

E-MAGAZINE

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A Message From Guidely To All Serious Bank Aspirants

Hai all,

Our Guidely platform has been doing a great job for the past eight years in supporting the banking aspirants. In this beautiful journey, we have been providing quality mock test packages, bundle PDF courses, and various other study materials at affordable prices. This journey will continue for the upcoming years to uplift all the banking aspirants.

Lakhs of students come into this competition with a passion to become bankers. In this battle, a majority of people have been starving for success for a long period of time. They have been facing failures for many years. Due to continuous failures, many are thinking of quitting this competition.

In reality, success will not come to you overnight. You must handle your failures in a calm and composed manner. More importantly, you have to learn more from your failures. Only after a fine-tuned practice and a perfect preparation for the long term can you attain success. In this period, you have to be motivated, work hard, and use smart strategies to find progress in your success journey.

For that, Guidely will provide you with an enormous amount of quality study materials. You can rely on Guidely for standard mock test packages, bundle PDFs, and other materials at affordable price ranges. The only thing you have to do is follow us and work hard with a hundred percent hope. Guidely will end your journey with fruitful success. So, don't feel bad for your failures. Guidely will show you the best ways to crack the upcoming bank exams.

-Team Guidely

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BOOSTER DOSE

July 2023



1 On July 1st National Doctor's Day 2023 is observed nationally all over India as an honouring event among the public. The theme

for this year (2023) is "Celebrating Resilience and Healing Hands."



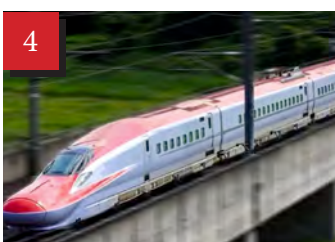
2 Union Minister of Mines, Pralhad Joshi, has unveiled India's first-ever report on Critical Minerals for India. The report identifies 30

critical minerals essential for sectors including defence, agriculture, energy, pharmaceuticals, and telecom.



3 The Commerce and Industry Minister Piyush Goyal has asked the Indian banks to ensure enhanced and affordable credit to

MSMEs to achieve the target of one trillion dollar merchandise exports by 2030.



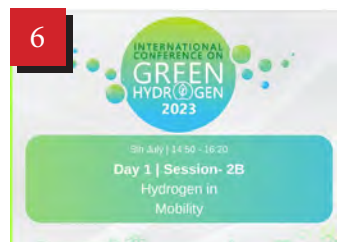
4 A seven-km undersea tunnel will be constructed for the bullet train project to save mangrove forests in Maharashtra. This will

escalate the construction cost of the Mumbai-Ahmedabad High-Speed Rail Corridor project's 21-km long stretch from ₹100 crores to ₹10,000 crores.



5 The Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal laid the foundation stone of the

Inland Waterways Transport (IWT) terminal to be developed at Bogibeel in Dibrugarh, by the bank of the River Brahmaputra (National Waterways 2) in Dibrugarh, Assam.



6 The Government of India is organizing an International Conference on Green Hydrogen (ICGH-2023) during 5th – 7th July 2023 at Vigyan

Bhawan, New Delhi, to bring together the global scientific, policy, academic and industrial



7 National Pension Scheme (NPS) to withdraw 60% of the accumulated corpus systematically instead of the current system of

a one-time withdrawal.



8 Goyal and the UAE's Minister of State for Foreign Trade, Thani bin Ahmed Al Zeyoudi, decided to revise the target from the earlier

goal of an overall bilateral trade of \$100 billion by 2030 at the first meeting of the Joint Committee of the India-UAE Comprehensive Economic Partnership Agreement (CEPA).



9 The Prime Minister, Shri Narendra Modi launched the National Sickle Cell Anaemia Elimination Mission in Shahdol, Madhya Pradesh and distributed sickle cell genetic status cards to the beneficiaries.



10 Indian Renewable Energy Development Agency Ltd. (IREDA) held its 36th Annual General Meeting (AGM) at India Habitat Centre in New Delhi. The annual accounts for the financial year 2022-23 were adopted at the AGM, showcasing remarkable achievements.



11 Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) launched eSARAS mobile App which will add to eCommerce initiatives for products made by the SHGs.



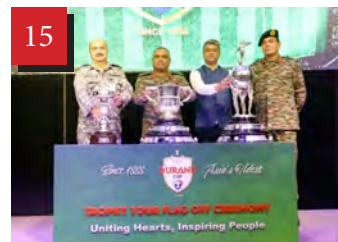
12 The Startup20 Shikhar summit under India's G20 presidency began in Gurugram, Haryana. During the summit, a startup 20 communique was released, which urged G20 leaders to raise the joint investment in the global startup ecosystem to one trillion US dollars by 2030.



13 Tomato Grand Challenge (TGC) hackathon has been announced by the centre to generate innovative ideas for the availability and fair pricing of tomatoes. The Secretary, the Department of Consumer Affairs, Shri Rohit Kumar Singh has announced the TGC hackathon.



14 One Day International (ODI) captain of Bangladesh, Tamim Iqbal announced his retirement from international cricket. Tamim declared in Chattogram that the match he played against Afghanistan was the final match of his career.



15 The Trophy tour of the 132nd edition of the Durand Cup commenced from the Manekshaw Centre in New Delhi. The tour was flagged off by the Chief of the Army Staff General Manoj Pande and Air Chief Marshal VR Chaudhari. The tournament will be held in Kolkata. In this edition, 24 teams will participate in the tournament.



16 Indian Air Force (IAF) is gearing up to host its first-ever multilateral air force exercise called Tarang Shakti, in October or November 2023. Tarang Shakti is set to be the largest multinational air exercise ever held in India. Star Indian javelin thrower Neeraj Chopra clinched the Lausanne Diamond League 2023 title with the best throw of 87.66 meters. Germany's Julian Webber slid secured second place with a best throw of 87.03 meters



17 Meta, the parent company of Facebook, is preparing to launch a Twitter competitor called Threads. The app combines elements from Instagram and Twitter, potentially appealing to both existing Instagram users and new users looking for a different social media experience.



18 HDFC Limited has acquired an additional 0.5097% stake in HDFC Ergo to make it a subsidiary. HDFC Limited acquired 36,42,290 equity shares of HDFC Ergo, representing 0.5097% of its total issued and paid-up share capital from ERGO International AG, the other promoter.



19

Indigenous Light Combat Aircraft (LCA) Tejas completed 7 years of service in the Indian Air Force (IAF). The Tejas Mk-1 is a light supersonic

multirole jet designed by the Defence Research & Development Organisation (DRDO).



20

The Memorandum of Understanding (MoU) for setting up of campus of IIT Madras in Zanzibar-Tanzania was signed between the Ministry

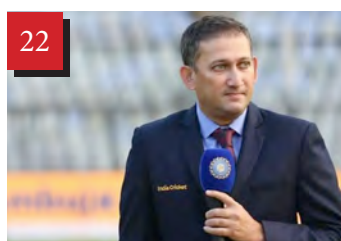
of Education (MoE), Govt. of India, IIT Madras and Ministry of Education and Vocational Training (MoEVT) Zanzibar- Tanzania



21

Sporting legend and India's first-ever Olympic medallist in women's boxing, Mary Kom, has been honoured with the Global Indian

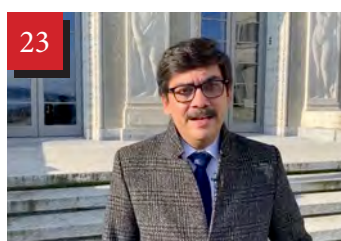
Icon of the Year award at the annual UK-India Awards in Windsor, southeastern England.



22

The Board of Control of Cricket (BCCI) has appointed Ajit Agarkar as the chairman of the Senior Men's Selection Committee replacing

Chetan Sharma. The decision was made by the Cricket Advisory Committee (CAC), consisting of Sulakshana Naik, Ashok Malhotra, and Jatin Paranjape.



23

The Government of India (GoI) extended the tenure of Brajendra Navnit as Ambassador and Permanent Representative of India

to the World Trade Organization (WTO) by 9 months till March 31, 2024.



24

State Bank of India (SBI), the country's largest lender, has launched 34 transaction banking hubs across the top-21 district centres of

India. Dinesh Khara, the chairman of the SBI, inaugurated the hubs, on the occasion of the 68th foundation day of the bank.



25

India's biggest natural arch formed 184 million years ago founded in Odisha by GSI. It will be the biggest natural arch of the country to have

the Geo Heritage tag. Currently, India has two other natural arches - Tirumala hills of Tirupati and the other in the Andaman and Nicobar Islands.



26

On July 11th of this current year(2023), World Population Day 2023 is celebrated and observed all over the world as an awareness

program.



27

As a part of India's G20 Apresidency, the third Trade and Investment Working Group Meeting began in Kevadia, Gujarat.



28

India and the Arab world trade relations have stood the test of time and even during the COVID-19 pandemic and global geopolitical

conflict it continues to grow.



29

The 50th GST Council meeting chaired by the Union Finance Minister Nirmala Sitharaman is underway in New Delhi.



of Tirupati, Andhra Pradesh.



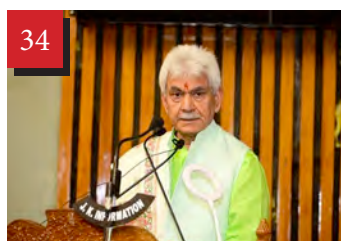
the coveted trophy for Hero Asian Champions Trophy, Chennai 2023 at the Major Dhyan Chand National Stadium in New Delhi.



S Jaishankar announced that India and Tanzania have started trade settlements in local currencies.



Heathrow Airport.



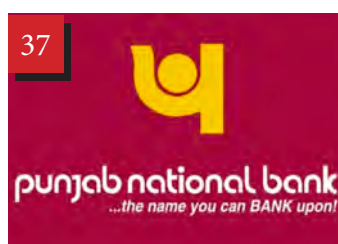
Chatbot for the Union territory (UT) of Jammu and Kashmir (J&K).



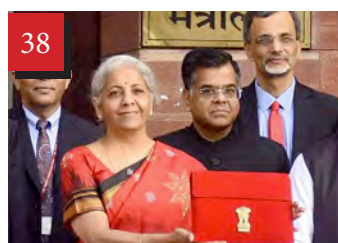
Minnu Mani creates history as the first woman cricketer from Kerala to represent the Indian senior team.



Odisha Television Limited (OTV) has introduced the state's first artificial intelligence (AI) news anchor named Lisa.



Punjab National Bank (PNB) has launched India's first virtual branch in Metaverse.



announced in this year's Budget for creation of urban infrastructure in tier-2 and tier-3 cities.



the financial year 2023-24 at 4% in favour of General Insurance Corporation of India (GIC Re).



digital currencies in circulation.



41 crossing Japan, Germany, and the U.S.

Investment Bank Goldman Sachs has said that India is poised to become the world's second-largest economy by 2075



46 **M**icrosoft India President Anant Maheshwari has resigned from his role after a stint of almost 7 years at the software company, meanwhile, Microsoft has elevated company's chief operating officer (COO) Irina Ghose to the role of Managing Director (MD) for India.



42 **W**ith high customs duty impeding sales of its imported big bikes in India, Harley-Davidson is banking on the partnership with Hero MotoCorp to offer locally-produced premium models in the country.



47 **H**DFC Bank will sell a 2 per cent stake in the initial public offering (IPO) of National Securities Depository (NSDL).



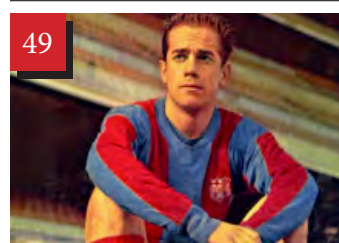
43 **A** 1989-batch senior Indian Administrative Service (IAS) officer and Telecom Secretary, K Rajaraman has been appointed as the new Chairperson of the International Financial Services Centres Authority (IFSCA) by the central government.



48 **M**ax Verstappen won the British Grand Prix as Red Bull stayed unbeaten for the Formula One season and equalled McLaren's 1988 record of 11 victories in a row.



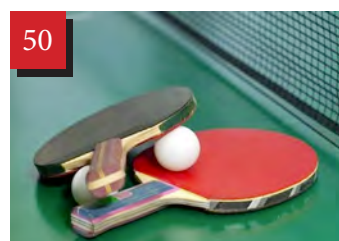
44 **T**he Central government has appointed Justice Sheo Kumar Singh as Acting Chairperson of the National Green Tribunal (NGT), till a new Chairperson is appointed.



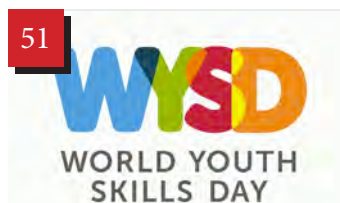
49 **L**uis Suárez Miramontes, the so-called "Golden Galician" who is the only Spanish man to win soccer's most prestigious individual award, the Ballon d'Or, has passed away at the age of 88 in Milan, Italy.



45 **E**dgars Rinkevics, 49 Latvia's long-serving foreign minister (from 2011 to 2023), has made history by becoming the first openly gay president of an European Union (EU) member state for a four-year term.



50 **I**ndia's top table tennis league Ultimate Table Tennis (UTT) tournament is being organized at the Shiv Chhatrapati Sports Complex, Pune, 2023 under the aegis of the Table Tennis Federation of India after a gap of four years.



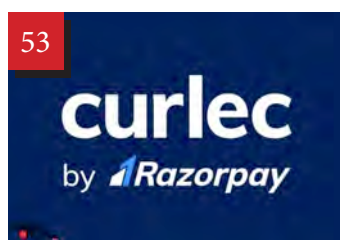
On July 15th World Youth Skills Day 2023 is celebrated to mention the significance of developing skills among young people worldwide

& the theme is Skilling teachers, trainers and youth for a transformative future.



World Day for International Justice 2023 is celebrated and observed all over the world on July 17th of this current year & the

2023 Theme: "Overcoming Barriers and Unleashing Opportunities for Social Justice"



India's fintech giant and leading Full-Stack Payments, and Business Banking Platform, Razorpay, launched its first international

Payment Gateway in Malaysia for the Malaysian market with Curlec, now known as 'Curlec By Razorpay'.



The Reserve Bank of India (RBI) is planning to increase Central Bank digital currency (CBDC) transactions by introducing QR codes.



The Securities and Exchange Board of India (SEBI), has mandated that all entities providing ESG (environmental, social, governance) rat-

ing services will have to get a certification from the regulator within 6 months.



Fincare Small Finance Bank Limited (FSFBL) has launched its multi-lingual campaign 'The Great Indian Fixed Deposit (FD) Fest' featuring

brand ambassador Viswanathan Anand.



Country's largest lender, State Bank of India (SBI), has raised Rs 3,101 crore capital via additional tier I bonds (AT1) or perpetual bonds

at a coupon of 8.1%.



The Insurance Regulatory and Development Authority of India (IRDAI) has selected Tata AIG General Insurance Company Limited as

the non-life insurer for the State of Maharashtra to initiate and drive activities in collaboration with all other non-life and health insurance companies to increase insurance penetration in the State in line with its vision "Insurance for all by the year 2047".



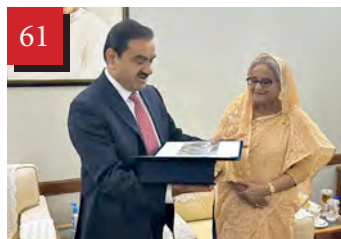
India and France will be jointly developing a combat aircraft engine and engine for the Indian Multi Role Helicopter (IMRH) being developed

by Hindustan Aeronautics Limited (HAL).

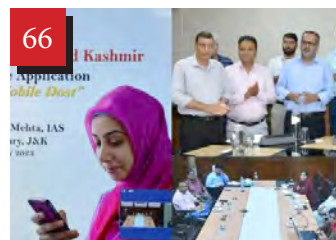


The first-ever Foreign Ministers' meeting of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation

(BIMSTEC) started in Bangkok, Thailand.



Adani Group has commissioned India's first transnational power project from its Ultra-Supercritical Thermal Power Plant (USCTPP) of Adani Power located at Godda in Jharkhand, India to supply power to the Bangladesh electricity grid.



HamaraDaftar.



souvenir coins.



initiatives.



conferencing.



of subsidised chana dal under the brand name 'Bharat Dal' at the rate of Rs 60 per kg for one kg pack and Rs 55 per kg for 30 kg pack.



One District One Product (ODOP) program, an initiative under the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, launched its first collaboration with the Government of Gujarat in New Delhi to promote the indigenous crafts and artisans of the State.



Bank of Australia (RBA) for the next 7 years.



discussed the roadmap to achieve the target of \$250 billion in textiles production and \$100 billion in exports by 2030.



72

Defence Minister Shri Rajnath Singh inaugurated Hindustan Aeronautics Limited (HAL) regional office in Kuala Lumpur, the



78

Every year on July 22nd World Brain Day is celebrated by people worldwide to prevent brain disabilities and treat and rehabilitate

them & the theme is "Brain Health and Disability: Leave No One Behind."



73

The Defence Acquisition Council (DAC), in a meeting chaired by Defence Minister Shri Rajnath Singh, approved

proposals to procure 26 Rafale-Marine fighter jets and 3 Scorpene diesel-electric submarines for the Indian Navy.



79

On July 28th, World Nature Conservation Day 2023 is celebrated and observed all over the world as an awareness program to

conserve Nature & the theme is "Forests and Livelihoods: Sustaining People and Planet".



74

The National Aeronautics and Space Administration (NASA) released a new image of a small star-forming region captured

by James Webb Space Telescope to celebrate the completion of the telescope's first year of science.



80

International Tiger Day 2023 is celebrated and observed worldwide as an awareness program on July 29.



75

The Indian Space Research Organisation (ISRO) launched its third lunar mission - Chandrayaan 3 on-board the heavy lift

LVM3-M4 rocket in Sriharikota, Andhra Pradesh (AP).



81

Every year World Ranger Day is celebrated on the 31st of July to commemorate Rangers who have been injured or killed in the line of duty & the theme is '30

by 30'.



76

The six-member Indian team secured two Gold medals at the 64th International Mathematical Olympiad (IMO) 2023 held in Chiba, Japan.



82

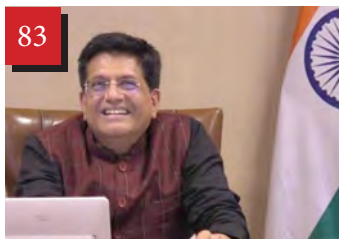
The 5th Helicopter & Small Aircraft Summit is to be jointly organised by the Ministry of Civil Aviation, Government of Madhya Pradesh, Pawan Hans Ltd. and

the Federation of Indian Chambers of Commerce and Industry (FICCI) 2023 in Khajuraho, Madhya Pradesh & the event's theme is "Reaching the Last Mile: Regional Connectivity through Helicopters & Small Aircraft".



77

The Indian Surf Team won the bronze medal at the Asian Surfing Championship, held at Thulisdhoo Island in Maldives.



83

Union Minister for Textiles, Consumer Affairs, Food and Public Distribution and Commerce and Industry, Shri Piyush Goyal

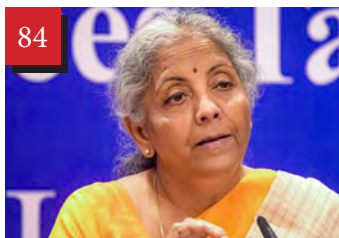
discussed the roadmap to achieve the target of \$250 billion in textiles production and \$100 billion in exports by 2030.



88

Algerian President, Abdelmadjid Tebboune informed that Algeria has applied to join the BRICS (Brazil, Russia, India, China and

South Africa) group and submitted a request to become a shareholder member of BRICS Bank with an amount of \$1.5 billion.



84

The 164th anniversary of Income Tax Day was observed by the Central Board of Direct Taxes (CBDT) and all its field offices across India.



89

Japan has become the second Quad partner after the United States (US) to sign an agreement with India for the joint development of

the semiconductor ecosystem.



85

Prime Minister Narendra Modi will inaugurate Gujarat's first Greenfield Airport at Hirasar near Rajkot.



90

Tata Sons announced its plan to establish a global battery cell gigafactory in the United Kingdom (UK) with a capacity to produce 40

Gigawatt (GW) of cells annually, at an investment of over £4 billion.



86

The 4th Environment and Climate Sustainability Working Group (ECSWG) and Environment and Climate Ministers meeting began

in Chennai. The Ministry of Chemicals & Fertilizers in association with the Federation of Indian Chambers of Commerce and Industry (FICCI) is organizing the 3rd edition of the Summit on "Global Chemicals and Petrochemicals Manufacturing Hubs in India" (GCPMH 2023) in New Delhi.



91

Twitter owner Elon Musk has launched a new logo – the single letter "X" to replace the social media service's famous blue bird as part

of a broader rebranding effort.



87

Chhattisgarh-based Coal India subsidiary, South Eastern Coalfields (SECL), will invest Rs. 169 crores on a plantation in its operating

States of Chhattisgarh and Madhya Pradesh during the next five years.



92

In a significant move, Prime Minister Shri Narendra Modi announced the launch of the Unified Payments System (UPI) in France.



93

The Universal Postal Union (UPU) has announced plans to evaluate the integration of the Unified Payment Interface (UPI) with

cross-border remittances using the global postal network.



98

The Space Exploration Technologies Corporation, commonly referred to as SpaceX launched 22 Starlink V2 'Mini' satellites into Low

Earth Orbit (LEO) from Space Launch Complex 40 at the Cape Canaveral Space Force Station in Florida, the United States of America (USA).



94

The Reserve Bank of India (RBI) has permitted 20 banks operating in the country to open 92 Special Rupee Vostro Accounts (SRVAs)

of partner banks from 22 countries as part of efforts to promote bilateral trade in local currencies.



99

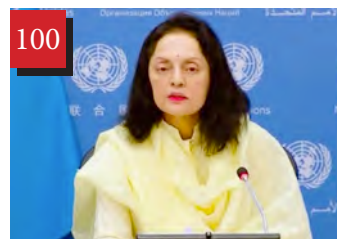
An 18-year-old open water swimmer from Navi Mumbai, Anshuman Jhingran, became the youngest person to cross the North Channel.



95

The Assam government has decided to ban packaged drinking water bottles of less than one litre from October 2,

2023.



100

India's permanent ambassador to the United Nations (UN) Ruchira Kamboj has assumed the chair of the 62nd Session of the Commis-

sion for Social Development (CSocD) and stressed its crucial role in addressing social challenges.



96

The Madhya Pradesh (MP) government and the United Nations Population Fund, formerly the United Nations Fund for Population Activities

(UNFPA) launched an Artificial Intelligence-enabled chatbot to address the critical need for accurate and accessible information on social issues and sexual and reproductive health and rights (SRHR) among adolescents and young adults.



97

Team India batter Virat Kohli created history, becoming the first cricketer to score a hundred in his 500th international game

during the second Test against West Indies at Port of Spain in Trinidad.

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IMPORTANT DAYS



National Doctor's Day 2023: July 1

On July 1st National Doctor's Day 2023 is observed nationally all over India as an honouring event among the public. The theme for this year (2023) is "Celebrating Resilience and Healing Hands." In 1882, Bidhan Chandra Roy was born in Patna Bengal Presidency, British India, on July 1st. In 1901, Roy enrolled at the Calcutta Medical College and, upon graduating, left for England for further studies. In 1991, The first-ever Doctor's Day is celebrated in India in honour of Dr Bidhan Chandra Roy.



World Zoonoses Day 2023: July 6

Every year on June 6th, World Zoonoses Day is commemorated as the anniversary of the first-ever vaccine given for any zoonotic disease way back in 1885. In 2300 B.C., Rabies was first recorded and the Mosaic Esmuna Code of Babylon showed the first written account of rabies causing death in humans and dogs. On this day on 6th July 1885, a French biologist named Louise Pasteur who is

World UFO Day 2023: July 2



Every year on July 2nd, World UFO Day is commemorated

to raise awareness about Unidentified Flying Objects (UFOs) spotted in several parts of the world and alien life forms. In 1561, A broadsheet reported widespread sightings of a celestial phenomenon over Nuremberg. July 2 is celebrated as World UFO Day to commemorate the supposed UFO crash incident in Roswell New Mexico in 1947.

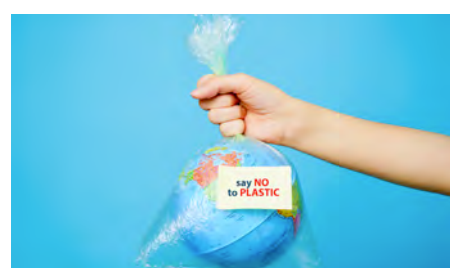


World Sports Journalists Day 2023: July 2

World Sports Journalists Day is observed globally on 2nd July every year to acknowledge the work of sports journalists & to encourage them to do better at their work. From 1820 to the 1830s, Sports Journalism Took Off, and the era of sports journalism began. In 1883, the first full-time newspaper sports department was created in the "New York World." In 1924, the International Sports Press Association was founded in Paris, France during the Olympic Games. In 1994, World Sports Journalists Day was created by the A.I.P.S.

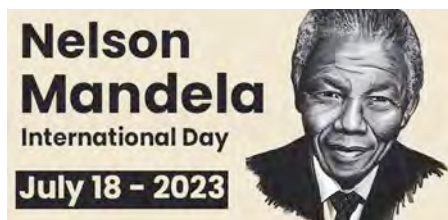


also very known for his theory of pasteurization successfully administered the first-ever vaccination given for a zoonotic disease to a man named Joseph Meister who was bitten by a dog with rabies.



International Plastic Bag Free Day 2023: July 3

International Plastic Bag Free Day 2023 is observed on July 3 every year to motivate people to avoid using single-use plastic to eliminate plastic pollution. Rezero, a member of Zero Waste Europe (ZWE), initiated the first International Plastic Bag Free Day which was observed on July 3, 2008. In 2015, the European Union also passed certain directives to reduce the usage of single-use plastic bags. Bangladesh became the first country to ban the use of single-use, thin plastic bags officially in 2022. Soon after, many more countries, including India, also banned single-use plastic.



Nelson Mandela International Day 2023: July 18

On July 18th of this current year(2023), Nelson Mandela International Day 2023 is celebrated and observed worldwide as an honouring event. Nelson Mandela International Day (also known as Mandela Day) is a yearly international celebration honouring Mandela that is observed on his birthday, July 18th. The theme of International Nelson Mandela Day for the year 2023 is: **"The Legacy Lives on Through You: Climate, Food and Solidarity"**. On July 18, 2009, The first Nelson Mandela International Day was held in New York.



World Chess Day 2023: July 20

World Chess Day is globally celebrated on July 20th every year to mark the date of the establishment of the International Chess Federation (FIDE) in Paris in 1924. World Chess Day is celebrated on July 20th every year to commemorate the founding of the International Chess Federation (FIDE) in 1924. The Global Chess Alliance (FIDE) was established in Paris, France in 1924 by the public chess organizations of Argentina, Czechoslovakia, France, Poland, Romania, Spain, Switzerland, and Yugoslavia.

World Population Day 2023: July 11



On July 11th of this current year(2023), World Population Day 2023 is celebrated and observed all over the world as an awareness program. The

United Nations has chosen **World Population Day 2023's** theme as **"Unleashing the power of gender Equality: Uplifting the voices of women and girls to unlock our world's infinite possibilities."** In 2000, Just 40 years after it reached 3 billion, the population doubles to 6 billion. On April 24, 2017, statistical models estimated that the world population is at 7.5 billion.

World Malala Day 2023: July 12

In honour of the young campaigner Malala Yousafzai, the UN has declared July 12th to be World Malala Day. On July 12, 1997, Malala Yousafzai was born in Mingora, Pakistan. In 2007 the Taliban took over the city in which she lived and banned girls from attending school. In 2009, Malala writes for B.B.C. Urdu where she expresses her advocacy through the platform. On the morning of



October 9th, 2012, gunmen from the Taliban shot Malala Yousafzai in the head. On her 16th birthday, the young lady travelled to New York and spoke at the United Nations.

World Youth Skills Day 2023: July 15

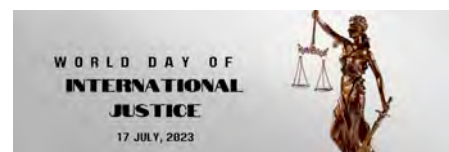
On July 15th World Youth Skills Day 2023 is celebrated to mention the significance of developing skills among young people worldwide. The theme for World Youth Skills Day 2023 is **Skilling teachers, trainers and youth for a transformative future. World Youth Skills Day was created by the United Nations General Assembly on November 11, 2014, through a**



resolution initiated by Sri Lanka, and supported by some other countries. The first World Youth Skills Day was celebrated on July 15, 2015.

World Day for International Justice 2023: July 17

World Day for International Justice 2023 is celebrated and observed all over the world on July 17th of this current year. 2023 Theme: **"Overcoming Barriers and Unleashing Opportunities for Social Justice"**. On July 10, 2012, Congolese criminal warlord,



Thomas Lubanga Dyilo, was the first person to be convicted and sentenced by the ICC and he was sentenced to 14 years in prison.

International Moon Day 2023: July 20



International Moon Day is celebrated every year on July 20th to commemorate the anniversary of Neil Armstrong's landing on the Moon as part of the Apollo 11 mission and to promote international cooperation in space exploration. **The first global celebration of International Moon Day took place on July 20, 2022.**



World Nature Conservation Day 2023: July 28

On July 28th, World Nature Conservation Day 2023 is celebrated and observed all over the world as an awareness program to conserve Nature. The theme of World Nature Conservation Day 2023 is **"Forests and Livelihoods: Sustaining People and Planet"**.

World Ranger Day 2023: July 31



Every year World Ranger Day is celebrated on the 31st of July to commemorate rangers who have been injured or killed in the line of duty. **The 2023 World Ranger Day theme is '30 by 30'.** The first World Ranger Day took place in



National Broadcasting Day 2023: July 23

National Broadcasting Day is observed on July 23 every year in India. The day aims to remind us about the impact of radio on our lives. **On July 23, 1927,** the India Broadcasting Company came into existence and became the first radio company in India. All India Radio (AIR) has been officially known since 1956 as **'Akashvani'**. The name **Akashvani (voice or announcement from the skies)** was formally adopted by the national broadcaster in 1956.

International Tiger Day 2023: July 29



International Tiger Day 2023 is celebrated and observed worldwide as an awareness program on July 29. The primary objective of this day is to draw attention to the



Kargil Vijay Diwas 2023- July 26

Kargil Vijay Diwas is celebrated annually across the country on July 26th to pay tribute to the bravery and valour of the Indian soldiers who made the ultimate sacrifice for the country during the Kargil War in 1999. This year marks the **24th anniversary of Kargil Vijay Diwas.** The day commemorates the victory of Operation Vijay, which was a significant military victory over Pakistan during the Kargil War in 1999.

alarming reduction in wild tiger populations, which has brought them close to extinction. In 1973, **India launched Project Tiger to revive the tiger population. In 2023, The WWF aims to double the number of wild tigers in 2023.**

World Day Against Trafficking in Persons 2023: July 30



Every year, World Day Against Trafficking in Persons 2023 is observed on 30th July to build awareness of the anxiety of

human trafficking victims and to promote and protect their rights. The theme of World Day against Trafficking in Persons 2023 is **"Reach every victim of trafficking, leave no one behind"**.

2007, the date representing the 15th anniversary of when the IRF was founded. **IRF stands for the International Ranger Federation. This organization was founded in 1992.**

NATIONAL



A Tunnel to save mangroves to raise bullet train project cost to ₹10,000 crore in Maharashtra

A seven-km undersea tunnel will be constructed for the bullet train project to save mangrove forests in Maharashtra. The tunnel will be a single tube tunnel to accommodate both up and down tracks. The tunnel construction is aimed towards conserving nearly 12 hectares of mangroves in the creek. This will escalate the construction cost of the Mumbai-Ahmedabad High-Speed Rail Corridor project's 21-km long stretch from ₹100 crores to ₹10,000 crores. The tunnel will ensure the protection of the bird sanctuary and mangroves around Thane Creek.



REC extends the project of HPCL Rajasthan Refinery at Barmer by Rs. 4,785 crore:

REC Limited has extended a loan of ₹ 4,785 crores to HPCL Rajasthan Refinery Limited (HRRL), for setting up a green

India's first-ever report on Critical Minerals for India is unveiled by the Union Minister of Mines Pralhad Joshi:

Union Minister of Mines, Pralhad Joshi, has unveiled India's first-ever report on Critical Minerals for India. The report identifies 30 critical minerals essential for sectors including defence, agriculture, energy, pharmaceuticals, and telecom. This comprehensive list marks a milestone in India's pursuit of self-reliance and security in mineral resources, aligning with the vision of achieving 'Net Zero' targets. Mr Joshi highlighted the country's



inclusion as the newest partner in the Mineral Security Partnership during Prime Minister Narendra Modi's recent visit to the United States. The list aims to guide policy formulation, strategic planning, and investment decisions in the mining sector.

The National Research Foundation Bill, 2023, has received approval from the centre

The union government has decided to bring the National Research Foundation (NRF) Bill, 2023 to strengthen the research ecosystem in the country. The Bill approved by the Union Cabinet will pave the way to establish NRF to seed, grow and promote research and development and foster a culture of research and innovation throughout India's universities, colleges, and research institutions. The



Minister informed that the bill has a provision to establish NRF, an apex body to provide high-level strategic direction of scientific research in the country at a total estimated cost of 50 thousand crore rupees during the next five years.

field refinery cum petrochemical complex in Barmer district, Rajasthan. The loan has been extended as part of a consortium arrangement for ₹ 48,625 crores, wherein the share of REC Limited is ₹ 4,785 crores. The refinery cum complex will have a capacity of 9 Million Metric Tonnes per Annum (MMTA) and

would entail a total project cost of ₹ 72,937 crores. HRRL is a Joint Venture company of Hindustan Petroleum Corporation Limited (HPCL) and the Government of Rajasthan, incorporated on 18th September 2013. HPCL holds a 74% equity stake in HRRL while the remaining 26% is held by the Government of Rajasthan.



R. K. Singh to inaugurate International Conference on Green Hydrogen (ICGH 2023) in New Delhi

The Government of India is organizing an International Conference on Green Hydrogen (ICGH-2023) during 5th – 7th July 2023 at Vigyan Bhawan, New Delhi, to bring together the global scientific, policy, academic and industrial leaders to discuss recent advances and emerging technologies in the entire green hydrogen value chain. Union Minister for Power and New & Renewable Energy Shri R. K. Singh will inaugurate the Conference in New Delhi tomorrow, July 5, 2023, in the presence of Union Minister of State for Petroleum & Natural Gas, Shri Rameshwar Teli. The Conference aims to explore how we can establish a Green Hydrogen ecosystem and foster a systemic approach to meeting the global goals for decarbonization through Green Hydrogen.

The conference will enable us to share and learn from international best practices in the sector.

Inland Waterways Transport Terminal, which will cost 46.60 crores, is officially inaugurated by Shri Sarbananda Sonowal in Bogibeel, Dibrugarh:

The Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal laid the foundation stone of the Inland Waterways Transport (IWT) terminal to be developed at Bogibeel in Dibrugarh, by the bank of the River Brahmaputra (National Waterways 2) in Dibrugarh, Assam. The tourist-cum-cargo IWT terminal will be developed at a cost of ₹46.60 crores and is scheduled to be completed by February 2024. The IWT terminal, under the aegis of



the Inland Waterways Authority of India (IWAI), the nodal agency for inland waterways of the Ministry of Ports, Shipping & Waterways (MoPSW), will have many modern features. The executing agency of the terminal is being done by Indian Port Rail & Ropeway Construction Limited.

The union government has asked banks to increase financing for MSMEs to meet a one trillion-dollar merchandise export objective by 2030.

The Commerce and Industry Minister Piyush Goyal has asked the Indian banks to ensure enhanced and affordable credit to MSMEs to achieve the target of one trillion dollar merchandise exports by 2030. Mr Goyal stated this in a meeting called to discuss the issue of increasing the availability of export credit to the MSME exporters. It was attended by the top officials of 21 banks including State Bank of India, Bank of Baroda, Punjab National



Bank, Canara Bank, Union Bank of India, Bank of India and Central Bank of India. He advised the banks to take advantage of the scheme and extend adequate and affordable export credit to MSME exporters and this will enable the country to achieve its target of one trillion dollar merchandise exports by 2030.

National Pension Scheme: PFRDA plans to bring in a systematic withdrawal plan

Pension Fund Regulatory and Development Authority (PFRDA) intends to introduce a plan during the second half of this fiscal, to allow the subscribers of the National Pension Scheme (NPS) to withdraw 60% of the accumulated corpus

systematically instead of the current system of a one-time withdrawal. As per the proposal, NPS subscribers would be allowed to systematically withdraw 60% of their corpus post-retirement up to the age of 75, instead of the current system of one-time

withdrawal, while 40% has to be invested in annuity. It applies to those in the age group of 60 to 75.





India, UAE set a target of doubling non-oil bilateral trade to \$100 billion by 2030

India and the UAE have set a target of doubling non-oil bilateral trade to **\$100 billion by 2030 from \$48 billion at present**. Goyal and the UAE's Minister of State for Foreign Trade, Thani bin Ahmed Al Zeyoudi, decided to revise the target from the earlier goal of an **overall bilateral trade of \$100 billion by 2030** at the first meeting of the Joint Committee of the India-UAE Comprehensive Economic Partnership Agreement (CEPA). On the proposed rupee-dirham trade, Goyal pointed out that discussions were progressing at a fast pace.



The Union Cabinet approved the Digital Personal Data Protection (DPDP) Bill:

The Union Cabinet cleared the **Digital Personal Data Protection (DPDP) Bill**. The clearance paves the way for the Bill to be introduced in Parliament in the upcoming **Monsoon Session**, scheduled to begin on July 20. Along with the data protection law, the Union government may also table the Indian Telecommunications Bill, a draft of which was circulated in a public consultation last year. Penalty of up to **₹250 crores** could be levied for each instance of the breach with an upward revision of **₹500 crores**. Fines for individual **offences would begin from ₹10,000**.

The Prime Minister launches the National Sickle Cell Anaemia Elimination Mission in Shahdol, Madhya Pradesh.

The Prime Minister, Shri Narendra Modi launched the National Sickle Cell Anaemia Elimination Mission in Shahdol, Madhya Pradesh and distributed sickle cell genetic status cards to the beneficiaries. The Prime Minister also kickstarted the distribution of about 3.57 crore Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) cards in Madhya Pradesh.



During the programme, the Prime Minister honoured Rani Durgavati the ruling queen of Gondwana in the mid-16th century.

Union government updates the crop residue management regulations to allow for effective ex-situ management of the paddy straw produced in the States of Punjab, Haryana, UP, and Delhi.

The Union Government has revised the Crop Residue Management guidelines enabling efficient ex-situ management of paddy straw generated in the States of Punjab, Haryana, UP and Delhi. As per the revised guidelines, techno-commercial pilot projects for Paddy Straw Supply Chain will be **established under the bilateral agreement**



between the Beneficiary/Aggregator (Farmers, rural entrepreneurs, Cooperative Societies of Farmers, Farmers Producer Organizations (FPOs) and Panchayats) and Industries utilizing the paddy straw.

The Startup20 Shikhar summit, hosted by India's G20 presidency, kicks off in Gurugram, Haryana:

The Startup20 Shikhar summit under India's G20 presidency began in **Gurugram, Haryana**. The Startup20 Engagement Group is hosting the two-day Startup20 Shikhar summit. During the summit, a startup 20 **communique** was released, which urged **G20 leaders to raise the joint investment in the global startup ecosystem to one trillion US dollars by 2030**. Six hundred stakeholders from different countries are participating in the summit. Two



hundred international delegates from **Sixteen G20 nations and Six invitees nation** are participating in the summit. The Startup20 Engagement Group operates under the India G20 Presidency, aiming to shape the future of the global startup ecosystem.



PM inaugurates Sai Hira Global Convention Centre in Puttaparthi, The Prime Minister inaugurates the Sai Hira Global Convention Centre in Puttaparthi, Andhra Pradesh, via video conference:

The Prime Minister, Shri Narendra Modi inaugurated Sai Hira Global Convention Centre in Puttaparthi, Andhra Pradesh via video conferencing. The inauguration ceremony witnessed the presence of prominent dignitaries and devotees from around the world. The Prime Minister lauded the theme of the event - 'Practice and Inspire' and called it effective as well as relevant. The Prime Minister underlined that India has now become one of the top 5 economies in the world which supports the third-largest startup ecosystem in the world. India is competing with the leading nations in the world in sectors like digital technology and 5G.



Shri Nitin Gadkari inaugurates and sets the foundation stone for 11 NH projects in Pratapgarh, Rajasthan, totalling Rs 5600 crore:

Union Minister for Road Transport and Highways Shri Nitin Gadkari inaugurated and laid the foundation stone of 11 NH projects worth Rs 5600 Crore in Pratapgarh, Rajasthan. The

36th Annual General Meeting of Indian Renewable Energy Development Agency Ltd held in New Delhi

Indian Renewable Energy Development Agency Ltd. (IREDA) held its 36th Annual General Meeting (AGM) at India Habitat Centre in New Delhi. The annual accounts for the financial year 2022-23 were adopted at the AGM, showcasing remarkable achievements. Stating that the performance has been outstanding, the CMD provided a snapshot of the company's performance in FY 23:

₹ 32,586.60 crore Loan Sanction (36.23% increase compared to FY 22)

₹21,639.21 crore Loan Disbursement (34.65% growth compared to FY 22)

₹ 47,076 crore Loan Book (38.75% growth compared to FY 22)



₹ 1,139.25 crore Profit Before Tax and **₹ 864.63 crore Profit After Tax** (36.63% and 36.48% increase respectively compared to FY 22)

₹ 5,935.17 crore Net Worth (12.66% growth compared to FY 22)

IREDA has also set a remarkable precedent of holding its AGM within 90 days after the conclusion of the financial year, a testament to IREDA's streamlined internal processes, digitized data management and good governance principles and practices.

DAY-NRLM releases a mobile application to market goods produced by women in self-help groups.

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) launched **eSARAS mobile App** which will add to eCommerce initiatives for products made by the SHGs. The App was launched by Shri Shailesh Kumar Singh, Secretary, Ministry of Rural Development, Government of India New Delhi. Shri Singh also inaugurated **eSARAS Fulfillment Centre** at the Ministry's Janakpuri office in New Delhi on this occasion. The eSARAS fulfilment centre will

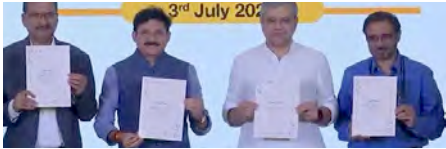


be managed by the Foundation for Development of Rural Value Chains (FDRVC - a Not for Profit Company constituted jointly by the Ministry of Rural Development and Tata Trust) and will be used for processing, packaging and shipping of products that customers purchase through the eSARAS Portal and eSARAS mobile App.

foundation stone of 7 projects costing Rs 1850 crore and a total length of 221 km was also laid. These projects will provide direct connectivity from the famous religious place Nathdwara to Udaipur airport. Thirteen animal underpasses will be constructed in Todgarh Wildlife Sanctuary on

the Beawar-Gomti road for the protection of wildlife. In Rajasthan, approval of 74 projects under CRF for 2250 crores was also announced during this program. The work on these projects will start soon.

The Department of Telecommunications has established the Bharat 6G Alliance to promote innovation and collaboration in next-generation wireless technology.



The Telecom sector is a continuously evolving sector with high technological obsolescence. It has seen the transformation from Wire-line to Mobile services, which has become the lifeline of the people. Mobile services have also seen the transformation from 2G to 3G to 4G to 5G and now 6G is on the horizon. Formation of the Bharat 6G Alliance (B6GA), a collaborative platform consisting of public and private companies, academia, research institutions, and Standards development organizations. The website for Bharat6G Alliance was also launched, the link for the same is <https://bharat6galliance.com>

50th GST Council meeting in New Delhi is presided over by FM Nirmala Sitharaman:



The 50th GST Council meeting chaired by the Union Finance Minister **Nirmala Sitharaman** is underway in New Delhi. The meeting is being attended by Minister of State for Finance Pankaj Chaudhary, Finance Ministers of States and UTs, and Senior officials. In February this year, the 49th GST Council met under the Chairpersonship of Union Minister for Finance and Corporate Affairs **Nirmala Sitharaman** in New Delhi.

The G20 Research and Innovation Initiative Gathering (RIIG) Summit and Research Ministers' Meeting was held in Mumbai.

Mumbai host the G-20 Research and Innovation Initiative Gathering (RIIG) Summit and Research Ministers' Meeting from 4th to 5th July 2023. Union Minister of State (Independent Charge) for Science and Technology Dr Jitendra Singh will chair the G-20 Research Ministers' Meeting (RMM) on 5th July 2023. India has taken forward the **Research and Innovation Initiative (RIIG)** during its Presidency in 2023 under the theme "Research and Innovation for Equitable Society". A total of 5 RIIG meetings were hosted by India this year under



the theme "Research and Innovation for Equitable Society". The RIIG Inception Meeting was held at Kolkata, followed by four thematic conferences in: Ranchi on the theme: '**Materials for Sustainable Energy**'; Dibrugarh on the theme: '**Circular Bioeconomy**', Dharamshala, on the theme: '**Eco-Innovations for Energy Transition**'; and Diu, on the theme '**Sustainable Blue-economy**'.

Prime Minister Narendra Modi will chair a meeting of his Council of Ministers in New Delhi

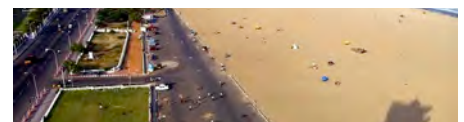
Prime Minister Narendra Modi will chair a meeting of his Council of Ministers in New Delhi. According to sources, the meeting is likely to be held at the newly-built convention centre at Pragati Maidan in the national capital, which will host the G20 summit in September. The meeting has been called after senior BJP leaders met at the Prime Minister's residence to



discuss the party's strategy for the **2024 Lok Sabha elections**. During the previous reshuffle, ministers like Ravi Shankar Prasad, Harsh Vardhan, Prakash Javadekar, Ramesh Pokhriyal Nishank and Santosh Gangwar were removed from the Cabinet.

The Union government has extended the validity of coastal regulation zone permission for infrastructure projects by three years.

The Union Government has extended the validity of coastal regulation zone clearance to **10 years as per a 2019 notification at present**. The validity of coastal regulation zone clearance will be extended to **10 years from seven as per a 2019 notification at present**, according to a new notification by the government. **CRZ clearance** – approval for projects that fall in the vicinity of



a coastline -- was valid for seven years which could be extended for a maximum of three years through an application by the project proponent (any industry/ infrastructure project) and with a recommendation for an extension by the State Coastal Zone Management Authority.



The 67th TAAI Convention will begin in Colombo.

The highly anticipated **67th Travel Agents Association of India (TAAI)** Convention will commence in Colombo. The three-day convention's inaugural ceremony promises to be a star-studded affair with the **esteemed presence of Sri Lanka's President Ranil Wickremasinghe, and High Commissioner of India Gopal Baglay among others.** The convention's agenda features a range of thought-provoking sessions, including discussions on India's tourism vision for 2047, the rise of experiential travel, the growing significance of MICE (Meetings, Incentives, Conferences, and Exhibitions), and the ever-expanding digital opportunities in the travel industry. The convention aims to strengthen ties between India and Sri Lanka and serves as a platform to envision a prosperous future for tourism in the region.



The third Trade and Investment Working Group Meeting begins at Kevadia, Gujarat

As part of India's G20 Presidency, the **third Trade and Investment Working Group Meeting began in Kevadia, Gujarat.** More than 75 international delegates from various G20 countries

PM-PRANAM scheme gets CCEA approval to boost alternative fertilisers

The Cabinet Committee on Economic Affairs (CCEA) has recently approved the PM-PRANAM scheme with a total outlay of **₹3,70,128.7 crore** for three years **ending March 2025.** PM-PRANAM will promote the use of nutrient-based, biofertilizers for sustainable agriculture. The name of the scheme stands for PM Programme for Restoration, Awareness, Generation, Nourishment and Amelioration of Mother Earth. The **PM-PRANAM** scheme will try to conserve the soil by promoting sustainable and balanced use of fertilizers. At present, the MRP of urea is **Rs.242 per 45 kg bag of urea** (exclusive of charges towards neem coating and taxes as applicable), whereas the actual cost of the bag comes to around Rs. 2200. By



2025-26, eight Nano urea plants with a production capacity of 44 Crore bottles equaling 195 LMT of conventional urea will be commissioned. **The Cabinet approved ₹1,451.84 crore** for Market Development Assistance (MDA) for promoting organic fertiliser from Gobardhan Plants. **Under the scheme, a subsidy of ₹1,500 per tonne** will be provided. This subsidy will be provided to support the marketing of organic fertilisers produced as by-products from Biogas Plants/ Compressed Biogas (CBG) Plants set up under the umbrella GOBARDhan initiative.

Union Government launches scheme for shelter, aid to pregnant minor rape victims

The Union Government launched a scheme for pregnant minor rape victims. A scheme for providing shelter, food and legal aid to pregnant minor victims of sexual assault, who have no family support, has been launched by Union Minister Smriti Irani. Women and Child Development Ministry have approved the proposal for **"critical care and support for accessing justice to rape/gang rape survivors and minor girls who get pregnant"**. It has been launched with an outlay of Rs 74.10



crore and becomes applicable across the country very soon. NCRB reported **51, 863 cases** under the **POCSO Act in 2021.** Out of total cases, **33,348 cases** were reported under sections 3 and 5 of the Act. The government has set up **415 POCSO fast-track courts** for accelerating access to justice for minor victims of rape.

are taking part in the three-day meeting at Kevadiya. The meeting began with delegates participating in a seminar on **'Trade Infrastructure'.** On the first day of the Trade and Investment working group meeting, a special

exhibition showcasing various successful initiatives of the Indian government such as the Gatishskti Master plan, and unified logistics interface platform was inaugurated at Kevadiya.



Centre to develop carbon markets for green sectors

India plans to develop carbon markets for renewables, green hydrogen, bio-fuels and clean mobility to facilitate carbon trading between green and polluting sectors. **The Niti Aayog in India is creating a framework to set up carbon markets for renewable energy, green hydrogen, biofuels, and clean transportation.** According to the government, the expansion of carbon markets will boost economic activity and open up job opportunities. Such markets may initially be voluntary, meaning that carbon credits will be issued, purchased, and sold voluntarily. **According to a report presented at the COP27 climate conference held in Egypt last year,** India had the highest growth rate in carbon emissions among the major global warming contributors. China and the European Union (EU) are expected to see reductions in **emissions of 0.9% and 0.8%, respectively, while India's emissions are predicted to rise by 6.0% and the US's by 1.5%.**

The Ministry of Home Affairs announces a "Scheme for Expansion and Modernization of Fire Services in States" with a total investment of Rs.5,000 crores

The Union Ministry of Home Affairs has launched a "Scheme for Expansion and Modernization of Fire Services in the States" from the earmarked allocation of the Preparedness and Capacity Building Funding Window under the National Disaster Response Fund (NDRF) for strengthening fire services in the States with a total outlay of **Rs. 5,000 crores**. An amount of **Rs. 500 crores**, out of the total outlay, has been kept for incentivizing the States based on their legal and infrastructure-based reforms. Union Home Minister and Minister of Cooperation, Shri Amit Shah



announced the scheme while chairing a meeting with Ministers of Disaster Management of the States/Union Territories in New Delhi on **13th June 2023**. The details of the scheme may be downloaded from the website **<https://ndmindia.mha.gov.in>** of the Disaster Management Division of the Ministry of Home Affairs, Government of India.

Prime Minister is scheduled to travel to four states to dedicate and formally lay foundations for projects totalling about Rs. 50,000 crores

Prime Minister Shri Narendra Modi will undertake a visit covering four states on **7-8th July 2023**. He will visit **Chhattisgarh and Uttar Pradesh**. The prime Minister will visit **Telangana and Rajasthan**. Prime Minister will lay the foundation stone and dedicate to the nation various development projects in a public programme in Raipur. Prime Minister will dedicate and lay the foundation stone for five National Highway projects worth around **Rs. 6,400 crores**. Prime Minister will reach Warangal, Telangana and attend a public programme where he will lay the foundation stone of various projects. Prime Minister will lay the foundation stone for **176 km**



long National Highway projects worth over **Rs. 5,550 crores**. The projects include 108 km long Mancherla – Warangal section of Nagpur-Vijayawada Corridor. Prime Minister will reach Bikaner, where he will lay the foundation stone and dedicate to the nation multiple development projects in Rajasthan. Prime Minister will dedicate and lay the foundation stone of development projects worth over **Rs. 24,300 crores** in Bikaner to enhance the region's infrastructure and welfare.



Shri Amit Shah will kick off a day-long mega-conference titled “Strengthening PACS through FPOs” in New Delhi:

Union Home Minister and Minister of Cooperation Shri Amit Shah will inaugurate a day-long mega conclave “Strengthening PACS through FPOs” in New Delhi. The conclave is aimed at discussing ways to strengthen Primary Agricultural Credit Societies (PACS) through Farmer Producer Organisations (FPOs). The conclave will witness the participation of experts from the sector as well as members from the FPOs across the country. The National Cooperative Development Corporation (NCDC) is organizing the mega conclave in collaboration with the Union Ministry of Cooperation. Under the FPOs Scheme, financial assistance of Rs.33 lakh is provided to each FPO. Further, financial assistance of **Rs. 25 lacks per FPO is given to the Cluster-Based Business Organizations (CBBOs) to promote and handhold the FPOs.**



The WCD ministry has extended the deadline for submitting applications for the PM Rashtriya Bal Puraskar to August 31st, 2023

The Ministry of Women and Child Development has extended the last date of submission for

Union Government launches the 3rd edition of the National e-Governance Service Delivery Assessment

The third edition of the National e-Government Service Delivery Assessment (NeSDA) has been released by the Secretary of the Department of Administrative Reforms & Public Grievances (DARPG). The portal highlights how effectively States, Union Territories (UTs), and particular Central Ministries provide e-Government services to citizens. **DARPG (under the Ministry of Personnel, Public Grievances & Pensions) established the NeSDA framework as a tool to assess the effectiveness and value of e-Government services from the perspective of the general public.** The concept was



modified to fit the Indian context of federalism and e-Governance variability among States and UTs using the Online Service Index (OSI) from the UN eGovernment Survey. **Every two years, DARPG conducts the NeSDA research to assess how well States, UTs, and a few Central Ministries do in providing e-Government services to the public.**

The Centre will allocate Rs.12,911 crores for the Polavaram project.

The Union government has given its nod to sanction **Rs 12,911 crore** to the Andhra Pradesh government to complete the construction works **under phase 1 of the Polavaram project.** The development occurred when Andhra Pradesh Chief Minister Jagan Mohan Reddy was visiting Polavaram to review the project. During the visit to the project site, officials apprised the Chief Minister about the Centre’s green signal for the completion of the first phase of the Polavaram project. They revealed that the Union Finance Department has issued



a memorandum sanctioning Rs 12,911.15 crores and has conveyed this through a letter to the Central Water Resources Department as well. The AP government officials informed the Chief Minister **that the Polavaram irrigation project has made significant progress, with 79.61 per cent of the work completed.**

the Pradhan Mantri Rashtriya Bal Puraskar till 31st of August, 2023. This national-level award is **given in the fields of Bravery, Sports, Social Service, Science and Technology, Environment, Arts and Culture, and Innovation.** The Ministry said that any Indian child, whose age is not exceeding 18 years as of the last date of receipt

of the application, may apply for the award. Any other person may also nominate a deserving child for the award. The Ministry added that the applications for the award could be submitted on the official portal www.awards.gov.in



Dr Mansukh Mandaviya to inaugurate Swasthya Chintan Shivir at Dehradun, Uttarakhand

Union Minister for Health and Family Welfare, Dr Mansukh Mandaviya will inaugurate the Swasthya Chintan Shivir on 14th July, 2023 at Dehradun, Uttarakhand. The two-day Swasthya Chintan Shivir will be organized by the Ministry of Health and Family Welfare along with the Central Council of Health and Family Welfare. The event will be attended by the Ministers of State for Health and Family Welfare, Dr Bharati Pravin Pawar and Prof. SP Singh Baghel. It will be followed by sessions focusing on various facets of healthcare in India. The sessions will highlight four aspects of Ayushman Bharat, including Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY), Ayushman Bharat Digital Mission (ABDM), Health and Wellness Centres, as well as Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM). The thematic sessions will also focus on the National Tuberculosis Elimination Programme, the elimination of measles, rubella, and the implementation of the PCPNDT Act in India.

V Muraleedharan, the minister of state for external affairs, addresses the sixth India-Arab collaboration conference in New Delhi

India and the Arab world trade relations have stood the test of time and even during the COVID-19 pandemic and global geopolitical conflict it continues to grow. Addressing the 6th India-Arab partnership conference in New Delhi, Minister of State for External Affairs V. Muraleedharan said the trade between India and the Arab world stands at



240 billion dollars. India's wide-ranging partnerships with Arab countries are robust and they have traditionally enjoyed close and friendly relationships and shared cultural heritage.

The Department of Pension & Pensioners' Welfare (DoPPW) Bankers' Awareness Workshop is launched at the SKICC in Srinagar by Union Minister Dr. Jitendra Singh:

The Union Minister of State (Independent Charge) Science & Technology; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr. Jitendra Singh inaugurated a bankers' awareness workshop at Srinagar. The two-day workshop is organized by the Department of Pension & Pensioners' Welfare (DoPPW) for officers of the State Bank of India at Winter Hall, Sher-i-Kashmir International Convention Center, Srinagar. The objective of the workshops



is to spread awareness of the various rules and procedures relevant to Pension Disbursing Banks and also the steps being taken by the Government of India to ensure "Ease of Living" for Pensioners. Bankers' Awareness workshops, on similar lines, will be conducted in collaboration with other Pension Disbursing Banks in 2023-24.

Five expert committees have been established by the National Statistical Commission (NSC) to examine ways to enhance the survey process

The National Statistical Commission (NSC) has constituted five expert committees to look into ways to improve the survey process as India looks to revamp the government's statistical surveys to improve data quality. These committees will give their recommendations to the NSC on issues including incorporating technology in surveys, sampling methodology, data collection



process, and statistical methods. The committee will look at going beyond traditional statistical methods like averages in dealing with survey data to further improve accuracy.



