



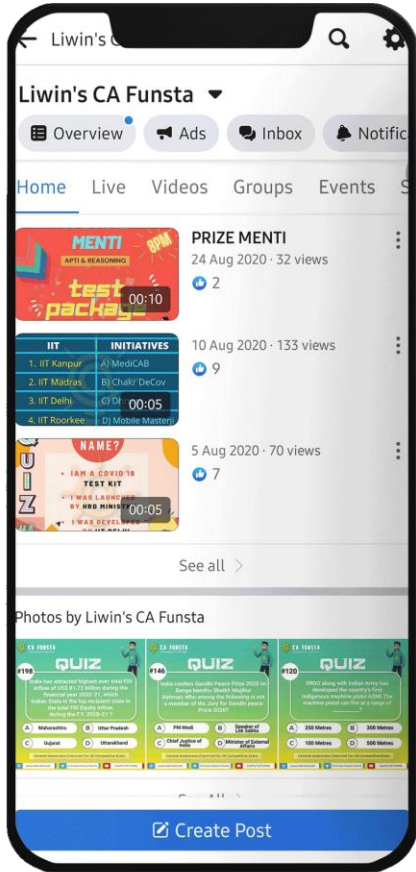
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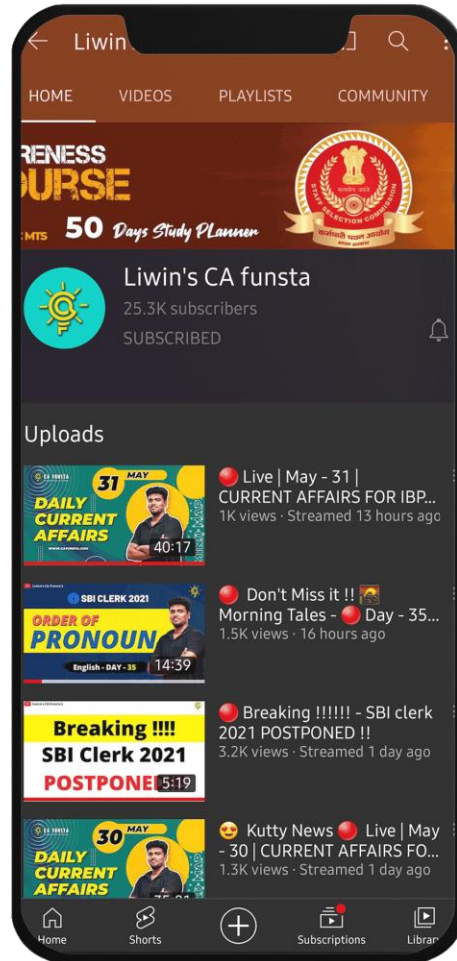


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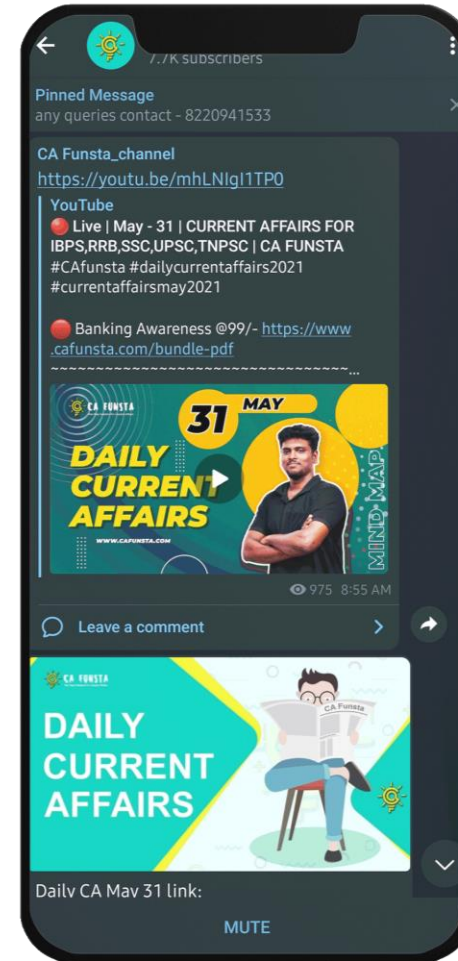
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SPORTS



➤ Which of the following country will host Asian Games in September 2023?

- A) Japan
- B) Uruguay
- C) China
- D) France
- E) Namibia

Answer
C) China



Explanation

- The **19th edition** of the **Asian Games** will now be held in **Hangzhou, China** from **September 23 to October 8 2023**.



- Who among the following minister chaired the meeting with head of Banks; directs them to ensure disposal of KCC holders?

