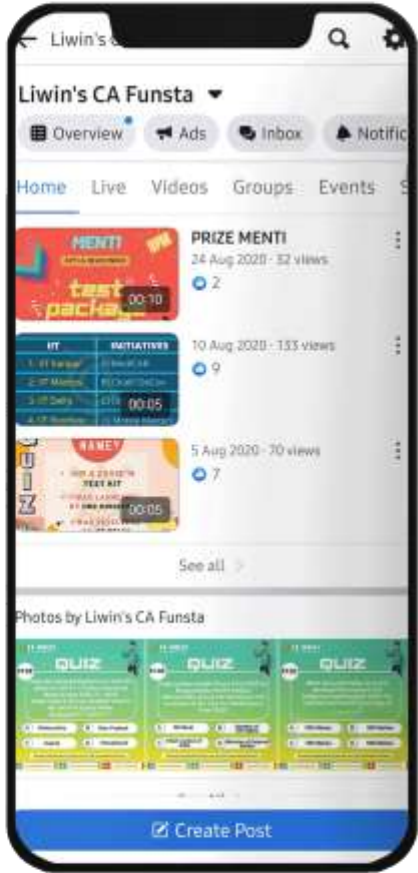
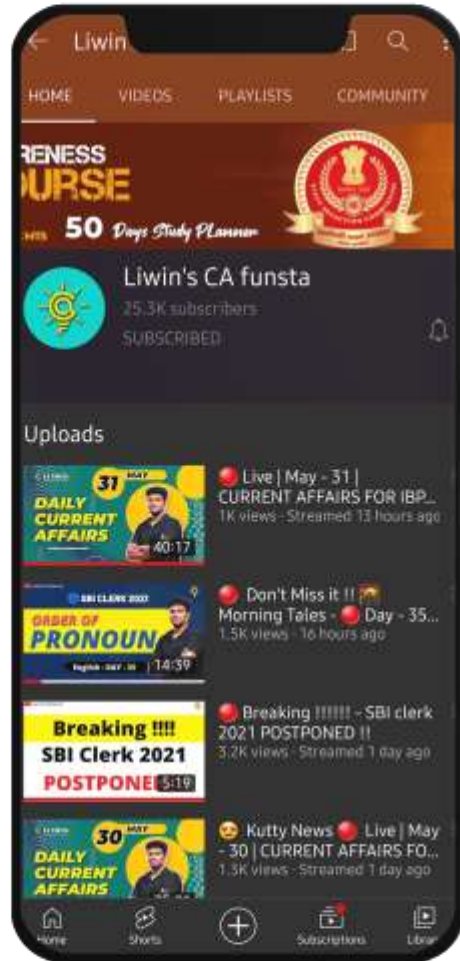


# Subscriptions



Liwin's CA Funsta



CA Funsta Channel



CA Funsta Channel  
CA Funsta-Mission Parents



CA Funsta Channel





# GRAND LAUNCH

## BUNDLE 2.0

+

## NEW FEATURE



Visit : [www.cafunsta.com](http://www.cafunsta.com)



CA FUNSTA  
The Best Solution For Current Affairs

**COMPUTER AWARENESS**  
E-BOOK (2021 EDITION)

FOR ALL COMPETITIVE EXAMS  
**COMPUTER AWARENESS**  
E-BOOK

- 250 + PAGES OF CONTENT
- WITH IMAGE ILLUSTRATION
- 150+ MCQ'S FOR PRACTICE

**OFFER** Rs.249  
**Rs.99/- ONLY**

**BUY NOW**

Visit : [www.cafunsta.com](http://www.cafunsta.com)

CA FUNSTA  
The Best Solution For Current Affairs

**BANKING AWARENESS**  
E-BOOK (2021 EDITION)

USEFUL FOR ALL BANK EXAM | INTERVIEW

**OFFER** Rs.249  
**Rs.119/-**

**BUY NOW**

Visit : [www.cafunsta.com](http://www.cafunsta.com)

FUNSTA'S  
**GENERAL AWARENESS**  
**SSC COURSE**

USEFULL FOR  
**SSC CHSL | SSC CGL | SSC MTS**

**50 Days Study Planner**

**Rs.249/-**

**BUY NOW**

[www.funstaedu.com](http://www.funstaedu.com)

# Bundle 2.0



## Bundle 2.0

**Monthly** → **Jan** →

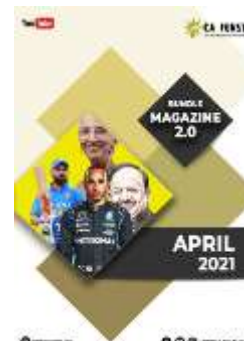
1. Magazine
2. Monthly Static Gk
3. 300 MCQ
4. Sectional Test
5. One Liners

**For Exam** →

**SBI Clerk CA Bundle**  
**IBPS RRB PO**  
**IBPS RRB CLERK**  
**IBPS PO / CLERK**



# Bundle 2.0





## Bundle 2.0

# PRICE

- SBI Clerk
- IBPS RRB PO
- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
- RBI asst ( All Exams)

~~RS. 299/-~~

**RS. 199/-**

**( FIRST 3 DAYS ONLY )**





# Bundle 2.0

New Feature

**PURCHASE FUNSTA CARD ONCE – ACCESS ALL MATERIALS**



**RS.399/-**

**Validity – 6 Months ( Until Feb )**

**SAVE Rs.547 /-**







**4 hours MARATHON for English!!**

**Sure shot Questions**

# Important Days



➤ **World Chess Day is observed on which date?**

- A) July 20
- B) July 14
- C) July 15
- D) July 16
- E) July 17

**Answer**

**A) July 20**



# Important Days



## Explanation

- On July 20 the International Chess Federation commemorates World Chess Day, which was created in 1924 by the Federation Internationale des Echecs (FIDES).
- World Chess Day encourages more people to play and enjoy the game.
- Chess is a strategic board game in which two players compete to capture the other's king on a 64-square checkerboard.
- Chess is a popular activity among adults and children alike.



# Important Days



## World Chess Day: History

- Chess was created in India around the fifth century.
- It was given the name "Chaturanga" at first.
- Without a doubt, this is one of the era's earliest games.
- Later, the game moved to Persia, and when the Arabs invaded Persia, chess became an important part of the Muslim population's existence, and it spread to Southern Europe from there.
- In addition, the game's time system was created in 1861, along with strict regulations.



# Important Days



## World Chess Day: History

- FIDE, often known as the World Chess Foundation, was founded on July 20, 1924, at the ninth Summer Olympic Games in Paris, France.
- International Chess Day was established on July 20, 1966, to commemorate FIDE's founding.
- The concept of celebrating International Chess Day on July 20th was presented by UNESCO.
- The first modern chess tournament was conducted in London in 1851, and it was won by German Adolf Anderssen.
- Chess competitions are now contested all over the world.



➤ **Who has been named as the AIFF Women's 'Footballer of the Year'?**

- A) Bala Devi
- B) Sneha Devi
- C) Siva Devi
- D) Satya Devi
- E) Suba Devi

**Answer**

**A) Bala Devi**



## Explanation

- Indian team forward Bala Devi has been named as the AIFF Women's 'Footballer of the Year', with young gun Manisha winning the 'Emerging Player' award for the 2020-21 season.
- This marks the third time that the mercurial striker has bagged the award, having previously won it two years in a row in 2014 and 2015. Currently playing for Rangers FC in Scotland, Bala made her debut for the team in February last year and created history as she scored her first competitive goal for them in December.
- She remains the first Indian woman footballer to sign a professional contract in Europe.



## Explanation

- The 19-year-old Manisha, who is also a forward, won the award for the first time. A former India U-17 and U-19 international, Manisha made her senior national team debut against Hong Kong in 2019 and since then, she has gone on from strength to strength.
- She also received the Emerging Player of the Tournament Award at the 2019-20 Indian Women's League, where she played a key role in Gokulam Kerala FC's run to the title.
- Both the winners were chosen by the national team head coach Maymol Rocky in consultation with All India Football Federation's interim technical director Savio Medeira.





## Explanation

- Meanwhile, the AIFF Award for the best referee went to Tejas Nagvenkar while Sumanta Dutta was adjudged the best assistant referee.



➤ **The Asian Football Confederation (AFC) and the Local Organising Committee (LOC) launched the logo for the 2022 Women's Asian Cup. This game is started in which date?**

- A) January 23
- B) January 24
- C) January 20
- D) January 26
- E) January 27

**Answer**

**C) January 20**



## Explanation

- The Asian Football Confederation (AFC) and the Local Organising Committee (LOC) launched the logo for the 2022 Women's Asian Cup, which is scheduled to be held in India from January 20 to February 6.
- The 2022 edition will see an expanded 12 teams competing for continental supremacy -- four more than the last four editions -- and will feature a newly-introduced quarter-final stage for the first time in Asian women's football history.



## Explanation

- The concept of the 'swirl' surrounding the trophy was inspired by the national flags and colours of playing kits in Asia, and the stadiums in which the AFC Women's Asian Cup is played in and "celebrates cultural diversity and the unwavering support and enthusiasm of fans" for their national teams.
- The premium finishing pays tribute to the AFC Women's Asian Cup, which delivers the highest level of women's football in the continent while providing an unrivalled stage as the qualifying tournament for the FIFA Women's World Cup.



## Explanation

- Five Asian teams will clinch their spots to join Australia during the tournament in India and two intercontinental playoff places are also up for grabs ahead of the historic cross Confederation and newly expanded 32-team 2023 FIFA Women's World Cup in Australia/New Zealand.
- In addition, local elements of the host member association have been infused into the India tournament specific logo.



