

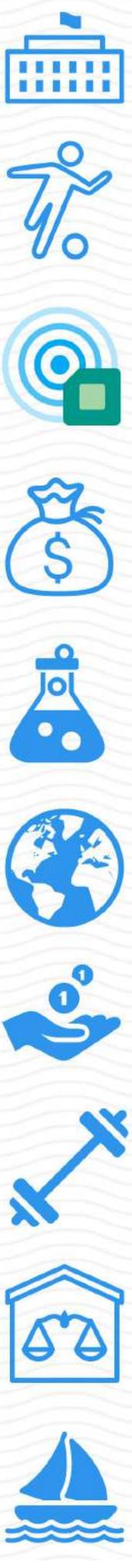
PRACTICE **MOCK**



# BAZOOKA

**MONTHLY CURRENT AFFAIRS MAGAZINE**

SEP-2021 COVERAGE



**CONTENTS**

CONTENTS.....	2
NATIONAL AFFAIRS.....	2
STATES AFFAIRS.....	8
INTERNATIONAL AFFAIRS.....	10
REPORTS & INDICES.....	12
GOVERNMENT SCHEMES & PROGRAMMES.....	17
ECONOMY & BUSINESS.....	19
FINANCE & BANKING.....	21
AWARDS & RECOGNITION.....	26
PERSON IN NEWS.....	28
OBITUARIES.....	30
IMPORTANT DAYS.....	30
SPORTS.....	33

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2021**

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**NATIONAL AFFAIRS**

1. India virtually hosted the **8th Meeting of Agriculture Experts** of Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) Countries 2021 Krishi Bhawan, New Delhi.
2. Department of Animal husbandry & Dairying (DAHD) & Department of Rural Development (DoRD) sign an MoU.
  - On the lines of 'Azadi Ka Amrit Mahostav', a Memorandum of Understanding (MoU) was inked between Department of Animal husbandry & Dairying (DAHD) of Ministry of Fisheries, Animal Husbandry and Dairying (MoFAHD), and Ministry of Rural Development (MoRD) on September 1, 2021 for rural economic growth.
  - It was signed by Atul Chaturvedi, Secretary, DAHD; and Nagendra Nath Sinha, Secretary, Department of Rural Development (DoRD), MoRD.
  - Under the MoU, a new accredited model namely 'A-HELP (Accredited Agent for Health and Extension of Livestock Production)' is introduced which will be implemented pan-India.
3. Prime Minister Narendra Modi chaired the **37th edition of PRAGATI** (Pro-Active Governance and Timely Implementation) meeting and reviewed 8 projects and 1 scheme (One Nation – One Ration Card).
  - PRAGATI is an ICT (Information and Communication Technologies) based communications multi-modal platform involving both the Centre and state governments.
  - It enables the PM to discuss the issues with the concerned central and state officials with full information and the latest visuals of the ground-level situation.
  - The cost of 8 projects amounting to Rs 1,26,000 crore pertaining to 14 states.
4. National e-Governance Division (**NeGD**) under the Ministry of Electronics and Information Technology (MeitY), Government of India has signed a Memorandum of Understanding (MoU) with National Law University (NLU), Delhi and National Law Institute University (NLIU), Bhopal to establish a Cyber Lab for the "Online capacity building Programme on Cyber Law, Crime Investigation and Digital Forensics".
5. The Agricultural and Processed Food Product Export Development Authority (**APEDA**) has signed an Memorandum of Understanding (MoU) with Indian Council of Agriculture Research (**ICAR**)- Indian Institute of Millet Research (**IIMR**) to increase export production by increasing quality and processing.
  - To increase the export production with necessary links in supply chain, technical warehouses , clinical research and awareness.
  - United Nations declares 2023 as International Year of Millets (IYM).
6. Government of India granted Special Livestock Sector Package with an outlay of **Rs. 9800 crores** for next 5 years leveraging total investment of Rs. 54,618 crores.
7. **Union Minister Parshottam Rupala** launched the portal for the **National Livestock Mission** (NLM).
  - It is developed by Small Industries Development Bank of India (**SIDBI**) in collaboration with the Department of Animal Husbandry and Dairying.

8. Union Minister for Power and New and Renewable Energy **R. K. Singh (India)** & Danish (**Denmark**) Minister for Climate, Energy, and Utilities Dan Jorgensen jointly launched ‘**Centre of Excellence on Offshore Wind**’ as part of the Green Strategic Partnership during their meeting in New Delhi.
- Target- India has set a target of 450 Gigawatt (GW) of renewable energy capacity by 2030. India’s whole renewable energy portfolio is already at 146 GW.
9. The Ministerial meeting of the **United States (US)-India Strategic Clean Energy Partnership (SCEP)** 2021 held virtually was co-chaired by Union Minister Hardeep Singh Puri, Ministry of Petroleum and Natural Gas with the US Secretary of Energy Jennifer Granholm to launch the revamped U.S.-India SCEP.
10. The Government of India has enhanced the scope of the **Transport and Marketing Assistance (TMA)** for specified agriculture products schemes by including dairy products under its purview and increasing the rates of assistance.
- The rates of assistance have been increased by 50% for exports by sea and 100% through the air.
  - According to the notification of the Department of Commerce, under the Ministry of Commerce and Industry, the revised TMA for specified agriculture products scheme for exports is affected on or after 1st April 2021 to 31st March 2022.
11. **Indian Institute of Technology (IIT) Kanpur and Indian Air Force (IAF)** Signed an Memorandum of Understanding (MoU) for Collaboration in the field of Academics and Research in the domain Aerospace Technology & for the establishment of the Air Vice Marshal Harjinder Singh, VSM Class I MBE, Chair of Excellence and Research Scholar Program (RSP) for Indian Air Force Officers at the IAF Headquarters, New Delhi, Delhi.
12. India’s 1st Indigenously Designed **High Ash Coal Gasification Based Methanol Production Plant** was inaugurated in Bharat Heavy Electricals Limited (BHEL), R&D centre at **Hyderabad**, Telangana. The Plant was designed with support from the National Institution for Transforming India (NITI) Aayog to produce 0.25 ton per day (TPD) methanol. T
- The project was supported by the Department of Science and Technology with a Rs 10 crore grant.
13. The Union Minister for Road Transport, Nitin Gadkari launched ‘**iRaste**- a two year pilot project in Nagpur, Maharashtra.
- It is a collaborative project, developed by Intel India, International Institute of Information Technology, Hyderabad (IIIT-H), Council of Scientific & Industrial Research (CSIR) – Central Road Research Institute (CRRI), Mahindra and Mahindra and Nagpur Municipal Corporation (NMC). It stands for Intelligent Solutions for Road Safety through Technology and Engineering.
14. **ArcelorMittal Nippon Steel India (AM/NS India)** has signed a Memorandum of Understanding (MoU) with **National Small Industries Corporation (NSIC)** to provide critical steel products to the Micro, Small & Medium Enterprises (MSMEs) in the steel sector.

