

NATIONAL NEWS

Union Government extends the validity of motor vehicle documents till 31 October 2021

- The Union Government extended the validity of motor vehicle documents like driving license, registration certificate and permits till **31 October 2021** from 30 September 2021 under the Motor Vehicles Act of 1988 and Central Motor Vehicle Rules of 1989 in view of the ongoing COVID-19 pandemic.

Union Labour Minister Bhupender Yadav launches the DigiSaksham programme to enhance the employability of youth

- The Union Minister of Labour and Employment **Bhupender Yadav** launched a digital skills programme, **DigiSaksham**, with Microsoft India for enhancing the employment opportunities for youth from rural and semi-urban areas.
- Under the DigiSaksham initiative, there will be basically three types of training, namely Digital skills: self-paced learning, VILT mode training (Virtual Instructor-led) and ILT mode training (Instructor-led).

Prime Minister Narendra Modi launches the second phase of the Swachh Bharat Mission-Urban and Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

- Prime Minister **Narendra Modi** launched the second phase of Swachh Bharat Mission-Urban (SBM-U 2.0) and Atal Mission for Rejuvenation and Urban Transformation (**AMRUT**) to realise the aspiration to make all cities garbage-free and water secure.
- This will help contribute towards the achievement of the Sustainable Development Goals 2030.
- SBM-U 2.0 envisions to make all cities 'garbage free' and ensure grey and black water management in all cities other than those covered under AMRUT and aims to make all urban local bodies open defecation free.
- AMRUT 2.0 will adopt the principles of a circular economy and promote the conservation and rejuvenation of surface and groundwater bodies.

Union Government declares Chacha Chaudhary as the mascot for the Namami Gange Programme

- Famous Indian comic book character **Chacha Chaudhary** was declared as the mascot of the Union

Government's 'Namami Gange Programme' at an executive committee meeting of the **National Mission for Clean Ganga (NMCG)**.

- NMCG** has tied up with **Diamond Toons** to develop and distribute **comics, e-comics and animated videos** featuring the cartoon character (Chacha Chaudhary).

Insolvency and Bankruptcy Board of India (IBBI) celebrates its fifth annual day

- The **Insolvency and Bankruptcy Board of India (IBBI)** celebrated its **fifth annual day** on **01 October 2021**. Chairman of the Economic Advisory Council to the Indian Prime Minister **Bibek Debroy** was the chief guest.
- He delivered the fifth annual day lecture keynote address on "**From No Exit to Easy Exit - A Case Study of IBC**".

Insolvency and Bankruptcy Board of India (IBBI):

- Headquarters: **New Delhi**

ECI launches the inaugural edition of the 'ECI Annual National Essay Contest on Election & Democracy'

- The **Election Commission of India (ECI)** has launched the inaugural edition of the '**Election Commission of India Annual National Essay Contest on Election & Democracy**'.
- This event was jointly conducted by the **India International Institute of Democracy and Election Management (IIIDEM)**, **Jindal Global Law School (JGLS)** and **O.P. Jindal Global University, Haryana**.

Union Environment Minister Bhupender Yadav launches a web portal 'indianwetlands.in'

- Union Environment Minister **Bhupender Yadav** has launched a web portal —**indianwetlands.in**— on the occasion of Gandhi Jayanti and the iconic week of 'Azadi Ka Amrit Mahotsav' for processing information and making it available to the stakeholders in an efficient and accessible manner.
- This portal also hosts capacity-building material, data repository, videos and information for students.

Union Government extends the Credit Guarantee Scheme for Subordinate Debt up to 31 March 2022

- The Union **Ministry of Micro, Small and Medium Enterprises (MSMEs)** extended the Credit Guarantee Scheme for Subordinate Debt (CGSSD) by another six months till **31 March 2022** from 31 September 2021.

- This scheme was approved by the Union Government on 1 June 2020 and launched on 24 June 2020 to provide credit facilities through lending institutions to the promoters of stressed MSMEs.

Prime Minister Narendra Modi launches the Jal Jeevan Mission mobile application

- Prime Minister Narendra Modi launched a newly designed **Jal Jeevan Mission (JJM)** mobile application that will enable anyone to fund the provision of tap water in rural parts of India.
- This mobile app aims to enhance the awareness among stakeholders and ensure greater transparency and accountability of schemes under the Jal Jeevan Mission.
- The Jal Jeevan Mission was launched in **2019** by the Union Ministry of Jal Shakti to ensure 100 per cent functional tap water supply in rural areas by 2024.

Union Minister of Jal Shakti: Gajendra Singh Shekhawat

Union Health Ministry plans to observe the 'Mental Health Awareness Campaign Week' from 10 October

- The **Union Ministry of Health and Family Welfare** has planned to observe the **Mental Health Awareness Campaign Week** from **10 October**, which is observed as a World Mental Health Day, to raise awareness on mental health issues and mobilise efforts to support mental health.
- The Mental Health Awareness Campaign Week is being observed to encourage people's participation to break the stigma surrounding mental disorders.

Union Minister of Health and Family Welfare:

Mansukh L. Mandaviya

Union Cabinet clears a ₹ 4445 crore proposal for setting up seven PM MITRA parks for the textile sector

- The Union Cabinet approved the setting up of seven PM Mega Integrated Textile Region and Apparel (**PM MITRA**) parks as announced in the Union Budget for 2021–22 at an outlay of **₹4445 crores**.
- These PM MITRA parks will be set up on greenfield or brownfield locations around India, in keeping with Indian Prime Minister's objective of creating 'Aatma Nirbhar Bharat' and putting India strongly on the global textiles map.
- These parks would be developed by a Special Purpose Vehicle (SPV) owned by the Union and state governments and would get two kinds of support.
- Development capital support, aimed at assisting infrastructure development, would cover 30% of project costs up to a maximum of ₹500 crores for greenfield projects and ₹200 crores for brownfield

projects. Also, ₹300 crores of Competitiveness Incentive Support (CIS) will be provided to each park for the early establishment of textiles manufacturing units.

Department for Promotion of Industry and Internal Trade (DPIIT) launches Industrial Park Rating System (IPRS) report 2.0

- The second edition of the **Industrial Park Rating System (IPRS)** report was launched by the Minister of State for Commerce and Industry Som Prakash in which 41 industrial parks have been assessed as 'Leaders' in the Industrial Park Ratings System report released by the **Department for Promotion of Industry and Internal Trade (DPIIT)**.
- 90 industrial parks have been rated as under the Challenger category while 185 have been rated as under 'Aspirers'.
- This rating is based on some key parameters such as external infrastructure, internal infrastructure, business support services and environment and safety.

Cochin International Airport Limited retains the third spot in handling international traffic in India

- The **Cochin International Airport Limited (CIAL)** has retained the **third** position in India in terms of **international traffic** for the third consecutive month from July 2021, released by the Airports Authority of India (AAI).
- This airport facilitates flights to all the Middle East destinations, London, Male and Colombo.

India and the UK hold their second meeting of the Joint Working Group on cyber capacity building

- The **second meeting of the India-UK Joint Working Group (JWC)** on cyber capacity building was held virtually and discussed various aspects of cooperation in the area of cyber capacity building and was held under the aegis of the India-UK Framework for Cyber Relationship and in support of the enhanced cyber security partnership agreed in the India-UK 2030 Roadmap.
- The Indian delegation was led by the Joint Secretary (Cyber Diplomacy) from the Union Ministry of External Affairs Atul Malhari Gotsurve.

National Health Authority revises the health benefit package rates under the Ayushman Bharat PM-JAY scheme

- The **National Health Authority (NHA)** has increased the **Health Benefit Package (HBP 2.2)** rates by **20% to 400%** under the Ayushman Bharat Pradhan Mantri Jan Arogya

Yojana (AB PM-JAY) scheme, which is planned to be rolled out from **November 2021**.

- The rates of around 400 procedures have been revised and one new additional medical management package related to black fungus has also been added.
- Under medical management procedures, rates for Intensive Care Unit (ICU) with ventilator support have been revised by 100 per cent and rates for ICU without ventilators by 136 per cent.

Union Shipping Minister Sarbanand Sonowal launches 'MyPortApp' for digital monitoring of port operations

- Union Minister for Ports, Shipping and Waterways **Sarbanand Sonowal** launched a port mobile application called **MyPortApp** in Kolkata. This application includes all port details **digitally** and monitors operations virtually.
- It is targeted towards port users for availing of **various port services** and is aimed to promote transparency and easy access to port-related information.

Minister of State for External Affairs Meenakshi Lekhi address the 60th anniversary of the Non-Aligned Movement (NAM) in Belgrade

- India's Union Minister of State for External Affairs **Meenakshi Lekhi** addressed the High-Level Meeting to mark the 60th Anniversary of **Non-Aligned Movement (NAM)** in **Belgrade, Serbia**, to strengthen the role and influence of NAM on global outcomes.
- A bilateral Cultural Exchange Programme (CEP) has been signed between India and Serbia during her visit to further strengthen cooperation in the fields of Culture and Arts.

Prime Minister Narendra Modi launches the Indian Space Association (ISpA)

- Prime Minister **Narendra Modi** launched the **Indian Space Association (ISpA)** to ensure India that the space sector unites the world.
- Indian Space Association is the premier industry association of space and satellite companies, which aspires to be the collective voice of the Indian space industry.
- The Indian Government's approach to space reforms is based on four pillars:
 - Freedom of innovation to the private sector
 - Role of the Indian Government as an enabler
 - Preparing youth for the future
 - To see the space sector as a resource for the progress of the common man

Prime Minister Narendra Modi launches PM Gati Shakti – National Master Plan for multi-modal connectivity in Delhi

- Prime Minister Narendra Modi launched **PM Gati Shakti - National Master Plan** for multi-modal connectivity and new exhibition complexes of India Trade Promotion Organisation at the Pragati Maidan in New Delhi.
- The National Master Plan will provide Gati Shakti with development plans of the 21st century and will help in the timely completion of these plans.
- The Union Government has approved ₹ **100 lakh crores** to speed up the implementation of infrastructure projects across India at both the central and state levels and bring down logistics costs.
- Gati Shakti is based on the six pillars — comprehensiveness, prioritisation, optimisation, synchronisation and being analytical and dynamic.

Union Rural Development and Panchayati Raj Minister launches the Climate Resilience Information System and Planning (CRISP-M) tool

- Union Minister of Rural Development and Panchayati Raj **Giriraj Singh** launched the **Climate Resilience Information System and Planning (CRISP-M)** tool for integrating climate information in Geographic Information System (GIS)-based watershed planning under the **Mahatma Gandhi National Rural Employment Guarantee Act**.
- The implementation of the CRISP-M will open up new possibilities for the rural communities to deal with the issues of climate change.

Union Minister of Rural Development and Panchayati Raj: Giriraj Singh

- **Constituency:** Begusarai

Power Finance Corporation (PFC) gets Maharatna status from the Union Government

- **Government of India's** Department of Public Enterprises granted the prestigious '**Maharatna**' status to the **Power Finance Corporation (PFC)** to pave the way for the company's greater financial and operational efficiency.
- PFC became the **11th public sector enterprise** to get this status in India.
- 'Maharatna' status is granted to a company that has recorded more than ₹ 5000 crores of net profit for three consecutive years, an average annual turnover of ₹25,000 crores for three years or should have an average annual net worth of ₹15,000 crores for three years.

Power Finance Corporation (PFC)

- **Headquarters:** New Delhi
- **Founded:** 16 July 198

Department of Biotechnology launches India's first 'One Health' consortium

- The **Department of Biotechnology** has launched the '**One Health**' consortium virtually to monitor significant bacterial, viral and parasitic infections caused by **zoonotic and transboundary pathogens** across India.
- This project focuses on the usage of existing diagnostic tests as well as the development of new approaches for the surveillance and understanding of the spread of emerging diseases.
- The '**One Health**' consortium consisting of 27 organisations is led by the Department of Biotechnology – National Institute of Animal Biotechnology, Hyderabad.

National Capital Region Planning Board approves the Draft Regional Plan-2041

- The **Draft Regional Plan-2041** was approved by the **National Capital Region (NCR) Planning Board** setting the path for a future-ready, slum-free National Capital Region with an air ambulance and high-speed connectivity through heli-taxis, road, rail and inland waterways.
- This draft plan emphasises 30-minute connectivity by super-fast trains within NCR's major cities, as well as the viability of a 30-minute **Mass Transit Rail System (MTRS)** from the NCR's nearest borders to Delhi.

National Security Guard celebrates its 37th Raising Day

- **National Security Guard (NSG)** celebrates its raising day on 16 October every year. This year (2021) marks the **37th anniversary** of the establishment of the NSG. It is popularly known as **Black Cats**.

Union Minister Anurag Thakur launches the 'MyParkings app' to book parking slots online in Delhi

- Union Minister of Information and Broadcasting **Anurag Thakur** has launched the **MyParkings app** in New Delhi. This application will also help reduce pollution from vehicles by minimising the time spent searching for parking spots.
- This application was developed by **Broadcast Engineering Consultants India Limited (BECIL)** with **South Delhi Municipal Corporation (SDMC)** with the purpose to digitise all authorised parking under the civic body's municipal limits.

Nirmala Sitharaman chairs the eighth ministerial meeting of the India–USA Economic and Financial Partnership Dialogue

- The **eighth ministerial meeting of the India–USA Economic and Financial Partnership Dialogue**, chaired by the Union Minister for Finance and Corporate Affairs **Nirmala Sitharaman** and the US Treasury Secretary Dr. Janet Yellen, was held in Washington D.C.
- Discussions on various topics were held at the event, including the macroeconomic outlook and recovery from the COVID-19 pandemic, financial regulatory and technical collaboration, multilateral engagement, climate finance and anti-money laundering and combating the financing of terrorism (AML/CFT).

Union Finance Minister virtually attends the plenary meeting of the International Monetary and Financial Committee (IMFC)

- Union Finance Minister **Nirmala Sitharaman** virtually attended the plenary meeting of the **International Monetary and Financial Committee (IMFC)** of the Board of Governors of the **International Monetary Fund (IMF)** held in Washington D.C., the United States.
- The discussions at this meeting were based on 'vaccinate, calibrate and accelerate', which is the theme of the IMF's Managing Director's Global Policy Agenda.
- Union Finance Minister urged for greater equity in vaccine access and affordability for a faster exit towards recovery and growth.
- The IMFC welcomed the new **Special Drawing Rights (SDR)** allocation of reserve assets of the IMF, \$650 billion of which were newly created in 2021.

UIDAI is set to host the 'Aadhaar Hackathon 2021' from 28–31 October 2021

- The **Unique Identification Authority of India (UIDAI)** is planning to organise a hackathon called the '**Aadhaar Hackathon 2021**' from 28–31 October 2021, which is aimed at young innovators who are still in school and want to go into the real world.
- The Aadhaar Hackathon 2021 is based on the two themes:
 - The first theme is around 'Enrolment and Update', which essentially covers some of the real-life challenges being faced by the residents while updating their address in their Aadhaar.
 - The second theme of the hackathon is around the 'Identity and Authentication' solution offered by UIDAI.

Unique Identification Authority of India (UIDAI)

- **Headquarters:** New Delhi
- **Founded:** 28 January 2009

NITI Aayog collaborates with ISRO and launches Geographic Information System (GIS) based 'energy map of India'

- Government think tank **NITI Aayog**, in collaboration with the **Indian Space Research Organisation (ISRO)**, launched the **Geographic Information System (GIS) based 'energy map of India'**.
- This GIS map provides a holistic picture of all **energy resources** such as conventional power plants, oil and gas wells, petroleum refineries, coal fields and coal blocks through **27 thematic layers**.
- This map aims to identify and locate all primary and secondary energy sources, as well as associated transportation/transmission networks to provide a full view of energy production and distribution in India.

Indian Space Research Organisation (ISRO)

- **Headquarters:** Bengaluru
- **Founder:** Vikram Sarabhai
- **Director:** Kailasavadivoo Sivan

Union Government renames Mount Harriet in Andaman and Nicobar Islands as Mount Manipur

- Union Government renamed **Mount Harriet** at Kalapani in Andaman and Nicobar Islands as '**Mount Manipur**' to honour Manipur's Maharaja Kulchandra Dhawaj Singh and 22 other freedom fighters' imprisonment.

Union Minister of State of Earth Sciences launches the Air Quality Early Warning System

- Union Minister of State (Independent Charge) for Science & Technology and Earth Sciences **Dr. Jitendra Singh** has launched the **Air Quality Early Warning System (AQEWS)** to have decision-making capability for air quality management in Delhi - National Capital Region.
- A dedicated website has been created to deliver quantitative information about the contribution of emissions from Delhi and the surrounding 19 districts to the air quality in Delhi.

Prime Minister Narendra Modi inaugurates the Kushinagar International Airport in Uttar Pradesh

- Prime Minister Narendra Modi inaugurated the **Kushinagar International Airport** in **Uttar Pradesh (UP)**.
- This airport is intended to increase Buddhist tourism because Kushinagar is the final resting place of Gautama Buddha, where he attained Mahaparinirvana after his death.

- The Kushinagar International Airport was built at an estimated cost of **Rs. 260 crores**.
- This airport will serve nearby districts of **Uttar Pradesh and Bihar** and is an important step in boosting the investment and employment opportunities in the region.

Bharat Petroleum Corporation Limited launches an automated fuelling Technology named 'UFill'

- **Bharat Petroleum Corporation Limited (BPCL)** has launched an automated fuelling technology named '**UFill**' to ensure that its customers have a better experience at outlets.
- The new automated fuelling technology is secure, fast and smart and the customers need not download any app to use the UFill technology.
- When it comes to payment, customers can use whichever app they like, such as **Google Pay, Paytm**, etc.

Bharat Petroleum Corporation Limited (BPCL)

- **Headquarters:** Mumbai
- **MD & CEO:** Arun Kumar Singh
- **Founded:** 1952

Union Government extends the Pradhan Mantri Garib Kalyan Package insurance scheme for the healthcare workers for six months

- Union Government extended the Pradhan Mantri Garib Kalyan Package (PMGKP) insurance scheme for the healthcare workers for another six months. This scheme was to see an end in tenure on 20 October 2020.
- The PMGKP insurance scheme was established on **30 March 2020** to provide complete **personal accident coverage of ₹50 lakhs** to 22.12 lakh health care practitioners, including community health workers and private health care providers, who may have had direct contact and treatment of COVID-19 patients and may be at risk.

Prime Minister Narendra Modi launches the Ayushman Bharat Health Infrastructure Mission

- Prime Minister Narendra Modi launched the **Ayushman Bharat Health Infrastructure Mission** for strengthening healthcare infrastructure in Varanasi, Uttar Pradesh.
- He also inaugurated various development projects worth more than **₹5200 crores** in his constituency, Varanasi.
- The objective of the Ayushman Bharat Health Infrastructure Mission is to fill gaps in public health infrastructure, especially in critical care facilities and primary care in both urban and rural areas.

Invest India was elected as the President of the World Association of Investment Promotion Agencies (WAIPA)

- **Invest India** has been elected as the **President of the World Association of Investment Promotion Agencies (WAIPA)** for 2021–2023.
- WAIPA is a prominent global platform for investment and trade, representing **105 nations** as the major global nodal agency for investment promotion agencies.

World Association of Investment Promotion Agencies (WAIPA)

- **Headquarters:** Geneva, Switzerland

Union Highways Minister Nitin Gadkari launches the knowledge application and platform named 'CONSULT'

- Union Road Transport and Highways Minister Nitin Gadkari has launched the knowledge application and platform named '**CONSULT**', which focuses on innovation, entrepreneurship, science & technology, research and skill for knowledge transformation.
- This application is the first such global facility by which people who need information, advice, counsel and guidance can contact and call experts in multiple sectors on the go.

Union Government amends the Indian Telegraph Right of Way Rules 2021

- The **Indian Telegraph Right of Way (Amendment) Rules, 2021**, were amended by the Union Government to incorporate provisions associated with nominal one-time compensation and uniform procedure for the establishment of overground telegraph line in the **Indian Telegraph Right of Way Rules 2016**, with a fixed cap of ₹1,000 per km.
- These amendments will ease Right-of-Way-related permission procedures for the establishment and augmentation of digital communications across India.

Union Government has set up a National Steering Committee to implement the NIPUN Bharat Mission

- The Union Government has constituted a **National Steering Committee (NSC)** headed by the Union Education Minister **Dharmendra Pradhan** for the implementation of the **NIPUN Bharat Mission**.
- The **National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN) Bharat Mission** was launched in **July 2021** by the **Department of School Education and Literacy** with the goal of achieving universal proficiency in foundational literacy and numeracy for every child by the end of class 3 by 2026–27, as envisaged by National Education Policy 2020.
- This committee's goal will be to monitor the National Mission on Foundational Literacy and Numeracy's

development, provide policy advice and help the mission to meet its goal in 2026–27.

Union Civil Aviation Ministry launches the Krishi Udan 2.0 scheme to boost transport of agri-products

- **Union Ministry of Civil Aviation** launched the **Krishi Udan 2.0** scheme, under which cargo-related infrastructure will be created in airports in the Northeast, mountainous regions and tribal areas to help farmers in **transporting agricultural products**.
- This scheme was launched in **2020** by the Union Government and it waived airport charges such as parking charges and terminal navigational landing charges on select Indian airports for air cargo operators if the agricultural cargo is over 50 per cent of the total chargeable weight carried.
- The Union Government would assist the development of the hub and spoke model in India and establish cargo terminals at airports in phases under the Krishi Udan 2.0 scheme.

Union Minister of MSME Narayan Rane launches 'SAMBHAV' programme for promoting entrepreneurship

- Union Minister of Micro, Small and Medium Enterprises (MSME) **Narayan Rane** launched a national level awareness programme named '**SAMBHAV**' for promoting entrepreneurship leading to the economic development of India.
- This programme will be a one-month initiative under the Union Ministry of MSME in which 130 field offices of the Ministry would encourage **students** from various colleges/ITIs from all across India to pursue entrepreneurship.

Union Finance Minister Nirmala Sitharaman participates in the Sixth Annual Meeting of the Board of Governors of Asian Infrastructure Investment Bank (AIIB) held virtually

- Union Minister of Finance and Corporate Affairs **Nirmala Sitharaman** participated in the **Sixth Annual Meeting of the Board of Governors of Asian Infrastructure Investment Bank (AIIB)** that was held virtually and urged AIIB to explore investment opportunities for the development of social infrastructure.
- This year's (2021) meeting was jointly organised by **AIIB** and the **Government of the United Arab Emirates** on the theme of '**Investing Today and Transforming Tomorrow**'.
- India is a founding member and the second-largest shareholder in AIIB and also has one of the largest project portfolios within AIIB.

Asian Infrastructure Investment Bank (AIIB)

- **Headquarters:** Beijing, China
- **Founded:** 16 January 2016
- **President:** Jin Liqun

National Skill Development Corporation (NSDC) launches Skill Impact Bond

- **National Skill Development Corporation (NSDC)** launched the first-of-its-kind **Skill Impact Bond** in collaboration with some of the global partners for **sharing the vision of an 'employment ready' young India**.
- The global technical partners include HRH Prince Charles' British Asian Trust, the Michael & Susan Dell Foundation (MSDF), The Children's Investment Fund Foundation, HSBC India, JSW Foundation and Dubai Cares, as well as FCDO (UK Government) and USAID.
- The Skill Impact Bond is a collaboration between the National Skill Development Corporation (NSDC) and prestigious worldwide organisations and individuals who share NSDC's aim of improving skilling outcomes in India. This financial tool takes a business-like approach to philanthropy and promotes accountability, which aids in the attainment of defined goals.

Shatabdi Express from Mysore to Chennai and vice versa becomes the first IMS certified train of the Southern Railway

- **Shatabdi Express** running between Chennai–Mysore and vice versa became the **first Integrated Management Systems (IMS)**-certified train of the **Southern Railway**, with state-of-the-art facilities that ensure safe and comfortable travel for passengers.
- This train uses Linke Hofmann Busch rakes that has already received International Organization for Standardisation (ISO) certification.
- It was introduced in 1994. Chennai–Mysore–Chennai Shatabdi Express was the first ISO 9001:2001 certified train in the Southern Railway in 2007.

Union Government reconstitutes the seven-member Prime Minister Economic Advisory Council

- The **seven-member Economic Advisory Council to the Prime Minister (EAC-PM)** was reconstituted by the Union Government for a period of two months after its term had expired on September 2021.
- Rakesh Mohan, Poonam Gupta and T. T. Ram Mohan have been appointed as part-time members of the reconstituted EAC-PM, while V. Anantha Nageswaran has been dropped.
- **Bibek Debroy** is the Chairman of this council.

Prime Minister Narendra Modi virtually attends the 18th ASEAN–India Summit

- Prime Minister **Narendra Modi** virtually attended the **18th Association of Southeast Asian Nations (ASEAN)–India Summit** to review the status of the ASEAN–India strategic partnership and take stock of progress made in key areas, including COVID-19 & health, trade & commerce, connectivity and education & culture.

- The ASEAN member states include India, China, Japan, the Republic of Korea, Australia, New Zealand, the United States and Russia.

Union Minister of State for Science and Technology Dr. Jitendra Singh launches India's first manned ocean mission 'Samudrayan'

- Union Minister of State for Science and Technology **Dr. Jitendra Singh** launched India's first manned ocean expedition, '**Samudrayan**', in **Chennai**, bringing India into an exclusive club of countries with such undersea vehicles for subsea missions.
- This project proposes to send a submersible vehicle, '**Matsya 6000**', with three persons to explore oceans, survey the ocean bed and collect the data and samples.
- The **niche technology** facilitates carrying out deep ocean exploration of non-living resources such as polymetallic manganese nodules, gas hydrates, hydro-thermal sulphides and cobalt crusts.

Union Power Ministry proposes amendments to Energy Conservation Act 2021 to push renewable energy resources

- The **Union Power Ministry** has proposed amendments to the **Energy Conservation Act 2021**, which include a minimum share of renewable energy in an industrial unit's or establishment's overall usage as part of its goal to promote **green energy**.
- The aim of this proposal will be to increase renewable energy demand in end-use industries such as industry, buildings and transportation.
- A meeting was held by **Alok Kumar**, Secretary (Power), with the stakeholders and organisations to give a final shape to the proposed amendments in the Energy Conservation Act.

STATE NEWS

Manipur Government join hands with Tata Technologies to transform technical training and encourage innovation

- Global engineering and product development digital services firm **Tata Technologies Limited (TTL)** has collaborated with the **Manipur Government** to transform technical training and **encourage entrepreneurship** and **innovation** in the state (Manipur) for a period of 3 years.
- Under this collaboration, a **center for invention, innovation, incubation and training (CIIT)** on industrial experiential learning and development will be established in Manipur.

Manipur

- Capital: **Imphal**
- Chief Minister: **N. Biren Singh**
- Governor: **La. Ganesan**

World's largest khadi tricolour Indian flag was unveiled in Ladakh

- World's **largest khadi tricolour Indian national flag**, which is 225-feet long and 150-feet wide, weighing around 1,000 kg, was installed at **Leh in Ladakh** on the occasion of Gandhi Jayanti by Lieutenant Governor R. K. Mathur.
- This flag was created by Khadi & Village Industries Commission (KVIC).

Andhra Pradesh Government launches the 'Swechha' scheme to provide sanitary napkins to school going girls

- **Andhra Pradesh** Chief Minister Y. S. Jagan Mohan Reddy launched the **Swechha scheme** to improve the health and hygiene of adolescent girls studying in government schools and colleges by providing quality sanitary napkins free of cost.
- Ten sanitary napkins will be given every month to about 10 lakh adolescent girls studying from grades 7–12 in all government schools and intermediate colleges across the state.

Andhra Pradesh

- **Capital:** Amaravati
- **Chief Minister:** Y. S. Jagan Mohan Reddy
- **Governor:** Biswa Bhushan Harichandan
- **Folk dances:** Kuchipudi, Vilasini Natyam, Bhamakalpam, Veeranatyam
- **National Parks:** Sri Venkateswara National Park, Rajiv Gandhi National Park, Papikonda National Park

India's first-ever e-fish market app 'Fishwaale' was launched in Assam

- Union Minister for Fisheries, Environment and Forest and Excise, **Parimal Suklabaidya**, has launched an application named '**Fishwaale**' in **Assam**. It is India's first-ever **e-fish market application** to provide a **one-stop solution** for aquaculture.
- This application was developed by **Aqua Blue Global Aquaculture Solutions Private Limited**. It will help the buyers and sellers to place orders and sell fish online.

Assam

- **Capital:** Dispur
- **Chief Minister:** Himanta Biswa Sarma
- **Governor:** Jagdish Mukhi
- **National Parks:** Orang National Park, Manas National Park, Dibru-Saikhowa National Park, Kaziranga National Park, Nameri National Park, Raimona National Park, Dihing-Patkai National Park

NTPC Limited partners with Electricite de France S.A. for cooperation in the power sector

- **NTPC Limited**, India's largest energy integrated company, signed a Memorandum of Understanding (MoU) with **Electricite de France S.A. (EDF)** to explore potential power project development opportunities in the Middle East, Asia, Europe and Africa.
- NTPC Limited is ranked as the number 2 Independent Power Producer (IPP) in Platts **Top 250 Global Energy Company** Rankings.
- This MoU was signed by **Ujjwal Kanti Bhattacharya**, Director (Projects) from the NTPC side, in the presence of **Jawed Ashraf** (Ambassador of India to France) and **Emmanuel Lenain** (Ambassador of France to India).

National Thermal Power Corporation Limited (NTPC)

- Headquarters: **New Delhi, India**
- Chairman and Managing Director: **Gurdeep Singh**
- Founded: **1975**

NTCA approves new tiger reserve in Chhattisgarh

- **National Tiger Conservation Authority (NTCA)** approved the **Chhattisgarh** Government's proposal to declare the combined areas of the **Guru Ghasidas National Park** and **Tamor Pingla Wildlife Sanctuary** as a **tiger reserve**.
- This will be **Chhattisgarh's fourth tiger reserve** after the **Udanti-Sitanadi, Achanakmar** and **Indravati Reserves**.

Chhattisgarh

- Capital: **Raipur**
- Chief Minister: **Bhupesh Baghel**
- Governor: **Sushri Anusuiya Uikey**

Union Minister of Civil Aviation Jyotiraditya Scindia flags off 'Doon Drone Mela' in Uttarakhand

- Union Minister of Civil Aviation **Jyotiraditya Scindia** along with the Minister of State in the Ministry of Civil Aviation, General (Retd.) **V. K. Singh** flagged off the '**Doon Drone Mela 2021**' in **Dehradun, Uttarakhand**.

Uttarakhand

- **Capital:** Dehradun
- **Chief Minister:** Pushkar Singh Dhami
- **Governor:** Baby Rani Maurya
- **National Parks:** Jim Corbett National Park, Gangotri National Park, Govind Pashu Vihar National Park, Nanda Devi National Park, Rajaji National Park, Valley of Flowers National Park

Union Minister Parshottam Rupala launches a nationwide river ranching programme in Uttar Pradesh

- The Union Minister for Fisheries, Animal Husbandry and Dairying **Parshottam Rupala** has launched the river

ranching programme at Brijghat, Garh Mukteshwar in **Uttar Pradesh**.

- **“River ranching program”** is introduced as a special activity under the **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** scheme for augmenting and enhancing fish production and productivity through expansion, intensification, diversification and productive utilisation of land and water.