## Explanation

- The maroon in logo takes inspiration from the Warli artworks – a tribal art form mostly preserved by the tribal people from the northern Sahyadri ranges in India and in the host state of Maharashtra, where the hue of red and maroon often forms the base of the paintings.
- Similarly, the silver in the logo is a testimony to the importance of silver jewellery in Indian households and the beauty and elegance of the metal.



## Titbits

AFC

Abbreviation: Asian Football Confederation

President: Salman Bin Ibrahim Al-Khalifa

Headquarters: Kuala Lumpur, Malaysia

Founded: 8 May 1954



➤ **IM Neelash Saha is related to which sports?**

- A) Volleyball
- B) Hockey
- C) Table Tennis
- D) Tennis
- E) Chess

**Answer**

**E) Chess**





## Explanation

- IM Neelash Saha and WIM Arpita Mukherjee won the National Junior Open Chess Championship in Boys and Girls sections as they scored 7.5 points and 6.5 points respectively out of 8 rounds, which were organised virtually and concluded.
- The two-day championship, organised by Sara Bangla Daba Sangstha, affiliated to All India Chess Federation, the State Junior Open & Girls (Combined) Online Chess Championship.
- Due to Covid-19 pandemic, the tournament was organised online over Tornelo platform.
- This was the selection tournament for the forthcoming National Junior Open and Girls Tournament.



## Explanation

- Altogether 133 players including IM Kaustav Chatterjee, IM Mitrabha Guha, IM Aronyok Ghosh, WCM Brisya Mukherjee and Samriddhaa Ghosh took part in this championship, according to Sara Bangla Daba Sangstha secretary Tushar Chatterjee



➤ **Who won the British Grand Prix?**

- A) Lando Norris
- B) Max Verstappen
- C) Valtteri Bottas
- D) Sergio Pérez
- E) Lewis Hamilton

**Answer**

**E) Lewis Hamilton**



## The British Grand Prix

Rank	Name	County	Company
1	Lewis Hamilton	UK	Mercedes
2	Charles Leclerc	Monaco	Mercedes
3	Valtteri Bottas	Finland	Mercedes



# OBITUARY



➤ **Danish Siddiqui passed away. He was related to which field?**

- A) Businessman
- B) Scientist
- C) Journalist
- D) Politician
- E) Actor

**Answer**

**C) Journalist**



# OBITUARY



## Explanation

- Reuters journalist Danish Siddiqui was killed while covering a clash between Afghan security forces and Taliban fighters near a border crossing with Pakistan.
- Afghan special forces had been fighting to retake the main market area of Spin Boldak when Siddiqui and a senior Afghan officer were killed in what they described as Taliban crossfire.



➤ **Multilink announces tie-up with which payments Bank to build 4,000+ business correspondent agent network in India?**

- A) India Post Payments Bank
- B) Fino Payments Bank
- C) Jio Payments Bank
- D) Paytm Payments Bank
- E) NSDL Payments Bank

**Answer**

**E) NSDL Payments Bank**



## Explanation

- In a move to boost the banking facilities in rural and semi-urban areas in the country, NSDL payments bank has announced a strategic partnership with Multilink.
- In a press note issued recently, Multilink, one of India's fastest-growing fintech companies with a network of 1,00,000+ agents spread across India, said it will begin its strategic partnership with NSDL payments bank to build agent points across India, and the strategic tie-up will also result in providing banking facilities to rural and urban areas through NEO banking systems.





## Explanation

- The company believes that this branchless banking tie-up will give a boost to digitization and more people will be able to avail themselves and use banking facilities from their neighbourhood.
- Currently, multilink has more than 1,00,000 agents, 3,000 distributors, 200 mass distributors, more than 60 API partners, and still growing.
- Multilink is associated with some of the top organizations of India namely – IRCTC, Bank of India, Yes Bank Limited, MTDC, IATA, TATA AIG, Kotak life, UTI (Pan card), and many more.



## Explanation

- After all these successful collaborations, Multilink is now collaborating with NSDL Payments Bank.
- NSDL Payments Bank is the first and largest depository in India, that has been simplifying financial and investment journeys for more than 2 decades by utilizing the advantages of NEO banking.



## **Titbits**

NSDL Payments Bank  
Headquarters: Mumbai, Maharashtra  
CEO: Mr. Ashutosh Singh



➤ **Which Insurance company announced the launch of Optima Secure, a new health indemnity health insurance product that seeks to redefine the value customers can get from their insurance plan?**

- A) Cholamandalam MS General Insurance
- B) Bajaj Allianz General Insurance.
- C) ICICI Lombard General Insurance
- D) Apollo Munich Health Insurance
- E) HDFC ERGO General Insurance

**Answer**

**E) HDFC ERGO General Insurance**



## Explanation

- The new policy offers coverage of 4 times the sum insured at no additional charge
- Secure, Plus, Protect and Restore benefit work seamlessly to give customers tremendous value.
- Customers can get up to 50% discount with an optional value buy deductible HDFC ERGO General Insurance, India's leading non-life insurance company in the private sector, announced the launch of Optima Secure, a new health indemnity health insurance product that seeks to redefine the value customers can get from their insurance plan.



## Explanation

- The product has the Secure, Plus, Protect, and Restore benefits built-in that combine seamlessly to offer customers up to 4 times their sum insured at no additional charge while guaranteeing coverage for listed non-medical expenses.
- The policy offers 4 distinct features: Secure Benefit - doubles the insurance cover instantly and automatically on purchase of the policy.
- Plus benefit - increases the base coverage automatically by 50% after 1 year and to 100% after 2 years, even if there is a claim.



## Explanation

- Restore Benefit - if you run out of coverage, the policy will restore your base coverage up-to 100%.
- Protect benefit - ensures Zero deduction on consumables and listed non-medical expenses.
- The product also offers customers discounts of up to 50%, should they choose to pay a small amount from their own pocket in the event of a claim.
- The Secure, Plus, Protect, and Restore benefits work together to give customers 4 times the coverage.
- The product offers broad coverage from 5 Lacs to 2 Crore.



## Explanation

- With the value buy option, customers can get more than a 50% discount.
- They can access cashless services at nearly 10,000 hospitals across the country.
- In Optima Secure, there is a coverage level and premium level available that is right for every individual and family.





## **Titbits**

HDFC ERGO General Insurance  
Headquarters: Mumbai, Maharashtra  
MD & CEO: Ritesh Kumar



➤ **World Bank signs how much amount to support Resilient Kerala Program?**

- A) \$125 million
- B) \$135 million
- C) \$145 million
- D) \$155 million
- E) \$165 million

**Answer**

**A) \$125 million**



## Explanation

- The Government of India, the Government of Kerala and the World Bank have signed a \$125 million program to support Kerala's preparedness against natural disasters, climate change impacts, disease outbreaks, and pandemics.
- The Resilient Kerala Program will focus on two key areas.
- First, it will incorporate disaster risk planning in the master plans of urban and local self-governments to ease financial constraints on the state government when faced with unexpected shocks.
- Second, it will help make the health, water resources management, agriculture, and road sectors more resilient to calamities.



## Explanation

- The agreement was signed by Rajat Kumar Mishra, Additional Secretary, Department of Economic Affairs, Ministry of Finance on behalf of the Government of India; Rajesh Kumar Singh, Additional Chief Secretary on behalf of the Government of Kerala; and Junaid Ahmad, Country Director, India on behalf of the World Bank.
- The program is part of a programmatic series of Bank-financed operations in the state.



## Explanation

- The First Resilient Kerala Development Policy Operation (DPO) approved in June 2019 undertook several initiatives.
- It helped the state draft a River Basin Conservation and Management Act, which will conserve and regulate water resources and ensure their sustainable management, allocation, and utilization.
- It also introduced climate-resilient agriculture, risk-informed land use, and disaster management planning.
- The program laid the foundations for a 5-year State Partnership Framework.



## Titbits

World Bank

Founded: 1944

Members: 189 countries (IBRD), 173 countries (IDA)

Hq: Washington D.C, US

Head: David Malpass

Kerala

Capital: Thiruvananthapuram

CM: Pinarayi Vijayan

Governor: Arif Mohammed Khan



➤ **Which Bank announced a strategic alliance with SMC Global Securities Limited for offering online trading services to customers?**

- A) Canara Bank
- B) DBS Bank India
- C) ICICI Bank
- D) HDFC Bank
- E) Dhanlaxmi bank

**Answer**

**E) Dhanlaxmi bank**



## Explanation

- The Dhanlaxmi bank announced a strategic alliance with SMC Global Securities Limited for offering online trading services to customers.
- The tie-up will offer an integrated 3-in-1 account, comprising a Savings, Demat and Trading account providing a hassle free and convenient trading experience to the Dhanlaxmi Bank customers through the portal "www.smctradeonline.com apart from mobile trading app (SMC ACE) and desktop based software.





## Explanation

- This tie up will help SMC Global increase its client base by leveraging upon the banks deep presence in Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana and other parts of the country.
- Dhanlaxmi Bank Ltd, incorporated in 1927, is a private sector bank headquartered in Thrissur in Kerala.
- The bank has 245 branches and 257 ATMs spread over the Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Maharashtra, Gujarat, Delhi, West Bengal, Madhya Pradesh, Punjab, Uttar Pradesh, Rajasthan, Chandigarh, and Haryana.



