

RBI GRADE B GK DIGEST

OCTOBER 2020



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RBI GRADE B GK DIGEST: OCTOBER 2020

RBI CIRCULARS – SEPTEMBER 2020

PRIORITY SECTOR LENDING – UPDATE

NEW LIMIT FOR EDUCATION

- Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

UPDATE: ADVANCES TO WEAKER SECTION

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Advances to Weaker Sections	12 percent of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent# of ANBC or CEOBE, whichever is higher

ADJUSTMENTS FOR WEIGHTS IN PSL ACHIEVEMENT

- To address regional disparities in the flow of priority sector credit at the district level, it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit.
- Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6000),
- And a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than Rs.25,000).

RENEWABLE ENERGY

- Bank loans up to a limit of Rs.30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be Rs.10 lakh per borrower.

SOCIAL INFRASTRUCTURE

- Bank loans to social infrastructure sector as per limits prescribed below are eligible for priority sector classification
- Bank loans up to a limit of Rs.5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc.
- Loans up to a limit of Rs.10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

FOLLOWING LOANS UNDER ANCILLARY SERVICES WILL BE SUBJECT TO LIMITS PRESCRIBED AS UNDER:

- Loans up to Rs.5 crore to co-operative societies of farmers for purchase of the produce of members (Not applicable to UCBs)
- Loans up to Rs.50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
- Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs.100 crore per borrower from the banking system.

SLR HOLDINGS IN HTM CATEGORY

- As per the latest circular, banks can acquire and hold SLR securities issued on or after September 1 in Held to Maturity (HTM) category, subject to an overall limit of 22 per cent (19.5 per cent earlier) of NDTL (net demand and time liabilities), up to March 31, 2021, which shall be reviewed thereafter.
- **The securities such as**
 - a) Dated securities of the Government of India issued from time to time under the Market Borrowing Programme and the Market Stabilization Scheme ; or
 - b) Treasury Bills of the Government of India; or
 - c) State Development Loans (SDLs) of the State Governments issued from time to time under the market borrowing programme that have been acquired from the Reserve Bank under reverse repo, are known as SLR securities for the purpose of maintenance of SLR assets. The ratio of these liquid assets held by a bank to its demand and time liabilities is called as the Statutory Liquidity Ratio is called Statutory Liquidity Ratio.

AUTOMATION OF INCOME RECOGNITION, ASSET CLASSIFICATION AND PROVISIONING PROCESSES IN BANKS

- The Reserve Bank of India vide its notification dated 14th September 2020 has directed banks to introduce an automated IT-based system for asset classification and provisioning.

- The RBI with the objective to ensure the completeness and integrity of the automated asset classification (classification of advances/investments as NPA/NPI and their upgradation), provisioning calculation, and income recognition processes, banks are advised to put in place/upgrade their systems to conform to the following guidelines latest by 30 June 2021.
- The RBI observed that the processes for non-performing assets (NPAs) identification, income recognition, provisioning, and generation of related returns in many banks are not yet fully automated. It said that banks are still resorting to manual identification of NPAs and also over-riding the system generated asset classification by manual intervention in a routine manner.
- All investment and borrowal accounts, including temporary overdrafts, irrespective of size, sector or types of limits, shall be covered in the automated IT-based system for asset classification, upgrading and provisioning processes.
- Calculation of provisioning requirement shall also be System based as per pre-set rules for various categories of assets, value of security as captured in the System and any other regulatory stipulations issued from time to time on provisioning requirements and the system shall handle both down-grade and upgrade of accounts through Straight through Process (STP) without manual intervention.
- Exceptions may be granted from system driven classification in certain circumstances, which are expected to be minimum and temporary, subject to certain conditions.
- There should be periodic system audit, at least once in a year, by Internal or External Auditors who are well versed with the system audit both on system parameters as also from the perspective of compliance to Income Recognition, Asset Classification and Provisioning guidelines.

COMPLIANCE FUNCTIONS IN BANKS AND ROLE OF CHIEF COMPLIANCE OFFICER (CCO)

- The Reserve Bank of India (RBI) has laid down guidelines for the appointment of a chief compliance officer (CCO) in banks in order to ensure **a uniform approach with regard to compliance and risk management culture** across the banking industry.

GUIDELINES:

- **Tenure-** The CCO should be appointed for a **minimum fixed period of three years**.
 - a) The CCO may be **transferred or removed before completion of the tenure only in exceptional circumstances** with the explicit prior approval of the board.
- He must be appointed in the **rank of a general manager or not below two levels of the rank of CEO**.
- The CCO will **not have any reporting relationship** with business verticals nor have any business targets.
- The CCO **shall not be given any responsibility which brings elements of conflict of interest**, especially the role relating to business.

NEED FOR CCO AND RESPECTIVE GUIDELINES FOR THIS:

- Banks are **required to have an effective compliance culture, independent corporate compliance function** and a strong compliance risk management programme at bank and group level.
- For this, an independent compliance function is required to be headed by a designated Chief Compliance Officer (CCO) selected through a suitable process.
- As the banks follow diverse practices in this regard, the **guidelines will bring uniformity in approach followed by banks** and also align the supervisory expectations on CCOs with best practices.

- Roles which do not attract direct conflict *of interest like the role of anti-money laundering officer, etc. can be performed by the CCO.*

MORE:

- According to the RBI, the bank should also develop and ***maintain a quality assurance and improvement programme*** covering all aspects of the compliance function.
- The quality assurance and improvement programme shall be subject to ***independent external review periodically (at least once in three years).***
- The policy should lay ***special thrust on building the compliance culture.*** The policy will be reviewed at least once a year.
- The ***compliance function will be subject to internal audit also.***

RBI TO LAUNCH 'POSITIVE PAY SYSTEM' FOR CHEQUE TRUNCATION SYSTEM

- The Reserve Bank of India is set to introduce 'Positive Pay System' for Cheque Truncation System (CTS) in order to prevent frauds related to bank cheques.
- RBI will start this 'Positive Pay System' from 1st January 2021. The system has been launched to make the cheque payment more secure.
- The system will developed by National Payment Corporation of India (NPCI).
- All the banks will have to enable the system for all account holders issuing cheques for amount of Rs 50,000 and above.
- However, the usage of this system is as per the choice of account holder, but banks may make it compulsory in case of cheques pertaining to the amount of Rs 5 lakhs and above.
- Working Mechanism of 'Positive Pay System': Under this system, the issuer of the cheque will have to submit details of cheque like date, name of the beneficiary, payee and amount. Further, all these details will be cross verified before the cheque is presented for payment. In case if any discrepancy is found by CTS to the drawee and presenting bank, redressal measured will be taken.

BASEL III FRAMEWORK ON LIQUIDITY STANDARDS – NET STABLE FUNDING RATIO (NSFR)

- In view of the continued uncertainty on account of COVID-19, on a review, it has been decided to defer the implementation of NSFR guidelines by a further period of six months. These guidelines shall now come into effect from April 1, 2021.

What is Net Stable Funding Ratio (NSFR)

- The NSFR presents the proportion of long term assets funded by stable funding and is calculated as the amount of Available Stable Funding (ASF) divided by the amount of Required Stable Funding (RSF) over a one-year horizon. This ratio must equal or exceed 100% as shown in the equation below:

$$\frac{\text{Available Source of Stable Funding}}{\text{Required Source of Stable Funding}} \geq 100\%$$

- **Stable funding** is defined as "those types and amounts of equity and liability financing expected to be reliable sources of funds over a one-year time horizon under conditions of extended stress".

BASEL III CAPITAL REGULATIONS - REVIEW OF TRANSITIONAL ARRANGEMENTS

- Capital conservation buffer to rise to 2.5% by 30 September 2020 instead of 31 March 2020
- CCB is the capital buffer that banks have to accumulate in normal times to be used for offsetting losses during periods of stress.
- It was introduced after the 2008 global financial crisis to improve the ability of banks to withstand adverse economic conditions.
- According to Capital Conservation Buffer (CCB) norms, banks will be required to hold a buffer of 2.5% Risk Weighted Assets (RWAs) in the form of Common Equity, over and above Capital Adequacy Ratio of 9%.
- As per Basel standards, the CCB was to be implemented in tranches of 0.625% and the transition to full CCB of 2.5% was set to be completed by 31 March 2019. It was subsequently decided to defer the implementation of the last tranche of 0.625% of the CCB from 31 March 2019 to 31 March 2020.
- Considering the potential stress on account of COVID-19, it has been decided to further defer the implementation of the last tranche of 0.625% of the CCB from 31 March 2020 to 30 September 2020.

RESOLUTION FRAMEWORK FOR COVID-19-RELATED STRESS – FINANCIAL PARAMETERS

- The Reserve Bank had, on August 7, 2020, announced the constitution of an Expert Committee under the chairmanship of K.V. Kamath to make recommendations on the required financial parameters to be factored in the resolution plans under the 'Resolution Framework for Covid19-related Stress' along with sector-specific benchmark ranges for such parameters.
- The Committee has since submitted its report to the Reserve Bank on September 4, 2020, which is being placed on the RBI website. The Committee has recommended financial parameters that, inter alia, include aspects related to leverage, liquidity and debt serviceability.

RECOMMENDATIONS

- The Committee has recommended financial ratios for 26 sectors which could be factored by lending institutions while finalizing a resolution plan for a borrower.
- The committee panel recommended lenders to mandatorily consider total outstanding liabilities/adjusted tangible net worth, total debt/EBITDA, Current Ratio, Debt Service Coverage Ratio, and average debt service coverage ratio.
- The panel also recommended that debt service coverage ratio should be 1 and above in all eligible cases. Banks should consider pre-covid financial state of company and covid impact to finalise recast plan.
- ***However, only those borrower accounts shall be eligible for resolution which were classified as standard, but not in default for more than 30 days with any lending institution as on March 1, 2020.***

RBI CIRCULARS QUIZ: SEPTEMBER 2020

Ques 1. What is the Priority Sector Lending target for Advances to Weaker Sections for Commercial Banks ?

- a) 10 percent of ANBC or CEOBE, whichever is higher
- b) 12 percent of ANBC or CEOBE, whichever is higher**
- c) 14 percent of ANBC or CEOBE, whichever is higher
- d) 15 percent of ANBC or CEOBE, whichever is higher

Solution: Update: Advances to weaker section

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Advances to Weaker Sections	12 percent of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent# of ANBC or CEOBE, whichever is higher

Ques 2. What is the Priority Sector Lending target for Advances to Weaker Sections for Regional Rural Banks Banks ?

- a) 10 percent of ANBC or CEOBE, whichever is higher
- b) 12 percent of ANBC or CEOBE, whichever is higher
- c) 14 percent of ANBC or CEOBE, whichever is higher
- d) 15 percent of ANBC or CEOBE, whichever is higher**

Solution: Update: Advances to weaker section

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Advances to Weaker Sections	12 percent of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent# of ANBC or CEOBE, whichever is higher

Ques 3. What is the Priority Sector Lending target for Advances to Weaker Sections for Small Finance Banks Banks ?

- a) 10 percent of ANBC or CEOBE, whichever is higher
- b) 12 percent of ANBC or CEOBE, whichever is higher**
- c) 14 percent of ANBC or CEOBE, whichever is higher
- d) 15 percent of ANBC or CEOBE, whichever is higher

Solution: Update: Advances to weaker section

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Advances to Weaker Sections	12 percent of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent# of ANBC or CEOBE, whichever is higher

Ques 4. What is the limit for “Educational Loans” to be recognized as Priority Sector Lending ?

- a) **Rs. 20 lacs**
- b) Rs. 15 lacs
- c) Rs. 10 lacs
- d) Rs. 8 lacs

Solution: New limit for Education

Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

Ques: 5. Recently RBI introduced “Incentive framework for districts with comparatively lower flow of credit”. Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the priority sector credit flow is less than _____ per capita.

- a) **Rs.6,000**
- b) Rs. 8,000
- c) Rs.10,000
- d) Rs.12000

Solution: Adjustments for weights in PSL Achievement

- To address regional disparities in the flow of priority sector credit at the district level, it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit.
- Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6000),
- And a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than Rs.25,000).

Ques 6. Recently RBI introduced “Incentive framework for districts with comparatively lower flow of credit”. Accordingly, from FY 2021-22 onwards, a lower weight (90%) would be assigned to the incremental priority sector credit in the identified districts where the priority sector credit flow is more than _____ per capita.

- a) Rs.20,000
- b) **Rs.25,000**
- c) Rs.40,000

d) Rs.50000

Solution: Adjustments for weights in PSL Achievement

- To address regional disparities in the flow of priority sector credit at the district level, it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit.
- Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6000),
- And a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than Rs.25,000).

Ques 7. What is the Priority sector lending limit for “Renewable energy” projects for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc.

- a) Rs. 10 crores
- b) Rs. 20 crores
- c) **Rs. 30 crores**
- d) Rs. 40 crores

Solution: Renewable Energy

Bank loans up to a limit of Rs.30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be Rs.10 lakh per borrower.

Ques 8. What is the Priority Sector Lending limit for building health care facilities including under ‘Ayushman Bharat’ in Tier II to Tier VI centres ?

- a) **Rs.10 crores**
- b) Rs.20 crores
- c) Rs.30 crores
- d) Rs.25 crores

Solution: Social Infrastructure

- Bank loans to social infrastructure sector as per limits prescribed below are eligible for priority sector classification
- Bank loans up to a limit of Rs.5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc.
- Loans up to a limit of Rs.10 crore per borrower for building health care facilities including under ‘Ayushman Bharat’ in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

Ques 9. What per latest RBI circular, what is the maximum percentage of of NDTL (net demand and time liabilities),that banks can hold in form of SLR securities ?

- a) 19.5%
- b) 22%**
- c) 20%
- d) 23%

Solution: SLR holdings in HTM category

- As per the latest circular, banks can acquire and hold SLR securities issued on or after September 1 in Held to Maturity (HTM) category, subject to an overall limit of 22 per cent (19.5 per cent earlier) of NDTL (net demand and time liabilities), up to March 31, 2021, which shall be reviewed thereafter.

The securities such as

- Dated securities of the Government of India issued from time to time under the Market Borrowing Programme and the Market Stabilization Scheme ; or
- Treasury Bills of the Government of India; or
- State Development Loans (SDLs) of the State Governments issued from time to time under the market borrowing programme that have been acquired from the Reserve Bank under reverse repo, are known as SLR securities for the purpose of maintenance of SLR assets. The ratio of these liquid assets held by a bank to its demand and time liabilities is called as the Statutory Liquidity Ratio is called Statutory Liquidity Ratio.

Ques 10. The Reserve Bank of India vide its notification dated 14th September 2020 has directed banks to introduce an automated IT-based system for asset classification and provisioning. banks are advised to put in place/upgrade their systems to conform to the following guidelines latest by _____.

- a) 30 July 2021
- b) 31 March 2021
- c) 30 June 2021**
- d) 31 December 2020

Solution:

- The Reserve Bank of India vide its notification dated 14th September 2020 has directed banks to introduce an automated IT-based system for asset classification and provisioning.
- The RBI with the objective to ensure the completeness and integrity of the automated asset classification (classification of advances/investments as NPA/NPI and their upgradation), provisioning calculation, and income recognition processes, banks are advised to put in place/upgrade their systems to conform to the following guidelines latest by 30 June 2021.

Ques 11. Recently The Reserve Bank of India (RBI) has laid down guidelines for the appointment of a chief compliance officer (CCO) in banks. What is the maximum tenure of A Chief Compliance Officer (CCO) in bank?

- a) One year
- b) Two years
- c) Three years**
- d) Four years

Solution: Guidelines:

- **Tenure-** The CCO should be appointed for a **minimum fixed period of three years**.
 - The CCO may be **transferred or removed before completion of the tenure only in exceptional circumstances** with the explicit prior approval of the board.
- He must be appointed in the **rank of a general manager or not below two levels of the rank of CEO**.
- The CCO will **not have any reporting relationship** with business verticals nor have any business targets.
- The CCO **shall not be given any responsibility which brings elements of conflict of interest**, especially the role relating to business.

Ques 12. Recently RBI launched “Positive Pay System”, : Under this system, the issuer of the cheque will have to submit details of cheque like date, name of the beneficiary, payee and amount. What is the deadline to implement “Positive Pay System”?

- a) 1st June 2021
- b) 31st December 2020
- c) **1st January 2021**
- d) 1st March 2021

Solution: RBI to launch ‘Positive Pay System’ for Cheque Truncation System

- The Reserve Bank of India is set to introduce ‘Positive Pay System’ for Cheque Truncation System (CTS).
- RBI will start this ‘Positive Pay System’ from 1st January 2021. The system has been launched to make the cheque payment more secure
- The ‘Positive Pay System’ is announced in order to prevent frauds related to bank cheques.
- The system will developed by National Payment Corporation of India (NPCI).
- All the banks will have to enable the system for all account holders issuing cheques for amount of Rs 50,000 and above.
- However, the usage of this system is as per the choice of account holder, but banks may make it compulsory in case of cheques pertaining to the amount of Rs 5 lakhs and above.
- Working Mechanism of ‘Positive Pay System’: Under this system, the issuer of the cheque will have to submit details of cheque like date, name of the beneficiary, payee and amount. Further, all these details will be cross verified before the cheque is presented for payment. In case if any discrepancy is found by CTS to the drawee and presenting bank, redressal measured will be taken.

Ques 13. As per latest RBI notification, What is new deadline to implement NSFR (Net Stable Funding Ratio) guidelines?

- a) **April 1, 2021**
- b) May 1, 2021
- c) June 1, 2021
- d) January 1, 2021

Solution: In view of the continued uncertainty on account of COVID-19, on a review, it has been decided to defer the implementation of NSFR guidelines by a further period of six months. These guidelines shall now come into effect from April 1, 2021.

Ques 14. Recently Reserve Bank announced the constitution of an Expert Committee to make recommendations on the required financial parameters to be factored in the resolution plans under the 'Resolution Framework for Covid19-related Stress' . Who is the chairman of this committee ?

- a) K.V. Kamath
- b) Uday Kotak
- c) Sashidhar Jagdishan
- d) Aditya Puri

Solution: The Reserve Bank had, on August 7, 2020, announced the constitution of an Expert Committee under the chairmanship of K.V. Kamath to make recommendations on the required financial parameters to be factored in the resolution plans under the 'Resolution Framework for Covid19-related Stress' along with sector-specific benchmark ranges for such parameters.

The Committee has since submitted its report to the Reserve Bank on September 4, 2020, which is being placed on the RBI website. The Committee has recommended financial parameters that, inter alia, include aspects related to leverage, liquidity and debt serviceability.

LIST OF APPOINTMENTS: SEPTEMBER 2020

Name of the Person	Designation
Rajiv Kumar	Election Commissioner of India
Aveek Sarkar	Chairman of Press Trust of India
Hemant Khatri	Chairman and Managing Director of Hindustan Shipyard Ltd (HSL)
Usha Padhee	Director-General of Bureau of Civil Aviation Security (BCAS)
V K Yadav	CEO of Railway Board by appointment committee of cabinet
Murali Ramakrishnan	MD and CEO of South Indian Bank
S Krishnan	MD and CEO of Punjab and Sind Bank
K Padmakar	Chairman and MD of Bharat Petroleum Corporation Limited (BPCL)
Raj Srivastava	Next Ambassador of India to the Republic of Croatia
Dwayne Bravo	Brand Ambassador of 'SBOTOP'
Ayushmann Khurana	Brand Ambassador of Bajaj Allianz Life Insurance
Vinkesh Gulati	President of Federation of Automobile Dealers Association (FADA)
Sanyukta Samaddar	Head the Multidimensional Poverty Index Coordination Committee (MPICC)
Anil Jain	President of All India Tennis Association (AITA)
Anil Dhupar	Secretary-General of All India Tennis Association (AITA)

Paresh Rawal	Chairman of National School of Drama
Bhuvneshwar Kumar and Smriti Mandhana	Brand Ambassador for Playerzpot
Rajnath Singh	To Head Empowered Group of Ministers (EGoM) to look into Corporatisation of Ordinance Factory Board (OFB)
Sameer Kumar Khare	Executive Director of Asian Development Bank (ADB)
Takeo Konishi	Country Director of India
Rajesh Khullar	Executive Director of World Bank
Jane Fraser	CEO of Citigroup
Subhash Kamath	Chairman of Advertising Standards Council of India (ASCI)
NS Rajan	Vice Chairman of Advertising Standards Council of India (ASCI)
Harivansh Narayan Singh	Deputy Chairman of Rajya Sabha
Yoshihide Suga	Prime Minister of Japan
Sachin Tendulkar	Brand Ambassador of Paytm First Games
Amitabh Bachchan	Amazon for its Alexa Voice Assistant
Virat Kohli	Brand Ambassador for Great Learning
Lt Gen Rajesh Pant	Head of the committee to look into and examine the reports of digital surveillance on prominent Indian Nationals by Chinese firm Shenzhen Zhenhua Data Information Technology Company Ltd
Ajay Tirkey	Head the committee to prepare the roadmap to regularize the land leasing activity in agriculture sector
Suresh Raina	Brand Ambassador for 9stacks
Narendra Singh Tomar	Ministry of Food Processing Industries
Anil Dhasmana	Chief of the National Technical Research Organisation (NTRO)
Retd. Col. Dr Girija Shanker Mungali	Member of Asian Football Confederation Task Force
Simanchala Dash	Advisor to Executive Director of International Monetary Fund (IMF)
Retd. Col. Bah Ndaw	Interim President of Mali
Col. Assimi Goita	Vice President of Mali
AK Dixit	New Administrator of Punjab and Maharashtra Cooperative (PMC) Bank
Alexander Lukashenko	President of Belarus

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Ishmael Toroma	President of Bougainville
Khushi Chindaliya	Regional Ambassador for India by United Nations Environment Programme (UNEP)- Tunza Eco Generation (Green)
Rajat Sud	MD of Energy Efficiency Services Ltd (EESL)
Mohamed Hussein Roble	Prime Minister of Somalia
Sonu Sood	Brand Ambassador of Acer India
Aamir Khan	Brand Ambassador for CEAT Limited
Yuvraj Singh	Brand Ambassador for Akash Educational Service Ltd
Neetu David	Chairman of Women's National Selection Panel by BCCI (Board of Control for Cricket in India)
Moctar Ouane	Prime Minister of Mali
Meeta Makhan	Head the 3 member committee which will run the daily affairs of Lakshmi Vilas Bank (LVB)
Robin Uthappa	Brand Ambassador for Kerala based startup named 'Entri'
S S Deswal	DG of NSG (National Security Guard)
P D Vaghela	Chairman of TRAI (Telecom Regulatory Authority of India)
Shekhar Kapur	President of FTII (Film and Television Institute of India)
Sunil Sethi	Advisor to KVIC (Khadi and Village Commission)
Aamir Khan	Brand Ambassador of Vedantu

LIST OF AWARDS AND HONOURS: SEPTEMBER 2020

Awardee	Award
Hyderabad International Airport or GMR led Rajiv Gandhi International Airport	'National Energy Leader' and 'Excellent Energy Efficient Unit' Awards at National Award for 'Excellence in Energy Management'
Rashtriya Ispat Nigam Ltd (Vizag Steel Plant)	'Excellent Energy Efficient Unit' award by Confederation of Indian industry and Godrej Green Business Centre
Aditya Puri	Lifetime Achievement Awards by Euromoney Awards for Excellence 2020
Chef Vikas Khanna	Asia Game Changer Award 2020
Margaret Atwood	2020 Dayton Literacy Peace Prize's Lifetime Achievement

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Prime Minister Narendra Modi	Ig Noble Prize 2020 for Medical Education
Gurpreet Singh Sandhu (Goalkeeper)	All India Football Federations Men's Footballer of the Year 2019-20
Sanju Yadav (Midfielder)	All India Football Federations Women's Footballer of the Year 2019-20
Usha Mangeshkar	Gan Samragini Lata Mangeshkar Award 2020-21
Sonu Sood	SDG Special Humanitarian Action Award

Emmy Awards 2020

Award Category	Winner
Outstanding Drama Series	Succession
Outstanding Comedy Series	Schitt's Creek
Outstanding Limited Series	Watchmen
Best Actor (Drama)	Jeremy Strong (Succession)
Best Actress (Drama)	Zendaya (Euphoria)
Best Actor (Comedy)	Eugene Levy (Schitt's Creek)
Best Actress (Comedy)	Catherine O'Hara (Schitt's Creek)
Outstanding Television Movie	Bad Education
Outstanding Variety Talk Show	Last Week Tonight with John Oliver
Outstanding Director (Drama)	Andrij Parekh (Succession)
Outstanding Director (Comedy)	Daniel Levy (Schitt's Creek)