Uttar Pradesh

- **Capital:** Lucknow
- **Chief Minister:** Yogi Adityanath
- **Governor:** Anandiben Patel
- **National Park:** Dudhwa National Park (Tiger Reserve)
- **Zoological Parks:** Shaheed Ashfaq Ullah Khan Prani Udyan (Gorakhpur), Kanpur Zoological Park, Nawab Wajid Ali Shah Zoological Garden

Telangana develops India’s first smartphone-based e-voting solution

- India’s first smartphone-based **e-voting solution** was developed by the **Telangana Government** to help voters, including senior citizens, persons with disabilities, those employed in notified essential services, polling personnel and patients who can’t vote physically.
- This initiative was driven by the Telangana State Election Commission (TSEC) with the implementation support of the Emerging Technologies Wing of Telangana’s IT Department and the Centre for Development of Advanced Computing (CDAC).

Telangana

- **Capital:** Hyderabad
- **Chief Minister:** K. Chandrashekar Rao
- **Governor:** Tamilisai Soundararajan
- **National Parks:** Kasu Brahmananda Reddy National Park, Mahaveer Harina National Park, Mrugavani National Park

Delhi Government launches the ‘Desh Ke Mentors’ programme to provide career guidance to the students of classes 9 to 12

- The **Delhi Government** launched the **‘Desh Ke Mentors’** programme across all its schools to provide career guidance to the students of **classes 9 to 12** through the people (mentors) who are experts in their field, giving students insight into diverse career options.
- The **Delhi Technological University (DTU)** has developed an application through which any adult who wishes to mentor children can register themselves and guide the students over the phone every week.

- Actor **Sonu Sood** is the brand ambassador of this ‘Desh Ke Mentors’ initiative.

New Delhi

- **Chief Minister:** Arvind Kejriwal
- **Lt. Governor:** Anil Bajjal

Eight high courts in India get new Chief Justices and five Chief Justices were transferred to different high courts

- President Ram Nath Kovind has approved the appointment of new Chief Justices to eight high courts and also approved the transfer of five Chief Justices to different high courts in India.

| Name of the person | Current Position | Former Position |
|-------------------------|--|--|
| Rajesh Bindal | Chief Justice of Allahabad High Court | - |
| Ranjit V. More | Chief Justice of Meghalaya High Court | - |
| Satish Chandra Sharma | Chief Justice of Telangana High Court | - |
| Prakash Shrivastava | Chief Justice of Calcutta High Court | - |
| R. V. Malimath | Chief Justice of Madhya Pradesh High Court | - |
| Ritu Raj Awasthi | Chief Justice of Karnataka High Court | - |
| Aravind Kumar | Chief Justice of Gujarat High Court | Chief Justice of Karnataka High Court |
| Prashant Kumar Mishra | Chief Justice of Andhra Pradesh High Court | - |
| Akil Abdulhamid Kureshi | Chief Justice of Rajasthan High Court | Chief Justice of Tripura High Court |
| Indrajit Mahanty | Chief Justice of Tripura High Court | Chief Justice of Rajasthan High Court |
| Mohammad Rafiq | Chief Justice of Himachal Pradesh High Court | Chief Justice of Madhya Pradesh High Court |
| Biswanath Somadder | Chief Justice of Sikkim High Court | Chief Justice of Meghalaya High Court |
| Arup Kumar Goswami | Chief Justice of Chattisgarh High Court | Chief Justice of Andhra Pradesh High Court |

Manipur Chief Minister N. Biren Singh launches the 'Chief Minister's Health for All' scheme

- **Manipur** Chief Minister N. Biren Singh launched the 'Chief Minister's Health for All' scheme in which **door-to-door health screening** will be conducted across Manipur and Jan Aushadhi medicines will be provided to patients free of cost for primary health care.
- Patients with severe and chronic illnesses will also be issued Chief Minister Gi Hakchel Gi Tengbal (**CM Health Care Scheme**) and Ayushman Bharat health cards if they are eligible.

Manipur

- **Capital:** Imphal
- **Chief Minister:** N. Biren Singh
- **Governor:** La. Ganesan

Haryana Health Minister launches 'Swasth Haryana' mobile app to provide relief for people from long queue in government hospitals

- Haryana Health Minister **Anil Vij** launched the 'Swasth Haryana' mobile application, which would allow people to **register in advance** for government hospitals, allowing them to **avoid long queues**.
- Patients will get access to their laboratory reports through the application and will not have to visit the hospitals to collect those reports physically.
- This app will also include information on **mother-child care** and vaccinations, as well as the location of the nearest blood bank.

Haryana

- **Capital:** Chandigarh
- **Chief Minister:** Manohar Lal Khattar
- **Governor:** Bandaru Dattatraya
- **National Parks:** Sultanpur National Park, Kalesar National Park
- **Dance:** Phag, Dhamal, Loor, Khoria

Tamil Nadu FiberNet Corporation Limited (TANFINET) signs an agreement for the implementation of the BharatNet project

- **Tamil Nadu FiberNet Corporation Limited (TANFINET)** signed an agreement with Larsen and Toubro, Indian Telephone Industries Limited (ITI Ltd.) and third-party agency Broadcasting Engineering Corporation of India Limited (BECIL) for the **BharatNet project** to ensure the availability of **high-speed internet connectivity** in Tamil Nadu.
- This project aims to provide 1 Gbps bandwidth connectivity to all gram panchayats in Tamil Nadu through optical fibre cable with high-speed bandwidth connectivity.

Tamil Nadu

- **Capital:** Chennai
- **Chief Minister:** M. K. Stalin
- **Governor:** Banwarilal Purohit
- **National Parks:** Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park, Indira Gandhi (Annamalai) National Park, Mudumalai National Park

India hits 100 crores COVID-19 vaccination milestone

- India has hit the milestone of administering **100 crore doses of COVID-19 Vaccinations**.
- The top five states which have administered the highest number of COVID-19 vaccination doses are Uttar Pradesh, followed by Maharashtra, West Bengal, Gujarat and Madhya Pradesh.

Chhattisgarh Chief Minister launches the Shri Dhanwantri Generic Medical Store scheme offering low-cost medicines

- Chhattisgarh Chief Minister Bhupesh Baghel launched the **Shri Dhanwantri Generic Medical Store scheme** to provide **medicines at affordable rates** and to make healthcare services accessible to the poorest of the poor in Chhattisgarh.
- Under this scheme, 84 medical stores were inaugurated from which people will get a discount between 50.09 per cent and 71 per cent on the Maximum Retail Price (MRP) of medicines.

Chhattisgarh

- **Capital:** Raipur
- **Chief Minister:** Bhupesh Baghel
- **Governor:** Anusuiya Uikey

Kullu Dussehra festival was celebrated in Himachal Pradesh

- Himachal Pradesh Governor **Rajendra Vishwanath Arlekar** inaugurated the Dussehra festival in **Kullu, Himachal Pradesh**.
- The traditional week long **Kullu Dussehra festival** has begun in Kullu after rolling out of the chariot of Lord Raghunath at Dhalpur Dussehra ground.

Himachal Pradesh

- **Capital:** Shimla (Summer), Dharamshala (Winter)
- **Chief Minister:** Jai Ram Thakur
- **Governor:** Rajendra Vishwanath Arlekar
- **National Parks:** Inderkila National Park, Simbalbara National Park, Great Himalayan National Park, Pin Valley National Park, Khirganga National Park

Tamil Nadu Chief Minister M. K. Stalin launches new web portals 'e-munnetram' and 'IT Nanban'

- **Tamil Nadu Chief Minister M. K. Stalin** launched two major initiatives to improve government-industry interaction — new web portals called '**e-Munnetram**,' which provides information on the status of about 200 major infrastructure projects worth more than ₹1 lakh crores and '**IT Nanban**', an interactive platform to engage with the information technology industry.

Tamil Nadu

- **Capital:** Chennai
- **Chief Minister:** M. K. Stalin
- **Governor:** R. N. Ravi

India's first state-owned wildlife DNA testing lab was inaugurated in Nagpur

- Maharashtra Chief Minister Uddhav Thackeray inaugurated **India's first state-owned wildlife DNA testing lab** at the Regional Forensic Science Laboratory (RFSL) in **Nagpur**.
- There are two Union Government-owned wildlife DNA testing laboratories located at Dehradun and Hyderabad.
- A fast-track DNA test unit at RFSL, as well as similar facilities in Mumbai and Pune, were also inaugurated specifically for cases lodged under the provisions of the Protection of Children from Sexual Offences (POCSO) Act, 2012.

Maharashtra

- **Capital:** Mumbai
- **Chief Minister:** Uddhav Thackeray
- **Governor:** Bhagat Singh Koshyari
- **National Parks:** Chandoli National Park, Gugamal National Park, Nawegaon National Park, Pench (Jawaharlal Nehru) National Park, Sanjay Gandhi (Borivilli) National Park, Tadoba National Park

Telangana Government reveals the world's largest cricket bat in Hyderabad

- The **world's largest cricket bat**, certified by Guinness World Records, was revealed by the **Telangana Government** in Hyderabad.
- This bat is 56.1 feet long and weighs around 9000 kg. The budget spent on making this bat is almost ₹70 lakhs and it was designed by Pernod Ricard India Limited.
- It was unveiled by the former Indian cricket team captain and the present Hyderabad Cricket Association (HCA) President Mohammad Azharuddin.

Telangana

- **Capital:** Hyderabad
- **Chief Minister:** K. Chandrashekar Rao
- **Governor:** Dr. Tamilisai Soundararajan
- **National Parks:** Kasu Brahmananda Reddy National Park, Mahaveer Harina National Park, Mrugavani National Park

Gujarat Chief Minister Bhupendra Patel launches a 'Go-Green' scheme to provide e-vehicles to workers

- **Gujarat** Chief Minister Bhupendra Patel launched a '**Go-Green**' scheme to provide electric two-wheelers at subsidised rates to construction and industrial workers of Gujarat aimed at reducing fuel bills and saving the environment by curbing vehicular pollution.
- A worker in the organised sector, such as an industrial labourer, would be eligible for a subsidy of 30% on the vehicle's price or ₹30,000, whichever is less when purchasing battery-powered two-wheelers under this scheme.
- The construction workers would receive a 50% subsidy or ₹30,000, whichever is less, while e-vehicle buyers in both categories will receive a one-time subsidy on RTO registration and road tax.

Gujarat

- **Capital:** Gandhinagar
- **Chief Minister:** Bhupendra Patel
- **Governor:** Acharya Devvrat
- **National Parks:** Blackbuck National Park, Vansda National Park, Gir Forest National Park, Marine (Gulf of Kachchh) National Park

Tamil Nadu Chief Minister launches a unique academic scheme named 'Illam Thedi Kalvi' at Villupuram

- Tamil Nadu Chief Minister M. K. Stalin launched a unique academic scheme, '**Illam Thedi Kalvi**', at Villupuram to brighten up the future of the younger generation.
- This scheme will be operational from **15 November** and is committed to promoting education at all levels, right from school to university and for all sections of society.
- It was created to fill the learning gap that had developed among kids as a result of school closures during the COVID-19 pandemic-induced lockdown.

Tamil Nadu

- **Capital:** Chennai
- **Chief Minister:** M. K. Stalin
- **Governor:** R. N. Ravi
- **National Parks:** Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park, Indira Gandhi (Annamalai) National Park, Mudumalai National Park

Rajasthan ranks second after Karnataka on the State Energy Efficiency Index 2020

- **Rajasthan** ranked second behind Karnataka in the Union Ministry of Power's **State Energy Efficiency Index (SEEI) 2020**.

- The State Energy Efficiency Index assesses the states in four categories — Aspirant with a score below 30 points, Contenders with a score between 30–50, Achievers with a score of 50–60 and the Frontrunners with a score of above 60 points.
- Rajasthan has registered **61 points** in 2020, a significant improvement over the previous year's index score of 18.5 points, according to the SEEI 2019.

Rajasthan

- **Capital:** Jaipur
- **Chief Minister:** Ashok Gehlot
- **Governor:** Kalraj Mishra
- **National Parks:** Desert National Park, Keoladeo Ghana National Park, Mukundra Hills National Park, Ranthambhore National Park, Sariska National Park

Bengaluru Metro is set to launch the National Common Mobility Card (NCMC) and QR ticketing facility

- Passengers to **Namma Metro stations** in Bengaluru could soon use the **National Common Mobility Card (NCMC)**, as well as **QR-coded ticketing**, which is set to be launched by the Bangalore Metro Rail Corporation (BMRCL).
- The Bangalore Metro Rail Corporation (BMRCL) has installed one or two new Automatic Fare Collection (AFC) gates at each Phase 1 Metro station. The new AFC gates accept both QR-code and open-loop NCMC. Phase 2 Metro stations already have NCMC and QR-code compliant AFC gates.

July 18 is set to be observed as Tamil Nadu Day

- Tamil Nadu Government has announced that **18 July** will be observed as **Tamil Nadu Day**.
- On 18 July 1967, the Tamil Nadu State Legislative Assembly approved a motion proposed by former Tamil Nadu Chief Minister C. N. Annadurai to rename the Madras Presidency as Tamil Nadu.
- The previous ruling party of Tamil Nadu had announced that **1 November** would be observed as Tamil Nadu Day from 2019.

Tamil Nadu

- **Capital:** Chennai
- **Chief Minister:** M. K. Stalin
- **Governor:** R. N. Ravi
- **National Parks:** Mukurthi National Park, Guindy National Park, Gulf of Mannar Marine National Park, Indira Gandhi (Annamalai) National Park, Mudumalai National Park

INTERNATIONAL NEWS**India and Australia agree to conclude a Comprehensive Economic Cooperation Agreement by 2022**

- **India and Australia** have agreed to conclude a Free Trade Agreement (FTA), which will conclude the negotiations on the **Comprehensive Economic Cooperation Agreement (CECA)** to liberalise and deepen bilateral trade in goods and services by the end of **2022**.

Union Minister Piyush Goyal inaugurates the India Pavilion at the Dubai Expo 2020

- Union Minister of Commerce and Industry **Piyush Goyal** has inaugurated the **India Pavilion** at the **Dubai Expo 2020**, featuring an innovative kinetic facade made up of 600 individual colourful blocks.
- Among the **192 participating countries**, **India** has the biggest pavilion in the expo.

Najla Bouden Romdhane became the first woman Prime Minister of Tunisia

- President of Tunisia **Kais Saied** has appointed **Najla Bouden Romdhane** as the new Prime Minister of Tunisia. Tunisia became the first Arab country to appoint a **female Prime Minister**.
- She is a professor of geophysics at the **National School of Engineers** in the capital of Tunis. She was appointed as the Director-General in charge of quality at the **Tunisia's Ministry of Higher Education** in 2011.

Tunisia

- Capital: **Tunis**
- Currency: **Tunisian Dinar**
- President: **Kais Saied**
- Prime Minister: **Najla Bouden Romdhane**

India Navy and Australia Navy sign 'Terms of Reference' for navy-to-navy talks

- The **Indian Navy** and the **Australian Navy** have signed the '**Terms of Reference**' (ToR) for the conduct of the **navy-to-navy** talks under the framework of the '**Joint Guidance for the India - Australia Navy to Navy Relationship**' document.
- It was signed by the two navy chiefs of both the countries. This is the first such document signed by the **Indian Navy** with **any country**.

Australia

- Capital: **Canberra**
- Currency: **Australian Dollar**
- Prime Minister: **Scott Morrison**
- Deputy Prime Minister: **Barnaby Joyce**

Gandhi Museum was inaugurated at Noakhali in Bangladesh

- The **Gandhi Museum** was inaugurated at the historic Gandhi Ashram Trust in **Bangladesh's Noakhali**, on the occasion of the 152nd birth anniversary of Mahatma Gandhi.
- A seminar on the theme of Ahimsa, Satyagraha and the Mahatma Revisited was also organised to commemorate the International Day of Non-Violence.

Bangladesh

- **Capital:** Dhaka
- **Currency:** Taka

Interpol launches an online cyber security awareness campaign

- **Interpol** has launched a three-week online **cyber security awareness campaign** from 4–22 October 2021 to apprise people of major cyber threats in order to help them protect their computer systems, networks and personal information from cybercriminals.
- This campaign will focus on ransomware, online scams and phishing, business email compromise and basic cyber hygiene.

Interpol

- **Headquarters:** Lyon, France
- **Member Countries:** 194
- **President:** Kim Jong Yang

Tax Inspectors Without Borders launched a programme in Seychelles in partnership with India

- **Tax Inspectors Without Borders (TIWB)**, a joint initiative of the United Nations Development Programme (UNDP) and the Organisation for Economic Co-operation and Development (OECD), launched its programme in **Seychelles** in partnership with **India**.
- The aim of this partnership is to aid Seychelles in strengthening its tax administration by transferring technical know-how and skills to its tax auditors through sharing of best audit practices and focusing on transfer pricing cases of tourism and financial services sectors.

India and Croatia sign an agreement for academic collaboration in traditional medicine systems

- **India** and **Croatia** have signed an agreement for **academic collaboration** in traditional medicine systems, especially in the field of **Ayurveda**.
- This Memorandum of Understanding (MoU) was signed between the **All India Institute of Ayurveda** and Croatia's **Kvarner Health Tourism Cluster**. This agreement will promote academic research, clinical and educational activities, medical education, training and competency building between the two countries.

Croatia:

- **Capital:** Zagreb
- **Currency:** Croatian Kuna
- **Prime Minister:** Andrej Plenkovic
- **President:** Zoran Milanovic

Union Textiles Ministry inks an MoU with Germany's GIZ to boost cooperation in sustainable cotton

- **Union Textiles Ministry** has signed a pact with **Germany's GIZ** to increase the value addition from sustainable cotton production in **India** by focusing on **sustainable cotton** and strengthening downstream processing.
- The objective of this project is to be focussing on four majorly cotton-producing states — Maharashtra, Gujarat, Madhya Pradesh and Tamil Nadu.

Germany

- **Capital:** Berlin
- **Currency:** Euro
- **President:** Frank-Walter Steinmeier
- **Chancellor:** Angela Merkel

Germany unveils the world's first automated driverless train in Hamburg

- German railway company **Deutsche Bahn** collaborated with industrial group **Siemens** to unveil the **world's first automated driverless train** in Hamburg to be more punctual and energy-efficient compared to traditional man-driven ones.
- This automated railway service is a part of the **60 million euro** project by Siemens and Deutsche Bahn for the modernisation of Hamburg's rapid urban rail system.

International Energy Agency invites India to become its full-time member

- **International Energy Agency (IEA)** has invited the world's third-largest energy consumer, **India**, to become its full-time member to deepen its cooperation with IEA.
- If the proposal is accepted, India will require New Delhi to raise strategic oil reserves to 90 days requirement.
- IEA is made up of 30 member countries and eight associate nations.

International Energy Agency (IEA)

- **Headquarters:** Paris, France
- **Executive Director:** Fatih Barol

India gets re-elected as a member of the UN Human Rights Council for the sixth time

- **India** was re-elected as a member of the **UN Human Rights Council (UNHRC)** for the **6th time** for the 2022–

24 term from January 2022. India vowed to continue to work for the promotion and protection of human rights through "Samman, Samvad and Sahyog".

- India received 184 votes in the 193-member assembly, while the required majority was 97.
- India’s current term was set to end on 31 December 2021.

UN Human Rights Council (UNHRC)

- **Headquarters:** Geneva, Switzerland
- **President:** Nazhat Shameem

India and Sri Lanka hold the 8th edition of the ‘MITRA SHAKTI’ joint military exercise in Sri Lanka

- The 8th edition of the joint military exercise ‘Mitra Shakti’ was held between the **Indian Army** and the **Sri Lankan Army** in Ampara, Sri Lanka. This military exercise will further promote synergy and **interoperability** amongst the two-armed forces besides further strengthening the bilateral ties.

Sri Lanka

- **Capital:** Sri Jayawardenepura Kotte
- **Currency:** Rupee
- **Prime Minister:** Mahinda Rajapaksa
- **President:** Gotabaya Rajapaksa

India gifts ambulance and medical supplies to Kumudini Hospital in Bangladesh

- The High Commissioner of India to Bangladesh **Vikram Doraiswami** handed over a life support ambulance and essential medical supplies to the Kumudini Hospital in Mirzapur, Bangladesh.
- He handed over the **ambulance, oxygen cylinders, respiratory support equipment**, etc., to the Managing Director of the Kumudini Welfare Trust **Rajiv Prasad Shaha**.
- The ambulance is part of the overall programme for the supply of **109 life support ambulances**, announced by Indian Prime Minister **Narendra Modi** during his visit to Bangladesh.

Bangladesh

- **Capital:** Dhaka
- **Currency:** Taka
- **Prime minister:** Sheikh Hasina
- **President:** Abdul Hamid

Sri Lanka seeks a credit line of \$500 million from India for fuel purchases

- **Sri Lanka** has requested **\$500 million** in the form of a **credit line** from India to pay for its crude oil purchases under the Indo–Sri Lanka Economic Partnership Agreement amid a severe fuel crisis.

- The price of crude oil on the international market has soared to a three-year high of \$84 per barrel. Sri Lanka has been affected particularly hard by the spike in crude oil prices.
- Ceylon Petroleum Corporation owes two of Sri Lanka’s largest banks, Bank of Ceylon and People's Bank, more than \$3.3 billion.

Sri Lanka

- **Capital:** Sri Jayawardenepura Kotte
- **Currency:** Sri Lankan Rupee
- **Prime Minister:** Mahinda Rajapaksa
- **President:** Gotabaya Rajapaksa

India and the United Kingdom hold inaugural maritime dialogue virtually to discuss co-operation in the Indo–Pacific

- **India** and the **United Kingdom** held their **inaugural maritime dialogue** virtually as agreed in the **India–UK Roadmap 2030** for future relations to discuss co-operation in Indo–Pacific and regional/multilateral co-operation.

United Kingdom

- **Capital:** London
- **Currency:** Pound Sterling
- **Prime Minister:** Boris Johnson

Pakistan remains on Financial Action Task Force Grey List

- The global terror financing watchdog **Financial Action Task Force (FATF)** retained **Pakistan** on its 'Grey List' of countries and Turkey, Jordan and Mali have been added as new entrants to the list.
- Pakistan was placed on the Grey List by the FATF in June 2018 due to its failure to comply with the FATF mandates.

Financial Action Task Force (FATF)

- **Headquarters:** Paris, France
- **President:** Marcus Pleyer

Saudi Arabia aims to reach zero-net carbon emissions by 2060

- **Saudi Arabia**, the world's biggest oil exporter, has pledged to cut its carbon emissions to net-zero by 2060.
- Saudi Arabia now joins more than 100 countries that have committed to reaching net-zero emissions.
- Net-zero means not adding to the amount of greenhouse gases in the atmosphere.
- Saudi Arabia plans to eliminate 280 million tonnes of carbon emissions per year as against its previous target of 130 million tonnes.

Saudi Arabia

- **Capital:** Riyadh
- **Currency:** Saudi Riyal
- **Prime Minister:** Salman bin Abdul-Aziz Al-Saud

India and Sweden celebrate the eighth innovation day on 26 October

- **India and Sweden** celebrated the **eighth innovation day** with an online event themed '**Accelerating India-Sweden's Green Transition**', which was hosted by India Unlimited, the Embassy of India in Sweden, Sweden-India Business Council and the Confederation of Indian Industry (CII).
- In collaboration with the Embassy of India in Sweden and the Sweden-India Business Council, India Unlimited was created in 2013 to foster cross-cultural ties between India and Sweden.

Sweden

- **Capital:** Stockholm
- **Currency:** Swedish Krona
- **Prime Minister:** Stefan Lofven

France launches a military communication satellite named 'Syracuse 4A'

- **France** has successfully launched a military satellite, **Syracuse 4A**, designed to permit all France's armed forces across the world to communicate swiftly and securely.
- The **Ariane 5** rocket carried the Syracuse 4A satellite and took off from **Kourou** in French Guiana, which is designed to resist military aggression from the ground and in space, as well as interference.

France

- **Capital:** Paris
- **Currency:** Euro
- **President:** Emmanuel Macron
- **Prime Minister:** Jean Castex

Glasgow is set to host the 26th United Nations Climate Change Conference of Parties from 31 October 2021 to 12 November 2021

- The **26th UN Climate Change Conference of the Parties** (COP-26) is to be hosted in the Scottish Event Campus (SEC) in **Glasgow**, the United Kingdom, from 31 October 2021 to 12 November 2021, which is to be hosted by the United Kingdom and Italy.

World's largest hydrogen fuel cell power plant was built in South Korea

- **South Korea** has completed the construction of the **world's largest hydrogen fuel cell power plant**, '**Shinincheon Bitdream Fuel Cell Power Plant**', which holds the capacity to provide electricity to nearly 2,50,000 households per year.
- This power plant is operated by South Korea's largest independent power production company, POSCO Energy and Doosan Fuel Cell.

South Korea

- **Capital:** Seoul
- **Currency:** South Korean Won
- **Prime Minister:** Kim Boo-Kyum
- **President:** Moon Jae-in

AGREEMENTS AND MOUS SIGNED

NITI Aayog ties up with Amazon Web Services and Intel to accelerate digital innovation in India

- The **NITI (National Institution for Transforming India) Aayog** tied up with **Amazon Web Services** and **Intel** to establish a new experience studio as a hub for experimentation and collaboration to focus on agriculture, health care and to accelerate digital innovation in India.
- This studio will help showcase the application potential of technologies such as machine learning, artificial intelligence, Internet of Things (IoT), blockchain, augmented reality, virtual reality and robotics for use in the public sector.

Saraswat Bank ties up with Axis Securities to offer a 3-in-1 account to the lender's customers

- **Saraswat Bank** and **Axis Securities Limited (ASL)** tied up to offer the bank's customers a **3-in-1 account** that comprises **savings, demat and online trading**, all in one account.
- This will make it easier for customers to transfer funds quickly, reduce paperwork and provide a comprehensive platform to invest in various investment instruments like stocks, derivatives, currency, commodities, mutual funds and Initial Public Offering (IPO).

Karnataka Government signs an MoU with NASSCOM for industry-aligned skill development of students

- The **Karnataka State Higher Education Council** has entered into a Memorandum of Understanding (MoU) with the **National Association of Software and Service Companies (NASSCOM)** to provide **industry-aligned skill development** experiences to students of higher education, which will benefit over five lakh students and faculty every year.
- These skill training courses are designed as per the national occupational standards of the National Skills Qualification Framework.

Karnataka

- **Capital:** Bengaluru
- **Chief Minister:** Basavaraj Bommai
- **Governor:** Thaawarchand Gehlot
- **National Park:** Anshi National Park, Kudremukh National Park, Bandipur National Park, Bannerghatta National Park, Rajiv Gandhi (Nagarhole) National Park

ICC partners with UNICEF to raise awareness on the mental health of children

- The **International Cricket Council (ICC)** has partnered with the **United Nations Children's Fund (UNICEF)** to amplify awareness around the **mental health** and well-being of children and adolescents throughout the men's cricket T20 World Cup.
- UNICEF's global campaign #OnYourMind, which calls for commitment, communication and action to support good mental health for all children, will be amplified as a result of this partnership.

Accenture is set to acquire Bengaluru-based AI and analytics startup BRIDGEi2i

- IT services company **Accenture** will acquire **Bengaluru**-based artificial intelligence and analytics company **BRIDGEi2i** to expand its capabilities in data science, machine learning and AI-powered insights.

PhonePe partners with NPCI Bharat BillPay Limited (NBBL) and launches ClickPay for easy bill payments

- **PhonePe** has partnered with the **National Payments Corporation of India's (NPCI) Bharat Bill Pay Limited (NBBL)** to launch **ClickPay** for its customers, which enables them to make recurring online bill payments for electricity, gas, loan repayments and water bills.
- The ClickPay feature will assist in increasing the share of digital transactions in the ecosystem by reducing errors caused due to manual inputs required for online bill payments.

PhonePe

- **Headquarters:** Bengaluru, Karnataka
- **Chief Executive Officer (CEO):** Sameer Nigam

Jammu and Kashmir Government signs an MoU with Dubai Government to develop real estate and industrial parks

- The **Jammu and Kashmir Government** has signed a Memorandum of Understanding (MoU) with **Dubai** for real estate development, industrial parks, IT towers, multipurpose towers, logistics, medical college and super-speciality hospitals.

- This move would lead to import-export, food processing, health care and other businesses to flourish in Jammu & Kashmir.

India and Australia partners to boost bilateral trade and investment

- **India** has partnered with **Australia** in areas such as agrifood, mining, infrastructure, healthcare and education to boost **industrial and manufacturing activity and also to drive economic growth**.
- Both the countries are committed to liberalising and deepening bilateral trade in goods and services and paving the way for an early conclusion of a CECA (Comprehensive Economic Cooperation Agreement).

Indigo Airlines partners with Kotak Mahindra Bank Limited to launch Ka-ching credit card

- **IndiGo Airlines** has partnered with **Kotak Mahindra Bank Limited (KMBL)** to launch the **Ka-ching** co-branded credit card, which is part of IndiGo's 6E rewards programme and is available in two variants — 6E Rewards and 6E Rewards XL — to provide varied benefits to card-holders both on domestic and international travel.
- Passengers will be able to earn additional 6E rewards on dining, shopping, transport, medical bills, utilities, fuel and other major categories with feature partners of the 6E rewards programme.

SBI General Insurance partners with Google Pay to offer health insurance

- **SBI General Insurance** established a technology partnership with **Google Pay**, allowing users to purchase SBI General's **health insurance** using the Google Pay application.
- This collaboration is Google Pay's first such tie-up with an insurer in India and will provide customers with health insurance on the Google Pay application.
- With this collaboration, a standard health insurance plan **Aarogya Sanjeevani** will be offered at an affordable premium by SBI General Insurance on the Google Pay platform.