## **Titbits**

Dhanlaxmi Bank  
Headquarters: Thrissur , Kerala  
MD & CEO: J K Shivan  
Tagline: Tann Mann Dhan



➤ **Paytm Payments Bank enables its customers to open fixed deposits with partner which bank?**

- A) Canara Bank
- B) DBS Bank India
- C) IndusInd Bank
- D) HDFC Bank
- E) Dhanlaxmi bank

**Answer**

**C) IndusInd Bank**



## Explanation

- Digital payments and financial services firm Paytm said Paytm Payments Bank's customers can now make instant payments through its payment gateway using balances available in their fixed deposit account held with its partner bank, IndusInd Bank.
- Paytm Payments Bank enables its customers to open fixed deposits with partner IndusInd Bank.
- Paytm Payments Bank's customers will be levied no charges or penalties for premature liquidation of the FDs opened in association with IndusInd Bank.



## Titbits

IndusInd Bank

Hq: Pune, Maharashtra

CEO: Sumant Kathpalia

Tagline: We make You Feel Richer, We Care DilSe

Paytm Payments Bank

Headquarters: Noida, U.P

MD & CEO: Renu Satti



➤ **Which bank launched Covid Crisis Support Scholarship for students who have been impacted by Covid19?**

- A) Canara Bank
- B) DBS Bank India
- C) IndusInd Bank
- D) HDFC Bank
- E) Dhanlaxmi bank

**Answer**

**D) HDFC Bank**



## Explanation

- HDFC Bank launched Covid Crisis Support Scholarship for students who have been impacted by Covid19.
- The scholarship is part of Parivartan, HDFC Bank's umbrella for its social responsibility.
- The scholarship programme is meant for school students as well as those pursuing UG, PG and diploma courses.
- Under this scholarship scheme, students will be provided with a one-time financial assistance ranging from Rs 15,000 to Rs 75,000.



## Explanation

- The programme is available to students who have lost either or both of their parent(s), earning family member(s) have lost their employment (or livelihood) during the pandemic.
- The bank has created a corpus of Rs 9 crore for the Parivartan Covid Crisis Support Scholarship.
- The Parivartan Covid Crisis Support Scholarship will help around 3,200 students under two categories:
- School (from class 1 to 12) covering around 1,800 students
- College (diploma, graduation & PG courses) covering around 1,400 students







## **Titbits**

HDFC Bank

Hq: Mumbai, Maharashtra

Tagline: We Understand Your World

CEO: Sashidhar Jagdishan



➤ **Which bank has signed MoU with NABARD to boost ongoing developmental initiatives linked to priority sector lending in Maharashtra?**

- A) Canara Bank
- B) Bank of Maharashtra
- C) IndusInd Bank
- D) HDFC Bank
- E) Dhanlaxmi bank

**Answer**

**B) Bank of Maharashtra**



## Explanation

- Bank of Maharashtra (BoM) has signed Memorandum of Understanding (MoU) with National Bank for Agriculture & Rural Development (NABARD) to boost ongoing developmental initiatives linked to priority sector lending in Maharashtra.
- The MoU envisages joint initiatives for the benefit of farmers, farmer producer organisations, joint liability groups, self-help groups, rural artisans, weavers, agripreneurs, agri start-ups, micro, small and medium enterprises in the State



## Explanation

- BoM is the convener of State Level Bankers' Committee (SLBC) for Maharashtra.
- Each State/ Union Territory in the country has a Bankers' Committee.
- The Committee is an apex inter-institutional forum to create adequate coordination machinery in a State for its development.



## Titbits

Bank of Maharashtra  
Hq: Pune, Maharashtra  
CEO: A S Rajeev  
Tagline: One Family One Bank

## NABARD

Abbreviation: National Bank for Agriculture and Rural Development  
Recommendation Committee: B.Sivaramman Committee  
Act: National Bank for Agriculture and Rural Development Act 1981  
Founded: 12 July 1982  
Headquarters: Mumbai, Maharashtra  
Chairman: Govinda Rajulu Chintala



➤ **Which Bank and HPCL launch 'ICICI Bank HPCL Super Saver' co-branded Credit Card?**

- A) ICICI Bank
- B) Bank of Maharashtra
- C) IndusInd Bank
- D) HDFC Bank
- E) Dhanlaxmi bank

**Answer**

**A) ICICI Bank**



## Explanation

- ICICI Bank announced the launch of a co-branded credit card with Hindustan Petroleum Corporation Limited (HPCL) to enable users to get benefits and reward points of using multiple credit cards in one.
- Named, 'ICICI Bank HPCL Super Saver Credit Card', the card offers best-in-class rewards and benefits to customers on their everyday spends on fuel as well as other categories including electricity and mobile, departmental stores like Big Bazaar and D-Mart, and e-commerce portals, among others.
- Powered by VISA, the card is unique among its peers which typically offer benefits on only one category of spends.



## Explanation

- Customers can apply for the 'ICICI Bank HPCL Super Saver Credit Card' through the Bank's internet banking platform or the mobile banking app, iMobile Pay.
- They get a digital card in a 100% contactless and paperless manner.
- The physical card is also sent to the customer by ICICI Bank within a few days.
- Further, customers can manage their transaction setting and credit limit conveniently on iMobile Pay app.
- Additionally, they can upgrade their existing ICICI Bank credit card to 'ICICI Bank HPCL Super Saver Credit Card' using iMobile Pay and internet banking.





## **Titbits**

ICICI Bank

Headquarters: Mumbai, Maharashtra

MD & CEO: Sandeep Bakshi

Tagline: Hum Hai Na, Khayal Apka



➤ **Which organisation introduced a benefit-based health insurance policy, Arogya Rakshak?**

- A) RBI
- B) SIDBI
- C) SEBI
- D) IRDAI
- E) LIC

**Answer**

**E) LIC**



## Explanation

- Life Insurance Corporation of India or LIC introduced a benefit-based health insurance policy, Arogya Rakshak.
- The policy is a non-linked, non-participating, regular premium, individual health insurance
- The Arogya Rakshak policy is different from the regular comprehensive health insurance in terms of method of payment reimbursement.
- Generally, the comprehensive health policies reimburse the actual cost incurred on the medical treatment, up to the limit of the sum insured.
- On the other hand, the Arogya Rakshak policy pays a lump sum benefit equal to the sum insured irrespective of actual medical treatment costs.



## Explanation

- Individuals can insure themselves (as the principal insured), their spouse, all children, and parents under one policy.
- The policy is available for principal insured/spouse/parents aged between 18 and 65, and children of age 91 days to 20 years.
- The cover period available for principal insured/spouse/parents is up to 80 years, while the same is available for children up to 25 years only.



## Explanation

- Some of the benefits of the policy are listed below
  - ✓ Flexible benefit limit to choose from
  - ✓ Flexible premium payment options
  - ✓ Valuable financial protection is available in the case of hospitalisation, surgery, etc.
  - ✓ Lump-sum benefit irrespective of actual medical costs
  - ✓ Increasing health cover by way of Auto Step-up Benefit and No Claim Benefit.
  - ✓ Suppose more than one member are covered under a policy. In that case, a premium waiver for other insureds is available in case of unfortunate death of the principal insured, i.e. the policyholder at the inception of the policy.



## Explanation

- ✓ Premium waiver benefit for one year in the event of any insured undergoing surgery falling under Category I or Category II for certain major surgical benefits.
- ✓ Ambulance facility, health check-up benefit is available
- Besides, optional riders such as new term assurance rider and accident benefit rider are available under the policy



## **Titbits**

Life Insurance Corporation  
Headquarters: Mumbai, Maharashtra  
Chairman: M R Kumar



➤ **Which Bank has signed a memorandum of understanding (MoU) with the Indian Navy for salary accounts?**

- A) ICICI Bank
- B) Bank of Maharashtra
- C) IndusInd Bank
- D) HDFC Bank
- E) Kotak Mahindra Bank

**Answer**

**E) Kotak Mahindra Bank**





## Explanation

- Kotak Mahindra Bank said it has signed a memorandum of understanding (MoU) with the Indian Navy for salary accounts.
- The MoU enables the bank to offer its salary account proposition to all personnel of the Indian Navy—both serving and retired.
- The bank said it will also offer special salary account benefits to the Indian Navy.
- The signing ceremony took place in New Delhi and was jointly chaired by Commodore Neeraj Malhotra (commodore pay and allowances) of the Indian Navy and Parminder Varma, business head (corporate salary) at Kotak Mahindra Bank.





## **Titbits**

Kotak Mahindra Bank

Hq: Mumbai

MD and CEO: Udaykotak

Tagline: Let's make money simple, Ab Kona KonaKotak



# BOOKS AND AUTHORS



➤ **Endlessly Green is authored by whom?**

- A) Tony Saich
- B) Abhay K
- C) Savita Hiremath
- D) Tahira Kashyap Khurrana
- E) Shri J.S. Iftheckhar

**Answer**

**C) Savita Hiremath**



# BOOKS AND AUTHORS



## Explanation

- Endlessly Green is Authored by Savita Hiremath & Published by Simon & Schuster
- Space. Life. Matter: The Coming of Age of Indian Science is Authored by Hari Pulakkat Hachette India.



# APPOINTMENTS



➤ **Shiv Nadar is appointed as Chairman of which company?**

- A) Facebook India
- B) Google India
- C) Emeritus
- D) Visa India
- E) Mastercard India

**Answer**

**C) Emeritus**



# APPOINTMENTS



## Explanation

- Shiv Nadar, a pioneer in the Indian IT sector, has stepped down as the managing director and board member of HCL Technologies, a year after handing over the reins of the IT major to his daughter, Roshni Nadar Malhotra.
- In July last year, Nadar had stepped down from the chairman's role and Roshni succeeded him, becoming the first woman to chair a listed Indian IT firm
- The company has appointed C Vijayakumar, president and CEO of the company, as the managing director with a title of CEO and MD for a term of five years with effect from July 20.
- Shiv Nadar, who has completed 76 years of age, will now take on the role of Chairman Emeritus and Strategic Advisor to the company's board.



