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QUIZ



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QUIZ

#228

Smriti Irani launched 2nd Phase of SAMVAD, what does 'V' Mean in SAMVAD?

A Vulnerable B Verticle

C Variable D Value

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D) Value



QUIZ



#228

QUIZ

Smriti Irani launched 2nd Phase of SAMVAD, what does 'V' Mean in SAMVAD?

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SAMVAD – 1 Year commemoration

- Launched By Ministry of W & CD
- Society for Advanced Management of Communication and Value Added Dissemination of Information

Important Days



➤ Puducherry celebrates its De Jure Transfer Day is observed on which date?

- A) August 13
- B) August 4
- C) August 16
- D) August 8
- E) August 7

Answer

C) August 16



Important Days



Explanation

- Puducherry August 16 celebrated its De Jure Transfer Day.
- Speaker of the Puducherry Assembly, R. Selvam, paid floral tributes at the memorial erected in Kizhur, a remote hamlet in Puducherry, where the **transfer of power took place on the same day in 1962.**
- As far as Puducherry is concerned, De Jure Transfer Day, is the day it really got independence.
- The then Pondicherry was under French control well after 1947, even when the other parts of India were free. Soon protests rose demanding a free government, culminating in Indo-French dialogues on the issue.



➤ Raunak Sadhwani emerged winner in _____ Spilimbergo Open chess tournament?

- A) 19th
- B) 14th
- C) 15th
- D) 16th
- E) 17th

Answer

A) 19th



Indian GM S L Narayanan finishes second in Riga Open chess tourney

- Indian Grandmaster S L Narayanan logged seven points from nine rounds to finish second in the tournament 'A' of the **10th Riga Technical University Open.**
- The 23-year-old Narayanan was in joint lead with Serbia's Luka Budisavljevic after seven rounds, but draws in the eighth and ninth rounds meant he finished half a point behind the champion, Alexander Donchenko of Germany.
- **Young Chennai-based GM D Gukesh secured the 26th spot after ending with six points**



SPORTS



➤ **Komalika Bari became the new under-21 recurve world champion at the Youth World Championships in which country?**



- A) USA
- B) Australia
- C) Russia
- D) Poland
- E) Iran

Answer
D) Poland



Explanation

- In Archery, Komalika Bari became the new under-21 recurve world champion at the Youth World Championships in Wroclaw, Poland.
- India's Junior recurve archers also bagged gold in the men's and the mixed team event.
- In the U21 men's recurve team final the Indian team of Dhiraj Bommadevara, Aditya Choudhary, and Parth Sushant Salunkhe clinched the gold medal in a very exciting fashion.
- Indian trio came from behind to clinch the 5-3 win against Spain.



RANKING



➤ **Calcutta University has secured which rank among the best universities across India in the Academic Ranking of World Universities?**

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

Answer

D) 2



➤ Which company has launched green and sustainable deposits with an aim to safeguard the environment from climate change?

- A) DSB
- B) SBI
- C) UNI
- D) ICICI
- E) HDFC

Answer

E) HDFC



Explanation

- Mortgage firm HDFC said it has launched green and sustainable deposits with an aim to safeguard the environment from climate change.
- These fixed deposits will be directed towards financing of green and sustainable housing credit solutions and services.
- These deposits will carry interest rates up to 6.55 per cent while maturity period would vary from three to five years.
- Senior citizens (60 years+) will be eligible for an additional 0.25 per cent per annum on deposits up to Rs 2 crore.



➤ Which bank has announced a 100 percent waiver on processing fees for its car loan customers across all channels?

- A) Kotak Mahindra Bank
- B) SBI
- C) Indian Bank
- D) ICICI Bank
- E) HDFC Bank

Answer

B) SBI



Explanation

- The country's largest lender State Bank of India announced a slew of offers for its retail customers ahead of the festive season.
- The bank has announced a 100 percent waiver on processing fees for its car loan customers across all channels, a release said, adding that customers can get the facility of up to 90 percent on-road financing for their car loans.
- The lender is also offering a special interest concession of 25 basis points (bps) to a customer applying for a car loan through YONO.