- A) Agriculture Minister
- B) Finance Minister
- C) External Affairs Minister
- D) Home Minister
- E) Prime Minister

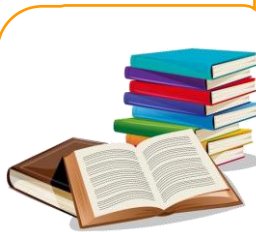


सत्यमेव जयते

वित्त मंत्रालय
MINISTRY OF
FINANCE

Answer

B) Finance Minister



Explanation

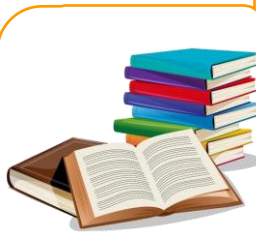
- Finance Minister **Nirmala Sitharaman** chaired a meeting with heads of **Public Sector Banks and Regional Rural Banks in New Delhi**.
- She reviewed Operational and Governance reforms in RRBs and performance of **Kisan Credit Card scheme** for Animal Husbandry, Dairying, and Fisheries.
- The Minister instructed all the Public Sector Banks to onboard an account aggregator system by end of July. She advised **Indian Banks Association (IBA) and sponsor banks** to play a lead role in technological advancements in the RRBs.
- While highlighting the role of animal husbandry and fisheries in the economy, the Finance Minister directed banks for ensuring **time-bound disposal of pending KCC applications**.



Titbits

Ministry of Finance

- Union Minister : **Nirmala Sitharaman** (Rajya Sabha MP,Karnataka)
- Minister of State : **Bhagwat Karad** (Rajya Sabha MP,Maharashtra),**Pankaj Choudhary** (Maharajganj,UP)



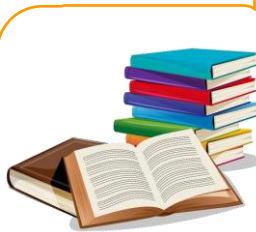
➤ Which of the following bank signed MoU with Assam Rifles to provide banking services?

- A) HDFC Bank
- B) SBI
- C) Indian Bank
- D) Axis Bank
- E) Punjab National Bank



Answer

E) Punjab National Bank



Explanation

- **Punjab National Bank (PNB)** has signed a memorandum of understanding (MoU) with **Assam Rifles** to deliver specially designed banking products to security personnel.
- The agreement was signed between **Colonel P S Singh** of the Directorate General of Assam Rifles, and PNB Chief General Manager **Sunil Soni** at the force's headquarters in Meghalaya's capital Shillong.
- The MoU was inked to provide benefits such as personal accident insurance, air accident insurance under **the 'PNB Rakshak Plus' scheme**.



Explanation

- The scheme covers several benefits, including personal accidental death cover of **Rs 50 lakh**, air accidental death cover of **Rs 1 crore**, and an overdraft up to the last three months' net salary or pension amounting from **Rs 75,000 to Rs three lakh**.
- The scheme also includes concession in rate of interest and service charges **for housing, car, education, and personal loan products**.



Titbits

Punjab National Bank (PNB)

- Founded : **19/05/1894**
- HQ : **Dwarka, Delhi**
- MD & CEO : **Atul Kumar Goel**
- Tagline : **The Name you can Bank Upon**



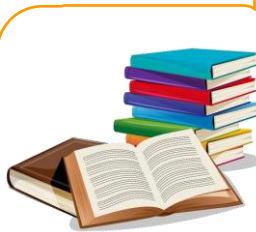
➤ Which of the following bank partnered with Tata Motors to offer car loan?

- A) HDFC Bank
- B) SBI
- C) Indian Bank
- D) Axis Bank
- E) Punjab National Bank



Answer

C) Indian Bank



Explanation

- Public sector **Indian Bank** has partnered with **Tata Motors Passenger Vehicles Ltd** to offer its car loans to customers.
- The strategic partnership aims to provide customised car loans for customers through over **5,700 branches** of the bank.
- Indian Bank would also be able to provide easy financing schemes to customers through the **310 dealers** of Tata Motors who have **over 1,000 touch points across the country**.



Titbits

Indian Bank

- Founded : **15/08/1907**
- HQ : **Chennai**
- MD & CEO : **Shanti Lal Jain**
- Tagline : **Your Own Bank**

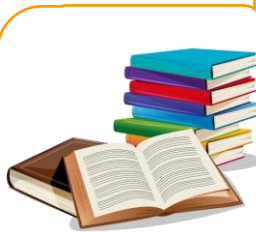


➤ RBI decided to adopt how many-tiered regulatory framework for Urban co-operative banks?

