Dear readers,

This Monthly GK Digest is a complete docket of important news and events that occurred in the month of ‘July-2022’. This file is important for, Bank, SSC, and Railway exams.

Banking & Financial Awareness

1. World Bank has approved two complementary loans of $500 million each to enhance and support India's health sector.
   Note: This $1 Billion financing will support India's flagship Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM). This scheme was launched in October 2021.

2. ICICI Securities has launched learning app ICICIdirect iLearn.
   Note: Its aim to provide customers with easy access to learning financial products and market topics. This will help customers with this app to better assist them in their investment journey.

3. Insurance company Max Life has launched a smart solution, 'Insta confirmation of insurance (Insta-COI)'.
   Note: Aim: To customers buying the 'Max Life Smart Fixed-return Digital Plan'. This is a non-linked, non-participating, individual life insurance savings plan on Max Life website or Policybazaar platform.

4. Around 10% of the growth of bank deposit has been recorded in March 2022 as compared with 11.9% in 2021, as per the Reserve Bank of India data.
   Note: Current, savings and term deposits have been increased by 10.9%, 13.3% and 7.9%, respectively, during 2021-22. The share of current account and savings account (CASA) deposits has been increasing over the years and stood at 44.8% in March 2022 as compared with 41.7% three years ago.

5. Axis Bank has joined hands with EazyDiner to launch of Dining Delights for the bank customers.
   Note: It offers choice of over 10,000 premium restaurants across India and Dubai. 40% discount on specific credit cards at hand-picked premium restaurants in India and Dubai

6. Visa platform will be used by 'Aditya Birla SBI Card' credit card.
   Note: SBI Card has entered into a partnership with Aditya Birla Finance Ltd to launch credit card named Aditya Birla SBI Card. This is a rewards-centric credit card, launched in two variants - 'Aditya Birla SBI Card SELECT' and 'Aditya Birla SBI Card'.

7. According to the CRISIL, the real GDP growth for India in FY23 -- 7.3%.
   Note: The downward revision to higher oil prices, slowing of export demand and high inflation. The RBI has also estimated 7.2% real GDP growth for this fiscal year.

8. General Insurance Edelweiss General Insurance has joined hands with Avanse Financial Services to provide travel insurance to Indian students.
   Note: It offers complete coverage against medical, stay, travel inconvenience-related covers, emergencies and losses. The students can also customize their plan per their needs and requirements from universities.

9. Amount of GST has been collected by the government in June 2022 -- Rs 1,44,616 crore.
   Note: The mop-up in June 2021 had stood at Rs 92,800 crore. This is the second-highest collection ever, after the April 2022 mop-up of Rs 1,67,540 crore.

10. In two cases Non-bank payment system operators (PSOs) shall require approval from the RBI -- Takeover or acquisition of control and Sale or transfer of payment activity.
    Note: The RBI shall respond within 45 calendar days after receipt of complete details. The authorised non-bank PSO should inform DPSS, CO, RBI within 15 calendar days.

11. The RBI has imposed a monetary penalty of Rs 1.05 crores on Kotak Mahindra Bank for deficiencies in regulatory compliance.
    Note: RBI imposed Rs 1 crore penalty on IndusInd Bank. Kotak Mahindra Bank has failed to maintain margin on advances to stock brokers, credit the
amount involved in the unauthorised electronic transactions to the customers' account.

12. **Paschim Banga Gramin Bank** has signed a bancassurance pact with SBI Life Insurance to offer wide product range of SBI Life.

**Note:** Products include: Wealth creation, credit life, annuity and savings products.

13. **Muthoot Finance** has received an approval from the RBI to open 150 new branches across the nation.

**Note:** This approval will help the company to expand its customer base. Muthoot Finance had also expanded its doorstep service of gold loan@home across South India with an aim to make credit more accessible and easy to avail.

14. General Insurance company **Edelweiss** has launched a comprehensive motor insurance product named SWITCH.

**Note:** This product was launched under Insurance Regulatory and Development Authority's (IRDAI) Sandbox initiative. SWITCH is a digital mobile telematics-based motor policy.

15. The **Central government** has decided to set up the **Financial Services Institutions Bureau (FSIB)** for appointments of Wholetime Directors and Non-Executive Directors in public sector banks (PSBs), public sector insurers (PSIs) and financial institutions (FIs).

**Note:** This new entity will be headed by former Chairman of Banks Board Bureau, Bhanu Pratap Sharma for two years. The Cabinet committee, headed by the Prime Minister has approved the establishment of FSIB.

16. **SBI General Insurance** company has launched the Cyber VaultEdge insurance plan for individuals.

**Note:** This comprehensive cyber insurance cover provides protection against financial losses arising from cyber risks and attacks. This covers unauthorised e-transactions, loss of wages resulting from identity theft and instances impacting online reputation.

17. **South Indian Bank** has signed an agreement with Forest and Wildlife Department of Kerala to enable digital collection of payments at eco-tourism centres, Vanasree shops, mobile Vanasree units and eco-shops across the State.

**Note:** With the help of this partnership, the digital collection system of South Indian Bank will now be available at all 124 tourist spots that comes under the Forest Department.

18. **IRDAI** has permitted the general insurance provider to introduce technology-enabled add-ons to motor insurance.

**Note:** Add-ons are: Pay-as-you-drive, pay-how-you-drive and floater policy for vehicles belonging to the same individual owner for two wheelers and private cars. **Objective:** It will make motor insurance more affordable, especially for customers who primarily opt for only third-party (TP) insurance and overlook the benefits of OD covers.

19. **HDFC Ltd.** bank has partnered with software firm, Salesforce to support the company's growth priorities.

**Note:** HDFC, to build the next generation of integration backbone, to connect backend and frontend systems including Salesforce. Mulesoft (Software Company) with its innovative API-led integration approach and low code integration capabilities will help HDFC to innovate quickly around connecting systems.

20. Punjab National Bank (PNB) has signed MoU Indian Air Force for 'PNB Rakshak Plus'.

**Note:** The scheme covers personal accidental insurance, air accidental insurance to serving, retired and trainees of the defence forces, central armed police forces, state police force, metro police and retired defence pensioners. Death Cover- Personal Accidental: Rs. 50 lakh; Air Accidental Insurance : Rs. 100 lakh

21. **Max Life Insurance Company** has launched Smart Capital Guarantee Solution, which is a life insurance product solution that combines three benefits.

**Note:** This product is launched by merging the benefits of Max Life Smart Wealth Plan and Max Life Flexi Wealth Advantage Plan. It will offer wealth creation through market-linked returns along with a guarantee on premiums paid at maturity with additional financial protection.

22. RBI has imposed a penalty of Rs 5.72 crore on **Federal Bank** for deficiencies in regulatory compliance.

**Note:** RBI imposed penalty of Rs 70 lakh on Bank of India for non-compliance with certain provisions of Know Your Customer (KYC) norms and instructions on 'compliance function in banks' issued by RBI. RBI has imposed on Dhani Loans and Services Ltd, Gurugram for non-compliance with KYC norms with fine of Rs 7.6 lakh.

23. Along with Razorpay, Pine Labs, and Stripe, **1Pay** has received in-principle approval from the Reserve Bank of India (RBI) for payment aggregator licences.

**Note:** Payment aggregators: Entities that enable e-commerce sites and merchants to accept various payment instruments from customers. They allow merchants to connect with acquirers. In the process, they receive payments from customers, pool and transfer them to the merchants after a time period.

24. The **Asian Infrastructure Investment Bank (AIIB)** has approved the establishment of an Interim Operational Hub in **Abu Dhabi**.

**Note:** The hub will provide AIIB with a strong platform to enable effective supervision of its growing investment portfolio. India is the second-largest
shareholder in AIIB after China. Reason: UAE was chosen as the location keeping in mind its connectivity with many of the 105 members of the bank.

25. State bank of India has partnered with the Karnataka Digital Economy Mission (KDEM) to support the state’s budding startups with collateral-free loans.

**Note:** Aim: To leverage the existing Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMS), set up by the Centre to improve the credit flow to the MSE sector. The CGTMS will be utilised by the SBI to provide collateral-free loans of up to Rs 2 crore to startups recognised under KDEM’s Elevate programme.

26. Bank of Baroda has partnered with Women’s World Banking to roll out the third phase of the ‘Baroda Jan Dhan Plus’ programme across Uttar Pradesh and Uttarakhand.

**Note:** In this phase, the programme will reach out to existing Jan Dhan customers of BoB through financial literacy camps. Baroda Jan Dhan Plus’ encourage women account holders to save money by depositing Rs. 500 monthly for five months and can get a PMJDY overdraft loan facility of up to Rs 10,000.

27. Edelweiss Asset Management Ltd. has launched a new fund offer (NFO) for Focused Equity Fund.

**Note:** This will invest in 25-30 stocks spread across three key investing opportunities of - (1) brands, (2) market share gainers, and (3) innovators. The fund will be managed by Trideep Bhattacharya and Abhishek Gupta.

28. RBI has announced a system for the domestic traders to settle imports and exports in rupees.

**Note:** This system will promote the global trade growth with an emphasis on exports from India and will support the increasing interest of the global trading community in the domestic currency. This decision was came after, the rupee touching record lows against the dollar.

29. SBICAP Ventures Limited has signed MoU with the Ministry of External Affairs for establishing the Trilateral Development Cooperation Fund (TDC Fund).

**Note:** The TDC Fund helps to route the India’s commitment of approx. Rs.175 cr. to the Global Innovation Development Fund (GIP Fund). The UK and India have partnered to launch the GIP and the Trilateral Development Cooperation fund.

30. Tata AIA Life Insurance Co. Ltd. has joined hands to create a strategic alliance with City Union Bank.

**Note:** Aim: To offer life and health insurance solutions to the Bank’s consumers. With the help of this partnership, the City Union Bank consumers (existing and new) will get benefit from Tata AIA Life’s diverse and innovative products and services spanning term insurance, savings and investment, and health.

31. IRDAI has formed two task forces to study the issues of non-life and life insurance industries face in reinsurance support.

**Note:** Reinsurance support: It refers to insurance companies transferring a part of the risk they underwrite to other firms. Non-life insurance: Headed by Bhargav Dashgupta (MD&CEO, ICICI Lombard General Insurance); Nine members. Life insurance: Headed by Naveen Tahilyani (MD&CEO, TATA AIA Life Insurance; seven-members

32. City Union Bank (CUB) signs MoU with Shriram General Insurance to distribute the latter’s insurance products through its branches.

**Note:** Under this, Shriram General Insurance will offer personal lines of insurance products like motor, personal accident, home and travel, along with commercial lines of insurance products such as property, marine and engineering insurance to the bank’s customers.

33. India Mortgage Guarantee Corporation has signed a strategic partnership with RBL Bank to offer mortgage guarantee backed home loan products to salaried and non-salaried customers.

**Note:** This partnership will help RBL Bank to extend the mortgage guarantee-backed home loans to new borrower segments through the bank’s network. It also help to create a conducive lending environment by ensuring timely disbursement of housing credit and longer tenure to customers.

34. Star Health and Allied Insurance Co. Ltd. has partnered with the Common Services Centres (CSC), under the Ministry of Electronics and Information Technology to increase the health insurance penetration in rural India.

**Note:** Aim: To provide over 5 lakh CSCs access to a select range of Star Health insurance products and the products have been designed to meet the needs of rural customers across the tier-II, tier-III cities, and rural markets pan India.

35. Digital lending app ApnaArohan of the NBFC-MFI Arohan Financial Services, that was for its customers to make repayments and other transactions through the digital mode.

**Note:** It reduces the physical interaction with the loan officers of the MFI. The AI-powered app will help to increase the outstanding portfolio from ₹4,500 crore (June 2022) to around ₹5,100 crore by the end FY23.

36. Agri-tech startup nurture.farm has partnered with the SBI General Insurance and Future Generali India Insurance Company to expand its insurance solutions for farmers.

**Note:** nurture.farm is an open digital platform for growers, farming communities and food systems. The company had recently received a corporate agency licence from IRDAI to enable nurture.farm, to help farmers access innovative insurance solutions at cost-effective price points.
37. The Wholesale Price Index (WPI) of India for the month of June 2022 -- **15.18%** (Provisional).
   **Note:** Reason of high rate of inflation: Rise in prices of mineral oils, food articles, crude petroleum & natural gas, basic metals, chemicals & chemical products, food products etc. Fuel and Power category: Index increased by 0.65% to 155.4 in June. It remained in double-digit for the 15th straight month.

38. **Bank Indonesia** has signed an MoU with RBI to improve mutual cooperation between them.
   **Note:** With this MoU, RBI and BI committed to deepening relations between the two central banks and strengthening the exchange of information and cooperation in the area of central banking. It includes payment systems, digital innovation in payments services, and a regulatory and supervisory framework.

39. **Kotak Mahindra Bank** has completed technical integration with the new e-filing portal of the IT department and has become the 1st private bank to fully integrate with the portal.
   **Note:** Its customers can now pay their direct taxes through the e-pay tax tab on the portal. This will make the tax payment process simple, instant, and convenient for customers.

40. The Internet and Mobile Association of India has decided to shut down the Blockchain and Crypto Assets Council.
   **Note:** With this, IAMAI will cease to represent crypto-exchanges operating in India. IAMAI had created and nurtured BACC for four years.

41. India’s commodities trade deficit has been recorded in June 2022 -- **$26.1 billion**.
   **Note:** Reason: Continuing global commodity supercycle kept the prices of key energy and metal imports high. The exports in June 2022 has been increased by 23.5% to $40.13 billion and imports raised by 57.5% to $66.31 billion.

42. **DBS** bank has been honoured with the 2022 global best SME bank by the leading UK-based financial publication Euromoney, for the second time since 2018.
   **Note:** The DBS bank also won three first-time awards at Euromoney's Awards for (1) World's Best 'Financial Innovation of the year' 2022, (2) 'Asia's Best Bank for Wealth Management 2022', (3) 'Asia’s Best Bank for SME award 2022'. The World's Best Bank for 2022: Bank of America. The World's best investment bank 2022: Goldman Sachs

43. **Kotak Mahindra General Insurance** has launched an automation of vehicle inspection for insurance renewals with Artificial Intelligence based technology.
   **Note:** The company has partnered with Inspektlabs to automate the vehicle inspection process. Aim: Help in the renewal process as well as to detect fraud thereby aiding the underwriting process. During policy renewals process, the customers can capture photos or videos of their vehicle and upload them on the cloud-based App.

44. General Insurance company **Go Digit** has launched an add-on feature for motor insurance Own Damage policies, named ‘Pay as you Drive’.
   **Note:** Customers who drive less than 10,000 Km per year on an average, will now pay less with this add-on. Digit will use odometry reading, telematics data and annual kilometer opted to give this discount (up to 25%). IRDAI has also permitted to the general insurance companies to introduce such tech-enabled concepts in motor OD policies.

45. As per the SBI study, the average income of farmers between FY 2017-18 and 2021-22, has shown an increment across India -- **1.3 - 1.7 times**.
   **Note:** Income from allied and non-farm: 1.4-1.8 times (growth). Some crops like soybean in Maharashtra and cotton in Karnataka, incomes have in fact doubled during the same time. The study is based on primary data, contains granular data of various crops from agri-intensive branches and analyses the change in income of farmers.

46. As per the Morgan Stanley, India’s real GDP growth for FY23 -- **7.2%**.
   **Note:** It has also estimated that the GDP growth for the FY24 will slow down to 6.4%, this is lower by 0.30% as compared to the earlier estimate.

47. According to the RBI report, the share of remittances from **Gulf Cooperation Council region** has declined in 2021.
   **Note:** Observations: slower pace of migration and the presence of the Indian diaspora in informal sectors that were hit the most during the pandemic period. Article: ‘Headwinds of COVID-19 and India’s Inward Remittances’. The US, The UK, and Singapore are important sources countries of remittances (accounting for 36% of total remittances in 2020-21).

48. The government of India has declared "zero coupon zero principal instruments" as Securities.
   **Note:** Zero coupon zero principal instrument: An instrument issued by a Not for Profit Organisation, will be registered with the social stock exchange segment of a recognised stock exchange. These will be governed by rules made by the Securities and Exchange Board of India. Social Stock Exchange: To serve private and non-profit sector providers by channelling greater capital to them.

49. RBI has imposed a capped of withdrawal limit of Rs 15,000 per customer for a period of six months -- **Raigad Sahakari Bank**.
   **Note:** Reason: Worsening of financial situation of the lender. RBI has also imposed a penalty of Rs 6 lakhs on Shri Chhatrapati Rajarshi Shahu Urban Cooperative Bank Limited for contravention of provisions related to ‘Frauds - Classification and Reporting’.
50. **State Bank of India** has launched its WhatsApp Banking services to make banking easier for its customers  
**Note:** Customers of the SBI can access their Account Balance and view Mini Statement on WhatsApp. This WhatsApp Banking services can available to customers when they send a message saying ‘Hi’ on the number 919022690226.