Explanation

- YONO (You Only Need One App) is the mobile banking app of the lender.
- YONO users can avail of car loans at an interest rate starting **at 7.5 percent per annum**, the release said.
- The bank is offering a reduction of 75 bps in the interest rates for customers availing of gold loans. They can avail of gold loans from across all channels of the bank at 7.5 percent per annum.
- Moreover, it has waived off the processing fee for all the customers applying for gold loans via YONO, the release said.



Titbits

State Bank of India

Capital: Mumbai, Maharashtra

Head: Dinesh Kumar Khara

Tagline: With You all the way, Pure Banking Nothing Else,
The Nation Bank on Us,
The Banker to Every Indian, A Bank of the Common Man



➤ **Which Bank launches Khushi ka Season 3.0 to celebrate Independence Day?**

- A) Kotak Mahindra Bank
- B) SBI
- C) Indian Bank
- D) Bank of Maharashtra
- E) HDFC Bank

Answer

A) Kotak Mahindra Bank



Explanation

- Kotak Mahindra Bank Limited (KMBL) announced the launch of Khushi ka Season 3.0. With exciting offers on over 400 brands across categories like apparel, accessories, gadgets, electronics and lifestyle, Smart EMI offerings on electronics and incredible every day deals, KMBL is giving its customers an opportunity to bring some khushi home this Independence Day.
- All the offers are open to KMBL debit and credit cardholders.
- Kotak customers can avail mega discounts and cashbacks at Flipkart, Myntra, Amazon.in, Nykaa, SPAR Hypermarket and AJIO.



Titbits

Kotak Mahindra Bank

Hq : Mumbai

MD and CEO: Udaykotak

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



➤ **Karnataka Vikas Grameena Bank in association with which state government has launched 'Farmer Registration and Unified Beneficiary Information System' (FRUITS) portal?**

- A) Karnataka
- B) Andhra Pradesh
- C) Mizoram
- D) Assam
- E) Puducherry

Answer

A) Karnataka



Explanation

- The Dharwad-headquartered Karnataka Vikas Grameena Bank (KVGB), in association with the Karnataka government, has launched 'Farmer Registration and Unified Beneficiary Information System' (FRUITS) portal.
- Inaugurating the portal in Dharwad, Niraj Kumar Verma, Chief General Manager of Nabard, said the FRUITS portal is the first of its kind in the country where in the land and other details of all the farmers in the State are being captured.



Titbits

Karnataka Vikas Grameen Bank
Headquarters: Dharwad, Karnataka
Chairman: Puttaganti Gopi Krishna

Karnataka
Capital: Bengaluru
CM: Basavaraj Bommai
Governor: Thaawarchand Gehlot



APPOINTMENTS



➤ **Hakainde Hichilema has won the presidency election of which country?**



- A) UK
- B) Nepal
- C) Mauritius
- D) Zambia
- E) China

Answer

D) Zambia



APPOINTMENTS



Titbits

Zambia

Capital: Lusaka

Currency: Zambian Kwacha



APPOINTMENTS



➤ Gajendra Singh has been appointed as a member of the Petroleum and Natural Gas Regulatory Board (PNGRB). PNGRB is founded in which year?

- A) 2006
- B) 2007
- C) 2005
- D) 2004
- E) 2003

Answer

A) 2006



**Petroleum and Natural Gas
Regulatory Board**



APPOINTMENTS



Explanation

- Former director for marketing in gas utility GAIL India Ltd Gajendra Singh has been appointed as a member of the Petroleum and Natural Gas Regulatory Board (PNGRB), which is downstream oil regulator.
- The Appointments Committee of the Cabinet (ACC) appointed Singh and GAIL Director (Finance) Anjani Kumar Tiwari as members in the PNGRB, according to an official order issued on August 7.



➤ Which IIT developed a Smart Road Monitoring System to help reduce manual intervention in traffic management and prevent accidents caused at sharp or blind turns?