LIST OF SUMMITS AND CONFERENCES: SEPTEMBER 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Virtual Bilateral Meet between India and Nigeria	Union External Affairs Minister S. Jaishankar and Nigeria	Virtual meeting	To deepen their relations in the sector of politics, economics, trade, defence and security with cultural cooperation.
BIMSTEC Meet 2020	Ministry of External Affairs Vijay Thakur Singh	Colombo, Sri Lanka	To deal with the economic impact which is highly affected due to COVID-19.
National Tribal Research Conclave	Centre of Excellence for tribal affairs, ministry of	Video conferencing	To Strengthen of TRIs in partnership with Ministry of Tribal

	tribal affairs and Indian Institute of Public Administration (IIPA)		Affairs (MoTA).
5th BRICS Culture Ministers Meet	Union Minister of State (Independent Charge) for Culture and Tourism, Prahlaad Singh Patel	Video conferencing	To offer cooperation in content sharing websites under the alliance of BRICS.
G20 Foreign Ministers Meet	Minister of foreign affairs of the Kingdom of Saudi Arabia, Prince Faisal Bin Farhan Al-Saud	Video conferencing	India's EAM discussed the measures and actions taken under Vande Bharat Mission and the creation of 'travel bubbles'
60th SIAM Annual Convention 2020	Union ministers Prakash Javadekar, Nitin Gadkari and Piyush Goyal	Virtual meeting	To achieve ease of doing business in this particular sector.
35th FAO Regional Conference for Asia and Pacific 2020	Union Minister of State for Agriculture and Farmers Welfare, Purshottam Rupala	Virtual meeting	Impact on sectors like agriculture, natural resources, security of food and quality and quantity of nutrition in food.
1st India-Angola Joint Commission Meet	External Affairs Minister S Jaishankar. Angola was represented by Ambassador Tete Antonio, Minister of External Relations	Video conferencing	To achieve cooperation in the field of telecommunication, agriculture, defence, pharma, health and food processing.
1st India-France-Australia Trilateral Dialogue	Foreign Secretary of India, Harsh Vardhan Shringla, French Ministry for Europe	Virtual Meeting	To improve the trilateral relations in various sectors of these countries
Conclave on 'School Education in 21st Century'	Ministry of Education	Video conferencing	To set up National Evaluation Centre 'Parakh' which will be responsible for overall development in the evaluation system.
10th East Asia Summit (EAS) 2020	External Affairs Minister for State, V. Muraleedharan	Virtual meeting	To strengthen the EAS platform and make it responsible to handle upcoming challenges.
17th Shanghai Cooperation Organization's Culture Ministers Meet 2020	Union Minister of State (Independent Charge) for Culture and Tourism, Prahlaad Singh Patel	Virtual meeting	The main aspect which unites all SCO nations is the shared heritage of Buddhist philosophy and its art.
2+2 Inter-Sessional meet	Joint Secretary for America in the ministry of external	Virtual meeting	To discuss the regional and multilateral issues related to

between India and US	affairs, Vani Rao and Joint Secretary for International Cooperation in the ministry of defence, Somnath Ghosh		COVID-19 pandemic, counter-terrorism and about Indo-Pacific Region.
27th ASEAN Regional Forum Minister Meet	Union Minister of State for External Affairs, V Muraleedharan	Video Conferencing	Discussed about the counter-terrorism, COVID-19 Pandemic and maritime security.
10th DTTI Group Meet between India and US	Raj Kumar, Secretary of Defence Production, Ministry of Defence	Virtual meeting	To strengthen bilateral dialogue on defence technology cooperation between India and the US.
IBSA Foreign Ministers Meeting 2020	External affairs Minister S Jaishankar, South Africa	Virtual meeting	To offer cooperation with international organisations such as African Union Peace and Security Council, United Nations etc.
4th Global Ayurveda Summit 2020	Confederation of Indian Industry, Kerala, Ministry of AYUSH	Virtual meeting	Theme: 'Emerging Opportunities for Ayurveda during Pandemic'.
10th BRICS NSA Meet	Russia	Virtual meeting	They also discussed combating terrorism and focusing on global and regional security.
Ministerial Roundtable Dialogue on Biodiversity 2020	Union Minister for Environment, Forest and Climate Change Prakash Javadekar	Virtual meeting	To conserve the tiger population. And it has resulted in double in tiger population from the last decade.
Quad Group Meet 2020	--	Virtual meeting	Role and importance of digital connectivity, secure networks for establishing 5G services.

LIST OF MOUS SIGNED BY INDIA IN SEPTEMBER 2020

Signed Between	Date Signed	Purpose
IIT Guwahati and University of Pardubice, Czech Republic	2nd September 2020	To work together towards data protection project. Under the project, both the institutes will develop indigenous algorithms to protect country's digital data from cyber-attacks.
IIT Roorkee with NIUA	4th September 2020	To work in the areas of universal design principles and to have the development of BASIIC (Building Accessible

Safe Inclusive Indian Cities), which is the initiative programme of NIUA.

Himachal Pradesh Government and the World Bank	7th September 2020	\$82 mn loan deal for HP State Roads Transformation Project. The project aims to strengthen road safety and transport institutions in the state.
National Skill Development Corporation and LinkedIn	9th September 2020	To impart digital skills to youth using free learning resources of LinkedIn.
India and Asian Development Bank (ADB)	9th September 2020	\$500 mn agreement for Delhi-Meerut Corridor.
India and Japan	10th September 2020	Mutual logistics support arrangement for Reciprocal Provision of Supplies and Services between the Armed Forces of India and The Self-Defense Forces of Japan.
IFSCA with IGPC of IIM Ahmedabad	12th September 2020	To establish IBE in India and IGPC-IIMA will be the knowledge partner in this establishment of IBE in India.
SBI General insurance and Yes Bank	15th September 2020	To distribute SBI General Insurance Company's products to the customers of Yes Bank.
Titan and SBI	16th September 2020	For the launch of Titan Pay which will be first contactless payment watches in the country.
Common Service Centers and Whatsapp	17th September 2020	For a Whatsapp Chatbot to empower rural communities through digital literacy.
Ministry of Women and Child Development	20th September 2020	To combat malnutrition under POSHAN Abhiyan. Thus they will integrate AYUSH into POSHAN Abhiyan and will control malnutrition through Ayurveda, Yoga and AYUSH mechanisms.
Google Pay and SBI Card	21st September 2020	To allow SBI credit card holders to make payments via Google pay app.
Fertilisers and Chemicals Travancore Ltd	21st September 2020	To have academic and industrial interaction between ITI students and FACT employees.
India's iCreate and Isarel	22nd September 2020	The innovators and entrepreneurs of both nations will collaborately work on various projects.
India's National Stock Exchange (NSE) and Singapore Exchange Ltd (SGX)	22nd September 2020	Agreement to confirm key points to operationalize NSE International Finance Service Centre and SGX Connect.
India's iCreate and Israel's Start-Up Nation Central	22nd September 2020	To promote innovation. Both the countries will form collaborations in innovation and technology.
International Air Transport Association (IATA) and United	24th September	To increase cooperation with the United Nations

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Nations Office of Counter-Terrorism (UNOCT)	2020	Countering Terrorist Travel Programme.
West Bengal Government and UK India Business Council (UKIBC)	25th September 2020	To strengthen industrial development and business in West Bengal.
AYUSH Ministry signs MoU with Herbal Industry Bodies	25th September 2020	To promote cultivation of medicinal plants.
India and Denmark	26th September 2020	MoU on Intellectual Property cooperation and to strengthen National IPR Policy.
Power Finance Corporation (PFC) with Ministry of Power	29th September 2020	Government of India has set a revenue target of Rs 36,000 crores for the current financial year.
Bombay Stock Exchange (BSE) with Yes Bank	29th September 2020	To empower SMEs by making them more competitive, develop solutions for their growth and will address the challenges of SMEs.

BANKING AND FINANCIAL AWARENESS DIGEST: SEPTEMBER 2020

INDIAN ECONOMY CONTRACTED BY 23.9% FOR Q1 FOR FY 2020-21

- The National Statistical Office (NSO), Ministry of Statistics and Programme Implementation has released data displaying that Indian Economy is contracted by 23.9% for Q1 for FY 2020-21.
- They have released these estimates at both constant (2011-12) and current prices.
- GDP at constant prices for the first quarter of 2020-21 is estimated at Rs 26.90 lakh crore, as against Rs 35.35 lakh crore for the first quarter of 2019-20.

‘LIGO’ — AI BASED CHABOT BY ICICI PRUDENTIAL LIFE INSURANCE

- ICICI Prudential Life Insurance has launched an Artificial Intelligence-based voice featured chatbot.
- The chatbot is named as ‘LiGo’.
- The policyholders will be able to communicate with this chatbot in order to solve their queries with the help of simple voice commands.

‘HOME UTSAV’- ICICI BANK’S VIRTUAL PROPERTY EXHIBITION

- India’s private sector bank, ICICI Bank, has launched a virtual property exhibition with the name ‘Home Utsav’.
- Home Utsav will digitally showcase the real estate properties and projects from various sites of India.
- The virtual exhibition is available for access to both ICICI customers as well as Non-ICICI customers.

REVISED PRIORITY SECTOR LENDING GUIDELINES—BY RBI

- The Reserve Bank of India has reviewed and released Revised Priority Sector Lending Guidelines.
- The PSL guidelines are revised to increase the funding for COVID-19 economically impacted sectors.
- These revised PSL guidelines will offer better credit penetration and increase lending to small and marginal farmers and economically weaker sections of society.

K V KAMATH'S COMMITTEE REPORT RELEASED BY RBI

- The Reserve Bank of India has released a report framed by the committee which is led by K V Kamath.
- The committee has suggested and recommended financial parameters which focusses on resolutions plans under the 'Resolution Framework for COVID 19 related Stress'.
- As per the report, the committee has selected 26 sectors which require reconstructing.

GOI SIGNED LOAN AGREEMENT WITH ADB FOR DELHI-MEERUT RRTS CORRIDOR

- Asian Development Bank has approved to provide funds to Government of India to build a high speed 82 km long Delhi-Meerut Rapid Transit System (RRTS) corridor.
- For this purpose, ADB and GOI have signed a loan agreement of USD 500 million.
- The corridor will be equipped with multimodal hubs in order to have smooth interchange with other transport modes.

'SIGNATURE VISA DEBIT CARD'—BANK OF INDIA

- Bank of India has launched 'Signature Visa Debit Card'.
- 'Signature Visa Debit Card' is an international contactless debit card.
- They have launched this card on the occasion of BOI's 115th Foundation Day.
- The 'Signature Visa Debit Card' is for those people who are maintaining an average quarterly balance of Rs 10 lakhs and above.

INDIA'S ECONOMY TO CONTRACT 10.5% FOR FY2020-21 FROM -5%

- Fitch Ratings has projected that India's economy to contract 10.5% in FY 2020-21 from the contraction of 5% which was estimated earlier.
- This projection by Fitch is with reference to the September update of Global Economic Outlook (GEO).
- As per the Fitch ratings, the Indian economy will grow by 11% in FY 2021-22 and by 6% in FY 2022-23.

FIVE PSUS TO JOIN ISA-CSCA AS CORPORATE PARTNERS

- Union Minister for Petroleum and Natural Gas has announced that five Public Sector units (PSU) which are operated under Petroleum ministry will be joining as corporate partners for International Solar Alliance Coalition for Sustainable Climate Action (ISA-CSCA).
- This announcement was made in the First World Solar technology Summit of International Solar Alliance which was hosted by India.

DOORSTEP BANKING SERVICES BY PSBS

- Union Minister for Finance and Corporate Affairs Nirmala Sitharaman inaugurated the Doorstep Banking Services by PSBs which is part of EASE (Enhanced Access and Service Excellence) Banking Reforms and Department of Financial Services, 2018.
- This doorstep banking service is launched with an aim to offer hassle-free and convenient banking services to Indian citizens.
- The service will be offered through universal touch points of call center, web portal or mobile app.

INDIA'S GDP RATE AT -9% FOR FY 2020-21—PROJECTED BY CRISIL

- The CRISIL Rating agency has projected India's GDP rate at -9% for financial year 2020-21.
- As per CRISIL, this 9% contraction is the highest one since 1950s.
- Also, CRISIL has projected that Indian GDP will grow 10% for FY 2022. And for the next years i.e. between 2023 and 2025, India's GDP will show an average growth of 6.2% annually.

RBI RELEASED GUIDELINES TO HAVE UNIFORM COMPLIANCE PRACTICES IN BANKS

- The Reserve Bank of India released a notification for compliance functions in banks and the role of Chief Compliance Officer (COO).
- The guidelines for compliance practices in banks are the board approved compliance policy.
- As per the notice drafted by the central bank, the banks are supposed to have an effective compliance culture, independent corporate compliance function and strong compliance risk management programme both at the bank and group level.

'iSTARTUP 2.0'—ICICI BANK

- In order to have a comprehensive banking programme for Indian Startups, ICICI Bank has launched a new product with the 'iStartup 2.0'.
- The 'iStartup 2.0' will help the startups and entrepreneurs in the requirements like regulatory assistance, analytics, acquisition, staffing, accounting and digital platform for its customers and in all other banking and allied activities.
- The 'iStartup 2.0' will combine all businesses, trade and their related banking requirements under the one single platform of mobile or internet banking.

INDIA'S GDP AT -11.5% FOR FY 2021—BY MOODY'S RATING AGENCY

- The Moody's rating agency has forecasted that India's GDP to contract 11.5% for financial year 2020-21.
- It has also projected that the Indian economy will grow at 10.6% for FY 2021-22.

INDIA'S GDP TO CONTRACT 9% FOR FY 21—BY S&P GLOBAL RATINGS

- The Standards and Poor's Global Rating platform have projected India's Gross Domestic Product (GDP) to contract at 9% for the fiscal year 2020-21.

- S&P marked 5% of India's GDP contraction in their previous estimation.
- S&P has projected economic growth for India at 10% for the fiscal year 2021-22.

ADB TO OFFER \$15 MILLION TO SUGUNA FOODS PRIVATE LTD

- Asian Development Bank has entered with an agreement for debt financing for Suguna Foods Private Ltd.
- The agreement of \$15 million is signed between ADB and Suguna Foods Pvt LTD.
- The financial support will help to sustain poultry farming operations, efficiency in rural livelihoods and enhancing food security.

INDIA'S GDP TO CONTRACT 9% FOR FY 2020-21

- The Asian Development Bank (ADB) has forecasted that India's GDP to contract 9% for the financial year 2020-2021.
- However, ADB has forecasted that GDP will grow by 8% in FY 2021-2022.
- ADB has also forecasted that developing Asia's GDP to contract by 0.7% in FY 2020.

FM INTRODUCED BANKING REGULATION (AMENDMENT) BILL 2020 IN LS

- The Finance Minister Nirmala Sitharaman has introduced Banking Regulation Amendment Bill 2020 in Lok Sabha.
- The new Banking Regulation Amendment Bill 2020 aims to give power to restructure cooperative banks by RBI in order to protect the interest of depositors.
- Now, the powers of RBI will be extended to cooperative banks after the ratification of bill.

INDIA'S GDP TO CONTRACT 10.2% FOR FY 2020-21—BY OECD

- The Organisation for Economic Cooperation and Development (OECD) has forecasted that India's GDP to contract 10.2% for the financial year 2020-2021.
- This projection by OECD is released in its Global Economic Forecast for 2020.
- As per OECD, the global economy will shrink at 4.5% for the current fiscal year.

RBI ISSUES DRAFT RUPEE INTEREST RATE DERIVATIVES DIRECTIONS, 2020

- The Reserve Bank of India has released Draft Rupee Interest Rate Derivatives Directions, 2020 to allow foreign portfolio investors (FPIs) to undertake exchange-traded rupee interest rate derivatives transactions subject to an overall ceiling of Rs 5,000 crore.
- Also, the draft states that the reason for offering rupee IRD contracts to a user is that the market maker should classify the user either as a retail user or as non-retail user. Non-retail user is the entities regulated by RBI, SEBI, IRDAI or PFRDA or resident companies having a minimum net worth of Rs 500 crore.

INDIA'S GDP TO CONTRACT BY 8.6% FOR FY 2020-21—BY UBS SECURITIES

- The UBS Securities has forecasted that India's GDP to contract 8.6% for the financial year 2020-2021.

- Earlier it has projected GDP contraction to 5.8%.
- As per UBS Securities, India's potential rate of growth has reduced to 5.75- 6.25% as per the estimation against 7.1%.

INDIA'S NOMINAL GDP TO GROW BY 19%: MINISTRY OF FINANCE

- Ministry of Finance, GOI estimated that India's nominal Gross Domestic Product (GDP) will grow by 19% for the financial year 2021-2022 on a low base.
- This estimation was informed by the Chief Economic Advisor to Finance Ministry, Krishnamurthy Subramanian.

RBI RELEASED CYBER SECURITY VISION FRAMEWORK FOR UCBS

- The Reserve Bank of India released Cyber Security Vision Framework for Urban Cooperative Banks(UCBs).
- The central bank has released this vision under the title 'Technology Vision for Cyber Security for UCBs 2020-2023'.
- Also, the board of UCBs will be assigned to implement the primary responsibilities of cyber security controls.

'SAFEPAY' CONTACTLESS DEBIT CARD FACILITY—IDFC FIRST BANK

- IDFC First Bank will be launching 'Safe Pay', a contactless debit card facility.
- Under this digital facility, the user will be able to perform contactless debit card payments by waving a smartphone against a Near Field Communication (NFC)-Enabled POS Terminal.
- The NFC-enabled POS facility is incorporated in the IDFC First Mobile App.

ADB APPROVES LOAN FOR SECONDARY TOWNS OF RAJASTHAN

- The Asian Development Bank has approved loan to develop water supply services and sanitation infrastructure in secondary towns (localities having 20,000 to 1 lakh residents) of Rajasthan.
- A loan amount of 300 million dollars is approved by ADB to secondary towns of Rajasthan.
- The loan amount will improve the access to water services for about 5.7 lakh people of Rajasthan.

WORLD BANK OFFERS LOAN TO BANGLADESH

- World Bank has approved loan to Bangladesh to improve access to clean and safe water services and to develop sanitation services in rural parts of the country.
- For this purpose, the World Bank has approved a loan amount of 200 million dollars to Bangladesh.
- The loan amount will be utilized for Bangladesh Rural Water, Sanitation and Hygiene project.

IRDAI IDENTIFIES LIC, GIC AND NEW INDIA ASSURANCE AS D-SIIS

- IRDAI has also asked these three insurance companies to increase the level of corporate governance, by identifying relevant risks and to have risk free management culture.
- They are also asked to increase regulatory supervision by IRDAI.

RBI TO LAUNCH 'POSITIVE PAY SYSTEM' FOR CHEQUE TRUNCATION SYSTEM

- RBI will start this 'Positive Pay System' from 1st January 2021.
- The 'Positive Pay System' is announced in order to prevent frauds related to bank cheques.
- The system will developed by National Payment Corporation of India (NPCI).
- All the banks will have to enable the system for all account holders issuing cheques for amount of Rs 50,000 and above.

INDIA'S GDP FOR FY 2021 AT -12.6%-- BY NCAER

- The National Council of Applied Economics Research (NCAER) has projected that India's GDP growth is at -12.6% for the financial year 2020-2021 with the remaining three quarters expected to observe a fall.
- Also, the NCAER has predicted India's GDP to grow by 7% for financial year 2021-2022.

INDIA'S GDP TO CONTRACT BY 11% IN FY21 --- ICRA

- Investment Information and Credit Rating Agency (ICRA) has revised its forecast rating for the contraction of India's GDP for FY 2021.
- As per domestic rating agency ICRA, India's GDP to contract by 11% in FY 2020-21.

MONTHLY ONE-LINER GK DIGEST: SEPTEMBER 2020

INTERNATIONAL NEWS

Japan extends Financial Support to India

- Japan has announced to grant a **financial loan assistant support to India** to fight COVID-19 crisis.
- Under this, Japan has offered a loan amount of **Rs 3500 crore to India**.

Germany launched Indo-Pacific Strategy with India

- **Presidential country of the European Union, Germany**, has launched the Indo-Pacific strategy with India.
- **Germany's Indo-Pacific strategy** will work in sectors like maritime safety and disaster risk management.

NATIONAL NEWS

Vedanta Ltd. Partnered with SBI and SBICTCL

- They have entered into a partnership for **long term syndicated loan facility for Rs 10,000 crore**.
- SBI will be acting as a **facility agent and SBICAP Trustee Company Ltd** as security trustee.

Mission Karmayogi- A National Programme for Civil Services Capacity Building

- The Union Cabinet has approved and **launched Mission Karmayogi**.
- Mission Karmayogi is a National Programme for **Civil Services Capacity Building**.

Coal India Ltd Invest Rs 1.22 lakh Crores for 500 Projects

- Coal India Ltd (CIL) has decided to **invest Rs 1.22 lakh crore for achieving the target** in 500 projects.
- These 500 projects will be based on **infrastructure, coal evacuation, project development, clean coal technologies and exploration in the country**.

Green Term Ahead Market

- **Union Minister for Power and New and Renewable energy (Independent Charge) R K Singh** has launched Green Term Ahead Market (GTAM) for electricity.

'Water Heroes – Share Your Stories' Contest

- The **'Water Heroes – Share Your Stories'** Contest is launched by Jal Shakti ministry.
- The contest aims to **strengthen water consciousness in India**.

'I Rakhwali' App —By Punjab

- The app is launched to boost the state's government moto **to protect greenery and environment**.
- The app also helps to inspire people **to conduct tree plantation activities** and become 'Greenary Saviours'.

2nd Edition of Anti-Dengue Campaign launched by Delhi Government

- The name of the campaign is **'10 Hafte-10 Baje-10 Minute'** or 10 Weeks-10 o'clock, 10 Minutes.
- The campaign is not only launched **to eradicate dengue but also for other vector borne diseases**.

Consumer Affairs Ministry, GOI issues Draft Guidelines on Advertisements

- **Ministry of Consumer Affairs, Government of India** has issued and released the draft guidelines on advertisements.
- The guidelines are framed by **Central Consumer Protection Authority** under the Consumer Protection Act 2019.

AIM partners with Freshworks Inc.

- They have entered into partnership with an aim **to provide support to innovators and entrepreneurs**.
- The partnership will also provide efficiency **to all the institutes and organisations** which are under AIM, NITI Aayog portfolio.

'KIRAN': A Toll Free Mental Health Rehab Helpline

- **Union Minister of Social Justice and Empowerment, Thaawarchand Gehlot** has launched toll free mental health rehabilitation helpline number.
- The name of the **toll-free mental health rehabilitation** helpline number is 'KIRAN'.

SPARROW Portal- Jammu and Kashmir

- The **Union Territory** has introduced an online portal named as **SPARROW** which stands for Smart Performance Appraisal Report Recording Online Window.
- The portal will be launched for **Administrative Services Officers of Jammu and Kashmir**.

India's First Integrated Ambulance Service-- Karnataka

- **Chief Minister of Karnataka** launched India's First Integrated Ambulance Service to provide medical services.
- It was launched at **Jakkur Aerodrome, Bangalore** and is also termed as first air ambulance operating from South India to offer support during medical emergencies.

PM Modi launched Pradhan Mantri Matsya Sampada Yojana and e-Gopala App

- **Prime Minister Narendra Modi** launched Pradhan Mantri Matsya Sampada Yojana (PMMSY) and e-Gopala Application.

Climate Smart Cities Assessment Framework 2.0

- **Climate-Smart Cities Assessment Framework 2.0 (CSCAF 2.0)** is launched by Minister of State for Housing and Urban Affairs (independent charge) Hardeep Singh Puri.
- Along with this, the minister also launched '**Street for People Challenge**'.

Liberty General Insurance Ltd partnered with SpiceJets

- The name of the travel insurance policy is '**Liberty Secure Travel**'.
- This policy is for the **customers who book tickets through** the airline's website.

Empowered Group of Ministers to look into Corporatisation of Ordinance Factory Board

- Government of India has formed a **Empowered Group of Ministers (EGoM)** to look into Corporatisation of Ordinance Factory Board (OFB).
- The EGoM will be chaired by **Union Defence Minister Rajnath Singh**.

'Backyard Horticulture' Programme: Jammu and Kashmir

- The Horticulture Department of Jammu and Kashmir launched a '**Backyard Horticulture**' Programme.
- The programme is launched under the **Capital Expenditure (CAPEX) scheme** at Pachyat Jaswan, Marh Block, Jammu district.

WhatsApp partnered with Common Services Centers

- Facebook-owned **WhatsApp** messaging app has entered into a **partnership** with Common Service Centers (CSC).
- They will work to **remove the digital divide gap in the rural economy** and will create livelihood by promoting rural entrepreneurship.

