

# Monthly GK Digest

August 2022



## Monthly Digest August-2022

Dear readers,

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

### **Banking & Financial Awareness**

1. **IndusInd Bank** has entered into a strategic partnership with Rupy for offering 100% paperless loan processing.  
**Note:** Rupy, digital lending platform, is a fintech arm of the Jaipur based, Girnarssoft Pvt Ltd (which houses brands like CarDekho, BikeDekho, Zigwheels, etc). This partnership will simplified documentation and instant processing of vehicle loans from IndusInd Bank. IndusInd Bank customers can now opt for flexible repayment options while transacting on 'Rupy'.
2. **₹1,48,995 crore** amount of gross GST has been collected by the government for July 2022.  
**Note:** The second highest collection ever since the introduction of the Goods and Services Tax. The July 2022 revenue is 28% higher than the revenues in the July 2021 of ₹1,16,393 crore. CGST is ₹25,751 crore, SGST is ₹32,807 crore, IGST is ₹79,518 crore (including ₹41,420 crore collected on import of goods) and cess is ₹10,920 crore (including ₹995 crore collected on import of goods).
3. **6 billion** transactions of the Unified Payments Interface (UPI) has been recorded by the NPCI in July 2022.  
**Note:** It is the highest ever since its inception in 2016. According to data released by the National Payments Corporation of India (NPCI), the UPI has reported 6.28 billion transactions amounting to Rs 10.62 trillion. Month-on-month, the volume of transactions was up 7.16% and value increased 4.76%.
4. **IRDAI** organisation has revised the guidelines on the anti-money laundering rules and counter financing of terrorism programme for insurance companies.  
**Note:** The rules issued to consolidate and update guidelines replace the assorted norms issued since 2013. No life, general, or health insurer can claim any relaxations to comply with the money-laundering rules, with effect from Nov 1, 2022.
5. **SVC Co-operative Bank Ltd.** has entered into a partnership with Small Industries Development Bank in India (SIDBI) for empowering MSMEs.  
**Note:** According to the agreement, SIDBI will extend refinance facility to SVC Bank to facilitate an improved flow of credit to MSMEs. The agreement was signed by Ashish Singhal (MD, SVC Bank) and Sanjeev Gupta (GM, SIDBI) in Mumbai. SIDBI is the Principal Financial Institution for Promotion, Financing and Development of the MSME sector.
6. **Union Bank of India** has launched first ever, men-focused Committee 'EmpowerHim' as part of its flagship HR initiative 'Prerna'.  
**Note:** Aim: To promote the employees' career trajectory and improve diversity in the Bank by picking out and resolving individual as well as common existing challenges. This Committee will complement the women focused; EmpowerHer Committee launched by the bank earlier in July 2022.
7. Rs 10 lakh crores of loans have been written off by the bank in the last five financial years i.e. 2017-18 to 2021-22 **Note:** The write-off amount has come down to Rs 1,57,096 crore (2021-22) as compared to Rs 2,02,781 crore (2020-21). In 2019-20, the write-off has also come down from Rs 2,36,265 crore to Rs 2,34,170 crore. The commercial banks and financial institutions have reported credit information of all borrowers having aggregate credit exposure of Rs 5 crore and above to RBI.
8. The financial inclusion (FI) index has been increased to 56.4 in March 2022 from 53.9 in March 2021, constructed by the **Reserve Bank of India**.  
**Note:** It shows growth in across all sectors across the country. Financial inclusion index was constructed to capture the extent of financial inclusion across the country. Sectors: Banking, investments, insurance, postal, pension sector. This index has been created without any base year, and published in July every year.
9. The government has lowered the mandatory turnover threshold from Rs 20 crore to 10 Crore under the Goods and Services Tax (GST) regime from October 1, 2022.

- Note:** Aim: Digitising a higher volume of transactions, transparency in sales reporting, reducing errors and mismatches, automating data entry work, and improving compliance. E-invoicing (electronic billing) has been started in October 2020.
10. **SEBI** has restructured advisory committee on market data, that recommends policy measures pertaining to securities market data access and privacy.
 

**Note:** The market data advisory committee will now have 20 members (earlier 21 members). Sebi has replaced former MD and CEO of NSE, Vikram Limaye by NSE current chief, Ashishkumar Chauhan. The committee is chaired by S Sahoo Professor at National Law University.
  11. Current Repo Rate **5.40%** has been increased by the 50 basis points by the RBI
 

**Note:** Standing Deposit Facility Rate to 5.15%, MSF and Bank Rate revised to 5.65% in the latest bi-monthly monetary policy. Reason: to control the inflationary pressure. As per the RBI, real GDP growth for the first quarter of the ensuing fiscal year is projected at 6.7%. GDP growth projection for 2022-23 retained at 7.2%. India's reserves remain the fourth largest globally.
  12. Health Insurance Company Ltd has launched Smart Health+ Disease Management Rider, for its ReAssure customers -- **Niva Bupa**.
 

**Note:** Coverage: It provide coverage for diabetes, hypertension and related complications from Day 1. It offers quarterly health check-ups. It also offers discount of up to 20% on health insurance renewal premium on managing a healthy lifestyle.
  13. **Federal Bank** has become the first bank to list its Payment Gateway platform on the Income Tax Department's TIN 2.0 platform.
 

**Note:** TIN 2.0 platform was launched on July 1, 2022. This "Payment Gateway" has been enabled by providing one more payment option to taxpayers. With this taxpayers can now make their payments with by using Credit/Debit Card, UPI, NEFT/RTGS and Internet Banking.
  14. **IndusInd Bank** has collaborated with M2P Fintech to launch customer value propositions across payments and lending solutions.
 

**Note:** The Bank will leverage M2P's cutting-edge technology backed by analytics. Aim: To deliver hyper personalised offering across payments and lending. M2P is fully equipped API infrastructure. It enables the bank to develop innovative products/experiences on top of Bank's core banking system (CBS).
  15. **Insurance Dekho** has partnered with Future Generali India Insurance Company to offer a unique dog health cover.
 

**Note:** This dog health insurance plans offers comprehensive coverage for over 25 breeds of dogs. Age of dog: Six months to 10 years. Premium: Rs 324 annually. This insurance provide financial assistance
  - for expenses incurred by pet parents towards hospitalisation, treatment of terminal illness, and surgery, subject to certain terms and conditions.
  16. **Bandhan Bank** has opened its first currency chest in **Deedargunj, Patna**.
 

**Note:** This is the first ever currency chest of bank. It will help in cash management for the branches and ATMs in the city. This currency chest will help people, MSMEs and small traders with supply of currency notes to the bank branches and the ATMs as and when required. The currency chest will also benefit the bank branches with storage.
  17. RBI and Life Insurance Companies (LIC) have accepted the center's request to permit non-financial institutions and unregulated entities to own more than **40 %** stake in IDBI Bank.
 

**Note:** Also, allowed to sell between 51 and 74% of the lender through a strategic divestment process. Through a tactical divestiture, the government and LIC intend to sell 51-74% of the lender.
  18. **Andhra Pragathi Grameena Bank (APGB)** has signed an agreement with Small Industries Development Bank of India (SIDBI) to facilitate an improved flow of credit flow to Micro, Small and Medium Enterprises (MSMEs) in the state.
 

**Note:** APGB has started banking operations in 2006. This bank provide loan to agriculture and self-help groups in rural areas. SIDBI is playing a prominent role as an enabler in empowering the MSME ecosystem in the country.
  19. According to a report, the Indian Food Processing industry could potentially grow at a CAGR of **1011%** to reach \$500-530 bn by FY27.
 

**Note:** This is due to its strong agricultural background and several favourable trends supporting its progress. According to the report, India has emerged as a global agricultural powerhouse. Now it is the world's 2nd-largest agricultural producer, leading in the production of cereals, pulses, fruits and vegetables, sugar, and milk.
  20. **Reserve Bank of India** will soon issue draft guidelines on outsourcing of financial services by financial institutions
 

**Note:**The draft norms, deemed to be titled 'RBI (Managing Risks and Code of Conduct in Outsourcing of Financial Services) Directions, 2022', will be issued for public comments and feedback shortly. The revised norms will expand the scope of the directions to include regional rural banks, local area banks, AIFI, CIC and non-scheduled payments banks.
  21. **Dr Agarwals Eye Hospitals** has strengthened its presence in Maharashtra by acquiring five eye hospitals in Pune,
 

**Note:** The leading eye care chain announced it has acquired Prabhudesai Eye Clinic (Kothrud); Global Eye Care Clinic (Pimpri Chinchwad and Sangvi); Om Eye Care (Viman Nagar and Vishrantwadi), all of which

- have been eyecare centres of repute in Pune for many years. The eye care chain now runs 118 eye hospitals across the country and abroad.
22. The board of **Reliance Infrastructure** has authorized the issuance of up to \$400 million, 5 per cent unsecured Foreign Currency Convertible Bonds (FCCBs) on a private placement basis.  
**Note:** The FCCBs shall be convertible into equity shares of ₹10 each of the company as per the FCCBs term, at ₹123 (including a premium of ₹113) per equity share. The tenure of the bonds will be ten years. Each FCCB of \$1,000,000 is equivalent to ₹7.94 crore.
  23. The RBI has imposed a penalty of amount **₹82 lakh** on Bengaluru-based Jupiter Capital Private Ltd, for breach of norms on submission of credit information.  
**Note:** RBI also imposed a fine of ₹32 lakh on Indian Bank for breach of directions on classification and reporting of frauds. The examination of the Risk Assessment Report, Inspection Report and all related correspondence revealed that Indian Bank was in violation of certain provisions of RBI Directions, 2016.
  24. The Securities and Exchange Board of India (SEBI) has constituted of Foreign Portfolio Investors (FPIs) Advisory Committee under the chairmanship of **former Chief Economic Adviser KV Subramanian**.  
**Note:** Aim: To increase the overseas flows into the country. Other members: Representing foreign banks, stock exchanges depositories and RBI. The committee will review investment avenues available for FPIs and to advise on the feasibility of new investment avenues.
  25. **Max Life Insurance Company Ltd.** has launched Max Life Smart Secure Easy Solution, a comprehensive three-in-one protection of life, critical illness & disability and accidental cover.  
**Note:** It covers self-employed individuals, salaried and other professionals to comprehensively guard against life's uncertainties. Aim: Providing financial protection in case of any uncertainties in life with an accidental cover option and Max Life Critical Illness and Disability Health Rider.
  26. After completion of how many year as AD Category-II, all scheduled small finance banks (SFBs) can be eligible for an authorised dealer (AD) category-I licence **at least two years**.  
**Note:** Eligibility norms for Small Finance Banks: It should have included in the Second Schedule to RBI Act 1934. It should have a minimum net worth of ₹500 crore. Its CRAR should not be less than 15%. The net NPAs of the bank should not exceed 6% (last four quarters).
  27. **American Express** has launched its cross-border payments platform for small to medium-sized businesses named Global Pay.  
**Note:** It will work as a digital solution that will let U.S. businesses make secure domestic and international B2B payments. In addition to this, the eligible customers can earn rewards points on foreign exchange payments. Global Pay is available to all eligible American Express Small Business Card Members in the U.S.
  28. Indian Bank has signed an MoU with Hatchlab Research Centre, TBI of SRM University-AP to launch 'IND Spring Board'.  
**Note:** It is an initiative for financing start-ups and MSMEs. The bank will extend financial aid of up to Rs 50 crore to start-ups incubated at SRM Hatchlab for their working capital requirements. This collaboration is one of its kind in the state of Andhra Pradesh.
  29. **PNB Housing Finance** has revamped its 'Unnati' loan portfolio to offer affordable housing loans of ₹9-12 lakh to target customers.  
**Note:** PNB Housing has created a small vertical under Unnati which will be different from existing ₹18-19 lakh as affordable housing loans. In the June quarter, PNB HFC has already opened 10 more branches.
  30. **IDFC FIRST Bank** has partnered with the LetsVenture have to support the startup ecosystem by providing curated products and solutions to startups (founders and investors).  
**Note:** IDFC FIRST Bank provides customised solutions to start-ups under its FIRST WINGS programme. With this, it makes IDFC FIRST Bank a preferred banker to all startups on LetsVenture's Scalix. LetsVenture's Scalix is a newly launched platform that supports the startUp ecosystem.
  31. Axis Bank becomes the first Indian bank to launch Axis Receivables Suite (ARS).  
**Note:** Aim: Simplifies Receivables reconciliation, accelerates cash flow, enhances the client experience and reduces the cost of doing business. ARS is an end-to-end proposition to automate the reconciliation of receivables against sales invoices raised by clients. Benefit for Clients: Know about payments, real-time control over receivables
  32. **YES Bank** has joined hands with IBSFINtech (TreasuryTech Solution provider) to explore digital services for corporate clients.  
**Note:** This partnership will strengthen the corporate treasury ecosystem with a strong decision-making tool and automated workflows. It will provide connectivity between a corporate's ERP (Enterprise resource planning) and a bank's solutions.
  33. RBI has issued the regulatory framework to make digital lending safe for customers.  
**Note:** The RBI has mandated that digital loans must be credited directly in the bank accounts of borrowers and not through any third party. Any fees, charges, payable to Lending Service Providers in the credit intermediation process shall be paid directly by Regulated Entities and not by the borrower. Automatic increase in credit limit without explicit consent of borrower is prohibited.

**34. Rupee Co-operative Bank** licence has been cancelled by the Reserve Bank of India.

**Note:** Reason: The bank is unable to pay its present depositors in full (capital inadequacy). It does not comply with the provisions of Section 11(1) and Section 22 (3) (d) with Section 56 of the Banking Regulation Act, 1949. The bank has also prohibited from conducting the business of 'banking' which includes, acceptance and repayment of deposits.

**35. Paytm** has partnered with the Piramal Capital & Housing Finance for expanding distribution of merchant loans to the small cities and towns of India.

**Note:** With this, merchants can avail loans of up to Rs 10 lakh with a tenure of 6-24 months. It will also empower MSMEs from smaller cities and towns with access to digital credit. Piramal Capital & Housing Finance is a subsidiary of Piramal Enterprises Limited.

**36.** According to State Bank of India's economic research report "Ecowrap", India's home loan market would be **double** in the next **5 years**.

**Note:** Currently valued at about ₹24 lakh crore and it is expected to double (₹48 lakh crore). The share of 'Housing Loans' in 'Bank Credit' has increased to 14.4% in June 2022 from 13.1% in March 2020. The total home loan portfolio grew by 10% in FY22 in tier-3 and tier-4 areas, faster rate than tier-1 and tier-2 districts.

**37. Kotak Mahindra Bank** has launched an account named Kotak Creme. This account has been categorized in **salary account**.

**Note:** This account will offer an upgraded experience to its customers working in MNCs, retails, law firms, unicorns etc. The account will be available to all corporates in India and will also come with a host of privileges and rewards across lifestyle, travel, healthcare, dining, skilling and learning experiences.

**38. Retail inflation in July 2022 -- 6.71%.**

**Note:** Inflation eased mainly due to easing prices in the Food & Beverages section. However, the retail inflation level remains above the mandated level of 4% with a margin of 2% on either side. CPI-based inflation or retail inflation: Change in the price index over a period.

**39. State Bank of India (SBI)** has signed an agreement with High Commission of India in Dhaka to extend the operations of the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.

**Note:** The IVAC will also start a few additional services which include facilitation for online form filling and submission of forms, slot booking and launching of a mobile app. A priority lounge was also inaugurated at the IVAC centre in Dhaka.

**40. Competition Commission of India (CCI)** has approved the merger proposal of **HDFC Bank** with HDFC Ltd.

**Note:** The proposed combination envisages the merger of HDFC Investments and HDFC Holdings with HDFC Ltd in the first step and subsequently, the merger of HDFC Ltd into HDFC Bank. Benefits of merger: The

increased scale of business, new product lines, a strong balance sheet; reduction in unsecured loans. Chairman of HDFC Limited: Deepak Parekh

**41. Payment solution provider Razorpay** has become the first Indian company to be named in the 2022 Forbes Cloud 100 List in the definitive ranking of the top 100 private cloud companies in the world.

**Note:** The ranking has been published by Forbes in partnership with Bessemer Venture Partners and Salesforce Ventures. Razorpay has entered the list for the second time, placed at 49th for being a Financial Solutions Software. The list has been topped by Stripe (CEO: Patrick Collison)

**42. SBI** bank has introduced a unique term deposit programme called "Utsav Deposit".

**Note:** This fixed deposit scheme has higher interest rates and is only available for a limited time. Under the Utsav Fixed Deposit Scheme, SBI is offering an interest rate of 6.10% per annum on fixed deposits with a tenure of 1000 days. And senior citizens will be eligible to get an additional interest rate of 0.50% over and above the regular rate.

**43. 13.93%** is the Wholesale price inflation (WPI) for July month 2022.

**Note:** According to the Commerce and Industry Ministry, WPI inflation fell on easing prices of food articles and manufactured products. The WPI was at a record high of 15.88% in May 2022 and stood at 11.57 per cent in July 2021. The retail inflation based on Consumer Price Index (CPI) was also declined to 6.71% in July 2022 from 7.01 in preceding month.

**44. Paytm** has partnered with **Samsung** stores across India to provide smart payments as well as its loan service Paytm Postpaid through deployment of point of sale devices.

**Note:** Paytm through its postpaid service will provide credit limit of up to Rs 60,000 per month. It will also give customers an option to avail personal loan of up to Rs 2 lakh

**45. Bima Manthan 2022** is the name of the first hackathon organised by the Insurance Regulatory and Development Authority of India.

**Note:** Theme: Innovation in Insurance. Aim: To identify and develop solutions that have the potential to make the insurance available to every individual. Problem areas: Automated Death Claim settlement, miss-selling of Insurance products, identify uninsured motor vehicles, distribution of insurance products, Fraud prevention in motor insurance

**46. Karnataka Bank** has launched a new Term Deposit Scheme, Amrit Samriddhi under ACC and Fixed Deposit for a tenure of 75 weeks (525 days), will be available for a limited time.

**Note:** The interest rate for this Deposit Scheme is 6.10% per annum. With the new product, KBL Amrit Samriddhi, the bank has extended the benefit of increase in the interest rates to customers.