51. Revised minimum capital adequacy ratio (CAR) for Urban Cooperative Banks (UCBs) for the deposits above Rs 100 crore - **12%**.
**Note:** It has provided a path till March 2026 to meet revised CAR norm in phases for UCBs that don’t meet it currently. This is based on recommendations of a panel headed by N S Vishwanathan (former Deputy Governor). It has retained the norm of a minimum CAR of 9% for tier-I banks (deposits up to Rs 100 crore).

52. **Standard Chartered Bank** has launched a co-branded credit card with EaseMyTrip to offer exclusive travel benefits with instant discounts and reward points to card holders.
**Note:** This credit card offers flat 20% instant discount on domestic & international hotel bookings, flat 10% on domestic & international flight bookings on EaseMyTrip. Standard Chartered Bank CEO: Bill Winters; Headquarters: London. EaseMyTrip Headquarters: New Delhi

53. **IndusInd** bank’s board has approved a proposal to raise up to Rs 20,000 crore in debt on a private placement basis to fund its business growth.
**Note:** As on March 31, the capital adequacy ratio of the bank stood at 18.42% (tier-I capital being at 16.80% and tier-II capital at 1.62%) as percentage of its risk-weighted assets. The fund-raising plan is subject to the approval of its shareholders.

54. **Tamil Nadu** has topped the list of the states so far as utilisation of funds under the government’s flagship Smart City Mission.
**Note:** Tamil Nadu has spent over Rs 3932 crore out of the Rs 4333 crore, Uttar Pradesh (second) has utilised Rs 2699 cr out of Rs 3142 crore, released by the Centre. On 8 July 2022, the Centre has released Rs 30,751.41 crore for 100 Smart Cities out of which Rs 27,610.34 crore has been utilized. Smart Cities Mission launched: 25 June, 2015.

55. As per the Asian Development Bank (ADB), economic growth forecast for India for the current fiscal year (2022-23) -- **7.2%**.
**Note:** For the South Asian region: Cut the forecast for 2022 to 6.5% from 7% ; For 2023, from 7.4% to 7.1%. Economic crisis in Sri Lanka, high inflation and associated monetary tightening in India

56. **RBI** has renewed its statement of commitment to the FX Global Code, a compilation of best market practices formulated by central banks worldwide.

**Note:** It is implemented by the Global FX Committee (GFXC) in co-ordination with the Local FX Committee (LFXC) in each jurisdiction. FX Global Code developed under the Bank for International Settlements.

57. **USD 875 million** has been approved by the New Development Bank for water, sanitation, ecotourism and transport to India, Brazil and China.
**Note:** Brazil: $ 300 million for water supply and sewage collection. India: $ 79 million for the Meghalaya Ecotourism Infrastructure Development Project. China: EUR 265 million for Lanzhou Zhongchuan International Airport and RMB 805 million for Xi’an Xianyang International Airport.

58. RBI has capped the withdrawal limit restrictions on Saibaba Janata Sahakari Bank, Maharashtra, due to its deteriorating financial positions -- **Rs. 20,000**.
**Note:** RBI imposed restriction on Suri Friends’ Union Co-operative Bank Ltd, West Bengal, United India Co-operative Bank Limited, Bijnor (UP) and National Urban Co-operative Bank Ltd, Bahraich (UP). Withdrawal limit: Suri Friends' Union Co-operative: Rs. 50,000; National Urban Co-operative: Rs.10,000

59. The name of the mobile app, that was launched by the Canara Bank is **Canara a11**.
**Note:** It is available in 11 languages to cater to multiple sections of the society in their preferred language. Features: Intuitive UI and UX with multiple themes and customised menus which can be personalised as per the user’s choice. Security features: Device binding, malware detection, detection of remote administration tools and a dynamic keyboard to provide safe and secure banking.

60. **Bajaj Allianz General Insurance** has announced the launch of its add-on motor insurance cover, called ‘Pay As You Consume’ (PAYC).
**Note:** It is a usage-based motor insurance add-on cover, can be opted by the customer along with the basic Own Damage (OD plan) under Package Product, Bundled and Standalone OD cover. Customers can choose coverage based on their vehicle usage, further to which the premium will be calculated, i.e., kilometres driven annually.

61. According to the latest report released by the Reserve Bank of India, The foreign exchange reserves of India - **- $572.7 billion.**
**Note:** It is dropped from $7.5 billion during the week ended July 15, 2022. Reason: It is mainly due to foreign currency assets that were down $6.5 billion. Reserves have been fallen about $60 billion in 2022 due to aggressive intervention by the central bank to curb the sharp volatility in the foreign exchange market.

62. **City Union Bank** has signed bancassurance partnership with Aditya Birla Health Insurance Co Ltd (ABHICL) for the distribution of health insurance.
products through the former's network of branches across the country.

**Note:** CUB has already signed bancassurance pacts with Star Health and Alliance Insurance, and Care Health (formerly known as Religare Health Insurance Co). The CUB has also signed bancassurance pact with Royal Sundaram General Insurance

**63. HDFC Securities Ltd.** has partnered with Equitas SFB to provide demat accounts, and broking and investment services to its customers.

**Note:** Equitas Small Finance Bank will offer its customers 3-in-1 account, to access the services of HDFC Securities. With this partnership, Equitas Small Finance customers will be able to open their demat account for buying and selling shares and trading in futures, commodities, and currencies.

**64. Life insurance corporation (LIC) has reduced shareholding in Sun Pharmaceuticals by selling 2% stakes, in the company for about Rs 3,882 crore, to 5.024%.

**Note:** The shares were sold through open market transactions during the period from May 17, 2021 to July 22, 2022. As per the norms of Sebi, listed companies are required to intimate the stock exchanges when their shareholding in an entity falls by 2% or more.

**65. Rajasthan** Grameen Aajivika Vikas Parishad (RGAV) has signed an agreement with Stree Nidhi-Telangana to set up a financial institution for women.

**Note:** Rajasthan Mahila Nidhi is being set up in Rajasthan on the lines of Telangana's Stree Nidhi model. Rajasthan's CM, Ashok Gehlot had announced the setting up a bank run by women in the state budget 2022-23.

**66. According to the International Monetary Fund (IMF), what would be the gross domestic product (GDP) growth forecast for India for the current financial year (FY23) 7.4%.

**Note:** The IMF has also reduced the growth forecast for FY24 to 6.1% as against 6.9% earlier. Reason: Due to less favorable external conditions and more rapid policy tightening.

**67. Piramal Enterprises** has received the non-banking finance company (NBFC) business license from RBI.

**Note:** The RBI has grant license under Section 45 IA of the Reserve Bank of India Act, 1934. The license was received by the Company on 26th July, 2022. Last year, the Piramal Enterprises board approved the demerger of its pharmaceuticals business and simplification of the corporate structure.

**68. RBI has launched a campaign to raise the awareness about the unclaimed deposits, with a focus on the eight states that have the maximum amount of unclaimed deposits.

**Note:** The unclaimed deposits in banks have increased to Rs 48,262 crore in FY22 from Rs 39,264 crore. Eight states: Tamil Nadu, Punjab, Gujarat, Maharashtra, Bengal, Karnataka, Bihar and Telangana/Andhra Pradesh. This campaign is launched in Hindi and English along with the languages of these eight states.

**69. As per the RBI report, the amount involved in fraud cases reported by PSBs has been reduced to Rs 3,204 crore in the last fiscal from Rs 28,884 crore in 2017-18.

**Note:** In 2018-19, a total of 9,092 cases were reported amounting to Rs 26,720 crore. In 2019-20, the number of frauds rose to 11,074, involving a monetary value of Rs 21,170 crore. The gross NPAs (non-performing assets) of these banks also reduced to Rs 5,41,750 crore from Rs 6,16,616 crore in 2020-21.

**70. After Singapore (27.01%), USA (17.94%) has emerged as the top sourcing countries in FDI equity flows into India in FY2021-22.

**Note:** Mauritius (15.98%) has been ranked third followed by Netherland (7.86%) and Switzerland (7.31%). Top 5 sectors: Computer Software & Hardware (24.60%), Services Sector, Automobile Industry, Trading and Construction (Infrastructure) Activities. Top 5 States: Karnataka (37.55%), Maharashtra (26.26%), Delhi (13.93%), Tamil Nadu, and Haryana.

**71. For ease of transition to an alternate system in respect of transactions where cardholders decide to enter the card details manually at the time of undertaking the transaction is known as **Guest checkout transactions**.

**Note:** The RBI has relaxed card-on-file data storage norms pertaining to guest transactions checkout. Now, apart from the card issuer and the card network, the merchant or its payment aggregator involved in the settlement of the transactions can save the data for a maximum of T+4 days or till the settlement date, whichever is earlier.

### Obituaries

1. Peter Brook, who passed away, was an eminent personality in **Theatre and cinema director**.

**Note:** He was born in London and transferred from Britain to Paris in 1970. He was received the Tony Award for Best Direction in 1966 for his interpretation of Peter Weiss’ “Marat/Sade,” and in 1970 for the production of Shakespeare’s “A Midsummer Night’s Dream.”

2. Tarun Majumdar, who passed away, he was a veteran **Filmmaker**.
Note: He has won National Award four-times and received Padma Shri. His first directed film was Chawal Pawa (1959), starring Uttam Kumar and Suchitra Sen.

3. Gopinath Nair passed away, was a famous Freedom fighter.
Note: He had participated in the Quit India Movement in 1942 and imbibed the Gandhian principles of peace and non-violence in everyday life. He was served as chairman of the Kerala Mahatma Gandhi National Memorial Trust, which is managed by the Union Government.

4. Mohammad Barkindo (Nigerian), who has passed away, was secretary-general of OPEC.
Note: His second term as head of OPEC was set to end on July 31, 2022. He hold the post for six years since 2016. He started his career with the Nigerian Mining Corporation in 1982, and also served as deputy MD of Nigerian Liquified Natural Gas.

5. Shinzo Abe, who has been passed away, was a longest Prime Minister of Japan.
Note: He held office in 2006 for one year and again from 2012 to 2020. In 2020, he resigned from the PM post due to the debilitating bowel condition ulcerative colitis. He was the first Japanese PM to be chief guest at India's Republic Day parade in 2014.

6. José Eduardo dos Santos, who has passed away, was former President of Angola.
Note: He was one of Africa’s longest-serving heads of state, who ruled for almost four decades as president of Angola. He stepped down from the president's post in 2017. He had also fought for the continent's longest civil war and turned his country into a major oil producer.

7. Luis Echeverria Alvarez, who has passed away, served as president of Mexico.
Note: He started his career as a lawyer and become a member of Mexico’s Institutional Revolutionary Party. He has also initiated the establishment of diplomatic relations with China in February 1972. He was also known for promoting the Charter of Economic Rights and Duties of States at the United Nations in 1972.

8. Former Chairman of Videsh Sanchar Nigam Ltd (VSNL), Brijendra K Syngal, who has passed away, was acknowledged as the father of Indian Internet.
Note: Syngal has written his memoir “Telecom Man: Leading From the Front in India's Digital Revolution”. Under his leadership, on August 15, 1995, VSNL had formally launched the Internet for the Indian public.

9. Dr. Enamul Haque, who has been passed away, was associated with Archaeology.
Note: He became the director of the museum in 1973 and served as director general of National Museum from 1983 to 1991. He was conferred with Padma Shri in 2020 for his work on Bengal's Iconography and terracotta art.

10. Barry Sinclair, who has passed away was a former cricket captain of New Zealand.
Note: He was the third batter from New Zealand after Bert Sutcliffe and John Reid to score 1,000 runs in Test cricket. He had played 21 Tests for New Zealand between 1963 - 1968, scored 1148 runs, including three centuries against South Africa, Pakistan and England.

11. Avdhesh Kaushal, who has passed away, was a Social worker.
Note: He founded the Rural Litigation and Entitlement Kendra (RLEK) for the development work among tribal hill communities in the areas of Jaunsar-Bawar (Dehradun district). He led various initiatives including protecting the fragile eco-system of Doon valley, abolition of the bonded labour system in Jaunsar-Bawar area of Dehradun and securing the rights of marginalised communities.

12. Achuthan Kudallur, who has been passed away at 77, was known for his abstract art.
Note: He has participated in several art shows and was a well-regarded name in South Indian contemporary art. He is a recipient of the national and Tamil Nadu state Lalit Kala Akademi Awards. He was born in 1945 in Kerala, but lived alone in Chennai, and pursued a degree in Civil Engineering and revelled as an Indian Asian Modern and Contemporary painter.

13. Bhupinder Singh, who has passed away at the age of 82, was an eminent Singer.
Note: He was born in Punjab's Amritsar and started his career with All India Radio and was also associated with Doordarshan Delhi. He worked with Mohammed Rafi, RD Burman, Lata Mangeshkar, and Bappi Lahiri.

14. Nirmal Singh Kahlon, who has passed away was a former speaker of Punjab.
Note: He was the Rural Development and Panchayat Minister from 1997 to 2002 and was elected as an MLA from Fatehgarh Churian constituency in Gurdaspur district in 1997 and 2007. He served as the Speaker of the Legislative Assembly from 2007 to 2012.

15. Noted scientist, Dr Ajay Kumar Parida, who has passed away, He was a director of Institute of Life Sciences (ILS), Bhubaneswar.
Note: He was awarded the Padma Shri Award by the President of India in 2014 for his outstanding contribution in the field of Science and Engineering. He had also served as an Executive Director in M. S. Swaminathan Research Foundation.

16. Anant Yashwant Khare, who has passed away, was a renowned writer in Marathi language.
Note: Noted work: ‘Antajichi Bakhari’, ‘Bakhar Antakalachi’ and ‘Udy’. He received the Bhai Madhavrao Bagal Award for his book 'Kahani Manav
Pranyachi in 2010. He was awarded with Granthali, Vidarbha Sahitya Sangh, and Lokmangal.

17. Sushovan Bandyopadhyay, fondly known as Bengal’s 'one rupee doctor, who has passed away, received the Padma Shri in 2020.

   **Note:** His name was recorded in the Guinness World Records for treating the maximum number of patients. He was a former MLA from Bolpur seat and had contested on a Congress ticket in 1984, but after the formation of Trinamool Congress, he became the president of Birbhum district.

18. David Trimble, who has passed away, awarded with the Nobel Peace Prize to end the conflict in Northern Ireland in 1998.

   **Note:** He was also the Member of Parliament (MP) for Upper Bann from 1990 to 2005. He was known as the architect of the Good Friday Agreement in 1998, which ended the 30 years of disputes in Northern Ireland. In October 1998, John Hume and David Trimble were awarded the Nobel Peace Prize for their efforts to end the conflict in Northern Ireland.

19. Balwinder Safri, who has passed away, was a renowned **Punjabi singer**.

   **Note:** He was based in Birmingham, UK, was part of the UK bhangra scene since 1980 and formed the Safri Boyz Band in 1990. He was known for his Punjabi tracks such as “Rahaye Rahaye” and “Chan Mere Makhna”.

20. Writer of ‘Namghoria’, Atulananda Goswami known for his novels and short stories, who has been passed away, was famous writer of **Assamese** language.

   **Note:** He had also received the Sahitya Akademi Award in 2006 for his short story collection 'Seneh Jarir Ganthi'. Awards: Ambikagiri Roy Choudhury Sahitya Award, the Kumar Kishor Memorial Award, the Katha Award and the Sneha Bharati Sahitya Samman, among others. He also translated many English, Bengali and Odia texts into Assamese.

21. Nirmala Mishra, who has passed away, was a renowned singer in **Bengali** language.

   **Note:** She also sang various songs in Odia and Assamese films. The West Bengal government has also awarded her 'Sangeet Samman', 'Sangeet Mahasamman' and 'Bangabhibhushan' awards. She has been conferred with the Sangeet Sudhakar Balakrushna Das Award for her lifetime contribution to the Odia music.

22. Fidel Ramos, who has passed away was a former president of **Philippines**.

   **Note:** He was the 12th president of the Republic of the Philippines from 1992 to 1998. During his tenure, the Philippines was recognized as a budding “tiger economy”.

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**Important Days**

1. **The Chartered Accountants’ Day or CA Day** is observed on **1st July** annually in India.

   **Note:** It is also known as ICAI Foundation Day. The day is marked to commemorate the foundation of the Institute of Chartered Accountants of India (ICAI) on July 1, 1949.

2. **National Doctors’ Day** has been observed annually in India by the Indian Medical Association (IMA) -- **1st July**.

   **Note:** Theme 2022: "Family Doctors on the Front Line." First time, this day celebrated in 1991 on July 1 to honour Dr Bidhan Chandra Roy, whose birth and death anniversary, both fall on July 1.