'Arthika Spandana'-- Karnataka

- **Government of Karnataka** launched the loan disbursement programme with the name 'Arthika Spandana'.
- The programme aims to **disburse the loan of Rs 39,300 crore** from various cooperative institutions.

Two major Agriculture and Raising Farmer's Income Bill passed in LS

- **Union Minister of Agriculture and Farmers Welfare, Rural Development** and Panchayat Raj, Narendra Singh Tomar introduced the two major farm reformative bills in Lok Sabha (LS). Both the bills are passed by Lok Sabha.

National Generic Document Registration System—Jammu and Kashmir

- **Lieutenant Governor of Union Territory Jammu and Kashmir**, Manoj Sinha launched the National Generic Document Registration System (NGDRS).
- Also, the stamp papers are replaced by e-stamps which are developed in coordination with **Stockholding Corporation of India**.

NITI Aayog partnered with Indian School of Public Policy

- They aim to have **faster intermediation of knowledge** and its use within public domain system.
- Both the **organisation will jointly conduct evidence building exercises**, conferences and podcast series.

India offers financial support to Maldives to combat COVID-19

- Government of India has extended financial support **to the Maldives to combat the impact of COVID-19**. India has offered the loan amount of **250 million dollars** to the Maldives.

Epidemic Diseases (Amendment) Bill 2020 passed in Rajya Sabha

- The bill amends the **Epidemic Diseases Act 1897**.
- The bill includes protection rights for **healthcare workers who are doing their jobs in combating epidemics**.

Visa Inc. and IFundWomen to support Women Entrepreneurs

- **Visa Inc. and its global partner IFundWomen** has launched a grant program to offer support to Indian Women Entrepreneurs.
- For promoting this program, **Visa has partnered with FLO, which is the ladies wing of FICCI** and with Instamojo.

SBI Cards and Payment Services Ltd partnered with Google

- They have entered into a **partnership to allow SBI customers to use their SBI Credit Cards** to make payments via Google Pay app on their smartphones.

RS passed Indian Institutes of Information Technology Laws (Amendment) Bill 2020

- **On 22nd Sep 2020, Rajya Sabha (RS)** passed Indian Institutes of Information Technology Laws (Amendment) Bill 2020.
- In Lok Sabha, the **Indian Institutes of Information Technology Laws (Amendment) Bill 2020** was passed on **20th March 2020**.

YuWaah: A Multi-Stakeholder Platform

- A Statement of Intent (Sol) is signed between the **Ministry of Youth Affairs & Sports and UNICEF (United Nations Children Fund)** to launch a global multi-stakeholder platform named 'YuWaah'.

Google Pay rolls out Tokenisation on its platform

- Google Pay has launched a feature for **card based payments through tokenisation** on its platform.
- For this purpose, **Google pay has entered into partnership with Visa**.

Rajya Sabha passed Three Labour Codes for the Welfare of Country's Workers

- **Rajya Sabha (RS) passed three labour codes namely** (1) Industrial Relations Code, 2020 (2) Code on Occupational Safety, Health and Working Conditions Code, 2020 (3) Social Security Code, 2020.

'Kritagya' Hackathon

- The hackathon is launched **to promote potential technology solutions** which will enhance farm mechanism with the focus on women-friendly equipments.

PM Narendra Modi launched 'Age Appropriate Fitness Protocol'

- To celebrate and promote the **first anniversary of Fit India Movement**, Prime Minister Narendra Modi launched 'Age Appropriate Fitness Protocol' virtually at Fit India Dialogue.

'Strengthening Clinical Trial Research Capacity in Neighboring Countries' Programme

- **Department of Biotechnology (DBT) in partnership with the Ministry of External Affairs** launched the first phase of the programme for 'Strengthening Clinical Trial Research Capacity in Neighboring Countries'.

Contactless Payment Solution for Mass Transport-Fino Payments Bank & Fintech Partners

- The **NFC based prepaid smart card system provides contactless** or tap-and-go payments enabling the cashless ticket system and also promotes digital cash usage.

Destination North East 2020 Festival

- The **'Destination North East 2020 Festival'** was inaugurated by Union Home Minister, Amit Shah via video conference.
- The theme for **'Destination North East 2020 Festival'**: 'The Emerging Delightful Destinations'.

PM Modi inaugurated 6 Mega Projects in Uttarakhand

- Under the Namami Gange Mission, **Prime Minister Narendra Modi** inaugurated 6 mega projects in Uttarakhand.
- The **68 MLD Jagjeetpur project is the first sewage project** taken up on hybrid annuity of PPP mode.

BANKING

Indian Economy Contracted by 23.9% for Q1 for FY 2020-21

- The National Statistical Office (NSO), **Ministry of Statistics and Programme Implementation** has released data displaying that Indian Economy is contracted by 23.9% for Q1 for FY 2020-21.

'LiGo'— AI based Chabot by ICICI Prudential Life Insurance

- ICICI Prudential Life Insurance has launched an **Artificial Intelligence-based voice featured chatbot**.
- ICICI Prudential Life Insurance has also **extended this chatbot service on Google Assistant**.

'Home Utsav'- ICICI Bank's Virtual Property Exhibition

- India's private sector bank, ICICI Bank, has launched a **virtual property exhibition with the name 'Home Utsav'**.
- Home Utsav will digitally showcase the **real estate properties and projects** from various sites of India.

Revised Priority Sector Lending Guidelines—By RBI

- The **Reserve Bank of India has reviewed** and released Revised Priority Sector Lending Guidelines.
- The PSL guidelines are revised **to increase the funding for COVID-19 economically** impacted sectors.

Ministry of MSME approved Khadi Agarbatti Aatma Nirbhar Mission

- It will support financially **to the local agarbatti industries and handholding artisans** associated with this sector.
- Earlier **Rs 2.66 crore were offered to about 500 artisans** for this mission. Now the support is increased to more than Rs 55 crore.

K V Kamath's Committee report Released by RBI

- The Reserve Bank of India has released a report **framed by the committee which is led by K V Kamath**.
- The committee has suggested and recommended financial parameters which focusses on resolutions plans under the **'Resolution Framework for COVID 19 related Stress'**.

GOI signed Loan Agreement with ADB for Delhi-Meerut RRTS Corridor

- Asian Development Bank has approved to provide funds to Government of India to build a **high speed 82 km long Delhi-Meerut Rapid Transit System (RRTS) corridor**.

'Signature Visa Debit Card'—Bank of India

- **'Signature Visa Debit Card'** is an international contactless debit card.
- They have launched this card on the **occasion of BOI's 115th Foundation Day**.

India's Economy to Contract 10.5% for FY2020-21 from -5%

- Fitch Ratings has projected that **India's economy to contract 10.5% in FY 2020-21** from the contraction of 5% which was estimated earlier.
- This projection by Fitch is with reference to the **September update of Global Economic Outlook (GEO)**.

Five PSUs to Join ISA-CSCA as Corporate Partners

- **Union Minister for Petroleum and Natural Gas** has announced that five Public Sector units (PSU) which are operated under Petroleum ministry will be joining as corporate partners for International Solar Alliance Coalition for Sustainable Climate Action (ISA-CSCA).

Doorstep Banking Services by PSBs

- **Union Minister for Finance and Corporate Affairs Nirmala Sitharaman** inaugurated the Doorstep Banking Services by PSBs which is part of EASE (Enhanced Access and Service Excellence) Banking Reforms and Department of Financial Services, 2018.

India's GDP Rate at -9% for FY 2020-21—Projected by CRISIL

- The CRISIL Rating agency has projected **India's GDP rate at -9% for financial year 2020-21**.

- Also, CRISIL has projected that **Indian GDP will grow 10% for FY 2022**. And for the next years i.e. between 2023 and 2025, India's GDP will show an average growth of 6.2% annually.

RBI released Guidelines to have Uniform Compliance Practices in banks

- The Reserve Bank of India released a **notification for compliance functions in banks** and the role of Chief Compliance Officer (COO).
- The guidelines for compliance practices in banks are the **board approved compliance policy**.

'iStartup 2.0'—ICICI Bank

- In order to have a comprehensive **banking programme for Indian Startups**, ICICI Bank has launched a new product with the 'iStartup 2.0'.
- The initiative will offer customers with a **current account in three variants namely, Platinum, Gold and Silver**.

India's GDP at -11.5% for FY 2021—By Moody's Rating Agency

- The **Moody's rating agency** has forecasted that India's GDP to contract 11.5% for financial year 2020-21.
- It has also projected that the Indian economy will grow at **10.6% for FY 2021-22**.

India's GDP to contract 9% for FY 21—By S&P Global Ratings

- The Standards and Poors Global Rating platform have projected India's Gross Domestic Product (GDP) to **contract at 9% for the fiscal year 2020-21**.
- S&P marked **5% of India's GDP contraction** in their previous estimation.

ADB to offer \$15 million to Suguna Foods Private Ltd

- Asian Development Bank has entered with an **agreement for debt financing for Suguna Foods Private Ltd**.
- The agreement of \$15 million is signed between **ADB and Suguna Foods Pvt LTD**.

India's GDP to Contract 9% for FY 2020-21

- The Asian Development Bank (ADB) has forecasted that **India's GDP to contract 9% for the financial year 2020-2021**.
- However, ADB has forecasted that GDP will grow by **8% in FY 2021-2022**.

FM introduced Banking Regulation (Amendment) Bill 2020 in LS

- The **new Banking Regulation Amendment Bill 2020** aims to give power to restructure cooperative banks by RBI in order to protect the interest of depositors.

India's GDP to Contract 10.2% for FY 2020-21—By OECD

- This projection by OECD is released in its **Global Economic Forecast for 2020**.
- As per OECD, the **global economy will shrink at 4.5%** for the current fiscal year.

RBI issues Draft Rupee Interest Rate Derivatives Directions, 2020

- The Reserve Bank of India has released **Draft Rupee Interest Rate Derivatives Directions, 2020** to allow foreign portfolio investors (FPIs) to **undertake exchange-traded rupee interest rate** derivatives transactions subject to an overall ceiling of Rs 5,000 crore.

India's GDP to Contract by 8.6% for FY 2020-21—By UBS Securities

- The UBS Securities has forecasted that **India's GDP to contract 8.6% for the financial year 2020-2021.**
- Earlier it has projected **GDP contraction to 5.8%.**

India's nominal GDP to grow by 19%: Ministry of Finance

- **Ministry of Finance, GOI estimated that India's nominal Gross Domestic Product (GDP) will grow by 19% for the financial year 2021-2022 on a low base.**

RBI released Cyber Security Vision Framework for UCBs

- The Reserve Bank of India released **Cyber Security Vision Framework for Urban Cooperative Banks (UCBs).**
- The central bank has released this vision under the title **'Technology Vision for Cyber Security for UCBs 2020-2023'.**

'SafePay' Contactless Debit Card Facility—IDFC First Bank

- Under this digital facility, the user will be able to perform contactless debit card payments by waving a **smartphone against a Near Field Communication (NFC)-Enabled POS Terminal.**

ADB approves loan for Secondary Towns of Rajasthan

- The Asian Development Bank has approved loan to develop water supply services and sanitation infrastructure in secondary towns (**localities having 20,000 to 1 lakh residents**) of Rajasthan.

World Bank offers loan to Bangladesh

- World Bank has approved loan to Bangladesh **to improve access to clean and safe water services and to develop sanitation services in rural parts** of the country.

IRDAI identifies LIC, GIC and New India Assurance as D-SIIs

- The **Insurance Regulatory Development Authority of India (IRDAI) has identified LIC (Life Insurance Corporation of India), GIC (General Insurance Corporation of India) and New India Assurance as D-SIIs (Domestic-Systematically Important Insurers).**

RBI to launch 'Positive Pay System' for Cheque Truncation System

- The system will developed by **National Payment Corporation of India (NPCI).**
- All the banks will have **to enable the system for all account holders issuing cheques for amount of Rs 50,000 and above.**

India's GDP for FY 2021 at -12.6%-- By NCAER

- The National Council of Applied Economics Research (NCAER) has projected that **India's GDP growth is at -12.6% for the financial year 2020-2021** with the remaining three quarters expected to observe a fall.

India's GDP to contract by 11% in FY21 --- ICRA

- **Investment Information and Credit Rating Agency (ICRA) has revised its forecast rating for the contraction of India's GDP for FY 2021.**

- As per domestic rating agency ICRA, **India's GDP to contract by 11% in FY 2020-21.**

INDEX AND RANKING

13th Global Innovation Index 2020

- 13th Global Innovation Index 2020 is released by **WIPO (World Intellectual Property Organisation)**, Cornell University and INSEAD Business School.
- The first position is marked by Switzerland, which is followed by **Sweden and the US at second and third position** respectively.

4th Business Reform Action Plan (BRAP) Ranking

- Union Minister of Finance and Corporate Affairs** has released the 4th Business Reform Action Plan (BRAP) Ranking for 2018-19.
- The ranking is topped by Andhra Pradesh. **Andhra Pradesh marked 100% compliance** to all the reform points.

EASE Banking Reforms Index 2.0

- The **EASE (Enhanced Access and Service Excellence) Banking Reforms Index 2.0** is framed by the Indian Banking Association (IBA).
- As per EASE Banking Reforms Index 2.0, Bank of Baroda has marked the **top position in the ranking list.**

24th Global Economic Freedom Index 2020

- Canada's Fraser Institute in partnership with Centre for Civil Society**, New Delhi based think tank has released Global Economic Freedom Index 2020.
- As per the **Global Economic Freedom Index 2020**, India is ranked at 105th position.

World Banks Human Capital Index 2020

- World Bank has released its annual **report for Human Capital Index 2020.**
- The index report is released with the title, The Human Capital Index 2020 Update: **Human Capital in the time of COVID-19.**

Smart City Index 2020

- The **Smart City Index 2020** is topped by Singapore.
- The second and third rank is marked by **Helsinki and Zurich respectively.**

World Risk Index 2020

- The **United Nations University Institute for Environment and Human Security (UNU-EHS)** and Bundnis Entwicklung Hilft and University of Stuttgart, Germany has released the World Risk Index 2020.

REPORTS

'Levels and Trends in Child Mortality' Report 2020

- United Nations has released a report titled '**Levels and Trends in Child Mortality**' for 2020.
- The report is drafted by the **United Nations Inter-Agency Group for Child Mortality Estimations (UN IGME)**.

India Happiness Report 2020

- The **India Happiness Report 2020** is released which covers all Indian states and union territories.
- The report measures happiness across the country contributing **to peoples happiness and COVID-19 impact on happiness**.

Health in India Report 2020

- As per the report, nearly **7.5% of Indians are suffering from disease**.
- In **rural area, 6.8% are suffering from an ailment**, and in urban area, 9.1% are suffering from an ailment.

APPOINTMENTS

Name of the Person	Designation
Rajiv Kumar	Election Commissioner of India
Aveek Sarkar	Chairman of Press Trust of India
Hemant Khatri	Chairman and Managing Director of Hindustan Shipyard Ltd (HSL)
Usha Padhee	Director-General of Bureau of Civil Aviation Security (BCAS)
V K Yadav	CEO of Railway Board by appointment committee of cabinet
Murali Ramakrishnan	MD and CEO of South Indian Bank
S Krishnan	MD and CEO of Punjab and Sind Bank
K Padmakar	Chairman and MD of Bharat Petroleum Corporation Limited (BPCL)
Raj Srivastava	Next Ambassador of India to the Republic of Croatia
Dwayne Bravo	Brand Ambassador of 'SBOTOP'
Ayushmann Khurana	Brand Ambassador of Bajaj Allianz Life Insurance
Vinkesh Gulati	President of Federation of Automobile Dealers Association (FADA)
Sanyukta Samaddar	Head the Multidimensional Poverty Index Coordination Committee (MPICC)
Anil Jain	President of All India Tennis Association (AITA)

Anil Dhupar	Secretary-General of All India Tennis Association (AITA)
Paresh Rawal	Chairman of National School of Drama
Bhuvneshwar Kumar and Smriti Mandhana	Brand Ambassador for Playerzpot
Rajnath Singh	To Head Empowered Group of Ministers (EGoM) to look into Corporatisation of Ordinance Factory Board (OFB)
Sameer Kumar Khare	Executive Director of Asian Development Bank (ADB)
Takeo Konishi	Country Director of India
Rajesh Khullar	Executive Director of World Bank
Jane Fraser	CEO of Citigroup
Subhash Kamath	Chairman of Advertising Standards Council of India (ASCI)
NS Rajan	Vice Chairman of Advertising Standards Council of India (ASCI)
Harivansh Narayan Singh	Deputy Chairman of Rajya Sabha
Yoshihide Suga	Prime Minister of Japan
Sachin Tendulkar	Brand Ambassador of Paytm First Games
Amitabh Bachchan	Amazon for its Alexa Voice Assistant
Virat Kohli	Brand Ambassador for Great Learning
Lt Gen Rajesh Pant	Head of the committee to look into and examine the reports of digital surveillance on prominent Indian Nationals by Chinese firm Shenzhen Zhenhua Data Information Technology Company Ltd
Ajay Tirkey	Head the committee to prepare the roadmap to regularize the land leasing activity in agriculture sector
Suresh Raina	Brand Ambassador for 9stacks
Narendra Singh Tomar	Ministry of Food Processing Industries
Anil Dhasmana	Chief of the National Technical Research Organisation (NTRO)
Retd. Col. Dr Girija Shanker Mungali	Member of Asian Football Confederation Task Force
Simanchala Dash	Advisor to Executive Director of International Monetary Fund (IMF)
Retd. Col. Bah Ndaw	Interim President of Mali

Col. Assimi Goita	Vice President of Mali
AK Dixit	New Administrator of Punjab and Maharashtra Cooperative (PMC) Bank
Alexander Lukashenko	President of Belarus
Ishmael Toroma	President of Bougainville
Khushi Chindaliya	Regional Ambassador for India by United Nations Environment Programme (UNEP)- Tunza Eco Generation (Green)
Rajat Sud	MD of Energy Efficiency Services Ltd (EESL)
Mohamed Hussein Roble	Prime Minister of Somalia
Sonu Sood	Brand Ambassador of Acer India
Aamir Khan	Brand Ambassador for CEAT Limited
Yuvraj Singh	Brand Ambassador for Akash Educational Service Ltd
Neetu David	Chairman of Women's National Selection Panel by BCCI (Board of Control for Cricket in India)
Moctar Ouane	Prime Minister of Mali
Meeta Makhan	Head the 3 member committee which will run the daily affairs of Lakshmi Vilas Bank (LVB)
Robin Uthappa	Brand Ambassador for Kerala based startup named 'Entri'
S S Deswal	DG of NSG (National Security Guard)
P D Vaghela	Chairman of TRAI (Telecom Regulatory Authority of India)
Shekhar Kapur	President of FTII (Film and Television Institute of India)
Sunil Sethi	Advisor to KVIC (Khadi and Village Commission)
Aamir Khan	Brand Ambassador of Vedantu

AWARDS AND HONOURS

Awardee	Award
Hyderabad International Airport or GMR led Rajiv Gandhi International Airport	'National Energy Leader' and 'Excellent Energy Efficient Unit' Awards at National Award for 'Excellence in Energy Management'

RBI Grade B GK Digest: October 2020

Rashtriya Ispat Nigam Ltd (Vizag Steel Plant)	'Excellent Energy Efficient Unit' award by Confederation of Indian industry and Godrej Green Business Centre
Aditya Puri	Lifetime Achievement Awards by Euromoney Awards for Excellence 2020
Chef Vikas Khanna	Asia Game Changer Award 2020
Margaret Atwood	2020 Dayton Literacy Peace Prize's Lifetime Achievement
Prime Minister Narendra Modi	Ig Noble Prize 2020 for Medical Education
Gurpreet Singh Sandhu (Goalkeeper)	All India Football Federations Men's Footballer of the Year 2019-20
Sanju Yadav (Midfielder)	All India Football Federations Women's Footballer of the Year 2019-20
Usha Mangeshkar	Gan Samragini Lata Mangeshkar Award 2020-21
Sonu Sood	SDG Special Humanitarian Action Award

Emmy Awards 2020

Award Category

Winner

Outstanding Drama Series	Succession
Outstanding Comedy Series	Schitt's Creek
Outstanding Limited Series	Watchmen
Best Actor (Drama)	Jeremy Strong (Succession)
Best Actress (Drama)	Zendaya (Euphoria)
Best Actor (Comedy)	Eugene Levy (Schitt's Creek)
Best Actress (Comedy)	Catherine O'Hara (Schitt's Creek)
Outstanding Television Movie	Bad Education
Outstanding Variety Talk Show	Last Week Tonight with John Oliver
Outstanding Director (Drama)	Andrij Parekh (Succession)
Outstanding Director (Comedy)	Daniel Levy (Schitt's Creek)

IMPORTANT DAYS

Date	Day	Theme
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RBI Grade B GK Digest: October 2020

2 nd September 2020	World Coconut Day	--
5 th September 2020	International Day of Charity	--
5 th September 2020	National Teachers Day	--
7 th September 2020	International Day of Clean Air for Blue Skies	--
8 th September 2020	International Literacy Day	Theme: 'Literacy teaching and learning in the COVID-19 crisis and beyond'
9 th September 2020	International Day to Protect Education from Attack	--
10 th September 2020	World Suicide Prevention Day	Theme: 'Working together to prevent suicide'
12 th September 2020	International Day for South-South Cooperation	--
12 th September 2020	World First Aid Day	--
14 th September 2020	Hindi Diwas or Hindi Day	--
15 th September 2020	Engineers Day	--
15 th September 2020	International Day of Democracy	--
16 th September 2020	International Day for Preservation of the Ozone Layer	Theme: 'Ozone for Life: 35 years of ozone layer protection'
17 th September 2020	World Patient Safety Day	Theme: 'Health Worker Safety: A Priority for Patient Safety'
18 th September 2020	World Bamboo Day	Theme: BAMBOO NOW
18 th September 2020	International Equal Pay Day	--
18 th September 2020	World Water Monitoring Day	Theme: 'Solve Water'
19 th September 2020	International Coastal Clean-Up Day	Theme: 'Achieving a trash-free Coastline'
21 st September 2020	World Alzheimer Day	Theme: 'Let's talk about dementia'
21 st September 2020	International Day of Peace or World Peace Day	Theme: 'Shaping Peace Together'
22 nd September 2020	World Rhino Day	Theme: Five Rhino Species Forever
23 rd September 2020	International Day of Sign Languages	Theme: Sign Languages are for

		Everyone
25 th September 2020	World Pharmacist Day	Theme: Transforming Global Health
25 th September 2020	National Antyodaya Diwas	--
26 th September 2020	World Environmental Health Day	Theme: Environmental health, a key public intervention in disease pandemic prevention
27 th September 2020	World Tourism Day	Theme: Tourism and Rural Development
28 th September 2020	International Day for Universal Access to Information	Theme: Access to information- Saving Lives, Building Trust, Bringing Hope!
28 th September 2020	World Rabies Day	Theme: 'End Rabies- Collaborate, Vaccinate'
29 th September 2020	World Heart Day	Theme: Use Heart to Beat Cardiovascular Disease
29 th September 2020	International Day of Awareness on Food Loss and Waste Reduction	Theme: Stop food loss and waste. For the people. For the planet
30 th September 2020	International Translation Day	Theme: Finding the words for a world in crisis

MOU'S SIGNED

Cabinet approves MoU between India and Japan

- Union Cabinet approved to sign the **MoU between India and Japan**.
- This approval is for the **Cooperation in the Textile Sector**.

IIT Roorkee signs MoU with NIUA

- IIT Roorkee has signed MoU with **National Institute of Urban Affairs (NIUA)**.
- Both the entities will engage in this with all their technical support in order **to make Indian cities more accessible, safe for living**.

India signs MoU with Japan

- **India and Japan has entered into MoU with respect to Reciprocal Provision of Supplies** and Services between armed forces of India and the self-defence forces of Japan.

IFSCA signs MoU with IGPC of IIM Ahmedabad

- The **International Financial Services Centre Authority (IFSCA)** has signed **MoU with Indian Gold Policy Centre of IIM Ahmedabad (IGPC-IIMA)** to build the **International Bullion Exchange (IBE)** in India.

Corporate Agency Agreement signed between SBI General insurance and Yes Bank

- SBI General Insurance has signed a **Corporate Agency Agreement with Yes Bank.**
- The agreement is signed to distribute **SBI General Insurance Company's products** to the customers of Yes Bank.

