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Worth Rs 1200  @ 399/- (DEAL Of The Year)
Q. The Vice President of India Shri M. Venkaiah Naidu addressed the World Universities Summit 2021. The Summit was organised by which university?

A) O.P. Jindal Global University  
B) GD Goenka University  
C) Ashoka University  
D) Amity University

Answer - A

- Shri Pradhan said that the **New National Education Policy -2020** has heralded a new imagination for the Indian higher education system.
- It outlines the vision of the Prime Minister Shri Narendra Modi to make an Atma Nirbhar Bharat.
- **Quality, equity, accessibility and affordability** are the four pillars of the new **education policy** on which a new India will emerge, he added.
- Minister Pradhan stated that with the vision of **Study In India—Stay In India’**, India will move towards becoming a global destination in education.
- He said that the **multidisciplinary education and research university (MERU)** will open up new opportunities for India’s youth.

Q. Which district has received the National Silver SKOCH award for ‘Pushti Nirbhor’ (nutrition-dependent) project?

A) Bahraich  
B) Ri-Bhoi  
C) Bijapur  
D) Cachar

Answer - D

- **Cachar Deputy Commissioner, Keerthi Jalli received the National Silver SKOCH Award a few days ago for ‘Pushti Nirbhor’ (nutrition-dependent), a convergence**
project on transformation and development entailing setting up Nutri-gardens at houses in Dinnathpur Bagicha village.

- The village is near the India-Bangladesh border in the Katigorah circle of the Cachar district.

Q. Government of India has extended the duration of the 'Stand Up India Scheme' up to the year______.

A) 2023  
B) 2024  
C) 2025  
D) 2028

Answer - C

About Stand Up India Scheme:

- **Stand-Up India** was launched by the Government of India on 5 April 2016 to support entrepreneurship among women and SC & ST communities.

- It is similar to but distinct from Startup India.

- **Stand-Up India Scheme facilitates bank loans between Rs 10 lakh and Rs 1 Crore** to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.

- This enterprise may be in manufacturing, services or the trading sector.

Q. Which bank has selected “Paisalo Digital” as the National Corporate Business Correspondent of the Bank for financial inclusion?

A) ICICI Bank  
B) RBL Bank  
C) State Bank of India  
D) Federal Bank

Answer - C
State Bank of India (SBI) has selected “Paisalo Digital” as the National Corporate Business Correspondent of the Bank for financial inclusion by providing banking services through kiosks.

As a business correspondent for State Bank of India, they will focus and improve the synergy with the thrust of the already up and running fully digital small loan business under SBI-Paisalo Loan Co-origination.