3. **The first Saturday of July** has been observed as **International Day of Cooperatives**.

   **Note:** This year, the International Day of Cooperatives is being observed on July 2. Theme 2022: Cooperatives Build a Better World.

4. **The World UFO Day (WUD)** is observed on **2nd July** annually.

   **Note:** It is a day dedicated to the undoubted existence of Unidentified Flying Objects (UFO) by World UFO Day Organization (WUFODO). To raise awareness about the existence of UFOs.

5. **World Sports Journalists Day** is observed on **2nd July** every year.

   **Note:** To celebrate the services of sports journalists for the promotion of sports. The International Sports Press Association (AIPS) established the World Sports Journalist Day in 1994.

6. **International Plastic Bag Free Day** observed annually on **3rd July**.

   **Note:** To raise the awareness about the issue of plastic pollution on the planet. This day was first observed on July 3, 2008, by a member of Zero Waste Europe (ZWE) Rezero in Catalonia.

7. **World Zoonoses Day** is marked annually on **6th July** to commemorate the first vaccination administered against a zoonotic disease.

   **Note:** To educate and raise awareness about zoonotic diseases that can transmit from animals to humans. It commemorates French biologist Louis Pasteur, who administered the first dose of the first vaccine against rabies.

8. **World Kiswahili Language Day** is observed on **7th July** annually.

   **Note:** Kiswahili is one of the most widely spoken languages in Africa and the most widely spoken in sub-Saharan Africa. This is also the only African
language that is an official language of the African Union.

9. National Fish Farmers Day is celebrated every year on 10th July to demonstrate solidarity with all fisherfolk, fish farmers and concerned stakeholders throughout the Country.

Note: It is 65th National Fish Farmers Day being celebrated across the Country. National Fisheries Development Board, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India celebrated the National Fish Farmers Day virtually at National Fisheries Development Board (NFDB) Hyderabad.

10. The World Population Day is observed on 11th July every year with an aim to increase the awareness of the people towards the worldwide population issues.

Note: The Day was first marked on 11th July 1990 in more than 90 countries. The theme for World Population Day 2022 is ‘A world of 8 billion: Towards a resilient future for all - Harnessing opportunities and ensuring rights and choices for all.

11. World Paper Bag Day is observed annually on the 12th July to raise awareness of the importance of using paper bags instead of plastic bags.

Note: The theme for Paper Bag Day this year is, “If You’re ‘fantastic’, Do Something ‘dramatic’ To Cut The ‘Plastic’, Use ‘Paper Bags’.” Francis Wolle, an American inventor, created the first paper bag machine in 1852.

12. International Malala Day is celebrated every year on 12th July to honour the young woman who has been advocating for female education.

Note: The day is used as an opportunity to appeal to world leaders to ensure compulsory and free education for every child.

13. World Youth Skills Day 2022 is observed annually on July 15 to promote the need of essential skills for employment, work, and entrepreneurship.

Note: Every year, World Youth Skills Day is marked with a certain theme set by the United Nations. The theme for 2022 is 'Transforming youth skills for the future'.

14. World Day for International Justice is observed annually on July 17 to celebrate the organisations that work for bringing justice to the victims of international criminal acts.

Note: 120 countries came together on July 17, 1998, to sign a treaty titled Rome Statute of the International Criminal Court. The establishment came to be known as the International Criminal Court, which came into force on July 1, 2002. Theme 2022: Achieving Social Justice through Formal Employment

15. The world marks Nelson Mandela International Day annually on July 18 in the memory of the first democratically elected President of South Africa.

Note: The United Nations (UN) had declared July 18 as Nelson Mandela Day in 2009, a South African anti-apartheid activist who served as the first President from 1994 to 1999. The theme 2022: “Do what you can, with what you have, where you are”. Nelson Mandela was conferred with the Nobel Peace Prize in October 1993.

16. World Chess Day is celebrated annually on July 20 globally.

Note: The day marks the date of the establishment of the International Chess Federation (FIDE) in Paris in 1924. On 12 December 2019, the General Assembly proclaimed 20 July as World Chess Day to mark the date of the establishment of the International Chess Federation (FIDE) in Paris in 1924.

17. The General Assembly has declared to celebrate the International Moon Day annually on July 20 to educate and promote awareness on the status and prospects for humanity.

Note: In cooperation with United Nations Office for Outer Space Affairs (UNOOSA), the International Moon Day 2022 will be observed as an annual event and general public celebrations will be held all over the world.

18. The World Fragile X Awareness Day is marked on 22 July every year to celebrate families impacted by Fragile X.

Note: The FRAXA Research Foundation was launched in 1994, by Clapp and her husband Michael Tranfaglia, MD. The World Fragile X Day was initiated by the US-based FRAXA Research Foundation.

19. National Broadcasting Day is observed on July 23 in India.

Note: Both the Azad Hind Radio of Netaji Subhash Chandra Bose and the Congress Radio helped rouse Indians against the British before independence. Akashvani was also instrumental in helping Bangladesh gain independence from an oppressive Pakistan in the 1971 war.

20. The Central Board of Direct Taxes (CBDT) has observed the 163rd anniversary of Income Tax Day on July 24.

Note: Income Tax was introduced for the first time in India by Sir James Wilson on 24 July 1860. Purpose: To compensate for the losses incurred by the British regime during the first war of independence against British Rule in 1857.

21. World Drowning Prevention Day is observed every year on July 25.

Note: It was established by the UN General Assembly Resolution "Global drowning prevention" from April 2021.

22. International Day for the Conservation of the Mangrove Ecosystem is observed every year on July 26.

Note: The day is observed to raise awareness of the importance of mangrove ecosystems and to promote
solutions for their sustainable management, conservation and uses. The UN Educational, Scientific, and Cultural Organization’s (UNESCO) General Conference established the day in 2015.

23. Kargil Vijay Diwas is celebrated by India on July 26.
Note: It is a historic win over Pakistan on July 26, 1999. The Indian Army successfully removed Pakistani forces who were illegally occupying a hilltop at the Indian side of the Line of Control (LoC) at Kargil, Ladakh. To commemorate this victory and remember those who sacrificed their lives for this country, Kargil Vijay Diwas is celebrated annually in India on July 26.

24. World Hepatitis Day has observed annually on 28 July to raise awareness and promote global action on viral hepatitis.
Note: Theme 2022: Bringing hepatitis care closer to you. The World Health Assembly has decided to celebrate the birthday of Baruch Samuel Blumberg (July 28) World Hepatitis Day, who discovered Hepatitis B in the 1960s. Viral Hepatitis is an inflammation of the liver.

25. International Tiger Day is observed every year on July 29 to raise awareness about the importance of the conservation of tigers.
Note: As per World Wildlife Fund, approximately 95% of the population of tigers has declined in the last 150 years. Theme 2022: “India launches Project Tiger to revive the tiger population”. 2,967 tigers have been recorded in India, as per the fourth round of the national assessment of tiger numbers done in 2018.

26. World Day Against Trafficking is observed annually on 30 July to aware people about the ordeal of human trafficking victims and the ways to safeguard their rights.
Note: Theme 2022: Use and abuse of technology. The World Day Against Trafficking in Persons was observed for the first time in 2013. The United Nations Office on Drugs and Crime (UNODC) collect data and analysis ways to protect the rights of the victims since 2003.

New Appointments

1. Eknath Shinde has become the 20th Chief Minister of Maharashtra.
Note: BJP leader, Devendra Fadnavis was sworn-in as Deputy Chief Minister of the state. Devendra Fadnavis had served as the CM of Maharashtra from 2014-19.

2. Yair Lapid has been officially became the 14th prime minister of Israel, after replacing Naftali Bennett.
Note: His term could be a fairly short one, as he takes over a caretaker government ahead of national elections on November 1. He is a former journalist who serving as PM of Israel since July 1, 2022.

3. Shahid Kapoor has been appointed as a brand ambassador of PokerBaazi.
Note: To create a robust ecosystem for Poker in India. According to research firm Statista, the online gaming industry across India was valued at around ₹79 billion in 2021, marking a leap from about ₹65 billion in 2020.

4. T Raja Kumar has been appointed as President of world’s anti-terrorism financing agency, Financial Action Task Force (FATF) for two years (July 2022 - June 2024).
Note: He succeeded Dr Marcus Pleyer, who served as the chief of the FATF. He will be responsible for enhancing the effectiveness of global anti-money laundering and counter-terrorism financing measures.

5. Rahul Narwekar was elected as the 16th Speaker of the Maharashtra Legislative Assembly after defeating Rajan Salvi (Shiv Sena candidate).

6. Asit Rath has been appointed as the new chief executive officer and managing director of Aviva India, with effect from July 11, 2022.
Note: He will replace Amit Malik, who is leaving the business after 10 years. Currently, he is working as the CEO of Prudential Myanmar Life Insurance.

7. Ravi Shastri has been appointed as the new brand ambassador for FanCode.
Note: FanCode is set to host some of the best cricketing action with exclusive rights to India’s tour of the West Indies and ECB’s The Hundred. Shastri will bring out FanCode’s ‘fan-first’ proposition by leading the upcoming campaigns for these properties.

8. Suranjan Das has been appointed as the president of the Association of Indian Universities (AIU).
Note: is one year tenure has come into effect from July 1. Earlier, he was a Professor of History at the University of Calcutta and served the Vice Chancellor at University of Calcutta for the period between 2008 and 2015.

9. VP Nandakumar has been reappointed as MD & CEO of Manappuram Finance with effect from 27 July 2022 upto 31 March 2024.
Note: He is post graduate in science with additional qualifications in Banking & Foreign Trade. He started his banking career with Nedungadi Bank. In 1992, he promoted Manappuram Finance and has been a director of the company since then.
10. **Smriti Irani** has been assigned the charge of Ministry of Minority Affairs after the resignation of Mukhtar Naqvi.

**Note:** Jyotiraditya Scindia has been given the additional charge of the Ministry of Steel after the resignation of Ram Chandra Prasad Singh.

11. **Lt Gen Mohan Subramanian** has been appointed as Force Commander of the United Nations Mission in South Sudan (UNMISS).

**Note:** He succeeds Lt Gen Shailesh Tinaikar (India). Presently, he is serving as the Commandant of Defence Services Staff College, Wellington.

12. **Amitabh Kant** has been appointed as India’s new Sherpa for the G-20.

**Note:** He replaced Piyush Goyal (Minister for Commerce & Industry and Consumer Affairs), who was appointed as the G-20 Sherpa in September 2021. India will hold the presidency of G20 from December 1, 2022 to November 30, 2023. He served as the NITI Aayog CEO from June 2016 to 2022.

13. **R Dinesh** has been elected President Designate of the Confederation of Indian Industry (CII) for 2022-23.

**Note:** He has been the Chairman of CII Southern Region during 2018-19. Sanjiv Puri (Chairman and Managing Director, ITC) will continue as the Vice-President of CII. Anjiv Bajaj (Chairman and Managing Director, Bajaj Finserv Ltd) continues to be the President of CII for 2022-23.

14. **Paritosh Tripathi** has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of the private non-life insurer SBI General Insurance with effect from 5th July 2022.

**Note:** He succeeded P.C. Kandpal, who has been posted as Deputy Managing Director (DMD)-(P&RE) at SBI. He has more than 32 years of banking experience and has worked in various departments including MSME, mid-corporate segment, international banking and bancassurance.

15. **Alvaro Lario** has been appointed as the seventh President of the International Fund for Agricultural Development (IFAD) with effect from 1st October 2022 for a four-year term.

**Note:** IFAD is an international financial institution and specialized United Nations agency. It is the only multilateral development organization that focuses on rural economies, food security and climate change

16. **Brajesh Kumar Upadhyay** has been appointed as the Chairman & Managing Director of Goa Shipyard Limited (GSL) for a period of five years, with effect from 10th July 2022.

**Note:** Earlier, he was serving as the Director of Operations within the company (GSL). He will be responsible for the efficient functioning of the company for achieving its corporate objectives.

17. **Meena Hemchandra** has been appointed as part-time chairman of the Karur Vysya Bank for three years.

**Note:** Previously, she worked as an additional director under Independent Category of the bank. She worked as Executive Director of RBI from June 2015 to November 2017 and served as secretary to the Board of Note Mudran for four years.

18. **Madhubika Bhaskar** has been appointed as CMD of the New India Assurance Company Ltd (NIACL) for three months.

**Note:** She has replaced Atul Sahai, whose tenure had ended on February 28, 2022 following his superannuation.

19. **G Rajkiran Rai** has been recommended by the Financial Services Institutions Bureau (FSIB) as Managing Director at the National Bank for Financing Infrastructure and Development (NaBFID).

**Note:** He served as the MD & CEO of Union Bank of India for five years, till the date of his superannuation in May 2022. FSIB was incorporated on July 1, 2022. The erstwhile Banks Board Bureau (BBB) was revamped into FSIB with certain amendments in its mandate.

20. **Ashish Kumar Chauhan** has been appointed as the new managing director and CEO of the National Stock Exchange for five years.

**Note:** He will be taking over the helm of NSE from Vikram Limaye. He is currently served as the MD and CEO of BSE, tenure of Chauhan is scheduled to end in November 2022. He is a technocrat from IIT and IIM and considered as the father of modern financial derivatives in India due to his work at NSE from 1993-2000.

21. **La Ganesan (Manipur Governor)** has been given the additional charge as the new Governor of Bengal, after the resignation of Jagdeep Dhankhar.

**Note:** He will discharge the functions of the governor of West Bengal, in addition to his own duties from the date he assumes charge of the office until regular arrangements are made. Jagdeep Dhankhar has filed his nomination as the Vice-President candidate by the National Democratic Alliance (NDA).

22. **Justice Vineet Saran** has been appointed as the BCCL’s ethics officer and ombudsman.

**Note:** He has succeeded Justice (Retd) D K Jain, whose term ended in June 2021. He is a former Chief Justice of Odisha High Court, and also served as a judge in Karnataka and Allahabad High Court.

23. **Manoj Kumar** has been appointed as the chairman of Khadi and Village Industries Commission (KVIC).

**Note:** KVIC’s former Chairman Vinal Kumar Saxena has moved on to take charge as the Lieutenant Governor of Delhi. Manoj Kumar was earlier part of KVIC as the Expert Member (Marketing) and has professional experience in the areas of marketing and rural development.

24. **V K Singh** has taken charge as Director (Technical) of REC Limited with effect from 12th July, 2022.
25. **Ranil Wickremesinghe** has been sworn-in as the eighth president of Sri Lanka at the parliament premises before Chief Justice Jayantha Jayasuriya.

*Note:* He has secured 134 votes in the 225-member House while his rival Dullas Alahapperuma got 82. He had took over as the Acting President after ex-President Gotabaya Rajapaksa fled the country. He will complete the tenure of Rajapaksa’s term, which ends in November 2024.

26. **Droupadi Murmu** has been elected as the 15th President of India, after securing 64% of the votes.

*Note:* She is the first tribal woman and the second woman (First: Pratibha Patil) to hold the position of President of India.CJI, N V Ramana will administer the oath of office to Droupadi. She was born in Mayurbhanj district of Odisha. Tribe: Santhal. She served as Governor of Jharkhand from 2015 to 2021.

27. **Seif Ahmed** has been appointed as acting president of the International Hockey Federation (FIH) after the resignation of Indian administrator Narinder Batra from the post.

*Note:* Batra has resigned as FIH president and also quit as chief of the Indian Olympic Association (IOA). He also gave up his International Olympic Committee (IOC) membership which was directly linked with his IOA position.

28. **Rajarshi Gupta** has appointed as MD of ONGC Videsh Ltd, an overseas investment arm of state-owned Oil and Natural Gas Corporation (ONGC).

*Note:* He has replaced Alok Gupta who was superannuated in June 2022. He has more than 33 years of experience in supervisory, managerial and strategic planning capacities in domestic and international operations of ONGC and ONGC Videsh.

29. **Dinesh Gunawardena** has been appointed as the new Prime Minister of Sri Lanka along with 17 other cabinet ministers.

*Note:* Along with Prime Minister ship, he has additional charge of Public Administration, Home Affairs, Provincial Council, and Local Government.

30. **Rama Subramaniam Gandhi** has been appointed as an additional independent director of YES bank for a period of five years, effective from July 23, 2022.

*Note:* He is currently serving as a financial sector policy expert and adviser. He was a Deputy Governor of the RBI for three years from 2014 to 2017. He had a three-year secondment to the SEBI and also served as Director of the Institute for Development and Research in Banking Technology (IDRBT), Hyderabad.

31. **Ennarasu Karunesan** has been named as the official representative of the International Association of Ports and Harbors’ (IAPH) in India.