Ministry of AYUSH signs MoU with Ministry of Women and Child Development

- An MoU is signed between **Ministry of AYUSH and Ministry of Women and Child Development** to control malnutrition in India.
- They will frame the **baseline data in nutritional status for target population.**

Fertilisers and Chemicals Travancore Ltd signed MoU with ITI Kalamassery

- Fertilisers and Chemicals Travancore Limited (FACT) has entered into an agreement with **Industrial Training Institute (ITI) Kalamassery with an aim to improve industry-institute interaction.**

India's iCreate signs MoU with Israel

- **India's International Centre for Entrepreneurship and Technology (iCreate)** has signed **MoU with Israel's Start-Up Nation Central** to boost the innovation and technology bilateral cooperation between startups and corporates of India and Israel.

AYUSH Ministry signs MoU with Herbal Industry Bodies

- The **National Medicinal Plants Boards (NMPB), Ministry of AYUSH** has signed agreement with Herbal Industry Bodies.
- They have signed an agreement **to promote medicinal plant cultivation.**

India and Denmark signs MoU for Intellectual Property Cooperation

- The MoU is signed **to increase IP cooperation between two nations so that can share best practices, experiences** and knowledge related to IP and its way of creating awareness among authorities.

PFC signs MoU with Ministry of Power

- Government of India has set a **revenue target of Rs 36,000 crores** for the current financial year.
- Along with this revenue target, **GOI has also set performance-related targets**, which are to be achieved during this fiscal year.

BSE signs MoU with Yes Bank

- The **Bombay Stock Exchange (BSE)** has signed **MoU with private sector bank, Yes Bank.**
- The MoU is signed to empower **SMEs (Small and Medium Enterprises).**

GOVERNMENT SCHEMES

'Five Star Villages' Scheme – India Post

- Department of Post launched a scheme titled **'Five Star Villages'**.
- The **'Five Star Villages'** scheme will be implemented by **Gramin Dak Sevak** and the team will be headed by Branch Postmaster.

Piggery Mission—Meghalaya

- The **government of Meghalaya** launched **'Piggery Mission'** with an aim to reduce annual import of pork to **Rs 150 crore** and to make **Meghalaya Aatma Nirbhar** in pork production in the upcoming 3 years.

'Apna Ghar Dreamz' Home Loan Scheme—By ICICI Home Finance

- The ICICI Home Finance has launched a **home loan scheme with the name 'Apna Ghar Dreamz'**.
- The credit amount under **'Apna Ghar Dreamz'** loan scheme ranges from **Rs 2 lakh to Rs 50 lakhs**.

Mukhyamantri Mahila Utkarsh Yojana-- Gujarat

- **Government of Gujarat** launched a **Mukhyamantri Mahila Utkarsh Yojana (MMUY)**. MMUY offers interest-free loans to the women's group of Gujarat.
- **Around 10 lakh women** will get the benefit of MMUY.

'Ghar Tak Fibre' Scheme and 9 Highway Projects-- Bihar

- The **'Ghar Tak Fibre'** scheme is launched by following the motto of **Digital India** programme and the scheme will be connecting **45,945 villages** of Bihar through optical fibre internet service.

Mukhya Mantri Kisan Kalyan Yojana—Madhya Pradesh

- Under this yojana, the farmers who are getting **Rs 6000 per annum**, will be getting additional finance support of **Rs 4000**. Thus, the state farmers, will be getting **Rs 10,000** as annual financial support.

'Moksha Kalash Yojana 2020'—Rajasthan

- **Chief Minister of Rajasthan** has given approval to launch **'Moksha Kalash Yojana 2020'**.
- The **'Moksha Kalash Yojana 2020'** is the initiative of **Rajasthan State Broad Transport Corporation**.

'Mukhyamantrir Grammya Paribhan Achoni Yojana'—Assam

- Government of Assam launched **'Mukhyamantrir Grammya Paribhan Achoni Yojana'**.
- The state government will **provide 25% cost of the vehicle or Rs 1 lakh** to the eligible entrepreneur.

'U-Rise' Portal – Uttar Pradesh

- **Government of Uttar Pradesh** launched **'U-Rise' Portal**. It is the Unified Portal. The significance of Unified U-Rise portal is **'Unified Re-imagined Innovation for Student Empowerment'**.

DEFENCE

Ministry of Defence signed contract of Rs 2580 crore—Make in India

- The ministry of defence, GOI has signed a contract of worth **Rs 2580 crore** to boost the initiative of Make in India.

- The ministry has signed the contract to supply six Pinaka regiments, a **system rocket launcher to the Indian Army by 2024**.

India and Russia finalised Deal to Manufacture AK-47 203 Rifles

- India and Russia has finalised their deal to **manufacture AK-47 203 rifles**.
- As per the deal, the **AK-47 203 rifles will be manufactured in India** under the guidance of Russia and the manufacturing will be the part of Make in India Initiative.

4th JIMEX 2020

- JIMEX is the **bilateral naval exercise conducted between India and Japan**.
- JIMEX signifies **Japan-India Maritime bilateral Exercise**.

SCIENCE AND TECHNOLOGY

World's Largest Solar Tree: By CSIR-CMERI

- The CSIR-CMERI which comes under the **Ministry of Science and Technology** has developed and installed World's Largest Solar Tree.
- Annually, it has the capacity to **generate 12,000-14,000 units of clean and green power energy**.

Indian Astronomers discovered Farthest Star Galaxies in the Universe

- **Department of Space announced that Indian Astronomers** has discovered farthest star galaxies in the universe.
- The discovered farthest star galaxies in the universe are the extreme UV light which is detected with the help of **India's first multi-wavelength satellite 'Astrosat'**.

India, US and Israel collaborates for 5G Technology

- **India, United States and Israel** have entered into trilateral development initiative of 5G Technology.
- The nations assured to **provide 5G technology which will be open**, interoperable, reliable and secured one.

TRAI recommends to Setup an Industry Body for Cloud Service Providers

- The **Telecomm Regulatory Authority of India (TRAI)** has recommended to form an industry body for cloud service providers (CSP).
- This recommendation by **TRAI is the part of 'light-touch regulatory framework'**.

National Rhino Conservation Strategy

- On the occasion of World Rhino Day which is observed on 22nd Sep, **Union Environment Minister Prakash Javadekar launched National Rhino Conservation Strategy**.
- It is launched for **Indian one-horned rhinoceros**.

SUMMITS AND CONFERENCES

Virtual Bilateral Meet between India and Nigeria

- India and Nigeria held the bilateral meeting in a virtual mode in order **to strengthen their relations to achieve mutual benefits for both the countries.**
- India was represented by **Union External Affairs Minister S. Jaishankar** and **Nigeria** was represented by country's foreign minister Geoffrey Onyeama.

BIMSTEC Meet 2020

- India attended the BIMSTEC Meet 2020 in order **to review and expand support among associated countries of BIMSTEC** (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation).

National Tribal Research Conclave

- The National Tribal Research Conclave was organized by **Centre of Excellence for tribal affairs, ministry of tribal affairs and Indian Institute of Public Administration (IIPA).**
- **Union Minister of Tribal Affairs Arjun Munda** addressed the inaugural session of two day National Tribal Research Conclave.

5th BRICS Culture Ministers Meet

- **Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel** attended the 5th BRICS Culture Ministers Meet.
- The meeting was held under the **chairmanship of Russia.**

G20 Foreign Ministers Meet

- India was represented **by External Affairs Ministers S Jaishankar.**
- In the meet, India proposed **'G20 Principals on Coordinated Cross-Border Movement of People.**

60th SIAM Annual Convention 2020

- The virtual session of **60th SIAM (Society of Indian Automobile Manufacturers)** Annual Convention 2020 was held.
- The session was titled **'Re-Building the Nation, Responsibly'.**

35th FAO Regional Conference for Asia and Pacific 2020

- The virtual session of **35th FAO (Food and Agriculture Organisation)** Regional Conference for Asia and Pacific 2020 was held.
- The conference was held under the **chairmanship of Bhutan.**

1st India-Angola Joint Commission Meet

- The first joint commission meeting between **India and Angola** was held **via video conference.**
- India was represented by **External Affairs Minister S Jaishankar.** **Angola** was represented by Ambassador Tete Antonio, Minister of External Relations.

1st India-France-Australia Trilateral Dialogue

- The first trilateral dialogue between **India, France and Australia** was held **virtually.**
- The meet was held with an aim **to improve the trilateral relations in various sectors** of these countries.

Conclave on 'School Education in 21st Century'

- A two-day conclave on 'School Education in 21st Century' began on 10th Sep 2020 in a virtual mode.
- The conclave was addressed by **Prime Minister Narendra Modi**.

10th East Asia Summit (EAS) 2020

- India was represented by **External Affairs Minister for State, V. Muraleedharan**.
- The meeting was chaired by **Deputy PM and Foreign Minister of Vietnam, Pham Bin Minh**.

17th Shanghai Cooperation Organization's Culture Ministers Meet 2020

- The **17th Shanghai Cooperation Organization's Culture Ministers Meet 2020** was held virtually.
- India was represented by **Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel**.

2+2 Inter-Sessional meet between India and US

- The **bilateral 2+2 Inter-sessional meeting** between India and United States was conducted in virtual manner.
- The meeting was held to discuss the regional and multilateral issues related to COVID-19 **pandemic, counter-terrorism and about Indo-Pacific Region**.

27th ASEAN Regional Forum Minister Meet

- The **27th ASEAN Regional Forum Minister Meet** was conducted via video conference.
- India was represented by **Union Minister of State for External Affairs, V Muraleedharan**.

10th DTTI Group Meet between India and US

- The **10th Defence Technology and Trade Initiative (DTTI) Group Meeting** was held virtually between India and the United States.
- In the meet, a **Statement of Intent (Sol)** was signed between two nation's Defence delegations.

IBSA Foreign Ministers Meeting 2020

- India-Brazil- South Africa (IBSA) **Foreign Ministers Meeting** was held virtually.
- They assured to offer cooperation with **international organisations such as African Union Peace and Security Council, United Nations etc.**

4th Global Ayurveda Summit 2020

- **Vice President of India, Venkaiah Naidu** inaugurated the 4th Global Ayurveda Summit 2020 virtually.
- The theme for 4th global Ayurveda Summit 2020: '**Emerging Opportunities for Ayurveda during Pandemic**'.

10th BRICS NSA Meet

- The **10th edition of BRICS National Security Advisor (NSA)** took place virtually.
- The meeting was chaired by the **Russian Federation**.

Ministerial Roundtable Dialogue on Biodiversity 2020

- **Union Minister for Environment, Forest and Climate Change Prakash Javadekar** attended Ministerial Roundtable Dialogue on Biodiversity 2020.
- The Ministerial Roundtable Dialogue on Biodiversity 2020 was hosted by the **People's Republic of China**.

Quad Group Meet 2020

- The senior's officials from **foreign ministries virtually attended the Quad Group** of countries meet.
- The Quad Group meeting was the part of having **periodic consultation and discussion of Indo-Pacific Region**.

YOJANA MAGAZINE SUMMARY: SEPTEMBER 2020

TOPIC: ETHICS AND INTEGRITY

"If you don't have integrity, you have nothing. You can't buy it. You can have all the money in the world, but if you are not a moral and ethical person, you really have nothing- Henry Kravis"

Integrity is a personal characteristic of a person as long as it is not dishonest, immoral or wicked. It specifies the fullness of the character with all its components having internal consistency. The conduct of a person with integrity is consistent with his moral principles in all situations as well as the basis of his morality is objective. Thus, integrity consists of both moral and practical compatibility.

The moral harmony lies in ensuring that the supremacy or hierarchy of moral principles is also ensured and there is no doubt in the event of a conflict between the two principles. If there is any moral deviation in the person, then he should also be able to justify that deviation. In Kant's words, "I have the right to violate a rule only if I can say that in such a situation, I can be considered to be violating the rule as well as I am."



Source: <https://www.integritysolutions.com>

National Education Policies:

Building a culture of lawfulness starts with strengthening our ethical values and the ability to act upon them. To that end, the Education for Justice initiative and education policies are developed a series of Integrity and Ethics Modules, which lecturers can use as a basis for teaching in universities and academic institutions across the world. The modules seek to enhance students' ethical awareness and commitment to acting with integrity and equip them with the necessary skills to apply and spread these norms in life, work and society.



Source: <https://tradebrains.in/>

This famous song by Safdar Hashmi not only underlines the need for education in life but also its importance. Keeping in view the importance of education in life, the present government has approved a new National Education Policy for comprehensive changes in the education sector. After nearly three decades, the new education policy has been approved in the country. Earlier the National Education Policy was formulated in the year 1986 and it was amended in the year 1992. It is expected that this education policy will lay the foundation for new and all-round changes in the education sector. It is known that the world's largest consultation process was organized to prepare the National Education Policy, 2020. In which constructive suggestions were sought from different sections of the country.

This new education policy, based on the Kasturirangan Committee's recommendations on easy access to education, the fundamental pillars of equality, quality, affordability and accountability, is in line with the 'Agenda 2030' for sustainable development and aims to adapt to the needs of the 21st century. And to make college education more holistic, flexible, India has to be transformed into a knowledge-based vibrant society and global superpower, bringing out the unique capabilities inherent in each student.

WHY NEED TO CHANGE EDUCATION POLICY?

Changing the existing education system was needed to cater to the needs of a knowledge-based economy in the changing global scenario. A new education policy was needed to enhance the quality of education, to promote innovation and research. There was a need to change the education policy to adopt global standards of education to ensure the global access to the Indian educational system. National Education Policy, 2020 Special attention has been given to issues like access, equity, quality, affordability and accountability of education in the National Education Policy-2020.

RELATED CHALLENGES

- **Expensive Education:** The new education policy has paved the way for the entry of foreign universities, various academicians believe that the admission of foreign universities is likely to make the Indian education system expensive. As a result, it will be challenging for lower class students to get higher education.
- **Exodus of teachers:** With the admission of foreign universities, skilled teachers of India can also migrate for teaching in these universities.

- **Sanskritisation of education:** It is alleged by the South Indian states that the government is trying to Sanskritise education with the 'Tri-language' formula.
- **Disregard of Parliament:** Opposition alleges that the process of Parliament was violated in allowing this policy that determines the condition and direction of Indian education. Earlier the National Policy of Education, 1986 was also implemented by the Parliament.
- **Lack of human resource:** At present there is a lack of skilled teachers in the field of elementary education, there are practical problems in the implementation of the system for elementary education under the National Education Policy, 2020.

ACCOUNTABILITY IN GOVERNANCE:



Source: <https://gujarat.pscnotes.com/>

WHAT IS ACCOUNTABILITY?

Accountability ensures that the actions taken by public officials and the decisions taken by them are reviewed to determine whether the government's initiatives are meeting their stated objectives or not, and the community they benefit from this, whether they are benefiting them or not and contributing to better administration and poverty alleviation.

- Thus the concept of accountability involves two distinct stages: responsibility and Enforcement.
 - Responsibility means providing information about their decisions and actions by the government, its agencies and government officials, and disclosing the justification of these decisions and actions to the public and the accountability bodies performing the oversight / monitoring.
 - Enforcement implies that the public or entities responsible for accountability may approve the infringing party or remedy the infringing behavior.

WHY IS ACCOUNTABILITY IMPORTANT FOR GOVERNANCE?

- The evaluation of the existing effectiveness of public officials or bodies ensures that-
 - ✓ They are performing to their full potential.

- ✓ There is significant expenditure in the supply of public services.
- ✓ Promoting confidence in the government.
- ✓ Responsible to the community whose duty it is to serve them.

FIGHTING AGAINST CORRUPTION:



Source: <https://ua.usembassy.gov/>

Corruption is a serious crime that weakens the social and economic development of the country. There is no country, region or community left from corruption in today's time. It has spread to all parts of the world whether it is political, social or economic. It also weakens democratic institutions, contributes to government instability and slows down economic growth.

There has been a lot of awareness about corruption in recent years, due to which governments have been forced to create Anti-Corruption Act 1988, Citizen Charter, Right to Information-2005 etc.

GOVERNMENT'S STRONG INITIATIVE AGAINST CORRUPTION:

The initiative taken by the government against corruption is not new but the government has been struggling in this direction for a long time. Struggle against corruption by the Government Anti-Corruption Act, an independent Central Vigilance Commission, Comptroller and Auditor General, Judge (Inquiry) Act, Lokpal and Public Commissioner Act 2013, Whistle Blowers Security Act 2011, Black Money and Money Laundering Act, Benami Lane Can be seen under the leadership of a strong and periodically tried institutional and legislative framework including the Deed (Prohibition) act.

GOVERNMENT ACTIONS THAT WEAKENED THE FIGHT AGAINST CORRUPTION:

Recently, anti-corruption laws and institutions have been constantly questioned. The flaws of anti-corruption laws and institutions can be seen under the following points - In 2015, the government proposed an amendment to the Prevention of Corruption Act. The Amendment Bill, which was later approved by Parliament, weakens the definition of corruption and increases the burden of proof required to punish the corrupt.

Under the current provisions, investigating agencies have been barred from starting investigations into allegations of corruption without prior approval from the government. The Lokpal Act was to be enacted to establish an independent and powerful anti-corruption ombudsman, which could operate without fear or favor against corruption, but the government appointed the Lokpal in 2019.

PUBLIC FUNDING OF ELECTION:

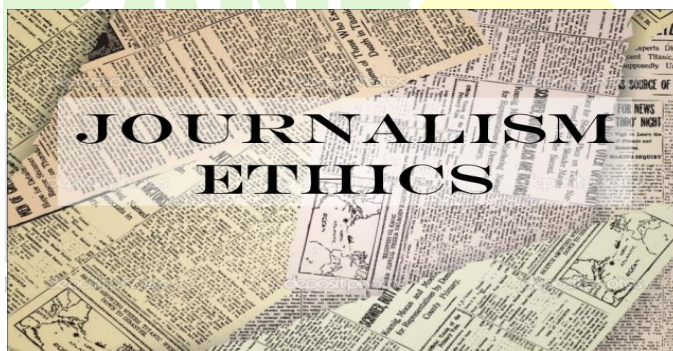
- The idea of elections at government expense is welcome, but if a strong law is not enacted to ban illegal money in election campaigns, then there is more possibility of this attempt failing. The Election Commission suspects that the government money will become another source of money without reducing the use of black money in the election campaign.

WHAT SHOULD BE DONE?

- In fact, the concept of government funded elections rests on the fact that once the parties get government allocation, private funding will stop in the elections. Money flowing like water will be curbed.
- It is important to note that we have already made such laws which talk about curbing the excess expenditure during elections, but we have not been successful in this.
- Therefore, first effort should be made to curb the illegal money received by political parties. If the parties do not have money to spend, then the money flowing in the elections will stop automatically.

MEDIA ETHICS:

It is a subdivision of applied ethics that is linked to specific ethical principles and standards of media, including broadcast media, film, theater, art, print media and the Internet.



Source: <https://image.slidesharecdn.com/>

ISSUES RELATED TO MEDIA ETHICS:

- Issues related to ethical principles and values for conduct, role and mass media especially 'journalistic policy' and 'content of advertising ethics'.
- In relation to news coverage, such as fairness, objectivity, balance, bias, privacy and public interest, etc.
- Issues related to institutional level, such as media ownership and control, commercialization, accountability, politics-media alliances regulation (eg censorship).
- Ethical issues related to the above media can be resolved by effective Ethical Code and Code of Conduct, Rules, Regulations and Law etc.

THE CONCLUSION:

A nation cannot progress if it has lost its moral character. Today our country suffers from regionalism, communalism and terrorism. If our young men and women get involved in immoral activities today, it is only due to lack of proper

education. Only through human values can teach them the righteous way to achieve success in the proper direction. Thus, imparting moral education from the grassroots to the university level is very important for an honest citizen.

YOJANA MAGAZINE QUIZ- SEPTEMBER 2020

Ques: 1) In the National Education Policy 2020, to which class the teacher has been emphasized to teach lessons in mother tongue / local or regional language?

- a) Class 3
- b) Class 4
- c) Class 5
- d) None of the above

Ans: C

Explanation: In NEP-2020, emphasis has been laid on adopting mother tongue / local or regional language as the medium of teaching in education up to class-5.

Ques: 2) According to NEP 2020, it has been said to divide the current 10 + 2 educational model on the basis of a new educational curriculum system. What is that new academic curriculum system?

- a) 3 + 4 + 4 + 5
- b) 5 + 3 + 3 + 4
- c) 4 + 3 + 3 + 5
- d) 5 + 4 + 3 + 3

Ans. B

Explanation: According to NEP 2020, the current 10 + 2 educational model has to be replaced by a new educational curriculum as per the age of 3-8, 8-11, 11-14 and 14-18 respectively in the 5 + 3 + 3 + 4 system. It has been said to divide on the basis.

Ques: 3) According to the National Education Policy 2020, what percentage is targeted to increase the 'Gross Enrolment Ratio' in higher educational institutions?

- a) 25%
- b) 30%
- c) 40%
- d) 50%

Ans. D

Explanation: According to the National Education Policy 2020, the target to increase the 'Gross Enrollment Ratio' in higher educational institutions to 50% by 2035 has been set, along with 3.5 crore new seats in higher educational institutions of the country will be added.

Ques: 4) Consider the following with regards to the purpose of corporate Governance

1. To maximize shareholders value
2. To separate ownership and management control of organization and to make organizations more visibly accountable to a wider range of stakeholders.

3. To ensure that regulatory frameworks are adhered to.

Select the correct option using below code:

- a) 1 only
- b) 2 and 3 only
- c) 2 only
- d) 1 and 3 only

Ans: (c) 2 only

Ques: 5) Consider the following with regards to anticorruption:

- 1 Government Anti-Corruption Act
- 2 Lokpal and Public Commissioner Act 2013
- 3 Black Money and Money Laundering Act
- 4 Whistle Blowers Security Act 2011

which of the above statement is/ are correct with regards to the steps taken by the government against corruption?

- a) 1 & 3 only
- b) 1, 2 & 4 only
- c) 2 & 4 only
- d) All of the above

Ans: (d) All of the above

Explanation: All the above statement are correct regarding the steps taken by the central Government.

Ques: 6) Which of the following is not the work of Election Commission?

- a) The Lok Sabha, the Legislative Assembly, conducts the election of the President and the Vice President.
- b) Granting recognition to political parties
- c) revoking the recognition of a Member of Parliament in its opinion
- d) To advise the Governor on issues related to the disqualification of the members of the Legislative Council

Ans: (c) revoking the recognition of a Member of Parliament in its opinion

Explanation: The Election Commission cannot revoke the recognition of a Member of Parliament for its consideration, for this it will have to consult the President.

Ques: 7) Ethics may be viewed in communication as -----

- a) Meaning defined by consensus
- b) Moral choices in communication
- c) A substitute for an obscene word
- d) A communication that requires conventional response

Ans: (b) moral choices in communication

Ques: 8) What does presentation as an journalist ethics involves

- a) Judicious about naming
- b) Cautious about identifying judicial suspects
- c) Correctly spoken or written language
- d) None of the above

Ans: (c) Correctly spoken or written language

Ques: 9) What are the following steps to be taken by the government for funding election?

- a. To curb the illegal money received by political parties
- b. Private funding should be stopped.
- c. Need to create a special law to curb the excess expenditure during elections.

Choose the correct option using given codes below:

- a) a and b only
- b) b and c only
- c) a and c only
- d) All a, b and c

Ans: (D) All a, b and c

Ques: 10) Which of the following is not the challenge associated with the new national educational policy?

- a) Expensive Education
- b) Surplus amount of human resource
- c) Exodus of teachers

Ans: (b) Surplus amount of human resource

Explanation: Lack of human resource is the challenge associated with the new national educational policy.

KURUKSHETRA MAGAZINE SUMMARY: SEPTEMBER 2020

TOPIC: AGRICULTURE RESEARCH

The lockdown imposed by the global pandemic coronavirus (COVID-19) has severely affected most sectors of the economy, making agriculture the center of discussion as an engine of economic growth and an important palliative. The removal of restrictions under the Essential Commodities Act has helped attract private investment in agriculture. The government should provide special help to farmers of cereals, pulses, oilseeds, onions and potatoes, who have been adversely affected by the policy regime that discourages private investment.



Source: <https://ied.eu/wp-content>

- The new ordinances passed by the government are expected to enable inter-state trade and promote contract farming, which will provide major assistance to farmers. Keeping in mind the uncertainties and risks in agriculture, government policy efforts now include measures to eliminate risks in crop and livestock, modernization of improved agro-logistics and marketing measures with the provision of adequate storage facilities near agricultural markets has started focusing on ensuring effective government intervention.

WHY THE NEED FOR COMPREHENSIVE CHANGE IN AGRICULTURE?



