

E-MAGAZINE

August 2023



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

AUGUST 2023



1 World Wide Web Day is observed all over the world on August 1st each year dedicated to web browsing, the online activity that brings the whole world to your fingertips, and places a wealth of knowledge at your feet.



2 The Union government has granted in-principle approval to import 470 aircraft to Air India Limited and 500 aircraft to Interglobe Aviation Limited (Indigo).



3 The Observer Research Foundation (ORF), as the Think20 Secretariat under India's G20 Presidency, will host the Think20 Summit in Mysuru till August 2.



4 The Prime Minister inaugurated Bharatiya Shiksha Samagam 2023 at Bharat Mandapam, Pragati Maidan, New Delhi on the 3rd anniversary of NEP 2020.



5 The 50th meeting of the Executive Committee of the National Mission for Clean Ganga (NMCG) was held under the chairmanship of DG, NMCG, Shri G. Asok Kumar where Seven projects worth around Rs. 692 crore were approved.



6 India will be hosting a World Coffee Conference for the first time, with its fifth edition promoted by the International Coffee Organisation to be held in Bengaluru from September 25 to September 28.



7 Union Minister of State (Independent Charge) Science & Technology; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr Jitendra Singh launched India's first Indigenously developed, Affordable, lightweight, Ultrafast, High Field (1.5 Tesla), Next Generation Magnetic Resonance Imaging (MRI) Scanner in New Delhi.

8



The President of India, Smt. Droupadi Murmu inaugurated 'Unmesh' – International Literature Festival and 'Utkarsh' –

Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh.

9



Prime Minister Narendra Modi will lay the foundation stone for the redevelopment of 508 railway stations across

the country through video conferencing.

10



Union Minister of State for Skill Development & Entrepreneurship and Electronics & IT Shri Rajeev Chandrasekhar

virtually addressed the 1st India-Japan Skill Connect conference, held in Tokyo at the Indian Embassy.

11



The Uttar Pradesh (UP) government decided to expand the 'Bal Shramik Vidya Yojana' to all 75 districts to reach out to

5,000 children.

12



Jharkhand Chief Minister (CM) Shri Hemant Soren launched Jharkhand elephant tracker, a mobile application-

based elephant movement tracking system on the occasion of the 74th Van Mahotsav in Ranchi to reduce human-elephant conflicts in Ranchi, Jharkhand.

13



Finance Minister Smt. Nirmala Sitharaman has said, 28 per cent GST on casinos and online gaming will be levied on the face value.

14



Payments and banking platform for businesses Razorpay launched a MoneySaver Export Account specifically for small and mid-size exporters.

15



Max Life Insurance Company Ltd. (Max Life) has been appointed as the "Lead Insurer" for the State of Uttar Pradesh

(UP) by the Insurance Regulatory and Development Authority of India (IRDAI).

16



Fino Payments Bank Limited has approved a proposal to transition into a small finance bank (SFB).

17



Indian-American Shohini Sinha has been appointed as the Federal Bureau of Investigation (FBI) special agent in charge of the Salt Lake City Field Office in Utah state, United States (US) by FBI Director Christopher Wray.

18



The Indian Army implemented a common uniform for Brigadier and above rank officers irrespective of the parent cadre and appointment.

19



The air forces of China and the United Arab Emirates (UAE) will conduct their first joint training exercise FALCON Shield-2023 in China's Xinjiang in August 2023.

20



NASA (National Aeronautics and Space Administration) has introduced an on-demand streaming platform, named NASA+.

21



The United States (US) will help Australia to produce guided multiple-launch rocket systems by 2025.

22



In hockey, the 7th Men's Asian Champions Trophy will begin in Chennai.

23



Asia's oldest football tournament Durand Cup has begun

24



In the FISU World University Games 2023 in Chengdu, India have won 26 medals including 11 gold, five silver, and 10 bronze.

25



Aditi Swami created history by becoming the first-ever Indian to clinch the individual World Title at the World Archery Championships final in Berlin.

26



International Youth Day is observed annually all over the world on August 12.

27



International Lefthanders Day 2023 is the 31st annual lefthanders day celebrated on the 13th of August every year worldwide.

28



Every year World Organ Donation Day is celebrated on the 13th of August to raise awareness about the importance of organ donation and encourage people to donate their organs after death. The Government has said that a valid License for imports of laptops, tablets, and personal computers will be required from the 1st of November this year.



29

The National Investigation Agency (NIA) has intensified its crackdown on the Popular Front of India (PFI) for its alleged anti-national activities.



30

The Valedictory Ceremony, on the second day of the first-ever 'Festival of Libraries 2023', witnessed the gracious presence of the Vice-President of India, Sh. Jagdeep Dhankhar.



31

The Telecom Regulatory Authority of India (TRAI) has issued its recommendations on 'Introduction of Digital Connectivity Infrastructure Provider Authorization under Unified License (UL)'.



32

The third and final meeting of the G20 Anti-Corruption Working Group (ACWG) under India's Presidency will be held from 9 to 11 August 2023 in Kolkata.



33

Principal Secretary to the Prime Minister, Dr P.K. Mishra chaired the seventh meeting of the Coordination Committee on India's G20 Presidency at Bharat Mandapam in Pragati Maidan, New Delhi.



34

The Union Electronics and IT Minister Ashwini Vaishnaw has said the personal data of every citizen will be protected in the digital domain by the Digital Personal Data Protection Bill.



35

India is committed to eliminating Lymphatic Filariasis by 2027, three years ahead of the global target through mission mode, multi-partner, multi-sector targeted drive.



36

The 53rd National Planning Group (NPG) was held in New Delhi, under the chairpersonship of Special Secretary, Logistics, Department for Promotion of Industry and Internal Trade, Smt. Sumita Dawra.



37

Union Home Minister and Minister of Cooperation, Shri Amit Shah performed the Bhumi Pujan and laid the foundation stone of the IFFCO Nano DAP (Liquid) Plant at Gandhidham, Gujarat.



38

The exhibition titled 'Women In Focus: Visualizing Feminine Constructs in Indian Art' was inaugurated by Smt Meenakashi Lekhi, Minister of State for External Affairs and Culture, at the National Museum.



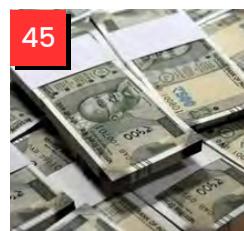
39 Japan's Prime Minister Fumio Kishida, observed a moment of silence during a ceremony marking the 78th anniversary of the world's first atomic bombing at the Hiroshima Peace Memorial Park in Hiroshima, Japan.



44 Prime Minister Narendra Modi laid the foundation stone for the redevelopment of 508 railway stations at a cost of over 24 thousand 470 crore rupees under the Amrit Bharat Station Scheme across the country through video conferencing.



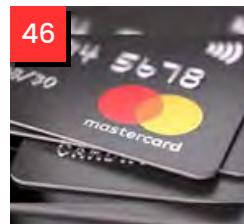
40 In a major push to Indian students and alumni, France has announced new initiatives to bolster academic excellence, cultural understanding, and long-lasting friendship between the two nations.



45 The gross direct tax collection has registered a growth of around 16 per cent to 6 lakh 53 thousand crore rupees compared to the corresponding period last year.



41 Pakistan President Arif Alvi has approved the premature dissolution of the National Assembly.



46 Payments giant Mastercard announced the introduction of Cardholder Verification Value (CVV)-less online transactions for its debit and credit cardholders who have tokenized their cards on merchant platforms.



42 US President Joe Biden has signed an executive order banning American investments in key technology industries that could be used to enhance China's military capabilities.



47 The Reserve Bank of India (RBI) announced to increase the transaction payment limit from Rs. 200 to Rs. 500 for UPI Lite in offline mode to promote digital transactions.



43 17 new districts and 3 new divisions have come into existence in Rajasthan.



48 India's only profitable multi-segment fintech operating at scale with a banking license, Airtel Payments Bank, becomes the 1st Indian Bank to launch eco-friendly debit cards for its new and existing customers with a savings bank account.



49 Tesla appointed Vaibhav Taneja as its new Chief Financial Officer.



50 Russia has announced that it planned to launch a lunar lander this week after several delays, hoping to return to the

Moon for the first time in over 50 years.



51 World Badminton Championships 2023 will begin Copenhagen in Denmark on the 21st of August, 2023.



52 Women's Equality Day is observed on August 26 every year to commemorate the right of women to vote in the

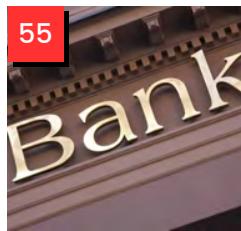
United States & the theme is #EmbraceEquity.



53 Every year Independence Day in India is observed on the 15th of August.



54 World Photography Day is celebrated on August 19 every year.



55 The Indian Banks' Association (IBA) has constituted a sectoral committee for member banks operating within the Gujarat International Finance Tec-City (GIFT City), Gandhinagar, Gujarat.



56 Private lender YES Bank introduced its state-of-the-art mobile banking application named 'iris' with an aim to redefine digital banking for its customers.



57 The Ministry of Electronics & Information Technology (MeitY) Secretary Shri Alkesh Kumar Sharma launched the 'Graphene-Aurora program' at a function in Maker Village Kochi, Kerala.



58 Total banking transactions at GIFT International Financial Services Centre (IFSC) here reached USD 508 billion till July 2023.



59 Prime Minister Shri Narendra Modi during his Independence Day speech at Red Fort said that the government has plans to increase the number of 'Jan Aushadhi Kendras' from 10,000 to 25,000.



60 On World Senior Citizens Day (Aug 21, 2023), Punjab National Bank (PNB), the nation's leading public sector bank, has introduced the "Pensioner's Lounge", a dedicated space within the branch that serves pensioners and senior citizens with all their banking needs.



61 Cleartrip, a subsidiary of Flipkart, has joined forces with Axis Bank, a prominent private sector bank in India, to introduce an innovative travel proposition for Axis Bank credit cardholders.



62 Prime Minister Narendra Modi, welcomed the Director General of the World Health Organisation, Dr. Tedros Adhanom Ghebreyesus, who arrived in India to attend the WHO-global Summit.



63 HDFC Bank has become the 1st bank in India to launch the 'Marriott Bonvoy HDFC Bank Credit Card', India's first co-branded hotel credit card in partnership with Marriott Bonvoy, Marriott International's award-winning travel programme.



64 The Cabinet chaired by Prime Minister Shri Narendra Modi, has approved a bus scheme "PM-eBus Sewa" for augmenting city bus operation by 10,000 e-buses on the PPP model.



65 The International Cricket Council (ICC) announced an association, with Mastercard becoming a Global Partner for the ICC Men's Cricket World Cup 2023 to be held in India between 5 October and 19 November 2023.



66

The Cabinet Committee on Economic Affairs chaired by Prime Minister, Shri Narendra Modi approved Seven projects of the Ministry of Railways with an estimated cost of around Rs.32,500 Crore, with 100% funding from Central Government.



67

The Chairman, of Central Water Commission (CWC), Shri Kushvinder Vohra launched the mobile application, "FloodWatch" to use mobile phones to disseminate information related to the flood situation and forecasts up to 7 days on a real-time basis to the public.



68

The United Arab Emirates (UAE) has secured the top spot as the leading employer of Indian expatriates, with an impressive figure of 3.554 million Indians currently working within its borders, V Muraleedharan, the Minister of State for External Affairs, disclosed this in the Lok Sabha



69

IDFC First Bank has secured the title rights to the home international series of the Board of Control of Cricket in India (BCCI) for a duration of 3 years.



70

Shri Giriraj Singh, Union Minister for Rural Development and Panchayati Raj, inaugurated the 'Three-day National Thematic Workshop on Localization of Sustainable Development Goals (SDGs) in Panchayats' in Srinagar.



71

The Telangana government has announced a farm loan waiver of up to 99 thousand 999.

72



The National Health Authority (NHA) announced 100 microsite projects for accelerated adoption of the Ayushman Bharat Digital Mission (ABDM) across the country.



73

The Prime Minister, Shri Narendra Modi has called India's first 3D printed Post Office at Cambridge Layout, Bengaluru, a testament to our nation's innovation and progress



74

India will receive USD 25 million from the G20 Pandemic Fund for strengthening the animal health system of the country.



75 to the citizens.

The 26th National Conference on e-Governance began in Indore to deliberate on providing better facilities



India has handed over the B20 presidency to Brazil to host G20 in 2024.



76 Union Home Minister and Minister of Cooperation, Shri Amit Shah, planted the 4 Croreth tree under the All-India Tree Plantation Campaign of the Ministry of Home Affairs at the CRPF Group Center in Greater Noida, Uttar Pradesh.



79 The Maharashtra Government's inaugural 'Udyog Ratna' award was presented to veteran entrepreneur Padma Vibhushan Ratan Tata by Chief Minister Eknath Shinde.



80 The Maharashtra Government's inaugural 'Udyog Ratna' award was presented to veteran entrepreneur Padma Vibhushan Ratan Tata by Chief Minister Eknath Shinde.



77 The Third International Conference on Structural Integrity (ICONS 2023) was inaugurated at Mamallapuram, Tamil Nadu virtually by Dr. N Kailaiselvi, Director General, Council of Scientific & Industrial Research & Secretary, Department of Scientific and Industrial Research.



81 Shri Rajesh Agrawal, Additional Secretary, Department of Commerce, Ministry of Commerce and Industry represented India in the 20th ASEAN-India Economic Ministers' meeting held on 21st August 2023 in Semarang, Indonesia and co-chaired the meeting with Dr. Zulkifli Hasan, Minister of Trade, Indonesia.



78 The Union Minister for Roads Transport and Highways, Shri Nitin Gadkari inaugurated the quadranglement of the Nandura to Chikhli section of 45 km length on National Highway 53 worth Rs.800 crore at Malkapur in Buldhana district, Maharashtra.



82 Indian telecommunications major, Reliance Jio has completed the work related to connecting Maldives with a High-Speed Optic Fibre cable.

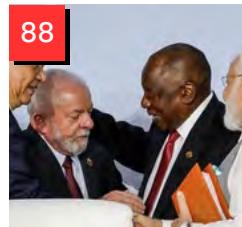
84



The National Payments Corporation of India (NPCI) launched the 3rd edition of the Unified Payment Interface (UPI)

Safety Awareness Campaign, "UPI Chalega" with an aim to promote UPI's brand awareness, amplify understanding of its features, and encourage wider adoption among new users.

88



Prime Minister Narendra Modi took part in the BRICS (encompasses Brazil, Russia, India, China and South Africa)

Business Forum Leaders' Dialogue in Johannesburg, South Africa.

85



The Saudi Environment Ministry has launched a program to combat desertification using artificial intelligence (AI).

86



India's largest public sector lender, the State Bank of India (SBI), remained the front runner in the Debit cards market, holding a whopping 28% share in June 2023, revealed the latest data by 1 Lattice (Previously PGA Labs).

89



The Government of India (GoI) has appointed R Doraiswamy as managing director (MD) of the Life Insurance Corporation of India (LIC) with effect from the date of assumption of office on or after 1 September 2023 and continuing until his superannuation on 31 August 2026, or until further instructions, whichever is earlier.

90



Union Minister of Tribal Affairs, Shri Arjun Munda launched the 'Awareness Campaign and Training of Trainers' as a part of the 'Mission for Elimination of Sickle Cell Anaemia' in New Delhi.

87



The 15th BRICS summit was held from the 22nd to 24th August, 2023 at the Sandton Convention Centre in South Africa.

91



The State Bank of India (SBI) plans to open 300 new branches across India in the current financial year & it currently operates 22,405 branches across the country.

92



Veeyapuram Chundan (Snake Boat), rowed by the Pallathuruthy Boat Club lifted the 69th edition of the Nehru

Trophy Boat Race held on Punnamada Lake in Kerala's Alappuzha district.

93



President Smt Droupadi Murmu has approved one President's Tatrakshak Medal (PTM) and five Tatrakshak

Medals (TM) to the Indian Coast Guard personnel for their act of conspicuous gallantry, exceptional devotion to duty and distinguished/meritorious service on the occasion of Independence Day 2023.

94



Shri Manoj Kumar, Chairman of the Khadi and Village Industries Commission (KVIC), inaugurated multiple

Khadi and Village Industries (KVI) initiatives during his visit to Tamil Nadu.

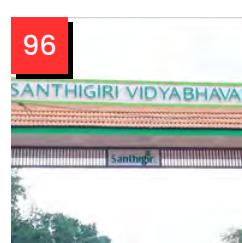
95



Kerala, Tamil Nadu and West Bengal are among 14 States and Union Territories which are yet to sign a crucial

Memorandum of Understanding (MoU) with the Union Education Ministry, which mandates the implementation of the National Education Policy to avail funds worth almost ₹13,000 crore for the next three years, under the Centre's flagship scheme for State-run higher education.

96



Kerala got its first Artificial Intelligence (AI) school at Santhigiri Vidyabhan in Thiruvananthapuram

97



The Ministry of Youth Affairs and Sports (MYAS) is funding the participation of the Indian contingent for the upcoming ISSF World Championships in Baku, Azerbaijan where a total of 34 Indian shooters, including 17 men and 17 women would be participating.

98



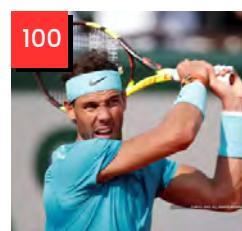
Infosys has roped in tennis icon Rafael Nadal as an ambassador for the Infosys brand and its Digital Innovation

99



Indian grappler Priya Malik won a Gold medal at the 2023 U20 World Wrestling Championships in Jordan.

100



In Chess, Magnus Carlsen of Norway beat India's R. Praggnanandhaa in tie-breaks to win the FIDE Chess World Cup 2023 title at Baku in Azerbaijan

E-MAGAZINE

August 2023



IMPORTANT DAYS



World Breastfeeding Week 2023 – August 1 to 7

Breastfeeding Week is celebrated every year during the first week of August (August 1 to 7). The theme set by the World Alliance for Breastfeeding Action (WABA) for this year (2023) is: "Enabling Breastfeeding: making a difference for working parents." World Breastfeeding Week is observed by World Alliance for Breastfeeding Action (WABA), World Health Organisation (WHO), and UNICEF to promote world breastfeeding week. WADA was first formed on 14th February 1991. World Breastfeeding Week was first observed in 1992 by WADA.



Nagasaki Day 2023 – August 9

Nagasaki Day is observed on August 9 every year. This day is the 78th Anniversary of the US atomic bombing. On August 9, 1945, during the second world war, the US dropped a bomb on Nagasaki in the city of Japan. The nuclear bomb that was attacked by the US in Nagasaki was called the 'FAT MAN'.

World Wide Web Day 2023: August 1



World Wide Web Day is observed all over the world on August 1st each year



Hiroshima Day 2023: August 6

Every year August 6 is celebrated as Hiroshima Day. Hiroshima Day 2023 is observed all over the world to promote peace politics. This day is observed to raise awareness of the bomb attack on Hiroshima. In 1945, the United States (US) deployed a nuclear bomb in the city of Hiroshima which is in the country of Japan. This nuclear bomb wiped out 39 per cent of the civilians of Hiroshima. The US has named the atomic bomb named "The Little Boy" which was dropped on August 6.



Quit India Movement – August 8:

Quit India Movement is observed annually on August 8. This day is also known as August Kranti Din. This day

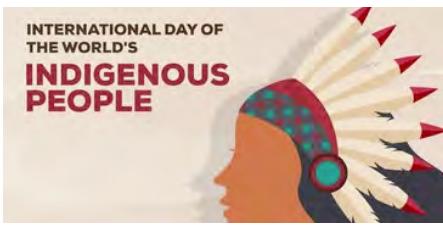
dedicated to web browsing, the online activity that brings the whole world to your fingertips and places a wealth of knowledge at your feet. In 1989, Sir Tim Berners-Lee invented the World Wide Web, On 1st August 1989, is World Wide Web Day, marking the invention by Tim Berners-Lee of an internet-based communication system that changed the world.



National Handloom Day 2023 – August 7

National Handloom Day is observed every year on August 7. On this day, the Government and other organizations raised awareness to honour the handloom weaving community. In 2015, the first National Handloom Day was celebrated which was inaugurated by PM Narendra Modi. On August 7, 1905, The Swadeshi movement was launched in Calcutta Town Hall. This movement focuses on reviving domestic production, encouraging handloom industries and the spirit of Swadeshi. The Ministry of Textiles will be celebrating National Handloom Day at Dilli Haat which is celebrated from August 1 to August 15.

is observed as an important movement in the freedom struggle and many freedom fighters took charge themselves. Quit India Movement was launched in the year 1942.



International Day of the World's Indigenous People 2023 – August 9:

International Day of the World's Indigenous People is observed annually on August 9. This year's theme is **Indigenous Youth as Agents of Change for Self-determination**. This day is observed to raise awareness about life and to protect the indigenous people. **This day was first observed by United Nations General Assembly (UNGA) in December 1994.**



International Lefthanders Day 2023: August 13

International Lefthanders Day 2023 is the 31st annual lefthanders day celebrated on the 13th of August every year worldwide. The theme for International Lefthanders Day 2023 is **"Left Handers in Sports.** "The Left-Handers Club launched International Lefthanders Day as an annual event on the 13th of August, 1992.

World Biofuel Day 2023: August 10



Every year World Biofuel Day is observed on the 10th of August. World Biofuel Day 2023 is celebrated to raise awareness about the importance of biofuels

and features the efforts made by the Government in the biofuel sector. **World Biofuel Day 2023 is observed to honour Sir Rudolf Diesel for his research experiments.** Since 2015, India has celebrated World Biofuel Day through the Ministry of Petroleum and Natural Gas (**MoP&NG**) and the Ministry of Environment, Forest and Climate Change (**MoEFCC**).

World Elephant Day 2023: August 12



World Elephant Day is an international annual event on August 12, Conceived in 2011 by Canadian filmmakers Patricia Sims and Michael Clark of Canazwest Pictures and Sivaporn Dardarananda, Secretary General of Elephant Reintroduction Foundation in Thailand. It was officially launched on August 12, 2012. The first world elephant day was held on 12 August

2012. The world elephant day website was designed and maintained by Canazwest Pictures. **World elephant day was founded in November 2015 to support elephant conservation worldwide.**

International Youth Day 2023: August 12



International Youth Day is observed annually all over the world on August 12. International youth day focuses on all the difficulties that young people are facing throughout the world. The theme of International Youth Day is **'Green Skills for Youth: Towards a Sustainable World'**. The United Nations passed a resolution for creating the International Youth

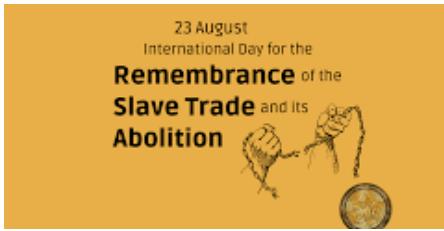
Day in 1999 at the United Nations General Assembly (UNGA). The first International Youth Day was observed on 12th August 2000.

World Organ Donation Day 2023: August 13



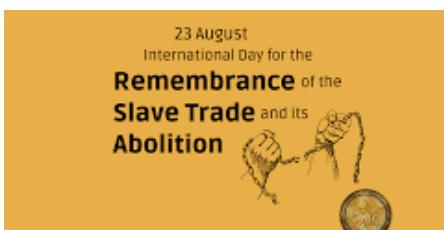
Every year, World Organ Donation Day is celebrated on the 13th of August to raise awareness about the importance of organ donation and encourage people to donate their organs after death. World Organ Donation Day 2023 theme is **"Step up to volunteer; need more organ donors to fill the lacunae".**

World Organ Donation Day was first observed in 2005. The first organ donation was performed in 1954, when Ronald Lee Herrick donated his kidney to his twin brother.



International Day for The Remembrance Of Slave Trade And Abolition 2023-23 August

International Day for the Remembrance of Slave Trade and Abolition is celebrated on 23 August every year. This day is designated by UNESCO to memorialize the transatlantic slave trade. International Day for the Remembrance of Slave Trade and Abolition is observed to commemorate the uprising on August 23, 1791, in Santo Domingo, Haiti, which played a crucial role in the abolition of the transatlantic slave trade.



Women's Equality Day 2023 - August 26

Women's Equality Day is observed on August 26 every year to commemorate the right of women to vote in the United States. This year's (2023) theme for Women's Equality Day is #EmbraceEquity.



National Sports Day 2023 - August 29

National Sports Day or Rashtriya Khel Divas is celebrated on 29 August every year. This day is celebrated on Dhyan Chand's birthday to honour the hockey legend.

Independence Day in India 2023: August 15

Every year, Independence Day in India is observed on the 15th of August, 2023. The theme of the 77th Independence Day 2023 of India is "Nation First, Always First" as a part of 'Azadi Ka Amrit Mahotsav'. On August



14, 1947, Jawaharlal Nehru, the first Prime Minister of India conveyed an iconic speech "Tryst with Destiny".

World Photography Day 2023 - August 19

World Photography Day is celebrated on August 19 every year. World Photography Day 2023 is a Worldwide celebration of the art, crafts, science, and history of photography. The first World Photography Day was held on August 19, 2010. On World



Photography Day nearly 270 photographers shared their pictures in a global online gallery. The first digital photograph was created in 1957, two decades before the digital camera was invented.

Sadbhavana Diwas 2023 - August 20

Sadbhavana Diwas is celebrated on 20 August every year. The birth anniversary of former Prime Minister Late Shri Rajiv Gandhi is observed as "Sadbhavana Diwas" on August 20. Rajiv Gandhi's initiatives resulted in the establishment of Mahanagar Telephone Nigam



(MTNL) in 1986. The first Sadbhavana Diwas was observed in 1992, a year after Rajiv Gandhi died in a suicide bomb attack in Tamil Nadu's Sripurumbudur.

World Mosquito Day 2023: August 20

World Mosquito Day is observed annually on 20 August. World Mosquito Day was first established in 1897 by Sir Ronald Ross who discovered that female mosquitoes transmit malaria to humans. World Mosquito Day is dedicated to the memory of Sir Ronald Ross. Sir



Ronald Ross was first observed on 20 August 1897.

Small Industry Day 2023 - August 30:

The Small Industry Day is an annual celebration observed on 30th August. This day is dedicated to promoting small businesses nationwide and offering job opportunities to unemployed males and females for the betterment of their life. Small Industry Day is celebrated



since 2017 following a resolution passed in the Assembly during the year.

NATIONAL



The Clean Ganga Mission has approved seven projects worth a total of Rs. 692 crores

The 50th meeting of the Executive Committee of the National Mission for Clean Ganga (NMCG) was held under the chairmanship of DG, NMCG, Shri G. Asok Kumar where Seven projects worth around Rs. 692 crores were approved. Out of the seven projects, four pertain to sewage management in Uttar Pradesh and Bihar. NMCG has so far sanctioned a total of 452 projects worth around Rs. 38,126 crore out of which 254 have been completed.



President Of India Inaugurates 'Unmesh' And 'Utkarsh' Festivals In Bhopal

The President of India, Smt. Droupadi Murmu inaugurated 'Unmesh' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh. President said that literature connects with people and connects people with each other.

The Think20 Summit, organized by India as part of its G20 Presidency, is set to take place in the city of Mysuru, Karnataka.

Observer Research Foundation (ORF), as the Think20 Secretariat under India's G20 Presidency, will host the Think20 Summit in Mysuru till August 2. Think20 is the G20's official engagement group that serves as an 'ideas bank' for the multilateral grouping by bringing together think tanks and high-



level experts to discuss policy issues relevant to the G20. The three-day conference will be a gathering of distinguished members of the seven Think20 Task Forces and policy experts from around the world.

The deadline for submitting applications for PLI Scheme 2.0 for IT Hardware has been extended until August 30, 2023:

Production Linked Incentive (PLI) Scheme 2.0 for IT Hardware was notified vide notification No. CG-DL-E-30052023-246165 dated May 29, 2023, with a budgetary outlay of ₹ 17,000 crore. The scheme is aimed at broadening and deepening the IT hardware manufacturing ecosystem in the country. The Operational



Guidelines of Production Linked Incentive Scheme 2.0 for IT Hardware has been notified on 14.07.2023 and are available at the following URL: <https://www.meity.gov.in/esdm/production-linked-incentive-scheme-pli-20-it-hardware>

The 'Meri Mati Mera Desh' campaign will be launched to honour our martyred braveheart men and women

Prime Minister Shri Narendra Modi, in his address to the people of the country during the popular programme 'Mann ki Baat' has always accorded prominence to the beautiful cultural fabric of the country and how diversity also acts as a unifying force. Under this campaign, 'Amrit Kalash Yatra' will also be organised across the country." Ek Bharat Shreshtha



Bharat programme aims to enhance interaction & promote mutual understanding between people of different states/UTs through the concept of state/UT pairing.



Union Government to launch e-CARE portal to facilitate the transfer of mortal remains of Indians who die abroad

The Union Government will launch the e-CARE (e-Clearance for Afterlife Remains) portal to facilitate the swift transfer of mortal remains of Indians who die abroad. The Union Health Minister Mansukh Mandaviya said, the portal is being introduced to avoid delays during the transportation of the deceased human remains across international borders. The designated nodal officer will scrutinise and get approval within 48 hours.



India Post to sell National Flag through its 1.6 lakh post offices to celebrate Har Ghar Tiranga

The government of India under the aegis of Azadi Ka Amrit Mahotsav (AKAM) introduced the Har Ghar Tiranga Campaign. The campaign was an immense success in 2022 when 23 crore households hoisted the Tiranga at their homes physically and six crore people uploaded selfies on HGT Website. The Department of Posts (DoP) took this campaign to the last mile and ensured the availability of the national flag in the remotest corner of the country.

The G20 EMPOWER Summit in Gandhinagar will be inaugurated by Union Minister for Women and Child Development, Smt. Smriti Zubin Irani:

The G20 EMPOWER Summit is set to take place on August 1, 2023, at the Mahatma Mandir in Gandhinagar, Gujarat. The summit organised around the theme- "Women-Led Development: ensuring a Sustainable, inclusive, and equitable global economic growth", will witness the participation of delegates from across G20 nations, guest countries and international organisations in addition to many



global experts, policymakers and stakeholders. The Ministry of Women and Child Development is the nodal Ministry for EMPOWER which is the G20 Alliance for Empowerment and Progress of Women's Economic Progression.

The G20 Ministerial Conference on Women's Empowerment will take place in Gandhinagar, Gujarat

The Ministerial Conference on Women's Empowerment under the G20 Indian Presidency, chaired by Union Minister of Women & Child Development, Smt. Smriti Zubin Irani is set to take place in Gandhinagar, Gujarat from 2nd to 4th August 2023. Gandhinagar is an exquisite example of a vibrant fusion of centuries-old architecture with



modernity and cultural vibrancy and is known for its historical legacy, artefacts, handicrafts, arts, festivals, grand temples and museums and a rich civilization that flourished on the western bank of the river Sabarmati

PM lays the foundation stone and inaugurates various development projects in Pune, Maharashtra

The Prime Minister, Shri Narendra Modi flagged off metro trains marking the inauguration of completed sections of Pune Metro. He also handed over more than 1280 houses constructed under Pradhan Mantri Awas Yojana by Pimpri Chinchwad Municipal Corporation (PCMC) and more than 2650 PMAY houses constructed by Pune Municipal Corporation to the beneficiaries. He laid the foundation stone



for around 1190 PMAY houses to be constructed by PCMC and over 6400 houses constructed by Pune Metropolitan Region Development Authority. The Prime Minister also inaugurated a Waste to Energy Plant under PCMC developed at a cost of about Rs 300 crores.



Union Minister of Steel Shri Jyotiraditya M. Scindia unveils the new logo of NMDC

Union Minister of Steel and Civil Aviation Sh. Jyotiraditya M. Scindia unveiled the new logo of NMDC in New Delhi. Sh. Nagendra Nath Sinha, Secretary, Ministry of Steel, Sh. Amitava Mukherjee, CMD, NMDC and other officials of the Ministry of Steel and NMDC were also present. The Minister congratulated Team NMDC on their dynamic new logo and added that the unveiling of the logo is a seminal part of the journey of any organization, symbolizing its values and goals. The Union Minister said that NMDC's new logo represents how India's largest producer of iron ore, is all set for mining at a global scale in a sustainable and green environment.



President of India inaugurates 'Festival of Libraries'

The President of India, Smt. Droupadi Murmu inaugurated the 'Festival of Libraries' in New Delhi. This Festival is being organized by the Ministry of Culture to promote the development and digitization of Libraries and cultivate the culture of reading. President said that the development of libraries is correlated to the development of society and culture.

Shri Dharmendra Pradhan has officially launched the mobile application for ULLAS: Nav Bharat Saksharta Karyakram on the third anniversary of NEP 2020.

The Prime Minister inaugurated Akhil Bharatiya Shiksha Samagam 2023 at Bharat Mandapam, Pragati Maidan, New Delhi on the 3rd anniversary of NEP 2020. On the sidelines, the Union Minister of Education and Minister of Skill Development and Entrepreneurship, Shri Dharmendra Pradhan, launched the logo, slogan-Jan Jan Sakshar



and mobile application of ULLAS: Nav Bharat Saksharta Karyakram at Bharat Mandapam, Pragati Maidan, New Delhi.

Shri Dharmendra Pradhan and Shri S. Jaishankar jointly launched Study in India (SII) Portal in New Delhi

The Union Education and Skill Development & Entrepreneurship Minister Shri Dharmendra Pradhan and Union External Affairs Minister Dr S. Jaishankar jointly launched Study in India Portal in New Delhi. Minister of State for Education Dr Subhas Sarkar; Minister of State for Education, Smt Annapurna Devi; Minister of State for Education and External Affairs Shri Rajkumar Singh; Member of



Parliament, Dr Mahesh Sharma; senior officials of Ministry of Education and Skill Development and Ambassadors of more than 10 countries attended the event. The website portal will present information about the academic facilities, research support, and related information.

NHAI Launches 'Rajmargyatra' a Unified Mobile Application for National Highway Users

The National Highways Authority of India (NHAI) takes a significant stride towards improving the highway user experience with the launch of 'Rajmargyatra,' a citizen-centric unified mobile application. This user-friendly app is now available for download on both Google Play Store and iOS App Store, empowering travellers with comprehensive information



on Indian National Highways while also offering an efficient complaint redressal system. The app is currently available in Hindi and English.



Arjun Ram Meghwal inaugurates the second edition of the Inter-Ministry Bar & Bench Badminton Championship

Ministry of Law and Justice organised the second edition of the Inter-Ministry Bar & Bench Badminton Championship at the Thyagaraj Sports Complex, New Delhi. The tournament witnessed enthusiastic participation from judges, lawyers, and officials of various ministries of the government of India. The event was inaugurated by Union Minister of Law and Justice Arjun Ram Meghwal.



DG, NMCG gives a presentation on Namami Gange to World Bank EDs during an impact assessment meeting in Agra

A meeting was held in Agra, Uttar Pradesh as part of a visit by the Executive Directors of the World Bank to understand the transformational impact of the Bank's projects in the country. Director General of the National Mission for Clean Ganga (NMCG) Mr. G. Asok Kumar gave a detailed presentation on Namami Gange to the Executive Directors of the World Bank from around the world. Mr. Auguste Kouame, Country Director, World Bank, India was also present on the occasion.

PM Modi to lay foundation stone for redevelopment of 508 railway stations across the country

Prime Minister Narendra Modi will lay the foundation stone for the redevelopment of 508 railway stations across the country through video conferencing. The stations will be redeveloped under Amrit Bharat Station Scheme at a cost of over 24 thousand 470 crore rupees. Master Plans are being prepared for the development of these stations as City Centres, with proper integration of both



sides of the city. This includes 55 stations each in Uttar Pradesh and Rajasthan, 49 in Bihar, 44 in Maharashtra, 37 in West Bengal, 34 in Madhya Pradesh, 32 in Assam, and 25 in Odisha among others.

MoS Rajeev Chandrasekhar to attend 'Digital India RISC-V' Symposium, organised by IIT Madras

Union Minister for State for Entrepreneurship, Skill Development, Electronics, and IT Rajeev Chandrasekhar will be taking part in the 'Digital India RISC-V' Symposium, being organised by IIT Madras and IIT-M Pravartak Technologies Foundation in Chennai. The event showcasing 'The future of Electronics in India through



the RISC-V pathway', will be attended by students, industry professionals, researchers and all those keen to gain insights about the growing RISC-V ecosystem in India.

PM Modi To Participate in National Handloom Day Celebration

Prime Minister Narendra Modi said that Vocal for Local has become a mass movement that has given a new impetus to the textile sector in the country. Addressing the 9th National Handloom Day celebration at Bharat Mandapam in Pragati Maidan, Delhi Mr Modi said that the schemes that have been initiated in the textile sector bring justice to weavers and artisans. The Prime Minister also urged the people to their commitment to popularise local products on National Handloom Day. Prime



Minister Modi said that India's vibrant handlooms exemplify the country's diversity. During the programme, Mr Modi launched the e-portal of 'Bhartiya Vastra evam Shilp Kosh' - a Repository of Textiles and Crafts that has been developed by the National Institute of Fashion Technology NIFT.

Dr P.K. Mishra chairs 7th meeting of the Coordination Committee on India's G20 Presidency in New Delhi



Principal Secretary to the Prime Minister, Dr P.K. Mishra chaired the seventh meeting of the Coordination Committee on India's G20 Presidency at Bharat Mandapam in Pragati Maidan, New Delhi. The meeting covered the Summit preparedness in substantive as well as logistical aspects. Progress and outcomes on both Sherpa and Finance tracks were reviewed. A discussion was held on the Indian Presidency's priorities including Green Development, accelerating Sustainable Development Goals (SDGs), strong sustainable balanced, inclusive growth, digital public infrastructure, gender equality and reform of multilateral institutions.



Personal data of every citizen is to be protected in the digital domain by the Digital Personal Data Protection Bill

The Union Electronics and IT Minister Ashwini Vaishnaw has said the personal data of every citizen will be protected in the digital domain by the Digital Personal Data Protection Bill. The Bill was passed by the Parliament. Mr Vaishnaw said, the digital world will now become safer, and more trustworthy and it will have a significant impact on the lives of common citizens. 140

TRAI releases recommendations on 'Introduction of Digital Connectivity Infrastructure Provider Authorization under Unified License (UL)'

Telecom Regulatory Authority of India (TRAI) has issued its recommendations on 'Introduction of Digital Connectivity Infrastructure Provider Authorization under Unified License (UL)'. National Digital Communications Policy (NDCP-2018) emphasizes digital infrastructure stating that "Digital infrastructure and services are increasingly emerging as key enablers and critical



determinants of a country's growth and well-being". Digital Connectivity Infrastructure (DCI) is essential for the growth of the global data economy. A robust DCI contributes significantly to economic development both by increasing productivity and by providing amenities that enhance the quality of life.

Third G20 Anti-Corruption Working Group Meeting and G20 Anti-Corruption Ministerial Meeting will be held in Kolkata

The third and final meeting of the G20 Anti-Corruption Working Group (ACWG) under India's Presidency will be held from 9 to 11 August 2023 in Kolkata. Over 154 delegates from G20 Members, 10 invitee countries, and various international organizations will be attending the meeting. It will be followed by the G20 Anti-Corruption Ministerial Meeting on 12th August 2023, which will be chaired by Dr Jitendra Singh, Minister of State (Independent Charge) for the Ministry of



Science and Technology, Minister of State for the Prime Minister's Office, the Ministry of Personnel, Public Grievances and Pensions, the Department of Atomic Energy and the Department of Space of Government of India. This will be the second-ever Ministerial meeting of the G20 ACWG and the first in-person ACWG Ministerial meeting.

Parliamentary Standing Committee recommends mandatory declaration of assets by Supreme Court and High Court judges

A Parliamentary Committee has recommended bringing legislation to make it mandatory for Supreme Court and High Court judges to declare their property returns on an annual basis. The Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, in



its report 'Judicial Processes And Their Reforms', said that as a general practice, all constitutional functionaries and government servants must file annual returns of their assets and liabilities.

crore countrymen are part of the digital journey, which was started

by Prime Minister Narendra Modi in 2015.



Shri Dharmendra Pradhan launches DBT in NAPS to strengthen the apprenticeship eco-system in India

Shri Dharmendra Pradhan, Union Minister for Education and Skill Development & Entrepreneurship launched Direct Benefit Transfer (DBT) in National Apprenticeship Promotion Scheme (NAPS). An amount of approx Rs. 15 crores was disbursed to one lakh apprentices by the Minister marking the launch of DBT in NAPS. A total of 25 lakh youth have been engaged as apprentices since the inception of the National Apprenticeship Promotion Scheme in 2016, till 31st July 2023. Around 2.6 lakh Apprentices have completed training in FY 23-24. The Government of India's proactive efforts to promote quality training across sectors, led to the number of active establishments subsequently increase from 6,755 in 2018-19 to 40,655 in 2023-24.

Valid license for import of laptops, tablets, and personal computers to be required from November 1

The Union Government has said that a valid License for imports of laptops, tablets, and personal computers will be required from the 1st of November this year (2023). In a notification, the Directorate General of Foreign Trade said, import consignments can be cleared till the 31st of October 2023 without a license for restricted imports. The Centre has said that there is no ban on the import of IT Hardware like tablets and laptops as



such devices can be imported after obtaining a valid license by companies or traders. The scheme is expected to lead to a total production of nearly three lakh 29 thousand crore rupees worth of IT Hardware and create 75 thousand additional jobs in five to six years.

Ministry of Tourism identifies 'Prayagraj' and 'Naimisharanya' in UP as destinations for development under 'Swadesh Darshan 2.0 (SD2.0)

The Ministry of Tourism has identified 'Prayagraj' and 'Naimisharanya' in Uttar Pradesh as destinations for development under 'Swadesh Darshan 2.0 (SD2.0) to develop sustainable and responsible tourism destinations. Minister of Tourism G. Kishan Reddy said that the State Perspective Plan (SPP) prepared by the State Government of Uttar Pradesh did not include Hastinapur Wildlife Sanctuary for



development. He further added that the government launched the 'Swadesh Darshan Scheme' (SDS) in the year 2014-15 for the integrated development of Theme-Based Tourist Circuits in the country and there are 08 projects of identified thematic circuits in Uttar Pradesh.

IIT - Hyderabad and Kathmandu University agreed to offer JDP at a PhD level in all areas of research

The Indian Institute of Technology-Hyderabad and Kathmandu University (KU) have agreed to offer a Joint Doctoral Programme (JDP) at the PhD level in all areas of research. Several decisions to strengthen the ties between the two Institutes have been taken during the recent visit of the IIT-H delegation to KU. According to an official release, students from India and Nepal will have the



opportunity to work on frontier areas of science, technology, design, and medical innovations under the programme. This association is aimed at developing successful academic and research collaborations in the areas of common interest and complementary capabilities.



PM lays foundation stone and dedicates to nation development projects in Sagar, Madhya Pradesh

The Prime Minister, Shri Narendra Modi laid the foundation stone and dedicated to the nation, development projects in Sagar, Madhya Pradesh. The projects include laying the foundation stone of Sant Shiromani Gurudev Shri Ravidas ji Memorial to be constructed at a cost of more than Rs 100 crores, two road projects to be developed at a cost of more than Rs 1580 crores and dedicating to the nation doubling of Kota-Bina rail route to the nation developed at a cost of more than Rs 2475 crores. The Prime Minister observed that the foundation stone of Saint Ravidas Ji Memorial and Museum is taking place at a time when the nation has completed 75 years of independence and the next 25 years of Amrit Kaal lie ahead of us.

DPIIT and Ministry of Rural Development jointly launch 'One District One Product' Wall at SARAS Aajeevika Store

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 collaboration with the Ministry of Rural Development in New Delhi. This strategic collaboration was

Ministerial Conference of Ministry of WCD on Women's Empowerment Celebrates Actions to Accelerate Women-Led Development

The G20 Ministerial Conference on Women's Empowerment was held in Gandhinagar, Gujarat from 2nd to 4th August 2023, with participation by Women and Gender Equality Ministers from across the G20 and Guest countries. The Ministry of Women and Child Development as the Nodal Officer for G20 Empower and W20 organized seven international meetings including the Ministerial Conference for Woman Empowerment. The Conference had a total participation of over 138 International delegates from 15



G20 Countries namely Argentina, Australia, Brazil, Canada, European Union, Germany, Indonesia, Italy, Japan, Mexico, the Republic of Korea, Saudi Arabia, Türkiye, United Kingdom, and USA and 5 Guest Countries namely Bangladesh, Mauritius, Netherlands, Singapore and UAE. There have been over 60 speakers at the Conference.

NeGD Organises the 39th CISO Deep Dive Training Programme Under MeitY's initiative Cyber Surakshit Bharat

Cyber Surakshit Bharat initiative of MeitY was conceptualised with the mission to spread awareness about cyber-crime and build capacities of Chief Information Security Officers (CISOs) and frontline IT officials, across all government departments, for ensuring adequate safety measures to combat the growing menace – Organisations need to defend their digital infrastructures and become future-ready in tackling cyber-attacks. National



e-Governance Division (NeGD), under its Capacity Building scheme, organised the 39th CISO Deep-Dive training programme from August 7th-11th 2023 with 25 participants from Central Line Ministries at the Indian Institute of Public Administration in New Delhi.



unveiled with the inauguration of the ODOP Wall at SARAS Aajeevika Store by the Additional Secretary,

Ministry of Rural Development, Shri Charanjit Singh and Director, DPIIT, Smt. Supriya Devasthali yesterday. The ODOP Wall at SARAS Aajeevika Store stands as a symbol of the harmonious partnership between these two vital ministries. SARAS Aajeevika is an initiative by Deendayal Antyodaya (DAY-NRLM), Ministry of Rural Development, Government of India.



Investor Education and Protection Fund Authority (IEPFA) and Common Service Centre (CSC) launch "Niveshak Sarathi" Vans for Delhi-NCR

Investor Education and Protection Fund Authority (IEPFA) CEO Ms. Anita Shah Akella launched two Investor Awareness Vans titled "Niveshak Sarathi", from IEPFA's headquarters as part of the Azadi ka Amrit Mahotsav celebrations, aligning with the theme "From Unawareness to Financial Independence." This strategic initiative aims to disseminate crucial financial education and raise awareness against fraudulent schemes across the Delhi NCR region. These specially equipped vans are equipped with a TV screen running "Hisab Ki Kitab," a series of investor awareness movies meticulously developed by IEPFA.



Dr Mansukh Mandaviya inaugurates the second phase of the annual Nationwide Mass Drug Administration (MDA) initiative for Lymphatic Filariasis

India is committed to eliminating Lymphatic Filariasis by 2027, three years ahead of the global target through mission mode, multi-partner, multi-sector targeted

Shri Amit Shah performed the Bhumi Pujan and laid the foundation stone of IFFCO Nano DAP (Liquid) Plant at Gandhidham, Gujarat

Union Home Minister and Minister of Cooperation, Shri Amit Shah performed the Bhumi Pujan and laid the foundation stone of the IFFCO Nano DAP (Liquid) Plant at Gandhidham, Gujarat. On this occasion, several dignitaries including the Chairman, of IFFCO, Shri Dileep Sanghani, were also present. Prime Minister Shri Narendra Modi has set a target of making 15 crore farmers of the country prosperous with the vision of 'Sahkar se Samridhi' by forming the Ministry of Cooperation.



Union Home Minister and Minister of Cooperation said that in order to realize Prime Minister Modi's vision of "Sahkar Se Samridhi", the Ministry of Cooperation has formed three multi-state cooperative societies and these three societies will fulfil these three goals.

Smt MeenakashiLekhi inaugurates the Women In Focus: Visualizing Feminine Constructs in an Indian Art exhibition at National Museum

The exhibition titled Women In Focus: Visualizing Feminine Constructs in Indian Art was inaugurated by Smt MeenakashiLekhi, Minister of State for External Affairs and Culture, at the National Museum. The exhibition will remain open for public viewing from August 12, 2023, onwards at Ajanta Hall, First Floor, National Museum, Delhi. This exhibition focuses on examining the multifaceted traditional notions of Power, Patronage, and Piety through the lens of femininity. The inauguration ceremony of the exhibition titled 'Women in Focus' also coincided with the book release of two



additional publications brought out by the National Museum. The first is the Hindi translation of the book: Buddha, Bauddha Dharma and Bauddha Kala by Dr. BuddhRashmi Mani and Shri Sanib Kumar Singh and the second is the third edition of the book titled An Introduction to the Indus Valley Civilisation by Sanjib Kumar Singh and Gunjan Kumar Srivastava.

drive. This was stated by Union Minister for Health & Family Welfare Dr Mansukh Mandaviya as he inaugurated the second phase of the Annual Nationwide Mass Drug Administration (MDA) initiative, in the presence of Dr Bharti Pravin Pawar, Minister of State, Ministry of Health and Family Welfare, Prof. S.P. Singh

Bhagel, Minister of State, Ministry of Health and Family Welfare. The second phase, commencing on August 10, 2023, will cover 81 districts in 9 endemic States (Assam, Bihar, Chhattisgarh, Jharkhand, Karnataka, Maharashtra, Odisha, Telangana and Uttar Pradesh).



Postal Life Insurance (PLI) Launches Direct Incentive Disbursement for Sales Force: A Transformational Step

Postal Life Insurance (PLI), a distinguished name in the insurance sector since 1884, is taking a momentous leap forward in its customer-centric approach. Recognising the pivotal role of its sales force, the PLI is proud to introduce the pilot program for "Direct Incentive Disbursement" in the Delhi and Uttarakhand Circles. The cornerstone of PLI's success has always been its sales staff, the driving force behind the department's accomplishments. Their dedication profoundly influences PLI's ability to acquire and retain clients, making them indispensable brand ambassadors. Through the "Direct Incentive Disbursement" feature, agents will experience the seamless transfer of their hard-earned commissions from the previous month directly to their Post Office Savings Bank Accounts.

Renewable Energy Research and Technology Development Programme being implemented till 2025-26

The Union Minister for New & Renewable Energy and Power has informed that the "Technology and Innovation Report 2023" brought out by the United Nations Conference on Trade and Development, has ranked India at 46th position in its "Frontier Technologies Readiness Index". The Minister informed that while the Government has not conducted any research/survey on R&D investment during the last year towards green energy transition, a committee was constituted earlier with an



external panel of experts under the Chairmanship of Dr Anil Kakodkar, (Former Chairman, Atomic Energy Commission). It provides up to 100% financial support to government/non-profit research organizations and up to 70% to industry, startups, private institutes, entrepreneurs, and manufacturing units.

53rd National Planning Group Meeting under PM GatiShakti recommends 6 infrastructure projects

The 53rd National Planning Group (NPG) was held in New Delhi, under the chairpersonship of Special Secretary, Logistics, Department for Promotion of Industry and Internal Trade, Smt. Sumita Dawra. The meeting saw active participation from member Department and Ministries, i.e., the Ministry of Road Transport and Highways, Ministry of Civil Aviation, Ministry of Railways, Ministry of Ports, Shipping and Waterways, Ministry of Petroleum and Natural Gas, Ministry of Defence, Ministry of



Power and NITI Aayog. During the meeting, six projects, 3 M/o Railways projects and 3 M/o Road Transport and Highways projects with a total project cost of Rs. 28,875.16 Cr. were evaluated. This Railway alignment connects the major mines of Sundargarh and Keonjhar districts of Odisha State and Paschimi Singhbhum district of Jharkhand.

MeitY Secretary Shri Alkesh Kumar Sharma inaugurates Renewable Energy Microgrid Power Plant for electrical energy requirements of rural communities

Ministry of Electronics & Information Technology (MeitY) Secretary Shri Alkesh Kumar Sharma launched the indigenous Technology of Hybrid Green Energy Microgrid for Electrical energy requirements of the Rural communities developed by C-DAC, Thiruvananthapuram,



as part of National Mission on Power Electronics Technology (NaMPET) Program, at Elephant Rehabilitation Centre (ERC),

Kottoor, Thiruvananthapuram. MeitY is prioritising and putting enormous efforts to realise unique technology development and deployments through C-DAC. The reliable green energy-based microgrid seems to be providing the power solution for critical systems in the Veterinary hospital systems in ERC.



MeitY Secretary Shri Alkesh Kumar Sharma launches the 'Graphene-Aurora Program'

Ministry of Electronics & Information Technology (MeitY) Secretary Shri Alkesh Kumar Sharma launched the 'Graphene-Aurora program' at a function in Maker Village Kochi, Kerala. The program shall be implemented by Digital University Kerala with joint funding from the Ministry of Electronics & Information Technology (MeitY), the Government of India and the Government of Kerala and Industry partners, with a total budget outlay of Rs 94.85 Crore, wherein, Carborundum Pvt Limited joined as one of the main industry partners.



Central Water Commission Launches Mobile App 'Floodwatch' To Provide Real-Time Flood Forecasts to Public Using Interactive Maps

The Chairman, of the Central Water Commission (cwc), Shri Kushvinder Vohra launched the mobile application, "FloodWatch" to use mobile phones to disseminate information related to the flood situation and forecasts up to 7 days on a real-time basis to the public. The in-house developed user-friendly app has readable and audio broadcast and all the information is available in 2 languages, viz. English and Hindi.

Ministry of Culture to Organise 'HAR Ghar Tiranga' Bike Rally of MPs in Delhi

Under the aegis of Azadi Ka Amrit Mahotsav (AKAM) "Har Ghar Tiranga" will be celebrated across the Nation from 13th August 2023 – 15th August 2023 wherein people will be encouraged to hoist flags on their premises. To ensure massive outreach of the Har Ghar Tiranga Campaign and ensure high Jan Bhagidari, a Tiranga Bike Rally with Members of Parliament and Ministers is being organized at Pragati Maidan in New Delhi.



The bike rally will be flagged off by the Vice President of India Shri Jagdeep Dhankhar. Minister of Culture, Tourism and Development of North-Eastern Region, Shri G. Kishan Reddy will also present remain on the occasion.

Parliament passes the Govt of National Capital Territory of Delhi (Amendment) Bill 2023, empowering Centre to make rules for Delhi

Parliament has passed the Government of National Capital Territory of Delhi (Amendment) Bill 2023 with Rajya Sabha approving it. The Rajya Sabha cleared it by voting 131 MPs in favour of the bill, while 102 MPs were against the bill. The Bill was passed in the Lok Sabha last week. It seeks to amend the Government of National Capital Territory of Delhi Act 1991. It empowers the Central Government to make rules in connection with the affairs of the Government of National Capital



Territory of Delhi including the functions, terms and other conditions of service of officers and employees. It also has a provision in the constitution of the National Capital Civil Service Authority. The Centre had brought an ordinance in this regard in May this year.

Dr Jitendra Singh launches India's first Indigenously developed, Affordable, lightweight, Ultrafast, High Field (1.5 Tesla), Next Generation Magnetic Resonance Imaging (MRI) Scanner in New Delhi

Union Minister of State (Independent Charge) Science & Technology; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr Jitendra Singh launched India's first Indigenously developed, Affordable, lightweight, Ultrafast, High Field (1.5 Tesla), Next



Generation Magnetic Resonance Imaging (MRI) Scanner in New Delhi.