*Note:* He has started his career in the port industry with the Mumbai port and later worked as the general manager of operations and CEO of the Westport Container Terminal in Port Klang, Malaysia (from 2001 to 2004). IAPH is the world's port industry's forum for cooperation and excellence.

32. **Akshaya Moondra** has appointed as new chief executive officer of Vodafone Idea with effect from August 19, 2022 for a period of three years.

*Note:* He will succeed Ravainder Takkar. Takkar will continue to be a non-executive and non-independent director of the company post completion of his term as the MD & CEO. Moondra has over 30 years of international experience and over 14 years’ experience in the Indian telecom sector.

33. **Indermit Gill** has been appointed as a new Chief Economist and Senior Vice President for Development Economics of World Bank, will be effective September 1, 2022.

*Note:* He will succeed American economist, Carmen Reinhart. He is currently serving as the Vice President for Equitable Growth, Finance, and Institutions. He will be the second Indian to serve as chief economist after Kaushik Basu who was Chief Economist of the World Bank from 2012 to 2016.

34. **Ahmad Nawaf Al Ahmad Al Sabah** has been appointed as the Prime Minister of Kuwait.

*Note:* He succeeded Sheikh Sabah Al Khaled, who resigned in April 2022. He is a retired Kuwaiti military with the rank of Lieutenant-General at the Ministry of Interior and the First Deputy Prime Minister and Minister of Interior since March 9, 2022.

35. **Ravi Kishan Takkar** has been appointed as the Additional Director (Independent) of LIC Housing Finance Ltd (LIC HFL), effective from July 25, 2022.

*Note:* He served as an MD & CEO of UCO Bank for three years till November 01, 2018.

36. **Nakul Jain** has been appointed as the CEO of Paytm Payments Services Ltd (PPSL).

*Note:* He replaced Praveen Sharma, who is now serving as the acting CEO of PPSL. Praveen Sharma has been promoted to oversee the organisation’s commerce vertical in addition to his other duties. Nakul Jain has served as managing director of private banking, priority banking, deposits and branch banking at Standard Chartered Bank.

37. **Bajram Begaj** has been sworn-in as the President of the Republic of Albania and becomes the ninth president of the country.

*Note:* He was elected as president on June 4, 2022 after receiving 78 votes in favour out of 83 votes. He was a major general and hold the post of chief of general staff of the Albanian Armed Forces.
Important News – India

1. The government of India has banned the single-use plastic from **July 1, 2022.**
   **Note:** As per the notification on August 12, 2021, the government has prohibited the manufacture, import, stocking, distribution, sale, and use of all identified single-use plastic items, which have low utility and high littering potential with effect from July 1, 2022.

2. **Andhra Pradesh** state has topped the 'Top Achievers' list as per the Business Reform Action Plan (BRAP)- 2020, was released by FM Nirmala Sitharaman.
   **Note:** Top Achievers: Andhra Pradesh, Gujarat, Haryana, Karnataka, Punjab, Telangana and Tamil Nadu. Achievers category: Himachal Pradesh, Madhya Pradesh, Maharashtra, Odisha, Uttarakhand and Uttar Pradesh. Aspirers category: Assam, Chhattisgarh, Goa, Jharkhand, Kerala, Rajasthan and West Bengal.

3. PM Narendra Modi has participated in **Udyami Bharat** programme to launch various key initiatives to ramp up the MSME sector.
   **Note:** Raising and Accelerating MSME Performance: Aims to scale up the implementation capacity and coverage of MSMEs. Capacity Building of First-Time MSME Exporters: To encourage MSMEs to offer goods and services of international standards for the global market. Prime Minister's Employment Generation Programme

4. **National Mission for Clean Ganga (NMCG)** has planted 75 sapling under Azadi Ka Amrit Mahotsav to create Namami Gange Amrit Vatika at Kalindi Kunj Ghat on River Yamuna in New Delhi.
   **Note:** This activity was carried out under the initiative Yamuna Ghat par Vriksharopan. NMCG has also conducted the Cleanliness drive on River Yamuna in Delhi is a regular activity organized on the 4th Saturday of every month.

5. PM Narendra Modi has virtually inaugurated Bosch India’s first smart campus in **Bengaluru,** was built at a cost of Rs 800 crore.
   **Note:** The 76-acre, Spark.NXT campus facilitates multiple smart solutions based on security, sustainability, and user experience for associates, visitors, and facility management. At present, Bosch has 16 manufacturing sites and seven development and application centres in India.

6. The theme of Digital India Week 2022, that was inaugurated by PM Narendra Modi at Gandhinagar in Gujarat on July 4, 2022 -- **Catalyzing New India's Techade.**
   **Note:** He will also launch 'Digital India GENESIS' - a National Deep-tech Startup Platform, to discover, support, grow and make successful startups in Tier-II and Tier-III cities of India.

7. **Vivek Express** train holds the title of the longest train route in the country (both in terms of distance and time), runs from Dibrugarh in Assam to Kanyakumari in Tamil Nadu.
   **Note:** The train covers total of nine states: Assam, Nagaland, Bihar, West Bengal, Jharkhand, Odisha, Andhra Pradesh, Kerala, and Tamil Nadu. The announcement of the Vivek Express was made in presentation of the railway budget for 2011-12 by Mamata Banerjee (then Railway Minister of India).

8. India’s largest floating solar plant is now fully operational in **Ramagundam, Peddapalli district of Telangana.**
   **Note:** Capacity : 100MW. This floating solar power photovoltaic project was commissioned by the NTPC As of July 1, the total commercial operation of floating solar capacity in the southern region has risen to 217 MW.

9. **National Health Authority (NHA)** has developed a National Health Claims Exchange as a digital platform to settle health claims in association with IRDAI.
   **Note:** Debasish Panda (Chairman of IRDAI) has proposed for creation of a working group with representation from industry. This group will decide how to make the largest segment of general insurance in India attract more people to buy health insurance.

10. **Gujarat** has been selected as the 'Best Performer State' for the third time in the States' Startup Ranking 2021.
   **Note:** The ranking has categorized the states under two categories - category A and category B - based on their size. **Top performers:** A category: Kerala, Maharashtra, Odisha, and Telangana. B category: J&K
   **Startup leaders:**
   - **Category A:** Tamil Nadu, Uttar Pradesh, Uttarakhand, Punjab and Assam
   - **Category B:** Arunachal Pradesh, Goa, Andaman and Nicobar Islands.

11. **Odisha** state has come before Uttar Pradesh as the top state in the State Ranking Index for National Food Security Act (NFSA).
Note: The first edition of State Ranking Index for NFSA has been released by Consumer Affairs Minister Piyush Goyal. Special Category: Tripura, followed by Himachal Pradesh and Sikkim. Last: Ladakh (34), Meghalaya (33), Manipur(32)

12. **Union Minister Jitendra Singh** has launched the TiHAN, a Testbed for Autonomous Navigation for both ground and aerial vehicle testing at IIT Hyderabad.

**Note:** Aim: to promote collaborative research between academia, industry and R&D labs. TiHAN refers to Technology Innovation Hub on Autonomous Navigation.

13. The Competition Commission of India (CCI) has approved **Google International LLC.** to acquire minority and non-controlling stake of 1.28% of equity capital of Bharti Airtel Limited.

**Note:** Along with this investment agreement, both companies have also entered into certain commercial deals through their affiliates. Google International LLC is a wholly-owned subsidiary of Google LLC, latter is a wholly-owned subsidiary of Alphabet Inc.

14. Energy company **ReNew Power** has collaborated with the United Nations Environment Programme (UNEP) and Self-Employed Women's Association of India (SEWA) to launch 'Project Surya'.

**Note:** Aim: To train low-income women salt pan workers to work as solar technicians. Women salt pan workers will be trained as solar panel and solar pump technicians at Dhokavada village in the Patan district of Gujarat.

15. Greenko has signed MoU with **IIT Hyderabad** to launch nation's first dedicated school for sustainable science and technology.

**Note:** Aims: Fill the gap in research, education and skills in the sustainable development space. The school will also promote studies in climate change mitigation; artificial intelligence and space technology; energy transition and industrial transformation.

16. India has signed MoU with **Armenia** country on High Impact Community Development Projects, with financial and technical assistance from India.

**Note:** The MoU was signed at the 8th India-Armenia Intergovernmental Commission on Trade, Economic, Scientific and Technological, Cultural and Educational Cooperation (IGC) held in Yerevan. Later, Mahatma Gandhi Auditorium was inaugurated at the Yerevan State Medical University (YSMU).

17. The centrally sponsored scheme, Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) was launched in **29th June 2020.**

**Note:** By the Ministry of Food Processing Industries under the Aatmanirbhar Bharat Abhiyan. Aim: formalising the food processing sector and celebrating their tremendous support towards the economy.


**Note:** Aim: To create awareness about the importance of trees in the life. This is being organized by Ministry of Environment in association with the State Governments, Police Institutions and Schools of Delhi for undertaking plantation drives.

19. **Google** has announced the launch of Startup School India (SSI) as part of its Startups initiative.

**Note:** Through this platform, the Google will bring together investors, successful entrepreneurs and programmers. Aim: To reach out to at least 10,000 startups with this programme. This is a nine-week program, which will be delivered virtually.

20. First floating terminal of India for liquefied natural gas (LNG) is located at which place that is expected to be operational in the second half of 2022 at **Jaigarh in Maharashtra.**

**Note:** Floating storage and regasification units (FSRUs) of H-Energy Gateway at Jaigarh and the Swan Energy-led terminal at Jafрабad are cumulatively expected to add 11 million tonnes per annum of regasification capacity. The sixth LNG import terminals was Mundra LNG in 2020.

21. CBSE Board has launched a portal named ‘Pariksha Sangam’.

**Note:** To connect students, school regional offices and CBSE board headquarters to integrate examination-related processes. A single window is available for board examination results, sample papers, and other details. The pariksha sangam portal can be accessed at parikshasangam.cbse.gov.in. The portal is divided into three parts, namely- Schools (Ganga), Regional Offices (Yamuna) and Head Office (Saraswati).

22. PM Narendra Modi attended first ‘Arun Jaitley Memorial Lecture’ (AJML), held in **Vigyan Bhavan, New Delhi.**

**Note:** First AJML keynote address was delivered by Mr. Tharman Shanmugaratnam (Senior Minister, Government of Singapore). Organized by: Department of Economic Affairs, Ministry of Finance in recognition of Shri Arun Jaitley’s invaluable contribution to the nation.
23. National Informatics Centre (NIC) has developed web geo-portal for NCR, known as 'PARIMAN' for the purpose of effective utilization of Remote Sensing and GIS technology.

Note: It will be initially used by NCR Participating states and Office of National Capital Region Planning Board (NCRPB). It will help to improve decentralized planning and management in NCR region.

24. Maharashtra, state has the maximum number of government-recognized startups, followed by Karnataka and Delhi, as per Department for Promotion of Industry and Internal Trade (DPIIT) data.

Note: As many as 13,541 active DPIIT recognized startups were from Maharashtra, out of the total 73,205 govt-approved new age companies. Maharashtra has a share of 18% with respect to the total number of startups. Karnataka has 8,902 startups and Delhi is home to 8,670 enterprises as of 5th July.

25. Union Minister Hardeep Singh Puri has launched ‘SVANidhi’ Mahotsav to celebrate the success of PM SVANidhi Scheme.

Note: This festival is organised by the Ministry of Housing and Urban Affairs from 9th -31st of July 2022. PM SVANidhi (Prime Minister Street Vendors AtmaNirbhar Nidhi) scheme was launched on June 1, 2020 to provide the working capital loans to street vendors.

26. Panchayati Raj ministry has signed an MoU with Union Health Ministry Ministry to eliminate TB in India by 2025.

Note: The MoU was signed by Dr. Bijaya Kumar Behera, Economic Adviser on behalf of the Ministry of Panchayati Raj and Dr. P Ashok Babu, Joint Secretary on behalf of the Ministry of Health. This MoU will shape the inter-Ministerial collaboration and strategic partnerships to achieve the Prime Minister's ambitious target of eliminating TB in India.

27. PM Narendra Modi has unveiled the 6.5 metre-tall National Emblem on top of the new Parliament building (under construction).

Note: The emblem made of bronze, weighs 9,500 kg. A supporting steel structure of 6,500 kg was made to support the emblem. The emblem was created by Sunil Deore (Aurangabad) and Laxman Vyas from (Jaipur). Bimal Patel of HCP Designs, Ahmedabad, is the architect in charge of the building (new Parliament). The building is being built by Tata Projects.

28. Ola Electric has unveiled India's first indigenously developed lithium ion cell ______

Note: The company will begin mass production of the cell (NMC 2170) from its Chennai-based Gigafactory by 2023. The company was recently allocated 20GWh capacity under the ACC PLI scheme by the govt for developing advanced cells in India. The Ola Electric had launched its first electric vehicle in August 2021 and has also set up the world's largest two-wheeler manufacturing facility in India.

29. As per the data released by the Ministry of Statistics and Programme Implementation (MoSPI), retail inflation of India in June 2022 -- 7.01%.

Note: The CPI inflation has breached the upper limit of RBI's tolerance band (2-6%) for the sixth consecutive month. The India's Index of Industrial Production (IIP) has surged 19.6% in May, as against 7.1% rise in April 2022.

30. Safran Helicopter Engines has signed an agreement with Hindustan Aeronautics Limited (HAL) to create a new joint venture intended to develop helicopter engines.

Note: The MoU was signed by Mr. R. Madhavan (HAL CMD) and Franck Saudo (Safran CEO). Aim: To meet the requirements of HAL and India's Ministry of Defence (MoD) future helicopters, including the future 13-ton IMRH (Indian Multi Role Helicopter). Both companies have also partnered for Shakti engine.

31. PM Modi participates in the first-ever I2U2 (India-Israel-UAE-USA) Leaders' Summit Virtually.

Note: The summit will be attended by his Israeli counterpart Yair Lapid; UAE President, Mohammed bin Zayed Al Nahyan, and the US President Joe Biden. The I2U2 Grouping was conceptualized during the meeting of the Foreign Ministers of the four countries held in 2021.

32. As per Nomura, what would be the 2023 forecast for economic growth in India -- 4.7%.

Note: Its earlier projection of 5.4% amid recession fears and rising interest rates. Reason: Higher inflation, monetary policy tightening, dormant private capex growth, the power crunch and the global growth slowdown. Retail inflation rate of India - the CPI has been recorded 7.01% as compare to 7.04% in May, the sixth consecutive month that the CPI inflation has remained above RBI set limit.

33. National Rail and Transportation Institute in Gujarat have been upgraded to a central university and renamed as the Gati Shakti Vishwavidyalaya.

Note: The Union Cabinet gave its approval to introduce a Bill in Parliament, namely, the Central Universities (Amendment) Bill, 2022 to amend the Central Universities Act, 2009 for setting up of Gati Shakti Vishwavidyalaya (GSV). This is the second central university in the state following the Central University of Gujarat.
34. **Department of Consumer Affairs** has set up a committee in developing a framework for the ‘Right to Repair’.

**Note:** The committee will be chaired by Nidhi Khare (Additional Secretary of Department of Consumer Affairs). Aim: To empower consumers and product buyers in the local market, harmonize trade between the original equipment manufacturers and the third-party buyers and sellers. Countries like the U.S.A, U.K, and European Union have already recognized the Right to Repair.

35. **Paper Import Monitoring System** will come into effect from 1st October 2022.

**Note:** An importer need to provide advance information online about the import of papers and obtain a registration number. It is applicable on import by a Domestic Territory Area unit on a wide range of paper products covering 201 tariff lines, such as newsprint, handmade paper, tissue paper, toilet paper and cartons.

36. **AadhaarFaceRd** has been launched by UIDAI to perform face authentication through mobile app from anywhere and at any time.

**Note:** Through this verification, an Aadhaar holder’s real identity is validated and recorded in the databases of UIDAI which was captured at the time of Aadhaar enrolment. Aadhaar Face Authentication technology has been developed inhouse by UIDAI. Benefits of Aadhaar FaceRd: Jeevan Pramaan, Ration Distribution (PDS)

37. **Nasscom Foundation** has joined hands with Google and a not-for-profit body Indian Society of Agribusiness Professionals (ISAP), to set up a call centre named “DigiVaani Call Center”.

**Note:** Aim: To help women farmers scale up their business. This pilot project is being conducted in six states — Himachal Pradesh, Uttarakhand, Uttar Pradesh, Bihar, Haryana and Rajasthan. Nasscom Chairperson: Krishnan Ramanujam

38. **Total length (296KM)** of the Bundelkhand Expressway, inaugurated by PM Narendra Modi at Kaitheri village in Orai tehsil of Jalaun district in UP.

