India’s first ‘Water Plus’ certified city is MP’s Indore

- India’s cleanest city, Indore in Madhya Pradesh, has achieved another feat of being declared as the country’s first ‘water plus’ certified city, under the Swachh Survekshan 2021. Swachh Survekshan is an annual survey of cleanliness, hygiene and sanitation in cities and towns across India launched as part of the Swachh Bharat Mission.
- Indore carried out a survey and halted 7,000 outfalls of greywater that went in rivers, drains.
- Moreover, 30 per cent of the city’s sewage water was recycled and reused. This recycled water was used by people in their gardens and some construction sites.

India organizes the IBSA Tourism Ministers’ Meet on virtual platform

- India organized the IBSA (India, Brazil and South Africa) Tourism Ministers’ meeting through the virtual platform. The Union Minister of Tourism of India, Shri G. Kishan Reddy, chaired the meeting. The Minister of Tourism of the Federative Republic of Brazil, Gilson Machado Neto and the Deputy Minister of Tourism of the Republic of South Africa, Fish Amos Mahlalela, attended videoconferencing under India’s IBSA Chairship.
- The meeting provided a platform to promote tourism cooperation among the member states and recognized the importance of strengthening cooperation in tourism to overcome the impact of the C-19 pandemic on the tourism sector.
- The meeting ended with the adoption of the IBSA Tourism Ministers Joint Statement - a document on cooperation and promotion for the speedy recovery of travel and tourism.

NS Tomar addressed 6th SCO Meet of Agriculture Ministers of the member countries

- The Union Minister of Agriculture and Farmers Welfare, Narendra Singh Tomar has addressed the 6th meeting of Agriculture Ministers of the member countries of the Shanghai Cooperation Organization (SCO), through videoconferencing. The meeting was organized under the chairmanship of Tajikistan in Dushanbe.
- During the meeting, Narendra Singh Tomar highlighted the taking several steps being taken by the Government of India to develop innovative technologies and their dissemination from Lab to Land to empower rural youth, farmers and farm women.
- Apart from Tomar, Union Minister of State for Agriculture and Farmers Welfare Shobha Karandlaje also attended the meet.

SPORTS

Unmukt Chand World Cup winning U19 Indian captain announced retirement in India

- World Cup-winning U19 India captain, Unmukt Chand has announced his retirement from cricket in India. He had made an unbeaten 111, leading a tense victory over Australia in the 2012 U-19
World Cup final in Townsville, Australia. The 28-year-old, who also led India A as well as Delhi and Uttarakhand in domestic cricket, had represented Mumbai Indians, Delhi Capitals and Rajasthan Royals in the IPL.

- Since his debut in 2010, Chand played in 67 First-Class matches, scoring 3379 runs with an average of 31.57. In 120 List A matches, Chand amassed 4505 runs at an average of 41.33. In 77 T20s, he made 1565 runs at an average of 22.35.

Shakib Al Hasan, Stafanie Taylor voted ICC players of the month for the month of July

- Bangladesh all-rounder Shakib Al Hasan and West Indies skipper Stafanie Taylor were named the ICC Player of the Month for July in men’s and women’s categories respectively. Shakib, who was nominated alongside West Indies’ Hayden Walsh Jr and Australia’s Mitchell Marsh.

**Shakib Al Hasan:**
- Shakib’s contributions in all three formats of the game helped Bangladesh win their series against Zimbabwe last month. He had scored an unbeaten 96 in Bangladesh’s three-wicket win over Zimbabwe in the second ODI at the Harare Sports Club.

**Stafanie Taylor**
- Taylor was the standout performer for West Indies in the limited-overs series against Pakistan.

Durand Cup, Asia’s oldest and world’s third oldest football tournament re-entry with 130th edition to be held at Kolkata

- Durand Cup, Asia’s oldest and world’s third oldest football tournament, is all set to make a comeback, after a year’s gap. The 130th edition of the Durand Cup is scheduled to be held in and around Kolkata between September 05 to October 03, 2021. Due to the C-19 pandemic, the competition was cancelled last season.
- The prestigious tournament was first held in 1888, at Dagshai (Himachal Pradesh) and is named after Mortimer Durand, who was then the Foreign Secretary in charge of India.
- The tournament was a conscious way to initially maintain health and fitness amongst the British troops but was later opened to civilians and currently is one of the leading sports events in the world.
- Mohun Bagan and East Bengal are the most successful teams in the history of the Durand Cup winning it sixteen times each.

**IMPORTANT DAYS**

**World Organ Donation Day 2021: 13th August**

- World Organ Donation Day is celebrated every year on August 13. The day is celebrated to raise awareness about the importance of organ donation and motivate people to donate organs after death. The day provides an opportunity to all to come ahead and pledge to donate their precious organs because one organ donor can save up to eight lives.
- Organ donation is retrieving a donor’s organ like heart, liver, kidneys, intestines, lungs, and pancreas after the donor is deceased and then transplanting into another person who is in need of an organ.
International Lefthanders Day 2021: 13th August

- The International Left-Handers Day is observed on August 13 every year to celebrate the uniqueness and differences of the left-handers and raise awareness of the advantages and disadvantages of being left-handed in a predominantly right-handed world. Left-handers are likely to have better verbal skills than their right-handed counterparts, according to a 2019 study by Oxford University.
- The day was first observed in 1976 by Dean R Campbell, the founder of Lefthanders International Inc. Further, in 1990, the Lefthanders International Club was founded with an aim to promote left-handedness, and make their views known to manufacturers towards the development of items for left-handed individuals. In 1992, the Club launched the International Lefthanders Day to create awareness regarding the “advantages and disadvantages of being left-handed.”