Shri Amit Shah hoisted the Tiranga atop his residence in New Delhi, under the Har Ghar Tiranga campaign and shared his selfie with the Tiranga

Union Home Minister and Minister of Cooperation, Shri Amit Shah hoisted the Tiranga atop his residence in New Delhi, under the Har Ghar Tiranga campaign and shared his selfie with the Tiranga. He appealed to all the citizens of India to hoist the National Flag at their homes and upload selfies on <http://harghartiranga.com>. The Home Minister also shared a Certificate of Appreciation received for taking part in the 'Har Ghar Tiranga' campaign.



"PM-eBus Sewa" for augmenting city bus operations; priority to cities having no organized bus service

The Cabinet chaired by Prime Minister Shri Narendra Modi, has approved a bus scheme "PM-eBus Sewa" for augmenting city bus operation by 10,000 e-buses on the PPP model. The Scheme would have an estimated cost of Rs.57,613 crore, out of which support of Rs.20,000 crore will be provided by the Central government. The Scheme will support bus operations for 10 years.

Union Power Minister to Dedicate NTPC's 660 MW Super Thermal Power Project in Barh, Bihar

The Union Minister for Power and New & Renewable Energy Shri R. K. Singh will dedicate to the nation a 660 MW unit of NTPC's Barh Super Thermal Power Project in Barh, Bihar. The 660 MW unit being inaugurated is Unit #2 of Stage I of the project. The commissioning of this unit would be another milestone in the government's endeavour to provide reliable and affordable power to the nation. The Union Minister for Power and New & Renewable Energy will also lay



the foundation stone for the extension of POWERGRID's 400/132 kV Lakhisarai Sub-station, later in the day on 18th August 2023. This sub-station has been built by Power Grid Corporation of India Limited (POWERGRID), a Maharatna Central Public Sector Enterprise under the Ministry of Power, Government of India.

Ministry of Tourism to organize the Azadi Ka Amrit Mahotsav & Ek Bharat Shrestha Bharat Food Festival in New Delhi

The Ministry of Tourism in association with the different State Governments / UTs is organizing the Azadi Ka Amrit Mahotsav & Ek Bharat Shrestha Bharat Food Festival in the capital. The festival aims to celebrate the rich culinary diversity of India. The Food Festival is being held with the enthusiastic participation of 23 States and UTs. The festival will be organised in State Sadans/Bhawans of the participating States in New



Delhi. Some of the participating States and UTs include Andhra Pradesh, Madhya Pradesh, Rajasthan, Bihar, Uttarakhand, Odisha, Gujarat, Assam, Mizoram, Jammu and Kashmir, West Bengal, Punjab, Arunachal Pradesh, Tamil Nadu, Goa, Punjab, Meghalaya, Karnataka, Chattisgarh, Nagaland etc.

'A-HELP' Programme and Infertility Camp for Livestock under Inclusive Development at Narmada, Gujarat launched by Shri Parshottam Rupala

Union Minister for Animal Husbandry and Dairying, Shri Parshottam Rupala has unveiled the 'A-HELP' (Accredited Agent for Health and Extension of Livestock Production) programme along with an Infertility Camp, in the State of Gujarat. The Department of Animal Husbandry and Dairying, Government of India, is spearheading these initiatives as part of the Pashudhan Jagrati Abhiyaan under Inclusive



Development. The 'A-HELP' programme aims to empower women by engaging them as trained agents who contribute significantly to disease control, artificial insemination under the Rashtriya Gokul Mission (RGM), animal tagging, and livestock insurance.



Mutual Recognition Arrangement of Authorised Economic Operators between India and Australia

The Cabinet chaired by Prime Minister Shri Narendra Modi, has approved the signing and ratification of the Mutual Recognition Arrangement (MRA) between the Central Board of Indirect Taxes and Customs (CBIC), Department of Revenue, Government of India and the Department of Home Affairs incorporating the Australian Border Force, Australian Government. The arrangement is aimed at providing reciprocal benefits to accredited and trusted exporters of both the signatories in the clearance of goods by the Customs authorities of the importing country.



Expansion of the Digital India programme with an outlay of ₹ 14,903 crore

The Union Cabinet, chaired by Hon'ble Prime Minister Shri Narendra Modi, approved the expansion of the Digital India programme. The total outlay is ₹14,903 crores. This would enable the following: 6.25 lakh IT professionals will be re-skilled and up-skilled under the Future Skills Prime Programme; 1 lakh persons will be trained in information security under the Information Security & Education Awareness Phase (ISEA) Programme.

Memorandum of Understanding on Cooperation in Sports between India and Australia

The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the Memorandum of Understanding (MoU) on Cooperation in Sports between the Ministry of Youth Affairs & Sports of the Republic of India and the Department of Health and Aged Care of the Government of Australia. Bilateral exchange programmes in the field of sports between India and Australia will help in expanding knowledge and expertise in the area of sports sciences, technologies and



infrastructure; athlete and coach training and development; sports governance and integrity; grassroots participation in sport; major sporting events; diversity and inclusion in sport which would result in improvement in performance of our sportspersons in international tournaments and strengthening of bilateral relations between India and Australia.

MoU between India and Suriname in the field of Medical Products Regulation

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, was apprised of a Memorandum of Understanding (MoU) signed between the Central Drugs Standard Control Organization (CDSCO), Ministry of Health and Family Welfare, Government of the Republic of India and Ministry of Health, Government of the Republic of Suriname on cooperation in the field of Medical Product



Regulation. This was signed during the visit of the President of India to Suriname. The MoU will promote the exchange of information and cooperation in areas pertinent to medical products and relevant administrative and regulatory matters within the jurisdiction of the parties.

MoU between India and Suriname in the field of the regulation of medicines

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, was apprised of a Memorandum of Understanding (MoU) signed between the Indian Pharmacopoeia Commission (IPC), Ministry of Health & Family Welfare, Government of the Republic of India and Ministry of Health, Government of the Republic of Suriname for Recognition of Indian Pharmacopoeia (IP) in Suriname. This was signed



during the visit of the President of India to Suriname. The Indian Pharmacopoeia (IP) is officially recognized by five (5) countries: Afghanistan, Ghana, Nepal, Mauritius and the Republic of Suriname. The Ministry seeks to expand the nations which recognize the IP.



Union Government to open 25000 Jan Aushadhi Kendras to make medicines available at affordable prices

Prime Minister Shri Narendra Modi during his Independence Day speech at Red Fort said that the government has plans to increase the number of 'Jan Aushadhi Kendras' from 10,000 to 25,000. Through Jan Aushadhi Kendras, the medicines that cost Rs 100, we are giving at Rs 10 to Rs 15. The Government will launch the Vishwakarma scheme with an allocation of ₹13,000 to 15,000 crore in the next month for those with traditional skills. The government is working to increase the number of 'Jan Aushadhi Kendra' (subsidised medicine shops) from 10,000 to 25,000.



G20 Film Festival to begin in New Delhi with a screening of Satyajit Ray's Pather Panchali

The G20 Film Festival will begin in New Delhi, on August 16. Satyajit Ray's "Pather Panchali" will be the opening film. The festival aims to celebrate and showcase a vibrant and collaborative partnership existing amongst the G20 and invited countries in the field of cinema. The festival is organised by the India International Centre (IIC) and the G20 Secretariat of the

Seven Multi-tracking Projects totalling 2339 Kms. across Indian Railways, amounting to around Rs 32,500 crores

The Cabinet Committee on Economic Affairs chaired by Prime Minister, Shri Narendra Modi approved Seven projects of the Ministry of Railways with an estimated cost of around Rs.32,500 Crore, with 100% funding from Central Government. The proposals of multi-tracking will ease operations and reduce congestion, providing the much-required infrastructural development on the busiest sections across Indian Railways.



The projects covering 35 Districts in 9 States i.e. Uttar Pradesh, Bihar, Telangana, Andhra Pradesh, Maharashtra, Gujarat, Odisha, Jharkhand and West Bengal will increase the existing network of Indian Railways by 2339 Kms. and will employ 7.06 crore man-days to the people of the states.

12th Report on States/UTs performance on CP-GRAMS released by DARPG for the month of July 2023

The Department of Administrative Reforms and Public Grievances (DARPG) released the Centralized Public Grievance Redressal and Monitoring System (CPGRAMS) 12th monthly report for States for July 2023. A total of 69,523 Grievances were redressed by States and Union Territories in July 2023. The pendency



of grievances of States/UTs received on the CPGRAMS portal has been reduced to 1,79,077 grievances across the States/UTs Governments. The Grievance Redressal Index includes 2 dimensions and 4 indicators.

S. No.	Group	States/UTs	Rank 1	Rank 2	Rank 3
1	Group A	North-Eastern States	Sikkim	Assam	Arunachal Pradesh
2	Group B	Union Territories	Lakshadweep	Andaman & Nicobar	Ladakh
3	Group C	States with grievances >= 20000	Uttar Pradesh	Jharkhand	Rajasthan
4	Group D	States with grievances < 20000	Telangana	Chhattisgarh	Kerala

Ministry of External Affairs. It will be inaugurated by veteran actor Victor Banerjee and India's G20 Sherpa Amitabh Kant. The event will continue till 2nd September.



G20 Trade & Investment Ministerial Meeting to be held in Jaipur

The G20 Trade and Investment Ministerial Meeting in Jaipur is a significant event focusing on global trade and investment discussions among representatives from G20 nations and beyond. It underscores the importance of the rules-based multilateral trading system and supports India's objectives of inclusive growth and sustainable development.



Shri Nitin Gadkari to launch the Bharat New Car Assessment Programme (Bharat NCAP)

Union Minister of Road Transport and Highways, Shri Nitin Gadkari, will unveil the much-anticipated Bharat New Car Assessment Programme (Bharat NCAP). This initiative marks a significant stride in the Indian Government's commitment to enhancing road safety by elevating the safety standards of motor vehicles weighing up to 3.5 tonnes. The primary objective of Bharat NCAP is to offer car customers a tool to assess and compare the crash safety of various motor vehicles available in the market.

Shri Bhanu Pratap Singh Verma Launches Mega Conclave for Raising Awareness Among SC-ST Entrepreneurs at Gumla, Jharkhand

The Ministry of Micro, Small & Medium Enterprises (MSME), Government of India, organized the National SC-ST Hub (NSSH) Conclave in Gumla, Jharkhand. The purpose was to promote entrepreneurship culture and create awareness about the NSSH Scheme and other Ministry initiatives. Union Minister of State for MSME, Shri Bhanu Pratap Singh Verma, and Shri Jitendra



Kumar Singh, Secretary of the Department of Industries in the Government of Jharkhand, were present. Government bodies like KVIC, MSME-DFO, TRIFED, and GeM also took part, sharing insights into their schemes for MSMEs.

Government approves Rs 57,613 crore for 10,000 e-buses across 169 cities

The Union Cabinet, led by Prime Minister Narendra Modi, has approved "PM-eBus Sewa" for augmenting city bus operations. Priority has been given to cities with no organised bus service. The estimated cost of the scheme is Rs 57,613 crore, of which Rs 20,000 crore will be provided by the Central government and the rest will be provided by state governments. The scheme will run till 2037. The cabinet also approved a proposal to provide a major boost to railway infrastructure



by approving seven projects of the Ministry of Railways with an estimated cost of around Rs 32,500 crore. These new Railway projects will cover 35 districts in nine states, namely UP, Bihar, Maharashtra, Andhra Pradesh, Gujarat, Odisha, Jharkhand, West Bengal, Telangana. Cabinet approved the extension of the Digital India project with an outlay of Rs 14,903 crore

Department of Animal Husbandry & Dairying will receive a 25 million USD grant under Pandemic Fund for strengthening Animal Health System of India

The G20 Pandemic Fund has sanctioned a \$25 million proposal from the Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying (DAHD) in India. The proposal centres on "Animal Health Security Strengthening in India for Pandemic Preparedness and Response." The Pandemic Fund received an overwhelming



response, with approximately 350 Expressions of Interest (EoI) and 180 complete proposals in its initial call for funding. However, the requested grant amounts exceeded the fund's initial allocation of \$338 million, reaching over \$2.5 billion.



TRAI Recommends Changes to DTH Services License Fees and Policy Matters:

The Telecom Regulatory Authority of India (TRAI) has issued recommendations concerning License fees and Policy Matters for Direct-to-Home (DTH) Services. These recommendations by TRAI aim to bring about changes in the License Fee structure for DTH services, fostering an environment that encourages growth and development within the sector while aligning with the nation's broader digital broadcasting goals. **Annual License Fee:** DTH Licensees are advised to pay an annual license fee equivalent to 3 percent of their Adjusted Gross Revenue (AGR)



The National Health Authority launched the first ABDM Microsite as a part of its 100 Microsites Project in Aizawl, Mizoram.

The National Health Authority (NHA) announced 100 microsite projects for accelerated adoption of the Ayushman Bharat Digital Mission (ABDM) across the country. Mizoram becomes the first state in India to operationalize an ABDM Microsite in its capital city Aizawl. Besides Mizoram, other states including Andhra Pradesh, Madhya Pradesh, Uttar Pradesh, Maharashtra and Chhattisgarh have also made significant progress regarding the implementation of ABDM Microsites.

Three-day National Thematic Workshop on Localization of (LSDGs) Sustainable Development Goals in Panchayats begins in Srinagar

Ministry of Panchayat Raj, Government of India, in close collaboration with Panchayati Raj & Rural Development Department, Government of Jammu & Kashmir, is organizing the National Workshop on Localization of Sustainable Development Goals in Gram Panchayats through Adopting Thematic Approaches on



Theme 8: Panchayat with Good Governance during 21-23 August 2023 in Srinagar J&K. The Union Rural Development & Panchayati Raj Minister Shri Giriraj Singh will inaugurate the 3-day Workshop.

Madhya Pradesh's Datia Airport Gets Green Light: CM Shivraj Singh Chouhan and Union Minister Jyotiraditya Scindia Lay Foundation Stone

Madhya Pradesh Chief Minister, Shri Shivraj Singh Chouhan, and Union Minister of Civil Aviation and Steel, Shri Jyotiraditya M. Scindia, joined hands to lay the foundation stone for Datia Airport in the state. **Cost and Timeline:** This upcoming airport comes with a price tag of approximately Rs. 50 crore and is projected to be operational by February 2024. **Facility Enhancements:** The development



work encompasses multiple aspects, including refurbishing the existing 1810-meter runway, constructing an apron capable of accommodating two nineteen-seater aircraft, erecting a 750-square-meter terminal building, and setting up an ATC tower.

Shri Giriraj Singh Inaugurates Workshop on Localization of Sustainable Development Goals (SDGs) in Panchayats:

Shri Giriraj Singh, Union Minister for Rural Development and Panchayati Raj, inaugurated the 'Three-day National Thematic Workshop on Localization of Sustainable Development Goals (SDGs) in Panchayats' in Srinagar. **Key Focus:** In his address, the Minister highlighted that India's commitment to achieving SDGs by 2030 is a collective responsibility, not just of policymakers but also of elected representatives, particularly at the Panchayat level. **Mobile App Release:** During the workshop,



the Minister unveiled the 'Meri Panchayat Mobile App,' developed by the Ministry of Panchayati Raj. Additionally, the Operating Guidelines of NCBF (National Community Based Forest Management and Livelihoods), Service-level Benchmarks, Self-Assessment mechanisms, and a Model Contract were also released.



Shri Shivraj Singh Chouhan has inaugurated Mukhyamantri Seekho-Kamao yojna scheme

Madhya Pradesh CM Shivraj Singh Chouhan will inaugurate Mukhyamantri Seekho-Kamao yojna. The implementation of the Mukhyamantri Seekho-Kamao yojna (Chief Minister's Learn-Earn scheme) began on 22 August 2023. The scheme has facilitated on-the-job training along the lines of learn and earn along with skill development. It has been started for the youth in the age group of 18 to 29 years.



India To Get \$25 Million Grant From G20 Pandemic Fund For Strengthening Animal Health System

India will receive USD 25 million from the G20 Pandemic Fund for strengthening the animal health system of the country. According to the Ministry of Fisheries, Animal Husbandry and Dairying, the G20 Pandemic Fund has approved India's USD 25-million proposal for strengthening animal health security in the country for pandemic preparedness and response. The project will be implemented in collaboration with the Asian Development Bank (ADB) as the lead implementing entity with The World Bank and the Food and Agriculture Organization (FAO).

5th Edition of the 'NeSDA – Way Forward Monthly Report for States/UTs' released

Department of Administrative Reforms & Public Grievances (DARPG) has released the 5th edition of 'National e-Governance Service Delivery Assessment (NeSDA) – Way Forward Monthly Report for States/UTs', which provides a detailed overview of the status of e-service delivery across States/UTs. **Best Practices** The Government of Gujarat has developed G-Shala (Gujarat Students' Holistic Adaptive Learning App) which is a Learning Management System (LMS) with e-Content for Grade I-XII. The Government of Madhya Pradesh is the first State in the country to have used an online and centralized system for allotment



of 100% seats through their Right to Education (RTE) portal. The Government of Nagaland has established a Common Scholarship portal, serving as a centralized platform for all State Scholarships. The Government of Himachal Pradesh has initiated online admission-related processes for Polytechnic as well as ITI candidates through their Himachal Pradesh Takniki Shiksha (HPTech) Board portal. The Government of Karnataka has digitized the whole examination process in the state through their Karnataka School Examination and Assessment Board portal.

Varanasi will host the fourth meeting of the G20 Culture Working Group (CWG):

The 4th G20 Culture Working Group (CWG) Meeting will begin in Varanasi culminating in the Culture Ministers' Meeting (CMM). Building upon the success of the previous three CWG meetings in Khajuraho, Bhubaneswar and Hampi, as well as the four Global Thematic Webinars, the 4th CWG meeting in Varanasi, from 23-25th August 2023, aims to arrive at actionable outcomes while



positioning culture at the heart of policy-making. The insights and recommendations from the expert-driven Global Thematic Webinars on the priority areas of the CWG have been collated in a comprehensive report titled "G20 Culture: Shaping the Global Narrative for Inclusive Growth".

India and the ASEAN countries agreed to review their free trade pact for goods by 2025.

India and the ASEAN countries agreed to review their free trade pact for goods by 2025. A Joint Committee of the ASEAN-India Trade in Goods Agreement (AITIGA) created a roadmap for the review of the pact and to finalize the terms of reference for the fresh negotiations. The AITIGA review will now take place at the India-ASEAN Leaders' Summit



scheduled in early September. ASEAN-India Trade in Goods Agreement was signed and entered into force on January 1, 2010. ASEAN and India signed the ASEAN-India Trade in Goods (TIG) Agreement in 2009.

Pune Military College Becomes India's First Carbon-Negative Garrison



PUNE - based College of Military Engineering (CME) with the commissioning of a 5-megawatt (MW) solar power plant taking its solar power generation capacity to 7 MW has become India's first carbon-negative garrison or military formation. The CME, which was established in 1948 as a premier institute of the armed forces, trains all ranks of the Indian Army, Navy and Air Force, including those from friendly foreign countries in various technical and tactical aspects with changing character of warfare. A plethora of projects have been undertaken in the recent past at CME by the Military Engineering Services (MES) through the office of Garrison Engineer (CME), Khadki, in order to reduce the institute's carbon footprint.



Union Minister of Civil Aviation & Steel Releases Book on AAI Airports' Terminal Building Architecture

Union Civil Aviation Minister Jyotiraditya Scindia released a coffee table book on traditional and local architecture of various terminal buildings at AAI airports. The book showcases the facade of terminal buildings at 19 Senior civil aviation ministry officials and heads of AAI, DGCA, and BCAS, among others were present at the launch of the book titled "Traditional & Local Architecture on Elevation & Design of Upcoming New Terminal Buildings" in the national capital.

Ministry of Ports, Shipping and Waterways (MOPSW) developing the Next-Gen Container Terminal at Tuna Tekra, Gujarat

Deendayal Port Authority (DPA), a leading Major Port on the West Coast of India in Gujarat, is signing a concession agreement for the development, operation and maintenance of a new mega container terminal at Tuna-Tekra, Gujarat (near Kandla) with DP World, a multinational logistics company based in Dubai, United Arab Emirates. The concession agreement will be signed between Deendayal Port Authority and DP World. The



project involves the construction of a mega-container terminal at Tuna-Tekra near Kandla, at a cost of Rs 4,243.64 crore through Public Private Partnership (PPP) mode. The project aligns with Vision 2047 of the Government of India to quadruple port handling capacity and develop multimodal logistics infrastructure to promote economic growth.

Inland Waterways Authority of India (IWAI) signs an MoU with Numaligarh Refinery Ltd for the export of Petroleum Cargo

Union Minister of Ports, Shipping & Waterways and Ayush Shri Sarbananda Sonowal attended the Memorandum of Understanding (MoU) signing ceremony between Inland Waterways Authority of India (IWAI) and Numaligarh Refinery Limited (NRL) to use National Waterways-2 (Brahmaputra) and Indo Bangladesh Protocol Route (IBPR) for export of petroleum products to Bangladesh and other south east Asian countries in Guwahati,



Assam The MoU is aimed at powering PM Gati Shakti National Master Plan to boost India's Act East Policy. This MoU is aimed at fulfilling the 'Hydrocarbon Vision 2030 for Northeast' by enabling inland waterways transportation via NW2 and IBPR, unveiling a new chapter of EXIM trade for the Northeast region.

Third International Conference on Structural Integrity inaugurated at Mamallapuram

The Third International Conference on Structural Integrity (ICONS 2023) was inaugurated at Mamallapuram, Tamil Nadu virtually by Dr. N Kailaiselvi, Director General, Council of Scientific & Industrial Research & Secretary, Department of Scientific and Industrial Research. ICONS 2023 is jointly organized by the Indira Gandhi Centre for



Atomic Research, Kalpakkam and the Society for Failure Analysis, in association with the Indian Institute of Technology Madras, Indian Society for Non-destructive Testing, Kalpakkam Chapter, Indian Institute of Metals Kalpakkam Chapter and Indian Structural Integrity Society.



Shri Amit Shah inaugurates the two-day National Security Strategies Conference-2023, in New Delhi

Prime Minister Shri Narendra Modi, the Government of India is committed to ensure a safe and secure nation by strengthening all aspects of national security mechanisms. In pursuance of this, Union Home Minister Shri Amit Shah inaugurated the two-day National Security Strategies (NSS) Conference-2023, in New Delhi.



Shri Arjun Munda launches 'Awareness Campaign and Training of Trainers for the Elimination of Sickle Cell Anaemia'

Union Minister of Tribal Affairs, Shri Arjun Munda launched the 'Awareness Campaign and Training of Trainers' as a part of the 'Mission for Elimination of Sickle Cell Anaemia' in New Delhi. The Government declared a Mission to eliminate Sickle Cell Anaemia by 2047 in the budget of 2023-24. This Mission will entail awareness creation, universal screening of 7 crore people in the age group of 0-40 years in affected tribal areas and counselling through collaborative efforts of central ministries and state governments. The Mission was formally launched by Prime Minister Shri Narendra Modi, on 1st July 2023 in the Shahdol District of Madhya Pradesh.

Union Government to launch Tele-Law - 2.0 Integrates Tele-Law and Nyaya Bandhu App in New Delhi

The Union Government will launch Tele-Law - 2.0 which Integrates Tele-Law and Nyaya Bandhu App to ensure access to Justice in New Delhi. This will enable the common citizen to access legal advice,



legal assistance and legal representation through a single registration and single gateway of Tele-Law.

26th National Conference on e-Governance to begin in Indore

The 26th National Conference on e-Governance began in Indore to deliberate on providing better facilities to the citizens. The conference was inaugurated by MP Micro, Small & Medium Enterprises, Science & Technology Minister Om Prakash Sakhalecha. The 2-day conference is being organized by the Department of Administrative Reforms and



Public Grievances and the Ministry of Electronics and Information Technology in collaboration with the Government of Madhya Pradesh. The conference is being brainstormed on the topic 'Developing India: Empowering Citizens'.

B20 Summit India 2023 to commence in New Delhi

The B20 Summit India 2023 will commence in New Delhi. During the three day Summit, Union Ministers Nirmala Sitharaman, Dharmendra Pradhan, Dr. S Jaishankar, G20 India Sherpa, Amitabh Kant, Trade Ministers of various countries, and several business leaders will share their ideas on the issues concerning businesses



globally. The Summit is based on the theme of B20 India R.A.I.S.E: Responsible, Accelerated, Innovative, Sustainable, Equitable Businesses.

Launch of Invoice Incentive Scheme "Mera Bill Mera Adhikaar" from 1st September 2023 by Central Government

The Government of India, in association with State Governments, is launching an 'Invoice incentive Scheme' by the name 'Mera Bill Mera Adhikaar' to encourage the culture of customers asking for invoices/bills for all purchases. The objective of the scheme is to



bring a cultural and behavioural change in the general public to 'Ask for a Bill' as their right and entitlement.



India hand over B20 presidency to Brazil to host G20 in 2024

India has handed over the B20 presidency to Brazil to host G20 in 2024. B20 India Chair N Chandrasekaran said that India's B20 Presidency under its G20 Presidency worked under the theme of Vasaudeva Katumbakam (One Earth, One Family, One Future).



Ministry of Heavy Industries to organise a Conference on "Review of PLI-Auto Scheme - Excellence through Aatmanirbharta"

The Ministry of Heavy Industries (MHI) is organizing a conference on "Review of PLI-Auto Scheme - Excellence through Aatmanirbharta" at India Habitat Centre. The conference will be chaired by Dr. Mahendra Nath Pandey, Union Minister for Heavy Industries. In the automotive sector, the Ministry has launched various flagship programs, one of which is the PLI scheme for Automobile & Auto Components (outlay of ₹25,938 crore).

Union Minister Dharmendra Pradhan lays the foundation stone for Central Tribal University in Andhra Pradesh

The Union Government has proposed to start a Tribal University in the Parvatipuram Manyam district of the northern region of Andhra Pradesh. The Union Minister for Education and Skill Development Dharmendra Pradhan laid the foundation



stone for the Central Tribal University at Saluru.

Indian Mission in Bahrain Launches a New Mobile App to Ease Consular Access

The Embassy of India in Bahrain hosted an open house session under the guidance of Ambassador Designate Vinod Kurian Jacob. The event marked the introduction of the novel mobile application, EoIBh-Connect, designed to facilitate online appointment booking for a spectrum of consular and



visa services, accessible through both the Indian Embassy at Manama, Bahrain.

Shri Amit Shah chairs the Western Zonal Council in Gandhinagar

The Union Home and Cooperation Minister Amit Shah chaired the 26th meeting of the Western Zonal Council at Gandhinagar, in Gujarat. The meeting was organised by the Inter-State Council Secretariat under the Ministry of Home Affairs in collaboration with the Government of Gujarat. Union Minister Amit Shah inaugurated an e-resource web portal of the



Inter-State Council Secretariat. The digital portal can be used by Central Ministries and departments as well as State governments and UTs for policy intervention.

The second G20-Chief Scientific Advisers' Roundtable meet begins in Gandhinagar

The second G20-Chief Scientific Advisers' Roundtable meeting began in Gandhinagar. The meeting began with the opening remarks by Principal Scientific Adviser to the Government of India Prof. Ajay Kumar Sood. There will be a total of Four sessions on themes such as 'Opportunities in One Health, Synergizing Global



Efforts to expand the Access to Scholarly Scientific Knowledge', Diversity, Equity, and Accessibility in Science & Technology and Institutional Mechanism for Inclusive Global S&T Policy Dialogue.



Shri Parshottam Rupala chairs the 2nd National Advisory Committee meeting for Animal Husbandry and Dairying:

Minister of Fisheries, Animal Husbandry and Dairying (FAHD), Shri Parshottam Rupala chaired the 2nd National Advisory Committee meeting for Animal Husbandry and Dairying formed under the Department of Animal Husbandry and Dairying.

Shri Anurag Singh Thakur announces the third edition of the Fit India Quiz



Union Minister for Youth Affairs and Sports Shri

Anurag Singh Thakur launched the 3rd edition of the Fit India Quiz, among other initiatives, at an event at the JLN Stadium. The Minister also launched an Information booklet on Sports Infrastructure Projects sanctioned under the Khelo India Scheme as well as launched a National Sports Federations portal, while also felicitating the 4x400m men's relay team, fresh after creating an Asian record at the World Athletics Championships held at Budapest.



CBDT launches a revamped National Website of the Income Tax Department:

The Income Tax Department has revamped its National website www.incometaxindia.gov.in.

Union Minister of Youth Affairs and Sports Shri Anurag Singh Thakur unveils infrastructure projects worth Rs 13 crores in Patiala

Union Minister of Youth Affairs and Sports, Shri Anurag Singh Thakur graced the Netaji Subhas National Institute of Sports in Patiala with his presence. He inaugurated a number of renovation projects aimed at strengthening sports



infrastructure. The Union Minister inaugurated the projects worth Rs. 13 Crores, which included state-of-the-art Weightlifting Hall, Fitness centre, modern hostels and Guest House.

Union Minister Shri Nitin Gadkari launches the world's 1st 100% Ethanol-fueled car in New Delhi

Road Transport and Highways Minister Shri Nitin Gadkari launched the world's first 100% Ethanol-fueled car in New Delhi, Delhi. Mr. Gadkari termed this day as historic saying that the world's first BS-VI (Stage-II), electrified



flex-fuel vehicle has been launched which can function fully on ethanol-based fuel.

Bilateral meeting held between Union Commerce and Industry Minister Shri Piyush Goyal and Minister for Trade and Export Growth, New Zealand

Shri Piyush Goyal, Minister of Commerce and Industry, Textile and Consumer Affairs, Food & Public Distribution of India and Hon Damien O'Connor, Minister for Trade and Export Growth of New Zealand, had a bilateral meeting at New Delhi. This meeting is part of a sustained effort by both governments



to develop a broad-based relationship, building on the excellent meeting between the Prime Ministers of both countries in Port Moresby on 22 May 2023.

Khanan Prahari App Helping to Curb Illegal Coal Mining Activities Through Public Participation

The environment and India's economy are seriously threatened by illegal coal mining. The government has launched the Khanan Prahari App in response to this problem. With the help of this mobile application,



local residents may report any suspicious coal mining activity that they see, helping to stop this unlawful practice.

gov.in with a user-friendly interface, value-added features, and new modules. The newly revamped website was launched by Shri. Nitin Gupta, Chairman,

Central Board of Direct Taxes (CBT), at the 'Chintan Shivir', organised by the Directorate of Income Tax (Systems) at Udaipur.



Centre extends PLI for autos by another year till FY28

The Indian government has extended the deadline for the production-linked incentive (PLI) scheme for the automobile and auto component industry by another year, until 2027-28. The scheme, originally set to run from 2022-23 to 2026-27, aims to promote local manufacturing of advanced automotive technology (AAT) products, including electric vehicles, through subsidies. Currently, tests are conducted at the Automotive Research Association of India (ARAI) and the International Centre for Automotive Technology (iCAT), but the addition of the Global Automotive Research Centre (GARC) and the National Automotive Test Tracks (NATRAX) will help facilitate faster testing. So far, 95 companies have been admitted under the scheme, with an investment of ₹10,755 crore reported. Who gets the PLI? Under the Automotive PLI scheme, incentives are applicable for determined sales of Advanced Automotive Technology (AAT) products (vehicles and components) manufactured in India from April 1, 2022, onwards for a period of 5 consecutive years.



President Droupadi Murmu releases commemorative coin on NT Rama Rao on his centenary year

President Droupadi Murmu released the commemorative

Centre extends mixed route of wage payment including National Automated Clearing House & Aadhaar Based Payment System route till Dec 31

The Centre has extended the mixed route of wage payment including the National Automated Clearing House and Aadhaar Based Payment System- ABPS route till the 31st of December, 2023. Referring to the National Payments Corporation of India data, the Ministry added that there is a higher success percentage of 99.55% or above where the Aadhaar is enabled



for Direct Benefit Transfer. The Mahatma Gandhi National Rural Employment Guarantee Scheme has not adopted Aadhaar-enabled payment as the scheme has opted for an Aadhaar Based Payment system.

Centre announces up to Rs 50 lakh grant for technical textiles startups

The government will provide a grant-in-aid of up to Rs 50 lakh for startups and individuals to promote innovation in the niche technical textiles segment. The Startup Guidelines for Technical Textiles - Grant for Research and Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT) providing grant-in-aid of up to Rs 50 lakh for up to a period of 18 months has been approved. The textile ministry



will additionally provide 10% of total grant-in-aid to incubators. To strengthen authenticity and commitment towards the project, a minimum investment of 10% of the funding from the incubator in 2 equal instalments is mandated.

BPCL to spend Rs 1.5 lakh crore as capex in next 5 years

Barat Petroleum Corporation Limited ("BPCL"), a prominent 'Maharatna' and Fortune Global 500 Company, unveiled its ambitious roadmap for the next 5 years at the 70th Annual General Meeting (AGM) held. The company has planned a capex outlay of around Rs. 1.5 Lakh Crore in the next 5 years. With an aim to expand BPCL's infrastructure network, BPCL will be setting up



POL (Petroleum Oil & Lubricants) & LOBS (Lube Oil Base Stock) installations along with receipt pipelines at Rasayani, with investments of approximately Rs. 2,753 crore.

coin on NT Rama Rao on his centenary year at Rashtrapati Bhavan Cultural Centre, New Delhi, Delhi. The Late NT Rama Rao enriched Indian cinema and

culture through Telugu films.

INTERNATIONAL



Japan's PM Fumio Kishida observes a moment of silence in a ceremony to mark the 78th anniversary of the atomic bombing

Japan's Prime Minister Fumio Kishida, observed a moment of silence during a ceremony marking the 78th anniversary of the world's first atomic bombing at the Hiroshima Peace Memorial Park in Hiroshima, Japan. Mr Kishida said, Japan, as the only nation to have suffered atomic bombings in war, will continue efforts towards a nuclear-free world. On August 6, 1945, during World War II, a U.S. B-29 Superfortress Enola Gay dropped an atomic bomb code-named "Little Boy" on Hiroshima, Japan, resulting in an estimated 1,40,000 deaths. Every year on the 6th of August, people around the world reflect on the impact of nuclear warfare and the call for global unity towards peace and disarmament.

5th India-Vietnam Joint Trade Sub-Commission meeting in New Delhi

The 5th meeting of the India-Vietnam Joint Trade Sub-Commission (JTSC) was held in New Delhi. The meeting was co-chaired by the Additional Secretary, Department of Commerce, Ministry of Commerce & Industry, Shri Rajesh Agrawal from the Indian side and Deputy Minister, Ministry of Industry and Trade, Ms Phan Thi Thang from

The India-Japan partnership is a defining partnership for the future of Asia, Indo-Pacific & the world

Union Minister of State for Skill Development & Entrepreneurship and Electronics & IT Shri Rajeev Chandrasekhar virtually addressed the 1st India-Japan Skill Connect conference, held in Tokyo at the Indian Embassy. He emphasized the strong partnership between India and Japan, which has expanded beyond traditional areas like security, trade, and economics to include technology and talent. The conference was



attended by various Japanese government ministers, officials, and representatives from Japanese companies, along with the Indian Ambassador Sibi George and a delegation from the Confederation of Indian Industry (CII).

India provides financial assistance of Rs 45 crore to support Sri Lanka's digital identity project

In a significant stride towards bolstering Sri Lanka's digital transformation, India has provided financial assistance of 45 crore rupees to support the island nation's unique digital identity project. The step is likely to play a pivotal role in the successful implementation of Sri Lanka's digitisation programme and will be propelled under the framework of Indian grant assistance. The President's office in Colombo confirmed the receipt



of the funds from the Indian government, marking a crucial milestone in the partnership between the two nations.



the Vietnam side. This meeting was held after a gap of more than four years since the 4th JTSC meeting held in January 2019, on account of the COVID-19 pandemic and other factors. Vietnam is the 23rd largest global trade partner of India and the 5th largest among ASEAN countries with bilateral trade of USD 14.70 Bn during 2022-23.



France sets a target of facilitating the entry of 30 thousand Indian students by 2030:

In a major push to Indian students and alumni, France has announced new initiatives to bolster academic excellence, cultural understanding, and long-lasting friendship between the two nations. This comes as Prime Minister Narendra Modi recently visited France as Chief Guest on the country's Bastille Day. An official release from the French Embassy said President Emmanuel Macron announced France's goal to welcome 30,000 students from India by 2030. It further said, Indian students with a French Master's degree also have the opportunity to work and explore professional alternatives in France during their two-year post-study work visa.



Bhutan announces successful elimination of Rubella

The World Health Organization (WHO) South-East Asia Region announced that Bhutan and Timor-Leste have successfully eliminated rubella, a highly contagious viral infection that can cause severe illness and irreversible birth defects in newborns when contracted during pregnancy. The achievement was made possible through widespread vaccination efforts in these countries.

APEDA facilitates the export of the first trial shipment of fresh pomegranate to the US via air

Agricultural and Processed Food Products Export Development Authority (APEDA), which works under the aegis of the Ministry of Commerce and Industry, has facilitated the export of the first trial shipment of fresh pomegranate to the USA through an air route. The first export consignment of pomegranate to the USA was initiated by APEDA in collaboration with the National Plant Protection Organization



(NPPO) of India, the US's Animal & Plant Health Inspection Service (US-APHIS), Maharashtra State Agricultural Marketing Board (MSAMB), ICAR-National Research Centre on Pomegranate, Solapur (NRC-Solapur) and others.

Construction work of the Indian Buddhist Culture and Heritage Centre begins in Lumbini, Nepal

In Nepal, the construction work of the Indian Buddhist Culture and Heritage Centre has begun in Lumbini after the Bhumi Pujan ceremony with special recitation by Buddhist monks. The 1.60 billion rupee heritage Centre is expected to be lotus shaped which will be built in zero-net technology and may be completed in one and a half years. Prime Minister Narendra Modi and the then Prime Minister of Nepal, Sher Bahadur Deuba, had jointly laid the foundation



stone during Mr Modi's Lumbini visit in 2022. Our Kathmandu correspondent reports, India and Nepal share cultural heritage, and constructing a monastery at international standards in Lumbini will promote spiritual and religious tourism.

Bilateral trade between India and Angola grows from 2.14 billion dollars in 2020-21 to 4.22 billion dollars during 2022-23

The bilateral trade between India and Angola has grown from 2.14 billion dollars in 2020-21 to 4.22 billion dollars during 2022-23. India is also the third largest trading partner of Angola sharing about 10 percent of Angola's external trade. During the first India-Angola Inaugural Foreign Office Consultations (FOC) in Luanda two sides carried out a comprehensive review of the existing bilateral relations. They



also exchanged views on regional and international issues of mutual interest. Detailed talks were held on available opportunities for enhanced cooperation in the fields of rough diamonds trade, agriculture, food processing and defence cooperation.



Indian High Commission celebrates Independence Day in Bangladesh

The 77th Independence Day of India was celebrated by the High Commission of India in Bangladesh on 15th August 2023. A large number of Indian community members took part in the celebrations at the Chancery building in Dhaka. This year, the Independence Day celebrations were held with great fervour as part of the ongoing celebrations of Azadi Ka Amrit Mahotsav. High Commissioner, Shri Pranay Verma unfurled the national flag and read out excerpts from the Hon'ble President's Address to the Nation.



The United States has approved for the transfer of F-16 fighter jets from Denmark and the Netherlands to Ukraine:

The United States has approved the transfer of F-16 fighter jets from Denmark and the Netherlands to Ukraine. **Significance:** This is a significant milestone for Ukraine in its conflict against Russia. **F-16 Reliability:** The F-16 is widely considered one of the world's most reliable fighter jets. **Ukraine's Defense Minister's Response:** Ukraine's Defense Minister, Oleksii Reznikov, welcomed the decision and expressed confidence in Ukraine's inevitable victory. **Previous US Position:** Initially, the US had refrained from providing F-16s to Ukraine due to concerns about escalating tensions with Russia.

Ecuadorian presidential candidate Fernando Villavicencio killed during a rally in the capital Quito

Ecuadorian presidential candidate Fernando Villavicencio was killed during a rally in the capital Quito. Current President Guillermo Lasso has confirmed the incident. According to reports, Mr Villavicencio was getting into a car when a gunman stepped forward and shot him in the head. The incident comes amid violence in the South American nation, with drug



trafficking and violent killings on the rise. The first round of the presidential election is scheduled to take place on 20 August. A recent rise in violent crime in Ecuador has been a central issue in the presidential campaign.

Dubai Launches Indian Independence Day Celebrations With Vibrant Kickoff

The spirit of India's independence has ignited in Dubai as the city embarks on a series of vibrant events to celebrate the nation's freedom. This year, Dubai has taken the lead in kick-starting the Indian Independence Day festivities, uniting its diverse population and the thriving Indian expatriate community in a grand celebration. The Consulate General of India has partnered



with the iconic Burjuman Mall to spearhead these festivities. With an impressive figure of 3.554 million Indians currently contributing to its workforce, the United Arab Emirates stands proudly as the leading employer of Indian expatriates.

UAE Leads in Employing Indians Abroad, Reveals MOS V Muraleedharan

The United Arab Emirates (UAE) has secured the top spot as the leading employer of Indian expatriates, with an impressive figure of 3.554 million Indians currently working within its borders, V Muraleedharan, the Minister of State for External Affairs, disclosed this in the Lok Sabha. The Minister also revealed that in the previous year, the UAE hosted 3.419 million Indians, indicating a steady upward trajectory in overseas employment. This surge has further solidified the UAE's status as a global hub for Indian expatriates, mirroring a trend observed across other Gulf nations as well. Within the Gulf region, the UAE's prominence



is complemented by four other nations - Saudi Arabia, Kuwait, Qatar, and Oman - in descending order of Indian workforce numbers. These five nations combined employ 7.932 million Indians, according to MOS' statements. Recognizing the importance of supporting Indian expatriates, the Indian government has established Overseas Indian Help Centres in strategic locations such as Dubai, Riyadh, Jeddah, and Kuala Lumpur.



Saudi Arabia Launches AI-Powered Program to Combat Desertification

The Saudi Environment Ministry has launched a program to combat desertification using artificial intelligence (AI). The program, which is a collaboration between the ministry, the National Center for Vegetation Development and Combating Desertification, and the King Abdullah University of Science and Technology, aims to study the status of vegetative cover in the Kingdom and contribute to the goals of afforestation projects and the "Green Saudi" initiative. The forthcoming Saudi Green Initiative (SGI) Forum, to be held in Riyadh on 23-24 October, 2023.



China-Bhutan hold first meeting on 'delimitation of boundary'

China and Bhutan held their first meeting of the Joint Technical Team on the Delimitation of the China-Bhutan Boundary in Beijing. They agreed to speed up a boundary resolution and decided to hold the next meeting as soon as possible. The two countries also agreed to hold the 25th round of boundary talks to maintain the positive momentum in their dialogue.

India & China agree to resolve remaining issues along LAC in eastern Ladakh

The 19th round of the India-China Corps Commander Level Meeting was held at the Chushul-Moldo border meeting point on the Indian side on the 13th and 14th of August. The two sides had a positive, constructive and in-depth discussion on the resolution of the remaining issues along the LAC in the Western Sector. External Affairs Ministry said that they exchanged views in an open and forward-looking manner in line with the guidance



provided by the leadership. Both sides agreed to resolve the remaining issues expeditiously and maintain the momentum of dialogue and negotiations through military and diplomatic channels. The festival will feature films from various participating countries, including the US, South Korea, Turkey, and the UK.

United States Food and Drug Administration Approves the first Pfizer's maternal vaccine for Pregnant Individuals to Prevent RSV in Infants

The United States (US) Food and Drug Administration (FDA) approved Abrysvo (Respiratory Syncytial Virus Vaccine), the first vaccine approved for use in pregnant individuals to prevent lower respiratory tract disease (LRTD) and severe LRTD caused by respiratory syncytial virus (RSV) in infants from birth through 6 months of age. Pfizer has developed this respiratory syncytial virus vaccine. With this, the United States (US) became the 1st country to approve a vaccine for pregnant women that prevents severe disease caused by RSV in their babies. The United States of America's Food and Drug Administration (FDA) has approved the first



respiratory syncytial virus (RSV) vaccine for use in women during pregnancy to protect the baby. The Pfizer shot, which was already approved for use in older adults, has now been greenlighted for use as a single injection from 32 through 36 weeks of pregnancy, to protect infants from birth through 6 months. **What is RSV?** RSV is a highly contagious virus that causes respiratory infections in individuals of all age groups. It is the **most frequent cause of lower respiratory tract illness** in infants worldwide.

Pakistan President Arif Alvi denies signing Official Secrets Amendment Bill 2023 & Pakistan Army Amendment Bill 2023

Pakistan President Arif Alvi denied signing the Official Secrets Amendment Bill 2023 and Pakistan Army Amendment Bill 2023 into law due to his strong disagreement with the legislation. President Alvi accused his staff



of undermining his will and command.



Government of Odisha announced interest-free ₹1 lakh crop loans for farmers to enhance Agricultural Growth

In a significant move to support the agricultural community and boost productivity, the Odisha State Cooperation Department announced the implementation of the State Sector Scheme "Interest Subsidy-Subvention. "For this, the State Cabinet has approved a provision of **Rs 5700 crore** with an aim to ensure adequate credit flow in agriculture at an affordable rate of interest to farmers in the State over **5 years** from 2023-24 to 2027-28.



Jharkhand CM Hemant Soren launches mobile app to track elephant movement

Jharkhand Chief Minister (CM) **Shri Hemant Soren** launched Jharkhand elephant tracker, a mobile application-based elephant movement tracking system on the **74th Van Mahotsav** in Ranchi to reduce human-elephant conflicts in Ranchi, Jharkhand. The mobile app will

AP-Genco & NHPC to set up a joint venture for implementing pumped storage hydro-power projects in Andhra Pradesh

The Andhra Pradesh Power Generation Corporation (AP-Genco) and National Hydroelectric Power Corporation Ltd. (NHPC) will soon be floating a Joint Venture (JV) for implementing Pumped Storage Hydropower Projects (PSPHs) with a total generation capacity of 6,000 Megawatt (MW) in



Andhra Pradesh (AP). Of these, a **1,350 MW (9x150 MW) PSPH** at upper Sileru in GK Veedhi mandal of Alluri Sitharama Raju (ASR) district will be prioritised as the first project under the aegis of the JV.

Nagaland has been officially declared as a Lumpy Skin Disease Positive State:

Nagaland has been officially declared as a Lumpy Skin Disease Positive State. The declaration is made following the detection of Lumpy skin disease in four districts of the state, under The Prevention and Control of Infectious and Contagious Diseases in Animals Act, 2009. The Directorate of Animal Husbandry & Veterinary



Services will enforce all necessary preventive measures with the concerned state department as per the advisory and guidelines issued by the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.

Government of Uttar Pradesh to expand Bal Shramik Vidya Yojana to cover all 75 districts

To reach out to **5,000 children**, the Uttar Pradesh (UP) government decided to expand the 'Bal Shramik Vidya Yojana' to all 75 districts. To educate child labour. It is currently being implemented in 20 districts and benefitting 2,000 children. Selected Children of the age group of 8 to 18 years involved in agriculture, self-employment,



home-based establishments, domestic work, and other forms of labour will get financial assistance. Jharkhand CM Hemant Soren launches mobile app to track elephant movement

help villagers and departments to track elephant movements so that precautionary measures could be taken in advance.

Defence Minister Shri Rajnath Singh inaugurates the 132nd Durand Cup in Kokrajhar, Assam



The 132nd edition of the Durand Cup kicked off in Kokrajhar, Assam, Raksha Mantri Shri Rajnath Singh graced the opening ceremony, which marked the grand beginning of the annual football competition for the first time in the Assamese city. The tournament is organised by the Armed Forces and supported by the Government of Assam. The **inaugural ceremony** was followed by the opening match of the tournament between Bodoland FC and Rajasthan United FC. Kokrajhar will witness eight group matches and one quarter-final to be played on August 24, 2023.

Special art exhibition dedicates to G-20 member countries to commence in Bihar



In Bihar, a special art exhibition dedicated to G-20 member countries will commence in the Bihar Museum, Patna. The title of the two-month-long exhibition is **Together We Art** and it will conclude on 7th October 2023. Director General of Bihar Museum Anjani Kumar Singh said the exhibition will be inaugurated by Chief Minister Nitish Kumar. The DG said 29 countries including India are participating in the exhibition which is organized by the Union Art and Culture Ministry

In Tamil Nadu, a 4,000 MW renewable energy power project is being built.

The union minister for New & Renewable Energy and Power has informed that under Green Energy Corridor Phase-II, a project has been approved for setting up of 624 km of transmission lines and 2200 MVA capacity substations by FY 2025-26, for evacuation of renewable energy power of approx. 4000 MW capacity in the state of Tamil Nadu. The project has



been approved by the Ministry of New & Renewable Energy, at an estimated cost of Rs. 719.76 crore with a central government grant of Rs. 237.52 crore at 33% of the project cost.

Nirmala Sitharaman lays the foundation stone for the 'Iconic Site Museum' at Adichanallur archaeological site in Tamil Nadu

Union Finance Minister Nirmala Sitharaman visited Adichanallur, an ancient and historical Iron-age burial site located in Thoothukudi District Tamil Nadu, set along the banks of the Tamirabarani (Porunai) river and also laid the foundation stone for the 'Iconic Site Museum' at the Adichanallur site. This archaeological site was one of



five declared to be developed as 'Iconic Sites' in the Union Budget 2020-21.

Shri Amit Shah will launch the digital portal of the Central Registrar of Cooperative Societies (CRCs) office in Pune

Union Home Minister and Minister of Cooperation, Shri Amit Shah will launch the digital portal of the Central Registrar of Cooperative Societies (CRCs) office in Pune. Showing firm belief in Prime Minister Shri Narendra Modi's vision of "Sahkar se Samridhi", the Ministry of Cooperation has taken several initiatives to strengthen the cooperative movement in the country. The new portal will also incorporate the recently passed



amendments to the **MSCS Act, 2002 and its rules**. The portal will process applications/service requests in a time-bound manner through the electronic workflow. Deco Ensemble of Mumbai, Ajanta Caves, Elephanta Caves, Ellora Caves

as part of India's presidency of G-20 countries. Mr Singh said along with the commemoration of the foundation day a five-month-long Bihar Museum Biennale 2023 will also begin.



17 new districts and 3 new divisions come into existence in Rajasthan

17 new districts and 3 new divisions have come into existence in Rajasthan. Chief Minister Ashok Gehlot inaugurated new districts and divisions through video conference in a program organized at Birla Auditorium in Jaipur. Inauguration programs were also organized in all the new districts and divisions, where the minister in charge participated. The Chief Minister also launched the website of all the new districts. Before the inauguration program, Havan, Puja and Yagya were performed in all the districts. Addressing the programme, Chief Minister Ashok Gehlot said that the state has created history.

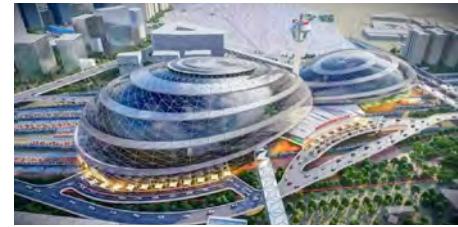


State Tourism Department organises Awareness-cum-Cleanliness Drive in Ladakh

In Ladakh, the State Tourism Department is organising an Awareness-cum-Cleanliness Drive under Mission Travel for Life and Meri Maati Mera Desh campaign at Holiyal Drass in collaboration with Roots Ladakh, Rural Development and Panchayat Raj Department (RD&PRD), Wild Life Department, Education Department and local women Self Help Groups. The awareness programme focuses on the importance of wildlife,

126 stations in Maharashtra to be developed as world-class railway stations

Prime Minister Narendra Modi laid the foundation stone for the redevelopment of 508 railway stations at a cost of over 24 thousand 470 crore rupees under the Amrit Bharat Station Scheme across the country through video conferencing. In Mumbai, Central Railways organised events at Parel, Vikhroli, and Kanjurmarg stations. Governor of Maharashtra Ramesh Bais said while addressing the gathering, that 126 stations in Maharashtra



are planned to be developed as world-class railway stations. Maharashtra Governor remarked that there has been a radical change in the Indian Railways as railway journey has become very pleasant and comfortable.

Gujarat Government implement the One District One Product (ODOP) scheme with a grant of 58 crores rupees

Government of Gujarat has implemented the One District One Product (ODOP) scheme with a grant of 58 crores rupees to promote its indigenous products at the international level. The Gujarat State Handicrafts and Handicrafts Development Corporation (GSHHDC) has started the implementation of this scheme. Under this scheme, more than 25 handicraft products and those from the handicrafts sector have been selected from



21 districts of the state, including traditional handicrafts like Gamthi Block Print and Mata-ni-Pachhedi. The objective is to focus on the district of the country as a unit for converting into a manufacturing and export hub by identifying products with export potential in the district.

Union Minister Amit Shah launches digital portal of Central Registrar of Cooperative Societies in Pune

Union Minister of Cooperation Amit Shah said that the cooperative movement cannot progress without transparency and the digital portal will serve that purpose. He asserted that the digital portal would be useful in promoting cooperative-based economic progress, as well as strengthening the cooperative movement in the country. Mr Shah was speaking in Pune after launching the digital portal of the



Central Registrar of Cooperative Societies Deputy Chief Ministers Devendra Fadnavis and Ajit Pawar, Union MoS for Cooperation B L Varma and Minister of Cooperation of Maharashtra Dilip Walse Patil were also present on the occasion.

forests and the promotion of eco-friendly tourism.



Union Power Minister Inaugurates NTPC's 660 MW Super Thermal Power Project in Barh, Bihar

Union Power Minister Shri R. K. Singh inaugurated a 660 MW Unit of the Barh Super Thermal Power Project in Bihar. The Union Minister felicitated engineers and workers involved in completing Unit #2(660MW) of the Barh project. The dedicated unit, Unit #2 of Stage I, is a part of the larger Barh Super Thermal Power Project. This commissioning is a significant step towards providing reliable and affordable power to the nation.



Shri Nitin Gadkari Unveils Rs. 800 Crore Nandura to Chikhli National Highway 53 Section in Buldhana District, Maharashtra

The Union Minister for Roads Transport and Highways, Shri Nitin Gadkari inaugurated the quadranglement of the Nandura to Chikhli section of 45 km length on National Highway 53 worth Rs.800 crore at Malkapur in Buldhana district, Maharashtra. The section spans 45 kilometres in length. The cost of the project is estimated at Rs. 800 crore. The inauguration ceremony took place at Malkapur in Buldhana district, Maharashtra.

Haryana Government extends temporary suspension of mobile Internet services in Nuh district:

The Haryana Government has extended the temporary suspension of mobile Internet services in Nuh district till 11th August. An official spokesperson said the measure has been taken to stop the spread of disinformation and rumours through various social media platforms, such as Whatsapp, Facebook, Twitter, etc. on mobile phones and SMS. All telecom service providers of Haryana



have been directed to ensure the compliance of this order and any person found guilty of the violation of the aforesaid order will be liable for legal action under relevant provisions

The Haryana government planning to build a dam for 6,134 crore rupees

The Haryana government is planning to build a dam for 6,134 crore rupees. It will have a 14-km-long reservoir and will be built 4.5 km upstream from the Hathnikund Barrage in Yamunanagar district. Once the project is completed, the state will have greater availability of irrigation water, groundwater recharge, and aquaculture, apart from the generation of 250 MW of electricity. Its reservoir will have a capacity of 10.82 lakh cusecs. This is likely to prevent floods caused by the Yamuna in Delhi



and adjoining areas of the river in Haryana. The dam area also shares borders with Uttarakhand and Uttar Pradesh. Last month the Chief Minister informed that the proposal to construct a dam behind the Hathnikund Barrage is being taken up with the Himachal government. He said that it will help to check the floods caused by excessive rains.