APPOINTMENTS

| Name | Designation | Key Points |
|----------------------------------|---|---|
| Amish Mehta | MD & CEO of CRISIL | He will replace Ashu Suyash. |
| B. C. Patnaik | Managing Director of Life Insurance Corporation of India (LIC) | He will replace Mukesh Gupta. He will be serving as MD along with Mini Ipe. |
| Air Marshal Sandeep Singh | Vice-Chief of the Air Staff | |
| Air Marshal B. R. Krishna | Chief of the Integrated Defence Staff to the Chairman of the Chiefs of Staff Committee (CISC). | |
| Kangana Ranaut | Brand ambassador of One District - One Product programme of the Uttar Pradesh Government | |
| Abiy Ahmed | Ethiopian Prime Minister | Abiy Ahmed won the 2019 Nobel Peace Prize for restoring ties with neighbouring Eritrea and for pursuing sweeping political reforms. |
| Colonel Mamady Doumbouya | interim President of Guinea | He succeeded Alpha Conde. |
| Amitabh Bachchan | Brand ambassador of cryptocurrency exchange CoinDCX | |
| Alok Sahay | Secretary-General and Executive Head of the Indian Steel Association | He succeeded Bhaskar Chatterjee. |
| Mirabhai Chanu and Bajrang Punia | Brand ambassadors of Amrutanjan Healthcare | |
| Rahul Mithal | Chairman and Managing Director (CMD) of Rail India Technical and Economic Service Limited (RITES) | |
| Suba Venkatesan | Sports Official in the Tamil Nadu Generation and Distribution Corporation Limited | She took part in the Olympics 4 x 400 metres mixed relay held in Tokyo in 2021. |
| Ranveer Singh | Brand ambassador of CoinSwitch Kuber | |
| Satish Chandra Sharma | Chief Justice of the Telangana High Court | He is currently serving as the Acting Chief Justice of the Karnataka High Court. |
| Rajnish Kumar | Chairman of BharatPe | He was the Chairman of the State Bank of India (SBI) from October 2017 to October 2020 and also served as the Managing Director of the National Banking Group and the Managing Director (Compliance and Risk) at SBI. |
| Justice Akil Kureshi | Chief Justice of the Rajasthan High Court | He was the Chief Justice of Tripura High Court before being transferred to Rajasthan succeeding Indrajit Mahanty, who has been posted as the Chief Justice of Tripura High Court. |
| Sajjan Jindal | Chairman of the World Steel Association | He is the Chairman and Managing Director of JSW Steel Limited. |
| Atul Kumar Goel | Chairman of the Indian Banks' Association (IBA) | He is the Chief Executive Officer (CEO) of UCO Bank He succeeded G. Rajkiran Rai, MD & CEO of Union Bank of India. |
| Navrang Saini | Chairperson of the Insolvency and Bankruptcy Board of India (IBBI) | He has been appointed for a period of three months. He succeeded M. S. Sahoo, who was the first Chairperson of IBBI since 1 October 2016. |
| Arun Kumar Mishra | Chief Executive Officer (CEO) of the Energy Efficiency Services Limited (EESL) | EESL is a joint venture between NTPC Limited, Power Finance Corporation, Rural Electrification Corporation Limited (REC) and POWERGRID, which was set up under the Union Power Ministry to facilitate the implementation of energy efficiency projects. |

| | | |
|-------------------------------|--|--|
| Amit Khare | Advisor to Indian Prime Minister Narendra Modi | |
| Amitabh Chaudhry | MD & CEO of Axis Bank | |
| Pankaj Kumar Panja | Non-executive Chairman of the Karnataka Bank | |
| Gobind Jain | Chief Financial Officer (CFO) of IndusInd Bank | He succeeded S.V. Zaregaonkar. |
| Ritesh Chauhan | Chief Executive Officer of the Pradhan Mantri Fasal Bima Yojana | |
| Justice Sivakumar | Chairperson of Tamil Nadu SC/ST Commission | |
| Jonas Gahr Stoere | Prime Minister of Norway | |
| A. Balasubramanian | Chairman of the Association of Mutual Funds (AMFI) in India | |
| Gita Gopinath | Going to step down as IMF Chief Economist in January 2022 | |
| Amit Rastogi | Chairman and Managing Director of the National Research Development Corporation | |
| Phanimohan Kalagara | Chief Technology Officer (CTO) of Pine Labs | |
| Deepika Padukone | Global brand ambassador of Adidas | |
| Dame Sandra Prunella Mason | President of Barbados | |
| K. Madhavan | President of Indian Broadcasting & Digital Foundation | |
| Ramnath Krishnan | Managing Director and Chief Executive Officer of Investment Information and Credit Rating Agency | He succeeds N. Sivaraman. |
| K. L. Rahul | brand ambassador of Realme | |
| Anita Anand | Defence Minister of Canada | She replaces Harjit Sajjan. |
| Shavkat Mirziyoyev | President of Uzbekistan | |
| K. V. Kamath | Chairperson of the National Bank for Financing Infrastructure and Development (NaBFID) | |
| Subash C. Khuntia | Part-time Chairman of Jana Small Finance Bank | |
| Shaktikanta Das | reappointed as the Reserve Bank of India's (RBI) Governor | |
| Baldev Prakash | MD & CEO of Jammu and Kashmir Bank | He will replace R. K. Chhibber. |
| Subash Kamath | Chairman of Advertising Standards Council of India (ASCI) | He was re-elected as the Chairman of ASCI. |
| Retired Justice Ashok Bhushan | Chairperson of the National Company Law Appellate Tribunal (NCLAT) | |

Union Government appoints seven Executive Directors for various public sector banks

- The Union Government has appointed seven Executive Directors at various Public Sector Banks (PSBs) for **three years**.

| Name of the Person | New Appointment | Current Position |
|--------------------|--|---|
| Rajneesh Karnatak | Executive Director in the Union Bank of India | Chief General Manager in the Punjab National Bank |
| Ashwani Kumar | Executive Director in the Indian Bank | Chief General Manager in the Punjab National Bank |
| Kalyan Kumar | Executive Director in the Punjab National Bank (PNB) | Chief General Manager in the Union Bank of India |
| Asheesh Pandey | Executive Director in the Bank of Maharashtra | Chief General Manager in the Union Bank of India |
| Yadav Ramjass | Executive Director in the Punjab and Sind Bank | Chief General Manager in the Bank of Baroda |
| Roy Joydeep Datta | Executive Director in the Bank of Baroda | Chief General Manager in the Bank of Baroda |
| Nidhu Saxena | Executive Director in the Union Bank of India | General Manager in the UCO Bank |

RANKS AND INDICES

Mukesh Ambani tops the IIFL Wealth Hurun India Rich List 2021

- Reliance Industries Limited Chairman **Mukesh Ambani** continued to be the richest man for the tenth consecutive year, according to the **IIFL Wealth Hurun India Rich List 2021**.
- **Reliance Industries Limited (RIL)** has become the 57th most valuable firm in the world according to the Hurun Global 500 Most Valuable Companies 2021.
- Adani Chairman Gautam Adani has occupied the second spot in the IIFL Wealth Hurun India Rich List 2021.

India has maximum multidimensional poor people in the Multidimensional Poverty Index 2021 released by the UNDP and Oxford Poverty and Human Development Initiative

- Five out of six multidimensionally poor people in **India** are from lower tribes or castes, according to the Multidimensional Poverty Index 2021 released by the **United Nations Development Programme (UNDP)** and the **Oxford Poverty and Human Development Initiative**.

Top 5 countries with the largest number of people in multidimensional poverty:

1. India
2. Nigeria
3. Pakistan
4. Ethiopia
5. Democratic Republic of the Congo

India ranks third in the Renewable Energy Country Attractiveness Index

- **India** remained at the third position among 40 nations in the 58th edition of **Ernst and Young's 'Renewable Energy Country Attractiveness Index' (RECAI)**.
- The United States and China retained their top two positions in the Renewable Energy Country Attractiveness Index' (RECAI).
- Indonesia is a new entrant to the RECAI.
- **India** ranked **sixth** among the top 30 Power Purchase Agreement (PPA) markets in the newly introduced PPA index — **RECAI Corporate PPA Index**, while Spain ranked first.

Media.net's CEO Divyank Turakhia tops the Hurun Rich List 2021

- **Media.net's** Chief Executive Officer (CEO) **Divyank Turakhia** was on top of the **Hurun Rich List 2021** with a net worth of **₹12,500 crores**.
- He was followed by the co-founder of Browser stack Nakul Aggarwal and Ritesh Arora with a wealth of ₹12,400 crores each.

India ranks 101 in the Global Hunger Index 2021

- **India's** rank has slipped by seven places from 94 to **101** among 116 countries in the **Global Hunger Index 2021** and is behind its neighbouring countries Pakistan, Bangladesh and Nepal.
- This index was jointly prepared by Irish aid agency Concern Worldwide and German organisation Welt Hunger Hilfe.
- The **Global Hunger Index (GHI)** score is calculated on four indicators — undernourishment, child wasting, child stunting and the mortality rate of children under the age of five.
- The Government of India challenged India's poor ranking in the Global Hunger Index 2021 and the methodology used, calling it 'devoid of ground reality and facts'.

Reliance Industries tops Indian firms in the Forbes World's Top 100 Best Employers list

- **Reliance Industries Limited** has topped the Indian corporates in the **World's Best Employers rankings 2021**, published by **Forbes**. Reliance was placed at **52** in the overall ranking of **750** global corporates likes Phillips, Sanofi, Pfizer and Intel.
- The global ranking was topped by **South Korean** giant **Samsung Electronics** followed by US giants **IBM, Microsoft, Amazon, Apple, Alphabet** and **Dell Technologies**. China's Huawei was placed as the 8th best employer in the world.

India ranks 71st on the Global Food Security Index 2021

- **India** was ranked at the **71st position** in the **Global Food Security (GFS) Index 2021**, a global report released by London-based **Economist Impact and Corteva Agriscience** out of 113 countries.
- Ireland, Australia, the UK, Finland, Switzerland, the Netherlands, Canada, Japan, France and the US shared the top rank.
- This index is calculated based on the factors of affordability, availability, quality and safety and natural resources and resilience.

Indian pension system was ranked 40th among 43 systems according to the 2021 Mercer CFS Global Pension Index survey (MCGPI)

- The **Indian pension system** was ranked **40th** out of 43 pension systems across the world in the **Mercer CFS Global Pension Index survey (MCGPI) 2021**, suggesting that India's pension system needs to be overhauled to ensure enough retirement income.
- Iceland topped the index while Thailand had the lowest overall index value.

- India stood at the 34th position out of 39 pension systems in 2020.
- India was ranked 79th in the World Justice Project (WJP)’s Rule of Law Index 2021**
- India was ranked 79th out of 139 countries on the **Rule of Law Index 2021** report released by the **World Justice Project (WJP)**.
 - Denmark, Norway and Finland topped the WJP’s Rule of Law Index, while the Democratic Republic of the Congo, Cambodia and Venezuela had the lowest overall rule of law scores.
- India ranks 106th in the FIFA Rankings 2021**
- India has moved to the 106th position from the 107th position in FIFA Rankings 2021 after the Sunil Chhetri-led Indian football team won the South Asian Football Federation (SAFF) Championship 2021.
 - Belgium remained top while Brazil was ranked second and France ranked third.
 - The top 10 is completed by Italy, England, 2021 Copa America champion Argentina, Spain, Portugal, Mexico and Denmark.
- India was ranked ninth in venture capital funding for climate tech investment**
- According to a report by **London & Partners** and **Dealroom.co**, India ranked at the **ninth** spot in venture

- capital for **climate tech investment**, with India’s climate tech businesses receiving \$1 billion in venture capital funding between 2016 and 2021.
- The top 10 countries for climate tech VC investment between 2016 and 2021 are the US, China, Sweden, the UK, France, Germany, Canada, the Netherlands, India and Singapore.
- Kerala, Tamil Nadu and Telangana were the best performing states according to the Public Affairs Index 2021**
- The top three states in terms of governance performance are **Kerala, Tamil Nadu and Telangana**, according to the Public Affairs Index 2021 released by Public Affairs Centre (PAC).
 - Kerala** was the best performer among large states, **Sikkim** was the best performer among small states and **Puducherry** was the best performer among the Union Territories.
- IISc Bengaluru leads as the Best Indian Institute in the Times Higher Education (THE) Rankings 2021**
- The **Indian Institute of Science (IISc) Bengaluru** is the highest-ranked Indian institute in the latest Reputation Ranking by **Times Higher Education (THE)** for 2021.
 - The Indian Institute of Technology Bombay has moved up two ranks to 126–150. Indian Institute of Technology Madras maintains its position in the 176–200 band, while the Indian Institute of Technology Delhi (176–200) appears in the table for the first time.

AWARDS AND RECOGNITIONS

| Name | Award | Key Points |
|---|---|--|
| IIM Kozhikode | EFMD Quality Improvement System (EQUIS) accreditation | IIM Kozhikode joins the ‘Double Crown’ accreditation status with the acquisition of EQUIS accreditation. |
| Shiv Nadar and Mallika Srinivasan | Global Leadership Award | |
| Edayur Chilli and Kuttiattoor Mango of Kerala | Geographical Indication tag | |
| CEO of Accenture Julie Sweet, CEO of IBM Arvind Krishna and President of Microsoft Brad Smith | Global Leadership Humanitarian Awards 2021 | |
| Wada Kolam Rice from Maharashtra | Geographical Indication (GI) tag | |
| Karnataka Vikas Grameena Bank (KVGB) | Pension Fund Regulatory and Development Authority awards (PFRDA) in 'APY Big Believers' and 'Leadership Capital' categories | The awards have been presented for the successful implementation of the Atal Pension Yojana. |
| Jeel Albena Association for Humanitarian Development | UNHCR 2021 Nansen Refugee Award | |

| | | |
|--|--|--|
| National Mineral Development Corporation Limited (NMDC) | Gold Award in the Environmental Sustainability category for CPSE under the Union Ministry of Steel and Platinum Award in the Environmental Management category for the Kumaraswamy Iron Ore Mine | The awards were presented at the 10 th EKDKN Conference in Dehradun organised by the Sustainable Development Foundation (a unit of Ek Kaam Desh Ke Naam). |
| Thanjavur's Kalamkari painting, Kallakurichi wood carvings and Kanyakumari clove of Tamil Nadu | Geographical Indication (GI) tag | |
| Defence Research and Development Organisation (DRDO) Chairman Dr. G. Satheesh Reddy | Aryabhata Award | This award is awarded by the Astronautical Society of India. |
| Microsoft CEO Satya Nadella | C. K. Prahalad Award for Business Sustainability Leadership 2021 | |
| Dr. Randeep Guleria | 22 nd Lal Bahadur Shastri National Award for Excellence in 2021 | |
| James Sangma | Progressive Business Concept Award from PETA | The award was given to James Sangma for promoting vegan pineapple leather. |
| Henrietta Lacks | WHO Bestows Posthumous Award | Henrietta Lacks was an American woman whose cancer cells were taken without her knowledge during the 1950s. |
| Indian Army | Gold medal at the Cambrian Patrol exercise at Wales in the United Kingdom | This exercise is considered the ultimate test of human endurance, team spirit and is sometimes referred to as the Olympics of Military Patrolling among militaries in the world. |
| Vidyut Mohan's project named Takachar | Prince William's Earthshot Prize | It was awarded for its cheap, small-scale and portable technology innovation to convert crop residues into sellable bio-products in the clean air category. |
| Parambikulam Tiger Conservation Foundation | The Earth Guardian Award 2021 | The theme for the awards in 2021 is "Biodiversity – A resilient nature is the foundation on which all climate mitigation and adaptation efforts must be raised". |
| Kung Fu Nuns of the Drukpa order of Buddhism | UNESCO Martial Arts Education Prize 2021 | |
| Alexei Navalny | European Union's Sakharov Rights Award 2021 | He is a Russian opposition leader. |
| Dr. Akshata Prabhu | Miss International World 2021 title | |
| Tamil film 'Koozhangal' | India's official entry to the Oscars 2022 for the Best International Feature Film category | |
| Martin Scorsese and Istvan Szabo | Satyajit Ray Lifetime Achievement Award 2021 | This award will be given during the 52 nd International Film Festival of India (IFFI) in Goa, to be held from 20–28 November 2021. |
| Actor Rajnikanth | 51 st Dadasaheb Phalke Award | |
| Karnataka Bank | Top Organisations with Innovative HR Practices' Award | This award was presented at the 19 th edition of Asia-Pacific HRM Congress held in Bengaluru. |
| Delhi Metro | 'Metro Rail with Best Passenger Services and Satisfaction' award | |

NOBEL PRIZE WINNERS 2021

| Name of the Winners 2021 | Country | Field | Awarded For | Name of the Winners 2020 |
|---|--|--|--|---|
| Maria Ressa Dmitry Muratov | The Philippines Russia | Nobel Peace Prize 2021- Norwegian Nobel Committee | “For their efforts to safeguard freedom of expression, which is a precondition for democracy and lasting peace”. | World Food Programme |
| David Card (University of California at Berkeley) Joshua Angrist (Massachusetts Institute of Technology) Guido Imbens (Stanford University) | Canada America Netherlands | Nobel Prize for Economic Sciences 2021-Royal Swedish Academy of Sciences | “For his empirical contributions to labour economics”. “For their methodological contributions to the analysis of causal relationships”. | 1. Paul Milgrom 2. Robert Wilson |
| Ardem Patapoutian David Julius | America America | Nobel Prize in Physiology or Medicine-Nobel Assembly at the Karolinska Institute | For their discoveries of receptors for temperature and touch. | 1. Harvey J. Alter 2. Charles M. Rice 3. Michael Houghton |
| Klaus Hasselmann Syukuro Manabe Giorgio Parisi | Germany Japan Italy | Nobel Prize in Physics-Royal Swedish Academy of Sciences | For the physical modelling of Earth's climate, quantifying variability and reliably predicting global warming. For the discovery of the interplay of disorder and fluctuations in physical systems from atomic to planetary scales. | 1. Roger Penrose 2. Reinhard Genzel 3. Andrea Ghez |
| Benjamin List David W. C. Macmillan | Germany United Kingdom | Nobel Prize in Chemistry-Royal Swedish Academy of Sciences | For the development of asymmetric organocatalysis. | 1. Emmanuelle Charpentier 2. Jennifer A. Doudna |
| Abdulrazak Gurnah | Tanzania | Nobel Prize in Literature-Swedish Academy | For his uncompromising and compassionate penetration of the effects of colonialism and the fate of the refugee in the gulf between cultures and continents. | Louise Gluck |

BOOKS & AUTHORS

| Name of the Book | Author | Publisher |
|---|-------------------------------|-----------------------------------|
| ‘My Life in Full: Work, Family and our Future’ | Indra Nooyi | Hachette India |
| ‘The Custodian of Trust: A Banker’s Memoir’ | Rajnish Kumar | Penguin Viking |
| ‘Veer Savarkar: The Man Who Could Have Prevented Partition’ | Uday Mahurkar | Rupa Publications India |
| ‘Actually...I Met Them: A Memoir’ | Gulzar | Penguin Random House India |
| ‘The Origin Story of India's States’ | Venkataraman Subha Srinivasan | Penguin Random House India (PRHI) |
| ‘Kamala Harris: Phenomenal Woman’ | Chidanand Rajghatta | HarperCollins India |

SCIENCE AND TECHNOLOGY

India and Srilanka begin the eighth edition of the joint military exercise 'Mitra Shakti' in Srilanka

- **India and Sri Lanka** began the eighth edition of the 12-day mega military exercise '**Mitra Shakti**' from 4–15 October 2021 with a focus on enhancing counter-terror cooperation at the Combat Training School in Sri Lanka's eastern district of **Ampara**.
- The joint military exercise aims to improve awareness of transnational terrorism, interoperability abilities, joint tactical operations and sharing of best practices and experiences among participants.

India and the United Kingdom starts the sixth edition of 'Ajeya Warrior' military exercise in Uttarakhand

- India and the United Kingdom started the sixth edition of the two-week military exercise '**Ajeya Warrior**' at Chaubatia in Uttarakhand to further strengthen the bilateral defence cooperation between the two countries.
- This exercise is a part of an initiative to develop interoperability and sharing of expertise.

The second phase of the Malabar naval exercise 2021 begins in the Bay of Bengal

- The **Quad countries** – **India, US, Japan and Australia**, began the **second** phase of the **Malabar** naval exercise 2021 in the **Bay of Bengal** from 12–15 October 2021 to focus on advanced surface and anti-submarine warfare exercises, seamanship evolution and weapon firings.
- The Indian naval ships **INS Ranvijay**, **INS Satpura**, **P-8I** long-range maritime patrol aircraft and a submarine participated in the second phase of the Malabar exercise.

India and the US start the 17th edition of 'Yudh Abhyas' military exercise

- The 17th edition of the joint military training exercise '**Yudh Abhyas 2021**' began in Joint Base Elmendorf Richardson, Alaska of the **United States**, from 15–29 October 2021.
- The earlier version of this exercise was held in India at Mahajan Field Firing Ranges in Bikaner, Rajasthan.
- This joint military exercise aims at enhancing understanding, cooperation and interoperability between two armies.

Russia and China hold naval exercise 'Joint Sea 2021' in the Sea of Japan

- A joint naval exercise named '**Joint Sea 2021**' was held between **Russia and China** from 14–17 October in the **Sea of Japan**.
- This joint naval drill would encompass communications, joint manoeuvring and firing on seaborne targets, anti-air, anti-mine and anti-submarine operations, joint manoeuvring and firing on seaborne targets.
- The combined force would practise shooting at targets that resembled enemy surface ships and conduct air defence drills with **Russian SU-30SM** multi-functional fighter jets and helicopters.

Five-day Naval Commanders Conference begins in New Delhi

- Union Defence Minister **Rajnath Singh** addressed the second edition of the **five-day Naval Commanders Conference** in **New Delhi** amid increased security worries in the aftermath of the changes in the government of Afghanistan and the ongoing unrest on both the northern and western frontiers of India.
- The commanders will review major operational, materiel, logistics, human resource development, training and administrative activities undertaken by the Indian Navy in the last few months and deliberate upon future plans for important activities and initiatives.

NASA launches the first space probe to study the Trojan asteroids of Jupiter

- NASA launched the first space mission **Lucy spacecraft**, to study the Trojans asteroids.
- The Trojan asteroids of Jupiter are leftover raw materials from the formation of our solar system's giant planets (Jupiter, Saturn, Uranus, and Neptune) over 4.5 billion years ago.
- Lucy spacecraft mission is a 12-year expedition to study a record number of asteroids.
- It will be the first to explore the Trojan asteroids, thousands of rocky objects orbiting the sun in two swarms — one ahead of the path of the giant gas planet Jupiter and one behind it.

NASA

- **Headquarters:** Washington D.C., United States
- **Formed:** 29 July 1958

China launches its first solar exploration satellite

- **China** launched its first **solar exploration satellite** aboard a **Long March-2D rocket** into space from the Taiyuan Satellite Launch Center in northern Shanxi Province.

- Using the same carrier rocket, ten tiny satellites were launched into space, including an orbital atmospheric density detection experimental satellite and a commercial meteorological detection constellation experimental satellite.
- It was the 391st flight mission of the Long March carrier rocket series.

China

- **Capital:** Beijing
- **Currency:** Renminbi
- **President:** Xi Jinping

South Korea launches first homegrown rocket and satellite into space

- **South Korea** has launched its first homegrown 47-metre rocket named **‘Nuri’** from the Naro Space Centre in **Goheung in South Jeolla province**, but it failed to successfully deploy a test satellite into orbit.
- Nuri is South Korea’s first space launch vehicle powered by five rocket Engines, which were developed and built completely with South Korean technology.
- The rocket is designed to carry a payload of up to **1.5 tonnes** to an orbit 600 to 800 kilometres above the Earth’s surface.
- South Korea is aiming to send a probe to the Moon by 2030.

South Korea

- **Capital:** Seoul
- **Currency:** South Korean Won
- **Prime Minister:** Chung Sye-Kyun
- **President:** Moon Jae-In

China launches a new satellite named 'Shijian-21'

- **China successfully launched a new satellite named 'Shijian- 21'** by a **Long March-3B** carrier rocket from the **Xichang Satellite Launch Center in southwest China's**

Sichuan province to test and verify space debris mitigation technologies.

India and the United Kingdom begin their first-ever tri-service exercise named ‘Konkan Shakti 2021’ in the Arabian Sea

- The first-ever tri-services joint exercise between **India and the United Kingdom** named **‘Konkan Shakti 2021’** had begun in the Arabian Sea.
- This exercise aims to derive mutual benefits from each other’s experiences and also showcase the continuing cooperation between India and the UK.

India successfully test-fires surface-to-surface ballistic missile Agni 5

- **India** successfully test-fired the **Agni 5 surface-to-surface ballistic missile** from **APJ Abdul Kalam Island in Odisha**.
- This missile employs a three-stage solid-fuelled engine and is capable of striking targets at ranges of up to 5000 km with extreme precision.
- It is about 17-metre long and 2-metre wide. It has a launch weight of around 50 tonnes.
- India currently has Agni 1 with a range of 700 km, Agni 2 with a range of 2,000 km, Agni 3 and Agni 4 with a range of 2,500 km to more than 3500 km.

Facebook changes its name to ‘Meta’

- **Facebook** has changed its corporate name to **‘Meta’** as part of a major rebrand.
- Facebook, now known as Meta, has adopted the new moniker based on **metaverse** to describe its vision for working and playing in a virtual world.
- Under the rebranding, Facebook, Instagram and WhatsApp, which are used by billions around the world, would preserve their identities, which opponents have characterised as an attempt to divert attention away from the platform's dysfunction.

OBITUARY

| Name | Profession | Key Points |
|-----------------|---|---|
| C. P. Nair | Former Kerala Chief Secretary | He was a member of the Administrative Reforms Commission during 2016–21. |
| Ghanshyam Nayak | Gujarati actor | He is popularly known for his role of Natukaka in the television serial ‘Tarak Mehta Ka Ultah Chashma’. |
| Shakti Sinha | Former Chief Secretary of Andaman & Nicobar Islands | - |
| Arvind Trivedi | Veteran actor | He played the role of Ravan in Ramanand Sagar’s 1987 iconic TV series Ramayan. |
| Yesudasan | Cartoonist | He was the first Chairman of the Kerala Cartoon Academy and the Senior Journalists' Union in Kochi. |

| | | |
|-------------------------------|---|--|
| G. K. Govind Rao | Kannada actor | |
| Balvinder Singh Nakai | Current Chairman of the Indian Farmers Fertiliser Cooperative Limited (IFFCO) | |
| Nedumudi Venu | Malayalam film actor | He won three National Film Awards and six Kerala State Film Awards for his performances. |
| Sathyajith or Syed Nizamuddin | Kannada actor | He was known for his role in movies like Putnanja, Shiva Mecchida Kannappa, Chaitrada Premanjali and Apthamitra. |
| Abdul Qadeer Khan | Father of Pakistan's nuclear programme | He was known as AQ Khan. He was instrumental in setting up Pakistan's first nuclear enrichment plant at Kahuta near Islamabad. |
| Saranjeet Singh | Former international hockey player | He was a former State Bank of India hockey player who played for Coronation Club in the local league, for Hyderabad juniors and seniors for many years in the late 1970s and 1980s, and for India in their 1983 tour of Germany. |
| Colin Powell | Former US Secretary | |
| Fred Goodall | New Zealand cricket umpire | He stood in 24 Test matches and 15 one-day internationals between 1965 and 1988. |
| Bandula Warnapura | Sri Lanka's first cricket Test captain | |
| Michael Tyler | Actor | |
| Roh Tae-woo | South Korea's former President | |
| S. N. Subba Rao | Veteran Gandhian | |
| Sunao Tsuboi | Hiroshima atomic bomb survivor | |
| Puneeth Rajkumar | Kannada Actor | |
| Dr. Madhavan Krishnan Nair | Oncologist | |
| Alan Davidson | Australian cricket all-rounder | |
| Yusuf Hussain | Actor | |
| Ashley Mallett | Former Australian Test spinner | |

IMPORTANT DAYS

| Date | Day | Aim/Theme |
|-------------------------|---|--|
| 1 October | International Day of Older Persons | Theme for 2021: 'Digital Equity for All Ages'. |
| 1 October | World Vegetarian Day | - |
| 1 October | International Coffee Day | - |
| 02 October | International Day of Non-Violence | It is celebrated to mark the birth anniversary of Mahatma Gandhi. This day was established on 15 June 2007 by the United Nations' General Assembly (UNGA). |
| 2 October to 8 October | 67 th National Wildlife Week | Theme for 2021: 'Forests and Livelihoods: Sustaining People and Planet'. |
| 4 October | World Animal Welfare Day | - |
| 4 October | World Habitat Day | Theme of 2021: 'Accelerating urban action for a carbon-free world'. |
| 4 October to 10 October | World Space Week | Theme for 2021: 'Women in Space'. |
| 5 October | World Teachers' Day | Theme for 2021: 'Teachers at the Heart of Education Recovery'. |
| 7 October | World Cotton Day | Theme for 2021: 'There's more to cotton than you think'. |

| | | |
|--------------------------|---|--|
| 8 October | Indian Air Force Day | The Indian Air Force (IAF) is celebrating its 89 th anniversary in 2021. |
| 8 October | World Egg Day | This day was established in Vienna in 1996. 2021 marks the 25 th anniversary of World Egg Day. |
| 09 October | World Post Day | The theme for 2021 is 'Innovate to recover'. |
| 10 October | World Mental Health Day | Theme of World Mental Health Day for 2021: 'Mental health in an unequal world'. |
| 10 October | World Day Against the Death Penalty | Theme of World Day Against the Death Penalty for 2021: 'Women sentenced to death: An invincible reality'. |
| 11 October | International Day of the Girl Child | Theme of International Day of the Girl Child for 2021: 'Digital Generation. Our Generation'. |
| 12 October | World Arthritis Day | Theme of World Arthritis Day for 2021: "Don't delay, connect today: time2work". The first celebration of World Arthritis Day began in 1996. |
| 13 October | International Day for Disaster Risk Reduction | Theme of International Day for Disaster Risk Reduction for 2021: "International cooperation for developing countries to reduce disaster risk and disaster losses". |
| 13 October | National Philately Day | - |
| 14 October | World Standards Day | Theme of World Standards Day for 2021: 'Standards for sustainable development goals – a shared vision for a better future'. |
| 14 October | International E-Waste Day | Theme of International E-Waste Day for 2021: 'Consumer is the key to circular economy'. |
| 15 October | World Students' Day | Theme of World Students' Day for 2021: 'Learning for people, planet, prosperity and peace'. The United Nations declared 15 October as World Students' Day in 2010. |
| 15 October | Global Handwashing Day | Theme of Global Handwashing Day for 2021: 'Our future is at hand – Let's move forward together'. This day was declared by the United Nations' General Assembly in 2008. |
| 15 October | International Day for Rural Women | The theme of International Day for Rural Women for 2021 is 'Rural women cultivating good food for all'. |
| 16 October | World Food Day | The theme of World Food Day for 2021 is 'Safe food now for a healthy tomorrow'. |
| 17 October | International Day for the Eradication of Poverty | - |
| 20 October | World Statistics Day | - |
| 20 October | International Chef's Day | Theme for 2021: 'Healthy Food for the Future'. |
| 21 October | National Police Commemoration Day | - |
| 23 October | International Snow Leopard Day | The first International Snow Leopard Day was celebrated on 23 October 2014. |
| 24 October | World Development Information Day | Theme for World Development Information Day 2021: 'Action for Sustainable Development Goal'. |
| 24 October | World Polio Day | Theme for 2021: 'Delivering on a Promise'. |
| 24 October | United Nations Day | - |
| 26 October to 1 November | Vigilance Awareness Week – 26 October 2021 to 1 November 2021 | The vendor's theme of Vigilance Awareness Week 2021: "Independent India @75: Self Reliance with Integrity". |
| 24 October to 30 October | Disarmament Week | - |
| 27 October | World Day for Audiovisual Heritage | The theme for 2021 is 'Your Window to the World'. |
| 27 October | 75 th Infantry Day for India | - |
| 27 October | World Occupational Therapy Day | The Theme for the year 2021 is 'Belong. Be You'. |
| 28 October | International Animation Day | - |
| 29 October | World Stroke Day | - |
| 29 October | International Internet Day | - |

SPORTS NEWS

Smriti Mandhana becomes the first Indian woman to score a Test hundred on Australian soil

- Indian women’s cricket team opener **Smriti Mandhana** became the **first Indian woman** to score a century in a **pink-ball** Test match.
- She scored 127 runs off 216 balls (22 boundaries and 1 six). This is also the **first century** by an **Indian woman** on Australian soil.

Former Indian hockey striker S. V. Sunil announces retirement

- The veteran forward and star striker of India men’s field hockey team **S. V. Sunil** announced his retirement from international hockey.
- He is an Arjuna awardee from Somwarpet in Coorg. He made a memorable international debut at the Asia Cup in 2007 and was a part of the Indian team that won the gold medal in the 2011 Asian Champions Trophy and the silver medal in the same event in 2012.

Cristiano Ronaldo was named Manchester United’s Player for September 2021

- Cristiano Ronaldo** has been voted **Manchester United’s Player of the Month for September 2021** by the supporters of the Manchester United football club.
- In six seasons with Manchester United, Ronaldo recorded 118 goals in 292 games while collecting three Premier League titles, one Champions League trophy and a Ballon d’Or in 2008.

ISSF Junior World Championships2021 (Lima, Peru) - Indian Winners

- The ISSF Junior World Championships 2021 is currently being held in **Peru’s Lima** for rifle, pistol and shotgun from 27 September 2021 to 10 October 2021.
- India stands **top** with **8 gold medals, 6 silver medals and 3 bronze medals** so far.