BANKING AND ECONOMIC

Retail inflation eased to 5.59% in July 2021

- Retail inflation eased to 5.59% in July mainly due to softening of food prices. The Consumer Price Index (CPI)-based inflation was 6.26% in June and 6.73% in July 2020. Inflation in the food basket slowed down to 3.96% in July from 5.15% in the previous month.
- Earlier this month, the RBI pegged the CPI inflation at 5.7% during 2021-22 — 5.9% in the second quarter, 5.3% in third, and 5.8% in the fourth quarter of the fiscal, with risks broadly balanced.

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INTERNATIONAL

India & Saudi Arabia set to conduct exercise named “AL-MOHED AL-HINDI 2021”

- India and Saudi Arabia are all set to conduct their first-ever naval exercise Al-Mohed Al-Hindi 2021. To participate in the exercise, India’s guided-missile destroyer INS Kochi reached Saudi Arabia. The joint naval exercise will showcase the reflection of growing defence and military cooperation between India and Saudi Arabia.
- The exercise is taking place amid rising tension in the Gulf region after a drone attack on a merchant tanker off Oman killed a British national and a Romanian citizen.
- The UK and the US pointed fingers at Iran for the attack on MV Mercer Street, operated by an Israeli-owned firm.

NATIONAL

Chhattisgarh become first state to recognise Forest Resource Rights in Urban area

- Chhattisgarh became the first state to recognise Community Forest Resource Rights in an urban area, with the state government recognising the rights of residents of Dhamtari district over 4,127 hectares of forests. Community resource rights over 5,544 hectares of forest within the core area of the tiger reserve area were also recognised.
- Under Forest Rights Act, 2006, Community Forest Resource Right gives gram sabhas the right to protect, regenerate or conserve or manage any forest resources used by the entire community, or village.
• Baghel also unveiled an “atlas” of tribal communities living in Chhattisgarh, and a special five-part teaching module on the all-around development of tribal areas to be used to train public representatives and members of the Panchayati Raj system. Tribals account for more than 31 per cent of Chhattisgarh’s population.

Jammu and Kashmir Lieutenant Governor Manoj Sinha inaugurated “Bungus Awaam Mela” in J&K

• Jammu and Kashmir Lieutenant Governor, Manoj Sinha has inaugurated the Bungus Awaam Mela with grand arrangements for village games, exhilarating local performances, and other activities to celebrate the 75th year of Independence at Bungus valley in Kupwara district. While inaugurating the fair, the Lt Governor paid tributes to the great revolutionary, freedom fighter Khudiram Bose, on his death anniversary. He also remembered countless others who made sacrifices and invaluable contributions towards achieving the Independence of the country.

• To make the Bungus valley environmentally sustainable, the LG directed the Forests and Tourism Department to chart out a viable “Eco-Tourism” plan for the region and all other prominent beautiful grasslands and meadows in the UT. He also suggested for undertaking a feasibility study for starting a cable car in this trekker’s paradise.

UP government renamed Kakori Train Conspiracy now renamed as Kakori Train Action

• The Uttar Pradesh government has renamed a landmark freedom movement event as Kakori Train Action while paying tributes to the revolutionaries who were hanged for robbing a train at Kakori to buy weapons in 1925. The new name was used in official communications to refer to the event, usually described as the ‘Kakori train robbery’ or the ‘Kakori train conspiracy’.

• UP Chief Minister Yogi Adityanath and Governor Anandiben Patel attended a programme held on the anniversary of the event at Kakori-based Kakori Shaheed Smarak on the outskirts of Lucknow. Family members of the freedom fighters were honoured on this occasion, and an art exhibition was also held. A government official stated it was derogatory to describe the robbery that was a part of the freedom movement as “conspiracy”.

SPORTS

ICC confirm to push for cricket’s inclusion in Olympics 2028 at Los Angeles

• The International Cricket Council has confirmed it will campaign for the inclusion of the sport at the 2028 Los Angeles Olympics. The ICC’s bid to end what will by then have been an absence from Olympic schedules will include multiple demonstrations of cricket’s suitability for multisport events. Cricket, till now, has made just one appearance in the Olympics, way back in 1900 in Paris when only two teams competed at the event Great Britain and hosts France meaning the sport’s inclusion in 2028 would mark the end of a 128-year absence.

• The sport will feature in the Birmingham 2022 Commonwealth Games next year, which shapes as a perfect showcase for what the sport can bring to the Olympics, as well as being a momentous occasion on its own.
Indian Air Force build one of the world’s highest mobile ATC towers at the Advanced Landing Ground in Ladakh

- The Indian Air Force (IAF) has built one of the world’s highest mobile air traffic control (ATC) towers at the Advanced Landing Ground in Ladakh. The ATC controls operations of the fixed-wing aircraft and helicopters operating in the eastern Ladakh region. Meanwhile, India has been considering multiple options of developing airfields in eastern Ladakh including Daulat Beg Oldi (DBO), Fukche and Nyoma which are at a distance of few minutes from the Line of Actual Control (LAC) with China.
- The Air Force also has deployed the Igla man-portable air defence missiles to tackle any aerial incursion by any adversary aircraft. The Indian Air Force has been regularly deploying fighter aircraft including the Rafale and MiG-29s to carry out operations in eastern Ladakh where there has been disengagement of troops at two locations including Pangong Tso and Gogra heights but both sides have not de-escalated.

Rajkummar Rao appointed as first brand ambassador of Cashify

- Cashify, a re-commerce marketplace announced that it has appointed Rajkummar Rao as its first brand ambassador. The actor has signed a multi-year contract with the company and he will promote the products across digital media platforms through campaigns and promotional activities exclusively for the smartphone buyback category.
- The partnership is expected to give a strong face to the brand’s philosophy as Rao personifies the brand ethos, which is reliability, responsiveness, approachability, and dynamic personality.
- The association with the actor comes at a time when the company is on a business expansion spree from online to offline, after having recently raised $15 million from Olympus Capital and has acquired UniShop to diversify its Omni category services to users.