47. **Yes Bank** has announced its partnership with SellerApp (a seller-centric intelligence platform) to adopt Open Network Digital Commerce (ONDC).  
**Note:** This partnership will help them to expand their digital commerce footprint. ONDC is a strategic initiative of the Indian government with an aim to democratize the entire digital commerce space. The network is also being built as an alternative to e-tailers like Walmart-owned Flipkart and Amazon in the Indian ecommerce market.
48. **Bank of Baroda (BoB)** has launched the 'Baroda Tiranga Deposit Scheme', a special retail term deposit product that offers interest rates of 5.75% for 444 days and 6% for 555 days.  
**Note:** This scheme is applicable on retail deposits below ₹2 crore and remain in force till December 31, 2022. Senior citizens will earn an additional interest rate of 0.50%, while non-callable deposits will get 0.15% extra.
49. Indel Money Ltd has launched its mobile app and e-portal to provide digital personal loan. **Umesh Mohanan** is the CEO of Indel Money Ltd.  
**Note:** Initially this service will be offered to its existing customers, to provide complete digitalised experience with faster disbursement of loan. The rate of interest will be 10-20% based on the individual credit score. The repayment tenure is in the bracket of 3-6 months.
50. The State Bank of India (SBI) has launched its first "state-of-the-art" dedicated branch for start-ups in India to facilitate and support them in **Koramangala, Bangalore**.  
**Note:** After Bengaluru, the second and third branch will be launched in Gurgaon and Hyderabad respectively. The branch has also entered into MOUs with the government of Karnataka initiatives.
51. **Axis Bank** has signed an MoU with Food Corporation of India (FCI) to provide "Ultima Salary Package" with exclusive benefits & features to all its employees.  
**Note:** Personal Accidental cover: up to Rs.20 lakhs ; Additional Education Grant: upto Rs. 8 lakhs. Total Permanent Disability Cover benefit: up to Rs. 20 lakhs; Permanent Partial disability: up to Rs.20 lakhs. Air Accident cover of Rs. 1 Crore
52. As per the annual report of bank for FY 22, Amitabh Chaudhry was the highest-paid private bank chief in India in the previous financial year, has drawn a total of Rs 7.62 crore in annual salary, he is a CEO of **Axis Bank**.  
**Note:** Followed by IndusInd Bank chief, Sumant Kathpalia, who made over Rs 7.31 crore in annual salary in FY22. Sandeep Bakhshi, MD of ICICI Bank, has earned Rs 7.05 crore in annual salary last fiscal.
53. **HDFC Bank** has launched latest campaign 'Vigil Aunty' with an aim to promote safe banking habits among people \_\_\_\_\_.  
**Note:** Anuradha Menon who plays the popular character of 'Lola Kuttu' on television, will be the face of the 'Vigil Aunty' campaign. This campaign will run with the Bank's popular 'Mooh Band Rakho' campaign, that urges people not to share their confidential banking information with others. The Vigil Aunty campaign will run for 4-6 weeks.
54. The Reserve Bank of India has cancelled the licence of **Deccan Urban Co-operative Bank** due to inadequate capital and earning prospects in August 2022.  
**Note:** As per the data submitted by the bank, more than 99 percent of the depositors are entitled to receive the full amount of their deposits from Deposit Insurance and Credit Guarantee Corporation (DICGC). The cooperative bank ceases to carry on banking business, with effect from the close of business on 18 Aug.
55. **Larson & Toubro** has commissioned a new green hydrogen plant at Hazira in Gujarat.  
**Note:** The development comes 5 months after the company inked a joint venture with Indian Oil Corporation and ReNew Power for the production of green hydrogen. L&T and IOC had also inked a separate joint venture for the production of electrolyzers. The plant will produce 45 kg of green hydrogen daily, which will be used for captive consumption in the company's Hazira manufacturing complex.
56. **HDFC** has opened its first all-women branch in Cherooty Road, north Kerala region in Kozhikode.  
**Note:** The four women bankers branch was inaugurated by the city Corporation Mayor, Beena Philip. According to the bank, as of March 31, 2022, women made up 21.7% (21,486) of the total workforce. The private lender wants to raise it to 25% by 2025.
57. Indian Unified Payments Interface (UPI) has partnered with payments solutions provider **PayXpert** to start its business in the UK market starting with QR code-based transactions.  
**Note:** The NPCI International Payments Ltd (NIPL) has partnered with PayXpert. Aim: To internationalise the acceptance of its payment solutions in the UK. UAE, Japan, the US, Singapore, Bhutan, Nepal and France are already accepting UPI payment services.
58. India has signed an loan agreement of **USD 96.3 million (approx Rs 769 crore)** with the Asian Development Bank (ADB) for safe drinking water and improve water supply and sanitation services in Himachal Pradesh.  
**Note:** This agreement was signed between the multilateral lending agency and the central government. The project will build up the capacity of the Jal Shakti Vibhag of the Government of Himachal Pradesh and gram panchayat village water and sanitation committees.
59. Gold finance provider **Muthoot Finance** has launched Milligram Reward Programme for its customers to strengthen its relationships with customers.

- Note:** With this launch, the company has become the first gold loan NBFC to launch a new reward programme. Two year long programme, every customer referral transaction with the company will yield 20 mg of gold.
- 60. SEBI** has joined the Account Aggregator framework of RBI to boost the regulated financial-data sharing system \_\_\_\_\_.
- Note:** It will allow customers to share information about their mutual fund and stock holdings with financial service providers. The account aggregator (AA) is a licensed by the RBI to enable the flow of data between Financial Information Providers (FIPs) and Financial Information Users (FIUs). The user has to give consent while sharing data.
- 61. General insurance company HDFC ERGO** has launched a portal named 'All Things EV' ([www.allthingsev.io](http://www.allthingsev.io)) for Electric Vehicles (EV).
- Note:** This is the country's first one-stop-solution portal that can be used by existing and potential EV users. This portal provides information on nearby charging stations, locations of charging stations. The platform serves to all Indians who have either purchased EVs or are planning to buy EV or to make an earning out of the booming EV space.
- 62. AMG Media Networks Limited (AMNL)** has indirectly acquired a 29.18% stake in media and news broadcaster New Delhi Television (NDTV).
- Note:** AMG Media Networks (AMN) would acquire 29.18% of NDTV through an investor in the channel, Vishvapradhan Commercial (VCPL). VCPL will have to make an open offer to acquire 26 % of NDTV from public shareholders at Rs 294 apiece, a total cost of around Rs 483 crore.
- 63. Digital insurance provider Edelweiss General Insurance** has partnered with health ministry to create digital health IDs under Ayushman Bharat Digital Mission.
- Note:** Digital Health ID or ABHA (Ayushman Bharat Health Account) number is a 14-digit number that helps users to access their health records digitally with registered healthcare providers. The National Health Authority (NHA) is the nodal agency for implementing this program under the Ayushman Bharat Digital Mission.
- 64. The Reserve Bank of India** has lifted the business restrictions on the financial card the service provider **American Express Banking Corp** and allows to restart onboarding of new domestic customers on its card network.
- Note:** RBI had put the curbs on American Express in May 2021. Reason: For not complying with a circular issued on storage of payments data in 2018. American Express is payment system operators authorised to operate card networks in India under the Payment and Settlement Systems Act, 2007.
- 65. Reserve Bank of India** has become the net seller of the US currency in June 2022 after selling **USD 3.719 billion** on a net basis.
- Note:** The central bank has purchased USD 18.96 billion from the spot market and sold USD 22.679 billion. In June 2021, RBI was net buyer of the greenback after it purchased USD 18.633 billion on a net basis from the spot market. In May 2022, the RBI has net bought USD 2.001 billion (Purchased USD 10.143 billion and sold USD 8.142 billion).
- 66. The Centre** has announced an amendment in the Foreign Exchange Management (Overseas Investment) Rules, came into effect from **22nd August**.
- Note:** Reason: Simplify the existing framework for overseas investment. Presently, the overseas investment by a person residing in India is governed by the Foreign Exchange Management (Transfer or Issue of Any Foreign Security) Regulations, 2004 and Foreign Exchange Management (Acquisition and Transfer of Immovable Property Outside India) 2015
- 67. BASIX Social Enterprise** has launched BASIX Farmers' Market (BFM) (AgriTech platform) in partnership with **Mastercard**.
- Note:** Objective: To integrate farmers into the digital economy. BFM will leverage technology capabilities of Mastercard and deep industry expertise of BASIX in agriculture to improve the lives of small and marginal farmers. This platform will digitizes data and workflows for FPOs with strong controls on data privacy and security.
- 68. KreditBee** has partnered with banking solutions company, Cashfree Payments to offer an option to convert online purchases into EMIs, at the time of checkout.
- Note:** KreditBee has a large customer base which can avail the online checkout finance facility from merchant partners of Cashfree Payments. The checkout finance loans range from ₹2,400 to ₹2 lakhs with a tenure of 3-18 months. KreditBee is currently offering personal loans and a digital gold investment product.
- 69. Universal Sampo General Insurance** non-life insurer organisation has partnered with Repco Home Finance for insuring home loans.
- Note:** Aim: To provide security to home financier customers by insuring their home loans in the event of an unfortunate event during the repayment term of the loan. This partnership will additionally disburse affordable insurance solutions like group credit protection and personal accident policies to customers of Repco.
- 70. PNB** has launched pre-qualified credit card which also including insurance coverage.
- Note:** It has also introduced a facility of overdraft against fixed deposit on PNB One in a few clicks and a single OTP. This card facility will be available for salary account customers and they will be able to apply

through PNB One, or website. There is a concession of 0.25% on the interest rate when applied through digital platforms like PNB One.

- 71. Small Industries Development Bank of India (SIDBI)** has partnered with the TP Renewable Microgrid Ltd (TPRMG), a wholly-owned subsidiary of Tata Power, to set up 1,000 green energy enterprises throughout the country.

**Note:** As per the agreement, SIDBI will provide them a “Go REsponsive, ENterprise incentive (GREENi)”, after the entrepreneurs finish a capacity-building programme organised by TPRMG.

- 72.** The RBI has imposed certain restrictions on Kerala based, **Thodupuzha Urban Co-operative Bank** for a period of six months.

**Note:** Reason: Due to its deteriorating financial condition. Restriction on granting or renewing loans and advances and making any investments.

- 73. IRDAI** has given insurers more flexibility in paying commission by linking limits to the overall portfolio and company management expenses.

**Note:** IRDAI has proposed to cap commissions paid by the health and general insurers at 20 per cent of gross written premium (GWP). For life companies, IRDDAI has proposed to link commissions with expenses of management (EoM).

- 74. HDFC Bank** would invest in Go Digit Life Insurance Ltd, the general insurer backed by Canada-based Fairfax Group.

**Note:** HDFC Bank has proposed an investment of between Rs 49.9-69.9 crore (two tranches) by subscribing to equity shares of the company for an equity stake of up to 9.944% of the paid-up equity share capital of the company. Recently, Go Digit General Insurance filed draft papers with SEBI to raise funds through an initial public offering (IPO).

- 75. Tata Neu and HDFC Bank** have partnered to launch two co-branded credit cards variants named 'Plus Credit Card' and 'Infinity Credit Card'.

**Note:** Customers will earn 2% NeuCoins with Tata Neu Plus HDFC Bank Credit Card on all purchases on partner Tata brands. And, customer will earn 5% NeuCoins with Tata Neu Infinity HDFC Bank Credit Card. Tata Neu customers can apply for the credit card on the Tata Neu app and access its key details.

- 76.** As per the latest data collated by PGA Labs shows that, **State Bank Of India** has topped debit cards market with a 30% market share, as of June 2022.

**Note:** Followed by Bank of Baroda (8% market share), Bank of India, Canara Bank Union Bank, and Punjab National Bank with 5% each. HDFC Bank also topped the charts in the credit cards segment with a market share of 22%, followed by SBI (18%), ICICI Bank (17%), Axis Bank (12%), RBL Bank (5%), and Kotak Mahindra Bank (5%).

- 77. Indian Army** has introduced a Yoddha co-branded credit card in association with BOB Financial Solutions

Limited (BFSL) and National Payments Corporation of India (NPCI).

**Note:** This co-branded credit card will be available on the RuPay platform and have contactless features. All members of the Indian Army will be eligible for the co-branded credit card's Life Time Free (LTF) offer. The Yoddha credit card will offer features like Personal Accident Insurance and many more.

- 78.** As per the report of RBI, the Bank credit growth has been accelerated to **14.2%** in the quarter ended June 2022 from 6% June 2021.

**Note:** The Reserve Bank of India (RBI) has released the 'Quarterly Statistics on Deposits and Credit of SCBs for June 2022' that shows collected data from all scheduled commercial banks (SCBs), which include regional rural banks, small finance banks and payments banks. In the quarter ended March 2022, bank credit had expanded by 10.8%.

- 79.** The National Minorities Development and Finance Corporation (NMDFC) has signed an agreement with **ICICI Bank** for the development of financial accounting software and mobile application.

**Note:** ICICI Bank will design, develop and deploy the application for NMDFC and provides source code and executable database information among others. This MoU provides for the development of financial accounting software for NMDFC and State Channelizing Agencies, loan accounting software.

- 80.** Minister of State (MoS) for External Affairs and Education, Rajkumar Ranjan Singh has ceremonially handed over a cheque of **USD 1 million** for the BIMSTEC Secretariat's operational budget.

**Note:** BIMSTEC Secretary General, Tenzin Lekphell who was on a visit to India and meet Rajkumar Ranjan Singh. He has also held discussions on cooperation in specific areas led by India including counter-terrorism, disaster management, maritime cooperation and energy security.

- 81.** Along with Kochi Metro Rail Limited, **Axis Bank** launched a campaign to promote the more use of Kochi-1 smart card in connection with Onam.

**Note:** The bank has also partnered with the Amazon Pay to provide discounts on recharges, utility and bill payments. The 'Dining Delights' offer has been extended to Kochi1 card holders by which they can avail discounts on food and beverage bills. Customers can also avail dine-out deals with EazyDiner while using their Kochi1 card.

- 82.** IRDAI Chairman, Debasish Panda has announced that IRDAI has been eased the registration process of new companies by reducing the time taken to process new applications from 8 to 2 months.

**Note:** The regulator has created a facilitation cell consisting of two officers for handholding the applicants so that the entity gets its approval to start its operations. According to Irdai data, the insurance



penetration in the country is at 4.2% as of 2021, which is higher than China.

- 83. PGIM India Mutual Fund** has launched a new investor education and awareness website 'MoneyAndMe'.

**Note:** This website contains exhaustive content on various aspects of personal finance including household budgeting, protection, savings and investing. The company also launched of a consumer awareness campaign - 'Aapka HappinessPlanned' to promote the MoneyAndMe Initiative. Aim: To help investors dealing with various financial challenges

- 84. ICICI Bank** has announced its partnership with National Payments Corporation of India (NPCI) to launch Coral variant credit cards on payments network RuPay.

**Note:** The ICICI Bank RuPay Credit Card is presently available in the Coral variant of the Bank's Gemstone series. This will be soon followed by Rubyx and Sapphiro variants. It is a contactless card that comes with a slew of perks and benefits.

- 85. SEBI** has imposed the monetary penalty of **₹25 lakh (Total)** on Aadhaar Ventures India Ltd and its directors for violating insider trading rules and listing conditions.

**Note:** Directors: Jils Raichand Madan, Somabhai Sunderbhai Meena and Jyoti Munver. SEBI has conducted an early investigation for alleged price manipulation in the scrip of AVIL. AVIL, Madan, Meena and Munver had failed to disclose the information to the stock exchange, thereby violating disclosure lapses.

## Obituaries

1. T Mohandas M Pai, who has passed away, was founder of the newspaper **Udayavani(Kannada daily)**.

**Note:** He was also the president of the Dr T M A Pai Foundation and Manipal Media Network, which runs 'Udayavani'. He also served as the chairman and non-executive director at ICDS limited.

2. Johnny Famechon, who has been passed away was belonged to **Boxing** sports.

**Note:** He was associated with professional boxing for more than 20 years and had a record of 56 wins (20 by knockout, six draws and five losses). He won his featherweight world title against Masahiko Harada from Japan.

3. Olivia Newton-John, who has recently passed away, was a popular **Singer and actor**.

**Note:** She was best known for her music video Physical and the hit musical Grease. She received her first Grammy awards in 1973 in Best Female Country Vocal Performance category for "Let Me Be There".

4. K Maya Thevar, who has been passed away, was a former MP of the political party **AIADMK**.

**Note:** He started his career as lawyer, and practised as an advocate at the Madras HC. Later he moved to politics and joined AIADMK, and becomes the candidate for the first-ever Lok Sabha election faced by the AIADMK after the formation of the party in 1972 by former CM MG Ramachandran.

5. P V Kamaraj who has been passed away, won the bronze at the Asian Championships, Tokyo in 4x400m Indian men's relay, held in **1979**.

**Note:** He was retired as a Chief Reservation Officer with the Indian Railways and had contributed immensely to athletics in Tiruchi (hometown of Kamaraj).

6. Uma Pemmaraju, who has been passed away, was a **Indian American journalist**.

**Note:** She was a part of various shows such as The Fox Report, Fox News Live, Fox News Now, and Fox On Trends. She has been awarded many Emmy Awards in her career for investigative reporting and journalism.

7. Rakesh Jhunjhunwala, who has been passed away, was a **Stock market investor**.

**Note:** He was started his journey in stock markets while still in college with a capital of just 5,000 rupees. India's newest budget carrier, Akasa Air was one of the business ventures of Rakesh Jhunjhunwala. The airline began commercial operations this month with a maiden flight from Mumbai to Ahmedabad.

8. David McCullough, who won Pulitzer Prizes for his biographies of presidents John Adams and Harry Truman, has away, has won the first Pulitzer Prize in **1993**.

**Note:** He won a Pulitzer Prize in 1993 for Truman, a biography about the 33rd president of the US and another Prize in 2002 for the biography about the second US president, John Adams. He has also earned National Book Awards for "The Path Between the Seas: The Creation of the Panama Canal and Mornings on Horseback".

9. Anshu Jain, who has recently passed away, was a former co-Chief Executive Officer of **Deutsche Bank**.

**Note:** He started his career at Wall Street and also worked at financial major Merrill Lynch. He was appointed to the Management Board of Deutsche Bank in 2009, where he was responsible for the Corporate and Investment Bank division from 2010. He became the Co-CEO of Deutsche Bank in 2012.

10. Writer, Nicholas Evanshas, who has recently passed away. **The Horse Whisperer** is the name of his debut novel.

**Note:** It was published in 1995, was the bestselling novels in the United States for 1995 as determined by

The New York Times. The book was turned into a movie in 1998. His other work includes "The Loop" (1998), "The Smoke Jumper" (2001), "The Divide" (2005) and "The Brave" (2010).

