has reduced the economic growth forecast for India in its recent projections by 300 basis points.

### DETAILS

- **As per IMF, India's economic growth is to be at 9.5% for the current financial year of FY22.**
- Earlier, it had estimated economic growth of 12.5% for the same.
- The reason behind the downward projection for economic growth stated by IMF was the lack of access to vaccines and the possibility of renewed waves of coronavirus.
- For FY23 (2022-23), IMF has estimated the GDP of India at 8.5%.
- **Static Part:**
  - HQ of IMF: Washington, D.C. U.S.
  - MD and Chairman of IMF: Kristalina Georgieva
  - Chief Economist of IMF: Gita Gopinath

## NATIONAL COE FOR ANIMATION, VISUAL EFFECTS, GAMING AND COMICS

**Current Context:** The National Centre of Excellence (CoE) for Animation, Visual Effects, Gaming and Comics will soon be set up by the Union Government.

## HIGHLIGHTS

- It will help to provide a platform for Indian talent to be a part of the Indian and Global sector of Animation, Visual Effects, Gaming and Comics.
- The CoE will be set up in partnership with IIT Bombay.
- The CoE will help the experts and skilled manpower associated with the animation and the VFX sector through training courses from Satyajit Ray Film and Television Institute and Film and Television Institute of India. The courses will be held in the area of Animation and VFX.
- The CoE for Animation, Visual Effects, Gaming and Comics will also attract foreign investment in the film industry.
- The announcement for this CoE was made by the Minister of Information and Broadcasting Anurag Thakur in a written format as a reply to a question in the Rajya Sabha.

## INDIA RANKED 9TH IN AGRICULTURAL PRODUCE EXPORTERS—WTO

**Current Context:** As per the report released by World Trade Organisation (WTO) on trends in world agricultural trade, India is ranked at 9th position for agricultural produce exporters in 2019.

### KEY FACTS

- India is holding a share of 3.1% in global agricultural produce exports in 2019.
- The 1st position is marked by European Union with the global share of 16.1% in agricultural produce exports in 2019.
- The 2nd and 3rd positions are marked by the US and Brazil respectively.
- As per the report, India played a major role in the export of rice, cotton, soya beans and meat.
- India is placed at 3rd position for being one of the largest cotton exporters in the world with a global share of 7.6%.
- In the meat and edible meat offal domain, India is at 8th position in the world with a global share of 4%.
- **Static Part:**
  - HQ of WTO: Geneva, Switzerland

## SVAAS WELLNESS PARTNERED WITH ICICI LOMBARD GENERAL INSURANCE COMPANY

**Current Context:** Dr Reddy's Laboratories owned SVAAS Wellness has partnered with ICICI Lombard General Insurance Company.

### KEY POINTS

- They have entered into a partnership to offer cashless outpatient services to health insurance policyholders in India.

- The services will be provided in the cities of Hyderabad and Visakhapatnam.
- The wellness solution for outpatients will be provided by ICICI Lombard General Insurance Company through its ILTakeCare mobile app.
- And SVAAS Wellness will offer facilities like doctor consultations, pathology labs, diagnostic centres, pharmacies and insurances to the outpatients.
- Also, other facilities like teleconsultations, sample collections from home, delivery of medicines and digital health record management will also be offered.
- Due to this partnership, ICICI Lombard General Insurance Company will be able to perform and demonstrates its contribution to the wellness sector.
- **Static Part:**
  - HQ of ICICI Lombard General Insurance Company: Mumbai
  - MD and CEO of ICICI Lombard General Insurance Company: Bhargav Dasgupta
  - HQ of Dr Reddy's Laboratories: Hyderabad
  - Directors of Dr Reddy's Laboratories: Satish Reddy and G V Prasad

### NATIONAL FARMERS DATABASE

**Current Context: The Union Agriculture Minister Narendra Singh Tomar announced that GOI is planning to frame and set up National Farmers Database.**

#### DETAILS

- The National Farmers Database will be comprised of data of India's digitized land records.
- It will allow online single sign-on facilities for universal access and will offer farmers the data like weather advice, direct benefit transfer, information about logistics facilities and insurance schemes etc.
- The farmers will be able to avail data related to irrigation facilities, health advice of soil and plant, pesticide and fertilizers related data, peer to peer lending of farm equipment and market access information.
- The main motto of the National Farmers Database is to help farmers of India and raise their income source through data-based solutions from the available data which will help them to reduce input costs.
- The data of the farmers who own legal farming lands in India will be inducted into the database.

