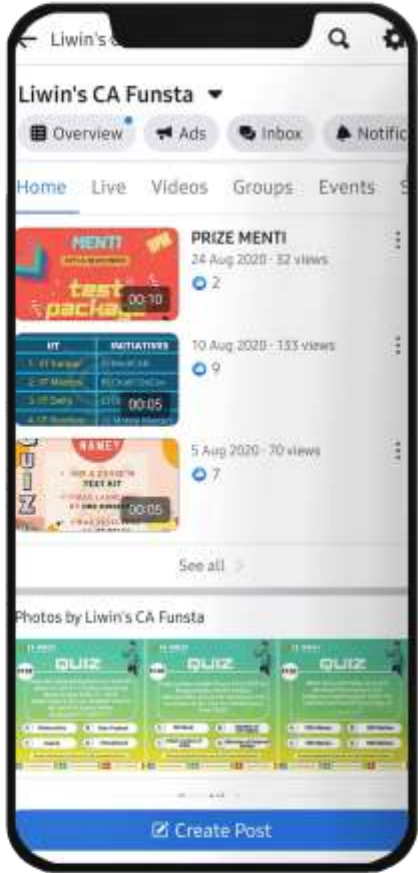
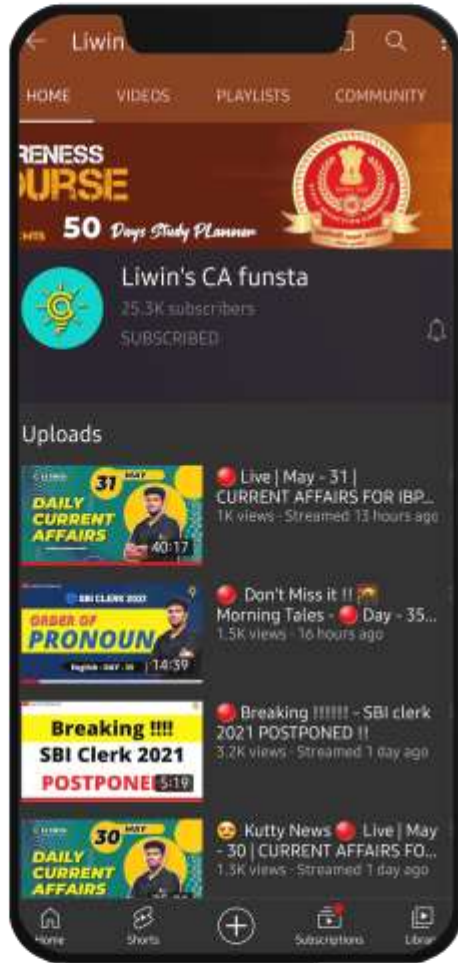


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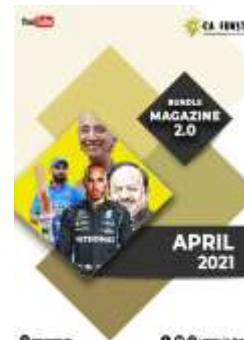
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Important Days



➤ **National Broadcasting Day is observed on which date?**

- A) July 20
- B) July 14
- C) July 15
- D) July 23
- E) July 17

Answer

D) July 23



Important Days



Explanation

- National Broadcasting Day is observed on July 23 across the country every year.
- The Indian Broadcasting Company (IBC) started organising radio broadcasting from Bombay station on this day in 1927.
- To mark the event, All India Radio (AIR) conducted a symposium on Creation of New India and Broadcasting Medium in New Delhi.
- Radio broadcasting services began in India during the British rule in 1923 under the initiative of the Radio Club of Bombay.
- British Government took over radio broadcasting in 1930 and started the Indian State Broadcasting Service (ISBS).
- The government took over the broadcasting facilities on April 1, 1930, on an experimental basis for two years.



Important Days



Explanation

- IBC was a private entity and was granted permission by the British Government to operate two radio stations in Kolkata (then Calcutta) and Mumbai (then Bombay).
- It was permanently renamed as Indian State Broadcasting Service (ISBS) in May 1932.
- Later, it was changed to All India Radio (AIR) on June 8, 1936 and became Akashwani in 1957.
- Since then, it gained popularity and changed the socio-economic life of people.
- India's largest public broadcasting agency, Prasar Bharati is a statutory autonomous body established by an Act of Parliament and accords to the Doordarshan Television Network, which previously was media unit of the Ministry of Information and Broadcasting.



