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Q. RBI has increased the limit for collateral free loans to Self-Help Groups (SHG) under the DAY-NRLM. What is the new limit?

A) Rs 10 lakh  
B) Rs 50 lakh  
C) Rs 20 lakh  
D) Rs 30 lakh

Answer - C

About the loan:

- **DAY-NRLM adopts a demand driven approach**, enabling the states to formulate their own state-specific poverty reduction action plans.
- For loans to SHGs up to Rs 10 lakh, no collateral and no margin will be charged.
- Also, no lien should be marked **against savings bank account** of SHGs and no deposits should be insisted upon while sanctioning loans.

Q. Which social media platform has collaborated with UNICEF India for making the digital world safer for children?

A. Twitter  
B. Facebook  
C. Instagram  
D. Snapchat

Answer: B

- *Facebook has collaborated with United Nations Children Fund (UNICEF) for making the digital world safer for the children. The collaboration will take develop algorithms for identifying cyber-bullying of children on Facebook.*

Facebook in NEWS

- **UNICEF India and Facebook collaborate** to make a safer online world for children
- Facebook introduces newsletter platform “**Bulletin**”
- Facebook Launches ‘**Report It, Don’t Share It**’ Initiative
Facebook Names Spoorthi Priya As Grievance Officer For India

Facebook To Introduces Vaccine Finder Tool On Mobile App In India

Facebook And Google To Build New Cables Under The Sea Called ‘Echo’ And ‘Bifrost’

Facebook Appoints Henry Moniz As Its First Chief Compliance Officer

Facebook partners CleanMax to make 100% renewable energy in India

Facebook-EIU : India Ranked 49th In World Internet Inclusion Index 2021

CBSE Tie-Up With Facebook To Introduce Curriculum On Digital Safety

Myanmar Military “Tatmadaw” Returns To Facebook

About Facebook:

- Facebook, Inc., is an American multinational conglomerate based in Menlo Park, California.

- It was founded by Mark Zuckerberg, along with his fellow roommates and students at Harvard College, who were Eduardo Saverin, Andrew McCollum, Dustin Moskovitz and Chris Hughes, originally as TheFacebook.com—today’s Facebook, a popular global social networking service.

- It is one of the world’s most valuable companies.

- It is considered one of the Big Five companies in U.S. technology, with Google, Apple, Microsoft and Amazon.

- CEO: Mark Zuckerberg

- Headquarters: Menlo Park, California, United States

- CFO: David Wehner

About UNICEF:

- UNICEF, also known as the United Nations Children’s Fund, is a United Nations agency responsible for providing humanitarian and developmental aid to children worldwide.

- The agency is among the most widespread and recognizable social welfare organizations in the world, with a presence in 192 countries and territories.

- Headquarters: New York, United States
Q. Who is the author of the book ‘How The Earth Got Its Beauty’?

A) Sudha Murty  
B) Chetan Bhagat  
C) Vishal Sikka  
D) Lakshmi Venu

Answer - A

About Sudha Murty:

- Sudha Murty is a credible writer in both English and Kannada.
- She is the chairperson of the Infosys Foundation.
- She is the wife of the co-founder of Infosys, R. Narayana Murthy.

Awards & Honours:

- She was awarded the Padma Shri, the fourth highest civilian award in India, for social work by the Government of India in 2006 & in the same year she also received the K. Narayana’s Award for Literature.
- Also, she received the Attimabbe Award from the government of Karnataka for excellence in Kannada literature in 2011.
- Recently in 2019, IIT Kanpur awarded her Honorary Degree (Honoris Causa) of Doctor of Science.
- She has also received 7 honorary doctorates from several universities in the country.

Q. RBI has announced ‘Scheme of Penalty for non-replenishment of ATMs’, to levy penalties on banks in the vent where ATMs run out of cash. The scheme shall come into force from which date?

A) December 01, 2021  
B) November 01, 2021  
C) September 01, 2021  
D) October 01, 2021
Answer - D

About the penalty:

- According to the scheme, a **penalty of Rs 10,000 per ATM** will be levied in the event of a cash-out situation for more than 10 hours in a month.
- “In the case of **white label ATMs, the penalty** would be charged to the bank which is meeting the cash requirement of that particular white label ATM.
- The bank, may, at its discretion, recover the penalty from the white label ATM operator”.