### 'NIRYATAK BANK'—RAJASTHAN

**Current Context: The Industries Department of Rajasthan in partnership with Rajasthan State Industrial Development and Investment Corporation (RIICO) launched the 'Niryatak Bano' mission in Rajasthan.**

## ABOUT

- **The main objective of 'Niryatak Bano' mission is to promote aspiring exporters in the state by helping them in export-related activities.**
- It will be executed by helping local traders who are willing to expand their business to foreign countries.
- Such traders will be able to avail assistance support in the form of training, documentation, registration in the Rajasthan Export Promotion Council.
- These traders will be helped in exports and trade operations.
- The mission will help to increase job opportunities and will increase exports from Rajasthan.
- **Static Part:**
  - National Parks and Wild Life Sanctuaries in Rajasthan: Ranthambore NP, Keoladeo Ghana NP, Desert NP, Kumbhalgarh WLS, Mount Abu WLS, Bassi WLS, Sita Mata WLS

## RBI IMPOSED PENALTY OF RS 5 CRORE ON AXIS BANK

**Current Context:** The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 5 crore on Axis Bank.

## KEY HIGHLIGHTS

- **The Axis Bank has not followed certain provisions pertaining to the corporate customer, cyber security, and financial inclusion.**
- The penalty was imposed for not following norms set by RBI under 'Strengthening the Controls of Payment Ecosystem between Sponsor Banks and SCBs/UCBs as a Corporate Customer', 'Cyber Security Framework in Banks', 'RBI (Financial Services provided by Banks) Directions, 2016', 'Financial Inclusion- Access to Banking Services – Basic Savings bank Deposit Account' and 'Frauds – Classification and Reporting'.
- The RBI imposed the penalty on the basis of scrutiny conducted by it in the backdrop of fraud and related transactions which was submitted by the Axis bank to the RBI in June 2020. The RBI thus observed contraventions to the norms during the inspection process and hence the penalty was imposed.
- The central bank conducted statutory Inspections for Supervisory Evaluation (ISE) of Axis Bank with reference to its financial position as of 31st March 2017, 31st March 2018, and 31st March 2019.
- The penalty was imposed in the exercise of powers vested in RBI under the provisions of section 47 A (1) (c) read with section 46 (4) (i) of the Banking Regulation Act, 1949 (the Act).
- **Static Part:**
  - HQ of RBI and Axis Bank: Mumbai
  - Governor of RBI: Shaktikanta Das
  - MD and CEO of Axis Bank: Amitabh Chaudhry

## 'SWIFT GO' SERVICE

**Current Context:** Society for Worldwide Interbank Financial Telecommunication (SWIFT) launched 'SWIFT Go'.

### KEY FACTS

- **The 'SWIFT Go' is a new solution for the SME (Small Medium Enterprises) sector.**
- **It will allow seamless Low-Value Cross Border Payments facility anywhere in the world through their bank accounts.**
- The SWIFT Go will allow small businesses and consumers to send fast, predictable, highly secure, and competitively priced low-value transactions from anywhere in the world.
- The service will allow banks to stay firm and secured in the fastest-growing segments of the payments market by offering the seamless experience of payment transactions to their customers
- Through SWIFT Go, the processing time and payment cost will be provided by the banks in advance by the banks. This will help the sender and receiver to track real-time. Thus this allows banks to offer their customers a fast and predictable payments experience with upfront visibility on processing times and costs.
- **The SWIFT Go is based on the pillar-like: Speed, Predictability, Easy to use, Competitive Price, Security.**
- **Static Part:**
  - SWIFT: La Hulpe, Belgium

## 'COVIHOME'-- INDIA'S FIRST RAPID ELECTRONIC COVID-19 RNA TEST KIT

**Current Context:** The Indian Institute of Technology Hyderabad (IITH) has developed the country's first Rapid electronic Covid-19 RNA Test kit named 'COVIHOME'.