Important Days



Explanation

- AIR's home service comprises 414 stations located across India, reaching approximately 92 per cent of the entire country's area and nearly 99.19 per cent of the total population.
- AIR derives programming in 23 languages and 146 dialects.
- Currently, AIR is one of the largest broadcasting organisations in the world in terms of the number of languages of broadcast, the spectrum of socio-economic and cultural diversity it serves.



Important Days



World Brain Day

- July 22 is World Brain Day.
- The day is dedicated to raising awareness and promoting advocacy related to brain health.
- It is celebrated on July 22.
- This year, the World Federation of Neurology (WFN) and MS International Federation (MSIF) are at the forefront, leading the campaign to spread awareness about multiple sclerosis (MS), a neurological disease whose effects range from cognitive impairment to significant physical disability.
- The theme of this year's World Brain Day is "Stop Multiple Sclerosis", which entails raising global awareness about multiple sclerosis.



➤ **Tannu wins which Kg Category title in Cadet World Championship?**

A) 46kg

B) 45kg

C) 43kg

D) 41kg

E) 42kg

Answer

C) 43kg



Explanation

- Young Indian wrestler Tannu sealed the crown in a dominant fashion, grabbing the 43kg title without conceding a single point as the country's spectacular run continued at the Cadet World Championship.
- The final initially seemed to be a gripping contest but Tannu soon turned it into a one-way traffic with her all-round game and won it by fall against Belarus' Valeryia Mikitsich.
- It was the third victory by fall in four bouts for Tannu, who was class part in the field.



Explanation

- Tannu is third Indian to emerge world champion at this event, where Aman Gulia (48kg) and Sagar Jaglan (80kg) took titles in men's freestyle competition to propel India to the Team championship title for the first time in the history.
- Another Indian, Varsha won the bronze medal in the 65kg category with a victory by fall against Turkey's Duygu Gen.
- India finished on top with 147 points, ahead of mighty USA (143) and formidable Russia (140).



Explanation

- On Saturday, Komal will also be in contention for world title as she reached the 46kg final after beating Belarus' Sviatlana Katenka by technical superiority.
- She will take on Azerbaijan's Ruzanna Mammadova.
- Nitika (61kg) and Harshita (69kg) though lost their semifinal bouts and will not fight for bronze medals.



➤ **IOA ropes in which company as sponsor for Indian contingent at Tokyo Olympics?**

- A) TCS Group
- B) Microsoft Group
- C) Tata Group
- D) Reliance Group
- E) Adani Group

Answer

E) Adani Group



Explanation

- The Indian Olympic Association roped in the Adani Group as a sponsor for the Indian contingent at the ongoing Tokyo Games.
- IOA secretary general Rajiv Mehta, who is in Tokyo, announced the development.



➤ **Which Bank signs MoU with IIT Guwahati Technology Incubation Centre (TIC) for financing Start-ups?**

- A) Federal Bank
- B) Indian Bank
- C) Bank of Baroda
- D) RBL Bank
- E) HDFC Bank

Answer

B) Indian Bank



Explanation

- Indian Bank signs MoU with IIT Guwahati Technology Incubation Centre (TIC) for financing Start-ups under Bank's loan product "IND Spring Board".
- Indian Bank signed the MoU with IIT Guwahati Technology Incubation Centre (TIC) on 22.07.2021 for funding eligible Start-ups under "IND Spring Board" scheme of the Bank.
- The MoU was signed by K S Sudhakara Rao, General Manager (MSME), Indian Bank and Professor R. Ganesh Narayanan - Technology Incubation Centre (TIC), IIT-Guwahati, in presence of G. Krishnamoorthy, Dean, IIT Guwahati, and Sashi Bhusan Dash, Field General Manager, Kolkata-II.



Explanation

- Indian Bank is one of the pioneers in launching various customer specific loan products. Start-ups generally finds it difficult in getting Banking support for working capital at the time of expansion of their commercial production as they do not fulfill the requirements under traditional model of financing. Bank has taken an initiative to address this by launching a loan product “IND Spring Board” which will empower Start-ups in realizing their research efforts powered financial support from Bank.