Director General, BSF, Nitin Agrawal visits International Border in Samba, Jammu

Director General, of Border Security Forces (BSF), Nitin Agrawal visited the International Border in the Samba district of Jammu division. He was briefed about the alertness of the troops to thwart drone and smuggling activities from Pakistan. Akashvani Jammu Correspondent reports, Mr Agrawal arrived at the Jammu frontier headquarters of the BSF on a three-day visit to review the security scenario along the



International Border in the Union Territory. The BSF chief was given a detailed presentation covering all critical aspects of border security and domination along the International Border and the Line of Control (LoC) by the Inspector General, BSF Jammu Frontier.



NLC India Limited enters into a Long Term Power Usage Agreement for a 300 MW Solar Project with Rajasthan

NLC India Limited, a Navratna Central Public Sector Undertaking under the administrative control of the Ministry of Coal has entered into Long Term Power Usage Agreement with Rajasthan Urja Vikas Nigam Limited for the supply of 300 MW Solar Power under the CPSU Scheme at Rajasthan. NLCIL is presently having 1,421 MW of Renewable Energy Capacity. As per the Corporate Plan of the company, it contemplates establishing 6,031 MW capacity by 2030. The company has secured 510 MW Solar Project capacity in the CPSU Scheme Phase-II Tranche-III floated by Indian Renewable Energy Development Agency (IREDA) through competitive bidding. 300 MW Solar project capacity is under execution at Barsingsar, Bikaner District, Rajasthan.



Tamilnadu Government Begins Breakfast Scheme in 31 thousand Schools

The Tamilnadu Government began the breakfast Scheme in 31 thousand schools. More than 17 lakh students studying first to fifth standard will benefit from it. State Chief Minister

Arunachal government allots 12 'stalled' hydro-power projects to three Central PSUs

Arunachal Pradesh Government has allotted the 12 'stalled' hydropower projects to three Central Public Sector Undertakings by signing a Memorandum of Agreements (MoA) with them. The MoAs were inked in the presence of Union Power Minister RK Singh, Arunachal Pradesh Chief Minister Pema Khandu and State's Deputy Chief Minister cum Minister in-charge Chowna Mein of Power & Hydropower. The total



operational capacity of these 12 projects, withdrawn from the private players, will be to the tune of 11,523 MW. The three CPSUs are National Hydroelectric Power Corporation Limited, Satluj Jal Vidyut Nigam Ltd (SJVN) and North Eastern Electric Power Corporation Limited (NEEPCO).

Uttar Pradesh CM Yogi Adityanath and Union Minister Anurag Thakur inaugurates Youth 20 Summit

Uttar Pradesh Chief Minister Yogi Adityanath and Union Minister for Youth Affairs and Sports Anurag Singh Thakur jointly inaugurated the Youth 20 Summit -2023 at Rudraksha International Cooperation and Convention Centre at Varanasi. On the second day of the four-day Y20 Summit which is being held at Varanasi in Uttar Pradesh. The Youth 20 (Y20) Summit has been organised by the Ministry of Youth Affairs and



Sports under the framework of India's G20 Presidency. The Y20 Summit is the culmination of various meetings including the Inception Meeting at Guwahati, Pre Summit at Leh, Ladakh, and various Jan Bhagidari events conducted across the country in the run-up to this main Summit.

West Bengal, Punjab, Telangana, Kerala, Tamil Nadu, Haryana, Bihar and Rajasthan wherein some of the districts are yet to achieve the target of 75 Amrit Sarovars per district

States have taken efforts to achieve the District level target of 75 Amrit Sarovar in each of the districts of the State with an exception in the case of West Bengal, Punjab, Telangana, Kerala, Tamil Nadu, Haryana, Bihar and Rajasthan wherein some of the districts are yet to achieve the target of 75 Amrit



Sarovars per district. States Involved: West Bengal, Punjab, Telangana, Kerala, Tamil Nadu, Haryana, Bihar, and Rajasthan.

M.K.Stalin inaugurated the program at a Panchayat School

in Thirukkuvalai, Nagapattinam district.

DMRC unveils CarbonLite Metro Travel initiative to make passengers aware of CO2 emissions reduction



The Delhi Metro Rail Corporation (DMRC) unveiled a pioneering initiative called **CarbonLite Metro Travel** to educate passengers about their significant contribution towards reducing carbon emissions by choosing metro trains. It is a new initiative of the DMRC to help people understand their contribution to reducing CO2 emissions by opting for metro rail services. With this initiative, daily commuters will now be able to understand and learn about the average amount of **Carbon Dioxide (CO2) emissions** they are decreasing with their simple step of selecting the metro as their means of transportation.



Chairman KVIC inaugurates several KVI activities in Tamil Nadu

Shri Manoj Kumar, Chairman of the Khadi and Village Industries Commission (KVIC), inaugurated multiple Khadi and Village Industries (KVI) initiatives during his visit to Tamil Nadu.

Government of Uttar Pradesh Launches 'Manav Sampada Portal' to Bring Employees' Activities Into Public Domain



The Uttar Pradesh (UP) Government introduced the **'Manav Sampada Portal'** with the objective of instilling transparency and accountability

Shri Sarbananda Sonowal to chair two-day 19th Meeting of the Maritime State Development Council at Kevadia, Gujarat

The Union Minister for Ports, Shipping and Waterways **Shri Sarbananda Sonowal** to chair the 19th meeting of the Maritime State Development Council (MSDC) scheduled on 18th and 19th August **at Kevadia in Gujarat**. During this, discussions will be focused on significant issues about the overall progress of the maritime sector. The meeting will be attended by the



Chief Ministers, concerned Senior Ministers of the Coastal States and Administrators of UTs. The concerned Secretaries and Senior officials of all the 9 Coastal States and 4 UTs will also present there along with Senior Officials from various Ministries and Departments of the Union Government.

West Bengal to receive an investment of ₹1 Trillion in the maritime sector; transforming it into a regional trade hub shortly

The Union Minister of Ports, Shipping & Waterways (MoPSW) and Ayush, **Shri Sarbananda Sonowal** attended the roadshow organised by Syama Prasad Mookerjee Port (SMPK) for the ensuing Global Maritime India Summit, 2023 (GMIS) in Kolkata. The roadshow was attended by the captains of India Inc in the city as well as top officials, technocrats as well as social leaders with an intent



to encourage their participation meaningfully to "Connect, Collaborate and Create" with global investors at the forthcoming summit in New Delhi. West Bengal is poised to receive investment worth ₹1 trillion in the maritime sector and that will make the state a maritime hub shortly.

Telangana government announces farm loan waiver up to Rs 99999

The Telangana government has announced a farm loan waiver of up to 99 thousand 999 rupees. It will be cleared within the next 45 days. The Government has released over 5,800 crore rupees towards this end. The decision will benefit over 9 lakh farmers. It will fulfil the electoral commitment made by Chief Minister K Chandrasekhar



Rao to waive farm loans of up to one lakh rupees. The amount will be transferred directly into the loan accounts of farmers. With the latest decision, farm loans up to 99,999, amounting to 7753.43 crore rupees, of over 16 lakh 66 thousand farmers will be cleared.

in the functioning of officers and employees across all 74 departments in the state. To oversee these operations and manage the portal, a new division (**Section-5**) will be established

within the Personnel Department, with the **Project Management Unit (PMU)** operating at the **National Informatics Centre (NIC)** level.

West Bengal: Mamata Banerjee Increases Grant To Durga Puja Committees To ₹70,000



West Bengal Chief Minister **Mamata Banerjee**, after holding a meeting with Durga Puja committees announced an increase of **₹70,000** grant to puja committees in the state. The Chief Minister also announced that the Durga Carnival (the annual immersion of idol's making processions) will be held on **October 27**.

India's first AI school launched in Kerala



Kerala got its first Artificial Intelligence (AI) school at Santhigiri Vidyabhanavan in Thiruvananthapuram. The inauguration was done by Former President **Ram Nath Kovind**. As per the School authorities, the AI School is designed and molded by one of the world's most advanced educational platforms **iLearning Engines (ILE) USA** in collaboration with **Vedhik eSchool**, managed by a committee of veteran professionals including former Chief Secretaries, DGPs and Vice Chancellors.

Telangana government partners with UNESCO to implement Recommendation on Ethics of Artificial Intelligence



The Information Technology, Electronics and Communications (ITE&C) Department of the Government of Telangana has joined hands with United Nations Educational, Scientific and Cultural Organisation

Uttarakhand government going to organize Global Investors Summit-2023

Uttarakhand Chief Minister Pushkar Singh Dhami chaired a meeting with officials of his advisory group constituted with an aim to provide guidance for the upcoming **Global Investors Summit, 2023**. CM Dhami has requested Prime Minister Narendra Modi to inaugurate the summit which is scheduled to be held in **Uttarakhand in November 2023**. In the Export Preparedness Index



for the year 2022 released by NITI Aayog, the state of Uttarakhand ranks first among the Himalayan states, while it ranks 9th in the entire country. In the "LEADS" ranking of the Department for Promotion of Industry and Internal Trade, **Uttarakhand is included** in the State Achievers category in the year 2022 ranking.

Meri Mati Mera Desh: Gujarat CM launches on-line platform for Panchayati Raj institutions

To ensure transparency, the Gujarat government launched a new software that will make online payment compulsory for **Panchayati Raj institutions** in the state, ending the practice of cheque payment to contractors and vendors. Chief Minister Bhupendra Patel launched the Panchayati Raj Accounting Information System Automation,



or PRAISA, at a state-level programme of 'Meri Mati Mera Desh' in Gandhinagar. From now onwards, financial transactions worth **Rs 34,000 crore** of these Panchayati Raj institutions, local self-governed bodies, will be handled in a transparent manner through PRAISA.

Madhya Pradesh announces Ladli Behna Yojana aid hike, 35% job reservation for women

The Madhya Pradesh (MP) government has increased the **financial assistance** provided to women under the Ladli Behna scheme from Rs 1,000 to Rs 1,250 per month. This scheme aims to offer economic support and empowerment to women in MP. **Eligibility Criteria : Women aged 23 to 60 years** are eligible for financial assistance Rs 1,000 per month under the Ladli Behna Yojana. This assistance is offered to women who are not income tax payers and come from families



with an annual income of less than **Rs 2.5 lakh**. **Other Initiatives :**

He also announced a substantial increase in women's reservation in government jobs from the current **30% to 35%**. Notably, the reservation in teachers' recruitment will be set at 50%. The government has also taken steps to provide gas cylinders to women at a reduced price of **Rs 450**, contributing to their economic well-being.

(UNESCO) to implement the **UNESCO Recommendation on the Ethics of Artificial Intelligence (AI)** by signing a Letter of Intent to drive efforts and action. The collaboration

focuses on **promoting the ethical development** and use of AI awareness raising, capacity building, and contributions to UNESCO's Global Observatory on AI Ethics.

BANKING & ECONOMY



Banks' non-food credit grows 16.3% in June 2023 - RBI data

Bank credit registered a robust growth of 16.3% year-on-year (y-o-y) in June 2023 as compared with 15% a year ago on the back of strong demand for credit from sectors such as services, retail and agriculture, and allied activities. As per RBI's data on sectoral deployment of credit, credit growth to the services sector accelerated to 26.7% (y-o-y) in June 2023 from 12.8% a year ago, primarily due to the improved credit offtake to 'non-banking financial companies (NBFCs)' and 'trade'.



India's Per capita women deposits increased by ₹4,618 in the last 5 years to ₹42,503

According to the State Bank of India's (SBI) Economic Research Department (ERD), per capita women deposits increased by ₹4,618 in the last 5 years from ₹37,885 in FY19 to ₹42,503 in FY23. As per ERD's "Ecowrap" report, which is based on RBI data, the maximum increase of ₹9,758 has been registered in the urban areas, where per capita women deposits moved up from ₹51,980 to ₹61,738.

The government of India & Asian Development Bank signed a 200-million-dollar loan to enhance urban services in Rajasthan

The Government of India (GoI) 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 loan agreement was signed between, Additional Secretary,



Department of Economic Affairs **Vumlung Vualnam**, and the Country Director of Asian Development Bank, India Resident Mission, **Takeo Konishi**.

RBI's Digital Payments Index jumps to 395.57 in March from 377.46 in September 2023

The Reserve Bank of India's Digital Payments Index (RBI-DPI), a measure of the extent of digitisation of payments across the country, rose to 395.57 in March 2023 from 377.46 in September 2022 and 349.30 in March 2022. Digital payments across the country registered a growth of 13.24% in a year through March 2023, as per RBI's index that measures the adoption of



online transactions. The RBI-DPI index has increased across all parameters driven by significant growth in payment infrastructure and payment performance across the country over the period.

Paytm launches 2 new innovative devices - Paytm Pocket Soundbox and Paytm Music Sound Box to help India's small shops

One97 Communications Limited (OCL), the parent company of Paytm, India's prominent payments and financial services company, launched two payment devices - Paytm Pocket Soundbox and Paytm Music Sound Box to provide enhanced payment experiences for merchants while being non-promotional.



The Paytm Pocket Soundbox is a first-of-its-kind Made in India portable device, as small as a debit card, that conveniently fits in the pocket of merchants on the move.



Razorpay launches MoneySaver Export Account for Indian exporters to save 50% on international bank transfers

Payments and banking platform for businesses **Razorpay** launched a **MoneySaver Export Account** specifically for small and mid-size exporters. With this product, Indian exporters will now open a smart account in any country of their choice and receive payments locally via bank transfers on the Razorpay platform. This will be **India's first smart account to offer 50% savings on international bank transfers for Indian exporters.**



Russia's largest lender Sberbank to establish IT centre in Bengaluru, Karnataka

Russia's largest lender Sberbank's branch in India has received permission from the **Reserve Bank of India (RBI)** to establish an **information technology (IT) unit** in **Bengaluru, Karnataka** where it plans to employ up to 200 IT specialists. The new IT office would house **Sberbank's** in-house data processing centre. It would also handle the technological needs of the Indian branch. Bengaluru is **India's third biggest city** and the country's leading scientific and industrial centre, specializing, amongst other things, in aerospace, engineering and electronics industries and development of IT products.

SBI raises ₹10,000 crore via 15-year infrastructure bonds at a coupon rate of 7.54%

India's largest lender **StateBank of India (SBI)** has raised ₹10,000 crore after issuing 15-year infrastructure bonds at the coupon rate of 7.54%. The proceeds will be directed towards bolstering long-term resources for funding critical infrastructure projects and supporting the affordable housing segment. This is the first issuance of a long-term bond of this tenor by



any bank in the current financial year. The bank offered bonds at an interest rate slightly better than the interest rate given by standard government bonds.

Jana Small Finance Bank Refiles draft red herring prospectus with SEBI for initial public offering Worth Rs 575 Crores

Jana Small Finance Bank Ltd (Jana SFB) has filed its **Draft Red Herring Prospectus (DRHP)** with the capital market regulator, the **Securities and Exchange Board of India (SEBI)** for an **Initial Public Offering (IPO)**. The bank has resubmitted papers 2 years after pulling its previous plan due to the pandemic, and in 2022 it could remain private according



to local market regulations. **Axis Capital, ICICI Securities and SBI Capital Markets** are the book-running lead managers to the issue, while **KFin Technologies** has been appointed as the registrar.

India's food delivery giant Swiggy Launches Co-Branded Credit Card With HDFC Bank

Foodtech giant **Swiggy** has launched a **co-branded credit card** in partnership with **HDFC Bank** to lure customers and get an upper hand over its rival **Zomato**. The credit card, which will be hosted on Mastercard's payment network, would be rolled out in a phased manner over the next **7-10 days**. With this move, Swiggy has joined



the likes of **Flipkart, Myntra** and **Paytm** in terms of providing co-branded credit cards. Swiggy's competitor **Zomato** also used to offer co-branded credit cards with **RBLBank**.

Financial frauds in India rose 65% between 2021 and 2022 – Finance Ministry



As per the Finance Ministry, over 65% growth has been

seen in 2022 from 2021 in the frauds reported for ATMs and others. The amount involved in the frauds has nearly doubled. According to the National Payment Corporation of India (NPCI), 2000 customers are, on average, impacted every month due to cyber fraud. Parliamentary committee's report on 'Cyber security and rising incidence of cyber/white collar crimes' was recently tabled in Parliament by its Chairman Jayant Sinha.



Mastercard Launches CVV-Free Feature For Tokenized Transactions

Payments giant Mastercard announced the introduction of Cardholder Verification Value (CVV)-less online transactions for its debit and credit cardholders who have tokenized their cards on merchant platforms. To reduce the checkout time and make virtual transactions hassle-free and more secure. CVV is the 3-digit number printed on the back of debit and credit cards.

SIDBI Accelerator Fund to be set up at IIM Ahmedabad's Centre for Innovation, Incubation & Entrepreneurship startup incubator

The Small Industries Development Bank of India (SIDBI), the principal financial institution for Micro, Small and Medium Enterprises (MSMEs) in the country, announced its partnership with the Indian Institute of Management, Ahmedabad's (IIM-A) startup



incubator Centre for Innovation, Incubation & Entrepreneurship (CIIE) to set up a SIDBI Accelerator Fund at the incubator with an initial corpus of Rs 20 crores.

Max Life Appointed as Lead Insurer for Uttar Pradesh Under IRDAI's State Insurance Plan

Max Life Insurance Company Ltd. (Max Life) has been appointed as the "Lead Insurer" for the State of Uttar Pradesh (UP) by the Insurance Regulatory and Development Authority of India (IRDAI). Under the State Insurance Plan, IRDAI has initiated a collaborative platform with insurers by assigning two states to each insurer to enhance financial awareness and drive insurance



inclusion. Max Life has also been appointed as the lead insurer for Arunachal Pradesh and aims to expand its presence within the state in a phased manner.

Fintech company CRED launched RuPay credit card-based UPI payments

Fintech firm CRED in collaboration with the National Payments Corporation of India (NPCI), introduced RuPay credit card-based Unified Payments Interface (UPI) payments for its members. CRED supports RuPay credit cards issued by banks including HDFC Bank, ICICI Bank, Yes Bank, Axis



Bank, BOB Financial Solutions, Canara Bank, Indian Bank, Kotak Mahindra Bank, Punjab National Bank, and Union Bank.

International Monetary Fund raises India's FY24 GDP growth forecast by 20 basis points to 6.1%

The International Monetary Fund (IMF) has raised India's GDP growth forecast for the financial year 2023-24 (FY24) by 20 basis points to 6.1% from earlier 5.9% after the country's stronger-than-expected growth in the fourth quarter of 2022. The IMF has also revised the upward



growth forecast for the global economy by 20 basis points for 2023 to 3%. India's economic growth increased by 6.1% in the March quarter of FY23.



SEBI allows Offers for Sale for units of privately listed InvITs through the Stock Exchange

Capital markets regulator Securities and Exchange Board of India (SEBI) allowed Offer For Sale (OFS) for units of private listed Infrastructure Investment Trusts (InvITs) through a stock exchange mechanism. This circular is issued in exercise of the powers conferred under Section 11(1) of the Securities and Exchange Board of India Act, 1992 to protect the interest of investors in securities and to promote the development of and to regulate the securities market.



Swiss Investor responsAbility signs Agreement to Fund \$15 Million to Electronica Finance

Electronica Finance Limited (EFL), a leading Pune based Non-Banking Financial Company (NBFC) specialising in financing Micro, Small and Medium Enterprises (MSMEs) with a focus on financial inclusion and energy efficient machine financing, has signed a US\$15 million deal from Global Climate Partnership Fund (GCPF), managed by responsAbility Investments AG to promote green financing in India as part of its sustainability goal. Electronica Finance Limited will use the funding for financing energy-efficient machines and promote rooftop solar installation. The NBFC received \$7.5 million from responsAbility in July 2023,

NABARD sanctions Rs 1,974 crores to the Government of Rajasthan for Rural Infrastructure Development Fund for 2023-24

National Bank for Agriculture and Rural Development (NABARD) has sanctioned Rs 1,974.07 crore to the Rajasthan government under the Rural Infrastructure Development Fund (RIDF) for 2023-24. Rs 930.44 crore has been sanctioned for 3 rural drinking water supply projects in Ajmer, Jalore, and Kota districts. Rs 926.48 crore are sanctioned for the construction of 676 rural



roads in the desert and tribal areas of Rajasthan. This comes after Rs 117.15 crore had been sanctioned for the construction of 104 veterinary hospitals and 431 sub-centers in all districts of the state.

Banks wrote off ₹14.56 lakh crores non-performing assets between FY15 and FY23

As per the RBI provisional data, ₹14-lakh crore worth Non-Performing Assets (NPAs) were written off by Scheduled commercial banks (SCBs) between FY15 and FY23 (9 years). Out of these, nearly half (₹7,40,968 crore/ ₹7.40 lakh crore) were related to large industries and services. The SCBs have recovered an aggregate amount of Rs 2,04,668 crore in written-off loans, including corporate loans, since April 2014 and up to March, 2023. The net recovery in written-



off loans during the financial year (net write-off) in public sector banks (PSBs) was Rs 1.18 lakh crore in FY18, which declined to Rs 0.91 lakh crore in FY22 and to Rs 0.84 lakh crore (RBI provisional data) in FY23. Net write-off loans by private sector banks was Rs. 73,803 crore (RBI provisional data) in FY 2022-23.

Banks wrote off over ₹10.5-lakh crores during FY19 and FY23: Finance Ministry

The Finance Ministry informed Rajya Sabha that scheduled commercial banks (SCBs) wrote off over ₹10.5-lakh crores in the 5 years ending March 31, 2023. The Ministry added that the top 10 wilful defaulters owe over ₹43,000 crore to the banks. SCBs have written off an aggregate amount of ₹10,57,326 crore during the last 5 financial years. As per RBI guidelines and policy approved by the bank's Boards,



and plans to draw the remainder later 2023. The fund was raised at a 11.4% yield.

NPAs (Non-Performing Assets), including those in respect of which full provisioning has been made on completion of 4 years, are removed from the balance sheets of the banks concerned by the way of write-offs



State Bank of India Q1 Results: Net profit grows 178% to Rs 16,884 crores & Net interest income rises 25%

State Bank of India's (SBI) first quarter (Q1FY24) standalone net profit soared 178% year-on-year (YoY) in the first quarter to ₹16,884 crore, buoyed by a 5-fold increase in other income, robust net interest income, and a decline in loan loss provisions. The Q1FY24 net profit is SBI's highest-ever net profit for the fourth quarter in succession. The bottom line surpassed broking firms' estimates, which ranged from ₹13,200 crore to ₹16,500 crore.



SEBI changes IPO rules & listing time cut to 3 days from 6 days

Capital markets regulator Securities and Exchange Board of India (SEBI) halved the timeline for listing of shares on stock exchanges after the closure of Initial Public Offerings (IPOs) to 3 days from 6 days at present. The new listing timeframe will be voluntary for all public issues opening on or after September 1, 2023, and mandatory for all the issues which come after December 1, 2023. Under the new guidelines, IPOs will have to mandatorily list after 3 days of the issue closing date. The move came after SEBI's board cleared a proposal regarding the same in June 2023.

SEBI & APMI jointly set standards for performance audit of PMS players

The Securities and Exchange Board of India (SEBI) and the Association of Portfolio Managers in India (APMI) will jointly set standards for performance audit of portfolio management services (PMS) players effective from October 01, 2023. In order to have uniformity, it has been decided that APMI, in consultation with SEBI, shall specify standardised Terms



of Reference ('ToR') for the aforesaid audit of firm-level performance data. The standard ToR will include a requirement for Portfolio Managers to consider clients' portfolios under all services for the purpose of audit of firm-level performance data.

Union Finance Minister Nirmala Sitharaman chairs the review meeting of Regional Rural Banks from Southern Region, in Chennai

The Union Finance Minister Smt Nirmala Sitharaman chaired a meeting with Chairpersons and senior officials of Regional Rural Banks (RRBs) from Southern Region, in Chennai, Tamil Nadu (TN), India. The meeting was also attended by the Secretary, Department of Financial Services, and senior RBI officials



Reserve Bank of India, with representation by the Finance/Special Secretaries/senior officers of the Finance Department of Tamil Nadu, Andhra Pradesh, Telangana, Kerala, Puducherry, and Karnataka.

IRDAI asks 15 Insurance Companies to adopt Indian Accounting Standards from April 2024

Insurance Regulatory and Development Authority of India (IRDAI) has asked the top 15 insurance companies to adopt the new Indian Accounting Standard (IND-AS) accounting framework from 01 April 2024 (FY25). This is the first such partial roll-out of accounting standards for the insurance industry in many decades, and the move is aimed at bringing Indian accounting practices closer to global standards. State-run insurance companies, including LIC have been excluded from the adoption of the new accounting rules for now. IRDAI has identified 15 companies that have foreign equity partners



and strategic collaborations for the purpose. Some of these companies are ICICI Prudential Life, ICICI Lombard General, TATA AIG General, Niva Bupa Health, HDFC Life, and HDFC Ergo General. Over 140 countries have adopted International Financial Reporting Standard (IFRS) 17, effective January 2023. IND-AS 117 is designed in coordination with IFRS-17. The new accounting standard will replace Ind AS 104, Insurance Contracts.



Kotak Life Tie Up With ESAF Small Finance Bank For Customer Life Insurance

Kotak Mahindra Life Insurance Company (Kotak Life) stated that its corporate agency tie-up with **ESAF Small Finance Bank (ESAF Bank)** to offer life insurance to customers. The tie-up plans to benefit 68 lakh customers of ESAF Bank that will offer a wide range of tailor-made life insurance products and solutions provided by Kotak Life, including protection, savings, investment and retirement through ESAF Bank's 700 banking outlets spread across 21 States and 2 Union Territories (UTs).



Bajaj Finance partnered with ICICI Lombard General Insurance to offer motor insurance policies

Indian non-banking financial services company, **Bajaj Finance Limited (BFL)** has partnered with **ICICI Lombard General Insurance** along with other partners to provide **car and two-wheeler insurance plans** on the platform Bajaj Finance Insurance Mall. Offers Comprehensive coverage: Get complete coverage for the insured vehicle as well as for the third party. Offers **own damage cover**: These policies cover damages caused to the insured vehicle by accidents, thefts, natural calamities and fire.

Axis Bank to raise stake in Max Life to 16.2% through Rs 1,612-crore investment

Axis Bank stated that to raise its stake in Max Life Insurance Company Limited to 16.22% from 9.99% by infusing Rs 1,612 crore through a preferential allotment of shares. Axis Bank, along with its entities (Axis Securities and Axis



Capital), acquired a 12.99% stake in Max Life in 2021, and through this new investment, they will own 19.02% of the insurer.

National Company Law Tribunal approved National Asset Reconstruction Company Ltd's resolution plan for 2 Srei group firms

The National Company Law Tribunal's (NCLT) Kolkata bench has approved National Asset Reconstruction Company Limited's (NARCL) resolution plan for 2 Srei group companies. NARCL emerged as the winning bidder for the 2 Srei group firms



-- Srei Infrastructure Finance Ltd (SIFL) and Srei Equipment Finance Ltd (SEFL) through an insolvency resolution process in February, 2023.

Airtel Payments Bank Launched India's 1st Eco-Friendly Debit Card

India's only profitable multi-segment fintech operating at scale with a banking license, **Airtel Payments Bank**, becomes the **1st Indian Bank** to launch eco-friendly debit cards for its new and existing customers with a savings bank account. The launch comes in alignment with the Bank's commitment to sustainability and promoting eco-friendly practices within the financial sector. The debit cards



will come in **recycle-Poly Vinyl Chloride (r-PVC)** material, a certified eco-friendly material. Airtel Payments Bank is coming up with 2 cards under Classic variant – **Personalised Classic Card and Insta Classic Card**.

UPI transactions grow 44% to ₹15-lakh crore in July

Unified Payments Interface (UPI) transactions in July 2023 have grown **44%** to **₹15.34-lakh crore**. UPI transactions in July 2023 reached a record **high level** both in terms of volume and value. It has grown 4% month over month (m-o-m) and 44% year on year (y-o-y). The number of transactions in July 2023 reached a record high level of **996 crore**.



The number was higher by 6.6% from the previous month and 58% compared to July 2022, according to **National Payments Corporation of India (NPCI)** data.



Canara Bank launched Canara Jeevan Dhara - Tailored Savings Account for Pensioners

Canara Bank has introduced a specialised savings bank account named "**Canara Jeevan Dhara**" aimed at catering to the unique financial needs of pensioners and prospective pensioners, including those who have retired on a voluntary basis or through normal retirement. **Diamonds account** is for up to Rs 50,000 and **Platinum account** is for above Rs 50,000. The interest rate on Canara Jeevan Dhara savings account mirrors the regular savings account rate, ranging from **2.90% to 4%** based on the account balance.



SBI plans to open 300 branches across India in the current financial year

The State Bank of India (SBI) plans to open 300 new branches across India in the current financial year. It currently operates 22,405 branches across the country & it has 235 foreign branches and offices. In the first quarter of the current fiscal year, SBI reported its **highest-ever quarterly profit at ₹16,884 crore**. This is a substantial increase compared to the net profit of ₹6,068 crore in the same quarter of the previous year.

Star Health inks 'strategic corporate alliance' with Standard Chartered Bank to offer its insurance products

Private sector health insurance provider Star Health and Allied Insurance Company Ltd has signed a "**strategic corporate bancassurance**" with Standard Chartered Bank to provide its insurance products to customers. The partnership is to provide health insurance solutions across 100 branches of the private bank present in 42 cities across the country. Customers now require comprehensive policies that cater to their medical requirements, encompassing



benefits such as OPD Care, Hospital Cash, and Critical Illness covers. According to the **Standard Chartered's Wealth Expectancy Report for 2022** revealing that over 54% of respondents in India have prioritised health and wellness post the pandemic."

RBI fines ONGC Videsh, Indian Oil, GAIL and Oil India for late reporting of overseas investments

The Reserve Bank of India (RBI) has imposed late submission fees (LSF) of ₹2,000 crore on ONGC Videsh Ltd (OVL), Indian Oil Corp. Ltd, GAIL (India) Ltd, and Oil India Ltd for delayed reporting of their overseas investments. RBI has imposed a late submission fee of ₹500 crore each on them for delayed reporting of their overseas investments. **State Bank of India (SBI)** is the authorised dealer bank for the foreign transactions of these PSUs. The PSUs are trying to get time from the RBI to avoid any disruption in



operations and for the smooth functioning of their overseas subsidiaries. According to RBI's **Foreign Exchange Management (Overseas Investment) Regulations, 2022**, those failing to submit investment evidence within the stipulated time frame can do so with late submission fees.

ADB approves USD 40.5 million loan for integrated early childhood development programme & Maternal Mental Health in Meghalaya

The Asian Development Bank (ADB) has approved a USD 40.5 million loan for integrated early childhood development (ECD) and maternal mental health in Meghalaya. The Meghalaya government is also contributing USD 15.27 million to the project. A USD 2-million technical assistance grant from



the Japan Fund for Prosperous and Resilient Asia and the Pacific will help develop guidelines and training curricula for AWC staff and ECD educators.



RBI to launch pilot project on Public Tech Platform for frictionless credit

In a step towards enhancing India's financial landscape, the Reserve Bank of India (RBI) has announced the launch of the Pilot Project for Public Tech Platform for Frictionless Credit by Reserve Bank Innovation Hub (RBIH), a wholly-owned subsidiary of the RBI. To enable delivery of frictionless credit by facilitating a seamless flow of required digital information to lenders. The initiative will soon be rolled out as a pilot project in a phased manner, beginning August 17, 2023.



Axis Bank partners with RBI Innovation Hub to launch Kisan Credit cards & MSME loans

Axis Bank, one of the largest private sector banks in India has launched 2 lending products Kisan Credit Card (KCC) and unsecured Micro, Small & Medium Enterprises (MSME) loans powered by the Public Tech Platform for Frictionless Credit (PTPFC), introduced by the Reserve Bank Innovation Hub (RBIH), a wholly-owned subsidiary of the Reserve Bank of India (RBI). Axis Bank will offer KCC & unsecured MSME loans to small business customers, powered by the platform. Both products will be offered in a completely digital manner and require no submission of documents by customers.

PFRDA integrates the NPS Statement of transaction with Consolidated Account Statement

The Pension Fund Regulatory and Development Authority (PFRDA) and the Securities and Exchange Board of India (SEBI) have collaborated to provide National Pension System (NPS) subscribers with an enhanced and consolidated view of their personal investments in the securities market, including updated mark-to-market values under a single **consolidated account statement (CAS)**. The consolidated view encompasses the subscribers' Demat account holdings and mutual fund investments. Currently, Consolidated Account Statement (CAS), provided by National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL), furnishes a consolidated and updated investment view in the securities market.



account holdings and mutual fund investments. Currently, Consolidated Account Statement (CAS), provided by National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL), furnishes a consolidated and updated investment view in the securities market.

NPCI launches UPI Chalega 3.0 campaign to promote safe and easy digital payments

National Payments Corporation of India (NPCI) launched the 3rd edition of the Unified Payment Interface (UPI) Safety Awareness Campaign, "UPI Chalega" with an aim to promote UPI's brand awareness, amplify understanding of its features, and encourage wider adoption among new users. It also educates users about various features such as UPI LITE, which enables swift low-value



transactions; UPI AUTOPAY, which allows secure and convenient recurring payments using any UPI application; and UPI Interoperability, which facilitates seamless money transfers between all UPI-enabled applications.

RBI launches centralised web portal UDGAM for searching unclaimed deposits across multiple banks

The Reserve Bank of India (RBI) has launched a centralised web portal to help citizens search for their unclaimed deposits, known as **UDGAM (Unclaimed Deposits – Gateway to access information)**. The portal has been developed by the central bank for the public to help them search for their unclaimed deposits across multiple banks at one place. Reserve Bank Information Technology Pvt



Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS), and participating banks have collaborated on developing the portal. Earlier, the RBI had announced the development of the centralised web portal on April 6, 2023.



SBI leads debit cards market & HDFC continues to top Credit cards in June 2023

India's largest public sector lender, the **State Bank of India (SBI)**, remained the front runner in the **Debit cards market**, holding a whopping 28% share in June 2023, revealed latest data by **1 Lattice (Previously PGA Labs)**. Top banks followed the list like **Bank of Baroda (BoB)** which held about 9% market share, followed by **Bank of India (BoI)**, **Canara Bank**, **Union Bank** and **HDFC Bank** with approximately 5% market share each. **ICICI Bank** registered the highest degrowth of 11%, followed by **Punjab National Bank (PNB)** with a 10% degrowth. **CitiBank's market share** went down to zero, after the Axis-Citi deal.



Indian Banks' Association Forms Sectoral Committee in GIFT City

The Indian Banks' Association (IBA) has constituted a **sectoral committee** for member banks operating within the **Gujarat International Finance Tech-City (GIFT City)**, **Gandhinagar, Gujarat**. IBA has constituted the Sectoral Committee to address the **unique regulatory landscape and challenges** faced by banks operating within GIFT City. GIFT City currently accommodates **26 banks**.

Credit card default rises 1.94% to `4,072 cr at end of March 2023

Credit card default rose to **Rs 4,072 crore** or 1.94% at the end of March 2023. As per the inputs received from RBI, in respect of defaults in credit cards, the **gross non-performing assets (GNPAs)** in credit cards was **Rs 3,122 crore** in March-2022 and **Rs 4,072 crore** in March-2023, while credit card outstanding in March-2022 and March-2023 was **Rs 1.64 lakh crore** and **Rs 2.10 lakh crore**, respectively. GNPAs in credit cards have declined



from 3.56% in March 2021 to 1.91% in March 2022, and stand at **1.94%** in March 2023 against the scheduled commercial banks' GNPA of 3.87% in March 2023. The total number of frauds as reported by the cooperative banks during FY23 was **964** with amount involved to the tune of **Rs 791.40 crore**.

RBI imposes monetary penalty on 4 co-operative banks for violating rules

The Reserve Bank of India (RBI) has imposed monetary penalties on **4 cooperative banks** - **Mangal Co-operative Bank**, **The Mahabaleshwar Urban Co-operative Bank**, **The Islampur Urban Co-operative Bank** and **The Tapindu Urban Co-operative Bank** for violating rules. A monetary penalty of **₹1,00,000** has been imposed on The Tapindu Urban Co-operative Bank Limited, Patna. This penalty



is for non-compliance with the directions issued by RBI on 'Exposure Norms and Statutory / Other Restrictions - UCBs'. A penalty of **₹2.00 lakh** has been imposed on Islampur Urban Co-operative Bank Limited, Maharashtra.

5 banks offering Mahila Samman Savings Certificate, post office scheme earning 7.5% interest rate

Finance Minister Smt Nirmala Sitharaman introduced the **Mahila Samman Savings Certificate (MSSC)**, a small savings scheme for women and girls in August 2023. Currently 5 Banks offering Mahila Samman Savings Certificate include **Bank of Baroda (BoB)**, **Union Bank of India**, **Canara Bank** and **Bank of India (BoI)**, **Punjab National Bank (PNB)**. The MSSC is a **government-guaranteed limited-period small savings**



scheme aimed at empowering women and fostering their financial inclusion. MSSC is a **2-year deposit scheme**, which offers an interest rate of **7.5% per annum**. It is a one-time program that runs from **April 2023 to March 2025**.



"Punjab National Bank inaugurates PNB Pensioner's Lounge on World Senior Citizen's Day

On World Senior Citizens Day (Aug 21, 2023), Punjab National Bank (PNB), the nation's leading public sector bank, has introduced the "Pensioner's Lounge", a dedicated space within the branch that serves pensioners and senior citizens with all their banking needs. **Aim : To provide a specialised and comfortable space** for pensioners and senior citizens, offering comprehensive banking services. On this occasion, PNB's Managing Director and CEO, Atul Kumar Goel, unveiled an informative booklet named "Spandan" to provide detailed information about various bank schemes specifically designed for senior citizens and pensioners.



Union Bank of India to raise up to Rs 5,000 crores through qualified institutional placement

A Committee of Directors on Raising Capital Funds approved the raising of funds for an amount **not exceeding Rs 5,000 crores** through the issue of equity shares through **Qualified Institutions Placement (QIP)**, Union Bank stated in a regulatory filing. According to the exchange filing, the committee "approved the opening of the issue" and "approved the floor Price of **Rs 91.10 per equity share**.

RBI Partners With McKinsey and Company & Accenture Solutions to Use Artificial Intelligence & Machine Learning to enhance Regulatory Supervision

The Reserve Bank of India (RBI) has selected global consultancy firms McKinsey and Company India LLP and Accenture Solutions Private Limited India to develop systems using **artificial intelligence (AI) and machine learning** for its supervisory functions. RBI is planning to use advanced analytics, artificial intelligence and machine learning for analyzing a huge database and improve regulatory supervision over banks and NBFCs. RBI had shortlisted 7 applicants to participate in the request



for proposal process (RFP) for the selection of consultant(s). The 7 firms were Accenture Solutions Private Limited; Boston Consulting Group (India) Pvt Ltd; Deloitte Touche Tohmatsu India LLP; Ernst and Young LLP; KPMG Assurance and Consulting Services LLP; McKinsey and Company; and PricewaterhouseCoopers Pvt Ltd.

Bandhan Bank & Government of Odisha Partnered to facilitate OTDC payment solutions

India's leading private lender **Bandhan Bank** has announced its **strategic partnership** with the Odisha Government to enhance payment solutions for **Odisha Tourism Development Corporation (OTDC) Limited**. To introduce improved convenience for tourists and streamline payment processes. As a part of this partnership, Bandhan Bank has introduced **Point of Sale (PoS) machines** at key tourist destinations including Puri, Bhubaneshwar, Konark, Chilka,



and Gopalpur. The **Electronic Data Capture (EDC) machines** will also help prevent revenue loss for OTDC, which may be caused by the lack of cash carried by the tourists. This initiative aligns with the nation's vision of becoming a cashless economy.

Total banking transactions at GIFT IFSC reach USD 508 billion by July 2023

Total banking transactions at GIFT International Financial Services Centre (IFSC) here reached **USD 508 billion** till July 2023. GIFT IFSC Executive Director **Dipesh Shah** stated that till July 2023, the total banking asset size at GIFT IFSC stood at USD 41.20 billion, and cumulative derivative transactions booked by banks were worth USD 632



billion. There were a total of over **545 IFSCA registered entities** at GIFT IFSC till July 2023, including 25 aircraft and shipping entities, and monthly turnover on the IFSC international stock exchange in July 2023 was USD 60.33 billion.



India's banking system liquidity slips into deficit first time in FY24

India's banking system liquidity has slipped into deficit for the 1st time this financial year (2023) after the Reserve Bank of India's temporary liquidity withdrawal move and tax outflows. As of August 21, 2023, the liquidity of the Indian banking system was reported at **Rs 236 billion (\$2.84 billion)**, according to data provided by the Reserve Bank of India (RBI). This marked a significant departure from the scenario at the beginning of August 2023 when the banking system enjoyed a surplus liquidity of **2.8 trillion rupees**. However, liquidity has been declining especially after RBI asked banks to hold an incremental cash **reserve ratio (CRR)** of 10% on an increase in deposits between May 19 and July 28, 2023. This has led to the withdrawal of over **1 trillion rupees**. **What is Banking System Liquidity?** Liquidity in the banking system refers to **readily available cash** that banks need to meet **short-term business and financial needs**.

SBI Life Insurance becomes the 1st Indian private life insurer to launch a 24X7 inbound contact centre to offer before and after sales services to consumers

SBI Life Insurance, one of the most trusted private life insurance companies in the country, launched its dedicated 24X7 inbound contact centre through toll-free number 18002679090 to address before and after purchase queries related to comprehensive insurance

Institute for Development and Research in Banking Technology to launch long-range wireless tech-based solution for better rural reach

A new technology developed by the Institute for Development and Research in Banking Technology (IDRBT), an arm of the Reserve Bank of India (RBI), is now all set to be deployed to **increase last-mile connectivity of banking services in remote areas**. The financial network technology, based on LoRa (Long Range) wireless protocol, has been successfully tested at the field level and is



now being looked into by the RBI and other stakeholders. The new dedicated **low-cost financial network** based on LoRa protocol can be used privately by banks to send encrypted financial packets to conduct financial transactions.

RBI asks banks to provide individual borrowers option to switch from floating to fixed interest rate

The Reserve Bank of India (RBI) has instructed regulated entities, including **banks and Non Banking Finance Companies (NBFCs)**, to offer **personal loan borrowers** the choice to switch from a **floating interest rate to a fixed rate** when resetting interest rates. The move is expected to **enhance borrower flexibility** and align with changing financial conditions. In a circular on '**Reset of floating interest rate on equated monthly instalments (EMI)**' based personal loans the RBI stated the borrowers will also be given the choice to opt for enhancement in EMI or



elongation of the tenor. RBI has set a deadline for banks and lenders to implement these personal loan instructions by **December 31, 2023**.

What is Floating Interest Rates? A floating interest rate is an interest rate that changes **periodically**. The rate of interest moves up and down, or "floats," reflecting economic or financial market conditions. **Floating Interest Rate = Base Rate + Spread**



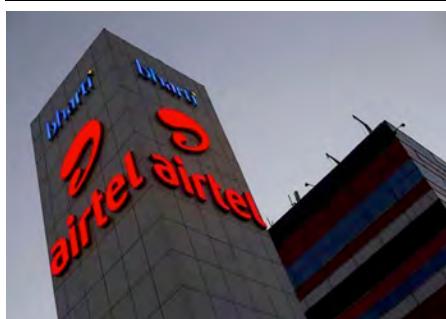
solutions provided by the company. SBI Life, thus, becomes

the first private life insurance company in the country to have such extensive customer care support. This number is set to see a positive rise going forwards, given the goal of 'Insurance for all by 2047' set by the Insurance Regulatory and Development Authority (IRDAI).



RBI approves merger of Akola Merchant Co-operative Bank Limited with Jalgaon Peoples Co-operative Bank

The Reserve Bank of India (RBI) has approved the merger of **Akola Merchant Co-operative Bank Limited**, located in Akola, Maharashtra, with **The Jalgaon Peoples Co-operative Bank Limited**, situated in Jalgaon, Maharashtra. This strategic move was authorized by the RBI under Sub-Section (4) of Section 44A along with Section 56 of the **Banking Regulation Act, 1949**.



Airtel Payments Bank partners with Frontier Markets, Mastercard to Support 100,000 Women-owned Small Businesses in India

Airtel Payments Bank, in collaboration with **Mastercard Center and Frontier Markets**, has introduced a **first-of-its-kind**, transformative initiative named **She Leads Bharat: Udyam**, an initiative to elevate 100,000 women-owned small businesses. In the first phase, this initiative will enable 100,000 women-owned small businesses in Rajasthan and Uttar Pradesh to learn and earn through **Frontier Markets' proprietary, flexible Meri-**

Central Vigilance Commission reconstitutes advisory board on bank frauds

The Central Vigilance Commission (CVC) has reconstituted the New Delhi headquartered **Advisory Board on Banking and Financial Frauds (ABBFF)** to address fraudulent activities in the banking and financial sectors. **Suresh N Patel**, former Central Vigilance Commissioner, will be the Chairman of the reconstituted ABBFF. In addition to the Chairman, the ABBFF will



also have 4 members, including **Ravikant, Rajnikant Mishra, David Rasquinha, and Partha Pratim Sengupta**. The term of the Chairman and Members of ABBFF will be for 2 years, effective from August 21, 2023.

CAMSfinserv onboards 17 Asset Management Companies on account aggregators platform

CAMSfinserv, one of the first RBI-licensed Account Aggregators (AA) in India, has onboarded all 17 Asset Management Companies serviced by CAMS as financial information providers on the AA platform, making it the 1st in the industry to provide access to mutual fund data. This will help Asset Management Companies to attract and retain customers



by simplifying the access and management of their **financial data, improve risk management, ensure compliance, personalise financial offerings and improve or innovate existing operational processes**.

BoB introduces Video Re-KYC Service for Hassle-Free KYC Updation

Bank of Baroda (BoB), a state-owned bank, has launched the 'Video Re-KYC' service to simplify the periodic update of customer identity documents. This service allows individual resident customers to update their 'Know Your Customer' (KYC) details without needing to visit a physical branch. To avail the



Video KYC facility, customers must be Indian residents, above **18 years of age** and must have their Aadhaar number and original PAN Card.

Saheli platform. What is meant by frontier markets? Frontier Markets is a social enterprise that focuses on bringing products and services to rural and underserved communities in India. The organization is dedicated to providing **rural households**, particularly women,

with access to clean energy products, such as solar products, efficient cookstoves, and other household essentials.



IFC invests \$100 million in IIFL Home Finance to help boost Economically Weaker Sections and low-income Groups housing

International Finance Corporation (IFC), a member of the World Bank Group is set to invest up to \$100 million in IIFL Home Finance Limited (IIFL HFL), a leading housing finance company, in a move aimed at increasing access to housing finance for **economically weaker sections (EWS) and low-income groups (LIG)**, including women borrowers in India. This investment is poised to catalyse India's affordable housing sector, foster eco-friendly construction practices, and contribute to India's climate objectives.



YES Bank introduces new mobile banking app 'iris' to transform mobile banking experience for consumers

Private lender YES Bank introduced its state-of-the-art mobile banking application named 'iris' with an aim to **redefine digital banking** for its customers. 'Iris' is a **comprehensive financial platform** co-created with valued customer feedback. The app is designed to serve **both existing and new customers**.

Axis Bank introduces UPI interoperability on its Digital Rupee app

As a part of the Reserve Bank of India's ongoing Central Bank Digital Currency (CBDC) initiative, Axis Bank has launched a new UPI interoperability functionality on its 'Axis Mobile Digital Rupee App' to enhance the use of Digital Rupee among its customers. With this, the bank aims to help customers use **Digital Rupee for payments** on UPI QR codes. **What is a central bank digital currency (CBDC)?** CBDC, e₹ or Digital Rupee, is a legal tender issued by the



Reserve Bank of India initiative. On **1 November, 2022**, the apex bank started a pilot on CBDC in the wholesale segment, and rolled out retail testing on 1 December, 2022. The e₹ offers features of physical cash like trust, safety and settlement finality with atomicity (i.e. immediate settlement of transactions) in the Digital mode.

State Bank of India (SBI) Introduces Non-Callable Term Deposits - "Sarvottam"

State Bank of India (SBI) launched its non-callable term deposits called SBI 'Sarvottam' for deposits above Rs 15 lakh. According to the Reserve Bank of India (RBI), banks can offer **higher interest rates** on deposits of over Rs 15 lakh wherein the customers do not withdraw prematurely. **What is a non-callable deposit?** Non-callable deposit is a **term deposit product** wherein premature



withdrawal is not allowed during the tenure of the deposit. Under the "Sarvottam" term deposits, the bank is providing depositors with a rate of interest of 7.40% for a two-year period. The deposit rate is 7.10% for a one-year term.

HDFC Bank joins hands with Marriott International to launch India's 1st co-branded hotel credit card

HDFC Bank has become the **1st bank in India** to launch the 'Marriott Bon'Marriott Bonvoy HDFC Bank Credit Card'oy HDFC Bank Credit Card', India's first co-branded hotel credit card in partnership with Marriott Bonvoy, Marriott International's award-winning travel programme. **Aim :** To enhance the travel experiences of our valued cardholders by offering exclusive



benefits, rewards, and seamless access to Marriott International's award-winning travel program. The co-branded credit card will run on **Diners Club**, part of the Discover Global Network.



IDFC First Bank gets rights for international matches in India for 3 years

IDFC First Bank has secured the title rights to the **home international series** of the Board of Control of Cricket in India (BCCI) for a duration of **3 years**. The bank acquired these rights at a cost of **Rs 4.2 crore per international match**.



LIC acquires 6.66% shareholding in Jio Financial Services through demerger action

Life Insurance Corporation announced that it has acquired **6.660** per cent shareholding in **Jio Financial Services**, the demerged financial entity of Reliance Industries that made its stock debut. The insurer stated that the cost of the acquisition done through the demerger of the non-banking financial entity is **4.68 percent** of the pre-demerged cost of Reliance Industries as per the notice of the company dated July 19.



Centre & Asian Development Bank to set up climate change and health hub in Delhi

India in partnership with the **Asian Development Bank (ADB)** is set to open a **climate**

Asian Development Bank & Fourth Partner Energy sign \$14.7mn loan agreement to build solar power plant in Tamil Nadu

The Asian Development Bank (ADB) and Fourth Partner Energy Private Limited (Fourth Partner) an Independent Power Producer (IPP) signed a long-term loan of up to **1.2 billion Indian rupees (about \$14.7 million)** to construct and operate a **25-megawatt solar photovoltaic-based power plant** to increase clean and low-cost energy supply to commercial and industrial customers. The power plant, located in Tirunelveli



district in the state of Tamil Nadu in India, is expected to generate about **50.7 gigawatt-hours** of electricity annually and will directly sell power to commercial and industrial users. This is ADB's **1st direct financing** to a renewable energy plant.

Cashfree Payments introduced 'Vendor Payments' to streamline businesses' purchase-to-pay cycle

Cashfree Payments, India's leading provider of payments and API banking solutions, introduced '**Vendor Payments**', a comprehensive platform that enables businesses to optimize and manage their purchase-to-pay cycle, increasing efficiency and lowering processing time. '**Vendor Payments**' streamlines not only vendor payments, but



also other account payables such as **utility bill payments, other business expenses, and tax payments**.

Axis Bank launched 'Infinity Savings Account' with zero domestic transaction fees

Axis Bank, one of the largest private sector banks in India launched a first-of-its-kind new savings account variant - '**Infinity Savings Account**' to cater to digitally savvy customers who are frequent adopters of subscription-based models. Opening the '**Infinity Savings Account**' is entirely



digital, facilitated by the **Video Know Your Customer (KYC) process**. This account introduces **2 subscription-based plans - Monthly and Annual**.

change and health hub in New Delhi. The establishment of a climate change and health hub in New Delhi signifies a significant commitment towards knowledge sharing,

collaboration, and **innovation** in tackling the challenges posed by climate change on health systems, especially in developing countries.



DBS partners with Maptrasco to finish the 1st eBL transaction between India and Singapore

DBS Bank Limited, in collaboration with Singapore's commodities trader Maptrasco (Khaitan International Pte Limited-KIPL), has achieved a significant breakthrough by successfully executing the 1st "live" electronic Bills of Lading (eBL) transaction for shipments between Singapore and India. **Objective :** To facilitate digital trade finance for real-time shipments of goods between these two countries. The transaction was implemented under the TradeTrust framework, an initiative by the Infocomm Media Development Authority (IMDA) and supported by Enterprise Singapore.



Bandhan Bank opens branch in Leh, Ladakh

To celebrate the 8th foundation day, Bandhan Bank opened its branch in the Leh district of Union Territory (UT), Ladakh, marking its presence in 35 of the 36 states and UTs of India. Bandhan Bank also opened another branch in Srinagar, Jammu & Kashmir (J&K).

Airtel Payments Bank enables Fastag-based parking payments at Patna airport

Airtel Payments Bank, a prominent player in the digital banking space, has introduced a **Fastag-based**

ICC partners with Mastercard for ICC Men's Cricket World Cup 2023

The International Cricket Council (ICC) announced an association, with Mastercard becoming a Global Partner for the ICC Men's Cricket World Cup 2023 to be held in India between 5 October and 19 November 2023. With this, Mastercard joins ICC's other global partners MRF Tyres, Booking.com, Aramco and Emirates. **About ICC Men's Cricket World Cup 2023 :** The 2023 ICC Men's Cricket World Cup will be the 13th edition of the Cricket



World Cup, a quadrennial One Day International (ODI) cricket tournament contested by men's national teams and organised by the ICC. It will be the **first men's** Cricket World Cup to be hosted solely by India. The final is scheduled to be played at the **Narendra Modi Stadium, Ahmedabad** on 19 November 2023.

RBI Authorised Bandhan Bank For Disbursing Civil Pension

In a significant move, Bandhan Bank has received authorization from the Reserve Bank of India (RBI) to serve as an **authorised pension disbursement bank**. This authority is granted on behalf of the Central Pension Accounting Office (CPAO) of the Ministry of Finance, with a specific focus on civil pensioners. Notably, this scheme excludes pensioners from the **railways, posts, and**



defence sectors. The scope of beneficiaries extends to **retired judges of high courts** and the Supreme Court, All India Service Officers, former Members of Parliament, as well as former Presidents and Vice Presidents of India.

SEBI issues disclosure norms for FPIs kick in from November 1, 2023

The Securities and Exchange Board of India (SEBI) has introduced new disclosure norms for Foreign Portfolio Investors (FPIs), which are set to be implemented from November 1, 2023. **Aim :** To enhance transparency, prevent concentration of holdings, and ensure better oversight of FPI activities. The regulatory



changes come in response to the **Hindenburg-Adani case**, which underscored the need for stricter regulations in this domain.



parking payments, streamlined

solution for parking payments at Jayprakash Narayan International Airport in Patna.