Source: <https://theindianwire.com/>

- Indian agriculture has come a long way from subsistence farming to increasing surplus agricultural production. This situation calls for a revolutionary change in the direction of development of the ecosystem of agricultural infrastructure as a whole.
- There is a need to enact a central marketing law in the direction of providing adequate options for farmers to sell their produce at remunerative prices, uninterrupted inter-state trade, e-trading of agricultural products & to promote agriculture research for better yield.

- It is noteworthy that land fragmentation is the main reason for the declining credit status of the agricultural sector in India. Land fragmentation has neither yielded promising results nor increased agricultural productivity. There is clearly a need to think seriously about this situation and solve this problem.

PRIORITIZING AGRICULTURE SECTOR:

- With increasing public population, agriculture will also have to progress to meet its food demand. For this, humans have to use technologies that do not pollute the environment while being better, so that the land remains fertile and gives higher yields, otherwise India may face a food crisis in the near future.

IMPORTANCE OF AGRICULTURE IN INDIAN ECONOMY:

- Agriculture has been important in India since ancient times. Here raw material is obtained from agriculture for all main industries like cotton, sugarcane etc. Apart from this, many other industries indirectly depend on agriculture such as rice mills, oil mills etc. which require raw materials. However, in spite of increasing industrialization, the employment in agriculture sector is not decreasing, there are new opportunities. As more advanced technologies come, there are possibilities of more opportunities.

ROLE OF AGRICULTURE IN THE FIELD OF INTERNATIONAL TRADE:



Source: <https://cor.europa.eu/en/>

India mainly exports spices, oilseeds, tobacco and tea etc. in the world. About 50 percent of the total products exported by India are agricultural related. Although the economy is benefited by the products exported from India, but sometimes due to some reasons like excessive tax etc., have to be lost. Although not all countries have the same taxes but in developed countries there are more. This happens because they do not want to increase competition in this area and promote the industries of their country, which makes the exported products expensive there.

ROLE OF AGRICULTURE IN ECONOMIC PLANNING:



Source: <https://neostencil.com>

Other industries are also connected to the agricultural industry. For example, the Department of Transport is an important part of the Department of Agriculture because transportation has a role in moving agricultural produce from one place to another or from one country to another. In this way agriculture also supports other industries. Therefore, it proves that agriculture is the backbone of India's economy and if India is to succeed as an economy, then agriculture will have to be upgraded only then the Indian economy will prosper.

GOVERNMENT EFFORTS FOR AGRICULTURAL REFORM

NATIONAL AGRICULTURAL MARKET SCHEME



Source: <https://www.technologyforyou.org/>

- Under the National Agricultural Market Scheme (e-NAM), an innovative mandi process was launched to bring revolution in agricultural mandis through transparency and competition, ensuring better price discovery.

AGRICULTURAL PRODUCE AND LIVESTOCK MARKETING (PROMOTION AND SIMPLIFICATION) ACT, 2017

- The Agricultural Produce and Livestock Marketing (Promotion and Simplification) Act, 2017 was issued for adoption by the States / UTs. This includes reforms like e-trade, warehouses as sub-yards, declaration of cold storage, rationalization of market fees and commission charges and private markets in agriculture.

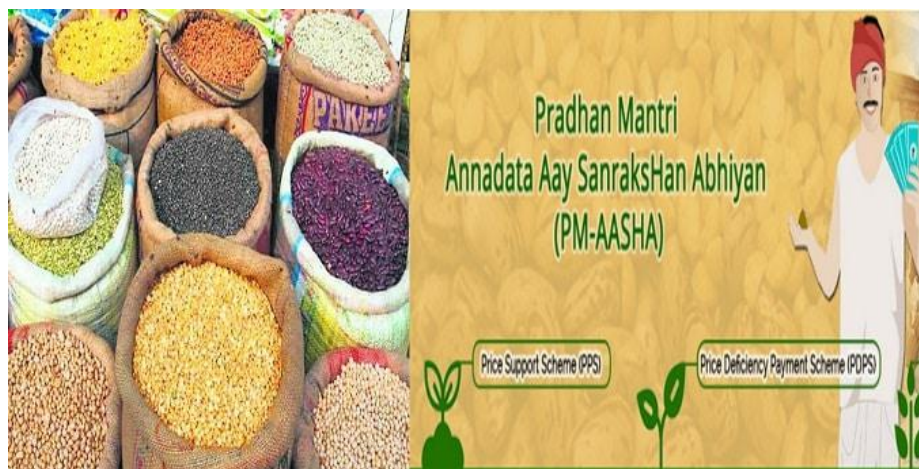
PM-KISAN YOJANA



Source: <https://i2.wp.com/>

- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** scheme is a central sector scheme launched by Prime Minister Narendra Modi on 24 February 2019 with the objective of providing financial assistance to small and marginal farmers.
- Under this scheme, direct income support at the rate of Rs 6,000 per year is provided to the eligible farmer families.

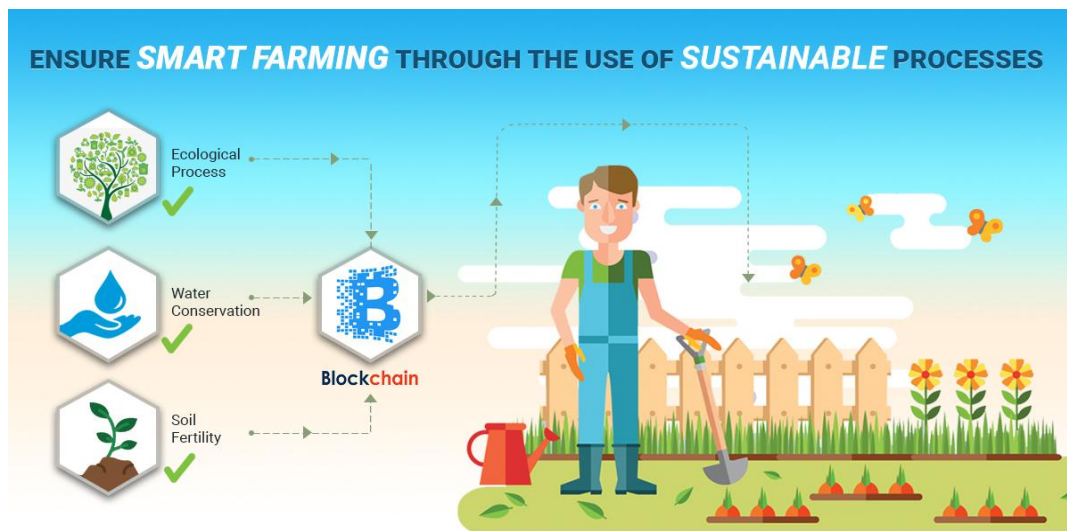
PM- ASHA SCHEME



Source: <https://www.india.gov.in/>

- Keeping in mind the government's farmer friendly initiatives as well as its accountability to the Annadata, the Union Cabinet has launched a comprehensive scheme 'Pradhan Mantri Annadata Aay Sanrakshana Abhiyan- PM-AASHA' in 2018. The new overall plan includes the system of ensuring fair prices for farmers and the major components under it are as follows:
 - Price Support Scheme-PSS
 - Price Deficiency Payment Scheme- PDPS
 - Private Procurement & Stockist Scheme- PPSS

RESEARCH AND DEVELOPMENT FOR SUSTAINABLE AGRICULTURE PROCESS:



Source: <https://www.qlikchain.com/>

- Sustainable agriculture is a type of agricultural system that can provide sufficient food grains and benefits to the present day population without destroying the productivity of the land or causing great harm to the environment. Sustainable farming systems are those which are least toxic, which handle energy properly and still maintain the level of export and profit, ie low energy agriculture or organic agriculture. **Hence, sustainable agriculture is one which: -**
- Supports beneficial productivity.
 - Conserves environmental quality.
 - Uses natural wealth efficiently.
 - Provides consumers with reasonably priced, good quality products.
 - Depends less on the assets that are deregulated.
 - Improves the standard of living of farmers and rural societies.
 - And sustainable agriculture will be effective for the coming generations.

IMPORTANT ORGANIC FERTILIZERS (BIO-FERTILIZER)

Some of the main varieties of organic manures used in agro-based industries are as follows:



Source: <https://5.imimg.com/>

- **Rhizobium Bio-** fertilizer: Rhizobium is a type of symbiotic bacteria found in the roots (glands) of leguminous plants. These glands serve as very small size nitrogen producing factories in the fields. These bacteria use more nitrogen than leguminous plants need. Additional stable nitrogen is used to provide manure etc. to the land. Rhizobium is more efficient than other types of independent nitrogen fixative bacteria and can stabilize 200 kg N / ha / yr annually.
- **Azotobacter Biofertilizer:** Azotobacter are nitrogenous bacteria of independent GV that inhabit the air. They grow around the rhizosphere root and make atmospheric nitrogen irreversibly stable and are present in special grains. These bacteria produce growth hormones which help in plant growth and increase their yield.
- **Blue-green algae:** Blue-green algae (Blue Green Algal, BGA or cyanobacteria) such as 'Nostoc' and 'Anabaena' are independent photosynthetic organisms that stabilize atmospheric nitrogen. In paddy fields filled with water, these blue-green algae act as nitrogen biofertilizers.
- There is wisdom in developing an integrated nutrient supply system arising from a combination of chemical fertilizers and bio-fertilizers.

BIOTECHNOLOGY AND MODERN AGRICULTURAL SYSTEMS



Source: <https://www.economist.com/>

While traditional reproductive processes have reached their zenith, on the one hand, a lot of possibilities of "green revolution" emerge. Agricultural biotechnology, or gene technical or genetic engineering, can act as a second "green revolution", with the goal of producing some high-productivity plant varieties that have the following characteristics: - (i) tolerance to combating herbicide (ii) ability to combat pests (iii) potency to combat pathogens such as viruses, bacteria and fungi. Cropped plants produced by these techniques have been called transgenics or genetically modified plants or genetically modified organisms, GMOs.



Source: <https://guardian.ng/>

Using the techniques of genetic engineering, it has been possible to convert a large number of agricultural and ornamental plants. Transgenic plants have been created for the following purposes:

- Resistance of crops against herbicides.
- Resistant ability of plants to fight against pests and diseases.
- Stabilization of atmospheric nitrogen by cereal plants.
- Tolerance to excessive saline soil and excess water in crops.
- Power of plants to fight drought.
- Increase in quality of plant nutrients.
- Increase in the period of preservation of fruits and vegetables.

POSSIBLE SOLUTIONS

- The agricultural sector is an important segment for inclusive growth and provides impetus to the economy, especially when the economy is not performing well.
- The issue of inequality in agricultural expenditure and growth drivers must be addressed. Despite the high development in the livestock and fisheries sector, the expenditure on these areas is relatively low. Therefore, it is necessary to increase the expenditure on these areas, given the contribution of the livestock and fisheries sector.
- Spending on research and development in agriculture should be increased from about 0.40 percent of GDP to 1 percent. There is a need for innovative experimentation in agricultural research and development to develop

cyber agriculture physical systems for micro agriculture, highly nutritious and processed varieties, climate resistant technologies, artificial intelligence based agriculture and market consultancy.

- In view of India's dependence on agriculture and climate-induced disasters, the implementation of the Indian Council of Agricultural Research's 'Climate Smart Villages' retention across the country should be expanded.
- An agency should be set up to collect data related to the agricultural sector. This institution can be helpful in identification of beneficiaries, better targeting of subsidies and policy formulation.
- There is a need to start agricultural start-ups to give a greater boost to modern entrepreneurship in Indian agriculture. The promotion of agricultural services under the Start-up India scheme will provide an incentive for farmers to adopt modern technology and on the other hand, it will also increase their income.
- Governments are mainly responsible for the action related to reforms in any sector. It is to be known that agriculture is the subject of a state list, so the role of the center is limited. But the way in which the implementation of GST has seen unprecedented cooperation between the center-states. Similar cooperation is also required in the agriculture sector. In agriculture sector also, solution of problems related to agriculture can be found by creating integrated council.

THE CONCLUSION

- It is known that India has a large farming population. If this sector continues to be problematic, then the already existing economic inequality in India will increase further and overall demand may also come down which may also result in negative growth. But despite all these, serious efforts have not been seen by the governments to improve the agriculture sector in India. The Land Reforms Act in the past is an important example of this. The need of the hour now is that governments should also take this area seriously and try to implement reforms based on a comprehensive strategy that can bring about structural changes in this area.

KURUKSHETRA MAGAZINE QUIZ -SEPTEMBER 2020

Ques: 1) Consider the following reasons that calls for the need of comprehensive change in agriculture

- Surplus agricultural production that calls for a revolutionary change in the ecosystem of agricultural infrastructure.
- Inadequate options for farmers to sell their produce at remunerative prices.
- land fragmentation, the main reason for the declining credit status of the agricultural sector in India.

Choose the correct option using given codes below

- a and b only
- b and C only
- None of these
- All the above

Ans: (D) All the above

Ques: 2) Which of the following statement is/are correct with regards to role of agriculture in the field of international trade

- India mainly exports spices, oilseeds, tobacco and tea etc. in the world
- About 50 percent of the total products exported by India are agricultural related

Select the correct option using given codes below:

- a) I only
- b) II only
- c) Both I & II
- d) None of the above

Ans: c. Both I & II

Explanation: Both the statements about the role of agriculture in the field of international trade are correct.

Ques: 3) Name the initiative taken by the government for agriculture reforms

- a) PM-Kisan Yojana
- b) PM- Jan dhan Scheme
- c) PM- Jal jeevan mission
- d) PM- suraksha bima scheme

Ans: (a) PM-Kisan Yojana

Ques: 4) What is the meaning of Sustainable agriculture?

- a) It is a production system that sustains the health of soils, ecosystems, and people.
- b) It is a type of agricultural system that can provide sufficient food grains and benefits to the present day population without destroying the productivity of the land.
- c) It is a practice of growing crops and raising livestock sufficient only for one's own use, without any surplus for trade.
- d) It is an agricultural setting to produce labor and commodities such as meat, eggs, milk, fur, leather, and wool.

Ans: (b) It is a type of agricultural system that can provide sufficient food grains and benefits to the present day population without destroying the productivity of the land.

Ques: 5) Consider the following statements with regards to benefits of Sustainable agriculture

1. It conserves environmental quality
2. It uses natural wealth efficiently
3. It provides consumers with reasonably priced, good quality products

Select the correct option using given codes below

- a) 1 & 2 only
- b) 2 & 3 only
- c) 3 only
- d) All of the above

Ans: (d) All of the above

Ques: 6) When was the National agriculture Market (e-NAM) inaugurated by the prime minister Narendra Modi to provide a fair price to farmers for their farm produce?

- a) 15 May 2017
- b) 18 September 2016

- c) 14 April 2016
- d) 22 August 2018

Ans: (c) 14 April 2016

Ques: 7) Name the umbrella scheme launched by the central Government that aims to ensure that farmers get remunerative prices for their produce.

- a) Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)
- b) Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDSA)
- c) Pradhanmantri Jan kalyankari Yojna Prachar Prasar Abhiyan (PMJKYPA)
- d) Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)

Ans: (d) Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)

Ques: 8) Consider the following facts with regards to the main varieties of organic manures used in agro-based industries

1. Rhizobium Bio- fertilizer
2. Azotobacter Biofertilizer
3. Blue-green algae

Select the correct option using given codes below

- a) 1 & 2 only
- b) 2 & 3 only
- c) 1 & 3 only
- d) All of the above

Ans: (D) All of the above

Ques: 9) Which of the following refers to the Green Revolution?

- a) Use of green manure
- b) High production of crops
- c) High Yielding Variety Programme (HYVP)
- d) Green Vegetation

Ans: (C) High Yield Diversity Program

Explanation: The Green Revolution was first introduced in India during the Kharif season as a 'new agricultural strategy' and was named the High Yielding Variety Program (HYVP). This program was introduced as a package mainly because the program relied on regular and adequate irrigation, fertilizers, seeds of high yielding varieties, pesticides. Hence, C is the correct option.

Ques: 10) Name the characteristics possessed by the green revolution plant

- a. tolerance to combating herbicide
- b. ability to accept pests
- c. potency to combat pathogens such as viruses, bacteria and fungi

Select the option using given codes below:

- a) a & c only
- b) b only
- c) c & b only
- d) All the above

Ans: (A) a & c only

CURRENT AFFAIRS QUESTION BANK: SEPTEMBER 2020

Q.1 Which organisation developed World's Largest Solar Tree?

- a) Siemens
- b) DRDO
- c) IIT Kharagpur
- d) CSIR-CMERI
- e) None of these

Q.2 Which of the following bank has partnered with Vedanta Ltd for long term syndicated loan facility for Rs 10,000 crore?

- a) Union Bank of India
- b) UCO Bank
- c) State Bank of India
- d) Syndicate Bank
- e) None of these

Q.3 With whom Ministry of Defence has signed a contract of Rs 2580 crore to supply six Pinaka regiments, a system rocket launcher to the Indian Army by 2024?

- a) Tata Power Company Ltd
- b) Larsen & Toubro
- c) Bharat Earth Movers Ltd
- d) All of the above
- e) None of these

Q.4 Recently, how much loan amount is approved by Japan to India to fight COVID-19?

- a) Rs 4500 crore
- b) Rs 1500 crore
- c) Rs 5500 crore
- d) Rs 3500 crore
- e) None of these

Q.5 Who among the following has developed 'MEDBOT'?

- a) Indian Railways
- b) Maharashtra Police

- c) Wipro
- d) Indian Army
- e) None of these

Q.6 The National Statistical Office (NSO), Ministry of Statistics and Programme Implementation has released data displaying that Indian Economy is contracted by _____% for Q1 for FY 2020-21.

- a) 13.9%
- b) 23.9%
- c) 28.9%
- d) 33.9%
- e) None of these

Q.7 Recently, India held a bilateral meet with which country in order to achieve cooperation in the field of trade, defence sector?

- a) Somalia
- b) Ethiopia
- c) Mali
- d) Nigeria
- e) None of these

Q.8 Who is appointed as Chairman of Press Trust of India?

- a) Aweek Sarkar
- b) Hemant Khatri
- c) L V Sarat Babu
- d) Vijay Kumar Chopra
- e) None of these

Q.9 Who among the following has introduced 'LiGo', an AI-based Chabot?

- a) ICICI Prudential Life Insurance
- b) HDFC Life
- c) SBI Life Insurance Company
- d) LIC
- e) None of these

Q.10 What is the name of the galaxy which is recently discovered by Indian Astronomers?

- a) Pinwheel Galaxy 3
- b) AUDFs01
- c) Messier 88
- d) Maffei 5
- e) None of these

Q.11 Who among the following is observing 'Swachhta Pakhwada'?

- a) Ministry of Youth Affairs and Sports
- b) Indian Railways
- c) Department of Fertilizers

- d) CSIR
- e) None of these

Q.12 When is World Coconut Day marked?

- a) 22nd September 2020
- b) 2nd September 2020
- c) 2nd July 2020
- d) 22nd July 2020
- e) None of these

Q.13 What is the name of the programme launched and approved by union cabinet for Civil Services and Capacity Building?

- a) Mission Civil Services Capacity Building
- b) Mission Civil Servants
- c) Mission Karma
- d) Mission Karmayogi
- e) None of these

Q.14 Coal India Ltd (CIL) has decided to invest Rs _____ for achieving the target in 500 projects?

- a) Rs 1.22 lakh crore
- b) Rs 2.22 lakh crore
- c) Rs 3.22 lakh crore
- d) Rs 4.22 lakh crore
- e) None of these

Q.15 Who is given additional charge as Director-General of Bureau of Civil Aviation Security (BCAS)?

- a) Rakesh Asthana
- b) Hemant Khatri
- c) Usha Padhee
- d) Vijay Kumar Chopra
- e) None of these

Q.16 India ranked at what position in 13th Global Innovation Index 2020?

- a) 35th
- b) 48th
- c) 25th
- d) 59th
- e) None of these

Q.17 Which country topped in 13th Global Innovation Index 2020?

- a) Switzerland
- b) Sweden
- c) UK
- d) US
- e) None of these

Q.18 Which of the following company ranked as the world's number 1 solar energy company in terms of capacity?

- a) Tata Power Solar System Ltd
- b) Moser Baer Photovoltaic Ltd
- c) Adani Green Energy Ltd
- d) Kotak Urja Pvt Ltd
- e) None of these

Q.19 What is the name of the contest based on water conservation which is launched by Jal Shakti ministry?

- a) Jal Mahatva
- b) Jal Sanrankshan
- c) Water Heroes – Share Your Stories
- d) Water Protectors- The Real Heroes
- e) None of these

Q.20 Recently, Union Cabinet chaired by PM Modi approved to sign MoU between India and Japan in which sector?

- a) Infrastructure
- b) Water Management
- c) Information Technology
- d) Textile
- e) None of these

Q.21 Who is appointed as MD and CEO of South Indian Bank?

- a) Rakesh Asthana
- b) Hemant Khatri
- c) S Harishankar
- d) Murali Ramakrishnan
- e) None of these

Q.22 Who is appointed as MD and CEO of Punjab and Sind Bank?

- a) S Krishnan
- b) Hemant Khatri
- c) S Harishankar
- d) K Padmakar
- e) None of these

Q.23 Which country held the chairmanship of BIMSTEC 2020?

- a) Bangladesh
- b) Myanmar
- c) Sri Lanka
- d) Bhutan
- e) None of these

Q.24 Who among the following organized National Tribal Research Conclave?

- a) Indian Institute of Public Administration

- b) Ministry of tribal affairs
- c) Centre of Excellence for tribal affairs
- d) All of the above
- e) None of these

Q.25 Which of the following university topped in World University Rankings 2021?

- a) Harvard University
- b) California Institute of Technology
- c) Massachusetts Institute of Technology
- d) Stanford University
- e) None of these

Q.26 Which state-appointed India's first-ever woman ambulance driver?

- a) Tamil Nadu
- b) Andhra Pradesh
- c) Maharashtra
- d) Kerala
- e) None of these

Q.27 Germany launched the Indo-Pacific strategy with India to work in which of the following sector?

- a) Maritime safety
- b) Disaster risk management
- c) Defence Sector
- d) Both (a) and (b)
- e) None of these

Q.28 What is the name of the virtual property exhibition launched by ICICI Bank?

- a) Home Utsav
- b) Online Home Tour
- c) Home Exhibition
- d) Griha Utsav
- e) None of these

Q.29 Which of the following bank launched Home Utsav, a virtual property exhibition?

- a) Punjab National Bank
- b) Punjab and Sindh Bank
- c) Axis Bank
- d) ICICI Bank
- e) None of these

Q.30 Who is appointed as ambassador of India to the Republic of Croatia?

- a) Rahul Srivastava
- b) Raj Srivastava
- c) Gaitri Issar Kumar
- d) Manish Prabhat

- e) None of these

Q.31 Who is appointed as Brand Ambassador of 'SBOTOP' a sportsbook brand?

- a) Dwayne Bravo
- b) Harbhajan Singh
- c) Lasith Malinga
- d) Pat Cummins
- e) None of these

Q.32 Under which country's presidency was the 5th BRICS Culture Ministers Meet conducted?

- a) Brazil
- b) China
- c) South Africa
- d) Russia
- e) None of these

Q.33 Who won 48th Annual World Open Online Chess Tournament?

- a) Baadur Jobava
- b) Sam Sevian
- c) P Inian
- d) Nyzhyk Illia
- e) None of these

Q.34 When is International Day of Charity marked?

- a) 25th Sep
- b) 5th Sep
- c) 29th Sep
- d) 11th Sep
- e) None of these

Q.35 Which country hosted G20 foreign Ministers Meet 2020?

- a) Turkey
- b) Japan
- c) Saudi Arabia
- d) Indonesia
- e) None of these

Q.36 Which state topped 4th Business Reform Action Plan (BRAP) ranking for 2018-19?

- a) Uttar Pradesh
- b) Andhra Pradesh
- c) Jharkhand
- d) Gujarat
- e) None of these

Q.37 Which state launched 'I Rakhwali' App?

- a) Punjab
- b) Andhra Pradesh
- c) Jharkhand
- d) Gujarat
- e) None of these

Q.38 Which institute partnered with National Institute of Urban Affairs (NIUA) to have the development of BASIIC (Building Accessible Safe Inclusive Indian Cities)?

- a) IIT Kharagpur
- b) IIT Patna
- c) IIT Roorkee
- d) IIT Bombay
- e) None of these

Q.39 Who among the following is appointed as President of SIAM (Society of Indian Automobile Manufacturers)?

- a) Kenichi Ayukawa
- b) Rajan Wadhera
- c) Vinod Aggarwal
- d) Vipin Sondhi
- e) None of these

Q.40 Who won Formula One Italian Grand Prix 2020?

- a) Lance Stroll
- b) Pierre Gasly
- c) Carlos Sainz
- d) Lewis Hamilton
- e) None of these

Q.41 Ian Bell, announced his retirement from which sports?