Explanation

- Under this product Bank supports start-ups by extending credit facilities upto Rs.50 Crore for Working Capital requirements and also fund based Term Loan requirements for acquiring fixed assets for their unit.
- It is one of its kind in North Eastern part of India. Indian Bank is committed to economic up-liftment and boosting the entrepreneurship of the people of Assam and North East India.
- This is a step in that direction.
- Indian Institute of Technology Guwahati, the sixth member of the IIT fraternity, was established in 1994.



Explanation

- At present the Institute has eleven departments and five inter disciplinary academic centers covering all the major engineering, science and humanities disciplines. Indian Institute of Technology Guwahati- Technology Incubation Centre (IITG-TIC) is space for new age entrepreneurs and young minds to transform their innovative ideas into viable business propositions.
- They encourage young enthusiastic with creative pursuits with an inherent zeal to be entrepreneurs to take advantage of this noble initiative.
- On this occasion Zonal Manager Guwahati Chandaneswar Goswami, officials from Indian Bank, IIT Guwahati and Start-up entrepreneurs were also present.



Titbits

Indian Bank

Hq: Chennai, Tamilnadu

MD & CEO: Ms. Padmaja Chundru

Tagline: Your Own Bank



➤ **RBI revises personal loan limit to board directors to how much amount?**

- A) 5 crore
- B) 4 crore
- C) 1 crore
- D) 2 crore
- E) 3 crore

Answer

A) 5 crore



Explanation

- The Reserve Bank of India has revised the threshold of personal loan amount that can be granted to board directors and their families at not more than ₹5 crore.
- Earlier the threshold of personal loan that can be given to any bank director stood at ₹25 lakh.
- RBI also said that banks are not allowed to grant loans more than ₹5 crore to any relative other than spouse and dependent children of chairman and managing directors or other directors of their own bank and other banks.



Explanation

- The same applies in the case of any firm in which any of relatives other than spouse and dependent children is a partner, major shareholder or director.
- The proposals for credit facilities of an amount less than ₹25 lakh or ₹5 crores to these borrowers may be sanctioned by the appropriate authority in the financing bank under powers vested in such authority, but the matter should be reported to the Board.



Titbits

RBI

Abbreviation: Reserve Bank of India

Act: Reserve Bank of India Act, 1934

Headquarters– Mumbai, Maharashtra

Governor– Shaktikanta Das

Deputy Governors– 4 (T Rabi Sankar, Mahesh Kumar Jain,
Michael Debabrata Patra, M. Rajeshwar Rao)



➤ **India scores how much in UNESCAP's latest Global Survey on Digital & Sustainable Trade Facilitation?**

- A) 60.32 %
- B) 50.32 %
- C) 40.32 %
- D) 90.32 %
- E) 80.32 %

Answer

D) 90.32 %



Explanation

- India has scored 90.32 per cent in United Nation's Economic and Social Commission for Asia Pacific, UNESCAP's latest Global Survey on Digital and Sustainable Trade Facilitation.
- The survey hails this as a remarkable jump from 78.49 per cent in 2019.
- Finance Ministry said, there is significant improvement in India's score in United Nation's Global Survey on Digital and Sustainable Trade Facilitation.
- India has achieved a 100 per cent score for the Transparency index and 66 per cent in the Women in trade component.
- The survey notes that India is the best performing country when compared to South and South West Asia region and Asia Pacific region.



Explanation

- The overall score of India has also been found to be greater than many OECD (Organisation for Economic Co-operation and Development) countries including France, UK, Canada, Norway and Finland and the overall score is greater than the average score of EU.
- Central Board of Indirect Taxes and Customs, CBIC, has been at forefront of path breaking reforms under the umbrella of 'Turant' Customs to usher in a Faceless, Paperless and Contactless Customs by way of a series of reforms.
- The Ministry said, this has had a direct impact in terms of the improvement in the UNESCAP rankings on digital and sustainable trade facilitation.



Explanation

- The Global Survey on Digital and Sustainable Trade Facilitation is conducted every two years by UNESCAP.
- The 2021 Survey includes an assessment of 58 trade facilitation measures covered by the WTO's Trade Facilitation Agreement.



➤ Which organisation conducted a successful flight test of the New Generation Akash (Akash-NG) missile from Integrated Test Range, Chandipur off the coast of Odisha?