- This is a first of its kind MoU signed by NSIC with a private steel company.
  - The MoU was signed by Ranjan Dhar, Chief Marketing Officer of AM/NS India, and P. Udayakumar, Director (Planning & Marketing) of NSIC.
15. **NITI Aayog** in partnership with Rocky Mountain Institute (RMI) and RMI India launched a campaign named “**Shoonya**” – an initiative to promote the usage of Zero-pollution delivery vehicles among e-commerce companies, fleet aggregators, original equipment manufacturers (OEMs) and logistics companies.
- **Aim** – To create consumer awareness on the benefits of using pollution free Electric Vehicles (EV) in delivery of consumables.
  - Over 30 logistic and consumables companies participated in the meeting headed by NITI Aayog CEO Amitabh Kant, where the Campaign was launched.
  - They decided to implement an Online Tracking platform that shares the EV’s data including vehicle kilometers electrified, carbon savings, criteria pollutant savings and other benefits from clean delivery vehicles to customers.
  - Around 10% of the freight transportation related CO2 emission in India is caused by Urban Freight vehicles, which is expected to grow by 114% by 2030.
16. Prime Minister (PM) Narendra Modi laid the foundation stone of **Raja Mahendra Pratap Singh State University in Aligarh**, Uttar Pradesh. Uttar Pradesh will establish the university in the memory of Jat social reformer Raja Mahendra Pratap Singh.
17. **India’s largest Floating Solar PV plant at NTPC Simhadri**, Andhra Pradesh (AP), executed by Bharat Heavy Electricals Limited (BHEL), has become commercially operationalized by NTPC Limited.
18. The Government of India constituted a Group of Ministers (GoM), Chaired by Defence Minister Rajnath Singh, to improve the implementation of various schemes meant for Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Classes (OBC), minorities and women.
- The first meeting of the GoM was held at the residence of Defence Minister Rajnath Singh.
  - The objective of the GoM is to work for the empowerment and prosperity of backward classes and minorities
19. **NITI**(National Institution for Transforming India) Aayog Chief Executive Officer (CEO) Amitabh Kant launched an initiative in collaboration with edutech company **BYJU’S** to provide free access to the company’s “Premium Learning” resources to students of class 6-12 in government schools across 112 ‘Aspirational Districts’



20. On September 17, 2021, the Confederation of Indian Industry (CII) virtually organized the 3rd Life Sciences Conclave 2021 on the theme ‘**Taking Indian Lifes Sciences to the Global Stage**’. The event was attended by Renu Swarup, Secretary, Department of Biotechnology & Department of Science and Technology.
- During this CII released a report ‘Taking India’s Life Sciences to the Global Stage – “Make in India” to fuel 4x growth in Biosimilars and Vaccines by 2026’.
21. Bharat Heavy Electricals Limited (**BHEL**) has developed India’s **1st High ash Indian Coal to Methanol conversion plant in Hyderabad**, Telangana under plot basis. The plant is developed using indigenous technology, to promote the adoption of clean technology. Methanol produced through the plant will be blended with crude oil to reduce emission through transportation fuel.
22. The Tribal Cooperative Marketing Development Federation of India Limited (**TRIFED**) made an Memorandum of Understanding (MoU) with e-grocery platform **Big Basket and Purti Agrotech** of Jharkhand for the promotion and sale of natural Van Dhan products. These two initiatives will become operational from October 2, 2021.
23. The Ministry of Education (MoE) has formulated a **12-member National Steering Committee (SC) for the development of National Curriculum Frameworks** in line with the National Education Policy (NEP) 2020.
- It will be chaired by Krishnaswamy Kasturirangan, an scientist who headed the Indian Space Research Organisation (ISRO) from 1994 to 2003.
  - The tenure of the SC will be of 3 years w.e.f .September 21, 2021.
  - The SC will be assisted by the National Council of Educational Research and Training (NCERT) Director Prof. Sridhar Srivastava (Current).
24. Department of Animal Husbandry and Dairying (DAHD) signed a multi-year Memorandum of Understanding (MoU) with Bill and Melinda Gates Foundation to support India’s livestock sector.
- Fisheries, Animal Husbandry and Dairying Minister Parshottam Rupala signed the deal
  - To support the nation’s food and nutritional security and protect the economic wellbeing of small-scale livestock producers.
  - The Gates Foundation will provide technical assistance to the department to ensure sustainable growth and prosperity of India’s livestock sector.
25. Union Minister, Piyush Vedprakash Goyal, Ministry of Commerce & Industry launched the National Single Window System (NSWS), an online portal to enable global and domestic investors, entrepreneurs, and businesses to identify and obtain approvals and clearances needed in India. It is an effort toward **ease of doing business**.
- This portal is an integration of the existing clearance systems of the Centre and states.
  - It has been developed by the **Department for Promotion of Industry and Internal Trade (DPIIT)** along with **Invest India**.