IAS officer of Himachal Pradesh cadre, KK Pant appointed as new NPPA chairman

- Kamlesh Kumar Pant, a 1993-batch IAS officer of Himachal Pradesh cadre, has been appointed as the new chairman of National Pharmaceutical Pricing Authority (NPPA) by the Appointments Committee of the Union Cabinet. The pharmaceutical pricing agency was currently headed by IAS officer Shubhra Singh, who was appointed to the post in 2018. Singh has been repatriated to her cadre state Rajasthan, according to an order of the personnel ministry.
- Pant, formerly the Principal Secretary (Revenue) in the government of Himachal Pradesh and also the Financial Commissioner (Appeals) at Himachal Pradesh and the head of the Himachal Pradesh State Pollution Control Board, has taken charge of NPPA with immediate effect.

National Science Foundation Innovation-Corps (NSF I-Corps) Teams Award

- SoftWorthy has been conferred the prestigious National Science Foundation Innovation-Corps (NSF I-Corps) Teams Award in the United States.
- SoftWorthy’s award-winning project focuses on developing state-of-the-art computational
methods for ‘stochastic modelling, design simulation and sensitivity analysis of electronic devices like printed-circuit-boards (PCBs), which are critical for the growth of novel technological applications like driverless vehicles and energy-efficient smart buildings.

RANKING

Four Indian airports finds place in the Skytrax’s top 100 airport list

- The Indira Gandhi International (IGI) Airport in New Delhi has found place among world’s top 50 best airports in the 2021 Skytrax World Airport Awards. Delhi airport has improved its overall ranking by five places. In 2020, it was placed at 50th spot. With this, it has also become the first Indian airport to be placed among top 50 list. The Hamad International Airport in Doha, Qatar, has been named the “Best Airport in the World”.
- The Skytrax World Airport Awards list is compiled by UK-based Skytrax, a consultancy firm that runs an airline and airport review and ranking site, featuring 100 airports. The Skytrax World Airport Awards are voted for by customers in a global airport customer satisfaction survey.

Top Five Airports in the World:
- Hamad International Airport in Doha, Qatar
- Haneda Airport in Tokyo
- Changi Airport in Singapore
- Incheon International Airport in Incheon, South Korea
- Narita International Airport (NRT) in Tokyo

BANKING AND ECONOMIC

As per FY21 data, Number Of Billionaires In India Dropped From 141 to 136

- In the pandemic-hit financial year of 2020-21, the number of billionaires in India dropped from 141 in FY20 to 136 in FY21, as per a statement issued by Finance Minister Nirmala Sitharaman in the Rajya Sabha. The count is based on the gross total income declared in the income tax returns. In FY 2018-19, the number of individuals with a gross total annual income of more than Rs 100 cr is 77.
- As per the information available with the Central Board of Direct Taxes (CBDT), there is no legislative or administrative definition of the term billionaire under direct taxes. Wealth tax has been abolished with effect from 01.04.2016 and, therefore, CBDT does not any more capture information about the complete wealth of an individual taxpayer.

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NATIONAL

Dr. K Sivan formally inaugurated Health Quest study

- ISRO chief, Dr K Sivan has formally inaugurated the Health QUEST study (Health Quality Upgradation Enabled by Space Technology of ISRO) which will be undertaken by 20 private hospitals across India. The event was co-organised by the Association of Health Care Providers India (AHPI) and the Society for Emergency Medicine in India (SEMI).
- The objective of the study is to strive towards reducing human errors and achieve zero defect
and quality service in the emergency and intensive care units of the hospital. The study aims to upgrade healthcare standards in line with ISRO quality standards and best practices. The quality assurance mechanism in vogue in ISRO will be shared with the study team to establish the parameters for healthcare quality standards.

Quad country navies, India, US, Japan and Australia, will be conducting the annual Malabar naval exercises, from August 21

- The Quad country navies including, India, the US, Japan and Australia, will be conducting the annual Malabar naval exercises, from August 21, off the coast of Guam, in the Indo-Pacific. The harbour phase of the Malabar naval exercises will take place from August 21 to 24, 2021. The sea phase of the exercise will be held on August 25 to 29, 2021.
- Indian Navy will be represented by two surface combatants led by Guided Missile Destroyer INS Ranvijay and Frigate INS Shivalik along with maritime reconnaissance aircraft P-8I, ASW helicopters and Special Forces (Marine Commandos-MARCOS). The objective of the Malabar series of Exercises is to increase the interoperability of naval powers of the four QUAD countries.

**SCIENCE & TECHNOLOGY**

**DRDO Successfully Test-Fires Nirbhay Missile from the ITR off Odisha coast**

- The Defence Research and Development Organisation (DRDO) has successfully test-fired medium-range subsonic cruise missile Nirbhay from the Integrated Test Range (ITR) at Chandipur, off Odisha coast. Nirbhay is India’s first Indigenous Technology Cruise Missile (ITCM).
- ITCM Nirbhay was successfully test-launched with a Made-in-India Manik turbofan engine.
- This was the first successful test-firing of the missile with the indigenous booster engine. It can use both conventional and nuclear weapons of 200 to 300 kilograms.
- The missile can be launched from multiple platforms. ITCM Nirbhay can travel at a speed of 0.7 to 0.9 Mach, or 4 to 7 times faster than the speed of sound.

**OBITUARY**

**Malayalam actor Saranya Sasi passed away due to C-19**

- Popular Malayalam film and television actor, Saranya Sasi passed away due to C-19 complications. She had also battled cancer for nearly a decade, earning praise for showing remarkable grit and determination in battling the disease. She had been diagnosed with a form of brain tumour in 2012.
- The actress’ body of work includes films like Chhota Mumbai, Thalappavu, Bombay March 12 and TV soaps like Kootukari, Avakashikal, Harichandanam, Malakhamar and Rahasyam.