The Indian winners of the ISSF Junior World Championships 2021 are:

| Name of the Winners | Event | Medal |
|--|------------------------------|-------|
| Manu Bhaker | Air Pistol | Gold |
| Ganemat Sekhon, Areeba Khan, Raiza Dhillon | Women’s Skeet Team | Gold |
| Manu Bhaker, Sarabjot Singh | Pistol Mixed Team | Gold |
| Manu Bhaker, Rhythm Sangwan, Shikha Narwal | 10 m Air Pistol Women’s Team | Gold |

| | | |
|---|----------------------------------|--------|
| Srikanth Dhanush, Rajpreet Singh, Paarth Makhija | Air Rifle Team Men Junior | Gold |
| Sarabjot Singh, Naveen, Shiva Narwal | 10 m Air Pistol Men’s Team | Gold |
| Aishwary Pratap Singh Tomar | Men’s 50 m Rifle | Gold |
| Naamya Kapoor | Women’s 25 m Pistol | Gold |
| Esha Singh | Air Pistol | Silver |
| Ganemat Sekhon | Women Skeet | Silver |
| Rudranksh Patil | Men’s 10 m Air Rifle | Silver |
| Nisha Kanwar, Zeena Khitta, Atmika Gupta | 10 m Air Rifle Team Women Junior | Silver |
| Atmita Gupta, Rajpreet Singh | 10 m Air Rifle Mixed Team | Silver |
| Shikha Narwal, Naveen | 10 m Air Pistol Mixed Team | Silver |
| Manu Bhaker | Women’s 25 m Pistol Event | Bronze |
| Ramita | Women’s 10 m Air Rifle | Bronze |
| Rajveer Gill, Ayush Rudraraju, Abhay Singh Sekhon | Men Skeet Team | Bronze |

New Zealand all-rounder Anna Peterson retires from international cricket

- New Zealand** women’s team all-rounder **Anna Peterson** announced her retirement from international cricket.
- She played 65 international matches of 33 T20 Internationals (T20I) and 32 One Day Internationals (ODIs) for the White Ferns (New Zealand) in her career that spanned for eight years.

Two-time National Basketball Association (NBA) champion Pau Gasol announces retirement from basketball

- Spanish basketball player **Pau Gasol** has announced his retirement from his 23-year basketball career.
- He lasted more than two decades and earned two National Basketball Association (NBA) titles and the World Championship gold medal with Spain’s national team.
- He won a World Championship title with Spain in 2006, in addition to European titles in 2009, 2011 and 2015.

FC Goa clinches the 130th edition of the Durand Cup

- Indian Super League (ISL) side **FC Goa** clinched the **130th edition of the Durand Cup** as they beat Kolkata-based Mohammedan Sporting Club at the Vivekananda Yuvabharati Krirangan in Kolkata, West Bengal. This is FC Goa’s maiden Durand Cup title.
- This was FC Goa’s second-ever domestic victory, having won the Indian Super Cup back in 2019.

Hockey India withdraws from the 2022 Birmingham Commonwealth Games

- **Hockey India** withdrew from the **2022Birmingham Commonwealth Games**, citing COVID-19 concerns and UK's discriminatory quarantine rules for travellers from India.
- The move came a day after the UK withdrew from the Men's Junior Hockey World Cup in Bhubaneswar.
- The UK recently refused to recognise India's COVID-19 vaccination certificates and imposed a 10-day hard quarantine on travellers from India even if they were fully vaccinated.

Anshu Malik wins silver medal at the World Wrestling Championships 2021

- Indian wrestler **Anshu Malik** has scripted history as she became the first Indian woman to win a **silver medal** in the World Wrestling Championships in Norway's Oslo as she lost to Helen Maroulis of the USA.
- She was the third Indian to reach the final of the World Wrestling Championships after 2010 champion Sushil Kumar and 2018 silver medallist Bajrang Punia.
- Anshu Malik is a two-time Asian Championship medalist, which includes a gold medal and a Ranking Series silver medalist.

International Hockey Federation's (FIH) Hockey Stars Awards 2020–21 was announced

- Indian hockey players swept the 2020–21 edition of the International Hockey Federation's (FIH) Hockey Stars Awards announced recently.

| Name of the Winners | Categories |
|---------------------|---------------------------------------|
| Gurjit Kaur | FIH Women's Hockey Player of the Year |
| Harmanpreet Singh | FIH Men's Hockey Player of the Year |
| Savita Punia | FIH Women's Goalkeeper of the Year |
| P. R. Sreejesh | FIH Men's Goalkeeper of the Year |
| Sjoerd Marijne | FIH Women's Coach of the Year |
| Graham Reid | FIH Men's Coach of the Year |
| Sharmila Devi | FIH Women's Rising Star of the Year |
| Vivek Sagar Prasad | FIH Men's Rising Star of the Year |

Germany unveils the logo for Euro 2024 at Berlin's Olympiastadion

- **Germany** has unveiled the logo for soccer's **2024 European Championship** during a ceremony with a light show in the stadium (Olympiastadion) that will hold the final.
- The logo features an outline of the **Henri Delaunay Cup** — the bulbous Euro Cup tournament trophy — set on a

colored oval outline that resembles the Olympiastadion's roof.

- The slogan of this Tournament (Euro Cup 2024) is "**United at the Heart of Europe**".

Valtteri Bottas wins the F1 Turkish Grand Prix 2021

- Mercedes driver **Valtteri Bottas** won the **F1 Turkish Grand Prix 2021** against the Red Bull driver Max Verstappen at a damp Intercity Istanbul Park in Istanbul, Turkey.
- Valtteri Bottas claimed his maiden win of the season in 2021, as well as the fastest lap of the race in Turkey.

FIFA reveals 'Ibha' as the official mascot of the U-17 FIFA Women's World Cup 2022 to be held in India

- Federation Internationale de Football Association (FIFA) has revealed an Asiatic lioness representing women's power, **Ibha'**, as the official mascot of the **U-17 FIFA Women's World Cup 2022 to be held in India**.
- Ibha's mission is to empower women and girls in India and around the world to achieve their full potential.

FIFA

- **Headquarters:** Zurich, Switzerland
- **President:** Gianni Infantino

Divya Deshmukh becomes India's 21st Woman Chess Grandmaster

- Fifteen-year old **Divya Deshmukh** became India's **21st Woman Chess Grandmaster (WGM)**.
- **Leon Mendonca** (Men) has become India's 67th Chess Grandmaster.

Chennai Super Kings beats Kolkata Knight Riders to win its 4th IPL title

- **Chennai Super Kings (CSK)** beat **Kolkata Knight Riders (KKR)** by 27 runs to win its **fourth IPL (Indian Premier League) title** in **Dubai**. **MS Dhoni**-led **Chennai Super Kings (CSK)** lift the IPL trophy for the fourth time, having previously won the tournament in **2010, 2011** and **2018**. **Faf du Plessis** won the Man of the Match award in the 2021 IPL finals.
- **Ruturaj Gaikwad** won the **Orange Cap** for scoring the highest run with **635 runs** from 16 matches in this edition (2021) of IPL.
- **Harshal Patel** from **RCB** won the **Purple Cap** for **32 wickets** in 15 games in this IPL season.

India clinches the South Asian Football Federation (SAFF) Championship for the eighth time in 2021

- **India** clinched the South Asian Football Federation (SAFF) Championship for the eighth time in 2021,

defeating **Nepal**. This match was held at the National Football Stadium in **Male, Maldives**.

- Goals from Sunil Chhetri, Suresh Singh and Sahal Abdul Samad scored in the second half helped the Indian national football team (Blue Tigers) win.
- This is the Indian football team's first title victory under head coach Igor Stimac.

Indian fencer Bhavani Devi wins the Charlellville National Competition in France

- Indian fencer **Bhavani Devi** won the **Charlellville National Competition in France** at the women's sabre individual event.
- She is currently ranked 50th in the world and is the top-ranked fencer from India.
- She made history by becoming the first Indian to compete in the fencing sport at the Tokyo Summer Olympics 2020.

Indian chess Grandmaster Praggnanandhaa wins the Julius Baer Challengers Chess Tour

- Indian chess Grandmaster **R. Praggnanandhaa** won the **Julius Baer Challengers Chess Tour** after defeating Christopher Yoo of the USA.
- He became the **youngest Grandmaster** to win the Julius Baer Challengers Chess Tour.
- He took the top prize of \$12,500 and gained the right to play with the creamy layer of the chess world in the million-dollar Meltwater Champions Tour in 2022.

Australia's James Pattinson announced his retirement from international cricket

- Australian fast bowler **James Pattinson** announced his retirement from international cricket.
- He has played 21 Tests and 15 One Day Internationals, though he will continue to play domestic cricket.

Karnataka swimmer Ridhima Veerendrakumar bags the gold medal in 100 m backstroke for group II girls at the 37th Sub Junior and 47th Junior National Championships

- **Ridhima Veerendrakumar** of Karnataka bagged a **gold medal** in 100 m backstroke for group II girls at the 37th Sub Junior and 47th Junior National Aquatic Championships held in Bengaluru.
- She also broke the national record set by Olympian **Maana Patel** of Gujarat in 2014.
- Shalini Dixit of Karnataka bagged the silver medal in this event, while Nitya Sago of Telangana took home the bronze medal.

Fabio Quartararo from France won the 2021 MotoGP World Championship title

- **Yamaha's Fabio Quartararo** from **France** has clinched the **2021 MotoGP World Championship** title.
- The 22-year-old French rider moved from 15th on the grid to fourth place at the Emilia Romagna MotoGP held in Italy. Monster Energy Yamaha hasn't won a title since 2015 and this is the first time a French rider has won the MotoGP World Championship title since 1949.

Max Verstappen wins the 2021 F1 United States Grand Prix

- Red Bull's **Max Verstappen** won the **F1 United States Grand Prix 2021** and extended his Formula One world championship lead for 2021 to 12 points after defeating **Lewis Hamilton** of Mercedes.
- Charles Leclerc of Ferrari and Sergio Perez of Red Bull stood at the third and fourth spots.

Indian Premier League (IPL) added Ahmedabad and Lucknow as its new two teams for 2022

- **Lucknow** and **Ahmedabad** joined the Indian Premier League (IPL) as teams for 2022 after getting franchise rights from the Board of Control for Cricket in India (BCCI).
- RPSG Ventures Limited has bagged the ownership rights of the Lucknow franchise for ₹7090 crores, while private equity firm Irelia Company Pte Limited (CVC Capital Partners) has bought the Ahmedabad team for ₹5625 crores.

Viktor Axelson and Akane Yamaguchi clinch the 2021 Denmark Open

- Olympic badminton champion **Viktor Axelsen** clinched the **2021 Denmark Open** in the men's single event against Momota Kenta of Japan at the Odense Sports Park, Denmark.
- **Akane Yamaguchi** of Japan has won the women's singles title in the 2021 Denmark Open against Se-young of South Korea.

Fran Wilson from England announces her retirement from international cricket

- ICC Women's World Cup 2017 winner **Fran Wilson** from **England** announced her retirement from international cricket.
- She had featured in three World Cups, one of which the England team lifted the **ICC Women's World Cup trophy at Lord's in 2017**.
- She will continue to play in domestic cricket in the Rachael Heyhoe Flint Trophy, Charlotte Edwards Cup and The Hundred.

BANKING & ECONOMY

International Financial Services Centres Authority (IFSCA) sets up a 10-member expert committee to develop a sustainable finance hub

- The International Financial Services Centres Authority (IFSCA) set up a 10-member expert committee headed by former Union Environment and Forest Secretary **C. K. Mishra** to suggest a framework to develop a world-class sustainable finance hub at IFSC.
- This panel would identify existing and emerging opportunities in sustainable finance for GIFT-IFSC to act as a gateway to meet India’s requirements and recommend a short, medium and long-term vision/road map on sustainable finance.

Asian Infrastructure Investment Bank (AIIB) approves a \$356.67 million loan for the expansion of the Chennai Metro Rail System

- The Asian Infrastructure Investment Bank (AIIB) approved a **\$356.67 million** loan to the Indian Government to support the expansion of the **Chennai Metro Rail System**.
- This metro project, being implemented by the Chennai Metro Rail Limited, will include the construction of a new corridor from Chennai’s Lighthouse to Poonamallee Bypass as part of Phase 2 of the metro construction.
- With this loan, the AIIB has approved \$6.7 billion for 28 projects in India so far.

Asian Infrastructure Investment Bank (AIIB)

- **Headquarters:** Beijing, China
- **Formed:** 2016
- **MD & CEO:** Jin Liqun

World Bank extends \$150 million to Chennai’s Sustainable Urban Services Programme

- The World Bank approved **\$150 million** to support the Government of **Tamil Nadu’s Chennai City Partnership: Sustainable Urban Services Programme** to help strengthen institutions, improve the financial health of service agencies and drive significant improvements in the quality of four key urban services, namely water supply and sewerage, mobility, health and solid waste management.

World Bank

- **Headquarters:** Washington D. C., United States
- **President:** David Malpass
- **Founded:** 1944

Union Government keeps the interest rates of small savings schemes unchanged

- The Union Government kept the interest rates of small savings schemes unchanged for the third quarter of FY 2021.

Interest rates of Small Savings Schemes

| Name of the scheme | Interest rate |
|---|---------------|
| Public Provident Fund (PPF) | 7.1% |
| Senior Citizen Saving Scheme (SCSS) | 7.4% |
| National Savings Certificate (NSC) | 6.8% |
| Sukanya Samriddhi Yojana (SSY) | 7.6% |
| Kisan Vikas Patra (124 months) | 6.9% |
| Post Office Monthly Income Scheme (POMIS) | 6.6% |

Indel Money partners with IndusInd Bank for India's first conventional gold loan co-lending partnership

- **Indel Money** has tied up with **IndusInd Bank** for a gold loan co-lending partnership to offer gold loans at competitive rates. Under this co-lending partnership agreement, **Indel Money** will originate and process **gold loans** based on mutually formulated credit parameters and eligibility criteria.
- **IndusInd Bank** will be funded **80%** of **gold loans**, while the remaining **20%** will be funded by **Indel Money**.

IndusInd Bank

- **Headquarters:** Pune, Maharashtra
- **MD & CEO:** Sumant Kathpalia
- **Tagline:** We Make You Feel Richer

GST collection for September 2021 crosses ₹1.17 lakh crores

- The gross **GST** revenue collected in the month of **September** in **2021** was **₹1,17,010 crores**, which included the **Central Goods and Service Tax (CGST)** component of ₹20,578 crores, **State Goods and Service Tax (SGST)** of ₹26,767 crores and **Integrated Goods and Services Tax (IGST)** component of ₹60,911 crores.

Indian Bank inks an MoU with NBFCs and HFCs for priority sector lending

- **Indian Bank** has entered into a Memorandum of Understanding (MoU) with three leading **non-banking finance companies (NBFCs)** and **housing finance companies (HFCs)** for co-originate loans to the priority sectors.
- The Chennai-based lender **Indian bank** is partnering with **Indiabulls Housing Finance, Indiabulls Commercial Credit** and **IIFL Home Finance** on this co-lending arrangement.

Indian Bank

- **Headquarters:** Chennai, Tamil Nadu

- MD and CEO: Shanti Lal Jain
- Establishment: 1907
- Tagline: Your Own Bank
- Allahabad Bank was amalgamated with the Indian Bank on 1 April 2020.

UPI records 365 crore transactions worth ₹6.54lakh crores in September 2021

- As per data released by the National Payments Corporation of India (NPCI), the Unified Payments Interface (UPI) has registered 365 crore transactions worth ₹6.54lakh crores in September 2021.
- This was the third straight month with more than 300 crore transactions on the UPI platform.

NTPC REL signs the first green term loan agreement of ₹500 crores with Bank of India

- NTPC Renewable Energy Limited (REL), a 100 per cent subsidiary of NTPC Limited, has signed its first green term loan agreement of ₹500 crores at a very competitive rate with a tenor of 15 years with the Bank of India.
- The green term loan (GTL) will be used for NTPC’s 470 MW solar projects in Rajasthan and 200 MW solar projects in Gujarat.

Asian Development Bank signs a \$400 million loan agreement with Bangladesh for highway development

- The Asian Development Bank (ADB) and the Bangladesh Government have signed a \$400 million loan agreement for constructing the Dhaka-Sylhet highway to improve mobility, road safety and regional trade in the northeast economic corridor in Bangladesh.
- It is the first installment of a \$1.78 billion finance facility issued by ADB for the Dhaka-Sylhet road investment project of the South Asia Sub-regional Economic Cooperation (SASEC).

Asian Development Bank (ADB)

- Founded:19 December 1966
- Headquarters: Mandaluyong, Philippines
- President: MasatsuguAsakawa

Paytm acquires a 100% stake in lending startup Creditmate

- Paytm has now acquired a 100% stake in Urja Money Private Limited, which provides a loan management system through its proprietary solution, CreditMate.
- CreditMate has a technology-based credit engine that employs data-driven algorithms to analyse consumer creditworthiness for loans quickly than traditional lending alternatives.

Paytm

- Headquarters: Noida, Uttar Pradesh
- CEO: Vijay Shekhar Sharma

State Bank of India and Indian Navy launch NAV-eCash card for online and offline transactions

- State Bank of India (SBI) and Indian Navy launched the lender's (SBI’s) NAV-eCash card onboard India’s largest naval aircraft carrier INS Vikramaditya.
- NAV-eCash card will facilitate both online as well as offline transactions with its dual-chip technology.
- The infrastructure at naval ships inhibits traditional payment solutions, particularly when the ship is on high seas where there is no connectivity.

Reserve Bank of India (RBI) grants a licence to National Asset Reconstruction Company Limited (NARCL)

- The Reserve Bank of India (RBI) has granted the licence of the National Asset Reconstruction Company Limited (NARCL) to register as an asset reconstruction company (ARC) under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI) Act, 2002.

Kotak Mahindra Bank becomes the first scheduled private sector bank to collect direct and indirect taxes

- Kotak Mahindra Bank has received approval from the Government of India and has become the first scheduled private sector bank for the collection of direct and indirect taxes such as Income Tax and Goods and Services Tax (GST) through its banking network.
- Kotak Mahindra Bank customers will be able to pay their direct and indirect taxes straight from its mobile banking or net banking platforms as well as through a branch banking network, resulting in immense ease and convenience for the customers of Kotak Mahindra Bank.

Kotak Mahindra Bank

- Headquarters: Mumbai, Maharashtra
- MD & CEO: Uday Kotak

ESAF Small Finance Bank launches a current account product named ‘Supreme’ for Non-Resident Indians

- ESAF Small Finance Bank has launched a current account product named ‘Supreme’ for Non-Resident Indians in which the bank provides various features with this account, such as hassle-free banking, enhanced ATM cash withdrawal limit of ₹50,000 per day in India, point of sale (POS) transaction limit of ₹80,000 per day in India and an e-commerce transaction limit of ₹20,000 per day in India.

ESAF Small Finance Bank

- **Headquarters:** Thrissur, Kerala
- **MD & CEO:** K. Paul Thomas

Moody's upgrades India's rating outlook to 'stable' from 'negative'

- Moody's Investors Service changed its outlook on India's sovereign ratings to '**stable**' from '**negative**' at Baa3.
- The lowest investment grade rating is 'Baa3.' The credit risk is moderate for obligations associated with this rating. It is considered medium-grade and may possess certain speculative characteristics. A '**stable**' outlook indicates a low likelihood of a rating change over the medium term.

CoinSwitch Kuber becomes India's second crypto unicorn

- **CoinSwitch Kuber** became India's **second** crypto exchange to gain **unicorn** status after CoinDCX.
- This startup has achieved unicorn status in just over 14 months of operations in India.
- CoinSwitch Kuber announced raising over **\$260 million** in a Series C funding round from a clutch of investors, valuing the company at **\$1.9 billion**.

CoinSwitch Kuber

- **Headquarters:** Bengaluru

VISA launches a Card-on-File (CoF) tokenization service for Grofers, BigBasket and MakeMyTrip

- **VISA** partnered with Juspay and launched a **Card-on-File (CoF) tokenisation service** for e-commerce platforms such as Grofers, BigBasket and MakeMyTrip, in line with the Reserve Bank of India's (RBI) guidelines.
- The Reserve Bank of India's CoF tokenisation guidelines mandates replacing the actual card data with encrypted digital tokens, which are then used to facilitate and authenticate transactions.
- Card-on-File (CoF) tokenisation provides two key benefits — consumer and ecosystem security and an enhanced checkout experience.

Big-tech platforms come together to set up the Merchants Payments Alliance of India

- Big-tech platforms such as BookMyShow, Disney+ Hotstar, Facebook, NetFlix and Microsoft have come together to form a group called the **Merchants Payments Alliance of India (MPAI)** to contribute to the policy conversations on behalf of merchants related to the matters of digital payments.

- MPAI will work towards such causes by addressing and constructively engaging with the payments regulator and industry.
- This alliance will improve the value of India's digital markets, provide public interest research and thought leadership on digital payments and build consumer awareness and will also serve as the principal resource platform for merchants and the payments ecosystem to contribute to policy conversations.

TCS extends its partnership with the State Bank of India for another five years

- **Tata Consultancy Services (TCS)** has extended its partnership with the **State Bank of India (SBI)** for another **five** years to maintain and enhance SBI's application estate around core banking, trade finance, financial reporting and financial inclusion with new features and functionality.
- This will support SBI's ability to launch newer offerings and respond to business and regulatory changes.

State Bank of India

- **Headquarters:** Mumbai, Maharashtra
- **MD & CEO:** Dinesh Kumar Khara

PNB Housing Finance and CSC e-Governance Services collaborate to provide home loans in tier-2 and tier-3 cities

- **PNB Housing Finance** has joined hands with **CSC e-Governance Services India** to provide last-mile **home loan** facilities to individuals living in tier 2 and 3 cities.
- This partnership will play a crucial role in giving wings to the dreams of families of owning a home by promoting home loan facilities and financial services in smaller communities across India.
- PNB Housing Finance aims to provide door-to-door home loan facilities through the extensive network of CSC.
- The CSC centres will act as delivery points for Equated Monthly Installment (EMI) re-payments and provide assistance to customers for an online home loan application.

NeoGrowth launches 'Business Loan Carnival' for MSMEs

- **NeoGrowth** has launched the '**Business Loan Carnival**' for **MSME customers**, where customers can avail new products of the NeoGrowth — NeoCash Insta Loan and Vendor Finance Express under its direct-to-customer (D2C) initiatives to boost credit flow to small businesses.
- NeoGrowth has simplified and digitalised the process to help MSMEs with hassle-free loans for their varied business needs.

RBI keeps policy rates unchanged at 4 per cent for the eighth time

- The six-member Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI), headed by the RBI Governor **Shaktikanta Das**, has kept **policy rates unchanged** for the eighth time in a row.

The policy rates are:

| | |
|----------------------------------|----------------|
| Repo rate | 4% |
| Reverse Repo rate | 3.35% |
| Marginal Standing Facility (MSF) | 4.25% |
| Bank rate | 4.25% |
| Statutory Liquidity Ratio (SLR) | 18% |
| Cash Reserve Ratio (CRR) | 4% |
| GDP growth rate | 9.5% for FY 22 |

Reserve Bank of India (RBI)

- Headquarters:** Mumbai, Maharashtra
- Formation:** 1 April 1935
- Governor:** Shaktikanta Das
- Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

Reserve Bank of India increases IMPS transaction limit from ₹2 lakhs to ₹5 lakhs

- The Reserve Bank of India (RBI) increased the daily limit of the **Immediate Payment Service (IMPS)** from **₹2 lakhs to ₹5 lakhs**, in view of the importance of the IMPS system and for enhanced consumers convenience.
- This will lead to a further **increase in digital payments** and will provide an additional facility to customers for making digital payments beyond ₹2 lakhs.
- The Reserve Bank of India (RBI) has announced that **offline payment mechanisms** will be available across India in the near future. Customers who are unable to make payments through online digital modes such as UPI, IMPS, or RTGS due to internet connectivity concerns will now be able to use the offline payment mechanisms to make payments in a timely manner, according to the release.

IMPS

IMPS was introduced in 2010 and managed by the National Payments Corporation of India (NPCI) is an important payment system providing 24x7 instant domestic funds transfer facility and is accessible through various channels like internet banking, mobile banking apps, bank branches, ATMs, SMS and IVRS.

Reserve Bank of India’s auto-debit rules becomes effective from 1 October 2021

- The **Reserve Bank of India (RBI)** has changed the **auto-debit rules** from **1 October 2021**, which includes all kinds of recurring or repetitive payments, especially those made with **credit or debit cards**.
- Under this new system, for any transaction of more than ₹5000, banks will send a one-time password (OTP) to customers. Those recurring transactions on a customer's credit or debit card which don't comply with this new rule will now be declined by banks.
- The new rules have been framed to protect customers from online frauds, especially on third-party platforms.

World Bank retains India’s GDP growth rate for FY22 at 8.3%

- The World Bank retained India’s GDP growth rate for FY22 at **8.3 per cent**.
- For the next fiscal (FY 2022–23), the projection is 7.5 per cent, while for FY 2023–24, it is 6.5 per cent.

World Bank

- Headquarters:** Washington DC, the United States
- President:** David Malpass
- Founded:** 1944

NABARD sanctions ₹303 crores to the Odisha Government for the construction of 24 bridges under the Rural Infrastructure Development Fund (RIDF)

- The National Bank for Agriculture and Rural Development (NABARD) has sanctioned an assistance of **₹303 crores** to the **Odisha** Government for the construction of 24 bridges in Odisha under the Rural Infrastructure Development Fund (RIDF).
- This assistance is on the basis of priority fixed by the Odisha Government for developing rural infrastructure for drinking water supply, irrigation and connectivity.

National Bank for Agriculture and Rural Development (NABARD)

- Headquarters:** Mumbai, Maharashtra
- Formation:** 12 July 1982
- Chairman:** Chintala Govinda Rajulu

Reserve Bank of India extends SLTRO facility for small finance banks till 31 December 2021

- The Reserve Bank of India (RBI) has extended the **₹10,000 crores special long-term repo operations (SLTRO)** facility for small finance banks for another two months till **31 December 2021** from 31 October 2021.
- In May 2021, the Indian Government established a three-year special long-term repo operations (SLTRO) programme to help small businesses with cash flow issues since the COVID-19 pandemic struck and damaged the economy.

RBI empanells Dhanlaxmi Bank as an Agency Bank

- The **Dhanlaxmi Bank** has been empanelled as an '**Agency Bank**' by the **Reserve Bank of India (RBI)** to undertake general banking businesses of the union and state governments on behalf of the RBI.
- The bank is now authorised to undertake transactions related to the government businesses such as **revenue receipts** and **payments** on behalf of the union/state governments, **pension payments** in respect of union/state governments, works related to **Small Savings Schemes (SSS)** and any other item of work specifically devised by the RBI as eligible for agency commission.

PNB launches the '6S Campaign' under customer outreach programme

- **Punjab National Bank (PNB)** launched the '**6S Campaign**' under customer outreach programme to extend financial services at a concessional rate during the festival season.
- The '**6S Campaign**' encapsulates different schemes such as — **Swabhiman, Samruddhi, Sampark** and **Shikhar, Sankalp** and **Swagat**.
- The objective is to drive a special awareness campaign for the development of financial services in India and to **accelerate credit growth**, improve penetration of social security schemes and drive **digital banking push**.

Punjab National Bank (PNB)

- Headquarters: **New Delhi**
- CEO: **S. S. Mallikarjuna Rao**
- Tagline: '**The Name You Can Bank Upon**'

Fitch Ratings revises India's FY22 GDP growth projection to 8.7%

- **Fitch Ratings** has revised India's economic growth forecast to **8.7 per cent** from **10 per cent** for the current fiscal year FY22 (2021–2022). It also raised India's GDP growth projection for FY23 (2022–2023) to **10 per cent** from an earlier estimation of **8.5 per cent**.

FICCI revises India GDP growth forecast to 9.1% for FY22

- **Federation of Indian Chambers of Commerce & Industry (FICCI)** revised India's GDP growth forecast to **9.1 per cent** from **9 per cent** estimated earlier for the current fiscal year FY22 (2021–2022).

FICCI (Federation of Indian Chambers of Commerce and Industry):

- Headquarter: **New Delhi, India**
- Secretary-General: **Dilip Chenoy**
- President: **Sangita Reddy**

IFSCA and GIFT City launch a global fintech hackathon series**'Sprint01: BankTech'**

- The **International Financial Services Centres Authority (IFSCA)** and **GIFT City** launched **I-Sprint'21**, the global fintech hackathon series '**Sprint01: BankTech**' focussed on fintechs for the banking sector.
- BankTech is hosted by IFSCA and GIFT City in partnership with **NITI Aayog**. The hackathon's partners include ICICI Bank, HSBC Bank, iCreate, Zone Startups and Invest-India.
- This hackathon aims to **connect IFSCA and GIFT IFSC** with the **fintech ecosystem**, solve **business problems for GIFT IFSC** banking units and **promote retail business** for GIFT IFSC banking units.

International Financial Services Centres Authority (IFSCA)

- **Establishment:** It was established on 27 April 2020 under the International Financial Services Centres Authority Act, 2019.

Axis Bank launches open APIs for customers to use integrated services

- **Axis Bank** has launched **open APIs (Application Programming Interface)** to facilitate its retail and corporate customers/ partners to facilitate banking services integrated across partner platforms.
- This API banking portal has a range of products covering over 200 retail APIs across cards, deposits, accounts, loans and 51 corporate APIs across payments, trade, collections, bill payments and cross-cutting APIs.
- These APIs allow Axis Bank's banking solutions to get embedded through direct integration with the customers' digital systems without the need for a net banking interface.

Axis Bank

- **Headquarters:** Mumbai, Maharashtra
- **MD & CEO:** Amitabh Chaudhary
- **Tagline:** Badhti Ka Naam Zindagi

IIFL Finance launches an instant business loan on WhatsApp

- **IIFL Finance** has launched an **instant business loan on WhatsApp**, under which the users will be able to avail loans up to **₹10 lakhs** with minimum documentation and get approval in five minutes.
- IIFL Finance is using an **Artificial Intelligence (AI)-bot** that screens users' inputs to the loan offer and facilitates the application through Know Your Customer (**KYC**), bank account verification (**BAV**) and mandate setup.
- To avail loan from IIFL Finance through WhatsApp, the user will have to send a '**Hi**' message to a specified

number, then share basic details, complete KYC, verify bank transfer details, mandate registration and receive funds in their account instantly.

Shivalik Small Finance Bank partners with Go Digit Insurance to provide insurance products

- **Shivalik Small Finance Bank** partnered with **Go Digit General Insurance** to provide an array of instant, easy-to-understand insurance products such as health insurance plans, motor insurance and home and shop insurance through the bank's network of branches across India.

Shivalik Small Finance Bank

- **Headquarters:** Noida, Uttar Pradesh
- It is the first small finance bank in India to have transitioned from an urban cooperative bank.

Unity Small Finance Bank receives a small finance bank licence from the RBI

- **Unity Small Finance Bank Limited (USFBL)**, a joint venture between Centrum Financial Services Limited (CFSL) and Resilient Innovations Private Limited (BharatPe), has received a **small finance bank licence** from the Reserve Bank of India (RBI).
- The new entity will take over the assets and liabilities of Punjab and Maharashtra Co-operative Bank.
- Centrum's MSME and micro-finance businesses will be merged into Unity Small Finance Bank.

IndusInd Bank, Karur Vysya Bank and Kotak Mahindra Bank receive authorization from the RBI direct and indirect taxes

- **IndusInd Bank, Karur Vysya Bank and Kotak Mahindra Bank** have been authorised by the Reserve Bank of India (RBI) for the collection of **direct and indirect taxes** on behalf of the Central Board of Direct Taxes and the Central Board of Indirect Taxes and Customs.
- IndusInd Bank customers will soon be able to pay their direct and indirect taxes through the bank's state-of-the-art digital platforms such as '**Indusnet**' — its net banking platform and '**IndusMobile**' — its mobile banking application.
- Kotak Mahindra Bank also received approvals to collect direct and indirect taxes such as income tax and Goods and Services Tax (GST) through its banking network.
- Karur Vysya Bank had initiated the integration process with CBDT. Once completed, the bank's customers would be able to remit their direct taxes through any branch, net banking and the DLite mobile app of the bank.