SBI IN NEWS 2021

- SBI Selects Paisalo As Its National Corporate Business Correspondent
- Foundation Day of State Bank of India – Observed on July 01
- SBI launches “Aarogyam Healthcare Business Loan”
- SBI General Insurance And IDFC First Bank Tie-Up For Bancassurance
- SBI Card Joins Hand with Fabindia to launch co-branded credit card ‘Fabindia SBI Card’
- SBI Card and Fabindia jointly launched Co-Branded Contactless Credit Card
- SBI Launches Kavach Personal Loan For Covid-19 Patients
- SBI Economists predicts GDP Growth Estimate in FY22 to 7.9%
- SBI And HyperVerge Partner For AI-Powered Online Account Opening
- SBI funds Rs.3725 Cr for Noida International Airport
- Yono By SBI Joins Hands With Shivrai Technologies
- SBI Research Projects India’s GDP Growth Rate At 10.4% For FY22
- SBI MF Becomes First Mutual Fund Company To Cross Rs 5 Lakh Crore AAUM
- SBI and EIB to invest up to Euro 100 mln in Indian SMEs concentrated on climate change, sustainability
- SBI Inks USD 1 Billion Loan Agreement With Japan Bank
- SBI And IOCL To Ink India’s First Libor Alternative Rate Deal
- NPCI Partners SBI Payments To Launch “RuPay SoftPoS” For Merchants
- SBI Mutual Funds Launches First Overseas Fund
- SBI Ecowrap Report Projects India GDP to contract 7.4% in FY21; 11% in FY22
- Mercedes-Benz Collaborates With SBI to offer financial benefits to lender’s HNI customers who owns the luxury car
- State Bank of India joins ‘Liink’ blockchain-based payment network of JPMorgan
- Swaminathan Janakiraman and Aswini Kumar Tewari appointed as MDs of State Bank of India
- Dinesh Kumar Khara appointed as Chairman of State Bank of India
• Ashwani Bhatia appointed as Managing Director of State Bank of India
• RBI Retains SBI, ICICI Bank, HDFC Bank as Domestic Systemically Important Banks (D-SIBs)
• SBI-sponsored RRBs launched video-KYC facility
• SBI to launch loan product ‘SAFAL’ for organic cotton growers
• SBI, Titan launch contactless payment watches “Titan Pay”
• SBI creates separate business vertical for financial inclusion, agri biz
• Ashwani Bhatia appointed as Managing Director of State Bank of India
• SBI General Insurance launches “Shagun – Gift an insurance” policy
• SBI Card starts new brand campaign ‘Contactless Connections’
• SBI lists USD 100 million green bonds on India INX
• SBI will buy Yes Bank shares worth Rs 7250 crore
• SBI General Insurance launches “Arogya Sanjeevani” Health Insurance Policy
• SBI executes interbank money market transactions linked to SOFR (Secured Overnight Financing Rate.)

DON'T CONFUSE

❖ Rama Mohan Rao Amara : MD & CEO of SBI Cards
❖ Dinesh Kumar Khara : Chairman of State Bank of India
❖ Charanjit Singh Attra : Chief Financial Officer (CFO) of SBI
❖ Ashwini Kumar Tewari : MD of SBI
❖ Ashwani Bhatia : MD of SBI
❖ Challa Sreenivasulu Setty Arjit Basu : MD of SBI
❖ Prakash Chandra Kandpal : MD & CEO of SBI General Insurance
❖ Vinay Tonse : MD & CEO of SBI Mutual Funds

About STATE BANK OF INDIA (SBI)

• Founded : 1 July 1955
• HQ : Mumbai, Maharashtra
• Chairman : Dinesh Kumar Khara

Q. Who has been appointed as the Prime Minister of Haiti?

A) Ariel Henry  B) Anatole Collinet Makosso
C) Jovenel Moïse

D) Justin Trudeau

Answer - A

- Ariel Henry has been sworn in as Haiti’s new Prime Minister, nearly two weeks after the assassination of the country’s President Jovenel Moïse.
- The late president asked Henry to take the job, days before he was gunned down in the capital, Port-au-Prince.
- But Henry was in a political tussle with Claude Joseph, Haiti’s interim prime minister at the time of the attack.
- Joseph stepped down and said Henry’s appointment would pave the way for elections in September.

About Haiti:

- Haiti is a Caribbean country that shares the island of Hispaniola with the Dominican Republic to its east.
- Though it’s still recovering from a 2010 earthquake, many of Haiti’s landmarks dating to the early 19th century remain intact.
- These include Citadelle la Ferrière, a mountaintop fortress, and the nearby ruins of Sans-Souci Palace, the baroque former royal home of King Henry I.
- Capital: Port-au-Prince
- Currency: Haitian gourde