### KEY POINTS

- **The 'COVIHOME' allows people to perform self-testing for COVID-19 at home itself.**
- The operation and specifications of the kit are validated by the Centre for Cellular and Molecular Biology (CCMB).
- It will be used to check the trace of COVID-19 at the comfort of home with no harm, in 20 minutes of time span.
- The working principle of the kit is that it measures the electrical current before and after of immobilization of RNA on the sensor platform of the kit and then the result is calculated using an algorithm in the mobile app. Therefore, to perform the COVID-19 test, one must have the kit and mobile phone.
- The 'COVIHOME' kit combines the abilities of rapid antigen test's speed and RTPCR's accuracy.
- The kit had provided 94% of efficiency during the samples which were tested by ESI hospital.
- The approx. cost of the 'COVIHOME' kit will be between Rs 350 to Rs 450.

## APPOINTMENTS ON 30TH JULY 2021

**Current Context: Abdulla Shahid:** He is the Foreign Minister of Maldives and has won the Presidency of the 76th Session of the United Nations General Assembly (UNGA).

### ABOUT

- **Static Part:**
  - Capital of Maldives: Male
  - Currency of Maldives: Maldivian Rufiyaa.
- **Pham Minh Chinh:** He was re-elected as Prime Minister of Vietnam for the tenure of 5 years i.e. 2021-26.
- **Static Part:**
  - Capital of Vietnam: Hanoi
  - Currency of Vietnam: Vietnamese Dong
- **Ramesh Nair:** He was appointed as CEO for India and managing director, market development, for Asia for Colliers which is the Property consultant company.
- **Static Part:**
  - HQ of Colliers: Toronto, Canada
  - CEO of Colliers: Jay S. Hennick
- **Noopur Chaturvedi:** She was appointed as CEO for Bharat Bill Payment System (BBPS). She has replaced AR Ramesh.
- **Static Part:**
  - HQ of BBPS: Mumbai

## FAMPAY PARTNERED WITH VISA

**Current Context: The FamPay has entered into a partnership with Visa to launch India's first Visa Prepaid Card for teenagers with personalized doodles on it.**

### DETAILS

- **The card is 1st numberless card by Visa.**
- It will be available in 2 design formats of 'FamCard' and 'FamCard Me'.
- The card will allow teenagers to perform Near-field Communication (NFC) based contact payment transactions through the Visa network in India.
- The card is available in a personalized format and hence teenage users can select it from 200+ doodles and signature fonts in order to have a unique design approach on their card.
- Also, teens can make online and offline payments using the FamCard and the FamPay App.
- The card is associated with features like 4x rewards on every spend, complimentary subscriptions of teen popular brands, and exclusive Visa-specific offers.
- **Static Part:**
  - HQ of FamPay: Bengaluru

- HQ of Visa: California, US

## UN FOOD SYSTEMS PRE-SUMMIT 2021

**Current Context: The United Nations Food System Pre-Summit 2021 was virtually addressed by Union Minister of Agriculture and Farmers Welfare Narendra Singh Tomar.**

### HIGHLIGHTS

- **It was organised by the UN and Italy in Rome, Italy.**
- While addressing the event, Narendra Singh Tomar mentioned the vital role of agriculture to achieve Sustainable Development Goals (SDGs) 2030.
- He mentioned that 12 out of 17 SDGs are directly dependent on agriculture.
- He highlighted that agriculture is the major entity that is responsible for the socio-economic transformation of developing countries.
- He also highlighted the journey of Indian agriculture in the areas like food shortages food grain exporters through various revolutions like Green, White and Blue.
- He discussed the major focus of GOI on small and marginal farmers and how the Indian government is working to uplift farmers with income, farm output, adoption of healthy ways for farming in place of harmful chemicals, pre-harvest and post-harvest mechanism, tech in agriculture.
- He also mentioned about Agriculture Infrastructure Fund with a corpus of Rs 1 lakh crore, the formation of 10000 Farmer Producer Organizations, PM KISAN Scheme, Per Drop More Crop scheme, Paramparagat Krishi Vikas Yojana etc.

## 'AI FOR ALL' INITIATIVE—INTEL AND CBSE

**Current Context: Tech giant and Chipmaker, Intel has partnered with the Central Board of Secondary Education (CBSE) to launch the 'AI For All' initiative.**

### KEY POINTS

- **The 'AI For All' initiative aims to create an understanding of AI (Artificial Intelligence) among Indians.**
- It is based on Intel's AI For Citizens program.
- The 'AI For All' initiative is a 4-hour, self-paced learning program that explains AI in a detailed and inclusive manner. The program is divided into two sections of AI Awareness (1.5 hours) and AI Appreciation (2.5 hours).
- The AI Awareness section will offer basic concepts of AI, misconceptions around AI, and its application areas. The AI Appreciation section will allow the participants to understand key domains of AI, its impact across industries, and will make them capable to implement it in personal learning and usage.
- The program is open for students, parents, professionals and senior citizens.