26. The Ministry of Electronics and Information Technology (**MeitY**) has organised a strategy workshop titled “**Connecting all Indians**” to make India one of the largest connected countries in the world.
27. The United Nations World Food Programme (WFP) and the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) signed a memorandum of understanding (MoU) to improve food, nutrition security and livelihoods in India against the impacts of climate change.
- The deal was signed between WFP India representative and Country Director Bishow Parajuli and ICRISAT Director General Dr Jacqueline Hughes on September 24.
  - **Objective**
  - To bolster food security, nutrition and livelihoods that are resilient to climate change.
  - To focus on climate-resilient food security, nutrition and livelihoods, especially for smallholder farmers and ecologically vulnerable communities.
  - To generate ideas and frameworks for policy positions relevant not just for India but regional and global food problems.
28. Amazon Internet Services Pvt Ltd (**AISPL**) has entered into a Memorandum of Understanding (MoU) with **MeitY Startup Hub**, an initiative of the Ministry of Electronics and IT (**MeitY**), to promote technology innovation and the sustainable growth of start-ups in India. AISPL undertakes the resale and marketing of Amazon Web Services (**AWS**) Cloud services in India.
29. Ministry of Commerce and Industry observed Vanijya Saptah (Trade & Commerce Week) from 20th to 26th September 2021 as a part of the celebration of “Azadi ka Amrit Mahotsav”.
- The Department of Commerce (**DoC**) organised various programmes and events across India to showcase the rising economic force and exporter conclaves.
  - The Department for Promotion of Industry and Internal Trade (DPIIT) organised the launch of the National Single Window System and Industrial Park Rating System.
30. The world’s highest Electric Vehicle (**EV**) charging station was inaugurated at 500 feet in **Kaza**, in the Spiti Valley, Lahaul and Spiti district, **Himachal Pradesh**. **The charging station will support all EV Scooters and cars.**
31. On September 27, 2021, Union Minister Hardeep Singh Puri, Ministry of Housing and Urban Affairs (MoHUA) launched the 7th consecutive edition of Swachh Survekshan (SS)-2022 themed on ‘**People First**’ from New Delhi.
- SS 2022 has incorporated specific indicators focusing on **frontline workers** like improvement in their working conditions and livelihood opportunities.
  - Swachh Bharat Mission-Urban will organize a series of citizen centric activities under the overarching theme of Jan Bhagidari. The survey, flavoured with the Azaadi@75 spirit.

32. In September 2021, the Union Law Minister **Kiren Rijju** inaugurated India's 1st 'Sports Arbitration Centre of India' (SACI) in **Gujarat**. The SACI will serve as an independent body to redress the disputes in the sports sector and expand the country's sports sector.
33. On September 27, 2021, the Ministry of Housing & Urban Affairs (MoHUA) organised the launch event of the convergence between Prime Minister Formalisation of Micro-food processing Enterprises (PMFME) and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) scheme.
- It was jointly launched by **Durga Shanker Mishra**, Secretary, MoHUA; and **Pushpa Subrahmanyam**, Secretary, Ministry of Food Processing Industries (MoFPI) during a virtual event organized as a part of **Azadi ka Amrit Mahotsav (AKAM)**.
  - The online Seed Capital Module developed on DAY-NULM MIS (management information system) was also launched to help in effective implementation of this convergence.
34. On September 28, 2021 i.e. on the occasion of World Rabies Day, the Central Government has launched a **National Action Plan for dog Mediated Rabies Elimination by 2030 (NAPRE)** for the elimination of dog mediated rabies by 2030.
- It was unveiled by Union Minister **Mansukh Mandaviya**, Ministry of Health and Family Welfare (MoH&FW) and **Parshottam Rupala**, Ministry of Fisheries, Animal Husbandry and Dairying (MoFAHD)
  - The action for the same has been drafted by the **National Centre for Disease Control (NCDC)** in consultation with FAHD.
35. On September 28, 2021, the Prime Minister of India Narendra Modi launched 35 crop varieties which are climate resilient and higher nutrient-content.
- These have been developed by the **Indian Council of Agricultural Research (ICAR)** to address climate change and malnutrition.

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## STATES AFFAIRS

36. **Goa** has launched 'Save Water to Get Free Water' scheme under which state households will not be charged for water consumption up to 16,000 litres.
- With this move, Goa becomes the first Indian state to supply water free of cost to its citizens w.e.f. September 1, 2021.

37. On September 1, 2021, the popular festival of the **Adi Tribe of Arunachal Pradesh** namely ‘Solung’ has began. Its celebrations will continue till 5 days. It is a harvest festival performed after sowing of seeds and transplantation, to seek for good crops.
38. **Jammu and Kashmir** (JK)’s Lieutenant Governor (LG) Manoj Sinha has launched a Rural Enterprises Acceleration Programme named ” Saath ” for the Self Help Groups (SHGs) Women.
39. Government of Tamil Nadu announced the plan to establish **India’s first-ever Dugong (also known as Sea cows) Conservation Reserve** in the marine region of Palk Bay, in the southern coastal region of Tamil Nadu.
40. **Odisha**, introduced the new model of electronic receipt(e-receipt) “**e-Receipt 2.0**” in Lok Seva Bhawan.
- The revamped e-receipt “e-Receipt 2.0” will avail the new modes of payment of taxes and other dues to the people of Odisha.
41. **Haryana** has become the first state in the country to install **off-grid solar pumps** under the Pradhan Mantri Kisan Urja Suraksha Evam Uttan Mahabhiyan (PM KUSUM).
- So far, Haryana has installed 14,418 pumps against the sanctioned 15,000 pumps for the year 2020-21.
  - It was announced in the concluding session of the nationwide ‘Azadi Ka Amrit Mahotsav’ organized by the Union Ministry of New and Renewable Energy ( MNRE).
42. **Medicines from the Sky project: Telangana** became 1st Indian State to launch BVLoS drones to send medicines
43. **Bhupendra Patel** was appointed as the 17th Chief Minister (CM) of **Gujarat** by the Governor Acharya Devvrat.He succeeded Vijay Rupani, who had resigned earlier.
44. On the occasion of International Democracy Day (15th September 2021), Conrad K Sangma Chief Minister (CM) of **Meghalaya** launched the “**MyMeG**” Program, an initiative to facilitate citizens engagement and participation in the governance process.
45. The Chief Minister (CM) of Uttar Pradesh (UP) Yogi Adityanath has announced the launch of ‘Uttar Pradesh Matra Bhumi Yojana’ while virtually laying other road projects under the Pradhan Mantri Gramin Sadak yojana (PMGSY). This scheme will strengthen the rural economy and infrastructure in the state.
46. The Member of Legislative Assembly(MLA) from Congress party **Charanjit Singh Channi** took the oath as the 16th Chief Minister (CM)of Punjab. He has succeeded the previous CM Captain Amarinder Singh.
47. The **Sikkim** government has declared ‘**Copper Mahseer**’ locally named ‘Katley’ as the State fish. The scientific name of the fish is Neolissochilus hexagonolepis.
48. The Haryana government decided to cover farmers growing horticultural crops against abiotic factors under a specially-designed scheme- Mukhyamantri Bagwani Bima Yojana (MBBY).
49. **Anurag Singh Thakur**, Union Minister of Ministry of Information and Broadcasting, inaugurated the **first edition of the Himalayan Film Festival** (24th to 28th September 2021) organised by the Union Territory (UT)

of Ladakh in collaboration with the Directorate of Film Festivals, Ministry of Information and Broadcasting(MIB).