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

Answer

E) DRDO



Explanation

- Defence Research and Development Organisation (DRDO) conducted a successful flight test of the New Generation Akash (Akash-NG) missile from Integrated Test Range, Chandipur off the coast of Odisha .
- The test was carried out against a high-speed unmanned aerial target which was successfully intercepted by the missile.
- The flight test has validated the functioning of a complete weapon system consisting of the missile with indigenously developed RF Seeker, Launcher, Multi-Function Radar and Command, Control & Communication system.



Explanation

- The test was carried out amidst inclement weather conditions proving the all-weather capability of the weapon system.
- The system performance was validated through the data captured by a number of Radar, Telemetry and Electro-Optical Tracking systems deployed by ITR, Chandipur.



Titbits

DRDO

Abbreviation: Defence Research and Development Organisation

Founded: 1958

Headquarters: New Delhi, Delhi

Chairman: G. Satheesh Reddy



➤ **Cabinet approves establishment of Integrated Multi-purpose Corporation for which state/UT?**

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

Answer

C) Ladakh



Explanation

- The Union Cabinet approved the establishment of an Integrated Multi-purpose Infrastructure Development Corporation for the Union Territory of Ladakh.
- 'The Union Cabinet chaired by Prime Minister Narendra Modi has approved the establishment of an Integrated Multi-purpose Infrastructure Development Corporation for the Union Territory of Ladakh
- The Cabinet also approved the creation of one post of Managing Director, for the corporation in the pay scale of Rs 1,44,200- Rs 2,18,200 level.
- The authorised share capital of the Corporation will be Rs 25 crore and recurring expenditure will be around Rs 2.42 crore per year.



Explanation

- It is a new establishment.
- Presently, there is no such similar organisation within the newly formed UT of Ladakh, the statement said.
- The approval has an inherent potential for employment generation as the corporation will be undertaking various kinds of developmental activities.
- The Corporation will work for industry, tourism, transport and marketing of local products and handicraft.
- The Corporation will also work as main construction agency for infrastructure development in Ladakh.



Explanation

- The establishment of corporation will result in inclusive and integrated development of the Union Territory of Ladakh.
- This will, in turn, ensure socio-economic development of the entire region and population of the Union Territory.
- The impact of development will be multi-dimensional.
- It will help in further development of human resources and better utilisation thereof.
- It increases domestic production of goods and services and will facilitate their smooth supply.
- Thus, the approval will help in realising the goal of Atmanirbhar Bharat.



NATIONAL AFFAIRS



Titbits

Ladakh

Capital: Leh, Kargil

Lt Governor: Radha Krishna Mathur



➤ **Which state govt inks MOU with Unacademy to facilitate placement for Kannadigas?**

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

Answer

A) Karnataka



Explanation

- To enhance the competitive examination ability of students and placing a sizeable number of Kannadigas in the Administrative and public domain Services of the governments, a Memorandum of Understanding (MoU) was inked between the Department of Collegiate and Technical Education (DCTE) and leading online learning platform Unacademy.
- The aspiration behind this program is to hone the intellect, ability, and talent of Kannadiga students through expert training so that their potential is identified at the National/State level in the Administrative Services of the Central and State Governments and Services like Banking, Group, etc, he explained.



Explanation

- Under this MoU, Coaching for Competitive Examinations will be given to 1500 students every year for a period of 03 years (2021-2024) and 4500 students will be trained. Students will be selected for this training program based on their performance in the Online examination conducted twice a year with a six months gap in between, Narayana said.
- Scholarships will be given to students selected and will also be given a free subscription to Unacademy Plus.



Explanation

- The potential beneficiaries of this program are the Final Year or pre-Final students of UG/PG of Government First Grade Colleges, Polytechnics, Engineering Colleges, and Universities.
- MoU signed by P Pradeep, Commissioner, DCTE, and Vivek Sinha, chief operating officer of Unacademy was exchanged between the government and the company.



NATIONAL AFFAIRS



Titbits

Karnataka

Capital: Bengaluru

CM: B. S. Yeddyurappa

Governor: Thaawarchand Gehlot



➤ Who has launched 'Jivlag' scheme to help children orphaned due to the Corona virus pandemic?

- A) Narendra Singh Tomar
- B) Supriya Sule
- C) Arjun Munda
- D) Smriti Zubin Irani
- E) Nitin Jairam Gadkari

Answer

B) Supriya Sule



Explanation

- NCP leader Supriya Sule has launched 'Jivlag' scheme to help children orphaned due to the Corona virus pandemic.
- The scheme was launched to mark Deputy Chief Minister Ajit Pawar's birthday.
- which was attended by party patriarch Sharad Pawar via video conferencing, it was announced that the party will support at least 450 children in every possible way.
- A NCP volunteer was present at each of these homes during the launch to get acquainted with the caregivers and the child in particular.