**Renowned spiritual Balaji Tambe passed away**

- A well-known spiritual leader who was also an Ayurveda doctor and proponent of Yoga, Dr Balaji Tambe, passed away.
- The founder of ‘Atmasantulana Village’, a holistic healing centre near Lonavala, Dr Tambe had written several books on spirituality, Yoga and Ayurveda. He dedicated his entire life to promote and popularize Ayurveda and Yoga.
IMPORTANT DAYS

International Youth Day 2021: 12th August
- The International Youth Day is observed on August 12 annually to draw the attention of governments and others towards youth issues worldwide. This day is celebrated to recognize the efforts put in by the youth for the betterment of society. The Day aims to promote the ways to engage the youth and make them more actively involved in their communities through positive contributions.
- The theme of International Youth Day 2021, “Transforming Food Systems: Youth Innovation for Human and Planetary Health”. The theme highlights the ways in which the engagement of young people at the local, national and global levels is enriching national and multilateral institutions and processes, as well as draw lessons on how their representation and engagement in formal institutional politics can be significantly enhanced.

World Elephant Day 2021: 12th August
- World Elephant Day is observed every year on August 12 worldwide for the preservation and protection of the global elephants. The main objective of World Elephant Day is to create awareness on elephant conservation and to share knowledge and positive solutions for the better protection and management of wild and captive elephants.
- The World Elephant Day was initiated on August 12, 2012, when Thailand-based Elephant Reintroduction Foundation teamed up with Canadian filmmaker Patricia Sims. This is not just a day but a movement in itself. Since 2012, Ms Sims has been leading World Elephant Day.

AWARDS & RECOGNITION

Maharashtra government announced a new award Rajiv Gandhi award for IT sector
- Maharashtra government has announced a new award named after the former prime minister Rajiv Gandhi for outstanding performance in the Information and Technology (IT) sector. The Rajiv Gandhi Award in Maharashtra will be given to institutes doing remarkable work in the field of information technology.
- The decision to start an award in the state after former PM Rajiv Gandhi was taken in a meeting chaired by Maharashtra Minister of State for Information Technology and Home Satej Patil. Recently, Prime Minister Narendra Modi had announced that the Rajiv Gandhi Khel Ratna award will be called the Major Dhyan Chand Khel Ratna Award.

BANKING AND ECONOMIC

RBL Bank selected Amazon Web Services as preferred cloud provider
- RBL Bank has chosen Amazon Web Services (AWS), an Amazon.com company, as its preferred cloud provider. AWS helps RBL bank to strengthen its AI-powered banking solutions and drive digital transformation at the Bank, adding significant value to the Bank’s innovative offerings, saving costs, and tightening risk controls.
- The Bank is building on its analytics practice and investing in AI capabilities to implement various use cases across multiple segments, including Risk, Customer Service, Human Resources, and Operations.
The Banks AI Center of Excellence worked with AWS to create a templated framework to roll out use cases using Amazon SageMaker to quickly and easily build, train, and deploy machine learning (ML) models as part of the Banks larger AI roadmap.

SIDBI unveiled “Digital Prayaas” lending platform to facilitate loans
- Small Industries Development Bank of India (SIDBI) has unveiled ‘Digital Prayaas’ an app-based digital-lending platform to facilitate loans to entrepreneurs from low-income groups. The objective is to sanction a loan by the end of the day. The platform has engaged in the promotion, financing and development of Micro, Small and Medium Enterprises (MSMEs).
- To cater to those from the urban area, SIDBI has tied up with BigBasket to provide loans to its delivery partners for the purchase of e-bikes and e-vans. The SIDBI-BigBasket initiative would create digital footprints that would further facilitate loans to the borrower’s family members for their own micro-enterprises. SIDBI should enter into similar arrangements with more partner institutions to increase its outreach.

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INTERNATIONAL
Mohammad Mokhber first Vice President of Iran
- Iran’s new President Ebrahim Raisi named the chairman of a powerful state-owned foundation sanctioned by the United States as his first vice-president. Mohammad Mokhber has for years headed the foundation known as Setad or the Execution of Imam Khomeini’s order.
- Mokhber was appointed to the position by the supreme leader Ayatollah Ali Khamenei in 2007. The Setad was originally founded in the late 1980s to manage confiscated properties following the 1979 Islamic Revolution.

NATIONAL
UNICEF India, Facebook launched a one-year joint initiative on ending violence against children
- UNICEF India and Facebook have launched a one-year joint initiative on ending violence against children with a special focus on online safety. The partnership seeks to create a safe environment for children online and offline. It aims to improve children’s resilience and capacity to access the digital world safely, increase awareness on violence against children and its impact on children, families, and communities, and increase the skills of communities and frontline workers to better prevent and respond to violence.
- The partnership includes a nationwide social media campaign and capacity building for 100,000 school children on online safety, digital literacy, and psychosocial support. Well-known actor and UNICEF India’s celebrity advocate on ending violence against children, Ayushmann Khurrana, gave his keynote message during the virtual event.

IT Ministry will host the first Internet Governance Forum in the country
- India will host the first Internet Governance Forum in the country, starting from October 20, this year. The theme of this year’s meeting is Inclusive Internet for Digital India. With this
announcement, the Indian chapter of the United Nations-based forum namely the Internet Governance Forum has begun. It’s an Internet Governance policy discussion platform to bring representatives together from various groups, considering all at par to discuss public policy issues related to the Internet.

- National Internet Exchange of India (NIXI), Ministry of Electronics & Information Technology (MeitY) and the Chairman of the Coordination Committee, India Internet Governance Forum 2021 (IGF), announced the launch of India Internet Governance Forum (IIGF) -2021.