11. Amitabh Chaudhary, who has passed away was a former acting secretary of **BCCI**.

**Note:** He had also served as a president of Jharkhand State Cricket Association (JSCA). He served as acting secretary of the BCCI until 2019. He was a retired senior IPS officer, who rose to the rank of IGP with the Jharkhand Police and was the chairman of Jharkhand Public Service Commission. He played a crucial role in developing infrastructure for Jharkhand cricket.

12. Kerala's first tribal novelist and short story writer, Narayan, who has recently passed away. **Kocharethi** is the name of his debut novel.

**Note:** He was born in the Malayaraya community in Kadayathur hills in Thodupuzha taluk in 1940. His debut novel, 'Kocharethi' published in 1998, was selected for the Kerala Sahitya Akademi award in 1999. The novel has been translated to English, Hindi and south Indian languages.

13. Samar 'Badru' Banerjee, who has recently passed away, was a former India team captain of **Football**.

**Note:** He led the country to a historic 4-place finish in the 1956 Melbourne Olympics. Fondly known as 'Badru Da', he was suffering from Alzheimer's, Azotemia and high-blood pressure-related ailments. Besides guiding Mohun Bagan to several trophies

including their 1st ever Durand Cup (1953), Rovers Cup (1955), Banerjee has also won the Santosh Trophy twice as a player (1953, 1955) and once as coach (1962).

14. Senior Congress leader, Syed Sibtey Razi has been passed away, was a former governor of **Jharkhand and Assam**.

**Note:** He had served as the governor of Jharkhand from the year 2004- 2009 and governor of Assam in 2009. He was born on March 7, 1939 in Rae Bareilly, Uttar Pradesh and joined the Youth Congress in 1969. He was made president of the Youth Congress in 1971 -1973. He was served as a member of Rajya Sabha thrice.

15. Abdul Gaffar Nadiadwala, fondly known as Gaffarbhai, has been passed away, was a **Filmmaker**.

**Note:** He was known for his films including Mahabharat (1965), Jhutha Sach (1984), Lahoo Ke Do Rang (1997), Hera Pheri (2000), Welcome (2007) & More. He had started his film production and media entertainment company in 1953.

16. Abhijit Sen, who has passed away, was an eminent **Economist**.

**Note:** In his career, he taught economics at Jawaharlal Nehru University, New Delhi. He was a member of Planning Commission from 2004 to 2014, during the tenure of PM Manmohan Singh. He was awarded the Padma Bhushan for public service in 2010.

## Important Days

1. **World Breastfeeding Week** is observed annually on 1st -7th August.

**Note:** To highlight the regular breastfeeding for babies. Theme 2022: Step Up for Breastfeeding: Educate and Support. The World Health Organization (WHO) has created a memorandum in 1990 in association with United Nations International Children's Emergency Fund (UNICEF). The World Alliance for Breastfeeding Action (WABA) was established in 1991 and the inaugural World Breastfeeding Week was observed in 1992.

2. **Ministry of Culture** has organized "Tiranga Utsav", to celebrate the 146th Birth Anniversary of Pingali Venkayya in New Delhi.

**Note:** The event include the release of a commemorative Postal Stamp in honor of Pingali Venkayya for his invaluable contribution to the country. Pingali Venkayya was born on August 2, 1876, in Andhra Pradesh. He was the designer of India's National Flag.

3. The National Handloom Day in India has observed annually on **August 7** to highlight the contribution of

the handloom industry in the socio-economic development.

**Note:** The National Handloom Day is celebrated across the country under the aegis of the Ministry of Textiles. The handloom sector is one of the largest economic sectors in the country. This sector played an important role during the Swadeshi Movement (August 7, 1905).

4. The International Day of the World's Indigenous Peoples observed on **9th August** across the world.

**Note:** Aim: To highlight the role of indigenous people and the importance of preserving their rights, communities and knowledge. 2022 Theme: The Role of Indigenous Women in the Preservation and Transmission of Traditional Knowledge

5. World Biofuel Day is celebrated annually on **August 10** to mark the importance of non-fossil fuels as a replacement for conventional fossil fuels.

**Note:** On this date, Sir Rudolf Diesel (German) successfully ran his diesel engine on peanut oil. In India, the Ministry of Petroleum and Natural Gas and the Ministry of Environment, Forest and Climate Change started celebrating World Biofuel Day 2015

- onwards. Three types of biofuels used in India: Bioethanol, biodiesel, and biogas
6. World Lion Day is observed globally on **10th August** to spread awareness of lions and the urgent need to strive toward their conservation.  
**Note:** In 2013, the first World Lion Day was observed. Dereck and Beverly Joubert, from the Big Cat Initiative and National Geographic, founded it.
  7. The Athletics Federation of India (AFI) is celebrating the second 'Javelin Throw Day' on **August 7, 2022**.  
**Note:** The day was first observed in 2021 in honour of Javelin thrower Neeraj Chopra, who won India's first Olympic gold medal in athletics at Tokyo. Neeraj Chopra has scripted history at the Olympic Stadium in Tokyo. He threw the javelin to a distance of 87.58m to end India's medal drought in athletics at the Olympics.
  8. World Elephant Day is celebrated on 12 August every year to raise awareness about the plight of elephants all over the world.  
**Note:** This day was co-founded by Canadian filmmaker Patricia Sims and the Elephant Reintroduction Foundation of Thailand, an initiative of HM Queen Sirikit.
  9. International Youth Day observed annually on **12th August** annually to create awareness about the issues faced by youth.  
**Note:** Theme 2022: Intergenerational solidarity: creating a world for all ages. In 1999, the General Assembly has passed a resolution 54/120, and declared 12 August as International Youth Day. This decision was made after the recommendation made by the World Conference of Ministers Responsible for Youth (Lisbon, 8-12 August 1998).
  10. International Lefthanders Day is observed on **August 13** across the world.  
**Note:** Aim: To raise awareness about being left-handed in a predominantly right-handed world.
  11. World Organ Donation Day is observed globally on the **13th of August**.  
**Note:** This day is observed to spread awareness about the importance of donating organs. Theme for World Organ Donation Day 2022 is "let's pledge to donate organs and save lives".
  12. World Photography Day is observed on **August 19** every year to celebrate the beautiful art of photography.  
**Note:** Theme 2022: Pandemic Lockdown through the lens. This day was originated after the invention of the 'daguerreotype'. Daguerreotype is a photographic process that was developed in 1837 by Frenchmen Louis Daguerre and Joseph Nicephore Niepce. On August 19, 1839, the French government has announced about the invention of the daguerreotype.
  13. International Day of Remembrance of and Tribute to the Victims of Terrorism is observed on **August 21** each year in memory of the victims of terrorism.  
**Note:** The theme for 2022's International Day of Remembrance of and Tribute to the Victims of Terrorism is "memories," as mentioned in a United Nations (UN).
  14. World Senior Citizens' Day is celebrated on **August 21** every year.  
**Note:** It is also known as National Senior Citizens' Day in the United States (US). World Senior Citizens' Day has its roots back in the August 19, 1988 proclamation by the then President of the United States of America, Ronald Reagan.
  15. World Mosquito Day is observed on **August 20** in order to honour Sir Ronald Ross who discovered the link between mosquitoes and the transmission of malaria in the year 1897.  
**Note:** As per his discovery, it is the female mosquitoes that disseminate malaria among humans. The purpose of this day is to raise awareness about the causes of malaria and how it can be prevented.
  16. India observes Akshay Urja Diwas or Renewable Energy Day on **20th August** every year.  
**Note:** This day aims to spread awareness about the development and adoption of renewable energy in India. Akshay Urja Diwas was first established in 2004 to support renewable energy development programs in India and promote the usage of natural resources.
  17. India celebrates Sadbhavna Diwas in memory of **Rajiv Gandhi** former PM birth anniversary.  
**Note:** Sadbhavna Diwas 2022 commemorates the 78th birth anniversary of Rajiv Gandhi on 20th August 2022. Sadbhavna Diwas was instituted after the death of Rajiv Gandhi in 1992, by Congress.
  18. World Humanitarian Day is celebrated on **August 19** date every year to recognise all aid and health workers who volunteer to help victims of disasters and crises against all odds.  
**Note:** The 2022 campaign, according to the United Nations, shines a light on "thousands of volunteers, professionals and crisis-affected people who deliver urgent health care, shelter, food, protection, water and much more."
  19. The World Water Week 2022 is being organised from **3 August to 1 September**.  
**Note:** The Stockholm International Water Institute (SIWI) has organized World Water Week to transform the global water challenges. Theme of World Water Week Conference 2022: Seeing the Unseen: The Value of Water. There will be six main sessions held from August 23 to September 1.
  20. International Whale Shark Day is observed on **August 30** to raise awareness of the value of whale sharks and the need for their conservation.  
**Note:** People can learn about the magnificent species on this day and take action to protect them on International Whale Shark Day 2022.
  21. The International Day for People of African Descent is celebrated on **31 August** globally.

- Note:** The day was first celebrated in 2021, halfway through the International Decade for People of African Descent (2015-2024). This day was created only recently by the United Nations and is set to be celebrated internationally for the first time this year.
22. The National Small Industry Day is celebrated on **30 August** every year, to support and promote small Industries for their overall growth potential and opportunities received for their development in the year.  
**Note:** The day recognises the contribution of small industries to the country's growth. The day is also an opportunity for the central and state governments to encourage and support small industries.
  23. International Day of the Victims of Enforced Disappearances is observed globally on the **30th of August** every year by United Nations.  
**Note:** To express deep concern about the rise in enforced or involuntary disappearances in different regions of the world including the incidents of arrest, detention and abduction.
  24. International Day against Nuclear Tests is observed on **29th August** to raise awareness about the devastating effects of testing nuclear weapons.  
**Note:** This year marks the thirteenth anniversary of the event. Aim: To create public awareness regarding the effects of nuclear weapons tests, and detonations and further highlights the requirement for cessation of such nuclear tests. Nuclear technology was developed under J. Robert Oppenheimer of the Manhattan Project.
  25. The National Sports Day is celebrated on **29th August** in India to pay tribute to hockey legend Major Dhyan Chand who was born on this date in 1905.  
**Note:** It was 2012 when the day was first designated and celebrated as India's National Sports Day. The president gives away sports awards such as the Major Dhyan Chand Khel Ratna Award, Arjuna Award, Dronacharya Award, and Dhyan Chand Awards on this occasion.
  26. Women's Equality Day 2022 is celebrated on **26th August**.  
**Note:** In 1973, the first Women's Equality Day was celebrated across the world. Women's Equality Day 2022 theme is "Gender Equality Today for a Sustainable Tomorrow".
  27. International Dog Day is celebrated annually on **August 26** to promote the adoption of dogs instead of buying them from pet shops.  
**Note:** The day was founded by Animal Welfare Advocate and Pet Lifestyle expert Collen Paige. Aim: Promoting this day is to raise awareness about adopting these animals who are currently in rescue centres.
  28. Internaut Day is celebrated around the world on **August 23** to mark the invention of the World Wide Web.  
**Note:** An "internaut" is a person who possesses a thorough knowledge of how to use the Internet and its history. On this day, in the year 1991 for the first time by WWW inventor Tim Berners Lee as he allowed its access, CERN announced that the internet would be free to everyone and there would be no fee for its use.
  29. World Gujarati Language Day 2022 is celebrated every year on **24 August**.  
**Note:** This day is celebrated to commemorate the birth anniversary of the great writer of Gujarat 'Veer Narmad'. 'Gujarati Diwas' is celebrated because the poet Narmad was considered to be the creator of the Gujarati language.
  30. The International Day for the Remembrance of the Slave Trade and its Abolition is celebrated on **August 23**.  
**Note:** The day was chosen by the United Nations Educational, Scientific, and Cultural Organization (UNESCO) to memorialize the transatlantic slave trade. The theme for this year is 'Decolonisation.'
  31. International Day of Remembrance of and Tribute to the Victims of Terrorism is observed on **August 21**.  
**Note:** It is observed in memory of the victims of terrorism. The day is observed to show the victims of terrorism that they are not forgotten and they are respected and recognised across the world. The theme 2022 for this day is "memories".
  32. International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief is observed on **August 22**.  
**Note:** On this day, the international community honours the survivors and victims of religious-based violence. The day aims to remember the victims and survivors of evil acts on the basis of or in the name of religion or belief.

### New Appointments

1. **Sanjay Arora** has taken charge as police commissioner of Delhi.  
**Note:** He is due for retirement in 2025. He succeeded Rakesh Asthana (Gujarat cadre IPS officer), who retired after nearly 38 years in service. He was appointed the Director General of the paramilitary Indo-Tibetan Border Police (ITBP).
2. **Auguste Tano Kouamé** has been appointed as the country director for India by World Bank.  
**Note:** He succeeded Junaid Kamal Ahmad (Bangladeshi economist), who has recently completed his term of five-year. He recently served as the country director of World Bank for Turkey. Earlier, he worked as the director of the

department of human development and economic management in the World Bank Group's Independent Evaluation Group (IEG).

3. **Vaani Kapoor** has been appointed as the brand ambassador Noise for its upcoming smartwatch, X-Fit 2 series.

**Note:** Last year, the company had announced partnership with HRX, a fitness brand jointly owned by Hrithik Roshan and Exceed Entertainment. India's wearables market saw double-digit growth in Q1 2022 with products crossing 13.9 million units, according to the international Data Corporation India.

4. **Dr. Sujoy Lal Thaosan** has assumed the additional charge of Director General of Indo-Tibetan Border Police in New Delhi.

**Note :** He is an IPS Officer of the 1988 batch, Madhya Pradesh Cadre. He has taken charge from Sanjay Arora, who has recently appointed as the Police Commissioner of Delhi Police.

5. **Satyendra Prakash** has been appointed as the principal director general of Press Information Bureau (PIB).

**Note:** Earlier, he served as the principal DG of Central Bureau of Communication (HQ: New Delhi). He has a wide range of experience in the field of public communication, media management, administration, policy formulation and programme implementation. He has also represented India in various national and international forums.

6. **Ranjit Rath** has been appointed as the Chairman and Managing Director (CMD) of state-run Oil India Ltd (OIL).

**Note:** He has replaced Sushil Chandra Mishra who superannuated on June 30. Prior to his appointment, he served as the CMD Mineral Exploration & Consultancy Ltd. He has also held the positions of the CEO of Khanij Bidesh India Limited, additional charge of the Director General of Geological Survey of India, and MD of Bharat Gold Mines Ltd

7. **Inderjit Camotra** has been appointed as the MD & CEO of Unity Small Finance Bank (USFB).

**Note:** His appointment has been approved by the RBI and Unity Bank's Board. Prior to this appointment he was interim CEO of the Bank. Camotra has over 25 years of experience as a Banker in leadership positions at Standard Chartered Bank, ANZ and Citibank. USFB has been promoted by Centrum Financial Services (Centrum Group) with Resilient Innovations (BharatPe) as joint investor.

8. **Deepak Padaki** has been appointed as the president of Catamaran, an investment firm.

**Note:** MD Ranganath as its Chairman. Padaki will be responsible for driving the firm's investment management strategy in its mission to nurture ideas from entrepreneurs into impactful business

outcomes. Ranganath served as the Chief Financial Officer at Infosys for 18 years till 2018.

9. **Dr N. Kalaiselvi** has been appointed as the Director General of Council of Scientific and Industrial Research (CSIR) for two years.

**Note:** She succeeded Shekhar Mande, who superannuated in April 2022. She is the first woman scientist to hold this position. Currently, she is working as the head of the CSIR-Central Electrochemical Research Institute (CSIR-CECRI). She is known for her work in the field of lithium-ion batteries.

10. **Viswanathan Anand** has been elected the deputy president of FIDE.

**Note:** While the present president, Arkady Dvorkovich (Russian) has been re-elected for a second term. Anand was nominated by incumbent president Arkady Vladimirovich Dvorkovich as part of his team. Dvorkovich a Muscovite has received 167 votes in his favour while his opponent Andrii Baryshpolets got 16.

11. **Jagdeep Dhankhar** has been elected as the 14th Vice President of India after defeating joint Opposition candidate Margaret Alva.

**Note:** He will succeed M Venkaiah Naidu whose tenure ends on August 10. He secured 528 votes out of the 710 valid votes in the Vice-Presidential election.

12. The Appointment Committee of the Cabinet (ACC), headed by Prime Minister Narendra Modi has approved a one-year extension of Union cabinet secretary **Rajiv Gauba**.

**Note:** After the extension, he will remain in the same position till August 30, 2023. He had taken over as the new Cabinet Secretary in the Government of India after the superannuation of PK Sinha in 2019. He is an IAS officer of the Jharkhand cadre (1982 batch) and served as like Union Home Secretary.

13. **Gustavo Petro** has sworn in as the first leftist President of Colombia.

**Note:** He is a former member of Colombia's M-19 guerrilla group, who won the presidential election in June 2022 by beating conservative party candidate. He also promised to implement outstanding provisions of the 2016 peace agreement that saw the rebel FARC movement lay down arms after nearly six decades of civil conflict.

14. **Pramod Kumar** has been appointed as the Chief Financial Officer (CFO) of the Powergrid Corporation of India Limited.

**Note:** Prior to this, he served as the Executive Director (Finance) of the company. He has an experience of 35 years in the Power Sector including Finance and Accounting functions i.e. finalisation of Corporate Accounts, formulation of Capital Budget etc.