- A) IIT Mumbai
- B) IIT Mandi
- C) IIT Kharagpur
- D) IIT Delhi
- E) IIT Madras

Answer

B) IIT Mandi



Explanation

Researchers at the Indian Institute of Technology (IIT) Mandi, have developed a Smart Road Monitoring System to help reduce manual intervention in traffic management and prevent accidents caused at sharp or blind turns.



➤ Which stock exchange launched a futures contract on NCDEX GUAREX?

- A) New York Exchange
- B) NASTAQ
- C) BSE
- D) NSE
- E) NCDEX

Answer
E) NCDEX



Explanation

- The National Commodity and Derivatives Exchange (NCDEX) launched a futures contract on NCDEX GUAREX.
- NCDEX GUAREX is a price-based index that will track the price movement in the futures contracts of its underlying like Guar Seed and Guar Gum Refined Splits on a real-time basis.



Titbits

NCDEX

Abbreviation: National Commodity and Derivatives Exchange

CEO: Vijay Kumar Venkataraman

Headquarters: Mumbai

Founded: 15 December 2003



➤ Which state approves draft of scheme to provide financial support to youngsters in urban areas?

- A) Maharashtra
- B) Punjab
- C) Rajasthan
- D) Madhya Pradesh
- E) Tamil Nadu

Answer

C) Rajasthan



Explanation

- Rajasthan Chief Minister Ashok Gehlot approved the draft of the **Indira Gandhi Urban Credit Card Scheme, 2021** for providing financial support to street vendors, youngsters employed in the service sector, and those looking for self-employment.
- There are schemes such as **MGNREGA** to provide employment opportunities in rural areas, but there is **no such scheme for urban areas**
- The scheme will provide financial support to street vendors, hairdressers, rickshaw-pullers, carpenters, potters, cobblers, masons, tailors, washermen, painters, electricians, and plumbers.



NATIONAL AFFAIRS



Titbits

Rajasthan

Capital: Jaipur

CM: Ashok Gehlot

Governor: Kalraj Mishra



➤ Hindustan Aeronautics Limited (HAL)'s aircraft named _____ successfully carried out a Ground Run and Low-Speed Taxi Trials (LSTT) for DGCA 'Type Certification' in Kanpur?



- A) Hindustan-223
- B) Hindustan-224
- C) Hindustan-225
- D) Hindustan-226
- E) Hindustan-228

Answer

E) Hindustan-228



Explanation

- Hindustan Aeronautics Limited (HAL)'s aircraft Hindustan-228 successfully carried out a Ground Run and Low-Speed Taxi Trials (LSTT) for DGCA 'Type Certification' in Kanpur, officials informed.
- The event was part of 75th Anniversary of India's Independence Day celebrations at HAL's Kanpur facility.
- The HAL has developed Hindustan-228 aircraft to support the **Regional Connectivity Scheme (UDAN) of the Government of India.**
- The aircraft could be utilized by civil operators and state governments for **their intra and inter-state connectivity with training, maintenance and logistical support.**



Titbits

Hindustan Aeronautics Limited
Headquarters: Bengaluru, Karnataka
Chairman & MD : R Madhavan



➤ **An Integrated Road Accident Database (IRAD) mobile and web application Project was launched in which state?**

- A) Maharashtra
- B) Punjab
- C) Odisha
- D) Madhya Pradesh
- E) Tamil Nadu

Answer
C) Odisha



Explanation

- An Integrated Road Accident Database (IRAD) mobile and web application Project was launched in Odisha to analyse the causes of road accidents. State Commerce and Transport Minister **Padmanabha Behera** who launched the programme said the project will help in **analyzing causes of road accidents and help reduce fatalities across the country.**
- The app will help to establish an accurate and uniform accident data collection mechanism towards improving road safety in the State.



NATIONAL AFFAIRS



Titbits

Odisha

Capital: Bhubaneswar

Chief Minister - Naveen Patnaik

Governor - Ganeshi Lal



➤ Which organisation launches 750 Swavalamban Silai Schools in third phase in 20 districts across ten states?