BUSINESS



MOIL achieves record-breaking production and sales in July 2023

MOIL Limited, the largest producer of manganese ore in India, has recorded its best-ever performance for the month of July since its inception. The company produced 1.20 lakh tonnes of manganese ore in July 2023, registering a remarkable growth of 71% compared to the same period last year. The sales performance reflects the strong demand for manganese ore in the domestic and international markets.



28 % GST on online gaming & casinos to be effective from October 1, 2023

Finance Minister Smt. Nirmala Sitharaman has said 28 per cent GST on casinos and online gaming will be levied on the face value. Addressing media after the 51st GST Council Meeting in New Delhi The 28 per cent GST on online gaming and casinos is expected to be implemented from the 1st of October, 2023. GST Council in its last meeting recommended that the law may be amended in this regard to provide clarity in the matter. It recommended certain amendments in the CGST Act 2017 and IGST Act 2017 to provide clarity on the taxation of supplies in casinos, horse racing, and online gaming.

The Combined Index of Eight Core Industries rises by 8.2 per cent (provisional) in June 2023 compared to June 2022:

The combined Index of Eight Core Industries (ICI) increased by 8.2 per cent (provisional) in June 2023 as compared to the Index of June 2022. The production of Steel, Coal, Cement, Refinery Products, Natural Gas, Fertilizers and Electricity increased in June 2023 over the corresponding month of last year. ICI measures the combined and individual



performance of the production of eight core industries viz. Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement and Electricity. The Eight Core Industries comprise 40.27 per cent of the weight of items included in the Index of Industrial Production (IIP).

July Coal Production Goes up by 14.11% to 68.75 Million Tonne

The Ministry of Coal has achieved a substantial surge in overall coal production during the month of July 23, reaching 68.75 Million tonnes (MT), surpassing 60.25 MT of the month of July 22, representing an increase of 14.11%. The production of Coal India Limited (CIL) has increased to 53.63 MT in the month of July 23 as compared to



47.29 MT on July 22 with a growth of 13.41%. The cumulative coal production (up to July 23) has seen a quantum jump of 292.12 MT (Provisional) in FY 23-24 as compared to 265.94 MT during the same period in FY 22-23 with a growth of 9.84%.

IREDA reports All-Time High Quarterly PAT of Rs. 295 Crores; Net NPAs down to 1.61%

Indian Renewable Energy Development Agency Ltd. (IREDA), a Mini Ratna (Category-I) Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has achieved a remarkable milestone with an all-time high Quarterly Profit After Tax (PAT) of Rs. 295 crores and Profit Before Tax (PBT) of Rs. 440 crores in the 1st Quarter of the fiscal year 2023-24. This achievement marks a notable



growth of 30% and 29% respectively,

compared to the corresponding period of the previous financial year 2022-23. IREDA has also demonstrated a significant reduction in Net Non-Performing Assets (NPAs), bringing them down to 1.61% in Q1, FY 2023-24 from 2.92% in Q1, FY 2022-23, representing a remarkable 45% reduction (in percentage terms) on a year-on-year basis.



Gross Direct tax collections rise 16 % to Rs 6.53 lakh crore this fiscal so far

The gross direct tax collection has registered a growth of around 16 per cent to 6 lakh 53 thousand crore rupees compared to the corresponding period last year. The Central Board of Direct Taxes, CBDT said the provisional figures of Direct Tax collections continue to register a steady growth. Net direct tax collection, after adjusting refunds, stands at 5 lakh 84 thousand crore rupees, which is over 17 per cent higher than the net collections for the corresponding period last year. This collection is over 32 per cent of the total Budget estimates of Direct Taxes for 2023-24. CBDT said, the refunds amounting to 69 thousand crore rupees have been issued between 1st April to 10th August this year, which is 3.73 per cent higher than the refunds issued during the same period in the last year.



EPFO adds 17.89 lakh net members in June 2023

The Employees' Provident Fund Organization (EPFO) recorded an impressive growth of 17 lakh and 89 thousand net members in June 2023. Notably, there was an addition of 9.71 percent net members compared to the previous month of May 2023.

TDB-DST supports M/s Alchemy Recyclers Private Limited, Gujarat, for the development of an Integrated Plant for the Recovery of Precious Metals from E-waste, Jewellers Waste and Automobile Catalyst Waste

The Technology Development Board signed the second agreement under the initiative "Technology intervention towards 'Garbage Free Cities'". TDB signed an agreement with M/s Alchemy R recyclers Private Limited, Gujarat, for the development of an Integrated Plant for the Recovery of Precious Metals from E-waste, Jewellers Waste, and Automobile Catalyst Waste'. The board



has agreed to provide support of ₹1.14 Crores out of the total project cost of ₹1.90 crores. The Technology intervention call is aimed at encouraging proposals that will not only eliminate waste from Indian cities but also utilize technological interventions to generate wealth from waste.

Total Power Generated in the Country grows by more than 8% year-on-year in 2021-22 and by 9% in 2022-23

The Union Minister for Power and New & Renewable Energy has provided the details of State/UT-wise power generation in the country from Renewable and Non-Renewable sources, during the years 2020-21, 2021-22, 2022-23 and the current year 2023-24 (up to June 2023). This



information has been given by the Union Minister for Power and New & Renewable Energy **Shri R. K. Singh**.

Year	Power Generation from Renewable Energy Sources in the Country		
	Hydro (Large) (MUs)	Other Renewable Energy Sources (M Us)	TOTAL (MUs)
2020-21	150,299.52	147,247.51	297,547.03
2021-22	151,627.33	170,912.30	322,539.63
2022-23	162,098.77	203,552.17	365,650.94

Electricity Generated by Coal-based Power Plants Grows by 10% between 2021-22 and 2022-23

The Union Minister for Power and New & Renewable Energy has informed that the electricity generated by coal-based power plants in the country during the last two years 2021-22 and 2022-23 is as given below.

Year	Generation (in MUs)
2021-22	1041487.43
2022-23	1145907.58

There is no decline in coal-based electricity generation in the year 2022-23 over the year 2021-22. There is no report of the shutdown of any coal-based power plant due to a shortage of coal during 2021-22 and 2022-23.



IRDAI cuts capital for foreign reinsurance branches for Rs 50 crores

The Insurance Regulatory and Development Authority of India (IRDAI) has decided to decrease the minimum capital requirement for Foreign Reinsurance Businesses (FRBs) from Rs 100 crores to **Rs 50 crores** with an aim to attract more foreign reinsurers to operate in India and participate in the Indian insurance market. During its 123rd Authority meeting, the IRDAI sanctioned a series of amendments to the Reinsurance Regulations to harmonies and streamline the existing regulations applicable to Indian insurers, Indian reinsurers, Foreign Reinsurance Branches (FRBs), and International Financial Services Centre Insurance Offices (IIOs).



L&T secures orders worth ₹2,500 crores for urea plant in Australia

Larsen & Toubro (L&T) has secured an order worth ₹2,500 crore for the fabrication and supply of pipe rack modules for a 2.3-MMTPA urea plant for Perdaman Chemicals and Fertilizers Pty in Australia. The contract was awarded to L&T Energy Hydrocarbon by Saipem & Clough JV (SCJV) and the plant will be constructed in the Burrup Peninsula, about 20 km north of Karratha, Western Australia.

Reliance Jio completes work related to connecting Maldives with High-Speed Optic Fibre cable

Indian telecommunications major, Reliance Jio has completed the work related to connecting Maldives with a High-Speed Optic Fibre cable. A ceremony was held in Hulhumale in Maldives to land the Ocean Connect Maldives-India Asia Express (OCM-IAX) Submarine Cable System. The 22.5 million dollar project has been executed in a little over one year since the signing of the agreement in February 2022 with Ocean Connectivity Maldives.



The IAX cable system originates in Mumbai and connects Singapore, with branches and landings in India, Malaysia, and Thailand. The IAX together with the India Europe Express cable system will be one of the most important developments in telecommunications infrastructure in this decade, linking India, Europe to Southeast Asia, and the Maldives.

All India Wholesale Price Index for July 2023 stands at (-) 1.36% over July 2022

The annual rate of inflation based on all India Wholesale Price Index (WPI) numbers is **(-) 1.36% (Provisional)** for the month of July 2023 (over July 2022) against **(-) 4.12% recorded in June 2023**. **WPI Food Index (Weight 24.38%):** The Food Index consisting of 'Food Articles' from the Primary Articles group and 'Food Product' from the Manufactured Products group have increased from 175.2 in June 2023 to 187.7 in July 2023. The annual rate of inflation based on the WPI Food Index increased from **(-)1.24%** in June 2023 to



7.75% in July 2023. **Response Rate:** The WPI for July 2023 has been compiled at a weighted response rate of 85.2 per cent, while the final figure for May 2023 is based on the weighted response rate of 94.4 per cent. **Final Index for the month of May 2023 (Base Year: 2011-12=100):** For the month of May 2023 the final Wholesale Price Index and inflation rate for 'All Commodities' (Base: 2011-12=100) stood at 149.4 and **(-)3.61%** respectively.

India's overall exports in July 2023 are estimated at USD 59.43 Billion, despite global headwinds

India's overall exports (Merchandise and Services combined) in July 2023* are estimated to be **USD 59.43 Billion**, exhibiting a negative growth of **(-) 5.06 per cent over July 2022**. **Overall imports in July 2023 are estimated to be USD 67.77 Billion**, exhibiting a negative growth of **(-) 12.92 per cent over July 2022**. India's overall exports



(Merchandise and Services combined) in April-July 2023 are estimated to exhibit a negative growth of **(-) 5.98 per cent over April-July 2022**. Overall imports in April-July 2023 are estimated to exhibit a negative growth of **(-) 11.09 per cent over April-July 2022**.



APPOINTMENTS & RESIGNATIONS



Shivendra Nath Appointed as Chairman & Managing Director of Engineering Projects India Ltd



Shivendra Nath, a distinguished 1994-batch IAS officer, has been chosen by the

esteemed Public Enterprises Selection Board (PSEB) panel to assume the pivotal role of **Chairman & Managing Director at Engineering Projects India Ltd (EPI)**, a significant Public Sector Undertaking (PSU) operating under the aegis of the **Ministry of Heavy Industries & Public Enterprises**. PSEB is vested with the crucial task of identifying and appointing key personnel, including **Chairman, Managing Director, Chairman-cum-Managing Director, and Functional Director**, in Public Sector Enterprises (PSEs), as well as positions at other designated levels as specified by the Government.

Indian American Shohini Sinha Appointed as FBI's Special Agent In Charge Salt Lake City



Investigation (FBI) special

Indian American Shohini Sinha has been appointed as the **Federal Bureau of**

Ashish Desai was sworn in as the new Chief Justice of the Kerala High Court

Justice Ashish J Desai was sworn in as the 38th Chief Justice of the Kerala High Court. Kerala Governor Arif Mohammed Khan administered the oath of office to the new Chief Justice, at a ceremony held at Raj Bhavan. He succeeds Justice S V Bhatti who was recently elevated to the post of Supreme Court judge.



Prior to his elevation as the Chief Justice of Kerala High Court, **Justice Desai was a Judge of the Gujarat High Court.**

Indian American policy expert Nisha Biswal appointed as new Deputy Chief Executive Officer of US DFC

The United States Senate confirmed Indian American policy expert and businesswoman Nisha Desai Biswal as the Deputy Chief Executive Officer of the US International Development Finance Corporation (DFC). In March 2023, US President Joe Biden announced the nomination of Biswal as the deputy CEO of the DFC. Biswal has over 30 years of



experience in US foreign policy and international development programs within the Executive Branch, Congress, and the private sector.

Prof Ganesan Kannabiran appointed as the new director of the National Assessment and Accreditation Council

The National Assessment and Accreditation Council (NAAC) has appointed educationist **Professor Ganesan Kannabiran** as its **new director** for 5 years. Prof Kannabiran is a senior professor of Information Systems at the National Institute of Technology (NIT), Tiruchirappalli,



and has served in the education sector for over 30 years. He was also the **Dean of Research and Consultancy, and Director-in-Charge of NIT Trichy and NIT Puducherry.**

agent in charge of the Salt Lake City Field Office in Utah state, **United States (US)** by FBI Director Christopher Wray. She becomes the fortieth sovereign to undergo

the prestigious coronation ceremony at the renowned Westminster Abbey.



Justice Subhasis Talapatra takes oath as 33rd Chief Justice of Orissa High Court

Justice Subhasis Talapatra took oath as the 33rd Chief Justice of the Orissa High Court. Odisha Governor Prof Ganeshi Lal administered him the oath. Justice Talapatra, who was working as a judge in the Orissa High Court, succeeded Justice Dr S Muralidhar following his superannuation. The name of Justice Talapatra, as the Chief Justice, was recommended by the Supreme Court Collegium last month which was later approved by the Central Government.

Cambodian King Norodom Sihamoni appoints Hun Manet- as the new Prime Minister of Cambodia



Cambodia's King Norodom Sihamoni has appointed former Prime Minister Hun Sen's son - Hun Manet- as the new prime minister of the country. A royal decree was issued by the King stating that he appoints Dr Hun Manet as the prime minister of the Kingdom of Cambodia for the 7th mandate of the parliament.

Guardian Life Insurance of America appoints Shiney Prasad as Country Head

New York-based one of the world's largest mutual life insurance companies, **Guardian Life Insurance of America** has appointed **Shiney Prasad** as

MFIN elects Udaya Kumar Hebbar as chairperson, Manoj Nambiar as Vice-Chairperson

Microfinance Industry Network (MFIN), the premier association and RBI-recognised Self-Regulatory Organization (SRO) for the microfinance industry elected **Udaya Kumar Hebbar** as Chairperson and **Manoj Kumar Nambiar** as the Vice Chairperson of the organisation in its 14th Annual General Meeting (AGM) in Delhi. Hebbar took the reins from Devesh Sachdev, Managing



Director (MD) & Chief Executive Officer (CEO) of Fusion Micro Finance Ltd while Nambiar from Vivek Tiwari, MD & CEO of Satya Micro Capital Ltd on completion of their respective term. Udaya Kumar Hebbar is the **MD & CEO** of Credit Access Grameen Ltd while Manoj Kumar Nambiar is **MD** of Arohan Financial Services Ltd.

Commander (Eastern Seaboard) S Paramesh appointed as Additional Director General Coast Guard

Commander (Eastern Seaboard) S Paramesh has been appointed as Additional Director General Coast Guard at Indian Coast Guard Headquarters, New Delhi. The Flag Officer was at the helm of the Coast Guard Region (East), Coast Guard Region (West), and Coast Guard Commander (Eastern Seaboard) before assuming Additional



Director General Coast Guard. He is a recipient of the President's Tatrakshak Medal for Distinguished Service, Tatrakshak Medal and was also awarded the Director General Coast Guard Commendation in 2012 and FOCINC (East) Commendation in 2009.

General Manoj Pande, Chief Of The Army Staff, Left For The United Kingdom, To Review the 201st Sovereign's Parade At Sandhurst Academy

General Manoj Pande, Chief of the Army Staff left for the United Kingdom, to review the **201st Sovereign's Parade of Commissioning Course 223** at the prestigious Royal Military Academy, **Sandhurst** as the Sovereign's Representative. The Sovereign's Parade at Royal Military Academy Sandhurst



is a reputed event, known for its illustrious history and the passing out of officer cadets from across the globe. General Manoj Pande is the first Chief of the Army Staff from India to be the Sovereign's Representative for the parade.



Country Head - India, who will report to Chief Information and Operations Officer Dean Del Vecchio.



Home Secretary Ajay Kumar Bhalla gets a one-year extension till Aug 22, 2024

Union Home Secretary Ajay Kumar Bhalla has been given a one-year extension till 22nd August 2024. The Appointments Committee of the Cabinet has approved his extension. His term was scheduled to end on the 22nd of August.



Axis Bank's Neelkanth Mishra named part-time chairperson of UIDAI

Neelkanth Mishra has reportedly been appointed by the Union government as the part-time chairperson of the Unique Identification Authority of India (UIDAI), the nodal body in charge of issuing Aadhaar numbers. He is the Chief Economist at Axis Bank and Head of Global Research at Axis Capital. Mishra is the 4th chairperson of UIDAI, and the 2nd non-bureaucrat to be appointed at the top post in the nodal authority. Nandan Nilekani, the first chairperson of UIDAI, was also the only other non-bureaucrat to have helmed the body, as part of his stint of over 4 years from which he stepped down in March, 2014. Other

Tesla appoints Indian-origin Vaibhav Taneja as its new CFO

Tesla appointed Vaibhav Taneja as its new Chief Financial Officer. The 45-year-old will take over the new position, also known as 'Master of Coin', in addition to his role as the electric vehicle company's Chief Accounting Officer (CAO). Vaibhav Taneja was announced as the new CFO after Zachary



Kirkhorn, who previously held the post, stepped down. Taneja's appointment comes as Elon Musk's Tesla is looking to grab a foothold in the Indian market.

Government Of India Appoints R Doraiswamy As Managing Director of LIC

The Government of India (GoI) has appointed R Doraiswamy as managing director (MD) of the Life Insurance Corporation of India (LIC) with effect from the date of assumption of office on or after 1 September 2023 and continuing until his superannuation on 31 August 2026, or until further instructions, whichever is earlier. He has been appointed as MD of LIC in place of Ipe Mini. Doraiswamy is currently



the central office's executive director in Mumbai. The Financial Services Institutions Bureau (FSIB), which recruits directors for state-owned banks and financial institutions, proposed Doraiswamy as MD in June, 2023.

Kamlesh Varshney and Amarjeet Singh appointed SEBI whole-time members

The Securities and Exchange Board of India (SEBI) has appointed two new full-time directors. The government has appointed Kamlesh Chandra Varshney and Amarjeet Singh as full-time members. Their appointment, according to the announcement, will be valid for three years from the date of assumption of taking responsibility or until future orders, whichever comes first. Varshney is currently a joint secretary at



the Department of Revenue, and Singh is the SEBI executive director. SEBI now has two full-time members, Ashwani Bhatia and Ananth Narayan G, and four part-time members, Ajay Seth, Manoj Govil, M. Rajeshwar Rao, and Dr V. Ravi Anshuman.

Justice Prakash Shrivastava Sworn in as chairperson of National Green Tribunal

Former Chief Justice (CJ) of the Calcutta High Court, Justice Prakash Shrivastava has been appointed as the new chairperson of the National

Green Tribunal (NGT). This was followed by Justice Sheo Kumar Singh, the outgoing acting chairperson.



Shriram Finance's Umesh Revankar takes charge as chairman of Finance Industry Development Council



The Finance Industry Development Council (FIDC), the representative body of asset and loan financing of the Non-Banking Finance Companies (NBFCs) in India, has appointed Umesh Revankar as its new chairman for a 2-year term. Kamlesh Gandhi, Chairman & Managing Director (CMD) of MAS Financial Services, and K V Srinivasan, chief executive officer of Profectus Capital, will act as the co-chairmen of FIDC.

Citi dealmaking head for South Asia and India Ravi Kapoor retires



Citigroup stated Ravi Kapoor will retire as head of banking, capital markets and advisory (BCMA) for South Asia and India after 18 years with the U.S. bank. K Balasubramanian, currently head of corporate bank for Citi India, will take on Kapoor's role.

Srettha Thavisin wins vote to become 30th prime minister of Thailand



Former real estate tycoon Srettha Thavisin of Pheu Thai Party (PTP) has been elected as the 30th Prime Minister of Thailand, succeeding Prayuth Chan-Ocha who retired from politics in July 2022. Srettha is a former president and chief executive of real estate developer Sansiri Plc, the second largest real estate company in Thailand.

SBI chief Dinesh Khara likely to get 10-month extension

SBI chairman Dinesh Khara is likely to get an extension until August 2024, giving him almost another year at the helm as his current tenure is to end in October. Under existing norms, SBI chairman is given a term up to 63 years but Khara reaches that



age next August. Ashwini Kumar Tewari, whose term as MD is due to end in January, 2024, is also in line to get another two years on the job.

Tennis icon Rafael Nadal is Infosys' brand ambassador

Infosys has roped in tennis icon Rafael Nadal as an ambassador for the Infosys brand and its Digital Innovation. As the digital innovation partner for the ATP (Association of Tennis Professionals) Tour, Roland-Garros, Australian Open, and The International Tennis Hall



of Fame, brand Infosys has helped reimagine the tennis ecosystem for a billion fans globally leveraging AI, cloud, data analytics and digital experiences, said a company communique.

Tata Capital appoints Shubman Gill as its brand ambassador

Tata Capital, a prominent financial services entity under the Tata Group, has announced the selection of Shubman Gill, a promising young cricket talent, as its brand ambassador. Tata Capital is one of India's largest Non-Banking Financial



Company (NBFC) backed by a diverse range of lending and wealth management products and operating across customer segments.

Emmerson Mnangagwa wins 2nd term as president of Zimbabwe

Zimbabwean President Emmerson Mnangagwa was re-elected for a second and final 5-year term (2023-2028). The Zimbabwe Electoral Commission (ZEC) declared Mnangagwa the winner, with 52.6% of the vote, beating Nelson Chamisa of the



Citizens' Coalition for Change (CCC), who trailed at 44%. The election comes 6 years after longtime ruler Robert Mugabe was removed from power in a military coup.

Kaziranga National Park to Get Its 1st Woman Field Director - Sonali Ghosh

Indian Forest Service officer & Chief conservator of forests Dr Sonali Ghosh set to become the 1st woman field director of 118-year-old Kaziranga National Park in Assam from Sep 1, 2023.



She will take the place of Jatindra Sarma, who will retire on August 31, 2023.



AWARDS & HONORS



954 Police personnel were awarded Police Medals on the occasion of Independence Day, 2023



A total of 954 Police personnel have been awarded Police Medals on the occasion of Independence Day, 2023. President's Police Medal for Gallantry (PPMG) has been awarded to 01 CRPF personnel, Police Medal for Gallantry (PMG) has been awarded to 229, President's Police Medal for Distinguished Service (PPM) awarded to 82 and Police Medal for Meritorious Service has (PM) has been awarded to 642. Among the majority of the 230 Gallantry Awards, 125 personnel from Left Wing Extremism affected areas, 71 personnel from Jammu & Kashmir region and 11 personnel from North East region are being awarded for their gallant action. Among the personnel receiving Gallantry Awards, 28 are from CRPF, 33 are from Maharashtra, 55 are from J&K Police, 24 are from Chhattisgarh, 22 are from Telangana and 18 are from Andhra Pradesh the remaining from the other States/UTs and CAPFs.

Union Home Minister Amit Shah hails the team of NAFIS of NCRB for winning Gold Award

Union Home Minister Amit Shah hailed the team of National Automated Fingerprint Identification System (NAFIS) of NCRB for winning the Gold Award under the Excellence in Government Process Reengineering for Digital Transformation Category-1 of the Department of Administrative Reforms and Public Grievances (DARPG). National Automated Fingerprint Identification System (NAFIS) makes its mark as the shining example of efficient governance as it wins DARPG's



gold award in Category-1. Ministry of Home Affairs

communiqué said that NAFIS has created a central database of fingerprints of criminals, which can be accessed by users from all States, Union Territories, and Central Agencies. This has resulted in a qualitative improvement in the efficiency and effectiveness of the criminal detection and investigation process.

Ministry of Steel invites applications from Individuals from Industry Research & Academia for National Metallurgist Awards-2023

The Ministry of Steel, Government of India confers National Metallurgist Awards 2023 to recognise outstanding contributions in the metallurgical field, covering Operations, Research & Development, Waste Management and Energy



Conservation. Applications for Metallurgist Awards (NMA) - 2023 are invited

from Individuals from Industry Research & Academia.

President approves 76 Gallantry awards, including nine posthumous, to Armed Forces & CAPF personnel

President Smt Droupadi Murmu has approved 76 Gallantry awards to Armed Forces and Central Armed Police Forces personnel on Independence Day 2023. These include four Kirti Chakra (posthumous), 11 Shaurya Chakras, including five posthumous, two Bar to Sena Medals (Gallantry), 52 Sena Medals (Gallantry), three Nao Sena Medals (Gallantry) and four



Vayu Sena Medals (Gallantry). The President has also approved 30 Mention-in-Despatches to the Army, including to Army dog Madhu (Posthumous), and one to Air Force personnel for their significant contributions to different military operations.

SVAMITVA Scheme of the Ministry of Panchayati Raj won National Award for e-Governance 2023



SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) Scheme of the Ministry of Panchayati Raj won the National Award for e-Governance 2023 (GOLD) for Application of Emerging Technologies for Providing Citizen Centric Services. It is a recognition of excellent and exemplary work done by Team SVAMITVA and supported by Team NIC-MoPR.



69th National Film Awards for the year 2021 announce; Rocketry: The Nambi Effect bags Best Feature Film

The Jury for the 69th National Film Awards announced the winners for the year 2021. The Best feature film award has been given to Rocketry: The Nambi Effect and the Best Non-Feature Film has been bagged by Ek Tha Gaon directed by Srishti Lakhra.

Veteran Entrepreneur Padma Vibhushan Ratan Tata Receives Maharashtra Government's Inaugural 'Udyog Ratna' Award for Outstanding Contributions to the Industry Sector, Presented by CM Eknath Shinde

The Maharashtra Government's inaugural 'Udyog Ratna' award was presented to veteran entrepreneur Padma Vibhushan Ratan Tata by Chief Minister Eknath Shinde. The award ceremony took place at Ratan Tata's residence in Colaba, Mumbai, with the presence of deputy chief ministers Devendra Fadnavis and Ajit Pawar,



Industries Minister Uday Samant, and Education Minister Deepak Kesarkar. 'Udyog Ratna' Award recognizes outstanding contributions in the industry sector. The award signifies Ratan Tata's remarkable impact on both national and global industrial sectors.

President approves one President's Tatrakshak Medal & five Tatrakshak Medals to Indian Coast Guard personnel



President Smt Droupadi Murmu has approved one President's Tatrakshak Medal (PTM) and five Tatrakshak Medals (TM) to the Indian Coast Guard personnel for their act of conspicuous gallantry, exceptional devotion to duty and distinguished/meritorious service on the occasion of Independence Day 2023.

Following is the list of the personnel:

President's Tatrakshak Medal (Distinguished Service)

- IG Manoj Vasant Baadkar, TM

Tatrakshak Medal (Gallantry)

- Comdt (JG) Anurag Shukla
- Sultan Singh

Tatrakshak Medal (Meritorious Service)

- DIG Manoj Bhatia
- DIG KR Deepak Kumar
- Deobrat Kumar Mishra

Pallathuruthy Boat Club lifts the 69th edition of the Nehru Trophy Boat Race



Veeyapuram Chundan (Snake Boat), rowed by the Pallathuruthy Boat Club lifted the 69th edition of the Nehru Trophy Boat Race held on Punnamada

Lake in Kerala's Alappuzha district. This is the fourth straight win for the Club, which lifted the trophy in 2018, 2019 and 2022. The race was not held in 2020 and 2021 due to Covid 19 pandemic. More than 70 boats participated in the boat race, named after the first Prime Minister of the country.

RANKING & REPORTS



Jal Shakti Ministry releases report on 6th census on minor irrigation schemes

The Ministry of Jal Shakti released the report on the sixth census on minor irrigation schemes. As per the report, 23.14 million minor irrigation (MI) schemes have been reported in the country, out of which 21.93 million are **Ground Water (GW)** and 1.21 million are **Surface Water (SW)** schemes. Out of all the individually owned schemes, 18.1% are owned by women. **Uttar Pradesh** possesses the largest number of MI schemes in the country followed by **Maharashtra, Madhya Pradesh and Tamil Nadu**. The same ranking of states follows for the GW schemes. **Maharashtra** leads in SW schemes followed by **Karnataka, Telangana, Odisha and Jharkhand**.

Haryana's Nuh secures 2nd position in Niti Aayog's Delta ranking under Aspirational Districts Programme

The Aspirational Districts Programme has yielded positive results in the Nuh district of Haryana as the district has moved from the 30th position to the second position in Niti Aayog's Delta ranking. Sharing details in this regard, Deputy Commissioner, Sh. Dhirendra Khadgata said that the Aspirational Districts Programme aims to uplift and develop



the most socio-economically challenged districts in India, and this progress in the Nuh district is certainly a step in the right direction. Similarly, the district is ranked second in health and nutrition parameters with an increase from 64.9 to 71.3.

India's Performance at the 16th International Olympiad on Astronomy and Astrophysics (IOAA)

India secured the second rank at the 16th International Olympiad on Astronomy and Astrophysics (IOAA) held in Chorzów, Poland from August 10 to 20, 2023. **Medal Tally:** The Indian team earned a remarkable four Gold medals and one Silver medal at the competition. **Leadership:** The United Kingdom clinched the first position with five Gold medals, putting India in a commendable second place. **Indian Awardees:**



The Gold medalists from India include Rajdeep Mishra from Kota, Rajasthan; Koduru Tejeswar from Kurnool, Andhra Pradesh; Md. Sahil Akhtar from Kolkata, West Bengal; and Akarsh Raj Sahay from Nagpur, Maharashtra. Sainavaneet Mukund from Bangalore, Karnataka, secured a Silver medal.

Smart Cities awards: Madhya Pradesh is the best state, Indore retains the top spot

The central government declared 66 winners of the fourth edition of the India Smart Cities Award Contest (ISAC) which was launched in April 2022 at the Smart Cities-Smart Urbanisation event in Surat. Madhya Pradesh emerged as the top performing state under the fourth edition of the India Smart Cities Award Contest (ISAC), organised under Prime Minister Narendra Modi's Smart Cities Mission to upgrade



the country's cities. Indore retained its top position, bagging the National Smart City Award. Among states, Tamil Nadu was in the second position, and Rajasthan and Uttar Pradesh shared the third spot jointly. Among cities, Surat and Agra followed Indore at the second and third positions respectively.



ICICI Prudential Life has the Best ESG Rating amongst the Indian Listed Insurance Companies

ICICI Prudential Life Insurance has focused initiatives in place for each dimension of the ESG framework under the Environment (Transitioning towards Green and Sustainable Operations), Social (Empowering Employees, Adopting Customer Centricity, and Helping Communities) and Governance (Enabling Robust Governance Structure and

Amul ranked the world's strongest dairy brand, second strongest food brand in the world

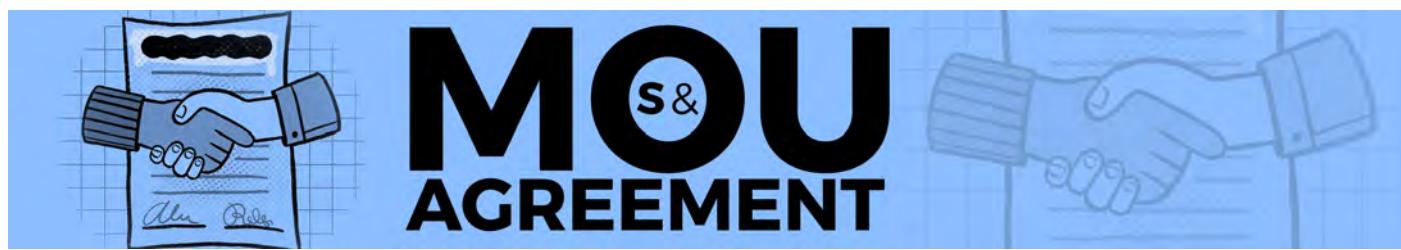
Amul has been ranked as the world's strongest dairy brand by the Brand Finance Food and Drink Report 2023. The report evaluates and ranks the strongest and most valuable food, dairy, and non-alcoholic beverage brands. The report, conducted by UK-based Brand Finance, the world's leading brand valuation consultancy, affirms Amul's unwavering commitment to quality, innovation, and consumer trust. The Amul brand



has also been ranked among the top 30 most valuable food brands out of 5000 brands in the world. Amul proudly stands as the only farmer-owned brand among the world's top 100 brands. Amul has also secured the seventh spot on the list of the world's most valuable dairy brands, with an impressive valuation of \$3 billion.

Effectively Managing Risks) pillars. As a result of these initiatives, ICICI Prudential Life Insurance received an ESG Risk Rating of 16.9 and was assessed by Sustainalytics to be at Low risk of

experiencing material financial impact arising from ESG factors. ICICI Prudential Life Insurance has received a rating of A (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment.



AIIMS Partners with IREDA for Solarization of AIIMS New Delhi:

Indian Renewable Energy Development Agency Ltd. (IREDA) and All India Institute of Medical Sciences, New Delhi (AIIMS) have signed a Memorandum of Understanding (MoU) to initiate the technical assessment of the AIIMS New Delhi campus for converting it into one which is powered by solar energy. Towards this, IREDA will undertake a techno-commercial assessment of the AIIMS campus. The MoU was signed at AIIMS, New Delhi, by

The Ministry of Education, Skill Development, and Entrepreneurship has signed 106 Memorandums of Understanding (MoUs) with different well-respected organizations and institutions in New Delhi.

The Ministry of Education and Skill Development and Entrepreneurship signed 106 MoUs with various esteemed organizations and institutions in New Delhi. The event took place on the Akhil Bhartiya Shiksha Samagam 2023 and the 3rd anniversary of the National Education Policy. The MoUs aim to foster innovation, research, and knowledge exchange in multiple domains, promoting



collaboration in education and industry-academia linkages. These partnerships involve both public and private entities and cover school education, literacy, and higher education.

Chairman & Managing Director (CMD), IREDA, Shri Pradip Kumar Das and AIIMS Director Dr. M

Srinivas, in the presence of senior officials of both organisations.



NHPC and ALIMCO sign an MoU for providing aids and assistive devices to Divyangjans

NHPC Limited and Artificial Limbs Manufacturing Corporation of India (ALIMCO) have signed a Memorandum of Understanding, under which NHPC will provide CSR support for the distribution of aids and assistive devices to around 1,000 Divyangjans (Persons with Disabilities) in the vicinity of NHPC Projects located in North and Northeastern states. The MoU was signed at NHPC Corporate Office, Faridabad, under the CSR initiative of NHPC.



14 States And UTs Yet To Sign MoU For Implementation Of National Education Policy

Kerala, Tamil Nadu and West Bengal are among 14 States and Union Territories that are yet to sign a crucial Memorandum of Understanding (MoU) with the Union Education Ministry, which mandates the implementation of the National Education Policy to avail funds worth almost ₹13,000 crore for the next three years, under the Centre's flagship scheme for State-run higher education. 40% of the Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA) budget must be borne by the States themselves, and no extra funds have been earmarked for NEP reforms.

DGT collaborates with Amazon Web Services India to offer skilling programs on emerging technologies

The Directorate General of Training (DGT), under the aegis of the Ministry of Skill Development and Entrepreneurship (MSDE), is collaborating with Amazon Web Services (AWS) India to upskill students in cloud computing, data annotation, artificial intelligence (AI), and machine learning (ML), to boost their capabilities and employability. This initiative will benefit students enrolled in the institutions under the DGT, an apex organisation



responsible for implementing long-term institutional skill training through an extensive network of about 15,000 Industrial Training Institutes (ITIs) and 33 National Skill Training Institutes (NSTIs), across India.

MoU between IREDA and the Ministry of New and Renewable Energy:

The Indian Renewable Energy Development Agency (IREDA), categorized as a Mini Ratna (Category - I) enterprise under the Ministry of New and Renewable Energy, Government of India, has entered into a performance-based Memorandum of Understanding (MoU) with the Ministry of New and Renewable Energy. It lays



out strategic targets that IREDA aims to accomplish during the fiscal years 2023-24 and 2024-25. Revenue Targets:

India Signs MoU with Trinidad and Tobago on Sharing India STACK

India and Trinidad and Tobago have signed a Memorandum of Understanding (MoU) on sharing 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 was signed in the presence of officials from the Ministry of Electronics and IT, the National E-Governance Division, MeitY and also from the Ministry of External Affairs. A similar MoU was signed with Papua



New Guinea also last month, showcasing the growing interest and acceptance of the initiative on a global scale. The UPI which is also a part of India Stack, has been accepted in France, UAE, Singapore and Sri Lanka.



TRAI and C-DoT sign MoU to establish the mechanism of technical and institutional cooperation in telecommunications

Telecom Regulatory Authority of India (TRAI) and the Centre for Development of Telematics (C-DoT) signed a "Memorandum of Understanding" (MOU). The MoU has been signed by Shri Anil Kumar Bhar dwaj, DG (TRAI CSR) and Shri Rajeev Kumar, Registrar, C-DoT in the presence of Secretary DoT, Secretary TRAI, CEO C-DoT and other senior officials of TRAI and C-DoT. The TRAI Centre of Studies and Research (TRAI CSR) was established as an entity within TRAI to conceptualise, coordinate, and enable technological studies in the telecom and broadcasting sectors.



NHPC and RITES Collaborate for Railway Siding at Dibang Multi-Purpose Project:

NHPC Limited, India's leading hydropower company, has entered into a Memorandum of Understanding (MoU) with RITES, a Miniratna Schedule 'A' Central Public Sector Undertaking under the Ministry of Railways. The MoU focuses on the construction of a railway siding at Pasighat, Arunachal Pradesh, to support NHPC's 2,880 MW Dibang MultiPurpose Project.

NHA and IRDAI jointly organized a workshop for Insurance Companies and TPAs to help them complete integration with ABDM and the National Health Claims Exchange

The National Health Authority (NHA) and IRDAI (Insurance Regulatory and Development Authority of India) jointly organized an exclusive three-day Accelerator Workshop to help insurance companies complete their ABDM integration and to facilitate the adoption of Health Claims Exchange (HCX) specifications and e-Claim standards for insurance companies and Third-Party



Administrators (TPAs). The workshop was organized from 10th to 12th August 2023 in New Delhi and saw participation from over 150 professionals representing 29 insurance companies and 16 TPAs.

Bureau of Indian Standards signs MoU with 35 institutions for fostering collaboration in standardization and conformity assessment

Bureau of Indian Standards, the National Standards Body of India signed a Memorandum of Understanding (MoU) with 35 prestigious institutions across the country for fostering collaboration in standardization and conformity assessment. The MoU will pave the way for the partner institutions to participate in standardization activities by associating with the technical committees of the Bureau at the national and international levels, getting



infrastructure support for relevant R&D Projects, jointly organizing events on Standardization and Conformity Assessment, exchanging publications, introducing standardization curricula in academics, exploring a Centre of Excellence for Standardization, testing, and Conformity Assessment, and sharing laboratory facilities.

MoU between IREDA and the Ministry of New and Renewable Energy:

The Indian Renewable Energy Development Agency (IREDA), categorized as a Mini Ratna (Category - I) enterprise under the Ministry of New and Renewable Energy, Government of India, has entered into a performance-based Memorandum of Understanding (MoU) with the Ministry of New



and Renewable Energy. It lays out strategic targets that IREDA aims to accomplish during the fiscal years 2023-24 and 2024-25. Revenue Targets:

India and Greece have reached an agreement to increase bilateral trade by 2030 and enhance their partnership to a strategic level.



India and Greece plan to double their bilateral trade by 2030, announced Prime Minister Modi during his official visit to the country. The bilateral trade stood at nearly \$2 billion in 2022-23. In the first Prime Ministerial visit to Greece after 40 years, Prime Minister Narendra Modi and Greek PM Kyriakos Mitsotakis decided to elevate bilateral ties to strategic partnership, promised to double bilateral trade by 2030 and agreed to firm up a migration and mobility pact soon.



IIT Bombay partners with HSBC to support innovation-led green hydrogen initiatives

IIT Bombay has partnered with HSBC to pursue technological advancements towards making green hydrogen production more efficient, cost-effective, and scalable. This partnership will help boost the government's National Green Hydrogen Mission focused on providing policy support towards achieving global leadership in the green hydrogen transition.

Deendayal Port, DP World sign an agreement for construction of mega-container terminal

Deendayal Port Authority and DP World have signed a concession agreement in the presence of Ports, Shipping and Waterways Minister Sarbananda

The Indian Coast Guard and the Philippine Coast Guard signed a memorandum of understanding for increased maritime cooperation, and the two governments met for the first time.

In a significant step towards bolstering the bilateral cooperation between India and the Philippines, the Indian Coast Guard has signed a Memorandum of Understanding (MoU) with the Philippine Coast Guard (PCG) on enhanced maritime cooperation. The MoU was signed by DG Rakesh Pal, Director General Indian Coast Guard and CG Admiral Artemio M Abu, Commandant, PCG at



the Coast Guard Headquarters, New Delhi on 22 August 2023. The MoU inked seeks to enhance the professional linkage between the two Coast Guards in the domain of Maritime Law Enforcement (MLE), Maritime Search and Rescue (M-SAR) and Marine Pollution Response (MPR).

NHPC and APGENCO join hands for implementation of Pumped Storage Hydropower Projects and other Renewable Energy Projects in Andhra Pradesh

NHPC Limited, India's premier hydropower company, has signed a Memorandum of Understanding with Andhra Pradesh Power Generation Corporation (APGENCO) Limited (an undertaking of the Government of Andhra Pradesh) for the implementation of Pumped Hydro Storage Projects and Renewable Energy Projects



in the state of Andhra Pradesh. In the first phase, the MoU envisages the implementation of two identified Pumped Hydro Storage Projects with a total capacity of 1,950 MW.

A Memorandum of Understanding was signed between the Ministry of Development of the North Eastern Region and UNDP.

The United Nations Development Programme and the Ministry of Development of the North Eastern Region signed an MoU formalising the collaboration. The United Nations Development Programme (UNDP) has committed to provide technical assistance to



the Ministry of Development of North Eastern Region (MDoNER) to speed up India's sustainable development goals (SDGs).

Sonowal in New Delhi. The project involves the construction of a



Sonowal in New Delhi. The project involves the construction of a

mega-container terminal at Tuna-Tekra near the existing Deendayal Port, at a cost of over 4,243 crores rupees through a Public Private Partnership.

SCIENCE & TECHNOLOGY



United States to help Australia develop guided missiles by 2025

The United States (US) will help Australia to produce guided multiple-launch rocket systems by 2025. Austin and US Secretary of State Antony Blinken are in the Australian state of Queensland for the annual Australia-US ministerial dialogue (AUSMIN), with their Australian counterparts Defence Minister Richard Marles and Foreign Minister Penny Wong. It is the **first time** Australia has hosted a high-level meeting since 2019 due to the COVID-19 disruption.



Russia's Moon mission fails after Luna-25 crashes into moon

Russia's Moon mission ended in failure after its spacecraft, Luna-25 spun out of control and crashed into the moon. In accordance with the Luna-25 flight programme, an impulse was provided to form its pre-landing elliptical orbit. At about 14:57 Moscow time, communication with the Luna-25 apparatus was interrupted.

Pixxel wins defence ministry grant to build miniaturised multi-payload satellites for Indian Air Force

Bengaluru-based space startup Pixxel secured a multi-crore rupee grant from the Innovations for Defence Excellence (iDEX) under the **Ministry of Defence (MoD)** to manufacture **miniaturised multi-payload satellites** for the **Indian Air Force (IAF)**. To develop technologies addressing every stage of a space mission, right from mission planning and manufacturing to satellite data analytics and more. To encourage technology development in



space for defence applications by startups and young entrepreneurs via various Defence Ministry initiatives including iDEX. The SPARK grants – offered to startups selected through the iDEX (Prime) & DISC initiatives – are aimed at catalysing innovation enabling Indian innovators and entrepreneurs to deliver technologically advanced solutions as well as propel deep-tech innovations in India.

Elon Musk's SpaceX launched World's largest private communications satellite Jupiter-3

Hughes Network Systems, an EchoStar (Nasdaq: SATS) company, announced its **JUPITER 3** ultra high-density satellite has successfully launched on a **SpaceX Falcon Heavy rocket** from historic Kennedy Space Center Launch Pad 39A in Florida, United States of America (USA). It also known as EchoStar XXIV, JUPITER 3 was built by Maxar



Technologies in Palo Alto, CA, and is engineered to deliver gigabytes of connectivity to customers across North and South America. This will mark the **7th launch** for SpaceX's triple-booster rocket, which debuted to much fanfare back in 2018.

Successful commissioning of GSAT-24 unlocks one more step towards Aatmanirbhar Bharat: I&B Secy Apurva Chandra



New Space India Limited NSIL has collaborated with Tata Play and launched the GSAT-24 satellite in June 2022 aligned with the Make in India vision of the Government. Tata Play commenced the use of this satellite, now in its orbital position, starting. Indian Space Research Organisation ISRO Chairman S. Somanath

said, GSAT-24, a 4-tonne class communication satellite built by ISRO for providing DTH services is fully operational at its maximum satellite capacity, following exhaustive in-orbit testing. Tata Play's MD and CEO Harit Nagpal said, the collaboration with NSIL will provide their DTH subscribers with even better video and audio quality and many more channels and services.



NASA launches streaming service NASA+

NASA (National Aeronautics and Space Administration) has introduced an on-demand streaming platform, name NASA+. NASA's new platform will provide live coverage of space events, original content, and documentaries, which will be available exclusively on the platform where content will be ad-free and without any charge.



TDB-DST partners with Chemlife Innovations for Innovative Bio-Trace Minerals Project

The Technology Development Board (TDB), operating under the Department of Science & Technology (DST), is thrilled to announce its strategic partnership with M/s Chemlife Innovations Pvt. Ltd., headquartered in Bengaluru, Karnataka. This collaboration marks a significant stride in advancing the project titled "Commercialization and Manufacturing of Bio-Trace Minerals Used in Feed for Animals," a visionary endeavour that harmonizes seamlessly with TDB's commitment to fostering impactful scientific innovation. Amid the present urgency for innovative solutions propelling sustainable progress, a crucial dimension of this collaboration aligns harmoniously with the National Livestock Mission—a cornerstone of India's strategic

Russia announced a plan to launch a lunar lander this week after several delays, hoping to return to Moon for the first time in over 50 years

Russia has announced that it planned to launch a lunar lander this week after several delays, hoping to return to the Moon for the first time in over 50 years. Russia's space agency Roscosmos said, the Luna-25 lander would be launched in the early hours. The launch is the first mission of Moscow's new lunar programme, and it comes



as President Vladimir Putin seeks to boost space collaboration with China after relations with the West deteriorated following the start of Moscow's attack in Ukraine last year

India develop the manned scientific submersible MATSYA6000

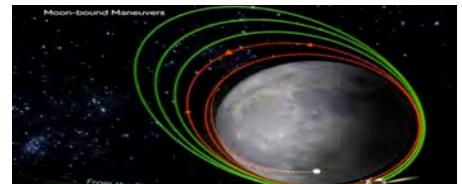
India has developed a manned scientific submersible MATSYA6000. It can carry three humans for a period of 12 hours up to a depth of 60,000 meters in the ocean for deep sea mining and manned submersible. Union Minister of Earth Sciences Kiren Rijiju said that an integrated mining machine has been developed for exploratory mining of poly-metallic nodules from the sea bed and a demonstration of



locomotion trial was conducted at Central India Ocean. He further added that under the Deep Ocean Mission, significant progress has been made in the development of the technology for deep-sea mining.

ISRO successfully conducted a fresh orbit reduction manoeuvre of the Chandrayaan-3 spacecraft

The Indian Space Research Organisation - ISRO successfully conducted a fresh orbit reduction manoeuvre of the Chandrayaan-3 spacecraft, bringing it closer to the Moon's surface. Chandrayaan-3 was launched on the 14th of last month, and it entered into the lunar orbit on the 5th of August. Since it entered into the lunar orbit, the Chandrayaan-3



spacecraft has been engaged in a series of orbit manoeuvres. With this smooth landing on the Moon's surface, India will become the fourth country in the world to achieve this feat, following the US, Russia, and China.

framework. TDB's unwavering support is evidenced by its commitment of ₹ 84 lacks,

significantly contributing to the total project cost of ₹ 142.60 lakhs.



The Fifth & final Lunar bound orbit manoeuvre for Chandrayaan-3 was performed successfully

The final and fifth Lunar bound orbit manoeuvre for the Chandrayaan-3 spacecraft was performed successfully. The spacecraft is now revolving in an orbit of 153 km x 163 km, as intended. ISRO tweet says that the separation of the Lander Module from the Propulsion Module is planned for 17th August 2023.



Indian Navy submarine, INS Vagir to reach Fremantle, Australia

The Indian Navy submarine, INS Vagir, a Kalvari-class submarine, has embarked on an extended-range deployment that began in June 2023. It is scheduled to reach Fremantle, Australia. **Commissioning and Base:** INS Vagir, the fifth submarine of the Kalvari class, was commissioned into the Indian Navy in January 2023. Its home base is Mumbai. **Ongoing Exercises:** Currently, Indian Naval ships and aircraft are participating in Exercise MALABAR 23 (11th-21st August) and AUSINDEX 23 (22nd-24th August) on the East coast of Australia.

IIT Madras develops Next-Generation Photonic Analog-to-Digital Converters to transport of radio frequency via optical methods

The National Aeronautics and Space Administration's (NASA) Solar Terrestrial Relations Observatory (STEREO-A) spacecraft made its first Earth flyby nearly 17 years

The first space-based Indian observatory to study the Sun – Aditya-L1, is ready for launch In September 2023

The first space-based Indian observatory to study the Sun – Aditya-L1, is getting ready for its launch next month. ISRO said that the satellite, developed at U R Rao Satellite Centre Bengaluru, has arrived at its spaceport in Sriharikota in Andhra Pradesh. The spacecraft is expected to be placed in a halo orbit around the Lagrange point – L1 of the Sun-



Earth system, which is about 1.5 million kilometres from the Earth.

A satellite placed in the halo orbit around the L1 point has the major advantage of continuously viewing the Sun without any eclipses

Chandrayaan 3 mission by ISRO assumes near-circular orbit

The Chandrayaan 3 mission by ISRO has assumed a near-circular orbit. The spacecraft that was moving around the moon in an elliptical orbit of 174 km into 1437 km was moved closer to the Moon by retrofitting onboard engines last night to take a nearly circular orbit of 151 km into 179 km. ISRO Telemetry, Tracking and Command Network in Bengaluru will take up the next orbit reduction manoeuvre on 16th August 2023 at around 08:30.



Afterwards, the spacecraft will enter a lunar circular orbit of 100 km into 100 km. ISRO aims to land Chandrayaan 3 lander softly on the surface of the Moon on August 23rd at the south pole. India will become the fourth nation to land its payload on the Moon.

NASA spacecraft makes 1st Earth flyby after a 17-year journey

The National Aeronautics and Space Administration's (NASA) Solar Terrestrial Relations Observatory (STEREO-A) spacecraft made its first Earth flyby nearly 17 years after its launch. The pair of STEREO spacecraft were launched on October 25, 2006, from Florida's



Cape Canaveral Air Force Station. The two spacecraft were situated in the Sun's orbit, STEREO-A ("Ahead") and STEREO-B ("Behind").

after its launch. The pair of STEREO spacecraft were launched on October 25, 2006,



from Florida's Cape Canaveral Air Force Station. The two spacecraft were situated in the Sun's orbit, STEREO-A ("Ahead") and STEREO-B ("Behind").

ACQUISITIONS & MERGERS



CCI approves merger of Tata Cleantech Capital Limited (TCCL) and Tata Capital Financial Services Limited (TCFSL) into Tata Capital Limited (TCL)

The Competition Commission of India (CCI) CCI approves the merger of **Tata Cleantech Capital Limited (TCCL)** and **Tata Capital Financial Services Limited (TCFSL)** into **Tata Capital Limited (TCL)**. The proposed combination is a merger of TCFSL and TCCL into TCL.



Maruti Suzuki to acquire Suzuki Motor Gujarat from Japanese parent company Suzuki Motor Corporation

Maruti Suzuki India, the country's largest automaker, has announced a significant strategic move to **acquire Suzuki Motor Gujarat (SMG)** from its Japanese parent company, Suzuki Motor Corporation (SMC). The board of Maruti Suzuki approved this acquisition on July 31, 2023 & set to be completed before March 31, 2024.

Future Generali India Life Insurance partnered with JM Financial for a wider insurance reach

Future Generali India Life Insurance Company Limited (FGILI) has tied up with JM Financial Services, a prominent financial services group with an aim to **elevate its insurance product offerings** and extend its market presence across the country. The collaboration will help the insurer diversify its product portfolio and leverage JM Financial's distribution and



financial advisory capabilities

to offer innovative products. JM Financial's distribution network includes 54 branches, 725 Business Affiliates, over 9,000 active financial distributors and a base of **2.2 lakh customers** which includes individuals, corporations and financial institutions.

CCI approves the proposed combination involving the acquisition of 90% of the shareholding and voting rights of HDFC Credila Financial Services Limited by Kopvoorn B.V., Moss Investments Limited, Infinity Partners and Defati Investments Holding B.V.

The Competition Commission of India (CCI) approves the proposed combination involving the **acquisition of 90% of the shareholding and voting rights of HDFC Credila Financial Services Limited by Kopvoorn B.V., Moss Investments Limited, Infinity Partners and Defati Investments Holding B.V.** The proposed combination pertains to the acquisition by the Acquirers, collectively, of equity shares comprising approx. 90% of the



shareholding and voting rights of HDFC

Credila by way of purchase by each Acquirer of equity shares from HDFC Limited as well as a subscription by each Acquirer to equity shares of HDFC Credila (Proposed Combination). HDFC Credila Financial Services Limited (HDFC Credila) is a public limited company incorporated under the Companies Act, 1956.

HDFC Capital, Abhinandan Lodha Group ink JV to invest Rs 1,500 crore in low-rise projects

HDFC Capital Advisors and the House of Abhinandan Lodha (HoABL) have formed an alliance to set up a joint venture platform with investments of **over Rs 1,500 crore** to undertake land projects including plotted developments and low-rise projects across key property markets in India. HDFC



Capital Advisors will be investing in this new platform through HDFC Capital Affordable Real Estate Fund-3 and the Investment is expected to result in a gross development value (GDV) of **over Rs 4,500 crores**.



Indian and UAE Navies Begin Bilateral Maritime Partnership Exercise

India and the UAE have initiated a bilateral Naval Maritime Partnership Exercise off the coast of the UAE. The exercise, being held on August 11th, involves the participation of two Indian Naval Ships, INS Visakhapatnam and INS Trikand. This joint endeavour, meticulously planned over two days, since the arrival of the ships at Port Rashid Dubai on August 8th, aims to enhance interoperability and synergy between the Indian and UAE navies, fostering cross-training on tactics, techniques, and procedures while cultivating stronger professional bonds.



Indian Navy's indigenous frontline warships INS Sahyadri and INS Kolkata to participate in Exercise MALABAR 2023

Indian Navy's indigenous frontline warships INS Sahyadri and INS Kolkata will participate in Exercise MALABAR 2023. The 11-day exercise will commence in Sydney, Australia. Defence Ministry said, ships and aircraft from the US Navy, Japan Maritime Self-Defence Force, and the Royal Australian Navy will

Indian Army applies a common uniform for Brigadier, above rank officers

The Indian Army implemented a common uniform for Brigadier and above rank officers irrespective of the parent cadre and appointment. The decision was taken after detailed deliberations during a recently concluded Army Commanders Conference and extensive consultations with all stakeholders. To promote and



strengthen the common identity and approach in service matters amongst senior leadership, beyond the boundaries of regimentation.

Myanmar junta extends state of emergency by another 6 months

Members of Myanmar's National Defence and Security Council (NDSC) decided to extend the state of emergency in the country and the term of the junta led by Min Aung Hlaing for another 6 months. This step is expected to delay the elections which Junta had pledged to hold



by August 2023. The decision to extend the state of emergency was announced by acting president Myint Swe.