Hero Asian Champions Trophy 2023 trophy unveiled by Minister of Sports and Youth Affairs Shri Anurag Singh Thakur

Minister of Youth Affairs and Sports and Minister of Information & Broadcasting, Shri Anurag Thakur unveiled the coveted trophy for Hero Asian Champions Trophy, Chennai 2023 at the Major Dhyan Chand National Stadium in New Delhi. Union Minister also launched the 'Pass the Ball Trophy Tour' campaign on the occasion. Hero Asian Champions Trophy, Chennai 2023 will begin on August 3rd, 2023 where India, Korea, Malaysia, Japan, Pakistan, and China will vie for the Title. The tournament will be held from 3rd August to 12 August 2023 in Chennai, Tamil Nadu with India, Korea, Malaysia, Japan, Pakistan, and China competing for the title, and will be telecast live on Star Sports, Disney +Hotstar. It will also be live-streamed on watch hockey for viewing outside of India. Media can apply for accreditation at <https://accred.media.dnainetworks.in/Asian-Champions-Trophy/act/app>.

22 State Governments have received a total of Rs. 7,532 crore from the Department of Expenditure, Ministry of Finance, for their respective State Disaster Response Funds:

The Department of Expenditure, Ministry of Finance, has released an amount of Rs. 7,532 crore to 22 State Governments for the respective State Disaster Response Funds (SDRF). The amount has been released as per the recommendations of the Ministry of Home Affairs. The State Disaster Response Fund (SDRF) has been constituted in each State under Section 48 (1) (a) of the Disaster Management Act,



2005. The fund is the primary fund available to State Governments for responses to notified disasters. The Central Government contributes 75% to the SDRF in general States and 90% in North-East and Himalayan States.

The GST Council exempts medicines for rare disorders and cancer from tax:

GST Council has decided to exempt cancer-fighting drugs, medicines for rare diseases, and food products for special medical purposes from GST tax. Union Finance Minister Nirmala Sitharaman chaired the 50th GST Council meeting in New Delhi. Addressing the media after the meeting, the Minister said a 28 per cent tax will be levied on online gaming, horse racing, and casinos and these will be taxed at full face value. She said the Council has also decided to exempt GST from satellite launch



services by private operators. GST rates on uncooked, unfried extruded snack pellets have been brought down from 18 per cent to 5 per cent. The rates on fish soluble paste have been brought down to 5 percent from 18 percent. Rates on imitation zari threads have been brought down to 5 percent from 12 percent.

The foundation stone for three NH projects totaling Rs. 2,900 crores was laid by Shri Nitin Gadkari at Tirupati, Andhra Pradesh:

The Union Minister for Road Transport and Highways Shri Nitin Gadkari laid the foundation stone for 3 NH Projects in the presence of Tirupati, Andhra Pradesh. These projects encompass a combined length of 87 kilometers and carry a total cost of Rs 2,900 Crore. The first undertaking is the Naidupate-Turpu Kanupur Section of NH-71, spanning 35 Km and requiring an



investment of ₹1,399 Crore. The second project is the Chillakuru Cross-Krishnapatnam Port South Gate Section via Turpu Kanupur on NH-516W, covering a distance of 36 Km and valued at ₹909 Crore.



Prime Minister will dedicate Veer Savarkar International Airport's new integrated terminal building in Port Blair:

Prime Minister Shri Narendra Modi will inaugurate the New Integrated Terminal Building of Veer Savarkar International Airport, Port Blair via video conferencing. Enhancing connectivity infrastructure has been a major focus of the government. The inauguration of the New Integrated Terminal Building, built at a cost of around Rs 710 crore, will play a key role in boosting connectivity of the island UT. An Apron suitable for two Boeing-767-400 and two Airbus-a321 types of aircraft has also been constructed at Port Blair Airport at a cost of ₹80 Crore, making the airport now suitable for parking ten aircraft at a time.



Centre extends the tenure of the inter-ministerial digital panel by a month

The Centre has extended the tenure of the Committee on Digital Competition Law (which had been set up to recommend a draft of the proposed Digital Competition Law) by one more month. The inter-ministerial panel's earlier extended tenure was to end on July 5. Now the Corporate Affairs Ministry has given one more month.

ONGC first CPSE in India to get certified for Anti-Bribery Management System by an internationally accredited certification body

As the first Central Public Sector Enterprise (CPSE) in India to earn certification for its Anti-Bribery Management System (ABMS), Oil and Natural Gas Corporation (ONGC) recently made history. InterCert USA, a globally recognized certification organization, granted the certification. ONGC previously proved its dedication



to bribery prevention in 2005 when it became the first Indian organization to ratify the Integrity Pact (IP) created by Transparency International.

National Multidimensional Poverty Index is unveiled by Niti Aayog.

The number of persons living in multidimensional poverty in the country has fallen from 24.85 per cent to 14.96 per cent between 2015-16 and 2019-21. This was unveiled in the National Multidimensional Poverty Index released by the NITI Aayog. Uttar Pradesh has registered the highest decline in the poor, with 3.43 crore people followed by Bihar and Madhya Pradesh. Providing multidimensional poverty estimates for the 36



States and Union Territories and 707 Administrative Districts, the report states that the fastest reduction in the proportion of multidimensional poor was observed in Uttar Pradesh, Bihar, Madhya Pradesh, Odisha, and Rajasthan.

The foundation for numerous development projects in Lucknow will be laid by Defence Minister Rajnath Singh.

Union Defence Minister and Lucknow MP Rajnath Singh will inaugurate and lay the foundation of many development projects in Lucknow. Two national highway projects worth rupees 3300 crores will also be inaugurated. Mr Singh will inaugurate the Madiyon-IIM Crossing flyover which is part of the national highways project. The railway station has been redeveloped for Rs 50 crore,

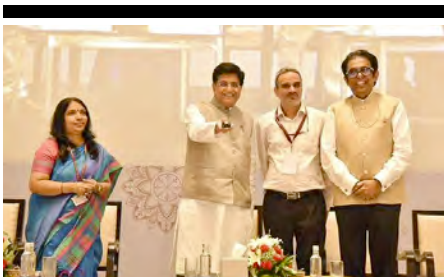


including Rs 42 crore invested in electronic interlocking, signal, two loop lines and the development of three platforms, a circulating area of the station and other amenities of the station.



Indian Council of Agricultural Research celebrates its 95th Foundation and Technology Day

The Indian Council of Agricultural Research (ICAR) celebrated its 95th Foundation Day at National Agriculture Science Complex, Pusa, New Delhi. Shri Narendra Singh Tomar, Union Minister of Agriculture and Farmers' Welfare and President of ICAR Society was the Chief Guest of the program. Agricultural products from India are being preferred globally and millets are getting significance in the International Year of Millets. This is the first time that Foundation Day is celebrated as Technology Day, therefore, an exhibition has been organized to showcase ICAR technologies for the benefit of farmers, students and agri-industry.



Union Government launched sale of subsidised chana dal under brand name 'Bharat Dal'

The Union Minister of Consumer Affairs, Food & Public Distribution, Textiles and Commerce and Industry, Shri Piyush Goyal launched the sale of subsidised chana dal under the brand name 'Bharat Dal' at the rate of Rs 60 per kg for one kg pack

The Global Maritime India Summit 2023 will be introduced in Mumbai by Shri Sarbananda Sonowal.

The Ministry of Ports, Shipping and Waterways is coming with the third edition of its most prestigious 'Global India Maritime Summit' this year. Shri Sarbananda Sonowal, Union Minister for Ports, Shipping and Waterways (MoPSW) in the August presence of Shri Shripad Y. Naik, Minister of State for Ports, Shipping and Waterways and Shri Shantanu Thakur, Minister of State for Ports, Shipping and Waterways will **officially launch the Curtain Raiser of Global Maritime India Summit 2023 event on July 18, 2023 at St. Regis, Mumbai, Maharashtra.** Organized by the Ministry of



Ports, Shipping & Waterways, the Curtain Raiser Event will serve as a precursor to the main summit and will provide an exclusive opportunity to gain valuable industry insights and witness significant launches. The Global Summit event is scheduled on **17-19th October 2023** in which more than 30 countries are expected to participate.

'Drugs Smuggling and National Security' regional conference will be presided over by the Union Home Minister and Minister of Cooperation Shri Amit Shah in New Delhi

Union Home Minister and Minister of Cooperation Shri Amit Shah will chair the Regional Conference on 'Drugs Smuggling and National Security' in New Delhi. During the Conference, under the leadership of the Union Home Minister, over **1,44,000-kilogram drugs worth Rs.2,416 crore**, will be destroyed in various parts of the country by NCB in coordination with ANTFs of all states. Under the leadership of Prime Minister Shri Narendra Modi, the Government has adopted a 'Zero Tolerance' policy against



narcotics to create a drugs-free India. From **01st June 2022 till 15th July 2023**, all regional units of NCB and ANTFs of states have collectively destroyed around **8,76,554 kilogram** seized drugs worth around Rs.9,580 crore, which is more than 11 times the target.

and **Rs 55 per kg for 30 kg pack.** Aim: To make pulses available to consumers at affordable prices, The retail outlets of the National Agricultural Cooperative Marketing Federation, (NAFED) in Delhi-NCR are selling the chana dal. The milling and

packaging of the Chana Dal has been undertaken by NAFED for distribution through its retail outlets in Delhi-NCR and also through the outlets of **Kendriya Bhandar and Safal.**



The India-ASEAN Traditional Medicines Conference was conducted in New Delhi

The Ministry of Ayush, in association with the Ministry of External Affairs and the Indian Mission to ASEAN organized a conference of India and the Association of South East Asian Nations (ASEAN) on traditional medicines at New Delhi. A total of 75 delegates from India and ASEAN including two ASEAN countries participating through virtual mode, were a part of this prestigious conference.



Centre approved Market Development Assistance of Rs 1500 per MT to promote organic fertilizers

Minister of State for Chemical and Fertilizers Bhagwanth Khuba informed the Lok Sabha that the Centre has approved the Market Development Assistance, MDA of 1500 rupees per metric tonne to promote organic fertilizers. The manure is produced at plants under the GOBARdhan initiative, PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother Earth, PM-PR ANAM and Sulphur Coated Urea also known as Urea Gold.

Union Government forms a new panel to review All Surveys Conducted Under NSO

The Union government has established a new oversight mechanism to review data from the National Statistical Office (NSO). The Standing Committee on Economic Statistics (SCES) set up in 2019 will be replaced by a Standing Committee on Statistics (SCoS). Pronab Sen, India's first chief statistician, has been named as the chairman of the new committee. This new panel will have 10 members and



4 non-official members who are eminent academics. The Ministry of Statistics and Programme Implementation (MOSPI) issued notification regarding this on 13 July 2023.

A ministerial meeting of the US-India Strategic Clean Energy Partnership was conducted in New Delhi

The Ministerial meeting of the U.S.-India Strategic Clean Energy Partnership (SCEP) was held between Petroleum and Natural Gas Minister Hardeep Singh Puri and U.S. Energy Secretary Jennifer Granholm in New Delhi. During the meeting, they noted the growing importance of bilateral energy cooperation between the countries. During the meeting, the two sides renewed their commitment to work towards a just, orderly, and sustainable energy transition, which prioritizes



access to reliable, affordable, and clean energy supply. Both the Ministers affirmed the vision of Prime Minister of India Narendra Modi and US President Joseph Biden for establishing the Global Biofuels Alliance which is set to be launched this week in Goa.

The India Government Mint celebrates its 120th anniversary in Hyderabad with commemorative souvenir coins:

The 120th anniversary of the India Government Mint has been celebrated in Hyderabad with commemorative souvenir coins. These souvenir coins were crafted of silver and copper and serve as a tribute to the rich legacy and contributions of the India Government Mint in the field of coinage and minting.





Shri Sarbananda Sonowal launches Curtain Raiser of Global Maritime India Summit, 2023

The Union Minister of Ports, Shipping & Waterways and Ayush, **Shri Sarbananda Sonowal** launched the curtain raiser of **Global Maritime India Summit (GIMS), 2023** in Mumbai.

The event is aimed at unlocking the potential for new investment opportunities along with collaborations for knowledge and technology to enhance cooperation in trade and promote Ease of Doing Business (EODB). The event was attended by the **Union Minister of State for Ports, Shipping & Waterways and Tourism, Shri Shripad Naik** among others. GIMS 2023 is a premier maritime sector focussed event to bring together pivotal figures from the industry to explore opportunities, understand challenges, and stimulate investment within India's maritime sector.



The 5th Helicopter and Small Aircraft Summit will be held in Khajuraho

The **5th Helicopter & Small Aircraft Summit** is to be jointly organised by the Ministry of Civil Aviation, **Government of Madhya Pradesh**, Pawan

Union Home Minister and Minister of Cooperation Shri Amit Shah will inaugurate a 'National Seminar on Delivery of CSC services through Primary Agricultural Credit Society (PACS)' at New Delhi

Union Home Minister and Minister of Cooperation **Shri Amit Shah** will inaugurate a 'National Seminar on Delivery of CSC services through Primary Agricultural Credit Society (PACS)' at Vigyan Bhawan, New Delhi. Union Minister for Electronics and IT, **Shri Ashwini Vaishnaw** will also grace the occasion. National Cooperative Development Corporation (NCDC), under the Ministry of Cooperation, is organizing this



Seminar in collaboration with the CSC. Till now, **17,000 PACS** have been onboarded on the CSC portal, out of which **6,000 PACS** are going to start providing services as CSCs.

The G20 Agriculture Working Group's International Symposium on Sustainable Livestock Transformation is launched by Union Minister Shri Parshottam Rupala at NDDB Anand

Under the aegis of Azadi Ka Amrit Mahotsav and the Agriculture Working Group (AWG) of G20, **Shri Parshottam Rupala**, Union Minister of Fisheries, Animal Husbandry & Dairying inaugurated an International Symposium on Sustainable Livestock Transformation at NDDB, Anand, Gujarat. **The 2-day long symposium was aimed to foster insightful discussions and deliberations on the transformation to more efficient and sustainable agri-food systems, with a particular focus on the livestock sector.** The



Department of Animal Husbandry and Dairying (DAHD), Ministry of Fisheries, Animal Husbandry and Dairying, Govt of India; National Dairy Development Board (NDDB); Food and Agriculture Organization of the United Nations have jointly organised the 2-day event

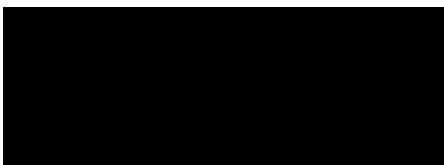
Hans Ltd. and the Federation of Indian Chambers of Commerce and Industry (FICCI) 2023 in Khajuraho, Madhya Pradesh. The event's theme is **"Reaching the Last Mile: Regional Connectivity through Helicopters & Small Aircraft"**. The Summit will be inaugurated by **Shri Jyotiraditya M. Scindia**, Union Minister of Civil

Aviation & Steel. The objective of the summit includes enhancing the scope of the UDAN scheme in remote & hilly terrains.



Startup20 and the Jagriti Foundation have joined forces to launch 'Global Yatra,' a global campaign to promote inclusive entrepreneurship

Startup20 Engagement Group, under India's G20 presidency, has taken another transformative leap towards revolutionizing entrepreneurship across India by collaborating with Jagriti Foundation, a renowned non-profit organization dedicated to fostering robust entrepreneurship ecosystems in Tier 2/3 cities in India. This strategic partnership is poised to significantly reshape the region's entrepreneurial landscape. The Jagriti-Startup20-G20 Yatra 2023 - a one-of-a-kind event that embodies the spirit of inclusive entrepreneurship, cross-border collaboration, sustainability, and innovation on both a national and international scale was launched at the premises of Atal Innovation Mission NITI Aayog.



NITI Aayog hosts an E-Mobility Conference on the sidelines of the 4th G20 Energy Transitions Working Group Meeting

A one-day conference titled "Policy Support & Enablers to Accelerate India's Electric Mobility," organized by NITI Aayog and supported by WRI India and Asian Development Bank, was held on the sidelines of the fourth Energy Transition Working Group (ETWG) meeting under India's G20 Presidency. The

The Oil 2023 (Analysis & Forecast to 2028) medium-term market report is released by the IEA

The International Energy Agency (IEA) in collaboration with the Petroleum Planning and Analysis Cell (PPAC) under the aegis of MoP&NG launched the Oil 2023 medium-term market report, titled: IEA Oil 2023 – Supply and demand Dynamics to 2028, in Delhi at an event that saw participation from the captains from the Indian oil and gas industry. Secretary Petroleum also mentioned that India is the **World's 4th largest refiner**, has the 4th largest LNG terminal capacity, 4th largest Auto market and also 3rd largest biofuels producer. India's focus is on decarbonization and it has already achieved 12% ethanol



blending in Petrol and has targeted 20% blending by 2025. Oil-producing countries outside the OPEC+ alliance dominate plans for increasing global supply capacity in the medium term, with an expected rise of **5.1 mb/d by 2028** led by the United States, Brazil and Guyana. **Saudi Arabia, the United Arab Emirates and Iraq lead the plans for capacity building within OPEC+.**

The DPIIT and the Gujarat Government together launch the 'One District, One Product' Wall at Garvi Gujarat Bhawan

One District One Product (ODOP) program, an initiative under the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, launched its first collaboration with the Government of Gujarat in New Delhi to promote the indigenous crafts and artisans of the State. Smt. Manmeet Nanda, Joint Secretary, DPIIT, and Smt. Arti Kanwar, Resident Commissioner



and Secretary (Economic Affairs) Finance Department, **Government of Gujarat jointly inaugurated the ODOP Wall at Garvi Gujarat Bhawan.**



conference served as a crucial platform to convene national and international stakeholders, engaging in meaningful discussions and exploring viable financing, regulatory, and policy

avenues to catalyze India's decarbonization trajectory and advance the growth of electric mobility in the country. **NITI Aayog Vice Chairman Shri Suman Bery, Chief Minister of Goa Dr Pramod Sawant, India's G20 Sherpa Shri. Amitabh Kant and other prominent dignitaries were present on the occasion.**



Union Home Minister Amit Shah inaugurates Aviation Security Control Centre of CISF in New Delhi:

Union Home Minister Amit Shah has inaugurated a centralised Aviation Security Control Centre (ASCC) of the Central Industrial Security Force (CISF) in New Delhi to meet the current security challenges. It will monitor all threats and social media chatter for the 66 civil airports currently under the CISF's security cover. The centre will get real-time feed from each of the security operations control centres (SOCCs) operational at these 66 airports that include the "extremely busy and hyper-sensitive" civil aviation facilities in Delhi, Mumbai, Bengaluru, Jammu, Srinagar and Amritsar among others.



Universal Postal Union opens its first regional office in India

Minister of State for Communication Shri Devusinh Chauhan and Director General, Universal Postal Union (DG UPU) Mr Masahiko Metoki inaugurated the Regional Office of UPU at New Delhi. India also announced a contribution of

Shri Amit Shah inaugurates a National Mega Conclave on the launching of Common Services Centre (CSC) services by Primary Agricultural Credit Societies (PACS) in New Delhi

Union Home Minister and Minister of Cooperation, Shri Amit Shah inaugurated a National Mega Conclave on the launching of Common Services Centre (CSC) services by Primary Agricultural Credit Societies (PACS) in New Delhi. Shri Shah stated that within 20 days of the formation of the Ministry of Cooperation, Prime Minister Shri Narendra Modi provided Rs. 2,500



crore for the computerization of PACS, due to which 65,000 PACS are being computerised.

Centre Uses Rs 1,028.81 Crores Fund For Skill Development Of Women From Minority Communities

The Union Government has implemented various schemes for the welfare and upliftment of every stratum, including minorities, especially the economically weaker and lesser privileged sections of society. The Ministry of Minority Affairs launched a Central Sector Scheme (CSS) namely Nai Manzil on 8th August 2015 with 50% funding from the World Bank, to benefit the minority youth who do not have a formal school leaving certificate, i.e., those in the category of school-dropouts or educated in community education institutions like Madrasas. The Scheme has been approved with the cost of Rs.650.00 Crore for five years with 50% funding from the World Bank. The World Bank has approved the funding of US\$50 million. This is the first World Bank-supported programme



for minority welfare in this Ministry. The scheme provided a combination of formal education (Class VIII or X) and skills and enabled the beneficiaries to seek better employment and livelihoods. The scheme is being implemented by the Project Implementing Agencies (PIAs) to provide non-residential integrated education and skill training for 9 to 12 months, of which a minimum of 3 months be devoted to skill training compliant with the National Skills Qualifications Framework (NSQF).

USD 2,00,000 over a period of four years towards the UPU's Development and Technical Assistance activities through the Asia Pacific Postal Union.



Shri Jyotiraditya M Scindia inaugurates Heli Summit 2023 and UDAN 5.2 in Khajuraho

Shri Jyotiraditya M Scindia, Minister of Civil Aviation and Steel inaugurated Heli Summit 2023 in Khajuraho, Madhya Pradesh. He also launched RCS UDAN 5.2 and HeliSewa-App during the event. The 5th Helicopter & Small Aircraft Summit (Heli Summit 2023) was jointly organized by the Ministry of Civil Aviation, in association with the Government of Madhya Pradesh, Pawan Hans Ltd., and the Federation of Indian Chambers of Commerce and Industry (FICCI). The theme of the event was “Reaching the Last Mile: Regional Connectivity through Helicopters & Small Aircraft”. A Memorandum of Understanding (MoU) between Pawan Hans and Jetserve was signed for advancing the Helicopter and Small Aircraft sector in India.



PM Narendra Modi to inaugurate ‘Semicon India 2023’ in Gandhinagar

Prim Minister Shri Narendra Modi will inaugurate ‘Semicon India 2023’ in Gandhinagar, Gujarat. Chief Minister **Bhupendra Patel** will inaugurate a special exhibition for the public. The national-level event will showcase the latest technology related to semiconductors.

Union Government completes 11 solar parks with 8,521 MW capacity

The Union Government is implementing a Scheme for “Development of Solar Parks and Ultra Mega Power Projects” in the country. Under this scheme, the Government has sanctioned 50 Solar Parks with an aggregate capacity of 37,990 MW in 12 States across the country, so far. Against this sanction, **11 Solar Parks with an aggregate capacity of 8521 MW have been completed and 7 Solar Parks with an aggregate capacity of 3985 MW have been partially completed.** In



these parks, solar projects of an aggregate capacity of 10,237 MW have been developed. The Solar Park Scheme currently has a timeline up to 31st March 2026.

Shri Piyush Goyal discusses the roadmap to achieve the target of \$250 billion in textiles production and exports of \$100 billion by 2030

Union Minister for Textiles, Consumer Affairs, Food and Public Distribution and Commerce and Industry, Shri Piyush Goyal discussed the roadmap to achieve the target of **\$250 billion** in textiles production and \$100 billion in exports by 2030. The Narendra Modi government is targeting **\$250 billion** in textiles production and exports of **\$100 billion by 2030**. The Chintan Shivir was organised by the Ministry of Textiles to brainstorm on various issues relating to the sector. India



presently ranks behind China as the world’s second-largest manufacturer of textiles and garments.

The NITI Aayog unveils TCRM Matrix Framework to Revolutionize Technology Assessment and drive Innovation in India

NITI Aayog has introduced the Techno-Commercial Readiness and Market Maturity Matrix (TCRM Matrix) framework, an innovative assessment tool aimed at transforming technology evaluation, encouraging innovation, and nurturing entrepreneurship in India. TCRM Matrix stands for **Techno-Commercial Readiness**



and Market Maturity Matrix. It is an assessment tool designed to revolutionize technology evaluation, foster innovation, and fuel entrepreneurship in India.



3rd edition of Summit on "Global Chemicals and Petrochemicals Manufacturing Hubs in India" to be held at New Delhi

The Ministry of Chemicals & Fertilizers in association with the Federation of Indian Chambers of Commerce and Industry (FICCI) is organizing the 3rd edition of the Summit on "Global Chemicals and Petrochemicals Manufacturing Hubs in India" (GCPMH 2023) in New Delhi. Union Minister of Finance Smt. Nirmala Sitaraman will inaugurate the two-day Summit on Chemicals and Petrochemicals Manufacturing Hubs 2023.



The 4th ECSWG and Environment and Climate Ministers' Meeting begins in Chennai:

The 4th Environment and Climate Sustainability Working Group (ECSWG) and Environment and Climate Ministers meeting began in Chennai. The Meeting will focus on three key areas - land restoration, circular economy, and blue economy. On the first day of the event, there will be two parallel sessions -: the Environment Track and the Climate Track.

Ministry of Textiles organizes '6th National Conclave on Standards & Regulations for Technical Textiles

The Ministry of Textiles, under its flagship scheme National Technical Textiles Mission (NTTM), organized the 6th National Conclave on Standards & Regulations in association with FICCI and BIS, emphasizing the importance of Standards, Quality regulations & Rationalization of HSN codes for Technical Textiles in India. The event encompassed 5 technical sessions focusing on Standards and Regulations under specialized areas of Technical



Textiles like Protective textiles, Geotextiles, Build tech, Oekotech, Medical textiles and other emerging areas of Technical Textiles.

Shri Jyotiraditya M Scindia inaugurates three Flight Training Academies in Khajuraho, Madhya Pradesh

Shri Jyotiraditya M Scindia, Minister for Civil Aviation and Steel inaugurated three Flight Training Organizations (FTO) in Khajuraho, Madhya Pradesh. With the opening of three FTOs in Khajuraho, the total number of FTOs in Madhya Pradesh will be six, three at Khajuraho, one at Indore, one at Sagar, and one at Guna. These six FTOs will enhance the potential of the state to be a major contributor



to pilots in the aviation industry. Shri Jyotiraditya M. Scindia announced soon begin wide-body aircraft between Khajuraho and Varanasi.

South Eastern Coalfields Ltd to invest Rs 169 crores on plantation in MP & Chhattisgarh

Chhattisgarh-based Coal India subsidiary, South Eastern Coalfields (SECL), will invest Rs. 169 crores on a plantation in its operating States of Chhattisgarh and Madhya Pradesh during the next five years. The company has recently signed MoU with Chhattisgarh Rajya Van Vikas Nigam (CGRVN) and Madhya Pradesh Rajya Van Vikas Nigam (MPRVN) for carrying out plantation work in these States. The plantation will be carried out for a period of five



years from 2023-24 to 2027-28 with its subsequent maintenance of 4 years for each consecutive year of the plantation. As per the MoU, SECL will spend Rs. 131.52 crore in Chhattisgarh and Rs. 38.11 crore in Madhya Pradesh for plantation work.



TRAI releases Telecom Regulatory Authority of India Repealing Regulations, 2023

Telecom Regulatory Authority of India (TRAI) issued Telecom Regulatory Authority of India Repealing Regulations, 2023 (02 of 2023) dated July 25, 2023, to repeal the **Regulation on quality of service of dial-up and leased line internet access service, 2001 (4 of 2001)** with effect from the date of its notification in Official Gazette. The TRAI notified the **Regulation on quality of service of dial-up and leased line internet access service, 2001 (4 of 2001) on December 10, 2001**. This regulation applied to all the Basic Service Operators and Internet Service Providers, including the incumbent operators viz. **BSNL, MTNL and VSNL**.



The Army Postal Service Corps has opened its first Permanent Aadhaar Enrolment Centre:

Armay Postal Service Corps inaugurated the first **Permanent Aadhaar Enrolment Centre-PAEC** at Central Base Post Office in **New Delhi**. The Ministry of Communications said in a statement that this **initiative will facilitate Aadhaar-related services for tri-services personnel and their dependents through their Field Post Offices in 48 identified locations across the country. These 48 PAECs will be functional in both Field and Peace locations.**

Amit Shah will launch the "Mera Gaon Meri Dharohar" initiative as part of the Azadi ka Amrit Mahotsav.

The Union Home Minister and Minister of Cooperation Shri Amit Shah will launch a unique initiative 'Mera Gaon Meri Dharohar' as part of Azadi ka Amrit Mahotsav. It is a pan-India initiative of the Ministry of Culture under the National Mission on Cultural Mapping. Shri Amit Shah will officially launch the virtual platform during a grand projection mapping show at the Qutub Minar. The virtual platform <https://mgmd.gov.in> will connect people with villages



of India. The Ministry of Culture initiated the '**Mera Gaon Meri Dharohar**' (MGMD) project under National Mission on Cultural Mapping in coordination with Indira Gandhi National Centre for the Arts (IGNCA).

The Prime Minister laid the foundation stone for several development projects and dedicated them to the nation in Sikar, Rajasthan.

The Prime Minister, Shri Narendra Modi laid the foundation stone and dedicated it to the nation's various development projects in Sikar, Rajasthan. The projects include dedicating to the nation more than **1.25 lakh PM Kisan Samriddhi Kendras (PMKSKs)**, launching Urea Gold - a new variety of Urea coated with Sulphur, onboarding 1600 Farmer Producer Organisations (FPOs) on Open Network for Digital Commerce (ONDC), releasing 14th instalment amount of about Rs 17,000 crores under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) to 8.5 crore beneficiaries, inaugurating



5 new medical colleges at Chittorgarh, Dholpur, Sirohi, Sikar and Sri Ganganagar, laying the foundation stone for **7 medical colleges at Baran, Bundi, Karauli, Jhunjhunu, Sawai Madhopur, Jaisalmer and Tonk**, and inaugurating 6 Eklavya Model Residential Schools located in districts of Udaipur, Banswara, Partapgarh and Dungarpur and Kendriya Vidyalaya Tivri, Jodhpur.

Prime Minister Narendra Modi to inaugurate Gujarat's first Greenfield Airport at Hirasar

Prime Minister Narendra Modi will inaugurate Gujarat's first Greenfield Airport at Hirasar near Rajkot. **Built over 1500 acres of area for 1,405 crores**, the airport has been renamed Rajkot international airport. The greenfield airport at Hirasar is



30 kilometres away from Rajkot City, the commercial capital of the Saurashtra region.



PM Narendra Modi to lay the foundation of textile park

The Centre had announced plans to set up seven mega textile parks under PM Mega Integrated Textile Regions and Apparel (PM MITRA) scheme. Prime Minister Narendra Modi lauded the setting up of PM Mega Integrated Textile Sector and Apparel (PM MITRA) textiles park in Uttar Pradesh's Lucknow and Hardoi districts. The Minister for medium, small and micro enterprises (MSME) Rakesh Sachan stated this at the inaugural event of the two-day 'Uttar Pradesh MSME Conference 2023' being organised by the Associated Chambers of Commerce and Industry of India (ASSOCHAM).



Shri Sarbananda Sonowal has initiated a campaign to develop 75 iconic lighthouses in India into tourism spots.

The Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal launched a campaign to transform 75 historic Lighthouses into Tourism Spots when he inaugurated three revamped lighthouses in Dwarka, Gopnath & Veraval that were transformed as tourist destinations at Dwarka, Gujarat. This marks the beginning of the campaign by the Ministry of Ports, Shipping & Waterways (MoPSW) to transform 75 historic lighthouses across India into tourism spots.

Union Minister Bhupender Yadav launches Resource Efficiency Circular Economy Industry Coalition in Chennai

The Resource Efficiency and Circular Economy Industry Coalition (RECEIC) is set to be launched at the side event during the 4th Environment and Climate Sustainability Working Group and Environment and Climate Ministers meeting in Chennai, Tamil Nadu. Conceptualized under India's G20 Presidency, RECEIC is an industry-driven initiative aimed at promoting resource efficiency and circular



economy practices globally. As a collaborative platform, RECEIC aims to facilitate knowledge-sharing, best practice sharing, and sustainable practices among the participating industries.

The Ministry of Science and Technology is planning to hold a Chintan Shivir at IIT Kharagpur, aimed at enhancing the collaboration between CRTDHs and MSMEs.

The Ministry of Science and Technology will organize a one-day Chintan Shivir to strengthen the interaction between Common Research and Technology Development Hubs-CRTDHs and MSMEs at the Indian Institute of Technology-IIT, Kharagpur. The Department of Scientific and Industrial



Research-DSIR has planned to organize the Chintan Shivir at all the 18 Common Research and Technology Development Hubs established by DSIR.

The PMVKY has been approved for implementation from 2021-22 to 2025-26, costing Rs. 26135.46 crores.

The Ministry of Tribal Affairs is implementing 'Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY)' which includes many schemes for the development and welfare of tribal communities. The scheme has been approved for implementation during 2021-22 to 2025-26 with a total cost of Rs. 26135.46 crores. Scheme components covered under the PMVKY are as follows:

1. Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY)
2. Development of Particularly Vulnerable Tribal Groups



VANBANDHU KALYAN YOJANA



(PVTGs)

3. Support to Tribal Research Institutes
4. Pre-Matric Scholarship
5. Post-Matric Scholarship Scheme



Lok Sabha passes the Mines & Minerals (Development and Regulation) Amendment Bill 2023

The Lok Sabha passed the Mines and Minerals (Development and Regulation) Amendment Bill, 2023 amid the din. The Bill amends the Mines and Minerals (Development and Regulation) Act, 1957 which regulates the mining sector. The Bill has provisions for an exploration license. As per the Bill, the exploration license will be issued for 29 minerals which include gold, silver, copper, cobalt, nickel, lead, potash, and rock phosphate.



DGCA fined Indigo Airlines Rs. 30 lakhs for documentation deficiencies in operations, training, and engineering.

The Directorate General of Civil Aviation (DGCA) has imposed a fine of 30 lakh rupees on Indigo Airlines for certain systemic deficiencies in documentation about operations, training procedures, and engineering procedures. Indigo Airlines experienced four tail strike incidents on A321 aircraft within a span of six months this year.

The release of the book 'Dr. APJ Abdul Kalam: Memories Never Die' has been accomplished by Shri Amit Shah, the Union Home Minister and Minister of Cooperation, in Rameshwaram.

Union Home Minister and Minister of Cooperation, Shri Amit Shah released the 'Dr. APJ

The Prime Minister has officially opened the International Exhibition-cum-Convention Centre (IECC) complex at Pragati Maidan in New Delhi.

The Prime Minister, Shri Narendra Modi inaugurated the International Exhibition-cum-Convention Centre (IECC) complex at Pragati Maidan in New Delhi. He also unveiled the G-20 coin and G-20 stamp. Visioned by the Prime Minister



and developed as a national project at a cost of about Rs 2700 crores, the new IECC complex at Pragati Maidan will help in promoting India as a global business destination.

Smt. Nirmala Sitharaman inaugurates '3Rd Summit on Global Chemicals & Petrochemicals Manufacturing hubs in India'

The Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman inaugurated the 3rd Edition of the Summit on "Global Chemicals and Petrochemicals Manufacturing Hubs in India" (GCPMH 2023) in New Delhi. The Department



of Chemical & Petrochemical, Ministry of Chemicals and Fertilisers in association with the Federation of Indian Chambers of Commerce and Industry (FICCI) is organizing this summit.

Prime Minister Shri Narendra Modi inaugurates a new International Airport in Rajkot

Prime Minister Shri Narendra Modi inaugurated the new International Airport in Rajkot, in the presence of the Chief Minister of Gujarat, Shri Bhupendra Rajnikant Patel, the Union Minister of Civil Aviation, Shri Jyotiraditya M. Scindia, and other dignitaries.



The New Terminal building and the airside infrastructures are developed in a total land area of 2534 acres and at a cost of Rs.1405 Crores.

NITI Aayog is organizing a G20 conference on the agenda of green and sustainable growth for the global economy.

NITI Aayog, the Government of India's institution for policy planning together with the International Development Research Centre (IDRC), Ottawa, and the Global Development Network (GDN), New Delhi, is convening a



two-day international policy workshop of around 40 leading thinkers to examine prospects and challenges for green and sustainable growth globally.

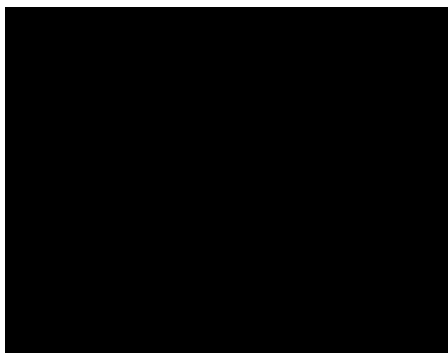


APJ Abdul Kalam House, Mission of Life Gallery Museum and Dr APJ Abdul Kalam National Memorial.



The estimated tiger population in India is 3,925, with an annual growth rate of 6.1 per cent.

India's tiger population is estimated to be **3 thousand 925** with an annual growth rate of **6.1% per annum**. This was revealed in a report released by Minister of State for Environment, Forest and Climate Change **Ashwini Kumar** on the occasion of **Global Tiger Day**.



Shri Amit Shah inaugurated the Aviation Security Control Center of CISF at Mahipalpur campus in New Delhi

Union Home Minister and Minister of Cooperation, **Shri Amit Shah** inaugurated the Aviation Security Control Center (ASCC) of the **Central Industrial Security Force (CISF)** at the Mahipalpur campus in New Delhi.



Union Finance Minister Smt. Nirmala Sitharaman presides over the 164th Income Tax Day celebrations at New Delhi

The 164th anniversary of Income Tax Day was observed by the Central Board of Direct Taxes (CBDT) and all its field offices across India. The main function was held at the Plenary Hall, Vigyan Bhavan, New Delhi. Union Minister of Finance & Corporate Affairs **Smt. Nirmala**



Sitharaman presided over the event.

Dr Mansukh Mandaviya, the Union Health Minister, chaired the 7th meeting of the Central Institute Body of AIIMS and Chintan Shivir at NIHF in Delhi.

Union Minister of Health & Family Welfare, **Dr Mansukh Mandaviya** addressed the **7th Meeting** of the **Central Institute Body (CIB)** of **AIIMS** and **Chintan Shivir** at the National Institute for Health and Family Welfare.



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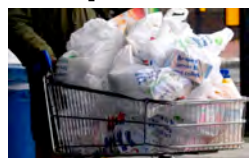
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INTERNATIONAL

New Zealand becomes the first country to ban thin plastic bags



New Zealand has become the first country to ban the thin plastic bags that supermarket customers use to collect their fruit and vegetables. The ban is also applicable to plastic straws and silverware. The New Zealand government started a campaign against single-use plastics in 2019. The government is now expanding this campaign. In 2019, the government banned the thicker plastic shopping bags that were used by customers to carry home their grocery items. **Lightweight plastic bags** are banned **across Australia**. Plastic straws, cutlery and food and drink containers are also being banned by some jurisdictions.

Canada Introduced 'digital nomad strategy' for foreign workers



Canada launched the "digital nomad strategy" which will make temporary arrangements for foreigners looking for jobs. To attract talented individuals from around the world. The announcement was made during Collision's technical conference in Toronto. The digital nomad strategy will allow workers with a foreign employer to stay and work in Canada for up to 6 months. If they get a job offer then an individual can remain in Canada for longer.

India removed from the UNSG report on the impact of armed conflict on children

The United Nations Secretary-General Antonio Guterres has removed India from his annual report on the impact of armed conflict on children, citing "measures taken by the government to better protect" them. Guterres also acknowledged India's technical mission and a workshop on strengthening child protection.



India had been included in the report since 2010, alongside other countries, including **Burkina Faso, Cameroon, the Lake Chad Basin, Nigeria, Pakistan and the Philippines**.

United States To Rejoin the United Nations Educational, Scientific and Cultural Organization after 5 years

The United States of America (USA) rejoined as a member of the United Nations cultural and scientific agency, **United Nations Educational, Scientific and Cultural Organization (UNESCO)** after 5 years. In 2017, the USA, during the presidency of Donald Trump decided to withdraw from UNESCO. The Biden administration



has also requested \$150 million for the 2024 budget to fulfil UNESCO dues and arrears, with similar requests anticipated in subsequent years until the total debt of **\$619 million** is cleared.

India hosted the 23rd Summit of the Shanghai Cooperation Organization in a virtual format

India virtually hosted the 23rd Summit of the Shanghai Cooperation Organization. Prime Minister Shri Narendra Modi chaired the **23rd Summit of the SCO Council** of Heads of State. All SCO member states **China, Russia, Kazakhstan, Kyrgyzstan, Pakistan, Tajikistan, and Uzbekistan** were invited to participate in the summit. Iran, Belarus and Mongolia were invited as observers. The theme of India's Chairmanship of **SCO-SECURE** is

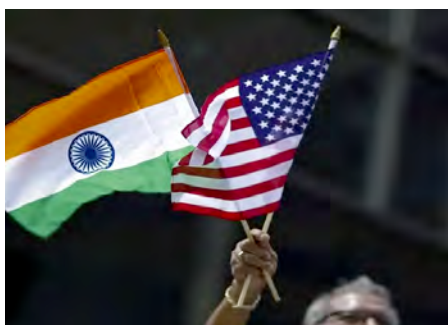


derived from the acronym given by the Prime Minister at the 2018 SCO Qingdao Summit. **SECURE** stands for **Security, Economic development, Connectivity, Unity, Respect for sovereignty and territorial integrity, and Environmental protection**.



British carrier Virgin Atlantic shuts operations in Pakistan

Virgin Atlantic has ended its operations in Pakistan with the last flight of the British carrier taking off from Islamabad to London's Heathrow Airport. The British airline began its operations at Islamabad airport in December 2020 with 7 weekly flights. The airline initially operated 4 flights to Manchester and 3 to Heathrow Airport. Later, the airline reduced its services to only 3 weekly flights to Heathrow Airport. Virgin Atlantic provided the best air travel services to customers between Islamabad and London.



India-United States conduct 'Operation Broader Sword' to prevent illegal drugs shipment

The US Food and Drug Administration (FDA), US Customs and Border Protection (CBP), Homeland Security Investigations (HSI), Drug Enforcement Administration (DEA), and US Postal Inspection Service (USPIS) in collaboration with the Indian Government Directorate of Revenue Intelligence (DRI) conducted 'Operation Broader Sword', a special bilateral multi-agency

World Mining Congress 2023 held in Brisbane, Australia

For the first time, the 26th World Mining Congress (WMC) 2023 was held in Brisbane, Australia. Shri Amrit Lal Meena, Secretary, Ministry of Coal inaugurated the India pavilion having NLC India Ltd (NLCIL), Coal India Limited (CIL) and National Mineral Development Corporation (NMDC) at the World Mining Congress (WMC) 2023 in Brisbane, Australia. The World Mining Congress (WMC) is a



United Nations (UN)-affiliated independent international organization promoting the importance of minerals, advancing sustainable mining practices and contributing to the wellbeing of the global society.

China released its first open-source computer operating system - OpenKylin

China has rolled out its first-ever homegrown computer operating system called OpenKylin. It is China's first open-source desktop operating system (OS). It is a Linux-based operating system built by a community of about 4,000 developers and is used in its space programme and industries such as finance and energy. OpenKylin users have access to the software's lines of



code and can modify them as they wish, unlike Microsoft and Apple, which keep the workings of Windows and MacOS systems secret.

Taiwan to open 3rd Taipei Economic & Cultural Centre in Mumbai, India

The Taiwanese government will establish a Taipei Economic and Cultural Center (TECC) in Mumbai, Maharashtra as part of a broader aim to further deepen cooperation with India. At present, Taiwan has TECCs in Delhi and Chennai. The main aim of opening the Cultural Centre is to enhance cooperation between both countries. Also, the move to



set up the TECC in Mumbai comes at a time when major companies in Taiwan are increasingly looking at relocating their production bases to India from China.

enforcement operation targeting illicit pharmaceuticals, devices, or precursor chemicals shipped using the international mail system. Operation Broader Sword was built upon the success of Operation Broadsword, which

targeted mail parcels containing illicit medical products from India and was carried out in 2020, at Chicago IMF.



India & France announce co-development of combat aircraft engine

India and France will be jointly developing a combat aircraft engine and engine for the **Indian Multi Role Helicopter (IMRH)** being developed by **Hindustan Aeronautics Limited (HAL)**. Prime Minister Shri Narendra Modi and French President Mr Emmanuel Macron addressed a joint press conference at the Elysee Palace in Paris. Both countries announced that they will extend their defence cooperation in advanced aeronautical technologies. India and France also agreed to support the adoption of a road map for joint actions in the Indo-Pacific and the finalization of the joint **Earth observation satellite**.



First ever BIMSTEC Foreign Ministers meeting started in Bangkok, Thailand

The first-ever Foreign Ministers' meeting of the **Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)** started in Bangkok, Thailand. India's External Affairs Minister **Mr S Jaishankar** attended the meeting. Also, Mr. Jaishankar Co-chaired the **12th Mekong Ganga Cooperation (MGC)** meeting in Bangkok along with Foreign Minister of Lao PDR **Saleumxay Kommasith**.

FAO, UNEP, WHO and WOAHA launched One Health research agenda for antimicrobial resistance

The 'Quadrupartite' - comprising the **United Nations (UN) Food and Agriculture Organization (FAO)**, the **UN Environment Programme (UNEP)**, the **World Health Organization (WHO)** and the **World Organisation for Animal Health (WOAH)** have released the **One Health Priority Research Agenda on Antimicrobial Resistance (AMR)** through a webinar. To guide a variety of stakeholders in generating new evidence to address antimicrobial resistance,



with a focus on low- and middle-income countries. One Health is an **integrated, unifying approach** that aims to sustainably balance and optimize the health of people, animals, and ecosystems.

India & Tanzania started trade settlements in local currencies – External Affairs Minister S Jaishankar

External Affairs Minister **S Jaishankar** announced that **India and Tanzania have started trade settlements in local currencies**. This new initiative of India and Tanzania will help in promoting commerce between both countries. **India-Tanzania bilateral trade** has seen very strong growth and stood at USD 6.4 billion in 2022-23. In 2022, RBI and Indian Finance Ministry had instructed the top management of banks and representatives of trade bodies to promote export



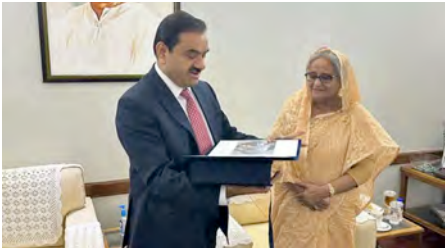
and import transactions in the rupee. **18 countries** have opened special Vostro accounts with Indian banks. Bank of India, Bank of Baroda, and Canara Bank are operating in Tanzania.

Prime Minister Narendra Modi to attend Bastille Day Parade as Guest of Honour in Paris, France

Prime Minister (PM) Shri **Narendra Modi** will be the chief guest at the French Bastille Day Parade in Paris, France. PM Modi will be on a **3-day official visit to France and UAE from 13th July, 2023**. About Bastille Day military parade : **Bastille Day military parade is organised every year on 14 July in Paris**. It is also known as Fete Nationale Francaise. It marks the beginning of the French Revolution. The first

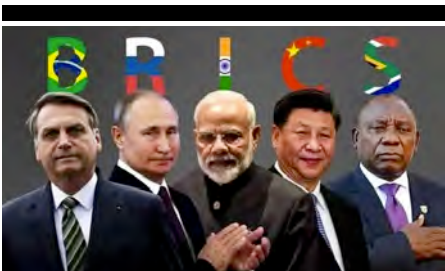


Bastille Day military parade was held in Paris on **July 14, 1880**.



Adani Group commissioned India's 1st transnational power project to supply electricity to Bangladesh

Adani Group has commissioned India's first transnational power project from its Ultra-Supercritical Thermal Power Plant (USCTPP) of Adani Power located at Godda in Jharkhand, India to supply power to the Bangladesh electricity grid. Chairman Gautam Adani called on Bangladesh Prime Minister Sheikh Hasina in Dhaka following the full load commencement of power supply to Bangladesh from the Group's USCTPP in Godda. The Godda USCTPP, marks the port-to-power conglomerate's entry into transnational power projects. Adani Power Jharkhand Ltd (APJL), a wholly-owned subsidiary of Adani Power Ltd, will supply 100% of the generated electricity from the plant to another nation.



Algeria applied to Join BRICS Bank

Algerian President, Abdelmadjid Tebboune informed that Algeria has applied to join the **BRICS (Brazil, Russia, India, China and South Africa)** group and submitted a request to become a shareholder member of BRICS Bank with an amount of **\$1.5 billion**.

Russia exits UN-brokered deal for export of Ukrainian grain through Black sea

Russia refused to extend the **Agreement** that has enabled **Ukraine** to export grain from its Black Sea ports for the past year, complaining that promises to free up its own shipments of food and fertilisers had not been kept. Without Russia's participation, the '**Black Sea Initiative**' ceases to function from July 18, 2023. The deal, brokered by the U.N. and Turkey in **July 2022**, aimed to alleviate a global food crisis by



allowing Ukrainian grain blocked by the Russia-Ukraine war to be exported safely.

UNDP India partners with Absolute Foods to promote innovation & digitalization of Pradhan Mantri Fasal Bima Yojana

United Nations Development Programme (UNDP) and **Absolute Foods**, a leading bioscience company specialising in agri-tech, signed a **Memorandum of Understanding (MoU)** to strengthen the government of India's flagship Pradhan Mantri Fasal Bima Yojana (PMFBY) and enhance the resilience of the farmers. Aim To enhance the implementation of the PMFBY and the **Restructured Weather Based Crop Insurance Scheme (RWBCIS)** by building technical capabilities of the scheme and digitising service delivery of crop



insurance and agricultural **credit processes to increase reach and uptake of the schemes**. It will also promote credit profiling of farmers, agri-entrepreneurs, and farmer producers organisations (FPOs), for accurate crop loss assessment and risk evaluation to mobilise agriculture financing.

India presented candidature to IMO Council for Biennium 2024-25 elections

India has presented its candidature under **Category-B** to the **International Maritime Organisation (IMO)** Council Elections for the Biennium 2024-25 at its Assembly in London. The IMO's Category B consists of the 10 countries with the "**greatest interest in international seaborne trade**". Its current members are India, Australia, Brazil, Canada, France, Germany, the Netherlands, Spain, Sweden,



and the United Arab Emirates (UAE). India became a member of the IMO in **1959**.



Tata Sons to build battery cell gigafactory in the United Kingdom with an investment of £4 billion

Tata Sons announced its plan to establish a **global battery cell gigafactory** in the **United Kingdom (UK)** with a capacity to produce **40 Gigawatt (GW)** of cells annually, at an investment of over **£4 billion**. The investment will **deliver electric mobility** and renewable energy storage for the UK and rest of Europe. Aim : To help power the automotive sector's transition to electric mobility. The new gigafactory will be one of the largest in Europe and will create up to **4,000 highly skilled jobs**, with further jobs expected to be created in the supply chain. The Tata Group announced last month it will invest over **₹13,000 crore** to set up a **20GW** lithium-ion cell manufacturing factory in Sanand, Gujarat.



Twitter Launches New 'X' Logo to Replace Blue Bird

Twitter owner **Elon Musk** has launched a new logo – the single letter **"X"** to replace the social media service's famous blue bird as part of a broader rebranding effort. Twitter's official account now reads **"X"**, with a black background and the letter **X** in a white design. Such an app would be similar to China's WeChat, which combines video, messaging, streaming and payments.

India & the United States today jointly launched a call for proposals on Critical and Emerging Technology: Quantum Technologies and Artificial Intelligence for Transforming Lives

India and the United States (US) jointly launched a call for collaborative proposals on **"Critical and Emerging Technology: Quantum Technologies and Artificial Intelligence for Transforming Lives"**. The **Indo-U.S. Science and Technology Forum (IUSSTF)** and the **Secretariat for U.S.-India Science and Technology Endowment Fund (USISTEF)** have designed the program. Through this competitive grant program, the **USISTEF** selects and



supports promising joint U.S.-India technology innovation and entrepreneurial initiatives that are commercially viable and socially relevant.

Japan becomes 2nd Quad partner to sign semiconductor pact with India

Japan has become the **second Quad partner** after the United States (US) to sign an agreement with India for the joint development of the semiconductor ecosystem.

Aim: To bolster the resilience of the global supply chain, particularly in the crucial semiconductor industry. The agreement was signed between Union Minister for Electronics and IT **Shri Ashwini Vaishnaw** and Japan's Minister



of Economy, Trade and Industry **Mr Yasutoshi Nishimura** in the national capital. The first made-in-India chip under the project will be rolled out by **December 2024**, and annual production worth \$1 billion is expected once the plant is fully operational.

The 10th meeting of the Sub Committee on Military Cooperation between India and Malaysia was held in New Delhi.

The 10th meeting of the **Sub Committee on Military Cooperation between India and Malaysia** was held in **New Delhi**. The Indian delegation was led by Joint Secretary (International Cooperation), Ministry of Defence **Shri Amitabh Prasad**, while the Malaysian side was headed by Assistant Chief of Staff, Defence Operations and Training Division **Maj Gen Dato' Khairul Anuar bin Abd Aziz**. Both the co-chairs also deliberated on the possible

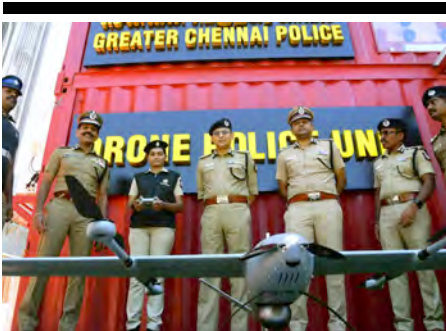


outcomes for the **12th Malaysia-India Defence Cooperation Committee (MIDCOM)** meeting which will be held at the level of Defence Secretary in India in September this year.



India's biggest natural arch formed 184 million years ago founded in Odisha by GSI

A team of the Geological Survey of India (GSI) discovered India's biggest natural arch during their survey of coal in Kenduadihi block in Odisha's Sundargarh district. The state unit of the GSI has proposed to declare the 'Natural Arch' in the Kanika range of Sundargarh forest division, a Geo Heritage Site. If it is done, it will be the biggest natural arch of the country to have the Geo Heritage tag. Currently, India has two other natural arches – one located in the Tirumala hills of Tirupati and the other in the Andaman and Nicobar Islands, but both are smaller than the one in Sundargarh.



India's 1st 'Police Drone Unit' launched in Chennai for aerial surveillance

The Greater Chennai City Police (GCP) launched India's first 'Police Drone Unit' for aerial surveillance over vast areas and quick detection of criminal

Quality Council of India and the Government of Odisha launched Odisha Gunvatta Sankalp in Bhubaneswar

The Government of Odisha & the Quality Council of India (QCI), in collaboration with industry associations – Associated Chambers of Commerce and Industry of India (ASSOCHAM), Federation of Indian Chambers of Commerce & Industry (FICCI), Engineering Exports Promotion Council (EEPC), Odisha Assembly of Small and Medium Enterprises (OASME), PHD Chamber of Commerce and Industry (PHDCCI), Central Institute of Petrochemicals



Engineering & Technology (CIPET), Federation of Hotel and Restaurant Association of India (FHRAI) – launched the Odisha Gunvatta Sankalp (Odisha Quality Mission) at Bhubaneswar, Odisha. It has been inaugurated by the Chief Secretary of Odisha Pradeep Kumar Jena.

Andhra Pradesh Chief Minister Y S Jagan Mohan Reddy Launched Jagananna Amma Vodi Scheme To Disburse Financial Aid Of Rs 6,393 Crores

Andhra Pradesh (AP) Chief Minister (CM) Y S Jagan Mohan Reddy launched the 'Jagananna Amma Vodi' scheme for the fourth year, under which financial assistance of Rs 6,393 crore will be deposited into the bank accounts of 43 lakh beneficiaries, at Kurupam in Parvathipuram Manyam district, AP. To provide financial assistance to the mother or recognized



guardian of those children who belong to the below poverty line category. Jagananna Ammavodi was launched by Chief minister of Andhra Pradesh Y. S. Jagan Mohan Reddy on 9 January 2020.

activities. Director General of Police (DGP) and Head of Police Force C. Sylendra Babu inaugurated the newly-created special unit at Besant Avenue, Adyar, Chennai, Tamil Nadu (TN). The unit was established at a cost of Rs 3.6 crore. Also drones could be used to read the number plates of vehicles.

Tourism Minister Atishi Marlena inaugurated 32nd Annual Mango Festival in Delhi Haat



Tourism Minister Atishi Marlena inaugurated the 32nd Annual Mango Festival (3-day festival) at Dilli Haat, Janakpuri. It will conclude on July 9, 2023. The event is organised by Delhi Tourism in association with Delhi government. The last mango Festival in Delhi was held in 2019. The Mango Festival is a unique initiative by the Kejriwal government to promote tourism in the city, familiarise the public with various varieties of mangoes, and provide a platform for small and large mango producers to expand their business.

Odisha Television introduced India's first artificial intelligence news anchor - Lisa



Odisha Television Limited (OTV) has introduced the state's first artificial intelligence (AI) news anchor named Lisa. The introduction of Lisa, the AI news anchor, took place at a ceremony held in Bhubaneswar, Odisha. The introduction of Lisa, the first AI anchor in Odisha's regional television broadcasting arena, signifies a new era in television journalism. It is developed by the media house in collaboration with a Mumbai, Maharashtra based startup, Lisa has the potential to speak in multiple languages.

India's 1st Tele-MANAS chat-bot to ensure 24X7 services of health counsellors launched in J&K

Lieutenant Governor Manoj Sinha launched India's first Tele Mental Health Assistance and Networking Across States (Tele-MANAS) Chatbot for the Union territory (UT) of Jammu and Kashmir (J&K). The initiative will ensure round-the-clock services of Health Counsellors, Clinical Psychologists and Consultants. The service was launched after Sinha inaugurated 'J-K Health



Conclave' on mental health and non-communicable diseases at Srinagar, J&K. Tele-MANAS is a two-tier system. Tier 1 comprises State Tele MANAS cells, which includes trained counsellors and mental health specialists.

Gujarat Chief Minister Bhupendra Patel Launched Pilot Project Of 'Antyodaya Shramik Suraksha Yojana'

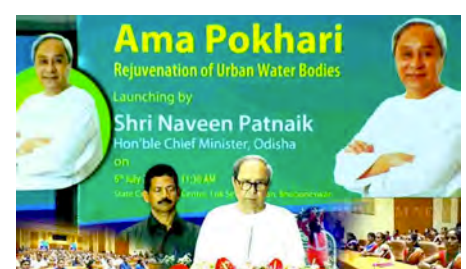
Gujarat Chief Minister (CM) Shri Bhupendra Patel and Union Minister of State for Communications Devusinh Chauhan, launched the Antyodaya Shram Suraksha Accident Insurance Scheme from Nadia of Kheda district in Gujarat. To provide financial stability to workers, offering assistance in the event of accidents or death. The scheme, launched on a pilot



basis, is being implemented through the Indian Postal Department, the Indian Post Payments Bank, and the Ministry of Labour and Employment.