➤ Which state inaugurated the E-Sambandhan portal for facilitating the online accreditation process for private schools offering primary education in the state?

- A) Karnataka
- B) Mizoram
- C) Ladakh
- D) Uttar Pradesh
- E) Bihar

Answer

E) Bihar



Explanation

- State education minister Vijay Kumar Chaudhary inaugurated the E-Sambandhan portal for facilitating the online accreditation process for private schools offering primary education in the state.
- With the online portal, the entire process, including submission of applications, scheduling of on-ground inspections and disposal of each application for granting recognition to private schools will be done in a transparent manner, said officials of the department.



NATIONAL AFFAIRS



Titbits

Bihar

Capital: Patna

CM: Nitish Kumar

Governor: Phagu Chauhan



➤ Which state launched the 'Mukhyamantri Bal Seva Yojana' for 4,050 children orphaned by the Covid-19 pandemic?

- A) Karnataka
- B) Mizoram
- C) Ladakh
- D) Uttar Pradesh
- E) Bihar

Answer

D) Uttar Pradesh



Explanation

- Governor Anandiben Patel and chief minister Yogi Adityanath launched the 'Uttar Pradesh Mukhyamantri Bal Seva Yojana' for 4,050 children orphaned by the Covid-19 pandemic (since March 2020).
- Out of these, 240 had children lost both their parents while 3,810 had lost either of the parents or legal guardian.
- Under this scheme, the UP government will provide financial assistance of ₹4,000 per month and free education to children who lost their parents while girls orphaned by Covid would get ₹1,01,000 at the time of marriage.



Explanation

- The government transferred three months' installment of ₹12,000 to the bank accounts of the beneficiaries.
- The governor and the chief minister handed over certificates (of beneficiary), school bags, chocolates and stationary items to 10 students at the event.



Titbits

Uttar Pradesh

Capital: Lucknow

CM: Yogi Adityanath

Governor: Anandiben Patel



➤ **Which state launches portal for villagers to lodge complaints, suggestions?**

- A) Karnataka
- B) Haryana
- C) Ladakh
- D) Uttar Pradesh
- E) Bihar

Answer

B) Haryana



Explanation

- Villagers will now be able give suggestions, and raise demands and complaints related to development works directly with the government through a special portal that was launched.
- Launching the portal Gram Darshan (gramdarshan.haryana.gov.in), Chief Minister Manohar Lal Khattar said that it has been developed to ensure direct participation of villagers in development works.



Explanation

- “This will be an easy way to register their demands, suggestions and complaints.
- On basis of the suggestions given by the villagers, a blueprint for future development plans would be prepared,” Khattar said while directing officials to fix five works of each department so that the complaints and suggestions lodged by the villagers can be redressed on the priority basis.
- On the portal, the applicant has to state his point of view in at least 50 characters while registering the complaint or suggestion.
- Apart from this, applicants can also upload photos. Only that individual who has been issued Parivar Pehchan Patra will be able to file a complaint on this portal.



NATIONAL AFFAIRS



Titbits

Haryana

Capital: Chandigarh

CM: Manohar Lal Khattar

Governor: Bandaru Dattatraya



➤ **Who flags-in Indian Army Skiing Expedition, ARMEX-21, in New Delhi?**

- A) Narendra Singh Tomar
- B) Supriya Sule
- C) Arjun Munda
- D) Smriti Zubin Irani
- E) Rajnath Singh

Answer

E) Rajnath Singh



Explanation

- Raksha Mantri Shri Rajnath Singh flagged-in the Indian Army Skiing Expedition, ARMEX-21, in New Delhi on July 23, 2021.
- The ARMEX-21 was conducted in the mountain ranges of the Himalayan region to promote the adventure activity in the country and the Indian Army.
- The expedition was flagged off at Karakoram Pass in Ladakh on March 10, 2021 and culminated at Malari in Uttarakhand on July 06, 2021, covering 1,660 kms in 119 days.



Explanation

- During the expedition, the team travelled through several passes of 5,000-6,500m, glaciers, valleys and rivers.
- The team also interacted with the local population of the far-flung areas.
- It was able to gather detailed information about several hitherto uncharted areas along the international boundary and the hinterland.