**Note:** Bundelkhand Expressway will benefit the industrial growth of the region. Agriculture-based industries will flourish and it will help the defence corridor resulting the overall development of the region. Four-lane Bundelkhand Expressway passes through seven districts, Chitrakoot, Banda, Mahoba, Hamirpur, Jalaun, Auraiya and Etawah.

39. According to the Ministry of Education’s National Institutional Ranking Framework, **IIT Madras** has bagged the top spot among educational institutions in the country for the 4th consecutive year.

**Note:** Indian Indian Institute of Science is the best university in India Rankings-2022. IIM, Ahmedabad is the best management institute in the country. AIIMS, New Delhi is the best medical college. Savitha Institute of Medical and Technical Sciences in Chennai is the best dental college.

40. Varanasi has been declared as the first Cultural and Tourism Capital of the SCO for 2022-23.

**Note:** It was announced by Secretary General of the bloc Zhang Ming. It is a new rotating initiative by the eight-member organisation to promote people-to-people contacts and tourism among the member states. The holy city of Varanasi is showcasing India’s culture and traditions over the ages. Members: China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, India and Pakistan.

41. According to the National Statistical Office, **Jammu & Kashmir** has recorded the most number of unmarried youth was observed in 2019.

**Note:** J&K was followed by Uttar Pradesh, Delhi and Punjab. In about 8 years from 2011-2019, the proportion of unmarried persons within the age bracket of 15-29 years has increased from 17.2% to 23%. In the National Youth Policy 2014, those aged 15 to 29 years are classified as youth.

42. The flagship scheme of **Women and Child Development (WCD)** Ministry, Beti Bachao Beti Padhao will be extended across the country, was launched in 2015.

**Note:** BBBP is the Centre's flagship scheme for women's empowerment. It focuses on the education of girls child and improving the sex ratio. To address sex-selective abortion. It is a joint initiative of the Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Education.

43. **Ministry of Women and Child Development** has issued detailed guidelines for ‘Mission Shakti’ scheme that came into effect from April 1st, 2022.

**Note:** Mission Shakti is an integrated women empowerment programme for the safety, security and empowerment of women for implementation during the 15th Finance Commission. ‘Mission Shakti’ has two sub-schemes: 'Sambal' and 'Samarthya'. Sambal: Safety and security of women. Samarthya: Empowerment of women.

44. Mascot (Jagriti) launched by the Department of Consumer Affairs for empowering consumers and generating awareness about their rights.

**Note:** Themes includes: Consumer Protection Act 2019, Hallmarking, National Consumer Helpline no. 1915, provisions of weights and measures Act, decisions of the Central Consumer Protection Authority and grievance redressal. Tagline “Jago Grahak Jago” in all its media campaigns.

45. Mobile Electric Charging platform has been launched along with ‘Phy-gital’ by Union Minister of Micro, Small and Medium Enterprises (MSME), Narayan Rane -- Repos Pay.

**Note:** Repos Pay: One can order a Mobile Electric Charging Vehicle on app and charge their vehicles.
Phy-gital: It is a Fintech Platform that will bring credit to fuel consumers (Buy Now Pay Later) through Technology. Repos: Founded by Aditi Bhosale Walunj and Chetan Walunj in 2017.

46. **NITI Aayog** has launched the Mapping and Exchange of Good Practices initiative for mainstreaming millets in Asia and Africa in association with the World Food Programme.

**Note:** Both organisations will jointly prepare a compendium of good practices for scaling up the production and consumption of millets in India and abroad. The event will be inaugurated by NITI Aayog Vice Chairman, Suman Bery.

47. **Hindalco Industries Ltd.** has signed MoU with Israel based, Phinergy, and IOC Phinergy Pvt Ltd to develop Aluminium-air batteries for electric vehicles and energy storage.

**Note:** Hindalco, Phinergy and IOC partner on R&D and pilot production of aluminium plates for Aluminium-Air batteries, and recycling of aluminum after the usage in these batteries. Hindalco Industries is a subsidiary of Aditya Birla Group. IOC Phinergy, a JV between Phinergy and Indian Oil Corporation.

48. **Jawaharlal Nehru Port** has become first 100% Landlord Major Port of India, all berths is being operated on public-private partnership (PPP) model.

**Note:** Aim: Improve the utilization in crane and berth productivity of the terminal and reduce transit time, and logistics cost. With this the total handling of JNPT has increased to 1.8 million Twenty-foot Equivalent Units (TEUs) from the present capacity of 1.5 million TEUs. Minister of Ports and Shipping: Sarbananda Sonowal

49. The Centre has set up a Committee on Minimum Support Price under the chairmanship of Sanjay Agrawal (Former Agriculture Secretary).

**Note:** Aim: The minimum support price (MSP) more effective and transparent. The committee will also suggest measures to promote zero-budget natural farming and crop diversification to fulfils the changing needs of the nation.

50. **Karnataka** state has been topped category of major states in Niti Aayog’s third innovation index.

**Note:** Followed by Telangana and Haryana. This index examines the innovation capacities and ecosystems at the sub-national level. Karnataka topped the index for the third year in a row. States and UTs were divided into 17 Major States, 10 North-East and Hill States, and 9 Union Territories and City States, for effectively comparing their performance.

51. India has signed an MoU on wildlife conservation and sustainable biodiversity utilization for reintroducing the cheetah in India with Namibia.

**Note:** The MoU was signed between Bhupender Yadav (Union Environment Minister) and Netumbo Nandi Ndaitwah (Namibia Deputy PM and Foreign Minister). Kuno National Park in Madhya Pradesh will receive the first tranche of eight cheetahs by August 15, 2022. The species of cheetahs in India was officially declared extinct in 1952.

52. **NITI Aayog** has released its report on digital banks, offering a template and roadmap for licencing and regulatory regimes.


53. India’s first passenger drone **Varuna** launched by PM Narendra Modi.

**Note:** This drone is capable of carrying one person, equipment, or supplies from one moving warship to another with the help of autonomous take-off and landing features. It can also be used for medical evacuation.

54. **Burhanpur, Madhya Pradesh** has become the first certified Har Ghar Jal district in India, where all people have access to safe drinking water through taps.

**Note:** At the time of the launch of Jal Jeevan Mission, the district had only 36.54% households could access the potable drinking water through tap connections. Jal Jeevan Mission was launched: 15th August 2019. Aim: Supply 55 liters of water per person per day to every rural household through Tap by 2024.

55. **NITI Aayog** has released India Innovation Index 2021, that stated the Gross expenditure on research and development (GERD) of India is one of the lowest in the world (just $43 per capita or as a percentage of GDP of 0.70%).

**Note:** India needs to boost this expenditure and at least be on a par with countries like Russia ($285), Brazil ($173), and Malaysia ($293). This is lower than Brazil (1.16%), South Africa (0.83%) and others. Only Mexico (0.31%) had a lower share of GERD.

56. Union Minister for Road Transport, Nitin Gadkari has inaugurated the Savner-Dhapewada-Goundkhairi section of National Highway 547-E in **Nagpur**.

**Note:** The length of this section is 28.88 km. The four-laning of the Savner - Dhapewada - Goundkhairi section will provide better connectivity to the pilgrims like Ganesha Temple at Adasa and the Vitthal-Rukmini Temple at Dhapewada in the area. The bridge is over the Chandrabhaga river will relieve traffic jams in Dhapewada.

57. **Parshottam Rupala** has launched **NDDB MRIDA Limited**, a wholly-owned subsidiary company of National Dairy Development Board (NDDB).

**Note:** Aim: To provide structured impetus to manure management efforts. NDDB has established NDDB MRIDA Limited (Unlisted Public Limited Company) under the Companies Act, 2013 on July 1, 2022. This
will help in savings to the farmers by virtue of the replacement of cooking fuel with biogas.

58. With the addition of five new wetlands, then the total number of Ramsar sites in the India-- 54.

59. Export Credit Guarantee Corporation of India (ECGC) has launched a new scheme to provide enhanced export credit risk insurance cover to the extent of 90% on support small exporters.
Note: Under the Export Credit Insurance for Banks Whole Turnover Packaging Credit and Post Shipment (ECIB- WTPC & PS). This scheme will benefit small-scale exporters availing of export credit with banks which hold the ECGC WT-ECIB covers.

60. India has signed an agreement with United Kingdom to provide student mobility and academic collaboration between higher education institutions (HEIs).
Note: Signed by: James Bowler, Permanent Secretary, Department of International Trade of United Kingdom (UK) and K Sanjay Murthy, Secretary (Higher Education), Ministry of Education, India. In May 2021, a comprehensive Roadmap to 2030 was adopted for an enhanced bilateral cooperation between the two countries.

61. Alok Sharma has launched two significant initiatives E-AMRIT and the Report on Advanced Chemistry Cell Battery Reuse and Recycling Market in India along with NITI Aayog.
Note: E-AMRIT refers to Accelerated e-Mobility Revolution for India’s Transportation, is a mobile application, will raise the awareness on electric mobility. India is among 42 leaders to back and sign up to the UK’s Glasgow Breakthroughs, which was launched at the COP26 climate summit.

62. Maldives has signed an MoU with India, for judicial cooperation to speed up the court digitization and boost prospects for IT companies & start-ups in both countries, that has been approved by Union Cabinet.
Note: This is the eighth MoU signed between India and other countries in the field of Judicial Cooperation. India was among the first to recognize the Maldives after its independence in 1965 and shares good diplomatic relations with the country.

63. Cochin Shipyard Limited (CSL) has signed an agreement with the Indian Institute of Management-Kozhikode (IIMK) to boost start-ups in the maritime sector.
Note: Aim: Create an ecosystem for supporting startups in the maritime sector from the technical, regulatory, financial, and marketing. The CSL and IIMK's business incubator Laboratory for Innovation Venturing and Entrepreneurship (LIVE) plans to bring the stakeholders together.

64. Hindalco Industries has signed a strategic pact with Aequs for long-term collaboration and joint business development in the commercial aerospace sector.
Note: Aequs has signed for supply of raw materials including, billets and extrusions by Hindalco Industries Ltd (Hindalco) through its manufacturing units and/or its subsidiary, Hindalco Almex Aerospace Ltd (HAAL). It will be ultimately consumed by commercial aerospace OEMs (original equipment manufacturers).

65. Oil and Natural Gas Corporation (ONGC) has signed a gas-selling agreement with GAIL India and Assam Gas Company Ltd (AGCL) at Khubal under Panisagar of North Tripura.
Note: The ONGC will supply 50,000 standard cubic metres (per day) of gas to GAIL and AGCL and a total 0.1 million standard cubic metres per day (MSCMD) gas will be supplied from ONGC's Khubal gas collecting station. Khubal station would have a capacity to process 0.44 MSCMD of gas.

66. BF Infrastructure has partnered with Talgo with an aim to manufacture high speed trains in India.
Note: Talgo, is a wholly owned subsidiary of Patentes Talgo, it is Spain-based high speed passenger train manufacturer. Focus: To bring high-speed rail technology and solution to Indian Railways. Recently, the government has floated a tender for 100 Vande Bharat trains with maximum speed of 200kmph.

67. Tata Steel has inked a pact with Aarav Unmanned Systems (AUS) for drone-based mining solutions for effective mine management.
Note: Primary goal: To jointly develop and offer sustainable and end-to-end integrated solutions that will focus on efficiency, safety, and productivity of open cast mining operations. These end-to-end mining solutions are economical, demand fewer on-foot exploration requirements, and improve production, efficiency, and site safety.

68. Oil and Natural Gas Corporation (ONGC) has signed an MoU with renewable energy company Greenko ZeroC to make green hydrogen.
Note: Aim: To pursue opportunities in renewables, and other derivatives of green hydrogen. This MoU is in line with the National Hydrogen Mission of the government that aims to transform the country into a global green hydrogen hub. India is targeting to produce 5 million tonnes of green hydrogen per annum by 2030.

69. 13th edition of Agricultural Census (2021-22) has been launched by Union Minister for Agriculture, Narendra Singh Tomar with an aim to provide information on a variety of agricultural parameters at a relatively minute level.
Note: Agriculture Census is conducted every 5 years, but it was delayed due to corona pandemic. He has
released the Handbook on Operational Guidelines for Census for the use of States/UTs, and launched the Data Collection Portal/App.

**70. ReNew Power** has signed an agreement with the Egyptian government to invest as much as $8 billion to produce green hydrogen manufacturing facility at the Suez Canal Economic Zone in Egypt.  
**Note:** ReNew will produce 220,000 tonnes of the clean fuel annually in Egypt in the coming years. ReNew is supported by investors including Goldman Sachs Group Inc and Abu Dhabi Investment Authority.

**71. Hindustan Aeronautics Limited (HAL)** has signed a contract worth over $100 million with Honeywell.  
**Note:** Aim: For the supply and manufacture of 88 TPE331-12B engines/kits along with the maintenance and support services to power the Hindustan Trainer Aircraft (HTT-40). The TPE331-12B engine is a single shaft turboprop engine with integral inlet and gearbox, two stage centrifugal compressor, power turbine, gearbox, three stage axial turbine and turbine exhaust diffuser.

**72. Narendra Modi** addressed the inaugural session of the first All India District Legal Services Authorities (DLSA) meeting conducted by National Legal Services Authority (NALSA).

**Important News – State**

1. **Himachal Pradesh** Chief Minister Jai Ram Thakur has launched the ‘Naari Ko Naman’ scheme to provide 50% concession on fares in state buses to women commuters within the state boundaries.  
**Note:** He has also announced a reduction in the minimum bus fare from Rs 7 to Rs 5 to all passengers across the state.

2. **NTPC** signed a memorandum of understanding (MoU) with **Rajasthan** government for the development of 10 GW Ultra Mega Renewable Energy Power Park.  
**Note:** The MoU was signed in the presence of Rajasthan Energy Minister Bhanwar Singh Bhati. In addition to this, the NTPC REL is developing one UMREPP of 4.75 GW capacity in Rann of Kutch, Gujarat.

3. **Tata Power** has signed an MoU with **Tamil Nadu** government to invest Rs 3,000 crore for setting up a greenfield 4GW solar cell and 4 GW solar module manufacturing.  
**Note:** The plant will be set up in Tirunelveli district of Tamil Nadu. Tata Power has also built a manufacturing unit in Bangalore, which has a production capacity of 635 megawatts of modules and 500 megawatts of cells.

4. Electricity company **BESCOM** has developed 'EV Mitra' mobile app with an aim to provide information about EV charging stations.  
**Note:** Earlier, the BESCOM had introduced the EV Jagruthi Web portal, in a joint initiative of NITI Ayog and the United Kingdom. This web portal gives state specific information on the availability of electric vehicles, incentives, support mechanisms and initiatives of the state government regarding electric mobility.

5. **Rajasthan** state government is planning to introduce in the Assembly the Right to Health Bill, the first of its kind in India.  
**Note:** To provide quality and affordable health care services through government and private health care providers. Earlier, the government had prepared a draft bill that defines the rights of patients, attendants and health care providers.

6. **Delhi government** has launched the ‘Mission Kushal Karm’ programme.  
**Note:** Aim: to offer a skill development training course to labourers, who are registered with the Delhi Building and Other Construction Workers Welfare Board. The government will also compensate the loss of work by providing ₹4,200 to those workers who take the course (15-day programme).
7. **Rajeev Chandrasekhar** has inaugurated two new Internet Exchange Points (IXP) of NIXI at Durgapur and Vardhman to improve internet connectivity in West Bengal.
   **Note:** It is under the 1000-day plan of the Ministry of Electronics and Information Technology. The first Internet Exchange at Kolkata is also run by NIXI. The internet service providers can connect at these points, and provide benefit to their end-users.

8. **Jharkhand** state has been ranked first in the Delta Ranking for the month of June under the Shyam Prasad Mukherjee Rurban Mission.
   **Note:** The report was released by the Ministry of Rural Development, Government of India. The State Government led by CM Hemant Soren is moving forward with the mantra of "Jeevika Bhi, jeevan Bhi".
   **Aim:** To strengthen the rural economy and provide employment to the villagers. The state has earned 8th place in the country.

9. **Chhattisgarh** state government has received in-principle nod from the Centre for $300 million school education project which is funded by the World Bank.
   **Note:** Loan tenure: 5 years, the state government has to payback this amount over a period of 20 years.
   **Aim:** To boost the education system of Chhattisgarh.
   **In-principle nod:** The central government has no objection with the State borrowing money from international financial institutions like World Bank.

10. **Tripura** government has launched a new scheme named "Earn with Learn" to bring back those who had dropped out of schools following the outbreak of Covid-19.
    **Note:** This scheme is a part of the Vidyalaya Chalo Abhiyan (Let's go to school). About 8,000 students between the age group of 6 to 14 had dropped out of school during the pandemic. The state government will pay Rs 500 per admission to each college student as reward for bringing back such dropouts to school again.