- The 5-day film festival at the Sindhu Sanskriti Kendra, Leh is organised as a part of the ‘Azadi Ka Amrit Mahotsav’.
- The event is hosted by the Ladakh Autonomous Hill Development Council, **Leh**.

50. The Chief Minister of Kerala, **Pinarayi Vijayan** has virtually inaugurated ‘**Digital Hub**’ under Kerala Startup Mission (KSUM) in Kalamassery, Kerala. The digital hub is started at the Technology Innovation Zone (TIZ) and it has a built-up space of 2 lakh square feet and has a capacity to support **200 startups**.

51. **Sojat Mehndi from Rajasthan**, known for its medicinal values has received the geographical indication (GI) tag.

- From the North East States, the traditional brew of Dimasa community, Judima from Assam and Naga Cucumber from Nagaland known for its high potassium content also bagged GI tags.

52. On the **105th** birth anniversary of **Deen Dayal Upadhyay**, the Chief Minister (CM) of Haryana Manohar Lal Khattar launched ‘**Samarpan Portal**’, a web portal where people can register themselves to offer **voluntary service** in the field of education, sports, agriculture, and skill development.

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## INTERNATIONAL AFFAIRS

53. According to the report titled ‘**Uncertain Pathways: How gender shapes the experiences of children on the move**’ by the United Nations Children’s Fund (UNICEF), the number of persons living outside their birth country or citizenship reached a record high of 281 million in 2020, representing 3.6% of the global population.

- In this, 36 million of them were recorded as children.

54. **Nigeria’s** Central Bank announced the partnership with Bitt Inc, the global fintech company, as a technical partner for the launch of its own cryptocurrency ‘**eNaira**’ by the end of 2021.

55. The Japan International Cooperation Agency (**JICA**) signed a \$50 million loan agreement with an Indian financial institution Northern Arc Capital (NAC) to support the funding of Non-Banking Finance Companies (NBFCs) in India, that provide financial services to women.

- This loan will be provided through co-financing with the United States International Development Finance Corporation (USDFC) based on the Facility for Accelerating Financial Inclusion in Asia (FAIA) (Announced on March 27, 2020).

- This loan is the 1st co-financing with USDFC in India.
  - The World's largest and tallest observation wheel named 'Ain Dubai' is set to be opened in Dubai, United Arab Emirates (UAE) on 21st October 2021. The ain Dubai is located at Bluewaters Island.
56. On 1st September 2021, Indian Army took part in "KAZIND-21" – a joint military exercise between India and Kazakhstan at Aisha Bibi village of Kazakhstan. 90 soldiers from Indian Army participated in the 5th edition of the **KAZIND**, an annual bilateral exercise, that is planned to be held between September 1 to 10, 2021.
57. The United Nations Programme on Environment (**UNEP**) formally stated that, toxic leaded Petrol was Eradicated from the World.
- It was achieved after the Campaign, that was launched by UNEP in association with the Partnership for Clean Fuels and Vehicles (PCFV) to eradicate the toxic leaded Petrol in 2002.
58. **Indian Navy and the Royal Australian Navy (RAN)** conducts the 4th Edition of biennial Maritime Warfare exercise – "AUSINDEX 21" in the North Australian Exercise Area from 6th to 10th September, 2021.
- Indian Naval Ships (INS) Shivalik & Kadmat, under the Command of Rear Admiral Tarun Sobti, participated in the Naval exercise.
59. The **Central Banks of Australia, Singapore, Malaysia and South Africa** have launched '**Project Dunbar**' under which these quad banks will test the use of central bank digital currencies (CBDCs) for international settlements.
60. According to a report, the **China National Space Administration** has launched its hyper spectral observation satellite, called **Gaofen-502**.
61. A Central American country **El Salvador** becomes the first country to **adopt bitcoin** as a national currency.
- The country has passed a resolution to make Bitcoin as a legal currency alongside the US dollar on last June 2021 and bill was the approved by President Nayib Bukele.
  - San Salvador is the capital of El Salvador.
  - 200 Bitcoin teller machines are being installed across the country for currency conversions to access Bitcoin.
  - The country launched the digital wallet called "**Chivo**" or "Cool" which offered \$30 of free Bitcoin for the adaption.
  - El Salvador had purchased its first 400 Bitcoins. Bitcoin will help to prevent the remittance of banking transactions which will be processed by 1.5 million citizens living in other countries send money home.
62. The **5th World Conference of Speakers of Parliament (5WCSP) 2021 was held in Vienna, Austria** from September 7-8, 2021. The Lok Sabha Speaker Om Birla participated in the conference, organized by the Austrian Parliament, Inter-Parliamentary Union (IPU) and the United Nations (UN).
63. On 16th September 2021, the World Bank group announced to discontinue its "**Doing Business**" reports after **finding data irregularities** in countries rankings in 2018 and 2020 reports. The law investigation agency,

WilmerHale, has unveiled inconsistent with the Doing Business methodology in the 2018 report, which favoured China's position.

- In Doing Business 2018 report, China was ranked 78th with a score of 65.3, but after making corrections in various indicators, its position dropped 7 places to 85th with a score of 64.5

64. The World Economic Forum (WEF) announced that its next annual meeting with the theme 'Working Together, Restoring Trust' will be held at Davos-Klosters in Switzerland from January 17-21, 2022.

- It the first major in-person congregation of the world leaders in almost two years since the deadliest pandemic hit the world.
- The yearly gathering in 2021 was skipped due to safety and health concerns

65. On 17th September 2021, Prime Minister Narendra Modi virtually participated in the 21st Meeting of the Council of Heads of State of the Shanghai Cooperation Organisation (SCO) that was held for the first time through hybrid format from Dushanbe, Tajikistan. During the meeting, SCO member countries adopted the '**Dushanbe Declaration**' to promote counter terrorism & stability in Afghanistan.

66. The 14-day long 15th **India-Nepal Joint Military Training exercise Surya Kiran** commenced on September 20, 2021 in the Himalayan border town of Pithoragarh, Uttarakhand in India.