NEWLY Elected PRIME MINISTER IN NEWS

- Ariel Henry : Haiti
- Sher Bahadur Deuba : Nepal
- Abiy Ahmed : Ethiopia
- Nikol Pashinyan : Armenia
- Henri Dondra : Central African Republic
- Naftali Bennett : Israel.
- Anatole Collinet Makosso : Republic of Congo’s
- KP Sharma Oli : Nepal
- Kim Boo-kyum : South Korea
- Ouhoumoudou Mahamadou : Niger
- Pham Minh Chinh : Vietnam
- Eduard Heger : Slovakia
- Mark Rutte : Netherlands
- Irakli Garibashvili : Georgia
- Mario Draghi : Italy
Kaja Kallas : Estonia  
Sheikh Sabah al-Khalid : Kuwait  
Saad Hariri : Lebanon  
Jacinda Ardern : New Zealand  
Bishr al-Khasawneh : Jordan  
Moctar Ouane : Mali  
Mohamed Hussein Ruble : Somalia  
Yoshihide Suga : Japan  
Francisco Asue : Equatorial Guinea  
Keith Rowley : Trinidad and Tobago  
Mohamed Ould Bilal : Mauritania  
Walter Roger Martos Ruiz : Peru  
Mahinda Rajapaksa : Sri Lanka  
Hichem Mechichi : Tunisia  
Ossouka Raponda : First woman PM of Gabon

Lee Hsien Loong : Singapore  
Jean Castex : France  
Micheal Martin : Ireland  
Kubatbek Boronov : Kyrgyzstan  
Robert Abela : Malta  
Pedro Sanchez : Spain  
Mikhail Mishustin : Russia  
Sheikh Khalid bin Khalifa bin Abdulaziz Al Thani : Qatar  
Muhyiddin bin Haji Muhammad yassin : Malaysia  
Janez Jansa : Slovenia  
Denys Shmygal : Ukraine  
Mustafa Al Kadhimi : Iraq

Q. Pi Approximation Day (Casual Pi Day) is observed on __________.

A) 21 July  
B) 22 July  
C) 23 July  
D) 24 July

Answer - B

- It is observed on **22 July and is also known as Casual Pi Day**. The day is dedicated to the mathematical constant pi (π). **22 July is observed as Pi Approximation Day and 14 March as Pi Day.**
- π symbol was devised by British mathematician William Jones in 1706 to represent the ratio and later it was popularised by the Swiss mathematician Leonhard Euler.
Q. The Stranger in The Mirror’ is the autobiography of __________.

A) Shekhar Kapur  
B) Kabir Bedi  
C) Naseeruddin Shah  
D) Rakeysh Omprakash Mehra

Answer - D

• Filmmaker Rakeysh Omprakash Mehra on 21th July said he is coming up with his autobiography, “The Stranger In The Mirror”. Published by Rupa Publications, the book will hit the stands across the country on July 27.

• Ad maker-turned-director Mehra, known for helming movies like Rang De Basanti, Delhi-6, Bhaag Milkha Bhaag and the recently released Toofan.

Latest AUTOBIOGRAPHY IN NEWS

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Q. Which petroleum company will set up India’s 1st Green Hydrogen plant?

A. Indian Oil Corporation  
B. Hindustan Petroleum  
C. Bharat Petroleum  
D. Reliance Petroleum

Answer: A

- **India’s largest oil firm** IOC will build the **nation’s first ‘green hydrogen’ plant** at its Mathura refinery, as it aims to prepare for a future catering to the growing demand for both oil and cleaner forms of energy.

- **Indian Oil Corporation (IOC) chairman Shrikant Madhav Vaidya** stated it has drawn a strategic growth path that aims to maintain focus on its core refining and fuel marketing businesses while making bigger inroads into petrochemicals, hydrogen and electric mobility over the **next 10 years**.

- The **company** will not set captive power plants at all its **future refinery and petrochemical expansion projects** and instead use the **250 MW** of electricity it produces from renewable sources like solar power.

**About IOC:**

- **Indian Oil Corporation Limited**, IndianOil, is an Indian government-owned oil and gas corporation.

- It is under the ownership of Ministry of Petroleum and Natural Gas, Government of India headquartered in New Delhi.

- **Chairperson**: Shrikant Madhav Vaidya

- **Headquarters**: Mumbai

Q. NSDC has partnered with _____ for digital upskilling of Indian workforce.

A. Cisco  
B. Wipro  
C. HCL  
D. Dell

Answer: A
National Skill Development Corporation (NSDC) has partnered with Cisco for digital upskilling of Indian workforce. NSDC aims to upskill the indigenous talents in emerging technologies for driving innovation.