APPOINTMENT & RESIGNATION

Reserve Bank of India appointed Olympic Gold medallist, Neeraj Chopra for banking fraud awareness campaign

- The Reserve Bank of India (RBI) has started a public awareness campaign to warn people against digital banking frauds. For the new campaign, RBI has roped in Olympic Gold medalist Neeraj Chopra. The central bank has asked people to be a little cautious as doing so can protect them from a lot of troubles. A little caution takes care of a lot of trouble.
- The campaign sees Chopra urging users to not divulge details like OTP, CVV number and ATM PIN in front of anyone. The users should keep changing their online banking passwords and PIN numbers frequently and immediately block ATM card, credit card, debit card and/or prepaid card if one loses it. Block your card if stolen, lost or compromised.

OBITUARY

Commodore Kasargod Patnashetti Gopal Rao passed away

- Commodore Kasargod Patnashetti Gopal Rao, a 1971 war hero and recipient of the Mahavir Chakra, passed away. Rao was a recipient of the Veer Seva Medal also. He played a key role in the war with Pakistan to liberate East Pakistan that is now Bangladesh.
- Rao led a small task group of the Western Fleet and launched an offensive off the coast of Karachi as part of Operation Cactus Lily. Notwithstanding the threat of air, surface and submarine attack, he led the group into enemy waters on the night of December 4, 1971.

BOOKS & AUTHOR

Book “The Earthspinner” authored by award-winning novelist Anuradha Roy

- A book titled “The Earthspinner” authored by award-winning novelist Anuradha Roy. In the book, Roy delves into the “life and mind of Elango the potter, who must navigate complicated and impossible love, the dedication of a beloved pet, his own passion for creativity and a world turned upside down by the petty violence that characterises the present day”.
- This novel is about two people struggling to free themselves of such shackles to create a happier world. Roy’s earlier works include “An Atlas of Impossible Longing” and “The Folded Earth”.

Book “How the Earth Got Its Beauty” authored by Sudha Murty

is a prolific writer in English and Kannada, she has written novels, technical books, travelogues, collections of short stories and non-fictional pieces, and four books for children. Her books have been translated into all the major Indian languages.

- Sudha Murty was the recipient of the R.K. Narayan Award for Literature and the Padma Shri in 2006, and the Attimabbe Award from the government of Karnataka for excellence in Kannada literature in 2011.

**BANKING AND ECONOMIC**

**Reserve Bank of India hikes collateral-free loans to Self Help Groups**

- The Reserve Bank of India has raised the limit for collateral-free loans to Self-Help Groups (SHG) under the DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission) from Rs. 10 lakhs to Rs. 20 lakhs. The DAY-NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions for the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods.
- For loans to SHGs up to Rs 10 lakh, no collateral and no margin will be charged. No lien should be marked against the savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.
- For loans to SHGs above Rs 10 lakh and up to Rs 20 lakh, no collateral should be charged and no lien should be marked against the savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).”

**Reserve Bank of India will penalise banks if ATMs run out of cash from October 1**

- The Reserve Bank of India (RBI) has announced the launch of the ‘Scheme of Penalty for non-replenishment of ATMs’, as per which it will impose monetary penalties on ATMs/WLAs that run out of cash. Concerned over the inconvenience caused to the public due to the non-availability of cash in ATMs, the Reserve Bank has decided to penalise banks for failure to timely replenish currency notes in such machines. The Scheme of Penalty for non-replenishment of ATMs has been formulated to ensure that sufficient cash is available to the public through ATMs.
- The Scheme shall be effective from October 01, 2021. Therefore, banks/ WLAOs should put in place a robust system for monitoring the availability of cash in ATMs and ensure timely replenishment to avoid cash-outs.
- Cash-out at any ATM of more than ten hours in a month will attract a flat penalty of ₹ 10,000/- per ATM. In the case of White Label ATMs (WLAs), the penalty would be charged to the bank which is meeting the cash requirement of that particular WLA. The bank, may, at its discretion, recover the penalty from the WLA operator.

**Asian Development Bank approved USD 300 million additional loan for Maharashtra Rural Connectivity**

- The Manila-based Asian Development Bank has approved a USD 300 million loans as additional financing for the ongoing Maharashtra Rural Connectivity Improvement Project for upgrading rural roads and connecting remote areas with markets. The additional financing will be used for improving an additional 1,100 rural roads and 230 bridges for a total length of 2,900 km in 34
districts of the state.

- The project was approved in August 2019, for improving and maintaining the condition and safety of 2,100 kilometres (km) of rural roads across Maharashtra.

### Current Affairs PDF- August 10, 2021

#### NATIONAL

**Indian Railways Launched Rail Madad: one stop Solution for Customer**

- Indian Railways has launched an integrated one-stop solution “Rail Madad” in which the national transporter has merged a number of existing helplines that were used for various purposes into one. The Railway ministry toll-free number 139 can be used for all kinds of enquiries and making complaints and the helpline facility is available round-the-clock in 12 languages.

- Rail Madad, the integrated and innovative one-stop solution for customer grievance, enquiry, suggestion and assistance, providing passengers with the choice to access RailMadad through multiple channels, namely, Web, App, SMS, Social Media and Helpline number (139) during the journey for expeditious resolution of their complaints.

**Union Law Minister Kiren Rijiju attends 8th SCO Meeting of Ministers of Justice**

- The Union Law Minister Kiren Rijiju has virtually attended the eighth meeting of Ministers of Justice of the Shanghai Cooperation Organisation (SCO). The Minister of State for Law & Justice, Professor SP Singh Baghel also attended the meeting. During the virtual event, Rijiju highlighted the initiatives taken by the Government of India for providing affordable and easy access to justice for all.

- The three days' meeting was hosted by Tajikistan, and chaired by Tajikistan’s Justice Minister, MK Ashuriyon. The Ministers of (Law and) Justice and senior officials and experts from the Ministries of Law & Justice of ‘India, Kazakhstan, China, Kyrgyz Republic, Pakistan, Russian Federation, Tajikistan and Uzbekistan’ participated in the meeting.