IndusInd Bank

- **Headquarters:** Pune, Maharashtra

- **MD & CEO:** Sumant Kathpalia

Karur Vysya Bank

- **Headquarters:** Karur, Tamil Nadu
- **MD & CEO:** B. Ramesh Babu

Kotak Mahindra Bank launches micro ATMs across all over India

- **Kotak Mahindra Bank Limited (KMBL)**, by using its business correspondents network, will launch the **micro ATMs** across India from which the customers of all banks can use a Kotak micro ATM for key banking services such as **cash withdrawals and checking account balances**.
- The micro ATM is a simple, innovative and highly effective solution to deliver essential banking services such as cash withdrawals in a convenient manner to people residing in relatively remote locations.

Kotak Mahindra Bank

- **Headquarters:** Mumbai, Maharashtra
- **MD & CEO:** Uday Kotak

International Monetary Fund (IMF) projects India's economic growth at 9.5 per cent for 2021

- The **International Monetary Fund (IMF)** has projected India's GDP growth forecasts at **9.5 per cent** in 2021 and **8.5 per cent** for 2022.
- In July of this year (2021), the IMF lowered India's growth prediction for the current fiscal year by 300 basis points to 9.5 per cent, down from 12.5 per cent in April 2021.

International Monetary Fund (IMF)

- **Headquarters:** Washington D.C., the United States
- **President:** Kristalina Georgieva

Department of Posts launches the digital version of the postal life insurance policy named 'ePLI-bond'

- The **Department of Posts** launched a digital version of the postal life insurance policy — **ePLI bond**, which subscribers can access through Digilocker.
- The Department of Post's first digital integration with Digilocker is the ePLI bond which will benefit citizens by offering **easy access and speedy claim settlements**.
- ePLI bond is made available in collaboration with Digi Locker, developed by the National eGovernance Division (NeGD) of the Union Ministry of Electronics and Information Technology (Meity).

SEBI constitutes a four-member committee on settlement orders and compounding of offences

- The **Securities and Exchange Board of India (SEBI)** has constituted a **four-member** high-powered advisory

committee chaired by the retired judge of the High Court of Bombay **Vijay C. Daga** on settlement orders and compounding of offences.

- This committee will work as per the Settlement Proceedings Regulations, 2018, specified by the SEBI.
- A settlement mechanism is a tool for ensuring speedy and efficient resolution of disputes.
- The time limit for filing settlement applications should be reduced from 180 to 60 days.

Securities and Exchange Board of India (SEBI)

- **Headquarter:** Mumbai, Maharashtra
- **Chairman:** Ajay Tyagi
- **Founded:** 12 April 1992

Reserve Bank of India (RBI) imposes a monetary penalty ₹1 crore on the State Bank of India (SBI) and ₹1.95 crores on Standard Chartered Bank

- The **Reserve Bank of India (RBI)** imposed a monetary penalty of ₹1 crore on the **State Bank of India (SBI)** for violating rules related to (Frauds classification and reporting by commercial banks and select Financial Institutions) Directions 2016 and reporting by commercial banks and financial institutions.
- RBI also imposed a fine of ₹1.95 crores on **Standard Chartered Bank** for being non-compliant with the RBI's directions concerning cyber security, credit card and electronic banking operations.

Reserve Bank of India (RBI)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 1 April 1935
- **Governor:** Shaktikanta Das
- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

IndiaFirst Life Insurance introduces an endowment plan named 'Saral Bachat Bima'

- **IndiaFirst Life Insurance Company Limited** has introduced IndiaFirst Life **Saral Bachat Bima** plan to provide savings and protection cover for entire families for future needs.
- This non-linked, non-participating, individual limited premium insurance offers a five- or seven-year pay commitment to protect entire families for 12–15 years.
- IndiaFirst Life Insurance is promoted by the **Bank of Baroda and Union Bank of India**.

Moody's upgrades Indian banking system's outlook to stable from negative

- Moody's Investor Services has changed the outlook of the Indian banking system from **negative to stable** on the back of stabilising asset quality and improved capital.
- Moody's expects India's economy to continue to recover in the next 12–18 months, with the GDP growing **9.3 per cent** in the fiscal year ending March 2022.

Moody's Investor Services

- **Headquarters:** New York, United States

IMF cuts India's potential GDP forecast to 6 per cent

- The **International Monetary Fund (IMF)** cut India's potential growth prediction for 2021 by 25 basis points to **6 per cent** from 6.25 per cent due to the pandemic's negative impact on investments and the labour market.

International Monetary Fund (IMF)

- **Headquarters:** Washington DC, USA
- **Managing Director:** Kristalina Georgieva

CoinDCX launches an over-the-counter (OTC) desk facility for institutional clients

- **CoinDCX** has launched an **over-the-counter (OTC)** desk for institutional clients interested in trading crypto assets, with the goal of increasing the number of users and overall trading volume.

CoinDCX

- **Headquarters:** Mumbai, Maharashtra
- **Founded:** 2018

Reserve Bank of India imposes ₹1 crore penalty on Paytm Payments Bank

- Reserve Bank of India (RBI) has imposed a monetary penalty of ₹1 crore on **Paytm Payments Bank** for violating provisions of the **Payment and Settlement Systems Act, 2007**.
- This penalty has been imposed in the exercise of powers vested in the RBI under the provisions of **Section 30** and **Section 31** of the Payment and Settlement Systems Act, 2007.

Reserve Bank of India (RBI)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 1 April 1935
- **Governor:** Shaktikanta Das
- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

NPCI launches the NPCI Tokenisation System (NTS) platform for tokenisation of RuPay cards

- National Payments Corporation of India (NPCI) has announced the launch of the **NPCI Tokenisation System (NTS)**, which will facilitate card tokenisation as an alternative to merchants storing card details.
- The NTS will support the tokenisation of RuPay cards to **enhance the safety of customer data** and provide a seamless shopping experience to consumers.
- These tokens then allow payments to be handled without disclosing customer information or allowing payment intermediaries to keep customer information, potentially compromising security and privacy.
- The **NPCI's Token Reference On File (TROF)** service will help millions of RuPay cardholders maintain the security of their financial data.

National Payments Corporation of India (NPCI)

- **Headquarters:** Mumbai, Maharashtra
- **Non-Executive Chairman:** Biswamohan Mahapatra
- **MD & CEO:** Dilip Asbe
- **Founded:** 2008

NABARD sanctions ₹608 crores for infrastructure projects in Assam

- **National Bank for Agriculture and Rural Development (NABARD)** has sanctioned **₹608 crores** for rural infrastructure projects in **Assam** under the **Rural Infrastructure Development Fund (RIDF)-XXVII**.
- These infrastructure projects include 52 rural roads, 21 rural bridges, 19 flood protection projects and 32 soil conservation projects.
- The Government of India created the RIDF in NABARD in **1995–96**, with an initial corpus of ₹2000 crores towards financing the ongoing rural infrastructure projects in the irrigation sector.

National Bank for Agriculture and Rural Development (NABARD)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 12 July 1982
- **Chairman:** Chintala Govinda Rajulu

HDFC Bank, Mastercard, DFC and USAID jointly launch a \$100 million credit facility for MSMEs in India

- **HDFC Bank, Mastercard, the US Government's Development Finance Corporation (DFC) and the US Agency for International Development (USAID)** jointly launched a **\$100 million** credit facility to assist small Indian businesses (MSMEs) with their digitisation needs and recovery from the impact of COVID-19.

- This assistance would be exclusively available for new-to-credit small businesses owners, including at least 50 per cent of women entrepreneurs.

Kotak Mahindra Bank partners with Pine Labs to expand point-of-sale devices (PoS) services

- **Kotak Mahindra Bank Limited (KMBL)** has partnered with **Pine Labs** to expand its merchant acquiring and **point-of-sale (PoS)** services to more merchants, especially retailers.
- The merchants in India may now take advantage of Kotak Mahindra Bank's point-of-sale payment solutions, which are integrated with Pine Labs' technology stack, to help develop their businesses.

Kotak Mahindra Bank

- **Headquarters:** Mumbai, Maharashtra
- **CEO:** Uday Kotak
- **Tagline:** "Let's make money simple"

Bharti AXA Life Insurance partners with Utkarsh Small Finance Bank for bancassurance

- **Bharti AXA Life Insurance** has entered into a bancassurance partnership with **Utkarsh Small Finance Bank** for the distribution of life insurance products, including protection, health, savings and investment plans to the customers of the bank.
- This partnership will benefit the customers from a diverse range of new-age products offered by Bharti AXA Life Insurance.

Sovereign Gold Bonds is set to be issued in four tranches from October 2021 to March 2022

- The Government of India, in consultation with the Reserve Bank of India, has decided to issue Sovereign Gold Bonds in **four tranches from October 2021 to March 2022**.

| S. No | Tranche | Date of Subscription | Date of Issuance |
|-------|---------------------|----------------------------------|------------------|
| 1. | 2021–22 Series VII | 25–29 October 2021 | 2 November 2021 |
| 2. | 2021–22 Series VIII | 29 November 2021–3 December 2021 | 7 December 2021 |
| 3. | 2021–22 Series IX | 10–14 January 2022 | 18 January 2022 |
| 4. | 2021–22 Series X | 28 February 2022–4 March 2022 | 8 March 2022 |

- These bonds will be sold through scheduled commercial banks (except small finance banks and payment banks), Stock Holding Corporation of India Limited (SHCIL), Clearing Corporation of India Limited (CCIL), designated

post offices, and recognised stock exchanges, namely National Stock Exchange (NSE) of India Limited and Bombay Stock Exchange (BSE) Limited.

Razorpay partners with Mastercard, RuPay and Visa to launch tokenisation solution

- **Razorpay**, in partnership with **Mastercard, RuPay and Visa**, launches tokenisation solution '**Razorpay TokenHQ**' for businesses which will give their end-customers the convenience of stored card transactions with additional security and in accordance with the RBI rules.
- Razorpay TokenHQ is a multi-network Card-on-File (CoF) tokenisation solution that will work across all major card networks, including Mastercard, RuPay and Visa.

India Infrastructure Finance Company Limited (IIFCL) gets the RBI's approval to finance InVITs

- **India Infrastructure Finance Company Limited (IIFCL)** gets the Reserve Bank of India's approval to finance **Infrastructure Investment Trusts (InVITs)** by adding a new funding avenue for infrastructure projects.
- IIFCL provides long-term funding for feasible infrastructure projects. The Reserve Bank of India has given its approval for IIFCL to back InVITs and the company plans to invest around **₹4000 crores** in this area this fiscal year.

Reserve Bank of India introduces the revised regulatory framework for NBFCs scale-based regulation

- The Reserve Bank of India (RBI) has introduced a revised **scale-based regulatory (SBR)** framework for non-banking financial companies (**NBFCs**), which will be effective from 1 October 2022.
- The **Reserve Bank of India (RBI)** has set a maximum limit of **₹1 crore** per borrower for financing subscriptions to initial public offerings (IPO), which will be effective from 1 April 2022.
- Under this new framework, the regulatory structure for NBFCs comprises of four layers based on their size, activity and perceived riskiness as **the base, middle, upper and top layer**.
- The RBI has changed the non-performing asset (NPA) classification **to more than 90 days** for all categories of NBFCs.

Reserve Bank of India extends Basel-III capital framework to All India Financial Institutions

- The **Reserve Bank of India (RBI)** has decided to extend the **Basel-III capital framework** to **All India Financial Institutions** such as the Export-Import Bank of India (EXIM Bank), the National Bank for Agriculture and Rural Development (NABARD), the National Housing Bank (NHB) and the Small Industries Development Bank of

India (SIDBI).

- Basel-III regulations aim to improve the **quality and level of capital** in financial institutions so that they are better able to withstand losses both as a going concern and as a gone concern.
- The Reserve Bank of India has proposed a minimum of **11.5%** capital for the four All India Financial Institutions (AIFI) in line with the Basel-III framework to raise their resilience in periods of stress.
- From 1 April 2022, these institutions must have a minimum total capital of **9%** and a minimum capital buffer of **2.5%**. The minimum common equity tier 1 (CET1) capital requirement would be 5.5%, with a tier 1 capital requirement of 7 per cent recommended.

Reserve Bank of India (RBI)

- **Headquarters:** Mumbai, Maharashtra
- **Formation:** 1 April 1935
- **Governor:** Shaktikanta Das
- **Deputy Governors:** M. K. Jain, M. D. Patra, M. Rajeshwar Rao and T. Rabi Sankar
- **Subsidiaries:** Deposit Insurance and Credit Guarantee Corporation (DICGC), Bharatiya Reserve Bank Note Mudran Limited (BRBNML)

AU Small Finance Bank launches a sound box for payment alerts

- **AU Small Finance Bank** has introduced a **sound box** that will provide merchant partners with quick voice-based payment alerts to enhance its reach in digital payments.
- Small businesses will benefit from the QR Sound Box smoothly without having to read SMS every time when a customer makes a payment.
- This sound box is a portable speaker available in **five languages** — Hindi, English, Punjabi, Gujarati and Marathi, which is equipped with a dedicated SIM slot for data connectivity to provide voice notification.

AU Small Finance Bank

- **Headquarters:** Jaipur, Rajasthan
- **Founder:** Sanjay Agarwal
- **Founded:** 2017

India Post Payments Bank partners with HDFC Limited to offer home loans

- The **India Post Payments Bank (IPPB)** and **HDFC Limited** have entered into a strategic partnership to provide home loans to almost 4.7 crore customers of the bank.
- This partnership intends to make HDFC Limited's home loans more accessible to customers, particularly in underserved and unbanked areas and to promote affordable housing in the remotest locations of India.

Reserve Bank of India decides to allow foreign portfolio investors to invest in debt securities issued by REITs and InvITs

- The Reserve Bank of India has decided to allow **foreign portfolio investors (FPIs)** to invest in debt securities

issued by real estate investment trusts (REITs) and infrastructure investment trusts (InvITs), which will give the new asset class with much-needed patient capital (long term capital) and liquidity.

- The Reserve Bank of India (RBI) has notified the **Foreign Exchange Management (Debt Instruments) (First Amendment) Regulations, 2021**.
- This amendment has been made in **Schedule 1** of the Foreign Exchange Management (Debt Instruments) Regulation, 2019, whereby real estate investment trust (REITs) and infrastructure investment trust (InvITs) are included in the list of permissible securities that can be purchased by foreign portfolio investors (FPIs).
- This amendment would allow FPIs to invest in debt instruments issued by REITs and InvITs on a repatriation basis subjected to the terms and conditions specified by the Securities and Exchange Board of India (SEBI) and the Reserve Bank of India.

Asian Development Bank and India sign a \$4.5 million project readiness financing loan to support urban mobility in Mizoram

- The Asian Development Bank and the Government of India signed a **\$4.5 million project readiness financing (PRF) loan** to support project preparation and design activities to improve urban mobility in Aizawl, Mizoram.
- In its interventions, the PRF will develop a comprehensive mobility plan for Aizawl that outlines Aizawl’s urban transportation development strategy and builds synergies with Mizoram’s urban development planning initiatives, as well as promote climate and disaster resilience and gender inclusivity.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

ICICI Lombard launches BeFit solution to provide cashless outpatient department expenses (OPD) and wellness solutions to users

- **ICICI Lombard** launched **BeFit solution**, which will provide cashless outpatient department expenses (OPD) and wellness solutions to customers.
- The BeFit solution provides cashless coverage for all of a policyholder's OPD needs, including physical and virtual consultations with general, specialty and super-specialist doctors, as well as physiotherapy sessions.

Asian Development Bank and India sign a \$100 million loan agreement for agribusiness development in Maharashtra

- The **Asian Development Bank (ADB)** and the Indian Government signed a **\$100 million loan** to create an **agribusiness network** in **Maharashtra** to enhance farm incomes and reduce food losses.
- This project supports agribusiness development in Maharashtra by providing holistic support for on-farm productivity enhancement, post-harvest facility upgrades, and the establishment of efficient marketing systems.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

PayU launches tokenisation solution named ‘PayU Token Hub’

- **PayU** has launched its tokenisation solution '**PayU Token Hub**', which will allow enterprises to comply with the RBI's current guidelines on online card data storage while also allowing issuing banks to create their own tokens.
- PayU Token Hub is a plug-and-play interoperable system that enables card-on-file and device tokenisation from a single integration point.

India and the Asian Development Bank (ADB) sign a \$251 million loan approval for integrated urban flood management in Chennai

- **India** and the **Asian Development Bank (ADB)** signed a **\$251 million** loan for integrated urban flood management to strengthen the resilience of Chennai city to floods.
- This project will build **flood protection infrastructure** as well as strengthen the capacity of the **Greater Chennai Corporation** and communities for better preparedness planning to transform Chennai into a more livable city.
- This project will establish climate-resilient urban flood protection infrastructure.

Asian Development Bank (ADB)

- **Founded:** 19 December 1966
- **Headquarters:** Mandaluyong, Philippines
- **President:** Masatsugu Asakawa

Kotak Mahindra Bank partners with the National Payments Corporation of India (NPCI) to launch credit cards on the RuPay platform

- **Kotak Mahindra Bank** has partnered with the **National Payments Corporation of India (NPCI)** to launch credit cards on the **RuPay network** named '**Veer**' credit card for the armed forces.
- This credit card is available in two variants — **Kotak RuPay Veer Platinum** and **Kotak RuPay Veer Select credit cards**.

- These are contactless credit cards with zero joining fees and are specially designed to fulfill the needs of the army personnel.

National Payments Corporation of India (NPCI)

- **Headquarters:** Mumbai, Maharashtra
- **Non-Executive Chairman:** Biswamohan Mahapatra
- **MD & CEO:** Dilip Asbe
- **Founded:** 2008

Kotak Mahindra Bank

- **Headquarters:** Mumbai, Maharashtra
- **CEO:** Uday Kotak
- **Tagline:** "Let's make money simple"

Asian Development Bank and the Asian Infrastructure Investment Bank co-finance a \$2 billion loan for India to buy COVID-19 vaccines

- Asian Infrastructure Investment Bank (AIIB) and the Asian Development (ADB) will co-finance a **\$2 billion** loan for **India** to procure COVID-19 vaccines under **ADB's Asia Pacific Vaccine Access Facility (APVAX)**, as India has crossed the milestone of administering one billion doses of COVID-19 vaccines.
- The ADB has agreed to finance \$1.5 billion and AIIB will supplement with another \$500 million.

YES Bank partners with Bankbazaar and launches a co-branded credit card 'FinBooster'

- **YES Bank** has partnered with **Bankbazaar** and launched a co-branded credit card named '**FinBooster**', that allows consumers to maintain track of their creditworthiness while also boosting their credit score based on a review of factors affecting their credit score through the **CreditStrong** application subscription.

YES Bank

- **Headquarters:** Mumbai
- **MD & CEO:** Prashant Kumar
- **Founder:** Rana Kapoor
- **Tagline:** "Experience our Expertise"

RBI imposes a monetary penalty of ₹56 lakhs on Nainital Bank

- The Reserve Bank of India (RBI) has imposed a penalty of **₹56 lakhs** on **Nainital Bank** for failing to divergence in the non-performing asset (NPA) accounts as well as asset classification, provisioning and classification and reporting of frauds.
- This penalty has been imposed in the exercise of powers vested in the RBI under the provisions of the Banking Regulation Act, 1949.

BANKING TERMS IN CA

- **Sustainable finance:**-Sustainable finance refers to financial activities that take into account environmental, social and governance factors as a means of promoting sustainable economic growth and the long-term stability of the financial system.
- **GST:**- GST or Goods and Services Tax is an indirect tax imposed on the supply of goods and services. It is a multi-stage, destination-oriented tax imposed on every value addition, which managed to replace multiple indirect taxes, including VAT, excise duty and service taxes.
- **Priority Sector Lending:**- Priority Sector Lending is the role exercised by the Reserve Bank of India (RBI) to banks, imploring them to dedicate funds for specific sectors of the economy like agriculture and allied activities, education and housing and food for the poorer population.
- **Unified Payments Interface (UPI):**- Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity. UPI is built over the Immediate Payment Service infrastructure and allows you to instantly transfer money between any two parties bank accounts.
- **Policy Rates:**-The policy interest rate is an interest rate that the monetary authority,i.e. the central bank, sets in order to influence the evolution of the main monetary variables in the economy
- **GDP:**- Gross domestic product (GDP) is the standard measure of the value-added created through the production of goods and services in a country during a certain period. As such, it also measures the income earned from that production, or the total amount spent on final goods and services (fewer imports).
- **Special Long-Term Repo Operations (SLTRO):**- It is generally called long-term repo operations and is a tool under which the RBI provides money to the banks at the repo rate. In return, it accepts government securities as collateral.
- **Micro ATM:**- Micro-ATMs are portable devices that allow banking transaction, including cash deposit, withdrawal and fund transfer using debit or RuPay cards. The micro-ATM identifies the customer through identity proof, generally, the Aadhaar, which is linked to their bank account.
- **Point-of-Sale (PoS):**- PoS or swipe machine is to carry out the sale of goods or services to customers in a cashless environment. All the customer has to do is swipe his/her debit, credit or prepaid card.
- **Foreign Portfolio Investment (FPI):**-Foreign Portfolio Investment (FPI) involves holding financial assets from a country outside of the investor's own. FPI holdings can include stocks, ADRs, GDRs, bonds, mutual funds and Exchange-traded funds.

CURRENT AFFAIRS
QUIZ

1. When was the International Day of Older Persons observed?
a) 29 September
b) 30 September
c) 1 October
d) 2 October
e) 3 October
Ans: c
2. What is the extended timeline for the validity of motor vehicle documents by the Union Government in 2021?
a) 31 October 2021
b) 30 November 2021
c) 31 December 2021
d) 1 January 2022
e) 31 January 2022
Ans: a
3. Who launched the Digi Saksham programme to enhance the employability of youth?
a) Narendra Modi
b) Bhupender Yadav
c) Smriti Irani
d) Nirmala Sitharaman
e) Amit Shah
Ans: b
4. Which country has agreed to conclude a Comprehensive Economic Cooperation Agreement by 2022 with India?
a) Denmark
b) China
c) Australia
d) Belgium
e) Germany
Ans: c
5. Who was appointed to head the expert committee set up by International Financial Services Centres Authority (IFSCA) to develop a sustainable finance hub?
a) C. K. Mishra
b) Amitabh Kant
c) Amitabh Ghosh
d) Mishra Sharma
e) Kisan Sharma
Ans: a

6. When was World Vegetarian Day observed?
a) 29 September
b) 30 September
c) 1 October
d) 2 October
e) 3 October
Ans: c
7. Who topped the IIFL Wealth Hurun India Rich List 2021?
a) Mukesh Ambani
b) Adani Green
c) Mark Zuckerberg
d) Uday Kotak
e) Ratan Tata
Ans: a
8. Which institution was awarded with the EFMD Quality Improvement System (EQUIS) accreditation?
a) IIM Kozhikode
b) IISc Bengaluru
c) IIT Madras
d) IIT Bombay
e) IIT Delhi
Ans: a
9. Which organisation has tied up with NITI Aayog to accelerate digital innovation in India?
a) Amazon Web Services
b) Intel
c) Microsoft
d) Both (a) and (b)
e) Both (a) and (c)
Ans: d
10. Who is the author of the book titled 'My Life in Full: Work, Family and our Future'?
a) Indra Nooyi
b) Sudha Murthy
c) Jhumpa Lahiri
d) Steve Hawkins
e) Amrita Pritam
Ans: a
11. C. P. Nair (passed away recently) was the former Secretary-General of which state?
a) Karnataka
b) Maharashtra
c) Kerala
d) Madhya Pradesh
e) Tamil Nadu
Ans: c

12. When is the International Day of Non-Violence celebrated?
a) 03 October
b) 02 October
c) 01 October
d) 05 October
e) 06 October
Ans: b
13. Which character was declared as the mascot by the Union Government for the Namami Gange programme?
a) Bankelal
b) Chacha Chaudhary
c) Bheriya
d) Suppandi
e) Doga
Ans: b
14. Which state government has partnered with Tata Technologies to transform technical training and encourage innovation?
a) Bihar
b) Assam
c) Meghalaya
d) Nagaland
e) Manipur
Ans: e
15. Which organisation has launched the inaugural edition of the 'ECI Annual National Essay Contest on Election & Democracy'?
a) NITI Aayog
b) Unique Identification Authority of India (UIDAI)
c) Election Commission of India (ECI)
d) Finance Commission of India
e) Central Vigilance Commission (CVC)
Ans: c
16. Union Minister of Commerce and Industry Piyush Goyal has inaugurated the India Pavilion at the Dubai Expo 2020. How many countries participated in that event?
a) 181
b) 193
c) 189
d) 192
e) 195
Ans: d

17. Who was appointed as the first woman Prime Minister of Tunisia?

- a) Maria Ressa
- b) Sanna Marin
- c) Monica Lennon
- d) Najla Bouden Romdhane
- e) Ertha Pascal

Ans: d

18. With which country did India sign the 'Terms of Reference' for navy-to-navy talks?

- a) Argentina
- b) Australia
- c) Russia
- d) The Maldives
- e) Bhutan

Ans: b

19. Who took charge as the Vice-Chief of the Air Staff of the Indian Air Force (IAF)?

- a) B. R. Krishna
- b) Sandeep Singh
- c) V. N. Chaudry
- d) R. Ravi Kumar
- e) Vinay Singh

Ans: b

20. Who among the following won the US-India Business Council (USIBC) 2021 Global Leadership Award?

- a) Sudha Murthy
- b) Shiv Nadar
- c) Mallika Srinivasan
- d) Both (b) and (c)
- e) All of the above

Ans: d

21. Which Indian woman cricketer became the first Indian woman to score a Test hundred on Australian soil?

- a) Deepti Sharma
- b) Mithali Raj
- c) Smriti Mandhana
- d) Harmanpreet Kaur
- e) Shafali Verma

Ans: c

22. What does 'L' in CAMELS, a rating system used by regulatory banking authorities, stand for?

- a) Long Term
- b) Liquidity
- c) Lender
- d) Leverage
- e) Limited

Ans: b

23. When is National Wildlife Week observed?

- a) 1 October to 7 October
- b) 2 October to 8 October
- c) 4 October to 10 October
- d) 3 October to 9 October
- e) 5 October to 11 October

Ans: b

24. When was World Habitat Day observed?

- a) 1 October
- b) 2 October
- c) 3 October
- d) 4 October
- e) 5 October

Ans: d

25. Where was the world's largest khadi tricolour Indian flag unveiled?

- a) Ladakh
- b) Chennai
- c) Hyderabad
- d) Kochi
- e) Mumbai

Ans: a

26. Where was the Gandhi Museum inaugurated on the occasion of the 152nd birth anniversary of Mahatma Gandhi?

- a) Australia
- b) Pakistan
- c) Afghanistan
- d) Nepal
- e) Bangladesh

Ans: e

27. When is World Space Week observed?

- a) 1 October to 7 October
- b) 2 October to 8 October
- c) 4 October to 10 October
- d) 3 October to 9 October
- e) 5 October to 11 October

Ans: c

28. Who became the brand ambassador of the One District-One Product programme of the Uttar Pradesh Government?

- a) Sharukh Khan
- b) Kangana Ranaut
- c) Amitabh Bachchan
- d) Alia Bhatt
- e) Aishwarya Bachchan

Ans: b

30. When did Ethiopian Prime Minister Abiy Ahmed receive the Nobel Peace Prize?

- a) 2016
- b) 2017
- c) 2018
- d) 2019
- e) 2020

Ans: d

31. Who was appointed as the brand ambassador of CoinDCX?

- a) Sharukh Khan
- b) Kangana Ranaut
- c) Amitabh Bachchan
- d) Alia Bhatt
- e) Aishwarya Bachchan

Ans: c

32. Colonel Mamady Doumbouya was sworn in as the interim President of Guinea. Whom did he succeed to become the President of Guinea?

- a) Alpha Conde
- b) Ibrahima Kassory Fofana
- c) Abiy Ahmed
- d) Alpha Deshpande
- e) Abdul Conde

Ans: a

33. Who won the Noble Prize for Physiology or Medicine 2021?

- a) David Julius
- b) Ardem Patapoutian
- c) Michael Houghton
- d) Both (a) and (b)
- e) Both (a) and (c)

Ans: d

34. Edayur Chilli and Kuttiaattoor Mango_____ received the Geographical Indication tags.

- a) Karnataka
- b) Nagaland
- c) Kerala
- d) Tamil Nadu
- e) Andhra Pradesh

Ans: c

35. Recently, S. V. Sunil announced retirement from _____.

- a) Cricket
- b) Hockey
- c) Badminton
- d) Athlete
- e) Football

Ans: b

36. Which profession does Ghanshyam Nayak (who passed away recently) belong to?

- a) Director
- b) Author
- c) Singer
- d) Politician
- e) Actor

Ans: e

37. When was International Coffee Day observed?

- a) 1 October
- b) 2 October
- c) 3 October
- d) 4 October
- e) 5 October

Ans: a

38. Who has launched a web portal 'indianwetlands.in' on the occasion of Gandhi Jayanti?

- a) Narendra Modi
- b) Amit Shah
- c) Bhupender Yadav
- d) Rajnath Singh
- e) Nirmala Sitharaman

Ans: c

39. When was World Teachers Day observed?

- a) 2 October
- b) 3 October
- c) 4 October
- d) 5 October
- e) 6 October

Ans: d

40. Which of the following airport retained the third spot in handling international traffic?

- a) Indira Gandhi International Airport
- b) Kempegowda International Airport
- c) Cochin International Airport
- d) Chhatrapati Shivaji International Airport
- e) Netaji Subhash Chandra Bose International Airport

Ans: c

41. Which organisation launched a three-week cyber security awareness campaign from 4–22 October 2021?

- a) International Monetary Fund (IMF)
- b) World Bank
- c) Reserve Bank of India (RBI)
- d) Interpol

e) Asian Development Bank (ADB)

Ans: d

42. Which country has partnered with India for a programme by Tax Inspectors Without Borders?

- a) Seychelles
- b) The Maldives
- c) Malaysia
- d) Singapore
- e) Australia

Ans: a

43. Who was appointed as the Secretary-General and Executive Head of the Indian Steel Association?

- a) Sanjiv Bansal
- b) Ashok Chatterjee
- c) Alok Sahay
- d) Sumitra Chatterjee
- e) Bhaskar Chatterjee

Ans: c

44. Who among the following received the Nobel Prize for Physics 2021?

- a) Syukuro Manabe
- b) Klaus Hasselmann
- c) Giorgio Parisi
- d) All the above
- e) Both (a) and (b)

Ans: d

45. Which edition of the joint military exercise 'Mitra Shakti' was held between India and Sri Lanka in Sri Lanka?

- a) 6th
- b) 7th
- c) 8th
- d) 10th
- e) 12th

Ans: c

46. Who was named Manchester United's Player for September 2021?

- a) Lionel Messi
- b) Cristiano Ronaldo
- c) Neymar
- d) Robert Lewandowski
- e) Faiq Bolkiah

Ans: b

47. Who among the following received the gold medal in the men's 50 m rifle event in the ISSF Junior World Championships 2021 in Peru?