➤ **Which IIT develops first-of-its-kind Oxygen rationing device – AMLEX?**

- A) IIT Ropar
- B) IIT Kharagpur
- C) IIT Kanpur
- D) IIT Hyderabad
- E) IIT Madras

**Answer**

**A) IIT Ropar**



## Explanation

- To increase the life of medical oxygen cylinders threefold, the Indian Institute of Technology, Ropar has developed a first-of-its-kind Oxygen Rationing Device – AMLEX that supplies a required volume of oxygen to the patient during inhalation and trips when the patient exhales CO<sub>2</sub>.
- This process saves oxygen which otherwise unnecessarily get wasted.
- So far, during exhalation, the oxygen in the oxygen cylinder/pipe is pushed out along with the exhaled CO<sub>2</sub> by the user.
- This leads to wastage of a large volume of oxygen in long run.





## Explanation

- In addition to this, a large volume of oxygen escapes from the openings of the mask to the environment in the resting period (between inhalation and exhalation) due to the continuous flow of life-saving gas in the mask.
- As we have seen the demand for medical oxygen has jumped manifold amid the second wave of Covid-19, the device would help in stopping the unwanted wastage of the same.
- It has been developed by PhD students of the Biomedical Engineering Department of the institution - Mohit Kumar, Ravinder Kumar and Amanpreet Chander under the guidance of Dr Ashish Sahani, Assistant Professor, Department of Biomedical Engineering.



➤ **Prasar Bharati and the which IIT established a Center of Excellence for Media and Broadcasting Technologies?**

- A) IIT Ropar
- B) IIT Kharagpur
- C) IIT Kanpur
- D) IIT Hyderabad
- E) IIT Madras

**Answer**

**C) IIT Kanpur**



## Explanation

- As a follow up to the Memorandum of Understanding, MOU, signed between Prasar Bharati, India's Public Service Broadcaster and the Indian Institute of Technology Kanpur (IIT Kanpur), a Center of Excellence for Media and Broadcasting Technologies will be established at IIT Kanpur.
- Subsequent to the collaboration agreement, three areas have been identified to be taken up under the aegis of the Center of Excellence – Direct to Mobile Broadcasting and Convergence with emerging 5G standards, Artificial Intelligence and advanced algorithms for audio-visual media.



## Explanation

- The following research projects will be taken up by IIT Kanpur in these three areas leveraging funding provided by Prasar Bharati:
  - ✓ Next Generation Broadcast Technology Trial (Direct to Mobile Broadcasting, Convergence with 5G)
  - ✓ Automatic Speech Recognition for Speech Subtitling (Making Broadcast Content in various Indian Languages Accessible)
  - ✓ Archival Content Retrieval through Audio and Text Query



## Explanation

- With content consumption in India increasingly shifting to smartphones and video consumption becoming the key driver of mobile data growth in India, it becomes imperative to bring direct broadcasting capabilities to mobile phones.
- It is anticipated that broadcast capable smartphones and mobile phones will be able to stream multiple high-quality video/audio services optimally utilizing valuable spectrum and easing the burden on cellular networks.
- Prasar Bharati and IIT Kanpur will explore the development of direct to mobile broadcasting capabilities with an aim to align these emerging technologies with the global standards for 5G.



## Explanation

- India as the largest open markets for digital video content and smartphones will benefit immensely from the indigenous development of converged 5G standards for direct to mobile broadcasting paving the way for an Aatmanirbhar Bharat as envisioned by Prime Minister Narendra Modi.
- In a future scenario where both audio and video broadcast content can be directly delivered to smartphones and mobile-phones over a common broadcast infrastructure, India will also be able to establish global leadership in convergence between Radio and Television broadcasting.



➤ **Which country chairs 2021 BRICS meeting of Contact Group on Economic and Trade Issues?**

- A) Russia
- B) China
- C) Brazil
- D) Australia
- E) India

**Answer**

**E) India**



## Explanation

- BRICS Members agreed to take forward India's proposals circulated in the 2021 BRICS meeting on Contact Group on Economic and Trade Issues (CGETI).
- The meeting of the CGETI was held from July 12-14, 2021.
- During the three day meeting, the BRICS Members deliberated on the following proposals circulated by India, for strengthening and increasing the intra-BRICS cooperation and trade





## Explanation

- BRICS Members agreed to take forward India's proposals to finalise them before the BRICS Trade Ministers' meeting, which will be chaired by Indian Commerce and Industry Minister Piyush Goyal on September 3, 2021.
- BRICS members also agreed to India's three more proposals to strengthen trade and economy – a BRICS trade fair to showcase and to have buyer and sellers virtual meet from August 16-18, 2021; a roundtable of BRICS MSMEs on July 22, 2021 and two workshops on Services Trade Statistics to be held on July 16, 2021 and August 13, 2021.



➤ **The Sarang Helicopter Display Team of the Indian Air Force is all set to perform for the first time at the MAKS International Air Show held in which country?**

- A) Russia
- B) China
- C) Brazil
- D) Australia
- E) India

**Answer**

**A) Russia**



## Explanation

- The Sarang Helicopter Display Team of the Indian Air Force is all set to perform for the first time at the MAKS International Air Show held at Zhukovsky International Airport, Russia.
- The air show is scheduled from 20th July to 25 July this year
- The Sarang Team was formed in 2003 at Bangalore and its first international display was at the Asian Aerospace Airshow at Singapore in 2004.
- Since then, Sarang has represented Indian aviation at air shows and ceremonial occasions in UAE, Germany, UK, Bahrain, Mauritius and Sri Lanka till date.



# INTERNATIONAL AFFAIRS



## **Titbits**

Russia

Capital: Moscow

Currency: Russian Ruble



➤ Which organization develops  
High Strength Metastable Beta Titanium Alloy?

- A) CII
- B) CCI
- C) NPCI
- D) NTPC
- E) DRDO

**Answer**

**E) DRDO**



## Explanation

- Defence Research and Development Organisation (DRDO) has indigenously developed a High Strength Metastable Beta Titanium Alloy containing Vanadium, Iron and Aluminium, Ti-10V-2Fe-3Al on an industrial scale for applications in aerospace structural forgings.
- It has been developed by the Defence Metallurgical Research Laboratory (DMRL), a premier Hyderabad based laboratory of DRDO.
- These alloys are already being used by many developed nations in recent times as a beneficial substitute for the relatively heavier traditional Ni-Cr-Mo structural steels to achieve weight savings.



## Explanation

- The excellent forge ability of high strength-to-weight ratio Ti-10V-2Fe-3Al alloy facilitates the manufacture of intricately configured components for aerospace applications with the potential for significant weight savings.
- Some of the components which may be forged from this alloy include slat/flap tracks, landing gear, and drop a link in landing gear – among several others.
- The high strength beta titanium alloys are unique due to their higher strength, ductility, fatigue, and fracture toughness – making them increasingly attractive for aircraft structural applications.



## Explanation

- Furthermore, their relatively lower lifetime cost, owing to superior corrosion resistance in comparison to steel, is an effective trade-off to justify the use of this expensive material in India too.
- The DMRL has carried out raw material selection, alloy melting, thermo-mechanical processing, ultrasonics-based Non-Destructive Evaluation (NDE), heat treatment, mechanical characterization, and type certification in active collaboration with several agencies.





## Explanation

- Aeronautical Development Agency (ADA) has identified over 15 steel components that may be replaced by Ti-10V-2Fe-3Al alloy forgings in the near future with a potential of 40% weight savings.
- The landing gear drop link is the first component forged successfully by ADA at HAL, Bengaluru with DMRL's involvement and duly certified for airworthiness.



## **Titbits**

DRDO

Abbreviation: Defence Research and Development Organisation

Founded: 1958

Headquarters: New Delhi, Delhi

Chairman: G. Satheesh Reddy



➤ **NSE Foundation in partnership with the which organisation and UNICEF has launched a program to spread awareness on COVID-19 vaccination in India?**

- A) ICCI
- B) SIDBI
- C) NHPC
- D) CCI
- E) NITI Aayog

**Answer**

**E) NITI Aayog**



## Explanation

- NSE Foundation, a subsidiary of the National Stock Exchange (NSE), in partnership with the NITI Aayog and UNICEF has launched a program to spread awareness on COVID-19 vaccination in India.
- The program will unite the efforts of grassroots-level partners and the local district administration to facilitate increased vaccination in remote districts of India which include Nandurbar and Osmanabad in Maharashtra, Karauli in Rajasthan, Ramanathapuram in Tamil Nadu, and Kiphire in Nagaland



## Explanation

- The project -- CAVACH (COVID-19 and Vaccination Assistance Campaign for Health -- unites more than 30 community-based organizations on a single platform to address issues of vaccine hesitancy and resistance across five aspirational districts to improve COVID-19 immunization numbers.



## **Titbits**

NITI Aayog

Abbreviation: National Institution for Transforming India Aayog

Founded: 2015

Hq: New Delhi, Delhi

CEO: Amitabh Kant

## **UNICEF**

Abbreviation: The United Nations Children's Fund

Founded: 1946

Headquarters: New York, United States

Head: Henrietta H. Fore



➤ **World Universities Summit 2021 to be inaugurated by Vice-President of India & which Minister?**

- A) Sports Minister
- B) Environment Minister
- C) Defence Minister
- D) Home Minister
- E) Education Minister

**Answer**

**E) Education Minister**



## Explanation

- The World Universities Summit 2021 On "Universities of the Future: Building Institutional Resilience, Social Responsibility and Community Impact" Organised by O.P. Jindal Global University from 21st - 23rd July will be inaugurated Shri M. Venkaiah Naidu, Hon'ble Vice-President of India in the august presence of Shri Dharmendra Pradhan, Hon'ble Union Minister of Education, Professor (Dr.) D.P. Singh, Chairman, University Grants Commission (UGC), and Naveen Jindal, Founding Chancellor, O.P. Jindal Global University.