- a) Tennis
- b) Badminton
- c) Football
- d) Cricket
- e) None of these

Q.42 Which state/UT launched 10 Hafte-10 Baje-10 Minute campaign?

- a) Delhi
- b) Maharashtra
- c) Chandigarh
- d) Tamil Nadu
- e) None of these

Q.43 Which country chaired the 35th FAO Regional Conference for Asia and Pacific 2020?

- a) South Africa
- b) Sri Lanka

- c) India
- d) Bhutan
- e) None of these

Q.44 Which of the following guideline is issued by consumer affairs ministry on advertisements?

- a) Blogs/tweets by celebrities should be based information with the product
- b) Disclaimers should be noticeable by the consumer and must not be in small font size
- c) Voiceover format of disclaimer should also be in sync manner of the ads
- d) All of the above
- e) None of these

Q.45 When is International Day of Clean Air for Blue Skies observed?

- a) 17th Sep 2020
- b) 8th Sep 2020
- c) 18th Sep 2020
- d) 7th Sep 2020
- e) None of these

Q.46 Where will be Cannabis Medicine Project setup?

- a) Jharkhand
- b) Jammu and Kashmir
- c) Goa
- d) Kerala
- e) None of these

Q.47 Which company partnered with Atal Innovation Mission to provide support to innovators and entrepreneurs?

- a) ESDS
- b) KPIT Technologies
- c) Wipro
- d) Freshworks Inc.
- e) None of these

Q.48 What is the name of the toll free mental health rehabilitation helpline number launched by Social Justice and Empowerment ministry?

- a) VISHWAS
- b) KIRAN
- c) GOOD VIBES
- d) POSITIVITY
- e) None of these

Q.49 India collaborated which country/countries to achieve development in 5G Technology?

- a) Russia
- b) United States
- c) Israel
- d) Both (b) and (c)

- e) None of these

Q.50 Which state or union territory launched online portal named as SPARROW (Smart Performance Appraisal Report Recording Online Window)?

- a) Chandigarh
- b) Delhi
- c) Jammu Kashmir
- d) Madhya Pradesh
- e) None of these

Q.51 When is International Literacy Day marked?

- a) 14th June
- b) 27th Dec
- c) 9th Feb
- d) 8th Sep
- e) None of these

Q.52 Which of the following tech firm is set to acquire Kaleidoscope Innovation?

- a) TCS
- b) Infosys
- c) Wipro
- d) IBM
- e) None of these

Q.53 As per National Statistical Office, which state has the lowest literacy rate?

- a) Sikkim
- b) Andhra Pradesh
- c) West Bengal
- d) Manipur
- e) None of these

Q.54 Which of the following finance organisation has offered loan to build Delhi-Meerut RRTS Corridor?

- a) Asian Development Bank
- b) New Development Bank
- c) European Bank for Reconstruction and Development
- d) Asian Infrastructure Investment Bank
- e) None of these

Q.55 How much amount of loan Asian Development has offered to build Delhi-Meerut RRTS Corridor?

- a) USD 600 million
- b) USD 400 million
- c) USD 500 million
- d) USD 300 million
- e) None of these

Q.56 Who is appointed as President of Federation of Automobile Dealers Association (FADA)?

- a) Sukhbir Singh
- b) G Srinivasan
- c) Ashish H. Kale
- d) Vinkesh Gulati
- e) None of these

Q.57 Which bank launched 'Signature Visa Debit Card'?

- a) Allahabad Bank
- b) Bank of India
- c) Bank of Maharashtra
- d) UCO Bank
- e) None of these

Q.58 Fitch Ratings has projected that India's economy to contract ____% in FY 2020-21?

- a) 9.5%
- b) 10.5%
- c) 11.5%
- d) 8.5%
- e) None of these

Q.59 Which of the following PSU/PSUs to join as corporate partners for International Solar Alliance Coalition for Sustainable Climate Action?

- a) Coal India
- b) NTPC
- c) GAIL India Limited
- d) Both (b) and (c)
- e) None of these

Q.60 When is International Day to Protect Education from Attack marked?

- a) 14th June
- b) 27th Dec
- c) 9th Feb
- d) 9th Sep
- e) None of these

Q.61 Sir David Attenborough, who is conferred with India Gandhi Peace Prize for 2019, belongs to which profession?

- a) Professor
- b) Social Activist
- c) Author
- d) Businessman
- e) None of these

Q.62 In which state Patrika Gate situated which is inaugurated by PM Narendra Modi?

- a) Rajasthan
- b) Andhra Pradesh
- c) West Bengal
- d) Manipur
- e) None of these

Q.63 Which of the following bank topped the EASE Banking Reforms Index 2.0?

- a) Punjab and National Bank
- b) Oriental Bank of Commerce
- c) State Bank of India
- d) Bank of Baroda
- e) None of these

Q.64 On the basis of which theme the EASE Banking Reforms Index 2.0 observed?

- a) Responsible Banking
- b) PSBs as Udayamimitra for MSMEs
- c) Credit Off-take
- d) All of the Above
- e) None of these

Q.65 India and Angola signed an agreement to achieve cooperation in which of the following field?

- a) Agreement to exempt visa for holders of diplomatic, official and service passports
- b) Agreement in the fields of health
- c) Agreement in the renewable energy sector
- d) Both (a) and (b)
- e) None of these

Q.66 Which state/UT launched India's First Integrated Ambulance Service to provide medical services?

- a) Uttarakhand
- b) Delhi
- c) Karnataka
- d) Maharashtra
- e) None of these

Q.67 As per 'Levels and Trends in Child Mortality' Report 2020, India has marked ____% annual reduction rate in under-five mortality between 1990 and 2019?

- a) 7.5%
- b) 4.5%
- c) 3.5%
- d) 8.5%
- e) None of these

Q.68 How much amount of fund is allotted for Pradhan Mantri Matsya Sampada Yojana?

- a) Rs 20,050 crore.
- b) Rs 30,050 crore.

- c) Rs 25,050 crore.
- d) Rs 33,050 crore.
- e) None of these

Q.69 When is World Suicide Prevention Day marked?

- a) 24th June
- b) 7th Dec
- c) 19th Feb
- d) 10th Sep
- e) None of these

Q.70 Which is the first PSU in power sector whose assets will be done through InvIT model?

- a) NTPC Ltd
- b) Power Grid
- c) ONGC
- d) GAIL
- e) None of these

Q.71 Which country launched 'Asol Chini' campaign to track fake rumors and news on social media platforms?

- a) Myanmar
- b) India
- c) Indonesia
- d) Bangladesh
- e) None of these

Q.72 Recently India hold dialogue with which country/countries in order to have a peaceful, secure, and wealthy, and a rules-based Indo-Pacific region?

- a) Russia
- b) Australia
- c) France
- d) Both (b) and (c)
- e) None of these

Q.73 Doorstep Banking Services by PSBs which is part of EASE Banking Reforms, what does 'E' stands in EASE?

- a) Efficient
- b) Effective
- c) Enhanced
- d) Exclusive
- e) None of these

Q.74 Who is appointed as President of All India Tennis Association?

- a) Anil Jain
- b) Praveen Mahajan
- c) Hironmoy Chatterjee
- d) Anil Dhupar

- e) None of these

Q.75 Who is appointed as Chairman of National School of Drama?

- a) Anupam Kher
- b) Paresh Rawal
- c) Aditi Rao Hydari
- d) Tapsee Panu
- e) None of these

Q.76 With which country India signed MoU in the field of Reciprocal Provision of Supplies and Services between armed forces and self-defence forces?

- a) Russia
- b) North Korea
- c) Japan
- d) Germany
- e) None of these

Q.77 Who among the following launched 'Five Star Villages' scheme?

- a) LIC
- b) India Post
- c) EPFO
- d) ESIC
- e) None of these

Q.78 South India's first 'Kisan Train' was flagged off from which state?

- a) Kerala
- b) Tamil Nadu
- c) Telangana
- d) Andhra Pradesh
- e) None of these

Q.79 The CRISIL Rating agency has projected India's GDP rate at - ____% for the financial year 2020-21?

- a) -9%
- b) -8.5%
- c) -7%
- d) -7.6%
- e) None of these

Q.80 Who among the following addressed the 'School Education in 21st Century' Conclave?

- a) President Ram Nath Kovind
- b) Prime Minister Narendra Modi
- c) Vice President M. Venkaiah Naidu
- d) Both a and b
- e) None of the above

Q.81 Who among the following represented India in 10th East Asia Summit 2020?

- a) Harsh Vardhan Sringla
- b) Pranay Verma
- c) V. Muraleedharan
- d) S Jaishankar
- e) None of these

Q.82 Who among the following launched Climate-Smart Cities Assessment Framework 2.0?

- a) Nitin Gadkari
- b) Sukhbir Singh Sandhu
- c) Hardeep Singh Puri
- d) PM Narendra Modi
- e) None of these

Q.83 Who among the following launched Central Bank Digital Currencies (CBDCs) Testing Platform?

- a) Microsoft
- b) MasterCard
- c) Visa
- d) Capital One
- e) None of these

Q.84 Which state launched 'Piggery Mission'?

- a) West Bengal
- b) Meghalaya
- c) Maharashtra
- d) Andhra Pradesh
- e) None of these

Q.85 Piggery Mission of Meghalaya is funded by which of the following organisation?

- a) National Cooperative Development Corporation
- b) NABARD
- c) Indian Farmers Fertilisers Cooperative Ltd
- d) SBI
- e) None of these

Q.86 Which organisation launched 'iStartup 2.0'?

- a) NITI Aayog
- b) Ministry of MSME
- c) SIDBI
- d) ICICI Bank
- e) None of these

Q.87 What is the rank position of India in Global Economic Freedom Index 2020?

- a) 100th

- b) 122nd
- c) 105th
- d) 84th
- e) None of these

Q.88 Which country topped in Global Economic Freedom Index 2020?

- a) China
- b) Singapore
- c) New Zealand
- d) Hong Kong
- e) None of these

Q.89 Who among the following represented India in 17th Shanghai Cooperation Organization's Culture Ministers Meet 2020?

- a) Hardeep Singh Puri
- b) Pranay Verma
- c) Smriti Irani
- d) Prahlad Singh Patel
- e) None of these

Q.90 Diana Rigg, who passed away recently, belonged to which profession?

- a) Athlete
- b) Actress
- c) Politician
- d) Businesswomen
- e) None of these

Q.91 Which organisation offered loan of Rs 4.66 billion to construct Raghnesda Solar Project in Gujarat?

- a) World Bank
- b) IMF
- c) Asian Infrastructure Investment Bank
- d) Asian Development Bank
- e) None of these

Q.92 Who is appointed as UNICEF's celebrity advocate for children's right campaign 'For Every Child'?

- a) Dia Mirza
- b) Shahrukh Khan
- c) Aishwarya Rai Bachchan
- d) Ayushman Khurrana
- e) None of these

Q.93 In partnership with whom SpiceJet's to offer a travel insurance policy?

- a) IFFCO Tokio General Insurance
- b) Liberty General Insurance Ltd
- c) New India Assurance

- d) ICICI Bank
- e) None of these

Q.94 Moody's rating agency has forecasted that India's GDP to contract ___% for the financial year 2020-21?

- a) 12.5%
- b) 11.5%
- c) 10.5%
- d) 9.5%
- e) None of these

Q.95 Who represented India in bilateral 2+2 Inter-sessional meeting with the United States?

- a) S Jaishankar
- b) Somnath Ghosh
- c) Vani Rao
- d) Both (b) and (c)
- e) None of these

Q.96 Which country held the chairmanship of the 27th ASEAN Regional Forum Minister Meet?

- a) Vietnam
- b) Malaysia
- c) Thailand
- d) Philippines
- e) None of these

Q.97 Who represented India in 27th ASEAN Regional Forum Minister Meet?

- a) S Jaishankar
- b) Prakash Javadekar
- c) Smriti Irani
- d) V Muraleedharan
- e) None of these

Q.98 When is Hindi Day observed?

- a) 24 September 2020
- b) 14 September 2020
- c) 7 September 2020
- d) 20 September 2020
- e) None of these

Q.99 Where will be 13th Aero India 2021 conducted?

- a) Noida, Uttar Pradesh
- b) Mumbai, Maharashtra
- c) Bengaluru, Karnataka
- d) Ahmedabad, Gujarat
- e) None of these

Q.100 As per S&P Global Ratings, Indias GDP to contract at ____% for the fiscal year 2020-21?

- a) 8.5%
- b) 10%
- c) 9%
- d) 9.5%
- e) None of these

Q.101 Who is appointed as Executive Director of World Bank?

- a) Subhash Kamath
- b) NS Rajan
- c) Sameer Kumar Khare
- d) Rajesh Khullar
- e) None of these

Q.102 Who is appointed as Chairman of Advertising Standards Council of India (ASCI)?

- a) Subhash Kamath
- b) NS Rajan
- c) Sameer Kumar Khare
- d) Rajesh Khullar
- e) None of these

Q.103 Yoshihide Suga, is appointed as Prime Minister of which country?

- a) North Korea
- b) Japan
- c) South Korea
- d) Malaysia
- e) None of these

Q.104 Who is appointed as chairman for Empowered Group of Ministers (EGoM) who will look into Corporatisation of Ordinance Factory Board (OFB)?

- a) S Jaishankar
- b) Nirmala Sitharaman
- c) Rajnath Singh
- d) Santosh Kumar Gangwar
- e) None of these

Q.105 Which organisation has signed MoU with Indian Gold Policy Centre of IIM Ahmedabad (IGPC-IIMA) to build the International Bullion Exchange (IBE) in India?

- a) New Development Bank
- b) Reserve Bank of India
- c) International Financial Services Centre Authority
- d) Ministry of Finance
- e) None of these

Q.106 Which organisation has offered liquidity support for Suguna Foods Pvt LTD to sustain poultry farming operations?

- a) New Development Bank
- b) NABARD
- c) Ancient Development Bank
- d) World bank
- e) None of these

Q.107 When is Engineers Day observed?

- a) 24 September 2020
- b) 15 September 2020
- c) 7 September 2020
- d) 20 September 2020
- e) None of these

Q.108 Which state launched GARIMA Scheme?

- a) Uttar Pradesh
- b) Maharashtra
- c) Odisha
- d) Gujarat
- e) None of these

Q.109 Who among the following has recommended to setup an industry body for cloud service providers?

- a) BSNL
- b) MTNL
- c) CCI
- d) TRAI
- e) None of these

Q.110 The Asian Development Bank (ADB) has forecasted that India's GDP to contract ____% for the financial year 2020-2021?

- a) 8.5%
- b) 9%
- c) 10.5%
- d) 9.5%
- e) None of these

Q.111 Who is the first Indian to deliver his voice to Alexa, the Amazon's voice assistant platform?

- a) Akshay Kumar
- b) Amitabh Bachchan
- c) Ajay Devgan
- d) Prabhas
- e) None of these

Q.112 Who is appointed as brand ambassador of Paytm First Games?

- a) Sachin Tendulkar
- b) Harmanpreet Kaur
- c) Virat Kohli
- d) Smriti Mandhana
- e) None of these

Q.113 As per the Banking Regulation Amendment Bill 2020, Cooperative banks will be able to raise money from which of the following?

- a) Public issues and private placement
- b) Unsecured debentures
- c) Preference shares
- d) All of the above
- e) None of these

Q.114 The 10th Defence Technology and Trade Initiative (DTTI) Group Meeting was held between India and which another country?

- a) Japan
- b) Russia
- c) United States
- d) China
- e) None of these

Q.115 Who is conferred with Lifetime Achievement Awards by Euromoney Awards for Excellence 2020?

- a) Aditya Puri
- b) Sandeep Bakshi
- c) Uday Kotak
- d) Rajnish Kumar
- e) None of these

Q.116 Who among the following has become technology partner for US operations of Tik Tok?

- a) SAP
- b) Microsoft
- c) Oracle
- d) Adobe
- e) None of these

Q.117 Which state/UT launched 'Backyard Horticulture' Programme?

- a) Chandigarh
- b) Jammu and Kashmir
- c) Kerala
- d) Haryana
- e) None of these

Q.118 The Organisation for Economic Cooperation and Development (OECD) has forecasted that India's GDP to contract ____% for the financial year 2020-2021?

- a) 8.5%
- b) 9.6%
- c) 10.2%
- d) 7.5%
- e) None of these

Q.119 With whom SBI General Insurance has entered with a Corporate Agency Agreement?

- a) ICICI Bank
- b) Kotak Mahindra Bank
- c) Yes Bank
- d) Axis Bank
- e) None of these

Q.120 Who represented India in India-Brazil-South Africa (IBSA) Foreign Ministers Meeting?

- a) Harsh Vardhan Shringla
- b) Suresh K Reddy
- c) Jaideep Sarkar
- d) S Jaishankar
- e) None of these

Q.121 Who among the following organized 4th Global Ayurveda Summit 2020?

- a) Confederation of Indian Industry, Kerala
- b) Ministry of AYUSH
- c) NITI Aayog
- d) Both (a) and (b)
- e) None of these

Q.122 What is the theme for World Patient Safety Day, which is marked on 17th September?

- a) 'Safety at Hospitals'
- b) 'Focus on Patient's Safety'
- c) 'Priority to the safety of COVID-19 warriors and patients'
- d) 'Health Worker Safety: A Priority for Patient Safety'
- e) None of these

Q.123 Fiumicino International Airport (FCO), which is certified with 'COVID-19 5-star airport rating by Skytrax, is situated in which country?

- a) Spain
- b) Italy
- c) Greece
- d) Germany
- e) None of these

Q.124 What is the rank position of India in Human Capital Index 2020?

- a) 99th
- b) 74th

- c) 116th
- d) 123rd
- e) None of these

Q.125 Which country topped in Human Capital Index 2020?

- a) Singapore
- b) China
- c) United States
- d) United Kingdom
- e) None of these

Q.126 The UBS Securities has forecasted that India's GDP to contract ____% for the financial year 2020-2021?

- a) 8.6%
- b) 9.6%
- c) 10.2%
- d) 7.5%
- e) None of these

Q.127 Which state or UT topped the India Happiness Report 2020?

- a) Delhi
- b) Maharashtra
- c) Mizoram
- d) Lakshadweep
- e) None of these

Q.128 Which UT topped the India Happiness Report 2020?

- a) Delhi
- b) Chandigarh
- c) Andaman and Nicobar island
- d) Lakshadweep
- e) None of these

Q.129 Who has partnered with Common Services Centers for Digital Literacy Service Chatbot?

- a) Twitter
- b) TCS
- c) WhatsApp
- d) Snapchat
- e) None of these

Q.130 Who represented India in 10th BRICS National Security Advisor (NSA) meet?

- a) Rajnath Singh
- b) Suresh K Reddy
- c) S Jaishankar
- d) Ajit doval
- e) None of these

Q.131 When is World Bamboo Day observed?

- a) 22 September 2020
- b) 18 September 2020
- c) 4 September 2020
- d) 29 September 2020
- e) None of these

Q.132 With whom Titan has entered into a partnership to launch Titan Pay, contactless payment watch?

- a) ICICI Bank
- b) SBI
- c) HDFC bank
- d) Yes Bank
- e) None of these

Q.133 Which city topped the Smart City Index 2020?

- a) Amsterdam
- b) Zurich
- c) Singapore
- d) Helsinki
- e) None of these

Q.134 Which Indian city topped the Smart City Index 2020, with the rank position of 85th?

- a) Hyderabad
- b) Ahmedabad
- c) Mumbai
- d) Pune
- e) None of these

Q.135 Which of the following bank launched 'Apna Ghar Dreamz' home loan scheme?

- a) ICICI Bank
- b) SBI
- c) Bank of Baroda
- d) HDFC Bank
- e) None of these

Q.136 Harsimrat Kaur Badal, resigned as union minister for which of the following?

- a) Union Minister of Chemicals and Fertilizers
- b) Union Minister of Food Processing Industries
- c) Union Minister of Tribal Affairs
- d) Union Minister of Textiles
- e) None of these

Q.137 Who will be honoured with Asia Game Changer Award 2020?

- a) Chef. Kunal Kapur

- b) Chef. Sanjiv Kapoor
- c) Chef. Shipra Khanna
- d) Chef. Vikas Khanna
- e) None of these

Q.138 What was the theme for World Water Monitoring Day, observed on 18th September?

- a) Save Water
- b) Solve Water
- c) Water for life
- d) Monitor to save Water
- e) None of these

Q.139 Who is author of book Azadi: Freedom. Fascism. Fiction.?

- a) Arundhati Roy
- b) Vikram Seth
- c) Amitav Ghosh
- d) V S Naipaul
- e) None of these

Q.140 Which state launched Mukhyamantri Mahila Utkarsh Yojana (MMUY)?

- a) Madhya Pradesh
- b) Uttar Pradesh
- c) Gujarat
- d) Assam
- e) None of these

Q.141 Which state/UT has launched National Generic Document Registration System (NGDRS)?

- a) Chandigarh
- b) Gujarat
- c) Jammu and Kashmir
- d) Puducherry
- e) None of these

Q.142 Who among the following partnered with Indian School of Public Policy (ISPP) to offer training, mentorship and capacity building to government officials and public policy scholars?

- a) NITI Aayog
- b) SIDBI
- c) NASSCOM
- d) CII
- e) None of these

Q.143 Who is given additional charge of Ministry of Food Processing Industries?

- a) Ram Vilas Paswan
- b) Arjun Munda
- c) D V Sadananda Gowda

- d) Narendra Singh Tomar
- e) None of these

Q.144 Who among the following has launched a new vertical named 'Emerging Entrepreneurs Business'?

- a) Bandhan Bank
- b) RBL Bank
- c) IndusInd Bank
- d) SBI
- e) None of these

Q.145 Who has signed MoU to eradicate malnutrition in children and women of India and has also launched #Ayush4Aganwadi awareness campaign?

- a) Ministry of Ayush and FCI
- b) NABARD and FCI
- c) Ministry of Women and Child Development and FCI
- d) Ministry of Ayush and Ministry of Women and Child Development
- e) None of these

Q.146 Which of the following series received Emmy Award 2020 under Outstanding Drama Series category?

- a) Schitt's Creek
- b) Succession
- c) Euphoria
- d) Watchmen
- e) None of these

Q.147 Recently, how much loan amount offered to the Maldives by India to combat COVID-19?

- a) 250 million dollar
- b) 170 million dollar
- c) 200 million dollar
- d) 275 million dollar
- e) None of these

Q.148 When is World Alzheimer Day observed?

- a) 17th September 2020
- b) 21st September 2020
- c) 2nd September 2020
- d) 25th September 2020
- e) None of these

Q.149 What was the theme for International Day of Peace, observed on 21st September?

- a) Peace for world is must
- b) Be the part of peaceful world
- c) Shaping Peace Together
- d) Have Peace
- e) None of these

Q.150 In which state PM Modi launched 'Ghar Tak Fibre' Scheme?

- a) Bihar
- b) Uttar Pradesh
- c) West Bengal
- d) Rajasthan
- e) None of these

Q.151 With whom the Industrial Training Institute (ITI) Kalamassery has signed MoU to improve industry-institute interaction?

- a) National Fertilizers
- b) NABARD
- c) Fertilisers and Chemicals Travancore Limited
- d) TATA Chemicals
- e) None of these

Q.152 Who among the following launched a grant program to offer support to Indian Women Entrepreneurs?

- a) MasterCard
- b) Federal Bank and Airtel
- c) Visa Inc and IFundWomen
- d) BSNL and SBI
- e) None of these

Q.153 Who among the following partnered with Google to make use of credit cards for payments via Google Pay?

- a) HDFC Bank
- b) Airtel Payment Bank
- c) Kotak Mahindra Bank
- d) SBI Cards and Payment Services Ltd
- e) None of these

Q.154 Ministry of Finance, GOI estimated India's nominal Gross GDP will grow by ____% for the financial year 2021-2022 on a low base?

- a) 22%
- b) 12.5%
- c) 15%
- d) 19%
- e) None of these

Q.155 Who is honoured with Ig Noble Prize 2020 for Medical Education?

- a) Dr Harsh Vardhan
- b) Sonu Sood
- c) PM Narendra Modi
- d) Amitabh Bachchan
- e) None of these

Q.156 Ang Rita Sherpa, who passed away recently, belonged to which profession?

- a) Mountaineer
- b) Cricketer
- c) Politician
- d) Physician
- e) None of these

Q.157 Who among the following launched National Rhino Conservation Strategy on the occasion of World Rhino Day?

- a) Giriraj Singh
- b) Prakash Javadekar
- c) Mamta Banerjee
- d) Yogi Aditya Nath
- e) None of these

Q.158 As per the Indian Institutes of Information Technology Laws (Amendment) Bill 2020 which of the following IIITs will be registered under IIIT (PPP) Act 2017?