- a) Lucas Bernard Denis Kryzs
- b) Gavin Raymond Leigh Barnick
- c) Max Braun

d) Aishwarya Pratap Singh Tomar

e) Ivan Kazak

Ans: d

48. Anna Peterson announced her retirement from all forms of international cricket. Which country does she hail from?

- a) Pakistan
- b) Australia
- c) India
- d) New Zealand
- e) West Indies

Ans: e

49. Where was the fifth edition of the India-Japan maritime bilateral exercise 'JIMEX' held?

- a) Arabian Sea
- b) Pacific Ocean
- c) Indian Ocean
- d) East China Sea
- e) Bay of Bengal

Ans: a

50. Who among the following was conferred with the USIBC Global Leadership Humanitarian Awards 2021?

- a) Julie Sweet
- b) Arvind Krishna
- c) Brad Smith
- d) All the above
- e) Both (a) and (c)

Ans: d

51. Which state's rice variety named 'Kolam' received the Geographical Indication tag?

- a) Gujarat
- b) Maharashtra
- c) Goa
- d) Madhya Pradesh
- e) Telangana

Ans: b

52. Who among the following launched the Jal Jeevan Mission mobile application?

- a) Narendra Modi
- b) Smriti Irani
- c) Nirmala Sitharaman
- d) Rajnath Singh
- e) Amit Shah

Ans: a

53. Pau Gasol announced his retirement from his basketball career after playing for 23 years. Which country does he hail from?

- a) Germany
- b) India
- c) West Indies
- d) Australia
- e) Spain

Ans: e

54. Which team clinched the 130th edition of the Durand Cup?

- a) Mohammedan Sporting Club
- b) Army Red
- c) FC Goa
- d) Gokulam Kerala FC
- e) Delhi FC

Ans: c

55. What is the profession of Arvind Trivedi (who passed away recently)?

- a) Author
- b) Actor
- c) Comedian
- d) Athlete
- e) Politician

Ans: b

56. Who received the Nobel Prize for Chemistry 2021?

- a) Benjamin List
- b) Emmanuelle Charpentier
- c) David W.C. MacMillan
- d) Both (a) and (b)
- e) Both (a) and (c)

Ans: e

57. What is the profession of Shakti Sinha (who passed away recently)?

- a) Author
- b) Actor
- c) Bureaucrat
- d) Athlete
- e) Radiologist

Ans: c

58. When was Jal Jeevan Mission launched in India?

- a) 2014
- b) 2015
- c) 2016
- d) 2018
- e) 2019

Ans: e

59. The Union Ministry of Health and Family Welfare has planned to observe the Mental Health Awareness Campaign Week from _____.

- a) 6 October
- b) 7 October
- c) 8 October
- d) 9 October
- e) 10 October

Ans: e

60. When was World Cotton Day observed?

- a) 4 October
- b) 5 October
- c) 6 October
- d) 7 October
- e) 8 October

Ans: d

61. How much funds were approved by the Union Government for setting up seven PM MITRA parks for the textile sector?

- a) ₹4445 crores
- b) ₹4568 crores
- c) ₹4870 crores
- d) ₹5086 crores
- e) ₹5120 crores

Ans: a

62. Which organisation released the Industrial Park Rating System (IPRS) report 2.0?

- a) International Monetary Fund (IMF)
- b) Reserve Bank of India (RBI)
- c) Department for Promotion of Industry and Internal Trade (DPIIT)
- d) Union Ministry of Finance
- e) Moody's

Ans: c

63. Which state government has launched the 'Swechha' scheme to provide sanitary napkins to school-going girls?

- a) Uttarakhand
- b) Uttar Pradesh
- c) Kerala
- d) Karnataka
- e) Andhra Pradesh

Ans: e

64. Coin Switch Kuber has become India's second crypto exchange to gain unicorn status. Which is the first crypto unicorn of India?

- a) WazirX
- b) CoinDCX
- c) Unocoin
- d) ZebPay
- e) BuyUcoin

Ans: b

65. Which among the following company has partnered with Juspay and launched Card-on-File (CoF) tokenisation service for Grofers, BigBasket and MakeMyTrip?

- a) Rupay
- b) Mastercard
- c) VISA
- d) PayPal
- e) Phonepe

Ans: c

66. Which of the following company is not among the group to form the Merchants Payments Alliance of India?

- a) BookMyShow
- b) Netflix
- c) Microsoft
- d) Facebook
- e) Instagram

Ans: e

67. Who was roped as the brand ambassador of Amrutanjan?

- a) Mirabhai Chanu
- b) Bajrang Punia
- c) Anshu Malik
- d) Both (a) and (b)
- e) Both (a) and (c)

Ans: d

68. Who has joined hands with CSC e-Governance Services to provide home loans in tier-2 and tier-3 cities?

- a) India Infoline
- b) IDFC First Bank
- c) HDFC Bank
- d) PNB Housing Finance
- e) ICICI Bank

Ans: d

69. What is the profession of C. J. Yesudasan (who passed away recently)?

- a) Author
- b) Actor
- c) Athlete
- d) Comedian
- e) Cartoonist

Ans: e

70. India withdrew from the 2022 Commonwealth Games hockey competition which is scheduled to be held in _____.

- a) Australia
- b) The UK
- c) Russia
- d) Japan
- e) Bangladesh

Ans: b

71. The Jeel Alben Association for Humanitarian Development won the 2021 UNHCR Nansen Refugee Award. Where is the organisation based?

- a) Yemen
- b) Oman
- c) South Africa
- d) Israel
- e) Italy

Ans: a

72. Who received the Nobel Prize for Literature 2021?

- a) Abdulrazak Gurnah
- b) Louise Gluck
- c) Peter Handke
- d) Olga Tokarczuk
- e) Kazuo Ishiguro

Ans: a

73. The Nobel Prize has been awarded in the fields of _____.

- a) Physics
- b) Chemistry
- c) Peace
- d) Literature
- e) All the above

Ans: e

74. Under which Union Ministry was CSC e-Governance Services India incorporated?

- a) Union Ministry of Agriculture and Farmers Welfare
- b) Union Ministry of Health and Family Welfare
- c) Union Ministry of Electronics and Information Technology
- d) Union Ministry of Home Affairs
- e) Union Ministry of Finance

Ans: c

75. When is World Egg Day observed?

- a) 4 October
- b) 5 October
- c) 6 October

d) 7 October

e) 8 October

Ans: a

76. Indian Air Force celebrated _____ anniversary on 8 October.

- a) 83rd
- b) 85th
- c) 89th
- d) 90th
- e) 95th

Ans: c

77. What is the revised Health Benefit Package (HBP 2.2) rate by the National Health Authority (NHA)?

- a) 40%
- b) 50%
- c) 75%
- d) 100%
- e) 400%

Ans: e

78. Which organisation launched 'Business Loan Carnival' for MSMEs?

- a) NeoGrowth
- b) BharatPe
- c) Bajaj Allianz Insurance
- d) Ziploan
- e) Bankbazaar

Ans: a

79. Which country held its second meeting on the Joint Working Group (JWC) on cyber capacity building with India virtually?

- a) The UK
- b) Australia
- c) Bahrain
- d) UAE
- e) Japan

Ans: a

80. Who was appointed as the Chairman and Managing Director (CMD) of Rail India Technical and Economic Service (RITES)?

- a) Sunil Mittal
- b) Anil Mithal
- c) Rahul Mithal
- d) Rakesh Mittal
- e) Suresh Mithal

Ans: c

81. Who received the Nobel Peace Prize 2021?

- a) Maria Ressa
- b) Abiy Ahmed

c) Dmitry Andreyevich Muratov

d) Both (a) and (b)

e) Both (a) and (c)

Ans: e

82. Where did India and the United Kingdom start the two-week military exercise 'Ajeya Warrior'?

- a) Rajasthan
- b) Pune
- c) Uttarakhand
- d) Uttar Pradesh
- e) Karnataka

Ans: c

83. Who clinched the silver medal at the World Wrestling Championships 2021?

- a) Vinesh Phogat
- b) Sushil Kumar
- c) Shakshi Malik
- d) Yogeshwar Dutt
- e) Anshu Malik

Ans: e

84. Who among the following is not a winner of the International Hockey Federation's (FIH) Hockey Stars Awards 2020-21?

- a) Savita Punia
- b) Hardik Singh
- c) Harmanpreet Singh
- d) Sharmila Devi
- e) P. R. Sreejesh

Ans: b

85. When is World Post Day observed?

- a) 11 October
- b) 09 October
- c) 10 October
- d) 08 October
- e) 07 October

Ans: b

86. Where was India's first-ever e-fish market application 'Fishwaale' launched?

- a) Assam
- b) Bihar
- c) Manipur
- d) Nagaland
- e) Tripura

Ans: a

87. Which organisation has partnered with Electricite de France S.A. for cooperation in the power sector?

- a) Power Grid Corporation of India
- b) Steel Authority of India

c) Oil and Natural Gas Corporation
d) NTPC Limited
e) Bharat Heavy Electricals Limited
Ans: d

88. Which mobile application was launched by the Union Shipping Minister Sarbanand Sonowal for digital monitoring of port operations?
a) ViewPort
b) MySightApp
c) MyPortApp
d) VisualApp
e) PortMonitorApp
Ans: c

89. Union Minister of Civil Aviation Jyotiraditya Scindia flagged off 'Doon Drone Mela' in _____.
a) Madhya Pradesh
b) Gujarat
c) Uttarakhand
d) Haryana
e) Uttar Pradesh
Ans: c

90. Union Minister Parshottam Rupala launched a nationwide river ranching programme in _____.
a) Assam
b) Uttar Pradesh
c) Maharashtra
d) Karnataka
e) Uttarakhand
Ans: b

91. With which country did India sign an agreement for academic collaboration in traditional medicine systems?
a) Argentina
b) The Maldives
c) Bhutan
d) Croatia
e) Fiji
Ans: d

92. Which country's organisation named GIZ signed a Memorandum of Understanding (MoU) with the Union Textiles Ministry of India to boost cooperation in sustainable cotton?
a) France
b) Russia
c) Germany
d) Malaysia
e) Canada
Ans: c

93. Which country is set to host the 2024 European Championship?
a) France
b) Australia
c) Italy
d) Germany
e) Mexico
Ans: d

94. What is the theme of World Post Day 2021?
a) Renovate to recover
b) Postal sector
c) Innovate to recover
d) Leading sector
e) None of the above
Ans: c

95. When was World Mental Health Day observed?
a) 7 October
b) 8 October
c) 9 October
d) 10 October
e) 11 October
Ans: d

96. When was the International Day of the Girl Child observed?
a) 7 October
b) 8 October
c) 9 October
d) 10 October
e) 11 October
Ans: e

97. When was the first World Day Against the Death Penalty organised by the World Coalition Against the Death Penalty?
a) 1996
b) 1998
c) 2000
d) 2002
e) 2003
Ans: e

98. Which state has developed India's first smartphone-based e-voting solution?
a) Telangana
b) Andhra Pradesh
c) Maharashtra
d) Karnataka
e) Kerala
Ans: a

99. What is the theme of the International Day of the Girl Child?
a) Digital Generation. Our Generation
b) Digital Generation. Your Generation
c) Our Generation is Digital
d) Your Generation would be Digital
e) Digitally fit Generation
Ans: a

100. Who was appointed as the Sports Official in the Tamil Nadu Generation and Distribution Corporation limited?
a) Suba Venkatesan
b) C. A. Bhavani Devi
c) Revathi Veeramani
d) Elavenil Valarivan
e) Sharath Kamal
Ans: a

101. Who was appointed as the brand ambassador of CoinSwitch Kuber?
a) Virat Kohli
b) Bajrang Punia
c) Ranveer Singh
d) Alia Bhatt
e) Ranbir Kapoor
Ans: c

102. National Mineral Development Corporation Limited (NMDC) bagged two awards from the Sustainable Development Foundation. Where is the NMDC based in?
a) Chennai
b) Hyderabad
c) Mumbai
d) Pune
e) Gurugram
Ans: b

103. Which country has the maximum multidimensional poor people as per the Multidimensional Poverty Index 2021 report?
a) India
b) Nigeria
c) Pakistan
d) Spain
e) Ethiopia
Ans: a

104. Who won the F1 Turkish Grand Prix 2021?
a) Max Verstappen
b) Lewis Hamilton
c) Valtteri Bottas
d) Charles Leclerc
e) Daniel Ricciardo
Ans: c

105. Who is the author of the book titled 'The Custodian of Trust: A Banker's Memoir'?

- a) Rajnish Kumar
- b) Raghuram Rajan
- c) Arundhati Battacharya
- d) Jhumpa Lahiri
- e) Sudha Murthy

Ans: a

106. Which country does Abdul Qadeer Khan (who passed away recently) belong to?

- a) India
- b) Pakistan
- c) Nepal
- d) Bangladesh
- e) UAE

Ans: b

107. What is the profession of Sathyajith (who passed away recently)?

- a) Author
- b) Actor
- c) Musician
- d) Physicist
- e) Drummer

Ans: b

108. Karuppur kalamkari painting received the Geographical Indication tag. Which state does the painting belongs to?

- a) Tamil Nadu
- b) Kerala
- c) Karnataka
- d) Goa
- e) Gujarat

Ans: a

109. Satish Chandra Sharma was appointed as the Chief Justice of which state's high court?

- a) Bombay
- b) Madras
- c) Telangana
- d) Tripura
- e) Delhi

Ans: c

110. When is World Arthritis Day observed?

- a) 8 October
- b) 9 October
- c) 10 October
- d) 11 October
- e) 12 October

Ans: e

111. Where did India's Minister of State for External Affairs Meenakshi Lekhi address the 60th anniversary of the Non-Aligned Movement (NAM)?

- a) Berlin
- b) Belgrade
- c) Abuja
- d) Algiers
- e) Nursultan

Ans: b

112. Which state/UT government launched the 'Desh Ke Mentors' programme to provide career guidance to the students?

- a) Punjab
- b) Uttarakhand
- c) Delhi
- d) Kerala
- e) Maharashtra

Ans: c

113. Who was appointed as the Chairman of BharatPe?

- a) Rajnish Kumar
- b) Raghuram Rajan
- c) Sunil Sethi
- d) Indra Nooyi
- e) Uday Kotak

Ans: a

114. Justice Akil Kureshi was appointed as the Chief Justice of which high court?

- a) Telangana
- b) Jammu and Kashmir
- c) Rajasthan
- d) Kerala
- e) Karnataka

Ans: c

115. Who among the following received the Nobel Prize for Economic Sciences 2021?

- a) David Card
- b) Joshua Angrist
- c) Guido Imbens
- d) Both (a) and (b)
- e) All (a), (b) and (c)

Ans: e

116. Which state's Kanyakumari clove received the Geographical Indication tag?

- a) Kerala
- b) Tamil Nadu
- c) Karnataka
- d) Maharashtra
- e) Andhra Pradesh

Ans: b

117. Who was conferred with the Aryabhata Award by the Astronautical Society of India (ASI)?

- a) G. Satheesh Reddy
- b) K. Sivan
- c) S. K. Pandey
- d) Ritu Chopra
- e) Upendra Kumar Singh

Ans: a

118. Which of the following country did not participate in the Malabar naval exercise 2021 held in the Bay of Bengal?

- a) India
- b) The US
- c) Japan
- d) Bangladesh
- e) Australia

Ans: d

119. Which state does the film actor Nedumudi Venu (who passed away recently) belong to?

- a) Kerala
- b) Tamil Nadu
- c) Karnataka
- d) Maharashtra
- e) Andhra Pradesh

Ans: a

120. Who launched the Indian Space Association?

- a) Smriti Irani
- b) Nirmala Sitharaman
- c) Narendra Modi
- d) Meenakshi Lekhi
- e) Jitendra Singh

Ans: c

121. When was the first World Arthritis Day celebrated?

- a) 1994
- b) 1995
- c) 1996
- d) 1997
- e) 1999

Ans: c

122. When was BharatPe founded?

- a) 2014
- b) 2015
- c) 2016
- d) 2017
- e) 2018

Ans: e

123. When was World Standards Day observed?
a) 12 October
b) 13 October
c) 14 October
d) 15 October
e) 16 October
Ans: c

124. Which organisation observes National Philately Day on 13 October every year?
a) Department of Biotechnology
b) Department of Posts
c) Department of Telecommunications
d) Department of Animal Husbandry
e) Department of Science and Technology
Ans: b

125. When was Global Handwashing Day observed?
a) 12 October
b) 13 October
c) 14 October
d) 15 October
e) 16 October
Ans: d

126. Whose birth anniversary is observed as World Students Day on 15 October?
a) Rabindranath Tagore
b) Sarojini Naidu
c) Mother Teresa
d) E. V. Ramasamy
e) Dr. A. P. J Abdul Kalam
Ans: e

127. Which Union Minister launched the Climate Resilience Information System and Planning (CRISP-M) tool?
a) Rajnath Singh
b) Giriraj Singh
c) Smriti Irani
d) Anurag Thakur
e) Amit Shah
Ans: b

128. Which of the following is the 11th Indian public sector enterprise to receive Maharatna status from the Union Government?
a) Power Finance Corporation (PFC)
b) Coal India Limited (CIL)
c) Gas Authority of India Limited (GAIL)
d) Indian Oil Corporation Limited (IOCL)

e) Agriculture Insurance Company of India
Ans: a

129. Which department has launched India's first 'One Health' consortium?
a) Department of Biotechnology
b) Department of Posts
c) Department of Telecommunications
d) Department of Animal Husbandry
e) Department of Science and Technology
Ans: a

130. Which state has launched the 'Chief Minister's Health for All' scheme for door-to-door health screening?
a) Meghalaya
b) Mizoram
c) Sikkim
d) Assam
e) Manipur
Ans: e

131. Which country got re-elected as a member of the UN Human Rights Council for the sixth time?
a) India
b) Argentina
c) Malaysia
d) Kazakhstan
e) Qatar
Ans: a

132. Sajjan Jindal was appointed as the Chairman of the World Steel Association. Where is the headquarters of the World Steel Association?
a) Madrid
b) Tokyo
c) Brussels
d) Geneva
e) Rome
Ans: c

133. Which state's environment and forest minister James Sangma received the Progressive Business Concept Award from PETA for promoting vegan pineapple leather?
a) Meghalaya
b) Mizoram
c) Sikkim
d) Assam
e) Manipur
Ans: a

134. What was the rank of India in the Global Hunger Index 2021?
a) 95
b) 99
c) 100
d) 101
e) 104
Ans: d

135. Which organisation released the Renewable Energy investment Attractiveness Index in which India was ranked at the third position?
a) Ernst & Young
b) World Economic Forum
c) International Monetary Fund
d) World Bank
e) World Trade Organisation (WTO)
Ans: a

136. Where did the 17th edition of the 'Yudh Abhyas' military exercise between India and the US begin?
a) New Delhi
b) Rajasthan
c) California
d) Alaska
e) Uttarakhand
Ans: d

137. Who became India's 21st Woman Chess Grandmaster?
a) Divya Deshmukh
b) Anita Deshmukh
c) Koneru Humpy
d) Tania Sachdev
e) Nona Gaprindashvili
Ans: a

138. What is the profession of G. K. Govind Rao (who passed away recently)?
a) Singer
b) Actor
c) Drummer
d) Philosopher
e) Physicist
Ans: b

139. When was International Day for Disaster Risk Reduction observed?
a) 9 October
b) 10 October
c) 11 October
d) 12 October
e) 13 October
Ans: e

140. How much fund was approved by the Union Government for the PM Gati Shakti–National Master Plan for the multi-modal connectivity project?

- a) 25 lakh crores
- b) ₹50 lakh crores
- c) ₹75 lakh crores
- d) ₹100 lakh crores
- e) ₹120 lakh crores

Ans: d

141. Which country unveiled the world's first automated driverless train?

- a) India
- b) Germany
- c) Spain
- d) France
- e) China

Ans: b

142. Which country has been invited to become a full-time member by the International Energy Agency (IEA)?

- a) India
- b) Germany
- c) Spain
- d) France
- e) China

Ans: a

143. Who was appointed as the Advisor to Indian Prime Minister Narendra Modi?

- a) Amit Singh
- b) Sunil Singh
- c) Amit Khare
- d) Sunit Khare
- e) Anjana Singh

Ans: c

144. Who received the C. K. Prahalad Award for Business Sustainability Leadership 2021?

- a) Satya Nadella
- b) Mark Zuckerberg
- c) Indra Nooyi
- d) Jeff Bezos
- e) Andy Jassy

Ans: a

145. Who was appointed as the Chief Executive Officer (CEO) of Energy Efficiency Services Limited (EESL)?

- a) Ajay Kumar Mishra
- b) Arun Kumar Mishra
- c) Sunil Kumar Mishra
- d) Suresh Kumar Tiwari
- e) Anil Kumar Tiwari

Ans: b

146. Who was conferred with the 22nd Lal Bahadur Shastri National Award for Excellence in 2021?

- a) Dr. Randeep Guleria
- b) Dr. Sandeep Gularia
- c) Dr. Rakesh Sharma
- d) Ranjith Gularia
- e) Dr. Pradeep Gularia

Ans: a

147. Which state government has signed a Memorandum of Understanding (MoU) with NASSCOM for industry-aligned skill development of students?

- a) Kerala
- b) Maharashtra
- c) Madhya Pradesh
- d) Karnataka
- e) Tamil Nadu

Ans: d

148. What is the name of the official mascot of the U-17 FIFA Women's World Cup 2022 to be held in India revealed by FIFA?

- a) Abha
- b) Subha
- c) Sabha
- d) Cuba
- e) Ibha

Ans: e

149. Who was appointed as the Chief Justice of the Gujarat High Court?

- a) Akshay Kumar
- b) Anil Kumar
- c) Sharad Kumar
- d) Aravind Kumar
- e) Sanjay Kumar

Ans: d

150. When was International Day for Disaster Risk Reduction established?

- a) 1980
- b) 1982
- c) 1984
- d) 1986
- e) 1989

Ans: e

151. Which among the following is not a pillar of PM Gati Shakti?

- a) Comprehensiveness
- b) Analytical
- c) Optimisation
- d) Political
- e) Dynamic

Ans: d

152. What was the prior position of the present Chief Justice of Chattisgarh High Court Arup Kumar Goswami?

- a) Chief Justice of Tripura High Court
- b) Chief Justice of Madhya Pradesh High Court
- c) Chief Justice of Andhra Pradesh High Court
- d) Chief Justice of Karnataka High Court
- e) Chief Justice of Rajasthan High Court

Ans: c

153. When is the International Day for Rural Women observed?

- a) 17 October
- b) 15 October
- c) 16 October
- d) 19 October
- e) 21 October

Ans: b

154. National Security Guard celebrated its ____ Raising Day on 16 October 2021.

- a) 41st
- b) 35th
- c) 37th
- d) 33rd
- e) 27th

Ans: c

155. Union Minister Anurag Thakur launched the 'MyParkings app' to book parking slots online in ____.

- a) Indore
- b) Mumbai
- c) Chennai
- d) New Delhi
- e) Hyderabad

Ans: d

156. Where was the Kullu Dussehra festival celebrated? (October 2021)

- a) Jammu and Kashmir
- b) Maharashtra
- c) Himachal Pradesh
- d) Manipur
- e) Tripura

Ans: c

157. With which country did India hold the 8th edition of 'Mitra Shakti' joint military exercise?

- a) The Maldives
- b) Thailand
- c) Bangladesh
- d) Sri Lanka
- e) Myanmar

Ans: d

158. India gifted ambulance and medical supplies to Kumudini Hospital. Where is Kumudini Hospital located?

- a) Nepal
- b) Bangladesh
- c) Sri Lanka
- d) Bhutan
- e) Canada

Ans: b

159. Which company is set to acquire Bengaluru-based AI and analytics startup BRIDGEi2i?

- a) Apple
- b) Google
- c) Accenture
- d) Microsoft
- e) IBM

Ans: c

160. Who was honoured with the WHO Bestows Posthumous Award?

- a) Maria Van Kerkhove
- b) Henrietta Lacks
- c) Margaret Chan
- d) Tsai Ing-wen
- e) Soumya Swaminathan

Ans: b

161. Which company has topped among the Indian firms in the Forbes World's Top 100 Best Employers list?

- a) Indian Oil Corporation
- b) TCS
- c) Reliance Industries Limited
- d) NTPC
- e) BHEL

Ans: c

162. Which team won the 2021 IPL trophy for the fourth time?

- a) Kolkata Knight Riders
- b) Mumbai Indians
- c) Chennai Super Kings
- d) Delhi Capitals
- e) Royal Challengers Bangalore

Ans: c

163. Who won the Orange Cap for scoring the highest run with 635 runs from 16 matches in this edition (2021) of IPL?

- a) K. L. Rahul
- b) Faf du Plessis
- c) Devdutt Padikkal
- d) Ruturaj Gaikwad
- e) Venkatesh Iyer

Ans: d

164. Who won the Purple Cap for picking 32 wickets in the 2021 IPL season?

- a) Moeen Ali
- b) Deepak Chahar
- c) Harshal Patel
- d) Shardul Thakur
- e) Jasprit Bumrah

Ans: c

165. When was World Food Day observed?

- a) 17 October
- b) 15 October
- c) 16 October
- d) 19 October
- e) 21 October

Ans: c

166. When was the International Day for the Eradication of Poverty observed?

- a) 14 October
- b) 15 October
- c) 16 October
- d) 17 October
- e) 18 October

Ans: d

167. Which Union Minister chaired the eighth ministerial meeting of the India–USA Economic and Financial Partnership Dialogue?

- a) Amit Shah
- b) Rajnath Singh
- c) Nirmala Sitharaman
- d) Smriti Irani
- e) Narendra Singh Tomar

Ans: c

168. Where was the plenary meeting of the International Monetary and Financial Committee (IMFC) of the Board of Governors of the International Monetary Fund (IMF) held?

- a) Geneva
- b) Washington D. C.
- c) Rome
- d) New York
- e) Paris

Ans: b

169. Who was appointed as the Chairperson of the Tamil Nadu SC/ST Commission?

- a) Ram Kumar
- b) Suresh Kumar
- c) Siva Kumar
- d) Ranjith Kumar
- e) Saran Kumar

Ans: c

170. Who became the Prime Minister of Norway?

- a) Jens Stoltenberg
- b) Askar Mamin
- c) Sher Bahadur Deuba
- d) Pushpa Kamal Dahal
- e) Jonas Gahr Stoere

Ans: e

171. Which team did India beat in 2021 to clinch the South Asian Football Federation (SAFF) Championship for the eighth time?

- a) Nepal
- b) The Maldives
- c) Bangladesh
- d) Australia
- e) South Africa

Ans: a

172. Which countries held naval exercise 'Joint Sea 2021' in the Sea of Japan?

- a) India and Bangladesh
- b) India and Russia
- c) Russia and China
- d) China and Bangladesh
- e) Russia and Japan

Ans: c

173. Where was the second edition of the five-day Naval Commanders Conference held?

- a) Uttarakhand
- b) New Delhi
- c) Rajasthan
- d) Punjab
- e) Kerala

Ans: b

174. What is the name of NASA's first space probe to study the Trojan asteroids of Jupiter?

- a) Ruby
- b) Rucy
- c) Lucy
- d) Qucy
- e) Vieby

Ans: c

175. Which country launched its first solar exploration satellite aboard a Long March-2D rocket into space?

- a) Russia
- b) China
- c) Japan
- d) India
- e) The US

Ans: b

176. Which sport does Saranjeet Singh (who passed away recently) belongs to?
a) Football
b) Cricket
c) Basketball
d) Hockey
e) Tennis
Ans: d

177. Which organisation has collaborated with NITI Aayog to launch the Geographic Information System (GIS) based 'energy map of India'?
a) National Health Authority
b) International Maritime Organisation
c) International Meteorological Organisation
d) Indian Space Research Organisation
e) World Bank
Ans: d

178. Which country requested a credit line of \$500 million from India for its fuel purchases?
a) The United States
b) Sri Lanka
c) Singapore
d) Malaysia
e) Bangladesh
Ans: b

179. Whom did A. Balasubramanian succeed as the Chairman of the Association of Mutual Funds in India (AMFI)?
a) Mridhul Singh
b) Nilesh Shah
c) Radhika Gupta
d) Neeta Gupta
e) Akhilesh Shah
Ans: b

180. Which country won the gold medal in the Cambrian Patrol exercise in Wales, the United Kingdom?
a) India
b) Pakistan
c) Bangladesh
d) Nepal
e) China
Ans: a

181. Which company has partnered with NPCI Bharat BillPay Limited (NBBL) and launched ClickPay for easy bill payments?
a) Paypal

b) Paytm
c) Eazypay
d) PhonePe
e) Google Pay
Ans: d

182. Which state/UT signed a Memorandum of Understanding (MoU) with the Dubai Government to develop real estate and industrial parks?
a) Ladakh
b) Jammu and Kashmir
c) Telangana
d) Uttarakhand
e) Uttar Pradesh
Ans: b

183. Who has released the book titled 'Veer Savarkar: The Man Who Could Have Prevented Partition' authored by Uday Mahurkar?
a) Venkaiah Naidu
b) Narendra Modi
c) Rajnath Singh
d) Amit Shah
e) Nirmala Sitharaman
Ans: c

184. Which country does the former Secretary of State Colin Powell (who passed away recently) belongs to?
a) India
b) Russia
c) Australia
d) China
e) The US
Ans: e

185. Which country held the inaugural maritime dialogue to discuss co-operation in the Indo-Pacific with India?
a) Russia
b) The US
c) Australia
d) The UK
e) Norway
Ans: d

186. Where is Mount Harriet located that was renamed as Mount Manipur recently?
a) Himachal Pradesh
b) Rajasthan
c) Punjab
d) Ladakh
e) Andaman and Nicobar Islands
Ans: e

187. When is the Unique Identification Authority of India (UIDAI) set to host the 'Aadhaar Hackathon'?
a) 21-23 October
b) 19-21 October
c) 22-25 October
d) 25-28 October
e) 28-31 October
Ans: e

188. Who is the publisher of the book 'Veer Savarkar: The Man Who Could Have Prevented Partition'?
a) Hachette India
b) Harpercollins India
c) Rupa Publications
d) Penguin Random House
e) Westland Publications
Ans: c

189. When was World Statistics Day observed?
a) 16 October
b) 17 October
c) 18 October
d) 19 October
e) 20 October
Ans: e

190. Which Union Minister launched the Air Quality Early Warning System?
a) Rao Inderjit Singh
b) Dr. Jitendra Singh
c) Smriti Irani
d) Narendra Singh Tomar
e) Ramdas Athawale
Ans: b

191. Where did Prime Minister Narendra Modi inaugurate the Kushinagar International Airport?
a) Uttarakhand
b) Andhra Pradesh
c) Rajasthan
d) Uttar Pradesh
e) Punjab
Ans: d

192. What is the name of the automated fuelling technology launched by Bharat Petroleum Corporation Limited (BPCL)?
a) Ifill
b) Theyfill
c) UFill
d) Wefill
e) Sfill
Ans: c

193. What is India's potential GDP forecast for 2021 by the International Monetary Fund (IMF)?

- a) 7%
- b) 7.25%
- c) 6.75%
- d) 6.5%
- e) 6%

Ans: e

194. CoinDCX launched an OTC desk facility for institutional clients. What does 'C' stand for in the term OTC?

- a) Counter
- b) Country
- c) Cash
- d) Coin
- e) Coincidence

Ans: a

195. Who was appointed as the Chairman and Managing Director of the National Research Development Corporation?

- a) Aravind Kumar
- b) Amit Rastogi
- c) Amit Kumar
- d) Amit Singh
- e) Aravind Rastogi

Ans: b

196. Which organisation has appointed Phanimohan Kalagara as its Chief Technology Officer (CTO)?

- a) PhonePe
- b) PayPal
- c) CoinDCX
- d) Pine Labs
- e) CoinSwitch Kuber

Ans: d

197. What is the rank of India in the Global Food Security Index 2021?

- a) 56
- b) 62
- c) 65
- d) 69
- e) 71

Ans: e

198. Who won the Charlellville National Competition in France?

- a) Bhavani Devi
- b) Choi Injeong
- c) Navarria Mara
- d) Sun Yiwen
- e) Popescu Ana Maria

Ans: a

199. Who won the Julius Baer Challengers Chess Tour 2021?

- a) Vicent Keymer
- b) Volodar Murzin
- c) R. Praggnanandhaa
- d) Lei Tingjie
- e) Christopher Yoo

Ans: c

200. Who is the author of the book titled 'Actually...I Met Them: A Memoir'?

- a) Sudha Murthy
- b) Jhumpa Lahiri
- c) Vikram Seth
- d) Gulzar
- e) Anita Desai

Ans: d

201. Which country does cricket umpire Fred Goodall (who passed away recently) belong to?

- a) West Indies
- b) New Zealand
- c) Australia
- d) India
- e) Pakistan

Ans: b

202. What is the rank of the Indian pension system according to the 2021 Mercer CFS Global Pension Index survey (MCGPI)?

- a) 32
- b) 34
- c) 36
- d) 39
- e) 40

Ans: e

203. When is the International Chef's Day observed?

- a) 16 October
- b) 17 October
- c) 18 October
- d) 19 October
- e) 20 October

Ans: e

204. What is the estimated cost of the Kushinagar International Airport in Uttar Pradesh?

- a) ₹200 crores
- b) ₹224 crores
- c) ₹245 crores
- d) ₹260 crores
- e) ₹272 crores

Ans: d

205. Which country topped the 2021 Mercer CFS Global Pension Index survey (MCGPI)?

- a) Spain
- b) Iceland
- c) Thailand
- d) Ireland
- e) Germany

Ans: b

206. When was the National Police Commemoration Day observed?

- a) 14 October
- b) 15 October
- c) 18 October
- d) 19 October
- e) 21 October

Ans: e

207. What is the name of the mobile application launched by the Haryana Government to provide relief for people from long queues in government hospitals?