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

Answer
E) SIDBI



Explanation

- Small Industries Development Bank of India (SIDBI), under its flagship initiative Mission Swavalamban, has launched the third phase of setting up of 750 Swavalamban Silai Schools across 20 districts of 10 states.
- SIDBI source here said the schools will be opened in partnership with Usha international Limited (UIL) in Odisha , West Bengal ,Madhya Pradesh and in North east –Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Sikkim and Tripura.



Explanation

- The schools will empower women by making them independent while pursuing entrepreneurship culture and evolving as Homepreneurs.
- The third phase of the program was flagged off from Kendrapara district in Odisha by Rajya Sabha MP Amar Patnaik in digital mode.



Titbits

SIDBI

Abbreviation: Small Industries Development Bank of India

Establishment – 2nd April 1990

Headquarters – Lucknow, Uttar Pradesh

Chairman & Managing Director – Sivasubramanian Ramann



➤ **Who launched Season-2 of 'Rag Rag Mein Ganga'?**

- 1) Gajendra Singh Sekhawat
 - 2) Prahlad Singh Patel
 - 3) Anurag Thakur
- A) Only 2
B) Only 3
C) Only 1 & 2
D) All of these
E) Only 1



Answer

D) All of these



Explanation

- Information and Broadcasting Minister Anurag Thakur, Jal Shakti Minister Gajendra Singh Sekhawat and Minister of State for Jal Shakti Prahlad Singh Patel launched Season-2 of 'Rag Rag Mein Ganga'.
- The first episode will be broadcast from **21st of August on Doordarshan.**



Titbits

Information and Broadcasting; and Youth Affairs and Sports
Minister: Shri Anurag Singh Thakur
Constituency: Hamirpur, Himachal Pradesh

Jal Shakti
Minister: Gajendra Singh Shekhawat
Constituency: Jodhpur, Rajasthan



➤ Which UT launches 33 faceless services of transport department?

- A) Puducherry
- B) Ladakh
- C) Jammu & Kashmir
- D) Delhi
- E) Lakshadweep

Answer

D) Delhi



Explanation

- The launch of faceless services will provide freedom from long queues, brokers, middlemen at the RTO office to the people of Delhi and all the work of the Transport department can be done online sitting at home
- Delhi Chief Minister Arvind Kejriwal launched 33 faceless services of the transport department that can be availed online by Delhiites, and locked up the IP Estate motor licensing office (MLO) to send across a message that people need not visit it.
- He also said on the occasion that services in different departments will be made online and faceless as was done with the transport department.



Explanation

- Delhi is the first state in the country to launch faceless services at this scale, complete with an e-sign facility, allowing people to save time and money spent on visiting the transport offices, said a government statement.
- With the roll-out of this facility, all major services under the transport department will be available online.
- Delhi is the first state in the country to provide an 'online Learner Licence', through an artificial intelligence based facial recognition software for ensuring maximum security, said the transport minister.



NATIONAL AFFAIRS



Titbits

Delhi

Capital: New Delhi

CM: Arvind Kejriwal

Governor: Anil Baijal



➤ Which state announced a reasonable housing scheme to honour Covid-19 warriors of the state for their commendable duty during the pandemic?

- A) Maharashtra
- B) Punjab
- C) Odisha
- D) Madhya Pradesh
- E) Tamil Nadu

Answer

A) Maharashtra



Explanation

- The Maharashtra government announced a reasonable housing scheme to honour Covid-19 warriors of the state for their comendable duty during the pandemic.
- According to the housing body of Maharashtra government, 4,488 houses for various groups like lower income to higher-income will be allocated.
- With this announcement, Maharashtra became first in the country to announce such a scheme for Covid warriors.



Titbits

Maharashtra

Capital: Mumbai

CM: Udhav Thackarey

Governor: Bhagat Singh Koshyari



➤ **Who flags off 'Operation Blue Freedom' to create a World Record at Siachen Glacier?**

- A) Narendra Modi
- B) Jitendra Singh
- C) Arjun Munda
- D) Smriti Zubin Irani
- E) Dr. Virendra Kumar

Answer

E) Dr. Virendra Kumar



Explanation

- Participating in a series of events organised by Dr. Ambedkar International Centre, a premier autonomous research body mandated to research and provide policy feed to empower marginalised communities and to bring in Socio Economic transformation in the society, Dr. Virendra Kumar flagged off a pioneering expedition 'Operation Blue Freedom'.
- A team of people with disabilities from across the country undertook an expedition till Siachen Glacier to create a new World Record for the largest team of people with disabilities to reach the world's highest battlefield.