67. Canadian Prime Minister(PM) Justin Trudeau, leader of the Liberal party since 2013, won 3rd term as the PM of Canada by winning the 2021 Canadian federal election but failed to secure the absolute majority.

68. The World Health Organization (WHO) announced new stringent Global Air Quality Guidelines (AQGs) to assess the effects of air pollution and its health impact.

- Earlier, WHO issued guidelines in 2005. Yet many countries did not reach 2005 AQGs.
- Even lower levels of air pollutions have impact on health and climate change
- In the new AQGs thresholds was set for six key air pollutants — particulate matter (PM2.5 and PM10), ozone (O3), nitrogen dioxide (NO2), sulphur dioxide (SO2) and carbon monoxide (CO).
- Bangladesh, Pakistan and India have recorded the highest air pollution levels with regard to the 2005 WHO guidelines.

## REPORTS & INDICES

69. World Meteorological Organization (**WMO**), has released a report titled, "The Atlas of Mortality and Economic Losses from Weather, Climate and Water Extremes (1970–2019)" which states that number of disasters, such as floods and heatwaves, driven by climate change have increased fivefold over the past 50 years.

- Majority of the loss occurred due to droughts. Around 650,000 deaths are recorded while storms and floods caused 577,000 and 58,700 deaths respectively in the past 50 years.
- The report finds that the numbers of Disasters and extreme climatic events have increased but the decrease in the number of deaths is almost 3 times recorded.

- Due to improvement in early warning system and disaster management the number of death reduced from 50,000 in 1970 to 20,000 in 2010s
- The reported losses from 2010–2019 (US\$ 383 million per day on average over the decade) were seven times the amount reported from 1970–1979 (US\$ 49 million).

70. In September 2021, International Labour Organization (ILO) has released its flagship report on social protection named ‘World Social Protection Report 2020-22: **Social protection at the crossroads – in pursuit of a better future**’.

- As per the report, half of the global population i.e. 53 percent (4.1 billion) did not have any kind of social security.
- As of 2020, only 46.9 percent of the global population are effectively covered by at least 1 social protection benefit.
- Government Spending: On average, around 12.8 percent of the gross domestic product (GDP) were spent by the countries on social protection (excluding health). High-income countries spend around 16.4 percent, whereas low-income countries spent only 1.1 percent of their GDP on social protection.
- Regional Inequalities: Europe and Central Asia – 84 percent of people being covered by at least one benefit. Americas – 64.3 percent; Asia and Pacific -44 percent; the Arab States -40 percent; and Africa – 17.4 per cent.

71. As per the first ‘**Hurun India Future unicorn List 2021**’ released by **Hurun Research Institute, India** became the **third largest Unicorn ecosystem** in the world after the United States (US) and China as India have 51 Unicorns worth \$168 billion, and 32 Gazelles and 54 Cheetahs.

- This list is a ranking of India’s startups founded in the 2000s, having a value of US\$200 million (Rs 1,500 crore), and have not yet been listed on the stock exchange.
- Number of Unicorns in the US and China is at 396 and 277 respectively. The United Kingdom (UK) is at 4th position with 32 unicorns and Germany at 5th spot with 18.

72. On September 9, 2021, Union Minister Dharmendra Pradhan, **Ministry of Education** (MoE) released the **6th NIRF (National Institutional Ranking Framework) Rankings 2021** of Higher Educational Institutes (HEIs) of India in 11 categories from New Delhi.

- The ranking has been **topped by IIT (Indian Institute of Technology) Madras**, Tamil Nadu in the overall category which is followed by IISc (Indian Institute of Science) Bengaluru, Karnataka at 2nd and IIT Bombay, Maharashtra at 3rd place.
- All India Institute of Medical Sciences (AIIMS), New Delhi retains top slot in Medical for the 4th consecutive year.

73. The World Bank released the updated Groundswell report “**Groundswell Part 2: Acting on Internal Climate Migration**” on 13th September 2021.

- According to the report, Climate Change could force more than 216 million people from across 6 regions (South Asia; Latin America; Sub-Saharan Africa; East Asia and the Pacific; North Africa; and Eastern Europe and Central Asia) to migrate from their own countries by 2050.
74. The **QS Global MBA Rankings: Global 2022**, released by Quacquarelli Symonds(QS), has adjudged the Indian **Institute of Management (IIM) Ahmedabad, Gujarat** as the best business school(B-school) in India.
- The IIM Ahmedabad has achieved the 46th rank on the list which features around 280 business schools from across the globe.
  - The list is topped by Stanford Graduate School of Business, Stanford, California, United States of America (USA).
  - **IIM Bangalore (ranked 50) and IIM Ahmedabad** are the only Indian Institutes among the top 50.
  - **Stanford Graduate School of Business** topped the list followed by Harvard Business School and Penn (Wharton), which jointly secured the 2nd Rank.
75. On September 14, 2021, three United Nations (UN) agencies viz. Food and Agriculture Organization (FAO), UN Development Programme (UNDP) and UN Environment Programme (UNEP) released a report titled ‘**A multi-billion-dollar opportunity: Repurposing agricultural support to transform food systems**’.
- The report is an analysis of countries’ support to farmers and its adverse impacts on food prices, environment, global warming and farmers, specifically smallholders.
  - The contemporary food production system emits **high greenhouse gas** (GHG) and support is being provided for the most emission-intensive sectors like sugar and the beef production chain.
76. On September 16, 2021, a report titled ‘**Reforms in Urban Planning Capacity in India**’ was released by NITI (National Institution for Transforming India) Aayog’s Vice Chairman Dr Rajiv Kumar, CEO (Chief Executive Officer) Amitabh Kant and Special Secretary Dr K. Rajeswara Rao.
- The report has been developed by NITI Aayog over a period of 9 months, in consultation with concerned ministries and eminent experts in the domain of urban and regional planning.
  - NITI Aayog and France’s software maker Dassault Systèmes have signed a Statement of Intent (SoI) during a virtual event to support various current and future initiatives of AIM (Atal Innovation Mission) programs and AIM beneficiaries in India.
77. On September 20, 2021, Union Minister Mansukh Laxmanbhai Mandaviya, Ministry of Health and Family Welfare (MoHFW) released 3rd State **Food Safety Index (SFSI) 2020-21** by Food Safety and Standards Authority of India (FSSAI) in New Delhi.
- It measures the performance of States/Union Territories (UTs) across five parameters of food safety.
  - **Gujarat** was the top ranking state among larger states
  - **Goa** stood first in the category of smaller states.
  - **Jammu & Kashmir** grabbed the topped spot among UTs.