Odisha Chief Minister Naveen Patnaik launched 'Ama Pokhari' to rejuvenate water bodies

Odisha Chief Minister (CM) Shri Naveen Patnaik launched 'Ama Pokhari' project to rejuvenate all water bodies in the urban areas of Odisha. The project was inaugurated at Lokseva Bhawan in Bhubaneswar and is expected to effectively address water scarcity by rejuvenating water bodies in a natural and sustainable manner. Under the Ama Pokhari scheme, 2,000 large water bodies in 115



urban areas will be rejuvenated and its periphery will be renovated for healthy space for the public. **Rs 120 crore** has been allocated to the implementation of the initiative.



Massive 'shelf cloud' (Arcus cloud) formation spotted in Haridwar

A terrifying "shelf cloud" OR "Arcus cloud" appeared in Uttarakhand's Haridwar. A "shelf cloud" or "Arcus cloud" generally forms along the leading edge of thunderstorms. It is a type of low-lying, horizontal cloud formation characterized by a clearly defined line of solid clouds. It is known for its distinctive wedge-shaped formation. What is a Thunderstorm? Thunderstorm is a rain-bearing cloud that also produces lightning. Thunderstorms form when warm, moist air rises into cold air.



Government of Maharashtra gave Final Nod To Adani For Dharavi Slum Redevelopment Project

The Government of Maharashtra has approved the Adani group's proposal to rehabilitate residents of Mumbai's **590-acre Dharavi locality**, home to **over 900,000 Indians**, almost 8 months after the conglomerate won a tender to develop India's largest slum. The Maharashtra cabinet awarded the **Dharavi Redevelopment Project (DRP)** bid to Adani Properties in December 2022.



Jammu and Kashmir launched Mobile-Dost-App for mobile-based delivery of citizen-centric services

Jammu and Kashmir (J&K) Chief Secretary Arun Kumar Mehta launched **Mobile Dost App** in sync with the vision of Apka Mobile HamaraDaftar. **Aim** : To empower the people of Jammu & Kashmir by providing a comprehensive platform to access all the Government to Citizen Services (G2C) directly from their mobile devices. The app was developed by the **IT (Information Technology)**



department of J&K with the support from the **Haryana Government**. Apka-Mobile-Hamara-Daftar is a pioneering initiative for the **mobile-based delivery** of citizen-centric services in Jammu and Kashmir.

National Law University Delhi Launched Eklavya - A Research Affiliate Programme

The National Law University (NLU), Delhi launched Eklavya - a '**Research Affiliate**' programme, under its new academic initiatives. **Aim** : To strengthen NLU Delhi's commitment to collaboration by involving individuals without traditional law degrees and drawing upon their expertise and diverse perspectives. **Eligibility Criteria** for the '**Eklavya Research Affiliate programme** : Should possess **at least 3 years** of demonstrable experience working on issues with a significant interface with the law. Should have completed an



undergraduate degree at least 3 years before the application. Full-time or part-time employees must obtain approval from their current organisation or institution. **Self-employed individuals, freelancers, or independent consultants** must provide a declaration stating their professional status. The application form is open throughout the year.

Rajasthan cabinet gives approval to 'Minimum Guaranteed Income Bill'

The Rajasthan Government has announced the minimum income guarantee to provide social security to citizens of **Rajasthan**. The Rajasthan government plans to bring a law that promises '**guaranteed minimum income**' for the poor. With this scheme, all families in the state will be able to get an employment guarantee of 125 days every year, and a minimum pension of **Rs.1,000 per month** in case of aged /disabled/single



women. Through the CM Rural Employment Guarantee Scheme, **125 days of employment** is provided, instead of 100 days of employment under the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA).



Chhattisgarh CM Bhupesh Baghel Launched New Rural Housing Scheme - Gramin Awas Nyay Yojana

Chhattisgarh Chief Minister (CM) Shri Bhupesh Baghel launched an ambitious rural housing scheme named **Gramin Awas Nyay Yojana**. **Aim : To provide affordable and quality housing** to the marginalised sections of society in Chhattisgarh. Gramin Awas Nyay Yojana will be funded by the **state government**. It will cover **poor families** based on the new survey conducted by the **Department of Panchayat & Rural Development**. Chhattisgarh CM Bhupesh Baghel announced to raise the DA of around **5 lakh state government employees by 4%**.



Government of Rajasthan introduces India's first gig workers rights bill 2023

In a bid to become India's first state to guarantee social security to gig workers, Rajasthan tabled the **Rajasthan Platform Based GIG Workers (registration and welfare) Bill, 2023**. The provisions of the bill prescribe heavy monetary penalties if the aggregator fails to comply. The bill will provide gig workers with the unique id which will be uniform across all the platforms. Gig workers are those who **work temporary jobs**, typically in the service sector as an independent contractor or freelancer. **Delivery partners** for food aggregators such as Swiggy or Zomato are gig workers. **Aim : To set up a welfare fee deduction mechanism** that will be integrated with the aggregator app.

Uttar Pradesh Government nod 2 Thermal Power Projects Worth Rs 18,000 Cr In Sonbhadra's Obra

The Government of Uttar Pradesh (UP) approved the construction of two "**Obra D**" thermal power projects in Sonbhadra's Obra, each to be rated at **800 megawatt (MW)** and costing **Rs 18,000 crore**. **Aim : To provide cheaper electricity** to the people of UP. The cabinet meeting was held under the chairmanship of Chief Minister Shri Yogi Adityanath, in which the 'Obra D' thermal power plant was approved. The government will



implement the projects in a **50:50 partnership** with the central government-owned NTPC. The '**Obra D**' thermal power plants will be the state's first ultra super critical unit.

Assam to ban packaged drinking water bottles of less than 1 litre from October 2023

The Assam government has decided to **ban packaged drinking water bottles of less than one litre** from October 2, 2023. Chief Minister Himanta Biswas Sarma announced that from **October 2024**, bottles of less than two litres will also be banned in Assam. The cabinet decided to ban the production and use of drinking water bottles made of Polyethylene terephthalate (PET) of less than one litre in volume. At the cabinet meeting,



consolidated administrative approval was given for phase I of ADB-aided '**Climate Resilient Brahmaputra Integrated Flood and Riverbank Erosion Risk Management Project**'. It will be executed through Flood and River Erosion Management Agency of Assam at a cost of **₹2,097.88 crore**.

Government of MP & UNFPA launch chatbot for adolescents, young adults on social, sexual health issues

The Madhya Pradesh (MP) government and the **United Nations Population Fund**, formerly the United Nations Fund for Population Activities (UNFPA) launched an Artificial Intelligence-enabled chatbot to address the critical need for accurate and accessible information on social issues and sexual and reproductive health and rights (SRHR) among adolescents and young adults. The '**Just Ask/Khulke Poochho**' chatbot was launched



by MP Health Minister Prabhuram Choudhary and UNFPA India Representative Andrea M Wojnar. It features two aspiring role models, Dhruv and Drishti, who communicate information in a simple and relatable manner.



Kerala gets India's first Construction Innovation Hub in Kochi

Kerala got the country's first Construction Innovation Hub (CIH) that seeks to promote affordable and sustainable building facilities so as to foster collaboration, innovation and knowledge-sharing among the stakeholders. Kerala Startup Mission (KSUM) will be responsible for the CIH's overall programme management, including the identification and recruitment of the nascent companies as well as providing them housing-related technical mentorship and connections, besides program design and facilitation. It is set up in association with Habitat for Humanity India (HFHI), which is an American non-profit organisation building homes and providing housing-related services to low-income families, the CIH is set to be based in Kochi, Kerala.



Ker Puja festival celebrated in Tripura

Ker Puja is a Hindu religious festival and a state holiday in the north-eastern state of Tripura celebrated every year in the month of July. Ker, meaning austerity. In the local tribal language called Kokborok, "Ker" denotes a boundary or a specific area. The celebration occurs two weeks after the Kharchi Puja to honor Ker, the guardian deity of Vastu Devata.

Uttar Pradesh government launched portal for claiming electric vehicle subsidies

The Uttar Pradesh (UP) government launched the subsidy portal, upevsubsidy.in, paving the way for people to apply online for the subsidy available on purchase of electric vehicles (EVs) in UP. For buyers purchasing EVs without batteries, the subsidy amount will be 50% of the total subsidy. As of now, there is no set time limit for providing the subsidy., upevsubsidy.in. This initiative is part of the Uttar



Pradesh Electric Vehicle Manufacturing and Mobility Policy, 2022, which includes a purchase subsidy incentive scheme. The development and maintenance of the portal have been entrusted to UPDESCO (Uttar Pradesh Development Systems Corporation Ltd).

G20 India - 4th & Final Energy Transitions Working Group to strengthen global cooperation in clean energy transitions held in Goa

The 4th and final Energy Transitions Working Group (ETWG) meeting under India's G20 or Group of 20 Presidency was held in Goa. The two-day meeting witnessed proactive engagement from over 115 delegates representing G20 member countries and 9 invitee countries. The 4th ETWG Meeting will be chaired by Pawan Agarwal, who serves as the ETWG chair and secretary, Ministry of Power, Government of India. There are 6 priority areas outlined under India's G20 Presidency. The six priority areas are



(i) Energy transitions through addressing technology gaps

- (ii) Low-cost financing for energy transitions
- (iii) Energy security and diversified supply chains
- (iv) Energy efficiency, industrial low carbon transitions, and responsible consumption,
- (v) Fuels for Future (3F) and
- (vi) Universal access to clean energy and just, affordable, and inclusive energy transition pathways.

ADB & India has approved a \$200 million loan to support the expansion of urban services in Rajasthan.

The Government of India and the Asian Development Bank (ADB) signed a \$200 million loan as additional financing for the ongoing Rajasthan Secondary Towns Development Sector Project to expand water supply and sanitation systems and enhance urban resilience and heritage living in selected towns. The signatories to the loan



agreement were Mr Vumlunmang Vualnam, Additional Secretary, Department of Economic Affairs, Ministry of Finance, for the Government of India, and Takeo Konishi, Country Director of ADB's India Resident Mission, for ADB.



Bengaluru becomes 1st Indian city to join World Cities Culture Forum

Often hailed as India's Silicon Valley and recognized as the country's fastest-growing metropolis, Bengaluru, Karnataka has become the first Indian city to become part of the World Cities Culture Forum (WCCF) a global network of cities that share research and intelligence, and explore the role of culture in future prosperity. Bengaluru became the 41st city & only Indian city to join the forum; the network currently has 40 cities spanning 6 continents.

Ladakh gets its 1st women's police station in Kargil

In a significant step towards Empowering women and ensuring their safety and security, the Ladakh Police Department inaugurated the first-ever Women Police Station in Kargil district. Aim : To foster trust and cooperation between women and law enforcement,



ultimately leading to a safer and more secure environment for all residents of Kargil.

J&K: Farmers receive 14th installment of PMK-SNY in their bank accounts

In Jammu and Kashmir, the farmers in various districts also received the 14th instalment of Pradhan Mantri Kisan Samman Nidhi yojna in their bank accounts. Akashvani Jammu Correspondent reports that in Poonch district, eight crore rupees were transferred to the bank accounts of as many as 37



thousand farmers under Pradhan Mantri Kisan Samman Nidhi Yojna.

Chhattisgarh signs MOU with Tata Technologies to transform 36 Industrial Training Institutes into Industry 4.0 Technology Hub

The Chhattisgarh government has signed a Memorandum of Understanding (MoU) worth Rs 1,188.36 crore with Indian multinational product engineering company, Tata Technologies Limited to transform 36 government

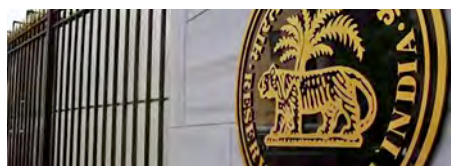


Industrial Training Institutes (ITIs) into an Industry 4.0

Technology Hub. Aim : To train over 10,000 youth annually in advanced skills, fostering better employment opportunities and will also provide employment opportunities to the skilled youth



BANKING & ECONOMY



RBI concluded norms for banks to hold capital for operational risks

The Reserve Bank of India (RBI) has finalised the directions for commercial banks to hold sufficient regulatory capital against their exposures arising from operational risks. Operational risk means the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk. The directions require all specified commercial banks, excluding local area banks, payments banks, regional rural banks, and small finance banks, to hold sufficient regulatory capital against their operational risk exposures.



24 Central Banks to have Digital Currencies by 2030 – BIS survey

According to a survey by the Bank for International Settlements (BIS), by 2030, 24 central banks are expected to have digital currencies in circulation. This includes up to 15 retail and 9 wholesale central bank digital currencies (CBDC). In total, the share of central banks that said they were engaged in some form of CBDC-related work rose to 93%.

ICICI Lombard & ICICI Prudential Life Insurance jointly launched the combi product 'ishield'

ICICI Lombard General Insurance and ICICI Prudential Life Insurance have jointly launched a combi product, 'ishield', which will provide customers with both health and life insurance under the "use and file" procedure. "ishield is a one-of-its-kind offering that is synergistic in capabilities and shares the brand values of ICICI Prudential Life Insurance and ICICI Lombard." isShield,



will enable customers to take care of expenses required for medical treatments. Besides, it will also provide a lump sum amount to the family in case of the unfortunate demise of the policyholder.

Tata AIA partners with WhatsApp & PayU to introduce industry's 1st premium payment feature

Tata Group-backed life insurance arm, Tata AIA has introduced a first-of-its-kind in the insurance industry, by enabling digital payments via WhatsApp and Unified Payment Interfaces (UPI). This feature provides an instant premium payment facility through WhatsApp and UPI-enabled payment options. For easy use for both tech and non-



tech-savvy consumers, it also offers a hassle-free premium payment experience. Through the new feature, policyholders can pay premiums digitally and receive a quick premium payment confirmation & acknowledgement.

India Post & Canada Post join hands to facilitate e-commerce

India Post has entered into an agreement with Canada Post to introduce International Tracked Packet Service (ITPS) between the two countries to facilitate e-commerce exports. India Post already provides ITPS service with 38 partner countries and Canada will be the 39th country. The service



was expanded to 38 countries from 16 nations by adding 22 new partners, including Britain, France, United Arab Emirates (UAE), Egypt, Oman, etc.



Bank of India launched "Centralised Pool Buy-Out and Co-Lending Cell" to boost priority sector lending

Bank of India (BoI) has launched a 'Centralized Pool Buy-Out and Co-Lending Cell' to boost priority sector lending. Pool Buy-Out is a well-accepted practice in the banking industry to buy out the retail portfolios of **Non-Banking Finance Companies (NBFCs)** in return for immediate payment. The Cell, will be equipped with an **end-to-end digital underwriting system** to onboard pool buy-out and co-lending of loans in partnership with NBFCs (non-banking finance companies). The Cell will onboard loan assets under **Retail, Micro, Small and Medium Enterprise (MSME)** and the Agriculture segment with a dedicated team.



SBI launched an upgraded version of the YONO app & an interoperable cardless cash withdrawal facility at ATMs

As a part of the 68th Bank Day celebrations, the State Bank of India (SBI) has launched its upgraded digital banking application, 'YONO (You Only Need One) for Every Indian', and introduced the Interoperable Cardless Cash Withdrawal (ICCW) facilities. The YONO app has been revamped, keeping in mind the expectations of customers for a seamless and pleasant digital experience. This will further fulfil the goal of making the 'YONO for Every Indian' mission a reality."

World Bank approved ₹12,600 crore for India's clean energy transition

The World Bank has approved **USD 1.5 billion** (around ₹12,600 crore) in financing to accelerate India's low-carbon energy infrastructure. The financing will help India **promote low-carbon energy** by scaling up renewable energy and developing green hydrogen, supporting carbon markets and stimulating climate financing. The low-carbon hydrogen energy is produced by electrolysis of water powered by renewable energy. **The First Low-Carbon Energy Programmatic Development Policy Operation** – the first in a series of two envisaged



operations – will support India in developing green hydrogen. The program will support the successful implementation of the **National Green Hydrogen Mission** that aims to stimulate \$100 billion in private sector investment by 2030. India aims to achieve net zero by 2070.

Paytm partnered with Shriram Finance to extend digital financial services to small merchants

The One97 Communications Ltd, owners of the brand **Paytm**, has partnered with retail non-banking finance company (NBFC) **Shriram Finance Limited** to offer **financial services** to its users, including loan products. Through this joint venture, Shriram Finance products would be made available on the **digital platform** to further expand Paytm's business to credit services as well, and drive financial inclusion. It is powered



by Paytm's fintech leadership as a **loan service provider (LSP)** focussed on compliance and quality of loans. This partnership will integrate Shriram Finance wide geographical presence across the country especially **rural areas**.

South Indian Bank partners with Mahindra and Mahindra Limited for dealer financing

South Indian Bank (SIB) has signed a **memorandum of understanding (MoU)** with Mahindra and Mahindra Ltd (**Automobile division**) for providing the latter's dealers with financing solutions. To provide **much-needed financial support to M&M's dealers**, allowing them to meet their vehicle inventory funding requirements effectively.



Under the partnership, SIB will provide unmatched dealer finance solutions to M&M's dealers, thereby meeting their **vehicle inventory funding requirements**.

Punjab National Bank partners with Amul to support the finance dealership network under the MUDRA scheme



State-owned Punjab National Bank (PNB) has partnered

with **Gujarat Cooperative Milk Marketing Federation Ltd (GCMML)**, better known as Amul, to offer financial services to Amul's supply network pan-India under the MUDRA scheme. Through this association, both partners are aiming to provide support to more than **11 lakh retailers, wholesale dealers and others**. The partnership will also involve the integration of various digital channels like **QR codes, point of sale (POS) systems, and Unified Payment Interface (UPI)**. Additionally, it will facilitate supply chain finance and digital collection of **Equated Monthly Instalments (EMIs)**. Moreover, PNB will offer working capital limits and other relevant services.



Indian bank Collaborate with National E-Governance Services Limited to Introduce digital services under 'Project WAVE' initiative

Public sector lender Indian Bank in collaboration with **National E-Governance Services Limited (NeSL)**, has unveiled new services under its digital transformation initiative – **Project WAVE (world of advanced virtual experiences)**

Bank of India becomes 1st bank to offer Mahila Samman Savings Certificate Scheme

The Bank of India (BoI), one of the largest public sector banks (PSBs) in the country, has become the **first bank** to officially roll out **Mahila Samman Savings Certificate (MSSC)** scheme. The MSSC is a government-guaranteed limited-period small savings scheme aimed at **empowering women** and fostering their financial inclusion. Under the scheme, **individual girls or women** can open an account, or a guardian can open one on behalf of a minor girl. The scheme was announced by Union Finance Minister **Nirmala Sitharaman** during her Budget speech **FY 2023-24**. The scheme



offers an interest rate of **7.5% per annum**, compounded quarterly. While the minimum investment is **Rs 1,000**, any sum in multiples of Rs 100 can be deposited, up to a maximum limit of **Rs 2 lakh**. The account will mature after 2 years from the date of opening. Accounts under this scheme can be opened until **March 31, 2025**. If there is any premature closure, a penalty of **2% after 6 months** from the date of account opening, and the applicable interest rate will be 5.5%.

Hong Kong and Shanghai Banking Corporation (HSBC) Limited relaunches private banking in India

London-based Hong Kong and Shanghai Banking Corporation Limited (HSBC) has relaunched its private banking business in India almost **8 years** after it closed the division amid an investigation by India's tax department against individuals who had unaccounted foreign currency accounts in the bank's Swiss branch. The private banking business serves high-net-worth (HNW) and ultra-high-net-worth (UHNW) individuals and families with investable assets of more than **\$2 million**. According to the UN department of economic and



social affairs, India surpassed the United Kingdom (UK) as the world's fifth largest economy in 2022 and is expected to overtake Japan and Germany by **2027-28**. The bank quoted a Knight Frank wealth report which stated that the number of ultra-high net-worth individuals in India with more than **\$30 million** to invest will increase **58% by 2027**.

In January 2022, the process of digitization under Project WAVE was first launched. As part of the digital transformation initiative, the Indian bank & NeSL has introduced an electronic bank guarantee (e-BG) service to ease traditional paper-based processes. This move is expected to **significantly reduce**

the turnaround time for issuing and delivering bank guarantees from the industry average of **3-4 working days to just a few minutes**.



ESAF Small Finance Bank refiles Draft Red Herring prospectus for ₹629 crore IPO

ESAF Small Finance Bank Ltd, a Small Finance Bank with a focus on unbanked and under-banked customer segments, especially in rural and semi-urban areas has filed its **Draft Red Herring prospectus (DRHP)** with capital market regulator Securities and Exchange Board of India to raise Rs 629.04 crore through for its initial public offering (IPO). Earlier, the bank had filed its DRHP in July 2021. The IPO will include a fresh issue up to **₹486.74 crore** and an offer for sale of up to **₹142.30 crore** by promoter and other selling shareholders. The offer for sale comprises up to **₹119.26 crore** by ESAF Financial Holdings Private Ltd, up to **₹12.67 crore** by PNB MetLife India Insurance Company Ltd, up to **₹10.37 crore** by Bajaj Allianz Life Insurance Company Ltd.



The government allowed Non-Resident Indians as nominees in Small Savings Schemes

According to the **Ministry of Finance (MoF)** notification, a **non-resident Indian (NRI)** can now be made a nominee for government saving schemes such as **Public Provident Fund (PPF)**, **National Saving Certificate (NSC)** and **post offices savings**. Besides, the government permitted applicants to make

Punjab National Bank Launched India's First Virtual Branch in Metaverse

With this, the bank will be able to deliver a **unique experience** to its customers, who can now explore **bank deposits, digital payments, senior citizen deposits, and flagship schemes** of the government of India. With the help of this, customers can explore the bank's products and services such as bank deposits, retail/Micro, Small and Medium Enterprises (MSME) loans, digital products, women/senior citizens,



'Do It Yourself', and government flagship schemes. In addition, the bank will offer an immersive 3D experience to customers while they perform traditional banking activities through their digital avatars.

National Housing Bank operationalises ₹10,000-crore Urban Infrastructure Development Fund

The National Housing Bank (NHB) has operationalised the **₹10,000-crore** Urban Infrastructure Development Fund (UIDF) announced in this year's Budget for the creation of urban infrastructure in **tier-2 and tier-3 cities**. UIDF has been launched to supplement the efforts of the State governments by providing a stable and predictable source of finance for the creation of urban infrastructure in tier-2 and tier-3 cities. As many as **459 tier-2**



cities with a population of **50,000** to less than a lakh and **580 tier-3 cities** with a population of one lakh to less than a million as per the 2011 census are being covered under UDIF as of now. Interest rate on UIDF loans has been kept at the bank rate minus **1.5% i.e., 5.25% at present**.

Utkarsh Small Finance Bank's ₹500-crore initial public offering is to be open for subscription from July 12-14

Utkarsh Small Finance Bank (SFB) will launch its **₹500 crore** initial public offering (IPO) on July 12, 2023 with the price band being set at ₹23-25. The IPO, entirely a fresh issue of shares, will close for subscription on **July 14, 2023**. Minimum Bid Lot is **600 equity shares**. While not less than **75%** of the issue would be available



for allocation to QIBs, up to **15%** is reserved for non-institutional investors and the balance **10%** for retail individual investors.

changes to their names or surnames. These changes are part of a list of amendments to the **Government Savings Promotion**

General Rules, as notified by the Finance Ministry.



World Bank Approved USD 200 Million Loan To Increase Renewable Energy in Himachal Pradesh

The World Bank's Board of Executive Directors approved a loan of **USD 200 million** (about Rs 1,600 crore loan) to the Government of Himachal Pradesh (HP) to facilitate power sector reforms & increase the share of renewable energy (RE) in the state's electricity generation. The **\$200 million** loan from the International Bank for Reconstruction and Development (IBRD) has a final maturity of **14.5 years** including a grace period of **4.5 years**. This will contribute to the state's overall aim of adding **10,000 megawatts** (10 gigawatts) of additional RE capacity to make the state's power supply greener.



Market Regulator Securities and Exchange Board of India mulls consolidated framework for cyber security

The Securities and Exchange Board of India (SEBI) proposed a consolidated framework for cybersecurity, laying down a common structure for various regulated entities like **stock exchanges, brokers, asset management companies** and

UPI transactions falls 0.9% in June 2023

Transactions undertaken on the **UPI (Unified Payments Interface)** network dipped **0.9%** in **June, 2023** both in terms of volumes and value of transactions, after touching a record high in **May, 2023**. This is the first decline in transaction volume since **February 2023**. According to National Payments Corporation of India (NPCI) data, UPI transactions fell to **₹14.75 lakh crore in June**, with 933 crore



transactions being processed during the month. The number of transactions was higher by **59%** on the year, and the value of transactions was **45%** higher compared with June 2022.

State Bank of India Grants Rs. 22.5 Crore to IIT-Bombay to Strengthen its data analytics & Artificial Intelligence Capabilities

On the occasion of 68th Foundation Day of the State Bank of India (SBI), the bank through its CSR arm SBI Foundation, has pledged a grant of **₹22.5 Crores** to establish a Banking Data and Analytics Hub at the **Indian Institute of Technology, Bombay (IIT-B)**. The focus of the Hub will be to address the unique challenges faced by



the Indian banking and financial services sector. The collaboration aims to leverage SBI's extensive experience in banking and IIT Bombay's research expertise.

SEBI imposed Rs 30 lakhs penalty on Vedanta Limited for incorrect disclosures

The Capital market regulator Securities and Exchange Board of India (SEBI) has imposed a fine of **Rs 30 lakhs** on Anil Agarwal-owned Vedanta Limited. The fine has been slapped for the failure to provide correct disclosures, including misrepresentation on the company's website. In March, 2023 the Securities and Exchange Board of India (SEBI) issued a show cause notice to Vedanta Ltd. In September 2021, Vedanta Ltd issued a press release



stating that "**Vedanta signs Memorandum of Understanding (MoUs) with Gujarat Government to set up semiconductors and display fab units**".

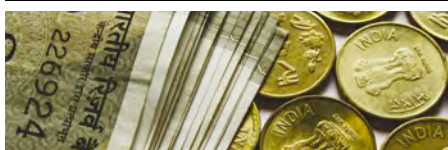
portfolio managers, among others. In a consultation paper, titled Consolidated Cybersecurity and Cyber Resilience Framework (CSCRF), the SEBI stated that the new framework would supersede

nearly **15 circulars** issued separately for various segments since 2015.



IRDAI retains mandatory cession of business in favour of General Insurance Corporation of India at 4% for FY24

The Insurance Regulatory and Development Authority (IRDAI) has maintained the status quo on obligatory cession of business for the financial year 2023-24 at 4% in favour of General Insurance Corporation of India (GIC Re). The government had notified the move recently saying that the entire Obligatory Cession is to be placed with GIC Re only. Obligatory cession refers to the part of the business that general insurance companies have to mandatorily cede to the national reinsurer GIC Re. Private general insurers are against any obligatory cession to GIC Re as it doesn't give them any freedom to place the reinsurance business the way they like and with the reinsurers they like.



RBI panel suggests measures for internationalisation of rupee

A Reserve Bank-appointed committee suggested a host of short-term and long-term measures for the internationalisation of the Indian rupee, including efforts for inclusion of the Indian currency in the International Monetary Fund's (IMF) Special Drawing Rights (SDR) basket. The recommendations by an Inter-Departmental Group

State Bank of India opens 34 transaction banking hubs

State Bank of India (SBI), the country's largest lender, has launched 34 transaction banking hubs across the top-21 district centres of India. To provide comprehensive solutions for transactions, payments, and collections. Dinesh Khara, the chairman of the SBI, inaugurated the hubs, on the occasion of the 68th foundation day of the bank.



The term 'transaction banking' refers to a range of products, processes, and systems that enable core banking functions to provide comprehensive solutions for transactions, payments, and collections.

SEBI permits private equity funds to become mutual fund sponsors

The Capital market regulator Securities and Exchange Board of India (SEBI) has laid down new rules for private equity funds sponsoring mutual fund houses and self-sponsored asset management companies (AMCs). Any entity that owns 40% or more stake in a mutual fund is considered a sponsor. Currently, mutual fund houses must have a sponsor and must be a business



in financial services such as banking, stock broking, housing finance company. The new regulatory framework for Private equity firms acting as sponsors will be effective from August 1, 2023 with the deployment of liquid net worth by AMCs becoming applicable from January 1, 2024.

Piramal Finance's 1st all-women branch 'Maitreyi' opens at Tripunithura near Kochi, Kerala

Piramal Finance, a leading housing finance company, has opened its first all-women branch "Maitreyi" in the country at Tripunithura, a suburban area in Kochi, Kerala. This is part of strategic expansion and the company has identified four more cities such as Jaipur, Mumbai, Mohali and New Delhi to open branches shortly. Each Maitreyi branch will have a dedicated team of 7-15 women employees to cater to the needs



of customers which offer a range of services including home loans, MSME loans, and so on. With the addition of the new branch, Piramal Finance now has 18 full-service branches in Kerala and the company is looking at a 500 strong branch network across 1,000 locations in the country this year.

(IDG), headed by RBI Executive Director Radha Shyam Ratho. The group was constituted by RBI Deputy Governor T Rabi Sankar to review the position of the rupee

as an international currency and to frame a road map for the internationalisation of the domestic currency.



RBI rejects 3 applications for small finance bank licenses

The Reserve Bank of India (RBI) has rejected applications received from Cosmea Financial Holdings, West End Housing Finance and Akhil Kumar Gupta to start small finance banks (SFB) in the private sector. These applications were found not suitable for granting in-principle approval to set up small finance banks. RBI had received about a dozen applications to set up banks under the guidelines for 'on tap' Licensing of Universal Banks and Small Finance Banks (SFBs). In May, 2022 it announced the decisions on 6 applications.



India & UAE set up Framework For Local Currency Settlement In Cross-Border Transactions

The Reserve Bank of India (RBI) and the Central Bank of UAE (CBUAE) signed two Memorandum of Understandings (MoUs) in Abu Dhabi for establishing a framework to promote the use of local currencies for cross-border transactions; and cooperation for interlinking their payment and messaging systems. The MoUs were signed by RBI Governor Shaktikanta Das and the CBUAE Governor Khaled Mohamed Balama. Aim : To facilitate seamless cross border transactions and payments, and foster greater economic cooperation between the two countries.

Indian Banks' Association sets up a 5-member group to implement RBI committee's recommendations on Asset Reconstruction Companies

The Indian Banks' Association (IBA) has constituted a 5-member working group for implementing the recommendations of the Reserve Bank of India's committee on the "working of the Asset Reconstruction Companies (ARCs)". The Group comprises : Ajit Kumar, MD, and CEO, of the Secondary Loan Market Association (SLMA)

Hari Hara Mishra, CEO, of the Association of ARCs in India.



Mythili Balasubramanian, Executive Director, Edelweiss ARC

Dharmendra Pali, senior officials from the State Bank of India

Anupama Ranade, senior officials from the ICICI Bank

Citi Commercial Bank launched a new digital client platform - CitiDirect Commercial Banking

Citi Commercial Bank (CCB) has launched a digital client platform called CitiDirect Commercial Banking in the United States of America (USA) for its commercial bank customers, bringing together all of its products and services in one place. CitiDirect Commercial Banking promises to provide clients with a view of their relationship across Cash, Loans, Trade, Foreign Exchange (FX),



Servicing and Onboarding. The platform is currently live in the U.S., with over two-thirds of the United States (US) client base actively using the platform, and CCB plans to pilot it in the second half of 2023 across Hong Kong, India, Singapore, and the United Kingdom (UK).

RBI to Enable UPI QR Codes for Central Bank digital currency Transactions

The Reserve Bank of India (RBI) is planning to increase Central Bank digital currency (CBDC) transactions by introducing QR codes. Aim : To reach 1 million transactions through CBDC per day by the end of the current calendar year. At present, banks process 5,000-10,000 transactions per day. The e-rupee was introduced by RBI on 1 December 2022 on a pilot basis for retail transactions. The



interoperability of QR codes will promote central bank digital currency (CBDC) transactions. At present, a limited number of merchants are accepting CBDC. 13 banks that have been authorized to handle CBDC have attained partial interoperability.



India needs average annual 7.6% GDP growth to make it a developed nation by 2047 - RBI

According to an article in the Reserve Bank of India's (RBI's) latest monthly bulletin, India's real Gross Domestic Product (GDP) needs to grow at **7.6% per annum over the next 25 years** for it to become a developed country by 2047-48. India's per capita income is currently estimated at **\$2,500**, while it must be more than \$21,664 by 2047, as per World Bank standards, to be classified as a high-income country. It must be noted that as per World Bank classification, a country with a per capita income of US\$ 13,205 or more in 2022-23 is classified as a high-income country. To achieve this target, the required real GDP compounded annual growth rate (CAGR) for India works out to be 7.6% during 2023-24 to 2047-48.



DICGC asks insured banks to display its logo & QR code on the website

The Deposit Insurance and Credit Guarantee Corporation (DICGC) has asked all insured banks to display the **DICGC Logo** and **QR code** (quick-response code) linked to its website on the banks' internet banking portals and websites. These decisions have been taken to enhance awareness about Deposit Insurance. This will allow customers to conveniently **identify banks** covered by the Deposit Insurance Scheme of DICGC.

SEBI mandates certification for Environmental, Social, Governance rating providers within six months

The Securities and Exchange Board of India (SEBI), has mandated that all entities providing **ESG (environmental, social, governance) rating services** will have to get a certification from the regulator within 6 months. This circular is issued in exercise of the powers conferred by **Section 11 (i) of Securities and Exchange Board of India Act, 1992** read with the provisions of Regulation 20 of Securities and Exchange Board of India (Credit Rating Agencies) Regulations, 1999, to protect the interest of investors



in securities and to promote the development of, and to regulate, the securities market. The ESG rating service provider will have to be incorporated as a company under the Companies Act, 2013, and have specified ESG rating activity, as the main object in its **Memorandum of Association**.

RBI Cancelled Licences Of 2 Cooperative Banks - Sri Sharada Mahila Co-operative Bank & Harihareshwar Sahakari Bank due to Inadequate Capital



The Reserve Bank of India (RBI) has cancelled the licences of **2 cooperative banks- Sri Sharada Mahila Co-operative Bank, Tumkur, situated in Karnataka, and**

Harihareshwar Sahakari Bank, Wai, Satara in Maharashtra, because of inadequate capital and no earning prospect. On liquidation, each depositor will be entitled to receive the deposit insurance claim amount of up to Rs 5 lakh from the DICGC. The Deposit Insurance and Credit Guarantee Corporation (DICGC) will pay the full amount to around 99.96% of depositors of Harihareshwar Sahakari Bank.

State Bank of India raised Rs 3,101 crore via AT1 bond at 8.1%



Country's largest lender, State Bank of India (SBI), has raised Rs 3,101 crore capital via additional tier I bonds (AT1) or perpetual bonds at a **coupon of 8.1%**. This is 15 basis points lower than the pricing for its previous AT1 bond

issued at **8.25% in March, 2023**. What are AT-1 bonds? AT-1 bonds, or Additional Tier-1 bonds, are unsecured, perpetual bonds issued by banks to strengthen their core capital base in compliance with Basel-III norms. AT-1 bonds are considered **riskier than other debt instruments** because they can be written down before equity, resulting in losses for investors.



PNB launched 'Project PNB PALAASH' for environmental sustainability

Punjab National Bank (PNB) launched its **environmental initiative 'PNB Palaash'**, an 8-month period campaign to embrace sustainability. The campaign would lead to cost savings and operational efficiencies through measures such as energy and resource conservation, paper reduction, waste management and streamlined digital processes. Under this initiative, **1 lakh plus** employees of PNB will plant a minimum of two saplings each.



SEBI tightens disclosure norms for a listed firm

Capital markets regulator **Securities and Exchange Board of India (SEBI)** has **tightened the disclosure** norms for listed companies with strict timelines and introduced criteria for determining the materiality of events. Under the framework, the regulator asked listed companies to disclose family settlement agreements, which can impact the management and control of such firms to stock exchanges. These agreements must be disclosed in 12 hours if a listed entity is a party and in 24 hours if the listed entity is not a party.

Bank of India inaugurated IFSC Banking Unit at GIFT City

The Bank of India (BoI) inaugurated its **IFSC Banking Unit (IBU)** in the **International Financial Services Centre at GIFT SEZ area in Gandhinagar, Gujarat**. BoI has targeted to achieve \$1 billion in business by March 2024 and **\$4 billion** in the subsequent three years. Bank of India has a presence in 15 foreign countries through 21 overseas branches, **4 overseas subsidiaries**, one joint venture,



and one representative office. In addition, BoI also inaugurated the **NRI Help Center (NRI HC)** located on the premises of the **Centralised Foreign Exchange Back Office (FEBO)** in the domestic sector of **GIFT City**.

Reserve Bank of India released a notification addressing all banks regarding the inclusion of "NongHyup Bank" in the Second Schedule of the RBI Act, 1934.

The Reserve Bank of India (RBI) has released a notification addressing all banks regarding the inclusion of **"NongHyup Bank"** in the **Second Schedule of the RBI Act, 1934**. This notification informs banks about the recent addition of NongHyup Bank to the regulated list.



Rural areas have the least number of functioning offices of payments banks - Crisil



According to **Crisil Market Intelligence and Analytics (MI&A)**, Rural areas have the least presence of payments banks' (PBs') functioning offices, whereas urban areas have the highest number of functioning offices (44%). At the end of December 2022, semi-urban areas have the second highest (40%)

number of functioning offices of payments banks. Urban and semi-urban areas were followed by metropolitan (11%) and rural areas (5%). 6 payments banks had a total number of **741 functioning offices** at the end of December 2022. Airtel Payments Bank, India Post Payment Bank (IPPB), Fino Payments Bank, Pay-TM Payments Bank, **NSDL Payments Bank** and **Jio Payments Bank** are the six PBs that are currently in operation.



Razorpay India launched 1st international payment gateway in Malaysia via Curlec

India's fintech giant and leading Full-Stack Payments, and Business Banking Platform, Razorpay, launched its first international Payment Gateway in Malaysia for the Malaysian market with Curlec, now known as 'Curlec By Razorpay'. The new Curlec payment gateway will serve more than 5,000 businesses with a target of Malaysian ringgits 10 billion in annualized gross transaction value (GTV) by 2025.

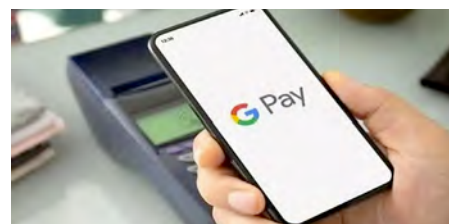


IDFC FIRST Bank, Mastercard & Club Vistara launched new travel credit cards to Redefine Travel Experiences

IDFC FIRST Bank has collaborated with Club Vistara and Mastercard to introduce a travel credit card. It is designed to provide exciting travel and lifestyle-related offers to cardholders. CFAR Insurance: The card offers a cover on non-refundable components of any travel booking with up to two claims worth up to Rs. 10,000 on Flight & Hotel booking for the cardholder, under Cancelled For Any Reason (CFAR) Insurance.

Google Pay introduced UPI Lite to enhance small-value transactions

Google Pay, the second largest Unified Payment Interface (UPI) platform in the country, has started rolling out the UPI Lite feature for users in India. With UPI Lite, Google Pay users can make everyday payments for everyday items such as groceries, snacks, and cab rides faster. UPI Lite is a digital payment service designed by the National Payments Corporation of India (NPCI). It was launched by the Reserve Bank of India (RBI) in September 2022. Purpose : To make digital payments simple and fast. Users



can send up to ₹200 money with a single tap from their UPI Lite account. The maximum per day limit for adding funds to your UPI Lite account is INR 4000. Notably, as of now 15 banks support UPI LITE. PhonePe is India's 1st largest Unified Payment Interface (UPI) platform.

HDFC Bank Enters \$100 Billion Market-Cap List & Becomes World's 7th Largest Global Lender



Private lender HDFC Bank entered the coveted \$100 bil-

lion market-cap club becoming the 7th largest global lender. The HDFC bank's market capitalization reached \$151 billion, surpassing that of Morgan Stanley and Bank of China. World's largest banks by market value :

Rank	Bank	Market Capitalization (\$ billion)
1	JPMorgan Chase	438
2	Bank of America	232
3	ICBC	224
4	Agricultural Bank of China	171
5	Wells Fargo	163
6	HSBC	160
7	HDFC Bank	151
8	Morgan Stanley	143
9	China Construction Bank	141
10	Bank of China	138
11	Royal Bank Of Canada	136
12	Toronto Dominion Bank	118
13	Commonwealth Bank	115
14	CM Bank	112
15	Goldman Sachs	108



SBI to establish a new trustee company for managing the Corporate Debt Market Development Fund

State Bank of India (SBI) will set up a new trustee company as its wholly-owned subsidiary for managing the **Corporate Debt Market Development Fund (CDMDF)**. SBI Funds Management Ltd (SBIFML), the **asset management company (AMC)** of SBI Mutual Fund, has been identified as the investment manager-cum-sponsor of CDMDF, India's largest bank stated in a regulatory filing. SBI has **62.53% stake in SBIFML**.



Bank of Maharashtra upgrades tech platform & appoints Boston Consulting Group for digital transformation

Bank of Maharashtra (BoM) has upgraded its technology platform to **promote digital transactions** and provide most offerings on a self-service platform. This follows a partnership with **Boston Consulting Group (BCG)** for digital transformation initiatives. The Bank has also successfully implemented **Robotic Process Automation (RPA)** in **10 key utilities**, which reflects the Bank's conscious approach to staying at the forefront of the evolving digital landscape.

US International Development Finance Corporation provides \$50 million loan to IIFL Home Finance

IIFL Home Finance Ltd (IIFLHFL), a digital first home finance company, has secured a **\$50 million loan from US International Development Finance Corporation (DFC)**. The proceeds of the loan will be used to finance affordable home loans with a special focus on sustainable housing. IIFLHFL caters to the diverse financial needs of the economically weaker sections (EWS) and lower



income groups (LIG) through its pan India distribution **network across Tier 1, 2, 3 and 4 cities and towns**. As of March 31, 2023, it has fulfilled the home ownership dream of nearly 1 lakh customers in the informal income segment and has served over **213,700 first time homeowners**.

PhonePe Launched India's 1st Health Insurance Platform with Monthly Subscription

PhonePe Insurance Broking Services, a wholly owned subsidiary of **PhonePe Private Limited**, has launched **health insurance plans** offering comprehensive insurance in partnership with leading insurers. With this, PhonePe has also introduced **Unified Payments Interface (UPI) monthly mode of payment**, making them affordable for customers. These health insurance plans, which come with coverage up to Rs 1



crore. PhonePe Insurance Broking Services is a wholly owned subsidiary of PhonePe Pvt. Ltd. and is registered with Insurance Regulatory and Development Authority (IRDAI) as a **Direct Broker (Life and General)**

PSBs to step up one-time settlement in written-off loans to meet 40% recovery target set by Finance Ministry - RBI

Public sector banks (PSBs) are expected to step up one-time settlement (OTS) in written-off loans as the Finance Ministry and the RBI have emphasised on the importance of improving recovery from these accounts. Since legal action can be drawn out, the state-owned lenders are seen actively pursuing OTS to meet the Finance Ministry-set target of making about 40% recovery from written-off loan accounts.



Banks can initiate legal recovery proceedings against delinquent borrowers via four channels – the National Company Law Tribunal, the Debt Recovery Tribunal, **SARFAESI (Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest) Act, 2002**, and Lok Adalats.



Max Life Insurance partnered with DCB Bank to offer a comprehensive range of life insurance solutions

Max Life Insurance Company has partnered with DCB Bank to provide a variety of **life insurance products**, including term, savings, and retirement plans, allowing them to protect their financial future and expand their investment portfolio. **Aim :** To empower DCB Bank's customers by providing them with innovative and flexible life insurance products that cater to their needs.



ESAF Small Finance Bank scores high in ESG assessment

ESAF Small Finance Bank has achieved a high score of 71 in an Environmental, social, and corporate governance (ESG) assessment conducted by **CareEdge Research**. By surpassing the industry average of **59.8** the Bank has showcased that its environmental, social and governance practices are set at a higher standard than the industry average. For the environmental pillar, the bank achieved a score of **62%**. For the social pillar, the Bank achieved a score of 68% by demonstrating healthy labour management practices. For the governance pillar, the bank achieved a score of **76%** due to its board governance and disclosure practices.

RBI cancelled the licence of Uttar Pradesh-based United India Co-operative Bank

The Reserve Bank of India (RBI) has cancelled the licence of **United India Co-operative Bank Limited, Nagina, Bijnor, Uttar Pradesh (UP)** and asked the bank not to carry on any banking business. The RBI cancelled the licence of the bank as the bank does not have adequate capital and earning prospects and the continuance of the bank is prejudicial to the interests of its depositors. The bank does not comply with the provisions of Section 11(1) and Section 22 (3) (d) read with Section 56 of the **Banking Regulation Act, 1949**. On liquidation, the RBI stated that every depositor would



be entitled to receive deposit insurance claim amount of his/her deposits up to a monetary ceiling of **₹5,00,000** from Deposit Insurance and Credit Guarantee Corporation (DICGC) subject to the provisions of DICGC Act, 1961. Liquidation is the **process of permanently closing a bank** and its branches, selling off any assets and using the proceeds to settle as many of the bank's remaining liabilities as possible.

PFRDA invites bids for PINTRA, its intranet system

Pension regulator, the Pension Fund Regulatory and Development Authority (PFRDA), is seeking bids for its intranet portal - **PINTRA** as part of their digital transformation through its **Technology Architecture (TARCH)** project. The organisation is specifically looking for a **system integrator (SI) vendor** to study processes, proposing improved workflows. The SI vendor will be responsible for studying existing processes, proposing improved workflows, and providing design,



development, customisation, implementation, and maintenance services for PINTRA. The deadline for bid submission regarding the selection of an SI for the PINTRA project is **August 16, 2023**.

Universal Postal Union to evaluate UPI platform for cross-border remittances using global postal network

The Universal Postal Union (UPU) has announced plans to **evaluate the integration** of the Unified Payment Interface (UPI) with cross-border remittances using the global postal network. **Aim :** To explore the potential of UPI in facilitating secure and efficient international money transfers. UPI



offers a secure, convenient, and **real-time payment experience**, making it a promising platform for cross-border remittances.



Reliance General Insurance to get Rs 200 crore capital infusion from Reliance Capital

Reliance General Insurance will soon receive an **equity infusion of Rs 200 crore** from its parent Reliance Capital which is undergoing bankruptcy proceedings. The committee of creditors (CoC) of RCap has approved **Rs 200-crore capital infusion**, which is likely to be made by the end of August, 2023. Following the infusion, the insurance firm will raise an additional **Rs 400 crore**, mostly through debt, to fund its growth.



RBI eases regulations & cooperative banks set for expansion

Gujarat is set to witness a new phase of expansion in the urban cooperative banking sector, as the Reserve Bank of India (RBI) has granted permission for urban cooperative banks to open new branches without its approval. Currently, Gujarat has **214 urban cooperative banks** with a total of 1,113 branches. However, the RBI's recent decision allows urban cooperative banks to open a maximum of **5 branches or 10%** of their existing branches without prior approval. Chairman of the Gujarat Urban Cooperative Banks Federation : **Jyotindra Mehta**

SBI-led consortium to fund Adani Group's ₹34,000-crore polyvinyl chloride project in Mundra

In one of the largest fundraising by the Adani Group from Indian banks since the allegations by Hindenburg Research, a State Bank of India (SBI)-led consortium of banks has agreed to finance a significant part of the Adani Group's **₹34,000-crore** polyvinyl chloride (PVC) project in Mundra. The funding for the first phase of the project will be taken by the public sector banks (PSBs) which will pick up the bulk



of the tab of around **₹14,500 crore**. The remaining amount will be financed by private lenders. The project, undertaken by Adani Enterprises subsidiary Mundra Petrochem, aims to establish a plant with an annual capacity of 1 million tonnes in the first phase, costing around **\$2.5 billion**.

SEBI introduced 6 new mutual fund strategies under ESG theme

The Securities and Exchange Board of India (SEBI) has allowed **asset management companies (AMCs)** to launch funds under 6 new strategies under the Environmental, Social, and Governance (ESG) thematic category. Currently, regulatory requirements allow mutual funds to launch only one scheme with ESG investing under the **thematic category for equity schemes. 6 New strategies :**

1. 'Exclude' securities
2. 'Integration' themed funds
3. 'Best-in-class & Positive Screening' strategy
4. 'Impact' investing
5. 'Sustainable' objective funds



6. 'Transition or Transition Related' schemes

As per SEBI, a minimum of 80% of the total assets under management (AUM) of ESG schemes would need to be invested in equity instruments of that particular strategy of the scheme. BRSR or Business Responsibility and Sustainability Report requires listed companies in India to disclose information under the 9 principles of the National Guidelines on Responsible Business Conduct.

Federal Bank raises Rs 959 crore from International Finance Corporation through preferential issue of shares

India's Federal Bank has raised **9.59 billion Indian rupees (\$116.92 million)** via preferential issues of shares to the International Finance Corporation (IFC), a member of the World Bank Group. Post the acquisition, IFC and related



entities will hold equity of nearly **8%** in the bank. Separately, the bank's board also approved the raising of **80 billion rupees** via the issue of debt instruments.



HDFC Mutual Fund Launched Charity Fund For Cancer Cure

HDFC Asset Management Company (HDFC AMC), investment manager to **HDFC Mutual Fund (HDFC MF)**, has launched the **HDFC Charity Fund for Cancer Cure** in partnership with the **Indian Cancer Society (ICS)**. The donated amount will be used for the treatment of underprivileged cancer patients. It is a closed-ended income scheme and a fixed maturity plan with a tenure of **1,196 days**. The new fund offer (NFO) will open on **July 28, 2023** and close on **August 8, 2023**. This NFO marks the **4th edition** of the cancer cure series that started in 2011.



RBI sets restrictions on Bengaluru-based national cooperative bank

The Reserve Bank of India (RBI) has imposed limitations on The National Cooperative Bank Limited, one of Bengaluru's oldest institutions, due to its deteriorating financial status. The business limits are in effect for **6 months**, starting from **July 24, 2023**. The Deposit Insurance and Credit Guarantee Corporation (DICGC) will pay depositors up to ₹5 lakh in deposit insurance claims. The bank can now only pay depositors **₹50,000 across** all accounts.

Indian Banks get ₹5,729 crores from Depositor Education and Awareness fund (DEAF) to refund unclaimed deposits

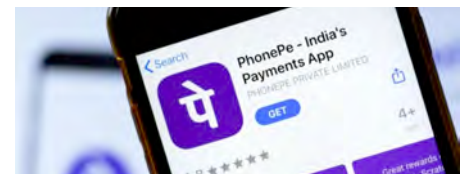
The Union minister of State for finance, **Shri Bhagwat Kisanrao Karad** announced that Indian banks have received **₹5,729 crores** from the **"Depositor Education and Awareness" (DEA) Fund** to facilitate the refund of unclaimed deposits in the last 5-years. The **"Depositor Education and Awareness Fund Scheme, 2014"**, which was issued by the Reserve Bank of India (RBI), outlines regulations pertaining to unclaimed deposits and details the usage of the fund, including its role in promoting depositors' interests and supporting specified



purposes. RBI has announced to set-up a Centralised Web portal for the public to search unclaimed deposits across multiple banks. RBI has also launched campaign **"100 Days 100 Pays"** for banks to trace and settle top 100 unclaimed deposits of every bank in every district of the country within **100 days, commencing from June 2023 to September 2023**

PhonePe introduces an Income Tax Payment feature on its app

PhonePe, a digital payments platform, has partnered with **PayMate**, a leading digital Business-to-business (B2B) payments and service provider, to allow users to pay their income tax on the PhonePe app called **"Income Tax Payment"**. Aim: To allow taxpayers to pay self-assessment and advance tax directly from the app using Unified Payments Interface (UPI) or credit card payments. With credit card payments, users also get a 45-day interest-free period and earn reward points on their



tax payments, depending on their bank. After the completion of the payment, taxpayers will receive a Unique Transaction Reference (UTR) number as proof of tax payment. The UTR will be available within a day, whereas the challan is generated within **2 working days**. PhonePe is **India's 1st largest Unified Payment Interface (UPI) platform**.

Federal Bank Launched NR Savings Accounts For NRI Women Customers

On the occasion of the start of the **FIFA Women's World Cup**, Federal Bank has launched a unique NR savings account plan designed exclusively for Non-Resident Indian (NRI) women. This scheme, known as **NRE Eve+**, has been designed to meet the specific financial needs of NRI women. **Objective:** To provide



a variety of advantages that are geared at **enhancing their financial journeys**.



ADB & India signs \$295 million loan to upgrade state highways in Bihar

The Asian Development Bank (ADB) and the Government of India (GoI) signed an agreement for a \$295 million loan to upgrade around 265 kilometre state highways with climate and disaster-resilient design, and road safety elements in Bihar. The project supports the Government of Bihar's programme to upgrade all state highways to standard two-lane widths and improve road safety. Since 2008, ADB has provided 5 loans totalling \$1.63 billion to the state of Bihar, for the upgradation of about 1,696-kilometre state highways and the construction of a new bridge over the Ganga River.



ICICI Prudential Life Insurance launches 'ICI-CI Pru Protect N Gain'

ICICI Prudential Life Insurance has launched ICICI Pru Protect N Gain, a unique product which offers a comprehensive life insurance cover, protection against accidental death and permanent disability due to an accident and market-linked returns to build long-term wealth and achieve financial goals.

Union Bank of India Collaborates with IBM India to co-create Digital Business Platform

Indian public sector bank Union Bank of India (UBI) has partnered with technology company IBM India Private limited to co-create a state-of-the-art Digital Business Platform. The introduction of an omni-channel experience ensures that customers have the flexibility to engage with the bank through various channels, including mobile, online, and in-branch. Aim of the Partnership : To establish a Digital Bank equipped



with capabilities that focus on omnichannel experiences, data-driven hyper-personalization, and an extensive financial services superstore designed for seamless cross-selling and upselling.

Bajaj Finserv AMC Launches its 1st Equity Scheme Bajaj Finserv Flexi Cap Fund

Bajaj Finserv Asset Management launched its first equity scheme, the Bajaj Finserv Flexi Cap Fund, an open-ended equity scheme. Aim : To invest in equity and equity-related instruments across market capitalization for long-term capital appreciation. The new fund offer (NFO) runs from July 24 to August 7, 2023. Bajaj



Finserv Flexi Cap Fund is an open-ended equity scheme which will invest across large-cap, mid-cap, and small-cap stocks.

SEBI issues consultation paper on cyber security & resilience framework

The Securities and Exchange Board of India (SEBI) came out with a consultation paper on boosting the cyber security framework for entities regulated by it. The consultation paper on 'Consolidated Cyber Security and Cyber Resilience Framework (CSCRF) for SEBI Regulated Entities (RES)' looks at providing a common structure for multiple approaches to cyber security to prevent any cyber-risks and incidents. The framework is based on 5 concurrent and continuous



functions of cyber security as defined by National Institute of Standards and Technology (NIST) - Identify, Protect, Detect, Respond, and Recover. All RES shall formulate an up-to-date Cyber Crisis Management Plan (CCMP).



SIDBI anchors Vivriti's ₹700 crore SME-focused fund

Small Industries Development Bank of India (SIDBI) has participated as an anchor investor in Promising Lenders Fund (PLF) managed by Vivriti Asset Management with an aggregate target corpus of ₹700 crore in two tranches. The fund was conceptualised by SIDBI and Vivriti to provide debt capital to microenterprises and building bond markets for issuers rated BBB and lower category.



Securities Appellate Tribunal fines SEBI Rs 10 lakh for "failing" to investigate investor complaints against broker

Securities Appellate Tribunal (SAT) fined Securities and Exchange Board of India (SEBI) with ₹10 lakh over investor complaint probe. Reason : SAT has fined SEBI for not registering and hearing the complaint of an investor despite its order in January 2021.

LIC introduces a new term assurance plan named "Jeevan Kiran"

The Life Insurance Corporation of India (LIC) has introduced Jeevan Kiran, a new plan that offers life cover with the return of premium. **About Jeevan Kiran :**

The plan is a non-linked and non-participating, individual, savings, life insurance plan. The plan is available for young people starting at age 18 and till age 65. The plan has a minimum Sum Assured of Rs 15 lakh for moderate life cover. The policy term varies from 10 years to 40 years. The premium rates are different for non-smokers and smokers. Premium payment



can be made through a single or regular premium payable for the policy term. Rebates are available for Sum Assured more than Rs 50 lakh. The minimum instalment premium will be Rs 3000 for regular premium policies and Rs 30000 for single premium policies.

SEBI revealed framework for corporate debt market development fund

Capital markets regulator Securities and Exchange Board of India (SEBI) came out with an exhaustive framework for the Corporate Debt Market Development Fund (CDMDF). Under the CDMDF, mutual funds will have to contribute 25 basis points (bps) of the specified debt asset under management (AUM) to the fund. The move will lead to a contribution of ₹2,242



crore by mutual funds to CDMDF. The specified debt schemes have to make an incremental contribution as their AUM increases, every six months to ensure 25 bps of scheme asset is invested in units of CDMDF.

IRDAI appoints Liberty General Insurance as lead insurer for Delhi

Liberty General Insurance, one of the leading non-life insurance companies in India, has been appointed as the "Lead Insurer" for Delhi by the Insurance Regulatory and Development Authority of India (IRDAI). This appointment is part of IRDAI's State Insurance Plan, which aims to enhance financial awareness and drive insurance inclusion in collaboration with other insurers.



The initiative aligns with IRDAI's mission of "Insurance for All by 2047" and aims to ensure last-mile delivery of insurance services to the uninsured population of Delhi.



India's outward Foreign Direct Investment down 50% in H1 2023 on grim global growth prospects

According to the Reserve Bank of India (RBI) data, India's outward Foreign Direct Investment (FDI) declined to \$11.12 billion in January-June (H1 2023) from \$23.57 billion in the same period last year, indicative of the slowdown in the global economy. The outward FDI expressed as the total financial commitment, has 3 components, namely equity, loan and guarantees.

India's forex reserves swells by USD 12.74 bn to USD 609.02 billion

The Reserve Bank of India (RBI) stated that India's forex reserves have swelled by USD 12.743 billion to USD 609.022 billion in July 14, 2023 making it one of the strongest weekly surges in the kitty. In the previous reporting week, forex reserves had increased by USD 1.23 billion to reach at USD 596.28 billion.