- a) Swastya Haryana
- b) Swasth Haryana
- c) Qwasth Haryana
- d) Shristya Haryana
- e) Khristya Haryana

Ans: b

208. Which organisation has signed an agreement with Tamil Nadu FiberNet Corporation Limited (TANFINET) for the BharatNet project to ensure the availability of high-speed internet connectivity in Tamil Nadu?

- a) L&T
- b) ITI Limited
- c) BECIL
- d) All the above
- e) None of the above

Ans: d

209. What is the rank of India in the World Justice Project (WJP)'s Rule of Law Index 2021?

- a) 72
- b) 74
- c) 79
- d) 82
- e) 85

Ans: c

210. Who was named as the global brand ambassador of Adidas?

- a) Alia Bhatt

- b) Deepika Padukone
c) Priyanka Chopra
d) Shilpa Shetty
e) P. V. Sindhu

Ans: b

211. Which country has partnered with India to boost industrial and manufacturing activity and also to drive economic growth and also pave the way for an early conclusion of a Comprehensive Economic Cooperation Agreement (CECA)?

- a) Bangladesh
b) Denmark
c) Germany
d) Australia
e) Spain

Ans: d

212. Parambikulam Tiger Conservation Foundation bagged the Earth Guardian Award 2021. Where is it located?

- a) Tamil Nadu
b) Karnataka
c) Maharashtra
d) Andhra Pradesh
e) Kerala

Ans: e

213. Who is the publisher of the book titled 'The Origin Story of India's States' authored by Venkataraghavan Subha Srinivasan?

- a) Rupa Publications
b) Hachette India
c) Penguin Random House
d) Harpercollins India
e) Aleph Book Company

Ans: c

214. James Pattinson announced his retirement from international cricket recently. Which country does he belong to?

- a) Bangladesh
b) West Indies
c) India
d) Pakistan
e) Australia

Ans: e

215. When was the Pradhan Mantri Garib Kalyan Package (PMGKP) insurance scheme launched?

- a) December 2019
b) March 2020

- c) August 2020
d) December 2020
e) March 2021

Ans: b

216. Where was India's first National Police Museum inaugurated?

- a) Chennai
b) Mumbai
c) New Delhi
d) Bengaluru
e) Hyderabad

Ans: c

217. Which state has launched the Shri Dhanwantri Generic Medical Store scheme for offering low-cost medicines?

- a) Jharkhand
b) Chattisgarh
c) Rajasthan
d) Karnataka
e) Kerala

Ans: b

218. Which of the following countries were added to the Financial Action Task Force's Grey List?

- a) Turkey
b) Jordan
c) Mali
d) Both (a) and (b)
e) All (a), (b) and (c)

Ans: e

219. Which country has recently appointed Dame Sandra Prunella Mason as its President?

- a) Barbados
b) Uruguay
c) Brazil
d) Lithuania
e) Tanzania

Ans: a

220. Which bank has appointed Ashwani Kumar as its Executive Director?

- a) Canara Bank
b) Punjab National Bank
c) Bank of Baroda
d) Indian Bank
e) Union Bank of India

Ans: d

221. Who won the European Union's Sakharov Rights Award 2021?

- a) Svetlana Tikhanovskaya
b) Alexei Navalny
c) Ilham Tohti

- d) Nadia Murad
e) Oleg Sentsov

Ans: b

222. What is the rank of India in the FIFA Rankings 2021 (Oct 2021)?

- a) 102
b) 103
c) 105
d) 106
e) 107

Ans: d

223. Which country launched its first homegrown rocket and satellite into space?

- a) North Korea
b) China
c) Japan
d) India
e) South Korea

Ans: e

224. Which country's first test cricket captain is Bandula Warnapura (who passed away recently)?

- a) West Indies
b) Pakistan
c) Sri Lanka
d) Australia
e) Nepal

Ans: c

225. What is the name of the first homegrown rocket of South Korea that was launched into space?

- a) Niru
b) Nuri
c) Peru
d) Liru
e) Muri

Ans: b

226. Kalyan Kumar was appointed as the Executive Director in the Punjab National Bank (PNB). He is currently serving as the Chief General Manager in the _____.

- a) Canara Bank
b) Punjab National Bank
c) Bank of Baroda
d) Indian Bank
e) Union Bank of India

Ans: e

227. When was Pakistan placed on the Grey List by the FATF?

- a) 2014
b) 2015

- c) 2016
d) 2017
e) 2018

Ans: e

228. When was the Sovereign Gold Bond scheme launched?

- a) 2014
b) 2015
c) 2016
d) 2017
e) 2018

Ans: b

229. What amount has been released as funds by HDFC Bank, Mastercard, DFC and USAID to assist small Indian businesses (MSMEs)?

- a) \$100 million
b) \$120 million
c) \$136 million
d) \$142 million
e) \$146 million

Ans: a

230. Under which section of the Payments and Settlements Systems Act of 2007 has the Reserve Bank of India imposed penalties on the Paytm Payments Bank?

- a) Section 26
b) Section 27
c) Section 30
d) Section 31
e) Section 33

Ans: c

231. Which bank has partnered with Pine Labs to expand its point-of-sale devices (PoS) services?

- a) Karur Vysya Bank
b) ICICI Bank
c) HDFC Bank
d) Kotak Mahindra Bank
e) Axis Bank

Ans: d

232. The Government of India in consultation with the Reserve Bank of India has decided to issue Sovereign Gold Bonds in _____ tranches from October 2021 to March 2022.

- a) two
b) three
c) four
d) six
e) eight

Ans: c

233. Which life insurance company has signed a bancassurance partnership with Utkarsh Small Finance Bank?

- a) Bharti AXA Life Insurance
b) Max Life Insurance
c) Bajaj Allianz Life Insurance
d) Aegon Life Insurance
e) Aviva Life Insurance

Ans: a

234. When was International Snow Leopard Day observed?

- a) 19 October
b) 20 October
c) 21 October
d) 22 October
e) 23 October

Ans: e

235. Which state's Chief Minister launched new web portals 'e-munnnetram' and 'IT Nanban'?

- a) Kerala
b) Karnataka
c) Tamil Nadu
d) Maharashtra
e) Madhya Pradesh

Ans: c

236. Which country aims to reach zero-net carbon emissions by 2060?

- a) Saudi Arabia
b) Pakistan
c) UAE
d) Australia
e) Canada

Ans: a

237. Which company launched a tokenisation solution in partnership with Mastercard, RuPay and Visa?

- a) Razorpay
b) Google Pay
c) Bank Bazaar
d) MoneyControl
e) PhonePe

Ans: a

238. Who was re-elected as the President of the Indian Broadcasting & Digital Foundation?

- a) R. Madhavan
b) K. Madhavan
c) G. Madhavan
d) Satheesh Kumar
e) Virendra Kumar

Ans: b

239. How much does the India Infrastructure Finance Company Limited (IIFCL) plan to invest in financing the Infrastructure Investment Trusts (InVITs) approved by the Reserve Bank of India (RBI)?

- a) ₹2000 crores
b) ₹2500 crores
c) ₹3200 crores
d) ₹4000 crores
e) ₹4100 crores

Ans: d

240. Who was appointed as the Managing Director and Chief Executive Officer of Investment Information and Credit Rating Agency (ICRA)?

- a) Ramnath Krishnan
b) Rama Krishnan
c) Krishna Kumar
d) Gokula Krishnan
e) Sanjeev Krishnan

Ans: a

241. Who was appointed as the brand ambassador of Realme?

- a) Virender Sehwag
b) Rohit Sharma
c) Virat Kohli
d) K. L. Rahul
e) Sourav Ganguly

Ans: d

242. Who won the Miss International World 2021 title?

- a) Dr. Akshara Prabhu
b) Dr. Jacqueline Prabhu
c) Dr. Akshata Prabhu
d) Dr. Rakshita Prabhu
e) Dr. Rachita Prabhu

Ans: c

243. Which Indian film is India's official entry to the Oscars 2022 for the Best International Feature Film?

- a) Mandela
b) Koozhangal
c) Sherni
d) Shershaah
e) Sardar Udham

Ans: b

244. Who will be honoured with the Satyajit Ray Lifetime Achievement Award 2021?

- a) Martin Scorsese
b) Istvan Szabo

c) Shanti Roy
d) Both (a) and (b)
e) Both (a) and (c)
Ans: d
245. Who bagged the gold medal in 100 m backstroke for group II girls at the 37th Sub Junior and 47th Junior National Championships?
a) Ridhima Veerendrakumar
b) Shalini Dixit
c) Nitya Sago
d) Sadhana Veerendrakumar
e) Harini Dixit
Ans: a
246. When was the Vigilance Awareness Week observed?
a) 22 October–28 October
b) 24 October–30 October
c) 26 October–1 November
d) 27 October–2 November
e) 28 October–5 November
Ans: c
247. What is the name of the knowledge application and platform launched by the Union Road Transport Minister?
a) SUNSET
b) CUNSLT
c) CONSULT
d) KNOWLEDGE HUB
e) RESIST
Ans: b
248. What is the per km fixed cap amount according to the Indian Telegraph Right of Way (Amendment) Rules, 2021?
a) ₹500
b) ₹700
c) ₹900
d) ₹1000
e) ₹1250
Ans: d
249. Which country has celebrated its eighth Innovation Day with India on 26 October?
a) Australia
b) France
c) Sweden
d) South Africa
e) Nepal
Ans: c

250. Which country launched a military communication satellite named ‘Syracuse 4A’?
a) Australia
b) France
c) Sweden
d) South Africa
e) Nepal
Ans: b
251. When was Disarmament Week observed?
a) 22 October–28 October
b) 24 October–30 October
c) 26 October–1 November
d) 27 October–2 November
e) 28 October–5 November
Ans: b
252. Which bank has entered into a strategic alliance partnership with HDFC Limited to offer home loans?
a) India Post Payments Bank
b) Paytm Payments Bank
c) Equitas Small Finance Bank
d) Jana Small Finance Bank
e) AU Small Finance Bank
Ans: a
253. Reserve Bank of India has decided to allow FPIs to invest in debt securities issued by real estate investment trusts (REITs) and Infrastructure Investment Trust (InvITs). What does FPI stand for?
a) Foreign Portal Investment
b) Fault Portal Instalment
c) Foreign Port Investor
d) Foreign Postal Investment
e) Foreign Portfolio Investor
Ans: e
254. Which country has begun its first-ever tri-service exercise named ‘Konkan Shakti 2021’ in the Arabian Sea with India?
a) Australia
b) France
c) Nepal
d) The UK
e) Japan
Ans: d
255. Who is the publisher of the book ‘Kamala Harris: Phenomenal Woman’ authored by Chidanand Rajghatta?
a) Hachette India
b) Harpercollins

c) Rupa Publications
d) Westland Publications
e) Penguin Random House India
Ans: b
256. Who won the Formula 1 United States Grand Prix 2021?
a) Lewis Hamilton
b) Charles Leclerc
c) Max Verstappen
d) Sergio Perez
e) Sebastian Vettel
Ans: c
257. Which of the following cities were added as new teams to the Indian Premier League (IPL) 2022?
a) Ahmedabad
b) Lucknow
c) Bengaluru
d) Both (a) and (b)
e) Both (b) and (c)
Ans: d
258. Who among the following clinched the men’s singles title at the Denmark Open 2021?
a) Viktor Axelsen
b) Momota Kenta
c) Lin Dan
d) Anders Antonsen
e) Chen Long
Ans: a
259. Who among the following clinched the women’s singles title at the Denmark Open 2021?
a) Se-young
b) Akane Yamaguchi
c) P. V. Sindhu
d) Nozomi Okuhara
e) Carolina Marin
Ans: b
260. When was the Disarmament Week first suggested in the final document of the United Nations General Assembly’s special session on disarmament?
a) 1956
b) 1962
c) 1965
d) 1978
e) 1982
Ans: d
261. Who among the following clinched the women’s singles title in the Denmark Open 2021?

a) Se-young
b) Akane Yamaguchi
c) P.V. Sindhu
d) Nozomi Okuhara
e) Carolina Marin
Ans: b
262. When was International Animation Day observed?
a) 24 October
b) 25 October
c) 26 October
d) 27 October
e) 28 October
Ans: d
263. When was the Krishi Udan scheme launched by the Union Government?
a) March 2016
b) July 2017
c) August 2017
d) August 2019
e) September 2020
Ans: e
264. What is the name of the programme launched by the Union Minister of MSME for promoting entrepreneurship?
a) SAMBHAV
b) VAMBHAV
c) JAMBHAVA
d) SAMBHAVA
e) SUYAMBHU
Ans: a
265. Who among the following participated in the Sixth Annual Meeting of the Board of Governors of Asian Infrastructure Investment Bank (AIIB) that was held virtually?
a) Narendra Modi
b) Nirmala Sitharaman
c) Rajnath Singh
d) Amit Shah
e) Smriti Irani
Ans: b
266. Which organisation has launched the Skill Impact Bond?
a) National Bank for Agriculture and Rural Development (NABARD)
b) National Mineral Development Corporation (NMDC)
c) National Skill Development Corporation (NSDC)
d) Small Industries Development Bank of India (SIDBI)

e) Securities and Exchange Board of India (SEBI)
Ans: c
267. What is the theme of the World Occupational Therapy Day observed on 27 October?
a) You Belongs
b) Belong. Be You
c) Belong. Be us
d) Belong to Occupation
e) Occupational Therapy
Ans: b
268. Which state's chief minister has launched a unique academic scheme named 'Illam Thedi Kalvi'?
a) Kerala
b) Andhra Pradesh
c) Karnataka
d) Tamil Nadu
e) Maharashtra
Ans: d
269. Which state topped the State Energy Efficiency Index 2020?
a) Kerala
b) Andhra Pradesh
c) Karnataka
d) Tamil Nadu
e) Rajasthan
Ans: c
270. Which city's metro is set to launch the National Common Mobility Card (NCMC) and QR ticketing facility?
a) Chennai
b) Mumbai
c) Bengaluru
d) Delhi
e) Noida
Ans: c
271. What is the fund amount approved by the Asian Development Bank (ADB) for agribusiness development in Maharashtra?
a) \$100 million
b) \$150 million
c) \$175 million
d) \$200 million
e) \$225 million
Ans: a
272. Who was appointed as the Chairperson of the National Bank for Financing Infrastructure and Development (NaBFID)?

a) Subash Chandra Khuntia
b) K. V. Kamath
c) Padmaja Chunduru
d) Karnam Sekar
e) Indrāja Sekar
Ans: b
273. Which bank has appointed Subash Chandra Khuntia as its part-time Chairman?
a) Equitas Small Finance Bank
b) AU Small Finance Bank
c) Jana Small Finance Bank
d) Paytm Payments Bank
e) ICICI Bank
Ans: c
274. Which country topped in venture capital funding for climate tech investment?
a) India
b) China
c) Sweden
d) France
e) The US
Ans: e
275. Which bank has conferred with the 'Top Organisations with Innovative HR Practices' Award?
a) ICICI Bank
b) HDFC Bank
c) Axis Bank
d) Karnataka Bank
e) IndusInd Bank
Ans: d
276. Hiroshima atomic bomb survivor Sunao Tsuboi passed away. When was the first bomb on Hiroshima dropped?
a) 4 August 1945
b) 6 August 1945
c) 9 August 1945
d) 6 August 1946
e) 6 August 1948
Ans: b
277. Who releases the State Energy Efficiency Index (SEEI)?
a) Union Ministry of Power
b) Union Ministry of Information and Technology
c) NITI Aayog
d) Reserve Bank of India
e) Union Ministry of Finance
Ans: a

278. Who is the founding member and the second-largest shareholder of the Asian Infrastructure Investment Bank (AIIB)?
a) China
b) India
c) Pakistan
d) Japan
e) Russia
Ans: b

279. Which type of bank is basically a digital bank without any physical branches?
a) Retail banks
b) Commercial banks
c) Neobanks
d) Investment banks
e) Community development banks
Ans: c

280. When was World Stroke Day established?
a) 2000
b) 2001
c) 2002
d) 2003
e) 2004
Ans: e

281. Which of the following express train became the first IMS-certified train of the Southern Railway?
a) Tejas Express
b) Shatabdi Express
c) Rajdhani Express
d) Vande Bharat Express
e) Suvidha Superfast Express
Ans: b

282. Who was appointed the Chairman of the seven-member Economic Advisory Council to the Prime Minister (EAC-PM) re-constituted by the Union Government?
a) Bibek Debroy
b) Vivek Debroy
c) Rakesh Mohan
d) Poonam Gupta
e) Ram Mohan
Ans: a

283. Who represented India and virtually attended the 18th ASEAN–India Summit?
a) Rajnath Singh
b) Amit Shah
c) Narendra Modi
d) Nirmala Sitharaman
e) Smriti Irani
Ans: c

284. What is the loan amount approved by the Asian Development Bank for integrated urban flood management in Chennai?
a) \$100 million
b) \$125 million
c) \$175 million
d) \$225 million
e) \$251 million
Ans: e

285. Which bank has partnered with the National Payments Corporation of India (NPCI) to launch credit cards on the RuPay platform?
a) ICICI Bank
b) IndusInd Bank
c) Kotak Mahindra Bank
d) HDFC Bank
e) Karur Vysya Bank
Ans: c

286. Until when has the Reserve Bank of India Governor Shaktikanta Das received his extension of tenure?
a) December 2023
b) December 2024
c) August 2023
d) August 2025
e) September 2026
Ans: b

287. Who was appointed as the MD & CEO of Jammu and Kashmir Bank?
a) Baldev Prakash
b) Kamal Prakash
c) Sanjay Prakash
d) Sanjeev Prakash
e) Venkat Prasanth
Ans: a

288. Subash Kamath was re-elected as the Chairman of the Advertising Standards Council of India (ASCI). Where is the headquarters of the Advertising Standards Council of India (ASCI)?
a) New Delhi
b) Chennai
c) Bengaluru
d) Mumbai
e) Hyderabad
Ans: d

289. What is the new name of Facebook?
a) Beta
b) Hecta
c) Meta

d) Keto
e) Peta
Ans: c

290. When was International Internet Day observed?
a) 22 October
b) 23 October
c) 24 October
d) 26 October
e) 29 October
Ans: e

291. What is the profession of Puneet Rajkumar (who passed away recently)?
a) Actor
b) Author
c) Physicist
d) Singer
e) Politician
Ans: a

292. How much loan amount did India receive after the approval under ADB's Asia Pacific Vaccine Access Facility (APVAX) to procure COVID-19 vaccines?
a) \$1 billion
b) \$1.5 billion
c) \$2 billion
d) \$2.5 billion
e) \$3 billion
Ans: c

293. When was oncologist Dr. Madhavan Krishnan Nair (who passed away recently) honoured with the Padma Shri award?
a) 2000
b) 2001
c) 2002
d) 2003
e) 2004
Ans: b

294. Which of the following country is not among the member states of the ASEAN?
a) Brunei
b) Indonesia
c) China
d) Thailand
e) Singapore
Ans: c

295. What is the name of India's first manned ocean mission launched by the Union Minister of State for Science and Technology Dr. Jitendra Singh?

- a) Ayudhaan
- b) Samudrayan
- c) Samudra
- d) Aadhavan
- e) Hamudrayan

Ans: b

296. Which bank has partnered with Bankbazaar to launch a co-branded credit card named 'Finbooster'?

- a) ICICI Bank
- b) IndusInd Bank
- c) YES Bank
- d) HDFC Bank
- e) Axis Bank

Ans: c

297. Which state topped the Public Affairs Index 2021 released by the Public Affairs Centre (PAC)?

- a) Tamil Nadu
- b) Karnataka
- c) Kerala
- d) Telangana
- e) Andhra Pradesh

Ans: c

298. Which institute topped as the Best Indian Institute in the Times Higher Education (THE) Rankings 2021?

- a) Indian Institute of Technology, Bombay
- b) Indian Institute of Science (IISc), Bengaluru
- c) Indian Institute of Technology, Madras
- d) Indian Institute of Technology, Delhi
- e) Indian Institute of Technology, Roorkee

Ans: b

299. Who was appointed as the President of the National Company Law Tribunal (NCLT)?

- a) Justice Ashok Bhushan
- b) Justice Shiva Bhusan
- c) Justice Siva Ramalingam
- d) Justice Ramalingam Sudhakar
- e) Justice Kalidasan Sudhakar

Ans: d

300. Which country does the all-rounder cricketer Alan Davidson belong to?

- a) West Indies
- b) South Africa
- c) Pakistan
- d) Australia
- e) Bangladesh

Ans: d

BANKING QUIZ

1. How much funds were approved by the Asian Infrastructure Investment Bank (AIIB) to support the expansion of the Chennai Metro Rail System?

- a) \$259.26 million
- b) \$323.79 million
- c) \$349.23 million
- d) \$356.67 million
- e) \$400.24 million

Ans: d

2. What is the interest rate of the Senior Citizen Saving Scheme (SCSS) (on 1 October 2021)?

- a) 6.8%
- b) 6.9%
- c) 7.1%
- d) 7.4%
- e) 7.6%

Ans: d

3. Who took charge as the Managing Director (MD) & Chief Executive Officer (CEO) of CRISIL?

- a) Sunil Mehta
- b) Anil Mehta
- c) Amish Mehta
- d) Kunal Mehta
- e) Raj Kunal

Ans: c

4. B. C Patnaik was appointed as the Managing Director of _____.

- a) Canara Bank
- b) SEBI
- c) SIDBI
- d) NABARD
- e) LIC

Ans: e

5. How much did the World Bank extend to Tamil Nadu Government's Sustainable Urban Services Programme?

- a) \$120 million
- b) \$135 million
- c) \$150 million
- d) \$200 million
- e) \$225 million

Ans: c

6. When did the Insolvency and Bankruptcy Board of India (IBBI) celebrate its fifth annual day?

- a) 03 October 2021
- b) 01 October 2021
- c) 04 October 2021
- d) 06 October 2021
- e) 02 October 2021

Ans: b

7. Which bank has partnered with Indel Money for India's first conventional gold loan co-lending partnership?

- a) HDFC Bank
- b) Federal Bank
- c) IndusInd Bank
- d) ICICI Bank
- e) Axis Bank

Ans: c

8. What is the GST collection (approximate) for September 2021?

- a) Rs. 1.17 lakh crores
- b) Rs. 1.13 lakh crores
- c) Rs. 1.32 lakh crores
- d) Rs. 1.22 lakh crores
- e) Rs. 1.15 lakh crores

Ans: a

9. Which bank has partnered with Indiabulls Housing Finance, Indiabulls Commercial Credit and IIFL Home Finance for co-originate loans to the priority sectors?

- a) Union Bank of India
- b) Bank of Baroda
- c) Indian Bank
- d) HDFC Bank
- e) State Bank of India

Ans: c

10. Unified Payments Interface (UPI) recorded 365 crore transactions worth ₹6.54 lakh crores in September 2021. Who released this data?

- a) Union Finance Ministry
- b) Reserve Bank of India (RBI)
- c) Securities and Exchange Board of India (SEBI)
- d) Central Depository Services Limited (CDSL)
- e) National Payments Corporation of India (NPCI)

Ans: e

11. Which bank and NTPC Renewable Energy Limited (REL) have signed the first green term loan of ₹500 crores?

- a) UCO Bank
- b) Indian Bank

- c) Canara Bank
d) State Bank of India
e) Bank of India

Ans: e

12. What is the extended deadline of the Credit Guarantee Scheme for Subordinate Debt by the Union Government?

- a) 31 October 2021
b) 30 November 2021
c) 31 December 2021
d) 31 January 2022
e) 31 March 2022

Ans: e

13. How much funds were approved by the Asian Development Bank (ADB) for the highway development of Bangladesh?

- a) \$250 million
b) \$300 million
c) \$325 million
d) \$350 million
e) \$400 million

Ans: e

14. Which company has acquired a 100% stake in the lending startup CreditMate?

- a) PayPal
b) Paytm
c) Phonepe
d) GooglePay
e) Flipkart

Ans: b

15. Which bank has jointly launched the NAV-eCash card for online and offline transactions with the Indian Navy?

- a) Punjab National Bank
b) Bank of India
c) Canara Bank
d) State Bank of India
e) Indian Bank

Ans: d

16. Under _____ of the SARFAESI Act, the Reserve Bank of India has granted a license to the National Asset Reconstruction Company Limited (NARCL).

- a) Section 1
b) Section 3
c) Section 5
d) Section 13
e) Section 24

Ans: b

17. Which bank has got approval from the Union Government and became the first scheduled private sector bank to collect direct and indirect taxes?

- a) ICICI Bank
b) Axis Bank
c) HDFC Bank
d) Kotak Mahindra Bank
e) IndusInd Bank

Ans: d

18. Which bank launched a current account product named 'supreme' for Non-Resident Indians?

- a) ESAF Small Finance Bank
b) Equitas Small Finance Bank
c) Jana Small Finance Bank
d) Airtel Payments Bank
e) Paytm Payments Bank

Ans: a

19. Which bank has received 'APY Big Believers' and 'Leadership Capital' awards from the Pension Fund Regulatory and Development Authority?

- a) ESAF Small Finance Bank
b) Equitas Small Finance Bank
c) Karnataka Vikas Grameena Bank
d) Tamilnadu Grama Bank
e) Airtel Payments Bank

Ans: c

20. What is the sovereign outlook rating of India by Moody's Investors Service?

- a) Stable and Baa3
b) Negative and Baa3
c) Stable and BBB
d) Positive and Baa3
e) Negative and BBB—

Ans: a

21. With which bank has TCS extended its partnership for another five years?

- a) Canara Bank
b) State Bank of India
c) Indian Bank
d) Bank of Maharashtra
e) Karnataka Bank

Ans: b

22. What is the Marginal Standing Facility (MSF) rate announced by the Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI)?

- a) 4%
b) 3.35%
c) 3.75%

d) 4.25%

e) 4.5%

Ans: d

23. What is the Immediate Payment Service (IMPS) limit revised by the Reserve Bank of India?

- a) ₹2 lakhs
b) ₹3 lakhs
c) ₹5 lakhs
d) ₹8 lakhs
e) ₹10 lakhs

Ans: c

24. What is the GDP growth prediction of India for FY22 by the World Bank?

- a) 7.5%
b) 7.9%
c) 8%
d) 8.2%
e) 8.3%

Ans: e

25. How much funds were sanctioned by NABARD to the Odisha Government for construction of 24 bridges?

- a) ₹108 crores
b) ₹179 crores
c) ₹234 crores
d) ₹298 crores
e) ₹303 crores

Ans: e

26. What is the extended timeline of the SLTRO facility for small finance banks by the Reserve Bank of India?

- a) 30 November 2021
b) 31 December 2021
c) 31 January 2022
d) 31 March 2022
e) 31 August 2022

Ans: b

27. Reserve Bank of India (RBI) empanelled _____ as its Agency Bank. (October 2021)

- a) ICICI Bank
b) Axis Bank
c) HDFC Bank
d) Dhanlaxmi Bank
e) Federal Bank

Ans: d

28. Which bank has launched the '6S Campaign' under the customer outreach programme?

- a) Indian Bank
b) UCO Bank

- c) State Bank of India
d) Union Bank of India
e) Punjab National Bank

Ans: e

29. What is India's projected GDP growth forecast for the fiscal year 2021–22 according to the latest Fitch report?

- a) 8.1%
b) 10%
c) 9.2%
d) 8.7%
e) 9.5%

Ans: d

30. What is India's projected GDP growth forecast for the fiscal year 2021–22 according to the latest FICCI report?

- a) 9.1%
b) 10%
c) 9.2%
d) 9.4%
e) 9.5%

Ans: a

31. Which bank has launched open APIs (Application Programming Interface) for customers to use integrated services?

- a) ICICI Bank
b) HDFC Bank
c) Canara Bank
d) Axis Bank
e) IndusInd Bank

Ans: d

32. How much instant loan amount can be availed by the users on WhatsApp launched by IIFL Finance?

- a) ₹2 lakhs
b) ₹3 lakhs
c) ₹5 lakhs
d) ₹8 lakhs
e) ₹10 lakhs

Ans: e

33. Which bank has tied up with Axis Securities to offer a 3-in-1 account to the lender's customers?

- a) IndusInd Bank
b) ICICI Bank
c) Saraswat Bank
d) Karnataka Bank
e) Karur Vysya Bank

Ans: c

34. Which bank got authorisation for the collection of direct and indirect taxes by the Reserve Bank of India (RBI)?

- a) IndusInd Bank
b) Karur Vysya Bank
c) Kotak Mahindra Bank
d) South Indian Bank
e) All (a), (b) and (c)

Ans: e

35. Which bank is set to launch micro ATMs across all over India?

- a) IndusInd Bank
b) Karur Vysya Bank
c) Kotak Mahindra Bank
d) South Indian Bank
e) HDFC Bank

Ans: c

36. What is the GDP growth projection of India for 2021 by the International Monetary Fund (IMF)?

- a) 8.5%
b) 8.7%
c) 9%
d) 9.5%
e) 9.8%

Ans: d

37. What is the name of the digital version of the postal life insurance policy launched by the Department of Posts?

- a) ePLI-bond
b) eLI-bond
c) cPLI-bond
d) cPI-bond
e) ePI-bond

Ans: a

38. Who was appointed as the Chairperson of the Insolvency and Bankruptcy Board of India (IBBI)?

- a) Sumit Saini
b) Amit Saini
c) Navrang Saini
d) Rajrang Saini
e) Sandeep Saini

Ans: c

39. Atul Kumar Goel was elected as the Chairman of the Indian Banks' Association (IBA). Which bank's Chief Executive Officer is he?