- 15. James Marape** has been re-elected as PM of Papua New Guinea for second term.  
**Note:** Papua New Guinea has been governed by multi-party coalitions. He joined the PANGU Pati in May 2019 and announced to lead the PANGU Pati.
- 16. Justice Uday Umesh Lalit** has been appointed as the 49th Chief Justice of India for three months.  
**Note:** He will replace CJI Justice N V Ramana, who will retire on 26th August 2022. He was appointed as Judge of the Supreme Court (SC) in August 2014. He will be the second CJI to be directly elevated to SC from the Bar, after Justice S.M. Sikri (13th CJI).
- 17. Gopal Vittal** has been re-appointed as the managing director of Bharti Airtel for a period of five years (February 1, 2023 to January 31, 2028).  
**Note:** He was re-appointed as the managing director and CEO with effect from February 1, 2018 for a period of 5 years, (upto January 31, 2023). Fixed pay of Vittal (excluding perquisites) stood at Rs 9.1 crore in 2021-22, in addition to a variable pay component.
- 18. Rear Admiral Guillermo Pablo Rios** has been named Head of Mission and Chief Military Observer for the United Nations Military Observer Group in India and Pakistan (UNMOGIP).  
**Note:** He replaced Major General José Eladio Alcain of Uruguay, who steps down after the completion of his assignment. He was also served as the Navy Warfare School's Education Department Chief (2018), Marines Infantry Fleet Commander (Brigade Commander) (2020–2021).
- 19.** The Central government has appointed IAS, Shah Faesal as Deputy Secretary in **Tourism Ministry**.  
**Note:** He is a 2010 batch IAS topper of erstwhile Jammu and Kashmir cadre. He worked in various positions in the Jammu & Kashmir administration. He had resigned from the services in January 2019 and joined politics, which he later quit in August 2020.
- 20.** Secretary of United Nations, General António Guterres has appointed **Simon Stiell** as the new executive secretary of the United Nations Framework Convention on Climate Change (UNFCCC).  
**Note:** He will replace Patricia Espinosa of Mexico. Responsibilities: Keeping countries on track to meet international climate goals.
- 21. William Ruto** has been elected as the President of Kenya.  
**Note:** He has won with 50.49% of the vote, defeated veteran opposition leader and former Prime Minister, Raila Odinga (contesting his fifth election). With this win, he become the fifth President of Kenya since independence. His party, Kenya Kwanza coalition, has also won a majority of seats in Senate of Kenya, the upper house of the parliament.
- 22. Mohammad Mustafa** has been recommended by the Financial Services Institutions Bureau (FSIB) for the post of NABARD Chairman.  
**Note:** He is an IAS officer 1995 batch, UP cadre and served as the Chairman and Managing Director of Small Industries Development Bank of India (SIDBI). He had also served as a Joint Secretary in the Department of Financial Services; as CMD of NHB and as MD of CERSAI.
- 23.** Lakshya Sen, Kidambi Srikanth, Satwiksairaj Rankireddy and Chirag Shetty have been signed as the brand ambassadors of **mastercard** to promote digital payment in India.  
**Note:** Focus: To spread awareness about safety, security, and convenience of digital payments in India. This partnership will build up the efforts of the Reserve Bank of India (RBI) and PM Modi's vision of Digital India. The company had also signed Shiv Kapur and Anirban Lahiri as brand ambassador in 2021.
- 24. Anuj Poddar** has been appointed as the Managing Director and Chief Executive Officer (CEO) of Bajaj Electricals.  
**Note:** The company has separated the post of Chairman & Managing Director to mark the company's commitment to strong corporate governance standards. Shekhar Bajaj will continue as Executive Chairman of the company. Bajaj Electricals had a turnover of Rs 4,813 crore in FY22.
- 25.** UN Secretary-General Antonio Guterres has appointed Alkesh Kumar Sharma to a panel of 10 eminent experts on internet governance. He is the Secretary of India in the ministry of **Electronics and Information Technology**.  
**Note:** The panel includes: Vint Cerf, Hatem Dowidar, Lise Fuhr, Maria Fernanda Garza, Toomas Hendrik Ilves, Maria Ressa, Karoline Edtstadler, Gbenga Sesan, Lan Xue. Agenda: To deal with strategic and urgent issues of the Internet and provide solution
- 26.** The Bill & Melinda Gates Foundation has appointed Indian philanthropist, Ashish Dhawan, to its board of trustees, is a founder and CEO of **Convergence Foundation**.  
**Note:** The foundation has also appointed Dr Helene D Gayle, president of Spelman College, US. Dhawan is also the chairperson of Ashoka University and Central Square Foundation. The Gates Foundation has been working with the Indian government and other partners since 2003 on various issues like health.
- 27.** Shareholders of One97 Communications have approved the re-appointment of **Vijay Shekhar Sharma** as managing director and chief executive officer of Paytm.  
**Note:** According to the scrutinizer report, 99.67% votes were in favour of Sharma's re-appointment while only 0.33% voted against the resolution. Remuneration of Vijay Shekhar will remain fixed for the next three years without any annual increment.

- 28. RBL Bank** has appointed Gopal Jain and Dr. Sivakumar Gopalan as the non-executive directors.  
**Note:** Gopal Jain: He cofounded Gaja Capital in 2004 and is a Managing Partner at firm. He has also been a member of Alternative Investment Policy Advisory Committee of SEBI since 2018. Dr. Sivakumar Gopalan: He has been a faculty of the Dept of Computer Science and Engineering, IIT Bombay, since 1991.
- 29. Mali** 's military has appointed Colonel, Abdoulaye Maiga as the interim Prime Minister of the country.  
**Note:** He replaced civilian Prime Minister of Mali, Choguel Kokalla Maiga, as he was admitted to hospital. Prior to this, he was working as a government spokesman and Minister of Territorial Administration and Decentralisation. Mali is governed by a military that promised to organise democratic elections in 2024
- 30. Debasisa Mohanty** has been appointed as the director of the National Institute of Immunology (NII).  
**Note:** He is currently working as the staff scientist with the institute. In another order, Revenue Secretary, Tarun Bajaj has been given additional charge as Corporate Affairs Secretary. Rajesh Verma, a 1987-batch IAS officer of Odisha cadre, was appointed as the Secretary to President, Droupadi Murmu.
- 31. Credit Suisse** investment banking company has appointed Dixit Joshi as chief financial officer with effect from October 1, 2022 and Francesca McDonagh as group chief operating officer from September 19, 2022.  
**Note:** Prior to this, Dixit Joshi was group treasurer at Deutsche Bank and also worked at Credit Suisse from 1995 to 2003. He replaced David Mathers, who stepped down from the post.
- 32. VVS Laxman** has been named interim head coach of Team India in Dubai for the 2022 Asia Cup.  
**Note:** This decision was confirmed by BCCI, as Rahul Dravid, India's head coach, did not travel with the team after testing positive for COVID-19. Rohit Sharma and KL Rahul will lead the team as captain and vice-captain respectively for the Asia Cup 2022.
- 33. Vikram Doraiswami** has been appointed as the next High Commissioner of India to the UK.  
**Note:** He started his career as the journalist and joined the Indian Foreign Service (IFS) in 1992. He had also served as the Third Secretary in the Indian Embassy in Hong Kong in May 1994.
- 34.** The Defence Research and Development Organisation (DRDO) has appointed **Dr Samir V Kamat** as chairman, from the data of his assumption of charge till 60 years or until further orders, whichever is earlier.  
**Note:** He will replace G Satheesh Reddy, who has been named as scientific adviser to Defence Minister, Rajnath Singh. Presently, He is serving as the Director General, Naval Systems & Materials (NS&M).
- 35. KV Subramanian** has been appointed as the Executive Director for India at the International Monetary Fund (IMF).  
**Note:** His term will begin from November 2022 and will continue for a period of three years or until further orders, whichever is earlier. He will replace the eminent economist, Surjit S Bhalla as ED (India), IMF whose tenure will end on 31 October, 2022.
- 36.** India's first premium sports experiences and travel platform, DreamSetGo has appointed **Sourav Ganguly** as its first brand ambassador.  
**Note:** He will play a key role in promoting DSG's curated experiences through its key partnerships with Manchester City, Chelsea FC, ICC Travel and more. DreamSetGo became the 'Official Travel Agent' of the ICC Men's T20 World Cup Australia 2022 and the 'Official Tour Operator' of the Australian Open 2023. DreamSetGo was founded by Monish Shah in 2019.
- 37. Senior RJD MLA Awadh Bihari Chaudhary** has been elected as the Speaker of Bihar Assembly under Nitish kumar-RJD led Mahagathbandhan.  
**Note:** Election for the post of Speaker was necessitated following the resignation of Vijay Kumar Sinha from the post in the changed political scenario in Bihar.
- 38. Ananth Narayan Gopalkrishnan** has been appointed as the fourth whole-time member (WTM) of Securities and Exchange Board of India (SEBI).  
**Note:** He has been appointed for an initial period of 3 years. Other WTMs: SK Mohanty, Ashwani Bhatia, Ananta Barua Prior to SP Jain, Narayan was the Regional Head of Financial Markets for ASEAN and South Asia at Standard Chartered Bank
- 39.** Luxury carmaker, Mercedes-Benz has appointed **Santosh Iyer** as the Managing Director & CEO of the Indian operations with effect from January 1, 2023.  
**Note:** He is currently serving as the Vice President of Sales & Marketing. He will succeed Martin Schwenk who will take charge as the President and Chief Executive Officer of Mercedes-Benz Thailand. He joined Mercedes-Benz as VP of Customer Services & Retail Training business in 2016.

## Important News – India

1. Union Rail Minister, Ashwini Vaishnaw has flagged off the Badi Sadri-Udaipur City train service in **Chittorgarh**.  
**Note:** The minister has inaugurated the Badi Sadri-Mavli gauge converted rail section. While, the Rewa-Udaipur City Special and Siuri-Sealdah-Siuri train services in West Bengal virtually. The railway stations that are currently in the redevelopment phase are being built with a plan keeping in mind the next 50 years.
2. The government has constituted a task force on monkeypox to closely monitor the emerging situation in the country. **Dr V K Paul, NITI Aayog member (health)** is the head of this task force.  
**Note:** The task force will provide guidance to the government on expansion of diagnostic facilities in the country and explore emerging trends related to vaccination for the disease. The World Health Organisation (WHO) has recently declared monkeypox a global public health emergency.
3. Steel Ministry has constituted an advisory committee for secondary steel under the chairmanship of **Jyotiraditya Scindia**.  
**Note:** Aim: To identify and deliberate on the issues pertaining to the steel sector especially the secondary steel industry. Secondary steel share in steel output of nation has been falling sharply from a level of 55% (2015) to 40% (now). The secondary steel sector wants higher allocation of coal from Coal India.
4. Conglomerate company **Tata Group** will launch the 'First in India' seating system for Vande Bharat Express trains from September 2022.  
**Note:** The firm is also planning to invest Rs 3,000 crore on R&D by FY26. The Composites division of Tata Steel has received, a Rs 145 crore, bulk order for seating systems of the Vande Bharat express. It includes the supply of complete seating systems for 22 train sets, 16 coaches in each train set. The specially designed seats can rotate 180 degrees.
5. To meet the workforce requirements, **Air India** has raised the retirement age of pilots to 65.  
**Note:** Earlier, the age of retirement of AI pilots was 58, but now post-retirement age on a contractual basis for 5 years extendable to 65 years. DGCA has also allowed pilots to fly till the age of 65 years.
6. **\$31 Billion** amount of Trade deficit of India has been recorded in July 2022, with decline in exports and increase in imports.  
**Note:** According to the data released by the commerce ministry, the merchandise exports have been declined to a five-month low at \$35.2 billion in July 2022 while imports eased sequentially to \$66 billion. It has almost tripled from USD 10.63 billion in the same month of the previous fiscal. Minister of Commerce and Industry: Piyush Goyal
7. According to the data published by the Indian consultancy Coalmint, **Russia** has become the third-largest coal supplier of India in July 2022.  
**Note:** Russia has historically been the sixth-largest supplier of coal to India, after Indonesia, South Africa, Australia, and the United States, with Mozambique and Colombia alternately featuring in the top five. Imports of India from Russia have increased nearly five times to over \$15 billion ever since Russia-Ukraine war.
8. India has added 10 more sites to Ramsar list, Now the total number of Ramsar sites in the country – **64**.  
**Note:** Ten new wetland sites are from TN, Goa, Karnataka, Madhya Pradesh and Odisha. TN: Koonthankulam Bird Sanctuary, Gulf of Mannar Marine Biosphere Reserve; Vembannur Wetland Complex; Vellode Bird Sanctuary; Vedanthangal Bird Sanctuary; Udhayamarthandapuram Bird Sanctuary
  - Odisha: Satkosia Gorge
  - Goa: Nanda Lake
  - Karnataka: Ranganathittu BS
  - Madhya Pradesh: Sirpur wetland
9. **Ministry of Culture** has organized Amrit Mahotsav named 'Badhe Chalo', to create a youth centric activation.  
**Note:** It is being held across 10 cities every day from 5th to 11th August 2022. Ten locations include: Lal Chowk, Ashtley Hall, Akashdeep Market, Central Mall, Telibandha Talab, CMR Mall, Gaurav Tower, Maharaja Sayajirao University, Alpha One Mall and Keshav Vatika. These events will be ended on the 12th August, at Talkatora Stadium in New Delhi.
10. **Indian Navy** has signed an MoU with the Indian Space Research Organisation's (ISRO) Space Applications Centre (SAC) on data sharing and cooperation on satellite-based naval applications in oceanology and meteorology.  
**Note:** This MoU is an extension of the MoU signed in 2017. Aim: Rapid development in the field of satellite data retrieval and applications.
11. As per the Ministry data **Madhya Pradesh, Rajasthan, and Karnataka** are the top states providing highest power subsidy bill, accounting for ₹48,248 crore (36.4%).  
**Note:** Madhya Pradesh has spent ₹47,932 crore between 2018-19 and 2020-21 and Rajasthan spent ₹40,278 crore. About 1,70,000MW of electricity generation has been added since 2014.
12. **HM Amit Shah** has e-launched the onboarding of cooperatives on GeM portal, now all eligible cooperatives will be able to place orders on the Government e-Marketplace (GeM) portal.



**Note:** Total 589 cooperatives have been shortlisted as eligible for onboarding. National Cooperative Union of India has prepared data of cooperatives with turnover and deposits of 100 crore rupees. GeM has been set up as the National procurement portal to provide an end-to-end online marketplace.

13. PM Narendra Modi has dedicated to the nation the 2nd Generation (2G) Ethanol Plant in **Panipat, Haryana.**

**Note:** The 2G Ethanol Plant has been built by the Indian Oil Corporation Limited, at an estimated cost of over 900 crore rupees. The project will utilise about two lakh tonnes of rice straw (parali) annually to generate around three crore litres of Ethanol per annum. It will also contribute to a reduction of Greenhouse Gases.

14. **Google** has launched the 'India ki Udaan' project to celebrate the 75 years of Independence of India.

**Note:** It was executed by Google Arts and Culture. It is based on the theme 'Unwavering and undying spirit of India over these past 75 years'. The project will use rich archives and feature artistic illustrations to tell the story of India.

15. The Union Cabinet has approved the signing of an audio-visual (AV) co-production treaty between India and **Australia** country to promote co-production of films.

**Note:** Under this umbrella agreements, private, quasi-government or governmental agencies enter contracts to produce films together. So far, India has signed 15 audio visual co-production treaties with foreign countries. Australia has emerged as a preferred destination for shooting of Indian films.

16. India's first Saline Water Lantern was unveiled by Union Minister, Jitendra Singh -- **Roshni.**

**Note:** It uses the sea water to power the specially designed LED lamps. It will bring Ease of Living to the fishing community living along the 7500 km long coastal line of India. Saline water-powered Roshini LED lamps will boost and supplement Prime Minister Narendra Modi's UJALA scheme. It has been developed by the National Institute of Ocean Technology (NIOT), Chennai.

17. **HM Amit Shah** has announced the roll-out of model by-laws to govern all Primary Agricultural Cooperative Societies (PACS) in the country during a national conference on rural cooperative banks.

**Note:** It was organized by Ministry of Cooperation and National Federation of State Cooperative Banks (NAFSCOB) at Vignan Bhavan, New Delhi. There are more than 95,000 PACS currently, of which only about 63,000 PACS are functional.

18. Minister of Social Justice and Empowerment, Virendra Kumar has launched the 'SMILE' initiative in New Delhi. What is the full form of SMILE (**Support for Marginalized Individuals for Livelihood and Enterprise**).

**Note:** It aims to make cities, towns, and municipal areas begging-free and make a strategy for comprehensive rehabilitation of the persons engaged in the act of begging through the coordinated action of various stakeholders. Total budget for smile-75: Rs 100 crores till 2025-26.

19. India has added 11 more wetlands to the list of Ramsar sites. The total number of Ramsar sites in India (August 2022) -- **75 Ramsar sites.**

**Note:** These 11 new sites include, 4 in Tamil Nadu, 3 in Odisha, 2 in Jammu and Kashmir and 1 each in MP and Maharashtra. Total of 28 sites have been declared as Ramsar sites in 2022. Tamil Nadu (14) has maximum number of Ramsar sites, followed by UP (10).

20. **Agricultural and Processed Food Products Export Development Authority (APEDA)** has commenced Basmati crop survey to estimate acreage, assess crop health and expected yield of aromatic and long grain rice during 2022-2023 kharif crop season using climate-based yield modelling.

**Note:** It is being executed under Basmati Export Development Foundation (BEDF), APEDA. Final survey report will be finalized by Dec 2022. India has exported USD 12 billion Basmati in the last three years.

21. The World's highest railway bridge's 'Golden Joint' has been inaugurated in **Reasi district** of Jammu & Kashmir.

**Note:** The joints of bridge is connecting two ends of the deck of the world's highest railway bridge. Chenab Bridge is located in Chenab river, will be 35 meters higher than the Eiffel Tower (after completion of project). Aim: It will provide direct connectivity to the Kashmir valley.

22. IT company **Microsoft** has become the first global Big Tech Company to join the Open Network for Digital Commerce (ONDC).

**Note:** ONDC is an Indian government initiative for developing a first-of-its-kind open network for digital commerce. Microsoft has intended to introduce social e-commerce via its app in the Indian market later this year. Initially, the network began its pilot in De-lhi, Bengaluru, Coimbatore, Bho-pal and Shillong.

23. National Highways Infrastructure Development Corporation Limited (NHIDCL) has signed an MoU with **National Skill Development Corporation (NSDC)** to take up multiple initiatives contributing towards making India the Skill Capital.