Karnataka Bank hosts 'KBL - FinOne' - fintech partnership programme in Bengaluru

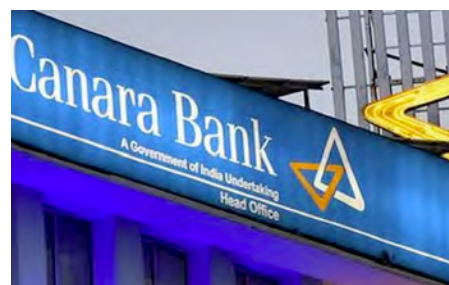
Private sector lender, Karnataka Bank hosted the first edition of 'KBL - FinOne', a fintech partnership programme, in Bengaluru, Karnataka. Objective: Forging collaborations to develop innovative business models, providing seamless banking experience and offering a complete product suite. The



event is hosted in association with "The Fintech Meetup".

Canara Bank to sign ₹3,000 crore IT transformation deal

Public sector bank Canara Bank will be signing a ₹3,000 crore IT transformation deal to revamp and enhance its tech infrastructure. Aim of the partnership: To modernise and enhance Canara Bank's technological capabilities, enabling it to provide efficient

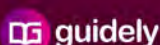


banking solutions to its customers.

Bank of India plans share sale to meet SEBI's minimum public holding norms

State-owned Bank of India (BoI) is exploring the possibility of share sale to investors over the next one year to meet the minimum public holding requirement of 25%. Currently, the Government of India (GoI) holds an 81.41% stake in the Mumbai-based bank.





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The market capitalization of BSE-listed companies briefly exceeds Rs.300 lakh crores:

The market capitalisation of BSE-listed firms breached ₹300-lakh crore market during the closing hours, but settled at ₹299.90-lakh crore at close. Though the Sensex ended flat, the market breadth was positive as 1,916 shares advanced against 1,588 that declined, which helped the market-cap climb by ₹1.32-lakh crore. The BSE Sensex dipped 33.01 points or 0.05 per cent to settle at 65,446.04. The BSE benchmark had jumped over 2,500 points in the past five sessions. The NSE Nifty eked out marginal gains of 9.50 points or 0.05 per cent to end at its fresh record high of 19,398.50.



Centre to soon notify rules for setting up GST appellate tribunals

The Centre will soon notify rules for setting up GST appellate tribunals and appoint members after approval from the GST Council. Central Board of Indirect Taxes and Customs (CBIC) member (GST) Shashank Priya said the department is working to expand the taxpayer base and doing data triangulation with the corporate taxpayers in the

Gross GST revenue of 1,61,497 crores was collected in June 2023, representing a 12% increase year over year

The gross GST revenue collected in the month of June 2023 is ₹1,61,497 crores of which CGST is ₹31,013 crores, SGST is ₹38,292 crores, IGST is ₹80,292 crores (including ₹ 39,035 crores collected on import of goods) and cess is ₹11,900 crore (including ₹ 1,028 crores collected on import of goods). The government has settled ₹36,224 crore to CGST and ₹30,269 crore to SGST from IGST. The total revenue of the Centre and the States in the month of June 2023 after regular settlement is ₹67,237 crore for



CGST and ₹68,561 crore for the SGST. It is for the fourth time, the gross GST collection has crossed Rs. 1.60 lakh crore mark. The average monthly gross GST collection for the first quarter of FY 2021-22, FY 22-23 & FY 23-24 are Rs. 1.10 lakh crore, Rs. 1.51 lakh crore and Rs. 1.69 lakh crore respectively.

Coal Production Hits 222.93 Million Tonne in Q1 of FY 2023-24 with 8.4% Growth

The Ministry of Coal has substantially increased overall coal production with a growth of 8.40% in Q1 of FY 2023-24. The cumulative coal production has witnessed a significant increase, reaching 222.93 million tonnes (MT) as compared to 205.65 MT in Q1 of FY 2022-23. Coal India Limited (CIL) has recorded an impressive growth of 9.85%, with production reaching 175.35MT in FY 2023-24 as compared to 159.63 MT during



the same period the previous year. Simultaneously, cumulative coal dispatch has shown an upward trend, reaching 239.69 MT (Provisional) in Q1 of FY 2023-24, as compared to 224.08 MT in Q1 of FY 2022-23 with a growth of 6.97%. This growth indicates the continued efforts to meet the rising demand for coal.

income tax regime. As per data, currently, only 40 per cent of the corporate income taxpayer base is also registered under GST. As many as 1.39 crore businesses are registered under GST, almost double the number when GST has launched six years ago on July 1, 2017. Goods and Services Tax

(GST) revenue buoyancy, which was 1.25 after the introduction of the indirect tax regime in 2017, has risen to 1.40 in the last two years. Average monthly GST revenue increased from Rs 89,885 crore in 2017-18 to Rs 1.50 lakh crore in 2022-23.



The government places limits on the importation of specific gold jewelry and goods:

The government has imposed restrictions on imports of certain gold jewelry and articles. In a notification, the directorate general of foreign trade (DGFT) amended the import policy for unstudded jewellery made of gold, and other articles made of gold to “restricted” from “free”. Restrictions mean that a license will be required from the government to import these goods though no such permission is required for imports under the India-UAE Comprehensive Economic Partnership Agreement (CEPA) tariff rate quota ((TRQ). However, **import under a valid India-UAE CEPA TRQ will be permitted freely without any import license**



IIP grows by 5.2% in May 2023 from 4.2% in April 2022

The Index of Industrial Production (IIP) grew by 5.2 percent in May 2023 from 4.2 percent in April 2023. As per the Ministry of Statistics and Programme Implementation data released today, the manufacturing sector's output grew 5.5 percent and Mining output rose by 5.8 percent for the reported period. The index of manufacturing of pharmaceuticals, medicinal chemicals, and botanical products gained the most as it climbed 22.6 percent. In May 2022, IIP was at all time high-growth of 19.6 percent.

NTPC doubles its coal production in the first quarter, and coal dispatch increases by 112%.

India's leading integrated power producer NTPC Limited has nearly doubled coal production from its captive mines during the first quarter of the financial year 2023 - 2024, compared to the production during Q1 of the previous year. The company said it achieved an impressive coal production of 8.48 million metric tonnes (MMT) during Q1 of FY24, compared to 4.27 MMT in Q1 of FY23. In addition, coal despatch has more than doubled during Q1 of 2023 - 2024, relative to



the first quarter of 2022 - 2023. A total of 8.82 MMT of coal has been despatched in Q1 of FY24, marking a significant 112 per cent increase over the previous year for the same period.

Between 2005 and 2022, India's share in global commercial services exports doubles, according to a World Bank and WTO analysis:

India has doubled its share of global commercial services exports to 4.4 per cent in 2022 from 2 per cent in 2005, according to a World Bank and World Trade Organization (WTO) report. The report titled 'Trade in development services' said that in India, South Africa and Türkiye, jobs directly linked to cross-border services exports account



for more than 10 per cent of total services sector jobs. India has become a popular destination for medical travel, and hosted around 3.5 million foreign patients from 2009 to 2019," the report said.

Tamil Nadu emerges as India's top electronics exporter, triples exports to \$5.37 bn in FY23

Tamil Nadu's electronics exports nearly tripled in one year to \$5.37 billion in FY23 from \$1.86 billion in the previous year. From the fourth spot in FY22, Tamil Nadu moved to the top spot in FY23. Companies like Tata Electronics and Pegatron starting production have helped Tamil Nadu overtake three states - Uttar Pradesh, Karnataka and Maharashtra - to become India's top exporter of electronic goods in FY23. Tamil Nadu retained the top spot in the first two months of the current fiscal year. In the current fiscal, Tamil Nadu continued to



top the trend by being the top exporter, followed by Karnataka and Uttar Pradesh. In FY23, Tamil Nadu exported electronic goods worth \$5.37 billion, while Uttar Pradesh was second with \$4.90 billion and Karnataka third with \$4.52 billion. In FY22, Karnataka was the top exporter of electronic goods with \$3.87 billion; Uttar Pradesh was second with \$3.77 billion; Maharashtra was third with \$2.08 billion.



India is set to launch project on tax & financial crime investigation from July 18 - Nirmala Sitharaman

The Union Finance Minister **Smt Nirmala Sitharaman** announced that India and the **Organisation for Economic Cooperation and Development (OECD)** are launching a pilot programme on tax and financial crime investigation for South Asia from **July 18, 2023**. It will be launched to take the lead to build capacity in tax and financial crime investigation in the South Asia region. The pilot program will be launched in collaboration with OECD for the South Asian Region at the Regional Campus of the **National Academy of Direct Taxes** in New Delhi.



Mineral production rises by 5.1% in April 2023

The index of mineral production of the mining and quarrying sector for the month of April 2023 (Base: 2011-12=100) at 122.5, is **5.1% higher as compared** to the level during the month of April 2022. As per the provisional statistics of the Indian Bureau of Mines (IBM), the cumulative growth for the period **April- April 2022-23 over the corresponding period of the previous year is 5.8 per cent**.

OECD marginally raises India's GDP growth forecast to 6% for FY24

The Organization for Economic Co-operation and Development (OECD) has marginally raised its 2023-24 (FY24) growth forecast for India to 6 per cent, from **5.9 per cent** estimated earlier, while maintaining that **"weak global demand and the effect of monetary policy tightening will constrain"** growth in the world's fifth-largest economy in the current fiscal year. Moderating inflation and monetary policy easing in the second half of 2024 will help discretionary household spending regain momentum. This, along with improved global



conditions, will help economic activity to accelerate, with a growth of **7 per cent** in real gross domestic product (GDP) in 2024-25. Global GDP growth in 2023 is projected to be **2.7 per cent**, the lowest annual rate since the global financial crisis, except for the 2020 pandemic period. The robust **FY23 GDP** data and encouraging signs of high-frequency indicators led to a spate of upward revisions in FY24 GDP growth forecasts by analysts.

By 2075, India's economy will overtake the United States to become the second-largest in the world: Goldman Sachs

Investment Bank **Goldman Sachs** has said that India is poised to become the world's second-largest economy by 2075 crossing Japan, Germany, and the U.S. With a population of 1.4 billion people, India's GDP is estimated to expand remarkably, reaching **52.5 trillion dollars** surpassing the US GDP projection. In a recent report, Goldman Sachs said, on top of a burgeoning population, driving the forecast is India's progress in innovation and technology, higher capital investment, and rising worker



productivity. It said this is an appropriate time for the private sector to scale up on creating capacity in manufacturing and services to generate more jobs and absorb the large labour force. Labor force participation, a vast pool of talent, and a working-age population ratio are a few of the factors set to make **India the second-largest economy in the world by 2075**.

Retail inflation rises to 4.81% in June 2023

Retail inflation, based on Consumer Price Index (CPI), stood at **4.81 percent** in June 2023. According to the Ministry of Statistics and Programme Implementation data released, the Consumer Food Price Index (CFPI) for the last month rises to 4.49 percent as compared to 2.91 percent in May, mainly due to a



rise in vegetable prices. Rural inflation stood at **4.72 percent** in June while urban inflation was at **4.96 percent** for the reported period. CPI for June remained within the RBI's tolerance band of **2-6 percent** for the fourth consecutive month.



Overall Coal Production Records highest ever 223.36 million tonnes in the first quarter of FY 2023-24

India's coal sector achieved a remarkable milestone in the first quarter of FY 2023-24, by recording the highest-ever coal production at 223.36 million tonnes (MT), representing a substantial growth of 8.55% compared to the production of 205.76 MT during the same period during FY 2022-23. Coal India Limited (CIL) registered 175.48 MT production between April and June 2023, marking a commendable growth rate of 9.85% in comparison to 159.75 MT during the corresponding period of the previous year.



TCS bags multi-year deal from BBC

Tata Consultancy Services has won a multi-year deal from The British Broadcasting Corporation (BBC) to transform its finance and payroll functions and manage the underlying application estate for greater agility and resilience.



Indian Pharmaceuticals Industry turnover increases from Rs 2.26 lakh cr in 2017-2018 to over Rs 3.44 lakh cr in 2021-22

The Indian Pharmaceuticals Industry turnover has increased from 2.26 lakh crore rupees in 2017-2018 to over 3.44

India's total exports are anticipated to be \$60.09 billion in June 2023.

India's overall exports (Merchandise and Services combined) in June 2023* are estimated to be USD 60.09 Billion, exhibiting a negative growth of (-) 13.16 per cent over June 2022. Overall imports in June 2023* are estimated to be USD 68.98 Billion, exhibiting a negative growth of (-) 13.91 per cent over June 2022. Merchandise exports in June 2023 were USD 32.97 Billion, as compared to USD 42.28 Billion in June 2022. Merchandise imports in June 2023 were USD 53.10 Billion,



as compared to USD 64.35 Billion in June 2022. Non-petroleum and non-gems & jewellery exports during April-June 2023 were USD 77.18 Billion, as compared to USD 83.82 Billion in April-June 2022. As per the World Bank Global Economic Prospects report (June 2023) the global economy is set to slow substantially in 2023, to 2.1 per cent, after growing at 3.1% last year.

The first-ever "Credit Guarantee Scheme" for the livestock sector has been developed to revitalize the rural economy by leveraging MSMEs

Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry and Dairying is implementing the Credit Guarantee Scheme under Animal Husbandry Infrastructure Development Fund (AHIDF) to strengthen the credit delivery system and facilitate a smooth flow of credit to the Micro, Small & Medium Enterprise (MSMEs) engaged in Livestock sector



without hassles of collateral security. For operationalizing the scheme, DAHD has established a Credit Guarantee Fund Trust of Rs. 750.00 crores, which will provide credit guarantee coverage for up to 25% of the credit facilities extended to the MSMEs by the eligible lending institutions.

Shri Piyush Goyal presents the roadmap for reaching the aim of \$250 billion in textile production and \$100 billion in textile exports by 2030.

Union Minister for Textiles, Consumer Affairs, Food and Public Distribution and Commerce and Industry, Shri Piyush Goyal discussed the roadmap to achieve the target of \$250 billion in textiles production and \$100 billion in exports by 2030. While interacting with the officers and staff during the Chintan Shivir organized by the



Ministry of Textiles, Shri Goyal emphasized a holistic approach towards making the Textile sector more vibrant to prepare to take on global competition. The Ministry of Textiles organized Chintan Shivir to brainstorm on various issues relating to the sector.

lakh crore rupees in 2021-22. This information was given by Minister of State for Chemicals and Fertilizers Bhagwanth Khuba

in the Rajya Sabha. The Indian Pharmaceutical Industry is the third largest by volume and 13th largest by value in the world.



As per the National Coal Index, coal production witnessed a decline of 33.8% in May this year.

In May 2023, the National Coal Index (NCI) dropped significantly by 33.8%, reaching 157.7 points. This is in contrast to May of last year when it was at 238.3 points. For May 2023, the NCI for non-coking coal is at 147.5 points, indicating a 34.3% decline from May 2022. Meanwhile, the coking coal index for May 2023 stands at 187.1 points, with a decline of 32.6%. The highest point for NCI was noted in June 2022, reaching 238.8 points. The National Coal Index (NCI) is a reliable price index that combines coal prices from all sales channels, including notified prices, auction prices, and import prices.



Union Finance Minister, Smt. Nirmala Sitharaman launched both the AMC Repo Clearing Limited (ARCL) and Corporate Debt Market Development Fund (CDMDF).

Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman inaugurated the Corporate Debt Market Development Fund (CDMDF) and initiated the muhurat trading on Limited Purpose Clearing Corporation mechanism called AMCRepoClearingLimited (ARCL), in Mumbai. The Union Finance and Corporate Affairs Minister, in her speech for the Union Budget of

Adani group to build world's largest 20 GW hybrid renewable energy park in Gujarat

The Adani Group is building the world's largest hybrid renewable energy park right in the middle of a desert, in Khavda, Gujarat. The announcement was made by the founder and chairman of the group, Gautam Adani while addressing shareholders at Adani Enterprises' annual general meeting. Spread over 72,000 acres, the park will produce 20 GW of green energy, once operational. The project will be developed by Adani Green Energy Limited (AGEL), the renewable energy arm of the diversified Adani portfolio. Earlier during FY 022-23, the group



operationalized 2.14 GW solar-wind hybrid plants in Rajasthan, India's first and world's largest solar-wind hybrid cluster. The hybrid cluster consists of four plants having a capacity of 390 MW, 600 MW, 450 MW and 700 MW respectively. All three of these hybrid energy generation assets are located in Jaisalmer, Rajasthan. Adani Ports and Special Economic Zone (APSEZ) will commission India's largest transshipment hub in Vizhinjam, Kerala, in the next 12-24 months.

HCL Technology has joined the XR Startup Programme, an initiative between Meta and the Ministry of Electronics and Information Technology (MeitY) Startup

Noida-based HCL Technology (HCLTech) has joined the XR Startup Programme, an initiative between Meta and the Ministry of Electronics and Information Technology (MeitY) Startup Hub to discover, nurture, and accelerate extended reality (XR) technology start-ups in India.



MeitY Startup Hub's focus on innovation and entrepreneurship has made India the third-largest start-up ecosystem in the world.

Foreign Direct Investment (FDI) nosedived to \$11.12 billion in January-June (H1 2023) from \$23.57 billion in the same period last year

India's outward Foreign Direct Investment (FDI) nosedived to \$11.12 billion in January-June (H1 2023) from \$23.57 billion in the same period last year, indicative of the slowdown in the global economy, according to the Reserve Bank of India (RBI). The outward FDI expressed as the total financial commitment has



three components: equity, loan and guarantees. A foreign direct investment (FDI) refers to the purchase of an asset in another country, such that it gives direct control to the purchaser over the asset.

2021-22, announced the creation of a permanent institutional framework to enhance secondary market liquidity in the Corporate

Bond market during stressed and normal times, thereby instilling confidence amongst participants in the corporate bond market.

APPOINTMENTS & RESIGNATIONS

Australia appoints Michele Bullock as 1st female governor of central bank for next 7 years



Australia has appointed a woman, Michele Bullock to lead its central

bank, the first time ever in the 63-year history of the Reserve Bank of Australia (RBA) for the next 7 years. She will succeed Philip Lowe, who will leave office on September 17, 2023 marking the end of his 43-year career at the central bank. Bullock who currently serves as the RBA's deputy governor will start her 7-year term on 18 September 2023.



Finance Ministry appoints SEBI Executive Director Pramod Rao as Member in the Board of International Financial Services Centre Authority

The Ministry of Finance (MoF) has appointed Pramod Rao, Executive Director of Securities and Exchange Board of India (SEBI), as a Member in the Board of International Financial Services Centre Authority (IFSCA). He replaced Sujit Prasad, Executive Director SEBI, who was appointed as a Member (representing SEBI) in IFSCA in July 2020.

Centre appoints Justices Ujjal Bhuyan, SV Bhatti as 2 new Supreme Court judges

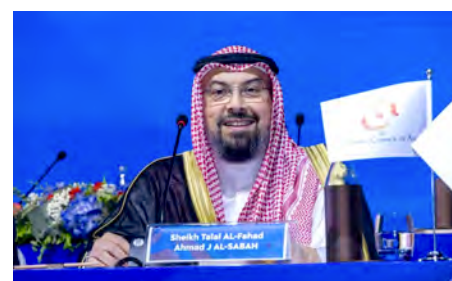
Telangana Chief Justice Ujjal Bhuyan and Kerala Chief Justice S Venkatanarayana Bhatti were appointed by the President of India Droupadi Murmu as Supreme Court judges. The appointments came within a week of the Supreme Court Collegium, led by Chief Justice of India DY Chandrachud, recommending their names to the government. With the 2 new appointments, the judicial strength of the apex court has gone up to 33, leaving only one vacancy vacant. This is, notably, the 11th appointment



to the top court made in 2023. Note : The Acting Chief Justice is to be appointed by the President under Article 126 of the Constitution. The Supreme Court, consisting of the Chief Justice of India and up to 33 fellow judges, has extensive powers in terms of original, appellate, and advisory jurisdiction. Supreme Court judges retire at the age of 65.

Sheikh Talal Fahad Al-Sabah elected as the new President of Olympic Council of Asia

Sheikh Talal Fahad Al Ahmad Al-Sabah was elected the new President of the Olympic Council of Asia (OCA) from 2023-2027 at the 42nd OCA General Assembly in Bangkok, Thailand. Sheikh Talal received 24 of the 44 votes cast, while the OCA Director General, Mr. Husain Al-Musallam, received 20. Sheikh Talal succeeded his elder brother, Sheikh Ahmed Al-Fahad Al-Sabah, who led the



OCA until 2021. Former Secretary General of the OCA, Randhir Singh of India, had led the OCA as Acting President since 2021 until the election.

Government appoints Sat Pal Bhanoo as Managing Director of Life Insurance Corporation

Life Insurance Corporation (LIC) has appointed Sat Pal Bhanoo as the managing director (MD) of the company. He will take over as the LIC MD in place of Siddhartha Mohanty, who was appointed as the chairman of LIC in April, 2023. Bhanoo's appointment is effective from the date of assumption of



charge and up to the date of his superannuation on December 31, 2025 or until further orders, whichever is earlier.



SBI Capital Markets Ltd. appointed Rajay Kumar Sinha as its new MD & CEO

SBI Capital Markets (SBICAPS), has appointed **Rajay Kumar Sinha** as the Managing Director (MD) & **Chief Executive Officer (CEO)** at the wholly owned subsidiary and investment banking arm of State Bank of India (SBI). Sinha replaced **Amitava Chatterjee** who moved to SBI, Corporate Centre as Deputy Managing Director, in charge of Commercial Clients Group.



Rakesh Pal appointed as 25th Director General of Indian Coast Guard

DG **Rakesh Pal** has been appointed as the **25th Director General of the Indian Coast Guard (ICG)**. He was given the additional charge of Director General Coast Guard in February 2023. **Awards & Honors** : For his illustrious service he has been conferred with the award of **Tatrakshak Medal (TM)** in 2013 and President Tatrakshak Medal (PTM) for distinguished service in 2018.

Centre appoints Haryana IPS officer Manoj Yadava as Director General of Railway Protection Force

The Union government has appointed Haryana cadre 1988 batch Indian Police Service (IPS) officer **Manoj Yadava** as next **Director General of the Railway Protection Force (RPF)**. He will replace incumbent Sanjay Chander, a 1987-batch IPS officer of West Bengal cadre who will retire **on July 31, 2023**. Other Appointments : IPS officer **Shafi Ahsan Rizvi**, posted as Special Director in the Intelligence Bureau (IB), is appointed as Advisor of the **National Disaster Management Authority (NDMA)**.



The Appointments Committee of the Cabinet (ACC) has also cleared the name of Maharashtra cadre IPS officer **Rajesh Pradhan** as Joint Director in the **Central Bureau of Investigation (CBI)** on a deputation basis.

Former Intel India Head Nivruti Rai Appointed As MD And CEO Of Invest India

Nivruti Rai, the former Intel India head, joined Invest India as the Managing Director (MD) and **Chief Executive Officer (CEO)** of Invest India. She has taken over the charge from **Manmeet K Nanda**, Joint Secretary of the Department for Promotion of Industry and Internal Trade (DPIIT), who had been serving as the interim MD and CEO since March 2023. Invest India is the National Investment Promotion and Facilitation Agency of India, set up as a non-



profit venture under the aegis of Department of Industrial Policy & Promotion, Ministry of Commerce and Industry, **Government of India**. The Board of Invest India is chaired by **Shri Rajesh Kumar Singh, Secretary, DPIIT**.

China names Pan Gongsheng as Governor of China's central bank

Pan Gongsheng was named **China's central bank** governor in the widely anticipated final major appointment of the ruling **Communist Party's** once-a-decade change of power. Pan, 60, was appointed by the National People's Congress Standing Committee replacing Yi Gang, an American-trained economist who reached the official retirement age of 65. The Pan Gongsheng appointment



marks the **first time since 2018** that the top two positions at the **People's Bank of China (PBOC)** - **governor** and Communist Party secretary will be held by one person, potentially streamlining decision-making at the very top.



Jaguar Land Rover appoints Adrian Mardell as its CEO for 3-year term

Jaguar Land Rover (JLR), a unit of Indian automaker Tata Motors, has appointed interim boss **Adrian Mardell** as **chief executive officer (CEO)** for a **three-year term**. The appointment was made by Tata Motors, which owns JLR. JLR also appointed **Richard Molyneux** as **Chief Financial Officer (CFO)**. Previously, Molyneux was the Acting CFO from **December 12, 2022**.



CMA Neeraj Joshi Elected as Institute Of Cost Accountants Of India's Central Council Member

City-based **Cost & Management Accountant (CMA)** Neeraj Joshi has been elected as the Central Council Member (CCM) of the Institute of Cost Accountants of India (ICMAI) and CMA Chaitanya Moharir elected as the **Western India Regional Council Member (RCM)**. This is the **second time** that Joshi & Moharir represented Pune at the central and regional council.

Justice Devendra Kumar Upadhyaya Sworn in as Chief Justice Of Bombay High Court

The President of India **Droupadi Murmu** appointed Justice Devendra Kumar Upadhyaya from the Allahabad High Court (HC) as the Chief Justice of the **Bombay High Court**. The position of Chief Justice of the Bombay High Court had been vacant since the retirement of CJ RD Dhanuka on May 30, 2023. **Rajya Sabha Chairman Jagdeep Dhankhar nominated 4 women Parliamentarians to panel of Vice-Chairpersons**. In a historic move, Chairman, Rajya Sabha, Shri Jagdeep Dhankhar has nominated 4 women Parliamentarians namely PT Usha, S. Phangnon Konyak (first woman from Nagaland), **Dr. Fauzia Khan**, and Sulata Deo to the panel of Vice-Chairpersons. It



is also noteworthy that all women members nominated to the panel are first term Parliamentarians and Smt. S. Phangnon Konyak is the first ever woman from Nagaland to be elected as a member of the Rajya Sabha. The panel reconstituted before the Monsoon Session contains a total of 8 names, out of which half (4) are women. **V Vijayasai Reddy, Ghanshyam Tiwari, Dr. L. Hanumanthaiah, and Sukhendu Sekhar Ray** have also been nominated to the panel of Vice-Chairpersons.

4 High Courts gets new Chief Justices

The President of India **Droupadi Murmu** appointed Chief justices of 4 new High Courts. Appointments : Justice Sunita Agarwal became the new Chief Justice of the Gujarat High Court. Justice Alok Aradhe is the new Chief Justice of the **Telangana High Court**. Justice Subhasis Talapatra has been appointed as the Chief Justice of the **Orissa High Court**. Justice Ashish Jitendra Desai would take over as the new Chief Justice of the Kerala High Court. The Chief Justice and



Judges of the High Courts are appointed by the President under Article 217. A High Court Judge retires at the age of 62. A Judge (including Chief Justice) of a High Court could be transferred **under Article 222**.

Indian-origin doctor S. Vincent Rajkumar becomes new chairman of International Myeloma Foundation

Renowned scientist, clinician and researcher, **S. Vincent Rajkumar**, has been appointed as chairman-elect of the **Board of Directors of the International Myeloma Foundation (IMF)**. He takes over from the current chairman, Brian G.M. Durie, who is not seeking re-election

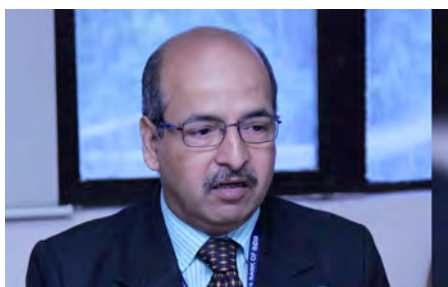


to the post. **Dr. Durie** will remain a member of the Board of Directors and will hold the new position of Chairman Emeritus.



Government extends Amitava Mukherjee's additional charge as CMD of NMDC Steel

The Ministry of Steel (MoS) has extended the tenure of Amitava Mukherjee's additional charge as **Chairman cum Managing Director (CMD)** of NMDC Limited, formerly National Mineral Development Corporation and NMDC Steel Limited for a period of 3 months with effect from September 01, 2023 to November 19, 2023.



Axis Bank appoints former RBI Deputy Governor N S Vishwanathan as its non-executive chairman

The Reserve Bank of India (RBI) has given its approval for the appointment of **N S Vishwanathan** as the **non-executive (part-time) chairman** of the bank for a 3-year term.



Longest-serving Dutch PM Mark Rutte quits politics after 13 years

Dutch Prime Minister **Mark Rutte** announced he was

India's UN Ambassador Ruchira Kamboj assumes chairmanship of 62nd Session of UN Commission for Social Development

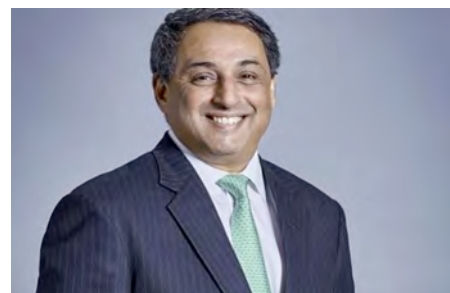
India's permanent ambassador to the United Nations (UN) Ruchira Kamboj has assumed the chair of the **62nd Session of the Commission for Social Development (CSocD)** and stressed its crucial role in addressing social challenges. India is a member of the 62nd session of the Commission for Social Development, and its term expires in 2027. The central theme for the 62nd session is **"Fostering Social Development and Social Justice through Social Policies to accelerate progress**



on the Implementation of the 2030 Agenda for Sustainable Development and to achieve the overarching goal of poverty eradication." This theme underscores the vital connection between social development and social justice, as they form the bedrock for achieving the Sustainable Development Goals.

Tata Steel reappoints TV Narendran as its MD and CEO for 5 years

Based on the recommendation of the **Nomination and Remuneration Committee**, Tata Steel has reappointed **TV Narendran** as **Managing Director (MD) & Chief Executive Officer (CEO)** for a further period of **5 years** effective September 19, 2023 through September 18, 2028.



BRICS' New Development Bank elects Thuraiya Alhashmi as a board member

BRICS' New Development Bank (NDB) has elected **Thuraiya Hamid Alhashmi**, **Director of International Financial Relations and Organizations Department** at the UAE Ministry of Finance, as a member of its Board of Directors and a Constituency Director. She was appointed following an internal voting process during **NDB's 8th Annual Meeting**, held recently in Shanghai, China. **Thuraiya Alhashmi** will become



the **first Emirati** and Arab woman to assume a Director's position at the New Development Bank.

quitting politics after nearly **13 years** in power, in a shock end to his time as the longest-serving leader in the history of the Netherlands.

IPCC elected UK Professor Jim Skea as its new Chair

United Kingdom (UK) Professor Jim Skea has been elected as the new chair of the Intergovernmental Panel on Climate Change (IPCC), the globally authoritative United Nations (UN) body on climate change science. The election took place during the 59th plenary session of the IPCC in Nairobi, Kenya. He was elected by 90 votes to 69 in a run-off with Thelma Krug of Brazil. With nearly 40 years of climate science experience and expertise, Jim Skea will lead the IPCC through its 7th assessment cycle. 4 candidates ran for the Chair of the IPCC they are Thelma Krug (Brazil), Debra



Roberts (South Africa), Jim Skea (United Kingdom), Jean-Pascal van Ypersele (Belgium). Among the 4 candidates 2 were women. These were the first elections in the history of the IPCC with women candidates running for this position. The IPCC completed its Sixth Assessment Report (AR6) in March 2023.

Former Ashok Leyland MD R Seshasayee appointed as the Chairman of Asian Paints

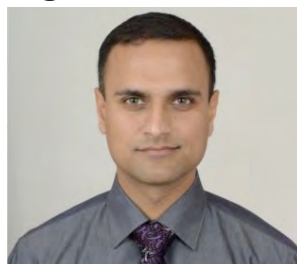
Indian multinational paint company, Asian Paints has appointed R Seshasayee as the Chairman of the board of directors of the company with effect from October 1, 2023, and he will continue in this position until the end of his tenure on January 22, 2027. He will succeed the current Chairman, Deepak Satwalekar, whose term is scheduled to end on September 30, 2023. Currently, he serves as



the Chairman of the Investment Committee in the paints company and is also a member of both the Audit Committee and the Nomination & Remuneration Committees.

Himachal Pradesh IAS officer Ritesh Chauhan gets additional charge as MD of NAFED

2005-batch Indian Administrative Service (IAS) officer of Himachal Pradesh cadre, Ritesh Chauhan (IAS) has been appointed as Managing Director (MD) of the National Agricultural Cooperative Marketing Federation of India Limited (NAFED). Presently, he is serving as CEO of Pradhan Mantri



Fasal Bima Yojan (PMFBY) and Joint Secretary in the Ministry of Agriculture.



Supreme Court extends Enforcement Directorate Director Sanjay Kumar Mishra's tenure till September 15, 2023

The Supreme Court (SC) extended the tenure of Enforcement Directorate (ED) chief Sanjay Kumar Mishra till September 15, 2023. According to the previous judgement, Mishra's term was set to conclude on July 31, 2023.



Justice Alok Aradhe sworn in as Chief Justice of Telangana High Court

Justice Alok Aradhe was sworn in as the Chief Justice of the Telangana High Court at Raj Bhavan, Telangana. He succeeds Justice Ujjal Bhuyan, who is elevated as Judge of the Supreme Court of India.



Senior bureaucrat Shiv Das Meena appointed as the new Chief Secretary of Tamil Nadu

The Tamil Nadu (TN) government has appointed senior bureaucrat Shiv Das Meena as the next Chief Secretary of TN. He will take charge as the 49th chief secretary of TN. Meena will take over as Chief Secretary from V Irai Anbu, who is retiring from service on June 30, 2023. Meena is a 1989 batch Indian Administrative Service (IAS) officer hails from Rajasthan.

Debadatta Chand assume charge as MD and CEO of Bank of Baroda



Debadatta Chand has taken charge as the **managing director (MD)**

and chief executive officer (CEO) of Bank of Baroda. His appointment follows superannuation of **Sanjiv Chadha**. Chand began his career in 1994 as an officer at Allahabad Bank and later worked as a manager at the **Small Industries Development Bank of India (SIDBI)** from 1998 to 2005.

Gernot Dollner take charge as New Audi CEO, succeeds Markus Duesmann



Gernot Dollner has appointed **Gernot Dollner** as new **Chief**

Executive Officer (CEO) of the Board of Management, effective September 1, 2023. He will take over **Markus Duesmann**. Gernot Dollner joined Volkswagen as a Ph.D. candidate in 1993 and subsequently served in a number of management roles at Porsche, including as head of Concept Development and head of the Panamera Series. Since 2021, he has overseen the **Volkswagen Group's Product and Group Strategy and the General Secretariat**.

Deepak Parekh quits HDFC after 46 years ahead of its merger with HDFC Bank



HDFC Chairman **Deepak Parekh (78)** stepped down after serving the

Ajit Pawar sworn-in as second Deputy Chief Minister of Maharashtra

Nationalist Congress Party (NCP) leader **Ajit Pawar**, took oath as **Maharashtra's second deputy chief minister** with Chief Minister Eknath Shinde and existing Deputy Chief Minister Devendra Fadnavis in attendance. Earlier, **Ajit Pawar** resigned as **Leader of the Opposition** after a meeting with NCP MLAs. **Ajit Pawar** joined Eknath Shinde-led Shiv Sena and the BJP government in Maharashtra. Now, Maharashtra will have two deputy chief ministers. **Devendra**



Fadnavis is the other deputy chief minister. Along with **Ajit Pawar**, **8 other NCP Leaders** also took oath as ministers. They are **Chhagan Bhujbal, Dilip Walse Patil, Hassan Mushrif, Dharmarao Baba Atram, Aditi Sunil Tatkare, Sanjay Bansode, Anil Patil and Dhananjay Munde**.

China's Qu Dongyu re-elected unopposed as head of the United Nations' Food and Agriculture Organization

The head of the United Nations (UN) **Food and Agriculture Organization (FAO)**, **Qu Dongyu**, was re-elected for a second term as head of the FAO. **Qu**, will serve a new four-year term from **August 1, 2023**. FAO directors can hold the role for a maximum of two consecutive terms. He was



the only candidate standing for the role of FAO Director-General, and received **168 out of 182 votes in a ballot in Rome, Italy**.

State Bank of India appoints 4 directors - Ketan Shivji Vikamsey, Mrugank Madhukar Paranjape, Rajesh Kumar Dubey & Dharmendra Singh Shekhawat

The **State Bank of India (SBI)** has appointed 4 directors to the central board of the bank. According to the disclosure under **Regulation 30 (4) of the SEBI (Listing Obligations and Disclosure Requirements)** Regulations, 2015, SBI has reappointed **Ketan Shivji Vikamsey and Mrugank Madhukar Paranjape** to its board



and has added **Rajesh Kumar Dubey and Dharmendra Singh Shekhawat** as directors. The appointment is for a period of 3 years, from **June 26, 2023, to June 25, 2026**.

mortgage lender for **46 years**. He left his Chase Manhattan Bank job in **1978 to join HDFC** when he was **33 and built it India's largest private sector housing finance**

company.

Centre Extends Term of Tushar Mehta as Solicitor General of India for 3 years



The Appointments Committee of the Union Cabinet

approved the **re-appointment** of Tushar Mehta as Solicitor General for India (SGI) for a further period of **3 years** along with his team of **6 additional solicitor generals (ASG)** in the Supreme Court. Mehta hails from, **Gujarat**, India. He began his career as an advocate in 1987. He was appointed as the **Additional Solicitor General of India in 2014**. He was appointed as **Solicitor General on October 10, 2018** and since then he had been granted extension twice.

SJVN Chairman Nand Lal Sharma assumes additional charge of Bhakra Beas Management Board Chief



The Chairman & Managing Director (CMD) of Sutej Jal Vidyut Nigam

Limited (SJVN), **Nand Lal Sharma** took over the additional charge as Chairman of Bhakra Beas Management Board (BBMB). He took over from **Sanjay Srivastava**, who retired on June 30, 2023. Sharma's appointment is initially for a period of **3 months** or till further orders. Sharma began his career as an officer in the Himachal Pradesh Administrative Services in 1989.

Dr Neerja Gupta becomes the 18th & 1st female vice-chancellor of Gujarat University

After 73 years of the establishment (1949) of Gujarat University in Ahmedabad, **Dr Neerja Gupta** has been selected as the **18th & first female vice chancellor (VC)**. She has been appointed for a period of 3 years with effect from the date she takes over the charge of the office or till she attains the age of 65, whichever is earlier.



She will take over from **Himanshu Pandya**, who completes his second term as V-C this month. She was a lecturer at the English department of the institute from **1998 till 2009**.

Tribhuvaneshwar Saran Singh Deo appointed as Deputy Chief Minister of Chhattisgarh

TS Singh Deo has been appointed as the **Deputy Chief Minister of Chhattisgarh**. **TS Singh Deo** becomes the 1st Deputy Chief Minister of Chhattisgarh. The 2023 Chhattisgarh Assembly poll is scheduled to be held by **November, 2023** to elect all 90 members of the state's Legislative



Assembly. **T.S. Singh Deo** has been elected from **Ambikapur Assembly Constituency** 3 times since 2008.

IAS officer Anurag Verma assumes charge as Punjab's 42nd chief secretary

The Senior Indian Administrative Service (IAS) officer **Anurag Verma** took charge as the **42nd chief secretary of Punjab**. He succeeds **Vijay Kumar Janjua**, who retired on June 30, 2023. He belongs to Patiala, has earlier served as the **deputy commissioner of Bathinda**, Ludhiana and Jalandhar districts.



He held the charge of **additional chief secretary, home affairs and justice**, along with some other additional charges.

Gaming platform Zupee onboards Kapil Sharma as a brand ambassador

Cashgrail Private Limited-owned Zupee, a gaming platform, has announced comedian and actor **Kapil Sharma** as its **new brand ambassador**. Sharma will be seen in the company's new ad film which will have a **360 degree campaign**. Zupee announced its latest campaign, '**India ka Apna Game**' which celebrates the bond



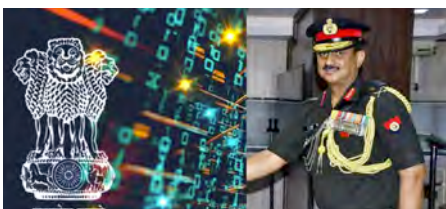
and popularity of Ludo, honouring its connection among the masses, while further extending the platform's outreach.

Rohit Jawa took charge as MD and CEO of Hindustan Unilever Limited after Sanjiv Mehta's retirement



Rohit Jawa has assumed charge as the Managing Director (MD) and Chief Executive Officer (CEO) of Hindustan Unilever Ltd (HUL). He replaced **Sanjiv Mehta** who retired after the HUL's annual general meeting. Sanjiv Mehta took over as MD & CEO of HUL in October 2013. Sanjiv Mehta introduced several transformative business programmes such as 'Dial Up the Big Q' and 'Winning in Many Indias' to make the business more consumer-centric, agile, and resilient.

Lieutenant General MU Nair was Appointed as the Head of the National Cyber Coordination Centre



The National Cyber Coordination Centre (NCCC), the cybersecurity and e-surveillance agency in the government of India, has appointed Lieutenant general **MU Nair** as the new National Cyber Security Coordinator (NCSC) replacing Lt Gen (retd.) **Dr Rajesh Pant**. He is India's third cyber security chief after Lt Gen (retd.) **Dr Rajesh Pant** and

State Bank of India appoints Kameshwar Rao Kodavanti as Chief Financial Officer

The State Bank of India (SBI) has appointed **Kameshwar Rao Kodavanti**, who has been with the bank since 1991, as its Chief Financial Officer (CFO). Kodavanti replaces **Charanjit Surinder Singh Attra** who has resigned from the post. Rao, who is a **Chartered**



Accountant (CA), has been working with the Bank

since August 1991. He has vast experience in Banking, Forex and Finance, and Accounting.

V Venu was appointed as the new Chief Secretary of Kerala; Sheikh Darvesh Saheb was appointed as the new Director General of Police

The Kerala government has appointed a **1990 batch Indian Administrative Service (IAS)** officer **V Venu** as the new chief secretary of Kerala. He is set to replace Chief Secretary **VP Joy** who is set to retire on **June 30, 2023**. He was in charge of the Rebuild Kerala Initiative which was tasked to rebuild the state



after the floods of **2018 and 2019**. He has worked as a special officer for land acquisition for **Kannur International Airport**.

The government of India extends Brajendra Navnit's tenure as India's ambassador to WTO by 9 months

The Government of India (GoI) extended the tenure of **Brajendra Navnit** as Ambassador and Permanent Representative of India to the **World Trade Organization (WTO)** by 9 months till **March 31, 2024**. Navnit had assumed office as ambassador in June 2020 and his tenure was till June 28, 2023. The **Appointments Committee of Cabinet (ACC)**



has approved the proposal of Department of Commerce for extension in tenure of foreign deputation of **Brajendra Navnit**.

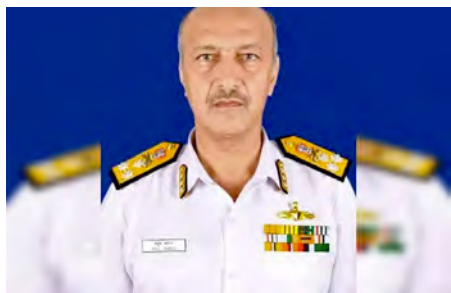
first chief Gulshan Rai. Lt Gen **MU Nair** is an alumnus of the prestigious National Defence Academy. He assumed the role of the **28th Signal Officer-in-Chief in July 2022**, bringing with him experience and expertise in the field of cyber warfare, signal intelligence, and communication and information technology.

NATO Extended the tenure of Secretary General Jens Stoltenberg up to October 2024



The North Atlantic Treaty Organization's (NATO) members extended the tenure of alliance chief Jens Stoltenberg for another 1 year until 1st October 2024. It's the fourth time Stoltenberg has had his mandate extended. He is the second-longest serving NATO secretary-general after former Dutch foreign minister Joseph Luns, who spent almost 13 years at the helm from 1971. The decision to extend Stoltenberg's term comes one week before President Joe Biden and his NATO counterparts will gather in Vilnius, Lithuania, for a critical NATO summit to discuss providing increased security guarantees for Ukraine amid its war against Russia.

Vice Admiral Atul Anand takes over as Additional Secretary, Department of Military Affairs



Vice Admiral Atul Anand took over as additional secretary of the Department of Military Affairs in the Ministry of Defence (MoD). He succeeded Lieutenant general Anil Puri, who

Bandhan Bank's chief financial officer Sunil Samdani resigns

Private lender Bandhan Bank announced that Sunil Samdani resigned from the post of chief financial officer (CFO) to explore professional opportunities outside the bank. Sunil Samdani, who also served as the executive President and key managerial person (KMP) of Bandhan Bank stepped down from his position. As per the terms of appointment, Samdani will serve his notice period of 3 months, till October 1, 2023. Samdani has



an experience of over 23 years in financial services. Prior to joining Bandhan Bank as CFO, he held important positions like the Head of Business Analytics and Strategy at Development Credit Bank, and CFO at Karvy Financial Services Ltd.

BharatPe appoints former Razorpay executive Pankaj Goel as new CTO

Fintech unicorn BharatPe has appointed Pankaj Goel as new chief technology officer (CTO). Goel joined 8 months after the resignation of Vijay Aggarwal, who had served as BharatPe's CTO since March 2020. In his new role, Goel will lead the technology team and report to Nalin Negi, Chief Financial Officer (CFO) and interim CEO at BharatPe. He held leadership positions at



companies such as Intuit, Trilogy, and Sun Microsystems. Prior to joining BharatPe, Goel was the head of payments engineering at Razorpay.

Aadhav Arjuna from Tamil Nadu selected as the President of the Indian Basketball Federation

The president of the Tamil Nadu Basketball Association (TNBA), Aadhav Arjuna was elected as president of the Basketball Federation of India (BFI) in the election held at the Nehru Stadium, New Delhi. Aadhav got 38 of the 39 votes, against the outgoing president K Govindaraj.



Aadhav Arjuna becomes the first person from Tamil Nadu (TN) to be selected as the President of BFI.

superannuated on February 28, 2023. Vice Admiral Atul Anand was commissioned into the executive branch of the Indian Navy on January 01, 1988. He is an alumnus of National Defence Academy (71st Course, Delta Squadron); Defence Services

Command and Staff College, Mirpur (Bangladesh) and National Defence College, New Delhi.

L&T Finance Holdings Ltd appoints Sudipta Roy as Managing Director and CEO



L&T Finance Holdings Ltd. (LTFH) announced that **Sudipta Roy** will assume the position of **Managing Director (MD) & Chief Executive Officer (CEO)** of the company with effect from January 24, 2024, subject to necessary regulatory and/or statutory approvals. **Dinanath Dubhashi, MD & CEO**, L&T Finance Holdings, will superannuate from the Company on April 30, 2024. The Board of Directors of LTFH also announced the appointment of Roy as the company's **Chief Operating Officer (COO)**. He joins the **non-banking finance company (NBFC)** from **ICICI Bank**. His appointment as COO and elevation as MD & CEO is part of the NBFCs succession planning.

GK Satish Becomes 1st Indian Appointed By Russian Oil Giant Rosneft On Its Board



Russian energy giant **Rosneft** has appointed **Govind Kottieth Satish, former Indian Oil Corporation (IOC) director**, to its board. Satish, 62, is the first Indian to be appointed to the board of Rosneft. The appointment comes as a sign of Russia's strategy aimed at **boosting trade links** with India. Rosneft in its annual general meeting held on June 30, 2023 announced the appointment

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week before President Joe Biden and his NATO counterparts will gather in **Vilnius, Lithuania**, for a critical NATO summit to discuss providing increased security guarantees for Ukraine amid its war against Russia.

BCCI appoints Ajit Agarkar as chairman of senior men's selection committee

The Board of Control of Cricket (BCCI) has appointed **Ajit Agarkar** as the **chairman** of the **Senior Men's Selection Committee** replacing **Chetan Sharma**. The decision was made by the **Cricket Advisory Committee (CAC)**, consisting of Sulakshana Naik, Ashok Malhotra, and Jatin Paranjape. The Senior Men's Selection Committee now consists of Ajit Agarkar (Chairperson), **Shiv Sundar Das**, **Subroto Banerjee**, **Salil Ankola**, and **Sridharan Sharath**. He represented the country in 26



Tests, 191 One Day International (ODI), and four T20Is, in addition to playing 110 first-class, 270 List A, and 62 T20 matches. He was appointed as the chief selector for the senior Mumbai team and undertook coaching responsibilities with the Delhi Capitals.

Bharat Heavy Electricals Limited appoints Krishna Kumar Thakur as Director of Human Resource

A 1998-batch officer of Indian Railway Personnel Service (IRPS), Krishna Kumar Thakur has been appointed as a Director (Human Resources) on the board of Bharat Heavy Electricals Limited (BHEL). Thakur will serve on the Board of BHEL for a period of 5 years. This appointment is seen as a significant development for the renowned public sector



engineering and manufacturing enterprise. Thakur has an

experience of 25 years in Indian Railways and Central Public Sector Undertakings (CPSUs) with fine handling of HR matters and administration.

of Indian Oil Corporation (IOC) director G.K. Satish as a member

of its board which consists of a **total of 11 members**.

Latvia's foreign minister Edgars Rinkevics sworn in as European Union's first openly gay President



Edgars Rinkevics, 49 Latvia's long-serving foreign minister (from 2011 to 2023), has made history by becoming the first openly gay president of a European Union (EU) member state for a four-year term. He is the 7th president of Latvia. He succeeded Egils Levits, who didn't seek reelection. As the new president, Rinkevics will represent Latvia at the upcoming NATO summit in Vilnius, Lithuania. The European Union never had a gay head of state before & it has had openly gay heads of government before. Although the position of Latvia's president is generally ceremonial, Latvia's president can veto legislation and call referendums.

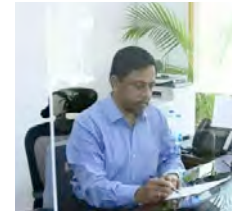
Isha Ambani & Former CAG Rajiv Mehri-shi were Appointed as Directors On RIL's Financial Services Unit



Billionaire Mukesh Ambani's daughter Isha and former Comptroller & Auditor General of India (CAG) Rajiv Mehrishi have been appointed as directors on the board of demerged financial services unit of Reliance

Senior IAS & Telecom Secretary, K Rajaraman Appointed as New Chairperson of IFSCA

A 1989-batch senior Indian Administrative Service (IAS) officer and Telecom Secretary, K Rajaraman has been appointed as the new Chairperson of the International Financial Services Centres Authority (IFSCA) by the central government. He has been appointed as IFSCA chief for 3 years from the date of his assuming charge of the post, or



till attaining the age of 65 years, or until further orders, whichever is

the earliest. He will succeed Injeti Srinivas, who had taken over as the first chairman of the IFSCA in early July 2020 for a period of 3 years.

Justice S K Singh appointed as acting chairperson of National Green Tribunal

The Central government has appointed Justice Sheo Kumar Singh as Acting Chairperson of the National Green Tribunal (NGT), till a new Chairperson is appointed. He replaced Justice Adarsh Kumar Goel, who retired on July 6, 2023. He joined the judicial service in 1984 and worked as a district judge in various districts of Uttar



Pradesh (UP). He worked as a district judge in various districts of Uttar Pradesh (UP), as Registrar (Judicial) at the Supreme Court of India, and as Registrar General, Allahabad High Court.

ASICS ropes in Shraddha Kapoor as brand ambassador for India

Japanese sports performance brand ASICS has appointed Bollywood actor Shraddha Kapoor as the new brand ambassador for India. The actor will be endorsing the brand's footwear and women's sportswear segment. ASICS India continues to strengthen its philosophy of 'sound mind, sound body' and also build a stronger



brand prominence among Indian female fitness enthusiasts.

Industries Limited (RIL). Earlier, Reliance announced its plans to demerge its financial services undertaking into Reliance Strategic Investments Limited (RSIL) and rename and list it as Jio Financial Services Limited (JFSL). Based on proprietary data analytics, the financial arm

of Reliance will lend to consumers and merchants and eventually branch out to insurance, payments, digital broking, and asset management.

Microsoft India president Anant Maheshwari steps down, Irina Ghose becomes New Managing Director



Microsoft India President **Anant Maheshwari** has resigned from his role after a stint of almost **7 years** at the software company. Meanwhile, Microsoft has elevated company's chief operating officer (COO) **Irina Ghose** to the role of **Managing Director (MD)** for India. As part of the leadership changes, **Navtej Singh Bal** has been elevated to the **Chief Operating Officer (COO)** role. Earlier, he was heading the government, public sector and education business for Microsoft in India. **Venkat Krishnan**, who was heading partnerships, has been promoted to head the government business unit.

Google to appoint Former Apple Executive Sreenivasa Reddy as new India policy head



Tech giant Google is set to appoint a well-known manufacturing and policy expert **Sreenivasa Reddy** as the new India policy head. He is likely to join Google towards the end of 2023. Reddy would be replacing **Archana Gulati** who exited Google in September 2022 after serving a tenure of **5 months**.

Rajiv Kumar Porwal assume charge as Director (System Operation) of Grid India

Rajiv Kumar Porwal has assumed charge as **Director (System Operation)** of **Grid Controller of India Limited (Grid-India)**. As **Director (System Operation)** of **Grid India**, Porwal will be responsible for the overall secure and reliable operation of India's Power System, operational planning, grid integration, scheduling and dispatch of electricity, monitoring real-time electricity grid operations, post facto analysis of the grid operations through the **NLDC & RLDCs** as well as cyber security.



Prior to his elevation, he was contributing as **Executive Director, NRLDC, Grid-India**. He has around three decades' experience in Power System Operation spread across **POWER GRID** and **Grid-India**.

B. Neeraja Prabhakar becomes the new Chairperson of ICAR-Indian Institute of Oil Palm Research Advisory Committee

B. Neeraja Prabhakar, the Vice-Chancellor of **Sri Konda Laxman Telangana State Horticultural University**, was appointed as the **chairperson** of the **Research Advisory Committee (RAC)** of the prestigious **Indian Council of Agricultural Research (ICAR)-Indian Institute of Oil Palm Research (IIOPR)** in **Pedavegi, Andhra Pradesh (AP)**. The **ICAR-IIOPR** in **Pedavegi** is the **country's**



sole esteemed research institute exclusively dedicated to the study of oil palm and the development of technologies applicable to oil palm-growing states.

SBI Card appoints Abhijit Chakravorty as new MD & CEO for two years; succeeds Rama Mohan Rao Amara

The country's largest pure-play credit card issuer, **SBI Cards & Payment Services (SBI Card)**, has appointed **Abhijit Chakravorty** as its new **Managing Director (MD)** and **Chief Executive Officer (CEO)**. He will replace **Rama Mohan Rao Amara**, who will cease to be MD from **August 11, 2023**. Chakravorty's appointment



would be effective **from August 12, 2023 for a period of two years**.



NTPC has received the prestigious Economic Times (ET) HR World Future Skills Awards 2023

NTPC has received the prestigious Economic Times (ET) HR World Future Skills Awards 2023 for “Best use of AI/AR/VR in Learning and Upskilling” and “Best Advance in Creating an Extended Enterprise Learning Programme”. Director (HR), NTPC, Shri Dilip Kumar Patel received the awards on behalf of NTPC at a programme held in Gurugram.

Boxing champion Mary Kom named Global Indian Icon at UK-India Awards

Sporting legend and India’s first-ever Olympic medallist in women’s boxing, Mary Kom, has been honoured with the Global Indian Icon of the Year award at the annual UK-India Awards in Windsor, south-eastern England. The 40-year-old former Rajya Sabha member spoke of her 20-year journey of hard work and devoting her life to boxing as she accepted the award from Indian High Commissioner to the UK Vikram Doraiswami. Filmmaker Shekhar Kapur, behind Oscar-nominated ‘Elizabeth: The Golden Age’



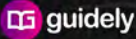
received a Lifetime Achievement Award for his contribution to the field of cinema across both nations at the awards, organised by India Global Forum (IGF) as part of UK-India Week.

Prime Minister Narendra Modi will get the renowned Lokmanya Tilak Award in 2023:

Prime Minister Narendra Modi will be awarded the prestigious Lokmanya Tilak Award 2023. An official announcement in this regard was made by the President of Tilak Smarak Trust Dr Dipak Tilak and Rohit Tilak at a press conference in Pune. The award will be conferred by the hands of the President of the Trust Dr. Deepak Tilak on August 1, the death anniversary of Lokmanya Tilak. Companion of the Order of Logohu: Papua New Guinea conferred the highest civilian award for championing the cause of unity of Pacific Island



countries and spearheading the cause of Global South. – May 2023. Companion of the Order of Fiji: Highest honour of Fiji in recognition of PM Modi’s global leadership – May 2023. Ebaki Award by the Republic of Palau: During his visit to Papua New Guinea, PM Modi was conferred with Ebaki Award by President Surangel S. Whipp, Jr. of the Republic of Palau – May 2023



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India best-performing in South Asia in terms of trade facilitation: UNESCAP

India is now the best-performing nation amongst all the countries of South Asian region in terms of trade facilitation, as per the United Nations Economic and Social Commission for Asia Pacific's (UNESCAP) report. As per the Global Survey on Digital and Sustainable Trade Facilitation, India improved its score compared to 2021 survey. The 2023 survey, covering more than 140 economies and evaluating 60 trade facilitation measures, has positioned India at the forefront of global trade facilitation reports, with an impressive score of **93.55 per cent in 2023** vis a vis **90.32 per cent in 2021**. The 2023 survey has recognised India's exceptional progress across various sub indicators, with the country achieving a perfect score of 100 per cent in **four key areas: Transparency, Formalities, Institutional Arrangement and Cooperation, and Paperless Trade.**

India and Asean top Recipients of FDI: UNCTAD Report

Foreign direct investment (FDI) in developing countries in Asia remained flat year-on-year at \$662 billion during 2022, despite clocking about half of global inflows, the United Nations Conference on Trade and Development (UNCTAD) in its World Investment Report 2023. Inflows were highly concentrated. **Five economies (China, Singapore, Hong Kong (China), India and the United Arab Emirates, in that order) accounted for almost 80% of FDI to the region.** In East Asia, inflows to China rose by 5% to \$189 billion, mainly in manufacturing and high-tech industries and mostly from European multinational enterprises (MNEs). Flows to Hong Kong (China) fell by 16% to \$118 billion. **In South-East Asia,** Singapore, the largest recipient, registered another record, up 8% to \$141 billion. Flows to Malaysia grew by 39% to \$17 billion – a new record for the country. FDI to the Philippines fell by 23% as a result of several divestments. **In West**



Asia, flows to Saudi Arabia fell by 59% to \$7.9 billion. FDI to the United Arab Emirates increased by 10% to \$23 billion – the highest amount ever recorded. The country attracted the fourth-highest number of greenfield projects in the world. Flows to Türkiye rose by 9% to \$13 billion. **In South Asia,** FDI flows to India rose by 10% to \$49 billion as the country became the third-largest host country for greenfield project announcements and the second-largest for international project finance deals. FDI in Bangladesh grew by 20% to \$3.5 billion. **In Central Asia,** flows to Kazakhstan almost doubled to \$6.1 billion, mainly in extractive industries. FDI also rose in Uzbekistan, by 11%, to \$3 billion.