National Security and Defence Services think tank to organise Military Heritage Guided Tour

National Security and Defense Services think tank, the United Services Institution of India (USI), is organising a historic Military Heritage Guided Tour to illuminate the country's rich military legacy among the citizens. The first leg of this tour is scheduled to commence on the 12th of August at Hussainiwala



in Ferozepur district of Punjab. A website dedicated to the tour will be launched on the same day where interested people can register themselves.

also participate in the exercise. MALABAR series of maritime exercises commenced in 1992 as a bilateral exercise between Indian Navy and US Navy. The exercise provides an opportunity

for the Indian Navy to enhance and demonstrate interoperability and also gain from the best practices in maritime security operations from its partner nations.

Indian Naval Ship INS Visakhapatnam docks at Al-Shuwaikh Port as part of three-day stay in Kuwait



Indian Naval Ship INS Visakhapatnam docked at Al-

Shuwaikh Port as part of a three-day stay in Kuwait. Purpose of Visit:

Indian Naval Ship INS Visakhapatnam recently docked at Al-Shuwaikh Port in Kuwait for a three-day stay, fostering naval cooperation between India and Kuwait. Ambassador's Visit: Ambassador of India to Kuwait, Adarsh Swaika, visited the ship and was briefed about its operations and advanced systems by Rear Admiral McCarthy and Captain Rao.



Defence Correspondents Course - 2023 Commences at ENC, Visakhapatnam

The 2023 edition of Defence Correspondents Course (DCC), a three week course conducted by the Ministry of Defence for select journalists from National and Regional Media organisations, commenced at Eastern Naval Command (ENC), Visakhapatnam on 21 August 2023. The aim of DCC is to bring media and military closer and enable a pool of journalists at all levels to have better appreciation of the Armed Forces and are cognizant of the domain when reporting on stories relating to the maritime environment.

President Murmu to launch frigate 'Vindhyaigiri' in Kolkata on August 17

The Indian Navy will launch Vindhyaigiri, named after a mountain range in Karnataka, on August 17, 2023 at the hands of President Droupadi Murmu, at Garden Reach Shipbuilders and Engineers Limited (GRSE), Kolkata, West Bengal (WB). Vindhyaigiri is the 6th ship of



the Project 17A Frigates. These warships are follow-ons of the Project 17 Class Frigates (Shivalik Class), with improved stealth features, advanced weapons and sensors and platform management systems.

President Murmu launches the country's stealth warship 'INS Vindhyaigiri' in Kolkata

President Droupadi Murmu launched India's newest warship 'INS Vindhyaigiri' at the Garden Reach Shipbuilders and Engineers Ltd's (GRSE) facility on the banks of Hooghly River at Kidderpore in Kolkata. Named after the mountain range in Karnataka, the advanced stealth frigate INS Vindhyaigiri is the sixth ship of the Project 17A Frigates. The state-of-the-art ship will be fitted with the latest gadgets and



undergo extensive trials before being handed over to the Indian Navy

for commissioning into service. P17A ships are guided missile frigates. Vindhyaigiri is the last of the three ships being built by Defence PSU GRSE for the Indian Navy. The first five ships of the project were launched between 2019 and 2022.

BRO commences construction of the world's highest motorable road in Eastern Ladakh

Border Roads Organisation (BRO) has commenced the construction of the world's highest motorable road, the Likaru-Migla-Fukche road close to Hanle in Eastern Ladakh. The 64-km long road will connect Likaru to Fukche which is situated three kilometres away from the LAC in Eastern Ladakh.



The new highest motorable pass will set a new world record of being the motorable road at an altitude of 19,400 feet. Presently, the Umlingla pass at the height of 19,024 feet, is the world's highest motorable pass, constructed by BRO in the year 2021.

Iran Unveils Armed Drone Mohajer-10- Resembling America's MQ-9 Reaper

During a conference commemorating Defence Industry Day, Iran's Defence Ministry unveiled its new domestically built drone named Mohajer-10, resembling America's armed MQ-9 Reaper. "Mohajer" means "immigrant" in Farsi and has been a drone line manufactured by the Islamic Republic since 1985.

The Mohajer-10 has enhanced capabilities like flying at a higher altitude, for a longer duration and the ability to carry a greater payload. The Mohajer-10 is considered an upgraded version of the "Mohajer-6" drone, can carry a 150-kilogram payload, operate for 12 hours, and reach a maximum altitude of 5,400 metres (17,716 feet).



Indian Air Force to Participate in Exercise Bright Star-23 at Cairo Air Base in Egypt

An Indian Air Force (IAF) contingent departed, for participating in Exercise BRIGHT STAR-23, a biennial multilateral tri-service exercise scheduled to be held at Cairo (West) Air Base, Egypt from 27 August to 16 September 2023. This is for the 1st time that IAF is participating in Ex BRIGHT STAR-23. **Indian Participants:** The IAF contingent will consist of **five MiG-29, two IL-78, two C-130 and two C-17 aircraft**. Personnel from the IAF's Garud Special Forces, as well as those from the Numbers 28, 77, 78 and 81 Squadrons will be participating in the exercise. The IAF transport aircraft will also provide airlift to approximately **150 personnel** from the Indian Army. The exercise will also see participation of contingents from the **United States of America (USA), Saudi Arabia, Greece and Qatar**.



Defence ministry & Hindustan Shipyard Limited ink Rs 19,000 crore deal for 5 fleet support ships

In a major boost to indigenisation, the **Ministry of Defence (MoD)** signed a contract with **Hindustan Shipyard Limited (HSL), Visakhapatnam, Andhra Pradesh (AP)** for the acquisition of **5 indigenously built Fleet Support Ships (FSS)** for the **Indian Navy** at an overall cost

DAC approves proposals worth Rs 7,800 crores to enhance operational capabilities of the Armed Forces

A Defence Acquisition Council (DAC) meeting, held under the chairmanship of Raksha Mantri Shri Rajnath Singh, accorded Acceptance of Necessity (AoN) for capital acquisition proposals worth approximately Rs 7,800 crores. To enhance the efficiency of the Indian Air Force, the DAC has granted AoN for procurement



and installation of Electronic Warfare (EW) Suite on Mi-17

V5 Helicopters under the Buy (Indian-IDDM) category which will enhance better survivability of Helicopters. The EW Suite will be procured from Bharat Electronics Limited (BEL).

IAF To Hold Multinational Exercise 'Tarang Shakti' in 2024

The Indian Air Force (IAF) is set to host a significant multilateral military exercise named 'Tarang Shakti' in the upcoming year (2024). The exercise originally slated for **October, 2023** has been **rescheduled** to the middle of 2024 due to the participation constraints faced by several air forces. **Primary Focus** : To bolster military cooperation among participating air forces. It will be the **biggest air exercise**



being organised in India. Participating Nations : Air forces from countries such as **France, the United Kingdom (UK), Australia, the United States (US), and Japan** are expected to be part of the exercise. These 6 nations bring their aerial assets, including fighter jets, military transport aircraft, and mid-air refuelling capabilities.

Indian Navy participates in 5th 'AUSINDEX-23' held in Australia

The 5th edition of AUSINDEX, a significant bilateral maritime exercise between the **Indian Navy and the Royal Australian Navy (RAN)**, was conducted from in **Sydney, Australia**. **Participants:** **Indian Navy:** Indian Naval Ship (INS) Sahyadri and INS Kolkata were the participating ships from the Indian side. **Royal Australian Navy:** HMAS Choules and HMAS Brisbane were the participating ships from the Australian side. Fighter aircraft and maritime patrol aircraft were also part of



the exercise. AUSINDEX is a bilateral naval exercise jointly conducted by India and Australia, which was first initiated in 2015.

Other Exercises conducted between Australia and India: **Exercise AUSTRALIA HIND** (Bilateral Exercise with Army) **Exercise PITCH BLACK** (Australia's multilateral air combat training exercise)

of around **Rs 19,000 crore**. The acquisition of these Fleet Support Ships was endorsed by the

Cabinet Committee on Security on August 16, 2023, during one of its meetings.

SPORTS

The Indian women's team emerged victorious in the 100th Anniversary Spanish Hockey Federation - International Tournament held in Terrassa

In Hockey, the Indian women's team won the 100th Anniversary Spanish Hockey Federation - International Tournament in Terrassa, with a 3-0 victory over hosts Spain. Vandana Katariya in the 22nd minute, Monika in the 48th minute and Urita in the 58th minute scored goals as the team remained undefeated in the tournament. With this win, India took the top spot in the standings,



earning five points from three matches. England finished their campaign with four points from four games. Hosts Spain came second, with four points.

India bags six medals including four Golds at World University Games in Chengdu, China

Indian shooters and archers bagged six medals including four golds at the World University Games in Chengdu, China. Shooters Aishwarya Pratap Singh Tomar, Divyansh Singh Panwar and Arjun Babuta joined forces to outclass local favourites China to win the 10m air rifle men's team gold. India has won 17 medals, nine gold, three silver



and five bronze, and is second in the tournament. Hosts China lead the standings with a haul of 21 medals.

Norwegian woman, Nepali Sherpa become the 'fastest' to climb the world's 14 tallest peaks

In an enthralling turn of events, a Norwegian woman named Kristin Harila, 37 and her guide, Nepal's Tenjen (Lama) Sherpa, 35, have bagged the record as the fastest climbers to ascend all 14 highest peaks in the world. The duo climbed their last peak,



Mount K2 in Pakistan, completing their record in just three months and one day.

Asia's oldest football tournament Durand Cup has begun

Asia's oldest football tournament Durand Cup has begun. A total of 43 matches will be played across four venues in Assam and West Bengal, which include Guwahati, Kokrajhar and Kolkata. The Durand Cup will feature 24 teams. The roster includes teams from the Indian



Super League, I-League and the Armed Forces. Army teams from Nepal and Bangladesh have also been included this season.

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FISU World University Games: India wins 26 medals including 11 gold, five silver, and 10 bronze:

In FISU World University Games 2023 in Chengdu, India have won 26 medals including 11 gold, five silver, and 10 bronze. India is now in fourth position in the medal table. The ongoing World University Games in the sixth largest city of China is the 31st edition of the biennial multi-sport event.



DD Sports to start State Final Rounds of Fit India Quiz 2022

DD Sports will start the State Final Rounds of the Fit India Quiz 2022. Youth Affairs and Sports Ministry said, a total of 36 episodes will be aired, one for each State. The episodes will be aired at 11 AM each day, with the Madhya Pradesh finals being scheduled as the first episode. The episodes will also be uploaded on Prasar Bharati Sports YouTube Channel.



7th Men's Asian Champions Trophy to begin in Chennai: Hockey

In hockey, the 7th Men's Asian Champions Trophy will begin

Subroto Mukherjee Sports Education Society sign an MoU with AIFF to promote football at the grassroots level

For the first time, Subroto Mukherjee Sports Education Society (SMSES) today signed MoU with the All-India Football Federation (AIFF) to promote football at the grassroots level. SMSES, which has been conducting the Subroto Cup International Football Tournament since 1960, will form



a Subroto XI (eleven) team under Junior Boys (Under-17) from this edition onwards.

Aditi Swami becomes 1st Indian to clinch individual World Title at World Archery Championships

Aditi Swami created history by becoming the first-ever Indian to clinch the individual World Title at the World Archery Championships final in Berlin. Less than two months after clinching the junior world title, 17-year-old Aditi, became the senior world champion when she defeated Andrea Becerra of Mexico, 149-147 in the summit clash of the compound women's event. With the win, the Satara teenager became the first Indian



world champion in an individual event at the Senior World Championships. At the Special Olympics World Games 2023 in Berlin, Germany, India added 21 medals to their overnight tally to take it to 76 (26 gold, 30 silver, 20 bronze) by the end of the action.

SAI launches short movie series 'Halla Bol' on a journey of Asian Games-bound athletes

Sports Authority of India (SAI) under the Umbrella Campaign 'Cheer4India' has launched a short movie series 'Halla Bol' on the journey of Asian Games-bound athletes to motivate them for the Hangzhou Asian Games and spread awareness about the upcoming Asian Games. Mr Thakur added that these athletes



are once again set on the mission to bring pride and laurel to the nation. A similar movie series, 'Olympics ki Aasha,' was launched before the Tokyo Olympics.

in Chennai. Six teams - India, Pakistan, South Korea, Japan, China, and Malaysia will vie for glory in the prestigious 10-day tournament. Three matches will be played. While India will take China, Pakistan will clash

with Malaysia. South Korea is scheduled to play against Japan.



World Badminton Championships 2023 to begin at Copenhagen in Denmark

World Badminton Championships 2023 will begin Copenhagen in Denmark on the 21st of August, 2023. Indian shuttler PV Sindhu was handed a first-round bye in the Women's Singles draw for the Championships held at the Badminton World Federation headquarters in Kuala Lumpur in Malaysia. In the Men's Singles, Indian shuttlers received favourable draws. Ninth seed HS Prannoy will open his campaign against Finland's Kalle Koljonen.



India to play their third T-20 International against West Indies at Providence Stadium in Guyana

In Cricket, India will clash against West Indies in their third T-20 International at Providence Stadium in Guyana. Till now West Indies have a lead of 2-0 against India in the five-match series. The last two matches will be played in the United States. The fourth match will be held on the 12th of August in Florida and the 5th match of the series will be played on the 13th of this month at the same venue.

Indian men's team reclaim top spot in ongoing Asian Champions Trophy competition in Chennai defeating Malaysia

In Hockey, the Indian men's team reclaimed the top spot in the ongoing Asian Champions Trophy after they defeated Malaysia by 5-0 in their round-robin clash at the Mayor Radhakrishnan Stadium in Chennai. India had drawn 1-1 with Japan. They had started the campaign at home with a huge 7-2 win over China. India is at the top spot, with two wins and a draw in three matches and a total of seven points. India



will face South Korea at 8:30 this evening before wrapping up the group stage against Pakistan. Malaysia is in the second spot with two wins and a loss in three matches and a total of six points and defending champions South Korea are third with four points.

Tennis: Prarthana Thombare clinches women's doubles title in Barcelona, Spain

Prarthana Thombare has clinched the doubles title at the women's tennis hardcourt event in Barcelona, Spain. The Asian Games bronze medallist, combined with Russian Anastasia Tikhonova, edged out France's Estelle Cascino and Latvia's Diana Marcinkevica in the final. It is the second title of the year and 26th overall for Prarthana, who bagged bronze with Sania Mirza in 2014 at Incheon. Siddhant Banthia



and Sai Karteek Reddy won their second title this season in the ITF men's event in Astana, Kazakhstan. They defeated Estonia's Daniil Glinka and Karl Kiur Saar to lift the trophy in the hard-court event.

World No. 1 men's doubles pair Pramod Bhagat and Sukant Kadam won a gold medal in the SL3-SL4 category

World No. 1 men's doubles pair of Pramod Bhagat and Sukant Kadam won a gold medal in the SL3-SL4 category in the Four Nations Para-Badminton International- 2023 in Sheffield, England, defeating compatriots Deep Ranjan Bisoyee and Manoj Sarkar 21-17 21-17. Bhagat also secured silver in the singles SL3



category, as also as silver in the mixed doubles SL3- SU5 category with Manisha Ramdass. Kadam won a bronze in the singles SL4 category.

Shakib Al Hasan replaces Tamim Iqbal as ODI Captain of Bangladesh Cricket team



After much anticipation, Shakib Al Hasan has been appointed as the captain of the Bangladesh One-Day International cricket team, replacing Tamim Iqbal. Shakib is currently the team's Test and T20I captain and has the experience of leading Bangladesh in the 50-over format too.

Ministry of Youth Affairs and Sports funds 34 Indian Shooters for the ISSF Shooting World Championships 2023 in Baku



Ministry of Youth Affairs and

Sports (MYAS) is funding the participation of the Indian contingent for the upcoming ISSF World Championships in Baku, Azerbaijan where a total of 34 Indian shooters, including 17 men and 17 women would be participating. Out of 34 shooters competing at the event, 24 are Target Olympic Podium Scheme (TOPS) Athletes and 7 are Khelo India Athletes. In the 2022 edition of the ISSF Shooting World Championships, India won 34 medals including 12 Gold, Nine Silver and 13 Bronze medals and finished second on the overall medals tally behind China.

India defeats Thailand in Women's Asian Hockey 5s World Cup Qualifier in Salalah, Oman



In hockey, India defeated Thailand 5-4 at the Women's

India beat Pakistan 4-0 in the final group stage match to enter the semi-finals of the Asian Champions Trophy in Chennai

In Hockey, India defeated Pakistan 4-0 in the final game of the group stage to enter the semi-finals of the Asian Champions Trophy in Chennai. Indian Skipper Harmanpreet Singh struck twice, while Jugraj Singh and Mandeep Singh scored one each as India finished the group stage as the only unbeaten team in the tournament. India



now leads the standings with 13 points after four wins and one draw while Pakistan are eliminated from the tournament. Earlier, Malaysia beat Korea 1-0 and secured their semifinal berth. India will face Japan in the semifinals, while Malaysia will face Korea

World Athletics Championships 2023: javelin thrower Neeraj Chopra to lead Indian contingent

In the upcoming World Athletics Championships 2023, javelin thrower Neeraj Chopra will lead the Indian contingent. The Championships are beginning in Budapest on August 19th. In a statement, the Ministry of Youth Affairs and Sports announced that it will fund 28 Indian athletes for the mega event. Matches



will be played till the 27th of August. Out of 28 competing athletes, 15 would be competing at the World Championships for the very first time. Former Under 20 silver medalist, Shailli Singh, is the youngest member of the contingent.

India defeats Malaysia to win the Asian Champions Trophy 2023 Final:

The Indian hockey team on 12 August defeated Malaysia 4-3 to win for the fourth time at the Asian Champions Trophy 2023 final, at the Mayor Radhakrishnan Stadium in Chennai. With four Asian Champions Trophy titles, India is the most successful team in the history of the tournament. Pakistan, with three titles, is at the



second spot now. Earlier, India's Gurjant equalised the score against Malaysia. Earlier, Japan clinched Bronze Medal, defeating South Korea by 5 goals to 3. The teams were playing for the third and the fourth place in the Championship.

Indian shooter Amanpreet Singh clinches gold medal in Men's 25 metre standard pistol event at ISSF World Championship 2023 in Azerbaijan

Indian shooter Amanpreet Singh won the gold medal in Men's 25-metre standard pistol shooting event at the ISSF World



Championship 2023 in Baku, Azerbaijan.

Asian Hockey 5s World Cup Qualifier in Salalah, Oman.

The International Cricket Council (ICC) has introduced the mascots for the upcoming ODI World Cup during an event held in Gurugram.



The International Cricket Council (ICC) unveiled the mascots for the upcoming ODI World Cup at an event in Gurugram. The International Cricket Council (ICC) recently introduced mascots for the upcoming ODI World Cup, reflecting its commitment to gender equality and diversity. These mascots serve as symbols of inclusivity and unity in cricket and aim to engage and inspire the next generation of cricket fans.

India Clinches Gold Medals in Men's and Women's Team Compound Archery at World Cup Stage 4 in Paris:



India won gold medals in both men's and women's team compound events at Archery World Cup Stage 4 in Paris. The men's team defeated the American team 236-232, while the women's team beat Mexico with a score of 234-233. Jyothi Vennam won bronze in the women's compound event, after losing to Ella Gibson in the semifinal. Vennam secured bronze by shooting closest to the centre in a tiebreaker against Sara Lopez.

Indian men's hockey team jumps to third spot in FIH Men's Hockey World Rankings

Indian men's hockey team has jumped to the third spot in FIH Men's Hockey World Rankings following their Asian Champions Trophy title win in Chennai. India has reached the third spot with 2771.35 points. They gained 8.61 points following their win. The rankings are topped by three-time World Champions



Netherlands with 3095.90 points. Belgium is in the second position with 2917.87 points. Meanwhile, the Indian Junior Men's and Women's Hockey Team departed for their European tour from Bengaluru. Vishnukant Singh will Captain the Indian Junior Men's Team

ICC Men's T20I Player Rankings: Star batter Suryakumar Yadav retains top spot, Shubman Gill rises to 25th rank

In the ICC Men's T20I Player Rankings released, star batter Suryakumar Yadav has retained the top spot while Shubman Gill has risen by 43 spots to reach the 25th rank. While Suryakumar tops the list with 907 points, way above Pakistan opener Mohammad Rizwan who is occupying the



second spot with 811 points. Pakistan skipper Babar Azam is at the third spot with 756 points while South African cricketer Aiden Markram is at the fourth spot with 748 points. No other Indian batter is there in the top 10.

Priya Malik secures the gold medal at the U20 World Wrestling Championships held in Jordan

Indian wrestler Priya Malik has emerged victorious in the U20 World Wrestling Championships held in Jordan, attaining a significant milestone in her wrestling journey. Her accomplishment reflects the prowess of Indian athletes on the international stage. Priya Malik secured a gold medal at the ongoing U20 World Wrestling Championships in Jordan. Priya Malik is part of the Target Olympic



Podium Scheme (TOPS), an initiative aimed at nurturing and supporting elite athletes for international success. This further emphasizes India's all-around proficiency in various weight categories. India's current medal count stands at seven, including two gold, one silver, and four bronze medals.

US Open tennis tournament to start in New York

The fourth and final Grand Slam of the season, the US Open tennis tournament will kick off in New York. In women's singles, world No. 1 Iga Swiatek of Poland looked to defend their 2022 wins. Spain's Spanish Carlos Alcaraz,



who beat Djokovic in the final of the 2023 Wimbledon, is the top seed at the competition.

Former England pacer Steven Finn announces retirement from all forms of Cricket



Former England pacer Steven Finn has announced retirement from all forms of Cricket following a chronic knee injury. A knee injury that he suffered almost a year ago kept him out of action from most of the activity this year. Finn has had a decent career with England, having featured in 36 Tests, 69 One-Day Internationals and 21 T20 Internationals. Making his debut in 2010, he grabbed 14 wickets during the 2010-11 Ashes, which his side famously won 3-1 in Australia.

Priya Malik wins a Gold medal at the 2023 U20 World Wrestling Championships in Jordan



Indian grappler Priya Malik won a Gold medal at the 2023 U20 World Wrestling Championships in Jordan. Priya became just the second woman wrestler from India to be crowned the U20 world champion. **Antim Panghal had been the first woman from India to win a junior world title in wrestling at last year's edition.**

Rajeshwari Kumari secures another shooting spot for India in Paris 2024 Olympics

In shooting, Rajeshwari Kumari has secured another shooting spot for India in the Paris 2024 Olympics. She finished fifth in the women's trap final at the ISSF World Championship 2023

England all-rounder Ben Stokes reverses retirement from ODI ahead of World Cup in India

In cricket, England all-rounder Ben Stokes reversed his decision to retire from One Day Internationals ahead of the ICC ODI World Cup scheduled for October in India. Stokes will make his return to the 50-over squad for a series against New Zealand in September. According to England and Wales Cricket Board (ECB) statement, Stokes



returns to the England Men's ODI team after deciding to reverse his decision to retire from the format while uncapped Surrey quick Gus Atkinson is included in the 15-player squad.

Ministry of Youth Affairs & Sports is organizing the Youth 20 Summit in Varanasi

The Ministry of Youth Affairs and Sports is organizing the Youth 20 Summit-2023 in Varanasi, Uttar Pradesh. The Summit will continue till the 20th of August. More than 100 delegates from G20 countries, Guest countries and International Organizations will discuss five identified themes of Y20. These themes include Future of Work:



Industry 4.0, Innovation and 21st Century Skills, Peacebuilding and Reconciliation: Ushering in an Era of No War, and Climate Change and Disaster Risk Reduction.

India's Mohit Kumar becomes Under 20 World Champion in Men's 61 kg Freestyle category

Indian wrestler Mohit Kumar has become the Under 20 World Champion in men's 61 Kg Freestyle category at Amman City in Jordan. Mohit defeated Russia's Eldar Akhmadudinov by 9-8 in the final to become the fourth Indian Freestyle Wrestler to win a Junior World Championship. **Mohit is the fourth male wrestler from India to earn a gold medal**



in the U20 World Championships, following Palwinder Cheema in 2001, Ramesh Kumar in 2001, and Deepak Punia in 2019. The Indian men's freestyle team has so far won five medals.

England all-rounder Ben Stokes reverses retirement from ODI ahead of World Cup in India

in Baku, Azerbaijan, and won India's first spot in the women's trap event. The ISSF World Championship 2023 serves as a qualifying event for the Paris Olympics 2024.





Legendary Cricketer Sachin Tendulkar declared as National Icon of the Election Commission of India

Brarat Ratna Awardee, Legendary Cricketer Sachin Tendulkar has been declared the National Icon of the Election Commission of India (ECI) to create awareness among voters and encourage their participation in the electoral process. During the event, a Memorandum of Understanding was signed with Sachin Tendulkar for three years in the presence of Chief Election Commissioner Rajiv Kumar. Through this partnership, ECI aims to address the challenges of urban and youth apathy toward voting.



Lionel Messi continues his golden run in United States football & shines again for Inter Miami

Lionel Messi, After leading his country to its third FIFA World Cup title last year, Lionel Messi shone again for Inter Miami, finding the net in a tense penalty shootout against Nashville SC and helping his team clinch their maiden Leagues Cup title. With this, Messi continued his golden run in United States football. The goal that helped his club clinch its maiden Leagues Cup title was Messi's 37th goal in a Cup final in his career.

Indian Men's Cricket team for upcoming Asia Cup 2023 announced, Rohit Sharma to lead the team

The Indian Men's Cricket team for the Asia Cup 2023 has been announced with Rohit Sharma as captain and Hardik Pandya as Vice Captain. R. Praggnanandhaa first Indian after Viswanathan Anand to reach the semifinals of the FIDE World Cup. R. Praggnanandhaa, the first Indian after Viswanathan Anand to reach the semifinals of the FIDE World Cup, drew against his higher-ranked opponent Fabiano Caruana, in Baku,



Azerbaijan. Magnus Carlsen, a former world champion, won his game against Nijat Abasov in the FIDE World Cup semifinals. The women's final of the FIDE World Cup featured Aleksandra Goryachkina of Russia and Nuryul Salimova of Bulgaria.

India's Anahat Singh clinches gold in Asian Junior Squash

India's Anahat Singh clinched the gold medal in the U-17 category of the Asian Junior Squash Individual Championships, held in Dalian, China from August 16-20. The 15-year-old Anahat defeated Hong Kong's Ena Kwong 3-1 in the final on 20th August 2023 to win the gold medal. She had beaten Malaysian players Doyce Lee



and Whitney Isabelle Wilson in the quarterfinal and semifinal, respectively. Last year in Thailand, the Delhi-based Anahat had won her first gold medal in this event.

Indian's Honey Dabas and Rahul Jograjiya, clinch first historic gold and silver medals in World Para Powerlifting Championships

Indian powerlifters Honey Dabas and Rahul Jograjiya created history as they made an extraordinary start to the Dubai 2023 World Para Powerlifting Championships by clinching the gold and silver medals respectively. Dabas clinched the nation's first-ever gold with lifts of 132 kg and then 135 kg displaying amazing grit, determination, and strength. Meanwhile, Jograjiya followed his compatriot to secure



the silver medal with a final lift of 132kg in the fiercely contested men's -72 kg junior weight category. India's only medal at a World Championships has been claimed by Parmjeet Kumar (men's -49kg) at the Tbilisi 2021 World Championships.



Neeraj Chopra becomes first Indian to win Gold medal at World Athletics Championships 2023 in Budapest, Hungary

Javelin thrower Neeraj Chopra won India's first-ever gold at the World Athletics Championships 2023 in Budapest, Hungary. In the men's javelin final, Neeraj Chopra won the Gold medal with a throw of 88.17 metres. Pakistan's Arshad Nadeem clinched Silver with a throw of 87.82 metres. Czech player Jakub Vadlejch got bronze Kishore Jena finished 5th and DP Manu at 6th in the javelin throw event.



Indian men's Blind cricket team settles for silver medal after loss to Pakistan

In Cricket, the Indian men's visually impaired team settled for a silver medal after a defeat against Pakistan in the final of the men's T20 cricket event at the International Blind Sports Federation (IBSA) World Games 2023 at Edgbaston, Birmingham. Earlier, the Indian women's team beat Australia by nine wickets on the DLS method to claim the historic gold medal for India.

Visually Impaired Indian women's team wins IBSA World Cup final beating Australia in Birmingham

Indian women's visually impaired team won the T-20 final of the International Blind Sports Federation (IBSA) World

Sports Minister Shri Anurag Singh Thakur inaugurates 33 Khelo India Centres across Rajasthan

The Union Minister of Youth Affairs and Sports, Sh. Anurag Singh Thakur inaugurated 33 Khelo India Centres in the State of Rajasthan this morning at the Sawai Mansingh Stadium in Jaipur. The Union Minister announced that a National Center of Excellence with a dedicated Sports Science Centre



will be set up in Rajasthan along with an additional 18 Khelo India centres, thus taking the total number of Khelo India centres in the State to 51.

Sports Minister Anurag Thakur announces Khelo India Women's League will officially be known as Asmita Women's League

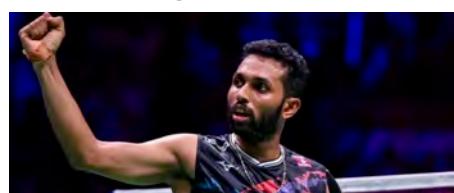
The Union Minister for Youth Affairs and Sports Anurag Singh Thakur has announced that the Khelo India Women's League will officially be known as the Asmita Women's League. ASMITA refers to Achieving Sports Milestone by Inspiring Women Through Action. The Asmita Portal serves as a comprehensive resource, offering valuable insights into



upcoming leagues among other features. It will enable any school, college, government, or private organization to host the 'Asmita Women's League' and be part of Khelo India's march towards sporting excellence.

HS Prannoy wins a bronze medal at BWF World Championships 2023 in Copenhagen

In badminton, India's ace shuttler HS Prannoy had to settle for a bronze medal as he registered a loss to Kunlavut Vitidsarn in the semifinals of the ongoing Badminton World Federation (BWF) World Championships 2023. This is India's 14th medal at the World Championships. This includes one gold, four silvers and nine bronze medals. China is the



most successful team in the tournament's history, with 196 medals, including 69 gold, 48 silver and 79 silvers. The BWF World Championships 2023 are being held from August 21 to 27 in Copenhagen, Denmark.



Games at Birmingham. The Indian team defeated Australia by nine wickets in the rain-interrupted match.



Arunachal Pradesh League launched in New Delhi

The Arunachal Pradesh League has been launched in New Delhi. A new ball game aims to replicate the cheers of the fans in the North East, from the football fields to the cricket pitch. It has the support of BCCI, Arunachal Cricket Association, and various state bodies, aiming to give cricket a much-needed boost in the hills.



World wrestling body suspends Wrestling Federation of India for not conducting elections

The United World Wrestling (UWW) has suspended the Wrestling Federation of India (WFI) with immediate effect for failing to conduct elections on time. The move will not allow Indian grapplers to compete at the upcoming World Championships under the Indian flag. The Indian wrestlers will have to compete as 'neutral athletes' at the Olympic-qualifying World Championships starting September 16, 2023.

India's R. Praggnanandhaa settles for silver after losing to Magnus Carlsen of Norway in the World Cup final 2023

In Chess, Magnus Carlsen of Norway beat India's R. Praggnanandhaa in tie-breaks to win the FIDE Chess World Cup 2023 title at Baku in Azerbaijan. In the final, Carlsen won the World Cup after drawing the second tie-break against Praggnanandhaa. Final score was Carlsen 1.5 and Praggnanandhaa 0.5. While Carlsen got Gold,



Praggnanandhaa bagged silver. Praggnanandhaa had become the 1st Indian after Viswanathan Anand to reach the final and was a victory away from joining the Indian legend at the top.

Sri Lanka Football Federation is no longer prohibited by FIFA:

The Sri Lanka Football Federation (FFSL) is no longer prohibited by the world's football governing body FIFA. Government meddling in the federation's activities led to the ban's imposition in January 2023. The suspension was caused by



factional fighting and political interference in the sport's body's administration.

India Junior Men's Hockey Team Triumphs Over England in Four-Nation Tournament

The India Junior Men's Hockey team secured a resounding victory over England, emerging triumphant with a scoreline of 4-0 in the four-nation Tournament held in Dusseldorf, Germany. Goal Scorers: The goals for India were scored by Rajinder Singh,



Amir Ali, Amandeep Lakra, and Arai Jeet Singh Hundal, with each contributing one goal to the tally.

FIFA Women World Cup: Spain defeat England 1-0 to become world champions

In Football, Spain made history by defeating England 1-Nil to lift the FIFA Women's World Cup title in Sydney for the first time. Captain Olga Carmona's wonderful strike in the 29th



minute proved to be the winner.

BOOKS & Author

Shri Dharmendra Pradhan launches Comic Book Developed by NCERT and UNESCO "Let's Move Forward"

Union Education and Development & Entrepreneurship Minister Shri **Dharmendra Pradhan**, launched a novel comic book titled "Let's Move Forward." at **Kaushal Bhawan, New Delhi**. This comic book is a collaborative effort between the **National Council of Educational Research and Training (NCERT)** and



UNESCO New Delhi. The "Let's Move Forward" comic book is designed to cater to the diverse requirements of **adolescents** and encapsulates crucial information pertaining to the 11

thematic components of the School Health and Wellness Programme. These encompass a comprehensive range of subjects, including **emotional well-being, interpersonal relationships, gender equality, nutrition and health, substance abuse prevention, healthy lifestyles, reproductive health, internet safety**.

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.

Top Bollywood art director Nitin Desai Passed away

Noted Bollywood production designer & renowned art director Nitin Chandrakant Desai has passed away at the age of 58. Desai was born in Mulund, Bombay, **Maharashtra** on 9 August 1965. He began his career as an **assistant art director** on



the television film **Tamas** (1987). In 2016, he was awarded the **Padma Shri**, the fourth-highest civilian award in India.

Filmmaker Siddique passed away in Kochi

Prominent filmmaker **Siddique** passed away at a private hospital in Kochi. He was 63. Siddique's journey in the world of Malayalam cinema began with his directorial debut, "Ramji Rao Speaking" along with his friend Lal. The duo created some of the Malayalam film industry's



biggest comedy blockbusters, including "In Harihar Nagar," "Godfather," "Vietnam Colony," "Ramji Rao Speaking," and "Friends," among others. He also directed films in Tamil, Telugu, and Hindi.

Wagner chief Yevgeny Prigozhin killed in plane crash

Mercenary leader **Yevgeny Prigozhin**, who led a brief armed rebellion against Russia's military leadership in June, was **killed in a plane crash**. Prigozhin was among 10 passengers on



board the plane that crashed in the northern region of Moscow on 23 August, 2023.

World's most eminent statisticians Calyampudi Radhakrishna Rao Passed away



An Indian-American mathematician and statistician **Calyampudi Radhakrishna Rao**, commonly known as C. R. Rao passed away at the age of 102. Dr. Rao pioneered several fundamental statistical concepts such as the **Cramer-Rao inequality** and **Rao-Blackwellization**, concepts that appear in undergraduate textbooks on statistics and econometrics. In 2023, he was awarded the **International Prize in Statistics**, often referred to as the "statistics' equivalent of the Nobel Prize." He received the prestigious **Padma Bhushan (1969)** and **Padma Vibhushan (2001)** awards, the highest civilian honours in India.

1st Indian Poet to Win Sahitya Academy Award for English Poetry Jayanta Mahapatra passed away



Renowned Odisha-born English poet & the 1st Indian poet to win a **Sahitya Akademi** (the 4th highest civilian honor in India) award for English poetry in 1981, passed away at the age of 95 in Cuttack, Odisha. He was awarded a **Padma Shri**, the fourth highest civilian honour in India in 2009 for Literature & Education.

Veteran Bollywood lyricist Dev Kohli passed away



Renowned lyricist and poet Dev Kohli passed away at the age of 80 in Mumbai, Maharashtra. He penned hundreds of songs in Bollywood films and wrote many hit songs such as *Maaye Ni Maaye*, *Yeh Kaali Kaali Aankhen*, *Geet Gaata Hoon*, *O Saki Saki* etc.

Renowned nuclear physicist & the recipient of Padma Shri & Padma Bhushan awardee Bikash Sinha Passed away

Renowned nuclear physicist **Bikash Sinha** passed away at the age of 78 in Kolkata. Bikash Sinha was born on 16 June 1945 in Kandi, Murshidabad, **West Bengal**. He was the former director of the **Saha Institute of Nuclear Physics and Variable Energy Cyclotron Centre**. Sinha specialised in nuclear physics,



high energy physics, Quark Gluon Plasma,

and early cosmology. For the first time, he led the Indian team to participate in the experiments of the **European Atomic Research Organization in Geneva**. He also received the **Padma Shri** in 2001

Padma Shri Scientist Manchanahalli Rangaswamy Satyanarayana Rao Passed away

An eminent Indian scientist **Manchanahalli Rangaswamy Satyanarayana Rao**, popularly known as MRS Rao passed away in Bengaluru, **Karnataka**. MRS Rao Born on January 21, 1948, in Mysuru, Karnataka. He was the 1st



scientist to initiate **Chromatin Biology research** in India. From 2003–2013 he was **president of Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR)** in Bangalore, India.

Sulabh International's founder and social activist Bindeshwar Pathak passes away

Founder of 'Sulabh International' **Bindeshwar Pathak** passed away at AIIMS, Delhi due to cardiac arrest. He was 80. He established the Sulabh International Social Service in 1970



and campaigned extensively against manual scavenging. He was awarded the **Padma Bhushan** in 1991.

Telugu, Sanskrit scholar Kandlakunta Alaha Singaracharyulu passes away

Eminent writer, scholar and academician **Kandlakunta Alaha Singaracharyulu** passed away due to age-related ailments at his residence in Hyderabad. He was 93. The funeral was performed at the Autonagar crematorium



near LB Nagar. He is survived by six children including four sons and two daughters. Senior journalist and Andhra Jyothi editor K Srinivas is his second son.

Singer Raju Punjabi passes away at 40, 'irreparable loss' to Haryanvi music industry says CM Khattar

Renowned Haryanvi singer **Raju Punjabi**, aged 40, has passed away at a private hospital in Hisar after battling jaundice. He



was fondly called the "King of Tunes" by his fans.

Article Related To Most Important News of The Month

The government disbursed 2,900 crore rupees till March 2023 under the Production Linked Incentive scheme

The government has disbursed 2,900 crore rupees till March 2023 under the Production Linked Incentive (PLI) scheme. Secretary in the Department for Promotion of Industry and Internal Trade (DPIIT) Rajesh Kumar Singh said that the government is expected to disburse about 13 thousand crore rupees to eligible firms seeking benefits under the scheme and this regard an exercise is going on to tweak the scheme for those sectors which have not yet picked up well. Mr Singh said that the disbursal number



will be significantly increased from the current year onwards. The scheme was announced in 2021 for 14 sectors including telecommunication, white goods, textiles, manufacturing of medical devices, automobiles, drones and Pharma with an outlay of 1.97 lakh crore rupees.



Parliament passes Central Goods and Services Tax (Amendment) Bill, 2023 and Integrated Goods and Services Tax (Amendment) Bill, 2023

Parliament passed the Central Goods and Services Tax (Amendment) Bill, 2023 and Integrated Goods and Services Tax (Amendment) Bill, 2023. The Lok Sabha passed the bills without discussion with a voice vote. Later, the Rajya Sabha also returned the Bills with a voice vote. Finance Minister Nirmala Sitharaman introduced these bills. The Central Goods and Services Tax (Amendment) Bill, 2023 seeks to amend the Central Goods and Services Tax Act 2017 while, the Integrated Goods and Services Tax (Amendment) Bill, 2023 seeks to amend the Integrated Goods and Services Tax Act 2017. The Central Goods and Services Tax (Amendment) Bill, 2023 seeks to define the expressions of online gaming, online money gaming and virtual digital assets. According to the provisions of the Bill, online gaming means an offering of a game on the internet or an electronic network and includes money gaming.

Union Commerce and Industry Minister Shri Piyush Goyal participates in the 13th BRICS Trade Ministers' Meeting

Union Minister of Commerce and Industry, Consumer Affairs, Food & Public Distribution and Textiles, Shri Piyush Goyal attended the 13th BRICS Trade Ministers' Meeting held under the BRICS Presidency of South Africa virtually. The theme of BRICS this year is "BRICS and Africa: Partnership for Mutually Accelerated Growth, Sustainable Development and Inclusive Multilateralism". Shri Piyush Goyal, touched upon issues related to WTO, Supply chain, Digitalisation, MSMEs and on the issue of Mispricing and



under-invoicing in the meeting. The Minister lauded the South African Presidency for having an ambitious Agenda and completing outcome-oriented activities under the Contact Group on Economic and Trade Issues (CGETI).

The gross GST revenue collected for July 2023 is Rs. 1,65,105 crores, representing an 11% year-on-year increase:

The gross GST revenue collected in the month of July 2023 is ₹1,65,105 crore of which CGST is ₹29,773 crore, SGST is ₹37,623 crore, IGST is ₹85,930 crore (including ₹ 41,239 crores collected on import of goods) and cess is ₹11,779 crore (including ₹ 840 crores collected on import of goods). The government has settled ₹39,785 crore to CGST and ₹33,188 crore to SGST from IGST. The total revenue of the Centre and the States in the

month of July 2023 after regular settlement is ₹69,558 crore for CGST and ₹70,811 crore for SGST. The revenues for the month of July 2023 are 11% higher than the GST revenues in the same month last year.



NHA extends Digital Health Incentives Scheme till 31 December 2023

The National Health Authority (NHA) has announced the extension of its Digital Health Incentives Scheme (DHIS) under the Ayushman Bharat Digital Mission till the 31st of December this year. The Union Health Ministry said the scheme offers incentives of up to four crore

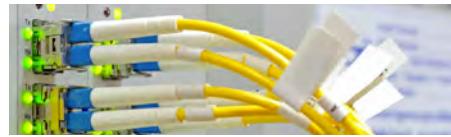
rupees based on the number of digital health records created and linked to Ayushman Bharat Health Account numbers of the patients. Under the scheme, incentives are provided to hospitals and diagnostic labs and the providers of digital health solutions. The DHIS was launched in January 2023.

SEBI mandates foreign portfolio investors to disclose Legal Entity Identifier (LEI) code

The Securities and Exchange Board of India (SEBI) has mandated the submission of legal entity identifier (LEI) details for all non-individual foreign portfolio investors (FPIs). Presently, FPIs are required to provide their LEI details in the Common Application Form ("CAF"), used for registration, KYC and account opening of



FPIs on a voluntary basis. It has now been decided to mandate the requirement of providing LEI details for all non-individual FPIs.



Centre allocates over Rs 1,39, 500 crores to extend Bharat Net in 6,40,000 villages

The government has allocated one lakh 39 thousand 579 crore rupees to extend Bharat Net in six lakh 40 thousand villages across the country. The Communications Ministry said that the extension project of the Bharat Net will be completed in nearly two years. Built under the Make in India initiative, Bharat Net is one of the world's largest rural broadband connectivity programs, being implemented by Central PSUs including Bharat Sanchar Nigam Limited.



Fino Payments Bank to apply for small finance bank licence

Fino Payments Bank Limited has approved a proposal to transition into a small finance bank (SFB). However, the transition is subject to necessary approvals. The Payments Bank has also got a letter from its holding company Fino PayTech regarding a group corporate restructuring proposal. After this, the board has formed a committee to explore the possibility of group corporate restructuring. With this, Fino has become the first such entity to move towards becoming a small finance bank (SFB) since the Reserve Bank of India in 2019 allowed payments banks to apply for conversion into SFB after 5 years of operations.

Union Finance Minister Smt. Nirmala Sitharaman launches the AMC Repo Clearing Limited (ARCL) and Corporate Debt Market Development Fund (CDMDF)

The Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman inaugurated the Corporate Debt Market Development Fund (CDMDF) and initiated the trading on Limited Purpose Clearing Corporation (LPCC) mechanism called AMC Repo Clearing Limited (ARCL), in Mumbai, Maharashtra. Both the initiatives intend to deepen the functioning of the corporate debt markets. CDMDF is a backstop facility for specified debt funds during market dislocations. The fund is intended to provide liquidity support in the event of a financial crisis. It will be in the form of an alternative investment fund (AIF), meant to instil confidence



among the participants in the Corporate Bond Market during times of stress. The fund has Rs 33,000-crore backstop facility for Mutual Funds. Of the Rs 33,000 crore, Rs 30,000 crore will come from the government, while the balance Rs 3,000 crore will be contributed by the Asset Management Companies (AMCs).

The government has approved the establishment of a new spaceport in Kulasekharapatnam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by ISRO

Union Minister of State (Independent Charge) Science & Technology; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr Jitendra, the Indian Space Policy – 2023 has been approved and released in the public domain. The Policy opens up the sector for enhanced participation of Non-Government Entities (NGEs) across the entire value chain of the space economy while delineating the roles of various stakeholders viz. IN-SPACe, ISRO, NSIL and DOS.

The Government has set up the Indian National Space Promotion and Authorization Centre (IN-SPACe) as a single-window agency for the promotion and authorization of space activities.

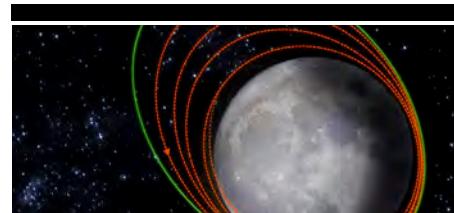


The budget allocations for IN-SPACe: 2021-22 Rs. 10 Cr 2022-23 Rs. 33 Cr 2023-24 Rs. 95 Cr. Dr Jitendra Singh also informed that the Laser Interferometer Gravitational-Wave Observatory – India (LIGO-India) project has been approved by the Government of India at an estimated cost of Rs. 2600 Crore, with the Department of Atomic Energy as the Lead Agency.



Prime Minister hails India's first 3D printed Post Office at Cambridge Layout, Bengaluru

The Prime Minister, Shri Narendra Modi has called India's first 3D printed Post Office at Cambridge Layout, Bengaluru, a testament to our nation's innovation and progress. Earlier Union Railways Minister Ashwini Vaishnav inaugurated India's first post office constructed using 3D printing technology. The inauguration of the 1100 square feet post office was held at Bengaluru's Cambridge Layout near Ulsoor Bazaar. 3D printing technology is a fast-emerging way of constructing structures. It uses computer-aided design to create three-dimensional objects through a layering method.



ISRO successfully carries out orbit reduction manoeuvre of moon mission Chandrayaan-3

The Indian Space Research Organisation successfully carried out the lunar-orbit reduction manoeuvre of India's third moon mission Chandrayaan-3, into lunar orbit. ISRO said the spacecraft successfully underwent a planned orbit reduction manoeuvre which brought it closer to the Moon's surface now to 170 km x 4313 km orbit means the spacecraft's farthest point from the moon is 4313 km and the closest point is 170 km only.

Bank of Maharashtra tops list of public sector lenders in loan and deposit growth of 25% in Q1 2023

Bank of Maharashtra (BoM) has emerged as the top performer among public sector lenders in loan and deposit growth of 25% in percentage terms during the first quarter of the current financial year. The deposit and advances of the Pune-based lender are the highest by any public sector bank (PSB) during the April-



June quarter. With a growth rate of 24.98%, the gross domestic

advances of the bank rose to Rs 1,75,676 crore at the end of June 2023. It was followed by UCO Bank with 20.70% growth, while Bank of Baroda (BoB) with 16.80% and Indian Overseas Bank (IOB) with 16.21% growth were at 3rd and 4th spot respectively. State Bank of India (SBI) stood at the 5th spot with 15.08% rise in domestic advances growth.

Prime Minister Shri Narendra Modi Conferred With Greece's Grand Cross Of The Order Of Honour

Prime Minister Shri Narendra Modi was conferred with the prestigious Grand Cross of the Order of Honour by Greek President Katerina N Sakellaropoulou, a special honour reflecting the strength of the India-Greece partnership. Shri Narendra Modi became the first foreign Head of Government to receive the Grand Cross of the Order of Honor. The Grand Cross of the Order of Honor, an award established in 1975 to honour individuals for their contributions to Greece. The Star



of the Order features the head of the goddess Athena and the inscription "ONLY THE RIGHTEOUS SHOULD BE HONOURED," representing the values of honour and righteousness. Other Honours received by PM Modi : In 2019, Prime Minister Narendra

Modi was conferred with the King Hamad Order of the Renaissance (top honor in the Gulf country) by Bahrain's King Hamad bin Isa bin Salman Al Khalifa. He was honoured with Russia's highest civilian award, Order of St Andrew Award, in 2019. Also in 2019, he also received the Order of Zayed Award, the highest civilian honour of the UAE. In 2020, Prime Minister Modi was conferred with the Legion of Merit award by then-President Donald Trump.

Iran, Saudi Arabia and Egypt are among 6 new nations set to join the BRICS

The 15th BRICS summit was held from the 22nd to 24th August, 2023 at the Sandton Convention Centre in South Africa. A major outcome of the BRICS Summit was the decision of the BRICS leaders to expand its membership to include 6 new members. These countries are - Iran, the United Arab Emirates, Saudi Arabia, Argentina, Egypt, and Ethiopia were set to enter BRICS from Jan. 1, 2024, joining current members Brazil, Russia,



India, China and South Africa to make an 11-nation bloc. About 15th BRICS summit : The 15th BRICS summit was hosted by South Africa. South Africa became Chair of BRICS on 1 January 2023. Theme - BRICS and

Africa: Partnership for Mutually Accelerated Growth, Sustainable Development and Inclusive Multilateralism At the end of the summit, member countries adopted the Johannesburg II Declaration. Chinese President Xi Jinping chaired the 14th BRICS Summit on June 23, 2022 in Beijing, China. Theme of the 14th BRICS Summit: Foster High-quality BRICS Partnership, Usher in a New Era for Global Development.

India participates in the 20th ASEAN-India Economic Ministers' Meeting in Semarang, Indonesia

Shri Rajesh Agrawal, Additional Secretary, Department of Commerce, Ministry of Commerce and Industry represented India in the 20th ASEAN-India Economic Ministers' meeting held on 21st August 2023 in Semarang, Indonesia and co-chaired the meeting with Dr. Zulkifli Hasan, Minister of Trade, Indonesia. The Economic Ministers or their



representatives from all the 10 ASEAN countries viz. Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines,

Singapore, Thailand and Vietnam participated in the meeting. Democratic Republic of Timor-Leste also joined the Meeting as an observer. The Ministers also interacted with the ASEAN-India Business Council (AIBC) and took note of the activities undertaken by AIBC in 2023, including the 5th ASEAN-India Business Summit held on 6th March 2023 in Kuala Lumpur.

Paradip Port Authority becomes the fastest major port to handle 50 MMT Cargo in the current fiscal year (2023)

Paradip Port Authority has become the fastest major port to handle 50 million metric tons of Cargo in the current fiscal year (2023). It has exhibited 6.5 per cent growth over the corresponding period of the previous fiscal year. The Port has also handled a record 942



Vessels in comparison to 812 handled in the corresponding

period of the previous fiscal year. Chairman of Paradip Port Authority, P.L. Haranadh said that with the unwavering support of a dedicated workforce, Paradip Port has exemplified a story of growth, sustainability, and a brighter tomorrow for generations to come.

RBI Monetary Policy Highlights: Keeps Repo rate unchanged at 6.5%; Retail inflation for FY24 pegged at 5.4%

Reserve Bank of India (RBI) Governor Shaktikanta Das announced that the Monetary Policy Committee (MPC) unanimously decided to keep the repo rate unchanged at 6.5% for the 3rd time in a row.



Category	Rate
Repo Rate	6.5%
Reverse Repo Rate	3.35
Standing Deposit Facility	6.25%
Marginal standing facility	6.75%
GDP growth projection	6.5%
Consumer Price Index (CPI) inflation	5.4%
Bank Rate	6.75%
Cash Reserve Ratio (CRR)	4.50%
Statutory Liquidity Ratio (SLR)	18%



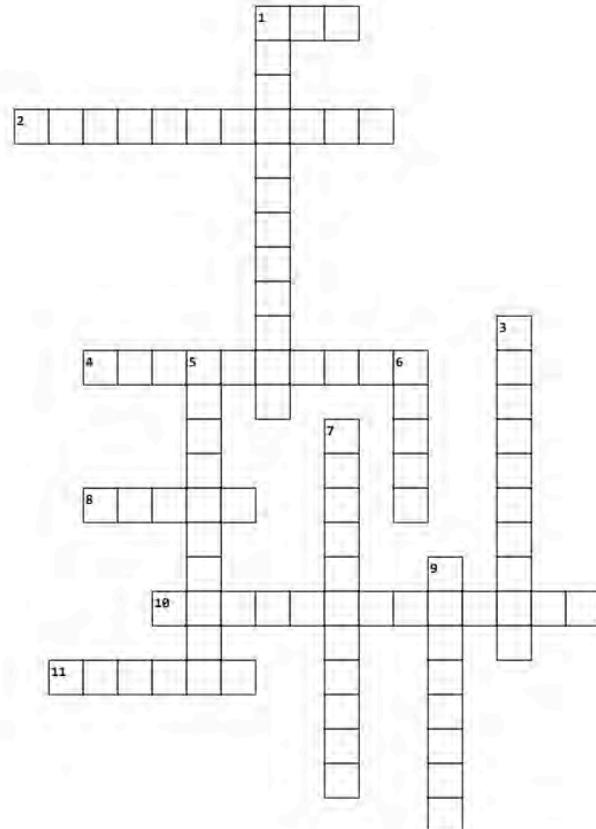
Chandrayaan-3: India lunar rover Pragyaan takes a walk on the Moon

India has created history as it became the first country to land on the South Pole of the lunar surface. The Vikram lander successfully touched down as planned on 23 August 2023 at 6.04 pm. India joins an elite club of countries to achieve a soft landing on the Moon, after the US, the former Soviet Union and China. The 26kg rover called Pragyaan (the Sanskrit word for wisdom) was carried to the Moon in the Vikram lander's belly. Project Director of Chandrayaan 3: P. Veeramuthuvel. Project Cost: Rs. 615 crores

Current Affairs

CROSSWORD

PUZZLE



Across

1. FALCON Shield-2023 exercise held between China and ____.
 a) UAE
 b) USA
 c) Japan
 d) Russia
 e) India

2. Ambassador for the Infosys brand and its Digital Innovation
 a) Rafael nadal
 b) Virat Kohli
 c) Ranbir Kapoor
 d) Mary Kom
 e) Alia Bhatt

4. (MD) of the Life Insurance Corporation of India (LIC)
 a) Ramasamy
 b) Doraisamy
 c) Rangasamy
 d) Gajendran
 e) Viswanathan

8. Which country will be hosting a World Coffee Conference for the first time?
 a) India
 b) China
 c) Russia
 d) Japan
 e) UAE

10. Where was 'Unmesh' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing Arts celebrated?
 a) Madhyapradesh
 b) Uttarpradesh
 c) Andhrapradesh
 d) Maharashtra
 e) Gujarat

11. India has handed over the B20 presidency to host G20 in 2024.
 a) Brazil
 b) China
 c) Japan
 d) Russia
 e) USA

Down

1. Max Life Insurance Company Ltd. (Max Life) has been appointed as the "Lead Insurer" for the State of _____.
 a) Madhyapradesh
 b) Uttarpradesh
 c) Andhrapradesh
 d) Maharashtra
 e) Gujarat

6. August 12 is celebrated as International _____ Day
 a) Youth
 b) Malala
 c) Seniorcitizen
 d) Mandela
 e) Health

9. Which company has launched a MoneySaver Export Account specifically for small and mid- size exporters?
 a) Razorpay
 b) Mastercard
 c) Rupay
 d) Visa
 e) Bharatpe

3. World Badminton 2023 will begin in _____.
 a) Germany
 b) Copenhagen
 c) Amsterdam
 d) Canberra
 e) Hyderabad

7. Host of 15th BRICS summit
 a) Southafrica
 b) China
 c) Russia
 d) Brazil
 e) India

5. Who has created history by becoming the first-ever Indian to clinch the individual World Title at the World Archery Championships final in Berlin?
 a) Aditiswami
 b) Priyawami
 c) Duraisamy
 d) Preeti
 e) Shivangi



IBPS PO Prelims 2023 Practice Set

English Language

Directions (1-7): Read the given passage carefully and answer the questions that follow

Among all its South Asian neighbours, India has the best relations with the Himalayan kingdom of Bhutan. India is its top trade partner both as an import source and as an export destination, accounting for two-thirds of Bhutan's overall trade in Q1 2023. India accounts for half of the foreign direct investments into the Himalayan kingdom. The key pillar in bilateral cooperation is hydropower. Bhutan (like Nepal) generates hydropower in excess of its domestic requirements, the bulk of which is exported to India. Hydropower contributes 30-40% to its exchequer and one-third of its GDP. For all these reasons, Bhutan has perhaps the biggest stakes in the India growth story, a point that was forcefully reiterated by its prime minister Lotay Tshering in an interview with this newspaper. Bhutan is ready offer investment incentives to global companies with a presence in India to extend their operations to the kingdom. "We might be able to offer some unique advantages, maybe in terms of tax, maybe in terms of

manpower, maybe in terms of specific skills, so that companies can have a chapter in Bhutan too" stated Tshering.