78. To resolve the global issue of Nutrition disparity, Countries should invest more on nature-based farming and providing incentives to small & medium scale farmers will play critical role in reducing rural poverty & increasing nutrition security, as per the '**Rural Development Report 2021**' released by United Nations International Fund for Agricultural Development (IFAD), named "Transforming Food Systems for Rural Prosperity".

- Small-scale agriculture is directly linked with the livelihood of the majority of rural population across the globe, with over 31% of the World's food being produced in farms sized up to 2-hectares.

79. According to the report of the Food and Agriculture Organization (FAO) of the United Nations(UN) titled '**Tracking progress on food and agriculture-related SDG indicators 2021**', COVID 19 has set back progress towards Sustainable Development Goals (SDGs) enshrined in the UN's **Agenda 2030**, undermining the decades of development efforts.

- It focuses on eight SDGs, which were adopted at the **UN summit in New York in 2015**. It's **FAO's 3rd assessment** this time.
- According to the report, the COVID-19 pandemic has increased the burden of **chronic hunger**. It has pushed around **83 to 132 million people** into hunger in 2020.
- COVID-19 has disrupted the food supply in society, around **14 percent** of all food has been lost.
- The new report **coincides** with the recent **UN Food Systems Summit**, which aims to raise global awareness and spur actions to transform food systems, eradicate hunger, reduce diet-related diseases, and heal the planet.

80. In accordance with the United Nations Children's Fund (UNICEF) report titled '**Fed to Fail? The crisis of children's diets in early life**', two in every three children between **6–23 months** didn't get the nutritious diet needed for healthy growth and the COVID-19 pandemic could make the situation much worse.

- This report was released ahead of the United Nations Food Systems Summit on September 23, 2021 in New York, United States (US).
- **Basis of Analysis:**
- The report examined the **UNICEF Global Database on Infant and Young Child Feeding** for the status, trends, inequities and barriers to nutritious diets of children aged 6–23 months.
- This database has collated data from 607 nationally representative surveys conducted in 135 countries, representing more than 90% of all children under 2 years.
- UNICEF has estimated that globally, more than half of children under the age of 5 with wasting are younger than 2 years of age. This amounts to around 23 million children.

81. India's rank in Global Innovation Index (GII) **2021** by the World Intellectual Property Organisation (WIPO) improved by two spots to **46th** from 48th in GII 2020.

- India entered into the group of top 50 countries in GII for the 1st time.

- The NITI (National Institution for Transforming India) Aayog, along with the Confederation of Indian Industry (CII) and the WIPO, virtually hosted the India Launch of the GII 2021 and the Global Innovation Conclave in September 2021.

#### GII 2021:

Overall Rank of GII	Country
46	India
1	Switzerland
2	Sweden
3	United States of America
4	United Kingdom

82. As per the annual ranking of the international startup hubs named 'Global Startup Ecosystem Report 2021', compiled by research organisation 'Startup Genome', and The Global Entrepreneurship Network, London, Mumbai, and Bangalore are featured among the world's top startup hubs.

- Bangalore** ranked **23rd** (26 in 2020) among the top 30 global startups, whereas **Delhi** ranked **36**.
- Global Startup Ranking:** Silicon Valley ranked 1st followed by New York City and London (2nd) Beijing ranked at 4 and Boston at 5.

#### Top 5 Global Startup Ecosystem 2021 Ranking

Rank	City
1	Silicon Valley
2	New York City
2	London
4	Beijing
5	Boston

- Mumbai:** It retained its **1st position** in the **Emerging Ecosystems** ranking outperforming other fast-growing ecosystems in areas of funding, performance market research, and talent. Emerging Ecosystems are the ecosystems in earlier stages of growth that have high potential to be global performers in the future.
- As per the report, Indian startups raised **USD 12.1 billion** in the first half of 2021 and as of August 2021, India has produced 24 unicorns.

83. On September 22, 2021, the World Meteorological Organization (WMO) published a new report titled '**Climate Indicators and Sustainable Development: Demonstrating the Interconnections**' stating that climate change effects not only obstruct the Sustainable Development Goal-13 (SDG13- Climate Action) but impede all 17 SDGs.

- It was released in coincide with the United Nations General Assembly (UNGA) annual session; and the opening of the virtual SDG Action Zone to accelerate action on the SDGs.

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## GOVERNMENT SCHEMES & PROGRAMMES

84. Smriti Zubin Irani, the Union Minister for Women and Child Development (WCD) inaugurated **Poshan 2.0**, National Conference and urged all the districts to establish a **Poshan Vatika** (Nutrition Garden) during the nutrition month starting from September 1 to protect the children with SAM.
85. The inaugural conclave of **Shikshak Parv 2021** was addressed by Prime Minister Shri Narendra Modi, during which PM Modi has launched **various schemes in the education sector** under Azadi ka Amrit Mahotsav (75th Anniversary of Indian Independence) such as **Indian Sign Language Dictionary, Vidyanjali 2.0, NISHTHA 3.0, Talking Books and School Quality Assessment and Assurance Framework (SQAAF)**.

### Shikshak Parv 2021

- It is being celebrated from September 5 to 17, 2021 by the Ministry of Education in order to recognize the contributions of teachers in the formulation of **National Education Policy (NEP) 2020**.
  - The theme of the '**Shikshak Parv-2021**' is "Quality and Sustainable Schools: Learnings from Schools in India".
86. Ministry of Housing and Urban Affairs (**MoHUA**) in association with the Ministry of Electronics and Information Technology (**MeitY**) launched the "**Main Bhi Digital 3.0**" -A special Campaign for Digital Onboarding and Training for street vendors under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on the pitot based in 223 cities in the country.
- It was collectively launched by Housing and Urban Affairs Secretary Durga Shanker Mishra and Electronics and IT Secretary Ajay Prakash Sawhney virtually.
  - The drive is in line with Prime Minister Shri Narendra Modi's vision of "SabkaSaathSabkaVikas"
87. On September 17, 2021, Union Minister Ashwini Vaishnaw, Ministry of **Railways** launched **Rail Kaushal Vikas Yojana (RKVY)** under the aegis of **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** from Rail Bhavan, New Delhi.