Maharashtra and Tamil Nadu have the most number of rich households in India

Ten Indian states account for more than **80 per cent** of the rich households, according to a newly released study. Maharashtra houses a majority of them – **2.62 million**. It is followed by Tamil Nadu with 0.9 million. This is according to a recently released study by the think tank People Research on India's Consumer Economy (PRICE),



titled The Rise of the Middle Class: A Force to Reckon With. It also notes that close to **4 per cent** of India's households are rich. That is **10.67 million** households in India as of FY21.



Four Indian-origin biz leaders on 2023 Forbes' 100 Richest self-made Women list

Four Indian-origin women, including Jayshree Ullal and Indra Nooyi, have made it to the Forbes list of America's 100 most successful self-made women, with a combined net worth of a whopping USD 4.06 billion. Building supply distributor Diane Hendricks, with a \$15 billion net worth, retained the top spot for the sixth year in a row. This year's list has eight entrants, including television producer Shonda Rhimes and Insitro CEO Daphne Koller.



India's ethanol program will cap future sugar exports: BMI

As per the BMI report, India's ethanol program will cap future sugar exports. In recent years, India has emerged as the world's second-largest producer and a major exporter. But, India going forward with the expansion of the government-led ethanol programme will have a smaller role in the sugar export market. India's ethanol blending reached 11.5%, while the government's target is to reach 20% by 2025. As per the report, it is doubtful that India will be able to achieve its

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used in ethanol production. BMI noted that Indonesia is also getting back to an ethanol blending programme with a 5% rate initially, and a target to get to 10 per cent by 2030. India needs to sharply increase sugarcane planting to reach the target.

Performance Grading Index (PGI): Assessment for school education, Chandigarh made a comeback to join Punjab, which kept first place.

Chandigarh made a comeback to join Punjab, which retained its top position, to be among the best performing states in the latest Performance Grading Index (PGI) report for school education. Last years' top performing states - Kerala and Maharashtra - are among the second best performing states/UTs in the grading. But none of the states/UTs could achieve the top five grades in the overall category, based on various domains like access, learning outcomes, infrastructure, equity, teachers' training and



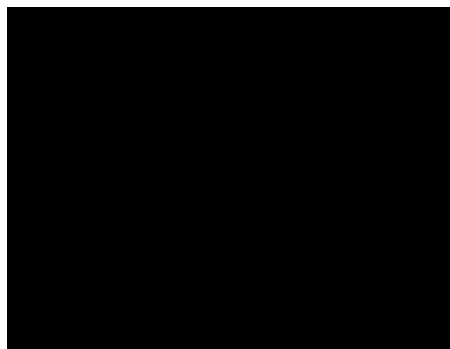
governance processes. PGI, revamped in 2021-22 in the wake of National Education Policy, has classified states/UTs into ten grades. The highest achievable grade is Daksh, which is for states/UT scoring more than 940 out of 1000 points.

target by 2025 as the programme will cap exports of feedstocks used in ethanol production. BMI noted that Indonesia is also getting back to an ethanol blending programme with a 5% rate initially, and a target to get to 10 per cent by 2030. India needs to sharply increase sugarcane planting to reach the target.



NITI Aayog released the 3rd edition of the 'Export Preparedness Index (EPI) 2022'

NITI Aayog released the 3rd edition of the 'Export Preparedness Index (EPI) 2022' for States/UTs. Tamil Nadu (TN) topped the 3rd edition of the NITI Aayog's Export Preparedness Index 2022 with an overall score of 80.89, piping Maharashtra (78.20) and Karnataka (76.36). The report was released by Vice Chairman, NITI Aayog, Shri. Suman Bery.



Iceland is the world's most peaceful country according to the 2023 Global Peace Index

The Institute for Economics and Peace has released the 2023 Global Peace Index, which ranks the most peaceful countries in the world. This is the 17th edition of the annual report, which is considered the leading measure of peacefulness worldwide. Out of 163 countries, India's rank on the Global Peace Index is 126, with an overall score of 2.31, which is below the global average of 2.314. Although India faces persistent challenges in attaining high levels of peace, it provides



a chance for enhancement. Since 2008, Iceland has consistently remained the most peaceful country, excelling in domestic and international conflict resolution, societal safety and security, and lack of militarization. Top 10 Countries :

RANK	COUNTRY	POINTS
1	Iceland	1.124
2	Denmark	1.31
3	Ireland	1.312
4	New Zealand	1.313
5	Austria	1.316
6	Singapore	1.332
7	Portugal	1.333
8	Slovenia	1.334
9	Japan	1.336
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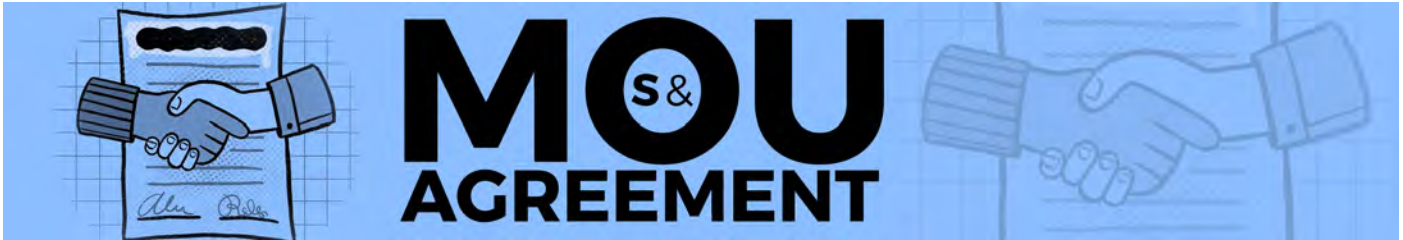
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The MoD and FSSAI signed an agreement to encourage millet use, healthy eating habits, and the provision of wholesome food to the armed forces:

A Memorandum of Understanding (MoU) to promote the use of millet and healthy eating practices among the Armed Forces and ensure the availability of safe & nutritious food was signed in the presence of Raksha Mantri Shri Rajnath Singh and Minister of Health & Family Welfare (MoHFW) Dr. Mansukh Mandaviya in New Delhi. Both Ministers also unveiled a book titled 'Healthy Recipes for Defence' to promote the consumption of Shree Anna (millets) and its health benefits. The MoU was signed by Director General (Supplies and Transport) Lieutenant General Preet Mohinder Singh on behalf of the Ministry of Defence (MoD) and CEO, of Food Safety and Standards Authority of India (FSSAI) Shri G Kamala Vardhana Rao. It aims to create awareness about the nutritional benefits of diet diversity and millet-based food products among the personnel.

The National Anti-Doping Agency of India signed an MoU with the South Asia Regional Anti-Doping Organization in New Delhi.

The National Anti-Doping Agency of India (NADA) India signed an MoU with South Asia Regional Anti-Doping Organization (SARADO), comprising of Anti-Doping Organizations of Bangladesh, Bhutan, Maldives, Nepal and Sri Lanka, at the NADA India – SARADO Cooperation Meet in New Delhi, in the presence of Shri Anurag Singh Thakur Minister of Youth Affairs & Sports and Information & Broadcasting, Government of India, Ms Sujata Chaturvedi, Secretary (Sports), Ministry of Youth Affairs & Sports,



Government of India, SARADO Secretariat & Member Country Representatives of Bangladesh, Bhutan, Maldives, Nepal and Sri Lanka. The MoU aims to increase Regional Cooperation in anti-doping in sport. Narendra Modi has envisioned India to become a sporting powerhouse in the coming years.

The DGCA has signed an agreement with the European Union Aviation Safety Agency for unmanned aircraft systems and innovative air mobility:

The Directorate General of Civil Aviation (DGCA) India has signed a Memorandum of Understanding (MoU) with the European Union Aviation Safety Agency (EASA) for cooperation in Unmanned Aircraft Systems and Innovative Air Mobility. This MoU will focus on collaboration on unmanned aircraft and innovative air mobility between the two civil aviation authorities. This collaboration would include cooperation between DGCA and EASA in the areas of development of certification standards and environmental standards and related requirements for



the certification and use of unmanned aircraft systems and innovative air mobility operations which includes licensing of personnel, training, air traffic management and infrastructure, including Unmanned Aircraft System Traffic Management (UTM) standards and services.



Vistara - Lufthansa Partnership To Enhance Connectivity Across 12 Destinations In Europe

Vistara, India's leading full-service carrier, has expanded its codeshare partnership with Lufthansa, one of Europe's premier airlines, enabling enhanced connectivity to Vistara customers while travelling across Europe. Now, the 12 key destinations that get included in Vistara's network are Amsterdam (AMS), Stockholm (ARN), Berlin (BER), Budapest (BUD), Copenhagen (CPH), Rome (FCO), Hamburg (HAM), Helsinki (HEL), Lisbon (LIS), Munich (MUC), Oslo (OSL), Prague (PRG).



Atal Innovation Mission launches 'ATL Industry Visit' in collaboration with Bayer

The Atal Innovation Mission (AIM) and Bayer inaugurated a one-of-a-kind industrial visit project called Atal Tinkering Labs at Bayer's production site in Vapi, Gujarat. According to NITI Aayog, "It is critical to raise public awareness in order to fuel the manufacturing policy and realize its potential." Bayer has partnered with Niti Aayog since 2021 to support various initiatives of the Atal Innovation Mission. To nurture and strengthen science-based learning, Bayer has adopted a total of 125 ATL schools in seven states.

The Climate Policy Initiative and the International Financial Services Centers Authority (IFSCA) have signed a memorandum of understanding to work together on sustainable finance:

The International Financial Services Centres Authority (IFSCA) and Climate Policy Initiative - India (CPI) have signed a Memorandum of Understanding (MoU) for mutual assistance and cooperation to increase the mobilisation of global sustainable capital flows into India. The commencement of India's G20 Presidency begins with the theme "One Earth, One Family, One Future". Sustainable development is a key priority that runs across the priorities of G20 working groups.



Mobilisation of sustainable finance is critical to achieving a transition to green and resilient economies. IFSCA has taken significant steps in accelerating global sustainable capital flows by creating a conducive regulatory environment, based on international best practices, focused especially on the needs of India and developing countries.

International Financial Services Centres Authority (IFSCA) inks MoU with IIML - EIC

International Financial Services Centres Authority (IFSCA) and IIML-EIC, have signed a MoU at IIM (Indian Institute of Management) Lucknow EIC, Noida campus in Uttar Pradesh. This MoU aims to put in place a framework for cooperation and understanding between IFSCA and IIML-EIC to collaborate in supporting and facilitating FinTech and TechFin entities. The IFSCA is responsible for the development and regulation of international financial services, including that of the insurance sector, in



the IFSC, which is treated as a separate international financial jurisdiction, distinct from the rest of India. IFSCA aims to develop a strong global connection and focus on the needs of the Indian economy as well as to serve as an international financial platform at the regional/ global level.

Indian Bank partners with Tractors and Farm Equipment and TAFE Motors and Tractors Limited to simplify tractor financing

Indian Bank has partnered with TAFE (Tractors and Farm Equipment) and its wholly owned subsidiary TMTL (TAFE Motors and Tractors Ltd.) for tractor financing. Aim : The tie-up would allow farmers and individuals to avail tractor loans at affordable interest rates, with the benefit of hassle-free loan processing,



the public sector lender said in a statement. Interested buyers can avail tractor financing benefits from more than **5,700 branches**.



The University of Jaffna and IIT Madras establish an agreement to boost academic cooperation and research projects.

To foster academic collaboration and promote research initiatives, the University of Jaffna and the prestigious Indian Institute of Technology (IIT) Madras have signed a Memorandum of Understanding. The signing took place at the Kilinochchi campus, where the Dean of the Faculty of Engineering of the University of Jaffna, Dr. K Pirapaharan, handed over a copy of the MoU to Indian Consul General Raakesh Natraj. The MoU entails a range of opportunities for both institutions, including student and faculty exchanges.



A Memorandum of Understanding was inked to create IIT Delhi's first campus in Abu Dhabi

A Memorandum of Understanding (MoU) has been signed between the Ministry of Education and Abu Dhabi Department of Education and Knowledge (ADEK), and the Indian Institute of Technology Delhi (IIT Delhi) to establish the 1st campus of IIT Delhi in Abu Dhabi. The MoU was signed by HE Mubarak Hamad Al Mheiri, ADEK Under Secretary, Shri Sunjay Sudhir, Indian Ambassador to the UAE and Professor Rangan Banerjee, Director, Indian Institute of Technology Delhi.

The Indian Coast Guard and Indian Navy have signed an agreement with Indian Port Rail & Ropeway Corporation Ltd to create a gallery at the National Maritime Heritage Complex.

A Memorandum of Understanding (MoU) was signed between Indian Coast Guard & Indian Navy with Indian Port Rail & Ropeway Corporation Ltd., in Gandhinagar for the planning, development, construction, and commissioning of a gallery on the theme "Evolution of Indian Navy & Indian Coast Guard" at the National Maritime Heritage Complex (NMHC) which is being constructed at the historic Indus Valley civilization region of Lothal (Gujarat). The



Government of India is building the National Maritime Heritage Complex (NMHC) at the historic Indus Valley civilization region of Lothal (Gujarat) under the aegis of the Ministry of Ports, Shipping and Waterways. The foundation stone for the NMHC project was laid by Prime Minister Shri Narendra Modi in March 2019.

First-ever IIT campus to be established outside of India- MoU for setting up IIT Madras campus in Zanzibar-Tanzania, has been inked

The Memorandum of Understanding (MoU) for setting up of campus of IIT Madras in Zanzibar-Tanzania was signed between the Ministry of Education (MoE), Govt. of India, IIT Madras and Ministry of Education and Vocational Training (MoEVT) Zanzibar-Tanzania, in the presence of Dr



S. Jaishankar, External Affairs Minister of India and Dr Hussein Ali Mwinyi, President of Zanzibar. This is the first ever IIT campus to be set up outside India.

India Chamber of Business and Commerce and Indian Council of Medical Research sign MOA for Partnership in building Future of Health and Healthcare in India and partnership in India Health Dialogue Platform

India Chamber of Business and Commerce referred to as the India Chamber and the Indian Council of Medical Research referred to as ICMR has signed an MOA at the Ministry of Micro Small and Medium Enterprises (MSME) in the presence of the Minister of MSME Shri Narayan Rane to promote India as global Hub in healthcare manufacturing and delivery and for creating a global stakeholders platform for

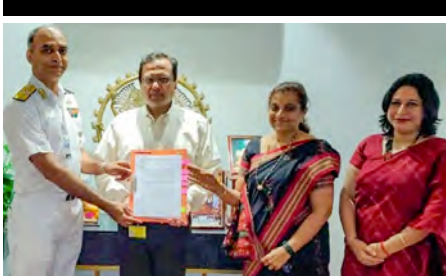


the building robust healthcare ecosystem promoting future of health capabilities in India and promoting Investment creation in the field of Healthcare. The profound aim of the MOA is to build India as a global Hub for health and healthcare and build future healthcare capabilities in India.



India and Papua New Guinea have recently signed a Memorandum of Understanding (MoU) to share India Stack.

Ministry of Electronics and Information Technology (MeitY) of India and the Ministry of Information and Communication Technology (MICT) of Papua New Guinea have signed a Memorandum of Understanding (MoU) to share **INDIA STACK** — a collection of open APIs and digital public goods that aim to facilitate identity, data, and payment services on a large scale. The MoU is expected to enhance capacities and facilitate sharing and implementation of population-scale **Digital Public Infrastructure and Transformational Platforms/projects** to improve living standards and enhance efficiency and transparency in governance.



The Ministry of Culture and the Indian Navy sign an MoU to revive the “ancient stitched shipbuilding method

An MoU has been signed by the Ministry of Culture and the Indian Navy. This MoU aims to revive the “**ancient stitched shipbuilding method (Tankai method)**”. The Ministry of Culture and the Indian Navy have entered into MoU to revive and preserve

BITS Pilani PIEDS Finxcelerator and the International Financial Services Centres Authority (IFSCA) sign a memorandum of understanding

International Financial Services Centers Authority (IFSCA) and PIEDS BITS Pilani, have signed a **MoU at BITS Pilani PIEDS Finxcelerator**, Pilani Campus in Rajasthan. This MoU aims to put in place a framework for cooperation and understanding between IFSCA and BITS Pilani PIEDS Finxcelerator to collaborate in supporting and facilitating FinTech and TechFin entities.



IFSCA aims to develop a strong global connection and focus on the needs of the Indian economy as well as to serve as an international financial platform at the regional/ global level. **This MoU will enable cooperation and collaboration on diverse initiatives regarding FinTech.**

An agreement was made between the Ministry of Culture and Canara Bank to make it easier to give veteran artists financial support

An MoU has been signed between the Ministry of Culture and Canara Bank for the disbursement of financial assistance to the selected beneficiaries under the “**Scheme for Financial Assistance for Veteran Artists**” earlier known as “**Scheme for Pension and Medical Aid to Artists**”. As per the MoU, master data of selected beneficiaries both for fresh as well as legacy



data is to be uploaded by the Ministry in the online portal to be developed by the Canara Bank for this purpose. Under this scheme an amount of **Rs. 26.00 crore** has been allocated in B.E. for the year 2023-24.

India and Argentina have agreed to a bilateral exchange of young researchers and Startups, particularly in the field of Biotechnology and Agriculture

India and Argentina have agreed to a bilateral exchange of young researchers and Startups, particularly in the field of Biotechnology and Agriculture. India and Argentina have an Inter-governmental Agreement to promote technical and scientific cooperation signed in 1985. The objective of this programme is to strengthen and expand relations between scientific communities, making possible the exchanges between



Indian and Argentine research groups, in the framework of joint scientific and technological projects, selected by the parties. **India is the 4th largest trading partner of Argentina**, with bilateral trade touching a historic peak of USD 6.4 billion in the year 2022, recording a growth rate of 12% over 2021.

the 2000-year-old technique of shipbuilding known as the “**stitched shipbuilding method**”.

The implementation and execution of the entire project will be overseen by the Indian Navy.

SCIENCE & TECHNOLOGY



NASA released new image to celebrate Webb space telescope's first year of science

The National Aeronautics and Space Administration (NASA) released a new image of a small star-forming region captured by James Webb Space Telescope to celebrate the completion of the telescope's first year of science. The new image features the nearest star-forming region in the Rho Ophiuchi cloud complex. Its proximity at 390 light-years allows for a highly detailed close-up, with no foreground stars in the intervening space. The region contains approximately 50 young stars, all of them similar in mass to the Sun, or smaller.



ISRO & Bhabha Atomic Research Center join hands to develop nuclear engines for rockets

India's space agency, Indian Space Research Organisation (ISRO), is jointly developing a nuclear-powered engine along with Bhabha Atomic Research Center (BARC), it is reliably learnt. ISRO-BARC are developing what are called Radio thermoelectric generators (RTGs). The RTGs use

Union Minister Shri Sarbananda Sonowal inaugurates 'SAGAR SAMPARK' Differential Global Navigation Satellite System to Strengthen Maritime sector

The Union Minister of Ports, Shipping and Waterways Shri Sarbananda Sonowal, inaugurated the 'Sagar Sampark' Differential Global Navigation Satellite System (DGNSS) in New Delhi, Delhi to strengthen the maritime sector in India. Participants : Shri Shripad Y. Naik, the Minister of State of Ports, Shipping and Waterways; Shri TK Ramachandran, IAS Secretary, MoPSW and other senior officials from the ministry and Directorate General of Lighthouses and Lightships. DGNSS is a terrestrial-based enhancement system



which corrects the errors and inaccuracies in the Global Navigation Satellite System (GNSS). 'SAGAR SAMPARK' DGNSS has been launched at 6 locations under the Directorate General of Lighthouses And Lightships (DGLL) in the field of Radio Aids to Marine Navigation.

IoTechWorld Avigation Receives DGCA certification for new agri-drone model -AGRIBOT A6

Agri-drone manufacturer IoTechWorld Avigation Private Limited has obtained a Type Certificate (TC) from the Directorate General of Civil Aviation (DGCA) for its latest drone model, the 'AGRIBOT A6 (2nd drone from IoTechWorld)'. The drone, which is an upgraded version of its predecessor, was designed and manufactured indigenously by IoTechWorld. What is a Type Certificate? Type Certificate for drones is an official document issued by the DGCA certifying that a specific



type of drone meets all the technical parameters and safety standards for operation in India. Type certification is mandatory for startups prior to undertaking operations under the Drone Rules, 2021

radioactive materials, such as Plutonium-238 or Strontium-90, which release heat as they decay. Essentially, the engine contains two parts, the radioisotope heater

unit (RHU) which generates heat and the RTG, which converts the heat into electricity.



IIT-Madras Pravartak Tech partners with Vidya Shakti to take education to 100 villages in Varanasi, Uttar Pradesh through 'Online Classes and Virtual Reality'

Indian Institute of Technology (IIT)-Madras Pravartak Technologies Foundation has partnered with 'Vidya Shakti' to take education to the rural areas of Uttar Pradesh (UP) through the use of Online Classes and Virtual Reality (VR). To tackle the 'knowledge gap' created by Covid-19 between students from urban and rural areas.



Simplifai launched world's 1st generative AI tool for insurance

Simplifai, an AI automation solutions firm, has launched Simplifai InsuranceGPT, a custom-built, world-first GPT tool fuelled by the company's no-code AI-powered platform. The first custom-built AI GPT tool for insurers of f e r s ChatGPT-like enhanced decision making for **automated claims management**, while maintaining privacy and data security.



IIT-Kharagpur to develop tamper-proof signalling system for safety in trains

The Indian Institute of Technology (IIT), Kharagpur, is developing a **tamper-proof signalling system** based on

European satellite being made to crash intentionally on Earth

The European Space Agency's (ESA) Aeolus wind satellite, after exceeding its planned life in orbit, is making its way **back to Earth**. The satellite, which has been orbiting our planet for nearly **5 years**, is currently falling at a rate of around **1 km per day**, with its descent accelerating. Now, gravity, Earth's atmosphere, and solar activity are dragging Aeolus down from its operational altitude of **320 km**. In a **first-of-its-kind operation**,



ESA's spacecraft operators will soon intervene and attempt an assisted reentry. Aeolus is a satellite mission launched by the **European Space Agency (ESA)** to study **Earth's winds** and their influence on the planet's climate and weather patterns.

SpaceX Successfully Launched 22 Starlink V2 'Mini' Satellites into Low Earth Orbit

The Space Exploration Technologies Corporation, commonly referred to as SpaceX launched **22 Starlink V2 'Mini'** satellites into Low Earth Orbit (LEO) from **Space Launch Complex 40** at the Cape Canaveral Space Force Station in Florida, the United States of America (USA). The Falcon 9's first stage came back down to Earth for a landing about **8.5 minutes** after liftoff as



planned. According to a SpaceX mission description, it was the sixth launch and landing for this particular booster. Until now, Spacecraft has launched more than **4,850 Starlink craft to LEO** in total.

Chandrayaan-3, Lander Vikram, rover Pragyan to return to Moon

The Indian Space Research Organisation (ISRO) plans to retain the names of the Chandrayaan-2 lander (Vikram) and rover (Pragyan) for their Chandrayaan-3 equivalents as well. This means, the Chandrayaan-3 lander will bear the name '**Vikram**' (after Vikram Sarabhai, the father of the Indian space programme) and the rover, '**Pragyan**'. Following Chandrayaan-2, where a last-



minute glitch led to the failure of the **lander's** (Vikram) soft landing attempt after a successful orbital insertion, another lunar mission (Chandrayaan-3) for demonstrating soft landing was proposed.

blockchain technology for the **Indian Railways**. The system is going to be embedded with enhanced safety measures; the

new system would complement the existing Data Logger which is considered the '**Black Box**' of rolling stock.

ACQUISITIONS & MERGERS



CCI approves the acquisition of Marnix Lux by Concentrix Corporation

The Competition Commission of India (CCI) gave its approval for the acquisition of Marnix Lux SA by Concentrix Corporation, as well as the acquisition of approximately 22% shareholding in the combined company by the shareholders of Marnix Lux. Concentrix Corporation is a United States of America (USA) based publicly listed company, engaged in providing customer experience services, a segment of Information Technology and Information Technology enabled Services. Marnix Lux is the parent company of Webhelp S.A.S. (Webhelp) which is to be active in the provision of business process outsourcing services and specialised services.



M&M Buys 3.5% stake in RBL Bank for Rs.417 crores

Diversified business conglomerate Mahindra and Mahindra (M&M) has picked up a 3.53% stake in private sector lender RBL Bank formerly known as Ratnakar Bank, for Rs. 417 crore. However, in no circumstance will it exceed 9.9%.

HDFC Limited-HDFC Bank merger to be effective July 1, 2023, shares rise nearly 2%

Housing Finance Corporation Limited Chairman Deepak Parekh stated that HDFC Bank, the largest private sector bank in India, and housing finance company HDFC Ltd are set to complete their merger by July 1, 2023. The boards of HDFC and the HDFC bank met on June 30, 2023 to clear and approve the merger & it will be the last board meeting of HDFC. Meanwhile, HDFC vice-chairman and CEO Keki Mistry



informed that the delisting of the HDFC stock from exchanges will be effective from July 13, 2023 & will start trading under HDFC Bank ticker. Post-merger, Parekh will retire and Keki Mistry and HDFC MD Renu Karnad will be board members of HDFC Bank.

State Bank of India to acquire 20% stake in SBI Pension Funds from SBICAPS

The Executive Committee of the Central Board (ECCB) of the State Bank of India (SBI) has accorded approval to the Bank for acquiring the entire 20% stake held by SBI Capital Markets (SBICAPS) in SBI Pension Funds. The acquisition by the Bank is subject to receipt of all regulatory approvals. SBI Pension Funds is a Pension Fund Manager (PFM),



managing the pension corpus under the National Pension System (NPS). Currently, SBI has a 60% stake in SBI Pension Funds, with the balance stake being held by SBICAPS (20%) and SBI Funds Management (20%).

HDFC Ergo becomes subsidiary of HDFC Ltd

HDFC Limited has acquired an additional 0.5097% stake in HDFC Ergo to make it a subsidiary. HDFC Limited acquired 36,42,290 equity shares of HDFC Ergo, representing 0.5097% of its total issued and paid-up share capital from ERGO International AG, the other promoter. HDFC Limited holds 50.50% of the total paid-up share capital of HDFC Ergo. Accordingly, HDFC Ergo has become a subsidiary of HDFC



Limited. The Reserve Bank of India (RBI) had permitted the transfer of shareholding of HDFC Limited in HDFC Ergo to HDFC Bank and advised that HDFC Limited or HDFC Bank should increase the shareholding in the general insurance company to more than 50% before the effective date of the merger Scheme.



HDFC Bank to sell 2% stake in National Securities Depository Limited through an initial public offering

HDFC Bank will sell a **2 per cent stake** in the initial public offering (IPO) of the National Securities Depository (NSDL). The lender holds a **8.95% stake** in NSDL, which handles most of the securities held and settled in dematerialised form in the Indian capital market. In its draft red herring prospectus (DRHP), the depository stated that the IPO will see sales of 57.3 million shares by its six shareholders. State Bank of India (SBI) proposes to sell 2% stake by offloading 40 lakh shares in depository organisation NSDL. SBI holds 5% stake in the NSDL while it intends to divest **2% in the Offer For Sale (OFS) subject to the terms of the proposed IPO.**

CCI approves acquisition of 59.38% stake in Unichem Laboratories by Ipca Laboratories

The Competition Commission of India (CCI) granted approval to the proposed combination involving acquisition of shareholding up to **59.38%** of Unichem Laboratories Limited (Target) by Ipca Laboratories Limited (Acquirer). Ipca Laboratories Limited is a pharmaceutical company that manufactures formulations and active pharmaceutical ingredients for various therapeutic segments. Unichem Laboratories Limited is active in the sale of formulations,



active pharmaceutical ingredients, intermediates, and **contract manufactured finished formulation dosages, globally.**

SoftBank Sells Another 2% Stake In Fintech Giant Paytm

SoftBank has sold an additional **2% stake in One 97 Communications**, the parent of fintech major Paytm, generating proceeds of **\$250 million to \$300 million**. This is the first time that the Japanese investor managed to sell shares of Paytm at a profit since the fintech company got listed in **November 2021.**



Facebook owner Meta to launch Twitter-like 'Threads' app

Meta, the parent company of Facebook, is preparing to launch a **Twitter competitor called Threads**. The rollout represents a direct challenge to Twitter, which has faced numerous controversies since **Musk bought the company for \$44 billion in 2022**. Last week,



the Tesla billionaire announced a slate of new restrictions on the app, limiting the number

of tweets users could view per day, prompting an outcry from many on the platform. The **app combines elements from Instagram and Twitter**, potentially appealing to both existing Instagram users and new users looking for a different social media experience.



Indigenous Light Combat Aircraft Tejas completed 7 years of service in Indian Air Force

Indigenous Light Combat Aircraft (LCA) Tejas completed 7 years of service in the Indian Air Force (IAF). The Tejas Mk-1 is a light supersonic multirole jet designed by the Defence Research & Development Organisation (DRDO). It is capable of doing multiple missions including air-defence (air-to-air) intelligence, surveillance and reconnaissance (ISR), air-interdiction (striking enemy targets deep into enemy territory), maritime strike and reconnaissance missions. Currently, the Indian Air Force (IAF) has 32 squadrons (16-18 planes each) of fighter jets against the 42 needed to tackle a collusive two-front threat against Pakistan and China.

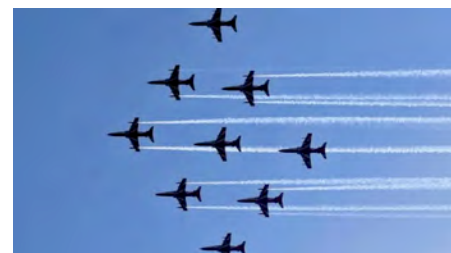


Ministry of Defence launches a single window NCC Integrated Software for Cadets

In a major step towards promoting digitisation and in sync with Digital India mission, Raksha Mantri Shri Rajnath Singh

Indian Air Force to host first-ever Largest multilateral exercise 'Tarang Shakti' in October 2023

In a significant development for India's military prowess and global alliances, the Indian Air Force (IAF) is gearing up to host its first-ever multilateral air force exercise called **Tarang Shakti**, in October or November 2023. Tarang Shakti is set to be the **largest multinational air exercise** ever held in India. To bolster military cooperation, enhance interoperability, and foster global collaboration. The



location of the exercise has not been disclosed; air forces from countries like **France, Australia, the United States (US), and the United Kingdom (UK)** are expected to join Tarang Shakti.

Indian defence ministry inks Rs 2,725 crores contract with Mazagon Dock Shipbuilders Limited for Indian Naval Ship Shankush submarine

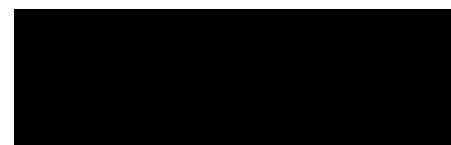
The Ministry of Defence (MoD) inked a Rs 2,725 crores contract with the **Mazagon Dock Shipbuilders Limited (MDL)** for refit of submarine **Indian Naval Ship (INS) Shankush**. The contract has been signed for **Medium Refit with Life Certification (MRLC)** of Submarine INS Shankush. The project, known as Medium Refit with Life Certification (MRLC), aims to upgrade the submarine's



combat capabilities. **INS Shankush**, a sub-surface warfare class submarine, will undergo a **minor overhaul at Mazagon Dock Shipbuilders Limited, Mumbai, Maharashtra.**

launched an **NCC Integrated Software in New Delhi**. The NCC Integrated Software, developed in partnership with Bhaskaracharya Institute for Space Applications and Geo Informatics (BISAG), is a single window interactive software for Cadets, designed on the **'Entry to Exit Model'**. During this event, the NCC and State Bank of India (SBI) also signed a Memorandum of Understanding

(MoU) in the presence of Raksha Mantri to open zero balance accounts of all NCC Cadets with debit card, cheque book & passbook facility under SBI's **"Pahli Udaan"** scheme. About **5 lakh cadets** will be benefitted by this MoU every year.





Defence Minister Rajnath Singh Inaugurates HAL's Regional Office In Malaysia to Facilitate Close Defence Industrial Collaboration

Defence Minister Shri Rajnath Singh inaugurated Hindustan Aeronautics Limited (HAL) regional office in Kuala Lumpur, the capital of Malaysia. The regional office will boost the defence industrial collaboration between India and Malaysia and serve as a hub for the HAL's engagement with the South-East Asian region. Malaysia is home to the **second largest members** of the Persons of Indian Origin and has a significant presence of the NRI community.



Indian Army Signs a Contract for Procurement of Tactical Access Switch with Tata Advanced Systems Limited

The Indian Army signed the contract for procurement of Tactical Access Switch with Tata Advanced Systems Limited, continuing with the commitment towards the 'Make in India' initiative. The compact, modular and ruggedized networking device would provide **faster switching capability** and thus strengthen the tactical communication capability of the Indian Army.

Ministry of Defence & Hindustan Aeronautics Limited signs Rs 458 crores contract for two upgraded Dornier Aircraft for Indian Coast Guard

The Ministry of Defence (MoD) signed a contract with Hindustan Aeronautics Limited (HAL) for the procurement of two Dornier Aircraft for the Indian Coast Guard (ICG) along with an associated engineering support package at an overall cost of **Rs 458.87 crores**. The aircraft will be procured under the **Buy (Indian) Category**. The Dornier aircraft are being indigenously manufactured at HAL (Transport Aircraft Division), Kanpur, Uttar Pradesh (UP). It will significantly contribute in



achieving Atma Nirbharta in defence, in consonance with the 'Make in India' initiative of the Government. The aircraft will be fitted with a number of advanced equipment viz., **Glass Cockpit, Maritime Patrol Radar, Electro Optic Infra-Red device, Mission Management System etc.**

Spain's Navantia and L&T sign a teaming agreement to bid for the Indian submarine programme

Spain's state-owned shipbuilder Navantia and engineering major Larsen & Toubro (L&T) signed a Teaming Agreement (TA) to **jointly in Delhi** bid for a **₹43,000-crore** (4.8 billion euros) project to build **6 advanced submarines for the Indian Navy**. This agreement follows a Memorandum of Understanding (MoU) signed between L&T and Navantia earlier in 2023 in Madrid, Spain. The TA for submission of a techno-



commercial bid for the **P75-India submarine programme** was signed by officials of the two firms in the presence of Spanish ambassador José Domínguez, L&T CEO SN Subrahmanyam and Augustin Alvarez Blanco, Navantia's vice president for naval construction.

INS Sunayana participated in Operation Southern Readiness - 2023 in Seychelles

Indian Naval Ship (INS) Sunayna was at Seychelles to participate in **Op Southern Readiness 2023 conducted by Combined Maritime Forces (CMF)**. Aim : To enhance maritime security, countering piracy to ensure safety and freedom of navigation in the region. A delegation of CMF from Bahrain headed by **Cmde Oliver**, Commander of CTF56



witnessed the training exercises onboard. **Participants** : Navies from United Arab Emirates (USA), Italy, **United Kingdom (UK)**, **Seychelles Defence Forces & Marine Police**, member nations of **European Union Naval Force (EU NAVFOR)**.



INS Sahyadri and INS Kolkata arrive at Jakarta, Indonesia for Bilateral Maritime Exercise

Two frontline Indian Naval ships (INS) Sahyadri and INS Kolkata arrived in Indonesia's Jakarta, Indonesia to participate in the Maritime Partnership Exercise (MPX) with the Indonesian Navy. INS Sahyadri is the 3rd indigenously designed and built Project-17 class stealth frigate. INS Kolkata is the first indigenously designed and built Project-15A class stealth destroyer. INS Sahyadri and INS Kolkata have been built at Mazagon Dock Shipbuilders Ltd, Mumbai, Maharashtra.



Defence Minister Rajnath Singh holds talks with Argentinian counterpart -strengthening bilateral defence ties

Argentine Defense Minister Jorge Taiana held a bilateral meeting with his counterpart India's Defence Minister Rajnath Singh. They announced the signing of an Memorandum of Understanding (MoU) between the two countries and a Specific Agreement on Academic Cooperation for peacekeeping. Tri-service Guard of Honour was also presented to the visiting dignitary before the meetings. Jorge Taiana also invited Rajnath Singh to the 2nd Latin American Conference of United Nations Peacekeeping Operations (ALCONU) to be held in Argentina on 12 September, 2023.

First United States Navy ship Salvor arrives at L&T Kattupalli shipyard for repair work

The United States Navy Ship (USNS) Salvor, a rescue and salvage ship, arrived at Larsen & Toubro Ltd (L&T) shipyard, in Kattupalli near Chennai, Tamil Nadu (TN) making it the first to conduct a mid-voyage repair under the 5-year Master Ship Repair agreement (MSRA) between the US Navy and private shipping contractor, L&T. A Military Sealift Command's rescue and salvage ship from the United States (US) docked near



Chennai, Tamil Nadu (TN) for repair work on July 9, 2023. It is the third US Navy ship visiting the L&T shipyard for voyage repairs, after USNS Charles Drew and USNS Matthew Perry. Earlier, repairs of Marine Sealift Command (MSC) Fleet Support Ships - USNS Charles Drew and USNS Matthew Perry were completed by L&T.

Defence Acquisition Council approved proposals to buy 26 Rafale-Marine jets & 3 Scorpene submarines

The Defence Acquisition Council (DAC), in a meeting chaired by Defence Minister Shri Rajnath Singh, approved proposals to procure 26 Rafale-Marine fighter jets and 3 Scorpene diesel-electric submarines for the Indian Navy. The DAC has granted Acceptance of Necessity (AoN) for procurement of 26 Rafale Marine aircraft along with associated ancillary equipment, weapons, simulator, spares, documentation, crew



training and logistic support for the Indian Navy from the French government based on Inter-Governmental Agreement (IGA). These 26 Rafale fighter aircraft comprise 22 single-seated Rafale marine aircraft and 4 twin-seater trainer versions. At present, IAF is operating 36 Rafale jets procured under a €7.87 bn deal signed in April 2016.

India hands over missile corvette Indian Naval Ship Kirpan to Vietnam

On completing 32 years of illustrious service to the nation, Indian Naval Ship (INS) Kirpan has been decommissioned from the Indian Navy and Handed Over to Vietnam People's Navy (VPN) at Cam Ranh, Vietnam. INS Kirpan is an indigenously-built in-service missile Corvette. It is a Khukri class missile corvette commissioned into the Navy on January 12, 1991. Features of INS Kirpan :



close to 1,400 tonnes.

It is capable of a speed of more than 25 knots.

The Khukri class is equipped with Diesel Engines assembled in India.

Cam Ranh Bay is a deep-water bay located in Khánh Hòa Province, Vietnam, on the South China Sea.

PERSON IN NEWS



18-Year-Old Anshuman Jhingran from Navi Mumbai Becomes Youngest Person to Cross North Channel

An 18-year-old open water swimmer from Navi Mumbai, Anshuman Jhingran, became the youngest person to cross the North Channel. He accomplished this incredible feat in just 125 days, earning him a place in the prestigious Guinness World Records. Elvis Ali Hazarika was the first Indian to successfully cross the North Channel, adding to India's legacy in the world of open water swimming. The North Channel is located between Scotland and Northern Ireland. It is considered the toughest of the Ocean Seven Swims (North Channel, Cook Strait, Kaiwi Channel, English Channel, Catalina Channel, Tsugaru Strait, Strait of Gibraltar).

Italy Honours Indian Army contribution in second World War

Remembering the supreme sacrifices by the Indian Soldiers, the Commune of Montone (in Italy) and Italian Military historians have unveiled "V.C Yeshwant Ghadge Sundial Memorial" at Montone (Perugia, Italy), as a tribute to the Indian troops who fought during Italian Campaign during the **Second World War**, and to honour Naik Yeshwant Ghadge, Victoria Cross, who was killed in action



fighting on the heights of Upper Tiber Valley. Dr Neena Malhotra, Ambassador of India in Italy and the Indian Defence Attaché represented India during the ceremony. The motto of the memorial is "Omines Sub Eodem Sole" which translates in English as "We all live under the same sun".

Indian Navy hosts the 7th edition of bilateral Japan-India Maritime Exercise 2023

The 7th edition of the bilateral Japan-India Maritime Exercise 2023, JIMEX 23 (6 day long exercise) hosted by the Indian Navy, is being conducted at Visakhapatnam, Andhra Pradesh (AP). This edition marks the 11th anniversary of JIMEX, since its inception in 2012. **Participants** : Indian Naval ships (INS) Delhi, Kamorta and Shakti, under the command of RAdm Gurcharan Singh, Flag Officer Commanding Eastern Fleet and Japan Maritime



Self Defence Force (JMSDF) ship Samidare under the command of RAdm Nishiyama Takahiro, Commander Escort Flotilla One, participated the exercise. The 6th edition of Japan India Maritime Exercise 2022 (JIMEX 22) hosted by the Indian Navy commenced in the Bay of Bengal on 11 Sep 2022.

ThyssenKrupp Marine Systems and Mazagon Dock Shipbuilders Sign Contract for Modernization of Indian Submarine INS SHANKUSH

ThyssenKrupp Marine Systems (TKMS), the Germany-based leading naval company, has signed a Memorandum of Understanding (MoU) with Indian defence PSU Mazagon Dock Shipbuilders Limited (MDL) for the overhaul and modernisation of submarine Indian Navy Ship (INS) Shankush to extend its operational capability. The Ministry of Defence (MoD) had signed a ₹2,725-crore contract with MDL for the Medium Refit with Life Certification (MRLC) of INS Shankush, a Howaldtswerke-Deutsche Werft (HDW) class



submarine, to extend its life. The first submarine in this class is undergoing MRLC and is likely to be back on sail by August, 2023. INS Shankush, a Subsurface Killer (SSK) class submarine, will be delivered to the Navy after MRLC in 2026.

SPORTS

Youth Affairs and Sports Ministry approves wrestlers Vinesh Phogat & Bajrang Punia's proposal for training in Kyrgyzstan & Hungary under TOPS

Youth Affairs and Sports Ministry has approved wrestlers Vinesh Phogat and Bajrang Punia's proposal for training in Kyrgyzstan and Hungary under Target Olympic Podium Scheme (TOPS). Both the wrestlers had sent their proposals to the Ministry, and TOPS team and it was cleared within 24 hours of their request. **Olympic**



medalist Bajrang Punia will head out to Issyk-Kul, Kyrgyzstan for 36 days training camp.

India defeated Iran to win the Asian Kabaddi Championship in Busan, South Korea:

India beat Iran 42-32 in the final of the Asian Kabaddi Championship 2023 in Busan, South Korea. This is India's eighth title in nine editions. **Indian captain Pawan Sehrawat led from the front with a super 10.** Earlier in the day, India had beaten Hong Kong 64-20 to end the league stage of the tournament undefeated. **Six teams - India, Iran, Japan, Korea, Chinese Taipei and Hong Kong - participated in the Championships. India won all**



five matches in the league stage and topped the points table. Iran came second, only losing to India in the league stage, and made it to the final.

Parth Salunkhe is the first Indian to win the Youth World Championship in recurve archery:

Parth Salunkhe became the first male archer to win a gold in the recurve category at the Youth World Championships as India finished with their highest-ever tally of 11 medals. The 19-year-old from Satara in Maharashtra provided the perfect icing on the cake by defeating a Korean in the Under-21 men's recurve individual final, **in Limerick, Ireland.** Salunkhe, who topped the rankings round, prevailed over seventh seed Song



Injun 7-3 (26-26, 25-28, 28-26, 29-26, 28-26) in a hard-fought five-setter. The medal haul of the 24-member Indian contingent included six gold, one silver and four bronze. Of the 11 medals India won, six were bagged in the U21 category - four gold and two bronze.

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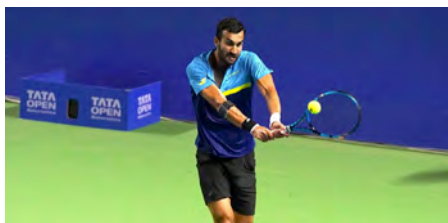
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In Mallorca, Spain, Yuki Bhambri wins his first ATP doubles championship.

In Tennis, India's Yuki Bhambri clinched his maiden title on the ATP World Tour, winning the doubles trophy at the Mallorca Championships with South African partner Lloyd Harris, in Spain. The Indo-South African pair defeated the Dutch-Austrian combo of Robin Hasse and Philipp Oswald 6-3 6-4 in the final of the grass-court event, the last in the build-up to the Wimbledon Championships. The 30-year-old Indian Bhambri, who is ranked 75 in the ATP doubles tennis rankings, is all set to jump up to a career-best 58th position in the standings.



Bangladesh's captain Tamim Iqbal has announced his retirement from international cricket

One Day International (ODI) captain of Bangladesh, Tamim Iqbal announced his retirement from international cricket. In a surprise move, Tamim declared in Chattogram that the match he played against Afghanistan was the final match of his career. He is one of the most decorated batters and is considered as the best opener ever produced by Bangladesh. He broke down in tears during a hastily arranged press conference in his hometown.

India compound women archers win U-18, U-21 gold medals in World Youth Championships, in Ireland

India's women compound archers reigned supreme, winning the Under-18 and U-21 team titles at the World Youth Championships in Limerick, Ireland. India women's under-18 compound team of Aishwarya Sharma, Aditi Swami and Ekta Rani defeated their opponents from USA for their first gold medal of the day. The women's team bounced back from behind to edge past Olivia Dean, Liko Arreola and Leann Drake 214-212. Priyansh and Avneet Kaur won gold in the junior mixed team



compound event. India also won two bronze medals. Manav Jadhav and Aishwarya Sharma won a bronze medal defeating Mexico in the cadet mixed compound event. Parth and Ridhi won bronze in the junior recurve mixed team.

In the Men's High Jump competition at the Para Athletics World Championships in Paris, India's Nishad Kumar wins silver.

Nishad Kumar of India has won a silver medal at the Para Athletics World Championships 2023, which are now taking place in Paris. In the High Jump T47 Event, Nishad took home this medal. Nishad's victory makes him the second competitor in this competition to earn a medal. The top four finishers in each of the individual medal events at



the 2023 World Para Athletics Championships advance to the 2024 Paralympic Games, which will again be hosted in Paris.

Asian Mixed Doubles Championships are won by the Indian team of Dipika Pallikal and Harinderpal Singh Sandhu in China: Squash

India's Dipika Pallikal and Harinder Pal Sandhu won the gold medal at the Asian Mixed Doubles Squash Tournament in Hangzhou, a test event for the upcoming Hangzhou Asian Games, in September. Seeded third, Dipika and Harinder dominated proceedings during the 2-0 win over second seeds Ivan Yuen and Rachel Arnold of Malaysia at the Hangzhou



Olympic Sports Centre. This was the first appearance by the 31-year-old Dipika since the 2022 Commonwealth Games in any event as she prepares for the continental showpiece three months down the line.



Minnu Mani becomes Kerala's First Woman Cricketer to Play For India

Minnu Mani creates history as the first woman cricketer from Kerala to represent the Indian senior team. Her debut performance includes a wicket in the first over, impressing teammates and coaches alike. As India and Bangladesh women's cricket teams were preparing for the first T20I in Mirpur, far away at Mananthavady in Kerala's Wayanad district, the Mani household suddenly came alive. Hailing from the Kurichiya tribe in Wayanad, Minnu had previously made waves by being the sole player from Kerala to participate in the Women's Premier League (WPL), where she was bought by the Delhi Capitals for a staggering Rs 30 lakh.



Lallianzuala Chhangte and Manisha Kalyan crowned AIFF Footballers of the Year

Indian football team midfielder Lallianzuala Chhangte was named the AIFF Men's Footballer of the Year for 2022-23 while Manisha Kalyan won her second consecutive Women's Footballer of the Year award. The 26-year-old Lallianzuala Chhangte beat Nandhakumar Sekar and Naorem Mahesh Singh of East Bengal to win the award. Lallianzuala Chhangte bagged the award on the back of some stellar performances for the Indian national team and Mumbai City FC, his club.

The four-person Indian weightlifting squad at the Asian Games 2023 will include silver medalist Mirabai Chanu and champion Achinta Sheuli from the 2022 Commonwealth Games.

Tokyo 2020 Olympics silver medallist Mirabai Chanu and Commonwealth Games 2022 champion Achinta Sheuli will be in the four-member Indian weightlifting team for the Asian Games 2023. Mirabai Chanu will compete in the 49kg category while Achinta Sheuli is set to participate in the 73kg category at the upcoming continental games, scheduled in Hangzhou, China from 23rd September 23 to 8th October 2023. Bindyarani



Devi, was also included in the team. The 24-year-old will participate in the 55kg women's division in Hangzhou. Reigning National Games champion N Ajith will also be in the Indian team. The Tamil Nadu weightlifter will compete in the 73kg category

Indian shuttler Lakshya Sen clinches Men's Singles title of Canada Open Badminton

Indian shuttler Lakshya Sen clinched the Men's Singles title of the Canada Open 2023 badminton tournament defeating Li Shi Feng of China 21-18, 22-20 in Calgary, Canada. Lakshya Sen was down four game points in the second set but saved all and ended up winning the game in straight sets. Sen, world number 19, started the first game well and maintained the lead throughout to eventually win by 21-18. However, the second



game was dominated by Shi Feng and was, at one point, leading by 16-20, before Sen smashed his way to save four game points. This is the first BWF World Tour title of Commonwealth Games champion Lakshya Sen after almost a year.

Max Verstappen won British Grand Prix and takes Red Bull's 11th win in a row

Max Verstappen won the British Grand Prix as Red Bull stayed unbeaten for the Formula One season and equalled McLaren's 1988 record of 11 victories in a row. McLaren's Lando Norris finished second in front of a 160 000-strong home crowd at Silverstone, with fellow Briton and seven-time world champion Lewis Hamilton third for Mercedes. Norris took the lead from Verstappen on lap 1 after an amazing start but the two-



time world champion proved too much for the McLaren driver claiming the lead a few laps later. With the threat of rain, the race was far from decided but Verstappen kept his nerve and took the win, extending his lead to closest rival and teammate Sergio Perez to

Neeraj Chopra, a prominent Indian javelin thrower, wins the Lausanne Diamond League championship



Star Indian javelin thrower Neeraj Chopra clinched the Lausanne Diamond League 2023 title with the best throw of 87.66 meters. Olympic Champion Neeraj returned from an injury that had caused him to miss some competitions after his win at Diamond League 2023 event in Doha in May. **Neeraj's golden arm did its magic on the fifth attempt and achieved a throw of 87.66 meters.** Germany's Julian Webber slid secured second place with a best throw of 87.03 meters while Jakub Vadlech of the Czech Republic got third place with an 86.13 meter throw.



India wins the SAFF Championships for the ninth time, defeating Kuwait in a penalty shoot-out 5-4

In Football, India has lifted the SAFF Championships trophy for the ninth time, beating Kuwait 5-4 in the penalty shoot-out in the final after a 1-1 stalemate at the end of regulation time at Sree Kanteerava Stadium in Bengaluru. A thrilling penalty shootout saw the game go down the wire after Udanta Singh missed his kick. Goalkeeper Gurpreet Singh again turned out as the hero for the Indian side, saving the final kick from the Kuwaiti captain.

At the Commonwealth Weightlifting Championships at Gautam Budh University in Greater Noida, India wins three gold medals on the opening day:

India has won three gold medals so far in the Commonwealth Weightlifting Championships, at the Gautam Budh University, Greater Noida. Athlete Jyotsna Sabar has clinched gold in the 40kg Youth Category, Asmita in the 45kg Youth & Junior Category, and Komal Kohar in the 45kg Senior Category. As many as 253 weightlifters, including 52 Indians, are competing across the senior, junior, and youth categories in the five-day tournament. The



tournament will also serve as a test run for the prestigious AWF Asian Junior and Youth Weightlifting championship, slated to begin later this month. **India is hosting the tournament for the second time**, having successfully organized it in Pune in 2015.

After a four-year break, Pune will host the UTT competition, the top table tennis league in India:

India's top table tennis league Ultimate Table Tennis (UTT) tournament is being organized at the Shiv Chhatrapati Sports Complex, Pune, 2023 under the aegis of the Table Tennis Federation of India after a gap of four years. **The league round-robin will be held between the 13th and the 27th of July.** India's ace table tennis player Sharath Kamal is participating in the UTT



league. He will be leading the Indian team to the 26th Asian Championships to be held from the 3rd to the 10th of September this year in South Korea.

India wins four gold medals, leading the medal count in the 34th International Biology Olympiad:

India topped the medals tally in the 34th International Biology Olympiad (IBO) by securing four gold medals. India has for the first time turned in an all-gold performance and topped the medal tally in IBO. According to Homi Bhabha Center for Science and Education (HBCSE), the winners are Megh Chhabda from Jalna district of Maharashtra,



Dhruv Advani from Bengaluru in Karnataka, Ishan Pednekar from Kota, Rajasthan and Rahit Panda from Risali, Chhattisgarh.



Marketa Vondrousova wins the Wimbledon women's title with a 6-4, 6-4 victory over Ons Jabeur

In Wimbledon, sixth seed Ons Jabeur will take on unseeded Marketa Vondrousova from the Czech Republic in Women's singles. In Men's singles, Spanish top seed Carlos Alcaraz will meet Serbian second seed Novak Djokovic in the final. Alcaraz defeated Russian third seed Daniil Medvedev while Djokovic defeated Italian eighth seed Jannik Sinner in the semi-finals in straight sets. **About Wimbledon:** The Championships, commonly known simply as Wimbledon, is the oldest tennis tournament in the world and is regarded by many as the most prestigious.



Athlete Parul Chaudhary wins a gold medal in the Asian Athletics Championships, according to Sports Minister Anurag Thakur

Youth Affairs and Sports Minister Anurag Thakur hailed athlete Parul Chaudhary for putting up a determined performance and bagging a gold medal in the Women's 3000 metres Steeplechase Final at the Asian Athletics Championships. The National Centre of Excellence trained athlete clocked an impressive time of 9:38.76 to achieve this feat and she continues to bring laurels to the country.

The 132nd Durand Cup trophy tour began at the Manekshaw Center in New Delhi

The Trophy tour of the 132nd edition of the Durand Cup commenced from the Manekshaw Centre in New Delhi. The tour was flagged off by the Chief of the Army Staff General Manoj Pande and Air Chief Marshal VR Chaudhari. The tournament will be held in Kolkata from 3rd August to 3rd September 2023. In this edition, 24 teams will participate in the tournament. The teams of Nepal, Bhutan, and Bangladesh



are also taking part in the tournament after a gap of 27 years. The tournament is open to all club teams and conducted by the Durand Football Tournament Society (DFTS) under the aegis of the All India Football Federation (AIFF).

18-year-old Sakshi Kochhar Becomes Youngest Indian To get Commercial Pilot Licence

Sakshi Kochhar has become the youngest commercial pilot in India at the age of 18. She achieved this milestone by surpassing Maitri Patel, who previously held the record by obtaining her licence at the age of 19. Sakshi, born on May 30, 2005, in a small town Parwanoo, the Gateway of Himachal Pradesh (HP). She confesses to initially wanting to be a choreographer.



Her first solo flight was on December 21, 2022, and this year, she received her commercial pilot licence from the United States (US) on May 30, which is also her birthday.

India wins three gold and three bronze medals at the Asian Athletics Championships in Thailand.

India has so far taken home three gold and three bronze medals from the ongoing Asian Athletics Championships in Bangkok, Thailand. India's Jyothi Yarraji had previously won the gold in the 100-meter hurdles, while Ajay Kumar Saroj and Abdulla Aboobacker triumphed in the men's triple jump and 1500-meter races, respectively. The other two bronze medallists were Abhishek Pal and Aishwarya



Kailash Mishra in the men's 10000m and women's 400m events, respectively. With this, India fell behind China and Japan in the medal standings.



Tennis player Carlos Alcaraz defeats Novak Djokovic to win his first Wimbledon championship

In Wimbledon Tennis, World Number one Carlos Alcaraz ended Novak Djokovic's long reign at the All-England Club to win his first Wimbledon 2023 title and his second Grand Slam title with a 1-6 7-6(6) 6-1 3-6 6-4 victory in the final at the Centre Court in London. The twenty-year-old Spaniard beat the seven-time champion to become the youngest man to lift the Challenge Cup since 18-year-old Boris Becker won the second of his three Wimbledon titles in 1986. About Wimbledon: The Championships, commonly known simply as Wimbledon, is the oldest tennis tournament in the world and is regarded by many as the most prestigious.



The Commonwealth Games won't be held in Victoria, Australia, in 2026

Australia's state of Victoria will not be hosting the 2026 Commonwealth Games due to projected exceeding expenditures. This has raised doubts about the multi-sport event that takes place every four years.



India's six-person team wins two gold medals at the 64th International Mathematical Olympiad in 2023 in Japan

The six-member Indian team secured two Gold medals at the 64th International Mathematical Olympiad (IMO) 2023 held in Chiba, Japan. The event took place from the 2nd to the 13th of July. The Indian team also managed to get two Silver and two Bronze medals and finished 9th out of 112 countries. This is the fourth time India secured a position in the top 10. About The International Mathematical Olympiad: The International Mathematical Olympiad is a mathematical



olympiad for pre-university students and is the oldest of the International Science Olympiads. It is one of the most prestigious mathematical competitions in the world. The first IMO was held in Romania in 1959. It has since been held annually, except in 1980

Indian shooter Prithviraj Tondaiman bags Bronze medal at ISSF Shotgun World Cup 2023 in Italy

In shooting, India shooter Prithviraj Tondaiman bagged the bronze medal in the men's trap event at the ISSF Shotgun World Cup Lonato 2023 in Italy. Prithviraj Tondaiman's bronze was India's only medal at the Lonato shooting meet. This was his second individual ISSF World Cup medal, having won a bronze in Doha in March. Prithviraj Tondaiman finished third in the final with 34 points. Britain's Nathan Hales won the gold medal with 49 points while Qi Ying of



the Republic of China bagged the silver medal with 48 points. Overall, India finished ninth in the medals tally at Lonato, which was topped by the USA with two golds and one silver. The ISSF Shotgun World Cup in Italy was a qualifying event for the Paris 2024 Olympics.