Q. As per IPCC's AR6 Climate Change 2021 Report, the global temperature is likely to rise by 5.7°C by the end of _______.

A. 2025  
B. 2050  
C. 2075  
D. 2100

Answer: D

- As per IPCC's AR6 Climate Change 2021 Report, the global temperature is likely to rise by 5.7°C by the end of 2100. The title of the report was 'Climate Change 2021: The Physical Science Basis by the Working Group I. Secretary General United Nations, Antonio Guterres has the report as 'Code Red for Humanity'.

About IPCC:

- **Headquarters** location: Geneva, Switzerland
- **Founder**: Bert Bolin
- **Leader**: Hoesung Lee
- IPCC is an intergovernmental body of the **United Nations** (UN).
- It was established in **1988** by the **World Meteorological Organization** (WMO) and the **United Nations Environment Programme** (UNEP)
Q. The eNagar mobile application and portal has been launched by which state to provide a digitally centralized solution for citizen-centric services?

A) Madhya Pradesh  
B) Gujarat  
C) Rajasthan  
D) Maharashtra

Answer - B

In Gujarat, Chief Minister Vijay Rupani launched eNagar mobile application and portal, for providing online end to end citizen centric services.

### Gujarat in NEWS

- Gujarat CM introduces eNagar mobile application and portal
- Balika Panchayat Successfully Held At Kunariya Village In Gujarat
- Amazon Launches Its First Digital Kendra In India In Gujarat
- Gujarat CM Vijay Rupani E-Launches Agricultural Diversification Scheme
- Gujarat’s Vishwamitri River Project Gets National Green Tribunal Nod
- ‘e-Nirman’ web portal & mobile app to provide Smart cards for Unorganised sector workers
- India’s first international maritime services cluster to be set up at GIFT City
- Gujarat’s Vishwamitri River Project Gets National Green Tribunal Nod
- Renowned Gujarati Poet And Folk Singer Dadudan Gadhvi Passes Away
- Veteran Gujarati And Hindi Film Actor Amit Mistry Passes Away
- HSBC Inaugurates International Banking Unit In Gujarat
- Gujarat To Rename Dragon Fruit As ‘Kamalam’
- Former Gujarat Chief Minister Madhavsinh Solanki Passes Away
- India’s First Lithium Refinery To Be Set Up In Gujarat
- PM Modi Inaugurates World’s Largest Renewable Energy Park In Gujarat
- Modi Inaugurates ‘Arogya Van’ In Gujarat’s Narmada District
- PM Modi Launches India’s First Seaplane Service In Gujarat

### About Gujarat:

- Capital- Gandhinagar
- CM- Vijay Rupani
• Governor– Acharya Devvrat
• Flower– Marigold
• Fruit– Mango
• State Animal- Asiatic lion
• State Bird- Greater flamingo

Q. Which organization has unveiled “Digital Prayaas” an app-based digital-lending platform?

A) Reserve Bank of India (RBI)  
B) Small Industries Development Bank of India (SIDBI)  
C) National Housing Bank (NHB)  
D) National Bank for Agriculture and Rural Development (NABARD)

Answer - B

About the App:

• The Digital Prayaas App is set to digitize the Know-Your-Customer (KYC) process and the process of e-signing and e-stamping of various documents.

• The on boarding of borrowers including e-KYC and Sanction based on the credit score and analytics based on the algorithms shall get done on an end-to-end basis digitally.

About SIDBI

• CMD of SIDBI: S Ramann;
• SIDBI founded: 2nd April 1990;
• SIDBI Headquarters: Lucknow, Uttar Pradesh.