Titbits

Ministry of Defence

Minister: Rajnath Singh

Constituency: Lucknow, Uttar Pradesh





July 23 Overall Review



IMPORTANT DAYS

World Brain Day

July 22



National Broadcasting Day

July 23



Sports

IOA

Adani Group as sponsor for
Indian contingent at
Tokyo Olympics



Tannu

43kg title in
Cadet World Championship



BANKING AND FINANCE

Delivery-based futures contract in carbon steel billets

BSE



Financing Start-ups

**Indian Bank + IIT Guwahati
Technology Incubation Centre
(TIC)**

Revise personal loan limit to board directors to ₹5 crore

RBI



BUSINESS AND ECONOMY

Fundamental research

**GE +
Intel + SERB**



Score 90.32 % in UNESCAP's latest
Global Survey on
Digital & Sustainable Trade Facilitation

India

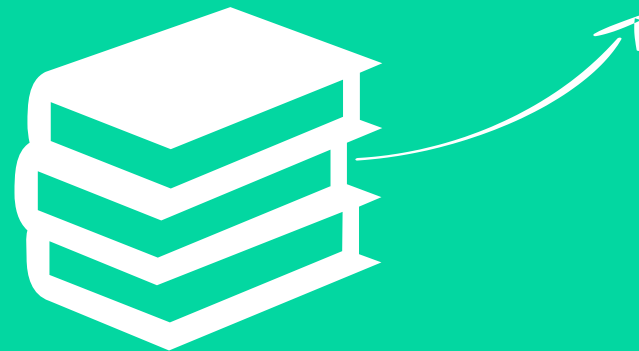


BOOKS AND AUTHORS

Azad: The Invincible

Authored by Babu Krishnamurthy

Translated into English by Manjula Tekal



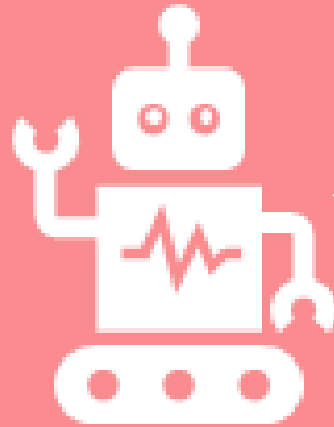
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Kenneth Juster