Indian Surf Team wins bronze medal at Asian Surfing Championship in Maldives

The Indian Surf Team won the bronze medal at the Asian Surfing Championship, held at Thulusdhoo Island in Maldives. 18 countries from Asia took part in this championship. Srikanth from Kovalam, Tamil Nadu made it to the semi-finals in the Men's Category. The President of the Surfing Federation of India Arun Vasu said that the Surfing



team finished overall 3rd with a bronze medal. Indian Surfers will now get ready for the first-ever World Surfing League (WSL) event in India to be held in Mahabalipuram in Tamil Nadu from August 14 to 20 this year.



ISSF Junior Shooting World Championship: India's Kamaljeet Clinches Gold Medal in Men's Individual 50 metre Pistol Event

India's Kamaljeet clinched Gold Medal in Men's individual 50-metre Pistol Event at ISSF Junior Shooting World Championship 2023 at Changwon Shooting Range, Korea. India went in with a strong contingent of 90 shooters in the tournament and bagged 17 medals including 6 Golds, 6 Silvers and 5 Bronzes. Over 550 shooters from 44 countries participated in the Championships.



Indian Shuttler Satwiksairaj Rankireddy sets Guinness world record for fastest badminton shot

Star Indian Shuttler Satwiksairaj Rankireddy has set the Guinness world record for the fastest shot by a male player in badminton, recording a mind boggling 565 kilometres per hour with his smash during the game. Satwik, who along with his partner Chirag Shetty won the Indonesia Open recently, broke a decade-long record set in May 2013 by Malaysian Tan Boon Heong, who had produced a speed of 493 kilometres per hour with his smash.

ISSF Junior World C'ships: Harmehar Singh Lally, and Sanjana Sood win silver medal in skeet mixed team event

In shooting, India bagged one silver to stay in the second position of the medal tally on Day 4 of the ISSF Junior World Championships, in Changwon, Korea. Indian pair Harmehar Singh Lally and Sanjana Sood won a silver medal in the skeet mixed team event. With that medal, India stayed in second place on the medals table with



four gold, four silver and three bronze medals. China kept rising at the top with six gold, eight silver, and four bronze medals. Italy is in the third spot with two gold, one silver and three bronze medals.

Virat Kohli equals Sir Don Bradman's record of most test centuries after smashing his 29th ton in the second test against West Indies in Trinidad

Team India batter Virat Kohli created history, becoming the first cricketer to score a hundred in his 500th international game during the second Test against West Indies at Port of Spain in Trinidad. Meanwhile, Kohli broke another major record by notching up three figures in Trinidad. He moved up to the fourth position among batters



with the most tons at the No. 4 position. Only Sachin Tendulkar (44), Jacques Kallis (35), and Mahela Jayawardene (30) are above Kohli on the illustrious list.

Satwiksairaj Rankireddy and Chirag Shetty win the men's doubles title at the Korea Open 2023 in Yeosu, Korea

Asian Champions Satwiksairaj Rankireddy and Chirag Shetty defeated world no. 1 Indonesian duo Fajar Alfian and Muhammad Rian Ardianto in a thrilling 3-game men's doubles final 17-21, 21-13, 21-14 to clinch the Korea Open 2023 title in Yeosu, Korea. It



was Satwik and Chirag's first win over the Chinese pair following two earlier defeats.

Asian Athletics Championships 2023: India finishes 3rd with 27 medals in Bangkok, Thailand

In the Asian Athletics Championships in Bangkok, India displayed a fantastic performance as they finished third, winning 27 medals, with 6 Gold, 12 Silver and 9 Bronze. The five day-event started on the 12th of July 2023.





The Asian Youth and Junior Weightlifting Championships 2023 in Greater Noida were inaugurated by Sports Minister Anurag Singh Thakur.

The Union Sports Minister Anurag Singh Thakur inaugurated the Asian Youth and Junior Weightlifting Championships 2023 in Greater Noida. The event is being held in India for the first time. The Asian Youth and Junior Weightlifting Championships will conclude on the 5th of August, 2023.



India clinched four medals, including three golds, on the second day of the Sri Lanka Athletics National Championships:

In Athletics, Indian athletes won four medals with three gold and one silver on the second day at the Sri Lanka Athletics National Championships 2023. Preeti Lamba won the gold medal in the women's 3000 metre steeplechase while Bal Kishan came in first in the men's 3000 metre steeplechase final. Sonia Baishya also clinched the gold medal in the women's 400 metres. Indian athletes had clinched four medals – two gold and two silver – on the opening day of the competition as well. Preeti topped the podium in the women's 3000m steeplechase event with a time of 10:13.06s.

The organization NADA has introduced a helpline number 1800-119-919 for athletes to receive information regarding Anti-Doping regulations and guidelines

The Union government has emphasized that ethical conduct is a key factor in the fair administration of the sporting disciplines and facilitates a safe environment free of harassment and discrimination for all stakeholders. The National Anti-Doping Agency (NADA) has launched an Anti-Doping helpline number for the athletes



and athlete support personnel to provide information about Anti-Doping rules and guidelines. The helpline number is 1800-119-919.

India has secured the second position on the medals tally at the ISSF World Championship held in South Korea:

India secured the 2nd position on the medals tally at the ISSF Junior Shooting World Championships 2023 held in Changwon, South Korea. The Indian shooters claimed a total of 17 medals in the under-21 age category, including 6 Gold, 6 Silver, and 5 Bronze. Abhinav Shaw and Kamaljeet both won two gold medals each, while Sainyam secured three medals



– one gold in the 10m air pistol women's category, and one bronze each in the 10m air pistol mixed team and women's team events.

The Indian Women's team won three gold medals at the FISU Summer World University Games held in Chengdu, China.

India opened its account at the FISU Summer World University Games with three gold medals on the opening day of the medal events in Chengdu, China. The Indian Women's team comprising Manu Bhaker, Yashaswini Deswal and Abhidnya Patil clinched gold in the 10m Air Pistol event, ahead of China and Iran. Manu Bhaker also secured the gold medal in the women's individual 10m Air Pistol with a score of 239.7 points in the final. Hungary's Fabian Sara bagged silver while Yu-Ju



Chen of Chinese Taipei earned the bronze medal. Elavenil Valarivan topped the charts to secure India's third gold with an overall score of 252.5, piping USA's Mary Tucker by 2.1 points in the 10m Air Rifle. India currently leads the gold medal charts with China ranked second with two golds and five medals overall.

OBITUARY



Madhya Pradesh's 1st Woman Chief Secretary Nirmala Buch Passed away

Retired Indian Administrative Services (IAS) officer and 'gramin vikas' passed away at the age of 96. She had served the Yojana Aayog (now NITI Ayog) and she did a pioneering role in framing of 'gramin vikas' and 'panchayati raj' system in MP. She had also served as financial and education secretary from 1975-1977. Buch had served as the Chief Secretary of Madhya Pradesh (MP) from September 1991 to 1993. Notably, Nirmala Buch's husband Mahesh Neelkanth Buch, who was also an IAS officer, widely regarded as the architect of new Bhopal, had died in June 2015 in Bhopal.



Basketball star and Two-time Olympic champion McCray-Penson Passed away

Former basketball star and two-time Olympic gold medal winner, Nikki McCray-Penson has passed away at the age of 51. McCray-Penson was born on December 17, 1971 in Collierville, Tennessee, United States (US). She was a two-time Southeastern Conference Player of the Year at Tennessee in 1994 and 1995.

Oscar-winning American actor Alan Arkin Passed away

Veteran United States (US) Actor Alan Arkin Best Known For 'Little Miss Sunshine' Passes Away at the age of 89 in California, United States of America (USA). Arkin gained stardom with his roles in the films **The Russians Are Coming, the Russians Are Coming (1966)**, **Wait Until Dark (1967)**, **The Heart is a Lonely**



Hunter (1968), **Popi (1969)**, **Catch-22 (1970)**, and **The In-Laws (1979)**. Alan Arkin

was nominated for the **Academy Award 4 times** and also won a **Tony Award** (Broadway's top honour), in 1963.

Former Punjab Assembly deputy speaker Bir Devinder Singh passed away

Former Punjab Assembly deputy speaker **Bir Devinder Singh** Passed away at the age of 73. After graduating as a leader of **All India Sikh Students Federation (AISSF)**, Singh was elected **Member of the Legislative Assembly (MLA)** for the first time



from Sirhind in 1980 on a Congress ticket. He again became a legislator after winning

the election from the **Kharar assembly constituency** in 2002.

Legendary artist, illustrator and sculptor Namboothiri passed away

The famous illustrator, sculptor and line sketch artist, **Karuvattu Mana Vasudevan Namboothiri**, commonly known as **Artist Namboothiri** passed away at the age of 97 in Kottakkal, Malappuram district, Kerala. Namboothiri was born on 13 September 1925 in Malappuram district of the south Indian state of Kerala, India. He was also a



chairman of the Kerala Lalithakala Akademi. The Kerala Lalithakala Akademi awarded him the **Raja Ravi Varma Award** in

2003. Namboothiri received the **Kerala State Film Award** for art direction for his work in the film 'Uttarayanam' in 1974.

West Bengal MLA Bishnu Pada Roy Passed away

Member of the Legislative Assembly (MLA) from Dhupguri, **Bishnu Pada Roy**, passed away at the age of 61.





The 'world's most famous hacker' Kevin Mitnick Passed away

One of the most famous Computer hackers in the history of cybersecurity, **Kevin Mitnick** passed away at the age of 59. He became a **White Hat hacker and cybersecurity consultant** after serving a five-year term in Prison. Mitnick published a memoir on his hacking career, "**Ghost in the Wires: My Adventures as the World's Most Wanted Hacker**," in 2011.



Czech-born French writer & author of 'The Unbearable Lightness of Being' Milan Kundera Passed away

Milan Kundera, Czech-born French writer, best known for his book '**The Unbearable Lightness of Being**' has passed away at the age of **94 in Paris, France**. He was awarded the **1985 Jerusalem Prize**, the **Austrian State Prize for European Literature in 1987** and the **2000 Herder Prize**. In 2021, he was honoured with the **Golden Order of Merit** from the president of Slovenia.



Well Known Marathi Journalist-author Shirish Kanekar Passed away

Veteran Marathi journalist-author-columnist Shirish Kanekar passed away at the age of 80 in Mumbai, Maharashtra. His collection of stories '**Lagaan Batti**'

Spain's only Ballon d'Or winning player Luis Suarez Passed away

Luis Suárez Miramontes, the so-called "**Golden Galician**" who is the only Spanish man to win soccer's most prestigious individual award, the Ballon d'Or, has passed away at the age of 88 in Milan, Italy. Luis Suárez Miramontes was **born on 2 May 1935, in Spain**. He began his career at Deportivo La Coruna,



before moving to Barcelona in 1954. Throughout seven seasons, he played a total amount of 253 matches for Barcelona, scoring 141 goals.

Former Kerala chief minister and Congress veteran Oommen Chandy Passed away

Former Kerala chief minister (CM) and Congress Working Committee member Oommen Chandy passed away at the age of 79 in Bangalore, Karnataka. **Oommen Chandy was born on 31 October 1943 in Kottayam, Kerala**. He was the **chief minister twice** for a total of seven years (2004–2006 and again from 2011–



2016). He was the longest serving MLA in the Kerala Legislative Assembly and also the **longest-serving MLA** of any legislative assembly in the history of India.

Renowned mathematician Dr Mangala J. Narlikar passed away

Dr Mangala Narlikar, an eminent mathematician and the wife of Dr Jayant Narlikar who is the founder director of Pune-based Inter-University Centre for Astronomy and Astrophysics (IUCAA) passed away at the age of 80 in Maharashtra



Ex-Australian wicket keeper Brian Taber Passed away

Former Australia and New South Wales (NSW) keeper-batter Brian Taber passed away at the age of 83. He was elected to the **Cricket NSW Hall of Fame** in 2021, and had a reputation as one of the nice guys of Australian cricket. A book about Taber's life was published in 2014, in which was awarded the **Maharashtra Literary Parishad Award for Best Comedy**.



former Test captain Brian Booth called him a "**wonderful team man**".

Article Related To Most Important News of The Month

HDFC Bank Becomes 1st to Link Digital Rupee With UPI QR Code

HDFC Bank has launched **Unified Payments Interface Quick Response Code (UPI QR code)** interoperable with India's sovereign digital currency, **Central Bank Digital Currency (CBDC)**. With this, HDFC Bank became one of the **first banks** in the country to complete the integration process. With the interoperable UPI QR code, HDFC

Bank merchants who have been onboarded on its CBDC platform can accept payments from their customers in the form of **Digital Rupee currency**.



FSIB recommends 16 candidates for ED position in public sector banks

The Financial Services Institutions Bureau (FSIB) has recommended 16 candidates for the position of executive directors (EDs) in public sector banks (PSBs) for FY24. FSIB interviewed 72 candidates from various public sector banks between July 1 and July 15, 2023. India currently has **12 public sector banks**: Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, and Union Bank of India.

IRDAI appointed Tata AIG General Insurance as a lead non-life insurer for Maharashtra

The Insurance Regulatory and Development Authority of India (IRDAI) has selected **Tata AIG General Insurance Company Limited** as the non-life insurer for the State of Maharashtra to initiate and drive activities in collaboration with all other non-life and health insurance companies to increase insurance penetration in the State in line with its vision "**Insurance for all by the year 2047**". The IRDAI has also identified key segments such as Motor Insurance, Health Insurance, and Crop Insurance,



support of Micro Small & Medium Enterprises (MSMEs), and employment-related. Tata AIG will also assist in promoting the adoption of flagship government schemes such as **Pradhan Mantri Jan Arogya Yojana (PMJAY)**.

IRDAI Appoints Cholamandalam MS Insurance AsA Lead Insurer for West Bengal

Non-life insurer **Cholamandalam MS Insurance** has been appointed lead insurer for West Bengal by the Insurance Regulatory and Development Authority of India (IRDAI). This designation aligns



with IRDAI's vision of "**Insurance for All by 2047**" and aims to

enhance insurance awareness and penetration throughout West Bengal. In this role, it will focus on various aspects of health protection, coverage against natural calamities, increasing employment opportunities for locals, and protecting MSME businesses through comprehensive insurance offerings.

Union Government approves 8.15% as interest rate for Employees' Provident Fund in FY 2022-23

The Union government approved the **interest rate of 8.15%** recommended by the Central Board of Trustees of the **Employees' Provident Fund Organisation (EPFO)** for its over **6 crore subscribers** for the **financial year 2022-23**. The **Ministry of Labour and Employment** has conveyed the approval of the Central Government under para 60(1) of Employees' Provident Fund Scheme, 1952 to credit interest @ 8.15 % for the year 2022-23 to the account of each member of the EPF Scheme as per the provision under para 60 of

EPF Scheme, 1952. In March 2022, the Employees' Provident Fund Organisation (EPFO) lowered the interest rate on EPF deposits for the **financial year 2021-22 to 8.10%**, marking the lowest rate in four decades, down from **8.5% in 2020-21**. This was the lowest interest rate recorded since **1977-78 when the EPF interest rate was at 8%**.



ADB retained India's GDP Growth forecast at 6.4% for current fiscal

The Asian Development Bank (ADB) retained India's economic growth forecast at **6.4%** for the current financial year (FY2023) and **6.7%** for the next financial year (FY2024). This comes after the Reserve Bank of India's (RBI) Monetary Policy Committee projected GDP growth of 2023-24 at 6.5%. The real GDP growth for 2022-23 fiscal ended March 2023 was recorded at 7.2%.



Canara Bank becomes a major lender to State PSUs and corporations in FY23

Canara Bank topped the list of **public sector banks (PSBs)** with the **highest lending** to corporations and public sector undertakings (PSUs) of States and Union Territories (UTs) for the **5th year** in a row. According to government data, Canara Bank led the lending to government-backed entities, with a total disbursement of **₹187,813 crore** in FY23. The Lending amount was **11% higher than the ₹1,69,532 crore** the state-run bank lent to government entities. Canara Bank was followed by Punjab National Bank (₹70,142.5 crore), State Bank of India (₹66,523.2 crore), Bank of India (₹25,147 crore), Bank of Baroda (₹15,706.8 crore), Union Bank of India (₹12,584.8 crore), Bank of Maharashtra (₹10,822.7 crore), Indian Bank (₹9,021 crore), Indian Overseas Bank (₹7,490 crore), Central Bank of India (₹3,949 crore), UCO Bank (₹2,939.4 crore). Punjab & Sind Bank had the lowest exposure to State PSUs and corporations in FY23 at ₹88 crore, against a lending of **₹3,570 crore in 2021-22**. The total lending by 12 public sector banks to government entities fell to **₹4.12-lakh crore in FY23 from ₹4.93-lakh crore in FY22**.

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RBI Includes 'Non-gHyup Bank' In The List Of Scheduled Banks Under Schedule II of RBI Act, 1934

In the exercise of the powers conferred under section 42 of the Reserve Bank of India (RBI) Act, 1934, the RBI has directed the inclusion of the NongHyup Bank in the list of Scheduled Banks. Now, the bank will be covered under the second schedule of the RBI Act.



RBI permits banks to open Vostro accounts from 22 countries for rupee trade

The Reserve Bank of India (RBI) has permitted 20 banks operating in the country to open **92 Special Rupee Vostro Accounts (SRVAs)** of partner banks from 22 countries as part of efforts to promote bilateral trade in local currencies. Aim: **To promote bilateral trade in local currencies.** As on July 23, 20 banks in India have been permitted to open SRVAs of partner banks from 22 countries, including **Bangladesh, Belarus, Botswana, Fiji, Germany, Guyana, Israel, Kazakhstan, Kenya, Malaysia, Maldives, Mauritius, Myanmar, New Zealand, Oman, Russia,**



Seychelles, Singapore, Sri Lanka, Tanzania, Uganda, and United Kingdom (UK). India's exports rose by 36.6% during the last 5 years from USD 330.07 billion in 2018-19 to USD 450.95 billion in 2022-23. India's imports rose by 38.8% during the last five years from USD 514.07 billion in 2018-19 to USD 714.04 billion in 2022-23.

Prime Minister Shri Narendra Modi announced India's UPI to be used in France soon

In a significant move, Prime Minister **Shri Narendra Modi** announced the launch of the **Unified Payments System (UPI) in France.** To make it an iconic move, the countries have decided to start its operations from the Eiffel Tower, United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage Site where Indian tourists will now be able to pay in rupees. With this development, France became the first European country to have UPI. Unified Payments Interface (UPI) is **India's mobile-based payment system** and allows people to make round-



the-clock payments through a virtual payment address created by the customer. It is to be noted that in 2023, UPI and Singapore's PayNow had signed an agreement, allowing users in either country to make cross-border transactions. Apart from these two countries, the **United Arab Emirates (UAE), Bhutan, and Nepal have already adopted the UPI payment system.**

Odisha's Chief Minister Naveen Patnaik becomes the 2nd longest-serving CM in India after replacing West Bengal's Jyoti Basu

Odisha Chief Minister and Biju Janata Dal (BJD) president **Shri Naveen Patnaik** became

second longest-serving chief minister (CM) of a state in India with a tenure of **23 years and 139**



Government of Odisha approved Kui language inclusion in 8th schedule

The **Government of Odisha** cabinet approved the inclusion of the **Kui language** in the **8th schedule**. The cabinet led by Chief Minister Shri Naveen Patnaik recommended including the Kui language in the 8th schedule of the Indian Constitution. The 8th Schedule to the Constitution consists of **22 languages**. The 22 languages now included in the eighth section of the Constitution are, Manipuri, Maithili, Kashmiri, Hindi, Kannada, Gujarati, Konkani, Malayalam, Assamese, Marathi, Nepali, Bengali, Punjabi, Sanskrit, Sindhi, Telugu, Tamil, Odia, Urdu, Bodo, Dogri, and Santhali.



days by breaking the record of former West Bengal Chief Minister **Shri Jyoti Basu**. Former Sikkim CM Shri Pawan Kumar Chamling holds the record of being the longest-serving Chief Minister in the country. He was the Chief Minister of the Himalayan state from **December 12, 1994 till May 27, 2019 more than 24 years.**

India-Mongolia joint military exercise “Nomadic Elephant – 2023” commenced at Ulaanbaatar, Mongolia

An Indian Army contingent comprising 43 personnel left for Mongolia to take part in a joint military exercise ‘**Nomadic Elephant 2023**’ between India and Mongolia. Nomadic Elephant 2023 is the 15th edition. Nomadic Elephant 2023’ is scheduled from 17 July 2023 till 31st July 2023. Participants : Indian Army soldiers from the Jammu and Kashmir Light Infantry Regiment



and Soldiers of the Mongolian Armed Forces Unit 084 are participating in the exercise. Theme of the exercise : To focus

on counter-terrorism operations in mountainous terrain under a United Nations mandate. The 14th edition of the **Indo-Mongolian Joint Military Exercise (IJME-2019)** was held in **Bakloh, Himachal Pradesh from 5th to 18 October 2019**. The first edition of the IJME-2004 was held at the Mongolian Armed Forces’ Peace Support Training Centre (PSTC) in Terelj.

ISRO Successfully launched its 3rd lunar mission - Chandrayaan 3 from Sriharikota

The Indian Space Research Organisation (ISRO) launched its third lunar mission - **Chandrayaan 3** on-board the heavy lift **LVM3-M4 rocket** in Sriharikota, Andhra Pradesh (AP). The Vikram lander of the mission is expected to soft-land on the surface of the South Pole region of the Moon on around **August 23 or August 24, 2023**. India will become the 4th country to master the technology of soft-landing on the moon’s surface after the United States (US), China and the former Soviet Union. Radio Anatomy of Moon Bound Hypersensitive



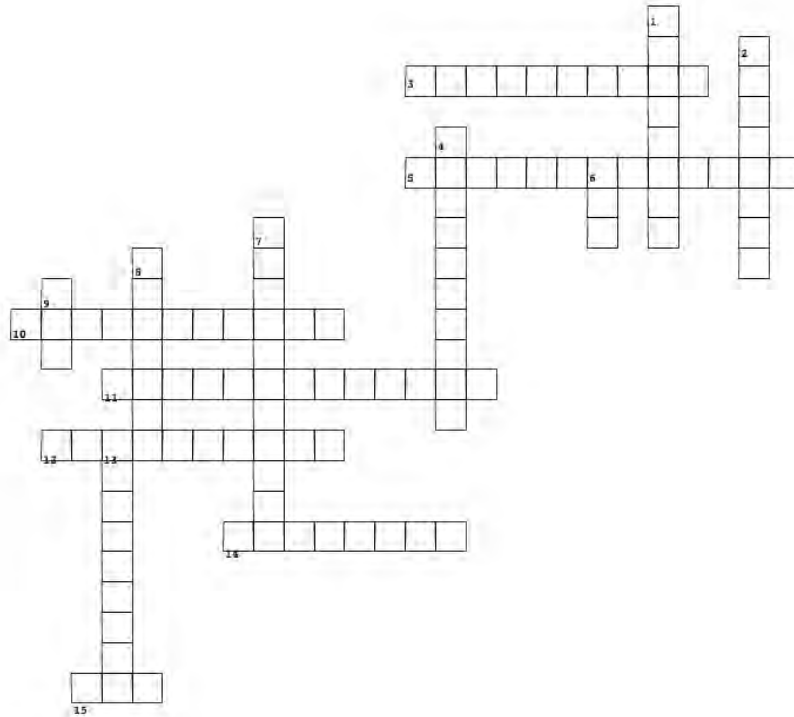
Ionosphere and Atmosphere (RAMBHA) will measure the near-surface plasma density and its changes with time. Instrument for Lunar Seismic Activity (ILSA) will measure seismicity around the landing site and delineate the structure of the lunar crust and mantle Laser-Induced Breakdown Spectroscopy (LIBS)

will determine the elemental composition of lunar soil and rocks around the landing site. Alpha Particle X-Ray Spectrometer (APXS) will derive the chemical composition and infer the mineralogical composition of the moon’s surface. Spectro-polarimetry of HAbitable Planet Earth (SHAPE) will study the **spectro-polarimetric signatures** of the earth in the near-infrared wavelength range. Veeramuthuvel, aged about 46 years, is currently project director of Chandrayaan-3 mission under the leadership of Sreedhara Somanath.

Current Affairs

CROSSWORD

PUZZLE



Across

3. Which day is celebrated on July 11?
 - a) Ranger
 - b) Population
 - c) Malala
 - d) Mandela
 - e) Environment
5. Who won the British Grand Prix?
 - a) Max Verstappen
 - b) Sergio Perez
 - c) Charles Leclerc
 - d) Lewis Hamilton
 - e) Alphonso Francis
10. "shelf cloud" OR "Arcus cloud" appeared in _____.
 - a) Uttarakhand
 - b) Maharashtra
 - c) Karnataka
 - d) Tamilnadu
 - e) Rajasthan
11. National Sickle Cell Anaemia Elimination Mission
 - a) Maharashtra
 - b) Madhya Pradesh
 - c) Tamilnadu
 - d) Karnataka
 - e) Kerala
12. Who created history, becoming the first cricketer to score a hundred in his 500th international game?
 - a) Virat Kohli
 - b) Ravindra Jadeja
 - c) R Ashwin
 - d) Rohit Sharma
 - e) Akbar Iqbal
14. Which company launched its first international Payment Gateway in Malaysia?
 - a) Phonepe
 - b) Razorpay
 - c) Googlepay
 - d) Bharatpe
 - e) Mastercard

15. Which bank launched India's first virtual branch in Metaverse?

- a) SBI
- b) PNB
- c) BOI
- d) Axis
- e) CUB

Down

1. Sport related to the 132nd edition of the Durand Cup

- a) Cricket
- b) Football
- c) Volleyball
- d) Hockey
- e) Tennis

2. 50th GST Council meeting venue

- a) Chennai
- b) New Delhi
- c) Maharashtra
- d) Bangalore
- e) Haryana

4. Tamim Iqbal country

- a) Afghanistan
- b) Bangladesh
- c) Pakistan
- d) West Indies
- e) Sri Lanka

6. Which bank launched 34 transaction banking hubs across the top-21 district centres of India?

- a) SBI
- b) PNB
- c) BOI
- d) Axis
- e) CUB

7. 7km undersea tunnel for the bullet train project to save mangrove forests

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

8. Startup20 Shikhar summit under India's G20 presidency

- a) Kerala
- b) Haryana
- c) Sikkim
- d) Assam
- e) Gujarat

9. The Government of India (GoI) extended the tenure of Brajendra Navnit as Ambassador and Permanent Representative of India to the _____.

- a) WHO
- b) WTO
- c) ADB
- d) WMO
- e) IMO

13. Chairperson of the International Financial Services Centres Authority (IFSCA) is _____.

- a) Sivaraman
- b) Rajaraman
- c) Kalidasan
- d) Kanandasan
- e) Sivakumar

IBPS Clerk Prelims 2023 Practice Set

English Language

Directions (1-8): Read the following passage and answer the questions that follow based on the information provided in the passage.

In the words of a French philosopher named Henry Burquen, 'To exist is to change, to change is to mature, to mature is to go on creating oneself endlessly.'

When we feel stuck or stagnant, it is important to remember that life is a journey of learning and growth. In order to truly progress, an individual must recognise that change and learning go hand in hand. Transformation begins from within. In order to stay vibrant and refreshed, an individual needs to evolve continuously. On the contrary, if a person remains stagnant like water in their life process then life becomes **unpleasant** and harmful, thereby preventing them from reaching their fullest potential.

When an individual focuses on their own growth, the dynamics around it too start shifting. Embracing change is a courageous and empowering step towards personal growth and fulfilment. By embracing change, an individual opens themselves up to new opportunities, experiences and

possibilities. There is no denying the fact that such a change may involve stepping out of an individual's comfort zone, overcoming fears and facing challenges, but the rewards of such transformation are invaluable. Embracing the change allows an individual to break free from limitations, embrace authentic selves and create a life that truly reflects who we are and what we reflect.

Life is an iterative process, everyone and everything is an ever evolving story. Through self-reflection and personal evolution, one can empower oneself to create a life filled with authenticity and joy. Remember, when an individual resists change, more suffering is created. Change is never easy when it comes to a career move, ending a marriage, or trying a new diet regime or a new exercise program. In order to stay vibrant and refreshed, one must continuously evolve.

Embracing change and investing in ourselves allows an individual to break free from limitations and move forward. By identifying areas that require attention, setting clear objectives, embracing discomfort, developing new habits and seeking support, one can create a pathway to a better life. Remember, change is

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not something that happens to a person overnight but something which is actively **pursued**.

One must embrace the power of intentional change and ----- - on a journey of personal and professional transformation. Be it life or innovation, the key is to embrace change and view failures as stepping stones to success. The best-laid plans can get sidetracked sometimes from factors that are beyond one's control and other times from a person's desire to adjust. Either way what matters is to recognize that embracing change is the key to a good life as it reminds us that success is not a destination but a journey.

1. What are the things listed below can be achieved when someone embrace a change?

- I.** They will come to know how to move further by cracking the limitations.
 - II.** Embracing change is the key to a good life as it reminds us that success is not a destination but a journey.
 - III.** They will get adjusted to traditional things in their life due to external circumstances.
- a) Only I.
 - b) Only II.
 - c) Only III.
 - d) Both I and II.
 - e) Both I and III.

2. According to the given passage, which of the following statement / statements that can be stated as TRUE?

- I.** The mentioned quote was said by the famous French Philanthropist Henry Burquen.
 - II.** An individual must recognize the change first and then acclimatize to it.
 - III.** The best-laid plans also may go in an unexpected way.
- a) Only I.
 - b) Only II.
 - c) Only III.
 - d) Both I and II.
 - e) Both I and III.

3. What are the consequences will be faced by the person who is not ready to change?

- I.** They would see their life going in an unpleasant way.
 - II.** One cannot achieve their growth to their extreme level.
 - III.** They will get to know the persons who are in their circle only.
- a) Only I.
 - b) Only II.
 - c) Only III.
 - d) Both I and II.
 - e) All of these.

4. In the view of the author, which of the following are considered as the benefits of attaining self-reflection?

I. The dynamics around it will start shifting.

II. One must continue the evolution to attain self-reflection.

III. They can lead a life with extreme joyfulness.

- a) Only I.
- b) Only II.
- c) Only III.
- d) Both I and II.
- e) Both I and III.

5. According to the given passage, what are the ways that will help to attain a better life?

I. By setting clear objectives.

II. By petrifying the discomfort.

III. By developing new habits.

- a) Only I.
- b) Only II.
- c) Only III.
- d) Both I and II.
- e) Both I and III.

6. Choose the word that is most SIMILAR to the given highlighted word "pursued" in the passage.

- a) Perpetuated
- b) Insulated
- c) Deluged
- d) Hounded
- e) None of these.

7. Choose the word that is most OPPOSITE to the given highlighted word "unpleasant" in the passage.

- a) Abolishing

- b) Censuring
- c) Alluring
- d) Forbidding
- e) All of these.

8. In the given passage, a sentence is highlighted and contains a blank. It indicates that a word has been omitted. You are required to choose the appropriate word as your answer for the given blank.

- a) Truncate
- b) Embark
- c) Fulfill
- d) Announce
- e) None of these.

Directions (9-13): In the following question, a passage has been given with few blanks, indicating that some words have been omitted. You are required to fill those blanks with the appropriate word from the given options.

The issue of unscientific and hazardous speed breakers in Mumbai is a serious problem that needs urgent _____. (A). This newspaper's campaign against these dangerous roadblocks in collaboration with the Mumbai North Central District Forum is a welcome step in the right direction. It is a well-known fact that speed-breakers are _____ (B) to slow down vehicles, especially in areas where pedestrians are present. However, the

----- (C) placement of speed breakers in Mumbai has become a major concern for both drivers and pedestrians. The problem is that they are not standardised and are ----- constructed

----- (D) without regard for the safety of road users. They are either too high or too

----- (E) or have uneven surfaces that can damage vehicles and cause drivers to lose control.

9. Choose the word that is most appropriate for the blank labelled A.

- a) Expulsion
- b) Altercation
- c) Exasperation
- d) Attention
- e) None of these.

10. Choose the word that is most appropriate for the blank labelled B.

- a) Intended
- b) Extended
- c) Innate
- d) Spoiled
- e) None of these.

11. Choose the word that is most appropriate for the blank labelled C.

- a) Repudiate
- b) Indiscriminate
- c) Detrimental
- d) Dissipate
- e) None of these.

12. Choose the word that is most appropriate for the blank labelled D.

- a) Intrinsically
- b) Dramatically
- c) Substantially
- d) Haphazardly
- e) None of these.

13. Choose the word that is most appropriate for the blank labelled E.

- a) Low
- b) Steep
- c) Severe
- d) Creep
- e) None of these.

Directions (14-18): In the following questions, a set of sentences is given and are jumbled. You are required to rearrange the given sentences in a proper manner to form a meaningful paragraph.

A. States with higher subsidies may witness faster adoption of e-cooking, freeing up resources to meet growing LPG demand in the countryside.

B. And e-cookers and induction stoves must have quality control certifications.

C. The government moots India gradually access clean cooking energy.

D. Many urban households already embrace e-cooking, though gas remains the primary fuel.

E. A transition to electric cooking backs the rationale for a sustainable economy and safe environment.

F. Electric stoves are cheaper and easier to maintain, though useless during power outages.

G. The government must ensure a reliable power supply at reasonable rates to drive the transition, requiring investing in additional power load.

14. Which of the following option is the correct rearrangement of the given sentences?

- a) CEDAFGB
- b) BFGACED
- c) GACDEFB
- d) AGFDBCE
- e) EFCABGD

15. Which of the following is the SEVENTH sentence after rearrangement?

- a) F
- b) G
- c) A
- d) B
- e) E

16. Which of the following is the FIRST sentence after rearrangement?

- a) E
- b) D
- c) A
- d) F
- e) None of these.

17. Which of the following is the FIFTH sentence after rearrangement?

- a) B
- b) F
- c) D
- d) A
- e) None of these.

18. Which of the following is the THIRD sentence after rearrangement?

- a) F
- b) D
- c) A
- d) C
- e) G

Directions (19-23): In the following questions, each sentence is given with two blanks that indicates two words are omitted. You are required to fill those blanks with the appropriate words from the given options.

19. The majority of the struggling families do not take any insurance and _____ when a tragedy _____ them, they will be in deep _____.

- a) Conceded, Insane.
- b) Befalls, Crisis.
- c) Combats, Quash.
- d) Supersedes, Unsavory.
- e) None of these.

20. There is evidence of an _____ immune response in long COVID, but it is not clear what drives this response or

what can be done to _____ it.

- a) Improbable, Elude.
- b) Excavated, Plague.
- c) Articulated, Contend.
- d) Abnormal, Alleviate.
- e) None of these.

21. After the pandemic, IT Companies _____ in major cities are finding it difficult to bring employees back to office and looking to go to smaller cities to _____ talent.

- a) Struggling, Confine.
- b) Launching, Elongate.
- c) Operating, Retain.
- d) Plunging, Refrain.
- e) None of these.

22. The panel has a two year tenure and comes in the backdrop of mental health being _____ as a key area _____ attention for insurance coverage.

- a) Identified, Requiring.
- b) Recognized, Ailing.
- c) Anguished, Looming.
- d) Rendered, Crippling.
- e) None of these.

23. We need to remain vigilant and stay _____ and flexible in our macroeconomic policy amid heightened uncertainty about the global economic _____.

- a) Deceptive, Annihilation.
- b) Conducive, Subsistence.
- c) Agile, Outlook.
- d) Prominent, Vicinity.
- e) None of these.

Directions (24-27): In the following questions, a sentence is given with a phrase highlighted in each. The highlighted phrase is grammatically incorrect, you are required to replace the highlighted phrase with the correct option.

24. The judge replied that the message attempted to be conveyed by the **trust should not reach large audience** if the event was conducted indoors.

- a) Trust may not reach the large audience.
- b) Trust cannot reach a large audience.
- c) Trust might not reach a larger audience.
- d) Trust will not reach the larger audience.
- e) No replacement required.

25. Warm weather due to proximity to the equator, and moist **air will buy plenty rain to the** southern Eastern Ghats.

- a) Air brings plenty of rain to the.
- b) Air bring plentiful rain to the.
- c) Air can bring plenty rain to the.
- d) Air can bring the plentiful rain to the.
- e) No replacement required.

26. The restaurant also has to make profits, so, it planned to increase the **price of large items in the menu.**

- a) Prices of several items on the menu.
- b) Prices of various item in the menu.
- c) Prices of several items in the menu.
- d) Price of various items on the menu.
- e) No replacement required.

27. We have been issued a Form 483 with four observations, **which we will address within the** stipulated timeline.

- a) Which we can address the.
- b) Where we will address the.
- c) Whereas we would address the.
- d) While we can address the.
- e) No replacement required.

Directions (28–30): In the following questions, two statements are given. You are required to join the sentences with the starters or connectors given below each question without altering the original meaning of the sentence.

28.

I. The demand for the specified iPhone is increasing day by day.

II. The company decided to increase the price of all iPhones.

- A.** On seeing the
- B.** Owing to
- C.** Nonetheless
- D.** None of these.

E. All A, B and C.

29.

I. The passengers have been waiting for the bus since morning.

II. The bus arrived late and did not stop at the junction.

- A.** But
- B.** However
- C.** Still
- D.** Both A and B.
- E.** All A, B and C.

30.

I. Riya didn't get selected for the job in Railways last year.

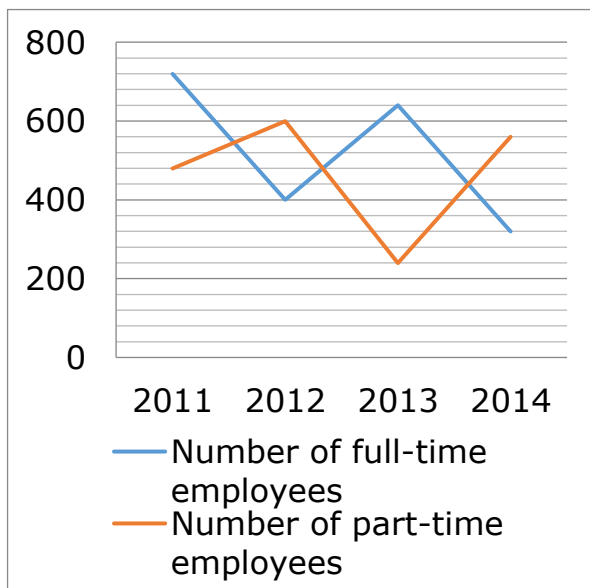
II. She is still trying to appear in the upcoming examinations.

- A.** Because
- B.** If
- C.** Even though
- D.** None of these.
- E.** All A, B and C.

Quantitative Aptitude

Directions (31–35): Study the following information carefully and answer the questions.

The given line graph shows two types of employees namely full-time and part-time working in company A in four different years i.e. 2011, 2012, 2013 and 2014.



31) If the number of full-time male employees in 2011 is 240 more than the number of part-time male employees in the same year and the number of full-time and part-time female employees in 2011 is the same, then find the number of full-time female employees in 2011.

- a) 300
- b) 210
- c) 400
- d) 250
- e) Can't be determined

32) Out of the number of part-time employees in 2012 and 2014, 45% and 25% respectively receive holiday pay and the remaining employees do not receive holiday pay. Find the total number of part-time employees who do not receive holiday pay in 2012 and 2014 together.

- a) 480
- b) 390
- c) 750
- d) 620
- e) 540

33) Find the ratio of the total number of employees in 2012 to the number of full-time employees in 2014.

- a) 11:7
- b) 25:8
- c) 9:10
- d) 4:7
- e) 5:2

34) If the total number of employees in 2015 is $\frac{10}{11}$ th of the total number of employees in 2013 and the number of male employees in 2015 is 50% more than the number of part-time employees in 2013, then find the number of female employees in 2015.

- a) 200
- b) 320
- c) 500
- d) 440
- e) 300

35) The number of part-time employees in 2014 is what percentage more/less than the number of full-time employees in 2013?

- a) 12.5% less
- b) 20% more
- c) 33.33% less
- d) 16% more
- e) None of these

Directions (36–40): Find out the wrong number in the following number series.

36) 42, 71, 110, 151, 194

- a) 42
- b) 71
- c) 110
- d) 194

e) 151

37) 12, 33, 58, 126, 242

- a) 12
- b) 33
- c) 58
- d) 126
- e) 242

38) 310, 210, 129, 65, 23

- a) 23
- b) 65
- c) 129
- d) 210
- e) 310

39) 10, 8, 14, 56, 430

- a) 10
- b) 8
- c) 14
- d) 56
- e) 430

40) 118, 140, 197, 292, 425

- a) 140
- b) 197
- c) 292
- d) 425
- e) 118

41) A and B together can complete the work in 27.6 days and they receive wages of Rs.1560 and 2340 respectively. If A, B and C together can complete the work in 23 days, then how many days C alone to complete half of the work?

- a) 46 days
- b) 69 days
- c) 52 days
- d) 138 days
- e) 92 days

42) X and Y started a business and the investment of X is Rs.1000 more than that of Y. After six months, Z joined the business with an investment of Rs.15000. At the end of the year, the profit share of Z is $\frac{5}{9}$ th of the total profit of the business. Find the investment of Y.

- a) Rs.2500
- b) Rs.4000
- c) Rs.1500
- d) Rs.3000
- e) None of these

43) The ratio of the present age of Mitra to the age of Surya after 3 years is 9:7 and the ratio of the present age of Ravi to Mitra is 2:3. If the sum of the present age of Ravi and Surya is 62 years, then find the age of Mitra 4 years ago.

- a) 44 years
- b) 36 years
- c) 25 years
- d) 32 years
- e) 41 years

44) A man bought two varieties of rice, x kg of variety 1 rice at Rs.50 per kg and $(x + 22)$ kg of variety 2 rice at Rs.85 per kg. He mixed both varieties of rice and sold the mixture at Rs.87.6 per kg making a profit of 20%. Find the value of x.

- a) 46
- b) 20
- c) 32
- d) 24
- e) None of these

45) A man invested Rs.y in compound interest at the rate of 10% per annum for 2 years and obtained an interest of Rs.2940. If he invested Rs.(4y/7) in simple interest at the rate of 15% per annum for 4 years, then find the simple interest.

- a) Rs.3000
- b) Rs.4800
- c) Rs.2100
- d) Rs.1890
- e) None of these

Directions (46-30): What value should come in the place of (?) in the following questions?

46. $40\% \text{ of } 250 + x^2 + 19 = 375$

- a) 1
- b) 4
- c) 9
- d) 16
- e) 25

47. $(45 \div 288) \div (405 \div 36) * 648 = x$

- a) 9
- b) 4
- c) 25
- d) 11
- e) 8

48. $(42 * 5 - 12\% \text{ of } 350) \div 7 + 6 * 2 = \sqrt{x}$

- a) 1225
- b) 1296
- c) 1369
- d) 1444
- e) None of these

49. $5/6 \text{ of } 240 = 12 * 8 - 140 + x$

- a) 240
- b) 242
- c) 244
- d) 246

- e) 247

50. $18\% \text{ of } 350 + x\% \text{ of } 450 = 171$

- a) 12
- b) 18
- c) 24
- d) 20
- e) 22

51) $25\% \text{ of } 320 - ?^3 = \sqrt{1681} - 325 \div 13$

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

52) $\{100 - (\sqrt{900} - 22) * 5\} \div 15 = ? - \sqrt{81}$

- a) 23
- b) 19
- c) 31
- d) 13
- e) 20

53) $(2 \div 7) \text{ of } 910 + 16.67\% \text{ of } 1260 - \sqrt{?} = 445$

- a) 484
- b) 841
- c) 625
- d) 729
- e) 676

54) $\sqrt{1024\% \text{ of } 500} - ? = \sqrt{(1100 - 571)} + 85$

- a) 28
- b) 40
- c) 52
- d) 36
- e) 25

55) $30\% \text{ of } 75\% \text{ of } 400 + 110 = ? * \sqrt{16}$

- a) 40

- b) 65
- c) 72
- d) 38
- e) 50

56. $4200 / (x \cdot 24 + 24) = 35$

- a) 5
- b) 8
- c) 7
- d) 4
- e) 2

57. $40\% \text{ of } 160 + 37.5\% \text{ of } 440 - 4 = x^2$

- a) 16
- b) 15
- c) 14
- d) 13
- e) 12

58. $[16 / (x^3)^2] \cdot 960 + 67.5\% \text{ of } 160 = 348$

- a) 2
- b) 6
- c) 4
- d) 8
- e) 9

59. $(41 \cdot 16) + (24 \cdot 8) - (3 \cdot 12) + (4 \cdot 68) = ?$

- a) 1125
- b) 1365
- c) 1084
- d) 1024
- e) 990

60. $\sqrt{1225\% \text{ of } 540} + \sqrt{2025\% \text{ of } 280} + 54 = ?$

- a) 289
- b) 397
- c) 324
- d) 441
- e) 369

61) The volume of the cylinder is 15400 m^3 and the radius of the cylinder is equal to the radius of the circle. Find the total surface area of the cylinder if the area of the circle is 616 m^2 .

- a) 3960 m^2
- b) 2200 m^2
- c) 3432 m^2
- d) 2464 m^2
- e) None of these

62) The marked price of the laptop is 25% more than its cost price and the ratio of the cost price to the selling price of the laptop is 8:9. If the selling price of the laptop is increased by 10% and the profit increased by Rs.945, then find the cost price of the laptop.

- a) Rs.9500
- b) Rs.10500
- c) Rs.7500
- d) Rs.11500
- e) None of these

63) A boat covers x km downstream in 8 hours and the same boat covers y km upstream in 12 hours. The total distance covered by the boat in downstream and upstream together is 580 km. Find the speed of the stream if the speed of the boat in still water is 30 km/hr .

- a) 6 km/hr
- b) 2 km/hr
- c) 5 km/hr
- d) 4 km/hr
- e) 10 km/hr

64) Train A crosses a pole in 5 seconds and also crosses a platform that is twice the length of train B in 12.5 seconds. If the speed of trains A and B is 32 m/sec and 15 m/sec respectively,

then find the time taken by train B to cross a standing man.

- a) 8 seconds
- b) 10 seconds
- c) 7 seconds
- d) 5 seconds
- e) 12 seconds

65) Average number of children in towns A, B and C is 710 and the number of children in town A is 420 more than that of town C. If the average number of children in towns B and C is 610, then find the total number of children in towns A and B together.

- a) 1230
- b) 1640
- c) 990
- d) 1050
- e) None of these

Reasoning Ability

Directions (66–68): Study the following information carefully and answer the given questions.

A person from his home rides for 12km towards the east and reaches the hospital where he takes a right turn and rides for 10km to reach the medical shop. From there, he takes a right turn again and rides for 16km to reach Hotel, where he takes a right turn and rides for 7km to reach the theater. He then rides for 8km from the theater to the mall after taking a right turn and finally takes a left turn from the mall and rides for 11km to reach the park and stops.

66) If the speed of the vehicle is 4km/hr, then how long will it take to travel from Hospital to Park?

- a) 12hrs
- b) 14hrs
- c) 13hrs
- d) 15hrs
- e) 20hrs

67) In which of the following direction is Mall with respect to his Home?

- a) Northwest
- b) Southwest
- c) Northeast
- d) Southeast
- e) South

68) If Gym is 2km south of the Park, then what is the shortest distance between Gym and Hospital?

- a) 12km
- b) 14km
- c) 13km
- d) 10km
- e) Cannot be determined

69) If all the consonant letters of the word 'WONDERFUL' is changed to the immediate previous letter and all the vowel letters are changed to the immediate next letter as per the alphabetical order, then how many vowels are there in the word thus formed after the rearrangement?

- a) 3
- b) 2
- c) 1
- d) 4
- e) None

Directions (70–74): Study the following information carefully and answer the given questions.

Seven games viz. Cards, Carrom, Chess, Dice, Ludo, Miniature and Puzzles were played on seven different days of the same week starting from Monday to Sunday. No two games were played on the same day.

Miniature was played three days before Ludo, which was not played at the last. Only one game was played between Ludo and Puzzles, which was not played after Ludo. Chess was played two days before Puzzles. The number of games played between Chess and Miniature is **two less** than the number of games played between Puzzles and Cards. Dice was played before Carrom, which was not played after Cards.

70) Which of the following game was played immediately after Ludo?

- a) Chess
- b) Cards
- c) Carrom
- d) Dice
- e) Puzzles

71) Puzzles was played on which of the following day?

- a) The day immediately before Cards was played
- b) Tuesday
- c) Two days after Dice was played
- d) Thursday
- e) Monday

72) If Dice is related to Wednesday and Carrom is related to Sunday in a certain way, then which of the following game is related to Friday?

- a) Miniature
- b) Chess
- c) Cards

- d) Ludo
- e) None of these

73) How many days are there between the days on which Dice and Ludo were played?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

74) If all the games were played one day later, then which of the following game was played on Thursday?

- a) Carrom
- b) Cards
- c) Miniature
- d) Ludo
- e) Puzzles

Directions (75-78): Read the following information carefully and answer the given questions.

9 @ A 3 H 7 \$ I M 8 K ! 6 L 5 E % J 3 O V B & 1 X ^ Z U * 4

75) How many such symbols are in the given series each of which is immediately followed by a number?

- a) Three
- b) Two
- c) One
- d) More than three
- e) None

76) How many such consonants are there in the series each of which is neither immediately preceded nor immediately followed by a number?

- a) Six
- b) Three

- c) Four
- d) Five
- e) Seven

77) Which of the following element is seventh to the left of the fifth symbol from the right end of the given series?

- a) 3
- b) A
- c) @
- d) 9
- e) H

78) If all symbols and consonants are dropped from the given series then which of the following element is tenth from the right end?

- a) 7
- b) 8
- c) 6
- d) 1
- e) 3

Directions (79–83): Study the following information carefully and answer the given questions.

Seven persons – H, I, J, K, L, M, and N are working in the media company on different designations such as Coordinator, Analyst, Client strategist, Associate, Traffic Manager, Planner, and Trainee. The designations of the people are given in decreasing order such that Coordinator is the seniormost designation and Trainee is the juniormost designation.

H works junior to Associate. Only two persons are designated between H and K. The number of persons senior to K is same as the number of persons junior to I. Only one person is designated between

I and M. The number of persons designated between I and K is same as the number of persons designated between J and N. N is senior to J, who does not work as an Associate.

79) How many persons are designated senior to H?

- a) As many persons designated between L and M
- b) Three
- c) Four
- d) Five
- e) As many persons designated between J and H

80) Who among the following person is an Analyst?

- a) J
- b) N
- c) L
- d) M
- e) K

81) Which of the following combination is true?

- a) Client strategist–N
- b) Analyst– J
- c) Associate–L
- d) Trainee– M
- e) Planner–H

82) L works in which of the following designation?

- a) Planner
- b) Client strategist
- c) Analyst
- d) Coordinator
- e) Trainee

83) Who among the following person designated between K and H?

I. N

II. M

III. J

IV. L

- a) Only I and II
- b) Only I
- c) Only III and IV
- d) Only II and IV
- e) Only III

Direction (84-85): Study the following information carefully and answer the given questions.

M is the sister-in-law of Q, who is the mother of J. L is the only son of V. A is the father of Q's spouse. C is the mother of V and the paternal grandmother of J. A has two kids. M is unmarried.

84) Who among the following person is the niece of M?

- a) V
- b) A
- c) J
- d) C
- e) No one

85) How many male members are in the family?

- a) Five
- b) Two
- c) Four
- d) Three
- e) Can't be determined

Directions (86-90): Study the following information carefully and answer the given questions.

Eight persons - P, Q, R, S, T, U, V and W are sitting in a linear row facing the north.

U sits fourth from the left end. Only two persons sit between U and R. Q sits four

places away from R. Only two persons sit between Q and S. As many persons sit between S and U as between V and P. Neither V nor P is an immediate neighbour of Q. V sits to the right of Q. W and V are not immediate neighbours.

86) If all the persons are sitting in alphabetical order from the left end, then how many persons remain unchanged in their positions?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

87) Who among the following person sits second to the right of W?

- a) The one who sits second to the left S
- b) V
- c) R
- d) P
- e) The one who sits immediate left of Q

88) If R is related to P and U is related to T in a certain way, Then who among the following person is related to S?

- a) T
- b) W
- c) Q
- d) P
- e) R

89) How many persons are sitting to the right of U?

- a) One
- b) Five
- c) Two
- d) Three
- e) Four

90) What is the position of P with respect to T?

- a) Second to the right
- b) Second to the left
- c) Third to the right
- d) Third to the left
- e) Immediate left

Directions (91-94): In each of the following questions, the relationship between different elements is shown in the statements followed by two conclusions. Find the true conclusion.

91) Statements:

$M < U < T < K \leq B < H$; $K > N \geq Y$

Conclusions:

I. $M < Y$

II. $T \geq N$

- a) Only conclusion I is true.
- b) Only conclusion II is true.
- c) Either conclusion I or II is true.
- d) Neither conclusion I nor II is true.
- e) Both conclusions I and II are true.

92) Statements:

$G \leq Y < D < I$; $O > P > C > B = I$

Conclusions:

I. $Y > O$

II. $B > G$

- a) Only conclusion I is true.
- b) Only conclusion II is true.
- c) Either conclusion I or II is true.
- d) Neither conclusion I nor II is true.
- e) Both conclusions I and II are true.

93) Statements:

$H \geq R = X \geq T$; $T = L \geq Y > Z > Q$

Conclusions:

I. $H \geq Y$

II. $Q < X$

- a) Only conclusion I is true.

- b) Only conclusion II is true.
- c) Either conclusion I or II is true.
- d) Neither conclusion I nor II is true.
- e) Both conclusions I and II are true.

94) Statements:

$T < Y \leq I = O$; $Y \geq J \geq K \geq W$; $Z \leq M \leq W$

Conclusions:

I. $O > Z$

II. $O = Z$

- a) Only conclusion I is true.
- b) Only conclusion II is true.
- c) Either conclusion I or II is true.
- d) Neither conclusion I nor II is true.
- e) Both conclusions I and II are true.

Directions (95-99): Study the following information carefully and answer the given questions.

Eight persons – A, B, C, D, E, F, G and H are sitting around a circular table facing the centre with equal distance between adjacent persons.

E sits third to the left of G. Only one person sits between E and C (either from left or right). The number of persons sitting between C and G is same as the number of persons sitting between C and H. F sits second to the right of the one who sits opposite to H. A sits second to the left of F. D and G are not immediate neighbours.

95) Who among the following person sits opposite to G?

- a) D
- b) A
- c) F
- d) E
- e) H

96) Who among the following person sits between A and E when counted to the left of E?

I. F

II. D

III. G

IV. C

- a) Only I and II
- b) Only III and IV
- c) Only I and III
- d) Only II and IV
- e) All I, II, III and IV

97) Who among the following person sits to the immediate right of H?

- a) G
- b) The one who sits opposite to D
- c) B
- d) A
- e) The one who sits opposite to C

98) Which of the following statements is/are TRUE as per the given arrangement?

- a) Only two persons sit between F and G
- b) G sits immediate right of H
- c) No one sits between A and G

- d) H sits immediate left of C
- e) All the statements are true

99) What is the position of G with respect to A?

- a) Fourth to the right
- b) Third to the left
- c) Third to the right
- d) Second to the left
- e) Second to the right

100) How many such pairs of digits are there in the number "918436257" each of which has as many digits between them in the number as in the numerical series (from both forward and backward directions)?

- a) None
- b) One
- c) Two
- d) Three
- e) Other than the given option

ANSWER WITH EXPLANATION

1. Answer: A

Only statement I is correct, this is the result when someone embraces change in their life. **Statement II is incorrect**, though it is related to the context, because the question is about the result of happenings when someone who embrace the change, it does not mean what we came to know through embracing the change. **Statement III is out of context**, thus gets eliminated.

Therefore, **option A** is the correct answer.

2. Answer: C

Statement I is incorrect, the quote was said by French **philosopher** Henry Burquen, **not philanthropist**.

Philanthropist – a person who seeks to promote the welfare of others, especially by the generous donation of money to good causes.

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Philosopher – a person engaged or learned in philosophy, especially as an academic discipline.

Statement II is incorrect, according to the given passage, the change and learning should go hand in hand (simultaneously), not one by one. Therefore, **option C** is the correct answer.

3. Answer: D

Only statements I and II are correct, this can be inferred from the following lines, if a person remains stagnant like water in their life process then life becomes **unpleasant and harmful**, thereby preventing them from reaching their **fullest potential**.

Therefore, **option D** is the correct answer.

4. Answer: C

Statement III is correct according to the given passage, this can be inferred from the first lines of the fourth paragraph. Both statements I and II are discussed in the passage, but with a different context.

Therefore, **option C** is the correct answer.

5. Answer: E

Petrifying – make that they are unable to move.

Without embracing the discomfort, a person cannot attain a better life. Only **statements I and III** are correct. Therefore, **option E** is the correct answer.

6. Answer: D

Pursue – follow; chase; continue; proceed.

Hounded – to chase someone or refuse to leave someone.

Perpetuated – make continue indefinitely.

Deluged – to cover something with a lot of water.

The word **“hounded”** is the synonym for the given word **“pursue”**. Therefore, **option D** is the correct answer.

7. Answer: C

Alluring – attractive or fascinating.

Abolishing – formally put an end to.

Censuring – express severe disapproval.

Forbidding – unfriendly; unpleasant; hostile.

The word **“alluring”** is the antonym for the given word **“unpleasant”**. Therefore, **option C** is the correct answer.

8. Answer: B

Embark – begin a course of action.

Truncate – made shorter or quicker.

The journey should begin for personal and professional transformation. For that, the word **“embark”** should be used. Therefore, **option B** is the correct answer.

9. Answer: D

Altercation – a noisy argument or disagreement.

Exasperation – feeling of intense irritation or annoyance.

The passage is about the hazardous speed breakers in Mumbai. The first sentence talks about the issue

regarding the speed breakers that require special care. For that, the word **"attention"** should be used. Therefore, **option D** is the correct answer.

10. Answer: A

Innate – inborn; natural.

This issue has been published in the newspaper and it is a good step to help people know about this. Speed breakers are used to slow down the vehicles. For that, the word **"intended"** should be used. Therefore, **option A** is the correct answer.

11. Answer: B

Indiscriminate – not showing careful choice or planning.

Repudiate – refuse to accept; reject.

Detrimental – tending to cause harm.

Dissipate – disappear or cause to disappear.

The statement says that improper placement of speed breakers is the major concern. To express that, the word **"indiscriminate"** should be used. Therefore, **option B** is the correct answer.

12. Answer: D

Haphazardly – not having an obvious order or plan.

Intrinsically – in an essential or natural way.

The problem is that speed breakers are not in a proper condition. For that, the word **"haphazardly"** should be used. Therefore, **option D** is the correct answer.