### 7th edition of the International Army Games, 2021, will be held from 22 August 2021

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

- From India, 101 members of the Indian Army will participate in the International Army Games, which is organised each year by the Russian Ministry of Defence, since 2015. The Indian contingent will participate in Army Scout Masters Competition (ASMC), Elbrus Ring, Polar Star, Sniper Frontier and Safe Route games. In 2019, India had also co-hosted the games for the first time in Jaisalmer and had stood first in Army Scouts Master Competition.
SPORTS

England’s Fast bowler James Anderson become 3rd highest wicket-taker in Test cricket
- James Anderson overtook Anil Kumble’s tally of 619 Test wickets to become the third-highest wicket-taker in Test cricket.
- He achieved this huge feat after KL Rahul knocked one to wicket-keeper Jos Buttler. His current wickets tally stands at 621 from 163 Tests. Anderson is currently the highest wicket-taker among the fast bowlers and is the only pacer in the 600 club. He achieved the milestone on the 3rd day of the Nottingham Test against India.

APPOINTMENT & RESIGNATION

MS Dhoni becomes first brand ambassador of HomeLane the Home interiors brand
- Home interiors brand HomeLane has entered into a three-year strategic partnership with Mahendra Singh Dhoni as an equity partner and brand ambassador. As part of the partnership, Dhoni will own equity in HomeLane and will be the company’s first brand ambassador.
- With the upcoming cricket and festive season, HomeLane and MS Dhoni are jointly working on a brand new campaign that will be released during the new IPL season. The partnership will last for the next three years. Dhoni will not only become an equity partner but also a brand ambassador for the company.

Government of India Approved 3-year extension for Rekha Sharma as Chairperson of National Commission for Women
- The Government of India has given a three-year extension to Rekha Sharma as Chairperson of the National Commission for Women (NCW). She will serve for another three years term with effect from August 07, 2021, or till the age of 65 years or until further orders whichever is the earliest. The 57-year-old Sharma first assumed the charge as Chairperson of NCW on August 7, 2018.
- Rekha Sharma has been associated with the Commission as a member since August 2015 and held the additional charge as the chairperson from September 29, 2017, before becoming its regular chief. She has been a vocal advocate of gender sensitisation of police personnel since they are the first point of contact for victims.

OBITUARY

Veteran actor Anupam Shyam (known for his role as Thakur Sajjan Singh) passed away
- Veteran actor Anupam Shyam has passed away. The actor was best known for his work on the TV show Mann Kee Awaaz: Pratigya and appearances in films like Slumdog Millionaire and Bandit Queen.
- In his nearly three-decade-long career, Shyam featured in films like Satya, Dil Se, Lagaan, Hazaaron Khwaishen Aisi and received critical acclaim for his role as Thakur Sajjan Singh on Mann Kee Awaaz: Pratigya which aired in 2009 on Star Plus.

IMPORTANT DAYS

World Biofuel Day 2021 :10th August
- World Biofuel Day is observed on August 10 every year. The day is celebrated to raise
awareness about the importance of non-fossil fuels as an alternative to conventional fossil fuels and highlight the various efforts made by Government in the biofuel sector. The development of biofuels is in sync with schemes such as Swach Bharat Abhiyan and Atmanirbhar Bharat Abhiyan. World Biofuel Day was first observed by the Ministry of Petroleum and Gas in August 2015.

- Biofuels are environmentally friendly fuels whose use would go a long way in reducing carbon emissions. They are created through renewable biomass resources and therefore make a strong case for sustainable development. As such biofuels will help meet the energy requirements of the 21st-century world without damaging the environment in the process.

**World Lion Day 2021 : 10th August**

- World Lion Day is observed globally on August 10 every year. World Lion Day is marked to raise awareness about the king of beasts and the efforts undertaken for their conservation. Owing to their courage, intelligence, strength, and magnificence, lions often feature on national flags, and royal symbols and emblems to represent command, power or authority across cultures. World Lion Day was launched in 2013.

- The big cat is listed as an endangered species in the IUCN Red List. The majestic animal is the second-largest member of the Felidae (cat family), after the tiger. There is only one species of the lion in the world whose scientific name is Panthera leo. As per the International Union for Conservation of Nature’s (IUCN)’s Red List of Threatened Species (2016), the Panthera leo has two subspecies: Panthera Leo and Panthera leo persica, found in Africa and Asia.

**BOOKS & AUTHOR**

**Veteran actor Shabana Azmi launched Book “The Year That Wasn’t – The Diary of a 14-Year-Old”**

- Veteran actor Shabana Azmi has launched the book titled “The Year That Wasn’t – The Diary of a 14-Year-Old”, which is penned by Kolkata girl Brisha Jain. The book was written by a 14-year-old girl, which chronicles the lockdown days seen through her eyes as the Covid-19 pandemic spreading last year.

- The book handholds readers through a journey – the hopeful beginning of a new decade, the confusion triggered by a pandemic, lockdown travails, coping with the whole new world of online schooling, a new digital divide, the vaccine race, the waning of the pandemic’s severity and it’s a resurgence.

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**NATIONAL**

**Karnataka becomes first state to issue order implementing NEP-2020**

- Karnataka has become the first state in the country to issue the order with regard to the implementation of National Education Policy-2020, State Higher Education Minister C N Ashwath Narayan claimed.

- The state government has issued an order on Saturday on the implementation of NEP-2020 with effect from the current academic year 2021-2022.
India-UAE Navy conducted the bilateral naval exercise ‘Zayed Talwar 2021’
- The Indian Navy and UAE Navy conducted the bilateral naval exercise ‘Zayed Talwar 2021’ on August 07, 2021, off the coast of Abu Dhabi. The main objective of the ‘Zayed Talwar 2021’ naval exercise was to enhance interoperability and synergy between the two navies.
- Indian Navy participated with INS Kochi, with two integral Sea King MK 42B helicopters, deployed in the Persian Gulf. From UAE, UAES AL – Dhafra, a Baynunah class guided missile corvette and one AS – 565B Panther helicopter took part in the exercise.