- A) 1
- B) 4
- C) 6
- D) 5
- E) 3

Answer

B) 4



Explanation

- The RBI has decided to adopt a simple four-tiered regulatory framework for **Urban Co-operative Banks (UCBs)** based on size of deposits, with an aim to strengthen their financial soundness.
- An expert committee, headed by former RBI deputy governor **N S Vishwanathan**, had made a host of recommendations for strengthening the UCBs.
- The committee had recommended a four-tiered regulatory framework based on size of deposits of the banks and their area of operations, among other suggestions.
- The differentiated regulatory approach was mainly recommended for key parameters such as **net worth, Capital to Risk-weighted Assets Ratio (CRAR), branch expansion and exposure limits.**



Explanation

- Membership to an **Umbrella Organisation** also formed a vital part of the recommendations.
- The RBI has accepted several suggestions of the committee.
- Specifically, a minimum net worth of **Rs 2 crore for Tier 1 UCBs** operating in single district and **Rs 5 crore** for all other UCBs (of all tiers) has been stipulated.
- the minimum CRAR requirement for Tier 1 banks is retained at the present prescription of **9 per cent** under current capital adequacy framework based on **Basel I**.
- **For Tier 2, Tier 3 and Tier 4 UCBs**, while retaining the current capital adequacy framework, it has been decided to revise the minimum CRAR to **12 per cent** so as to strengthen their capital structure.



Titbits

Reserve Bank of India (RBI)

- Founded : **01/04/1935**
- **RBI Act,1934**
- HQ : **Mumbai**
- Chairman : **Shaktikanta Das**
- 1926 - **Hilton Young Commission**
- 1937 – **Calcutta to Mumbai**
- 1949 - **Nationalisation**



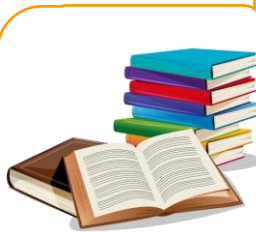
➤ World Bank approved how many billion USD for Ayushman Bharat health infra mission?

- A) 1
- B) 4
- C) 6
- D) 5
- E) 3

Answer
A) 1



THE WORLD BANK
IBRD • IDA | WORLD BANK GROUP



Explanation

- The **World Bank** has approved a loan of **USD one billion** to provide support to India's flagship **PM Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)**, Union Health Minister **Mansukh Mandaviya**.
- The loan cleared on June 28, 2022 comprises two complementary loans of **USD 500 million** each namely for Transforming India's **Public Health Systems for Pandemic Preparedness Program (PHSPP)** and **India's Enhanced Health Service Delivery Program (EHSDP)**.
- Through this, the World Bank will provide support to India's flagship PM Ayushman Bharat Health Infrastructure Mission (PM-ABHIM).



Titbits

World Bank

- Formed : **December 1945**
- HQ : **Washington DC**
- Members : **189 countries**
- President : **David Malpass**
- MD & CFO : **Anshula Kant**
- Chief Economist : **Carmen Reinhart**



➤ Toyota will train how many youths in India for automobile?

- A) 15000
- B) 20000
- C) 5000
- D) 12000
- E) 18000

Answer
E) 18000



Explanation

- **Toyota Kirloskar Motor** will be imparting automobile skill training to **18,000 students in three years**, with a focus on those having a rural background, according to a Memorandum of Understanding (MoU) it has signed with the central government and cooperative society **Automotive Skill Development Council (ASDC)**.
- The initiative is a part of the government's **Skill India Mission** which seeks to train youths for diverse employment opportunities.



➤ How many percent GST will be charged by banks for issuing cheques?

- A) 4%
- B) 18%
- C) 28%
- D) 5%
- E) 12%

Answer
B) 18%



Explanation

- **18% GST** will be charged by banks as a fee for issuing **cheques**.
- **Hotel accommodation** priced up to one thousand rupees per day will be taxed at **12 percent**.
- The **solar water heater** will now attract **12 percent GST** as compared to five percent earlier.
- GST on **e-waste** has increased to **18 percent** from the earlier rate of five percent.
- The tax will be cut on the transport of **goods and passengers by ropeways** to **5% from 12 %**.
- Electric vehicles are eligible for the concessional GST rate of five percent.
- **GST exemption** on the transport of passengers by air to and from northeastern states and Bagdogra will be restricted to economy class only.



Explanation

- Finance Ministry said, single packages of unbranded pre-packed and labelled food items like cereals, pulses, and flour weighing in excess of **25 kilograms** will not attract GST.
- It said, if several packages intended for retail sale to ultimate consumers, like **10 packages of 10 kilograms** each, are sold in a larger pack, then GST would apply to such supply.
- However, a package of rice containing **50 kilograms** in one individual package would not be considered a pre-packaged and labelled commodity for the purposes of GST levy.



➤ FDI in research, development increased to how many million USD?

- A) 434.64
- B) 334.46
- C) 343.46
- D) 343.64
- E) 334.64

Answer
D) 343.64



Explanation

- **Foreign direct investment (FDI)** inflows in the research and development sector have increased to **USD 343.64 million** in 2021 against **USD 55.77 million** in 2020, the commerce and industry ministry.
- FDI is permitted under a **100 per cent** automatic route in the **research and development (R&D) sector**, subject to applicable laws/regulations, security and other conditionalities.