13. Answer: B

Steep – rising or falling sharply.

Creep – move slowly or carefully.

And the speed breakers are high or have uneven surfaces or sometimes steep. Therefore, **option B** is the correct answer.

14. Answer: A

The correct rearrangement is **CEDAFGB**. After reading all the statements, we can infer that all the statements are revolving around a theme called **"sustainable cooking"**. This discussion is started in **statement C**, which indicates that the government has initiated (mooted) this discussion. The next **statement E** says why this transition should be made. The next is **statement D**, which explains many households in urban areas started using this already. The **fourth statement A** says states who have subsidies are adopted e-cooking. The **fifth statement is F** it explains the benefit of adopting sustainable cooking even though it has a disadvantage. The next **statement is G**, the government must provide proper supply to households for adopting this transition. The concluding **statement is B** which further explains the instruments used for e-cooking should be properly certified.

The correct arrangement is,

The government moots India gradually access clean cooking energy. A transition to electric cooking backs the rationale for a sustainable economy and safe environment. Many urban households already embrace e-cooking, though gas remains the primary fuel. States with higher

subsidies may witness faster adoption of e-cooking, freeing up resources to meet growing LPG demand in the countryside. Electric stoves are cheaper and easier to maintain, though useless during power outages. The government must ensure a reliable power supply at reasonable rates to drive the transition, requiring investing in additional power load. And e-cookers and induction stoves must have quality control certifications.

Therefore, **option A** is the correct answer.

15. Answer: D

The correct rearrangement is **CEDAFGB**. Therefore, **option D** is the correct answer.

16. Answer: E

The correct rearrangement is **CEDAFGB**. Here, the first sentence is C, but it is not given in option. Therefore, **option E** is the correct answer.

17. Answer: B

The correct rearrangement is **CEDAFGB**. Therefore, **option B** is the correct answer.

18. Answer: B

The correct rearrangement is **CEDAFGB**. Therefore, **option B** is the correct answer.

19. Answer: B

Befalls – to happen especially as if by late.

Conceded – admit or agree that something is true.

Insane – extremely unreasonable; mentally ill.

Quash – reject as invalid; cancel.

Supersedes – to replace something.

Unsavory – disagreeable and unpleasant.

The statement says many families are not taking insurance. If anything has happened accidentally, they will be in greater trouble. To express this, "**befalls**" and "**crisis**" should be used. Therefore, **option B** is the correct answer.

20. Answer: D

Alleviate – make less severe.

Improbable – not likely to happen or be true.

Elude – to avoid someone or something.

Excavated – to remove or find by digging.

Plague – cause continual trouble.

Articulate – having or showing the ability to speak or write fluently.

The sentence talks about the immune system after COVID. The blank should explain the current behaviour of it, so we can fill the blank with "**abnormal**". If a system is abnormal, we will try to stop such kind, to describe this "**alleviate**" should be used. Therefore, **option D** is the correct answer.

21. Answer: C

Retain – to keep or continue to have something.

Confine – restrict someone; limit an activity.

Elongate – to become or make something become longer.

Refrain – stop oneself from doing something.

IT companies want to bring back their employees to office and plan to go smaller cities to keep the talent unspoiled. For that, the words "**operating**" and "**retain**" should be used. Therefore, **option C** is the correct answer.

22. Answer: A

Ailing – in poor health.

Anguished – experiencing or expressing severe mental or physical pain.

Looming – about to happen soon or causing worry.

Rendered – to give in return or retribution.

Crippling – causing a person to become unable to walk properly.

The panel says that mental health should be covered under insurance coverage, and it requires special attention. To express this, "**identified**" and "**required**" should be used. Therefore, **option A** is the correct answer.

23. Answer: C

Agile – able to move quickly and easily.

Outlook – a person's way of understanding and viewing.

Deceptive – giving an appearance or impression different.

Annihilation – complete destruction.

Conductive – making a certain situation or outcome likely or possible.

Subsistence – the minimal resources that are necessary for survival.

Vicinity – area near or surrounding to a particular place.

Here, the words "**conductive**" and "**deceptive**" are not appropriate for the first blank. The word "**agile**" should be used in the first blank. Therefore, **option C** is the correct answer.

24. Answer: C

The statement is in comparative form, it can be deduced by the phrase "if the event was conducted indoors". It indicates that the event has been conducted somewhere, so the word "larger" should be used for comparison. Option D is grammatically incorrect, because it has future tense in it. Therefore, **option C** is the correct answer.

25. Answer: A

Generally, uncountable nouns will take a singular verb with it. According to this logic, we can say **option A** is the correct answer.

26. Answer: D

Generally, a menu will consist of different items, it can be termed as **various**. So, A and C get eliminated. In option B, the word "**various**" is followed by a singular noun, it is grammatically incorrect. Therefore, **option D** is the correct answer.

27. Answer: E

Here, the highlighted phrase is grammatically and contextually correct,

so there is no need for replacement.
Therefore, **option E** is the correct answer.

28. Answer: A

Owing to – yet to be paid.

Nonetheless – in spite of that.

The correct sentence is,

On seeing the demand for the specified Iphone is increasing day by day, the company decided to increase the price of all Iphones.

Therefore, **option A** is the correct answer.

29. Answer: D

But / however – used to introduce a phrase or clause contrasting with what has already been mentioned.

The correct sentence is,

The passengers have been waiting for the bus since morning, **but**, the bus arrived late and did not stop at the junction.

Therefore, **option D** is the correct answer.

30. Answer: C

Even though – to indicate that a particular fact does not make the rest of your statement untrue.

The correct sentence is,

Even though Riya did not get selected for the job in Railways last year, she is still trying to appear in the upcoming examinations.

Therefore, **option C** is the correct answer.

31. Answer: E

Let the number of full-time and part-time male employees in 2011 be $(x+240)$ and x respectively.

Let the number of full-time and part-time female employees in 2011 be y each.

$$x + 240 + y = 720 \text{ --- (1)}$$

$$x + y = 480 \text{ --- (2)}$$

From equations (1) and (2),

$$x + 240 + y = 720$$

$$- x - y = - 480$$

Can't be determined

32. Answer: C

Number of part-time employees who do not receive holiday pay in 2012 = $600 * (100 - 45)/100 = 600 * 55/100 = 330$

$$(100 - 45)/100 = 600 * 55/100 = 330$$

Number of part-time employees who do not receive holiday pay in 2014 = $560 * (100 - 25)/100 = 560 * 75/100 = 420$

$$(100 - 25)/100 = 560 * 75/100 = 420$$

$$\text{Required sum} = 330 + 420 = 750$$

33. Answer: B

Total number of employees in 2012 = $400 + 600 = 1000$

$$\text{Required ratio} = 1000:320 = 25:8$$

34. Answer: D

Total number of employees in 2013 = $640 + 240 = 880$

Total number of employees in 2015 = $880 * 10/11 = 800$

Number of male employees in 2015 = $240 * 150/100 = 360$

Number of female employees in 2015 = $800 - 360 = 440$

35. Answer: A

Required percentage = $(560 - 640)/640$
 $\times 100 = 80/640 \times 100 = 12.5\%$ less

36. Answer: B

42	73	110	151	194
+31	+37	+41	+43	

37. Answer: B

$12 \times 2 + 10 = \mathbf{34}$
 $34 \times 2 - 10 = 58$
 $58 \times 2 + 10 = 126$
 $126 \times 2 - 10 = 242$

38. Answer: A

$310 - 10^2 = 210$
 $210 - 9^2 = 129$
 $129 - 8^2 = 65$
 $65 - 7^2 = \mathbf{16}$

39. Answer: D

$10 \times 1 - 2 = 8$
 $8 \times 2 - 2 = 14$
 $14 \times 4 - 2 = \mathbf{54}$
 $54 \times 8 - 2 = 430$

40. Answer: E

$\mathbf{121} + 19 \times 1 = 140$
 $140 + 19 \times 3 = 197$
 $197 + 19 \times 5 = 292$
 $292 + 19 \times 7 = 425$

41. Answer: B

Ratio of the wages of A to B = 1560:2340
 $= 2:3$
 Ratio of the time taken by A to B alone to complete the work = 3:2
 $\frac{1}{3x} + \frac{1}{2x} = \frac{1}{27.6}$
 $6x = 5 \times 27.6$
 $x = 23$
 $\frac{1}{A} + \frac{1}{B} + \frac{1}{C} = \frac{1}{23}$

$\frac{1}{69} + \frac{1}{46} + \frac{1}{C} = \frac{1}{23}$

$\frac{1}{C} = \frac{6}{138} - \frac{2}{138} - \frac{3}{138} = \frac{1}{138}$

C alone can complete half of the work =
 $\frac{138}{2} = 69$ days

42. Answer: A

Let the investment of Y and X be a and $(a+1000)$ respectively.
 $[(a + 1000) \times 12 + a \times 12] / (15000 \times 6) = (9 - 5)/5$
 $12 \times (2a + 1000) / (15000 \times 6) = 4/5$
 $2a + 1000 = 4/5 \times 7500$
 $a = 5000/2 = 2500$

43. Answer: E

Let the present age of Mitra and Surya be $9x$ and $(7x - 3)$ respectively.
 And the present age of Ravi = $9x \times 2/3 = 6x$
 $6x + 7x - 3 = 62$
 $x = 65/13 = 5$
 The age of Mitra 4 years ago = $9 \times 5 - 4 = 41$ years

44. Answer: D

The cost price of the mixture = $87.6 \times 100/120 = \text{Rs.}73$ per kg
 $x \times 50 + (x + 22) \times 85 = 73 \times (x + x + 22)$
 $50x + 85x + 1870 = 73 \times (2x + 22)$
 $146x - 135x = 1870 - 1606$
 $x = 264/11 = 24$

45. Answer: B

$y \times (1 + 10/100)^2 - y = 2940$
 $y \times (110/100)^2 - y = 2940$
 $1.21y - y = 2940$
 $y = 14000$
 Simple interest = $(14000 \times 4/7) \times 15 \times 4/100 = \text{Rs.}4800$

46. Answer: D

$$40\% \text{ of } 250 + x^2 + 19 = 375$$

$$100 + x^2 + 19 = 375$$

$$x^2 = 256$$

$$x = 16$$

47. Answer: A

$$(45 \div 288) \div (405 \div 36) * 648 = x$$

$$(45/288) * (36/405) * 648 = x$$

$$(1/72) * 648 = x$$

$$x = 9$$

48. Answer: B

$$(42 * 5 - 12\% \text{ of } 350) \div 7 + 6 * 2 = \sqrt{x}$$

$$(210 - 42) / 7 + 12 = \sqrt{x}$$

$$24 + 12 = \sqrt{x}$$

$$36 = \sqrt{x}$$

$$x = 1296$$

49. Answer: C

$$5/6 \text{ of } 240 = 12 * 8 - 140 + x$$

$$(5/6) * 240 = 96 - 140 + x$$

$$200 - 96 + 140 = x$$

$$x = 244$$

50. Answer: C

$$18\% \text{ of } 350 + x\% \text{ of } 450 = 171$$

$$x\% \text{ of } 450 = 171 - 63$$

$$x = 10800/450$$

$$x = 24$$

51. Answer: E

$$25\% \text{ of } 320 - ?^3 = \sqrt{1681} - 325 \div 13$$

$$80 - 41 + 25 = ?^3$$

$$?^3 = 64 = 4^3$$

$$? = 4$$

52. Answer: D

$$\{100 - (\sqrt{900} - 22) * 5\} \div 15 = ? - \sqrt{81}$$

$$\{100 - (30 - 22) * 5\} \div 15 = ? - 9$$

$$\{100 - 40\} \div 15 = ? - 9$$

$$? = 4 + 9 = 13$$

53. Answer: C

$$2/7 * 910 + 16.67/100 * 1260 - 445 = \sqrt{?}$$

$$260 + 1260/6 - 445 = \sqrt{?}$$

$$\sqrt{?} = 260 + 210 - 445 = 25$$

$$? = 625$$

54. Answer: C

$$\sqrt{1024\% \text{ of } 500} - ? = \sqrt{(1100 - 571)} + 85$$

$$32 * 500/100 - ? = \sqrt{529} + 85$$

$$? = 160 - 23 - 85 = 52$$

55. Answer: E

$$30\% \text{ of } 75\% \text{ of } 400 + 110 = ? * \sqrt{16}$$

$$30/100 * 75/100 * 400 + 110 = ? * 4$$

$$90 + 110 = ? * 4$$

$$? = 200/4 = 50$$

56. Answer: D

$$4200 / (x * 24 + 24) = 35$$

$$120 = (x * 24) + 24$$

$$x = 96/24$$

$$x = 4$$

57. Answer: B

$$40\% \text{ of } 160 + 37.5\% \text{ of } 440 - 4 = x^2$$

$$64 + (3/8) * 440 - 4 = x^2$$

$$64 + 165 - 4 = x^2$$

$$225 = x^2$$

$$x = 15$$

58. Answer: A

$$[16 / (x^3)^2] * 960 + 67.5\% \text{ of } 160 = 348$$

$$[16 / (x^3)^2] * 960 + (27/40) * 160 = 348$$

$$[16 / (x^3)^2] * 960 = 348 - 108$$

$$16 / (x^3)^2 = 240/960$$

$$64 = (x^3)^2$$

$$x = 2$$

59. Answer: C

$$(41 \times 16) + (24 \times 8) - (3 \times 12) + (4 \times 68) = ?$$

$$656 + 192 - 36 + 272 = ?$$

$$1084 = ?$$

60. Answer: E

$$\sqrt{1225\% \text{ of } 540} + \sqrt{2025\% \text{ of } 280} + 54 = ?$$

$$35\% \text{ of } 540 + 45\% \text{ of } 280 + 54 = ?$$

$$189 + 126 + 54 = ?$$

$$369 = ?$$

61. Answer: C

$$\text{The radius of the circle} = \sqrt{(616 \times 7/22)} = \sqrt{196} = 14 \text{ m}$$

$$\text{Let the height of the cylinder} = h$$

$$22/7 \times (14)^2 \times h = 15400$$

$$h = 4900/196 = 25$$

$$\text{The total surface area of the cylinder} = 2 \times 22/7 \times 14 \times (14 + 25) = 88 \times 39 = 3432 \text{ m}^2$$

62. Answer: B

$$\text{Let the selling price of the laptop be } 9x.$$

$$9x \times 10/100 = 945$$

$$x = 1050$$

$$\text{The cost price of the laptop} = 1050 \times 8 = \text{Rs.}8400$$

$$\text{The marked price of the laptop} = 8400 \times 125/100 = \text{Rs.}10500$$

63. Answer: C

$$\text{Let the speed of the stream} = s$$

$$(30 + s) \times 8 + (30 - s) \times 12 = 580$$

$$240 + 8s + 360 - 12s = 580$$

$$4s = 600 - 580$$

$$s = 20/4 = 5$$

64. Answer: A

$$\text{Let the length of train B} = x$$

$$\text{The length of train A} = 32 \times 5 = 160 \text{ m}$$

$$160 + 2x = 32 \times 12.5$$

$$2x = 400 - 160$$

$$x = 240/2 = 120$$

$$\text{Required time} = 120/15 = 8 \text{ seconds}$$

65. Answer: B

$$\text{Total number of children in towns A, B and C} = 710 \times 3 = 2130$$

$$\text{Number of children in town A} = 2130 - 610 \times 2 = 910$$

$$\text{Number of children in town C} = 910 - 420 = 490$$

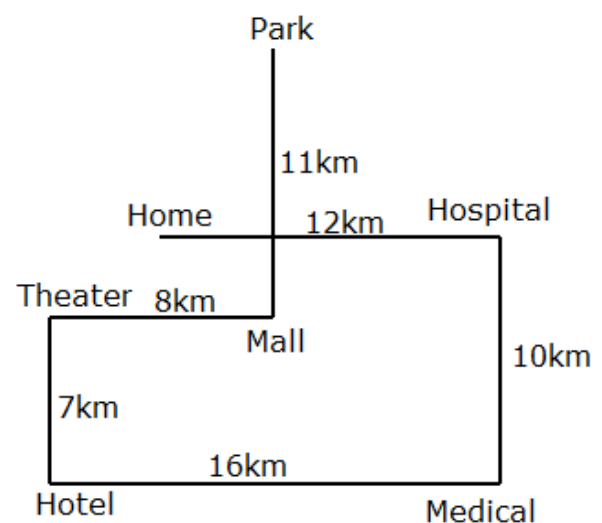
$$\text{Total number of children in towns A and B together} = 2130 - 490 = 1640$$

Directions (66–68):

66) Answer: C

67) Answer: D

68) Answer: D



69) Answer: C

WONDERFUL
VPMCFQEVK

Directions (70–74):

70) Answer: B

71) Answer: D

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72) Answer: A

73) Answer: D

74) Answer: C

Days	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Games	Dice	Chess	Miniature	Puzzles	Carrom	Ludo	Cards

1. Miniature was played three days before Ludo, which was not played at the last. Only one game was played between Ludo and Puzzles, which was not played after Ludo.

	Days	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Case 1	Games			Miniature	Puzzles		Ludo	
Case 2	Games		Miniature	Puzzles		Ludo		
Case 3	Games	Miniature	Puzzles		Ludo			

2. Chess was played two days before Puzzles. The number of games played between Chess and Miniature is **two less** than the number of games played between Puzzles and Cards. Hence, case 3 gets eliminated.

	Days	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Case 1	Games	Cards	Chess	Miniature	Puzzles		Ludo	
Case 1a	Games		Chess	Miniature	Puzzles		Ludo	Cards
Case 2	Games	Chess	Miniature	Puzzles		Ludo	Cards	
Case 3	Games	Miniature	Puzzles		Ludo			

3. Dice was played before Carrom, which was not played after Cards. After applying the above condition, cases 1 and 2 get eliminated because Carrom was played after Cards. Hence case 1a shows the final arrangement.

	Days	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Case 1	Games	Cards	Chess	Miniature	Puzzles	Dice	Ludo	Carrom
Case 1a	Games	Dice	Chess	Miniature	Puzzles	Carrom	Ludo	Cards
Case 2	Games	Chess	Miniature	Puzzles	Dice	Ludo	Cards	Carrom

75) Answer: A

Given series

9 @ A 3 H 7 \$ I M 8 K ! 6 L 5 E % J 3 O V B & 1 X ^ Z U * 4

Required Order → Symbol- Number

9 @ A 3 H 7 \$ I M 8 K ! **6** L 5 E % J 3 O V B & **1** X ^ Z U * 4

76) Answer: B

Given series

9 @ A 3 H 7 \$ I M 8 K ! 6 L 5 E % J 3 O **V B** & 1 X ^ Z U * 4

77) Answer: E

Given series

9 @ A 3 **H** 7 \$ I M 8 K ! 6 L 5 E % J 3 O V B & 1 X ^ Z U * 4

78) Answer: D

Given series

9 @ A 3 H 7 \$ I M 8 K ! 6 L 5 E % J 3 O V B & 1 X ^ Z U * 4

Symbols and Consonants are dropped
9 A 3 7 I 8 6 5 E 3 O 1 U 4

Directions (79–83):

79) Answer: C

80) Answer: E

81) Answer: A

82) Answer: D

83) Answer: A

Final Arrangement

Designation	Person
Coordinator	L
Analyst	K
Client Strategist	N
Associate	M
Traffic Manager	H
Planner	I
Trainee	J

We have,

- H works junior to Associate.
- Only two persons are designated between H and K.

From the above condition, there are three possibilities.

Designation	Case1	Case2	Case3
Coordinator			
Analyst	K		
Client Strategist		K	
Associate			K
Traffic Manager	H		
Planner		H	
Trainee			H

Again we have,

- The number of persons senior to K is same as the number of persons junior to I.

From the above condition, case 3 gets eliminated because we cannot place I.

Designation	Case1	Case2	Case3
Coordinator			
Analyst	K		
Client Strategist		K	
Associate			K
Traffic Manager	H	I	
Planner	I	H	
Trainee			H

Again we have,

- Only one person is designated between I and M.
- The number of persons designated between I and K is same as the number of persons designated between J and N.
- N is senior to J, who does not work as an Associate.

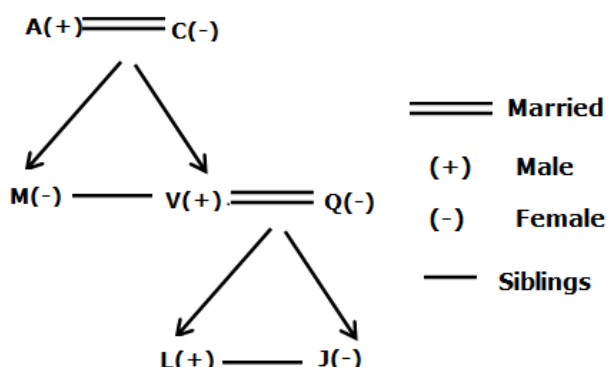
From the above condition, case 2 gets eliminated because J works as an Associate. Hence Case 1 shows the final arrangement.

Designation	Case1	Case2
Coordinator	L	L
Analyst	K	N
Client Strategist	N	K
Associate	M	J
Traffic Manager	H	I
Planner	I	H
Trainee	J	M

Directions (84-85):

84) Answer: C

85) Answer: D



Directions (86–90):

86) Answer: A

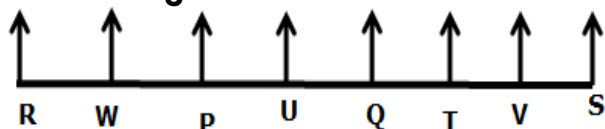
87) Answer: E

88) Answer: A

89) Answer: E

90) Answer: D

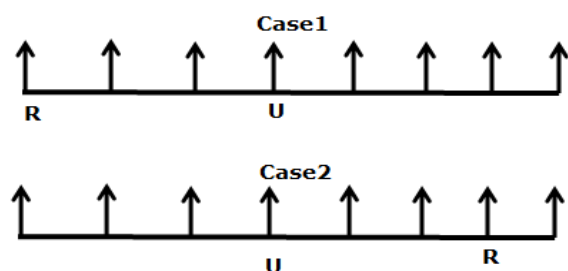
Final Arrangement



We have,

- U sits fourth from the left end.
- Only two persons sit between U and R.

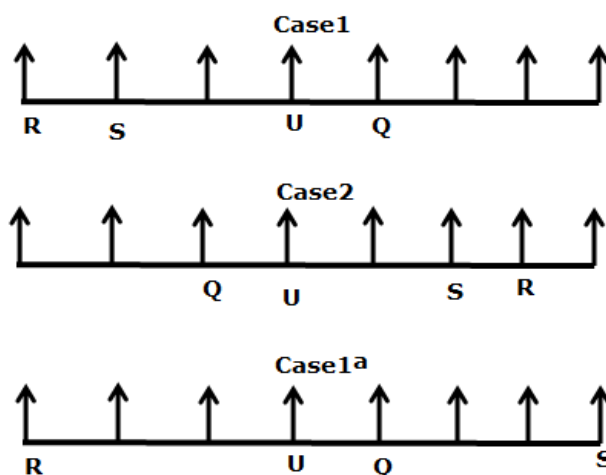
From the above condition, there are two possibilities.



Again we have,

- Q sits four places away from R.
- Only two persons sit between Q and S.

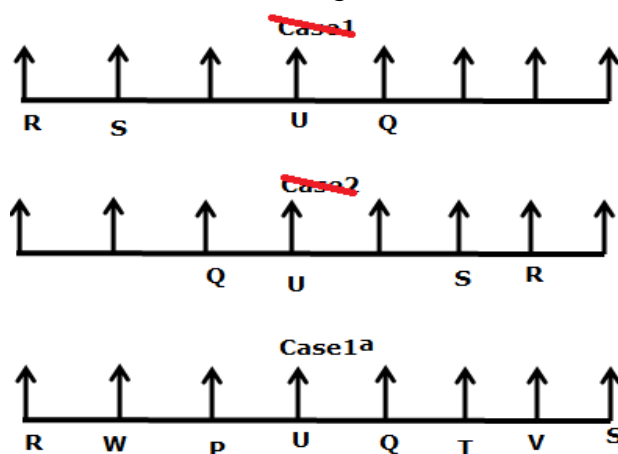
From the above condition, there are three possibilities.



Again we have,

- As many persons sit between S and U as between V and P.
- Neither V nor P is an immediate neighbour of Q.
- V sits to the right of Q.
- W and V are not immediate neighbours.

From the above condition, case 1 and case 2 get eliminated because we cannot place V and P. Hence Case 1a shows the final arrangement.



91) Answer: D

I. $M < Y (M < U < T < K > N \geq Y) \rightarrow \text{False}$

II. $T \geq N (T < K > N) \rightarrow \text{False}$

Neither conclusion I nor II is true.

92) Answer: B

I. $Y > O (O > P > C > B = I > D > Y) \rightarrow \text{False}$

II. $B > G (B = I > D > Y \geq G) \rightarrow \text{True}$

Only conclusion II is true

93) Answer: E

I. $H \geq Y (H \geq R = X \geq T = L \geq Y) \rightarrow \text{True}$

II. $Q < X (X \geq T = L \geq Y > Z > Q) \rightarrow \text{True}$

Both conclusions I and II are true.

94) Answer: C

I. $O > Z (O = I \geq Y \geq J \geq K \geq W \geq M \geq Z) \rightarrow \text{False}$

II. $O = Z (O = I \geq Y \geq J \geq K \geq W \geq M \geq Z) \rightarrow \text{False}$

Combining both conclusions, Either conclusion I or II is true.

Directions (95–99):

95) Answer: C

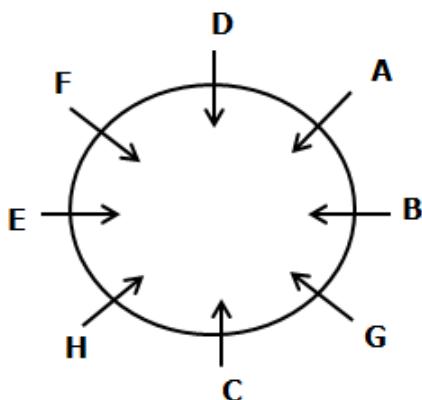
96) Answer: A

97) Answer: B

98) Answer: D

99) Answer: D

Final Arrangement

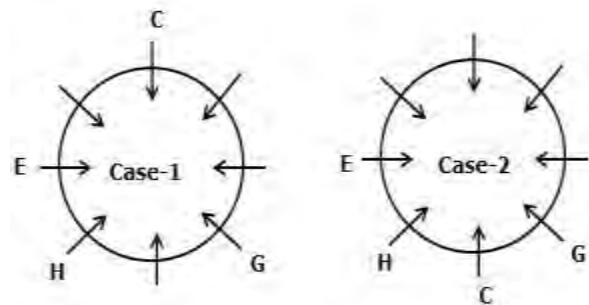


We have,

- E sits third to the left of G.
- Only one person sits between E and C (either from left or right).

- The number of persons sitting between C and G is same as the number of persons sitting between C and H.

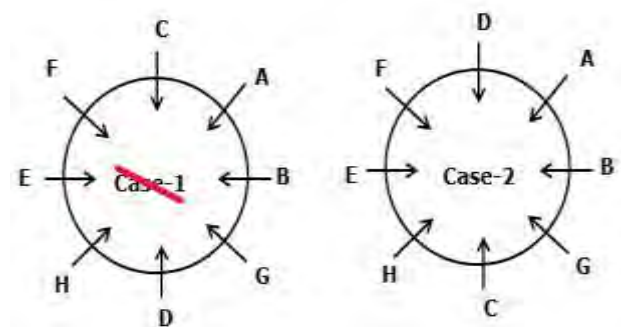
From the above condition, there are two possibilities.



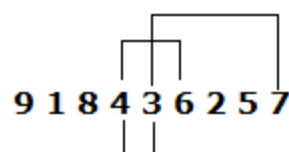
Again we have,

- F sits second to the right of the one who sits opposite to H.
- A sits second to the left of F.
- D and G are not immediate neighbours.

From the above condition, Case-1 gets eliminated because D is an immediate neighbor of G. Hence Case-2 shows the final arrangement.



100) Answer: D



IBPS PO Prelims Memory Based Paper

(Memory Based Paper held on 15th October 2022)

English Language

Directions (1-8): Read the given passage carefully and answer the questions that follow:

We know that when incorporation slackens or vanishes—as it did at Sears for a long time before Martinez or in the army before and during Vietnam—stagnation and entropy are almost invariably the results.

Each afternoon, the commander of the brigade undergoing training receives an assignment, such as "penetrate enemy defences" or "defend your sector against a superior force." Inside crowded command tents, 30 to 40 staff officers and senior fighting unit commanders study the situation and endeavour to hammer out a winning strategy. Later that afternoon, this strategy begins to filter out to 3,000 soldiers dispersed over many square miles of rugged terrain. **Tank crews and platoons are briefed, minefields laid, artillery and helicopters coordinating, reconnaissance initiated.**

Commencing at midnight, both friendly and enemy probes get under way.

By dawn, the day's battle is in full swing. The "enemy" (the 11th Armoured Cavalry Regiment) is permanently stationed at Fort Irwin. It knows the terrain, behaves unpredictably and almost always devastates the unit in training. And all the action is recorded. Perched on mountain-tops, powerful video cameras zoom in on the hot spots. An elaborate laser-based technology precisely tracks when and where each weapon is fired, electronically disabling any fighting unit that is hit. Audiotapes record communication and confusion over the voice network. By 11 A.M. the outcome has been decided and within 90 minutes, the observers/controllers have pulled each combat team together near terrain that has been pivotal in its piece of the battle.

Let us take a closer look at an AAR in progress. A company team of two platoons with two tanks, four armoured personnel carriers and an HMMV (the modern version of a jeep) have pulled into a tight circle under the shade of a desert outcropping. The crews lean back against tank treads, a flip chart slung

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over the HMMV antenna. The fighting is in its fifth day. Exhaustion is evident. The observer/controller has created a sand table on the ground, a miniature of the terrain in which this unit was annihilated in the day's battle. He asks a gunnery sergeant to come forward, position the company's armour on the sand table and explain the unit's mission.

"The After-Action Review has democratised the army," says Brigadier General William S. Wallace, current commander of the NTC. "It has instilled a discipline of relentlessly questioning everything we do. Above all, it has re-socialised three generations of officers to move away from a command-and-control style of leadership to one that takes advantage of distributed intelligence. It has taught us never to become too wedded to our script for combat and to remain versatile enough to exploit the broken plays that inevitably develop in the confusion of battle."

The success of the NTC experience and the After-Action Reviews is the result of carefully designed imperatives that can be applied in any organisation or corporation. First, take a team of people who must work together across functions and hierarchies and immerse it in a prolonged, intense learning

experience. Have the team take on a very tough project or a very tough competitor under the right conditions, stress and exhaustion will unfreeze old patterns of behaviour and create an opening for new understanding and behaviour to take root. Second, in order to eliminate subjectivity and debate, collect hard data on what has transpired. Let the data, not the trainers, point the finger. Third, utilise highly skilled facilitators who have a deep knowledge of what they are observing. Never criticise. Use Socratic questioning to **evoke** self-discovery. Fourth, do not evaluate performance. The experience is not about success or failure. It is about how much everyone can learn. Make it safe to learn.

1. The situation being described in paragraphs 3 and 4 relates to...

- a) the actual battlefield.
- b) an exact simulation of a battlefield.
- c) the application part of the theoretical training received.
- d) an imaginary situation.
- e) Other than the given options.

2. The author basically wants to say that...

- a) if only the top order army men know the objective, it can be safely implemented.

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b) not much co-ordination is needed in such incidents as described in the passage.

c) co-ordination is must for the successful implementation of the strategy.

d) if your man-in-charge is a smart man, you are in a win-win situation.

e) The process or the activity should in any way not stop whatever happens.

3. The basic objective of the whole exercise mentioned in the passage is to illustrate the fact that...

a) discussions, rethinking and learning from mistakes can be the best way to correct oneself.

b) the army men understand that such a thing can be obviated.

c) one of the many ways to strengthen oneself is to develop a sense of responsibility.

d) cannot be concluded from the passage.

e) Both (a) and (c)

4. Which of the following is not recommended by the author to make learning a good experience?

a) Taking on a very tough project.

b) Collecting hard data and facts and presenting it to the trainees.

c) Constructive criticism.

d) Socratic questioning.

e) All the given things have been recommended

5. What are the consequences of a lag in incorporation?

a) The armies of the countries become stagnant

b) The same thing that happened with Sears happens

c) Training process gets hindered

d) It becomes impossible to avoid deterioration and standstill

e) The practice of excessive questioning spoils discipline

6. How has the After-Action Review democratised the army?

a) By questioning every action, they perform on a regular basis

b) It has remodelled the style of leadership

c) It has changed the perspective that sticking to usual measures of combat isn't always the correct idea

d) All except (c)

e) All (a), (b) and (c)

7. Which part of the given sentence carries an error in it?

a) Tank crews and platoons are

b) briefed, minefields laid, artillery

c) and helicopters coordinating,

d) reconnaissance initiated.

e) No Error

8. Choose the antonym of the word 'evoke' as used in the passage?

- a) Echo
- b) Suggest
- c) Prepare
- d) Stimulate
- e) Quell

Directions (9-13): Five sentences have been given below. These are not in their proper order and will form a meaningful paragraph on being sequenced. You must read the same carefully and choose the correct options for each given question after rearrangement.

- a) Climate change is here and we are already experiencing its impact.
- b) A window of opportunity remains open, but only a narrow shaft of light remains.
- c) The global climate fight will be won or lost in this crucial decade – on our watch.... Humanity has a choice: cooperate or perish”
- d) In his opening remarks at the ongoing COP27 at Egypt, UN Secretary General António Guterres mentioned, “We need all hands-on deck for faster, bolder climate action.
- e) We are getting dangerously close to the point of no return.

9. Which of the given options will best start the paragraph after rearrangement?

- a) A

- b) E
- c) D
- d) B
- e) C

10. Which of the given options comes between the third and the fifth sentence?

- a) A
- b) E
- c) C
- d) B
- e) D

11. Which of the given sentences would come third after rearrangement?

- a) A
- b) E
- c) D
- d) C
- e) B

12. Which of the given options can be marked as the last sentence?

- a) B
- b) D
- c) E
- d) A
- e) C

13. Choose the sentence that would come second after rearrangement.

- a) A
- b) D
- c) E

- d) C
e) B

Directions (14-16): The sentences given below have been divided into parts that are not in the correct order. You must rearrange these in the correct order and mark the option carrying the same as your answer.

14. and all the stakeholders engaged **(A)**/ we require collective action by the **(B)**/ policy makers in the government **(C)**/ To reach the net-zero destination, **(D)**/ within the construction industry **(E)**.

- a) AEBCD
b) DBCAE
c) CBDEA
d) EBDCA
e) DECAB

15. insurance and transport benefits introduced by **(A)**/ as well as caregivers, there is no ease of access **(B)**/ Most people who work in the caregiving sector say that **(C)**/ the government for persons with disabilities **(D)**/ although there are several programmes like pension, health **(E)**.

- a) ABECD
b) DCBAE
c) CEADB
d) BECAD
e) DEACB

16. of India and Rameswaram island is **(A)**/ expected to be completed by March 2023 **(B)**/ construction between the mainland **(C)**/ The country's first vertical lift **(D)**/ railway sea bridge now under **(E)**.

- a) ABECD
b) BDCAE
c) DECAB
d) DCEBA
e) No rearrangement needed

Directions (17-20): The following questions have sentences with blanks in them. You must fill the correct option that completes the sentences in the most appropriate manner.

17. Caregivers in professional facilities _____ entire day to take care of people of all age groups.

- a) dedicate their
b) dedicated there
c) consult the
d) utilizing their
e) None of these

18. Despite our reaching in time on an announced visit, my pressing the doorbell _____ an immediate response.

- a) does not elicit
b) did help
c) did not elicit

- d) cannot elicit
- e) did not helped

19. It handles about 100 tonnes of garbage every day and _____ bio CNG.

- a) Had been generating
- b) has generated
- c) is generating
- d) generates
- e) then generate

20. Villages and nearby towns were _____ with falling ash, blocking out the sun, but no casualties have been reported.

- a) Hid
- b) Blanketed
- c) Covering
- d) Hovering
- e) Both (b) and (d)

Directions (21-23): The following questions carry sentences that might carry grammatical errors in them. You must read the same carefully and choose the option that is grammatically correct.

21.

- (a) They have learn an important lesson on how to avoid the danger of eruption.
- (b) Everybody has a right to choose their faith but that does not mean luring somebody by giving anything.

(c) When the grid goes down, most solar systems that lack a battery will also shut down.

(d) Every downed Russian missile is concrete proof that terror can defeated.

(e) I have never saw camaraderie like this between restaurateurs.

22.

(a) Climate change is here and we are already experiencing it's impact.

(b) Nutritionists will tell you to eat a rainbow of fruit and vegetables.

(c) Animators across the world have been working in the odds and the same holds true for India.

(d) Our love for colour and vintage glassware inspire us to create daily use products.

(e) All sentences are correct

23.

(a) Yaya, who was gifted the tickets to the cruise, takes Carl along with her.

(b) The police said in the impact, the front portion of the bus was damaged.

(c) The consultant will be tasked with doing surveys with respect to land, water, air quality and a few other aspects.

(d) There was no question of delegation of powers to the Centre.

(e) All sentences are correct

Directions (24–26): The given sentences carry a part or a phrase highlighted in the sentences. These highlighted parts might be erroneous and need some improvements. The option that best improves the sentence should be the answer.

24. He emphasised the importance of teamwork and seeks cooperation of all leaders in the organisation of various G-20 events.

- a) seeks cooperation to all leaders in the
- b) sought cooperating of all leaders in the
- c) seeking cooperation from all leaders in the
- d) sought cooperation of all leaders in the
- e) No improvement needed

25. According to the cardiologists, the steep rise in people dying unexpectedly of heart attacks is alarming.

- a) the steep rise for people dying
- b) the steep rise in people dying
- c) the steeper rise in people dying
- d) the steep rise in people's deaths
- e) No improvement needed

26. The industry is reported surprised at the gamut of the amendments proposed.

- a) is reportedly surprised at the
- b) are reportedly surprised at the
- c) is reportedly surprising at the
- d) is reportedly surprised in the
- e) No improvement needed

Directions (27–30): The following questions carry tables in which the first and the second columns carry parts of sentences that can be joined to form a single sentence. You must read the same carefully and choose an option carrying the correct combinations as your answer.

27.

Column I	Column II
A. The project, which has been hit by delays for almost a	D. Land Rover posted a growth in sales and market share
B. Foodtech platform HealthKart on Monday said it has raised \$135 million in a funding round	E. led by Temasek, with participation from A91 Partners and Kae Capital.
C. It is a digital-first	F. decade, has been

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pioneer which has successfully transitioned into an	built from an investment of Rs 6,000 crore.
---	---

Sherpas of all the Emerging Market Economies (EME)	current, past and future Presidencies, we will work together
--	--

- a) B-D, C-E, A-F
b) A-E, B-F, C-D
c) C-E, B-D
d) A-F, B-E
e) None matches

- a) A-D, B-F
b) B-E, C-D
c) B-D, C-E
d) A-F, C-D
e) None matches

28.

Column I	Column II
A. Negotiations at Sherpa-level meetings eventually form the basis of the Leaders' Declaration	D. on the sidelines of the 1st Sherpa meeting of the G20India Presidency.
B. Besides, there is a cost involved in making the	E. model range transition to conform to new emission norms
C. Delighted to interact with	F. which consists of

29.

Column I	Column II
A. The decision was taken after taking into account the present	D. combat financial fraud and defend the economic interests of the nation.
B. Modi also lauded the "indefatigable efforts" of DRI officers who have helped	E. usage and future potential of UPI, and other relevant factors around it.
C. With RuPay credit cards being enabled on	F. accepting credit card payments on UPI, with

UPI, Razorpay merchants can begin	minimal changes to their existing setup.
--	---

- a) A-E, B-D, C-F
b) B-D, C-E
c) A-F, B-E, C-D
d) C-D, A-E
e) None matches

30.

Column I	Column II
A. The fresh funds raised will be utilised to purchase and	D. Kapur has more than 25 years of experience in the cement and construction
B. FTX filed for bankruptcy last month after its possible merger	E. manufacture drones, sensors and processing infrastructure.
C. The US House Financial Services Committee is probing the controversi	F. of the crypto exchange that wiped out billions of investors' money.

al collapse	
-------------	--

- a) B-D, A-F
b) A-E, C-F
c) A-D, B-E
d) B-F, A-E
e) None matches

Numerical Ability

Directions (31-35): What value should come in the place of (?) in the following number series?

31) 114, ?, 64, 52, 46, 44

- a) 84
b) 72
c) 96
d) 80
e) 92

32) 8, 15, 36, 71, 120, ?

- a) 160
b) 154
c) 183
d) 172
e) None of these

33) 17, 18.5, 21.5, 26, 32, ?

- a) 39.5
b) 42
c) 37.5
d) 43.5
e) 38

34) 23, ?, 57, 106, 227, 396

- a) 28

- b) 32
- c) 41
- d) 45
- e) 38

35) 1581, 528, 177, 60, 21, ?

- a) 15
- b) 9
- c) 14
- d) 8
- e) 11

Directions (36–40): Study the following information carefully and answer the questions.

The given table chart shows the total number of votes registered in two different cities namely A and B in two different years i.e. 2012 and 2015 and also given the number of valid votes registered in two different cities in two different years.

Note: The total number of registered votes = the number of valid votes + the number of invalid votes

Cities	2012		2015	
	The total number of registered votes	The number of valid votes	The total number of votes registered	The number of valid votes
A	750	500	900	720
B	1200	1000	1800	1500

36) The total number of invalid votes in city A and B together in 2015 is what percentage of the total number of registered votes in city B in 2012?

- a) 65%
- b) 40%

- c) 36%
- d) 70%
- e) None of these

37) If the number of valid votes in city C in 2012 is 20% more than that of city A and the ratio of the number of invalid votes in city B to C in 2012 is 2:3, then find the total number of registered votes in city C in 2012.

- a) 900
- b) 820
- c) 1100
- d) 750
- e) None of these

38) If the number of valid votes in city B in 2016 is 140% of the number of valid votes in city B in 2015 and the ratio of the total number of registered votes in city B in 2012 to 2016 is 2:5, then find the number of invalid votes in city B in 2016.

- a) 800
- b) 500
- c) 900
- d) 700
- e) None of these

39) The number of invalid votes in city A in 2012 is how much more/less than the invalid votes in city B in 2015?

- a) 50 less
- b) 80 more
- c) 30 less

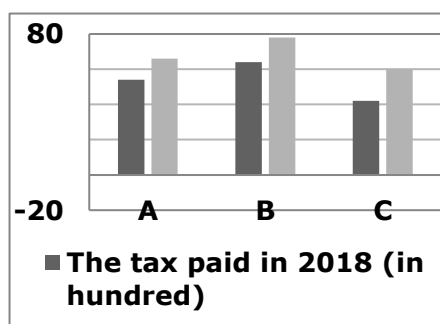
- d) 110 more
e) None of these

40) If the total number of registered votes in city X in 2012 is equal to the average number of votes registered in cities A and B in 2015, then find the ratio of the total number of registered votes in city A to X in 2012.

- a) 3:4
b) 5:9
c) 1:1
d) 8:7
e) 5:6

Directions (41–45): Study the following information carefully and answer the questions.

The given bar graph shows the tax paid by three different persons namely i.e. A, B and C in two different years i.e. 2018 and 2019.



41) If the tax paid by X in 2019 is 10% more than the tax paid by C in 2019 and the tax paid by Y in 2019 is $\frac{7}{6}$ th of the tax paid by C in 2018, then find the total tax paid by X and Y together in 2019.

- a) Rs.10400
b) Rs.11500
c) Rs.8400
d) Rs.9600
e) None of these

42) If the tax paid by B and C in 2019 is increased by Rs.1200 and Rs.400, then find the ratio of the tax paid by B to C in 2019 after the increase.

- a) 41:30
b) 45:32
c) 7:4
d) 44:35
e) None of these

43) Find the ratio of the tax paid by A in both years to the tax paid by C in 2019.

- a) 2:1
b) 5:4
c) 3:2
d) 8:5
e) None of these

44) If the average tax paid by A and C in 2020 is Rs.5880 and the tax paid by C in 2020 is 20% more than that in 2018, then find the difference

between the tax paid by A in 2019 and 2020.

- a) Rs.300
- b) Rs.490
- c) Rs.200
- d) Rs.120
- e) None of these

45) The total tax paid by B in 2019 is what percentage more than the tax paid by C in 2019?

- a) 10%
- b) 40%
- c) 30%
- d) 25%
- e) None of these

Directions (46–50): Read the following information carefully and answer the questions.

There are 1440 students in institute A and they like three different subjects namely English, Science and Mathematics and each student like any of these subjects. The number of students who like Science is 50% of the total number of students in institute A. The number of students who like only English is equal to the number of students who like only Mathematics. The number of students who like both Science and Mathematics is 240 and the number of students who like both English and Mathematics but not Science is 160. The number of students who like

both Science and Mathematics is 20 more than the number of students who like both English and Science. The number of students who like exactly one subject is 860.

46) If the number of girls who like only English, only Science and only Mathematics is 190, 250 and 200 respectively, then find the number of boys who like at most one subject?

- a) 540
- b) 220
- c) 450
- d) 310
- e) None of these

47) Find the difference between the number of students who like both English and Science but not Mathematics and the number of students who like only Mathematics?

- a) 150
- b) 210
- c) 70
- d) 100
- e) None of these

48) Find the ratio of the number of students who like English to the number of students who like exactly two subjects?

- a) 5:2
- b) 4:3
- c) 11:9

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d) 7:4

e) 3:1

49) The number of students who like only English is what percentage more than the number of students who like both English and Mathematics?

a) 40%

b) 70%

c) 25%

d) 30%

e) None of these

50) If the number of students who like at least two subjects in institute A is $\frac{4}{5}$ th of the number of students who like English in institute B, then find the number of students who like English in institute B.

a) 475

b) 725

c) 450

d) 850

e) None of these

Directions (51-55): The following question contains two equations as I and II. You have to solve both equations and determine the relationship between them and give the answer as,

51)

I) $x^2 + 7x - 120 = 0$

II) $y^2 - 2y - 63 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

52)

I) $5x + 2y = 32$

II) $5y + x = 34$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

53)

I) $3x^2 + 19x + 30 = 0$

II) $y^2 + 13y + 40 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

54)

I) $x^2 - 10x + 24 = 0$

II) $y^2 - 14y + 48 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

55)

I) $2x^2 - 9x + 10 = 0$

II) $3y^2 - 2y - 8 = 0$

- a) $x > y$
- b) $x \geq y$
- c) $x = y$ or relationship can't be determined.
- d) $x < y$
- e) $x \leq y$

56) A boat covers 150 km downstream in 2 hours 30 minutes and the same boat cover 120 km upstream in 3 hours. If the speed of the boat in still water is decreased by 20%, then find the time taken by the boat to cover 200 km downstream.

- a) 2.5 hours
- b) 8 hours
- c) 4 hours
- d) 5 hours
- e) None of these

57) Efficiency of Ritu is 60% more than Rakesh and difference between the numbers of days taken to complete the work is 18 days. Efficiency of Rahul is equal to 25% of the efficiency of Ritu, then finds the time taken by all three together to complete the same work.

- a) 16 days
- b) 20 days
- c) 12 days
- d) 24 days

e) None of these

58) A and B invested in a partnership with an initial investment of X and $(2X - 900)$ respectively. After 8-month B left the business and total profit after one year is Rs. 19000, and the profit share of B is Rs.1000 more than A. Find the value of 2X.

- a) 2700
- b) 5400
- c) 6000
- d) 4500
- e) 3600

59) C is 12 years younger than A and 3 years younger than B. Ratio of the present age of A and B is 6:5 respectively, Find the sum of ages of all three persons after 10 years.

- a) 121
- b) 141
- c) 171
- d) 131
- e) None of these

60) A vessel contains $(x + 80)$ liters of milk and x liters of water. If 60 liters of milk and $x/2$ liters of water is added to the mixture, then the quantity of milk is 25% more than that of water. Find the initial quantity of mixture in the vessel.

- a) 200 liters
- b) 320 liters

- c) 560 liters
- d) 400 liters
- e) 240 liters

61) Jagan spends 20% of his salary on house rent, 32% on food, 15% on education, 18% on transport and the remaining amount he saves. If he saves Rs.1575, then find the salary of Jagan?

- a) Rs.15000
- b) Rs.9500
- c) Rs.10500
- d) Rs.7500
- e) None of these

62) A shopkeeper bought a handbag and a headset for 800 and Rs.400. If he sold the handbag at a profit of $R\%$ and the headset sold at a profit of $(R+5)\%$, then he earns an overall profit of Rs.200. Find the value of R ?

- a) 30
- b) 10
- c) 15
- d) 25
- e) 20

63) A train can cross a man running in the same direction of the train with a speed of 12 km/h in 96 seconds. The train can cross a pole in 82 ($\frac{2}{7}$) seconds. Find the time taken by train to cross another train of length 2170 meters coming from

opposite direction at speed of 76 km/h?

- a) 72 seconds
- b) 80 seconds
- c) 45 seconds
- d) 90 seconds
- e) None of these

64) Jaya invested Rs.P in compound interest at the rate of 10% per annum for 2 years and received an amount of Rs.8470. If she invested Rs.($P-1500$) in simple interest at the rate of 20% per annum for 3 years, then find the simple interest received by Jaya.

- a) Rs.3300
- b) Rs.5400
- c) Rs.2700
- d) Rs.4500
- e) None of these

65) The ratio of the length to the breadth of the rectangle is 14:11 and the area of the circle is 1386 cm^2 . If the length of the rectangle is double the radius of the circle, then find the circumference of the rectangle.

- a) 150 cm
- b) 200 cm
- c) 175 cm
- d) 100 cm
- e) None of these

Reasoning Ability

Direction(66–68): In the following question, the relationship between different elements is shown in the statements and followed by some conclusions. Assuming the given statements to be true, find the conclusion which is definitely true.

66. Statements: $A > G \geq C = D, F < K > E \geq$

$H, B \leq J < C > K$

Conclusions:

I. $A > H$

II. $D < H$

- (a) Only conclusion I is true
- (b) Only conclusion II is true
- (c) Both conclusions I and II are true
- (d) Either conclusion I or II is true
- (e) Neither conclusion I nor II is true

67. Statements: $S > W \geq Z < R, T \leq X > U = N, M < W > X \geq V$

Conclusions:

I. $Z < T$

II. $S > N$

- (a) Only conclusion I is true
- (b) Only conclusion II is true
- (c) Both conclusions I and II are true
- (d) Either conclusion I or II is true
- (e) Neither conclusion I nor II is true

68. Statements: $Q < O \geq T = S, L > U < X > Y, P > O \leq Z = U$

Conclusions:

I. $Q < X$

II. $Z \geq S$

- (a) Only conclusion I is true
- (b) Only conclusion II is true
- (c) Both conclusions I and II are true
- (d) Either conclusion I or II is true
- (e) Neither conclusion I nor II is true

Directions (69–72): Study the following information carefully to answer the questions.

Nine people viz., C, E, G, J, L, M, R, S and Y bought a thing one after another in sequential order. No other people bought a thing other than given people.

Only two people bought a thing between R and M. M bought a thing two persons before L. Only one person bought a thing between L and G. Y bought a thing three persons before G. As many people bought a thing between Y and S as between S and R. J bought a thing two persons before E, who bought a thing before S.

69) Who among the following person bought a thing immediately before Y?

- a) E
- b) The one who bought a thing three persons before L
- c) R
- d) The one who bought a thing immediately after S
- e) L

70) How many people bought a thing between G and E?

- a) Six
- b) Four
- c) Five
- d) Seven
- e) None

71) As many people bought a thing between J and M as between L and

- a) S
- b) E
- c) M
- d) Y
- e) C

72) Which of the following statement is true with respect to the final arrangement?

- a) C bought a thing two persons after Y
- b) Only three people bought a thing between S and G
- c) R bought a thing after M
- d) All are true
- e) None of these

73) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) J-G
- b) E-L
- c) S-Y

d) R-C

e) J-L

Directions (74-71): Read both conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

74) Statements:

Only a few Ban are Fan

All Fan are Can

No Fan is Man

Conclusions:

I. All Ban being Can is a possibility

II. All Ban can never be Man

- a) Only conclusion I follows.
- b) Only conclusion II follows.
- c) Either conclusion I or II follows.
- d) Neither conclusion I nor II follows.
- e) Both conclusions I and II follow.

75) Statements:

Only a few Hen are Men

Some Men are Pen

No Pen is Ten

Conclusions:

I. No Hen is Pen

II. All Men can never be Ten

- a) Only conclusion I follows.
- b) Only conclusion II follows.
- c) Either conclusion I or II follows.
- d) Neither conclusion I nor II follows.
- e) Both conclusions I and II follow.

76) Statements:

Only a few Met are Get

All Met are Jet

All Get are Let

Conclusions:

I. Some Jet being Let is a possibility

II. All Met can be Get

- a) Only conclusion I follows.
- b) Only conclusion II follows.
- c) Either conclusion I or II follows.
- d) Neither conclusion I nor II follows.
- e) Both conclusions I and II follow.

Directions (77-81): Study the following information carefully and answer the questions given below

Five persons – H, I, J, K and L are living in a 5-storey building where the lowermost floor is numbered as 1 and the floor immediately above it is numbered as 2 and so on. Each of them likes different fabrics– Linen, Organic, Wool, Cotton and silk but not necessarily in the same order.

Only two floors are there between the one who likes wool and I, who lives immediately above the one who likes silk, which is not liked by J. As many persons live between the one who likes organic and J as between J and the one who likes Cotton, who lives adjacent floor of the one who likes silk. Only one person lives between the one who likes linen and K, who lives immediately below H. L doesn't like organic.

77. Who among the following person lives two floors above the one who like Organic?

- a) K
- b) The one who likes Linen
- c) I
- d) H
- e) The one who likes Silk

78. Which of the following statement is not true with respect to the final arrangement?

- a) The one who likes Cotton lives on an even numbered floor
- b) Only two floors are between L and the one who likes linen
- c) K lives immediately below the one who likes wool
- d) Both a and b
- e) Both b and c

79. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) The one who likes Organic
- b) I
- c) The one who lives immediately below J
- d) The one who likes Linen
- e) K

80. If all the persons are made to live in alphabetical order starting from the top-most floor, then how

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many of them remain on the same floor?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

81. As many persons live between K and the one who likes Silk as between __ and __?

- a) I and J
- b) The one who likes cotton and K
- c) J and H
- d) I and the one who likes Wool
- e) L and H

Directions (82-84): Study the following information carefully and answer the below questions

Mr. Tarun starts walking from point N towards the west for 12m to reach point G, then he turns to his left and walks for 7m to reach point B. Then he walks for 8m to reach point S after taking a left turn. At point S, he takes a right turn and walks for 6m to reach point Q.

Mr. Varun starts walking from point Z towards the south for 3m to reach point A, then he turns to his left and walks for 13m to reach point E. Then he walks for 3m to reach point M after taking a left turn. Then he takes a right turn and walks for 10m to reach point Q.

82) What is the distance between Point Z and Point Q?

- A. 22m
- B. 26m
- C. 24m
- D. 23m
- E. 25m

83) What is the direction of B with respect to M?

- A. East
- B. North-West
- C. North-East
- D. South
- E. South-west

84) Four of the following five are alike in a certain way based on the directions of the points in the given arrangement and thus form a group. Which one of the following does not belong to the group?

- A. EQ
- B. MS
- C. BN
- D. AQ
- E. GM

Directions (85 - 89): Study the following information carefully and answer the questions given below

Six persons - A, B, C, D, E and F are sitting around a circular table facing the centre. Each of them likes different numbers - 23, 29, 37, 49, 61

and 66 but not necessarily in the same order.

The one who likes 61 sits third to the right of C. Only one person sits between C and E (either from left or right). The one who likes 49 sits second to the left of E, who doesn't like 23. As many persons sit between the one who likes 49 and A as between A and the one who likes 66, who sits immediate right of F. F sits immediate right of E. The one who likes 66 and B are facing each other. Only two persons sit between D and the one who likes 29, which is not liked by B.

85. Which of the following statement is not false with respect to the final arrangement?

- a) The one who sits second to the left of D likes 66
- b) Only two persons sit between E and A
- c) B likes the number 66
- d) Both a and b
- e) Both b and c

86. Who among the following person sits third to the right of the one who likes 23?

- a) D
- b) The one who sits immediate right of F
- c) F
- d) The one who likes 37
- e) B

87. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) EF
- b) FC
- c) DF
- d) BD
- e) DA

88. If all the persons are made to sit in alphabetical order starting from A in an anti-clockwise direction, then how many persons remain in the same position (excluding A)?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

89. Which of the following combination is true?

- a) B- 66
- b) A- 37
- c) D- 49
- d) C- 61
- e) F- 37

90) If the second, third, sixth and eighth letters from the left end of the word "DOUBTFUL" are taken to form a meaningful word using each letter only once, then how many meaningful words can be formed?

- a) Two
- b) Three
- c) Four
- d) One
- e) None of these

91) How many pairs of letters are there in the word "CHAIRMAN" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?

- a) Three
- b) More than three
- c) Two
- d) One
- e) None

Directions (92–96): Study the following information carefully to answer the questions.

Eight people – A, B, C, D, E, F, G and H are sitting in a linear row. Equal number of persons are facing north and south direction.

A sits second from one of the extreme ends of the row. B, who faces the south direction and sits second to the right of A. Only three people sit between B and C. The immediate neighbours of B are facing the opposite direction to each other. Only one person sits between B and E. Only two people sit between E and F, who doesn't face the south direction. H sits fourth to the left of D who is not sitting at the extreme

ends of the row. G is facing the same direction as D.

92) Who among the following person sits exactly between A and C?

- a) B
- b) E
- c) H
- d) D
- e) G

93) How many people are sitting between E and H?

- a) Six
- b) Four
- c) Five
- d) Seven
- e) None

94) As many people sit between E and F as between H and _____

- a) D
- b) B
- c) E
- d) G
- e) C

95) Which of the following statement is true with respect to the final arrangement?

- a) A sits fourth to the right of E
- b) Only two people sit between G and F
- c) D is an immediate neighbour of C
- d) All are true
- e) None of these

96) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) G
- b) B
- c) A
- d) D
- e) E

97) Find the odd one out in the series "BDA QSP GIF USV". (Level-Easy)

- a) BDA
- b) QSP
- c) GIF
- d) USV
- e) None of these

Directions (98-100): Study the following information carefully to answer the questions.