- a) Raichur
- b) Agartala
- c) Bhopal,
- d) Bhagalpur
- e) All of the Above

Q.159 Who among the following launched a global multi-stakeholder platform named as 'YuWaah'?

- a) Ministry of Youth Affairs & Sports and Ministry of Health and Family Welfare
- b) UNESCO and Ministry of Health and Family Welfare
- c) CBSE and Ministry of Youth Affairs & Sports
- d) Ministry of Youth Affairs & Sports and UNICEF
- e) None of these

Q.160 What is the name of global multi-stakeholder platform launched by Ministry of Youth Affairs & Sports and UNICEF?

- a) 'Youth for Career'
- b) 'YuWaah'
- c) 'YouWaah'
- d) 'Young People's Career'
- e) None of these

Q.161 With whom Google Pay partnered to launch card-based payments through tokenisation?

- a) MasterCard
- b) Microsoft
- c) Visa
- d) American Express
- e) None of these

Q.162 Col. Assimi Goita, is appointed a Vice President of which of the following country?

- a) Ghana

- b) Mali
- c) Nigeria
- d) Senegal
- e) None of these

Q.163 When is World Rhino Day observed?

- a) 22nd Sep 2020
- b) 22nd Dec 2020
- c) 24th Oct 2020
- d) 24th Feb 2020
- e) None of these

Q.164 Who is Author of Book 'Kitchens of Gratitude'?

- a) Chef Shipra Khanna
- b) Chef Sanjeev Kapoor
- c) Chef Kunal Kapur
- d) Chef Vikas Khanna
- e) None of these

Q.165 With whom Indian Navy conducts Passage Exercise (PASSEX)?

- a) Indonesia
- b) Japan
- c) Australia
- d) USA
- e) None of these

Q.166 Which state to launch Mukhya Mantri Kisan Kalyan Yojana?

- a) Maharashtra
- b) Gujarat
- c) Andhra Pradesh
- d) Madhya Pradesh
- e) None of these

Q.167 Under Mukhya Mantri Kisan Kalyan Yojana of Madhya Pradesh, the farmers who are getting Rs 6000 per annum, will be getting how much additional finance support by state government?

- a) Rs 3000
- b) Rs 4000
- c) Rs 5000
- d) Rs 2500
- e) None of these

Q.168 Which of the following labour code/codes was/were passed by Rajya Sabha?

- a) Industrial Relations Code, 2020
- b) Code on Occupational Safety, Health and Working Conditions Code, 2020
- c) Social Security Code, 2020

- d) All of the above
- e) None of these

Q.169 Who among the following launched 'Kritigya' hackathon?

- a) Ministry of agriculture and farmers welfare
- b) UGC
- c) ICAR- National Agricultural Higher Education Project (NAHEP)
- d) NABARD
- e) None of these

Q.170 Recently with which country India signed MoU for tech innovations and startups?

- a) Iran
- b) Palestine
- c) Japan
- d) Israel
- e) None of these

Q.171 Alexander Lukashenko, is appointed as President of which of the following country?

- a) Ghana
- b) Belarus
- c) Nigeria
- d) Senegal
- e) None of these

Q.172 When is World Maritime Day observed?

- a) 22nd June 2020
- b) 22nd Dec 2020
- c) 24th Oct 2020
- d) 24th Sep 2020
- e) None of these

Q.173 Who among the following launched 'Age Appropriate Fitness Protocol'?

- a) PM Narendra Modi
- b) Kiren Rijiju
- c) Dr Harsh Vardhan
- d) Vice President Venkaiah Naidu
- e) None of these

Q.174 Who among the following launched a training programme for 'Strengthening Clinical Trial Research Capacity in Neighboring Countries'?

- a) Department of Biotechnology (DBT)
- b) CSIR
- c) Ministry of External Affairs
- d) Both (a) and (c)
- e) None of these

Q.175 Who among the following released Cyber Security Vision Framework for Urban Cooperative Banks (UCBs)?

- a) Ministry of Finance
- b) SEBI
- c) RBI
- d) NABARD
- e) None of these

Q.176 Which state will be launching 'Moksha Kalash Yojana 2020'?

- a) Uttar Pradesh
- b) Uttarakhand
- c) Kerala
- d) Rajasthan
- e) None of these

Q.177 Mohamed Hussein Roble, is appointed as Prime Minister of which of the following country?

- a) Somalia
- b) Belarus
- c) Nigeria
- d) Senegal
- e) None of these

Q.178 Who is appointed as Brand Ambassador of Acer India?

- a) Hritik Roshan
- b) Abhishek Bachchan
- c) Sonu Sood
- d) Amir Khan
- e) None of these

Q.179 Which state launched 'Mukhyamantrir Grammya Paribhan Achoni Yojana'?

- a) Assam
- b) Nagaland
- c) Kerala
- d) Rajasthan
- e) None of these

Q.180 When is World Pharmacist Day observed?

- a) 22nd June 2020
- b) 22nd Dec 2020
- c) 24th Oct 2020
- d) 25th Sep 2020
- e) None of these

Q.181 Dean Jones, who passed away recently, belonged to which profession?

- a) Cricketer

- b) Politician
- c) Surgeon
- d) Actor
- e) None of these

Q.182 What is the rank of India in World Risk Index 2020?

- a) 57th
- b) 145th
- c) 89th
- d) 122nd
- e) None of these

Q.183 Which of the following state launched U-Rise Portal?

- a) Madhya Pradesh
- b) Delhi
- c) Punjab
- d) Uttar Pradesh
- e) None of these

Q.184 Which bank launched 'SafePay' Contactless Debit Card Facility?

- a) Lakshmi Vilas Bank
- b) IDFC First Bank
- c) ICICI Bank
- d) Karnataka Bank
- e) None of these

Q.185 Which country hosted Ministerial Roundtable Dialogue on Biodiversity 2020?

- a) Iran
- b) India
- c) Japan
- d) China
- e) None of these

Q.186 With whom AYUSH ministry has signed MoU to promote medicinal plant cultivation?

- a) CSIR-National Botanical Research Institute
- b) NABARD
- c) Herbal Industry Bodies
- d) Ministry of Health and Family welfare
- e) None of these

Q.187 Which state won United Nations Inter-Agency Task Force Award for prevention and control Non-Communicable Diseases (NCD) 2020?

- a) Kerala
- b) Maharashtra
- c) Rajasthan

- d) Tamil Nadu
- e) None of these

Q.188 For what purpose, Shikshak Parv celebrated from 8th Sep-25th Sep 2020?

- a) To promote NEP 2020
- b) To felicitate teachers
- c) To promote Artificial Intelligence, Cyber Security in academics
- d) Both (a) and (b)
- e) None of these

Q.189 Which organisation approved loan to develop water supply services and sanitation infrastructure in secondary towns of Rajasthan?

- a) Asian Infrastructure Investment Bank
- b) New Development Bank
- c) World Bank
- d) Asian Development Bank
- e) None of these

Q.190 What is the amount of loan approved by Asian Development Bank to develop water supply services and sanitation infrastructure in secondary towns of Rajasthan?

- a) 300 million dollar
- b) 280 million dollar
- c) 240 million dollar
- d) 340 million dollar
- e) None of these

Q.191 Which organisation approved loan to develop access to clean and safe water services and to develop sanitation services in rural parts of Bangladesh?

- a) Asian Infrastructure Investment Bank
- b) New Development Bank
- c) World Bank
- d) Asian Development Bank
- e) None of these

Q.192 IRDAI has identified which of the following insurance company/companies as D-SIIs (Domestic-Systematically Important Insurers)?

- a) LIC
- b) United India Insurance Company Ltd
- c) New India Assurance Company Ltd
- d) Both (a) and (c)
- e) None of these

Q.193 With which country India signed MoU for Intellectual Property (IP) Cooperation?

- a) Iran
- b) Finland

- c) Japan
- d) Denmark
- e) None of these

Q.194 India and Denmark entered into MoU to achieve cooperation in which sector?

- a) Intellectual Property
- b) Education
- c) Cyber Security
- d) Tourism
- e) None of these

Q.195 Mustapha Adib, announced his resignation as Prime Minister of which country?

- a) Syria
- b) Lebanon
- c) Libya
- d) Turkey
- e) None of these

Q.196 Who won Formula One Russian Grand Prix 2020?

- a) Max Verstappen
- b) Lewis Hamilton
- c) Valtteri Bottas
- d) Sebastian Vettel
- e) None of these

Q.197 Which country/countries along with India participated in Quad Group meet 2020?

- a) USA
- b) Japan
- c) Australia
- d) All of the above
- e) None of these

Q.198 Who among the following developed NFC based Contactless Payment Solution for Mass Transit System?

- a) Fino Payments Bank Ltd
- b) Union Bank of India
- c) Federal Bank
- d) Bandhan Bank
- e) None of these

Q.199 Who is appointed as Brand Ambassador for CEAT Limited?

- a) Harbhajan Singh
- b) Aamir Khan
- c) Akshay Kumar
- d) Vijender Singh
- e) None of these

Q.200 What is the name of India-Japan maritime exercise which was conducted in north Arabian Sea on Sep 26th, 2020?

- a) Milan
- b) JIMEX
- c) Exercise Malabar
- d) INDRA
- e) None of these

Q.201 When is World Tourism Day marked?

- a) 19th Feb
- b) 22nd June
- c) 27th Sep
- d) 17th Dec
- e) None of these

Q.202 Which institute developed 'MOUSHIK' Microprocessor for IoT devices?

- a) IIT Madras
- b) IIT Bombay
- c) IIT Kanpur
- d) IIT Patna
- e) None of these

Q.203 What was the theme for World Tourism Day for 2020?

- a) Explore Tourism and Culture
- b) Travel Around
- c) Tourism and Social Distancing
- d) Tourism and Rural Development
- e) None of these

Q.204 Which among the following released the 'Health in India Report 2020'?

- a) Ministry of Statistics and Programme Implementation
- b) Ministry of Health and Family Welfare
- c) WHO
- d) AIIMS
- e) None of these

Q.205 As per the 'Health in India Report 2020', nearly ____% of Indians are suffering from a disease?

- a) 10%
- b) 8.5%
- c) 11%
- d) 7.5%
- e) None of these

Q.206 Who among the following inaugurated 'Destination North East 2020 Festival'?

- a) Prahlad Singh Patel
- b) Smriti Irani
- c) Amit Shah
- d) Jitendra Singh
- e) None of these

Q.207 What was the theme for 'Destination North East 2020 Festival'?

- a) The Emerging North East India
- b) The Emerging Delightful Destinations
- c) Importance of North East India in Indian Economy
- d) Promoting North East India
- e) None of these

Q.208 RBI has decided to implement 'Positive Pay System' for which of the following purpose?

- a) Identification of fake currency notes
- b) Frauds related to cheques
- c) Frauds related to online bank transactions
- d) Frauds in the credit or debit cards
- e) None of these

Q.209 The RBI's 'Positive Pay System' to identify cheques frauds is applicable for all account holders issuing cheques for amount of Rs ____ and above?

- a) Rs 70,000
- b) Rs 20,000
- c) Rs 50,000
- d) Rs 80,000
- e) None of these

Q.210 From when RBI has decided to roll out 'Positive Pay System'?

- a) 1st January 2021
- b) 1st October 2020
- c) 1st April 2021
- d) 1st December 2020
- e) None of these

Q.211 As per National Council of Applied Economics Research (NCAER), GDP growth for the Indian economy is at ____ % for FY2020-21?

- a) -10.6%
- b) -9.6%
- c) -13.6%
- d) -12.6%
- e) None of these

Q.212 Moctar Ouane, is appointed as Prime Minister of which country?

- a) Syria

- b) Mali
- c) Libya
- d) Turkey
- e) None of these

Q.213 Dr Isher Judge Ahluwalia, who passed away, belonged to which profession?

- a) Dietician
- b) Historian
- c) Politician
- d) Economist
- e) None of these

Q.214 When is World Heart Day marked?

- a) 29th Sep 2020
- b) 24th Sep 2020
- c) 19th Sep 2020
- d) 11th Sep 2020
- e) None of these

Q.215 Who among the following launched 'Contactless Connections' Campaign?

- a) Visa
- b) MasterCard
- c) SBI Card
- d) ICICI Bank
- e) None of these

Q.216 As per domestic rating agency ICRA, India's GDP to contract by ____% in FY 2020-21?

- a) 12.5%
- b) 9%
- c) 10%
- d) 11%
- e) None of these

Q.217 Who among the following signed MoU with Ministry of Power to detail the targets to be achieved in fiscal year 2020-21?

- a) Power Grid Corporation of India
- b) Power Finance Corporation
- c) NTPC Ltd
- d) GAIL
- e) None of these

Q.218 With which bank, BSE signed MOU to empower SMEs?

- a) HDFC Bank
- b) Union Bank of India
- c) UCO Bank

- d) Yes Bank
- e) None of these

Q.219 In which Indian city, 'Ganga Avalokan' Museum inaugurated by PM Modi?

- a) Varanasi
- b) Kanpur
- c) Haridwar
- d) Prayagraj
- e) None of these

Q.220 Who released the book titled as 'Rowing Down the Ganges'?

- a) President Ram Nath Kovind
- b) PM Narendra Modi
- c) Gajendra Singh Shekhawat
- d) Trivendra Singh Rawat
- e) None of these

Q.221 Who is appointed as Chairman of TRAI?

- a) Sunil Sethi
- b) R S Sharma
- c) P D Vaghela
- d) S S Deswal
- e) None of these

Q.222 Who is appointed as President of FTII (Film and Television Institute of India)?

- a) BP Singh
- b) Shekhar Kapur
- c) Shekhar Suman
- d) Boman Irani
- e) None of these

Q.223 Who among the following is awarded SDG Special Humanitarian Action Award by UNDP?

- a) Chef Vikas Khanna
- b) Sonu Sood
- c) Diya Mirza
- d) PM Narendra Modi
- e) None of these

Q.224 Who among the following gave approval to Vakrangee Ltd to set up Bharat Bill Payment Operating Unit (BBPOU)?

- a) Reserve Bank of India
- b) IRDAI
- c) SIDBI
- d) Ministry of Corporate Affairs
- e) None of these

ANSWERS:

Ans.1 (D) The CSIR-CMERI which comes under the Ministry of Science and Technology has developed and installed World's Largest Solar Tree. The installed capacity of the solar tree is 11.5 kWp.

Ans.2 (C) Vedanta Ltd has partnered with State Bank of India and SBICAP Trustee Company Ltd. They have entered into a partnership for long term syndicated loan facility for Rs 10,000 crore.

Ans.3 (D) The ministry has signed the contract to supply six Pinaka regiments, a system rocket launcher to the Indian Army by 2024. The contract is signed with: Bharat Earth Movers Ltd, Tata Power Company Ltd and Larsen & Toubro.

Ans.4 (D) Japan has announced to grant a financial loan assistant support to India to fight COVID-19 crisis. Under this, Japan has offered a loan amount of Rs 3500 crore to India.

Ans.5 (A) It is the remote-controlled medical trolley to deliver food and medicines to COVID-19 patients. It is developed by Indian Railways.

Ans.6 (B) The National Statistical Office (NSO), Ministry of Statistics and Programme Implementation has released data displaying that Indian Economy is contracted by 23.9% for Q1 for FY 2020-21.

Ans.7 (D) India and Nigeria held the bilateral meeting in a virtual mode in order to strengthen their relations to achieve mutual benefits for both the countries.

Ans.8 (A) He is appointed as Chairman of Press Trust of India. He is Editor Emeritus and Vice President of Ananda Bazar Group of Publications. He has replaced Vijay Kumar Chopra.

Ans.9 (A) ICICI Prudential Life Insurance has launched an Artificial Intelligence-based voice featured chatbot. The chatbot is named as 'LiGo'.

Ans.10 (B) The discovered farthest star galaxies in the universe are the extreme UV light which is detected with the help of India's first multi-wavelength satellite 'Astrosat'. The galaxy is called AUDFs01.

Ans.11 (C) It is observed by the Union Department of Fertilisers from 1st Sep-15th Sep 2020.

Ans.12 (B) World Coconut Day is marked on 2nd September 2020.

Ans.13 (D) The Union Cabinet has approved and launched Mission Karmayogi. Mission Karmayogi is a National Programme for Civil Services Capacity Building.

Ans.14 (A) Coal India Ltd (CIL) has decided to invest Rs 1.22 lakh crore for achieving the target in 500 projects. These 500 projects will be based on infrastructure, coal evacuation, project development, clean coal technologies and exploration in the country.

Ans.15 (C) She has given additional charge as Director-General of Bureau of Civil Aviation Security (BCAS). She has become the first women and third IAS officer to be appointed for this post. She has replaced Rakesh Asthana.

Ans.16 (B) As per this index, India is ranked at position 48th in the list. India has also maintained a top position among central and southern Asia region.

Ans.17 (A) The first position is marked by Switzerland, which is followed by Sweden and the US at second and third position respectively.

Ans.18 (C) It is ranked as the world's number 1 solar energy company in terms of capacity.

Ans.19 (C) The 'Water Heroes – Share Your Stories' Contest is launched by Jal Shakti ministry. The contest aims to strengthen water consciousness in India.

Ans.20 (D) Union Cabinet approved to sign the MoU between India and Japan. This approval is for the Cooperation in the Textile Sector.

Ans.21 (D) He is appointed as MD and CEO of South Indian Bank for a tenure of 3 years. He has replaced V G Mathew.

Ans.22 (A) He is appointed as MD and CEO of Punjab and Sind Bank. He has replaced S Harishankar.

Ans.23 (C) India was represented by Secretary (East) in Ministry of External Affairs Vijay Thakur Singh. BIMSTEC 2020 meeting was held under the chairmanship of Sri Lanka.

Ans.24 (D) The National Tribal Research Conclave was organized by Centre of Excellence for tribal affairs, ministry of tribal affairs and Indian Institute of Public Administration (IIPA). Union Minister of Tribal Affairs Arjun Munda addressed the inaugural session of two day National Tribal Research Conclave.

Ans.25 (D) It is declared by Times Higher Education. The top position is marked by Stanford University. Whereas, Harvard University, California Institute of Technology and Massachusetts Institute of Technology marked the second, third and fourth position respectively.

Ans.26 (A) India's first-ever woman ambulance driver is appointed in Tamil Nadu. The name of the first women ambulance driver is M Veeralakshmi.

Ans.27 (D) Germany's Indo-Pacific strategy will work in sectors like maritime safety and disaster risk management. Germany will also be working with India and Japan in the virtue of UN Security Reforms.

Ans.28 (A) India's private sector bank, ICICI Bank, has launched a virtual property exhibition with the name 'Home Utsav'. Home Utsav will digitally showcase the real estate properties and projects from various sites of India.

Ans.29 (D) The virtual exhibition is available for access to both ICICI customers as well as Non-ICICI customers. 'Home Utsav' has been launched for Mumbai and Pune regions.

Ans.30 (B) He is appointed as the next Ambassador of India to the Republic of Croatia.

Ans.31 (A) He is appointed as Brand Ambassador of 'SBOTOP' a sportsbook brand.

Ans.32 (D) Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel attended the 5th BRICS Culture Ministers Meet. The meeting was held under the chairmanship of Russia.

Ans.33 (C) He is Indian Grandmaster and has won 48th Annual World Open Online Chess Tournament.

Ans.34 (B) International Day of Charity is marked on 5th September.

Ans.35 (C) The G20 foreign Ministers Meet was hosted by Saudi Arabia and was chaired by Minister of foreign affairs of the Kingdom of Saudi Arabia, Prince Faisal Bin Farhan Al-Saud.

Ans.36 (B) The ranking is topped by Andhra Pradesh. Andhra Pradesh marked 100% compliance to all the reform points. Second and third ranks are marked by Uttar Pradesh and Telangana respectively.

Ans.37 (A) Government of Punjab launched 'I Rakhwali' App. The app is launched to boost the state's government moto to protect greenery and environment.

Ans.38 (C) IIT Roorkee has signed MoU with National Institute of Urban Affairs (NIUA). The MoU is signed to work in the areas of universal design principles and to have the development of BASIIC (Building Accessible Safe Inclusive Indian Cities), which is the initiative programme of NIUA.

Ans.39 (A) He is appointed as new President of SIAM. He is MD and CEO of Maruti Suzuki India Ltd. He has replaced Rajan Wadhera.

Ans.40 (B) He has won Formula One Italian Grand Prix 2020. It was held at Autodromo Nazionale Monza, Italy. Pierre Gasly belongs to France.

Ans.41 (D) He is England team's cricket player and has announced his retirement from cricket.

Ans.42 (A) Government of Delhi has launched the 2nd edition of Anti-Dengue Campaign. The name of the campaign is '10 Hafte-10 Baje-10 Minute' or 10 Weeks-10 o'clock, 10 Minutes.

Ans.43 (D) The virtual session of 35th FAO (Food and Agriculture Organisation) Regional Conference for Asia and Pacific 2020 was held. The conference was held under the chairmanship of Bhutan.

Ans.44 (D) The blogs/tweets/posts by celebrities should be based information or with an experience with the product. The disclaimers which are displayed in ads of products and which are in small font size will be treated as misleading ads and will be penalised for same.

Ans.45 (D) International Day of Clean Air for Blue Skies is observed on 7th September 2020.

Ans.46 (B) The first ever Cannabis Medicine Project will be setup at Indian Institute of Integrative Medicine in Jammu and Kashmir.

Ans.47 (D) Atal Innovation Mission, NITI Aayog has partnered with a software company named Freshworks Inc. They have entered into partnership with an aim to provide support to innovators and entrepreneurs.

Ans.48 (B) Union Minister of Social Justice and Empowerment, Thaawarchand Gehlot has launched toll free mental health rehabilitation helpline number. The name of the toll-free mental health rehabilitation helpline number is 'KIRAN'.

Ans.49 (D) India, United States and Israel have entered into trilateral development initiative of 5G Technology.

Ans.50 (C) The Union Territory has introduced an online portal named as SPARROW which stands for Smart Performance Appraisal Report Recording Online Window. The portal will be launched for Administrative Services Officers of Jammu and Kashmir.

Ans.51 (D) International Literacy Day is marked on 8th September.

Ans.52 (B) Tech firm Infosys has announced to acquire Kaleidoscope Innovation, a US-based product design and development firm. Infosys will acquire it for upto \$42 million.

Ans.53 (B) As per the National Statistical Office (NSO), Kerala has a 96.2% literacy rate which is the highest among all states, while Andhra Pradesh has the lowest rate at 66.4%.

Ans.54 (A) Asian Development Bank has approved to provide funds to Government of India to build a high speed 82 km long Delhi-Meerut Rapid Transit System (RRTS) corridor.

Ans.55 (C) Asian Development Bank has approved to provide funds to Government of India to build a high speed 82 km long Delhi-Meerut Rapid Transit System (RRTS) corridor. For this purpose, ADB and GOI have signed a loan agreement of USD 500 million.

Ans.56 (D) He is appointed as President of Federation of Automobile Dealers Association (FADA). He has replaced Ashish H. Kale.

Ans.57 (B) Bank of India has launched 'Signature Visa Debit Card'. 'Signature Visa Debit Card' is an international contactless debit card.

Ans.58 (B) Fitch Ratings has projected that India's economy to contract 10.5% in FY 2020-21 from the contraction of 5% which was estimated earlier.

Ans.59 (C) Union Minister for Petroleum and Natural Gas has announced that five Public Sector units (PSU) which are operated under Petroleum ministry will be joining as corporate partners for International Solar Alliance Coalition for Sustainable Climate Action (ISA-CSCA).

Ans.60 (D) International Day to Protect Education from Attack is marked on 9th September.

Ans.61 (C) Conferred with India Gandhi Peace Prize for 2019. He is an author and natural historian by profession.

Ans.62 (A) Prime Minister Narendra Modi inaugurated Patrika Gate in Jaipur, Rajasthan.

Ans.63 (D) The EASE (Enhanced Access and Service Excellence) Banking Reforms Index 2.0 is framed by the Indian Banking Association (IBA). As per EASE Banking Reforms Index 2.0, Bank of Baroda has marked the top position in the ranking list.

Ans.64 (D) The Six themes are: (1) Responsible Banking (2) Customer Responsiveness (3) Credit Off-take (4) Governance and HR (5) PSBs as Udayamimitra for MSMEs (6) Deepening Financial Inclusion and Digitalisation

Ans.65 (D) Three agreements were signed between them namely: (a) Agreement to exempt visa for holders of diplomatic, official and service passports (b) Agreement in the fields of health (c) Agreement to achieve cooperation between the ministry of external relations and Sushma Swaraj Institute of Foreign Service.