<table>
<thead>
<tr>
<th>Apps &amp; Services in NEWS 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIDBI launches app based lending platform ‘Digital Prayaas’ for small entrepreneurs</td>
</tr>
<tr>
<td>Gujarat CM Launches ENagar Mobile Application And Portal</td>
</tr>
<tr>
<td>Union Minister Dr. Virendra Kumar launches ‘PM-DAKSH’ Portal and Mobile App</td>
</tr>
<tr>
<td>Uttarakhand unveils India’s first earthquake early warning mobile app Bhookamp Alert</td>
</tr>
<tr>
<td>Government launches Kisan Sarathi digital platform</td>
</tr>
</tbody>
</table>
• LG Manoj Sinha launched 'mySrinagar' Mobile App
• Centre launches ‘Matsya Setu’ mobile app for Indian aqua farmers
• Flipkart launches Shopsy App, to enable Indians to start their online businesses
• Kotak Mahindra Bank launches Payment app ‘Pay Your Contact’
• Amazon’s AWS Acquires Encrypted Messaging App Wickr
• LIC launches IT Platform ‘e-PGS’ for group business operation
• J&K introduced Geotagged photographs through ‘PROOF’ mobile app
• mYoga App on International Yoga Day 2021
• Ministry of Tribal Affairs launched “Adi Prashikshan” portal
• IIT Ropar develops India’s first power-free CPAP device ‘Jivan Vayu’
• Ministry of Ayush Launches ‘Namaste Yoga’ App
• Virender Sehwag launches Experiential Cricket Learning Portal CRICURU
• NCPCR has launched an online tracking portal “Bal Swaraj
• SAGE Programme and Portal to support India’s Elderly Persons The Union Minister of Social Justice and Empowerment,
• AI-based Solution XraySetu Launched to Detect Covid in Rural Population via WhatsApp
• IIT Ropar Develops IoT Device ‘AmbiTag’ to Record Real-Time Ambient Temperature
• IIT Ropar develop ‘FakeBuster’ tool to detect imposters in video conferences & manipulated Faces on social media
• India to launch mobile tech platform ‘UNITE AWARE’ for UN peacekeepers in August 2021
• Ramesh Pokhriyal launches 'MyNEP2020' Platform for Digital Consultation
• ICICI Bank Partners with NPCI to Link UPI ID with Its Digital Wallet ‘Pockets’
• SeHAT OPD portal to provide tele-medicine services to Armed Forces personnel and veterans
• Hero Group launches education technology venture Hero Vired
• CJI launches top court’s SUPACE - AI-driven research portal
• MOMA Market’ for Home Delivery of Fresh Vegetables
• Jharkhand CM Hemant Soren Launches Mobile App ‘Amrit Vahini’ for online booking of hospital beds
• Airtel Payments Bank Unveils ‘DigiGold’ for Digital Gold Investment
• Bihar Government Launches ‘HIT COVID’ App to Track Home Isolated Patients
• RBL Bank Partners Mastercard to launch “Pay by Bank App “
- Government Launches Community Mental-Health Digital platform ‘MANAS’
- Piyush Goyal Launches “e-SANTA”, an Electronic Marketplace For Aqua Farmers
- NITI Aayog Launches ‘Poshan Gyan’, a Digital Repository on Health & Nutrition Information
- India Unveils first-ever app to learn Sanskrit called “Little Guru”
- Ramesh Pokhriyal ‘Nishank’ launches ‘SARTHAQ’, the NEP Implementation Plan for School Education
- Ramesh Pokhriyal launches “NanoSniffer”, World’s First Microsensor based Explosive Trace Detector
- Narendra Singh Tomar launches Madhukrantti portal and Honey Corners of NAFED
- S A Bobde launches Supreme Court of India’s first AI-driven Research Portal ‘SUPACE’
- Nirmala Sitharaman virtually launches Central Scrutiny Centre and IEPFA mobile App
- POWERGRID Launches Certified E-Tendering Portal “PRANIT”
- Government Launches ‘MERA RATION’ App to help ONORC scheme beneficiaries
- Thaawarchand Gehlot launches “Sugamya Bharat App” and Handbook “Access – the Photo Digest”
- SEC launches its own poll app, eWatch, in Andhra Pradesh
- Chandigarh launches ‘Carbon Watch’, India’s first app to assess one’s carbon footprint
- Indian Railways reactivates ‘UTS ON MOBILE App’ facility
- Centre Launches new Instant Messaging platform ‘Sandes’, on lines of WhatsApp
- Bharti AXA General Insurance launches ‘Krishi Sakha’ App for farmers
- Airtel Payments Bank launches ‘Airtel Safe Pay’
- ICICI Bank launches ‘InstaFX’ mobile app to help customers obtain Forex Prepaid Card swiftly
- Manoj Sinha unveils Mobile Application ‘Satark Nagrik’ and Departmental Vigilance Officers Portal
- I&B Minister launches Diary App
- IT minister to launch 'Work from Anywhere' portal, Tejas Virtual Intelligence tool at NICSI event
- DBS Bank India introduced a one-stop travel marketplace within the digibank app
Q. Which day of the year has been declared as the Javelin Throw Day by the Athletics Federation of India?