BUSINESS AND ECONOMY



Explanation

Position	FDI Equity Recipient	Investing Country
1	Karnataka	Singapore 40%
2	Telangana	Germany 35%
3	Haryana	USA 11%



APPOINTMENTS

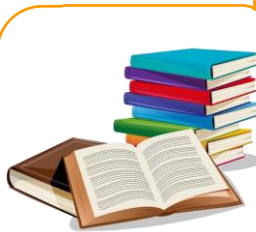


➤ Who among the following appointed as Sebi's executive director?

- A) Pramod Rao
- B) Pramod Saran
- C) Vineet Saran
- D) Vineet Rao
- E) Harshit Vyas

Answer

A) Pramod Rao



APPOINTMENTS



Explanation

Company/Country/ State/Organisation/ Financial Institute	Appointed	Succeeded	Tenure Period	Others
Sebi Executive director	Pramod Rao			He held the position of Group General Counsel at ICICI Bank and provided strategic oversight to the legal function of the ICICI group. Earlier, he served as a member of the board of directors of ICICI Securities, ICICI Prudential Trust and ICICI Trusteeship Services. Rao has also served as General Counsel for the Citi India cluster and was responsible for the legal, secretarial and security and investigative services within Citi India. He also worked with IndusLaw, a law firm, as a president partner, overseeing its banking and finance practice.

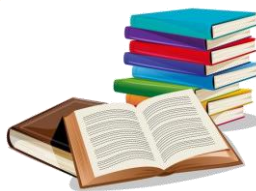


APPOINTMENTS



Explanation

Sri Lanka President	Ranil Wickreme singhe			He is PM of Sri Lanka
BCCI's ethics officer and ombudsman	Justice Vineet Saran	Justice (Retd) D K Jain		He is Former Supreme Court judge
Pepper Content Chief Business Officer	Harshit Vyas			



➤ ISRO launched 345 foreign satellites from how many countries?

- A) 61
- B) 47
- C) 34
- D) 26
- E) 78

Answer
C) 34



Explanation

- The **Indian Space Research Organization** through its commercial arm has launched **345 foreign satellites** from **34 countries** on-board **Polar Satellite Launch Vehicles (PSLV)** since **1999**.
- Minister of Personnel, Public Grievances and in the Prime Minister's Office, **Dr Jitendra Singh** informed the Lok Sabha.
- In a written reply, the minister informed that **56 million US dollars and 220 million Euros of foreign Exchange** has been earned by launching these foreign satellites.



Titbits

ISRO

- **Indian Space Research Organisation**
- Formed : **15/08/1969**
- HQ : **Bangalore**
- Chairman : **Sreedhara Panicker Somanath**



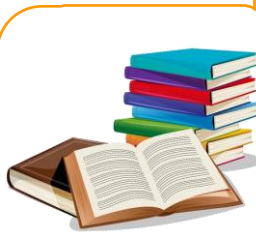
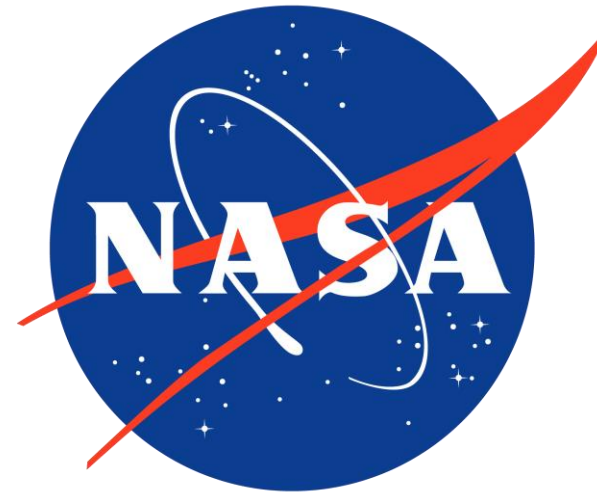
SCIENCE AND TECHNOLOGY



➤ **NASA and SpaceX will launch Roman Space Telescope in which year?**

- A) 2028
- B) 2026
- C) 2029
- D) 2027
- E) 2030

Answer
B) 2026



Explanation

- **NASA** has selected **SpaceX** to provide launch service for the **Nancy Grace Roman Space Telescope mission**.
- The mission currently is targeted to launch in **October 2026**, as specified in the **NASA Launch Services (NLS) II contract**, on a **Falcon Heavy rocket from Launch Complex 39A** at the agency's **Kennedy Space Center in Florida**.
- The telescope, previously known as the **Wide Field InfraRed Survey Telescope (WFIRST)**, is designed to unravel the secrets of dark energy and dark matter, search for and image exoplanets, and explore many topics in infrared astrophysics.
- According to the mission page, the Roman Space Telescope will have a primary mission **lifetime of 5 years**, with a potential 5-year extended mission.