88. The Union Tribal Affairs minister Arjun Munda announced to start Pradhan Mantri Adarsh Gram Yojna (PMAGY) covering 36 thousands villages across the country priority will be provided to villages which consists of 50 percent tribal population.

- **1,700 tribal villages in Assam** will be covered under PMAGY and converted into modern villages. It would benefit around 60,000 people.
- 184 Van Dhan Kendra will be set in Assam.

89. On September 23, 2021, the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (**AB-PM-JAY**) has completed **3 years**.

- In order to celebrate the 3 years' completion, National Health Authority (NHA) has organised a 4 days hybrid (virtual & physical) event, **Arogya Manthan 3.0** from 23rd – 25th September and 27th September 2021.
- The 1st Universal Health Coverage initiative for the Union Territory of Jammu and Kashmir was launched in December 2020.

90. **Saubhagya** – Pradhan Mantri Sahaj Bijli Har Ghar Yojana, one of the largest household electrification drives in the world, has completed 4 years of successful implementation.

As of March 2021, 2.82 crore households across India have been electrified under the SAUBHAGYA since its launch.

91. The Prime Minister (**PM**) Narendra Modi launched '**Ayushman Bharat Digital Mission**' (ABDM) via video conference. The program was organized on **World Tourism Day** (27th September). It was launched in the presence of Mansukh Mandaviya, Union Minister of Health and Family Welfare and Dr Bharati Pravin Pawar, Minister of State for Health and Family Welfare.

- **Objective** – To develop the integrated digital health infrastructure of the country.
- Ayushman Bharat Digital Mission will provide a digital health ID to people which will contain their health records. This mission was launched under the pilot project National Digital Health Mission (**NDHM**).
- The mission was launched under the pilot project National Digital Health Mission (**NDHM**).
- It will help connect digital health solutions of hospitals across the country. All Indians will get a **digital health ID** under this scheme. Every citizen's health record will now be digitally secure.

## ECONOMY & BUSINESS

### 92. Infosys Becomes 4th Indian Company to Reach **100 Billion USD M-Cap**

- Infosys became the 4th Indian company and 2nd Indian software company after Tata Consultancy Services (TCS) to cross the 100 billion USD mark in terms of market capitalization(m-cap).
- TCS, Reliance Industries and HDFC bank are other Indian companies that have crossed the 100 billion mark in terms of m-cap.

### 93. As per the data of the National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI), India's Gross Domestic Product (GDP) in the first quarter of the financial year 2021-22 (Q1 FY22) (i.e. April to June 2021) grew by 20.1 percent as compared to a contraction of 24.4 (-24.4) percent in Q1 FY21.

- GDP at Constant Prices (2011-12): It is estimated at Rs 32.38 lakh crore in Q1 FY22, as against Rs 26.95 lakh crore in Q1 FY21 (a growth of 20.1 percent).
- Gross Value Added (GVA) at Constant Prices: It is estimated at Rs 30.48 lakh crore in Q1 FY22, as against Rs 25.66 lakh crore in Q1 of FY21 (a growth of 18.8 percent).

### 94. The rating agency **Moody** in its August update to '**Global Macro Outlook 2021-22**' projected India's growth for calendar year (CY) 2021 at **9.6%** and 7% for 2022.

- As per the update, the easing of COVID-19 restrictions gradually increases the growth in Indian economic activities.
- Morgan Stanley maintained its estimate of India GDP growth at 10.5% for FY22. As per the agency, by the end of Q2FY22 (quarter ending September2021) economic activities will start getting back to normal.

### 95. **Ed-Tech Unicorn Byju's** has acquired the online exam preparation platform **Gradeup** to boost the ed tech's presence in the online competitive exam preparation category.

- Following the acquisition of Gradeup, it has been rebranded as Byju's Exam Prep.

### 96. **Amazon India**, a leading e-commerce company signed a Memorandum of Understanding (MoU) with the Industries and Mines Department, Government of **Gujarat** to boost the e-commerce exports from Gujarat.

### 97. Rajeev Chandrasekhar, Minister of State, Ministry of Electronics & Information Technology (**MeitY**) launched Pradhan Mantri Gramin Digital Saksharta Abhiyan (**PMGDISHA**) Drive under the PMGDISHA Scheme and announced a PMGDISHA Campaign for **100% digital literacy** in digital villages under 'Azadi Ka Amrit Mahotsav' celebrations.

- The launch event was organized by **Common Services Centers (CSC)** e-Governance Services India Limited, a Special Purpose Vehicle (CSC SPV) under MeitY.

### 98. In accordance with the **National Statistical Office (NSO)**, Ministry of Statistics and Programme Implementation, 'Situation Assessment of Agricultural Households and Land Holdings of Households in Rural

India, 2019' released on September 10, 2021, **more than half of India's agricultural households were in debt**, with an average outstanding of Rs 74,121 in 2018 as compared to Rs 47,000 in 2013, an increase of 57.7%.

99. On 15th September 2021, the United Nations Conference on Trade and Development (UNCTAD) released its **“Trade and Development Report 2021”**, which predicts India's Gross Domestic Product (GDP) to grow by **7.2 percent** in **2021**, whereas the Global Growth rate is projected at **5.3 percent**.
100. Tata Consultancy Services (TCS) of TATA groups becomes the **2nd Indian** company to hit the **200 Billion USD** market capitalization (**M-Cap**) mark. Reliance Industries (**RIL**) was the first Indian Company to achieve the feat.
- Among the most valued software companies, TCS is ranked behind Accenture (USD 218bn) and ahead of IBM (USD 123 bn).
  - TCS, which completes 50 years, listed on the stock exchanges in 2004, crossed the USD 50-Bn market value in December 2010, USD 100 Bn in April 2018 and USD 150 Bn in December 2020.
101. **Amazon** launched **‘Kisan Store’** – a facility that allows Farmers to purchase agricultural products like seeds, farm accessories, plant protection, nutrition at Amazon Easy stores. Over 8000 products were available for their purchase with doorstep delivery facilities.
- Digital payment modes facilities like Net Banking, UPI, Amazon Pay, and Debit & Credit Cards can also be used for procurement.
  - The website is available in 5 Indian languages – Hindi, Telugu, Kannada, Tamil, and Malayalam.
102. In its Economic Outlook, Interim Report September 2021, the **Organisation for Economic Co-operation and Development (OECD)** has reduced India's Gross Domestic Product (GDP) growth forecast in FY22 to 20 basis points to **9.7 percent** and for FY23 the GDP growth forecast was reduced by 30 bps to 7.9 percent.
103. As per the latest economic outlook of **Asian Development Bank (ADB)** titled ‘the Asian Development Outlook 2021 Update Transforming Agriculture in Asia’, India's Gross Domestic Product (GDP) growth forecast for FY2021-22 was reduced to 10 percent from its earlier projection of 11 percent (April 2021) due to the impact of COVID-19.
- The GDP growth forecast for FY2022-23 was increased from 7 percent to 7.5 percent.
  - Inflation: The inflation forecast for FY2021-22 was increased to 5.5 percent from its earlier projection of 5.2 percent.
104. The **ICRA (formerly known as Investment Information and Credit Rating Agency of India Limited)** has revised India's gross domestic product (GDP) growth projection in **FY22** from 8.5 percent (June 2021) to **9 percent**.
105. The Ministry of Corporate Affairs (MCA) has extended the tenure of the Company Law Committee (CLC) by one year i.e. till September 16, 2022 w.e.f. September 17, 2021.