F is the son-in-law of B, who is the paternal grandfather of D. B has only two children. C is the sister-in-law of E, who has no siblings. E is the daughter-in-law of B. G, who is the son of H and married to E. D is not the

daughter of E. H is the maternal grandmother of A.

98. How is D related to C?

- a) Niece
- b) Nephew
- c) Paternal aunt
- d) Maternal aunt
- e) Can't be determined

99. How is F related to D's father?

- a) Brother
- b) Brother-in-law
- c) Son
- d) Father
- e) None of these

100. If X is the brother of H, then how is X related to C?

- a) Niece
- b) Nephew
- c) Paternal uncle
- d) Maternal uncle
- e) Can't be determined

ANSWER WITH EXPLANATION

1. Answer: B

There is no battle actually going on, the situation is just a simulation

(enactment of conditions anticipated) to learn from mistakes.

Hence, option (b) is the correct answer.

2. Answer: C

The sixth paragraph states that strategy can be successfully implemented if there is coordination. Option (c) best depicts this. Hence, option (c) is the correct answer.

3. Answer: A

The last two paragraphs state and uphold option (a). The modern warfare strategy dispenses with the hierarchical approach and encourages open questioning. The remaining options are not correct. Hence, option (a) is the correct answer.

4. Answer: C

The last paragraph refutes option (c) by stating the opposite. Refer to the lines given below for understanding the same:

Third, utilise highly skilled facilitators who have a deep knowledge of what they are observing. **Never criticise. Use Socratic questioning** to evoke self-discovery.

All other options are in place.

Hence, option (c) is the correct answer.

5. Answer: D

The question comes from the first paragraph which states that a slowdown in incorporation gives rise to a state of stagnation (standstill) and entropy (complete disorder). The first option is simply an example and not the result being asked. The second option is vague and can be ruled out. The third option is unrelated. The fifth option is also vague.

The correct answer is hence, option (d).

6. Answer: E

The second last paragraph talks about the given idea. **The line:** (It has instilled a discipline of relentlessly questioning everything we do) helps us infer the first option. **The line:** (move away from a command-and-control style of leadership to one that takes advantage of distributed intelligence.) helps deduce the second option. **The line:** (never to become too wedded to our script for combat and to remain versatile enough) helps us deduce the third option.

Thus, the correct answer is option (e).

7. Answer: C

The third part of the given sentence carries an error.

The entire sentence contains verbs in their third form. So, as per the rule of parallel construction, the verb **coordinating** is incorrect grammatically.

The correct verb in its place should be **coordinated**.

Thus, the correct answer is option (c).

8. Answer: E

To evoke means to cause something to happen. The options given in (c) and (d) can be taken as the synonyms of the given word. So, these are cancelled. (a) and (b) are not related.

However, **quell** stands for ending something which is the opposite of given word.

Thus, the best would be to mark option (e) as the answer.

9. Answer: A

B, C and E cannot start the given paragraph. Out of A and D, both look equally correct.

D if starts, will be followed by BEC which will fail to make a connection with A that appears to be a general sentence that initiates the idea of Climate Change.

So, A should be put first and then D can continue.

This makes A in option (a) the best answer.

10. Answer: B

B, C and E cannot start the given paragraph. Out of A and D, both look equally correct.

D if starts, will be followed by BEC which will fail to make a connection with A that appears to be a general sentence that initiates the idea of Climate Change.

So, A should be put first and then D can continue.

This helps us form the sequence; ADBEC making E the correct answer to be marked in option (b).

11. Answer: E

B, C and E cannot start the given paragraph. Out of A and D, both look equally correct.

D if starts, will be followed by BEC which will fail to make a connection with A that appears to be a general sentence that initiates the idea of Climate Change.

So, A should be put first and then D can continue.

This helps us form the sequence; ADBEC making B the correct answer to be marked in option (e).

12. Answer: E

B, C and E cannot start the given paragraph. Out of A and D, both look equally correct.

D if starts, will be followed by BEC which will fail to make a connection with A that appears to be a general sentence that initiates the idea of Climate Change.

So, A should be put first and then D can continue.

This helps us form the sequence; ADBEC making C the correct answer to be marked in option (e).

13. Answer: B

B, C and E cannot start the given paragraph. Out of A and D, both look equally correct.

D if starts, will be followed by BEC which will fail to make a connection with A that appears to be a general sentence that initiates the idea of Climate Change.

So, A should be put first and then D can continue.

This helps us form the sequence; ADBEC making D the correct answer to be marked in option (b).

14. Answer: B

Options (a) and (d) can be eliminated as the sentence cannot start with A and E. The third option can be eliminated as when we check B after C, no link forms. Option (e) also doesn't form a meaningful sentence if arranged in that sequence. So, the correct sequence can be found in option (b).

15. Answer: C

The given sentence after rearrangement as per the third option can be found below:

Most people who work in the caregiving sector say that although there are several programmes like pension, health insurance and transport benefits introduced by the government for persons with disabilities as well as caregivers, there is no ease of access.

Thus, the correct answer is option (c).

16. Answer: C

The given sentence after rearrangement as per the third option can be found below:

The country's first vertical lift railway sea bridge now under construction between the mainland of India and Rameswaram island is expected to be completed by March 2023.

Thus, the correct answer is option (c).

17. Answer: A

The second option gets cancelled due to the incorrect usage of **there**.

The third option goes wrong contextually as, **facilities consult** makes no sense. (d) is grammatically incorrect. The first option is the best as, the sentence

will make complete sense being filled with the same.

Thus, the best would be to mark option (a) as the answer.

18. Answer: C

The sentence in the given question states that the person had already announced that they are going to visit at a particular time and despite that they failed to get a response from anyone after ringing the doorbell.

The word **elicit** means to get (in this case a response) from someone.

Grammatically, **did not elicit** should be the best as all the other options make no sense.

Thus, the best would be to go with option (c).

19. Answer: D

The blank must take a word that goes parallel with the other parts of the sentence and at the same time keeps the meaning intact. The first option takes it unnecessarily to the past perfect continuous tense which makes no sense as the sentence is in the present indefinite. The same reason cancels the second option as well. Now, there is no order that first the garbage would be handled and then bio CNG will be generated. So, the fifth option stands superfluous.

Out of the remaining options, the fourth goes parallel with **handles**. So, the best would be to mark option (d) as the answer.

20. Answer: B

The given blank should carry the word **blanketed** as it means covered. The first option is grammatically incorrect. It should have been **hidden** in order to be correct. **Covering** is grammatically incorrect.

Hovering means staying in the air in one place. This makes a contextually incorrect option.

Therefore, the best would be to go with option (b) as the answer.

21. Answer: C

The first sentence must use **learned** or **learnt** for it to be correct. The second sentence must use **something** in place of anything. The fourth sentence must use **be** before defeated. **Seen** should be correct after have been in the fifth sentence. This makes the third sentence the most appropriate answer.

22. Answer: B

The first sentence must use the word **its** in place of **it's** as this means **it is** in short. The third sentence should replace **in** with **against** as **against the odds** is the correct usage. The

fourth sentence should use **inspires** or **inspired** to make the sentence correct.

The best answer should hence, be option (b).

23. Answer: E

All the given sentences are correct and need no improvements.

Thus, the best would be to mark option (e) as the answer.

24. Answer: D

The first option uses **seeks** which is incorrect as per the construction of the sentence. The third option also can be cancelled for the same reason. Out of the second and the fourth options, the second option becomes incorrect as it uses **cooperating** which makes it wrong. Thus, the correct answer would be option (d).

25. Answer: E

The given sentence needs no improvements and hence, (e) is the correct answer.

26. Answer: A

The given sentence can be improved with the help of the first option. The word **reportedly** as an adverb should be used for the verb **surprised**. Also, the preposition **at** should be used after surprised.

All these hints help us cancel options (e) and (d). The verb **are** cancels the second option as **is** needs to be used.

Thus, the best would be to mark option (a) as the answer.

27. Answer: D

The sentences after being joined are:

A-F → The project, which has been hit by delays for almost a decade, has been built from an investment of Rs 6,000 crore.

B-E → Foodtech platform HealthKart on Monday said it has raised \$135 million in a funding round led by Temasek, with participation from A91 Partners and Kae Capital.

The other two parts do not match and can be eliminated.

Thus, the correct answer is option (d).

28. Answer: B

The sentences after being joined are:

B-E → Besides, there is a cost involved in making the model range transition to conform to new emission norms

C-D → Delighted to interact with Sherpas of all the Emerging Market Economies (EME) on the sidelines of the 1st Sherpa meeting of the G20India Presidency.

A-F → do not match because they are not parts of any common sentence.

So, the best answer is option (b).

29. Answer: A

The sentences after being joined are:

A-E → The decision was taken after taking into account the present usage and future potential of UPI, and other relevant factors around it.

B-D → Modi also lauded the “indefatigable efforts” of DRI officers who have helped combat financial fraud and defend the economic interests of the nation.

C-F → With RuPay credit cards being enabled on UPI, Razorpay merchants can begin accepting credit card payments on UPI, with minimal changes to their existing setup.

30. Answer: B

The sentences after being joined are:

A-E → The fresh funds raised will be utilised to purchase and manufacture drones, sensors and processing infrastructure.

C-F → The US House Financial Services Committee is probing the controversial collapse of the crypto exchange that wiped out billions of investors' money.

B and D do not match to form complete sentences so, these can be left out.

This makes option (b) the most appropriate answer.

31. Answer: A

114	84	64	52	46	44
	30	20	12	6	2
	10	8	6	4	

32. Answer: C

$$8 + 7 * 1 = 15$$

$$15 + 7 * 3 = 36$$

$$36 + 7 * 5 = 71$$

$$71 + 7 * 7 = 120$$

$$120 + 7 * 9 = \mathbf{183}$$

33. Answer: A

$$17 + 1.5 = 18.5$$

$$18.5 + 3 = 21.5$$

$$21.5 + 4.5 = 26$$

$$26 + 6 = 32$$

$$32 + 7.5 = \mathbf{39.5}$$

34. Answer: B

$$23 + 3^2 = \mathbf{32}$$

$$32 + 5^2 = 57$$

$$57 + 7^2 = 106$$

$$106 + 11^2 = 227$$

$$227 + 13^2 = 396$$

35. Answer: D

$$1581 \div 3 + 1 = 528$$

$$528 \div 3 + 1 = 177$$

$$177 \div 3 + 1 = 60$$

$$60 \div 3 + 1 = 21$$

$$21 \div 3 + 1 = \mathbf{8}$$

Directions (36-40):

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Cities	2012		2015	
	The number of valid votes registered	The number of invalid votes registered	The number of valid votes registered	The number of invalid votes registered
A	500	250	720	180
B	1000	200	1500	300

36. Answer: B

The total number of invalid votes in cities A and B together in 2015 = 180 + 300 = 480

Required percentage = $\frac{480}{1200} \times 100 = 40\%$

37. Answer: A

The number of valid votes in city C in 2012 = $500 \times \frac{120}{100} = 600$

The number of invalid votes in city C in 2012 = $200 \times \frac{3}{2} = 300$

Required total = 600 + 300 = 900

38. Answer: C

The number of valid votes in city B in 2016 = $1500 \times \frac{140}{100} = 2100$

The total number of registered votes in city B in 2016 = $1200 \times \frac{5}{2} = 3000$

The number of invalid votes in city B in 2016 = 3000 - 2100 = 900

39. Answer: A

Required difference = 250 - 300 = 50 less

40. Answer: B

The total number of registered votes in city X in 2012 = $\frac{(900 + 1800)}{2} = \frac{2700}{2} = 1350$

Required ratio = 750:1350 = 5:9

41. Answer: B

The tax paid by X in 2019 = $6000 \times \frac{110}{100} = \text{Rs.}6600$

The tax paid by Y in 2019 = $4200 \times \frac{7}{6} = \text{Rs.}4900$

Required total = 6600 + 4900 = Rs.11500

42. Answer: B

The tax paid by B in 2019 after the increase = 7800 + 1200 = Rs.9000

The tax paid by C in 2019 after the increase = 6000 + 400 = Rs.6400

Required ratio = 9000:6400 = 45:32

43. Answer: A

The tax paid by A in both years = 5400 + 6600 = Rs.12000

Required ratio = 12000:6000 = 2:1

44. Answer: D

The tax paid by C in 2020 = $4200 \times \frac{120}{100} = \text{Rs.}5040$

The tax paid by A in 2020 = $5880 \times 2 - 5040 = 11760 - 5040 = \text{Rs.}6720$

Required difference = $6720 - 6600 =$
Rs.120

45. Answer: C

Required percentage = $(7800 - 6000)/6000 * 100 = 1800/6000 * 100$
 $= 30\%$

Directions (46-50):

The number of students who like

Science = $1440 * 50/100 = 720$

Let the number of students who like
only English = x

The number of students who like only
Mathematics is also x

The number of students who like all
three subjects = a

$1440 = 720 + x + x + 160$

$560 = 2x$

$x = 280$

The number of students who like only
English = 280

The number of students who like only
Mathematics = 280

The number of students who like
Mathematics = $280 + 160 + 240 =$
680

The number of students who like
both English and Science = $240 - 20$
 $= 220$

The number of students who like
English = $280 + 160 + 220 = 660$

The number of students who like only
Science = $860 - (280 + 280) = 860 -$
 $560 = 300$

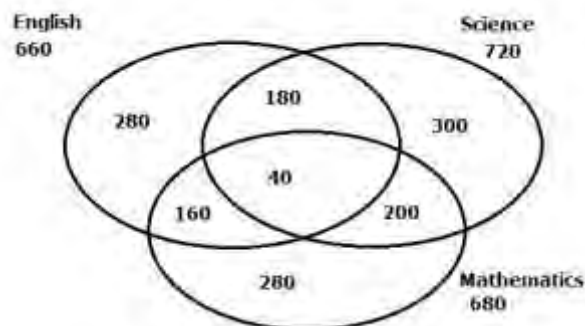
$300 + (240 - a) + (220 - a) + a = 720$
 $760 - a = 720$

$a = 40$

The number of students who like all
three subjects = 40

The number of students who like
both English and Science but not
Mathematics = $220 - 40 = 180$

The number of students who like
both Science and Mathematics but
not English = $240 - 40 = 200$



46. Answer: B

The number of students who like at
most one subject = $280 + 280 + 300$
 $= 860$

The number of boys who like at most
one subject = $860 - (190 + 250 +$
 $200) = 220$

47. Answer: D

Required difference = $280 - 180 = 100$

48. Answer: C

The number of students who like
exactly two subjects = $160 + 180 +$
 $200 = 540$

Required ratio = $660:540 = 11:9$

49. Answer: A

The number of students who like both English and Mathematics = $160 + 40 = 200$

Required percentage = $(280 - 200)/200 * 100 = 80/2 = 40\%$

50. Answer: B

The number of students who like at least two subjects in institute A = $160 + 180 + 40 + 200 = 580$

The number of students who like English in institute B = $580 * 5/4 = 725$

51. Answer: C

$$x^2 + 7x - 120 = 0$$

$$x^2 + 15x - 8x - 120 = 0$$

$$x(x + 15) - 8(x + 15) = 0$$

$$x = -15, +8$$

$$y^2 - 2y - 63 = 0$$

$$y^2 - 9y + 7y - 63 = 0$$

$$y(y - 9) + 7(y - 9) = 0$$

$$y = +9, -7$$

The relationship can't be determined

52. Answer: D

$$5x + 2y = 32 \text{ --- (1)}$$

$$5y + x = 34 \text{ --- (2)}$$

From (1) and (2),

$$5x + 2y = 32$$

$$-5x - 25y = -170$$

$$23y = 138$$

$$y = 6$$

$$x = 34 - 5 * 6$$

$$x = 4$$

$$x < y$$

53. Answer: A

$$3x^2 + 19x + 30 = 0$$

$$3x^2 + 9x + 10x + 30 = 0$$

$$3x(x + 3) + 10(x + 3) = 0$$

$$x = -3, -10/3$$

$$x = -3, -3.33$$

$$y^2 + 13y + 40 = 0$$

$$y^2 + 8y + 5y + 40 = 0$$

$$y(y + 8) + 5(y + 8) = 0$$

$$y = -8, -5$$

Hence, $x > y$

54. Answer: E

$$x^2 - 10x + 24 = 0$$

$$x^2 - 6x - 4x + 24 = 0$$

$$x(x - 6) - 4(x - 6) = 0$$

$$x = +6, +4$$

$$y^2 - 14y + 48 = 0$$

$$y^2 - 8y - 6y + 48 = 0$$

$$y(y - 8) - 6(y - 8) = 0$$

$$y = +8, +6$$

Hence, $x \leq y$

55. Answer: B

$$2x^2 - 9x + 10 = 0$$

$$2x^2 - 4x - 5x + 10 = 0$$

$$2x(x - 2) - 5(x - 2) = 0$$

$$x = +2, +5/2$$

$$x = +2, +2.5$$

$$3y^2 - 2y - 8 = 0$$

$$3y^2 - 6y + 4y - 8 = 0$$

$$3y(y - 2) + 4(y - 2) = 0$$

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$$y = +2, -\frac{4}{3}$$

$$y = +2, -1.33$$

Hence, $x \geq y$

56. Answer: C

The upstream speed of the boat = $\frac{120}{3} = 40 \text{ km/hr}$

The time taken by the boat to cover 150 km downstream in hours = 2.5 hours

The downstream speed of the boat = $\frac{150}{2.5} = 60 \text{ km/hr}$

The speed of the boat in still water = $\frac{(60 + 40)}{2} = \frac{100}{2} = 50 \text{ km/hr}$

The speed of the stream in still water = $60 - 50 = 10 \text{ km/hr}$

The new speed of the boat in still water = $50 * \frac{(100 - 20)}{100} = 50 * \frac{80}{100} = 40 \text{ km/hr}$

The new downstream speed of the boat = $40 + 10 = 50 \text{ km/hr}$

Required time = $\frac{200}{50} = 4 \text{ hours}$

57. Answer: A

The ratio of the efficiency of Ritu to Rakesh = $160:100 = 8:5$

The ratio of the efficiency of Ritu to Rahul = $100:25 = 4:1$

$$8x - 5x = 18$$

$$x = \frac{18}{3}$$

$$x = 6$$

Ritu alone complete the work = $5 * 6 = 30 \text{ days}$

Rakesh alone complete the work = $8 * 6 = 48 \text{ days}$

Rahul alone complete the work = $30 * \frac{4}{1} = 120 \text{ days}$

Ritu, Rakesh and Rahul together complete the work = $\frac{1}{30} + \frac{1}{48} + \frac{1}{120} = \frac{8}{240} + \frac{5}{240} + \frac{2}{240} = \frac{15}{240} = \frac{1}{16} = 16 \text{ days}$

58. Answer: B

The profit share of A = $\frac{(19000 - 1000)}{2} = \frac{18000}{2} = \text{Rs.}9000$

The profit share of B = $19000 - 9000 = \text{Rs.}10000$

The ratio of the profit share of A to B = $9000:10000 = 9:10$

$$X * \frac{12}{((2X - 900) * 8)} = \frac{9}{10}$$

$$X = \frac{9}{10} * \frac{8}{12} * (2X - 900)$$

$$5X = 6X - 2700$$

$$X = 2700$$

Required value = $2 * 2700 = 5400$

59. Answer: C

Let the present age of C = x

The present age of A = $x + 12$

The present age of B = $x + 3$

$$\frac{(x + 12)}{(x + 3)} = \frac{6}{5}$$

$$5x + 60 = 6x + 18$$

$$x = 42$$

The present age of C = 42 years

The present age of A = $42 + 12 = 54 \text{ years}$

The present age of B = $42 + 3 = 45 \text{ years}$

Required total = $42 + 54 + 45 + 10 * 3 = 171 \text{ years}$

60. Answer: D

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$$(x + 80 + 60)/(x + x/2) = 125/100$$

$$(x + 140)/(3x/2) = 5/4$$

$$8 * (x + 140) = 15x$$

$$15x - 8x = 1120$$

$$x = 1120/7$$

$$x = 160$$

The initial quantity of mixture in the vessel = 160 + 80 + 160 = 400 liters

61. Answer: C

$$x * (100 - (20 + 32 + 15 + 18))/100 = 1575$$

$$x * (100 - 85)/100 = 1575$$

$$x = 1575 * 100/15$$

$$x = 10500$$

The salary of Jagan = Rs.10500

62. Answer: C

$$800 * R/100 + 400 * (R + 5)/100 = 200$$

$$8R + 4R + 20 = 200$$

$$12R = 180$$

$$R = 15$$

63. Answer: D

Let the speed of the train = a

And the length of the train = x

$$x = a * 5/18 * 576/7$$

$$x = a * 160/7 \text{---(1)}$$

$$x = (a + 18) * 5/18 * 96 \text{---(2)}$$

From (1) and (2),

$$a * 160/7 = (a + 18) * 5/18 * 96$$

$$160a/7 = (a + 18) * 80/3$$

$$80a/3 - 160a/7 = 480$$

$$560a - 480a = 480 * 21$$

$$a = 480 * 21/80$$

$$a = 126$$

The length of the train = 126 * 160/7 = 2880 m

Required time = (2880 + 2170) * 18/5 * 1/202 = 90 seconds

64. Answer: A

$$P * (1 + 10/100)^2 = 8470$$

$$P = 8470 * 100/110 * 100/110$$

$$P = 7000$$

The simple interest received by Jaya = (7000 - 1500) * 20 * 3/100 = 5500 * 20 * 3/100 = Rs.3300

65. Answer: A

Let the radius of the circle = r

$$22/7 * r^2 = 1386$$

$$r^2 = 441$$

$$r^2 = 21^2$$

$$r = 21$$

The length of the rectangle = 21 * 2 = 42 cm

The breadth of the rectangle = 42 * 11/14 = 33 cm

The circumference of the rectangle = 2 * (42 + 33) = 2 * 75 = 150 cm

66. Answer: A

I. A > H - (A > G > C > K > E > H) - True

II. D < H - (D = C > K > E > H) - False

Hence the correct answer is option a.

67. Answer: B

I. Z < T - (T < X < W > Z) - False

II. S > N - (S > W > X > U = N) - True

Hence the correct answer is option a.

68. Answer: C

I. $Q < X - (Q < O \leq Z = U < X)$ – True

II. $Z \geq S - (Z \geq O \geq T = S)$ – True

Hence the correct answer is option c.

Directions (69–73):

69. Answer: D

70. Answer: C

71. Answer: b

72. Answer: A

73. Answer: E (As many people bought a thing before the first person as after the second person, except option e)

Final arrangement:

Persons
J
R
E
S
M
Y
L
C
G

We have,

- Only two people bought a thing between R and M.
- M bought a thing two persons before L.

- Only one person bought a thing between L and G.
- Y bought a thing three persons before G.

From the above conditions, there are two possibilities

Case-1	Case-2
Persons	Persons
R	M
	Y
	L
M	R
Y	G
L	
G	

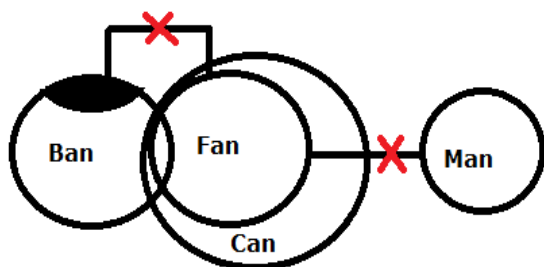
Again we have,

- As many people bought a thing between Y and S as between S and R.
- J bought a thing two persons before E, who bought a thing before S.

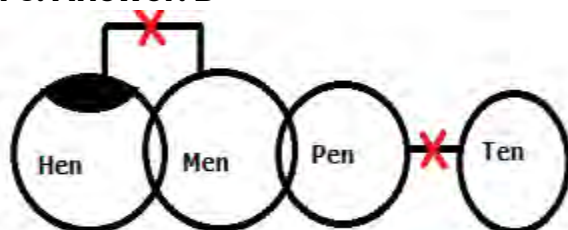
After applying the above conditions, case-2 gets eliminated because there is no possibility to place S, hence case-1 shows the final arrangement

Case-1	Case-2
Persons	Persons
J	M
R	Y
E	L
S	R
M	G
Y	
L	
C	
G	

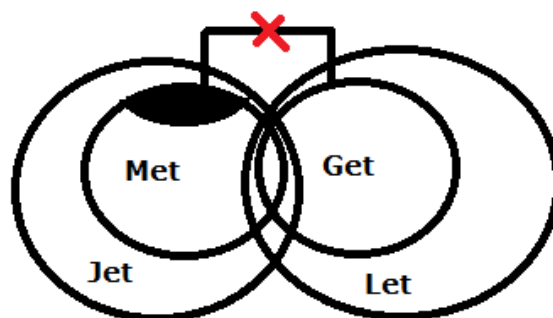
74. Answer: E



75. Answer: B



76. Answer: D



Directions (77-81)

77. Answer: B

78. Answer: D

79. Answer: C (In the given options, all the persons are living on an odd numbered floors except in option c)

80. Answer: B

81. Answer: D

Final arrangement:

Floors	Persons	Fabrics
5	I	Cotton
4	L	Silk
3	J	Linen
2	H	Wool
1	K	Organic

We have,

- Only two floors are there between the one who likes wool and I, who lives immediately above the one who likes silk, which is not liked by J.

From the above conditions, there are three possibilities

	Case-1		Case-2		Case-3	
Floors	Persons	Fabrics	Persons	Fabrics	Persons	Fabrics
5		Wool			I	
4			I			Silk
3				Silk		
2	I					Wool
1		Silk		Wool		

Again we have,

- As many persons live between the one who likes organic and J as between J and the one who likes Cotton, who lives adjacent floor of the one who likes silk.
- Only one person lives between the one who likes linen and K, who lives immediately below H.
- L doesn't like organic.

After applying the above conditions case-1 and case-2 get eliminated because there is no possibility to place H in case-1 and there is no possibility to place the one who likes cotton in case-2, hence case-3 shows the final arrangement

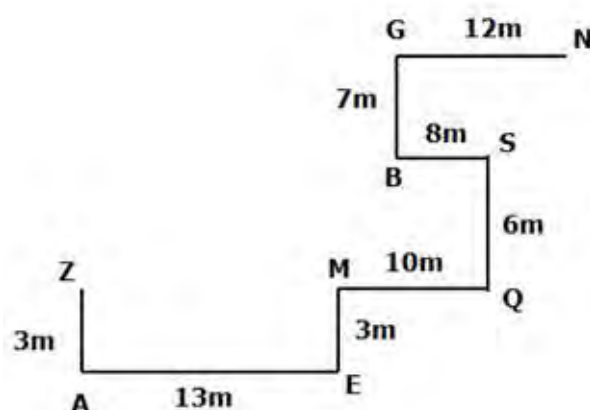
	Case-1	Case-2	Case-3	
Floors	Persons	Fabrics	Persons	Fabrics
5		Wool	I	Cotton
4		Organic	I	Silk
3	J	Linen		Silk
2	I	Cotton		Wool
1		Silk		Wool

Directions (82-84)

82. Answer: D

83. Answer: C

84. Answer: E



Directions (85-89)

85. Answer: D

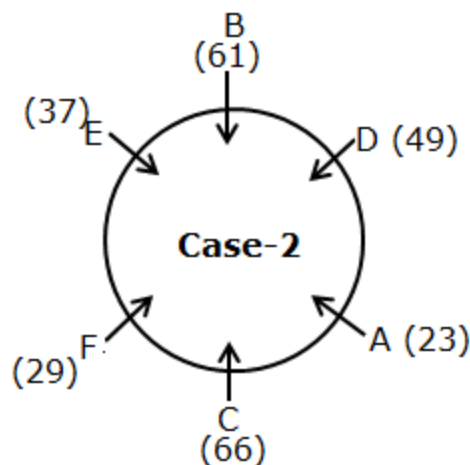
86. Answer: D

87. Answer: C (in the given option, both persons sit adjacent to each other except option C)

88. Answer: A

89. Answer: C

Final arrangement:

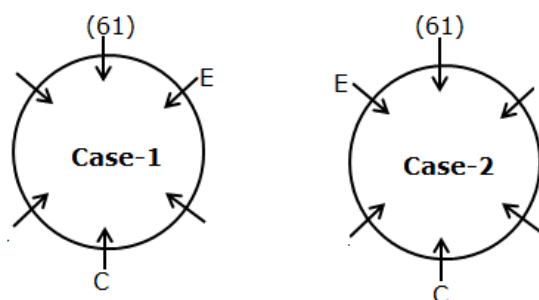


We have,

- The one who likes 61 sits third to the right of C.

- Only one person sits between C and E (either from left or right).

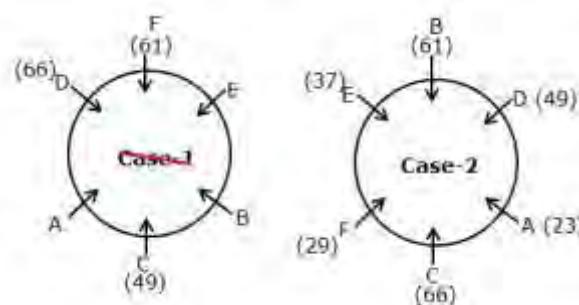
From the above conditions, there are two possibilities



Again we have,

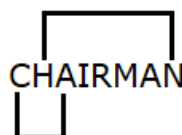
- The one who likes 49 sits second to the left of E, who doesn't like 23.
- As many persons sit between the one who likes 49 and A as between A and the one who likes 66, who sits immediate right of F.
- F sits immediate right of E.
- The one who likes 66 and B are facing each other.
- Only two persons sit between D and the one who likes 29, which is not liked by B.

After applying the above conditions, case-1 gets eliminated because there is no possibility place the one who likes 29, hence case-2 shows the final arrangement



90. Answer: D

91. Answer: C



Directions (92-96):

92. Answer: D

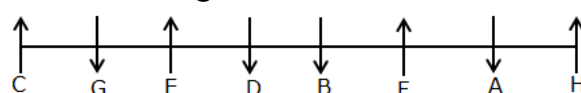
93. Answer: B

94. Answer: B

95. Answer: A

96. Answer: E (All of them are facing south, except option e)

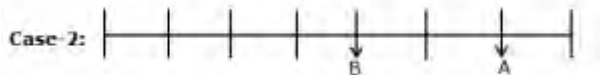
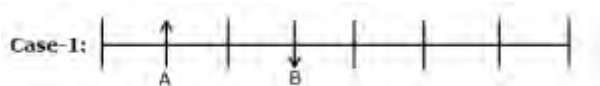
Final arrangement:



We have,

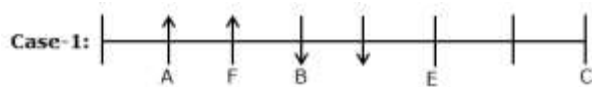
- sits second from one of the extreme ends of the row.
- , who faces the south direction and sits second to the right of A.

From the above conditions, there are two possibilities



Again we have,

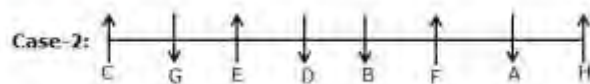
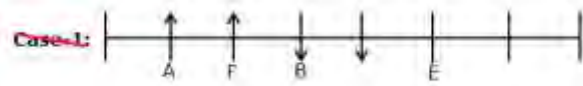
- Only three people sit between B and C.
- The immediate neighbours of B are facing the opposite direction to each other.
- Only one person sits between B and E.
- Only two people sit between E and F, who doesn't face the south direction.



Again we have,

- H sits fourth to the left of D who is not sitting at the extreme ends of the row.
- G is facing the same direction as D.

After applying the above conditions, case-1 gets eliminated because there is no possibility to place D, hence case-2 shows the final arrangement



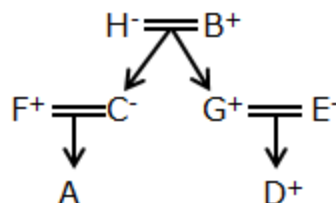
97. Answer: D

Directions (98-100):

98. Answer: B

99. Answer: B

100. Answer: D



1. Purported(adjective)

Appearing or stated to be true, though not necessarily so

Synonyms- Alleged, Pretend, Claim

Antonyms- Definite, Sure

Example- The purported marriage was void



2. Defamation(noun)

The action of damaging the good reputation of someone

Synonyms- Denigration, Character assassination

Antonyms- Commendation

Example- she sued him for defamation



3. Turpitude(noun)

Depraved or wicked behavior or character

Synonyms- Wickedness, Depravity

Antonyms- Virtue, Honor

Example- Acts of moral turpitude



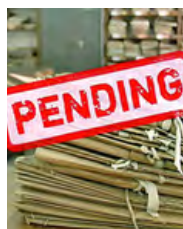
4. Pendency(noun)

The state, condition, or period of being pending or awaiting settlement

Synonyms- Unsettled, Unresolved, Undetermined

Antonyms- Certain, Clear

Example- He will be held in jail during the pendency of the trial



5. Doldrums(noun)

A state or period of inactivity or depression

Synonyms- Melancholy, Despondency

Antonyms- Happiness, Busy

Example- The mortgage market has been in the doldrums for three years



6. Duds(noun)

A thing that fails to work properly or is otherwise unsatisfactory or worthless

Synonyms- Unsatisfactory, Worthless

Antonyms- Success

Example- All the three bombs were duds



7. Counteroffensive(noun)

An attack made in response to one from an enemy, typically on a large scale or prolonged period

Synonyms- Retribution, Revenge, Vengeance Plot

Antonyms- Forgiveness, Sympathy, Pardon

Example- The mounted/launched counteroffensive against the enemy



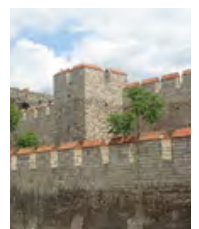
8. Fortifications(noun)

A defensive wall or other reinforcement built to strengthen a place against attack

Synonyms- Rampart, Reinforcement

Antonyms- Harm, Hurt

Example- The fortification of the frontiers



9. Indiscriminate(adjective)

Done at random or without careful judgment

Synonyms- Aimless, Unsystematic

Antonyms- Discriminating, Selective

Example- She was indiscriminate with her affections



10. Artillery(noun)

Large-caliber guns used in warfare on land

Synonyms- Ordnance, Cannonry

Antonyms- Disarmament, Dissuasion

Example- Tanks and heavy artillery



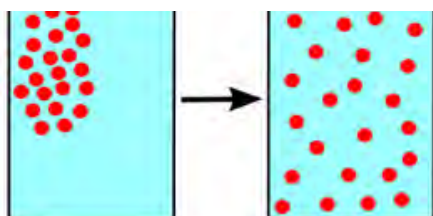
11. Dispersion(noun)

A mixture in which very small pieces of one substance are scattered within another substance;

Synonyms- Diffusion, Scattering

Antonyms- Accumulate, Gather

Example- Some seeds rely on birds for dispersion



12. Propulsion(noun)

The action of driving or pushing forwards

Synonyms- Impulse, Impetus, Thrust

Antonyms- Laziness, Idleness

Example- They drive and use their wings for propulsion under water



13. Manoeuvres(noun)

A movement or series of moves requiring skill and care

Synonyms- Exercise, Activity

Antonyms- Inaction, Inactivity

Example- The vessel was on manoeuvres



14. Geopolitical(adjective)

Relating to politics, especially international relations, as influenced by geopolitical factors

Synonyms- Geology, Physiography, Cartography

Antonyms- Domestic policy, Home politics

Example- She was right in his assessment of the geopolitical situation



15. Milieus(noun)

A person's social environment; a social or cultural setting

Synonyms- Background, Atmosphere, Surroundings

Antonyms- Mess, Confuse

Example- Her book is not only a biography, but the detailed chronicle of a social milieu



16. Resurrect(verb)

To bring back something that has not been used or has not existed for a long time

Synonyms- Revive, Restore, Revitalize

Antonyms- Burial, Demise

Example- The deal collapsed and has yet to be resurrected



17. Acerbic(adjective)

Expressing a very strong negative opinion about somebody/something; very critical

Synonyms- Sarcastic, Sardonic

Antonyms- Mild, Kind, Sweet

Example- His acerbic wit



18. Incumbent(noun)

A person who is currently in an official position

Synonyms- Obligatory, Binding, Office-bearer

Antonyms- Optional, Past, Future

Example- The government realized that it was incumbent on them to act



19. Tantamount(adjective)

Having the same effect or value as something, especially something bad

Synonyms- On a par with, Along the lines of

Antonyms- Unequal, Incomparable

Example- The resignations were tantamount to an admission of guilt



20. Erodes(verb)

To destroy something slowly

Synonyms- Devour, Deteriorate, and Corrode

Antonyms- Build

Example- Crashing waves have eroded the cliffs along the beach



21. Antagonize(verb)

Cause someone to become hostile or angry

Synonyms- Alienate, Provoke, Irritate

Antonyms- Pacify, Placate

Example- He antagonized fellow architects by criticizing traditional values



22. Contentious(adjective)

Causing, involving, or likely to cause disagreement and argument

Synonyms- Vehement, Fierce, Disputable

Antonyms- Uncontroversial

Example- A contentious issue



23. Inevitable(adverb)

As is certain to happen

Synonyms- Unavoidable, Inescapable

Antonyms- Uncertain, Avoidable

Example- War was inevitable



24. Stagnant(adjective)

Showing no activity; dull and sluggish

Synonyms- Slow, Immobile, Motionless

Antonyms- Flowing, Running, Fresh

Example- A stagnant economy



25. Incentivize(verb)

Motivate or encourage (someone) to do something

Synonyms- Stimulate, Actuate, Boost

Antonyms- Deter, Dishearten

Example- This is likely to incentivize management to find savings



26. Afforestation(noun)

Planting trees on an area of land in order to form a forest

Synonyms- Reforestation, Cultivation, Replantation

Antonyms- Deforestation

Example- During the 1960s the government began an afforestation program



27. Rigorous(adjecive)

Done very carefully and with great attention to detail

Synonyms- Meticulous, Punctilious

Antonyms- Careless, Imprecise

Example- The rigorous testing of consumer products



28. Mettle(noun)

Ability and determination when competing or doing something difficult

Synonyms- Spirit, Fortitude

Antonyms- Cowardice, Timidity

Example- The team showed their true mettle in the second half



29. Halcyon(adjecive)

Denoting a period of time in the past that was idyllically happy and peaceful

Synonyms- Serene, Calm, Pleasant

Antonyms- Stormy, Troubled

Example- The halcyon days of the mid 1980s, when profits were soaring



30. Stint(noun)

A fixed or limited period of time spent doing a particular job or activity

Synonyms- Stretch, Session

Antonyms- Failure, Stagnation

Example- His varied career included a stint as a magician



31. Whopping(adjecive)

Very large

Synonyms- Huge, Enormous, Massive

Antonyms- Small, Little

Example- A whopping \$ 74 million loss



32. Sporadic(adjecive)

Not done or happening regularly

Synonyms- Occasional, Infrequent

Antonyms- Steady, Regular

Example- Sporadic fighting broke out



33. Arduous(adjective)

Involving or requiring strenuous effort; difficult and tiring

Synonyms- Onerous, Taxing, Laborious

Antonyms- Easy, Effortless

Example- An arduous journey



34. Linger(verb)

To remain alive; stay in a place longer than necessary because of a reluctance to leave

Synonyms- Persist, Stay put

Antonyms- Leave

Example- The tourists did not linger very long



35. Clandestine(adjective)

Secret and often not legal

Synonyms- Secret, Covert, Furtive

Antonyms- Open, Above board

Example- A clandestine meeting



36. Setback(noun)

A difficulty or problem that stops you progressing as fast as you would like

Synonyms- Issue, Problem

Antonyms- Breakthrough, Step forward

Example- A serious setback for the peace process



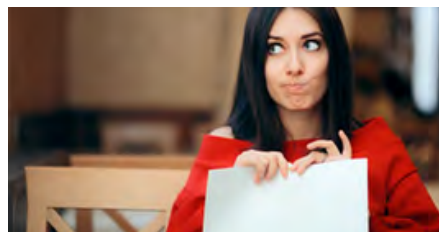
37. Quashing(verb)

To say that an official decision is no longer true or legal

Synonyms- Rescind, Repeal, and Revoke

Antonyms- Validate

Example- His conviction was quashed on appeal



38. Retrospectively(adverb)

In a way that relates to or involves thinking about something that happened in the past

Synonyms- Recollective, Contemplative

Antonyms- Forward, Progressive

Example- The rebates apply retrospectively from 1 April



39. Insouciant(adjective)

Showing a casual lack of concern

Synonyms- Nonchalant, Untroubled, Unworried

Antonyms- Anxious, Concerned

Example- An insouciant shrug



40. Conducive(adjective)

Helping or making something happen

Synonyms- Favorable, Encouraging, Convenient

Antonyms- Unfavorable

Example- Daylight is highly conducive to good plant growth



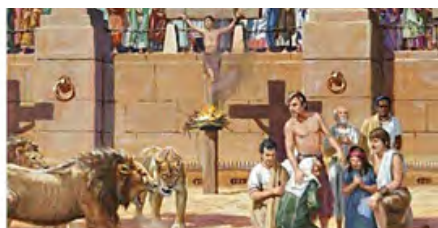
41. Persecution(noun)

Persistent annoyance or harassment

Synonyms- Oppression, Victimization

Antonyms- Happiness, Help, Succor

Example- They were persecuted for their beliefs



42. Influx(noun)

An arrival of a large number of people or things at the same time

Synonyms- Inundation, Inrush, Flood

Antonyms- Outflow, Efflux, Effluence

Example- A massive influx of tourists



43. Unraveled(verb)

To become or to make something become clear; investigate and solve or explain (something complicated)

Synonyms- Untangle, Resolve

Antonyms- Twist, Tangle, and Join

Example- They were attempting to unravel the cause of death



44. Knotty(adjecive)

Extremely difficult or complex

Synonyms- Convoluted, Tricky, Intricate

Antonyms- Simple, Straightforward

Example- A knotty legal problem



45. Clogging up(phrasal verb)

Become or cause to become obstructed;

Synonyms- Close up, Obdurate, Occlude

Antonyms- Let go, Unblock

Example- 22000 tourists were clogging up the pavements



46. Incongruencies(noun)

The state of not being suitable or not fitting well with something else

Synonyms- Conflicting, Contradictory

Antonyms- Harmony, Concordance

Example- A review of the incongruence between their beliefs and practices regarding marriage



47. Envisaged(verb)

To think of something as being possible in the future; to imagine

Synonyms- Foresee, Predict, Forecast

Antonyms- Disregard, Ignore

Example- I can't envisage her coping with this job



48. Dispersed(verb)

To separate and go in different directions; to make something/somebody do this

Synonyms- Disband, Scatter, Disseminate

Antonyms- Gather

Example- Storms can disperse seeds via high altitudes



49. Perquisite(verb)

A benefit which one enjoys or is entitled to on account of one's job or position

Synonyms- Perk, Fringe Benefit

Antonyms- Unnecessary, non-essential

Example- The perquisites of celebrity are intoxicating



50. Annexation(noun)

Possession taken of a piece of land or a country, usually by force or without permission

Synonyms- Seizure, Occupation, Invasion

Antonyms- Detachment, Loss

Example- The annexation of Austria by Nazi Germany in 1938



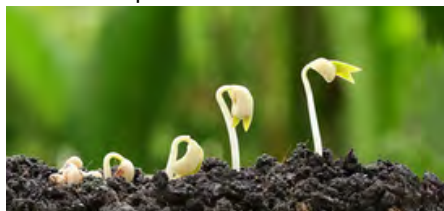
51. Resurgence(noun)

The return and growth of an activity that had stopped

Synonyms- Renewal, Revival

Antonyms- Decline, Demote

Example- He hoped for resurgence in her energy after she took a nap



52. Unmoored(adjective)

insecure, confused, or lacking contact with reality

Synonyms- Afloat, Drifting, Unanchored

Antonyms- Anchored, On course

Example- This freedom can make people feel unmoored



53. Spiraling up(phrasal verb)

To increase rapidly

Synonyms- Soar, Shoot up, and Rocket

Antonyms- Fall

Example- Property prices have been spiraling upwards



54. Floundering(verb)

To have a lot of problems and be in danger of failing completely

Synonyms- Struggle, Thrash, Stumble

Antonyms- Successful, Flourishing

Example- Many firms are floundering



55. Petulant(adjective)

Bad-tempered and unreasonable, especially because you cannot have or do what you want

Synonyms- Peevish, Bad-tempered

Antonyms- Cheerful, Patient, Pleasant

Example- He was moody and petulant



56. Conflagration (noun)

A large fire which burns a lot of buildings, land, forest, etc.

Synonyms- Fire, Blaze, Flames

Antonyms- Peace, Disarmament, Pacification

Example- The conflagration destroyed the warehouses



57. Purged(verb)

Rid (someone or something) of an unwanted quality, condition, or feeling

Synonyms- Remove, Get rid of, and Clear out

Antonyms- Holding, Keeping

Example- He recently purged the armed forces, sending hundreds of officers into retirement



58. Valiant(adjecive)

Possessing or showing courage or determination

Synonyms- Brave, Valorous

Antonyms- Cowardly

Example- She made a valiant effort to hold her anger in check



59. Shed Light on(idiom)

Make free from confusion or ambiguity

Synonyms- Explain, Elucidate, and Clear up

Antonyms- Muddle, Obscure

Example- Tracking technologies have shed light on the bird's social nature



60. Steadfast(adjecive)

Firm in belief, determination, or adherence

Synonyms- Loyal, Faithful, Committed

Antonyms- Disloyal, Irresolute

Example- They were steadfast friends



61. Ancillary (adjective)

Providing necessary support to the primary activities or operation of an organization, system, etc.

Synonyms- Additional, Accompanying

Antonyms- Unsupportive, Negative

Example- Ancillary staff



62. Set Aside(Phrasal verb)

Save or keep something, typically money or time, for a particular purpose

Synonyms- Save, Put by

Antonyms- Use up, Spend

Example- The bank expected to set aside about \$700 million for restructuring



63. Feud(noun)

A prolonged and bitter quarrel or dispute

Synonyms- Quarrel, Fight, Argue

Antonyms- Accord, Concord

Example- His long-standing feud with Universal Pictures



64. Hinge on(idiom)

To depend on something in order to successful

Synonyms- Be connected with, Be based on

Antonyms- Be self standing, Be separated from

Example- His success hinges on how well he does at the interview



65. Remunerative (adjective)

Providing payment for work

Synonyms- Lucrative, Well paid

Antonyms- Unprofitable, Unfavorable

Example- Highly remunerative activities



66. De facto (adjective)

Existing in fact, although perhaps not intended, legal, or accepted

Synonyms- In practice, In effect, In fact

Antonyms- In theory, De jure

Example- The country was de facto divided between two states



67. Cognizant (adjective)

Understanding or realizing something

Synonyms- Conscious, Aware

Antonyms- Unaware, Unmindful

Example- Statesman must be cognizant of the political boundaries within which they work



68. Eternal (adjective)

Without beginning or end; existing or continuing forever

Synonyms- Everlasting, Never-ending

Antonyms- Transient

Example- The secret of eternal youth



69. Knack (noun)

A special skill, talent, or aptitude

Synonyms- Genius, Flair

Antonyms- Inability

Example- She had a knack for communicating



70. Immaculate (adjective)

Without any mistakes; perfect

Synonyms- Clean, Pristine, Flawless

Antonyms- Dirty, Bad, Damaged

Example- She always look perfect



71. Usher (verb)

To conduct or escort; show or guide (someone) somewhere

Synonyms- Accompany, Help, and Assist

Antonyms- Shun, Ignore

Example- She ushered us into her office and offered us coffee



72. Audacious (adjective)

Willing to take risk or do something shocking; showing an impudent lack of respect

Synonyms- Bold, Daring, Impertinent

Antonyms- Timid, Polite

Example- He made an audacious remark



73. Toppled(verb)

To make somebody lose their position of power or authority

Synonyms- Fall, Tumble, Overthrow

Antonyms- Rise, Ascend

Example- Disagreement had threatened to topple the government



74. Prodigiously(adverb)

in a way that is extremely great in ability, amount, or strength

Synonyms- Tremendous, enormous

Antonyms- Small, Usual, Unexceptional

Example- He was prodigiously gifted artist



75. Wriggle Out(phrasal verb)

To avoid doing (something that one does not want to do) in some clever or dishonest way

Synonyms- Depart, Dodge, Evade

Antonyms- Appear, Arrive, and Meet

Example- she tried to wriggle out of the contract



76. Venality(noun)

Willing to use power and influence in a dishonest way in return for money

Synonyms- Dishonesty, Sordidness, Vendibility

Antonyms- Ethical, Moral, Honest

Example- His venality has discredited the parliament



77. Onerous(adjective)

Difficult and needing a lot of effort

Synonyms- Burdensome, Heavy

Antonyms- Easy, Effortless

Example- He found his duties increasingly onerous



78. Mighty(adjective)

Very strong or powerful

Synonyms- Extremely, Big, Ferocious

Antonyms- Insignificant, Tiny

Example- Three mighty industrial countries



79. Humiliation(noun)

A feeling of being ashamed or stupid and having lost the respect of other people

Synonyms- Embarrassment, Mortification

Antonyms- Honor, Proud

Example- They suffered the humiliation of losing in the opening round



80. Bandwagon(noun)

An activity that more and more people are becoming involved in

Synonyms- Form, Pattern, Look, Model

Antonyms- Hesitation, Departure

Example- The environmental bandwagon is feeling mighty crowded



81. Formidable(adjective)

Extremely impressive in strength or excellence

Synonyms- Intimidating, Forbidding, Daunting

Antonyms- Comforting, Easy, Weak

Example- A formidable opponent



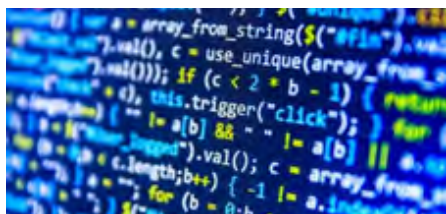
82. Obfuscation(noun)

The act of making something less clear and more difficult to understand, usually deliberately

Synonyms- Befuddlement, Bewilderment

Antonyms- Elucidate, Clarify

Example- He kept obfuscating his failure to finish his report by referring his boss to his project teammates



83. Culminate(verb)

To reach a final result

Synonyms- Peak, Climax

Antonyms- Start, Begin

Example- The team's efforts culminated in victory in the championships



84. Harnessed(verb)

To control the energy of something in order to produce power or to achieve something

Synonyms- Control, Exploit, Utilize

Antonyms- Underuse, Unhitch

Example- Attempts to harness solar energy



85. Burgeoning(adjective)

Beginning to grow or increase rapidly;

Synonyms- Flourishing, Nascent, Mushrooming

Antonyms- Shrink, Dwindling

Example- Manufacturers are keen to cash in on the burgeoning demand



86. Coax(verb)

To persuade somebody gently

Synonyms- Cajole, Wheedle

Antonyms- Discourage, Dissuade

Example- The trainees were coaxed into doing boring work



87. Panacea(noun)

Something that will solve all the problems

Synonyms- Remedy, Heal-all

Antonyms- Worsen, Spoil

Example- The panacea for all corporate ills



88. Philanthropy(noun)

The activity of helping the poor, especially by giving them money

Synonyms- Benevolence, Humanitarianism

Antonyms- Misanthropic, Miserly

Example- He acquired a considerable fortune and was noted for his philanthropy



89. Insouciant(adjective)

Showing a casual lack of concern

Synonyms- Indifferent, Heedless

Antonyms- Anxious, Concerned

Example- An insouciant shrug



90. Perpetrators(noun)

A person who carries out a harmful, illegal, or immoral act

Synonyms- Offender, Wrongdoer

Antonyms- Police, Law, Law-abiding citizen

Example- The perpetrators of this horrific crime must be brought to justice



91. Carnage(noun)

The violent killing of a large number of people

Synonyms- Slaughter, Massacre

Antonyms- Peace, Calm

Example- The bombing was timed to cause as much carnage as possible



92. Sacrosanct(adjective)

Thought to be too important or too special to be changed

Synonyms- Sacred, Respected

Antonyms- Unholy

Example- The individual's right to work has been upheld as sacrosanct



93. Euphemism(noun)

A word or phrase used to avoid saying an unpleasant or offensive word

Synonyms- Substitute, Genteelism

Antonyms- Dysphemism

Example- 'Senior citizen' is a euphemism for 'old person'



94. Nonchalance(noun)

A calm and relaxed way of behaving

Synonyms- Calmness, Coolness

Antonyms- Anxiety, Concern

Example- An air of nonchalance



95. Amass(verb)

To collect or put together a large quantity of something

Synonyms- Assemble, Gather, Collect

Antonyms- Dissipate

Example- The amassed a fortune estimated at close to a million pounds



96. Ostensible(adjective)

Seeming or stated to be real or true, but not necessarily real or true

Synonyms- Apparent, Seeming, Superficial

Antonyms- Genuine, Real

Example- The real dispute which lay behind the ostensible complaint



97. Beleaguered(adjective)

in a very difficult situation

Synonyms- Under siege, Troubled

Antonyms- Friendly, Open, Sociable

Example- The board is supporting the beleaguered director amid calls for his resignation



98. Cantankerous(adjective)

Bad-tempered and complaining most of time

Synonyms- Irascible, Irritate

Antonyms- Good-natured, Affable

Example- He can be a cantankerous old fossil at times



99. Lay Bare(idiom)

To make something known

Synonyms- Reveal, Divulge, Disclose

Antonyms- Conceal

Example- The sad tale of failure was laid bare



100. Debunking(noun)

Exposing the falseness or hollowness of (an idea or belief)

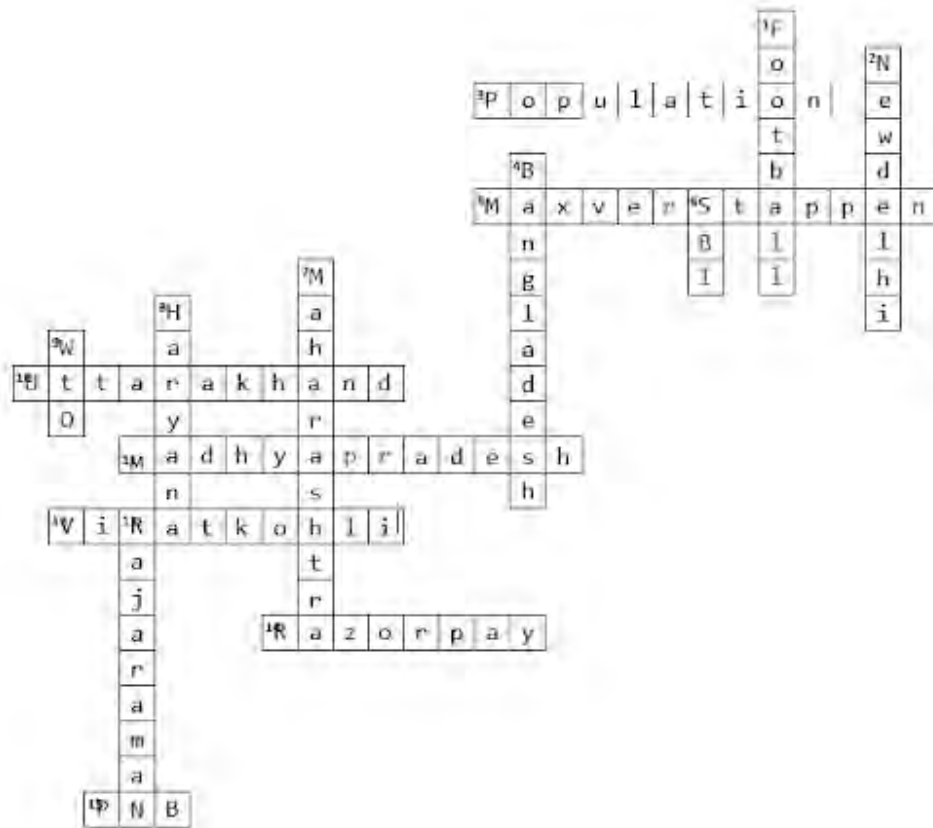
Synonyms- Explode, Contradict, Invalidate

Antonyms- Confirm

Example- She debunks all the usual rubbish about something



CROSSWORD
ANSWERS PUZZLE



Across

3. Which day is celebrated on July 11?

 - a) Ranger
 - b) Population
 - c) Malala
 - d) Mandela
 - e) Environment

5. Who won the British Grand Prix?

 - a) Max Verstappen
 - b) Sergio Perez
 - c) Charles Leclerc
 - d) Lewis Hamilton
 - e) Alphonso Francis

10. "shelf cloud" OR "Arcus cloud" appeared in___.

 - a) Uttarakhand
 - b) Maharashtra
 - c) Karnataka
 - d) Tamilnadu
 - e) Rajasthan

11. National Sickle Cell Anaemia Elimination Mission

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

12. Who created history, becoming the first cricketer to score a hundred in his 500th international game?

 - a) Virat Kohli
 - b) Ravindra Jadeja
 - c) R Ashwin
 - d) Rohit Sharma
 - e) Akbar Iqbal

14. Which company launched its first international Payment Gateway in Malaysia?

 - a) Phonepe
 - b) Razorpay
 - c) Googlepay
 - d) Bharatpe
 - e) Mastercard

15. Which bank launched India's first virtual branch in Metaverse?

- a) SBI
- b) PNB
- c) BOI
- d) Axis
- e) CUB

Down

1. Sport related to the 132nd edition of the Durand Cup

- a) Cricket
- b) Football
- c) Volleyball
- d) Hockey
- e) Tennis

2. 50th GST Council meeting venue

- a) Chennai
- b) New Delhi
- c) Maharashtra
- d) Bangalore
- e) Haryana

4. Tamim Iqbal country

- a) Afghanistan
- b) Bangladesh
- c) Pakistan
- d) West Indies
- e) Sri Lanka

6. Which bank launched 34 transaction banking hubs across the top-21 district centres of India?

- a) SBI
- b) PNB
- c) BOI
- d) Axis
- e) CUB

7. 7km undersea tunnel for the bullet train project to save mangrove forests

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

8. Startup20 Shikhar summit under India's G20 presidency

- a) Kerala
- b) Haryana
- c) Sikkim
- d) Assam
- e) Gujarat

9. The Government of India (GoI) extended the tenure of Brajendra Navnit as Ambassador and Permanent Representative of India to the _____.

- a) WHO
- b) WTO
- c) ADB
- d) WMO
- e) IMO

13. Chairperson of the International Financial Services Centres Authority (IFSCA) is _____.

- a) Sivaraman
- b) Rajaraman
- c) Kalidasan
- d) Kanandasan
- e) Sivakumar