11. **Delhi** government joined hands with UNICEF to create employment opportunities for students.
    **Note:** Skill Varsity of Delhi partnered with YuWaah (Generation Unlimited India) at UNICEF to enable access to employment opportunities. Another pillar, the 'YuWaah Step Up - Bano job ready', it is a six-month pilot being conducted by Flywheel Digital Solutions Pvt with DSEU students.

12. **Meghalaya** state government is ready to invest Rs. 300 crores from the externally aided projects to make investment in early childhood education programmes.
    **Note:** Chief Minister of Meghalaya, Conrad K Sangma has inaugurated the new building of the Directorate of Education Research and Training (DERT), Shillong. The state govt has also prepared a Roadmap to invest in early childhood education programmes.

13. **Delhi** government has launched a SAH-BHAGITA scheme to increase the involvement of the Residential Welfare Association (RWAs) in optimal tax collection and waste management systems.
    **Note:** RWAs will get 15% of the total collection of property tax for development works in their areas. On achieving 90% tax collection from their societies, the RWA can recommend development work to the tune of 10% of the tax collection subject to a ceiling of Rs 1 lakh in their areas.

14. **Uttarakhand** government has become the first state in the nation to initiate the process of implementing the Centre's New Education Policy 2020 with the launch of 'Bal Vatikas' at anganwadi kendras.
    **Note:** Chief Minister, Pushkar Singh Dhami has inaugurated Bal Vatikas across the state to strengthen the pre-primary education system. This will function at 4,457 anganwadi kendras in the state and will be equivalent to the nursery classes at a private school.

15. Pushkar Singh Dhami has launched an e-FIR service and the state police app.
    **Note:** All five online services of the Uttarakhand police, are integrated into the police app to provide better services to the public. Five online services: Lakshya Nasha Mukt Uttarakhand, Meri Yatra, Gaura Shakti, traffic eye, and public eye. Additionally, the app also linked to the cyber hotline number 1930 and the emergency number 112.

16. Chairman of National Legal Services Authority (NALSA), Uday Umesh Lalit has launched the country’s first AI-powered Lok Adalat during the 18th All India Legal Services Authorities’ meet held in Jaipur, Rajasthan.
    **Note:** The digital Lok Adalat by Rajasthan State Legal Services Authority (RSLSA) was designed and developed by Jupitice Justice Technologies (technology partner).

17. **Kerala** state's Fibre Optic Network has received the Internet Service Provider (ISP) license from the Department of Telecommunications.
    **Note:** With this, Kerala has become the first and only state in the country to have its own internet service. The KFON is envisaged to provide free internet to BPL families and 30,000 government offices. The previous Left government had declared internet connection as a basic right and launched the Rs 1,548-crore KFON project in 2019.

18. **Bonalu** is a popular Hindu festival celebrated in Telangana (Hyderabad and Secunderabad).
    **Note:** This festival is dedicated to Goddess Mahakali. During this festival, the different forms of Mahakali are worshipped, including Mysamma, Dokkalamma, Pedamma, Pochamma, Yellamma, Poleramma and
Ankalamma. Bonalu is celebrated in the month of Ashada (July-August).

19. Himanta Biswa Sarma (CM of Assam) has launched a scheme named 'Swanirbhar Naari', to empower indigenous weavers.
   **Note:** Under the scheme, the state government will procure handloom items directly from the indigenous weavers via a web portal. Government has also urged the Handloom & Textiles department to promote Assamese gamosa (traditional scarf or towel), which is a unique handloom product, across the country.

20. Himachal Pradesh has become the first state in India to connect all registered commercial vehicles equipped with Vehicle Location Tracking Device (VLTD) with Emergency Response Support System (ERSS).
   **Note:** Vehicles can be tracked anywhere in the country through VLTD. It will be monitored by both the police and the transport department. CM also introduced the facility of panic button for the safety of women and children in public vehicles.

21. Uttar Pradesh has launched a scheme Deen Dayal Upadhyaya State Employees Cashless Medical Scheme.
   **Note:** Aim: To provide cashless medical facility to state government employees, pensioners and their dependents. The eligible people will receive cashless medical facilities at government-run institutions, medical colleges and hospitals without any financial limit.

22. Hemant Soren has launched Jharkhand Tourism Policy 2022, to prepare a roadmap for tourism to thrive in the state.
   **Note:** The state new tourism policy focuses on eco-tourism and incentives to bring in investors into the state. The policy also focusing to civic amenities and adopting ways of beautification for sites like Deoghar, Parasnath, Madhuban and Itkholi.

23. Assam has approved the proposal for the creation of Barak Bhuban Wildlife Sanctuary (second wildlife sanctuary) in Barak Valley.
   **Note:** The Barak Bhuban Wildlife Sanctuary will be spread over an area of 320 sq Km between the Barak river and Sonai river. Eight recorded species: Slow loris, Rhesus macaque, Pig-tailed macaque, Stump-tailed macaque, Assamese macaque, capped langur, phayre's leaf monkey and hoolock gibbon. It is also an important habitat for king cobra.

24. Health Minister of Karnataka Dr K Sudhakar has inaugurated India's first brain health clinic under the Karnataka Brain Health Initiative (Ka-BHI) at Jayanagar General Hospital.
   **Note:** The inauguration ceremony was held on World Brain Day (22nd July). Two more such centres will come up in Chikkaballapura and Kolar districts in association with Nimhans. Karnataka Brain Health Initiative (Ka-BHI) ambassador, Robin Uthappa, had also participated in the event.

25. Karnataka state cabinet has gave their approval to the state Employment Policy 2022-25’ for increasing job opportunities in the state.
   **Note:** If an industry is planning to increase the working capital by ₹50 crore, it has to create a minimum of 30-50 jobs. For increasing investment up to ₹100 crore, the minimum 35 jobs should be created for locals. For ultra mega units, which were earlier required to create a minimum of 400 jobs, will now have to generate 510.

26. Union home minister, Amit Shah has launched an e-FIR filing system in Gandhinagar to enable citizens to file FIRs online, without visiting a police station.
   **Note:** With the help of this system, citizens will not need to go the police station to register a complaint for a vehicle theft or mobile phone theft. The e-FIR service has been linked with the Gujarat state police CCTV command and control centre.

27. The Asian Development Bank has approved $96.3 million loan for safe drinking water and sanitation project to Himachal Pradesh.
   **Note:** The loan has been provided under the Himachal Pradesh Rural Drinking Water Improvement and Livelihood Project. Aim: To provide piped water to all rural households by 2024. This also upgrade water supply infrastructure and strengthen institutional capacity to ensure safe, sustainable, and inclusive rural water supply and sanitation services.

28. 'Smart E-Beat' has been launched by Haryana CM for police attendance and real-time monitoring of patrolling by personnel in Gurugram.
   **Note:** This system has been introduced in Gurugram under the 'Smart Policing Initiative' (SPI). Before this, the policemen deployed at the beat, used to mark their attendance manually. But, this GIS-based system will enable more effective monitoring.

29. Gujarat has become the first state to launch a Semiconductor Policy 2022-27, with an aim to boost manufacturing of semiconductors in the state.
   **Note:** The policy also offers incentives and subsidies to manufacture semiconductors. The state government has also set up Gujarat State Electronics Mission, as the nodal agency for the policy implementation. The eligible projects will be given 75% subsidy on purchase of the first 200 acre land for setting up manufacturing units.

30. Kerala government is set to launch its own e-taxi service named 'Savari' from August.
   **Note:** This online taxi hiring service is being rolled out by the state Labour Department which is linking the existing auto-taxi networks in the state. Aim: To ensure safe and dispute-free travel for the public at affordable rates prevailing in the state. The new
service would be launched in a function to be held at Kanakakkunnu Palace.

31. **M K Stalin** has announced to roll out a breakfast scheme for state-run school children of Classes 1 to 5.
**Note:** The project incurs the cost of Rs 33.56 crores. The breakfast meal included sambar and vegetables, will be provided to children in all working schools. Every student is to be provided a 150-500 gram breakfast with sambar with vegetables.

### Important News – World

1. **Burman family** has now become an official promoter of Eveready Industries.
   **Note:** The investment firms of the Burman family entities had acquired a 14.55% share of Eveready Industries from the open market and now collectively own a majority stake. Prior to this, the family had acquired a 23.83% stake in Eveready Industries. Besides Dabur, the Burman family owns other businesses which include Aviva Life Insurance Co, Lite Bite Foods, HealthCare atHOME (HCAH).

2. African country **Uganda** has recently announced the discovery of a deposit of 31 million tonnes of gold ore, with extractable pure gold estimated to gross 320,000 tonnes.
   **Note:** It will attract big investors to develop the Sector hitherto dominated by small wildcat miners. To boost the country’s economy, the Ugandan Government has licensed Wagagai Gold Mining Company, a Chinese firm to start producing gold products in the Busia district.

3. Jayshree V Ullal has been named on the eighth edition of Forbes’ list of America’s richest self-made women among Indians. She is the president of **Arista Networks**.
   **Note:** Other Indian American: Neerja Sethi, Neha Narkhede, Indra Nooyi, Reshma Shetty Diane Hendricks, co-founder and chairman of ABC Supply has topped the list.

4. **London** city has emerged as the best city for students, according to the QS Best Student Cities Ranking 2023.
   **Note:** Focus area of study: Affordable, student facilities, and university standard among other factors. Top four (2nd to 5th): Seoul, Munich, Zurich and Melbourne. India’s highest-ranked student city is Mumbai at 103 spot, followed by Bengaluru at 114 ranks. Chennai and Delhi have made their entries to the list this year at 125 and 129, respectively.

32. **Chhattisgarh** state Women Commission has organised ‘Mukhyamantri Mahtari Nyay Rath Yatra’ to make the women of the state aware of their constitutional rights and laws.
   **Note:** CM Bhupesh Baghel has flagged off the ‘Mukhyamantri Mahtari Nyay Rath’ (chariots) on the occasion of Hareli Tihaar festival. The Information regarding women’s rights and concerning laws spread through short films, messages and brochures.

5. As per the 27th edition of the UN World Population Prospects 2022, India is projected to surpass **China** country as the world’s most populous country in 2023.
   **Note:** With the 1,426 million population, China remains the most populous country in the world in 2022. India has been recorded 1,412 million population. The global population will reach 8 billion on November, 2022 that is three times of the population of 2.5 billion in 1950. By 2050, India’s population will reach 1,668 million.

6. **Deutsche Bahn (DB)** is ready to become the world’s first Intermodal Partner of Star Alliance.
   **Note:** Under the new partnership, the DB customers and passengers of Star Alliance member airlines will be able to start or end their journey comfortably on the climate-friendly train. Germany is the first market and DB is the world’s first partner in the new Star Alliance initiative. This partnership between DB and Star Alliance builds on the Lufthansa Express Rail programme.

7. India has been elected as a member of the Intergovernmental Committee of UNESCO’s 2003 Convention for the Safeguarding of the Intangible Cultural Heritage (ICH) for **2022-2026** cycle.
   **Note:** The elections for the Intergovernmental Committee was held during the two-day General Assembly of the 2003 Convention at UNESCO headquarters in Paris. India has already served as a member of the ICH Committee, from 2006 to 2010 and from 2014 to 2018.

8. **India** has become the 68th country to join the Interpol’s international child sexual exploitation (ICSE) database. **Note:** This allow to draw links between victims, abusers and crime scene using audio-visual data. The CBI (Central Bureau of Investigation) is the India’s nodal agency for Interpol matters. As per the NCRB data (2021), Uttar Pradesh has topped the list of sexual offences against children.
followed by Maharashtra, Madhya Pradesh, and Tamil Nadu.

9. As per the World Economic Forum has released the Global Gender Gap Index for 2022, India’s rank is 135 out of 146-countries. **Note:** India was ranked 140 out of 156 countries in 2021. Top 10: Iceland, Finland, Norway, New Zealand, Sweden, Rwanda, Nicaragua, Namibia, Ireland, Germany. Worst performing: Afghanistan (146), Pakistan (145), Congo (144), Iran (143). India’s neighbouring countries: Bangladesh (71), Nepal (96), Sri Lanka (110), Maldives (117) and Bhutan (126).

10. **British government** has launched an "Aviation Passenger Charter" with an aim to help passengers know their rights. **Note:** The new charter will help passengers know what to do if they are confronted by cancellations, delays or missing baggage. The passengers will be properly compensated if things don’t go to plan, and the chaotic scenes at airports are unacceptable. In June 2022, the UK government has published a 22-point support plan to avoid further disruption.

11. **Kerala and Ahmedabad** have been listed among the TIME magazine 50 extraordinary destinations to explore the World’s Greatest Places of 2022. **Note:** Kerala: It is one of India’s most beautiful states. With spectacular beaches and lush backwaters, it’s known as “God’s own country” for good reason. Ahmedabad: India’s first UNESCO World Heritage City, Ahmedabad, boasts both ancient landmarks and contemporary innovations.

12. **Infosys** has signed an agreement to acquire life sciences consulting and tech firm BASE life science for up to $€ 110 million in an all cash deal. **Note:** The BASE life science brings Infosys domain experts commercial, medical, digital marketing, and clinical. It will also help to deepen the life sciences domain capabilities and strengthen its footprint across Europe. The BASE collaborates with software technology providers such as Veeva, IQVIA, and Salesforce.

13. **Mexico** has topped the Expat Insider Rankings for 2022 published by the InterNations. **Note:** Followed by Indonesia, Taiwan, Portugal, Spain, UAE, Vietnam, Thailand. India has ranked 36 out of the 52 countries, between Egypt (35th) and the UK (37th), China was placed in 33rd position. Bottom 10: Kuwait (52), New Zealand (51), Hong Kong (50), Cyprus (49), Luxembourg (48), Japan (47), South Africa (46th), Turkey (45th), Italy (44th), Malta (43rd)

14. According to the Forbes’ Real-Time Billionaires List, **Gautam Adani (Chief of Adani Group)** has become the world’s 4th richest person with the net worth of $115.5 billion. **Note:** Adani’s wealth has been surged by $2.9 billion due to sharp run-up in Adani Group stocks. He has surpassed Microsoft co-founder, Bill Gates, who has announced to donate $20 billion of his wealth to the Bill & Melinda Gates Foundation. Mukesh Ambani was placed at 10th on the Forbes list (net worth: $87.7 billion).

15. According to the 2022 Henley Passport Index from Henley & Partners (an immigration consultancy), India’s rank in the list of world’s most powerful passports -- 87th. **Note:** Top 10: Japan, Singapore, South Korea, Germany, Spain, Finland, Italy, Luxembourg, Austria, Denmark. India neighbouring countries: Bhutan (93rd), Myanmar (99th), Sri Lanka (103rd), Bangladesh (104th) and Pakistan (109th), China (69th). Worst passport in the world: Afghanistan, Iraq and Syria.

16. **Microsoft** has announced that it will introduce a new app named, 'Viva Engage' in Teams with an aim to build community and connection, along with providing tools for personal expression. **Note:** This platform is designed to give employees across multiple roles and functions, what they need to feel connected. This social app builds on the existing capabilities of the Communities app for Teams and Microsoft 365.

17. According to a World Health Organisation report, **$87 billion** amount has been received by India as remittances in 2021 and becomes the top remittance recipient. **Note:** The United States was the largest source country for remittances in 2020, followed by the United Arab Emirates, Saudi Arabia and Switzerland. In 2021, the top five remittance recipients in current US dollars were India, China, Mexico, the Philippines (36 billion dollars) and Egypt (33 billion dollars).

18. **Bavarian Nordic (BAVA.CO)** has received the European Commission’s approval for its Imvanex vaccine, to protect against monkeypox. **Note:** Imvanex has been approved in the EU since 2013 for the prevention of smallpox. This is considered a potential vaccine for monkeypox because of the similarity between monkeypox and smallpox. Recently, the WHO has declared monkeypox a public health emergency of international concern.

19. India has contributed **USD 2.5 million** amount to the United Nations Relief and Works Agency for Palestinian Refugees in the Near East (UNRWA). **Note:** India is a dedicated donor to UNRWA and donated USD 20 million in support of core UNRWA services to Palestine refugees across the Middle East since 2018. The UNRWA was established as a humanitarian agency in 1949. This agency is fully
funded through voluntary contributions and grants from donor countries.

20. Mountaineer **Wasifa Nazreen** has become the first Bangladeshi to scale the second highest mountain peak K2, that is administered by Pakistan.

**Note:** She has climbed the 8611 metres high K2 mountain peak. Wasifa Nazreen has also climbed Mount Everest in 2012 and became the second woman from Bangladesh to do so. The team consisted of 21 mountaineers, including some of the most renowned climbers in the world like Mingma Tenzi Sherpa, Mingma David Sherpa, and Nirmal Purja.