- Thus through this program, Intel and CBSE aim to introduce the magic of AI to people in various domains so that they can utilise it in an expert manner.
- Both entities aim to introduce AI to one million citizens in its first year.
- The initiative is the step taken by Intel to fulfil its commitment in partnership with GOI to reach the full potential of AI and further the vision of a digitally-empowered India.
- **Static Part:**
  - HQ of Intel: California, United States

### MARUTI SUZUKI INDIA PARTNERED WITH SAVITRIBAI PHULE PUNE UNIVERSITY

**Current Context:** The Maruti Suzuki India Limited has partnered with Maharashtra's Savitribai Phule Pune University.

#### KEY FACTS

- **They have partnered to offer training to the youth in the area of Automobile Retail.**
- **The entities will offer a customized three years 'Bachelor of Vocational Studies in Retail Management' course to students.**
- The course will be comprised of one year of classroom training and then two years of on-the-job training at Maruti Suzuki centres.
- The course will offer to earn while learning. The students will be receiving a stipend during their on-the-job training.
- The course will fill the current gap between skills and the non-availability of trained experts in automobile domains. It will offer theoretical as well as practical knowledge to students with other skills like focus on value education, work ethics, soft skills, and learning Indian and Japanese work culture.
- Thus both entities will also create job opportunities in the automobile retail sector.
- **Static Part:**
  - HQ of Maruti Suzuki India: New Delhi

### MADGAUM URBAN CO-OPERATIVE BANK LIMITED LICENSE CANCELLED

**Current Context:** The Reserve Bank of India (RBI) has cancelled the license of Madgaum Urban Co-operative Bank Limited, Margao, Goa.

#### DETAILS

- The license was cancelled because the bank's financial position was not able to pay its present depositors.
- The Madgaum Urban Co-operative Bank Limited does not have adequate capital and earning prospects.

- The bank was not in compliance with the provisions of section 11(1) and section 22 (3) (d) read with section 56 of the Banking Regulation Act, 1949.
- The bank was not in compliance with the requirements of sections 22(3) (a), 22 (3) (b), 22(3)(c), 22(3) (d) and 22(3)(e) read with section 56 of the Banking Regulation Act, 1949.
- Therefore the central bank has ceased the banking business of Madgaum Urban Co-operative Bank Limited with effect from 29th July 2021.
- As per the data, about 99% of the depositors will receive full amounts of their deposits from the Deposit Insurance and Credit Guarantee Corporation (DICGC).
- **Static Part:**
  - HQ of RBI: Mumbai
  - Governor of RBI: Shaktikanta Das

### 14 TIGER RESERVES IN INDIA RECEIVED CA|TS ACCREDITATION

**Current Context: The 14 tiger reserves in India have received Global Conservation Assured Tiger Standards (CA|TS) accreditation.**

#### ABOUT

- The announcement was made by Union Minister for Environment, Forest and Climate Change Bhupender Yadav.
- India now has 51 Tiger reserves.
- The National Tiger Conservation Authority (NTCA) recognized the 'BaghRakshaks' for their contributory work to protect tigers and forests.
- **The names of the tiger reserves in each state are:** (1) Mudumalai and Anamalai Tiger Reserves (TN) (2) Bandipur Tiger Reserve (Karnataka) (3) Parambikulam Tiger Reserve (Kerala) (4) Sunderbans Tiger Reserve (West Bengal) (5) Dudhwa Tiger Reserve (Uttar Pradesh) (6) Valmiki Tiger Reserve (Bihar) (7) Pench Tiger Reserve (Maharashtra) (8) Satpura, Kanha and Panna Tiger Reserves (Madhya Pradesh) (9) Manas, Kaziranga and Orang Tiger Reserves (Assam).
- The CA|TS was framed and launched in 2013 which is an apex tool accreditation by the global coalition of Tiger Range Countries (TRCs).
- The CA|TS frames the standards for tiger conservational sites.