## Explanation

- This summit will witness 150+ Thought leaders from 6 continents and 25+ Countries.
- Institutional heads from over 100 universities will be represented at the summit including 31 Vice-Chancellors, 28 Presidents & Rectors, 21 Provosts, Deputy/Associate/Executive Vice Chancellors & Vice/Associate Provosts, 25 Deputy/Vice/Executive/Presidents & Rectors; 34 Sessions have been planned: 27 Thematic Sessions, 2 Special Dialogues, 2 Distinguished Public Lectures and 3 Keynote Addresses.



## Explanation

- Representation from leading Universities and Colleges across Australia, Brazil, Canada, China, Columbia, Ecuador, France, Germany, Ghana, Hong Kong SAR, India, Israel, Italy, Japan, Malaysia, New Zealand, Pakistan, Russia, South Africa, South Korea, Spain, Taiwan, Thailand, the Netherlands, the United Kingdom, the United States of America. JGU has partnered with 6 Global Education Networks for this event - Association of Commonwealth Universities (ACU), Association of Indian Universities (AIU), Coursera, International Cooperation Group of Brazilian Universities (GCUB), STAR Scholars Network, UpGrad.



## Explanation

- Over 30 themes related to Universities and Higher Education across the world will be discussed at this summit.
- There will be presence of Senior Leadership from National, Regional and International organizations including Association of Commonwealth Universities (ACU), World Bank, Association of American Universities and Colleges, American Association of Community Colleges, Times Higher Education, Quacquarelli Symonds, International Association of Universities, World Wide Fund, Society for Transnational Academic Research (STAR) Network.



## Explanation

- The Summit is in partnership with 6 Global Education Networks - Association of Commonwealth Universities (ACU), Association of Indian Universities (AIU), Coursera, International Cooperation Group of Brazilian Universities (GCUB), the STAR Scholars Network and UpGrad.
- The three-day virtual event with global leaders of higher education will help to reimagine the 'Universities of the Future' and strengthen their vision and commitment towards institutional resilience, social responsibility and community impact.
- This story is provided by OP Jindal University.



## Titbits

Education; and Skill Development and Entrepreneurship

Minister: Shri Dharmendra Pradhan

Constituency: Rajya Sabha MP, Madhya Pradesh



➤ **Which company will build the nation's first 'green hydrogen' plant at Mathura refinery?**

- A) ICC
- B) BEL
- C) BPCL
- D) HPCL
- E) IOC

**Answer**

**E) IOC**



## Explanation

- India's largest oil firm IOC will build the nation's first 'green hydrogen' plant at its Mathura refinery, as it aims to prepare for a future catering to the growing demand for both oil and cleaner forms of energy.
- Indian Oil Corporation (IOC) has drawn a strategic growth path that aims to maintain focus on its core refining and fuel marketing businesses while making bigger inroads into petrochemicals, hydrogen and electric mobility over the next 10 years



## Explanation

- Hydrogen is the latest buzz for meeting the world's energy needs.
- Hydrogen, in itself, is a clean fuel but manufacturing it is energy-intensive and has carbon byproducts.
- Brown hydrogen is created through coal gasification while the process of producing grey hydrogen throws off carbon waste.
- Blue hydrogen uses carbon capture and storage for the greenhouse gases produced in the creation of grey hydrogen.
- Green hydrogen production - the ultimate clean hydrogen resource - uses renewable energy to create hydrogen fuel.





## Titbits

Indian Oil Corporation Ltd  
Chairman: Shrikant Madhav Vaidya  
Headquarters: New Delhi



➤ **The government has decided to set up the Indian Institute of Heritage in which state?**

- A) Chhattisgarh
- B) Karnataka
- C) Uttar Pradesh
- D) Andhra Pradesh
- E) Tripura

**Answer**

**C) Uttar Pradesh**



## Explanation

- The government has decided to set up the Indian Institute of Heritage at Noida, Gautam Buddha Nagar.
- It is being set up as deemed to be university by integrating Institute of Archaeology (Pt Deendayal Upadhyaya Institute of Archaeology), School of Archival Studies under National Archives of India, New Delhi, the National Research Laboratory for Conservation of Cultural Property (NRLC), Lucknow, National Museum Institute of History of Art, Conservation and Museology (NMICHM) and Academic Wing of Indira Gandhi National Centre for the Arts (IGNCA), New Delhi.



## **Titbits**

Uttar Pradesh

Capital: Lucknow

CM: Yogi Adityanath

Governor: Anandiben Patel



➤ **First Missile of the first firing unit of MRSAM (Medium Range Surface to Air Missile) for delivery to Indian Air Force at which organisation?**

- A) ICC
- B) BDL
- C) BPCL
- D) HPCL
- E) IOC

**Answer**

**B) BDL**



## Explanation

- First Missile of the first firing unit of MRSAM (Medium Range Surface to Air Missile) for delivery to Indian Air Force was flagged off by Mr M S R Prasad, Director General (Missiles & Strategic Systems) at BDL, Kanchanbagh Unit.
- Mr BHVS Narayana Murthy Director, Research Centre Imarat (RCI), Commodore Siddharth Mishra, (Retd), CMD, BDL, senior officials from DRDO and BDL were present on the occasion.
- BDL has already completed the Navy order and now both Army and Air Force programmes are moving simultaneously.



## Explanation

- MRSAM is a high response, quick reaction, vertically launched supersonic missile, designed to neutralize enemy aerial threats – missiles, aircraft, guided bombs, helicopters.
- Used by Army, Navy and Air Force as different variants.
- The missile has a range upto 70 km.



## **Titbits**

Bharat Dynamics Limited

Founded: 1970

Chairman & MD: Commodore Siddharth Mishra

Headquarters: Hyderabad, Telangana





➤ Which state launches 'Meri Fasal Mera Byora' portal to facilitate farmers?

- A) Karnataka
- B) Mizoram
- C) Nagaland
- D) Uttar Pradesh
- E) Haryana

**Answer**

**E) Haryana**



## Explanation

- Haryana Agriculture and Farmers' Welfare Minister J P Dalal said that the state government has started "Meri Fasal Mera Byora" portal in order to facilitate easy procurement of crops and to provide direct benefits of compensation and other schemes to the farmers.
- He urged the farmers that moong sowing season is still there and they should sow moong as the state government is providing 90 per cent subsidy on moong seeds.
- Apart from this, if the farmer who had sown millet last time and sowing moong this time, will be given Rs 4,000 per acre.



# NATIONAL AFFAIRS



## **Titbits**

Haryana

Capital: Chandigarh

CM: Manohar Lal Khattar

Governor: Bandaru Dattatraya



➤ **Which state Government is first state in country to introduce SOHUM Automated Auditory Brainstem Response (AABR) system?**

- A) Karnataka
- B) Mizoram
- C) Punjab
- D) Uttar Pradesh
- E) Haryana

**Answer**

**C) Punjab**



## Explanation

- Punjab Government is first state in country to introduce SOHUM Automated Auditory Brainstem Response (AABR) system.
- The hearing disability in child, the state government also provides free of cost a cochlear implant which is a surgically implanted neuroprosthesis that provides a person with sensorineural hearing loss a modified sense of sound



# NATIONAL AFFAIRS



## **Titbits**

Punjab

Capital: Chandigarh

CM: Captain Amarinder Singh

Governor: V P Singh Badnore



➤ Which state has approved the proposed Youth Policy 2021 to channelize 31 percent of the entire population of the State who falls under the youth category?

- A) Karnataka
- B) Mizoram
- C) Punjab
- D) Uttar Pradesh
- E) Meghalaya

**Answer**

**E) Meghalaya**



## Explanation

- Meghalaya Cabinet has approved the proposed Meghalaya Youth Policy 2021 to channelize 31 percent of the entire population of the State who falls under the youth category.





# NATIONAL AFFAIRS



## **Titbits**

Meghalaya

Capital: Shillong

CM: Conrad Sangma

Governor: Satya Pal Malik



➤ **Which state is to be first state in country to issue educational documents using blockchain technology?**

- A) Maharashtra
- B) Mizoram
- C) Punjab
- D) Uttar Pradesh
- E) Meghalaya

**Answer**

**A) Maharashtra**



## Explanation

- Maharashtra will be the first state in the country to issue educational documents using blockchain technology.
- Maharashtra's Skill Development Minister Nawab Malik said, one million diploma certificates will be issued using this technology.
- A report Forgery of documents is a serious concern for various educational and other institutions.
- Many steps are being taken to avoid forgery along with verification of documents.



## Explanation

- Maharashtra State Board of Skill Development has decided to issue block chain based certificates to students.
- Around 10 lakh digital certificates will be issued to diploma holders of eight educational years.
- Mr. Malik said that Singapore, Malta and Bahrain are the only countries using this technology.
- Maharashtra will be the 1st Indian state and world's largest user of Blockchain for educational certificates.