The kingdom is keen to **diversify** its economy away from hydropower, forestry and agriculture and attracts manufacturing especially in niche areas that require skilled labour. It has a thriving tourism industry but its hefty levy of \$200 per person per day (which has since been halved) is a hurdle in getting tourists back to the mountainous country at a time of slow global growth. As a result, its growth outlook is expected to remain subdued in 2023-24 (July-June). Bhutan is therefore keen to attract FDI to bolster its overall growth, especially when the country is on the verge of graduating from UN's Least Developed Country status to a developing country in December. In Bhutan, over 50% of its workforce is in agriculture and a third is in low value-added services. For a more sustainable transition to developing country status, it needs to shift its workforce away from low productivity, small farm-driven agriculture by generating more employment opportunities in industry and information and communications technology and

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other services. This is the pathway to modern economic development.

An added compulsion is that unemployment among its youth is as high as 29% in 2022. However, graduation to a developing country has its benefits as it entails acquiring a global seal of approval with better prospects of getting FDI—with India’s help as sought by Tshering—better credit ratings and lower costs of international borrowings. India can also step up its FDI in the Himalayan kingdom to more than the \$86 million it has cumulatively invested from April 2000 to March 2023. India, for its part, is also committed to strengthening cooperation on skill development and new areas of partnership in start-ups, space and STEM education.

Land-locked Bhutan can leverage the India growth story if it also gets better road- and rail-linkages, inland waterways and border-crossing facilities. Four years ago, a Bhutanese cargo of stone aggregates reached Bangladesh on an Indian vessel on the Brahmaputra River. Better connectivity promotes greater trade not just with India but also provides access to global markets. India has been pushing for better connectivity with Nepal, Bangladesh and Sri Lanka, which also must develop greater stakes in its rise as one of the fastest-growing economies in the world.

1) What is the tone of the passage?

- A. Neutral
- B. Optimistic
- C. Critical
- D. Cautious
- E. Informative

2) In addition to economic cooperation, what does the passage suggest India is committed to strengthening with Bhutan?

- A. Cultural exchange programs
- B. Environmental conservation initiatives
- C. Military alliances
- D. Skill development and new areas of partnership
- E. Humanitarian aid

3) What are the potential advantages that Bhutan is willing to offer to global companies for investment, according to the passage?

- A. Tax incentives, manpower, and specific skills
- B. Free land and resources
- C. Unlimited access to hydropower
- D. Exemption from all import duties
- E. Guaranteed profits

4) What is one of the challenges facing Bhutan's tourism industry, as mentioned in the passage?

- A. Lack of interest from foreign tourists

- B. High transportation costs for tourists
- C. Political instability in Bhutan
- D. Competition from neighbouring countries
- E. Visa restrictions for tourists

5) Why is Bhutan interested in attracting foreign direct investment (FDI)?

- A. To strengthen its agriculture sector
- B. To reduce unemployment among its youth
- C. To increase its reliance on hydropower
- D. To compete with India in manufacturing
- E. To boost its tourism industry

6) Which of the given parts carries an error in the same?

- A. The kingdom is keen to diversify
- B. its economy away from hydropower,
- C. forestry and agriculture and attracts
- D. manufacturing especially in niche
- E. areas that require skilled labour.

7) Which of the given options is the correct synonym to the word 'diversify' as used above?

- A. transfer
- B. expand
- C. distinction
- D. insensitive
- E. None of these

Directions (8-12): The given questions carry sentences with two blanks in them. Six words have been given below the same out of which two can fill the given blanks. You must choose the option that carries the correct pair of words as your answer.

8) Being part of the yatra is as simple as _____ up and walking along, which is what _____ people have been doing.

- A. Crowding
- B. Gathering
- C. Turning
- D. Number
- E. Countless
- F. Multiple
- A. AB
- B. BE
- C. CE
- D. DF
- E. AD

9) Demonstrations were a _____ feature till elections were _____.

- A. Normal
- B. Common
- C. Announced
- D. Held
- E. Regular
- F. Polled
- A. AE
- B. DF
- C. EB

D. EC
E. None

10) It is not the first time that someone has _____ the apex court with the _____ of growing cases of Hate Speech.

A. Grievance
B. Knocked
C. Addressed
D. Complaints
E. Approached
F. Summoned
A. FD
B. EA
C. BD
D. CF
E. Both (b) and (c)

11) Unless the issue of pay _____ is _____, there can never be gender equality.

A. Gap
B. Bias
C. Resolved
D. Dealt
E. Disparity
F. Sorted
A. AD
B. EC
C. BF
D. EB
E. AE

12) Bankruptcy is a _____ for Twitter if it does not start _____ more cash.

A. Hazard
B. Possibility
C. Likely
D. Cause
E. Bring
F. Generate
A. CF
B. AD
C. BF
D. DE
E. None of the above

Directions (13-15): The following questions have sentences that can be connected into one single sentence with the help of the starters that have been given below the same. These starters can be used to connect the given sentences so that one meaningful sentence can be formed. Choose the correct option as your answer.

13)

→ ONGC was and is still essential to the nation in perpetual quest for more and more elusive domestic hydrocarbon

→ to break free of the backbreaking import dependence, the nascent ONDC has no such role.

I. Since...

II. While...

III. Whilst...

A. Only (i)
B. Only (ii)
C. Only (iii)
D. All (i), (ii) and (iii)

E. None

14)

→ private education has remained an aspiration with many poor parents

→ shrinking incomes (loss of jobs plus inflation) left them with no other choice.

I. Comparatively...**II. As can be seen...****III. Even though...**

- A. Only (i)
- B. Both (i) and (ii)
- C. Only (iii)
- D. Both (ii) and (iii)
- E. All (i), (ii) and (iii)

15)

→ the weather department predicting little relief from extreme hot conditions, as another heatwave is expected to set in this week

→ many parts of India are broiled under severe heat and power outages due to the coal crisis in the country.

I. With...**II. Though...****III. Clearly...**

- A. Both (ii) and (iii)
- B. Only (ii)
- C. Both (i) and (ii)
- D. Only (i)
- E. All (i), (ii) and (iii)

Directions (16-20): There are four/five sentences in each question out of which one sentence might not be using the highlighted word appropriately. Choose the same as your answer.

16)

(A) When the police arrived, the street was in total **chaos**.

(B) There are other forms of civil **disorder**—most notably, football hooliganism.

(C) Her mind was in a **tumult** of emotions.

(D) The organizers guided them in **orderly** fashion out of the building.

(E) All are correct

17)

(A) He walked on the opposite side of the street to **refresh** his memory of the building.

(B) The country recently announced plans to begin **modernizing** its army.

(C) She wants to **update** her wardrobe.

(D) This is a budget that will help to fight unemployment and **kick-start** the economy.

(E) He continued to **suppress** the people and serve the imperialists.

18)

(A) The fort was undefended and **vulnerable**.

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(B) The teenager jumped off the building because he thought he was **invincible** and unable to get hurt.

(C) With two more days of competition to go she is in an **unbeatable** position.

(D) We need to make our network more **secure** against attacks by hackers.

(E) Officials arrived to assess whether it is **safe** to bring emergency food supplies into the city.

19)

(A) We need a **replacement** for our old vacuum cleaner.

(B) He has always shown a **genuine** concern for poor people.

(C) Price differences are used as a **proxy** for differences in quality.

(D) I'd like to **exchange** this sweater for a smaller one.

(E) All the sentences are correct

20)

(A) She likes to wear short skirts to **show off** her legs.

(B) She liked to **flaunt** her wealth by wearing furs and jewellery.

(C) When the crazed man decided to **brandish** a gun in the airport, he was immediately shot by a security guard.

(D) He lost his temper after a driver **flashed** her headlights as he overtook.

(E) All sentences are correct

Directions (21-26): The given paragraph contains five blanks in which words should be filled so that they make a complete paragraph. You must read the same carefully and choose the most appropriate options as your answers. You must check the highlighted words as well for the questions that follow.

Istanbul – formerly Constantinople – is an open-air museum. There's art to _____ (A) _____ everywhere. Centuries-old mosques with _____ (B) _____ minarets pierce an azure skyline. Sepia-tinted heritage buildings, historic hammams and quaint town houses pepper the cobblestoned streets of the Old Quarter reinforcing the city's formidable _____ (C) _____ heritage. Founded by the Thracians in the seventh century BC, the city of 16 million has always been a _____ (D) _____ centre point between the East and West. But today it is also undergoing a cultural renaissance with the _____ (E) _____ of buzzing new art projects, biennials and art fairs promoting local artists and drawing hundreds from foreign shores. To further the goal of establishing Istanbul as a global artistic hub, a number of art **galleries** and museums are also opening across the city, **featuring** the work of young Turkish artists, as well as those

from outside the country. The art on display ranges from **traditional** paintings and **sculpteres** to digital installations and NFTs.

21) From the emboldened words given above, which one is incorrectly spelt?

- A. traditional
- B. sculpteres
- C. galleries
- D. featuring
- E. All are correct

22) Choose the word that would correctly fit the first blank given above.

- A. Check out
- B. Behold
- C. Disbelieve
- D. Contemplate
- E. Sustain

23) Which of the given words would best fit the blank labelled (B)?

- A. Abating
- B. Tampering
- C. Increasing
- D. Tapering
- E. Dwindling

24) Which of the following words would fill the blank given in blank (3) as given above?

- A. Artistry
- B. Societal
- C. Cultural
- D. Civil

E. Adorning

25) Which of the following words would best fill the blank labelled (D)?

- A. Victory
- B. Dynamic
- C. Gutsy
- D. Ancient
- E. Civilised

26) The fifth blank given in the paragraph can be filled with which of the following words given below?

- A. Sale
- B. Source
- C. Launch
- D. Preparation
- E. Seizure

Directions (27-30): The given questions have sentences of which one might be erroneous and needs an improvement. You must choose the

same to mark the answer.

27)

(A) That is why Germany has opened up new associations with China.

(B) It is far easier to blame God than to own up responsibility.

(C) Nine Indians have been killed in a fire in Maldives' capital Male, according to reports.

(D) I really want India to come to the final and play for Pakistan.

(E) I'm responsible for the health of our company.

28)

(A) Every party take bonds because they are legal.

(B) There can be a difference of opinion in a democracy.

(C) Protests over the death of 22-year-old Mahsa Amini in police custody are entering their seventh week.

(D) Singh described his interaction with the commanders as "productive."

(E) All correct

29)

(A) I request everyone to keep their surroundings clean and ensure there is no water accumulation.

(B) The couple lived alone and reportedly struggled with mental illness.

(C) The auction house said an unidentified Asian buyer bought the diamond.

(D) The makers saw the footage and taken the fair decision of expelling her from the game.

(E) All correct

30)

(A) People should be alert about the new techniques used by conmen.

(B) The boy claimed the man had offered him and his sister chocolates.

(C) India was indebted to Singh for the economic reforms of 1991 started by him.

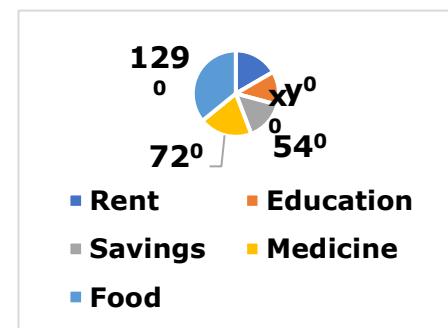
(D) Nirav Modi to be extradited to India after he loses appeal in UK High Court

(E) All correct

Quantitative Aptitude

Directions (31-35): Study the following information carefully and answer the following questions.

The given pie chart shows the degree distribution of various expenditure of salary of Ramesh in the month of January 2020 namely Rent, Education, Medicines, Food and savings.



Note:

- Difference between the amount spend in medicine and Education is Rs.5400
- $x - y = 15^\circ$

31) If the monthly income of Ramesh in February is increased by 20% more than his income in previous month and the amount spend on Food remains the same, then find the amount spent and saved by

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Ramesh in February other than the expenditure on Food.

- a) Rs.76,000
- b) Rs.60,600
- c) Rs.70,700
- d) Rs.90,000
- e) Rs.78,000

32) Find the difference between the amount spent on medicine and the amount saved by Ramesh in January.

- a) Rs.3600
- b) Rs.5600
- c) Rs.5700
- d) Rs.2500
- e) Rs.7800

33) If the salary of mahesh in January is 4.8 times the amount spent on rent by Ramesh in January, then the salary of Ramesh is what percentage of salary of Mahesh in January.

- a) 125%
- b) 33.33%
- c) 62.5%
- d) 50%
- e) 12.5%

34) If Ramesh invests his savings in two different schemes i.e A and B in the ratio of 2:3. Find the amount invested by Ramesh in Scheme B.

- a) Rs.8000
- b) Rs.6700
- c) Rs.6480

- d) Rs.4500
- e) Rs.7800

35) Find the ratio of the amount spent by Ramesh on rent to Education in January.

- a) 1:7
- b) 7:5
- c) 2:9
- d) 1:2
- e) 4:3

Directions (36-40): Study the following information carefully and answer the following questions.

Three different genres (Mystery, Horror and science fiction) of books are sold by three different shops namely A ,B and C .The ratio of the total number of books sold by Shop A to C is 2:3 .The total number of books sold by Shop B is 1000 more than that of Shop A . The number of Horror books sold by Shop C is $2/3$ rd of the number of science fiction books sold by Shop B .The number of Mystery books sold by Shop B is 20% more than the number of Horror books sold by Shop A.The difference between the total number of books sold by Shop B and C is 2000. The ratio of the number of mystery books sold by Shop A to B is 2:3. The number of Horror books sold by Shop B is 700 more than the science fiction books sold by A .Total number of mystery books sold by all shops

together is 10,000. The total number of science fiction books sold by Shop A is 1500.

36) The ratio of the number of comic books sold by shop A to C is 4:5 and the number of comic books sold by shop C is 40% less than the number of science fiction books sold by shop B. The number of comic books sold by shop A is what percentage of the number of mystery books sold in the same shop?

- a) 43.2%
- b) 55%
- c) 56%
- d) 67.8%
- e) 70%

37) Find the ratio of the number of horror books sold by Shop B to the number of science fiction books sold by Shop C.

- a) 11:15
- b) 40:9
- c) 11:14
- d) 15:17
- e) 12:11

38) If the selling price of each Mystery book is Rs.100 and selling price of each Horror book is Rs.120, then find the total revenue generated by Shop C by selling 20% and 30% of mystery and Horror books respectively.

- a) Rs.1,43,200

- b) Rs.2,04,100
- c) Rs.1,08,900
- d) Rs.2,70,700
- e) Rs.76,000

39) If the number of horror books sold by Shop D is 20% less than the number of Mystery books sold by Shop A and the ratio of the number of horror books to Science fiction books sold by Shop D is 2:3 .Find the total number of science fiction books sold by Shop D.

- a) 3400
- b) 2400
- c) 1400
- d) 6700
- e) 4000

40) Find the difference between the average number Horror books sold by Shop A and B together and the number of mystery books sold by Shop C.

- a) 2870
- b) 2450
- c) 2550
- d) 2340
- e) 2650

Directions (41-45): Study the following information carefully and answer the following questions.

The given table chart shows the total number of Tvs (LED and LCD) sold in four different years i.e 2001,2002,2003 and 2004 .

Years	Total number of TVs sold	Total number of LED TVs sold
In 2001	7,000	3,000
Till 2002	17,000	6,500
Till 2003	22,000	8,500
Till 2004	32,000	14,500

NOTE:

I) Total number of TVs=Number of LED TVs sold +Number of LCD TVs

41) If the ratio of the number of TVs sold in the first four months of 2004 to the number of TVs sold in last four months of the same year is 2:3 and the number TVs sold in the month of May ,June ,July and August together in 2004 is 2000.Find the total number of TVs sold in the last four months in 2004.

- A) 4800
- B) 2800
- C) 2700
- D) 4400
- E) 2300

42) Find the difference between the number of LCD TVs sold in 2002 and 2003.

- A) 3100
- B) 3500
- C) 3800
- D) 3900
- E) 3200

43) If the number of LCD TVs sold in 2005 is 30% more than that of 2004 and the number of LED TVs sold in 2003 is 200 less than the number of

LED TVs sold in 2005 .Find the ratio of the total number of TVs sold in 2005 to 2002.

- A) 10:19
- B) 37:50
- C) 21:10
- D) 11:20
- E) 9:11

44) The number of LCD TVs sold in 2001 is what percentage of the number of LED TVs sold in 2003 and 2004 together?

- A) 34%
- B) 45%
- C) 10%
- D) 20%
- E) 50%

45) if the selling price of each LED tv is Rs.7000 and the selling prices of Each LCD tv is Rs.10,000 .Find the difference between the selling price of TVs sold in 2001 and 2002 .(in lakh)

- A) Rs.190lakh
- B) Rs.285 lakh
- C) Rs.250 lakh
- D) Rs.220lakh
- E) Rs.170lakh

46) The average weight of (N+2) persons is 30 kg .the average age decreases by 1kg when a new person whose weight is 30 kg replaces a person of weight 42 kg.If the average age of 'N' person is 20 years, then

find the sum of the ages of 'N' people.

- A) 140 years
- B) 130 years
- C) 150 years
- D) 200 years
- E) 100 years

47) The ratio of the monthly savings of Aniket to Ajay is 10:11 and the monthly expenditures of Ajay and Aniket is Rs.18,000 and Rs.14,000 respectively .If the monthly income of Aniket is 15% less than that of Ajay, then find the income of Ashish whose income is 40% more than that of Aniket .

- A) Rs.47,600
- B) Rs.67,800
- C) Rs.89,000
- D) Rs.50,000
- E) Rs.60,000

48) The total time taken by the boat to cover 180 km in downstream and 200 km in upstream is 35 hours. If the ratio between the speed of the stream and the speed of boat in still water is 5:13, then find the distance covered by the boat in still water in 10 hours .

- A) 130km
- B) 140km
- C) 150km
- D) 170km
- E) 180km

49) Amesh covers a distance of 300 km with a speed of 10 km /hr and next 850 km with a speed of 17km/hr and the remaining distance at a speed of 20km/hr. If he covers a total distance of 1400km, then find the total time taken by him to complete the whole journey .

- A) 70.5hours
- B) 60 hours
- C) 92.5hours
- D) 100hours
- E) 55.5hours

50) Aman invested Rs.2P in scheme A which offered simple interest at 20% rate of interest p.a for 3 years, while Rajat invested Rs.(3P+500) in scheme B which offered compound interest at 10% rate of interest p.a for 2 years .If the ratio of the interest received by Aman to Rajat 25:14 .Find the value of '0.5P'.

- A) 1400
- B) 2800
- C) 2000
- D) 2500
- E) 1250

51) 180 litres of mixture 'P' contain 20 litres more water than milk, while the milk contained in mixture 'Q' is 20% more than the water contained in mixture 'P' and the ratio of the milk to water in the mixture 'Q' is 2:3. If mixtures 'P' and 'Q' are mixed together, then find the ratio of the

quantity of milk to water in the resultant mixture.

- A) 1:1
- B) 5:7
- C) 4:5
- D) 1:2
- E) 1:9

52) A work can be done by 'X' men in 20 days. If after 8 days 2 men leave the work, then the remaining work would be completed in 15 days. Find the time taken by 'X-4' men to complete the same work.

- A) 60/7 days
- B) 100/3 days
- C) 100/7 days
- D) 100/9 days
- E) 150/7 days

53) 'X' and 'Y' started a business by investing Rs.5,000 and Rs.3,500, respectively. 14 months later, 'X' and 'Y' increased their investment by 20% and Rs.1500 respectively. If the total profit earned by X and Y at the end of 2 years is Rs.9,160, then find the profit share of 'Y'.

- A) Rs.6570
- B) Rs.3960
- C) Rs.2500
- D) Rs.4500
- E) Rs.5690

54) The height of the parallelogram is 20% more than its base and the side of the square whose area is

400cm² is equal to the base of the parallelogram. Find the difference between the area of the parallelogram and the area of the square.

- A) 90cm²
- B) 100cm²
- C) 80cm²
- D) 120cm²
- E) 50cm²

55) 'P' alone can complete a work in 75 days while 'P' and 'Q' together can complete the same work in 30 days. If 'P' started the work alone and left after working 20 days, then the remaining work will be completed by 'Q' and 'R' in 22 days. The efficiency of 'R' is how much percent more or less than the efficiency of 'Q'?

- A) 33.33% less
- B) 20% more
- C) 33.33% more
- D) 10% more
- E) 100% more

Directions (56-60): What value should come in the place of question mark in the following questions? (Level: Easy to Moderate)

56) $148 + 73 - (243 \div 9) = ?^2 - (46 \div 23)$

- a) 14
- b) 12
- c) 13
- d) 11
- e) 10

57) $\{(75*15) \div (25*10)\} * 20 = ?$ - 60% of 670

- a) 496
- b) 394
- c) 549
- d) 492
- e) 383

58) 25% of 480 + 33.33% of 912 + 500 = ? + 700

- a) 554
- b) 234
- c) 224
- d) 443
- e) 334

59) ? = (45% of 3700 - 198 + 1783) \div 25

- a) 190
- b) 130
- c) 140
- d) 170
- e) 110

60) $58 * 25 + 18^2 - ?$ % of 2400 = 250

- a) 110
- b) 63.5
- c) 123.4
- d) 135.5
- e) 150.5

Directions (61-65): What value should come in the place of question mark in the following questions?

61) 15, 25, 46, ?, 165, 285

- a) 70
- b) 89

- c) 80
- d) 90
- e) 85

62) 11, 16, 25, ?, 55, 76

- a) 45
- b) 30
- c) 38
- d) 34

- e) 24

63) 15, 103, 180, 246, ?, 345

- a) 301
- b) 309
- c) 400
- d) 300
- e) 320

64) 6, 24, 84, 252, ?, 1260

- a) 570
- b) 630
- c) 660
- d) 600
- e) 670

65) 10, 22, ?, 72, 114, 170

- a) 70
- b) 46
- c) 54
- d) 44
- e) 42

Reasoning Ability

Directions (66-70): Study the following information carefully and answer the given questions.

Seven persons – D, E, F, G, H, J and K are working in the nationalised banks

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at different designations such as CFO, DGM, AGM, Chief manager, Senior manager, Manager, Officer and Clerk. The designations are given in decreasing order such as CEO is the seniormost position and Clerk is the junior most position. One position remains vacant.

G is four positions senior to J, who is senior to the one who is Clerk. Only two persons are designated between J and E. As many positions senior to E as junior to K. D is immediately junior to K. F is junior to H, who is not designated as CFO. The number of persons designated between D and H is **two more** than the number of persons designated between K and F.

66. How many persons are senior to the vacant position?

- a) Three
- b) Four
- c) Five
- d) Six
- e) Less than three

67. Who among the following person is designated as AGM?

- a) J
- b) F
- c) D
- d) H
- e) No one

68. J works in which of the following designation?

- a) Officer

- b) Senior Manager
- c) Manager
- d) Chief Manager
- e) AGM

69. As many persons designated between H and ___ as between ___ and K respectively.

- a) E, F
- b) J, D
- c) D, J
- d) F, G
- e) G, F

70. Who among the following person is junior to AGM but senior to Officer?

- a) The one who is two persons junior to H
- b) E
- c) D
- d) The one who is immediately senior to F
- e) G

Directions (71-72): Study the following information carefully and answer the given questions.

71. Which of the following will be the next term of the given series?

EI18 JN13 OS8 -----.

- a) UY2
- b) TY4
- c) TX3
- d) TX2
- e) ZT7

72. If all the digits of the given number “758426723941” are arranged in the ascending order from the right end, then what is the sum of the square value of the digits which are second from the left end and third from the right end?

- a) 53
- b) 90
- c) 61
- d) 52
- e) 68

Directions (73-77): Study the following information carefully and answer the given questions.

Eight chairs – P, Q, R, S, T, U, V and W are placed in a circular shape to play a music chair game. All chairs are facing away from the centre.

Chair R is placed two places away from U. T is placed third to the right of R. P is placed immediate right of T. As many chairs placed between P and R as between S and V. W is placed second to the left of S. W and Q are not placed adjacent to each other.

73. Which of the following chair is placed third to the right of W?

- a) S
- b) V
- c) The chair which is placed immediate right of V
- d) T
- e) The chair which is placed second to the left of P

74. Which of the following chair is placed adjacent to both S and T?

- a) V
- b) Q
- c) U
- d) W
- e) P

75. The number of chairs placed between U and R is _____ the number of chairs placed between P and S when counted from the right of both U and P.

- a) One less than
- b) One more than
- c) Two more than
- d) Two less than
- e) Three less than

76. If Q is related to R and V is related to T in a certain way, then which of the following chair is related to W?

- a) The chair is placed opposite to S
- b) Q
- c) S
- d) P
- e) The chair is placed opposite to P

77. Which of the following statements is/are not true as per the given arrangement?

- a) Chair Q is placed opposite to the chair which is placed immediate right of W
- b) Chair T and Chair V are placed adjacent to P

- c) Chair S is placed third to the left of R
- d) Both a and c
- e) Both a and b

Directions (78-82): Study the following information carefully and answer the given questions.

Ten weddings – A, B, C, D, E, F, G, H, I and J were held on two different dates either 12th or 25th of five different months viz., April, June, July, September and December of the same year. No two weddings were held on the same date of the same month.

G was held on an even numbered date of the month having an odd number of days. As many weddings held before G as after B. E was held two months after B but not on the same date as B. Only three weddings were held between E and J. The number of weddings held between G and J is **two less** than the number of weddings held between A and I. A was held before I. C was held two months before A. Neither D nor F was held on an even numbered date. F was not held in the month having an odd number of days.

78. How many weddings were held before F?

- a) Three
- b) As many weddings held between H and E
- c) None

- d) As many weddings held after I
- e) More than three

79. If Flower decoration for weddings were held on an even numbered date is Rs.50000 and odd numbered date is Rs.55000, then what will be the total expense of flower decoration in weddings F, A, B and H?

- a) Rs.200000
- b) Rs.210000
- c) Rs.215000
- d) Rs.205000
- e) Rs.220000

80. As many weddings held between _____ and G as between D and _____.

- a) J, E
- b) A, I
- c) E, E
- d) C, B
- e) H, A

81. Which of the following pair is incorrect as per the given arrangement?

- a) June 12th– J
- b) April 25th– F
- c) December 12th– H
- d) September 25th– I
- e) July 25th– A

82. If the number of people attended the wedding which was held in the month having 31 days and 30 days are 2225 and 3250 respectively, then

what will be the total number of people attended weddings B, F, D and A?

- a) 10950
- b) 13000
- c) 11975
- d) 8900
- e) 9925

Directions (83-86): Study the following information carefully and answer the given questions.

In a certain code language,

“Reach for the stars” is coded as **“3%8 2\$3 7@14#9”**

“Aim your own reach” is coded as **“8@7 7@1 0\$3 5&1”**

“Aim for the highest” is coded as **“6#2 4#9 0\$3 3%8”**

“Follow your own stars” is coded as **“2\$3 5&1 9%5 8@7”**

83. Which of the following word represents the code “6#2” in the given code language?

- a) Follow
- b) Stars
- c) Highest
- d) Aim
- e) For

84. Which of the following code represent the phrase “For own” in the given code language?

- a) 4#9 8@7
- b) 3%8 5&1
- c) 8@7 2\$3
- d) 0\$3 3%8

- e) Cannot be determined

85. Which of the following word has not definite code in the given language?

- a) Stars
- b) Reach
- c) Aim
- d) Your
- e) Follow

86. Which of the following phrases may represent the code “7@1 8#4” in the given code language?

- a) Aim Stars
- b) Reach heights
- c) Follow own
- d) Reach Stars
- e) Your Aim

Directions (87-89): Study the following information carefully and answer the given questions.

Six cars are travelling to the same distance at different speeds. L travels at more speed than U. Only two cars take less time than U. K takes twice the time taken by J. J travels at less speed than U but more speed than M, which is not travelling at the second least speed. F takes the least time to reach the destination. The car with the second highest speed travels at 110km/hr and the car with the second lowest speed travels at 45km/hr.

87. What is the possible speed of the car F?

- a) 78km/hr
- b) 42km/hr
- c) 122km/hr
- d) 65km/hr
- e) 32km/hr

88. If the sum of the speed of the cars U and K is 135km/hr and the Difference between the speed of the cars L and M is 75km/hr, then what is the average speed of the cars U, K, L and M?

- a) 68km/hr
- b) 60km/hr
- c) 64km/hr
- d) 70km/hr
- e) 53km/hr

89. How many cars take less time than K to reach the destination?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

Directions (90-94): Study the following information carefully and answer the given questions.

Eight stalls – B, I, H, M, O, Q, S and X are situated in a linear row in a trade fair and all are facing towards the north. Each stall has different items viz. Book, Cloth, Craft, Jewels, Doll, Bag, Soap and Food.

M is second from one of the extreme ends and immediate right of the stall

which has Jewel. As many stalls to the left of stall which has Jewels as to the right Q. Only three stalls are between Q and the stall which has Bag, which is immediate left of O. B is four places away from O, which is third to the right of the stall which has Food. The number of stalls to the left of B is **one less** than the number of stalls between S and I. Only three stalls are between I and the stall which has Book. The stall which has Cloth is fourth to the left of H. The stall which has Soap is immediate right of X. The stall which has Doll is adjacent to neither H nor Q.

90. Which of the following stall has Food?

- a) H
- b) B
- c) S
- d) I
- e) X

91. How many stalls are between the stall which is second to the right of the Craft stall and the stall which has Book?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

92. Which of the following stall is third to the left of I?

- a) B

- b) The stall which has Soap
- c) X
- d) S
- e) The stall which has Jewels

93. 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) I - Bag
- b) B - Food
- c) S - Book
- d) X - Soap
- e) Q - Jewel

94. In which of the following statement, the first stall is exactly between the second and the third stall in the following arrangement?

- I. BXI
- II. BIO
- III. QSH
- a) Only I
- b) Only II
- c) Only I and III
- d) Only I and II
- e) Only III

Directions (95-96): Study the following information carefully and answer the given questions.

A fish swims towards the east from point L for 5m to reach point O. Then it takes a left turn and swims for 7m to reach point H. From point H it swims towards the east for 5m to

reach point I. Then it turns right and swims for 10m to reach point K. Then it turns right and swims for 14m to reach point N. From point N it takes two consecutive right turns to reach point J and point M respectively. Distances between N and J, M and J are 8m.

95. If point Z is exactly between point N and point K, then what will be the distance between K and Z?

- a) Same as the distance between H and O
- b) 8m
- c) Same as the distance between K and I
- d) 9m
- e) 6m

96. How many points are in the northeast with respect to point L?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

Directions (97-100): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

97.

Statements:

Only a few Sketches are Pencils. Some Pencils are Crayon.

No Pen is a Sketch.

All Markers are sketches

Conclusions:

I. All Markers can never be Pencil
II. Some Pens are Crayon is a possibility

- 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

98.

Statements:

Only a few Dolby are INOX.

Some IMAX are INOX.

Only Dolby is Atmos.

No 4DX is IMAX

Conclusions:

I. Some INOX are definitely not 4DX
II. Some Atmos are IMAX is a possibility

- 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

99.

Statements:

All Acrylics are Mica.

All Veneers are Duco.

Some Mica are Vinyl.

Only a few Vinyl are Veneer.

Conclusions:

I. Some Vinyl are Duco

II. All Acrylics can be Veneer

- a) Either conclusion I or II follows
- b) Only conclusion I follows
- c) Neither conclusion I nor II follows
- d) Both conclusions I and II follow
- e) Only conclusion II follows

100.

Statements:

Only Mock test is Magazine.

Some Mock tests are Bundle.

No Quiz is a Video Course.

Only a few Bundles are Quiz

Conclusions:

I. All Mock tests can be Quiz

II. All Bundles are Video course is a possibility

- a) Either conclusion I or II follows
- b) Only conclusion I follows
- c) Neither conclusion I nor II follows
- d) Both conclusions I and II follow
- e) Only conclusion II follows

ANSWER WITH EXPLANATION

1) Answer: B

The tone of a passage refers to the author's attitude or emotional stance towards the subject matter.

The passage generally conveys a positive and hopeful outlook regarding the relationship between India and Bhutan, as well as Bhutan's

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economic prospects. It highlights the strong economic ties and cooperation between the two countries, emphasizing Bhutan's potential for attracting foreign direct investment (FDI) and transitioning to a developing country. Phrases such as "key pillar in bilateral cooperation," "keen to attract FDI," and "committed to strengthening cooperation" all contribute to an overall optimistic tone, suggesting that both countries are actively working towards mutual growth and development.

This makes option (B) the most relevant answer choice.

2) Answer: D

The passage mentions that India is committed to strengthening cooperation on skill development and new areas of partnership in start-ups, space, and STEM education with Bhutan.

The options other than the fourth one can hence, be eliminated to mark (D) as the answer.

3) Answer: A

The passage mentions that Bhutan is ready to offer some unique advantages, possibly in terms of tax, manpower, and specific skills, to attract global companies for investment.

This makes option (A) the most logical answer choice.

4) Answer: B

The passage states that Bhutan imposes a hefty levy of \$200 per person per day on tourists, which is a hurdle in getting tourists back to the country.

This makes option (B) the most logical answer choice.

5) Answer: B

The passage mentions that unemployment among Bhutan's youth is as high as 29% in 2022, and attracting FDI is one way to address this issue.

The correct answer hence, is option (B).

6) Answer: C

The verb **attracts** has incorrectly been used in the given line because the sentence uses infinitives as; **to diversify** ... which is further followed by and making it compulsory for the next verb to be fit as an infinitive continuing the parallel construction of the sentence. So, **to diversify** ... and ... (to) **attract** should be the correct usage.

This makes option (C) the most logical answer choice.

7) Answer: B

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The word **diversify** means to increase or develop the number or types of something...

The word **transfer** is not fit contextually and can be ruled out. The word **expand** explains the usage of the word correctly.

Distinction means a difference. This is not the correct synonym.

Insensitive means not able to feel or react to something.

The best would be to mark option (B) as the answer.

8) Answer: C

To 'turn up' is to be present. This is the most logical completion for the first blank. The second blank can take words in E and F.

We have one option that satisfies the requirements ie; option (C).

9) Answer: D

Demonstrations are common; can also be called as a 'regular feature'. Only C and D can fit in the second blank in order for the sentence to make sense.

Out of all the possible combinations, we can find just one in the options that is given in (D).

10) Answer: E

The words **addressed** and **summoned** are contextually incorrect for the first blank.

The word **knocked** can refer to approaching or attracting attention which makes it one of the choices along with **approached**

The words **grievance** and **complaints** both are similar and can fit grammatically and contextually in the given blanks.

So, the best would be to mark an option with both the above combinations ie; (E).

11) Answer: B

The given sentence can be completed correctly by using the words in the combination EC. It talks about the discrimination in the payments between men and women.

The words **gap** and **disparity** can be used for the same.

The issue must be **resolved** which means it should be solved. This makes the best choice for the second blank.

The best would be to go with such a combination.

Thus, the correct answer is option (B).

12) Answer: C

The sentence talks about **bankruptcy** which means a state of going cashless so much so that the company is not able to survive. It is a possibility for Twitter as per the

sentence. **Likely** could also have been correct but 'a' before the blank would make it incorrect.

Making money can be understood as 'generating cash'

So, the best combination that completes the sentence can be found in option (C).

13) Answer: B

'Since' will not be appropriate so we can first rule the same out. 'While' and 'Whilst' are two similar words and can be used interchangeably when being used as conjunctions. But otherwise, if we look at the sentences above, they talk about a duration of time for which 'While' will be more suitable.

The sentences when joined using the starter would look like:

While ONGC was and is still essential to the nation in perpetual quest for more and more elusive domestic hydrocarbon to break free of the backbreaking import dependence, the nascent ONDC has no such role. Therefore, the best answer would be option (B).

14) Answer: C

The two sentences are contrasting each other by stating that, many people want private education for their children but not all can afford the same. So, we need a starter that

reflects a contrast over here. Only one such option is available and that is (iii). ***The correct sentence after connecting will be:***

Even though private education has remained an aspiration with many poor parents, shrinking incomes (loss of jobs plus inflation) left them with no other choice.

15) Answer: D

The sentences can be connected with only

'With' if it were to make proper sense.

The correct sentence after being connected with the said starter will look

like:

With the weather department predicting little relief from extreme hot conditions, as another heatwave is expected to set in this week, many parts of India are broiled under severe heat and power outages due to the coal crisis in the country.

16) Answer: D

The words in the sentences other than the fourth one are all similar that mean complete disorder and disorder whereas the fourth sentence uses the word **orderly**.

So, the odd usage from the given sentences is (D).

17) Answer: E

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The word **supress** means to stop something by using force. The other words can be used in place of rejuvenate or restart something. The word that should be marked as incorrect is hence, option (E).

18) Answer: A

The words used in all statements except the first one are same and they are used to define things that are indomitable or unable to be defeated. But, the word '**vulnerable**' means prone to being attacked or affected very easily.

Thus, the best would be to mark option (A) as the answer.

19) Answer: B

The words used in the first, third and the fourth sentences use similar words. The only word that is reverse of the other words is **genuine**. The other words hint at being not original and genuine means original.

Therefore, the best would be option (B).

20) Answer: E

The words highlighted in all the sentences are similar in meaning and none of the sentences is incorrect.

So, the best would be to go with option (E).

21) Answer: B

The word given in option (B) has incorrectly been spelt.

The correct spelling for the same should be **sculptures**.

The other options have correctly been spelt and this makes option (B) the most logical answer choice.

22) Answer: B

The sentence with the first blank means that there is art in the country wherever one's eyes go. The word that would mean the same is **behold**. The other words will not make sense as they either don't fit grammatically and even contextually.

So, the correct answer is option (B).

23) Answer: D

The given blank can be filled with a word that is an adjective which describes tall looking cone like structures found in various cities of the world. The word **abating** means to become less strong which makes no sense in the context. **Tampering** means spoiling. This also makes no sense in the given context. (C) and (D) are also out of context.

Tapering means becoming thinner or narrower towards one end. Therefore, the best word that fits the given blank is option (D).

24) Answer: C

The given paragraph would best take the word **cultural** as **cultural heritage** is a very commonly used term that is used to define the heritage of tangible and intangible heritage assets of a group or society that is inherited from past generations.

The other words are grammatically incorrect and hence, the best would be to mark option (C) as the answer.

25) Answer: B

The word **dynamic** would fit the blank given in (D) because the sentence in the same talks about a centre point which is supposed to be a point of activity between the East and the West.

We don't use **victory centre point** so (A) gets eliminated. Article 'a' precedes the blank so, **ancient** will also be grammatically incorrect. **Gutsy** relates to being courageous which doesn't fit the context. (E) can also be eliminated.

The best would be to go with option (B) as the answer.

26) Answer: C

The sentence talks about releasing something new for the first time ie; art projects etc. Eliminating all the given options, we can mark **launch** as the correct answer.

Thus, the best would be to mark option (C).

27) Answer: D

The given question carries an error in the fourth sentence that says 'play for Pakistan'. The correct word in place of 'for' would be 'against'. Why would one country play for the other. It would play against the other. So, the correct answer is option (D).

28) Answer: A

The first sentence has a subject-verb error in it.

The subject '**every**' is a singular and the verb following the same should also be singular which means '**takes**' should be correct.

Thus, the correct answer is option (A).

29) Answer: D

The fourth sentence uses '**taken**' incorrectly. '**Saw**' has been used in the second form so the second form of the word 'take' should be used. This means '**took**' should be the correct usage.

Thus, the best would be to go with option (D).

30) Answer: C

The third sentence mixes the tenses so, '**was**' should be changed to '**is**'. The other given sentences are correct as given.

So, the best would be to mark option (C) as the answer.

Directions (31-35):

Difference between the amount spent on medicine and Education = 5400

$$x - y = 15 \quad \dots \dots (1)$$

$$x + y = 360 - 54 - 72 - 129 = 105 \quad \dots \dots (2)$$

From (1) and (2),

$$2x = 120$$

$$x = 60^{\circ}$$

$$y = 60 - 15 = 45^{\circ}$$

Monthly income of Ramesh = $5400/(72-45) * 360 = \text{Rs.72000}$

Amount spent on rent = $72000 * 60/360 = \text{Rs.12000}$

Amount spent on Education = $72000 * 45/360 = \text{Rs.9000}$

Amount saved by Ramesh = $72000 * 54/360 = \text{Rs.10800}$

Amount spent on medicine = $72000 * 72/360 = \text{Rs.14400}$

Amount spent on Food = $72000 * 129/360 = \text{Rs.25800}$

31) Answer: B

Monthly income of Ramesh on February = $72000 * 120/100 = \text{Rs.86400}$

Amount spent and saved other the expenditure on Food in February = $86400 - 25800 = \text{Rs.60600}$

32) Answer: A

Required difference = $14400 - 10800 = \text{Rs.3600}$

33) Answer: A

Salary of Mahesh in January = 12000
 $* 4.8 = \text{Rs.57600}$

Required percentage = $72000/57600 * 100 = 125\%$

34) Answer: C

Amount invested by Ramesh in Scheme B = $10800/5 * 3 = \text{Rs.6480}$

35) Answer: E

Required ratio = 12000:9000 = 4:3

Directions (36-40):

Let the total number of books sold by Shop A is be $2x$

Total number of books sold by Shop C = $3x$

Total number of books sold by Shop B = $2x+1000$

According to the question,

$$3x - 2x - 1000 = 2000$$

$$x = 3000$$

Total number of books sold by Shop A = 6000

Total number of books sold by Shop B = 7000

Total number of books sold by Shop C = 9000

Let the number of science fiction books sold by Shop B be $3p$

Number of horror books sold by Shop C = $2/3 * 3p = 2p$

Let the number of Horror books sold by Shop A be 5Q

Number of mystery books sold by Shop B = $5*6/5=6Q$

Number of mystery books sold by Shop A = $6Q/3*2=4Q$

Number of science fiction books sold by Shop A = 1500

$$4Q + 5Q + 1500 = 6000$$

$$9Q = 6000 - 1500$$

$$9Q = 4500$$

$$Q = 500$$

Number of science fiction books sold by Shop B = $(500*5 - 700) = 1800$

$$3P = 1800$$

$$P = 600$$

Number of horror books sold by Shop C = $2 * 600 = 1200$

Number of mystery books sold by Shop C = $10000 - 2000 - 3000 = 5000$

Number of science fiction books sold by Shop C = $9000 - 5000 - 1200 = 2800$

Shopkeeper name	Mystery book sold	Horror book sold	Science fiction book sold
A	2000	2500	1500
B	3000	2200	1800
C	5000	1200	2800

36) Answer: A

Number of Comic books sold by Shop C = $1800 * (100 - 40) / 100 = 1080$

Number of comic books sold by Shop A = $1080 / 5 * 4 = 864$

Required percentage = $864 / 2000 * 100 = 43.2\%$

37) Answer: C

$$\text{Required ratio} = 2200:2800 = 11:14$$

38) Answer: A

The total selling price of 20% of mystery books sold by Shop C = $20/100 * 5000 * 100 = \text{Rs.}100000$

The total selling price of 30% of horror books sold by Shop C = $30/100 * 1200 * 120 = \text{Rs.}43200$

Total revenue generated by Shop C = $\text{Rs.}143200$

39) Answer: B

Number of horror books sold by Shop D = $80/100 * 2000 = 1600$

Number of science fiction books sold by Shop D = $1600 / 2 * 3 = 2400$

40) Answer: E

Average number of horror books sold by A and B together = $2500 + 2200 / 2 = 2350$

Required difference = $5000 - 2350 = 2650$

Directions (41-45):

In 2001:

Total number of TVs sold = 7000

Number of LED TVs sold = 3000

Number of LCD TVs sold = $7000 - 3000 = 4000$

In 2002:

Total number of TVs sold = $17000 - 7000 = 10000$

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Number of LED TVs sold = $6500 - 3000 = 3500$

Number of LCD TVs sold = $10000 - 3500 = 6500$

In 2003:

Total number of TVs sold = $22000 - (17000) = 5000$

Number of LED TVs sold = $8500 - (6500) = 2000$

Number of LCD TVs sold = $5000 - 2000 = 3000$

In 2004:

Total number of TVs sold = $32000 - 22000 = 10000$

Number of LED TVs sold = $14500 - 8500 = 6000$

Number of LCD TVs sold in 2004 = $10000 - 6000 = 4000$

41) Answer: A

Number of books sold in the first and the last four months of 2004 = $10000 - 2000 = 8000$

Total number of TVs sold in the last four months in 2004 = $8000 / 5 * 3 = 4800$

42) Answer: B

Required difference = $6500 - 3000 = 3500$

43) Answer: B

Total number of LCD TVs sold in 2005 = $130 / 100 * 4000 = 5200$

Number of LED TVs sold in 2005 = $200 + 2000 = 2200$

Total number of TVs sold in 2005 = $5200 + 2200 = 7400$

Required ratio = $7400 : 10000 = 37 : 50$

44) Answer: E

Required percentage = $4000 / (2000 + 6000) * 100 = 4000 / 8000 * 100 = 50\%$

45) Answer: B

Total selling price of all the TVs which sold in 2001 = $3000 * 7000 + 4000 * 10000 = 21000000 + 40000000$

= 61000000

The total selling price of all the TVs that are sold in 2002 = $3500 * 7000 + 10000 * 6500 = 24500000 + 65000000 = 89500000$

Required difference = $89500000 - 61000000 = 28500000$

Required answer = 285 lakh

46) Answer: D

According to the question

$$(N+2) * 30 - 42 + 30 / N+2 = 29$$

$$30N + 60 - 12 / N+2 = 29$$

$$29N + 58 = 30N + 48$$

$$N = 10$$

Total age of N person is = $20 * 10 = 200$ years

47) Answer: A

Let the monthly saving of Aniket and Ajay is $10x$ and $11x$ respectively.

Income = expenditure + saving

$$\text{Aniket: Ajay} = 10x + 14000 : 11x + 18000$$

$$10x + 14000 / 11x + 18000 = 17 / 20$$

$200x + 280000 = 77x + 306000$
 $123x = 26000$
 $x = 2000$
 Income of Aniket = $20000 + 14000 =$
 Rs.34000
 Income of Ashish = $34000 * 140 / 100 =$
 Rs.47600

48) Answer: A

Let the speed of the stream = $5x$ km/hr

Speed of the boat in still water = $13x$ km/hr

According to the question,

$$180/(13x+5x) + 200/(13x-5x) = 35$$

$$180/18x + 200/8x = 35$$

$$10/x + 25/x = 35$$

$$35/x = 35$$

$$x = 1$$

Distance covered by the boat in still water in 10 hours = $10 * 13 = 130$ km

49) Answer: C

Time taken by Amesh to cover 300 km = $300/10 = 30$ hours

Time taken by Amesh to cover 850 km = $850/17 = 50$ hours

Remaining distance = $1400 - (300 + 850) = 250$

So, the time taken by Amesh to cover 250 km = $250/20 = 12.5$ hours

So, required time = $(30 + 50 + 12.5)$ hours = 92.5 hours

50) Answer: E

Amount invested in scheme A = $2p$

Overall interest in 3 years = $20\% * 3 = 60\%$

Amount invested in scheme B = $(3p + 500)$
 Overall invested in 2 years at
 $CI = 10 + 10 + 10 * 10 / 100 = 21\%$
 $2p * 60\% / (3p + 500) * 21\% = 25/14$
 $2p * 20\% / (3p + 500) * 7 = 25/14$
 $2p * 4 / 3p + 500 = 5/2$
 $15p + 2500 = 16p$
 $P = 2500$
 Required answer = $0.5 * 2500 = 1250$

51) Answer: B

Let the quantity of milk in mixture P be x litres.

Quantity of water in mixture P = $x + 20$

$$x + x + 20 = 180$$

$$2x = 160$$

$$x = 80$$

Quantity of milk in mixture P = 80 litres

Quantity of water in mixture P = $80 + 20 = 100$ litres

Quantity of milk in mixture Q = $100 * 120 / 100 = 120$ litres

Quantity of water in mixture Q = $120 / 2 * 3 = 180$ litres

Quantity of milk in mixture P and Q together = $80 + 120 = 200$ litres

Quantity of Water in mixture P and Q together = $100 + 180 = 280$ litres

$$\text{Required ratio} = 200:280 = 5:7$$

52) Answer: B

Let the efficiency of each men be Y unit/day

Total work= $20 \times x = 20xy$ units
 In 8 days, work complete= $x \times 4 = 8xy$ units
 Remaining work= $20xy - 8xy = 12xy$ units
 According to the question,
 $(x-2)y \times 15 = 12xy$
 $15x - 30 = 12x$
 $3x = 30$
 $x = 10$
 Time taken by $x-4$ men to complete the whole work $200y / 6y = 100/3$ days

53) Answer: B

Profit share of $X = (5000 \times 14 + 6000 \times 10) = 70000 + 60000 = \text{Rs.}130000$
 Profit share of $Y = (3500 \times 14 + 5000 \times 10) = 49000 + 50000 = \text{Rs.}99000$
 Ratio of profit share of X and $Y = 13000 : 99000$
 Profit share of $Y = 9160 / (130 + 99) \times 99 = \text{Rs.}3960$

54) Answer: C

Let the base of the parallelogram is $5x$
 Height of the parallelogram is $6x$
 Side of the square = $\sqrt{400} = 20$
 Height of parallelogram = $20 / 5 \times 6 = 24$ cm
 Area of the parallelogram = $20 \times 24 = 480 \text{ cm}^2$
 Area of the square = 400 cm^2
 Required difference = $480 - 400 = 80 \text{ cm}^2$

55) Answer: A

Let the total work = lcm of 75 and $30 = 150$ units
 Efficiency of $P = 150 / 75 = 2 \text{ units/day}$
 Efficiency of $P+Q = 150 / 30 = 5 \text{ units/day}$
 So, efficiency of $Q = 5 - 2 = 3 \text{ units/day}$
 Work done by P in 20 days = $20 \times 2 = 40$ units
 Remaining work = $150 - 40 = 110$
 Let the efficiency of R is be X
 $110 / (x+3) = 22$
 $22x + 66 = 110$
 $22x = 44$
 $x = 2$
 Efficiency of $R = 2 \text{ units/day}$
 Required percentage = $(3-2) / 3 = 1 / 3 \times 100 = 33.33\%$

56) Answer: A

$$\begin{aligned}
 148 + 73 - (243 \div 9) &= ?^2 - (46 \div 23) \\
 221 - 27 &= ?^2 - 2 \\
 194 + 2 &= ?^2 \\
 ? &= 14
 \end{aligned}$$

57) Answer: D

$$\begin{aligned}
 \{ (75 \times 15) \div (25 \times 10) \} \times 20 &= ? - 60\% \text{ of } 670 \\
 75 \times 15 / 25 \times 10 \times 20 &= ? - 60 / 100 \times 670 \\
 1125 / 250 \times 20 &= ? - 402 \\
 90 &= ? - 402 \\
 492 &= ?
 \end{aligned}$$

58) Answer: C

$$\begin{aligned}
 25\% \text{ of } 480 + 33.33\% \text{ of } 912 + 500 &= ? + 700 \\
 25 / 100 \times 480 + 1 / 3 \times 912 + 500 &= ? + 700 \\
 120 + 304 + 500 &= ? + 700
 \end{aligned}$$

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924-700=?

224=?

59) Answer: B

$$\begin{aligned} ? &= (45\% \text{ of } 3700 - 198 + 1783) \div 25 \\ ? &= (45/100 \times 3700 - 198 + 1783) \div 25 \\ ? &= (1665 - 198 + 1783) \div 25 \\ ? &= 3250/25 = 130 \end{aligned}$$

60) Answer: B

$$\begin{aligned} 58 \times 25 + 18^2 - ? \% \text{ of } 2400 &= 250 \\ 1450 + 324 - ? / 100 \times 2400 &= 250 \\ 1774 - ? \% \text{ of } 2400 &= 250 \\ ? \% \text{ of } 2400 &= 1524 \\ ? &= 1524/24 \\ &= 63.5 \end{aligned}$$

61) Answer: B

15	25	46	89	165	285
10	21	43	76	120	
11	22	33	44		

62) Answer: C

$$\begin{aligned} 11+5 &= 16 \\ 16+9 &= 25 \\ 25+13 &= \mathbf{38} \\ 38+17 &= 55 \\ 55+21 &= 76 \end{aligned}$$

63) Answer: A

$$\begin{aligned} 15+11*8 &= 103 \\ 103+11*7 &= 180 \\ 180+11*6 &= 246 \\ 246+11*5 &= \mathbf{301} \\ 301+11*4 &= 345 \end{aligned}$$

64) Answer: B

$$\begin{aligned} 6*8/2 &= 24 \\ 24*7/2 &= 84 \\ 84*6/2 &= 252 \\ 252*5/2 &= \mathbf{630} \\ 630*4/2 &= 1260 \end{aligned}$$

65) Answer: E

$$\begin{aligned} 10+(4^2-4) &= 22 \\ 22+(5^2-5) &= \mathbf{42} \\ 42+(6^2-6) &= 72 \\ 72+(7^2-7) &= 114 \\ 114+(8^2-8) &= 170 \end{aligned}$$

Directions (66-70):

66. Answer: C

67. Answer: D

68. Answer: B

69. Answer: E

70. Answer: A

Final arrangement:

Designation	Person
CFO	G
DGM	E
AGM	H
Chief Manager	F
Senior Manager	J
Manager	Vacant
Officer	K
Clerk	D

We have,

- G is four positions senior to J, who is senior to the one who is Clerk.
- Only two persons are designated between J and E.