21. According to the Airports Council International, published World Airport Traffic Dataset, Delhi Airport on the list of the world’s busiest airports for 2021 -- **13th**.

**Note:** IGIA has witnessed 3.7 crore passenger footfall in 2021. The Hartsfield-Jackson Atlanta International Airport (ATL) has topped the 2021 ranking with 7.6 crore footfall of passengers. Airports Council International HQ: Montreal, Canada. International Civil Aviation Day: 7 December

22. As per the Kotak Private Banking-Hurun list, Roshni Nadar Malhotra has been crowned as the wealthiest woman in India with a fortune of Rs 84,330 cr in 2021, she is a chairperson of **HCL Technologies**.

### Honor & Awards

1. **Ashok Soota** has been conferred with CII Quality Ratna Award 2021 for his contribution to building the competitiveness of the Indian industry through quality Initiatives.

**Note:** He is founder and Executive Chairman of Happiest Minds Technologies. The Annual CII Quality Ratna Award was constituted in the year 2019 for outstanding leadership, contribution, and distinguished service to the Quality Movement in India.

2. **Tanuja Nesari (Director of AIIA)** was awarded the Ayurveda Ratna Award by the UK Parliament.

**Note:** She received the award for her contribution to furthering the growth of Ayurveda in India and abroad. The All-Party Parliamentary Group on Indian Traditional Sciences was formed to promote the knowledge of Ayurveda, Yoga, Jyotish, Vastu, Unani and Sangeetam in the United Kingdom and abroad.

3. **Sini Shetty (Karnataka)** has been crowned as the Femina Miss India World 2022 title at the grand finale of VLCC Femina Miss India.

**Note:** Rubal Shekhawat from Rajasthan has emerged as Femina Miss India 2022 first runner-up and Shินa Chauhan from Uttar Pradesh was named Femina Miss India 2022 second runner-up. She will represent India at the prestigious 71st Miss World pageant.

4. **HCL Tech** has been honoured with the Microsoft Partner of the Year Award for Healthcare and Life Sciences (global winner) and the 2022 UK Microsoft Partner of the Year Award (country winner).

**Note:** These awards have recognized the Microsoft partners that have developed and delivered outstanding Microsoft-based applications, services, and devices during the past year.

5. **NTPC** has been recognized as the “Most Preferred Workplaces of 2022" in the premier edition of "Most Preferred Workplaces 2022".

**Note:** It was organized by the Team Marksmen in association with India Today. It highlights that how the organizations manage the wellbeing of employee, engagement and productivity alongside organizational performance.

6. **Maryna Viazovska (Ukrainian mathematician)** becomes the second woman to win the Fields Medal for Mathematics after Maryam Mirzakhani (Iranian), who received the prize in 2014.

**Note:** Other winners: Frenchman Hugo Duminil-Copin, Korean-American June Huh, Britisher James...
Maynard. The Fields Medal is awarded by the International Mathematical Union (IMU).

7. **Michelle Poonawalla** has received the prestigious Shriomani Award from G. P. Hinduja, co-chairman of Hinduja Group at NRI World Summit 2022, United Kingdom for her contribution to the field of Art.

   **Note:** She was a speaker at the House of Lords, UK. Other winners: Sadhu Bhramvihari, Lord Rami Ranger, Rita Hinduja Chhabria, Dr. Kamel Hothi OBE and Falguni Shane Peacock.

8. Dr. Jitendra Singh, has announced to set up Memorial Award in public administration in the field of academic excellence in the memory of former President of India **Dr. Rajendra Prasad**.

   **Note:** Dr. Rajendra Prasad has laid the foundation stone of the IIPA building complex in New Delhi. The 320th meeting of Executive Council of Indian Institute of Public Administration (IIPA) was chaired by Dr. Jitendra Singh.

9. **Gita Gopinath** has become the first woman and second Indian to feature on the ‘wall of former chief economists’ of the International Monetary Fund (IMF).

   **Note:** Gopinath was served as IMF Chief Economist for three years, since October 2018. Raghuram Rajan, was the first Indian who was featured on the IMF's wall of former chief economists. He served as IMF’s Chief Economist and Director of Research between 2003 and 2006.

10. The government of Japan has conferred the ‘Order of the Rising Sun, Gold and Silver Star’ award to Narayanan Kumar, who is a Vice Chairman of Sanmar Group.

    **Note:** He received this honour for his contribution towards strengthening economic relations between Japan and India. He was honoured by Taga Masayuki (Consul General of Japan) in Chennai. He also heads Indo-Japan Chamber of Commerce and Industry and served as the president of Confederation of Indian Industry (CII).

11. **Pallavi Singh** has bagged the Mrs Universe Divine Title 2022 at the finals held at Yeosu City, South Korea.

    **Note:** She hails from Kanpur, and was the only contestant from Asia in the Mrs Universe contest. Pallavi Singh has won the title of Mrs India held in Jaipur in 2020 and Mrs Indo-Asia Universe in the Asia-level competition.

12. **Japan** has decided to award former Prime Minister Shinzo Abe with the highest order of nation, the Supreme Order of the Chrysanthemum posthumously.

    **Note:** Shinzo Abe was the longest-serving PM of Japan and he will be the fourth former prime minister to receive the decoration under the postwar Constitution. He was conferred with the Padma Vibhushan (2021) for “exceptional and distinguished service” in the field of public affairs.

13. **Dia Mirza and Afroz Shah** has been conferred with the Mother Teresa Memorial Award for 2021.

    **Note:** For their outstanding work for the protection of the environment. Dia Mirza is a UN Goodwill Ambassador for Environment and Afroz Shah has been awarded ‘UN Champion of the Earth’ in 2016. The awards was instituted by the Harmony Foundation. Founder of Harmony Foundation: Abraham Mathai and Susan Abraham.

14. The **National Academy of Agricultural Research Management** has bagged the Sardar Patel Outstanding ICAR Institute Award 2021 (in the Large Institute Category) for its overall performance.

    **Note:** Ch Srinivasa Rao (Director of NAARM) has received the award from the Minister of Agriculture and Farmers' Welfare Narendra Singh Tomar.

15. **Kaushik Rajashekara** has won the prestigious Global Energy Prize for outstanding contributions to transportation electrification and energy efficiency technologies while reducing power generation emissions.

    **Note:** He is an Indian-origin professor of engineering at the University of Houston. Only three people in the world were selected for the honor this year out of a record 119 nominations from 43 countries.

16. **Suriya (for Soorarai Pottru)** has won the 68th National Film Awards 2022 for the best actor along with Ajay Devgn.

    **Note:** Aparna Balamurali has been named as the best actor in the female category for her film 'Soorarai Pottru.' Best Feature Film: Soorarai Pottru. Best Director: Sachidanandan KR, Ayyappanum Koshiyum. Best Feature Film in Hindi: Toolsidas Junior. Most Film-Friendly State: Madhya Pradesh .Best Audiography: Dollu (Kannada)

17. **Kamal Haasan** has received the prestigious Golden Visa from the UAE government for 10 years.

    **Note:** Prior to Kamal Hasan, several actors including Nasser, Mammootty, Mohanal, Tovino Thomas, Parthiepan, Amala Paul and Shah Rukh Khan have received this honour. The UAE Golden Visa is a long-term residence visa system, extending from five to 10 years. It is granted to achievers from various fields, professionals, investors and those with promising abilities.

18. **Volodymyr Zelenskyy(Ukrainian President)** has been awarded the Sir Winston Churchill Leadership Award by United Kingdom PM, Boris Johnson has presented for his efforts at the time of war.
**Note:** He accepted the award by video link during a ceremony held at London office of Johnson. Churchill leadership award was first presented in 2006.

19. **Dinesh Shahr Foundation (DSF) has instituted a first-of-its-kind 'Dinesh Shahr Lifetime Award' for Excellence in Music.**

**Note:** The initiative is supported by the Indian Arts & Cultural Society. The Announcement of was made by Dinesh Shahr, Trustee of DSF, during a cultural event titled "Mausiqui" in Mumbai recently. The recognition will include trophy and also a significant cash component.

**Sports News**

1. **Indian Javelin thrower Neeraj Chopra** has clinched silver medal with a massive throw of 89.94 meter, at the prestigious Diamond League meet in Stockholm.

**Note:** He broke his own national record (89.30m) for the second time in a month. Anderson Peters (Grenadian athlete) won gold medal with a best throw of 90.31 meter. Earlier, he clinched silver at Paavo Nurmi Games in Turku (Finland).

2. **Sports brand Adani Sportsline** has become the principal sponsor with the Indian Olympics Association (IOA) for the upcoming games, Birmingham Commonwealth 2022, Hangzhou Asian Games 2022, and Paris Olympic 2024.

**Note:** This is the second time that the Adani Group has collaborated with IOA after the Tokyo Olympics.

3. **Cricketer Eoin Morgan** has announced his retirement from international cricket.

**Note:** Under his captaincy, England Men has clinched their first-ever ICC Men's Cricket World Cup trophy at Lord's in 2019. He has also competed for England in the 2010 ICC Men's T20 Cricket World Cup, which was held in the Caribbean.

4. **Carlos Sainz (Ferrari driver)** has won his maiden Formula One British Grand Prix 2022 at Silverstone.

**Note:** He beat Red Bull’s Sergio Perez and Lewis Hamilton for Mercedes. World champion, Max Verstappen has finished at the seventh spot for Red Bull. Charles Leclerc has finished at fourth ahead of Fernando Alonso of Alpine and Lando Norris of McLaren.

5. **Jasprit Bumrah (India captain)** has defeated Stuart Broad for 29 runs to create a world record for maximum runs off a single over in Test cricket.

**Note:** He also breaks the legendary Brian Lara's feat by one run. The world record stayed with Lara for 18 years, he had hit South African left-arm spinner, Robin Peterson for 28 runs in a Test match in 2003-04.

6. **Viktor Axelsen (Danish)** has clinched 2022 Malaysia Open title after defeating Japan's Kento Momota.

**Note:** Women's singles: Ratchanok Intanon (Thailand). Men's doubles: Takuro Hoki (Japan), Yugo Kobayashi (Japan). Women's doubles: Apriyani Rahayu (Indonesia); Siti Fadia Silva Ramadhanti (Indonesia). Mixed doubles: Zheng Siwei (China), Huang Yaqiong (China)

7. Two Indian female boxers, Alfiya Pathan (81 kg) and Gitika have won gold medals at the Elorda Cup held in Nur-Sultan, Kazakhstan.

**Note:** Kalaivani Srinivasan and Jamuna Boro have signed off with silver medals. Alfiya has defeated 2016 world champion, Lazzat Kungeibayeva by a 5-0 margin. While Gitika has beat Kalaivani in all-Indian women's 48 kg final.

8. **New Zealand** has signed a five-year deal to pay women's players at both international and domestic level receive the same match fees as men across all formats and competitions.

**Note:** The deal will come into effect from August 1. As per the deal, professional women's players will receive equity in matters such as travel, accommodation, and the wider playing and training environment.

9. **Novak Djokovic** has clinched the Wimbledon 2022 title after beating Australian Nick Kyrgios in London.

**Note:** He became the fourth player in the open era after Roger Federer, Pete Sampras, and Bjorn Borg won four titles in a row. It is the 21st Grand Slam title of Djokovic. Kazakhstan tennis player, Elena Rybakina has clinched the Women's Singles title.

10. Team archery duo **(Abhishek Verma and Jyothi Surekha Vennam)** has won a bronze medal at the 11th edition of the World Games held at Birmingham, Alabama, USA.

**Note:** In the bronze medal round, the team defeated Canada's Andrea Becerra & Miguel Becerra. Abhishek...
Verma is the only Indian archer to win medals at all stages of compound archery (World Games, World Championship, World Cup Final, World Cup, Asian Games, Asian Championship).

11. The 36th National Games will be held in Gujarat state between September 27 and October 10.

**Note:** The prestigious event is being held after a gap of seven years, the last was being held in 2015 in Kerala. PM Narendra Modi had launched the 'Khel Mahakhumbh' initiative in Gujarat in 2010 when he was the chief minister of the state. The National Games will have 34 sporting events including athletics, hockey, among others.

12. Indian Shooter Arjun Babuta has won his first gold medal in 10 m Air Rifle at the International Shooting Sport Federation (ISSF) World Cup stage at Changwon in South Korea.

**Note:** He defeated Lucas Kozeniesky (USA), who has won silver medal in Tokyo 2020. Sergey Richter from Israel has settled for bronze with a score of 259.9 and Paarth Makhija from India finished at fourth position. This was India's first medal under new national foreign rifle coach Thomas Farnik.

13. D. Gukesh has won the Gijon Chess Masters 2022.

**Note:** GM Alexandr Fier of Brazil has finished second with 6.5 points while International Master, Pedro Antonio Gines of Spain has finished third scoring six points. Gukesh took his FIDE rating to 2693. If he crosses the Elo rating of 2700, Gukesh could well become the sixth Indian to do so after Viswanathan Anand, Krishnan Sasikiran, P. Harikrishna, Vidit Gujarati and B. Adhiban.

14. Ferrari's Charles Leclerc has clinched the title of F1 Austrian Grand Prix 2022.

**Note:** Max Verstappen (Red Bull) and seven-time world champion, Lewis Hamilton (Mercedes) settled for second and third place respectively. The 2022 Austrian Grand Prix was a F1 motor race held on 10 July 2022 at the Red Bull Ring in Spielberg, Austria.

15. Bhagwani Devi Dagar has won gold in the 100m sprint at the 2022 World Masters Athletics Championships in Tampere, Finland.

**Note:** She has clocked 24.74 seconds in the 100m sprint and also clinched the bronze medal in the shot put. She hails from Khidka village in Haryana. The World Masters Athletics Championships is an event for athletics (track and field) for athletes aged 35 years and over.

16. Jonny Bairstow (England) has been named as the International Cricket Council (ICC) has named the Player of the June 2022 in Men's category.

**Note:** Women's Player: Batter, Marizanne Kapp (South Africa). Jonny Bairstow has received this title after his remarkable performances against New Zealand in May 2022.

17. Mehuli Ghosh and Shahu Tushar Mane (India) has bagged second gold medal for India in the 10m Air Rifle Mixed Team at the International Shooting Sport Federation (ISSF) World Cup stage in South Korea.

**Note:** Indian team defeated Eszter Meszaros and Istvan Pen from the Hungary by 17-13. Another Indian duo of Palak and Shiva Narwal bagged bronze in the 10m Air Pistol mixed event after defeating Kazakhstan’s Irina Loktionova and Valeriy Rakhimzhan.

18. The Indian Olympic Association announced a 322-strong contingent including 215 athletes and 107 officials and support staff for the upcoming Birmingham Commonwealth Games.

**Note:** The Games are scheduled to be held in British city from July 28 to August 8. Team India will compete in 15 sporting disciplines as well as four disciplines in the para sports category.

19. Tokyo will host the World Athletics Championships in 2025.

**Note:** At the World Athletics Council Meeting held in Oregon, USA, the Council has also announced that the 2024 World Athletics Cross Country Championships will be held in Medulin and Pula in Croatia. The 2026 World Athletics Cross Country Championships will be held in Tallahassee, Florida. The 19th edition of the World Athletics Championships will be held in Budapest in Hungary (2023).

20. R Praggnanandhaa has won the Paracin Open ‘A’ chess tournament 2022 in Serbia.

**Note:** Alexandr Predke (Russian player) grabbed the second spot with 7.5 points ahead of Alisher Suleymanov (Kazakhstan player), who took third place. Young Indian International Master, V Pranav has ended in fifth place with 6.5 points and GM Arjun Kalyan from India settled for seventh place.

21. Shelly-Ann Fraser-Pryce has clinched her record fifth world 100m title in Eugene, Oregon, belongs to Jamaica.

**Note:** She has previously won the blue riband event in 2009, 2013, 2015 and 2019, won in a championship record of 10.67 seconds. Shericka Jackson (Jamaica) won silver in a personal best of 10.73sec and four-time Olympic sprint champion, Elaine Thompson-Herah (Jamaica) has claimed bronze (10.81). Fred Kerley from US won gold in the men's world 100m title.

22. P V Sindhu. has lifted first Super 500 title of her career after defeating reigning Asian champion, Wang
Zhi Yi of China by 21-9, 11-21, 21-15 in the final of the Singapore Open.

Note: This is her first 500 or better since the world championship win in 2019. This is her first 500 or better final in 2022. Anthony Sinisuka Ginting (Indonesia) won the men’s singles title at badminton’s Singapore Open 2022 after defeating Japanese player Naraoka Kodai.

23. Mairaj Ahmad Khan has created history by becoming the first Indian shooter to win the gold medal in the men's skeet event at 2022 ISSF World Cup in Changwon, South Korea.