A) August 07  
B) August 06  
C) August 08  
D) August 09

Answer - A

- The Athletics Federation of India (AFI) decided to name **August 7** as ‘Javelin Throw Day’ in India to honour Neeraj Chopra’s first historic Olympic gold.
- It is an attempt to attract more youth towards the sport.
- The javelin thrower Neeraj Chopra won the **gold medal** in men’s javelin throw at a distance of **58m** in the 2020 Tokyo Olympics on August 7.
- This is India’s first-ever gold medal in athletics in the history of the Olympics.
- The 23-year-old Neeraj is India’s second individual Olympic gold medallist after Abhinav Bindra.

About AFI:

- **Founded**: 1946
- **Headquarters** location: New Delhi
- **President**: Adille J Sumariwalla
- The Athletics Federation of India (AFI) is the apex body for Athletics in India, and is responsible for conducting Competitions in the country.

---

Q. The novel titled ‘The Earthspinner’ has been written by_______

A) Vikram Seth  
B) Anuradha Roy  
C) Ruskin Bond  
D) Khushwant Singh

Answer - B

About the Book:

- **Novel**: 'The Earthspinner'
- **Author**: Anuradha Roy
- **Publication**: 1999
- **Description**: A tale of love, personal growth, and societal change.
- **Setting**: India
- **Themes**: Family, tradition, modernity
- **Recipient**:一周的荣誉
- **Awards**: National Prize

---
In that book, Roy delves into the “life and mind of Elango the potter, who must navigate complicated and impossible love, the dedication of a beloved pet, his own passion for creativity and a world turned upside down by the petty violence that characterises the present day.

This novel is about themes of creativity, the freedom to live and love which in our country are constrained by community, religion, state harassment.

This novel is about the two people struggling to free themselves of such shackles to create a happier world.

About Anuradha Roy:

- Anuradha Roy is an Indian novelist, journalist and editor.

Other Novels:

- The Folded Earth (2011 - won the Economist Crossword Prize)
- Sleeping on Jupiter (2015 - DSC Prize for Fiction 2016 )
- All the Lives We Never Lived (2018-won the Tata Book of the Year Award for Fiction )
- In 2020, She was awarded the International Dublin Literary Award 2020.

Q. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) was launched by which ministry?

A) Ministry of Commerce and Industry  
B) Ministry of Micro, Small and Medium Enterprises  
C) Ministry of Rural Development  
D) Ministry of Social Justice and Empowerment  

Answer - C

➢ The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY).
Q. How much amount of monetary penalty will be levied by RBI on ATMs/WLAs in case they remain cash-out for more than 10 hours in a month?

A) Rs 7,000  
B) Rs 5,000  
C) Rs 10,000  
D) Rs 12,000

Answer - C

Q. Mohammad Mokhber has been named as the first Vice President of which country?

A) Iran  
B) Iraq  
C) Lebanon  
D) Israel

Answer - A

- Islamic Republic of Iran’s new president Ebrahim Raisi (Raeisi) has appointed Mohammad Mokhber, a top economic official in Supreme Leader Ali Khamenei’s office as first vice president in his administration.

- Khamenei appointed Mokhber in 2007 as the director of the Execution of Imam Khomein’s Order, an entity meant to be a charitable organization, which has become a business conglomerate by controlling companies, banks and businesses.

About Iran

- Capital: Tehran;
- Currency: Iranian toman.

Q. What was the rank of India in New Global Youth Development Index 2020?

A) 42  
B) 57  
C) 83  
D) 122
India is ranked 122nd on a new Global Youth Development Index 2020 measuring the condition of young people across 181 countries, released by the Commonwealth Secretariat in London.

Singapore ranked topmost followed by Slovenia, Norway, Malta and Denmark.