SPORTS

BCCI announced cash reward for medal winners
- The Board of Control for Cricket in India (BCCI) on August 07 announced Rs 1 crore cash reward for star javelin thrower Neeraj Chopra after his historic gold medal-winning feat in the ongoing Tokyo Olympics. The Vice-President of BCCI Rajeev Shukla congratulated India’s ace javelin thrower and said, “It’s a great day for Indian sports as Neeraj Chopra bagged the gold for India.
- He has put in his best efforts. If you look at the facilities we haven’t got the kind of facilities which the other countries have got. Still sports persons trying their level best. BCCI on this occasion has announced Rs 1 crore for Neeraj Chopra who has brought the gold medal for India and other athletes to.”

Tokyo Olympics 2020: Neeraj Chopra won Olympic gold medal in Javelin throw
- Neeraj Chopra has won a Gold medal for India in the javelin throw event at Tokyo Olympics. With a throw of 87.03 metres in his first attempt, Neeraj killed the competition. In his second he improved it to 87.58m and that turned out to be the golden throw. Except for Viteszalav Veslay of the Czech Republic who threw 86.67m none of his rivals including world champion Johannot Vetter fell by wayside.
- This is India’s 7th medal at Tokyo 2020, the best ever medal haul for India at a single edition of the Games. Neeraj Chopra’s Gold is also India’s second-ever individual Gold medal at the Olympics, after Abhinav Bindra in Shooting.

Tokyo Olympics 2020: Bajrang Punia won Olympic wrestling bronze medal in wrestling
- Indian wrestler Bajrang Punia has won the Olympic wrestling bronze medal match after 8-0 win over Daulet Niyazbekov of Kazakhstan in the men’s freestyle 65kg category.
- Punia became the sixth Indian wrestler to finish on the Olympic podium after KD Jadhav, Sushil Kumar, Yogeshwar Dutt, Sakshi Malik and Ravi Kumar Dahiya. This became the second instance after the 2012 London Olympics when two Indian wrestlers won medals in the same Games.

Tokyo Olympics 2020 Closing Ceremony Highlights
- The Tokyo Olympics 2020 came to an end on August 08, 2021. The international multi-sport event was held from July 23 to August 08, 2021, in Tokyo, Japan. This was for the fourth time that Japan hosted the Olympic Games, after previously hosting the Tokyo 1964 (Summer), Sapporo 1972 (Winter), and Nagano 1998 (Winter) games. Apart from this, Tokyo is the first Asian city to hold the Summer Games twice.
The United States has topped the overall medal table with 113 medals, which includes 39 Gold, 41 Silver and 33 Bronze Medal.

Indian Contingent managed to win 7 medals comprising 1 Gold, 2 Silver and 4 Bronze Medals. The country stood at the 48th position in the medal table out of 86 countries.

**APPOINTMENT & RESIGNATION**

**Uttarakhand Chief Minister named Vandana as brand ambassador**

- Uttarakhand Chief Minister Pushkar Singh Dhami has appointed Team India’s hockey player Vandana Katariya as the brand ambassador of the state’s Department of Women Empowerment and Child Development.
- The announcement was made at a programme organized to felicitate the recipients of the Tilu Rauteli Award and the Anganwadi Workers Award on Sunday. This programme was held at the IRDT Auditorium at Survey Chowk.
- CM Dhami further stated that the prize money for the aforementioned accolades will be doubled from Rs 31,000 to Rs 51,000 beginning next year.

**IMPORTANT DAYS**

**International Day of the World’s Indigenous Peoples 2021: 9 August**

- United Nations observes the International Day of the World’s Indigenous Peoples on 09th August every year. The day is being observed to protect the rights of the world’s indigenous population and recognize the achievements and contributions that indigenous people make to improve world issues such as environmental protection. The theme for 2021 is “Leaving no one behind: Indigenous peoples and the call for a new social contract.”
- The day was recognised by the General Assembly of the United Nations in December 1994. The date to marks the day of the inaugural session of the Working Group on Indigenous Populations at the United Nations in 1982.

**Nagasaki Day 2021: 9th August**

- Japan commemorates the 9th of August every year as Nagasaki day. On August 9, 1945, the United States dropped an atomic bomb on Nagasaki, Japan. It was code-named “Fat Man” due to the design of the bomb as it had a wide, round shape. This happened 3 days after dropping an atomic bomb on Hiroshima.
- An area of about 5 square miles was completely obliterated and around 65,000 people were killed in the bombing. Nagasaki and Hiroshima continue to feel the impact of the destructive bombing even today.

**Nation observes 79th anniversary of Quit India movement on 8 August 2021**

- The 79th anniversary of the August Kranti Din or Quit India Movement, which is considered as one of the important milestones in the history of the freedom struggle of our country, is being observed on 8 August 2021. On 8 Aug 1942, Mahatma Gandhi gave a clarion call to end British rule and launched the Quit India Movement at the session of the All-India Congress Committee in Mumbai.
- After the failure of Cripps Mission, Gandhiji gave the call to “Do or Die” in his Quit India speech.
delivered at the Gowalia Tank Maidan in Mumbai. The grateful country is paying homage to the freedom fighters and remembering the supreme sacrifices of the martyrs during the freedom struggle.