Explanation

- The space-based observatory is expected to collect far more data than any other NASA **astrophysics mission before it.**
- With a view **100 times greater** than the **Hubble Space Telescope**, Roman will generate never-before-seen big pictures of the universe to help astronomers explore some of the **greatest mysteries of the cosmos.**



Titbits

NASA

- **The National Aeronautics and Space Agency**
- Formed : **29/07/1958**
- HQ : **Washington DC**
- Administrator : **Bill Nelson**



➤ India and which of the following country signed Mou for cheetah reintroduction in India?

- A) Japan
- B) Uruguay
- C) China
- D) France
- E) Namibia



Answer
E) Namibia



Explanation

- **India and Namibia** signed a crucial memorandum of understanding (MoU) for the **reintroduction of cheetahs**, declared extinct in the country in **1952**.
- A senior environment ministry official said the first batch comprising **four male and as many female cheetahs** will arrive from Namibia in **August**.



Titbits

Namibia

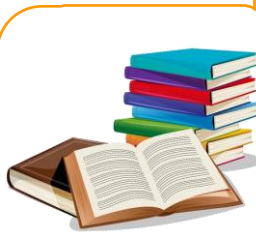
- Capital : **Windhoek**
- Currency : **Hryvnia**
- President : **Hage Geingob**
- Prime Minister : **Saara Kuugongelwa**
- Language : **Nambian Dollar (NAD),South African Rand (ZAR)**



➤ How many Electric Vehicle Charging Stations sanctioned across country under Phase-2 of FAME India scheme?

- A) 2778
- B) 2877
- C) 2878
- D) 2788
- E) 2787

Answer
B) 2877



Explanation

- Government has sanctioned **2,877 Electric Vehicle Charging Stations** in **68 cities** across **25 States and Union Territories** under **Phase-2 of FAME India scheme (Faster Adoption and Manufacturing of Electric Vehicles)**.
- The government has formulated FAME India Scheme in **2015** to improve the infrastructure required for the large-scale use of electric vehicles.
- Minister of State for Heavy Industries Krishan Pal Gurjar said this in a written reply in the Lok Sabha.
- **1576 charging stations** have also been sanctioned across **nine expressways and 16 Highways** under FAME India Scheme.



Explanation

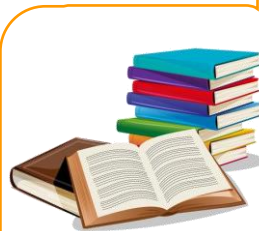
- Under **Phase-1** of FAME India Scheme, **479 charging stations** have been installed as on 1st July this year.
- Under **Phase-2** of FAME-India Scheme **one thousand crore rupees** has been allocated for the development of charging infrastructure for a period of **five years from 1st April, 2019**.



➤ Union Government provided approximately how many Iron Folic Acid Supplementation under WIFS Programme?

- A) 1
- B) 4
- C) 6
- D) 5
- E) 3

Answer
B) 4



Explanation

- The government has provided **four crore 14 lakh** Iron Folic Acid Supplementation to Adolescents under the **Weekly Iron and Folic Acid Supplementation (WIFS) Programme** in the last financial year.
- Dr. Pawar highlighted that **over seven thousand Adolescent Friendly Health Clinics** have been established in the country and **fifty-two lakh Adolescent clients** received counseling and clinical services during 2021-22.
- The Minister stressed that **the Scheme for Promotion of Menstrual Hygiene** is implemented to promote menstrual hygiene among adolescent girls in the age group of **10-19 years**.
- **Nearly thirty-five lakh adolescent girls** have been covered every month under this scheme.



Titbits

Ministry of Health and Family Welfare

- Union Minister : **Manuskh L.Mandaviya** (Rajya Sabha MP,Gujarat)
- Minister of State : **Bharati Pawar** (Dindori,Maharashtra)



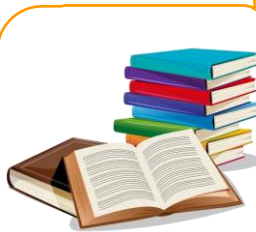
NATIONAL AFFAIRS



➤ Country has sufficient fertilizer for ongoing Kharif season, India Will be selfsufficient in Urea Production by which year?