Q. Which of the following has become the 1st in India to make payments from Fixed Deposits?

A. Paytm Payments Bank  
B. Airtel Payments Bank  
C. Fino Payments Bank  
D. IDFC Payments Bank

Answer: A

Paytm Payments Bank has become the 1st in India to make payments from Fixed Deposits using the Fixed Deposit account. The transaction was made from an FD account of IndusInd Bank.

Q. To enhance the accountability in Corporate Insolvency proceedings, _____________ has amended the IBBI (Insolvency Resolution Process for Corporate Persons) Regulations, ______ in July 2021.

A) Reserve Bank of India; 2018  
B) Insolvency & Bankruptcy Board of India; 2016  
C) Securities & Exchange Board of India; 2016  
D) Insolvency & Bankruptcy Board of India; 2018

Answer - B

Q. Which is India's 1st Court to live stream Judicial Proceedings to create transparency in Judiciary?

A) Madras High Court  
B) Guwahati High Court  
C) Gujarat High Court  
D) Kerala High Court

Answer - C

Q. Identify the Insurance company that launched ‘Optima Secure’ - a new health insurance scheme for its customers
A) IFFCO Tokio General Insurance  
B) Max Bupa Health Insurance  
C) HDFC ERGO General Insurance  
D) Life Insurance Corporation of India

Answer- C

- HDFC ERGO General Insurance, a non-life insurance company, launched a new health indemnity insurance policy named ‘Optima Secure’ to redefine the values of insurance plans that would be obtained by customers.

About HDFC ERGO General Insurance:

- Headquarters – Mumbai, Maharashtra
- MD & CEO – Ritesh Kumar

Q. Which company partnered (in July’2A) with ‘SpaceChain’ to become the World’s 1st Cryptocurrency exchange with Space-grade secured infrastructure?

A) BuyUcoin  
B) Biteeu India  
C) WazirX  
D) UnoCoin

Answer- B

- Biteeu India made a partnership with SpaceChain, a space-as-a-service solution provider, to launch its digital security infrastructure into space onboard a SpaceX Falcon 9 rocket as part of the rideshare program.
- Biteeu will become the World’s 1st cryptocurrency exchange to leverage high security of space-grade infrastructure for ultra-secure Bitcoin cryptocurrency transactions

Q. Which payment bank partnered (in July’2A) with ‘Multilink’ to build neo banking infrastructure in rural India?

A) Airtel Payments Bank  
B) Paytm Payments Bank  
C) Jio Payments Bank  
D) NSDL Payments Bank

Answer- D

About Neo bank:
• Neo bank is a type of bank that operates exclusively online, i.e., it does not have any traditional physical branch networks.

• Neo banks are cheaper, faster. In one single platform, the neo bank can integrate the entire financial portfolio.

• It offers complete digital banking experience through mobile applications.

• It is also known as an online bank, internet-only bank, virtual bank or digital bank.

Paytm In NEWS

- PayTM will launch India’s largest Initial Public Offering (IPO). It aims to raise $ 3 billion from the IPO
- Paytm Launches ‘Postpaid Mini’ To Provide Small-Ticket Instant Loans
- Paytm Unveiled COVID-19 Vaccine Finder Tool
- LIC Ties Up With Paytm To Handle Digital Payments
- Paytm Money Opens New R&D Centre In Pune
- Paytm Launches 24×7 RTGS Money Transfer For Merchants
- Paytm Launches “Payout Links” For Small Businesses
- Paytm First Games Ropes In Sachin Tendulkar As Brand Ambassador

About Paytm

- Paytm HQ: Noida, Uttar Pradesh;
- Paytm Founder & CEO: Vijay Shekhar Sharma;
- Paytm Founded: 2009.