Explanation

- Dr. Ambedkar International Centre has supported this world record expedition of people with disabilities to Siachen Glacier as part of its commitment towards the cause and betterment of Divyanjans of our country.
- The team of people with disabilities, trained by **'Team CLAW', a team of Armed Forces veterans,** undertook this expedition till Kumar Post (Siachen Glacier) to create a new World Record for the largest team of people with disabilities to reach the world's highest battlefield. Recently, the Government of India had permitted a team of selected people with disabilities to scale Siachen Glacier.



Titbits

Social Justice and Empowerment
Minister: Dr. Virendra Kumar
Constituency: Tikamgarh, Madhya Pradesh





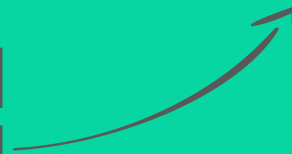
August 16 Overall Review



IMPORTANT DAYS

De Jure Transfer Day

August 16



Sports

Komalika Bari

New under-21 recurve world champion at Youth World Championships



India's Raunak Sadhwani

Spilimbergo Open chess tourney





Ranking

Calcutta University

2nd in ARWU Rankings



BANKING AND FINANCE

Various special offers
for retail customers

Green and sustainable deposits

SBI

HDFC



Khushi ka Season 3.0
to celebrate Independence Day

Kotak Mahindra Bank



BANKING AND FINANCE

'Farmer Registration and Unified Beneficiary Information System' (FRUITS) portal.

Karnataka Vikas Grameena Bank (KVGB) + Karnataka government



APPOINTMENTS

**Gajendra Singh +
Anjani Kumar Tiwari**

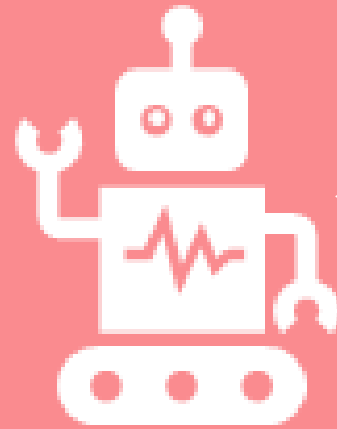
Member of the Petroleum and
Natural Gas Regulatory Board
(PNGRB)