Advisor to USIBC's Global Board



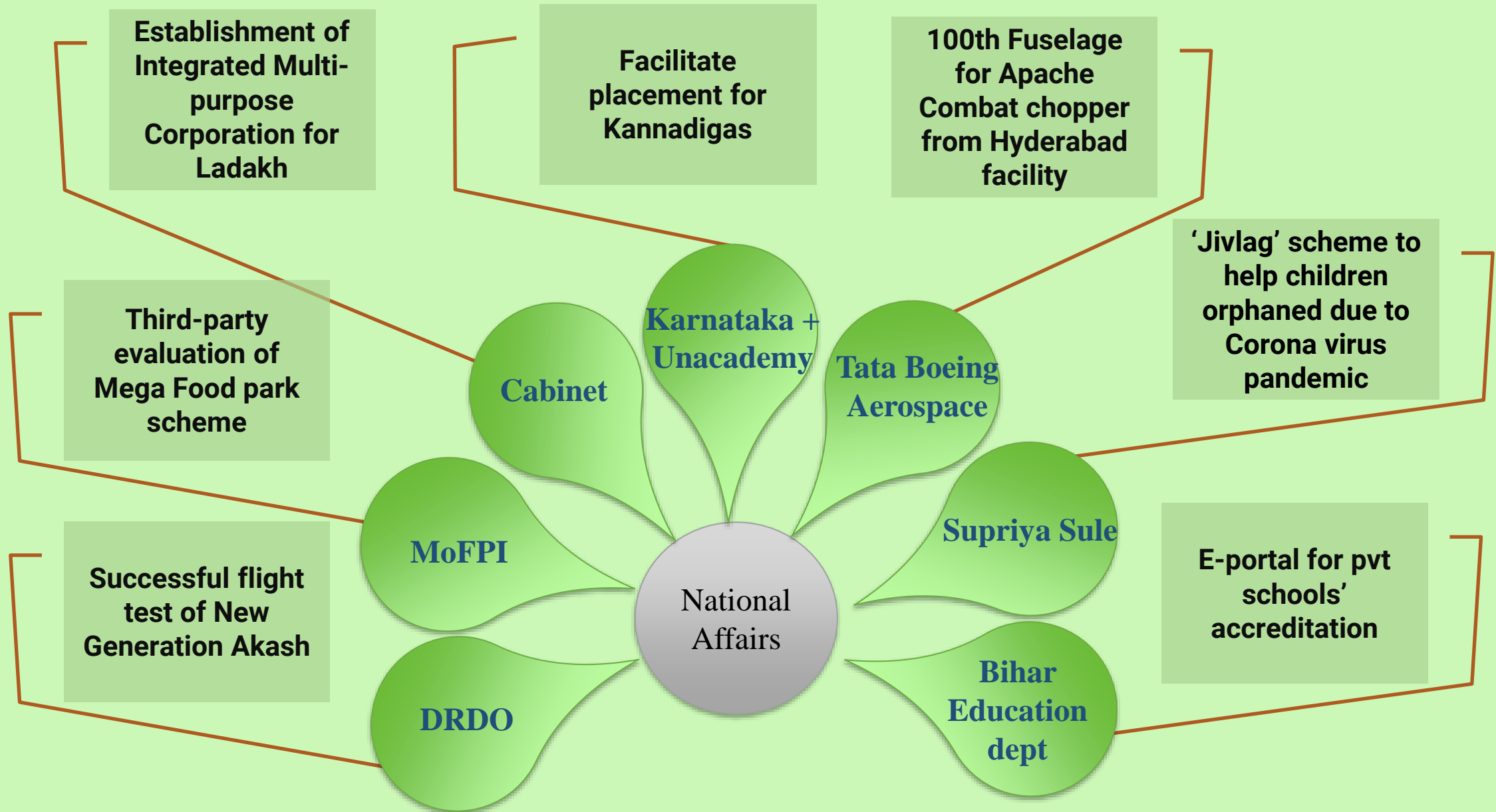
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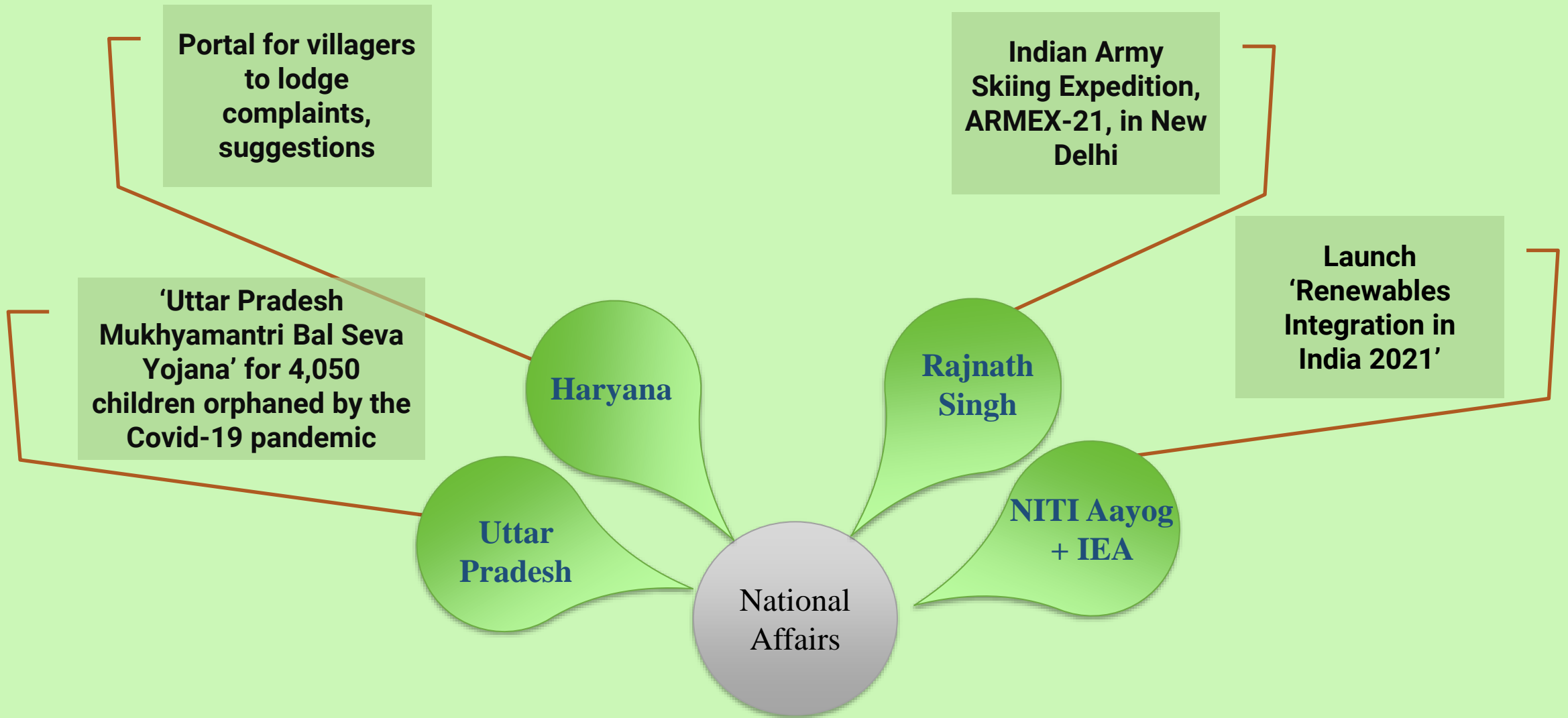