**Note:** Signed by: MD of NHIDCL, Chanchal Kumar and COO & Officiating CEO of NSDC, Ved Mani Tiwari. NHIDCL is a fully owned company of the Ministry of Road Transport & Highways. NSDC is PPP model under Ministry of Skill Development

24. **Ministry of Ayush** has signed MoU with Ministry of Electronics and Information Technology (MeitY) for providing technical support to Ministry of Ayush for

- digitalization of Ayush Sector under Ayush Grid project for 3 years.
- Note:** Ayush Grid project was initiated in 2018 by the Ministry for creating a comprehensive IT backbone for the entire sector. Digitalization of the entire Ayush Sector will lead to its transformation in fields of health care delivery at all levels.
25. Regional Standardization Forum of International Telecommunication Union (ITU) for Asia and Oceania region has been hosted by the **Ministry of Communications**.  
**Note:** Theme of 'Regulatory and Policy aspects of Telecommunications'. MoS for Communications, Devusinh Chauhan has inaugurated the Regional Standardization Forum. More than 250 delegates from 20 countries has been participated in the Forum, to provide an insight from policy and regulatory perspective.
  26. **Election Commission of India (ECI), India** has hosted a virtual meet of the 'Asian Regional Forum' on August 11, 2022 on the theme of Making our Elections Inclusive, Accessible and Participative.  
**Note:** This Regional Forum meet was a precursor to the "Summit for Electoral Democracy" that to be hosted by the National Electoral Institute of Mexico in the coming month. Chief Election Commissioner of India: Rajiv Kumar
  27. The government of India has made revised the rules of **Atal Pension Yojana (APY)**, will be effective **October 1, 2022**.  
**Note:** No citizen who is or has been an income taxpayer will not be eligible to join the APY. If an income tax-payer joins the APY scheme on or after October 1, 2022, the APY account will be liable to be closed. Currently, all citizens of India between the age group of 18-40 years are eligible to join the scheme, irrespective of their tax-paying status.
  28. **Space Kidz India** has unfurled the Indian flag about 30 kilometres above the Earth on Independence Day.  
**Note:** The flag was sent to an altitude of 1 lakh 6 thousand feet above the planet on a balloon that unfurled it. Space Kidz India is creating 'young scientists for the country. The organization has launched a satellite into Low Earth Orbit. AzadiSAT was developed by 750 girl students from across India to mark the 75 years of Independence.
  29. **23rd** edition of the India International Seafood Show (IISS) will be held in the Biswa Bangala Mela Prangan, Kolkata from February 15-17, 2023.  
**Note:** The Marine Products Export Development Authority (MPEDA) has collaborated with the Seafood Exporters Association of India (SEAI) to organise the event. This show will provide an ideal platform for interaction between Indian exporters and overseas importers of India's marine products.
  30. According to a survey, conducted by Ipsos India, **Defence forces** is the most trusted institutions in the country.  
**Note:** Followed by RBI, Prime Minister of India, Supreme Court of India. Followed by the Central Bureau of Investigation. Defence Forces with at least 2 in 3 (65% of respondents) reposing faith in them followed by RBI with 1 in 2 (50%). Prime Minister of India as an institution was at the third spot with 49% citizens having trust in it.
  31. **Delhi International Airport Limited** has announced to launch with a beta version of DigiYatra app for Android platform.  
**Note:** Aim: To provide contactless, seamless processing of passengers at Airports. The 'DigiYatra' is a Biometric Enabled Seamless Travel experience (BEST) based on Facial Recognition Technology. This unique initiative of government of India, is coordinated by the Ministry of Civil Aviation.
  32. Ministry of Mines has announced to launch an individual portal of the ministry, under **Prime Minister Gati Shakti National Master Plan**.  
**Note:** The portal is being created by the Indian Bureau of Mines. The portal will have two data layers, in which the first layer covers the spatial data of Mineral concessions and the second layer includes mineral auction blocks.
  33. **Border Roads Organisation** will construct a pilot road using steel slag Arunachal Pradesh, which can withstand heavy rains and adverse climatic conditions.  
**Note:** If this found successful, then this can become a big solution for building durable roads along the strategic areas. This project has been initiated after the success of using 100% steel slag on a port connectivity road in Gujarat, which has longer life and built at low cost.
  34. **Railway Protection Force (RPF)** has launched a pan-India operation known as Operation Yatri Suraksha to provide round-the-clock security to passenger's.  
**Note:** It facilities surveillance through CCTV, checking on active criminals, presence of a person at different stations to reduce crime. The RPF has launched a month-long pan-India drive against criminals who loot passengers in July 2022. The RPF caught 365 suspects who were handed over to the concerned GRPs for legal action.
  35. Cabinet has approved interest subvention of **1.5 percent** on short term agriculture loan upto 3 lakh rupees.  
**Note:** This increase in Interest Subvention support requires additional budgetary provisions of 34,856 crore rupees for the period of 2022-23 to 2024-25 under the scheme. Aim: To ensure the sustainability of credit flow in the agriculture sector as well as ensure financial health.

36. PM Narendra Modi has virtually addressed the Har Ghar Jal Utsav, that was organized in **Goa** under the Jal Jeevan Mission.  
**Note:** The event will be attended by the Union Minister of Jal Shakti, Gajendra Singh Shekhawat and Goa CM, Pramod Sawant. During the event, the QR code payment system for water bills was also launched. Goa is the first State, and Dadra and Nagar Haveli and Daman and Diu is the first UT in the country, to achieve 100% Har Ghar Jal certification.
37. The National Fisheries Development Board (NPFDB) has conducted the 9th governing body meeting in New Delhi, chaired by **Parshottam Rupala (Minister of Fisheries)**.  
**Note:** During the event, he has also launched an online marketplace feature - 'Aqua Bazar' app. The app will help the fish farmers and stakeholders to source the inputs such as fish seed, feed and medicines required for fish culture. He has released a book on Super Success Stories from Indian Fisheries.
38. Ministry of Civil Aviation's flagship program Regional Connectivity Scheme UDAN (UdeDeshkaAamNagrik) has completed **5 years** of success.  
**Note:** Aim: An enhanced aviation infrastructure and air connectivity in tier II and tier III cities. In 2014, there were 74 operational airports, but after the launch of the UDAN scheme this number has been increased to 141 by now. Under the scheme, more than 1 crore passengers have been benefited till August 4, 2022.
39. **Switch EiV 22 is** India's first electric double-decker air-conditioned bus, that has been unveiled by Union minister for road transport and highways, Nitin Gadkari in Mumbai.  
**Note:** The electric bus was designed, developed and manufactured in India by Switch Mobility, Ashok Leyland's electric vehicle arm. The double decker has a lightweight aluminium body construction that provides higher passenger-to-weight ratio and a competitive cost per km, per passenger.
40. **Ratan Tata** has invested in Goodfellows, a senior companionship startup that provides companionship services to senior citizens.  
**Note:** The startup is designed to pair senior citizens with young graduates to form meaningful friendships. The company offers a freemium subscription model in which the first month is free only to understand the concept without actually going through it. The second month onward, the user has to pay a small subscription fee.
41. The 17th Pravasi Bhartiya Divas 2023 will be held in **Indore**.  
**Note:** Secretary, Consular, Passport and Visa Division, Ausaf Sayeed and Chief Secretary of Madhya Pradesh Iqbal Singh Bains signed an MoU for hosting the Pravasi Bhartiya Divas. PBD is celebrated every year on the 9th Jan to mark the contribution of the overseas Indians to the development of India.
42. India's first database, NIDAAN has been made operational for use by various central and state prosecution agencies tasked to enforce anti-drugs laws in the country. The full form of NIDAAN is **National Integrated Database on Arrested Narc-offenders**.  
**Note:** Developed by: Narcotics Control Bureau (NCB). This platform will sources its data from the ICJS (inter-operable criminal justice system) and e-Prisons (a cloud-based application) repository. This is a part of Narcotics Coordination Mechanism (NCORD)
43. **Vice Admiral, Biswajit Dasgupta** has inaugurated Composite Indoor Shooting Range (CISR), a first of its kind firing range for all primary and secondary weapons in the Navy, on the premises of INS Kalinga near Bheemili, Andhra Pradesh.  
**Note:** The CISR is a self-contained, 25m, six lane, live firing range for all primary and secondary weapons in the Navy. The range has been set up to contemporary international standards by an Indian firm.
44. **Central Power Research Institute (CPRI)** has signed an MoU with the Chhattisgarh government for setting up a regional testing laboratory in Raipur district.  
**Note:** The national-level testing unit will be established on an area of 10 acres in sector-30 of Nava Raipur Atar Nagar. Test facilities: Transformers, energy meters, transformer oil, switch fuse unit and other electricity-related equipment. Power companies will receive a rebate of 20% in the testing of equipment.
45. **Flipkart** e-commerce organisation has signed an agreement with the Indian Institute of Millets Research (IIMR) to give Farmer Producer Organizations (FPOs) and Self-Help Groups (SHGs) access to markets.  
**Note:** As part of the partnership, Flipkart aims to empower local farming communities and SHGs by providing a pan-India market access to more than 400 million customers. ICAR-IIMR will extend support with infrastructure and necessary approvals to take the partnership forward.
46. **India Meteorological Department (IMD)** has partnered with Japan, and United Nations Development Programme (UNDP) on Climate Change.  
**Note:** Aim: To hasten climate action across 10 states and Union Territories in India. 10 States: Bihar, Delhi-NCR, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Sikkim, Uttarakhand, and Uttar Pradesh. UNDP India has received climate grant of \$5.16 million from Japan for the project of IMD-UNDP.

- 47. Amit Shah (Home Minister)** has inaugurated a two-day National Security Strategies (NSS) Conference in New Delhi.  
**Note:** Aim: To ensure a safe and secure nation by strengthening all aspects of national security mechanism. During the conference, he has also inaugurated the National Automated Fingerprint Identification System (NAFIS) that was developed by NCRB. NAFIS will help in quick and easy disposal of cases with the help of centralized finger print database.
- 48. Om Birla** will led Indian Parliamentary delegation while attending the 65th Commonwealth Parliamentary Conference scheduled to be held in Halifax, Canada from August 20-26.  
**Note:** The Conference will also be attended by 23 Presiding Officers and 16 Secretaries from State Legislatures in India who are also members of the CPA. Om Birla will participate as a panellist in Workshop 'C' titled "A People's Parliament: Accessibility through Innovation".
- 49. Union Minister of State, Jitendra Singh** has unveiled country's first hydrogen fuel cell bus.  
**Note:** The eco-friendly bus has been built by the Council of Scientific and Industrial Research (CSIR) and KPIT Limited. Hydrogen fuel cell: It works like conventional batteries of electric vehicles, but they don't need to be recharged with electricity. It provides a better alternative to completely eliminate the on-road emissions.
- 50. The Centre govt has amended SC Judges (Salaries and Conditions of Service) Act, 1958** for providing additional post-retirement benefits to retired Chief Justices and SC judges.  
**Note:** Those judges, who retire from SC will be entitled to a rent free Type-VII accommodation at Delhi (other than the designated official residence) for a period of 6 months from the date of retirement. The retired SC CJI and judges will get a chauffeur and secretarial assistant for 1 year.
- 51. IIT Guwahati** institution has developed a new method, ultrasound-assisted fermentation, to produce a safe sugar substitute called 'Xylitol' from sugarcane waste.  
**Note:** Xylitol is a sugar alcohol derived from natural products. It has potential antidiabetic and anti-obesogenic effects and is a mild prebiotic and protects teeth against caries. The research team was led by Professor VS Moholkar. Other team members: Dr. Belachew Zegale Tizazu and Dr. Kuldeep Roy.
- 52. Anurag Singh Thakur** has launched 'Azadi Quest, a series of online educational mobile games.  
**Note:** This game has been developed by Zynga India in collaboration with the Publications Division and Indian Council of Historical Research (ICHR). The Azadi Quest games are available for android and iOS devices in English and Hindi from September 2022. Zynga India was established in 2010 in Bengaluru.
- 53. Atal Innovation Mission (AIM) and NITI Aayog** will establish more than **500** Atal Tinkering Labs (ATLs) in Jammu and Kashmir to nurture an innovative mind-set among high school students.  
**Note:** It will encourage young minds in the field, and challenge students to become producers of products themselves instead of consumer AIM was launched to create and promote an ecosystem of innovation and entrepreneurship across the country via school, university, research, MSME, etc.
- 54. AirAsia India** airlines has come into a partnership with CAE to integrate the CAE Rise™ Training System into the airline's simulator training program.  
**Note:** With this partnership, AirAsia India becomes the first airline in India to adopt a data-driven training program using CAE Rise™. As long-time collaborators, both companies have worked together since 2014 on pilot training at CAE network training centers.
- 55. 'Swachh Sagar, Surakshit Sagar'** union minister has participated in the 'Swachh Sagar, Surakshit Sagar' campaign organised at Puducherry.  
**Note:** Aim: To promote environmental sustainability. This campaign is a 75-day citizen-led initiative to improve the coastal and ocean health via community action. The campaign was spearheaded by the Ministry of Earth Sciences (MoES) in partnership with MoEFCC, NDMA, and other central organisations and social organisations.
- 56. The National Pharmaceutical Pricing Authority (NPPA)** has observed its Silver Jubilee in New Delhi on **August 29**.  
**Note:** On the occasion, Chemicals and Fertilizers Minister, Dr. Mansukh Mandaviya has also launched an Integrated Pharmaceutical Database Management System 2.0. It is an integrated responsive cloud-based application. It will provide a single window for submissions of various forms as mandated under Drug Price Control Order, 2013.
- 57. PM Modi** has inaugurated the Smriti Van memorial to celebrate the courage shown by people during the devastating 2001 earthquake in **Gujarat (Epicentre: Bhuj)**.  
**Note:** The grand structure is spread over 470 acres on Bhujiyo Hill near Bhuj town. It celebrates the strength and resistance of people of Kutch. It also has a state-of-the-art Smriti Van Earthquake Museum. He also inaugurated the 300m long 'Atal Bridge' for pedestrians across the Sabarmati River.
- 58. Indian Oil Corp (IOC)** has planned to invest more than Rs 2 lakh crore (or \$25 billion) to achieve net-zero emissions from its operations by 2046.  
**Note:** The target set is in line with India's aim to reach net-zero emissions by 2070. IOC oil refining and petrochemicals business has a total emission of

- 21.5 million tonnes of carbon dioxide (CO<sub>2</sub>). IOC has already prepared a road map to achieve its net zero scope 1 and 2 emissions
- 59. Reliance Industries (RIL) chairman, Mukesh Ambani** has announced to invest a whopping **₹2 lakh crore** to build its Pan-India true 5G network.  
**Note:** The Reliance Jio Infocomm has prepared an ambitious and fastest ever 5G rollout plan for the country. Jio plans to roll out Jio 5G by this Diwali 2022 in metropolises of Delhi, Mumbai, Kolkata, and Chennai. He also announced that Reliance will launch the Nita Mukesh Ambani Junior School.
- 60. The Home ministry** has released Accidental Deaths & Suicides in India (ADSI) and Crime in India (CII) reports for 2021, were published by **NCRB**.  
**Note:** Deaths by suicide has increased in India by 7.2% from 2020. Report says every year more than 1,00,000 people die by suicide in the country. Majority of suicides: Maharashtra, TN, MP, WB and Karnataka. Delhi has reported the highest number of suicides among UTs. Highest rate of crime against women in 2021: Assam
- 61. The 10th National Conference of Women Police** has been started in Shimla, Himachal Pradesh, inaugurated by **Union Minister of State for Home affairs, Nityanand Rai**.  
**Note:** The conference is being organised by the Ministry of Home Affairs (MHA) and Bureau of Police Research and Development (BPRD) in collaboration with Himachal Police. Objective: To enhance the leadership potential of women police officers and discuss their problems and challenges.
- 62. HM Amit Shah** has chaired the 23rd edition of Central Zonal Council meeting in Bhopal.  
**Note:** Issues: connectivity, power, sharing of river water and other matters of common interests. The meeting was attended by CMs, ministers and senior officers of the member states. The Central Zonal Council comprises Madhya Pradesh, Chhattisgarh, Uttar Pradesh and Uttarakhand.
- 63. Defence Minister, Rajnath Singh** has attended the SCO Defence Ministers' meeting at Tashkent in Uzbekistan.  
**Note:** He also hold the bilateral meetings with his counterparts Lieutenant General, Bakhodir Kurbanov (Uzbekistan); Colonel, General Zhaksylykov Ruslan Zhakslykov (Kazakhstan) and Lieutenant General, Viktor Khrenin (Belarus). Aim: The entire spectrum of defence cooperation with the three countries was reviewed to expand mutually beneficial collaboration.
- 64. 38th** edition of the meeting of Ministerial level Joint Rivers Commission (JRC) of India and Bangladesh was held in New Delhi.  
**Note:** Aim: Finalized the text of MoU on 'Interim Water Sharing of Kushiya river'. Both sides have finalized the design and location of the water intake point on the Feni River to meet the drinking water needs of Sabroom town in Tripura, as per the October 2019 India-Bangladesh MoU on the subject. The JRC of India and Bangladesh was constituted in 1972.
- 65. LG, J&K, Manoj Sinha** has inaugurated the 8th India International MSME Start-up Expo & Summit at New Delhi.  
**Note:** This Expo provides a platform to SMEs, startups, trade, industry, service providers to explore new opportunities for buyers and sellers, and exchange information about federal, state, and local programmes. J&K has one of the fastest growing horticulture markets in the country.
- 66. Indian Renewable Energy Development Agency (IREDA)**, has signed an agreement with Mahatma Phule Renewable Energy and Infrastructure Technology Ltd (MAHAPREIT) to provide loans for green energy projects.  
**Note:** IREDA will provide financial facilities and techno-financial consultancy to MAHAPREIT for renewable energy. MAHAPREIT is a wholly owned subsidiary of MPBCDC (49% of Govt. of India and 51% of Govt. of Maharashtra).
- 67. Royal Enfield and UNESCO** have been partnered to promote and safeguard the 'Intangible Cultural Heritage' of India.  
**Note:** UNESCO has been running a movement to identify, document and preserve the Intangible Cultural Heritage of India. India is one of the 178 countries, who had adopted the 2003 UNESCO Convention for the Safeguarding of the Intangible Cultural Heritage, for decades.
- 68. Godrej Agrovet** has signed an MoU with Assam, Manipur and Tripura governments for the development and promotion of oil palm cultivation.  
**Note:** Godrej Agrovet would be allotted land across the three states for the promotion and development of sustainable palm oil plantations in the region under the National Mission on Edible Oils-Oil Palm (NMEO-OP) scheme. Godrej Agrovet is a diversified food and agri conglomerate.
- 69. Ministry of Social Justice and Empowerment** has signed an MoU with National Health Authority for providing an Comprehensive Medical Package to Transgender Persons.  
**Note:** Recently, the Ministry has launched SMILE (Support for Marginalised Individuals for Livelihood and Enterprise) scheme which includes several comprehensive measures for Transgender Community. The Ministry of Social Justice and Empowerment is a nodal Ministry for matters related to Transgender Persons.
- 70. National Highways Logistics Management Limited (NHLML)** has signed the tripartite agreement with Inland Waterways Authority of India (IWAI), and Rail Vikas Nigam Limited (RVNL) for centralizing the freight consolidation and reduce logistics costs from

14 % to less than 10 % of GDP at par with International Standards.