Hakainde Hichilema

Won the presidency election of
Zambia



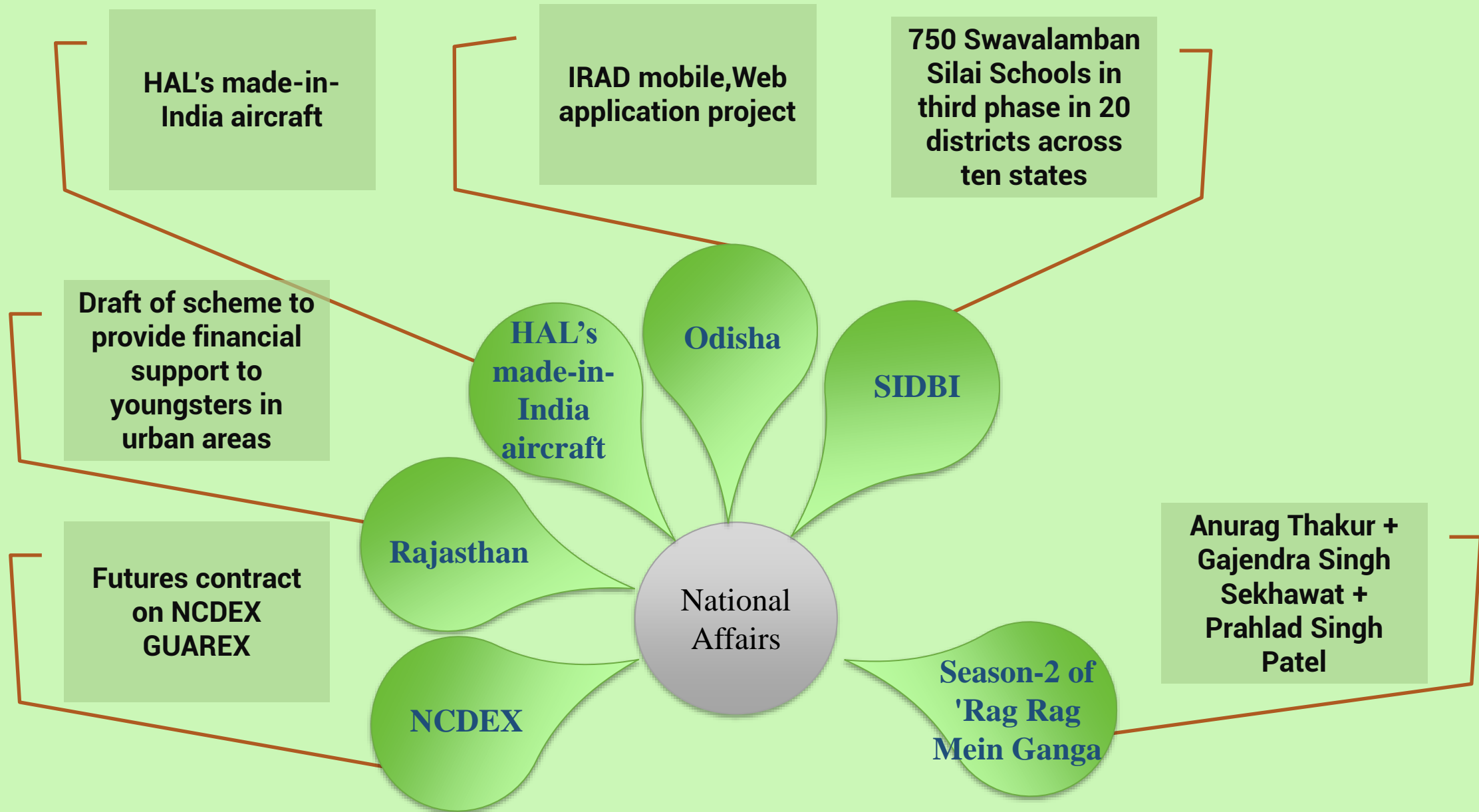
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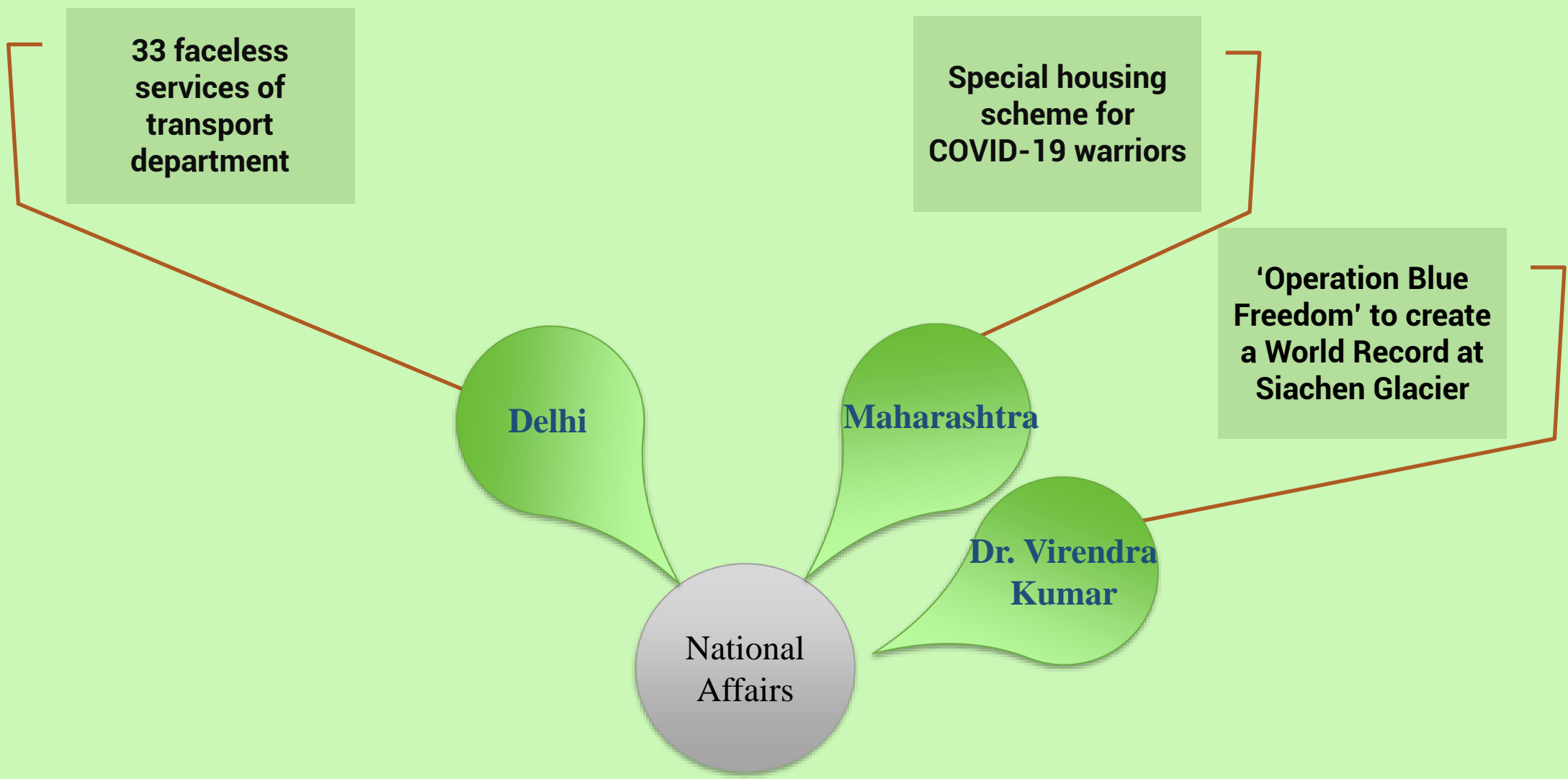