Ans.66 (C) Chief Minister of Karnataka launched India's First Integrated Ambulance Service to provide medical services. It was launched at Jakkur Aerodrome, Bangalore and is also termed as first air ambulance operating from South India to offer support during medical emergencies.

Ans.67 (B) The sex-specific under-five mortality rate for India was 122 males and 131 females in 1990, which has now declined to 34 males and 35 males in 2019. India has marked a 4.5% annual reduction rate in under-five mortality between 1990 and 2019.

Ans.68 (A) The PMSSY is launched with an aim to achieve sustainable development goals for fisheries in India. The funds allotted under this scheme is Rs 20,050 crore. The scheme will be implemented between 2020-21 and 2024-25.

Ans.69 (D) World Suicide Prevention Day is marked on 10th September.

Ans.70 (B) The Cabinet Committee on Economic Affairs has given the approval to monetize the assets of Power grid corporation of India Ltd through Infrastructure Investment Trust (InvIT) model. Thus Power grid has become the first PSU in power sector whose assets will be done through InvIT model.

Ans.71 (D) It is the name of campaign which is launched by Bangladesh Government in order to track fake rumors and news on social media platforms.

Ans.72 (D) The first trilateral dialogue between India, France and Australia was held virtually. The meet was held with an aim to improve the trilateral relations in various sectors of these countries.

Ans.73 (C) Union Minister for Finance and Corporate Affairs Nirmala Sitharaman inaugurated the Doorstep Banking Services by PSBs which is part of EASE (Enhanced Access and Service Excellence) Banking Reforms and Department of Financial Services, 2018.

Ans.74 (A) He is appointed as Secretary-General of All India Tennis Association (AITA). He has replaced Hironmoy Chatterjee.

Ans.75 (B) He is appointed as Chairman of National School of Drama.

Ans.76 (C) India and Japan has entered into MoU with respect to Reciprocal Provision of Supplies and Services between armed forces of India and the self-defence forces of Japan.

Ans.77 (B) The scheme is launched to provide universal coverage of flagship postal scheme to Indian rural areas. It ensures that postal services and products reach to every rural part of India.

Ans.78 (D) India's first 'Kisan Train' was flagged off from Devlali, Nashik, and Maharashtra to Danapur, Bihar.

Ans.79 (A) The CRISIL Rating agency has projected India's GDP rate at -9% for financial year 2020-21. As per CRISIL, this 9% contraction is the highest one since 1950s.

Ans.80 (B) A two-day conclave on 'School Education in 21st Century' began on 10th Sep 2020 in a virtual mode. The conclave was addressed by Prime Minister Narendra Modi.

Ans.81 (C) The 10th East Asia Summit 2020 was conducted virtually. The agenda of the meet was about international and national developments and to mitigating measures for COVID-19. India was represented by External Affairs Minister for State, V. Muraleedharan.

Ans.82 (C) Climate-Smart Cities Assessment Framework 2.0 (CSCAF 2.0) is launched by Minister of State for Housing and Urban Affairs (independent charge) Hardeep Singh Puri. Along with this, the minister also launched 'Street for People Challenge'.

Ans.83 (B) It is launched by MasterCard. It is the virtual testing platform to assess and explore national digital currencies.

Ans.84 (B) The government of Meghalaya launched 'Piggery Mission' with an aim to reduce annual import of pork to Rs 150 crore and to make Meghalaya Aatma Nirbhar in pork production in the upcoming 3 years.

Ans.85 (A) The Piggery Mission is launched under Meghalaya Livestock Enterprises Advancement Society (MLEADS). The financial support to this scheme is offered by National Cooperative Development Corporation (NCDC).

Ans.86 (D) In order to have a comprehensive banking programme for Indian Startups, ICICI Bank has launched a new product with the 'iStartup 2.0'.

Ans.87 (C) Canada's Fraser Institute in partnership with Centre for Civil Society, New Delhi based think tank has released Global Economic Freedom Index 2020. As per the Global Economic Freedom Index 2020, India is ranked at 105th position.

Ans.88 (D) The ranking position is topped by Hong Kong. The second and third position is ranked by Singapore and New Zealand respectively.

Ans.89 (D) The 17th Shanghai Cooperation Organization's Culture Ministers Meet 2020 was held virtually. India was represented by Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel.

Ans.90 (B) She was a British Actress.

Ans.91 (D) Loan Agreement between Asian Development Bank and ENGIE Group is signed to construct Raghanesda Solar Project in Gujarat. The loan agreement of Rs 4.66 billion is signed.

Ans.92 (D) He is appointed as UNICEF's celebrity advocate for children's right campaign 'For Every Child'.

Ans.93 (B) Liberty General Insurance Ltd has partnered with SpiceJet's to offer a travel insurance policy. The name of the travel insurance policy is 'Liberty Secure Travel'.

Ans.94 (B) The Moody's rating agency has forecasted that India's GDP to contract 11.5% for financial year 2020-21.

Ans.95 (D) India was represented by Joint Secretary for America in the ministry of external affairs, Vani Rao and Joint Secretary for International Cooperation in the ministry of defence, Somnath Ghosh.

Ans.96 (A) The meeting was held under the chairmanship of Vietnam. V Muraleedharan discussed about the counter-terrorism, COVID-19 Pandemic and maritime security.

Ans.97 (D) The 27th ASEAN Regional Forum Minister Meet was conducted via video conference. India was represented by Union Minister of State for External Affairs, V Muraleedharan.

Ans.98 (B) Hindi Day is observed on 14th September 2020.

Ans.99 (C) It will be held in Bengaluru, Karnataka from 3rd Feb-7th Feb 2021.

Ans.100 (C) The Standards and Poors Global Rating platform have projected India's Gross Domestic Product (GDP) to contract at 9% for the fiscal year 2020-21. S&P marked 5% of India's GDP contraction in their previous estimation.

Ans.101 (D) He is appointed as Executive Director of World Bank for a tenure of 3 years.

Ans.102 (A) He is appointed as Chairman of Advertising Standards Council of India (ASCI). He has replaced Rohit Gupta.

Ans.103 (B) He is appointed as Prime Minister of Japan. He has replaced Shinzo Abe.

Ans.104 (C) Government of India has formed a Empowered Group of Ministers (EGoM) to look into Corporatisation of Ordnance Factory Board (OFB). The EGoM will be chaired by Union Defence Minister Rajnath Singh.

Ans.105 (C) The International Financial Services Centre Authority (IFSCA) has signed MoU with Indian Gold Policy Centre of IIM Ahmedabad (IGPC-IIMA) to build the International Bullion Exchange (IBE) in India.

Ans.106 (C) Asian Development Bank has entered with an agreement for debt financing for Suguna Foods Private Ltd. The agreement of \$15 million is signed between ADB and Suguna Foods Pvt LTD.

Ans.107 (B) Engineers Day is observed on 15th September 2020.

Ans.108 (C) It is the scheme launched for core Sanitisation workers. It will ensure economic and social dignity of Sanitisation workers. The scheme is launched by the Odisha government.

Ans.109 (D) The Telecom Regulatory Authority of India (TRAI) has recommended to form an industry body for cloud service providers (CSP). This recommendation by TRAI is the part of 'light-touch regulatory framework'.

Ans.110 (B) The Asian Development Bank (ADB) has forecasted that India's GDP to contract 9% for the financial year 2020-2021. However, ADB has forecasted that GDP will grow by 8% in FY 2021-2022.

Ans.111 (B) He is selected by Amazon for its Alexa Voice Assistant. He has become the first Indian to deliver his voice to Alexa.

Ans.112 (A) He is appointed as brand ambassador of Paytm First Games. Paytm First Games is the subsidiary of Paytm.

Ans.113 (D) The amendment of the bill, Cooperative banks will be able to raise money by public issues or by private placements of equity or by preference shares as well as by unsecured debentures; by having prior recommendations and approvals from RBI.

Ans.114 (C) The 10th Defence Technology and Trade Initiative (DTTI) Group Meeting was held virtually between India and the United States.

Ans.115 (A) He is MD of HDFC Bank and is conferred with Lifetime Achievement Awards by Euromoney Awards for Excellence 2020.

Ans.116 (C) Oracle has become the technology partner for Tik Tok's US operations.

Ans.117 (B) The Horticulture Department of Jammu and Kashmir launched a 'Backyard Horticulture' Programme. The programme is launched under the Capital Expenditure (CAPEX) scheme at Pachyat Jaswan, Marh Block, Jammu district.

Ans.118 (C) The Organisation for Economic Cooperation and Development (OECD) has forecasted that India's GDP to contract 10.2% for the financial year 2020-2021.

Ans.119 (C) SBI General Insurance has signed a Corporate Agency Agreement with Yes Bank. The agreement is signed to distribute SBI General Insurance Company's products to the customers of Yes Bank.

Ans.120 (D) India was represented by external affairs Minister S Jaishankar, South Africa was represented by Grace Naledi Mandisa Pandor, Minister of International Relations and Cooperation of Republic of SA and Brazil was represented by Fabio Marzano, Secretary for National Sovereignty and Citizenship of the Federation Republic of Brazil.

Ans.121 (D) Summit is organized by Confederation of Indian Industry, Kerala, Ministry of AYUSH, AMAI (Ayurveda Medical Association of India), AMMOI (Ayurvedic Medicine Manufacturers Organisation in India) and AHMA (Ayurveda Hospital Management Association).

Ans.122 (D) The theme for World Patient Safety Day, which is marked on 17th September is 'Health Worker Safety: A Priority for Patient Safety'.

Ans.123 (B) It is situated in Rome, Italy and is certified with 'COVID-19 5-star airport rating by Skytrax. It is awarded World's first 5-star Anti-COVID Award.

Ans.124 (C) India has marked a rank position of 116th in the Human Capital Index 2020.

Ans.125 (A) India scored 0.49 in the current human capital index. However, the score is increased to 0.49 from 0.44 in 2018. The index is topped by Singapore with a score of 0.88.

Ans.126 (A) The UBS Securities has forecasted that India's GDP to contract 8.6% for the financial year 2020-2021.

Ans.127 (C) Overall States and UT which marked the first three rank position in India Happiness Report 2020: Mizoram (Rank 1), Punjab (Rank 2) and Andaman and Nicobar (Rank 3).

Ans.128 (C) Union Territories which marked the first three rank position in India Happiness Report 2020: Andaman and Nicobar Island (Rank 1), Puducherry (Rank 2) and Lakshadweep (Rank 3).

Ans.129 (C) They have entered into the partnership for a WhatsApp chatbot which will work to empower and educate rural people by offering them Digital literacy services and resources at their doorstep.

Ans.130 (D) The 10th edition of BRICS National Security Advisor (NSA) took place virtually. India was represented by Ajit Doval, NSA of India.

Ans.131 (B) World Bamboo Day is observed on 18th September 2020.

Ans.132 (B) Titan Company LTD partnered with SBI State Bank of India to launch Titan Pay, which is the contactless payment watch. It is powered by YONO(You Only Need One).

Ans.133 (C) The Smart City Index 2020 is released by the Institute for Management Development in collaboration with Singapore University for Technology and Design.

Ans.134 (A) The second and third rank is marked by Helsinki and Zurich respectively. From India, Hyderabad has topped among all Indian cities, with the rank of 85th position.

Ans.135 (A) The ICICI Hone Finance has launched a home loan scheme with the name 'Apna Ghar Dreamz'. The credit amount under 'Apna Ghar Dreamz' loan scheme ranges from Rs 2 lakh to Rs 50 lakhs.

Ans.136 (B) She is the Union Minister and offered her resignation from Union Minister of food processing industries, which was accepted by President Ram Nath Kovind with immediate effect.

Ans.137 (D) He will be honoured with Asia Game Changer Award 2020. He is selected for this award because of his remarkable work of feeding millions of people during COVID -19 pandemic in India under the initiative of 'FeedIndia'.

Ans.138 (B) The theme for World Water Monitoring Day, observed on 18th September was Solve Water.

Ans.139 (A) Author of book Azadi: Freedom. Fascism. Fiction. is Arundhati Roy.

Ans.140 (C) Government of Gujarat launched a Mukhyamantri Mahila Utkarsh Yojana (MMUY). MMUY offers interest-free loans to the women's group of Gujarat.

Ans.141 (C) Lieutenant Governor of Union Territory Jammu and Kashmir, Manoj Sinha launched the National Generic Document Registration System (NGDRS).

Ans.142 (A) NITI Aayog has entered into partnership with the Indian School of Public Policy (ISPP). They have entered into partnership to offer training, mentorship and capacity building to government officials and public policy scholars.

Ans.143 (D) He is given with additional charge of Ministry of Food Processing Industries. He is Union Minister for Agriculture and Farmers Welfare.

Ans.144 (A) It is launched by Bandhan Bank to support unbanked and underbanked entrepreneurs. Under this initiative, microloan for business upliftment, micro home loan, micro Bazar loan and the micro-enterprise loan will be offered.

Ans.145 (D) An MoU is signed between Ministry of AYUSH and Ministry of Women and Child Development to control malnutrition in India.

Ans.146 (B) The Primetime Emmy Awards, which honors the best in television were held. This was the 72nd edition of Emmy awards. Outstanding Drama Series category is Succession.

Ans.147 (A) Government of India has extended financial support to the Maldives to combat the impact of COVID-19. India has offered the loan amount of 250 million dollars to the Maldives.

Ans.148 (B) World Alzheimer Day is observed on 21st September 2020.

Ans.149 (C) The theme for International Day of Peace, observed on 21st September was Shaping Peace Together.

Ans.150 (A) To boost the self-reliant goal in Bihar, Prime Minister Narendra Modi launched the 'Ghar Tak Fibre' Scheme and laid the foundation stone for Nine Highway Projects.

Ans.151 (C) Fertilisers and Chemicals Travancore Limited (FACT) has entered into an agreement with Industrial Training Institute (ITI) Kalamassery with an aim to improve industry-institute interaction.

Ans.152 (C) Visa Inc. and its global partner IFundWomen has launched a grant program to offer support to Indian Women Entrepreneurs. IFundWomen is itself a funding marketplace for women businesses.

Ans.153 (D) The SBI Cards i.e. SBI Cards and Payment Services Ltd has entered into a partnership with Google.

Ans.154 (D) Ministry of Finance, GOI estimated that India's nominal Gross Domestic Product (GDP) will grow by 19% for the financial year 2021-2022 on a low base.

Ans.155 (C) He is awarded Ig Noble Prize 2020 for Medical Education.

Ans.156 (A) He was Nepal based Mountaineer, who climbed Mount Everest for 10 times.

Ans.157 (B) On the occasion of World Rhino Day which is observed on 22nd Sep, Union Environment Minister Prakash Javadekar launched National Rhino Conservation Strategy.

Ans.158 (E) The bill proposes to declare 5 IIITs in PPP (Public-Private Partnership) mode at Surat, Bhopal, Bhagalpur, Agartala and Raichur as institutions having national importance equal to 15 IIITs. That is, the statutory status will be granted to these 5 IIITs by this bill.

Ans.159 (D) A Statement of Intent (Sol) is signed between the Ministry of Youth Affairs & Sports and UNICEF (United Nations Children Fund) to launch a global multi-stakeholder platform named 'YuWaah'.

Ans.160 (B) 'YuWaah', the multi-stakeholder platform is launched to make youth and young people career ready. It will also boost digital skills, life skills and professional skills and ethics in them.

Ans.161 (C) Google Pay has launched a feature for card based payments through tokenisation on its platform. For this purpose, Google pay has entered into partnership with Visa.

Ans.162 (B) He is appointed as Vice President of Mali.

Ans.163 (A) World Rhino Day is observed on 22nd September 2020.

Ans.164 (D) Author of Book 'Kitchens of Gratitude' is Chef Vikas Khanna.

Ans.165 (C) Indian Navy commenced PASSEX with Royal Australian Navy in East Indian Ocean Region from 23rd Sep to 24th Sep 2020.

Ans.166 (D) Government of Madhya Pradesh will be launching Mukhya Mantri Kisan Kalyan Yojana for the state farmers.

Ans.167 (B) The farmers who are getting Rs 6000 per annum, will be getting additional finance support of Rs 4000. Thus, the state farmers, will be getting Rs 10,000 as annual financial support.

Ans.168 (D) Rajya Sabha (RS) passed three labour codes namely (1) Industrial Relations Code, 2020 (2) Code on Occupational Safety, Health and Working Conditions Code, 2020 (3) Social Security Code, 2020.

Ans.169 (C) The Indian Council of Agricultural Research (ICAR) under the National Agricultural Higher Education Project (NAHEP) launched a Hackathon named as 'Kritigya'.

Ans.170 (D) India's International Centre for Entrepreneurship and Technology (iCreate) has signed MoU with Israel's Start-Up Nation Central to boost the innovation and technology bilateral cooperation between startups and corporates of India and Israel.

Ans.171 (B) He is appointed as President of Belarus.

Ans.172 (D) World Maritime Day is observed on 24th September 2020.

Ans.173 (A) To celebrate and promote the first anniversary of Fit India Movement, Prime Minister Narendra Modi launched 'Age Appropriate Fitness Protocol' virtually at Fit India Dialogue.

Ans.174 (D) Department of Biotechnology (DBT) in partnership with the Ministry of External Affairs launched the first phase of the programme for 'Strengthening Clinical Trial Research Capacity in Neighboring Countries'.

Ans.175 (C) The Reserve Bank of India released Cyber Security Vision Framework for Urban Cooperative Banks(UCBs). The central bank has released this vision under the title 'Technology Vision for Cyber Security for UCBs 2020-2023'.

Ans.176 (D) Chief Minister of Rajasthan has given approval to launch 'Moksha Kalash Yojana 2020'. The 'Moksha Kalash Yojana 2020' is the initiative of Rajasthan State Broad Transport Corporation.

Ans.177 (A) He is appointed as Prime Minister of Somalia.

Ans.178 (C) He is appointed as Brand Ambassador of Acer India.

Ans.179 (A) Government of Assam launched 'Mukhyamantrir Grammya Paribhan Achoni Yojana'. The 'Mukhyamantrir Grammya Paribhan Achoni Yojana' belongs to state transport department.

Ans.180 (D) World Pharmacist Day is observed on 25th September 2020.

Ans.181 (A) He was Former Australian Cricketer.

Ans.182 (C) As per the ranking in the index, India has been ranked at the 89th Position among 181 countries. India is termed under the category of Medium Risk.

Ans.183 (D) Government of Uttar Pradesh launched 'U-Rise' Portal. It is the Unified Portal. The significance of Unified U-Rise portal is 'Unified Re-imagined Innovation for Student Empowerment'.

Ans.184 (B) IDFC First Bank will be launching 'SafePay', a contactless debit card facility. The NFC-enabled POS facility is incorporated in the IDFC First Mobile App.

Ans.185 (D) Union Minister for Environment, Forest and Climate Change Prakash Javadekar attended Ministerial Roundtable Dialogue on Biodiversity 2020. The Ministerial Roundtable Dialogue on Biodiversity 2020 was hosted by the People's Republic of China.

Ans.186 (C) The National Medicinal Plants Boards (NMPB), Ministry of AYUSH has signed agreement with Herbal Industry Bodies. They have signed an agreement to promote medicinal plant cultivation.

Ans.187 (A) The state has won UNIATF (United Nations Inter-Agency Task Force) Award for prevention and controls Non-Communicable Diseases (NCD) 2020.

Ans.188 (D) It was organized under the Shikshak Parv initiative with an aim to promote and highlight features of the National Education Policy (NEP) 2020. Shikshak Parv was celebrated from 8th Sep 2020-25th Sep 2020 to felicitate teachers and to promote NEP 2020.

Ans.189 (D) The Asian Development Bank has approved loan to develop water supply services and sanitation infrastructure in secondary towns (localities having 20,000 to 1 lakh residents) of Rajasthan.

Ans.190 (A) A loan amount of 300 million dollars is approved by ADB to secondary towns of Rajasthan. The loan amount will improve the access to water services for about 5.7 lakh people of Rajasthan.

Ans.191 (C) World Bank has approved loan to Bangladesh to improve access to clean and safe water services and to develop sanitation services in rural parts of the country.

Ans.192 (D) The Insurance Regulatory Development Authority of India (IRDAI) has identified LIC (Life Insurance Corporation of India), GIC (General Insurance Corporation of India) and New India Assurance as D-SIIs (Domestic-Systematically Important Insurers).

Ans.193 (D) The DPIIT (Department for Promotion of Industry and Internal Trade) signed MoU with Danish Patent and Trademark Office, Ministry of Industry, Business and Financial Affairs, Denmark.

Ans.194 (A) India and Denmark has entered into MoU agreement for Intellectual Property (IP) Cooperation.

Ans.195 (B) He has announced his resignation to be the Prime Minister of Lebanon.

Ans.196 (C) It is won by Valtteri Bottas (Mercedes-Finland).

Ans.197 (D) Quad Group is the Quadrilateral Security Dialogue (QSD) which is the formation of the United States, Australia, Japan and India.

Ans.198 (A) The NFC (Near Field Communication) based Contactless Payment Solution for Mass Transit System is introduced by Fino Payments Bank Ltd and Fintech Partners.

Ans.199 (B) He is appointed as Brand Ambassador for CEAT Limited.

Ans.200 (B) The 4th edition of JIMEX 2020 Maritime exercise commenced on 26th Sep 2020. JIMEX is the bilateral naval exercise conducted between India and Japan.

Ans.201 (C) World Tourism Day is marked on 27th September.

Ans.202 (A) It is developed by IIT Madras.

Ans.203 (D) The theme for World Tourism Day for 2020 was Tourism and Rural Development.

Ans.204 (A) Ministry of Statistics and Programme Implementation released the 'Health in India Report 2020'.

Ans.205 (D) As per the report, nearly 7.5% of Indians are suffering from disease. In rural area, 6.8% are suffering from an ailment, and in urban area, 9.1% are suffering from an ailment.

Ans.206 (C) The 'Destination North East 2020 Festival' was inaugurated by Union Home Minister, Amit Shah via video conference.

Ans.207 (B) The theme for 'Destination North East 2020 Festival': 'The Emerging Delightful Destinations'.

Ans.208 (B) RBI will start this 'Positive Pay System' from 1st January 2021. The 'Positive Pay System' is announced in order to prevent frauds related to bank cheques.

Ans.209 (C) All the banks will have to enable the system for all account holders issuing cheques for amount of Rs 50,000 and above.

Ans.210 (A) The Reserve Bank of India is set to introduce 'Positive Pay System' for Cheque Truncation System (CTS). RBI will start this 'Positive Pay System' from 1st January 2021.

Ans.211 (D) The National Council of Applied Economics Research (NCAER) has projected that India's GDP growth is at - 12.6% for the financial year 2020-2021 with the remaining three quarters expected to observe a fall.

Ans.212 (B) He is appointed as Prime Minister of Mali.

Ans.213 (D) She was an Economist.

Ans.214 (A) World Heart Day is marked on 29th September 2020.

Ans.215 (C) It is the SBI Card's Brand Campaign. It promotes the usage of contactless payments during this pandemic COVID-19 situation in order to limit the spread of the virus.

Ans.216 (D) Investment Information and Credit Rating Agency (ICRA) has revised its forecast rating for the contraction of India's GDP for FY 2021. As per domestic rating agency ICRA, India's GDP to contract by 11% in FY 2020-21.

Ans.217 (B) The Power Finance Corporation (PFC) has signed MoU with the Ministry of Power, GOI to detail the targets to be achieved by PFC during FY 2020-21.

Ans.218 (D) The Bombay Stock Exchange (BSE) has signed MoU with private sector bank, Yes Bank. The MoU is signed to empower SMEs (Small and Medium Enterprises).

Ans.219 (C) The 6 mega projects will be undertaken for: Upgradation of 27MLD plant at Jagjeetpur, Haridwar, Construction of 68 MLD Sewage Treatment Plant (STP), Construction of 18 MLD STP at Sarai, Haridwar.

Ans.220 (B) Under the Namami Gange Mission, Prime Minister Narendra Modi inaugurated 6 mega projects in Uttarakhand.

Ans.221 (C) He is appointed as Chairman of TRAI (Telecom Regulatory Authority of India). He has replaced R S Sharma.

Ans.222 (B) He is appointed as President of FTII (Film and Television Institute of India). He has replaced BP Singh.

Ans.223 (B) He is awarded the SDG Special Humanitarian Action Award by UNDP (United Nations Development Award).

Ans.224 (A) The Reserve Bank of India has given approval to Vakrangee Ltd to set up Bharat Bill Payment Operating Unit (BBPOU) under the Payment and Settlement Systems Act, 2007. Henceforth Vakrangee Ltd will handle payment services related to bills.