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INTERNATIONAL

Bhutan’s Mangdechhu Hydroelectric Project conferred Brunel Medal
- Bhutan’s India-assisted Mangdechhu Hydroelectric Project was conferred with the Brunel Medal awarded by the London-based Institution of Civil Engineers (ICE). The award was given as a mark of excellence in civil engineering within the industry and was handed over by the Indian envoy to Bhutan Ruchira Kamboj to the Chairman of Mangdechhu Hydroelectric Project Authority, Lyonpo Loknath Sharma. One of the reasons the Mangdechhu project was awarded was because of its social and environmental credentials.
- The project will reduce 2.4 million tonnes of greenhouse gas emissions each year.
- Bhutan and India in the past have collectively resolved to increase the hydropower energy capacity of Bhutan to 12000 MW.

NATIONAL

India’s first indigenous aircraft carrier, Vikrant
- India’s first indigenous aircraft carrier, Vikrant set sail to begin its first sea trial. INS Vikrant was designed by the Indian Navy’s Directorate of Naval Design (DND) and built at Cochin Shipyard Limited (CSL).
- This advanced warship is the first attempt by the two entities to build an aircraft carrier from the ground up. INS Vikrant has 75 per cent indigenous content and will be commissioned into the Eastern Naval Command. It will be commissioned into the Indian Navy by August 2022.

Power Minister R K Singh launched e-certification programme
- Power Minister R K Singh has launched an e-certification programme, ‘reform and regulatory knowledge base for power sector’, to provide regulatory training. The Union Minister for Power and New & Renewable Energy R K Singh launched ‘reform and regulatory knowledge base for power sector’, an e-certification programme to provide regulatory training to the practitioners from diverse backgrounds through virtual mode.
- R K Singh also launched a Regulatory Data Dashboard which is an e-compendium of data containing state-wise details of tariff and power discoms (distribution companies) performance, developed by IIT Kanpur. The Dashboard would assist in benchmarking the sector performance, over time and across the power sector utilities.

Second IEEE International Conference on Range Technology by DRDO held virtually
- The 2nd Institute of Electrical and Electronics Engineers (IEEE) International Conference on Range Technology (ICORT-2021) is being held virtually. The conference has been organised by Integrated Test Range (ITR) Chandipur, a laboratory of Defence Research and Development
Organisation (DRDO). It was inaugurated by Secretary, Department of Defence R&D and Chairman DRDO Dr G Satheesh Reddy. The event will host speakers from across the globe, who will present their technological achievements in multiple subjects related to Tests and Evaluation of defence systems.

- The conference will be a very effective platform for all the Range Technology enthusiasts to interact with each other and stay updated with recent developments in relevant fields.
- More than 250 technical articles were submitted by experts on the relevant subjects, out of which 122 articles have been selected by a specialised technical committee.

India’s first Heart Failure Biobank starts in Kerala
- The first Heart Failure Biobank in the country has come up at the National Centre for Advanced Research and Excellence in HF (CARE-HF) at the Sree Chitra Tirunal Institute for Medical Sciences and Technology (SCTIMST), Kerala. The Biobank is open to study genetic, metabolomics and proteomic markers of health outcomes in heart-failure patients.
- Biobanks are an important resource of collections of high-quality biological human samples that can be used to understand molecular pathways and to improve the diagnosis, prognosis and treatment of heart failure.
- The biospecimens include blood, serum and tissue samples obtained during open-heart surgery and peripheral blood mononuclear cells (PBMCs) and genomic DNA collected from heart-failure patients.

APPOINTMENT & RESIGNATION
Eurosport India appointed John Abraham as the MotoGP Brand Ambassador
- Eurosport India has appointed Bollywood superstar and MotoGP enthusiast, John Abraham, as the India Ambassador for their flagship Motorsport property, MotoGP™. John will be seen promoting MotoGP to a wider audience base in India as its face through Eurosport’s campaign – “MotoGP, Race Lagate Hai”.
- Eurosport India currently boasts of an unparalleled depth in global motorsports programming for the Indian motorsports fans with prestigious properties like FIA Formula 2 Championship, W Series, Nascar, Indycar Series and Bennetts British Superbike racing. Prior to the association, the actor has shared the stage with MotoGP legend “The Doctor”-Valentino Rossi and has frequented many MotoGP races.

IMPORTANT DAYS
National Handloom Day 2021 : 7th August
- India has marked the 7th National Handloom Day to showcase the legacy of the Indian handloom industry. The day is to commemorate the Swadeshi Movement and to celebrate our country’s rich fabrics and colourful weaves. The whole nation will mark the day to showcase the legacy of the Indian handloom industry and to honour the weavers across the country. It was first observed in 2015 by the Govt of India.
- National Handloom Day seeks to focus on the contribution of handloom to the socio-economic development of the country and also increase the income of weavers.
SSFB launched ‘Health and Wellness Savings account

- Suryoday Small Finance Bank (SSFB) has launched a ‘Suryoday Health and Wellness Savings Account’ to help customers grow their wealth and also take care of their family’s health amid the C-19 pandemic. The account offers an attractive interest rate and comes with three major benefits for a family of four — top-up health insurance of ₹25 lakh, annual healthcare package and on-call emergency ambulance medical care services.
- Top-up health insurance and healthcare package are free of charge for one year after opening the account. Free ambulance service up to a distance of 20 km will be available at 102 locations across the country till March-end 2022. For opening the savings account, customers will need to maintain an average monthly balance of ₹3 lakh and have to be eligible as per the key health declaration form.

SBI General Insurance partners with SahiPay

- SBI General Insurance, one of India’s leading General Insurance companies, announced a tie-up with Manipal Business Solutions to increase insurance penetration in the rural markets. SahiPay, the fastest growing tech-enabled financial inclusion platform of Manipal Business Solutions, provides digital and financial services to customers in semi-urban and rural India.
- This association marks a significant milestone for SBI General in realizing its vision of becoming the most trusted general insurer for India as well as Bharat.
- Through this partnership, SBI General will provide a bouquet of non-life insurance solutions to SahiPay customers.