- a) Union Bank of India
b) UCO Bank
c) Canara Bank
d) Indian Bank
e) Indian Overseas Bank

Ans: b

40. Which small finance bank has partnered with Go Digit Insurance to provide insurance products?

- a) Suryoday Small Finance Bank
b) Shivalik Small Finance Bank
c) Jana Small Finance Bank
d) Equitas Small Finance Bank
e) ESAF Small Finance Bank

Ans: b

41. RBI has approved the re-appointment of Amitabh Chaudhry as MD & CEO of _____.

- a) Axis Bank
b) ICICI Bank
c) IndusInd Bank
d) HDFC Bank
e) Federal Bank

Ans: a

42. Who was appointed as the Non-executive Chairman of Karnataka Bank?

- a) Shyam Srinivasan
b) Pankaj Kumar Panja
c) Sandeep Bakhshi
d) Aditya Puri
e) Sashidhar Jagdishan

Ans: b

43. Which bank has appointed Gobind Jain as its new Chief Financial Officer (CFO)?

- a) Axis Bank
b) ICICI Bank
c) Bandhan Bank
d) HDFC Bank
e) IndusInd Bank

Ans: e

44. Who was appointed as the head of the committee constituted by the SEBI on settlement orders and compounding of offences?

- a) Vijay C. Daga
b) Amit Khare
c) Sunil Mittal
d) Anil Deshmukh
e) Rajkiran Rai

Ans: a

45. Who was appointed as the Chief Executive Officer of the Pradhan Mantri Fasal Bima Yojana?

- a) Rajkumar Rao
b) Ritesh Chauhan
c) Deepak Mohanty
d) Meera Mohanty
e) Suresh Chauhan

Ans: b

46. What amount has the Reserve Bank of India (RBI) imposed as a monetary penalty on the State Bank of India?

a) ₹1 crore
b) ₹1.25 crores
c) ₹1.5 crores
d) ₹2 crores
e) ₹2.5 crores

Ans: a

47. Which insurance company has introduced an endowment plan named 'Saras Bachat Bima'?

a) Max Life Insurance
b) IDFC First Life Insurance
c) IndiaFirst Life Insurance
d) Aditya Birla Life Insurance
e) Max Bupa Health Insurance

Ans: c

48. What amount has the Reserve Bank of India (RBI) imposed as a monetary penalty on Standard Chartered Bank?

a) ₹1 crore
b) ₹1.95 crores
c) ₹2.5 crores
d) ₹3 crores
e) ₹3.5 crores

Ans: b

49. What amount has the Reserve Bank of India (RBI) imposed as a monetary penalty on the Paytm Payments Bank?

a) ₹1 crore
b) ₹1.25 crores
c) ₹1.5 crores
d) ₹2 crores
e) ₹2.5 crores

Ans: a

50. What amount was approved by the National Bank for Agriculture and Rural Development (NABARD) as funds for the rural infrastructure projects in Assam?

a) ₹525 crores
b) ₹546 crores
c) ₹579 crores
d) ₹608 crores
e) ₹625 crores

Ans: d

SIMPLIFICATION

1. What number should replace both the question marks (?) in the following question?

121/? = ?/81

- a) 89 b) 73 c) 99
d) 85 e) None of these

2. (32)² - (18)² = ?

- a) 720 b) 700 c) 690
d) 675 e) None of these

3. 25% of 965 - 69% of ? = 210.2

- a) 50 b) 49 c) 55
d) 45 e) None of these

4. 142 × 20 × 3 = ?

- a) 7250 b) 7425 c) 8250
d) 8520 e) None of these

5. 138 × √7 = 6210

- a) 45 b) 2025 c) 65
d) 2045 e) None of these

6. 336 × 15 × 8 = ?

- a) 41320 b) 40330 c) 41330
d) 40350 e) None of these

7. 36% of 115 + 16% of 185 = ?

- a) 66 b) 71 c) 67.4
d) 72.6 e) None of these

8. 5^{8.9} × 25^{7.2} ÷ 125^{4.6} = 5?

- a) 10.5 b) 9.5 c) 7.6
d) 8.7 e) None of these

9. 35% of ? = 197.4

- a) 665 b) 654 c) 564
d) 551 e) None of these

10. 27.81 + 43.74 - 64.37 = ?

- a) 8.18 b) 7.78 c) 8.68
d) 7.18 e) None of these

11. 4/5 + 7/10 - 1/2 = ?

- a) 2 b) 1 c) 3/10
d) 9/10 e) None of these

12. 375 ÷ ? = 75

- a) 25 b) 15 c) 10
d) 5 e) None of these

13. (41 + 14) - (12 × 4) = ?

- a) 6 b) 7 c) 9
d) 10 e) None of these

14. 7² - 4² = (?)² + 8

- a) 2 b) 4 c) 6
d) 5 e) None of these

15. 3/25 × 14/17 ÷ 21/34 = (?)²

- a) 4/25 b) 5/2 c) 2/5
d) 16/25 e) None of these

16. What number should replace both the question marks (?) in the following question?

363/? = ?/3

- a) 43 b) 33 c) 37
d) 47 e) None of these

17. 2.5% of 240 = ? + 3.2% of 150

- a) 12 b) 1.6 c) 1.2
d) 6 e) None of these

18. 256 - √256 = ?

- a) 230 b) 250 c) 240
d) 210 e) None of these

19. 24 × 56 ÷ 7 - 140 = ?

- a) 32 b) 52 c) 38
d) 46 e) None of these

20. √289 - 15 = ?

- a) 5 b) 6 c) 7
d) 4 e) None of these

21. √? - 12 = 1

- a) 13 b) 159 c) 169
d) 17 e) None of these

22. What number should replace both the question marks (?) in the following question?

?/32 = 18/?

- a) 26 b) 34 c) 36
d) 24 e) None of these

23. 162.5 + 320.8 = 420.6 + ?

- a) 60.7 b) 48.9 c) 62.7
d) 74.6 e) None of these

24. √196/7 = √?

- a) 2 b) 3 c) 4
d) 7 e) None of these

25. 13.141 + 34.417 - 27.118 = ?

- a) 16.441 b) 17.543 c) 17.490
d) 16.440 e) None of these

26. 324-225/? = 3

- a) 27 b) 66 c) 45
d) 33 e) None of these

27. $\sqrt{576} - \sqrt{289} = \sqrt{?} + 1$
a) 6 b) 36 c) 49
d) 7 e) None of these
28. $\frac{25-4^2}{6^2-28} = ?$
a) $2\frac{1}{4}$ b) $\frac{5}{8}$ c) $\frac{9}{10}$
d) $1\frac{1}{7}$ e) None of these
29. $425 + 363 - ? = 536$
a) 230 b) 232 c) 240
d) 252 e) None of these
30. $3^7 \times 3^9 \div 3^5 = 3^?$
a) 10 b) 16 c) 8
d) 11 e) None of these
31. $4\frac{7}{6} - 2\frac{1}{2} + 1\frac{3}{4} = ?$
a) $4\frac{5}{8}$ b) $3\frac{7}{8}$ c) $8\frac{1}{4}$
d) $3\frac{1}{4}$ e) None of these
32. $25^{2.7} \times 5^{4.2} \div 5^{6.4} = 25^?$
a) 1.7 b) 3.2 c) 1.6
d) 3.6 e) None of these
33. What number should replace both the question marks (?) in the following question?
 $\frac{23}{?} = \frac{?}{92}$
a) 56 b) 54 c) 44
d) 46 e) None of these
34. $453 - 336 + 110 = ? + 31$
a) 194 b) 196 c) 186
d) 256 e) None of these
35. $(656 \div 164)^2 = \sqrt{?}$
a) 4 b) 16 c) 64
d) 256 e) None of these
36. $1\frac{3}{5} + 2\frac{5}{6} - 3\frac{1}{3} = ?$
a) $1\frac{1}{10}$ b) $2\frac{1}{10}$ c) $1\frac{1}{30}$
d) $2\frac{1}{5}$ e) None of these
37. $25\% \text{ of } 1020 - (?)\% \text{ of } 1220 = 72$
a) 5 b) 15 c) 25
d) 30 e) None of these
38. $\frac{832}{24} \times \frac{84}{26} \div \frac{252}{72} = ?$
a) 64 b) 16 c) 32
d) 128 e) None of these
39. $35\% \text{ of } 200 - 45\% \text{ of } 340 = ? - 150$
a) 67 b) 233 c) 57
d) 333 e) None of these

40. $9 \times 81 \div 27 = (3)^?$
a) 2 b) 3 c) 4
d) 5 e) None of these
41. $\sqrt{441 - 41} \times 42 \times 7 = ?$
a) 20 b) 60 c) 180
d) 120 e) None of these
42. $\frac{7}{36}$ of 20% of 540 = ?
a) 21 b) 14 c) 20
d) 30 e) None of these
43. $4\frac{1}{5} \times 4\frac{2}{7} \div 3\frac{1}{3} = ?$
a) $2\frac{2}{5}$ b) $4\frac{3}{8}$ c) $4\frac{2}{5}$
d) $6\frac{1}{8}$ e) None of these
44. $724 - 336 + 499 = ? + 112$
a) 765 b) 745 c) 551
d) 641 e) None of these
45. $2^5 - 3^4 + 4^3 - 5^2 + 7^2 = (?)^2 + \sqrt{9}$
a) 36^2 b) 4 c) 6
d) 36 e) None of these
46. If $(19)^2$ is added to a number, the value so obtained is $(23)^2$. What is the number?
a) 165 b) 166 c) 178
d) 158 e) None of these
47. $76\% \text{ of } (?) - (11)^2 = 525$
a) 850 b) 750 c) 740
d) 840 e) None of these
48. $\sqrt{2.25} \times (12)^2 = (?)^3$
a) 64 b) 36 c) $\sqrt{6}$
d) 6 e) None of these
49. $624 \div 26 \times 3 + 110 = ?$
a) 182 b) 172 c) 118
d) 108 e) None of these
50. $\sqrt{7^2 + 17^2 + 5^2 - 2} = ?$
a) 21 b) $\sqrt{363}$ c) 361
d) 19 e) None of these

Answers

1. c) 2. b) 3. d) 4. d) 5. b) 6. e) 7. b) 8. b)
9. c) 10. d) 11. b) 12. d) 13. b) 14. d)
15. c) 16. b) 17. c) 18. c) 19. b) 20. e)
21. c) 22. d) 23. c) 24. c) 25. e) 26. d)
27. b) 28. e) 29. d) 30. e) 31. c) 32. d)
33. b) 34. d) 35. a) 36. b) 37. c) 39. a)
40. b) 41. e) 42. a) 43. e) 44. e) 45. c)
46. e) 47. a) 48. d) 49. a) 50. (d)

ENGLISH

Q.1–50) Vocabulary

1. KINDLE

Meaning: arouse or inspire (an emotion or feeling)

Synonyms: spark, ignite, stimulate

Antonyms: extinguish, quench

Usage: Some poems have helped **kindle** the imagination of generations of children.

2. Poise

Meaning: graceful and elegant bearing in a person

Synonyms: composure, dignity

Antonyms: imbalance

Usage: Her **poise** expressed both dignity and grace.

3. Lucrative

Meaning: producing a great deal of profit

Synonyms: profitable, worthwhile, productive

Antonyms: unprofitable, loss-making

Usage: Indigo is one of the most **lucrative** crops.

4. Lurk

Meaning: be or remain hidden so as to wait in ambush for someone or something

Synonyms: hide, loiter, prowl

Antonyms: show, rise

Usage: Hidden fees and high-interest rates often **lurk** behind these offers.

5. Polite

Meaning: having or showing behaviour that is respectful and considerate of other people

Synonyms: gracious, respectful, mannerly

Antonyms: rude, impolite

Usage: His smile was **polite**.

6. Elate

Meaning: make (someone) ecstatically happy

Synonyms: exhilarate, thrill, excite

Antonyms: miserable, unhappy

Usage: The wealth of the **wildlife** in the forest elated me.

7. Mundane

Meaning: lacking interest or excitement; dull

Synonyms: unexciting, routine, ordinary

Antonyms: extraordinary, astonishing

Usage: It's an attitude that turns the **mundane** into something rather more interesting and exciting.

8. Abominable

Meaning: very bad; terrible

Synonyms: offensive, awful, horrible

Antonyms: good, admirable

Usage: Sometimes, his behaviour has been **abominable** and wrong.

9. Swift

Meaning: happening quickly or promptly

Synonyms: hasty, instant, rapid

Antonyms: slow, unhurried

Usage: Her answer came **swift** and positive.

10. Posthumous

Meaning: occurring, awarded or appearing after the death of the originator

Synonyms: subsequent, delayed

Antonyms: early

Usage: Sadly, most are awarded **posthumously**.

11. Perplex

Meaning: make (someone) feel completely baffled

Synonyms: puzzle, confuse, mystify

Antonyms: simplify

Usage: It **perplexed** him because he was tackling it the wrong way.

12. Abundant

Meaning: existing or available in large quantities; plentiful

Synonyms: plentiful, copious, ample

Antonyms: scarce, sparse

Usage: Birds are **abundant** in tall vegetation.

13. Perpetual

Meaning: never-ending or changing; occurring repeatedly

Synonyms: continuous, eternal, everlasting

Antonyms: temporary, intermittent

Usage: In some places, the **perpetual** conflict is unavoidable.

14. Adequate

Meaning: satisfactory or acceptable in quality or quantity

Synonyms: sufficient, passable, satisfactory

Antonyms: insufficient, inadequate, scanty

Usage: There are no **adequate** words to describe how I felt at that moment.

15. Intervene

Meaning: take part in something so as to prevent or alter a result or course of events

Synonyms: mediate, intrude, interfere

Antonyms: ignore, disregard (near antonyms)

Usage: The United Nations refused to **intervene** in the civil war, apart from some troop convoys for humanitarian aid.

16. Optimal

Meaning: best or most favourable; optimum

Synonyms: fine, ideal

Antonyms: unideal, suboptimal, dissatisfactory

Usage: Some smart creams will let your skin absorb an **optimal** amount of sunlight.

17. Adulate

Meaning: praise (someone) excessively

Synonyms: flatter, praise, lionise

Antonyms: disparage, despise, condemn

Usage: He was **adulated** in the press meeting.

18. Amicable

Meaning: characterised by friendliness and absence of discord

Synonyms: cordial, harmonious, friendly

Antonyms: hostile, unfriendly

Usage: Our discussions were **amicable** and productive.

19. Gleam

Meaning: shine brightly, especially with reflected light; (of an emotion or quality) be expressed through the brightness of a person's eyes

Synonyms: glow, glare, shine

Antonyms: dull

Usage: Neon lights **gleamed** in the deepening mists.

20. Hostile

Meaning: showing or feeling opposition or dislike; unfriendly

Synonyms: intimidating, aggressive, antagonistic

Antonyms: friendly, mild, sociable

Usage: The country was surrounded by states which were potentially or actively **hostile**.

21. Exaggerate

Meaning: represent (something) as being larger, better, or worse than it really is

Synonyms: overstate, embellish, amplify

Antonyms: understate, devalue

Usage: He thinks I'm **exaggerating**.

22. Omnipresent

Meaning: widely or constantly encountered; widespread
Synonyms: ubiquitous, universal, pervasive
Antonyms: limited, rare, uncommon
Usage: The obsessive thoughts became so **omnipresent** that her memory was affected.

23. Extrapolate

Meaning: extend the application of (a method or conclusion) to an unknown situation by assuming that existing trends will continue or similar methods will be applicable
Synonyms: infer, deduce, generalise
Antonyms: doubt, interpolate
Usage: You can't just **extrapolate** that kind of data from the previous results.

24. Jittery

Meaning: nervous or unable to relax
Synonyms: nervous, skittish, panicky
Antonyms: cool, calm, peaceful
Usage: He looked increasingly **jittery** as the series went on.

25. Succumb

Meaning: fail to resist pressure, temptation, or some other negative force
Synonyms: surrender, capitulate, yield
Antonyms: resist, conquer
Usage: Famous people **succumb** to their own fame.

26. Unscrupulous

Meaning: having or showing no moral principles; not honest or fair
Synonyms: dishonest, deceitful, immoral
Antonyms: ethical, honest, authentic
Usage: The naive and innocent are lured away by **unscrupulous** agents.

27. Audacious

Meaning: showing a willingness to take surprisingly bold risks; showing an impudent lack of respect
Synonyms: daring, impudent, overconfident
Antonyms: timid, polite
Usage: The move was **audacious** and well planned, but as it turned out, involved little physical risk.

28. Demarcate

Meaning: set the boundaries or limits of
Synonyms: delineate, determine, define
Antonyms: unrestricted
Usage: A special commission was formed to **demarcate** the border.

29. Fortify

Meaning: strengthen (someone) mentally or physically
Synonyms: strengthen, reinforce, support
Antonyms: weaken, dilute, deteriorate
Usage: Vitamin C given through IVs has been said to **fortify** immune systems.

30. Meticulously

Meaning: in a way that shows great attention to detail; very thoroughly
Synonyms: accurately, precisely, fastidiously
Antonyms: careless, sloppy, thoughtless
Usage: The painting had been executed with **meticulous** attention to detail.

31. Plausible

Meaning: (of an argument or statement) seeming reasonable or probable
Synonyms: credible, acceptable, reasonable
Antonyms: unlikely, improbable, doubtful
Usage: Give me a **plausible** scenario.

32. Acquainted

Meaning: make someone aware of or familiar with

Synonyms: aware, accustomed, familiar
Antonyms: unfamiliar, ignorant
Usage: I had an opportunity to become **acquainted** with their habits.

33. Breathtaking

Meaning: astonishing or awe-inspiring in quality, so as to take one's breath away
Synonyms: stunning, spectacular, wonderful
Antonyms: unimpressive, ordinary, mediocre
Usage: The house has **breathtaking** views from every room.

34. Catastrophe

Meaning: an event causing great and usually sudden damage or suffering; a disaster
Synonyms: misfortune, devastation
Antonyms: salvation, godsend
Usage: The final **catastrophe** was now unavoidable.

35. Charade

Meaning: an absurd pretence intended to create a pleasant or respectable appearance
Synonyms: fake, imitation, pretense
Antonyms: candidness, truthful
Usage: He could end this **charade** with one wave of the pen but chooses not to.

36. Clamour

Meaning: (of a group of people) shout loudly and insistently
Synonyms: outcry, uproar
Antonyms: silence, peace
Usage: The country's billion people clamour for more and more human rights.

37. Coalition

Meaning: a temporary alliance for combined action, especially of political parties forming a government
Synonyms: alliance, partnership, association

Antonyms: discord, disunion, divorce
Usage: The new government was a **coalition** of two parties.

38. Condemn

Meaning: express complete disapproval of; censure
Synonyms: denounce, disapproval
Antonyms: praise
Usage: Don't **condemn** him before you hear the evidence.

39. Consent

Meaning: give permission for something to happen
Synonyms: agreement, accord, approval
Antonyms: dissent, conflict
Usage: No law can be passed without the **consent** of the chamber.

40. Inflict

Meaning: impose something unwelcome on
Synonyms: impose, compel, enforce
Antonyms: remove, alleviate, suspend
Usage: She wanted to **inflict** pain.

41. Intriguing

Meaning: arousing one's curiosity or interest; fascinating
Synonyms: enthralling, interesting
Antonyms: bore
Usage: The cat eye is a very **intriguing** eye style.

42. Jolt

Meaning: give a surprise or shock to (someone) in order to make them act or change
Synonyms: blow, shock, surprise
Antonyms: soothe, console (near antonyms)
Usage: She tried to **jolt** him out of his depression.

43. Brag

Meaning: of the very best kind
Synonyms: fabulous, divine

Antonyms: awful, atrocious
Usage: He did a really **brag** job on restoring that classic car.

44. Loathing

Meaning: a feeling of intense dislike or disgust; hatred
Synonyms: dislike, antipathy, hatred
Antonyms: love, like
Usage: She expressed her intense **loathing** of his insincerity.

45. Vestige

Meaning: a trace or remnant of something that is disappearing or no longer exists
Synonyms: remnant, trace, hint
Antonyms: complete
Usage: Some boulders are **vestiges** of the last ice age.

46. Vicinity

Meaning: the area near or surrounding a particular place
Synonyms: neighborhood, proximity, nearness
Antonyms: distance, remoteness
Usage: Coal deposits exist in the immediate **vicinity** of the town.

47. Tussle

Meaning: engage in a vigorous struggle or scuffle
Synonyms: struggle, wrangle, brawl
Antonyms: truce, peace
Usage: He grabbed my microphone and we **tussled** over that.

48. Trudge

Meaning: walk slowly and with heavy steps, typically because of exhaustion or harsh conditions
Synonyms: slog, trek, haul
Antonyms: run
Usage: He **trudged** the deserted road for hours.

49. Subversive

Meaning: seeking or intended to subvert an established system or institution
Synonyms: revolutionary, rebellious, destabilising
Antonyms: conservative, moderate, temperate
Usage: The courageous and **subversive** movie has attracted widespread critical support.

50. Prowess

Meaning: skill or expertise in a particular activity or field
Synonyms: expertise, proficiency, dexterity
Antonyms: inability, incompetence, incapability
Usage: The musical **prowess** of Ilayaraja, however, makes it appear divine.

D.51–60) Read the passage carefully and fill the blanks with appropriate words.
A new set of future satellites called hyperspectral imaging satellites is set to add teeth to the way India is ____ (51) ____ from about 600 km in space. The Indian Space Research Organisation (ISRO) says it plans to launch a full-fledged niche Earth observation (EO) satellite — called the Hyperspectral Imaging Satellite or HySIS — using a critical chip it has developed. There is no specific time-frame yet for its launch, an ISRO spokesman said, adding that meanwhile, the new chip, technically called an “optical imaging detector array,” that they have created and it would be tested and ____ (52) ____ . "ISRO is ____ (53) ____ to enter the domain of operational hyperspectral imaging from earth orbit" with a satellite that can see in 55 spectral or colour bands from 630 km above ground,” the space organisation has said. It said it decided to develop the chip that ____ (54) ____ Indian requirements. Hyperspectral or hypspec imaging is said to be an EO trend that is being ____ (55) ____ globally. Adding a new dimension

to plain-vanilla optical imagers, it can be used for a range of activities from monitoring the environment, crops, looking for oil and minerals all the way up to military surveillance — all of which need images that show a high level of ____ (56) ____ of the object or scene. About a decade ago, ISRO added another EO niche with microwave or radar imaging satellites RISAT-1 and 2 that could ‘see’ through clouds and the dark — an important feature useful for the military and security agencies. ‘Hypex’ imaging is said to ____ (57) ____ distinct identification of objects, materials or processes on Earth by reading the spectrum for each pixel of a scene from space. Another official ____ (58) ____ it as “another important development by ISRO in its quest for better and diverse Earth observation technologies.” ISRO first tried it out in an 83-kg IMS-1 experimental satellite in May 2008. The same year, a hyperspectral camera was put on Chandrayaan-1 and used to map lunar mineral resources. Very few space agencies have such a satellite; a German environmental satellite called EnMAP is due to be launched on an Indian booster in 2018. The payloads development centre, Space Applications Centre in Ahmedabad, designed the architecture of the chip, which was made at ISRO’s electronics arm, the Semi-Conductor Laboratory, Chandigarh. The result was a detector array that could read 1000 x 66 pixels. According to an EO expert who called it the ‘CATSCAN’ equivalent of Earth from space, hypspx technology was still a/an ____ (59) ____ science. It came with many challenges and, as such, space agencies were still ____ (60) ____ out its issues after many years.

- 51.
- a) willing
 - b) gleaned
 - c) harvested
 - d) framed
 - e) dispersed
- Ans: b

- Exp: Gleaned – collect gradually
- 52.
- a) cleared
 - b) maintained
 - c) perfected
 - d) manufactured
 - e) dismissed
- Ans: c
- Exp: Perfected – make (something) completely free from faults or defects; make as good as possible
- 53.
- a) endeavouring
 - b) attempting
 - c) holding
 - d) performed
 - e) processed
- Ans: a
- Exp: Endeavour – try hard to do or achieve something
- 54.
- a) reflected
 - b) affected
 - c) asserted
 - d) unfitted
 - e) suited
- Ans: e
- Exp: Suited – right or appropriate for a particular person, purpose or situation
- 55.
- a) investigated
 - b) analysed
 - c) experimented
 - d) searched
 - e) checked
- Ans: c
- Exp: Experimented – perform a scientific procedure, especially in a laboratory; to determine something
- 56.
- a) discrimination
 - b) production
 - c) creation
 - d) differentiation
 - e) completion
- Ans: d

- Exp: Differentiation – the process of becoming or making something different
- 57.
- a) operate
 - b) enable
 - c) entrust
 - d) sanction
 - e) obey
- Ans: b
- Exp: Enable – make (something) possible
- 58.
- a) prescribed
 - b) announced
 - c) planned
 - d) exclaimed
 - e) described
- Ans: e
- Exp: Described – to say or write what someone or something is like
- 59.
- a) elaborate
 - b) ripening
 - c) unfolding
 - d) evolving
 - e) enhancing
- Ans: d
- Exp: Evolving – to develop gradually or to cause something or someone to develop gradually
- 60.
- a) turn
 - b) ironing
 - c) find
 - d) phase
 - e) wipe
- Ans: b
- Exp: Ironing (out) – to put something into a finished state by solving problems, removing differences or taking care of details
- D.61–70) A sentence is divided into four parts. Choose the part that has an error. If there is no error, choose ‘e’ as your option.
- 61.
- a) Recent scientific evidence shows

- b) that antibodies created against the Beta variant
c) may provide broad cross-protection against
d) another more transmissible variants
e) No error

Ans: d
Exp:
Replace 'another' with 'other', as another is used with a singular noun and other is used with uncountable and plural nouns.

62.
a) The owner of the property had
b) put up barbed wire fences to prevent
c) the animal from enter and preying
d) on the dogs he was raising
e) No error

Ans: c
Exp:
Replace 'enter' with 'entering' because parallelism structure is followed here.

63.
a) When the dumped materials were set on fire
b) they caused enormous discomfort to residents
c) in and around the waterbodies
d) apart from its impact on groundwater
e) No error

Ans: d
Exp:
Replace 'its' with 'their' as the subject is plural (the dumped materials).

64.
a) Apart from oil spills and plastic pollution,
b) many of the drugs that humans consume end up
c) in water bodies as effluent treatment is current
d) not equipped to deal with them
e) No error

Ans: c
Exp:
Replace 'current' with 'currently' as an adverb is required here.

65.
a) Experienced radiologists can look at a
b) brain scan and predict the area which a
c) stroke will develop before any obvious

- d) signs are visible to the untrained eye
e) No error
Ans: b
Exp:
Replace 'which' with 'where' as 'where' in relative clauses is always used to indicate a location, whereas which is to indicate a person or a thing.

66.
a) I climbed out of the car into the midday heat,
b) I noticed that the front yard was festooned
c) with various bit of brightly colored
d) extruded plastic-like children's toys
e) No error

Ans: c
Exp:
Replace 'bit' with 'bits' as various is generally followed by a plural noun except for some mass nouns.

67.
a) The overall decline in the bird
b) species demands research into
c) the causes and action to protect
d) the high concern species
e) No error

Ans: e
Exp:
No error in the given statement.

68.
a) Students across
b) the world tend to
c) start earning while study,
d) which is not common in India.
e) No error

Ans: b
Exp:
Replace 'study' by 'studying'. The verb which follows 'while' should be always in continuous form (verb+ing).

69.
a) Social media was agog with
b) complaints from volunteers whom
c) were involved in providing relief
d) materials to flood-affected people in many areas.
e) No error

Ans: d
Exp:
Replace 'whom' by 'who'. 'Who' is a subject pronoun like 'he', 'she' and 'they'.

We use 'who' to ask which person did an action or which person is in a certain state. 'Whom' is an object pronoun like 'him', 'her' and 'us'. We use 'whom' to ask which person received an action.

70.
a) Women volunteers, harassed
b) by inebriated persons
c) in relief camps shared
d) her experiences on social media.
e) No error

Ans: b
Exp:
Replace 'her' by 'their', as 'women volunteers' takes the pronoun 'their'.

D.71–75) Rearrange the following sentences to form a meaningful and coherent paragraph and answer the questions given below.

- A. They see a deep sense of purpose in pursuing careers that allow them to nurture, grow and express their creativity through products and services that connect emotionally with tens of millions of people.
B. The aspirations of our younger generation are the key driver of music education in India today.
C. A career in music is now viewed well beyond the singer, whose voice only resonated in the cinemas we watched and later in All India Radio.
D. Considering these, Indian educational institutions have now stepped in to provide a bouquet of internationally recognised professional degrees in music, which were only available to those who could afford a foreign education until recently.
E. Our young learners are now better informed, goal-oriented and are ready to take on the challenge of charting their path to success as creative professionals.

71. What is the FIFTH sentence after rearrangement?

- a) B
b) D
c) A
d) C
e) E

Ans: b
Exp:
The correct sequence is BCEAD.
The passage is about music education in India. Sentence B initiates the passage and sentence C explains the scope of the passage. So sentence B follows sentence C. 'Better informed' in sentence E indicates that it's a comparison. Sentence E compares today's scenario with the old scenario mentioned in sentence C. So sentence E follows sentence C. 'They' in sentence A refers to the 'young learners' in sentence E and sentence A follows sentence E. Sentence D explains the measures taken by Indian educational institutions and 'these' refers to the outcomes of music as a career. So sentence D follows sentence A.

72. What is the SECOND sentence after rearrangement?
a) B
b) A
c) D
d) E
e) C
Ans: e
Exp:
The correct sequence is BCEAD.
The passage is about music education in India. Sentence B initiates the passage and sentence C explains the scope of the passage. So sentence B follows sentence C. 'Better informed' in sentence E indicates that it's a comparison. Sentence E compares today's scenario with the old scenario mentioned in sentence C. So sentence E follows sentence C. 'They' in sentence A refers to the 'young learners' in sentence E and sentence A follows sentence E. Sentence D explains the measures taken by Indian educational institutions and 'these' refers to the outcomes of music as a career. So sentence D follows sentence A.

73. What is the FOURTH sentence after rearrangement?
a) E
b) C
c) A
d) E
e) B
Ans: c
Exp:
The correct sequence is BCEAD.
The passage is about music education in India. Sentence B initiates the passage and sentence C explains the scope of the passage. So sentence B follows sentence C. 'Better informed' in sentence E indicates that it's a comparison. Sentence E compares today's scenario with the old scenario mentioned in sentence C. So sentence E follows sentence C. 'They' in sentence A refers to the 'young learners' in sentence E and sentence A follows sentence E. Sentence D explains the measures taken by Indian educational institutions and 'these' refers to the outcomes of music as a career. So sentence D follows sentence A.

74. What is the THIRD sentence after rearrangement?
a) B
b) C
c) E
d) A
e) D
Ans: c
Exp:
The correct sequence is BCEAD.
The passage is about music education in India. Sentence B initiates the passage and sentence C explains the scope of the passage. So sentence B follows sentence C. 'Better informed' in sentence E indicates that it's a comparison. Sentence E compares today's scenario with the old scenario mentioned in sentence C. So sentence E follows sentence C. 'They' in sentence A refers to the 'young learners' in sentence E and sentence A follows sentence E. Sentence D explains the measures taken by Indian educational institutions and 'these'

refers to the outcomes of music as a career. So sentence D follows sentence A.

75. What is the FIRST sentence after rearrangement?
a) A
b) E
c) B
d) C
e) D
Ans: c
Exp:
The correct sequence is BCEAD.
The passage is about music education in India. Sentence B initiates the passage and sentence C explains the scope of the passage. So sentence B follows sentence C. 'Better informed' in sentence E indicates that it's a comparison. Sentence E compares today's scenario with the old scenario mentioned in sentence C. So sentence E follows sentence C. 'They' in sentence A refers to the 'young learners' in sentence E and sentence A follows sentence E. Sentence D explains the measures taken by Indian educational institutions and 'these' refers to the outcomes of music as a career. So sentence D follows sentence A.