- A) 2028
- B) 2026
- C) 2029
- D) 2027
- E) 2025

Answer
E) 2025



Explanation

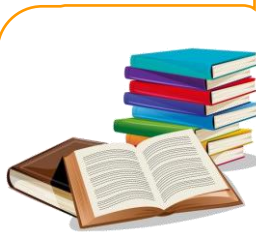
- The government said the country has **sufficient availability of fertilizer for the ongoing Kharif season** and the stock has not been affected due to the Russia-Ukraine conflict.
- It said, **Department of Fertilizer** has been monitoring the supply of fertilizer affected due to the conflict to facilitate the long-term tie-ups and short-term imports of fertilizer from alternative sources.
- He informed that availability of Urea in the country is ensured through regular production from various fertilizers units and its import through **Oman India Fertilizer Company and State Trading entities**.
- He said, directions have been issued to Urea production units not to take any planned shutdown and optimize their production.
- The Minister asserted that these measures led to Urea production of over **250 lakh metric tonnes** during the last fiscal year which is the highest production so far.



Titbits

Ministry for Chemicals and Fertilisers

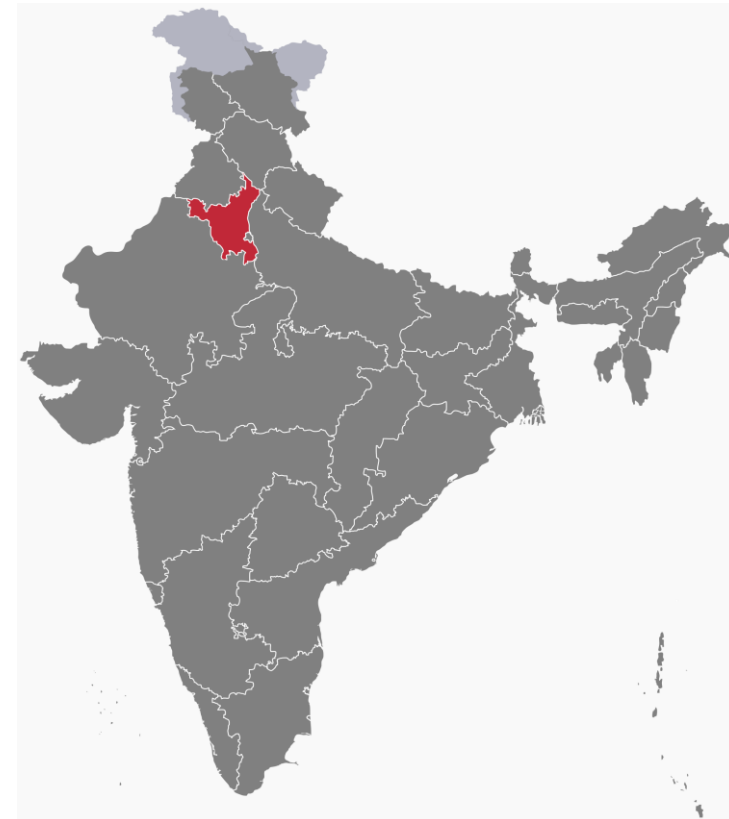
- Union Minister : **Mansukh L Mandaviya** (Rajya Sabha MP,Gujarat)
- Minister of State : **Bhagwanth Khuba** (Bidar,Karnataka)



➤ Which of the following state decided to set up Centre of Excellence for animals' breed improvement?

- A) Haryana
- B) Kerala
- C) Assam
- D) West Bengal
- E) Rajasthan

Answer
A) Haryana



Explanation

- **A Centre of Excellence for breed improvement** of the animals will be established in **Hisar** in collaboration with **Brazil**, Haryana Agriculture Minister **JP Dalal**.
- Apart from this, a centre will be set up by the **Canadian company** in the state to increase protein content in animal feed, under which a delegation of this firm will visit Haryana soon, which will be followed by a signing of a memorandum of understanding.



Titbits

Haryana

- Capital: **Chandigarh**
- CM: **Manohar Lal Khattar**
- Governor: **Bandaru Dattatreya**
- Language : **Hindi**
- National Park : **Sultanpur National Park**
- Wildlife Sanctuary : **Abubsehar WLS**
- Ramsar Site : **Bhindawas Wildlife Sanctuary, Sultanpur National Park**
- Tiger Reserve : -
- Power Station : **Rajiv Gandhi Thermal Power Plant**
- Dams : -
- RRB : **Sarva Haryana Gramin Bank (PNB)**
- UNESCO Site : -



NATIONAL AFFAIRS



➤ Agriculture Minister said how many crores transferred to farmers under PM-KISAN this fiscal year?

- A) 21492
- B) 21429
- C) 21249
- D) 21924
- E) 21942

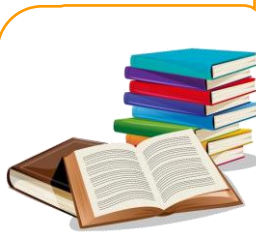
Answer

D) 21924



सत्यमेव जयते

कृषि एवं किसान
कल्याण मंत्रालय
MINISTRY OF
**AGRICULTURE AND
FARMERS WELFARE**



Explanation

- A financial benefit of **Rs 21,924 crore** has been transferred into bank accounts of 10.26 crore eligible farmers under the **PM-KISAN scheme** in this fiscal so far, the government.
- Under the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme**, a financial benefit of **Rs 6,000 per year** is provided to eligible farmer families, payable in three equal installments of **Rs 2,000**.
- The fund is transferred directly to the **bank accounts** of the beneficiaries.