# NATIONAL AFFAIRS



## **Titbits**

Maharashtra

Capital: Mumbai

CM: Udhav Thackarey

Governor: Bhagat Singh Koshyari



➤ **Which state launches financial aid scheme for children who lost parents to Covid?**

- A) Maharashtra
- B) Mizoram
- C) Haryana
- D) Uttar Pradesh
- E) Meghalaya

**Answer**

**C) Haryana**



## Explanation

- Haryana has launched a scheme to provide financial assistance to children who have lost their parents due to Covid-19.
- State government has launched 'Mukhya Mantri Bal Seva Yojna'.
- Under this scheme, financial assistance will be provided for the upbringing and education of such children
- Under this scheme, the state government will provide a financial assistance of Rs 2,500 per child per month to the families looking after such children till 18 years of age whose parents have passed away due to Covid.



## Explanation

- Besides this, an amount of Rs 12,000 per annum will also be given to such children till they attain the age of 18 years.
- For such children, Rs 1,500 per child per month will be provided by the state government to the 'Child Care Institute' as financial assistance till the child attains the age of 18 years.
- This amount will be deposited in the bank account in the form of recurring deposit and the maturity amount will be given to the child on attaining the age of 21 years and all other expenses will be borne by the Child Care Institution





# NATIONAL AFFAIRS



## **Titbits**

Haryana

Capital: Chandigarh

CM: Manohar Lal Khattar

Governor: Bandaru Dattatraya



➤ **Which Ministry has issued Request of Proposal (RFP) for the first acquisition programme under the Strategic Partnership Model for construction of six AIP fitted Conventional Submarines named Project 75(India) for the Indian Navy?**

- A) Sports Ministry
- B) Environment Ministry
- C) Defence Ministry
- D) Home Ministry
- E) Education Ministry

**Answer**

**C) Defence Ministry**



## Explanation

- As a major initiative towards 'Make in India', Ministry of Defence (MoD) has issued Request of Proposal (RFP) for the first acquisition programme under the Strategic Partnership Model for construction of six AIP fitted Conventional Submarines named Project 75(India) [P-75(I)] for the Indian Navy, on July 20, 2021.
- The RFP was issued to shortlisted Strategic Partners (SPs) or Indian Applicant Companies for the project viz, M/s Mazagaon Dock Shipbuilders Limited (MDL) and M/s Larsen & Tubro (L&T).



## Explanation

- The project cost is over Rs 40,000 crore.
- Project-75(I) envisages indigenous construction of six modern conventional submarines (including associated shore support, Engineering Support Package, training and spares package) with contemporary equipment, weapons & sensors including Fuel-Cell based AIP (Air Independent Propulsion Plant), advanced torpedoes, modern missiles and state of the art countermeasure systems.
- This would provide a major boost to the indigenous design and construction capability of submarines in India, in addition to bringing in the latest submarine design and technologies as part of the project.



## Explanation

- The overall aim would be to progressively build indigenous capabilities in the public/private sector to design, develop and manufacture complex weapon systems for the future needs of the Armed Forces.
- This will be an important step towards meeting broader national objectives, encouraging self-reliance and aligning the defence sector with the 'Make in India' initiative of the Government.



## **Titbits**

Ministry of Defence

Minister: Rajnath Singh

Constituency: Lucknow, Uttar Pradesh



➤ **Stand Up India Scheme extended up to which year?**

- A) 2023
- B) 2024
- C) 2025
- D) 2026
- E) 2027

**Answer**

**C) 2025**



## Key Highlights:

- Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to the year 2025.
- Stand Up India Scheme facilitates loans to Scheduled Caste, Scheduled Tribe and women borrowers.
- A total of 1,16,266 loans amounting to Rs. 26204.49 crore extended under the Scheme since inception.
- Margin Money requirements for Scheme loans reduced in the Budget Speech for FY 2021-22
- Activities allied to agriculture included in the Scheme in the Budget Speech for FY 2021-22.





## Explanation

- As informed by the Department of Financial Services, Ministry of Finance, the Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and has been extended up to the year 2025.
- The objective of the Stand Up India Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-woman borrower per bank branch for setting up a green field enterprise in manufacturing, services or trading sector.



## Explanation

- As on 28.06.2021, a total of 1,16,266 loans amounting to Rs. 26204.49 crore have been extended under the Scheme since inception.
- Pursuant to an announcement made by the Finance Minister in the Budget Speech for F.Y.2021-22, the margin money requirement for loans under the Scheme has been reduced from 'upto 25%' to 'upto 15%' and activities allied to agriculture have been included in the Scheme.
- Apart from this, no other change is contemplated in the scheme.



## Explanation

- Government does not allocate funds for loans under the Stand-Up India Scheme. Loans under the Scheme are extended by SCBs as per commercial parameters, Board approved policies of respective banks and extant RBI guidelines.
- An amount of Rs. 500 crore each was however released by Government in FY 2016-17 and FY 2017-18 and Rs 100 crore in FY 2020-21 towards the corpus of Credit Guarantee Fund for Stand-Up India (CGFSI).



## Explanation

- The Government has taken various steps towards effective implementation of the Scheme, these, inter alia, include provision for submission for online applications by potential borrowers through [www.standupmitra.in](http://www.standupmitra.in) portal, hand-holding support, intensive publicity campaign, simplified loan application form, Credit Guarantee Scheme, convergence with State and Central government Schemes wherever feasible, reduction in margin money and inclusion of activities allied to agriculture etc.
- This information was given by Minister of State for Social Justice and Empowerment Sushri Pratima Bhoumik in a written reply in Lok Sabha today.



➤ Which Minister has formulated a scheme “SMILE - Support for Marginalized Individuals for Livelihood and Enterprise” for Comprehensive Rehabilitation of persons engaged in the act of Begging’?

- A) Sports Ministry
- B) Environment Ministry
- C) Defence Ministry
- D) Social Justice and Empowerment Ministry
- E) Education Ministry

**Answer**

**D) Social Justice and Empowerment Ministry**



## Key Highlights:

- A scheme “SMILE - Support for Marginalized Individuals for Livelihood and Enterprise” formulated which includes sub scheme - ‘Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in the act of Begging’.
- Focus of the scheme is on rehabilitation, provision of medical facilities, counseling, basic documentation, education, skill development, economic linkages etc.
- Pilot projects initiated on Comprehensive Rehabilitation of Persons engaged in the act of Begging in ten cities namely Delhi, Bangalore, Chennai, Hyderabad, Indore, Lucknow, Mumbai, Nagpur, Patna and Ahmadabad.



## Explanation

- The Ministry of Social Justice and Empowerment has formulated a scheme “SMILE - Support for Marginalized Individuals for Livelihood and Enterprise”, which includes subscheme - ‘Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in the act of Begging’.
- This scheme covers several comprehensive measures including welfare measures for persons who are engaged in the act of begging.
- The focus of the scheme is extensively on rehabilitation, provision of medical facilities, counselling, basic documentation, education, skill development, economic linkages and so on.



## Explanation

- The scheme would be implemented with the support of State/UT Governments/Local Urban Bodies, Voluntary Organizations, Community Based Organizations (CBOs), institutions and others.
- Scheme provides for the use of the existing shelter homes available with the State/UT Governments and Urban local bodies for rehabilitation of the persons engaged in the act of Begging.
- In case of non-availability of existing shelter homes, new dedicated shelter homes are to be set up by the implementing agencies.





## Explanation

- Under this Scheme, funds allocated for the next five years, are given below:
  - ✓ Ministry of Social Justice and Empowerment has also initiated pilot projects on Comprehensive Rehabilitation of Persons engaged in the act of Begging in ten cities namely Delhi, Bangalore, Chennai, Hyderabad, Indore, Lucknow, Mumbai, Nagpur, Patna and Ahmadabad.



## Explanation

- ✓ These pilots are being implemented in these cities by State Governments/UTs/Local Urban Bodies and Voluntary Organizations. Several comprehensive measures including survey and identification, mobilization, basic hygiene and medical facilities, providing basic documentation, counselling, rehabilitation, education, skill development and sustainable settlement of persons engaged in begging are undertaken under these pilots.



## **Titbits**

Social Justice and Empowerment

Minister: Dr. Virendra Kumar

Constituency: Tikamgarh, Madhya Pradesh





# July 20 Overall Review



# IMPORTANT DAYS

World Chess Day



July 20



# Sports

## **AFC + LOC**

Logo unveiled for 2022 AFC  
Women's Asian Cup

## **Bala Devi**

The AIFF Women's  
'Footballer of the Year'



## **British Grand Prix**

Lewis Hamilton

## **IM Neelash Saha + WIM Arpita Mukherjee**

The National Junior Open Chess  
Championship in Boys and Girls  
Tournaments



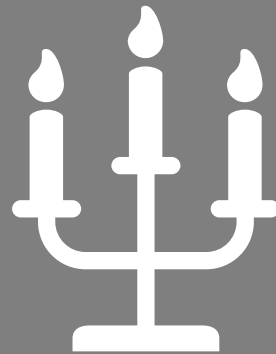
# Obituary

## Danish Siddiqui

Pulitzer Prize-winning  
Indian Photojournalist

## K Sankaranarayana Pillai

Ex-Kerala Minister





# BANKING AND FINANCE

Optima Secure Health Policy

**HDFC ERGO**

Build 4,000+  
business correspondent agent network  
in India

**Multilink +  
NSDL payments bank**

Offering online trading services  
to customers.

**Dhanlaxmi Bank +  
SMC Global Securities Limited**

\$125 million  
to support Resilient Kerala Program

**World Bank**





# BANKING AND FINANCE

Covid Crisis Support Scholarship

Enable its customers to open fixed deposits

**HDFC Bank**

**Paytm Payments Bank +  
IndusInd Bank**

'ICICI Bank HPCL Super Saver'  
co-branded Credit Card

Boost ongoing developmental  
initiatives linked to priority sector lending  
in Maharashtra.