**Note:** Multi Modal Logistics Parks (MMLP) will ensure that cargo is swapped or shifted from and to Waterways, Dedicated Freight Corridors, and Road Transport.

**71. Airports Authority of India (AAI)** has signed MoU with LfV Air Navigation Services of Sweden at Headquarters of AAI in New Delhi.

**Note:** It will bring together two air navigation service providers, India and Sweden, with demonstrated capabilities in building and operationalizing the next generation of sustainable aviation technology, to explore smart aviation solutions. It will pave the way for bi-lateral exchange of aviation expertise and technology between the two countries.

**72.** The researchers of **IIT Madras** have joined hands with Inspire Institute of Sports, Karnataka to develop an advanced boxing analytics platform named Smartboxer.

**Note:** Aim: To increase India's boxing medal tally at the 2024 Olympics. This multi version software is being developed by the Center of Excellence for Sports Science and Analytics at IIT Madras. Feature:

Provide feedback and performance assessments using Internet of Things (IoT)-enabled wearable sensors and video cameras.

**73. Indigo Airlines** has joined a sustainability initiative led by the World Economic Forum (WEF).

**Note:** The airline has become a signatory to "Clear Skies for Tomorrow" coalition campaign of India. Commitment of Indigo: To deploy sustainable programmes to achieve the significant scale of SAF (sustainable aviation fuel), and achieve critical mass and cost-effectiveness for widespread adoption in India. Clear Skies for Tomorrow was launched in January 2019.

**74. Pharmacopoeia Commission for Indian Medicine and Homoeopathy** has signed an MoU with the Indian Pharmacopoeia Commission for Inter-Ministerial cooperation for promotion and facilitation of One Herb, One Standard.

**Note:** The MoU will also help in promoting exchange of information in the area of standardization of Traditional medicine by sharing of scientific information and drug raw materials or extracts, seminars, workshops, training and brainstorming programs.

### Important News – State

**1. Karnataka** government has launched Vidyanidhi Programme, under which, govt will provide scholarship from Rs 2,500 to Rs 11,000 to the children of farmers, weavers, taxi drivers and fishermen, who studying in 11th class.

**Note:** Swami Vivekananda Yuva Sangha: provide training to the youths to evolve into entrepreneurs. SC/ST families will be provided free power supply up to 75 units

**2.** After carving out new districts from the existing West Bengal districts, **30** will be the new number of districts in West Bengal.

**Note:** Earlier there were 23 districts in Bengal, after this, West Bengal will have 30 districts. Seven new districts: Sunderban, Ichhemati, Ranaghat, Bishnupur, Jangipur, and Behrampur. One more district will be named from the Basirhat region. Aim: Smaller units would make governance easier and benefit the people by bringing the administration closer to them.

**3. Assam** government has launched Mission Bhumiputra, a digital way to issue digitalised caste certificates to students.

**Note:** He has also inaugurated a Bhumiputra Portal at a programme held at Srimanta Sankardev Kalakshetra. This initiative was implemented by the Departments of Tribal Affairs (Plain) and Social Justice Empowerment. The certificates issued will be available in the digi locker under the IT Act with digital signature of the respective DC.

**4. Haryana** state government has recently launched the "Chief Minister Equal Education Relief, Assistance and Grant (Cheerag)" scheme for EWS students.

**Note:** Under the Cheerag scheme, government school students whose parents have an annual verified income of less than Rs 1.8 lakh can enroll in private schools from Class II to XII. The government will reimburse: Rs 700 per student from Classes II to V. Rs 900 per student from Classes VI to VIII. Rs 1,100 per student from Classes IX to XII

**5. Uttar Pradesh** government has announced the 'Panchamrut Yojana' will help to double the farmers' income.

**Note:** This can be achieved by introducing cost-effective technical measures and promotion of co-cropping method. The UP Government has increased the sugarcane support price by Rs 350 in the last crushing season in advance, which included Rs 340 for normal and Rs 335 for species declared unsuitable.

**6. Telangana** government has launched 'Nethanna Ku Bima' Scheme, an insurance scheme, which covers handloom and powerloom weavers in the State.

**Note:** This scheme was launched by Telangana Handlooms Minister, KT Rama Rao virtually on the occasion of National Handloom Day. The insurance coverage scheme will be implemented in association with LIC. In case of natural or accidental death of a weaver, Rs. 5 lakh would be deposited into the nominees' account within 10 days.

7. **Jammu and Kashmir** UT has inaugurated "UMEED Market Place" under AVSAR Scheme of Airport Authority of India.  
**Note:** A similar Marketplace was also opened at Jammu Airport and both the outlets will exhibit products of all 20 districts. Aim: To support local art and artisans of Self Help Groups of J&K Rural Livelihood Mission. The products of Self Help Groups will get exposed to the national market.
8. Agasthiyarmalai Elephant Reserve is fifth elephant the reserve of **Tamil Nadu**.  
**Note:** The Union Environment Ministry has approved the proposal to designate 1,197.48 sq.km in Kanyakumari and Tirunelveli as the Agasthiyarmalai Elephant Reserve. The forest department may be eligible for additional financing through the centrally sponsored Project Elephant after notifying the Agasthiyarmalai Elephant Reserve.
9. The Ministry of Home Affairs has sanctioned the approval for the creation of Village Defence Guard Scheme 2022 in **Jammu and Kashmir**.  
**Note:** This scheme has come into effect from August 15, 2022. Earlier, this scheme was known as Village Defence Committee in which volunteers from villages were trained by Indian Army and Police. Under this scheme, rifles were provided to VDC's to protect their villages from terrorist attacks in mountainous areas of Jammu region.
10. **Sikkim** has launched two welfare schemes for women - 'Aama Yojana' and 'Vatsalya Yojana'.  
**Note:** Aama Yojana: All unemployed mothers in the state will receive Rs 20,000 annually. Amount will be deposited in their bank accounts. Vatsalya Yojana: An aid of Rs 3 lakh will be provided to childless women for in vitro fertilization treatment. The amount will be given in two phases (Rs 1 lakh in the first and Rs two lakh in the last phase).
11. The Uttar Pradesh Cabinet has approved the proposal for India's first night safari in Kukrail forest area, is located **Lucknow**.  
**Note:** It would be developed on the tunes of Singapore. As part of the project, the government will establish a zoological park on around 150 acres and night safari on 350 acres without disturbing the dense 2,027-hectare forest. The 75 acres of Kukrail would be dedicated for leopard and tiger each while 60 acres for wild beer.
12. **Delhi CM, Arvind Kejriwal** has launched the 'Make India No. 1' mission to make India the number one country in the world.  
**Note:** Five-point vision of this initiative: Free education; Free treatment; Employment for youth; Equal rights, dignity and security for women; and Fair price to farmers for their produce. This mission was launched at the Talkatora Stadium of Delhi. During the launch, he urged every citizen to join thin mission and make India No. 1 in the world.
13. Kerala state government has launched an app named 'Lucky Bill App' to curb Goods and Service Tax (GST) evasion.  
**Note:** The app was launched by chief minister Pinarayi Vijayan. Aim: To encourage the citizen to ask for a bill every-time they make a purchase. The users need to upload original bills of their purchases to win prizes, including a cash prize of ₹25 lakh. The app will also offer rewards such as gift packs from Kudumbashree and Vanashree as well as KTDC tour packages.
14. Union government has awarded Geographical Indication (GI) tag to Mithila Makhana, is associated with **Bihar**.  
**Note:** It is a special variety of aquatic fox nut, that cultivated in Mithila region of Bihar and Nepal. Once a product gets this tag, any person or company cannot sell a similar item under that name.
15. The Central government has planned to collaborate with **Arunachal Pradesh** government to develop a "district good governance portal".  
**Note:** Aim: To monitor the performance of each district of the state on a monthly basis and help in benchmarking performance. Department of Administrative Reforms and Public Grievances (DARPG), under the Ministry of Personnel, in collaboration with the Arunachal Pradesh government will develop the portal.
16. **Maharashtra** govt will take a loan of 4,000 crore rupees from the Asian Development Bank (ADB) for setting up medical colleges in 12 districts of the state.  
**Note:** 12 districts: Jalgaon, Satara, Alibaug, Sindhudurg, Usmanabad, Parbhani, Amravati, Ratnagiri, Gadchiroli, Bhandara and Ambarnath. Asian Development Bank has agreed to provide 4,000 crore rupees for setting up medical colleges in these districts. The target is to complete all of these projects within the 2 years.
17. Rajasthan's Chief Minister, Ashok Gehlot has inaugurated R-CAT in Jaipur and three incubation centres in Kota, Bikaner and Churu that will promote the start-up culture in the state. The full form of R-CAT is **Rajiv Gandhi Centre for Advanced Technologies**.  
**Note:** The inauguration ceremony of RCAT was held on DigiFest 2022 at Birla Auditorium. RCAT would provide an opportunity for the state's youth to learn advanced and emerging technologies in areas like Artificial Intelligence, Cloud Computing.
18. **Punjab and Haryana** state governments have been agreed to rename Chandigarh's international airport after the freedom struggle icon Shaheed Bhagat Singh.  
**Note:** The collective decision was taken by Punjab Chief Minister, Bhagwant Mann and Haryana Deputy CM, Dushyant Chautala. The terminal building of airport falls in Punjab's Mohali town. This airport

project is a joint venture of the Airports Authority of India (AAI) and the governments of Punjab and Haryana.

- 19. Uttar Pradesh** is planning to build an education township in the state, will be developed on the idea of 'Single Entry, Multiple Exit' (come like a blank paper and carry multiple skills).

**Note:** Aim: To enhance quality education in the state. This will provide high-quality education to the youth and equip them with a variety of professional skills in a single place. The similar education township concept has already exist in the city of Pittsburgh, USA.

- 20. Tamil Nadu** state government has launched its Footwear & Leather Products Policy 2022 with a vision to transform the State into a favoured destination for footwear and leather products manufacture in Asia.

**Note:** This policy will offer a special package for footwear and leather products (FLP) manufacture and incentives for FLP Design Studios. The State government has also signed MoUs with five companies - KICL SEMS; Wagon International; KICL; Walkaroo and KICL (footwear cluster)

- 21.** The first commercial space situational awareness observatory of India will be set up in the Garhwal region of **Uttarakhand** state by Digantara, a space sector start-up.

**Note:** Aim: To track objects as small as 10 cm in size orbiting the earth. The space situational awareness (SSA) observatory will help in tracking any activity in space. This observatory will strengthen indigenous

capabilities of India to monitor space activity over the subcontinent providing a strategic advantage.

- 22.** Ministry of Social Justice and Empowerment has announced to establish and provide all possible support to the first 'Divyang Park' in **Nagpur** district of Maharashtra.

**Note:** It will have different kind of facilities for Divyangjans like sensory garden, textile Pathway touch, smell garden, skill training facility, rehabilitation facility, Sports-infotainment etc. During the occasion, 'Samajik Adhikarita Shivir' for distribution of aids and assistive devices to Senior citizens was also held.

- 23. Nagaland CM, Neiphiu Rio** has officially flagged off the first passenger train service name the Donyi Polo Express from Shokhuvi Railway station (Second station of state) in Choumukedima District.

**Note:** Dimapur was the first station, opened in 1903. Shokhuvi Railway station is part of the Dimapur-Zubza Railway project. This railway station is an alternative train route for Nagaland and Manipur passengers to Guwahati.

- 24.** The central government has given its nod to the **Uttar Pradesh** government Family ID plan named the Parivar Kalyan Card.

**Note:** Aim: To establish a comprehensive database of the family units for its various schemes. It will provide a unique 12-digit ID number for each family. The initial collection of data for families will be conducted through ration cards. The Ministry of Electronics and Information Technology (MEITY) has allowed the UP government to link Aadhaar data with the PKC.

### Important News – World

- 1.** Ibrahim Mohamed Solih, who has arrived in India on a four-day visit to India, is a president of **Maldives**.

**Note:** He will hold talk with Prime Minister Narendra Modi and several agreements are expected to be signed after the talks. He also scheduled to meet President Droupadi Murmu at Rashtrapati Bhavan. Both countries share common perspectives on maritime security issues in the Indian Ocean.

- 2. India** will host the special meeting of United Nations Security Council (UNSC) on counter-terrorism on October 29, 2022.

**Note:** The tenure of India as a non-permanent member at the UN Security Council will be ended on December 2022. Theme: Mindful of the increasing threat posed by the misuse of new and emerging technologies. Non- permanent members: Albania, Brazil, Gabon, Ghana, India, Ireland, Kenya, Mexico, Norway and the UAE

- 3.** According to the latest Fortune Global 500 list, **LIC** has entered into Fortune Global 500 list, and ranked

98th with revenue of USD 97.26 billion and a profit of USD 553.8 million.

**Note:** While Reliance Industries has jumped 51 places to 104 on the 2022 list. The list has been topped by US retailer, Walmart. Indian companies: IOC (142nd); ONGC (190th); Tata Motors (370th); Tata Steel (435th); Rajesh Exports (437th); SBI (236th) and Bharat Petroleum Corporation (295th).

- 4. Bangladesh** has signed an agreement with the World Bank for USD 300 million financing.

**Note:** Aim: To strengthen its local urban institutions to respond and recover from the Covid 19 pandemic and improve preparedness for future shock. It will also help cities and towns of Bangladesh to build back better as they recover from the pandemic and prepare for future shocks. The project will carry out labour-intensive public works to ensure water supply.

- 5. Singapore** country has declared its 200-year-old iconic green open space Padang as its 75th national



monument as the country celebrates its 57th National Day (9th August).

**Note:** From this site, Netaji Subhas Chandra Bose had given his 'Delhi Chalo' slogan in 1943. From now, the Padang has been preserved and accorded the highest level of protection in Singapore under the Preservation of Monuments Act.

6. According to the UN, **India's** population has owned 7.3% digital currency and ranked seventh in the list of top 20 global economies for digital currency ownership as share of population.

**Note:** Ukraine topped the list with 12.7%, followed by Russia (11.9%), Venezuela (10.3%), Singapore (9.4%), Kenya (8.5%) and the US (8.3%). It also been observed that the global use of cryptocurrencies has increased exponentially during the COVID-19 pandemic (including developing countries).

7. Two countries **Latvia and Estonia** have withdrawn from a cooperation group amid the Western criticism of China over escalating military pressure on Taiwan. **Note:** Reason: Both countries will continue to work towards constructive and pragmatic relations with China. Bulgaria, Croatia, the Czech Republic, Greece, Hungary, Poland, Romania, Slovakia, and Slovenia are among countries that remain in the cooperation format.
8. British govt has officially declared certain parts of southern, central, and eastern of **England** as drought areas after a prolonged period of hot and dry weather. **Note:** England suffered its driest July in 2022 since 1935, with only 35% of the average rainfall for the month, and parts of England and Wales are now in the middle of a 4-day extreme heat alert. All water companies have reassured essential supplies and are prepared than ever before for periods of dry weather.
9. Clade IIb, is in news, is a variant of **Monkeypox**. **Note:** The World Health Organisation (WHO) has announced new names for variants of the monkeypox virus that are currently in circulation. The former Congo Basin clade (group of variants) in Central Africa as Clade I. The former West African clade as Clade II. The latter consists of two sub-clades, Clade IIa and Clade IIb, of which Clade IIb was the main group of variants circulating during the 2022 outbreak. The monkeypox virus was first discovered in 1958.
10. **International Labour Organisation** has released the Global Employment Trends for Youth 2022 report, which states that the unemployment rate for 15 - 24-year-olds stands at 15.6%. **Note:** The report is a part of Global Call to Action for a "human-centred recovery from the Covid-19 crisis", which was adopted by the ILO in June 2021. In 2022, 27.4% of young women globally are employed as compared to 40.3% of young men.
11. **Medicines and Healthcare products Regulatory Authority** has authorized a Covid-19 vaccine tailored

to the Omicron variant, setting the stage for an autumn booster campaign using Moderna's two-strain shot.

**Note:** It has granted conditional authorization to the vaccine, which targets both the original strain of the virus and Omicron BA.1. This makes the UK, the first country in the world to approve an original Covid-19 jab.

12. **4th** is the rank of India in the report titled "Best Under A Billion" published by the Forbes Asia of the best 200 mid-sized companies in the Asia-Pacific region. **Note:** Taiwan has the greatest number of companies listed at 30, followed by Japan with 29 and South Korea has 27. China placed 5th in the list with 22 firms.
13. **Seven** artifacts, including a stone door jamb stolen from a Hindu temple in Uttar Pradesh, have been transferred back to India by Glasgow's museums. **Note:** This is the part of Scotland's "largest-ever" repatriation of objects from a single collection. Glasgow Life, a charitable organization that runs the city's museums, had confirmed the handover earlier this year and the arrangement was formalized. The 7 antiquities include a ceremonial Indo-Persian talwar or sword.
14. Kyriakos Mitsotakis has announced that it has exited the enhanced surveillance framework of European Union after 12 years, he is a prime minister of **Greece**. **Note:** Economic performance and policies of Greece have been monitored under the framework since 2018 to ensure it implemented reforms promised under three international bailouts. Greece was badly hit with the pension cuts, spending constraint, tax increases and bank controls after it was forced to seek its first bailout in 2010.
15. **Mack Rutherford** has become the youngest person to fly solo around the world in a small aircraft. **Note:** He landed on an airstrip of Sofia (Capital of Bulgaria) to complete his task and claimed two Guinness World Records. Rutherford is also the youngest person to circumnavigate the globe in a microlight plane. His solo trip flying around the world was sponsored by the web hosting company ICDSOFT, is headquartered in Sofia.
16. **Germany** has launched the world's first fleet of 14 hydrogen-powered passenger trains, replacing 15 diesel trains that previously operated on non-electrified tracks in the state of Lower Saxony. **Note:** These 14 trains use hydrogen fuel cells to generate electricity that powers the engines. They have a range of up to 1,000 km (621 miles) and a maximum speed of 140 kmph (87 mph). It is manufactured by French company Alstom and are operated by regional rail company LNVG.
17. President of India, Droupadi Murmu has met with the Queen Máxima of **Netherlands** at Rashtrapati Bhavan

to discuss the various aspects to strengthen the bilateral relation.