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management

IIT Mandi







33 faceless services of transport department

Special housing scheme for COVID-19 warriors

'Operation Blue Freedom' to create a World Record at Siachen Glacier

Delhi

Maharashtra

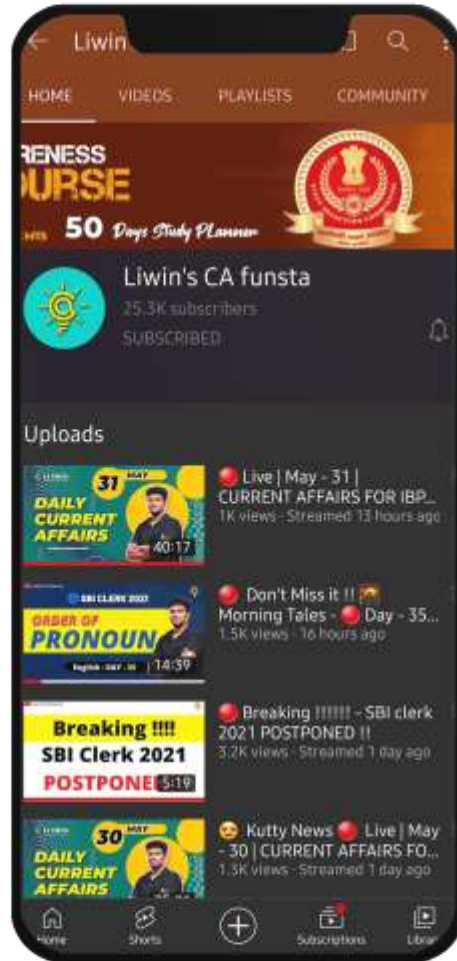
Dr. Virendra Kumar

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