Titbits

Ministry of Agriculture and Farmers Welfare

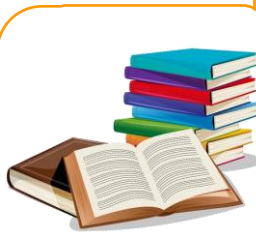
- Union Minister : **Narendra Singh Tomar** (Morena,MP)
- Minister of State : **Shobha Karandlaje** (Udupi Chikmagalur,Karnataka),**Kailash Choudhary** (Barmer,Rajasthan)



➤ Which of the following state launched scheme for welfare of indigenous weavers?

- A) Haryana
- B) Kerala
- C) Assam
- D) West Bengal
- E) Rajasthan

Answer
C) Assam



Explanation

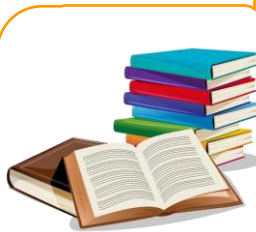
- The **Assam** government launched an initiative to **empower the indigenous weavers** of the state and provide financial support to their families.
- Under the '**Swanirbhar Naari**' scheme, the state government will procure handloom items directly from the indigenous weavers via a **web portal** without the **involvement any middlemen**.



Titbits

Assam

- Capital: **Dispur**
- CM: **Himanta Biswa Sharma**
- Governor: **Jagdish Mukhi**
- Language : **Assamese, Bodo**
- National Park : **Rajiv Gandhi (Orang) National Park**
- Wildlife Sanctuary : **Amchang WLS**
- Ramsar Site : **Deepor Beel**
- Tiger Reserve : **Manas**
- Power Station : **Bongaigon Thermal Power Station**
- Dams : -
- RRB : **Assam Gramin Vikash Bank (United Bank of India)**
- UNESCO Site : **Kaziranga NP, Manas WLS**



NATIONAL AFFAIRS



➤ How many square kilometres of forest area diverted for non-forestry purposes in last 3 years?

- A) 455.3
- B) 554.3
- C) 545.3
- D) 555.3
- E) 544.3

Answer
B) 554.3



Explanation

- A total of **554.3 square kilometres** of forest area in the country has been diverted for non-forestry purposes in the **last three years**.
- Mining accounted for the diversion of the maximum, **112.78 sq km, of forest land**, it revealed government okayed the diversion of **100.07 sq km of forest land** for road construction and **97.27 sq km** for irrigation facilities.
- The Centre approved the diversion of **69.47 sq km** of forest land for defence projects, **53.44 sq km** for hydel projects, **47.40 sq km** for laying of transmission lines and **18.99 sq km** for railways in the last three years.
- The government allowed the diversion of **195.87 sq km** of forest land in 2019; **175.28 sq km** in 2020 and **183.18 sq km** in 2021.



Explanation

- However, according to the Forest Survey of India, the total forest cover of the country has increased by **12,294 square kilometres in the last seven years.**
- The latest India State of Forest Report says the country's forest cover increased by **1,540 sq km** between 2019 and 2021.
- Compensatory afforestation is carried out in lieu of forest land diversion.
- According to the guidelines issued under the **Forest Conservation Act 1980**, compensatory afforestation is to be raised on suitable non-forest land, equivalent to the area proposed for diversion, at the cost of the user agency.



Titbits

Ministry of Environment, Forest and Climate Change

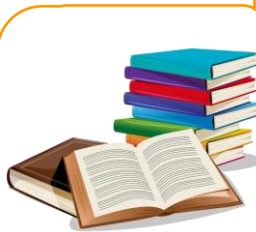
- Union Minister : **Bhupender Yadav** (Rajya Sabha MP,Rajasthan)
- Minister of State : **Ashwini Kumar Choubey** (Buxar,Bihar)



QUICK RECALL



- 1) China set to host Asian Games in September 2023
- 2) Finance Minister Nirmala Sitharaman chairs meeting with head of Banks; directs them to ensure disposal of KCC holders
- 3) PNB signs MoU with Assam Rifles to provide banking services
- 4) Indian Bank inks strategic partnership with Tata Motors
- 5) Urban co-operative banks to have 4-tiered regulatory framework: RBI



QUICK RECALL



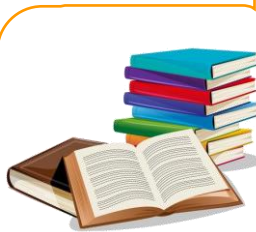
6) USD one billion World Bank loan for Ayushman Bharat health infra mission, govt tells par