**ICICI Bank + HPCL**

**Bank of Maharashtra +  
National Bank for Agriculture &  
Rural Development**





# BANKING AND FINANCE

Salary accounts

Arogya Rakshak health insurance plan

**Kotak Mahindra Bank  
+ Indian Navy**



**LIC**

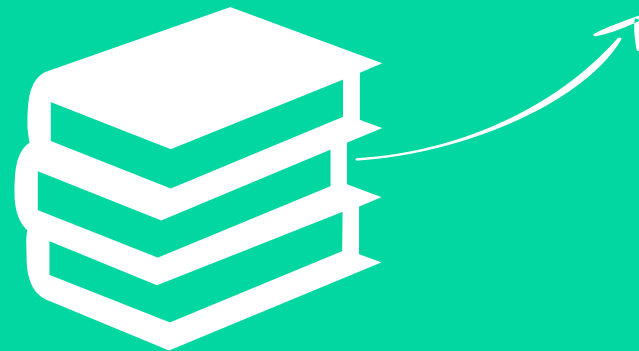


# BOOKS AND AUTHORS

---

## Endlessly Green

Authored by Savita Hiremath  
Published by Simon & Schuster





# APPOINTMENTS

**Shiv Nadar**

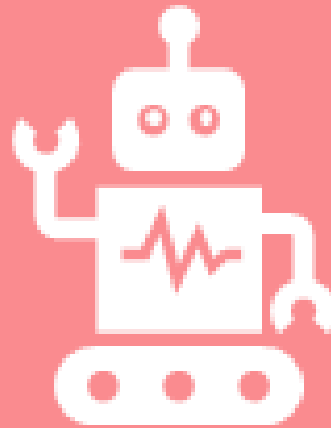
Chairman of Emeritus



# SCIENCE AND TECHNOLOGY

Collaborate on  
NextGen broadcasting technology

**Prasar Bharati +  
IIT-Kanpur**



First-of-its-kind  
Oxygen rationing device

**AMLEX**

**IIT Ropar**



# INTERNATIONAL AFFAIRS

Form quad group  
to enhance regional connectivity

**U.S. + Afghanistan +  
Pakistan + Uzbekistan**



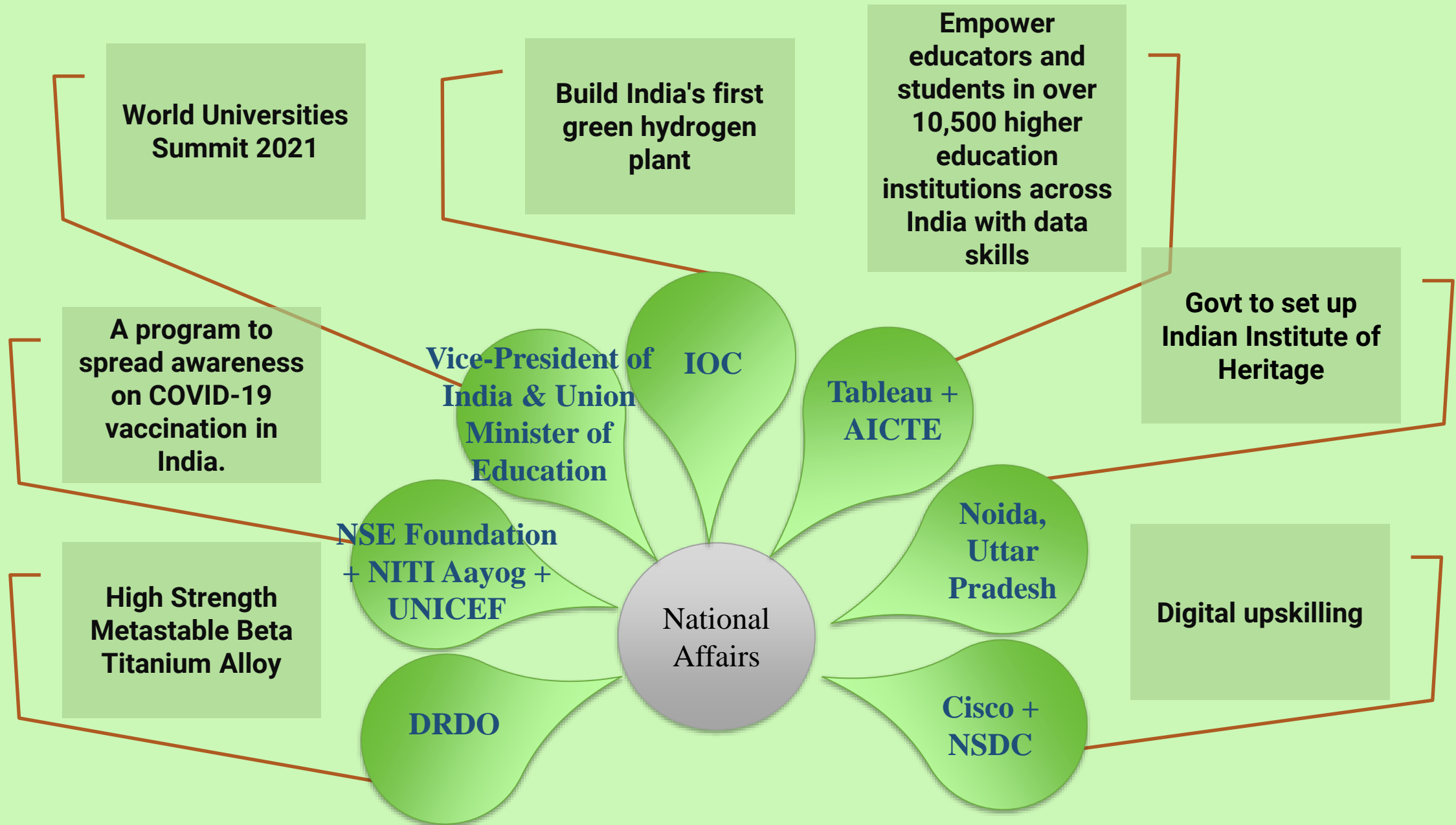
2021 BRICS meeting of  
Contact Group on  
Economic and Trade Issues