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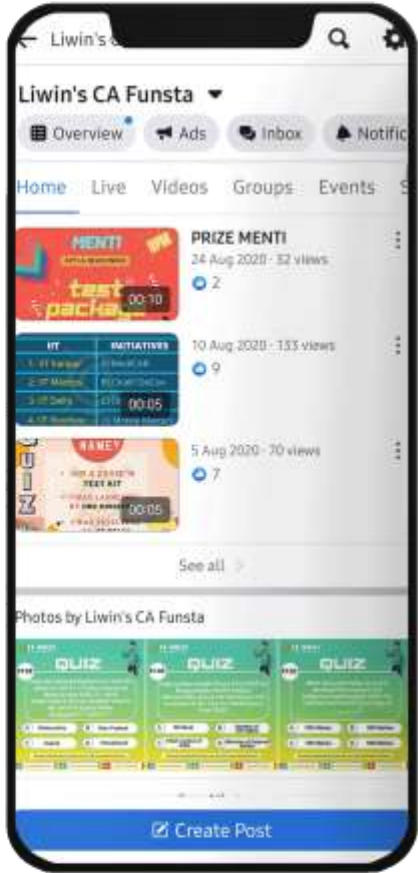
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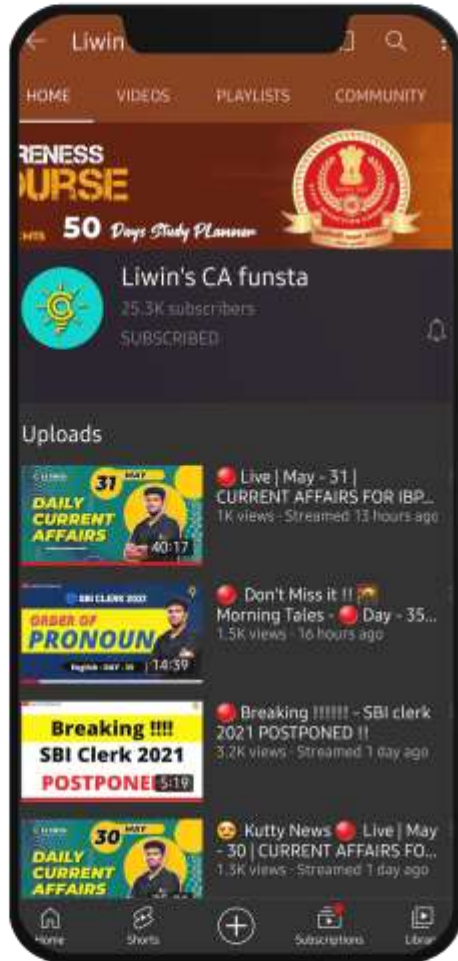




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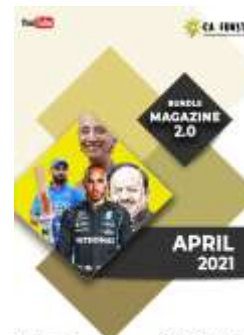
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