**Note:** Queen Máxima of Netherland is on a three day visit to India (29-31 August 2022). During their

discussion, both leaders discussed the universal financial inclusion initiatives.

### Honor & Awards

1. **SBI, PNB and Bank of India** has been awarded Agri Infra Fund awards in the category of Best Performing Banks.

**Note:** Narendra Singh Tomar (Minister for Agriculture) has presented Agri Infra Fund awards under various categories to honour Banks and State Governments. Banks valuable contribution category: Bank of Baroda, Central Bank of India, Canara Bank and Kotak Mahindra Best performing State: Madhya Pradesh

➤ **PACS application:**

- Best performer in sanction : Andhra Pradesh
- Best performer in faster disposal: Karnataka

2. Indian American teenager **Aarya Walvekar (Virginia)** has been crowned with the title of Miss India USA 2022 in New Jersey.

**Note:** She is an advocate for Mental Health and Body Positivity Heath at Every Size Movement and created various awareness campaigns. She is also the founder of Euphoria Dance Studio that provides affordable dance lessons to local children. Akshi Jain of Washington was crowned Mrs. India USA. Tanvi Grover of New York was crowned as Miss Teen India USA.

3. Indian professor **Ramadhar Singh** has been marked on the 'Heritage Wall of Fame' of the Society for Personality and Social Psychology (SPSP) in the United States.

**Note:** Currently, he is a professor at the Amrut Mody School of Management, Ahmedabad. The Ohio State University, Columbus had nominated Ramadhar Singh for the induction to the 'Heritage Wall of Fame'. SPSP was established in 1974, is the world's largest organisation of personality and social psychologist.

4. 14th Dalai Lama (Tibetan spiritual leader) has been honoured with the 'dPal rNgam Duston' award, is the highest civilian honour of **Ladakh**.

**Note:** Reason: For his immense contribution to humanity, especially towards the union territory. The sixth award was conferred by Ladakh Autonomous Hill Development Council (LAHDC), Leh. The 'dPal rNgam Duston' is the celebration of the remarkable contribution and achievement of the heroes of Ladakh.

5. Architect, Marina Tabassum, who became the first person from the global south and first south Asian to win the prestigious Lisbon Triennale Millennium bcp Lifetime Achievement Award, is belong to **Bangladesh** country.

**Note:** She will receive an original artwork by the Portuguese artist and sculptor Carlos Nogueira as award during the Lisbon Triennale. Marina Tabassum is known for her architectural designs that break away from commercialism and deeply embed environmental concerns.

6. Senior Congress leader **Shashi Tharoor** will be conferred with France's highest civilian award Chevalier de la Legion d'Honneur for his writings and speeches.

**Note:** In 2010, he had received a similar honour from the Spanish government, when the King of Spain had bestowed upon him the Encomienda de la Real Order Espanola de Carlos III. He is a two-term Lok Sabha MP (Thiruvananthapuram constituency).

7. The south London home of **Dadabhai Naoroji** has been honoured with a commemorative Blue Plaque.

**Note:** The red-brick home now has a plaque which mentions: "Dadabhai Naoroji 1825-1917 Indian Nationalist and MP lived here". He was born in Mumbai, who known as the "grand old man of India". The Blue Plaque scheme is run by the English Heritage charity and honours the historic significance of particular buildings across London.

8. **Ranveer Singh** has won the Indian Film Festival of Melbourne 2022 best actor award for his movie 83.

**Note:** Shefali Shah (Jalsa) has been awarded the best actress award. Best Film: 83; Best Director: Shoojit Sircar (Sardar Udham) and Aparna Sen (The Rapist); Best Series: Mumbai Diaries 26/11; Best Actor in a Series: Mohit Raina (Mumbai Diaries 26/11); Best Actress in a Series: Sakshi Tanwar (Mai); Lifetime Achievement Award: Kapil Dev

9. **1082** police personnel have been awarded Police Medals on the occasion of Independence Day, 2022.

**Note:** 347 personnel were awarded the Police Medal for Gallantry, 87 with President's Police Medal for Distinguished Service. 648 personnel were awarded the Police Medal for Meritorious Service. 109 CRPF personnel and 108 J&K Police personnel have been awarded Police Medal for Gallantry. 38 personnel received the Correctional Service Medal for Meritorious Service.

10. **Dr N V Sundara Chary** the Indian neurologist, who has been elected as a Fellow of American Academy of Neurology (FAAN).

**Note:** It is regarded as one of the world's most prestigious honour in the field of neurology and medicine. This honour has been awarded by American Academy of Neurologists (AAN) to very few

neurologists across the world for making valuable contributions in the field of neurology. He is a professor and HOD of neurology in Siddhartha Medical College, Vijayawada.

11. Fahmida Azim, **Bangladesh** has been selected for the 2022 Pulitzer prize under the category of Illustrated Reporting and Commentary is belong to which country.

**Note:** Presently, she is working for the Insider online magazine of US. She is among the four journalists including Anthony Del Col, Josh Adams and Walt Hickey of Insider, selected for their work on the Chinese oppression of the Uyghurs. Fahmida Azim is an illustrator and story teller. Her work centers on themes of identity, culture and autonomy

12. Volodymyr Zelenskyy will be conferred with the 2022 Liberty Medal, is a president of **Ukraine**.

**Note:** The National Constitution Center has announced that Zelenskyy will be honored in a ceremony in October 2022 for his heroic defense of liberty in the face of Russian tyranny. The Liberty Medal was established in 1988 to mark the U.S. Constitution's bicentennial. It is presented to individuals who strive to secure the blessings of liberty for people around the globe.

13. **Former German chancellor, Angela Merkel** has been awarded the 2022 Unesco Peace Prize for her efforts to welcome refugees.

**Note:** In 2015, Merkel has opened German borders for refugees (Syria, Iraq, Afghanistan and Eritrea) who were streaming into Europe. This honour is officially known as Felix Houphouet-Boigny- Unesco

14. The NITI Aayog has declared **Haridwar** in Uttarakhand as the best aspirational district on five parameters and has become entitled to receive additional allocation of ₹3 crore.

**Note:** The Haridwar district has been allocated to union commerce and industries minister Piyush Goyal. The allocated money will be used to improve the health sector including the hospitals in Roorkee and district hospital Haridwar. NITI Aayog Vice Chairperson: Suman Bery; CEO: Parameswaran Iyer

15. **Divita Rai** has won the prestigious title of Miss Diva Universe 2022.

**Note:** Pragnya Ayyagari from Telangana has been crowned LIVA Miss Diva Supranational 2022. Ojasvi Sharma was adjudged the LIVA Miss Popular Choice 2022. Sandhu was also awarded the Pride of India trophy by the Times of India Group ownership for her remarkable achievement of making India proud globally.

16. **Shershaah** has been awarded the 67th Filmfare award 2022 for best movie.

**Note:** This movie was directed by Vishnuvardhan, who has won the best director award for Shershaah.

- Best Actor: Ranveer Singh (83) as Kapil Dev
- Best Actress: Kriti Sanon, Mimi as Mimi Rathore
- Best Supporting Actor: Pankaj Tripathi (Mimi)
- Best Supporting Actress: Sai Tamhankar (Mimi)
- Filmfare Lifetime Achievement Award: Subhash Ghai

### Sports News

1. Olympic medallist, Mairaj Ahmad Khan has claimed gold medals in men's category of **Skeet** sports in the inaugural Digvijay Singh Memorial Shooting Championship.

**Note:** Raiza Dhillon has claimed gold medals in women's skeet events. Arjun Thakur of Madhya Pradesh has silver position and Gurjoat Singh from Punjab has settled for bronze in Men's category. Dhillon has bagged double gold after winning the Junior Women's Skeet competition over Parinaaz Dhaliwal from Punjab.

2. Indian weightlifter, Achinta Sheuli has bagged gold medal in **73 Kg** men's category.

**Note:** Erry Hidayat Mohammad (Malaysia) has clinched Silver medal with a total of 303 kg, while Darsigny (Canada) won Bronze with a total of 298 kg. Earlier, Mirabai Chanu and Jeremy Lalrinunnga have claimed gold medal while Bindyarani Devi and Sanketh Sargar bagged silver and Gururaja Poojary has settled for bronze.

3. **England** team has defeated Germany by 2-1 in the final of the European Championship to win its first major women's soccer title at Wembley Stadium.

**Note:** Chloe Kelly (England) gave 2-1 win over Germany in the Women's European Championship final to claim their first-ever major title in front of a record crowd on home soil. England coach, Sarina Wiegman made history by becoming the first manager to win the Euros with two separate teams (England and Netherlands)

4. **Shushila Devi** has clinched silver in the women's judo **48kg category** at the Birmingham 2022 Commonwealth Games.

**Note:** This is her second silver medal in CWG, she bagged her first silver in Commonwealth Games 2014 . While, Vijay Kumar Yadav has also bagged bronze medal in the judo men's- 60kg category in CWG 2022. In Weightlifting, Harjinder Kaur won the bronze medal in the women's 71kg category (logged 212kg (snatch - 93kg; clean and jerk - 119kg).

5. India's women team has clinched first ever gold medal in the lawn bowls after defeating **South Africa** country.

**Note:** Women team Lawn bowl include: Nayanmoni Saikia, Pinki, Lovely Choubey and Rupa Rani Tirkey. The Men's Table Tennis team clinched gold medal after defeating Singapore. Weightlifter, Vikas Thakur won the silver medal in men's 96-kilogram category. India's mixed badminton team settled for a silver medal.

6. **Tulika Maan** has claimed Silver medal in Judo women's 78 kg category at Commonwealth Games 2022 in Birmingham.

**Note:** This is India's third medal in Judo this Commonwealth Games. Indian weightlifter, Gurdeep Singh won bronze medal in the men's 109-plus kg final. Indian Saurav Ghosal won bronze medal in squash men's singles. India's Tejaswin Shankar won bronze, India's first medal in athletics at CWG 2022 in the men's high jump.

7. Para-powerlifter **Sudhir** clinched the gold medal in the Men's Heavyweight, after defeating Ikechukwu Obichukwu (Nigeria), in the Birmingham 2022 Commonwealth Games, with the lift of 212kg

**Sudhir.**

**Note:**

- He won India's first gold in Para-Powerlifting at Commonwealth Games.
- India's M. Sreeshankar has clinched silver in Men's long jump.
- India's Saurav Ghosal has bagged the bronze medal in squash men's singles.

8. Sakshi Malik and Deepak Poonia presented a double gold delight at Commonwealth Games 2022 at Birmingham, are associated with **Wrestling**.

**Note:** Sakshi Malik stood atop the podium in the women's freestyle 62 kg category, while Deepak Ponia secured the gold medal in the men's freestyle 86 kg category. Sakshi was up against the Pan American champion – Ana Paula Godinez Gonzalez from Canada in the gold medal match.

9. Indian para table tennis player **Bhavina Patel** has clinched gold medal in the para table tennis women's singles at the Commonwealth Games 2022.

**Note:** She defeated Ifechukwude Christiana Ikpeoyi of Nigeria Classes 3-5. **Other winners:** Indian para TT player, Sonalben Manubhai Patel won bronze medal in the women's singles Classes 3-5. Saurav Ghosal and Dipika Pallikal won Bronze in Squash Mixed Doubles. Vinesh Phogat won gold in the Women's Freestyle 53 kg Nordic category.

10. **V Pranav** has become the 75th Grandmaster of India by winning the Limpede Open in Baia Mare, Romania

**Note:** He had won his maiden GM norm at the Serbia Open in 2021 and the second in the Vezerkepzo GM round-robin tourney in Budapest, Hungary in June 2022. He is the 27th Grandmaster from Tamil Nadu (list include Viswanathan Anand, D.Gukesh and R.Praggnanandhaa among others).

11. **India** has clinched the 4th edition of the SAFF U-20 football championship title by defeating Bangladesh by 5-2 goals in the final at Kalinga stadium in Bhubaneswar, Odisha.

**Note:** India won this championship for the second consecutive time (first crown in 2019). Top scorer: Indian Gurkirat Singh(8 goals), he has scored four goals in final. Best player: Indian Gurkirat Singh

12. **A. Sharath Kamal and Sreeja Akula** won gold in the mixed doubles table tennis after defeating Javen Choong and Karen Lyne (Malaysian) at Commonwealth Games 2022.

**Note:** India's Eldhose Paul wins first-ever gold medal in Men's Triple Jump. Boxer, Nitu Ghangas wins gold in women's 48 kg category. Boxer, Amit Panghal won the gold in the 48-51kg weight category. Avinash Sable becomes the first Indian Man claim a medal (silver) in men's 3000m steeplechase.

13. **Indian** women's cricket team has settled for the silver medal in Birmingham after losing to five-time T20 champions Australia (won gold) by 9 runs in the Commonwealth Games 2022 final.

**Note:** Treesa Jolly and Gayatri Gopichand won the Bronze Medal in Badminton Doubles. Annu Rani won Bronze medal in Women's Javelin Throw. India's Eldhose Paul and Abdulla Aboobacker w on the gold and silver, respectively, in the men's triple jump final

14. Badminton player **PV Sindhu** has defeated Michelle Li of Canada by 21-15, 21-13 to win her first gold medal at the 2022 Commonwealth Games in women's singles.

**Note:** She won silver at Gold Coast in 2018 and bronze medal at Glasgow in 2014. Badminton player, Lakshya Sen has also clinched gold after defeating Ng Tze Yong of Malaysia in the men's singles. Indian Men's Hockey Team won silver (Australia: gold). Sharath Kamal won gold in Men's Singles Table Tennis

15. **Uzbekistan** men's team has won the 44th edition of the Chess Olympiad that has been concluded in Chennai, Tamil Nadu.

**Note:** India 'B' team (Men's) comprising D Gukesh, R Pragganandhaa, Raunak Sadhwani and Adhiban won the bronze medal after defeating Germany. India 'A' team (Women's) comprising Vaishali and Koneru

Humphrey, Tania Sachdev and Bhakti Kulkarni won the bronze medal. Armenia clinched the silver medal in men's section

16. Serena Williams has announced her retirement from professional tennis, is associated with **America**.

**Note:** The US Open 2022 would be her farewell tournament. She has been ranked singles world No.1 by the Women's Tennis Association for 319 weeks. She has won 23 Grand Slam singles titles, the second most of all time by any player in the open history after an Australian player, Margaret Court (24). She won her first Grand Slam, the U.S. Open in 1999.

17. **Sunil Chhetri** has been named the AIFF Men's Footballer of the Year for the seventh time, for the 2021-22 season.

**Note:** While Manisha Kalyan named the AIFF women's footballer for the 2021-22 season. Chhetri and Kalyan were nominated as the winners by their respective national team coaches Igor Stimac and Thomas Dennerby. He is the third highest goal scorer among active international players.

18. **Indian fencer, Bhavani Devi** has secured gold medal in the women's senior individual sabre category at the Commonwealth Fencing Championships 2022 in London.

**Note:** She defeated Veronika (Australia), who has settled for silver in the event. Bhavani Devi hails from Tamil Nadu and was the first Indian fencer to qualify for the Olympics (Tokyo 2020). Fencing was recognised by the Commonwealth Games Federation as a sport.

19. **Shakib Al Hasan** has been named as the captain of the Bangladesh Cricket team for the Asia Cup, Tri-nation T-20 series with Pakistan.

**Note:** Host team of New Zealand starting in October as well as the World Cup 2022 in Australia. This decision was followed by the bad performance of the Bangladesh team in T-20 matches. BCB also announced a 17-member team for the Asia Cup.

20. The first ever Women's IPL will be held in **March 2023**.

**Note:** This will be held in a one-month window and in all likelihood with five teams. The BCCI officials have also discussed that the March window has been found for the tournament after the Women's T20 World Cup in South Africa.

21. **Shillong, Meghalaya** state is set to host the upcoming second edition of the North East Olympics from 30th October to 6th November.

**Note:** The first edition of Games was held in Manipur in 2018 with 12 disciplines. This edition of the Games will be special as Meghalaya is celebrating the 50th

year of its Statehood. In this edition, about 4,000 participants from eight North Eastern States will be competing in 18 disciplines at 13 venues spread across Shillong.

22. The global football governing body FIFA has suspended India's football federation due to influence from third parties. Impact: The FIFA U-17 Women's World Cup 2022, scheduled to held in India, cannot currently be held in India as planned. The suspension will be lifted once an order to set up a committee of administrators to assume the powers of the AIFF Executive Committee has been repealed.

23. The Delhi High Court has passed an order to constitute a 3-member Committee of Administrators (CoA) to run daily affairs of the Indian Olympic Association (IOA). The committee will be assisted by **Abhinav Bindra (Shooter), Anju Bobby George (former long jumper) and L Bombayla Devi (archer)**.

**Note:** Agenda: To prepare the new constitution of IOA as per the Sports Code and the court rulings, and prepare the electoral roll in order to hold fresh elections.

24. **Bengaluru** will host FIBA U-18 women Asian Basketball championship from September 5th to 11th.

**Note:** The international event will be organised in the Sree Kanteerava Indoor stadium and Koramangala Indoor stadiums. Division A team will compete with Division B team in the championship to qualify for the FIBA World Championship to be held in July 2023 in Spain.

25. **Manisha Kalyan** has become the first Indian footballer to play at the UEFA Women's Champions League.

**Note:** She made her debut for Apollon Ladies FC in the European Club competition in Engomi, Cyprus. She replaced Cyprus' Marilena Georgiou in the 60th minute at the Makareio Stadium. She was recently awarded the AIFF Women's Footballer of the Year for the 2021-22 season. Kalyan is the 2nd player from Gokulam Kerala to sign for an overseas club.

26. **Wrestler Antim Panghal** has become the first Indian woman wrestler to win Gold medal at Under-20 World Wrestling Championship in Sofia, Bulgaria.

**Note:** She has defeated Atlyn Shagayeva of Kazakhstan in 53kg category. She belongs to Bhagana village in the Hisar district, Haryana. Two-time U17 world champion, Sonam Malik had to settle for silver after losing to Nonoka Ozaki in the final of the 62kg category. In the 65kg category, Priyanka had settled for silver.