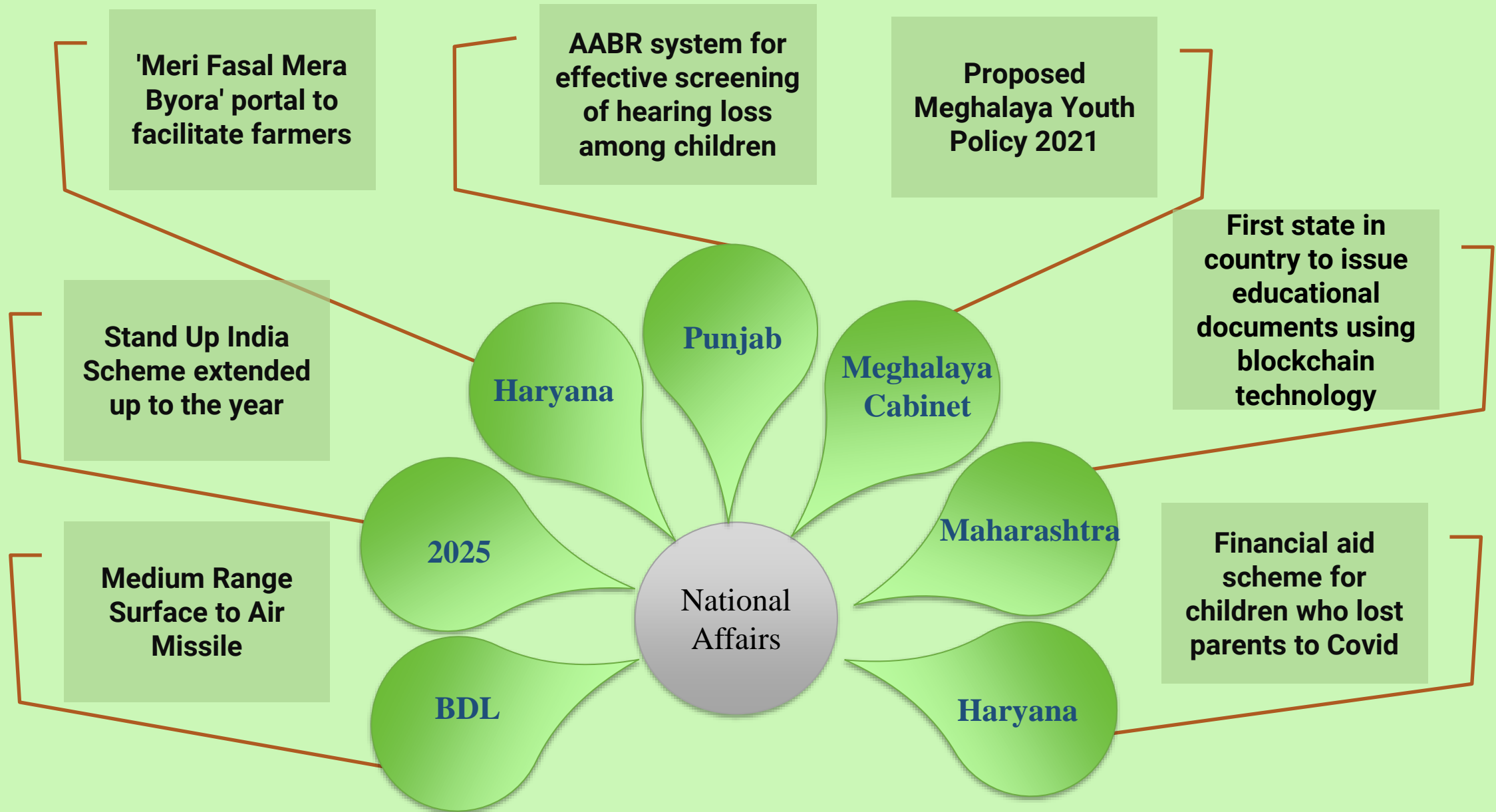
**India**

Perform in Russian air show

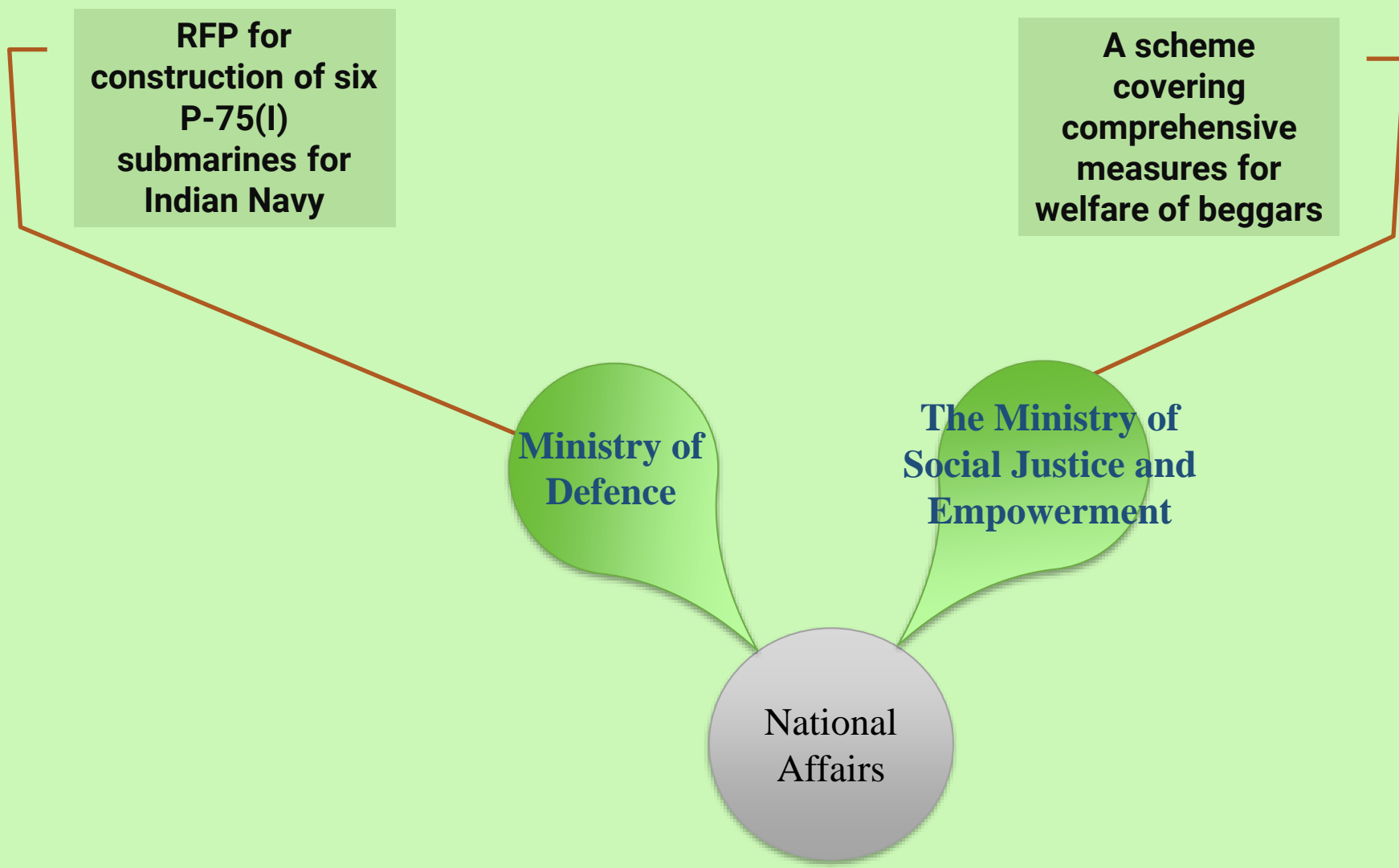
**IAF's  
Sarang helicopter team**











**RFP for construction of six P-75(I) submarines for Indian Navy**

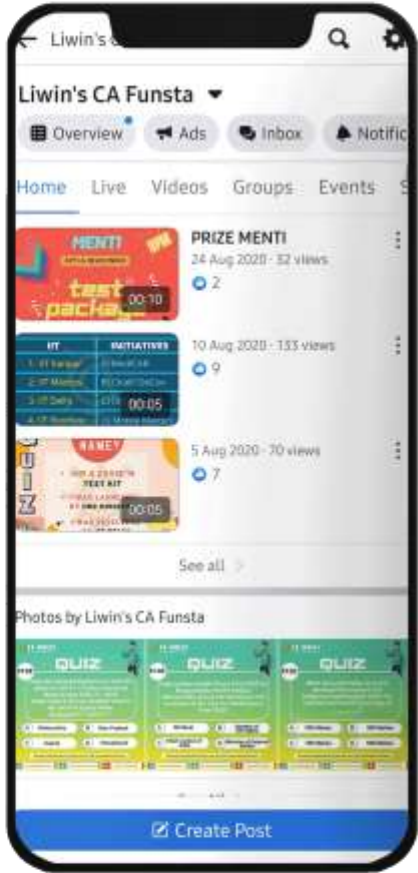
**A scheme covering comprehensive measures for welfare of beggars**

**Ministry of Defence**

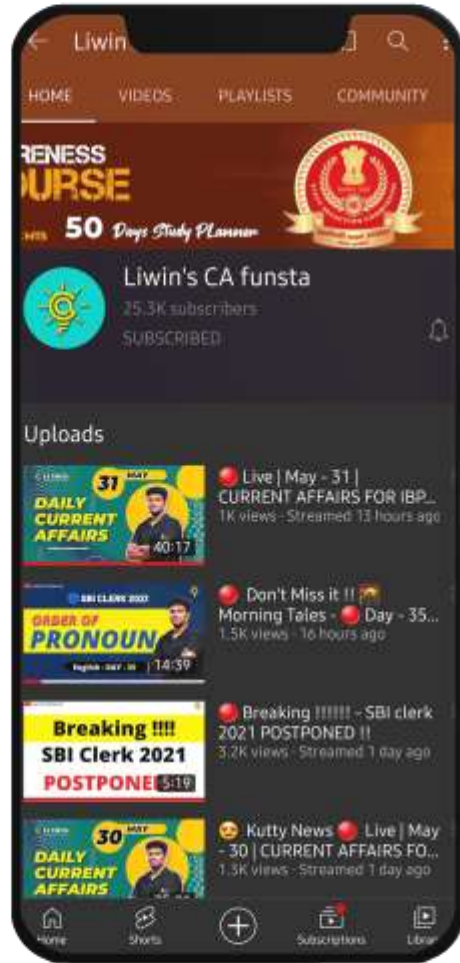
**The Ministry of Social Justice and Empowerment**

**National Affairs**

# Subscriptions



Liwin's CA Funsta



CA Funsta Channel



CA Funsta Channel



CA Funsta Channel

CA Funsta-Mission Parents



Visit : [www.cafunsta.com](http://www.cafunsta.com)



CA FUNSTA  
The Best Solution For Current Affairs

**COMPUTER AWARENESS**  
E-BOOK (2021 EDITION)

FOR ALL COMPETITIVE EXAMS  
**COMPUTER AWARENESS**  
E-BOOK

- 250 + PAGES OF CONTENT
- WITH IMAGE ILLUSTRATION
- 150+ MCQ'S FOR PRACTICE

**OFFER** Rs.249  
**Rs.99/- ONLY**

**BUY NOW**

Visit : [www.cafunsta.com](http://www.cafunsta.com)

CA FUNSTA  
The Best Solution For Current Affairs

**BANKING AWARENESS**  
E-BOOK (2021 EDITION)

USEFUL FOR ALL BANK EXAM | INTERVIEW

**OFFER** Rs.249  
**Rs.119/-**

**BUY NOW**

Visit : [www.cafunsta.com](http://www.cafunsta.com)

FUNSTA'S  
**GENERAL AWARENESS**  
**SSC COURSE**

USEFULL FOR  
**SSC CHSL | SSC CGL | SSC MTS**

**50 Days Study Planner**

**Rs.249/-**

**BUY NOW**

[www.funstaedu.com](http://www.funstaedu.com)



**4 hours MARATHON for English!!**

**Sure shot Questions**



# GRAND LAUNCH

## BUNDLE 2.0

+

## NEW FEATURE



# Bundle 2.0



## Bundle 2.0



**Monthly** → **Jan** →

1. Magazine
2. Monthly Static Gk
3. 300 MCQ
4. Sectional Test
5. One Liners

**For Exam** →

**SBI Clerk CA Bundle**  
**IBPS RRB PO**  
**IBPS RRB CLERK**  
**IBPS PO / CLERK**



# Bundle 2.0







## Bundle 2.0

# PRICE

- SBI Clerk
- IBPS RRB PO
- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
- RBI asst ( All Exams)

~~RS. 299/-~~

**RS. 199/-**

**( FIRST 3 DAYS ONLY )**



**Bundle 2.0**

# New Feature





# Bundle 2.0

New Feature

**PURCHASE FUNSTA CARD ONCE – ACCESS ALL MATERIALS**



**RS. 399/-**

**Validity – 6 Months (Until Feb)**

**SAVE Rs.547 /-**