7) Toyota to train 18,000 youths in India

8) New GST rates on number of items come into effect from July 20

9) FDI in research, development increases to USD 344 mn in 2021: Comm Min

10) Pramod Rao takes charge as Sebi's executive director



QUICK RECALL



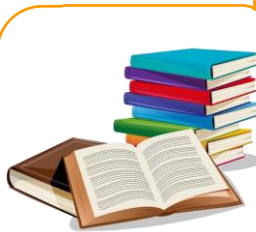
11) ISRO launched 345 foreign satellites from 34 countries on-board PSLV since 1999: Dr Jitendra Singh

12) NASA picks SpaceX to launch Roman Space Telescope

13) India inks pact with Namibia for cheetah reintroduction; first batch likely to arrive before Aug 15

14) 2, 877 Electric Vehicle Charging Stations sanctioned across country under Phase-2 of FAME India scheme

15) Govt provided 4 crore 14 lakh Iron Folic Acid Supplementation under WIFS Programme in last FY: MoS
Bharati Pravin Pawar



QUICK RECALL



16) Country has sufficient fertilizer for ongoing Kharif season and is not affected due to Russia-Ukraine conflict:

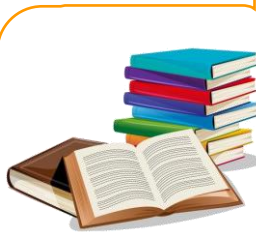
Bhagwanth Khuba

17) Centre of Excellence for animals' breed improvement to be set up in Hisar: Haryana Agri Minister

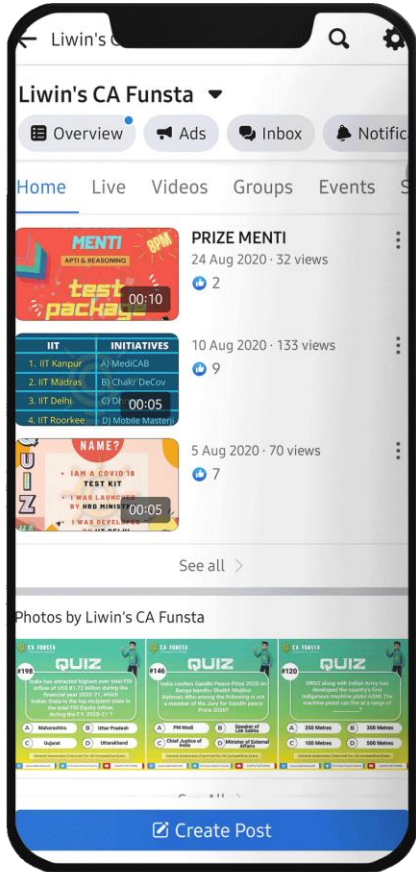
18) Tomar says Rs 21,924 cr transferred to farmers under PM-KISAN this fiscal

19) Assam govt launches scheme for welfare of indigenous weavers

20) 554 sq km forest area diverted for non-forestry purposes in last 3 years, shows govt data



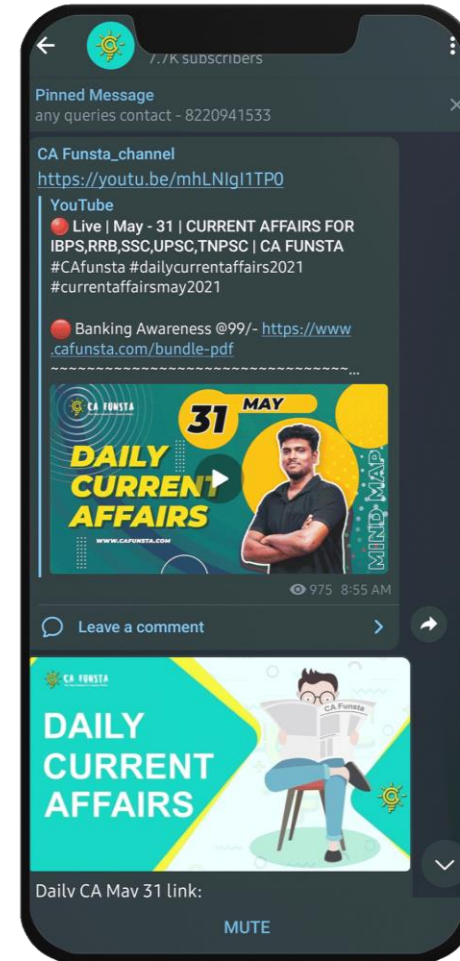
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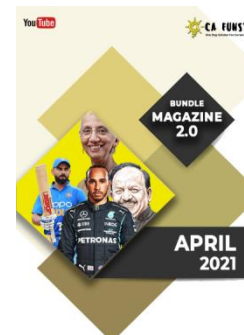
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