27. Paralympic medalists, Sumit Antil has set a new record of 68.62m in **Javelin throw** at the 4th Indian Open National Para Athletics Championships 2022 at Sree Kanteerava Stadium in Bengaluru.  
**Note:** Discus thrower, Yogesh Kathuniya has also established new world records. Yogesh Kathuniya has set a record of 48.34m in Discus throw. Sumit Antil had won gold in the men's javelin F64/44 final at the Tokyo 2020 Paralympic Games.
28. Indian men's volleyball team won bronze medal after defeating **South Korea** by 3-2 in the 14th Asian U-18 Championship in Tehran.  
**Note:** In the preliminary league round, India defeated Korea but lost to Iran in the semifinal. The Indian U-18 team has been qualified along with Japan, Iran, and South Korea for the FIVB World U-19 Men's Volleyball Championship. Japan has secured the gold after beating Iran (Silver) in the final match.
29. **Indian Grandmaster Arjun Erigaisi** has defeated Spain's David Anton Guijarro in the ninth and final round with 7.5 points and a performance rating of 2893 to win the 28th Abu Dhabi Masters chess tournament.  
**Note:** He has gained 35 Elo rating points after the recently concluded Chess Olympiad in India. The second spot in the Abu Dhabi Masters was claimed by Uzbekistan's Javokhir Sindarov after defeating Iran's M Amin Tabatabaei.
30. Tokyo Olympics gold medalist Neeraj Chopra has won the Javelin Throw competition at the Lausanne Diamond League with a best throw of **89.08 metre**.  
**Note:** He became the first Indian to clinch the prestigious Diamond League Meet title. He has thus qualified for the Diamond League Finals, which will take place in Zurich, Switzerland on 7th and 8th September. He is also now qualified for the 2023 World Championships, which is to be held in in Budapest, Hungary.
31. **Linthoi Chanambam** has secured the India's first-ever gold medal in Judo World Championships at the World Judo Cadet (U18) Championships.  
**Note:** She has defeated Bianca Reis of Brazil in the Women's 57kg category. She became the first Indian judoka to win a medal at any age-group of the World Championships. She has also won gold medal at the Sub-Junior National Judo Championships in 2017, since then she has been training at JSW's Inspire Institute of Sports judo programme.
32. **Virat Kohli** has become the first Indian and the second player overall in international cricket history to have played 100 matches each in all three formats of the game.  
**Note:** Kohli has now 100 T20Is to his name in addition to 102 Tests and 262 ODIs since his international debut in August 2008. New Zealand batter, Ross Taylor is the first player, who played 112 Tests, 236 ODIs and 102 T20Is between 2006 and 2022. Rohit has already played 132 matches in the shorter format.
33. **Viktor Axelsen** has clinched his second BWF World Championships men's singles title after beating Kunlavut Vitidsarn from Thailand in Tokyo.  
**Note:** The women's singles title has been retained by Akane Yamaguchi from Japan. She has defeated China's Olympic champion, Chen Yufei in the final. Men's Double: Malaysia Aaron Chia; Malaysia Soh Wooi Yik. Women's Double: China Chen Qingchen; China Jia Yifan. Mixed Double: China Zheng Siwei; China Huang Yaqiong
34. **FIFA** organisation has lifted the ban imposed on the All India Football Federation (AIFF) after the Supreme Court terminated the mandate of the Committee of Administrators (CoA).  
**Note:** FIFA has also cleared the decks for India to host the Women's U-17 World Cup in October 2022. Background: FIFA had suspended AIFF on August 15 for "undue influence from third parties" and the revocation came 11 days after that.
35. **Max Verstappen** has clinched the F1 Belgian Grand Prix 2022.  
**Note:** Sergio Perez (Red Bull's driver) and Carlos Sainz (Ferrari's driver) have finished at second and third positions respectively. Max Verstappen has won 9 races out of 14 races of this season. George Russell (Mercedes driver) has finished at fourth in the F1 Belgian Grand Prix 2022.

## Books and Authors

1. A book titled, 'Madam President: A Biography of Draupadi Murmu' that will be released by the end of 2022, is written by **Sandeep Sahu**.  
**Note:** Sandeep Sahu is a Bhubaneswar-based senior journalist. The book will be published by Penguin Random House India (PRHI).
2. Union Minister of State (IC) of the Ministry of Science and Technology, Dr. Jitendra Singh, launched a poetry book titled 'Rusty Skies and Golden Winds', is written by **Sannidhya Sharma**.  
**Note:** She is a student of class 7th at Jammu. The book is published by Blue-Rose Publishers.
3. "Bibi: My Story" is an autobiography of **Benjamin Netanyahu** the former prime minister of Israel.  
**Note:** The English translation will be released by American publisher Simon & Schuster while the Hebrew version will be released by Shibolet Library. He is the longest-serving leader in the history of Israel (1996-1999; 2019 -2021). He presently serves as the chairman of the National Liberal Movement (Likud party).
4. Former Vice President, M Venkaiah Naidu has released a book titled, 'New India - a compilation of selected articles 2014-19' on the death anniversary of former Union Minister **Arun Jaitley**.  
**Note:** Arun Jaitley has served as the Minister of Finance and Corporate Affairs of the Government of India from 2014 to 2019. He was awarded the Padma Vibhushan (second highest civilian award of India), posthumously in 2020 in the field of Public Affairs.
5. A book titled, "The Hero of Tiger Hill", is an autobiography of **Subedar Major (Honorary Captain)**.

Note: Yogendra Singh Yadav is the youngest Param Vir Chakra awardee (India's highest gallantry award) at the age of 19 for his actions in the 1999 Kargil conflict. This book was published by Srishti Publishers. It is the true story of a brave soldier who left no stone unturned and fought valiantly for the honour of India

6. **Dr Ashutosh Raravikar** has authored a new book titled "Indian Banking in Retrospect – 75 years of Independence".  
**Note:** He is the Director of the Department of Economic & Policy Research (DEPR), Reserve Bank of India (RBI). The book is published by Aswad Prakashan Private Limited. Bibek Debroy, Chairman of the Economic Advisory Council to the Prime Minister of India has written the foreword of the book.
7. **Mallika Sarabhai** is the writer of the self-help memoir, "Free Fall: My Experiments with Living".  
**Note:** The book is about "coming to terms with yourself, your body and finding the lifestyle that works for you". It is published by Speaking Tiger.
8. A new book named 'India's Economy From Nehru To Modi: A Brief History' written by **Pulapre Balakrishnan**.  
**Note:** The book, India's Economy 'From Nehru To Modi: A Brief History' is written about the economic progression of India from the time of Pt. Jawaharlal Nehru to the current time of Prime Minister Narendra Modi. Independent The 75-year odyssey of the Indian economy is coming to an end.

### Science and Defence

1. Third edition of Vietnam-India bilateral army exercise "Ex VINBAX 2022" has conducted at Chandimandir in Haryana till 20th August.  
**Note:** Aim: To strengthen the bilateral relations between India and Vietnam. Theme of Ex VINBAX - 2022: Employment and deployment of an Engineer Company and a Medical Team as part of United Nations Contingent for Peace Keeping Operations.
2. The joint military Exercise "AL NAJAH -IV" between contingents of Indian Army and the Royal Army of Oman has conducted in **Bikaner, Rajasthan**.  
**Note:** The contingent of Royal Army of Oman is comprising 60 personnel from the Sultan of Oman Parachute Regiment and the Indian Army is represented by troops from the 18 Mechanised Infantry Battalion.
3. Along with 13 countries, India will take part in **Pitch Black** exercise that has been organised by Royal Australian Air Force (RAAF), Australia.  
**Note:** This mega air exercise is scheduled to be held from August 19 to September 6. Participants (17

countries): Australia, Canada, India, France, Germany, Indonesia, Japan, Malaysia, the Netherlands, New Zealand, the Philippines, the Republic of Korea, Singapore, Thailand, the UAE, the UK and the US.

4. To commemorate the victory of the Indian Armed forces during the Kargil War, **Point 5140** at Drass in Kargil Sector was renamed as 'Gun Hill'.  
**Note:** The Regiment of Artillery, with lethal and accurate firepower, was able to have a telling effect on the enemy troops and their defences. On July 26, 1999, the Indian Army announced the success of 'Operation Vijay'.
5. **18th** edition of India and US mega military exercise "Yudh Abhyas" will be held in Auli, Uttarakhand from October 14 to 31, 2022.  
**Note:** Aim: To build the understanding, cooperation and interoperability between the two armies. The 17th edition of the exercise was held in Alaska in US.
6. Along with Indian army, **DRDO** organisation has successfully test-fired indigenously developed Laser-

Guided Anti-Tank Guided Missiles (ATGM) from Main Battle Tank (MBT) Arjun.

**Note:** The missiles have hit the target successfully with the precision at two different ranges. Laser Guided ATGM employs a tandem High Explosive Anti-Tank (HEAT) warhead to defeat Explosive Reactive Armour protected armoured vehicles. This is currently under technical evaluation trials from MBT Arjun's 120 mm rifled gun

7. Five women officers of **INAS 314** have created history by completing the first all-women independent maritime reconnaissance and surveillance mission over the north Arabian Sea onboard a Dornier 228 aircraft.  
**Note:** The INAS 314 is a frontline Naval Air Squadron based at Porbandar, Gujarat. Five women: Lt Commander Aanchal Sharma (Mission Commander); Lt Shivangi; Lt Apurva Gite; Lt Pooja Panda; Sub Lt Pooja Shekhawat
8. **South Korea** has successfully launched its first lunar mission, Danuri, from Cape Canaveral in Florida.  
**Note:** It is also known as Korea Pathfinder Lunar Orbiter. This mission is jointly developed by Nasa and the Korea Aerospace Research Institute.
  - South Korea has also planned to land its own spacecraft on the moon by 2030.
9. Which rocket launched by United Launch Alliance (ULA) from Space Launch Complex-41 at Cape Canaveral Space Force Station for carrying the Space Based Infrared System Geosynchronous Earth Orbit-6 (SBIRS GEO 6) mission for the U.S. Space Force's Space Systems Command \_\_\_\_\_ **Atlas V rocket**.  
**Note:** SBIRS is an early missile warning system that will replace the Defense Support Program (launched in the 1950). The ULA is a joint venture between Lockheed Martin and Boeing.
10. Co-passenger satellite **Azaadi SAT** has been launched by the Indian Space Research Organization along with Earth Observation Satellite, EOS-02, but failed due to a technical anomaly in the cryogenic stage.  
**Note:** It is a three-stage vehicle with all solid propulsion stages. The 'Azaadi Satellite' is designed by 750 girl students of government schools in rural areas from Kashmir to Kanyakumari.
11. **China** successfully launched a pilot reusable spacecraft with its Long March-2F carrier rocket.  
**Note:** The unidentified spacecraft, which was launched from China's Jiuquan Satellite Launch Center, will return to a planned landing site after operating in the orbit for some time to provide technical validations for reuses. A similar mission was launched by China in 2020. Spacecraft will operate in orbit for some time and then return to the intended landing site in China.
12. **Indian Army** has conducted a pan-India exercise called 'Skylight', to test and validate its entire satellite-based communication network.

**Note:** Reason: To ensure operational readiness in case of a conflict in the future. The exercise involved all kinds of satellite communication from the Andaman and Nicobar Islands to Ladakh, where India and China have engaged in a military stand-off for the past two years.

13. **Russian Rocket** has successfully launched an Iranian satellite named Khayyam, into orbit by the Soyuz rocket.  
**Note:** It was launched from the Russia-leased Baikonur launch facility in Kazakhstan. The name of satellite was named after Omar Khayyam, a Persian scientist who lived in the 11th and 12th centuries. The satellite fitted with high-resolution camera will be used for environmental monitoring and will remain fully under its control.
14. Indian Space Research Organisation has successfully completed the test-firing of the LEM of Crew Escape System from Sriharikota, Andhra Pradesh. What is the full form of LEM (**Low Altitude Escape Motor**).  
**Note:** Objective: Evaluation of motor ballistic parameters; Validation of motor subsystem performance. LEM is a distinctive special purpose solid rocket motor. It has four reverse flow nozzles. It generates a maximum sea level thrust of 842 kN (nominal) with a burn time of 5.98 seconds (nominal).
15. India's first virtual space museum **SPARK** was launched by ISRO Chairman, S Somanath.  
**Note:** To showcase the digital content related to different ISRO missions in an interactive manner. SPARK can be accessed through the official website of ISRO or at: <https://spacepark.isro.gov.in>. Presently, the space organisation has also launched an application, the beta version of SPARK on their website.
16. India has officially began working with the Combined Maritime Forces (CMF) of **Bahrain**.  
**Note:** Aim: To strengthen collaboration in regional security in the Western Indian Ocean. At the India-US 2+2 in April 2022, India had announced that it would join the CMF as an Associate Partner. CMF is a multi-national naval partnership (34 nation grouping) to promote security, stability and prosperity across the 3.2 million square miles of international waters.
17. **13<sup>th</sup>** edition of the Indo-US Joint Special Forces exercise, "Ex Vajra Prahar 2022" has started at Bakloh of Himachal Pradesh.  
**Note:** Aim: To share best practices and experiences and also improve inter-operability. The 12th edition was held at Joint Base Lewis Mcchord, Washington (USA) in October 2021. During the exercise, both armies would jointly train, plan and execute a series of Special Operations, Counter Terrorist Operations, and Air Borne operations.



18. The 12th edition of the Defence Expo, India's flagship exhibition on Land, Naval and Homeland Security systems will be organised in **Gandhinagar, Gujarat**.  
**Note:** The event will be held between October 18 and 22, 2022. Theme: Path to Pride. Focus: Live demonstrations showcasing the equipment and skill set of the Armed Forces, DPSUs and Industry. The exhibition is in line with the vision of PM Modi to achieve self-reliance in defence and achieve export of \$5 billion by 2025.
19. A contingent of the Indian Air Force (IAF) has participated in a bilateral exercise named 'Udarashakti' with **Royal Malaysian Air Force (RMAF)**.  
**Note:** Indian Air Force is participating in the air exercise with Su-30 MKI and C-17 aircraft while the RMAF will be flying Su 30 MKM aircraft. The four days of exercise will witness the conduct of various aerial combat drills between the two Air Forces.
20. The Defence Minister, Rajnath Singh has handed over new weapons systems - F-INSAS, Nipun mines, LCA to the Indian army. The full form of F-INSAS is **Future Infantry Soldier As A System**.  
**Note:** F-INSAS is designed to transform the infantry soldier into a self-contained fighting machine. Nipun mines: It will act as the first line of defence against enemy infantry or tanks or infiltration attempts by terrorists. Landing Craft Assault (LCA): It helps the Army more efficiently mobilise its forces.
21. Indian army and Chinese Army will attend the Vostok 2022 military exercises that will be held in **Russia**.  
**Note:** Other participants: Belarus, Mongolia and Tajikistan. The strategic command and staff exercise will be held under the chief of Russia's General Staff, Valery Gerasimov, at 13 training grounds of the Eastern Military District. In 2021, India had attended ZAPAD 2021 drills in Russia in which 17 countries including China and Pakistan.
22. **3rd** edition of Ex VINBAX 2022 Bilateral Army Exercise between India and Vietnam has been concluded at Chandimandir, Haryana.  
**Note:** Theme of Ex VINBAX – 2022: Employment and deployment of an Engineer Company and a Medical Team under United Nations Contingent for Peacekeeping Operations. Focus: Strengthening mutual confidence and interoperability. The next edition of VINBAX will be hosted in Vietnam in 2023.
23. The Maritime Partnership Exercise (MPX) between the navies of India and **Australia** have been concluded.  
**Note:** INS Sumedha participated with HMAS Anzac in the exercise reaffirming the strong navy-to-navy links and interoperability between Indian Navy and Royal Australian Navy. The MPX included cross deck landing of helicopters, tactical manoeuvres and a farewell steam past. Indian Navy's INS Sumedha was docked at Perth in Australia to celebrate India's 76th Independence Day.
24. South Korea and the **United States** have started began their largest joint military drills, 'Ulchi Freedom Shield', and scheduled to end on 1st of September.  
**Note:** South Korea has also launched the four-day Ulchi civil defence drills separately, that is designed to boost government readiness. Aim: To normalise the combined exercises and boost deterrence against North Korea. The exercise also aimed at improving the country's preparedness to match the changing patterns of war.
25. As per the official sources, PM Modi will commission the India's first indigenously-built aircraft carrier (IAC) Vikrant on **September 2, 2022**.  
**Note:** The four trial phases of IAC Vikrant was completed on 10th July 2022. The IAC Vikrant was designed by Indian Navy's in-house Directorate of Naval Design (DND) and built by the Cochin Shipyard Limited. The IAC is 262 metres long, 62 metres wide and has a height of 59 metres. The construction of IAC Vikrant was began in 2009.
26. India has successfully test-fired VL-SRSAM from the Integrated Test Range (ITR), Chandipur off the Odisha coast. The full form of VLSRSAM **Vertical Launch Short Range Surface-to-Air Missile**.  
**Note:** The missile was tested by the Defence Research and Development Organisation (DRDO) and the Indian Navy. This missile is equipped with indigenous radio frequency (RF) seeker, intercepted the target with high accuracy. The missile system has been indigenously designed and developed by DRDO
27. **Indian Navy** has received the first made in India produced 30mm ammunition for AK-630 guns fitted on warships.  
**Note:** Satyanarayan Nuwal (CMD of Economic Explosives Limited) has handed over the first consignment of the ammunition to Navy Vice Chief Vice Admiral SN Ghormade. It achievement has been done in 12 months and all components are indigenous. It is the first time that the services have placed an order on the Indian private industry for the delivery of gun ammunition
28. India and **Tanzania** has decided to set up a task force to prepare a five-year roadmap to boost bilateral defence cooperation.  
**Note:** This decision was taken during wide-ranging talks between Defence Minister, Rajnath Singh and his visiting Tanzanian counterpart, Stergomena Lawrence Tax. Aim: To boost the bilateral defence ties as well as military-to-military cooperation. Defence Minister, Rajnath Singh has also invited Tax to the India-Africa Defence Dialogue and the DefExpo.
29. **Indian Coast Guard (ICG)** has concluded the 10th National Maritime Search and Rescue Exercise SAREX -22 in Chennai, Tamil Nadu.

**Note:** Theme of 10th edition of the biennial exercise is “Capacity Building towards Marine Passenger Safety”. This exercise was reviewed by Indian Coast Guard chief VS Pathania along with other agencies

and foreign participants. The two-day exercise was conducted under the aegis of the National Maritime Search and Rescue Board (NMSARB)

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# Features :

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