Q. Name the bank that partnered with U GRO Capital to launch ‘Pratham’ - a Rs. 1,000 crores colending program for MSME sector

A) Bank of Baroda
B) Punjab National Bank
C) Vijaya Bank
D) IDBI Bank

Answer- A

- U GRO Capital, a BSE listed, technology enabled small business NBFC, announced the launch of a co-lending partnership for micro, small and medium enterprises (MSME) with Bank of Baroda.
• Termed as ‘Pratham’, the loan disbursements have commenced on the occasion of Bank of Baroda’s 114th Foundation Day.

• The program has been launched under Reserve Bank of India’s revised co-lending guidelines.

• **Pratham, a Rs 1000 crore co-lending program** will allow the MSMEs to avail customized lending solutions at a competitive rate of interest with a significant reduction in turn-around time.

• The **loan amount ranges from Rs 50 lakh to Rs 2.5 crore** to be offered at an interest rate starting from 8% with a maximum tenure of 120 months.

**About BOB:**

• **Bank of Baroda** is an Indian government owned banking and financial services company.

• It is under the ownership of the Ministry of Finance, Government of India.

• **Headquarters**: Alkapuri, Vadodara

• **Merged banks**: Vijaya bank, Dena Bank

• **Tagline**: India’s International Bank

**About U GRO Capital:**

• “U GRO Capital limited is a **BSE listed NBFC established in 1993**.

• The **company was acquired by financial services veteran Mr. Shachindra Nath on July 5th, 2018** and was later reinvigorated as U GRO.

• To bridge the **gap for growth in SMEs** across high potential sectors like Chemicals, Education, Electrical equipment and components, Food processing & FMCG, Hospitality, Healthcare and Light engineering, the company strives to build a strong SME financing platform based on sectoral understanding supplemented by a fully integrated technology and analytics platform.”

**Q. Which organisation recently (in July’22) launched 2 Surveys’ - ‘Industrial Outlook Survey’ (IOS) & ‘Services and Infrastructure Outlook Survey’ (SIOS) that accesses the performance of Manufacturing Sector in Q2 FY22?**

A) NITI Aayog  
B) Ministry of Corporate Affairs
C) Department for Promotion of Industry & Internal Trade
D) Reserve Bank of India

Answer- D

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Q. Who is the president of Brazil?
A) Jair Bolsonaro
B) Jeanine Ánez
C) Rumen Radev
D) Paul Biya

Answer - A

Q. Dronacharya Award is given to ______?
A) Sports Coaches
B) Doctors
C) Entrepreneurs
D) Authors

Answer - A
Q. Where is the Dr. Bhupen Hazarika Cricket Stadium situated?
A) Silchar
B) Ahmedabad
C) Guwahati
D) Srinagar
Answer - C

Q. Kahalgaon Super Thermal Power Station is in which state?
A) Haryana
B) Bihar
C) West Bengal
D) Telangana
Answer - B

Q. The International Union for Conservation of Nature is based in ______?
A) New York, United States
B) London, United Kingdom
C) Paris, France
D) Gland, Switzerland
Answer - D

Q. Where is the HQ of World Health Organisation?
A) Geneva
B) Rome
C) Paris
D) New York
Answer - A

Q. Kuchipudi is the popular folk dance of which of the following Indian state?
A) Bihar
B) Andhra Pradesh
C) Tamil Nadu
D) Kerala
Answer - B

Q. Kahalgaon Super Thermal Power Station is in which state?
A) Haryana
B) Bihar
C) West Bengal
D) Telangana
Answer - B

Q. Maharaja Bir Bikram (MBB) Airport is located in which state?
A) Sikkim
B) Assam
C) Tripura
D) Meghalaya
Answer - C

Q. Who is the governor of Bihar?
A) Satya Pal Malik
B) Nitish Kumar
C) Phagu Chauhan
D) Vajubhai Vala

**Answer - C**

Q. In which city is the dargah (tomb) of sufi saint Moinuddin Chishti located?

**Answer - C**

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