List of India’s Rank Different Index 2021

- World Happiness Report 2021-139th
- International Intellectual Property (IP) Index 2021-40th
- Henley Passport index 2021: 84th
- World Press Freedom Index, 2021: 142nd
- World Competitiveness Index 2021-43rd
- Global Peace Index 2021: 135th

Q. Indian Army contingent will participate in the 7th edition of the International Army Games 2021 in __________.

A) Russia  C) China
B) Japan  D) USA

Answer - A

The 7th edition of the International Army Games, 2021, will be held from 22 August to 04 September 2021 in Russia. The competition will be hosted in eleven countries in the 2021 Games. Over 280 teams from 42 countries will compete in the game to show their combat skills, professionalism and determination to win.
The **International Army Games also referred to as ‘War Olympics’**, is an international military sports event, which aims to strengthen military-to-military cooperation between countries and trust between the participating nations.

**List of some Defence Exercise**

- **Indra**: India and Russia
- **Khanjar**: India and Kyrgyzstan
- **Prabal Dostyk**: India and Kazakhstan
- **KAZIND**: India and Kazakhstan
- **Dustlik**: India-Uzbekistan

Q. Saranya Sasi passed away recently. She was a/an _____.

A) Singer          C) Actress
B) Journalist      D) TV Anchor

**Answer** - C

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<tr>
<th>Question</th>
<th>Options</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>In which state of India is the “Dandeli wildlife sanctuary” situated?</td>
<td>A) Jharkhand</td>
<td>D) Gujarat</td>
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<tr>
<td></td>
<td>B) Andhra Pradesh</td>
<td>Answer - C</td>
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<tr>
<td></td>
<td>C) Odisha</td>
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<td></td>
<td>D) Karnataka</td>
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<tr>
<td>Who is the current Lieutenant Governor of Ladakh?</td>
<td>A) Shri P.S. Sreedharan Pillai</td>
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<td></td>
<td>B) Shri Radha Krishna Mathur</td>
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<td>C) Shri Anil Baijal</td>
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<td></td>
<td>D) Satyadev Narayan Arya</td>
<td>Answer - B</td>
</tr>
<tr>
<td>Which of these stadium is located in Andhra Pradesh?</td>
<td>A) Indira Priyadarshini Stadium</td>
<td></td>
</tr>
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<td></td>
<td>B) Satindra Mohan Dev Stadium</td>
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<td>C) M. Chinnaswamy Stadium</td>
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<td></td>
<td>D) Salem Cricket Foundation Stadium</td>
<td>Answer - A</td>
</tr>
<tr>
<td>The “Murlen National Park” is situated in which state of India?</td>
<td>A) Madhya Pradesh</td>
<td></td>
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<td></td>
<td>B) Jammu &amp; Kashmir</td>
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<td></td>
<td>C) Mizoram</td>
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<tr>
<td>In which part of India is the “Kadapa Airport” situated?</td>
<td>A) Andhra Pradesh</td>
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<td></td>
<td>B) Tamil Nadu</td>
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<td></td>
<td>C) Jharkhand</td>
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<td></td>
<td>D) Andaman And Nicobar</td>
<td>Answer - A</td>
</tr>
<tr>
<td>What is the capital and currency of Kosovo?</td>
<td>A) Kingston &amp; won</td>
<td></td>
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<tr>
<td>Answer</td>
<td>Question</td>
<td>Options</td>
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<td>C) Pristina &amp; Euro</td>
<td>B) Lilongwe &amp; Peso</td>
<td>D) Pyongyang &amp; Riel</td>
</tr>
<tr>
<td>D) Kolkata, West Bengal</td>
<td>Q. “Ravi Kumar Dahiya” is related with which sports?</td>
<td>A) Badminton, B) Athletics, C) Hockey, D) Wrestling</td>
</tr>
<tr>
<td>A) New York, United States</td>
<td>Q. The headquarters of the “United Nations Development Programme” (UNDP) is located in _______.</td>
<td>A) Kuala Lumpur, Malaysia, B) London, United Kingdom, C) Rome, Italy</td>
</tr>
<tr>
<td>A) West Bengal</td>
<td>Q. In which Indian state is the Peechi Dam located?</td>
<td>A) Chennai, Tamil Nadu, B) Mumbai, Maharashtra, C) Thrissur, Kerala</td>
</tr>
</tbody>
</table>

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