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From the above conditions, we have two possibilities

Designation	Case 1	Case 2	Case 3	Case 4
CFO	G			G
DGM	E	G		
AGM		E	G	
Chief Manager			E	
Senior Manager	J			J
Manager		J		
Officer			J	
Clerk				E

Again we have,

- As many positions senior to E as junior to K.
- D is immediately junior to K.

From the above conditions, case 2 and case 4 get eliminated because we cannot place K.

Designation	Case 1	Case 2	Case 3	Case 4
CFO	G			G
DGM	E	G		
AGM		E	G	
Chief Manager			E	
Senior Manager	J		K	J
Manager		J	D	
Officer	K		J	
Clerk	D			E

Again we have,

- F is junior to H, who is not designated as CFO.
- The number of persons designated between D and H is **two more** than the number of persons designated between K and F.

From the above conditions, case 3 gets eliminated. Hence case 1 shows the final arrangement.

Designation	Case 1	Case 3
CFO	G	
DGM	E	
AGM	H	G
Chief Manager	F	E
Senior Manager	J	K
Manager	Vacant	D
Officer	K	J
Clerk	D	

71. Answer: C

Three letters are between E and I, J and N and so on.

The number is the place value of the complementary letter of the second letter according to the English alphabetical series.

I-18, N-13 and so on.

72. Answer: E

758426723941

987765443221

$$8^2 + 2^2 = 68$$

Directions (73-77):

73. Answer: E

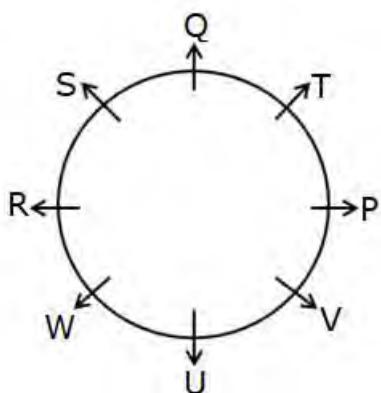
74. Answer: B

75. Answer: E

76. Answer: C

77. Answer: D

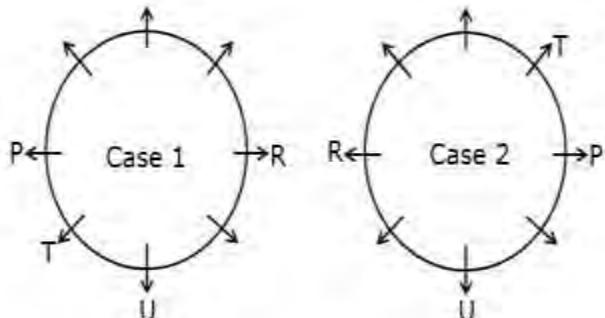
Final arrangement:



We have,

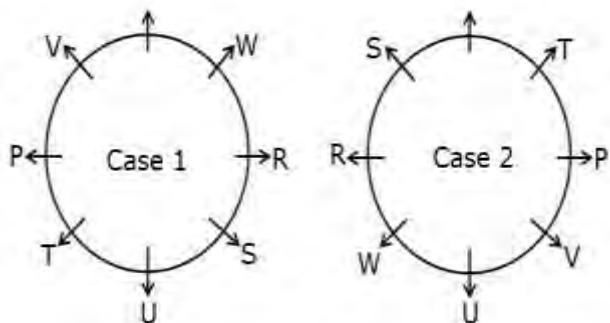
- Chair R is placed two places away from U.
- T is placed third to the right of R.
- P is placed immediate right of T.

From the above conditions, we have two possibilities



Again we have,

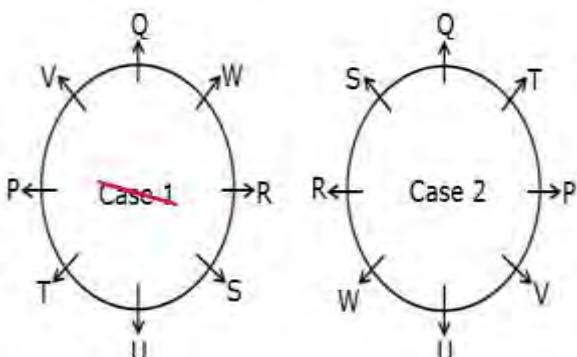
- As many chairs placed between P and R as between S and V.
- W is placed second to the left of S.



Again we have,

- W and Q are not placed adjacent to each other.

From the above conditions, case 1 gets eliminated because Q is placed adjacent to W. Hence case 2 shows the final arrangement.



Directions (78-82):

78. Answer: B

79. Answer: C

80. Answer: D

81. Answer: E

82. Answer: A

Final arrangement:

Month	Date	Wedding
April	12	C
	25	F
June	12	J
	25	A
July	12	G
	25	B
September	12	E
	25	I
December	12	H
	25	D

We have,

- G was held on an even numbered date of the month having an odd number of days.
- As many weddings held before G as after B.
- E was held two months after B but not on the same date as B.
- Only three weddings were held between E and J.

Applying the above conditions, there are two possibilities.

Month	Date	Case 1	Case 2
April	12		
	25		B
June	12	J	E
	25		
July	12	G	
	25	B	
September	12	E	J
	25		
December	12		G
	25		

Again we have,

- The number of weddings held between G and J is **two less** than the number of weddings held between A and I.
- A was held before I.
- C was held two months before A.

Applying the above conditions, there is extra one possibility.

Month	Date	Case 1	Case 2	Case 1a
April	12	C	C	
	25		B	C
June	12	J	E	J
	25	A	A	A
July	12	G		G
	25	B		B
September	12	E	J	E
	25	I	I	I
December	12		G	
	25			

Again we have,

- Neither D nor F was held on an even numbered date.

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- F was not held in the month having an odd number of days.

Applying the above conditions, Case 2 and Case 1a get eliminated because there is no possibility to place F. Hence, Case 1 gives a final arrangement.

Month	Date	Case 1	Case 2	Case 1a
April	12	C	C	
	25	F	B	C
June	12	J	E	I
	25	A	A	A
July	12	G	H	G
	25	B		B
September	12	E	J	E
	25	I	I	T
December	12	H	G	
	25	D		

Directions (83-86):

83. Answer: C
 84. Answer: E
 85. Answer: D
 86. Answer: B

Words	Codes
Reach	7@1
For/the	3%8/4#9
Stars	2\$3
Aim	0\$3
Your/own	8@7/5&1
Highest	6#2
Follow	9%5

Directions (87-89):

87. Answer: C

88. Answer: D

89. Answer: E

F > L(110) > U > J > K(45) > M

Directions (90-94):

90. Answer: A

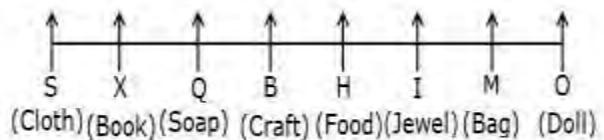
91. Answer: D

92. Answer: B

93. Answer: E (both stalls are adjacent to each other, except option e)

94. Answer: C

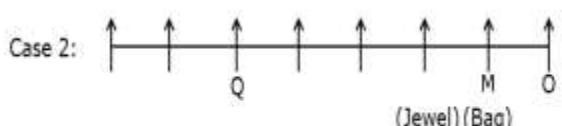
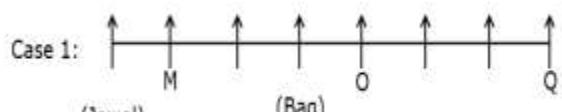
Final arrangement:



We have,

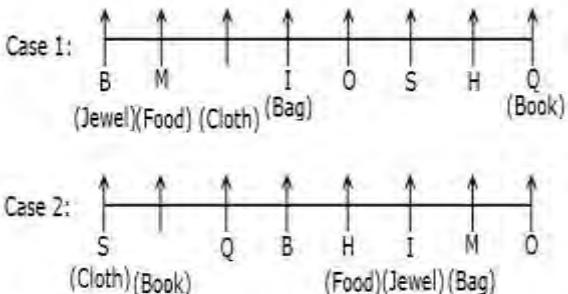
- M is second from one of the extreme ends and immediate right of the stall which has Jewel.
- As many stalls to the left of stall which has Jewels as to the right Q.
- Only three stalls are between Q and the stall which has Bag, which is immediate left of O.

Applying the above conditions, there are two possibilities.



Again we have,

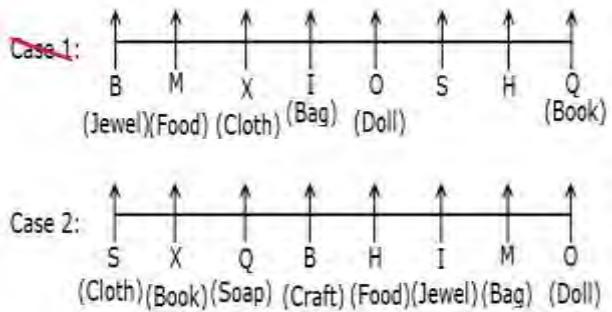
- B is four places away from O, which is third to the right of the stall which has Food.
- The number of stalls to the left of B is **one less** than the number of stalls between S and I.
- Only three stalls are between I and the stall which has Book.
- The stall which has Cloth is fourth to the left of H.



Again we have,

- The stall which has Doll is adjacent to neither H nor Q.
- The stall which has Soap is immediate right of X.

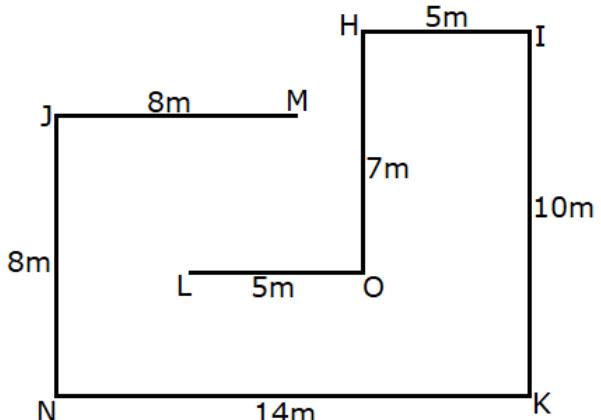
Applying the above conditions, Case 1 gets eliminated because there is no possibility to place Soap. Hence, Case 2 gives a final arrangement.



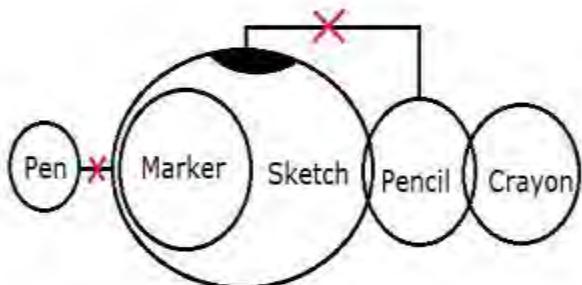
Directions (95-96):

95. Answer: A

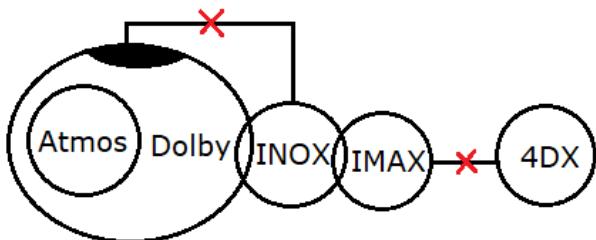
96. Answer: D



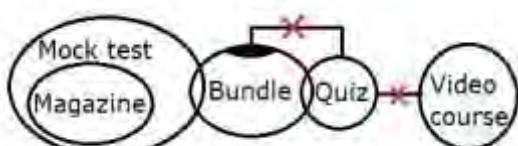
97. Answer: B



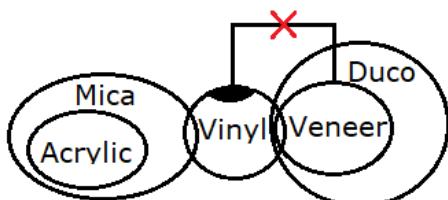
98. Answer: A



100. Answer: C



99. Answer: D



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SBI PO Prelims Memory Based Paper

(Memory Based Paper held on 18th December 2022)

Reasoning Ability

Direction (1-3): In each question, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

1. Statements:

$I \leq M = N; K > L < N; J > I = O$

Conclusion:

- I). $O < M$
- II). $O = N$
- 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

2. Statements:

$A > B \leq C; D < E = A; D < F > G$

Conclusions:

- I). $G < E$
- II). $F \leq A$
- 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

3. Statements:

$P \leq Q \leq R; T \geq R = S; U \leq V < P$

Conclusions:

- I). $T > V$
- II). $P \geq S$
- 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 (4-8): Study the following information carefully and answer the given below.

Certain number of persons are sitting in a linear row facing towards the north. Z sits sixth to the right of H. Only two persons sit between Z and A. H sits exactly in the middle of I and A. As many persons sit between A and Z as between I and L, who sits at one of the ends. Only four persons sit between Z and P, who doesn't sit adjacent to H. T sits two places away from P. M sits second to the right of T and sits at one of the ends. More than five persons sit between A and M.

4. Who among the following person sits third to the left of H?

- A. The one who sits third to the right of A
- B. I

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C. The one who sits second to the left of T
D. M
E. L

5. Which of the following statement(s) is/are true with respect to the final arrangement?

I. H sits ninth to the right of I
II. T sits fourth to the right of A
III. Only seven persons sit between A and P
A. Only I
B. Only II
C. Only III
D. Both I and II
E. Both II and III

6. How many persons are sitting in the row?

A. 20
B. 21
C. 22
D. 23
E. 24

7. What is the position of H from the left end?

A. Seventh
B. Tenth
C. Thirteenth
D. Fifteenth
E. Fifth

8. Who among the following person sits sixth to the left of the one who sits fifth to the left of P?

A. I
B. L
C. The one who sits fourth to the right of P
D. H
E. The one who sits fourth to the left of M

9. How many such pairs of letters are there in the word "APPRECIATE" each of which has as many letters between them as there are in the English alphabets (both forward and backward directions)?

A. One
B. Two
C. Three
D. More than three
E. None

Directions (10-14): Study the following information carefully and answer the questions given below:

Eight persons P, Q, R, S, T, U, V and W joined the company on the same date of seven different years viz., 1967, 1977, 1979, 1984, 1988, 1991, 1993 and 1996. Their experience is calculated with respect to the year 2022. R joined five years before S. Only three persons joined between R and Q. One person joined between Q and T. The difference between the experience of T and S is same as the difference between the experience of V and U. The experience of U is not a

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prime number. W joined after P. The sum of the experience of P and W is not 63 years.

10. V joined _____ years before W?

- A.** 8 year
- B.** 11 year
- C.** 7 year
- D.** 5 year
- E.** 3 year

11. The difference between the experience of Q and P is same as the difference between the experience _____ and _____?

- A.** S and T
- B.** U and the one who joined in 1991
- C.** The one who joined in 1996 and T
- D.** R and W
- E.** V and the one who joined immediately before P

12. How many persons joined between S and U?

- A.** Three
- B.** Four
- C.** Two
- D.** Five
- E.** One

13. Who among the following person joined in 1984?

- A.** T
- B.** S
- C.** P
- D.** W
- E.** V

14. Which of the following statement(s) is/are correct with respect to the final arrangement?

- I.** P has more experience than V
- II.** U joined after Q
- III.** S joined three years after W
- A.** Only III
- B.** Both I and III
- C.** Both I and II
- D.** All I, II and III
- E.** Only II

Directions (15-19): Study the following information carefully and answer the questions given below.

Ten flights – H, I, J, K, L, M, N, O, P and Q landed at the airport one after the other, but not necessarily in the same order.

Two flights landed between I and N, which landed two flights before O. Only one flight landed between I and H, which landed before I. As many flights landed before H is same as after O. Flight M landed immediately before J, which landed after I. The number of flights landed between I and M is two less than the number of flights landed between M and K.

Flight Q landed after Flight K, which landed after Flight L. Flight P is not landed after Flight L.

15. Which of the following flight landed immediately after J?

- A.** The one which landed two flights before Q

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- B.** The one which landed immediately before L
- C.** The one which landed at the last
- D.** The one which landed fourth from the last
- E.** None of these

16. How many flights landed between L and K?

- A.** Two
- B.** Five
- C.** Four
- D.** Three
- E.** None of these

17. Which of the following flight landed exactly between L and O?

- A.** The one which landed immediately after N
- B.** The one which landed two flights before K
- C.** The one which landed two flights after P
- D.** The one which landed immediately before M
- E.** None of these

18. If H is related to M and I is related to N in a certain way, then which of the following flight is related to J?

- A.** K
- B.** M
- C.** L
- D.** H
- E.** None of these

19. Which of the following flight landed second from the last?

- A.** Q
- B.** K
- C.** L
- D.** O
- E.** None of these

Directions (20-22): Study the following information carefully and answer the questions given below.

Person Z starts walking from point G towards north and walks 10m to reach point F then he turns right and walks 4m to reach point C where he turns left and walks 3m to reach point A. He then again turns right and walks 7m to reach point B, where he turns right and walks 7m to reach point D. Finally, he turns right and walks 6m to reach point E and stops.

20. If he again walks 1m towards west from point E to reach point X, then what will be the distance and direction of point X with respect to point A?

- A.** 6m North
- B.** 1m, West
- C.** 7m, South
- D.** 7m, North
- E.** None of these

21. What is the shortest distance between point F and point A?

- A.** 9m
- B.** 6m

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- C. 7m
- D. 5m
- E. None of these

22. Point B is in which direction with respect to point C?

- A. Northwest
- B. Northeast
- C. Southeast
- D. Southwest
- E. None of these

Directions (23-24): Study the following information carefully and answer the below questions.

Eight persons are sitting in two parallel rows and facing towards each other. H, I, J and K are sitting in row 1 and facing towards south while P, Q, R and S are sitting in row 2 and facing towards north, but not necessarily in the same order. They like different flowers viz., jasmine, tulip, daisy, lily, lavender, rose, lotus and orchid.

Only one person sits between H and the one who sits opposite to the one who likes rose. The one who likes rose neither sits at the end nor adjacent to S. Only two persons sit between S and the one who likes orchid. The one who likes lavender sits second to the left of the one who likes lily. H neither likes lily nor lavender. Q, who sits immediate right of P, sits opposite to the one who likes daisy.

The one who likes lotus sits diagonally opposite to the one who likes orchid. I sits adjacent to the one who sits opposite to the one who likes tulip. K sits second to the right of J. K doesn't sit at the end of the row.

23. Who among the following person likes lotus?

- A. The one who sits to the immediate left of P
- B. K
- C. The one who sits second to the right of I
- D. Q
- E. None of these

24. How many persons sit between K and the one who likes lavender?

- A. One
- B. No one
- C. Two

25. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one that doesn't belong to that group.

- A. Q-R
- B. S-P
- C. I-J
- D. H-I
- E. P-Q

26) Which of the following statement(s) is/are true with respect to the final arrangement?

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- A.** J sits adjacent to H
- B.** Two persons sit between R and P
- C.** I sits immediate left of the one who likes lily
- D.** All are true
- E.** None of these

27. Who among the following person sits immediate right of the one who sits opposite to the one who likes tulip?

- A.** P
- B.** The one who like Lotus
- C.** I
- D.** The one who likes Daisy
- E.** None of these

Directions (28-30): Study the following statements and then decide which of the given conclusions logically follow from the given statements disregarding the commonly known facts.

28. Statements:

Only a few Venus is Moon.
All Gemini is Aries.

29. Statements:

Some Apollo is Archer.
All Apollo is Taurus.
Only a few Serena is Archer.
Only a few Taurus is Archer.

Conclusions:

- I.** All Taurus can be Serena.
- II.** Some Apollo is Serena.
- A.** Only conclusion I follows
- B.** Only conclusion II follows

- C.** Both conclusions I and II follow
- D.** Either conclusion I or II follows
- E.** Neither conclusion I nor II follows

30. Statements:

Only a few Steels are Oil.
All Oils are Coal.
No Plastic is Steel.
Only a few Coals are Plastic.

Conclusions:

- I.** Some Oils are not Plastic.
- II.** All Steel can be Coal.
- A.** Only conclusion I follows
- B.** Only conclusion II follows
- C.** Both conclusions I and II follow
- D.** Either conclusion I or II follows
- E.** Neither conclusion I nor II follows

Directions (31-35): Study the following information carefully and answer the questions given below.

Nine persons – A, B, C, D, E, F, G, H and I are working in a bank with different designations, but not necessarily in the same order. The designations are Managing director (MD), Executive Director (ED), Chief General Manager (CGM), Deputy General Manager (DGM), Assistant General Manager (AGM), Chief Manager, Senior Manager, Manager and Clerk where Managing director (MD) is the senior-most designation and Clerk is the junior-most designation.

E is senior to the one who is a Deputy General Manager (DGM). Only two

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persons are designated between E and F. H is two persons junior to F. The number of persons senior to H is one more than the number of persons junior to A. Only one person is designated between A and C. D is two persons junior to C. I is senior to G but junior to B, who is not an Executive Director.

31. Who among the following person is the Executive director (ED) of the bank?

- A.** The one who is immediately senior to A
- B.** B
- C.** The one who is immediately junior to B
- D.** D
- E.** The one who is two persons senior to G

32. If all the persons are arranged in the alphabetical order from the senior-most designation, then how many persons remain unchanged in their position?

- A.** One
- B.** Two
- C.** Three
- D.** Four
- E.** No one

33. How many persons are designated between D and F?

- A.** As many persons designated between B and G

- B.** As many persons designated between A and H
- C.** As many persons designated between I and B
- D.** As many persons designated between E and C
- E.** No one

34. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one who doesn't belong to that group.

- A.** BF
- B.** FG
- C.** EC
- D.** HD
- E.** AD

35. Which of the following statement(s) is /are true with respect to the final arrangement?

- I.** D is three persons junior to H.
- II.** Only two persons are designated between C and I.
- III.** E is designated as Executive Director (ED).
- IV.** G is immediately junior to D.
- A.** Only II, III and IV
- B.** Only I and IV
- C.** Only IV
- D.** Only II and III
- E.** Only II and IV

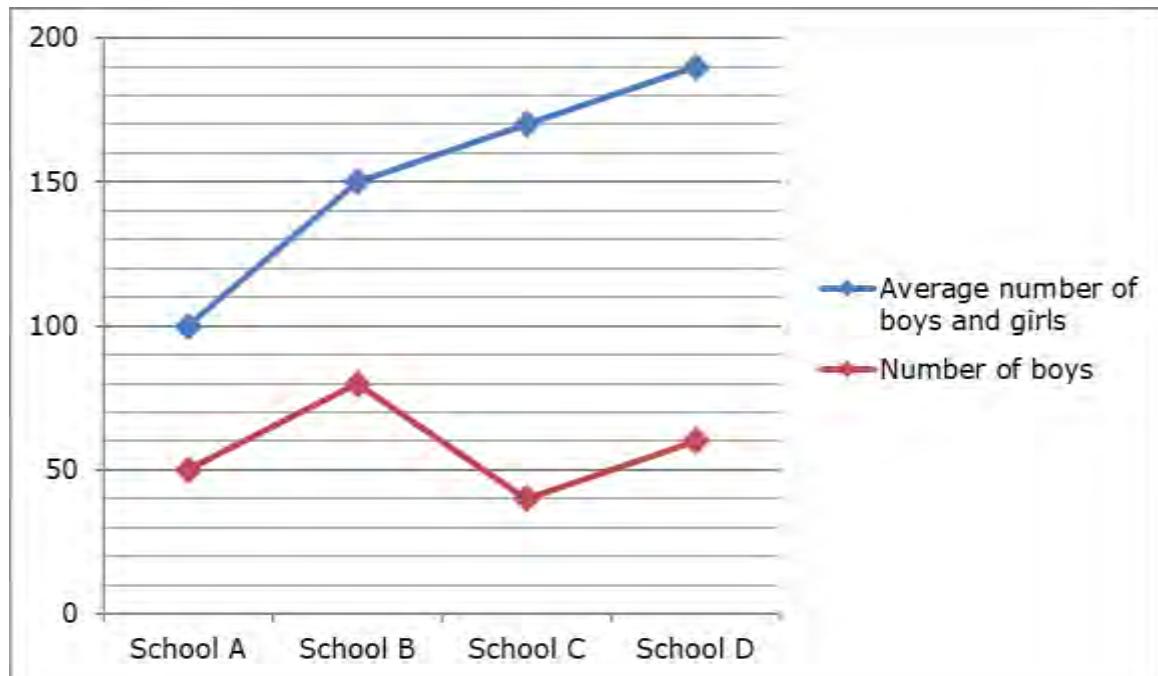
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Numerical Ability

Directions (36–41): Study the following information carefully and answer the questions. (Level: Easy – moderate)

The given line graph shows the average number of boys and girls in four different schools i.e. A, B, C and D and also given the number of boys in these schools.



36) Find the ratio of the total number of boys in School B and C together to the total number of girls in School B and School C together.

- a) 8:5
- b) 7:9
- c) 3:13
- d) 9:7
- e) None of these

37) Out of the total number of students in School D and School E, $\frac{2}{5}$ th and $\frac{3}{4}$ th of the students are from City X and the remaining are

from City Y. If the total number of students from City Y in both schools together is 278, then find the difference between the total number of students in School D and School E.

- a) 160
- b) 140
- c) 120
- d) 180
- e) None of these

38) If the average weight of (boys + girls) in School A is 40 kg and the average weight of the boys in

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School A is 46 kg, then find the average weight of the girls in School

A.

- a) 38 kg
- b) 40 kg
- c) 45 kg
- d) 42 kg
- e) None of these

a) 150

b) 100

c) 120

d) 140

e) None of these

39) If the total number of students in School X is 20% more than that of School C and the number of boys in School X is 50% more than the number of boys in School C, then find the number of girls in School X.

- a) 362
- b) 348
- c) 300
- d) 328
- e) None of these

40) The total number of girls in School A and School B together is approximately what percentage more than the total number of students in School C?

- a) 9%
- b) 12%
- c) 8%
- d) 11%
- e) None of these

41) Find the difference between the total number of boys in School B, C and D together and the number of girls in School D.

Directions (42-52): 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, (Level: Easy – moderate)

42)

I) $2x^2 - 17x + 36 = 0$

II) $y^2 - 6y + 9 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined

d) $x < y$

e) $x \leq y$

43)

I) $4x^2 + 12x + 9 = 0$

II) $3y^2 + 7y + 4 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined

d) $x < y$

e) $x \leq y$

44)

I) $x^2 + 13x + 42 = 0$

II) $y^2 + 23y + 132 = 0$

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- a) $x > y$
- b) $x \geq y$
- c) $x = y$ or relationship can't be determined
- d) $x < y$
- e) $x \leq y$

45)

I) $3x^2 - 13x + 14 = 0$

II) $5y^2 - 16y + 11 = 0$

- a) $x > y$
- b) $x \geq y$
- c) $x = y$ or relationship can't be determined
- d) $x < y$
- e) $x \leq y$

46)

I) $x^2 - x - 110 = 0$

II) $y^3 = 1331$

- a) $x > y$
- b) $x \geq y$
- c) $x = y$ or relationship can't be determined
- d) $x < y$
- e) $x \leq y$

47) A and B entered into a partnership with an investment of Rs.3000 and Rs.4000 respectively and after x months, C joined the partnership with an investment of Rs.4500. If the ratio of the profit after one year obtained by A, B and C is 3:4:3, then find the value of x. (Level: Easy – moderate)

- a) 4

- b) 6
- c) 8
- d) 9
- e) None of these

48) A vessel contains 500 liters of mixture of milk and water in the ratio of 3:2 and 20% of the mixture is removed and x liters of water is added, then the milk becomes 50% of the mixture. Find the value of $2x + 10$. (Level: Easy – moderate)

- a) 160
- b) 150
- c) 170
- d) 180
- e) None of these

49) The ratio of the distance covered by the boat in downstream in 6 hours to the distance covered by the boat in still water in 5 hours is 3:2. If the upstream speed of the boat is 18 km/hr, then find the speed of the boat in still water. (Level: Easy – moderate)

- a) 18 km/hr
- b) 24 km/hr
- c) 20 km/hr
- d) 16 km/hr
- e) None of these

50) Ratio of the speed of Train A to Train B is 3:2 and the length of Train A is 60 m more than that of Train B. If the time taken by Train A and Train B to cross an electric pole is 10

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seconds and 12 seconds respectively, then find the sum of the speed of Train A and Train B.

(Level: Easy – moderate)

- a) 56 m/s
- b) 40 m/s
- c) 36 m/s
- d) 50 m/s
- e) None of these

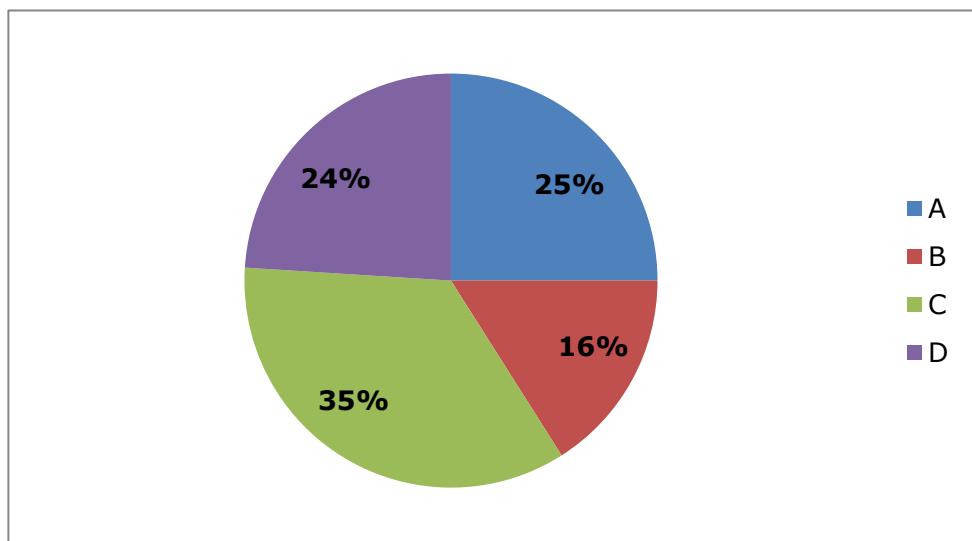
51) 150% of A is equal to B and the sum of B and C is 105. 20% of A is 6 less than 20% of C. Find the sum of A + B + C. (Level: Easy – moderate)

- a) 125
- b) 135
- c) 105

Directions (53–57): Study the following information carefully and answer the questions. (Level: Easy – moderate)

The given pie chart shows the percentage distribution of the total space available in four hard disks namely A, B, C and D.

Total space available in all hard disks together = 500 GB

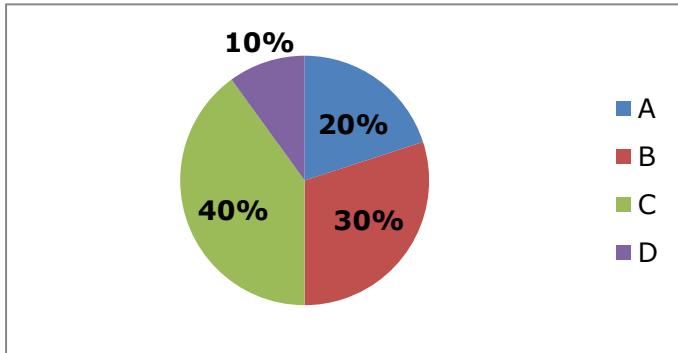


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The given pie chart shows the percentage distribution of the total used spaces in four hard disks namely A, B, C and D.

Total spaces used in all hard disks together = 200 GB



Note: The total space available = The used space + The unused space

53) Out of the total used spaces in Hard disk A, 15% of them are movies and $1/4^{\text{th}}$ of them are games and the remaining used spaces is for other types of files. Find the used spaces by other types of files in Hard disk A.

- a) 10 GB
- b) 20 GB
- c) 16 GB
- d) 24 GB
- e) None of these

54) Audio files and video files are the used spaces in Hard disks B and C. The total space used by audio files in both hard disks together is 110 GB and the space used by audio files in Hard disk B is 4 times the space by video files in Hard disk C.

Find the total space used by audio files in Hard disk C.

- a) 70 GB
- b) 80 GB
- c) 20 GB
- d) 60 GB
- e) None of these

55) Ratio of the unused space in Hard disk D to Hard disk X is 5:4 and the unused space in Hard disk X is 40% the total space available in the Hard disk X. Find the total space available in Hard disk X.

- a) 160 GB
- b) 180 GB
- c) 200 GB
- d) 120 GB
- e) None of these

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56) Find the ratio of the used space in Hard disk A to the unused space in Hard disk B and D together.

- a) 1:3
- b) 3:2
- c) 5:3
- d) 4:3
- e) None of these

57) Find the difference between the average total space available in Hard disk in B, C and D and the total unused space in hard disk B and C.

- a) 15 GB
- b) 12 GB
- c) 18 GB
- d) 10 GB
- e) None of these

Directions (58-68): What value should come in the place of (?) in the following number series? (Level: Easy – moderate)

58) 9, 10, 22, 69, 280, ?

- a) 1400
- b) 1405
- c) 1448
- d) 1305
- e) 1366

59) 2, ?, 197, 287, 368, 437

- a) 111
- b) 105
- c) 101
- d) 121

e) 131

60) 1000, ?, 500, 1000, 250, 2000

- a) 500
- b) 400
- c) 250
- d) 200
- e) 350

61) 25, 31, 34, 37, 43, ?

- a) 43
- b) 55
- c) 50
- d) 40
- e) 36

62) 80, 87, 61, 124, 0, ?

- a) 216
- b) 128
- c) 108
- d) 184
- e) 215

63) Age of A before 6 years is $5/4$ th of the present of C and B is 12 years elder than C. If the sum of the ages of A, B and C before 4 years is 58 years, then find the present age of A. (Level: Easy – moderate)

- a) 30 years
- b) 26 years
- c) 20 years
- d) 16 years
- e) None of these

64) A bought a watch for certain price and he sold the watch after

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marking its price by 40% and he gives a discount of 25%. If the sum of the marked price and selling price of the watch is Rs.7350, then find the cost price. (Level: Easy – moderate)

- a) Rs.4200
- b) Rs.3600
- c) Rs.4500
- d) Rs.3000
- e) None of these

65) The total number of employees in 2012 is 20% more than the previous year and the total number of employees in 2013 is 115% of the total number of employees in 2011. If the total number of employees in 2012 is 15 more than the total number of employees in 2013, then find the total number of employees in 2011. (Level: Easy – moderate)

- a) 420
- b) 360
- c) 300
- d) 450
- e) None of these

66) Ratio of the perimeter of the square to the perimeter of the rectangle is 8:7 and the ratio of the length to breadth of the rectangle is 4:3 and the side of the square is 5 m more than the breadth of the rectangle. Find the area of the square. (Level: Moderate)

- a) 529 m^2
- b) 400 m^2
- c) 441 m^2
- d) 625 m^2
- e) None of these

67) Ratio of the efficiency of A to B is 3:2 and the ratio of the time taken by B to C to complete the work is 3:4. If the time taken by all the three together to complete the work is $120/13$ days, then find the time taken by A alone to complete 80% of the work. (Level: Easy – moderate)

- a) 20 days
- b) 16 days
- c) 30 days
- d) 18 days
- e) None of these

68) A vessel contains milk and water in the ratio 4:3. If x liters of water is added then the ratio of milk to water becomes 2:3 and if $(x - 20)$ liters of milk is added then the ratio of milk to water becomes 2:1. Find the initial quantity of milk. (Level: Moderate)

- a) 100 liters
- b) 80 liters
- c) 120 liters
- d) 140 liters
- e) None of these

Directions (69–70): Read the following information carefully and

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answer the questions. (Level: Easy – moderate)

A invested Rs.x in SI at 14% rate of interest per annum for 5 years and B invested 2 times the interest obtained by A in CI at 25% rate of interest per annum for 2 years. The interest obtained by B is Rs.3150.

69) Find the difference between the amount invested by A and B.

- a) Rs.1600
- b) Rs.2000
- c) Rs.2400
- d) Rs.1600
- e) None of these

70) If B invested the same amount in SI at the same rate of interest per annum but for 6 years, then find the interest obtained by B.

- a) Rs.8000
- b) Rs.8400
- c) Rs.7600
- d) Rs.7200
- e) None of these

English Language

Directions (71-78): Read the given passage carefully and choose the most appropriate options for the questions that follow:

Why do so many people continue to suffer from life-altering, chronic pain long after their injuries have actually healed. The definitive answer-and

an effective treatment-has long eluded scientists. Traditional analgesic drugs, such as aspirin and morphine derivatives, haven't worked very well. A North Western University researcher has found a key source of chronic pain appears to be an old memory trace that essentially gets stuck in the prefrontal cortex, the site of emotion and learning. With new understanding of the pain source, Vania Apkarian, professor of physiology, and of anaesthesiology, at Northwestern's Feinberg School of Medicine, has identified a drug that controls **persistent** nerve pain by targeting the part of the brain that experiences the emotional suffering of pain. The drug is D-Cycloserine,

phobic behaviour over the past decade. In animal studies, D-Cycloserine appeared to significantly diminish the emotional suffering from pain as well as reduce the sensitivity of the formerly injured site.

In some ways, you can think of chronic pain as the inability to turn off the memory of the pain," Apkarian said. "What's exciting is that we now may be relieving what has clinically been the most difficult to treat - the suffering or the emotional component of pain,"

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Scientists have always tried to understand pain from the viewpoint of sensation, Apkarian said. "To control it, they tried to stop the sensory input to the brain. "We are saying there's a cognitive memory and emotional component in the brain that seems abnormal. Easing that may have a bigger effect on suffering." Chronic pain is not caused by a single mechanism, Apkarian noted. Sensory abnormalities in people with chronic pain probably drive this memory abnormality.

One of Apkarian's studies with rats tried to separately measure their emotional suffering and their physical pain after being treated with the drug. The results indicated the animals' emotional suffering decreased much more than their physical pain. While the physical pain appeared to be reduced 30 percent - their emotional suffering completely disappeared. Rats are nocturnal animals that prefer to be in the dark and are averse to bright light. Researchers placed the rats in a two-compartment chamber-one side light, one dark. When the rats were in their preferred dark side, scientists mechanically stimulated their sensitive limbs. The rats didn't like that and bolted into the bright chamber, where they remained. Next scientists took the same rats and

treated them with D-Cycloserine. Again, scientists stimulated the rats' sensitive limbs. This time, however, the rats remained in the dark chamber. Their aversive reaction to the stimulation disappeared," Apkarian said. Based on the animal results, the next step will be to test the drug in clinical trials, Apkarian said, "When we do this in a clinical trial, we expect people to say I still have the pain, but it's not bothering me anymore, Apkarian said. "We think they will have a physical awareness of the pain, but its emotional consequences will have decreased." He said the drug potentially may lower the amount of standard analgesics people have to use. In Apkarian's previous study, published in late 2006, he revealed that chronic back pain appears in a different part of the brain than the discomfort of burning your finger, for example. With a functional MRI, he found that chronic back pain shows up in the prefrontal cortex. Apkarian also found that the longer a person has been suffering from chronic pain, the more activity in the prefrontal cortex. He was able to predict the years of their suffering from the MRI.

71) As per the author, which of the following is correct...

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- (a) DrApkarian can make a rough estimate of the duration of pain in a patient.
- (b) DrApkarian can make an accurate estimate of the duration of pain in a patient without asking them.
- (c) It is not feasible for DrApkarian to make an accurate estimate of the duration of pain in a patient.
- (d) DrApkarian can make an accurate estimate of the duration of pain in a patient by conducting an MRI.
- (e) For making an estimation of the pain, it is essential to study the patient's prefrontal cortex

72) As per the passage, why do people have long term chronic pain?

- (a) because an effective treatment to these pains has not been discovered till now.
- (b) because chronic pain appears to be an old memory trace that essentially gets stuck in the prefrontal cortex.
- (c) because chronic pain appears to be an old memory trace that essentially gets stuck in the thalamus.
- (d) because people are unable to turn off the memory of the pain or injury.

- (e) because all that a medicine does is simply reduce the sensation and not cure the disease.

73) The drug D-Cycloserine is used in following treatment EXCEPT...

- (a) to treat phobic behaviour of a patient.
- (b) to diminish emotional suffering from pain.
- (c) to heal the injured site.
- (d) to control nerve pain resulting from chemotherapy.
- (e) treats all the above issues

74) When Dr.Apkarian conducted tests on rats, which finding was NOT recorded?

- (a) The emotional suffering of rats decreased much more than their physical pain.
- (b) The physical pain appeared to be reduced by 30 percent.
- (c) The aversive reaction of rats to the stimulation disappeared.
- (d) The cognitive memory and emotional component of the rats was suppressed after the drug was administered.
- (e) All the results were recorded

75) How could Dr Apkarian find the solution to chronic pain?

- (a) By targeting the part of the brain that experiences the emotional suffering of pain.

- (b) By diminishing the emotional suffering from pain as well as reducing the sensitivity of the formerly injured site.
- (c) By assuming that sensory abnormalities in people with chronic pain probably drive the memory abnormality.
- (d) By psychologically reducing the emotional suffering of the pain.
- (e) by targeting the sensory input of pain in the thalamus

76) What is the tone of the given passage?

- (a) Patronizing
- (b) Introspective
- (c) Technical
- (d) Narrative
- (e) None of these

77) Choose the option that is most similar in meaning to the word 'persistent.'

- (a) Unending
- (b) Inconsistent
- (c) Momentary
- (d) Tenacious
- (e) Irresolute

78) Which of the given options fills the given blank correctly?

- (a) which have been used to treat
- (b) that has used to treat
- (c) which has been used to treat
- (d) which has been using to treat
- (e) which has been used for treat

Directions (79-80): There are five sentences that have been given below and they are not in their proper order. These need to be rearranged in their proper sequence to form a meaningful paragraph. Rearrange them in a proper sequence and choose the most appropriate option as your answer for each question.

- A. All these aim at building both technical as well as soft / life skills.
- B. Informal learning starts with mother immediately after the child is born with various gestures / sounds / rhymes / songs.
- C. And then starts the formal learning process through school education and then college & higher education.
- D. The process of learning has always been associated with children and youth; the word learning here includes both its dimensions, "informal" as well as "formal."
- E. As the child grows up, elders start teaching through formal & philosophical stories, mythological figures, and so on.

79) Which of the given options provides the best sequence of the sentences given above?

- (a) BDCEA
- (b) ABDEC

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- (c) CDABE
- (d) DBECA
- (e) ABCED

80) Which of the given statements would come second in the sequence after rearrangement?

- (a) A
- (b) E
- (c) D
- (d) C
- (e) B

81) Choose the statement that comes third after rearrangement.

- (a) C
- (b) E
- (c) B
- (d) A
- (e) D

82) Choose the last statement after rearrangement.

- (a) A
- (b) E
- (c) C
- (d) D
- (e) B

83) Which of the given options would be fourth after rearrangement?

- (a) A
- (b) E
- (c) C
- (d) D

- (e) B

Directions (84-97): The given sentences carry two blanks in which words from the options given below them should be filled. You are required to choose the most appropriate options that complete the sentences as your answer.

84) We argue that falling child mortality rates are not a _____ for the fact that a large proportion of children still suffer from the _____ consequences of acute and chronic malnutrition.

- (a) Reason, persisting
- (b) Encouragement, reeling
- (c) Consolation, devastating
- (d) Signal, impending
- (e) Manifestation, fortunate

85) The _____ effects of an extended monsoon and a normal winter, if at all, will be _____ only in the coming quarters.

- (a) Favourable, valid
- (b) Benign, reflected
- (c) Propitious, hindered
- (d) Hostile, confirmed
- (e) Both (b) and (c)

86) Some may _____ that _____ and greed are just human nature.

- (a) Dispute, duel

- (b) Agree, reluctant
- (c) Perceive, surrendering
- (d) Argue, confrontation
- (e) Preach, reliability

87) Developed nations ----- all the necessary civic and social infrastructure, which their citizens -----.

- (a) Were building, still enjoyed
- (b) Has constructed, enjoy
- (c) Have built, are enjoying
- (d) Are building, enjoy
- (e) Have constructed, was enjoying

Directions (88-91): In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

88) One interesting phenomeonon (A) in spider-life seems to be directly and certainly traceable (B) to this influence (C) and that is mimicry (D) of ants.

- (a) phenomeonon
- (b) traceable

- (c) influence
- (d) mimicry
- (e) All correct

89) Over time, circumlcutions (A) become recognized (B) as established (C)euphemisms (D) for particular words or ideas.

- (a) circumlcutions
- (b) recognized
- (c) established
- (d) euphemisms
- (e) All correct

90) I was growing (A) to love this town, with its simple history, proud of its old homes and field stone fences (B), telling (C) the world it was a place worth staying (D).

- (a) growing
- (b) fences
- (c) telling
- (d) staying
- (e) All correct

91) From a personal perspective (A), I was attracted (B) to Sussex because of the intredisciplinary (C) approach to learning that the university promotes (D).

- (a) perspective
- (b) attracted
- (c) intredisciplinary
- (d) promotes
- (e) All correct

Directions (92-96): In each of the given sentences four words have been highlighted. Rearrange the highlighted words to make the sentence meaningful.

92) Even the extremely high **spike** (A) Omicron sub-lineages and recombinant lineages have only caused a small **transmissive**(B) in fresh cases but no **concomitant**(C) increase in hospitalisations or **deaths**(D) in India.

- (a) A-B only
- (b) A-B, C-D
- (c) A-C, B-D
- (d) A-D
- (e) No interchange required

93) Even with most **mask**(A) and educational institutions back to normal functioning and large **businesses** (B) being seen even in poorly **ventilated**(C) places with almost no voluntary **gatherings** (D) wearing.

- (a) A-B, C-D
- (b) A-D, B-C
- (c) A-C
- (d) D-B
- (e) No interchange required

94) The low level of **risk** (A) notwithstanding, it is advisable that the **vulnerable**(B) population including the elderly and those with **comorbidities**(C) at least wear a

mask to reduce the **infection** (D) of infection.

- (a) A-D
- (b) B-A
- (c) C-B
- (d) D-A
- (e) No interchange required

95) As a heterologous booster, the **doses** (A) vaccine was **tested**(B) on around 875 participants, **immunised** (C) earlier with two **intranasal** (D) of either Covaxin or Covishield.

- (a) A-C, B-D
- (b) A-D
- (c) B-D
- (d) B-C
- (e) No interchange required

96) Among the **potentially**(A) intranasal vaccines have over vaccines is that they can **advantages** (B) prevent SARS-CoV-2 infection at the point of **tract**(C) entry in the respiratory **viral**(D).

- (a) A-C
- (b) B-D, A-C
- (c) A-D, B-C
- (d) A-B, C-D
- (e) No interchange required

Directions (97-100) Given below are a few questions divided in five parts, one of the parts may or may not contain error. Choose the option which contains the error, if none of the options contain error then

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choose option E as your correct answer.

97) Medical experts have shared that the Covid-19 pandemic (a) has seen a considerable uptick in cases of children developing myopia (b), a common vision condition in which near (c) objects appear clear but objects farther away looks blurry (d). No error (e).

- (a) a
- (b) b
- (c) c
- (d) d
- (e) e

98) Amazon's CEO recently announced that (a) the process of layoff would (b) continue for a few months and that the (c) impacted employees will be informed once the company assess everything (d). No error (e).

- (a) a
- (b) b
- (c) c
- (d) d
- (e) e

99) Global Relay of Observatories Watching Transients Happen (GROWTH) (a) is India's first fully robotic optical research telescope developed (b) jointly by the Indian Institute of Astrophysics (c) and Indian Institute of Technology Bombay (d). No error (e).

- (a) a
- (b) b
- (c) c
- (d) d
- E. e

100. The spacecraft docked with the station more than six hours (a) after the launch (b), and the three Shenzhou-15 astronaut were greeted (c) with warm hugs from the previous Shenzhou crew from whom they were taking over (d). No error (e).

- (a) a
- (b) b
- (c) c
- (d) d
- (e) e

ANSWER WITH EXPLANATION

1. Answer: C

$$J > O = I \leq M = N > L < K$$

$$I. O < M (O = I \leq M) \rightarrow \text{False}$$

$$II. O = N (O = I \leq M = N) \rightarrow \text{False}$$

Combining both, either conclusion I or II is true

2. Answer: D

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$$G < F > D < E = A > B \leq C$$

$$\text{I. } G < E \quad (G < F > D < E) \rightarrow \text{False}$$

$$\text{II. } F \leq A \quad (F > D < E = A) \rightarrow \text{False}$$

Hence, neither conclusion I nor II is true.

- As many persons sit between A and Z as between I and L, who sits at one of the ends.
- Only four persons sit between Z and P, who doesn't sit adjacent to H.

3. Answer: A

$$U \leq V < P \leq Q \leq R = S \leq T$$

$$\text{I. } T > V \quad (V < P \leq Q \leq R = S \leq T) \rightarrow \text{True}$$

$$\text{II. } P \geq S \quad (P \leq Q \leq R = S) \rightarrow \text{False}$$

Hence, only conclusion I is true.

Directions (4-8):

Final arrangement:

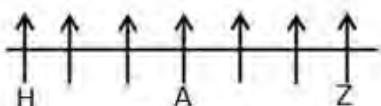


We have,

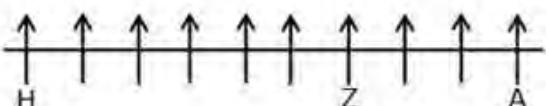
- Z sits sixth to the right of H.
- Only two persons sit between Z and A.

From the above condition, there are two possibilities

Case-1

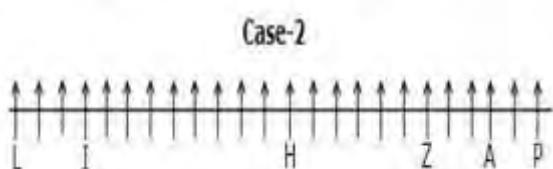
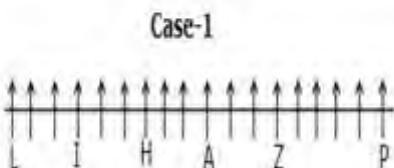


Case-2



Again we have,

- H sits exactly in the middle of I and A.

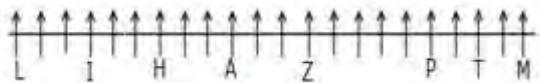


Again we have,

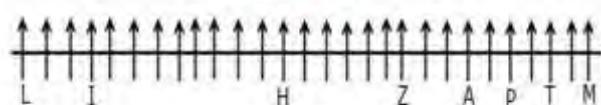
- T sits two places away from P.
- M sits second to the right of T and sits at one of the ends.
- More than five persons sit between A and M.

So Case2 gets eliminated, hence the final arrangement becomes

Case-1



Case-2



4) Answer: B

5) Answer: C

6) Answer: C

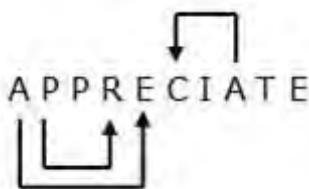
7) Answer: A

8) Answer: D

9) Answer: C

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Hence, option C is correct.

Directions (10-14):
Final Arrangement

Year	Persons	Experience
1967	Q	55
1977	U	45
1979	T	43
1984	P	38
1988	R	34
1991	V	31
1993	S	29
1996	W	26

We have,

- R joined five years before S.
- Only three persons joined between R and Q.

From the above condition, there are three possibilities.

	Case-1		Case-2		Case-3	
Year	Person	experience	Person	experience	Person	experience
1967			Q			
1977	Q					
1979					R	43
1984					S	38
1988			R	34		
1991	R	31				
1993			S	29	Q	
1996	S	26				

Again we have,

- One person joined between Q and T.

	Case-1		Case-2		Case-3	
Year	Person	experience	Person	experience	Person	Experience
1967			Q			
1977	Q					
1979			T	43	R	43
1984	T	38			S	38
1988			R	34	T	34
1991	R	31				
1993			S	29	Q	
1996	S	26				

Again we have,

- The difference between the experience of T and S is same as the difference between the experience of V and U.
- The experience of U is not a prime number.

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	Case-1		Case-2		Case-3	
Year	Person	experience	Person	experience	Person	Experience
1967	U	55	Q			
1977	Q		U	45		
1979	V	43	T	43	R	43
1984	T	38			S	38
1988			R	34	T	34
1991	R	31	V	31		
1993			S	29	Q	
1996	S	26				

From the above condition, case-3 gets eliminated.

Again we have,

- W joined after P.
- The sum of the experience of P and W is not 63 years.

From the above condition, case-1 gets eliminated. Hence, case-2 shows the final arrangement.

	Case-1		Case-2	
Year	Person	experience	Person	Experience
1967	U	55	Q	55
1977	Q	45	U	45
1979	V	43	T	43
1984	T	38	P	38
1988	P	34	R	34
1991	R	31	V	31
1993	W	29	S	29
1996	S	26	W	26

10) Answer: D

11) Answer: C

12) Answer: B

13) Answer: C

14) Answer: C

Directions (15-19):

Final arrangement:

P
H
L
I
M
J
N
K
O
Q

We have,

- Two flights landed between I and N, which landed two flights before O.

From the above condition, there are two possibilities

Case 1	Case 2
I	N
	O
N	I
O	

Again we have,

- Only one flight landed between I and H, which landed before I.

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- As many flights landed before H is same as after O.

Case 1	Case 2
H	
I	N
	H
	O
N	I
O	

Again we have,

- Flight M landed immediately before J, which landed after I.
- The number of flights landed between I and M is two less than the number of flights landed between M and K.

From the above condition, case 2 gets eliminated.

Case 1	Case 2
H	
I	N
M	H
J	O
N	I
K	
O	

Again we have,

- Flight Q landed after Flight K, which landed after Flight L.
- Flight P is not landed after Flight L.

Hence case 1 shows the final arrangement.

Case 1
P
H
L
I
M
J
N
K
O
Q

15) Answer: D

16) Answer: C

17) Answer: B

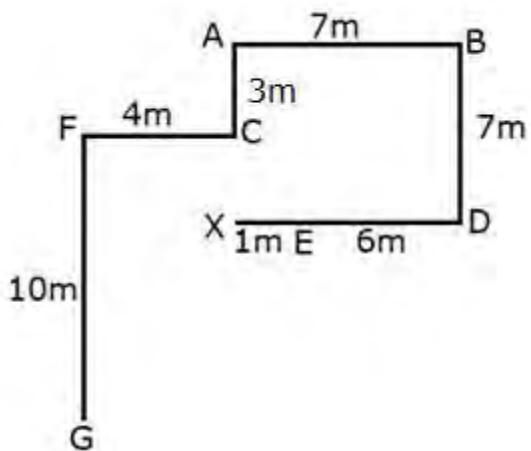
18) Answer: C

19) Answer: D

Directions (20-22):

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20) Answer: C

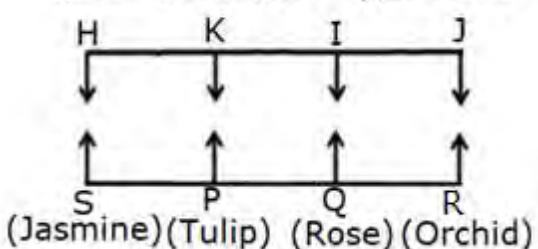
21) Answer: D

22) Answer: B

Directions (23-27):

Final arrangement:

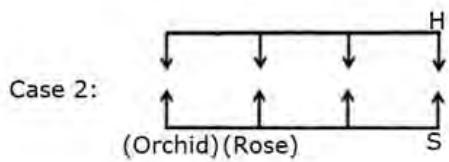
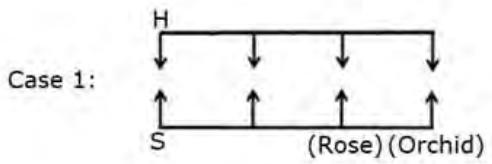
(Lotus) (Lily) (Daisy)(Lavender)



We have,

- Only one person sits between H and the one who sits opposite to the one who likes rose.
- The one who likes rose neither sits at the end nor adjacent to S.
- Only two persons sit between S and the one who likes orchid.