Note: He has recorded 37 hits out of a possible 40 in the final to win gold. Minsu Kim from South Korea has bagged silver medal, while Ben Llewelin of Great Britain won bronze. Women's 50m rifle 3 positions team: Anjum Moudgil, Sift Kaur Samra and Ashi Chouksey won the bronze medal.

24. Aravindh Chithambaram has won the 41st Villa De Benasque International Chess Open title, after defeating Robert Hovhannisyan (Armenia) and Raunak Sadhwani on the basis of tie-break score.

Note: Chithambaram, Hovhannisyan and Sadhwani finished on eight points from 10 rounds along with seven others. Raunak Sadhwani has finished in third place behind the Armenian. Chithambaram is also a former national champion.

25. Harshada Garud has clinched the gold with an aggregate of 157kg (69kg+88kg), in the women's 45kg gold at the Asian Youth and Junior Weightlifting Championship in Tashkent, Uzbekistan.

Note: Soumya Dalvi has bagged the bronze in the 45kg category of the youth event. In the men's 49 kg youth event, L Dhanush has won the bronze with an 85 kg effort.

26. Ben Stokes, who has announced his retirement from ODI cricket belongs to England cricket team.

Note: His last ODI against South Africa in Durham. His ODI debut was against Ireland in 2011, he has scored 2919 runs, including three centuries, and taken 74 wickets in this format. He won ICC’s Player of the Year in 2019, Wisden’s leading Cricketer in the World in 2020.

27. Lleyton Hewitt was inducted into the International Tennis Hall of Fame, as part of the 2021 class, belongs to Australia country.

Note: He is the 34th player from Australia to be inducted. He has won the 2001 US Open and 2002 Wimbledon titles among 30 career ATP triumphs and was a part of two Davis Cup championship teams in 1999 and 2003. Hewitt won his last ATP title at Newport in 2014. He remained the No 1 player in the world and spent 80 weeks top-ranked.

28. The Indian men's team of Anish Bhanwala, Vijayveer Sidhu and Sameer clinched the silver medal in 25m rapid fire pistol category, at ISSF World Cup Changwon 2022 in South Korea.

Note: With this medal, India retained the top spot on the medals table with five gold, six silver and four bronze. South Korea has finished with four golds, five silver and three bronze medals. This is the second time, when Indian shooters had topped the ISSF World Cup medals tally.

29. Neeraj Chopra has clinched the silver medal with best throw of 88.13m, in the javelin throw final at 2022 World Championships, Eugene, Oregon.

Note: He also becomes only the second Indian and first male track and field athlete to win a medal. Anderson Peters (Grenada) has bagged gold with a best throw of 90.54m while Jakub Valdejch (Czech Republic) took the bronze with 88.09m. Legendary long jumper, Anju Bobby George was the first Indian to win bronze in the 2003 at Paris.

30. Jonas Vingegaard (Denmark) has defeated two-time defending champion, Tadej Pogacar of Slovenia by three minutes and 34 seconds to win his first Tour de France title.

Note: Last year, Vingegaard has finished second after Pogacar. The Tour de France is a prestigious multistage bike race, held annually in France. The race, also known as Le Tour or La Grande Boucle, includes 21 stages and covers 3,328 kilometers in 2022.

31. Women cricketer Karuna has announced her retirement from all forms of Cricket.

Note: She has played five Test matches out of which she made 195 runs with 40 as her highest score since making her debut against England at Delhi in November 2005. In August 2014, she has played her last Test for India against England at Wormsley. She has also played 44 ODIs and scored 987 runs with a solitary hundred and nine fifties and 103 as her highest score.

32. Max Verstappen (Red Bull) has won the 2022 French Grand Prix.

Note: While, the seven-time champion, Lewis Hamilton (Mercedes) finished second in his 300th Grand Prix. George Russell (Mercedes) has finished third in the 2022 French GP. Red Bull’s Sergio Pérez and Ferrari’s Carlos Sainz Jr., finished at fourth and fifth respectively.

33. India will host 2025 ICC Women’s ODI World Cup.

Note: The 2024 Women’s T20 World Cup event will be host by Bangladesh, while the 2026 edition will be
34. **Mastercard** would replace Paytm as the title sponsor for all international and domestic cricket matches, organised by the Board of Control for Cricket in India (BCCI).

   **Note:** The board has accepted the plea of Paytm for the reassignment of its title rights. Since 2015, Paytm has been the title sponsor of BCCI and renewed the contract in August 2019. The current agreement between Paytm and the BCCI runs from September 2019 to March 31, 2023.

35. India's flag bearer for the opening ceremony of the Birmingham 2022 Commonwealth Games -- PV Sindhu (badminton player) and Manpreet Singh (Indian men's hockey team captain).

   **Note:** The Indian men's hockey team has bagged bronze medal under the leadership of Manpreet Singh at the Tokyo Olympics (2021). The Sports Authority of India has also launched a new campaign "Create for India" to cheer for Team India.

36. Cambodia and Uzbekistan (Asia), and Cote D'Ivoire (Africa) have received the membership status of the International Cricket Council (ICC).

   **Note:** With this addition, the total number of ICC members take to 108 countries which includes 96 Associates. The total count of Asian countries reached to 25 while Cote D'Ivoire is the 21st country from Africa.

37. **44th** edition of FIDE Chess Olympiad held in Jawaharlal Nehru Indoor Stadium, Chennai, Tamil Nadu. The ceremony was attended by Tamil Nadu CM, MK Stalin, five-times chess champion Viswanathan Anand and several others. The competition is being hosted in India for the first time and in Asia after 30 years. A total of 343 teams from 187 countries are participating in the event. Chess Olympiad mascot: 'Thambi' (Chess Knight). Anthem: Vanakkam Chennai

38. **Sanket Mahadev Sargar** bagged silver in men's 55kg weightlifting at the 2022 Commonwealth Games in Birmingham.

   **Note:** He has lifted a total weight of 248kg (113+135). Bin Kasdan Mohamad Aniq from Malaysia has claimed gold medal with a total lift of 249kg (107+142). Dilanka Isuru Kumara Yodage of Sri Lanka has bagged bronze with a total lift of 225kg (105+120).

39. **Reliance Industries Ltd (RIL)** has come into partnership with Indian Olympic Association (IOA), which would involve the setting up of first-ever India House at Paris Olympics 2024.

   **Note:** Aim: To elevate the performances of Indian athletes, support the national sports federations and build the credentials of India. This partnership will support Indian athletes in major events including the CWG, Asian Games, and the Olympics Games.

40. **Indian women weightlifter Saikhom Mirabai Chanu** has claimed first gold medal for India in the Women's 49Kg event at Birmingham 2022 CWG.

   **Note:** She lifted total weight of 201Kg in snatch and clean and jerk category. Bindyarani Devi Sorokhaibam (Weightlifter) has bagged second Silver medal for India in Women's 55 Kg category.

41. Max Verstappen (Red Bull) has clinched the title of the 2022 Hungarian Grand Prix.

   **Note:** Followed by Lewis Hamilton (Mercedes) and George Russell (Mercedes). With this title, he sealed his eighth victory of the 2022 Formula One season and the 28th of his career.

42. Gustav McKeon has become the youngest male player to score consecutive international hundreds in the T20 World Cup 2024.

   **Note:** Europe Qualifier Group B match (second international match for the youngster). He made his record against Norway at the Kerava National Cricket Ground in Finland. He smashed five fours and eight sixes in his 53-ball 101 against Norway. Earlier, he smashed 61-ball 109 against Switzerland in Vantaa.

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**Books and Authors**

1. **Author-journalist Susan Ninan** has written the memoir Mind Master: Winning Lessons from a Champion's Life.

   **Note:** Hachette India has announced the paperback edition of five-time world chess champion Viswanathan Anand’s widely acclaimed memoir “Mind Master: Winning Lessons from a Champion’s Life”. It is written by Anand with author-journalist Susan Ninan.

2. **Hector Garcia and Francesc Miralles** is the writer of the book titled "Shinrin Yoku: The Rejuvenating Practice of Forest Bathing”.

   **Note:** ‘Shinrin Yoku’, which translates as ‘forest bathing’, refers to taking mindful walks amidst nature to relieve stress and realign our energies. The term was coined by the Japanese Ministry of Agriculture, Forestry and Fisheries in 1982.
3. Union Minister **Meenakshi Lekhi** has launched the book the titled, “Swadhipta Sangram na 75 Shoorveero” in Gujarati.

   **Note:**
   This book is a page-long summary of 75 freedom fighters of India like- Tirupur Kumaran from Tamil Nadu who saved the Flag. It is a part of the "Swadhipta Ka Amrit Mahotsav" to mark the 75th year of the country's Independence. The book is published by the Hindu Spiritual & Service Foundation in Ahmedabad, Gujarat.

4. **General JJ Singh (Retd)** is the writer of the book titled, "The McMahon line: A century of discord".

   **Note:** He was a former Governor of Arunachal Pradesh and former Chief of Army Staff. The book is based on the experiences and research on the India-China border dispute. The book had laid emphasis on politics, history, structure and geography of the McMahon line.


   **Note:** This book will be known as an authentic introduction to the divine temples of Uttarakhand in the country and abroad. Former IAS officer Aradhana Johri who had served earlier as the District Magistrate of Nainital.

6. **S. Jaishankar (External Affairs Minister)** released the ‘Connecting through Culture’, an anthology of essays on various aspects of India's soft power strengths.

   **Note:** The Minister described the book as the "good cop" in diplomacy. It can be used to encourage others to work with India because “it creates a comfort about India.


   **Note:** Other two books published by Directorate of Publications Division and released by Union Minister of Information and Broadcasting, Anurag Thakur are: (1) First Citizen - Pictorial Record of President Ram Nath Kovind’s Term. (2) Interpreting Geometries - Flooring of Rashtrapati Bhavan

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**Science and Defence**

1. Defence Minister, Rajnath Singh has inaugurated a new manufacturing facilities at the Bhanur Unit of Bharat Dynamics Limited (BDL) in Telangana.

   **Note:** Includes: Warhead facility at the Bhanur Unit; a Radio Frequency (RF) Seeker facility at Kanchanbagh Unit. The RF Seeker Facility is an integrated Centre for the production and testing of RF seekers.

2. DRDO has conducted successfully the maiden flight of the Autonomous Flying Wing Technology Demonstrator from the Aeronautical Test Range, Karnataka.

   **Note:** It is powered by a small turbofan engine. The unmanned aerial vehicle is designed and developed by Aeronautical Development Establishment. The aircraft system such as airframe, undercarriage and entire flight control and avionics systems had been developed indigenously.

3. Indian Navy has commissioned Indian Naval Air Squadron **324** in the presence of Vice Admiral, Biswajit Dasgupta at INS Dega, Visakhapatnam.

   **Note:** This is the first Naval Squadron on the Eastern Seaboard operating indigenously designed and built Advanced Light Helicopter (ALH) MK III (MR) helicopters. This has been named as 'Kestrels', after a bird species, that has good sensory capabilities, symbolising the role envisaged of the aircraft and the air squadron.

4. The defence ministry has allowed three private sector banks HDFC Bank Ltd, ICICI Bank, and Axis Bank to provide financial services to it for overseas procurement of military hardware.

   **Note:** Earlier, only authorised public sector banks were allow to provide services such as issuance of letters of credit and DBT to the ministry. For one year on concurrent basis, the selected banks may be allocated with LC business of Rs 2,000 crore, each on the capital and revenue side.

5. **Indigenous Aircraft Carrier Vikrant** has successfully completed its fourth phase of Sea Trials.

   **Note:** Vikrant has an indigenous content of 76%. The construction of the aircraft carrier began in 2009. The indigenous design and construction of Aircraft Carrier by Indian Navy and Cochin Shipyard Limited.

6. China has begun four-day naval exercises 'Sea Guardians-2' from the coast of Shanghai with Pakistan.

   **Note:** This drill exercise involves Pakistan’s most advanced China-built frigate, Taimur is the second of four powerful Type 054A/P frigates built by China, was delivered to the Pakistan Navy. Theme: jointly dealing with maritime security threats.

7. Defence Minister, Rajnath Singh has launched **75** defence products powered by artificial intelligence at the first-ever ‘AI in Defence’ symposium and exhibition.
Note: This exhibition was organised by the Ministry of Defence in New Delhi. Products include: AI Platform Automation; Autonomous/Unmanned/Robotics systems; Block Chain-based Automation; Command, Control, Computer & Intelligence and many more. These products will open up new business avenues for the Defence PSUs.

8. Space-tech start-up company Agnikul Cosmos has opened its Rocket Factory-1, India’s first-ever rocket facility dedicated to 3D printed rocket engines at scale.

Note: The facility at IIT Madras Research Park was unveiled by N Chandrasekaran, Chairman, TATA Sons with ISRO Chairman S Somanath being the Guest of Honour. The IIT Madras incubated start-up became the first Indian company to sign an agreement with the Indian Space Research Organisation in December 2020.

9. Syngenta India has launched a Biodiversity Sensor Project, a biodiversity monitoring technology in association with IIT Ropar.

Note: Syngenta also flagged off India’s first Drone Yatra, that will travel 10,000 kms to create awareness on drone spraying among 10,000 farmers. The Yatra will travel to 13 states to demonstrate and educate farmers on use of drones. For the Biodiversity Sensor Project, Syngenta India is working with IIT Ropar & Fraunhofer Institute.

10. SpaceX Cargo Dragon spacecraft CRS-25 has launched from “launch complex 39A” of the Kennedy Space Centre.

Note: The spacecraft was lifted off on Falcon 9. CRS-25 was initially scheduled to launch in June 2022, but it was delayed due to a hydrazine leak on the spacecraft. Hydrazine: Used by Dragon’s Draco thrusters and is highly corrosive to components not designed to interact with the fuel. SpaceX was founded in 2002 by Elon Musk.

11. Dunagiri Project 17A has been launched into the Hooghly river at Garden Reach Shipbuilders and Engineers Limited, Kolkata.

Note: The ceremony was attended by Union Defence Minister Rajnath Singh as the chief guest. It is christened after a ‘Dunagiri’, mountain range in the state of Uttarakhand. It is the fourth ship of P17A Frigates (Shivalik Class) with improved stealth features, advanced weapons and sensors and platform management systems.

12. INS Sindhudhvaj, kilo-class submarine which has been decommissioned by the Indian Navy.

Note: It has been acquired from Russia in 1987. India had acquired 8 of the submarines, designated 877 EKM, between 1986 and 1991 and two more were acquired between 1998 and 2000. India has four Type 209 submarines of German origin and four of the indigenously manufactured Scorpene class of French origin. Two more Scorpene submarines will be delivered to the Indian Navy by 2023 end.

13. The defence ministry has set up an apex committee to conduct “performance and efficiency” audit of capital procurements, logistics, inventory and maintenance of assets of the armed forces.

Note: Committee will advise Defence Minister, Rajnath Singh on measures for overall improvement in strengthening of internal oversight and risk management framework in various aspects of functioning of the ministry.

14. ‘SPRINT challenges’ launched by PM Modi with an aim to boost the usage of indigenous technology in the Indian Navy.

Note: This was unveiled at a naval seminar, which is organised by the Naval Innovation and Indigenisation Organisation (NIIO) and Society of Indian Defence Manufacturers. SPRINT: Supporting Pole-Vaulting in R&D through iDEX (Innovations for Defence Excellence), NIIO and TDAC (Technology Development Acceleration Cell).

15. China has successfully launched the Wentian laboratory module (23-tonne), second space module to its permanent space station.

Note: This has been launched on the Long March 5B from the Wenchang Space Launch Center on the southern island of Hainan. This module will help astronauts to carry out their scientific experiments, along with the other lab module. First space module was Tianhe, was launched in April 2021 and the third module, Mengtian, will be launched soon.

16. Russia will withdraw from the International Space Station (ISS) after 2024.

Note: Russia and the United States have worked side by side on the space station which has been in orbit since 1998. ISS is the largest modular space station currently in low Earth orbit. Five participating space agencies: NASA (US), Roscosmos (Russia), JAXA (Japan), ESA (Europe), and CSA (Canada).

17. A Maritime Partnership Exercise (MPX) has been conducted between Indian Navy and Maritime Self Defense Force of Japan.

Note: INS Sukanya (offshore patrol vessel) and JS Samidare (Murasame class destroyer) undertook various exercises, which include seamanship activities, aircraft operations and tactical manoeuvres as part of the operational interaction. Aim: Enhancing interoperability and streamlining seamanship and communication procedures.
18. Fighter jets **MiG-21** will be retired by the Indian Air Force by 2022 September.  
**Note:** Other three scheduled to be phased out by 2025. The old MiG-21s will be replaced with newer fighter jets. The air force received its first single-engine MiG-21 in 1963. The fighter jet has been participated in many operations like Safed Sagar (Kargil, 1999), operation of India in Pakistan in February 2019.
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