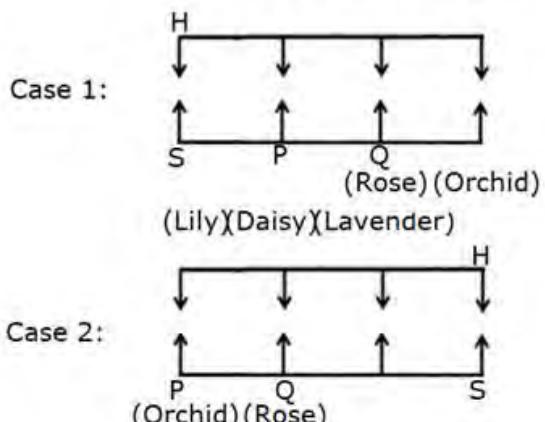
From the above conditions, there are two possibilities



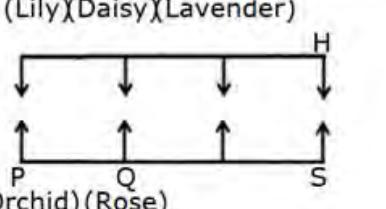
Again we have,

- The one who likes lavender sits second to the left of the one who likes lily.
- H neither likes lily nor lavender.
- Q, who sits immediate right of P, sits opposite to the one who likes daisy.

(Lily) (Daisy)(Lavender)



Case 2:



Again we have,

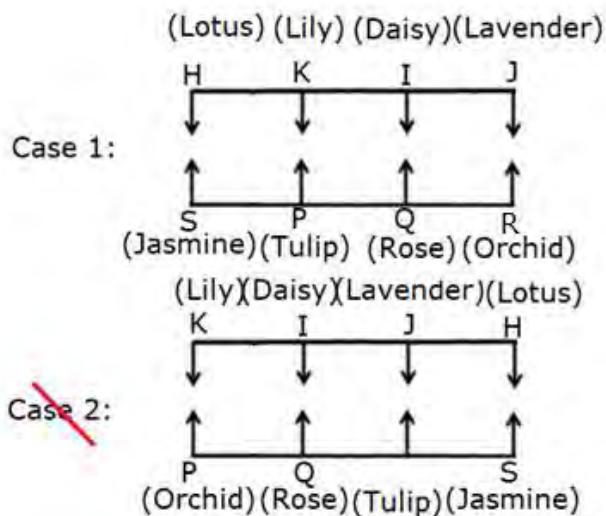
- The one who likes lotus sits diagonally opposite to the one who likes orchid.
- I sits adjacent to the one who sits opposite to the one who likes tulip.
- K sits second to the right of J.

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- K doesn't sit at the end of the row.

From the above conditions, case 2 gets eliminated. Hence, case 1 shows the final arrangement.



Case 2:

23. Answer: C

24) Answer: A

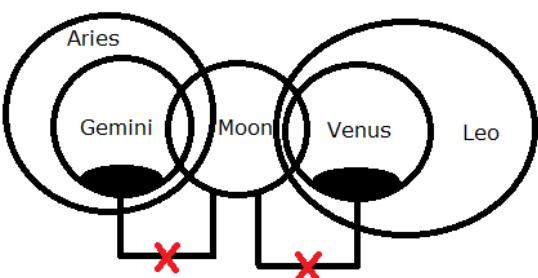
25. Answer: D (No one sits between both the persons, except in option d)

26. Answer: C

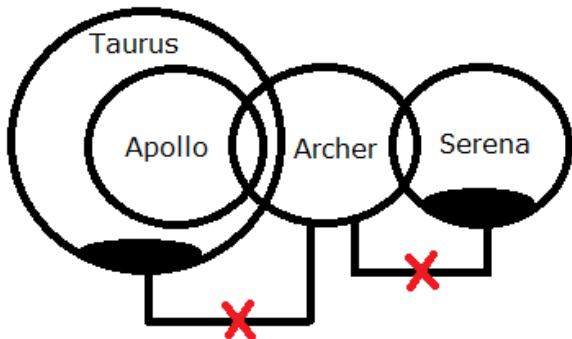
27. Answer: B

Directions (28-30):

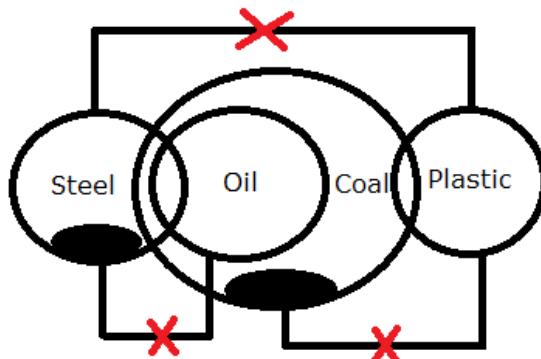
28. Answer: B



29. Answer: A



30. Answer: C



Directions (31-35):
Final arrangement

Designation	Persons
Managing director (MD)	B
Executive Director (ED)	E
Chief General Manager (CGM)	I
Deputy General Manager (DGM)	A
Assistant General Manager (AGM)	F
Chief Manager	C
Senior Manager	H
Manager	D
Clerk	G

We have,

- E is senior to the one who is a Deputy General Manager (DGM).

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- Only two persons are designated between E and F.

From the above condition, there are three possibilities

	Case-1	Case-2	Case-3
Designation	Person	Person	Person
Managing director (MD)			E
Executive Director (ED)		E	
Chief General Manager (CGM)	E		
Deputy General Manager (DGM)			F
Assistant General Manager (AGM)		F	
Chief Manager	F		
Senior Manager			
Manager			
Clerk			

Again we have,

- H is two persons junior to F.
- The number of persons senior to H is one more than the number of persons junior to A.

Here Case1 gets eliminated

	Case-1	Case-2	Case-3
Designation	Person	Person	Person
Managing director (MD)			E
Executive Director (ED)		E	
Chief General Manager (CGM)	E		
Deputy General Manager (DGM)		A	F
Assistant General Manager (AGM)		F	A
Chief Manager	F		H
Senior Manager		H	
Manager	H		
Clerk			

Again we have,

- Only one person is designated between A and C.
- D is two persons junior to C.
- I is senior to G but junior to B, who is not an Executive Director.

So Case3 gets eliminated, hence Case2 shows the final arrangement

	Case-2	Case-3
Designation	Person	Person
Managing director (MD)	B	E
Executive Director (ED)	E	B
Chief General Manager (CGM)	I	I
Deputy General Manager (DGM)	A	F
Assistant General Manager (AGM)	F	A
Chief Manager	C	H
Senior Manager	H	C
Manager	D	G
Clerk	G	D

31. Answer: C

32. Answer: E

33. Answer: B

35. Question

35. Answer: A

Directions (36-41):

School A:

Total number of boys and girls = 100
 $* 2 = 200$

Number of girls = $200 - 50 = 150$

School B:

Total number of boys and girls = 150
 $* 2 = 300$

Number of girls = $300 - 80 = 220$

School C:

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Total number of boys and girls = 170

$$* 2 = 340$$

$$\text{Number of girls} = 340 - 40 = 300$$

School D:

Total number of boys and girls = 190

$$* 2 = 380$$

$$\text{Number of girls} = 380 - 60 = 320$$

School	Total number of boys and girls	Number of boys	Number of girls
A	200	50	150
B	300	80	220
C	340	40	300
D	380	60	320

36) Answer: C

$$\text{Required ratio} = (80 + 40) : (220 + 300) = 120:520 = 3:13$$

37) Answer: D

$$\text{Number of students from City Y in School D} = 380 * (5 - 2)/5 = 380 * 3/5 = 228$$

$$\text{Number of students from City Y in School E} = 278 - 228 = 50$$

$$\text{Total number of students in School E} = 50 * 4/(4 - 3) = 50 * 4/1 = 200$$

$$\text{Required difference} = 380 - 200 = 180$$

38) Answer: A

Total weight of (boys + girls) in

$$\text{School A} = 200 * 40 = 8000 \text{ kg}$$

Total weight of boys in School A = 46

$$* 50 = 2300 \text{ kg}$$

Total weight of girls in School A =

$$8000 - 2300 = 5700 \text{ kg}$$

$$\text{Average weight of the girls in School A} = 5700/150 = 38 \text{ kg}$$

39) Answer: B

$$\text{Total number of students in School X} = 340 * 120/100 = 408$$

$$\text{Number of boys in School X} = 40 * 150/100 = 60$$

$$\text{Number of girls in School X} = 408 - 60 = 348$$

40) Answer: A

$$\text{Required percentage} = (150 + 220 - 340)/340 * 100 = 30/340 * 100 = 8.8 = 9\%$$

41) Answer: D

$$\text{Required difference} = 320 - (80 + 40 + 60) = 320 - 180 = 140$$

42) Answer: A

$$2x^2 - 17x + 36 = 0$$

$$2x^2 - 8x - 9x + 36 = 0$$

$$2x(x - 4) - 9(x - 4) = 0$$

$$x = +4, +9/2$$

$$y^2 - 6y + 9 = 0$$

$$y^2 - 3y - 3y + 9 = 0$$

$$y(y - 3) - 3(y - 3) = 0$$

$$y = +3, +3$$

$$x > y$$

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43) Answer: D

$$4x^2 + 12x + 9 = 0$$

$$4x^2 + 6x + 6x + 9 = 0$$

$$4x(x + 6/4) + 6(x + 6/4) = 0$$

$$x = -3/2, -3/2$$

$$3y^2 + 7y + 4 = 0$$

$$3y^2 + 3y + 4y + 4 = 0$$

$$3y(y + 1) + 4(y + 1) = 0$$

$$y = -1, -4/3$$

$$x < y$$

$$x^2 - 11x + 10x - 110 = 0$$

$$x(x - 11) + 10(x - 11) = 0$$

$$x = +11, -10$$

$$y^3 = 1331$$

$$y = +11$$

$$x \leq y$$

47) Answer: A

$$3000 * 12 / (4500 * (12 - x)) = 3/3$$

$$8/(12 - x) = 1/1$$

$$12 - x = 8$$

$$x = 4$$

44) Answer: A

$$x^2 + 13x + 42 = 0$$

$$x^2 + 7x + 6x + 42 = 0$$

$$x(x + 7) + 6(x + 7) = 0$$

$$x = -6, -7$$

$$y^2 + 23y + 132 = 0$$

$$y^2 + 12y + 11y + 132 = 0$$

$$y(y + 12) + 11(y + 12) = 0$$

$$y = -11, -12$$

$$x > y$$

48) Answer: C

Initial quantity of milk = $500 * 3/2 = 300$ liters

Initial quantity of water = $500 - 300 = 200$ liters

20% removed = $500 * 20/100 = 100$ liters

The ratio of the quantity of milk to water in the final mixture = $50:(100 - 50) = 50:50 = 1:1$

$(300 - 100 * 3/5) / (200 - 100 * 2/5 + x) = 1/1$

$$240 / (160 + x) = 1/1$$

$$x = 80$$

$$2x + 10 = 2 * 80 + 10 = 170$$

45) Answer: C

$$3x^2 - 13x + 14 = 0$$

$$3x^2 - 6x - 7x + 14 = 0$$

$$3x(x - 2) - 7(x - 2) = 0$$

$$x = +2, +7/3$$

$$5y^2 - 16y + 11 = 0$$

$$5y^2 - 5y - 11y + 11 = 0$$

$$5y(y - 1) - 11(y - 1) = 0$$

$$y = +11/5, +1$$

Relationship can't be determined

46) Answer: E

$$x^2 - x - 110 = 0$$

49) Answer: B

Let the speed of the boat in still water be B km/hr and the speed of the current be C km/hr.

$$(B + C) * 6 / (B * 5) = 3/2$$

$$4B + 4C = B$$

$$B/C = 4/1$$

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$B - C = 18$
 $4C - C = 18$
 $3C = 18$
 $C = 6 \text{ km/hr}$
 $B = 4 * 6 = 24 \text{ km/hr}$

$\text{Amount paid by } C = (x + 600) * \frac{85}{100}$
 $(x + 600) * \frac{85}{100} - x = 150$
 $(x + 600) * \frac{17}{20} - x = 150$
 $17x + 10200 - 20x = 3000$
 $3x = 7200$
 $x = \text{Rs.}2400$

50) Answer: D

Speed of Train A = $3a \text{ m/s}$
 Speed of Train B = $2a \text{ m/s}$
 Length of the Train A = $x \text{ m}$
 Length of the Train B = $(x - 60) \text{ m}$
 $x/3a = 10$
 $x = 30a \text{ ---(1)}$
 $x - 60 = 2a * 12 \text{ ---(2)}$
 From (1) and (2),
 $(30a - 60)/2a = 12$
 $30a - 60 = 24a$
 $a = 10$
 Speed of Train A = $3 * 10 = 30 \text{ m/s}$
 Speed of Train B = $2 * 10 = 20 \text{ m/s}$
 Required sum = $30 + 20 = 50 \text{ m/s}$

Directions (53-57):

Hard disk A:

Total space available = $500 * \frac{25}{100}$
 $= 125 \text{ GB}$
 Used space = $200 * \frac{20}{100} = 40 \text{ GB}$
 Unused space = $125 - 40 = 85 \text{ GB}$

Hard disk B:

Total space available = $500 * \frac{16}{100}$
 $= 80 \text{ GB}$
 Used space = $200 * \frac{30}{100} = 60 \text{ GB}$
 Unused space = $80 - 60 = 20 \text{ GB}$

Hard disk C:

Total space available = $500 * \frac{35}{100}$
 $= 175 \text{ GB}$
 Used space = $200 * \frac{40}{100} = 80 \text{ GB}$
 Unused space = $175 - 80 = 95 \text{ GB}$

Hard disk D:

Total space available = $500 * \frac{24}{100}$
 $= 120 \text{ GB}$
 Used space = $200 * \frac{10}{100} = 20 \text{ GB}$
 Unused space = $120 - 20 = 100 \text{ GB}$

51) Answer: B

$150/100 * A = B$
 $A/B = 2/3$
 $A = 2x, B = 3x, C = 105 - 3x$
 $2x * 20/100 + 6 = (105 - 3x) * 20/100$
 $2x/5 + 6 = (105 - 3x)/5$
 $2x/5 + 6 = 21 - 3x/5$
 $6 = 21 - 5x/5$
 $x = 15$
 $A = 30, B = 45, C = 105 - 45 = 60$
 $A + B + C = 30 + 45 + 60 = 135$

52) Answer: A

Amount paid by B = $x + 600$

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Hard disk	Total space available (GB)	Used space (GB)	Unused space (GB)
A	125	40	85
B	80	60	20
C	175	80	95
D	120	20	100

53) Answer: D

Used spaces by other types of files in Hard disk A = $40 - 40 * 15/100 - 40 * 1/4 = 40 - 6 - 10 = 24$ GB

54) Answer: A

Let the total space used by video files in Hard disk C be x.

Total space used by audio files in Hard disk B = 4x

Total space used by audio files in Hard disk C = $80 - x$

$$4x + 80 - x = 110$$

$$3x = 30$$

$$x = 10$$

Total space used by audio files in Hard disk C = $80 - 10 = 70$ GB

55) Answer: C

Unused space in Hard disk X = $100 * 4/5 = 80$ GB

Total space available in Hard disk X = $80 * 100/40 = 200$ GB

56) Answer: A

Required ratio = $40 : (20 + 100) = 40 : 120 = 1:3$

57) Answer: D

Required difference = $(80 + 175 + 120)/3 - (20 + 95) = 375/3 - 115 = 125 - 115 = 10$ GB

58) Answer: B

$$9 * 1 + 1 = 10$$

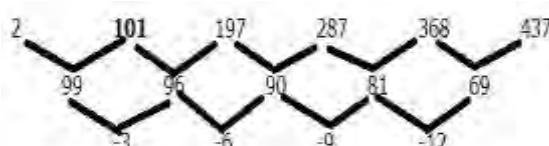
$$10 * 2 + 2 = 22$$

$$22 * 3 + 3 = 69$$

$$69 * 4 + 4 = 280$$

$$280 * 5 + 5 = 1405$$

59) Answer: C



60) Answer: A

$$1000 * 1/2 = 500$$

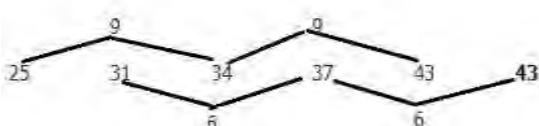
$$500 \div 1 = 500$$

$$500 * 2 = 1000$$

$$1000 \div 4 = 250$$

$$250 * 8 = 2000$$

61) Answer: A



62) Answer: E

$$80 + (2^3 - 1) = 87$$

$$87 - (3^3 - 1) = 61$$

$$61 + (4^3 - 1) = 124$$

$$124 - (5^3 - 1) = 0$$

$$0 + (6^3 - 1) = \mathbf{215}$$

$$x/20 = 15$$

$$x = 300$$

66) Answer: B

Length of the rectangle = $4x$

Breadth of the rectangle = $3x$

Side of the square = $3x + 5$

$$4 * (3x + 5) / (2 * (4x + 3x)) = 8/7$$

$$(6x + 10) / 7x = 8/7$$

$$6x + 10 = 8x$$

$$2x = 10$$

$$x = 5$$

Side of the square = $3 * 5 + 5 = 20$ m

Area of the square = $20 * 20 = 400$

m^2

63) Answer: B

Present age of A = $5x + 6$

Present age of C = $4x$

Present age of B = $4x + 12$

$$5x + 6 + 4x + 12 + 4x = 58 + 4 * 3$$

$$13x + 18 = 70$$

$$13x = 52$$

$$x = 4$$

Present age of A = $5 * 4 + 6 = 26$

years

64) Answer: D

Let the cost price be Rs.x

Marked price of the watch = $x *$

$$140/100 = 7x/5$$

Selling price of the watch = $7x/5 *$

$$75/100 = 21x/20$$

$$7x/5 + 21x/20 = 7350$$

$$(28x + 21x)/20 = 7350$$

$$49x = 7350 * 20$$

$$x = \text{Rs.}3000$$

67) Answer: B

Time taken by A alone to complete the work = $2x$

Time taken by B alone to complete the work = $3x$

Time taken by C alone to complete the work = $3x * 4/3 = 4x$

$$1/2x + 1/3x + 1/4x = 13/120$$

$$(6 + 4 + 3)/12x = 13/120$$

$$13/12x = 13/120$$

$$x = 10$$

Time taken by A alone to complete 80% of the work = $2 * 10 * 80/100 = 20 * 4/5 = 16$ days

65) Answer: C

Total number of employees in 2011 =

x

Total number of employees in 2012 =

$$x * 120/100 = 6x/5$$

Total number of employees in 2013 =

$$x * 115/100 = 23x/20$$

$$6x/5 - 23x/20 = 15$$

$$(24x - 23x)/20 = 15$$

68) Answer: B

Initial quantity of milk = $4a$

Initial quantity of water = $3a$

$$4a/(3a + x) = 2/3$$

$$6a = 3a + x$$

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$3a = x$
 $(4a + x - 20)/3a = 2/1$
 $4a + x - 20 = 6a$
 $2a = x - 20$
 $2a = 3a - 20$
 $a = 20$
 Initial quantity of milk = $4 * 20 = 80$
 liters

Directions (69-70):

Interest obtained by A = $x * 14 * 5/100$
 $= 7x/10$

Amount invested by B = $2 * 7x/10 =$
 $7x/5$
 $7x/5 * (125/100)^2 - 7x/5 = 3150$
 $7x/5 * 25/16 - 7x/5 = 3150$
 $35x/16 - 7x/5 = 3150$
 $175x - 112x = 3150 * 16 * 5$
 $63x = 3150 * 16 * 5$
 $x = \text{Rs.}4000$

69) Answer: A

Amount invested by A = $\text{Rs.}4000$
 Amount invested by B = $4000 * 7/5 =$
 $\text{Rs.}5600$
 Required difference = $5600 - 4000 =$
 $\text{Rs.}1600$

70) Answer: B

Amount invested by B = $4000 * 7/5 =$
 $\text{Rs.}5600$
 Interest obtained by B = $5600 * 25 *$
 $6/100 = \text{Rs.}8400$

71) Answer: D

All the four options are very similar in nature except option (c) which is

factually incorrect. Options (a) and (b) are partially correct as the doctor must conduct an MRI to make an accurate estimation of the duration of pain. (e) talks about the estimation of the pain and not the duration of it which the passage mentions. So, (e) can be ruled out as well.

Therefore, Option (d) is the correct answer.

72) Answer: B

Option (a) is an incorrect statement. Option (d) is correct but a generic statement which does not give the complete answer. People do not forget chronic pain, because old memory traces get stuck in the pre-frontal cortex and not in the thalamus. (e) mentions a reason that might be correct but is not directly the answer to the required question.

Therefore, not option (c) but the correct answer is Option (b).

73) Answer: C

The drug D-Cycloserine is used for treating the diseases mentioned in Options (a), (b) and (d). As per the passage, the drug does not heal the injured site but only diminishes the sensitivity of the injured site.

Therefore, option (c) is correct.

74) Answer: D

According to the passage, the first three options depict the findings of Dr. Apkarian, whereas Option (d) is a factually incorrect statement. Therefore, Option (d) is the correct answer.

75) Answer: A

Option (d) is factually incorrect. Options (b) and (c) are solutions by which Dr Apkarian could cure the chronic pain. But option (a) describes the basic theory which Dr Apkarian applied to find the solution to the chronic pain. (e) does not fit as the answer as, the thalamus has not been related in this way in the passage. Therefore, Option (a) is the correct answer.

76) Answer: C

The above passage is quite informative in nature but at the same time it provides knowledge about a specific topic. This aspect takes the tone towards being **technical**. Had it been a normal information-based passage, we could have called it **informative** or **descriptive** as well.

Patronising means speaking or behaving towards someone as if they are stupid or not important.

Introspective means thinking very carefully about something.

Narrative tone stands valid when the writer himself becomes the character who tells the whole story. Understanding all these tones makes it clear for us that option (c) is the most appropriate.

77) Answer: A

The word **persistent** means lasting for a long time or happening often. As used in the passage it defines the type of pain that is never-ending.

The word **inconsistent** is irregular.

Momentary is short-lived. **Irresolute** means uncertain. These words are opposite of the word asked.

Tenacious means not likely to give up or let something go; determined. This is a synonym but doesn't define pain. So, can be cancelled.

This makes the first option the most logical choice.

78) Answer: C

The drug is being talked about in the line carrying the blank which means the blank should carry a singular verb. The first option uses **have** so, it can be left out. (b) and (d) change the meaning of the sentence so can be left out. **For treat** is the wrong usage which helps eliminate the fifth option.

This makes option (c) grammatically correct and appropriate.

79) Answer: D

The sentence that should start the paragraph is the fourth one because it tells us what is meant by learning. It says that learning is a process that involves formal and informal methods. Then, B explains the meaning of **informal learning** which it says starts as soon as the child is born. This can then be continued in E which further explains informal learning. C says '**then starts formal learning**' which means this should come immediately after the informal learning has been explained. A finally concludes by summing up that the purpose of both formal and informal learning is to teach technical as well as soft skills.

This makes **DBECA** the correct sequence of the given sentences. Thus, option (d) is the correct answer.

80) Answer: E

The sentence that should start the paragraph is the fourth one because it tells us what is meant by learning. It says that learning is a process that involves formal and informal methods. Then, B explains the meaning of **informal learning** which it says starts as soon as the child is

born. This can then be continued in E which further explains informal learning. C says '**then starts formal learning**' which means this should come immediately after the informal learning has been explained. A finally concludes by summing up that the purpose of both formal and informal learning is to teach technical as well as soft skills.

This makes **DBECA** the correct sequence of the given sentences. Therefore, the best would be to mark option (e) as the answer.

81) Answer: B

The sentence that should start the paragraph is the fourth one because it tells us what is meant by learning. It says that learning is a process that involves formal and informal methods. Then, B explains the meaning of **informal learning** which it says starts as soon as the child is born. This can then be continued in E which further explains informal learning. C says '**then starts formal learning**' which means this should come immediately after the informal learning has been explained. A finally concludes by summing up that the purpose of both formal and informal learning is to teach technical as well as soft skills.

This makes **DBECA** the correct sequence of the given sentences.

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Therefore, (b) would be the correct choice.

82) Answer: A

The sentence that should start the paragraph is the fourth one because it tells us what is meant by learning. It says that learning is a process that involves formal and informal methods. Then, B explains the meaning of **informal learning** which it says starts as soon as the child is born. This can then be continued in E which further explains informal learning. C says '**then starts formal learning**' which means this should come immediately after the informal learning has been explained. A finally concludes by summing up that the purpose of both formal and informal learning is to teach technical as well as soft skills.

This makes DBECA the correct sequence of the given sentences.

This makes option (a) the most appropriate answer.

83) Answer: C

The sentence that should start the paragraph is the fourth one because it tells us what is meant by learning. It says that learning is a process that involves formal and informal methods. Then, B explains the meaning of **informal learning** which it says starts as soon as the child is

born. This can then be continued in E which further explains informal learning. C says '**then starts formal learning**' which means this should come immediately after the informal learning has been explained. A finally concludes by summing up that the purpose of both formal and informal learning is to teach technical as well as soft skills.

This makes DBECA the correct sequence of the given sentences. Thus, option (c) is the correct answer.

84) Answer: C

The sentence clearly states that one should not be satisfied that falling mortality rates indirectly imply an improvement in the malnutrition situation. So, the blanks need words of this sort to give a proper meaning to the sentence. The word **encouragement** will be grammatically inappropriate as the blank is preceded by the article 'a'. The words **signal** and **manifestation** are similar and both do not fit the context. The word **consolation** should fit the best. The consequences can be qualified by the adjective **devastating** as it means destructive or harmful. Thus, the correct answer is option (c).

85) Answer: B

The sentence states that whether the effects of the weather changes were positive will only be visible in the time ahead.

If we take the words in the first option, the sentence will mean that the effects were positive only. So, this can be eliminated. The fourth option if taken call the changes **hostile** which means not in favour or enemy like which is also of no meaning.

The words **benign** and **propitious** both fit in the first blank. The word **reflected** fits better in the second blank.

So, the correct answer is option (b).

86) Answer: D

The given sentence can correctly take the words in the fourth option as, calling confrontation and greed a human nature is like justifying something wrong by using a positive. If we look at the other options, the first option carries **dispute** that is wrong grammatically and contextually for the first blank. The word **surrendering** makes the third option incorrect. **Reliability** is not human nature so (e) can be cancelled as well. **Reluctant** is an adjective whereas, we need a noun in the second blank.

This makes option (d) the best choice.

87) Answer: C

The sentence states that the developed nations have built all the infrastructure that their citizens are enjoying.

The best combination that will grammatically complete the sentence can be found in the third option as all the other options contain errors.

Therefore, the best would be to mark option (c) as the answer.

88) Answer: A

Phomeonon: incorrectly spelled.

The correct word: **phenomenon**

Hence, option A is the correct answer.

89) Answer: A

Circumlcutions: incorrectly spelled.

The correct word: **circumlocutions**

Hence, option A is the correct answer.

90) Answer: E

All words are correctly spelled.

Hence, option E is the correct answer.

91) Answer: C

Intredisciplinary: incorrectly spelled.

The correct word: **interdisciplinary**

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Hence, option C is the correct answer.

92) Answer: B

Hint: the line says that even if there is a highly spreading omicron virus is present, it has caused only a small spike and there are no reports of deaths in India. In the last line "or" is there after the word "hospitalisation", so a similar word must be there, where the word "deaths" will be most applicable. Thus, C-D must be interchanged, which is only in option (b).

Even the extremely high **transmissive** Omicron sub-lineages and recombinant lineages have only caused a small **spike** in fresh cases but no **concomitant** increase in hospitalisations or **deaths** in India.

93) Answer: B

Hint: The last line ends with wearing, i.e., only "mask" is wearable among the highlighted words. Thus, A-D must be interchanged, which is present only in option (b).

Even with most **businesses** and educational institutions back to normal functioning and large **gatherings** being seen even in poorly **ventilated** places with almost no voluntary **mask** wearing.

94) Answer: A

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Hint: If we read the last line, we get that the highlighted word "infection" is not appropriate. Only the word "risk" fits in the last line, i.e., "wear a mask to reduce the **risk** of infection". Thus, only A-D must be interchanged.

The low level of **infection** notwithstanding, it is advisable that the **vulnerable** population including the elderly and those with **comorbidities** at least wear a mask to reduce the **risk** of infection.

95) Answer: D

Hint: Covaxin or Covishield are not the intranasal vaccine, the word "doses" must replace the word "intranasal" to make the statement correct. Thus A-D must be interchanged.

As a heterologous booster, the **intranasal** vaccine was **tested** on around 875 participants, **immunised** earlier with two **doses** of either Covaxin or Covishield.

96) Answer: D

Hint: the last line ends with the word "respiratory" after which "tract" word suits the best. Thus, C-D must be interchanged.

Among the **advantages** intranasal vaccines have over vaccines is that they can **potentially** prevent SARS-

CoV-2 infection at the point of **viral** entry in the respiratory **tract**.

97) Answer: D

The part d of the sentence contains error, "looks" should be replaced with "look" as "looks" is the singular verb and "objects" is plural. So, option D is the correct answer.

98) Answer: E

Here, the given question contains no error and therefore, option E is the correct answer.

99) Answer: D

The error lies in part d of the sentence, Indian Institute of Technology Bombay should be prefixed with "the". "The" is used before any institution name, country name, and names with some speciality. So, option D is the correct answer.

100) Answer: C

The error lies in the part c of the sentence, astronaut should be replaced with astronauts, as number three is given and the number given is plural which will follow plural. So, option C is the correct answer.

1. Embellished(verb)

To make something more beautiful by adding something to it

Synonyms- Elaborate, Adorn, Garnish

Antonyms- Disfigure, Spoil

Example- followers often embellish stories about their heroes



2. Abrogate(verb)

Repeal or do away with (a law, right, or formal agreement)

Synonyms- Repudiate, Revoke

Antonyms- Institute, Introduce

Example- a proposal to abrogate temporarily the right to strike



3. Stipulate(verb)

To stay exactly and officially what must be done

Synonyms- Specify, Set down, Set out

Antonyms- Confuse, Muddle

Example- He stipulated certain conditions before their marriage



4. Promulgate(verb)

To officially announce a new law or system

Synonyms- Make known, Publicize, and Spread

Antonyms- Conceal, suppress

Example- These objectives have to be promulgated within the organization



5. Conspicuous(adjective)

Easily seen or noticed

Synonyms- Perceptible, Discernible

Antonyms- Invisible, Obscure, Unnoticeable

Example- He showed conspicuous bravery



6. Piqued(verb)

Arouse interest or curiosity

Synonyms- Stimulate, Provoke, Kindle

Antonyms- Calm, Pleased, Content

Example- With his scientific curiosity piqued, he was looking forward to being able to analyze his find



7. Sop(noun)

A thing of no great value given or done as a concession to appease someone whose main concerns or demands are not being met

Synonyms- Bribe, Payoff, Incentive, Motivation

Antonyms- Void, Drain, Empty

Example- My agent telephones as a sop but never finds me work



8. Proactive(adjective)

Controlling a situation by making things happen or by preparing for possible future problems

Synonyms- Go-ahead, prudent, Motivated

Antonyms- Retroactive, Careless

Example- Employers must take a proactive approach to equal pay



9. Hardline (adjective)

Extreme and severe and not likely to change

Synonyms- Strict, Rigorous, Steadfast

Antonyms- Flexible, Loose, Relaxed

Example- The US has taken a lot of criticism for its hard-line stance



10. Toppled(verb)

To become less steady and fall down

Synonyms- Tumble, Overturn

Antonyms- Rise, Ascend

Example- She toppled over when I touched her



11. Docile(adjective)

Ready to accept control or instruction

Synonyms- Submissive, Obedient

Antonyms- Disobedient, Willful

Example- A cheap and docile workforce



12. Gridlock(noun)

A situation in which no progress can be made

Synonyms- Bottleneck, Congestion, Impasse

Antonyms- Clear, Free, Unblocked

Example- A city reaches gridlock during peak hours



13. Dazzled(verb)

(used about a bright light) to make somebody unable to see for a short time

Synonyms- Blind temporarily, Overpower

Antonyms- Aware, Clear, Understanding

Example- She was dazzled by the headlights



14. Connived(verb)

Secretly allow something immoral, illegal, or harmful to occur

Synonyms- Deliberately ignore, Overlook

Antonyms- Condemn, Punish

Example- I did not connive in the production of these documents



15. Perpetrators (noun)

A person who carries out a harmful, illegal, or immoral act.

Synonyms- Offender, Wrongdoer

Antonyms- Good person, Protector

Example- The perpetrators of this horrific crime must be brought to justice



16. Prompted(verb)

To cause something to happen; to make somebody decide to do something

Synonyms- Bring about, Evoke, Trigger

Antonyms- Deter, Restrain

Example- The violence prompted a wave of refugees to flee the country



17. Entreat(verb)

Ask someone earnestly or anxiously to do something

Synonyms- Implore, Beg, Solicit

Antonyms- Allow, Give, Command

Example- His friends entreated him not to go



18. Standout(adjective, noun)

Exceptionally good

Synonyms- Exceptionally superior, outstanding,

Antonyms- Constrict, Contract

Example- The strengthening housing market should be providing tailwinds for home improvement retailers



19. Mayhem(noun)

A situation in which there is little or no order or control

Synonyms- Chaos, Disorder, Confusion

Antonyms- Calm, Harmony

Example- Complete mayhem broke out



20. Prima Facie(adjective)

Based on what appears to be true at first, even though it may be proved

Synonyms- Evident, Obvious, Apparent

Antonyms- Unclear, Inconceivable, Hidden

Example- This interference effect has been taken as prima facie evidence that lexical selection is competitive



21. Amicable(adjective)

Made or done in a friendly way, without argument

Synonyms- Friendly, Cordial, Brotherly

Antonyms- Unfriendly, Hostile

Example- An amicable settlement of the dispute



22. Tremors(noun)

A slight shaking movement; an involuntary, quivering movement

Synonyms- Vibration, Tremble, Earthquake

Antonyms- Steadiness

Example- A disorder that causes tremors and muscle rigidity



23. Innate(adjective)

Inborn, which is present naturally

Synonyms- Intrinsic, Inherent, Inbuilt

Antonyms- Acquired

Example- Her innate capacity for organization



24. Off-Guard(Phrase)

Unprepared for a surprise or difficulty

Synonyms- Unready, Inattentive, Unwary

Antonyms- Prepared, Heedful

Example- The government was caught off guard by the unexpected announcement



25. Premeditated(adjective)

(used about a crime) planned in advance

Synonyms- Planned, Deliberate, Calculated
Antonyms- Accidental, Spontaneous

Example- Premeditated murder



26. Provocative(adjective)

intended to make somebody angry or upset or to cause an argument

Synonyms- Annoying, Irritating, Insulting
Antonyms- Soothing, Calming

Example- A provocative article



27. Vandalized(verb)

To intentionally damage property belonging to other people

Synonyms- Deface, Demolish, Raze,
Antonyms- Build, construct, aid

Example- Stations have been vandalized beyond recognition



28. Hush Money(noun)

Money paid to someone to prevent them from disclosing embarrassing or discreditable information

Synonyms- Kickback, Blackmail
Antonyms- Outgo, Nonpayment

Example- She claimed that the politician had offered her hush money to keep their child a secret



29. Felony(noun)

A crime for which the punishment in federal law may be death or imprisonment for more than one year

Synonyms- Atrocity, Antisocial Behavior
Antonyms- Legality, Obedience, Virtue

Example- She was convicted of felony



30. Bizarreness(noun)

The quality of being strange and unusual

Synonyms- Strangeness, Unusualness
Antonyms- Familiarity, Banality

Example- It is the bizarreness of the event that attracted us



31. Surreptitious(adjective)

Done secretly, without anyone seeing or knowing

Synonyms- Stealthy, Clandestine, Covert
Antonyms- Blatant, Open, Honest

Example- Low wages were supplemented by surreptitious payments from tradesman



32. Plaintiffs(noun)

Someone who makes a legal complaint against someone else in court

Synonyms- Complaint, Accuser,
Antonyms- Suspect, Defendant

Example- The plaintiff commenced an action for damages



33. Rake Up(Phrasal verb)

Revive the memory of an incident or period that is best forgotten

Synonyms- Remind people of, Recollect,
Antonyms- Veil, Mask, Conceal

Example- I don't see the point in raking up the past



34. Death Knell(noun)

A warning of the end of something

Synonyms- Doom, Cutoff, Apocalypse
Antonyms- Detach, Connect, Join

Example- The chaos may sound the death knell for the UN peace plan



35. Thwart(verb)

To stop something from happening or someone from doing something

Synonyms- Hamper, Prevent, Impede
Antonyms- Abet, Aid, Facilitate

Example- He never did anything to thwart his father



36. Rocky Start(noun)

A troubled, uncertain, or discouraging beginning

Synonyms- False beginning, Poor start
Antonyms- Smooth start

Example- The journey itself got off to a rocky start



37. Stupendous(adjective)

Very large or impressive

Synonyms- Amazing, Astounding
Antonyms- Ordinary, Minute, Tiny

Example- The most stupendous views



38. Buck(verb)

Oppose or resist something oppressive or inevitable; to strive with determination

Synonyms- Fight against, Defy, Contradict
Antonyms- Stag, Inactivity

Example- He had been a real hell-raiser as a young buck



39. Querulous(adjective)

Complaining in a rather petulant or whining manner

Synonyms- Pettish, Irritable, Cantankerous
Antonyms- Cheerful, Easygoing, Happy

Example- She became querulous and demanding



40. Mettle(noun)

Ability and determination when competing or doing something difficult

Synonyms- Spirit, Fortitude, Tenacity
Antonyms- Cowardice, Timidity

Example- The team showed their true mettle in the second half



41. Conceited(adjective)

Excessively proud of oneself

Synonyms- Vain, Narcissistic, Boastful
Antonyms- modest, self-effacing

Example- I thought him conceited and arrogant



42. Hinges on(phrasal verb)

To depend on something

Synonyms- Rest on, Be subject to, Hang on
Antonyms- Be autonomous of, Be self standing

Example- The case hinges on the evidence of a single eyewitness



43. Obstreperous(adjective)

Noisy and difficult to control

Synonyms- Unruly, Disorderly
Antonyms- Manageable, Orderly

Example - Little obstreperous girl



44. Moribund(adjective)

Especially of an organization or business not active or successful

Synonyms- Expiring, Dying, Stagnant
Antonyms- Thriving, Recovering

Example - The moribund commercial property market



45. Hegemony(noun)

Influence or authority over others

Synonyms- Reigning, Regnant, Dominance
Antonyms- Self-government

Example - They discussed the national government's hegemony over their tribal community



46. Vying(verb)

To compete with other people to achieve or get something

Synonyms- Contest, Contend
Antonyms- Support, Agree, Help

Example - The athletes were vying for a place in the British team



47. Belabor(verb)

Attack verbally with harsh criticism

Synonyms- Berate, Condemn
Antonyms- Acclaim, Flatter

Example - she was belabored by her fellow student



48. Mired(adjective)

To be involved in a difficult situation, especially for a long period of time

Synonyms- Entangle, Embroil, Perplexed

Antonyms- Brushed, Cleaned

Example - The economy is mired in its longest recession since the war



49. Tycoon(noun)

A person who is successful in business or industry and who has become rich and powerful

Synonyms- Magnate, Mogul, Lord

Antonyms- Powerless, Underlying

Example- A newspaper tycoon



50. Stranglehold(noun)

Complete control over a situation, organization, etc. that does not allow it to grow or develop

Synonyms- Grip, Suppress, Monopoly

Antonyms- Start, Privilege

Example- In France, supermarkets have less of a stranglehold on food supplies



51. Quell(verb)

To end something

Synonyms- Finish, Crush, Stamp out

Antonyms- Prompt, Bring about

Example- Extra police were called to quell the disturbance



52. Floor Price(noun)

The lowest price at which a product can be sold

Synonyms- Lowest price, Minimal price

Antonyms- Expensiveness

Example- The government can establish a price floor on milk to guarantee farmers a stable income level



53. Profligate(adjective)

Wasting money, time, etc. or using it in a careless way

Synonyms- Extravagant, Wasteful, Imprudent

Antonyms- Thrifty, Frugal

Example- Profligate consumers of energy



54. Ramped up(phrasal verb)

Increase the level or amount of something sharply

Synonyms- Build, Bolster, Strengthen, Progress

Antonyms- Fall, Decline, Diminish

Example- The level of violence is ramping up



55. Caprice(noun)

A sudden usually unpredictable condition, change, or series of change

Synonyms- Vagary, Fitfulness, Fickleness

Antonyms- Stability

Example- The caprices of the electorate



56. Festering(verb)

To become more unpleasant because you do not deal with it successfully

Synonyms- Suppurate, Decay, Spoilage

Antonyms- Growth, Maturation

Example- They had ignored festering social problems



57. Break out(phrasal verb)

To escape from a place or a situation

Synonyms- Flee, Abscond, Burst out of

Antonyms- Complete, Die, End, Stop

Example- A prisoner broke out of his cell



58. Contemporary(adjective)

Living or occurring at the same period of time

Synonyms- Modern, Latest, Voguish

Antonyms- Out of date, Old-fashioned

Example- The event was recorded by a contemporary



59. Brainstorming(noun)

A group problem-solving technique that involves the spontaneous contribution of ideas from all members of the group

Synonyms- Creativity, Inventiveness

Antonyms- Imprudence, Literalness

Example- Brainstorming is a good way of generating ideas



60. Assuage(verb)

To make unpleasant feelings less strong

Synonyms- Relieve, Alleviate, mitigate

Antonyms- Aggravate

Example- The letter assuaged the fears of most members



61. Cursory(adjective)

Quick and probably not detailed

Synonyms- Perfunctory, Desultory, Uninterested

Antonyms- Thorough, Painstaking

Example- A cursory glance at the figures



62. Rioters(noun)

Troublemaker who participates in a violent disturbance of the peace

Synonyms- Rebel, Insurgent, Revolutionist

Antonyms- Tranquility, Harmony

Example- More than a dozen rioters have been arrested



63. Spectacularly(adverb)

In an extreme or unusual way that attracts attention

Synonyms- Amazing, Astounding, Astonishing

Antonyms- Dull

Example- The plan backfired spectacularly



64. Expunged(verb)

Obliterate or remove completely something unwanted or unpleasant

Synonyms- Erase, Remove, Delete

Antonyms- Add, Put in, Allow

Example- The kind of man that could expunge an unsatisfactory incident from his memory



65. Notoriety(noun)

The state of being well known for something bad

Synonyms- Infamy, Opprobrium, Discredits

Antonyms- Anonymity, Noncelebrity

Example- The song has gained some notoriety in the press



66. Ambient(adjective)

Especially of environmental conditions existing in the surrounding area

Synonyms- Atmospheric, Beautiful

Antonyms- Motionless, Stationary

Example- I used it to capture ambient sounds for my new album



67. Exhilarating(adjective)

Causing strong feelings of happy excitement and elation

Synonyms- Thrill, Excite, Elate

Antonyms- Depress, Boring, Depressing

Example- An exhilarating two-hour rafting experience



68. Skewed(adjective)

Suddenly change direction or position; make biased or distorted in a way that is regarded as inaccurate, unfair, or misleading

Synonyms- Crooked, Divaricated

Antonyms- Adjust, Align, Line up

Example- The car had skewed across the track



69. Flair(noun)

A natural ability to do something well

Synonyms- Aptitude, Talent, Gift

Antonyms- Inability

Example- she had a flair for languages



70. Stereotypes(noun)

A fixed idea about a particular type of person or thing, which is often not true in reality

Synonyms- Conventional image, Formula,

Antonyms- Original, Fresh

Example- The stereotype of the women as the caregiver



71. Derogatory(adjective)

Expressing a lack of respect for, or a low opinion of something

Synonyms- Disparaging, Denigratory

Antonyms- Complementary, Flattering

Example- She tells me I'm fat and is always making derogatory remarks



72. Envisaged(verb)

To think of something as being possible in the future; to imagine

Synonyms- Foresee, Predict

Antonyms- Existing, Real, Actual

Example- I can't envisage her coping with this job



73. Lukewarm(adjective)

Not showing much interest; not keen

Synonyms- Tepid, Slightly warm, Indifferent
Antonyms- Enthusiastic, Hot

Example- The film received a lukewarm reception from critics



74. Prevalence(noun)

The fact that something is very common or happens often

Synonyms- Generality, Pervasiveness, Rampancy
Antonyms- Rareness, Irregularity

Example- The prevalence of obesity in adults



75. Sparse(adjective)

Small in quantity or amount; in short supply

Synonyms- Scant, Scanty, Scarce
Antonyms- Abundant, Plentiful

Example- Information on earnings is sparse



76. Copious(adjective)

In large amounts

Synonyms- Abundant, Profuse, Lavish
Antonyms- Sparse

Example- She took copious notes



77. Awry(adjective)

Wrong, not in the way that was planned; untidy

Synonyms- Amiss, Not right, Uneven
Antonyms- True, Straight, Even

Example- I got the impression that something was awry



78. Upheaval(noun)

A sudden big change, especially one that causes a lot of trouble

Synonyms- Disruption, Upset, Turmoil
Antonyms- Stability, Tranquility

Example- Major upheavals in the financial markets



79. Surfeit(noun)

Too much of something

Synonyms- Excess, Surplus, Abundance
Antonyms- Lack, Dearth

Example- A surfeit of food and drink



80. Palpable(adjective)

Readily seen or understood

Synonyms- Perceptible, Perceivable
Antonyms- Intangible, Imperceptible

Example- A palpable sense of loss



81. Disconcertingly(adverb)

In a way that makes someone feel uncertain and uncomfortable or worried

Synonyms- Unsettling, Unnerving, Discomfiting

Antonyms- Reassuring

Example- He had a disconcerting habit of offering jobs to people he met at dinner parties



82. Unmoored(adjective)

(of a person) insecure, confused, or lacking contact with reality

Synonyms- Liberated, Emancipated

Antonyms- Constrained, Governed

Example- This freedom can make people feel unmoored



83. Imperialism(noun)

A system in which a country rules other countries, sometimes having used force to power over them

Synonyms- Hostility, Aggression, Jingoism

Antonyms- Pacifism, Anti-imperialism

Example- The struggle against imperialism



84. Distortions(noun)

The action of giving a misleading account or impression

Synonyms- Misrepresentation, Bias

Antonyms- Clarity, Perfection

Example- We were fed up with media's continuing distortion of our issues



85. Impeccable(adjective)

Unable to be explained or understood

Synonyms- Flawless, Faultless, Unblemished

Antonyms- Imperfect, Sinful

Example- He had impeccable manners



86. Diffidence(noun)

Lack of self-confidence

Synonyms- Shyness, Bashfulness

Antonyms- Confidence

Example- I say this with some diffidence



87. Prudent(adjective)

Sensible and careful when making judgments and decisions; avoiding unnecessary risks

Synonyms- Wise, Well judged, Judicious

Antonyms- Unwise, Imprudent, Incautious

Example- No prudent money manager would authorize a loan without first knowing its purpose



88. Sub serve(verb)

Help to further or promote

Synonyms- Accept, Aid, Assist

Antonyms- Worsen, Inactivity

Example- They extended the uses of writing to subserve their political interest

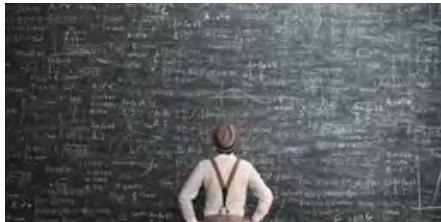


89. Abstruse(adjective)

Difficult to understand

Synonyms- Obscure, Arcane, Esoteric
Antonyms- Clear, Obvious

Example- An abstruse philosophical inquiry



90. Subversive(adjective, noun)

Trying to destroy or damage something, especially political system

Synonyms- Disruptive, Troublemaker
Antonyms- Loyal, Obedient

Example- They and their companions were identified as subversives



91. Damning(adjective)

Very critical, or showing clearly that someone is wrong or guilty

Synonyms- Incriminating, Condemnatory
Antonyms- Vindictory, Inconclusive

Example- I was innocent but the evidence was damning

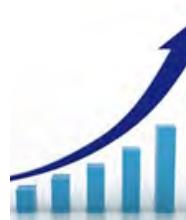


92. Crescendo(adjective)

Gradually increasing in volume

Synonyms- Pinnacle, Zenith
Antonyms- Waning, Diminishment

Example- The hysteria reached a crescendo around the spring festival



93. Exile(noun, verb)

Expulsion from one's native land by authoritative decree

Synonyms- Banishment, Expulsion
Antonyms- Return

Example- He knew now that he would die in exile



94. Stifled(verb)

To stop something happening, developing, or continue

Synonyms- Suffocate, Choke, Suppress
Antonyms- Let out

Example- Those in the streets were stifled by the fumes

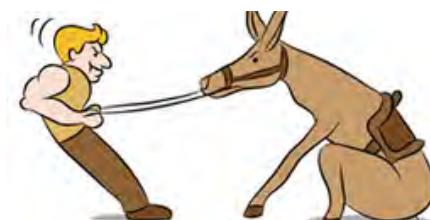


95. Stubborn(adjective)

Opposed to change, or suggestion

Synonyms- Obstinate, Stubborn as a mule
Antonyms- Compliant, Docile

Example- The removal of stubborn screws



96. Ominous(adjective)

Giving the worrying impression that something bad is going to happen

Synonyms- Threatening, Menacing
Antonyms- Promising, Auspicious

Example- There were ominous dark clouds gathering overhead



97. Kick-in(phrasal verb)

Come into effect or operation; as in to die

Synonyms- Contribute, Develop, Present

Antonyms- Exist, Run out, Linger, Breath

Example- It takes half an hour for the medication to kick in



98. Ambivalent(adjective)

Having mixed feelings or contradictory ideas about something or someone

Synonyms- Equivocal, Uncertain, Unsure

Antonyms- Unequivocal, Certain

Example- Some loved her, some hated her, few were ambivalent about her



99. Fig-leaf(noun)

A thing intended to conceal a difficulty or embarrassment

Synonyms- Cover, Camouflage

Antonyms- Disclosure, Divulgance

Example- The amendment was just a fig leaf intended to cover the cracks in the party



100. Veracity(noun)

Conformity to facts; accuracy

Synonyms- Truthfulness, Realism

Antonyms- Falsity

Example- Officials expressed doubts concerning the veracity of the story

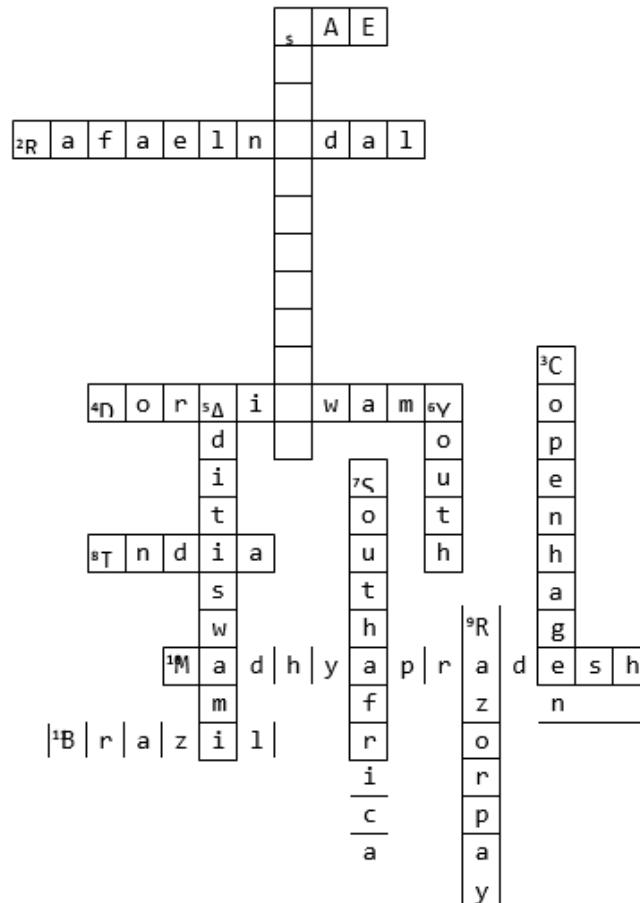


Current Affairs

CROSSWORD

ANSWERS

PUZZLE



Across

1. FALCON Shield-2023 exercise held between China and ____.

- UAE
- USA
- Japan
- Russia
- India

2. Ambassador for the Infosys brand and its Digital Innovation

- Rafael nadal
- Virat Kohli
- Ranbir Kapoor
- Mary Kom
- Alia Bhatt

4. (MD) of the Life Insurance Corporation of India (LIC)

- Ramasamy
- Doraisamy
- Rangasamy
- Gajendran
- Viswanathan

8. Which country will be hosting a World Coffee Conference for the first time?

- India
- China
- Russia
- Japan
- UAE

10. Where was 'Unmesh' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing Arts celebrated?

- Madhyapradesh
- Uttarpradesh
- Andhrapradesh
- Maharashtra
- Gujarat

11. India has handed over the B20 presidency to host G20 in 2024.

- Brazil
- China
- Japan
- Russia
- USA

Down

1. Max Life Insurance Company Ltd. (Max Life) has been appointed as the "Lead Insurer" for the State of _____.
 a) Madhya Pradesh
 b) Uttar Pradesh
 c) Andhra Pradesh
 d) Maharashtra
 e) Gujarat

6. August 12 is celebrated as International _____ Day
 a) Youth
 b) Malala
 c) Senior citizen
 d) Mandela
 e) Health

9. Which company has launched a MoneySaver Export Account specifically for small and mid-size exporters?
 a) Razorpay
 b) Mastercard
 c) Rupay
 d) Visa
 e) BharatPe

3. World Badminton Championships 2023 will begin in _____.
 a) Germany
 b) Copenhagen
 c) Amsterdam
 d) Canberra
 e) Hyderabad

7. Host of 15th BRICS summit
 a) South Africa
 b) China
 c) Russia
 d) Brazil
 e) India

5. Who has created history by becoming the first-ever Indian to clinch the individual World Title at the World Archery Championships final in Berlin?
 a) Aditiswami
 b) Priyashwami
 c) Duraisamy
 d) Preeti
 e) Shivangi