- CLC was formulated to promote **ease of doing business** to law abiding corporates, to foster improved corporate compliance for stakeholders, and to address issues impacting the working of companies.
- The tenure of CLC was also extended in 2020 by 1 year.

106. **S&P Global Ratings** Retained India's Economic Growth Projection in FY22 to **9.5 percent**. The rating agency has reported a strong recovery in economic activity in India after the second wave of COVID-19.

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## FINANCE & BANKING

107. **PhonePe** Account Aggregator Pvt Ltd, a wholly-owned subsidiary of the PhonePe Group, received in-principle approval from the Reserve Bank of India (RBI) to operate as an Account Aggregator (AA) to share financial information.
108. **BharatPe** launched a P2P (Peer-to-Peer) investment-cum-borrowing application named the '12% Club', which will enable its consumers to invest and borrow at a 12 percent interest rate.
- Under the 12% Club, the consumers could invest their savings through BharatPe's partner P2P NBFCs (Non-Banking Finance Companies).
  - Through the app, the consumers could obtain collateral-free loans of up to Rs 10 lakh for a tenure of 3 months.
109. The Pension Fund Regulatory and Development Authority (PFRDA) increased the maximum age for joining the National Pension System (NPS) from 65 years to 70 years of age. Following the change in age, the NPS has revised the guidelines on entry and exit options.
110. The International Monetary Fund (IMF) allocated a **Special Drawing Rights (SDRs)** 12.57 billion (equivalent to around USD 17.86 billion at the latest exchange rate) to India in August 2021.
- The total SDR holdings of India now stands at SDR 13.66 billion (equivalent to around USD 19.41 billion at the latest exchange rate).
111. The Reserve Bank of India (**RBI**) plans to set up a 5-member committee headed by P Vasudevan, chief general manager of RBI, to examine applications and give recommendations on New Umbrella Entity (NUE) licences.
112. India's Foreign direct investment (FDI) equity inflow grew by 168 percent in Q1 FY22 (i.e. April-June 2021) (USD 17.57 billion) compared to Q1 FY21 (USD 6.56 billion).
- The total FDI comprises equity inflows, reinvested earnings and other capital.
  - The automobile industry has become the top sector with 27 percent share of the total FDI equity inflows.

113. On September 2, 2021, **iSPIRT Foundation** virtually launched the industry-wide ‘Account Aggregator (AA) ecosystem Go-Live’ and announced the joining of **8 Major Banks** viz, State Bank of India, ICICI Bank, Axis Bank, IDFC First Bank, Kotak Mahindra Bank, HDFC Bank, IndusInd Bank, and Federal Bank, under AA Network as financial information providers (FIP).
- The 8 banks along with GSTN (Goods and Service Tax Network) have received the in-principle approval from the Reserve Bank of India (RBI) to join AA as an FIP.
114. HDFC Bank became the **1st Indian lender to list Additional Tier-I (AT-1) bonds** on the Gujarat International Finance Tec-City – International Financial Services Centre (GIFT-IFSC).
- HDFC Bank listed its \$1 billion (3.7 percent) foreign currency AI-1 bonds on GIFT (Gujarat International Finance Tec-City)-IFSC.
  - So far, Global Securities Market, the primary market platform of India INX (International Exchange), has received over \$55 billion medium-term notes and over \$28 billion of bond listings, since its establishment in 2018.
  - India INX, the Bombay Stock Exchange’s international arm, is India’s 1st international exchange set up at the GIFT IFSC
115. The Asian Development Bank (ADB) has approved a **USD 150 million loan** for building sustainable housing projects for Urban Poor in Tamil Nadu.
- From this loan the Tamil Nadu Slum Clearance Board (TNSCB) will construct houses in 9 different locations.
116. India’s largest Private sector bank, **HDFC Bank** has signed a Memorandum of Understanding (MoU) with **National Small Industries Corporation (NSIC)** to offer credit support to Micro, Small and Medium Enterprises (MSMEs) across the country.
117. Govt sets up three BARs to help with tax matters
118. The Central Board of Direct Taxes (CBDT) has set up **three Boards for Advance Rulings (BAR)** which will offer help on tax implications of transactions, which in turn will help avoid income tax disputes.
- This will replace Authority for Advance Rulings (AAR), which was set up in 1993, w.e.f. September 1, 2021. This decision to replace was taken to fast-track disposal of cases.
  - Out of the three BARs, two will be in Delhi and one in Mumbai, Maharashtra.
  - Each BAR will consist of two members not below the rank of a Chief Commissioner.
119. **India Post Payments Bank (IPPB) and LIC Housing Finance Ltd** (Life Insurance Corporation of India-HFL) have signed a Memorandum of Understanding (MoU) to provide home loans to over 4.5 crore customers of the former.
- While LICHFL will be responsible for home loans’ credit underwriting, processing, and disbursement, IPPB will look after for sourcing.

120. The Securities and Exchange Board of India (SEBI) will initiate the **T+1 (today plus one) settlement** cycle for equity transactions from January 1, 2022 under which Indian stock markets can transfer shares and money into client accounts in under 24 hours.

- It is not mandatory for the stock exchanges to go with the T+1 settlement cycle.
- They are flexible to offer either T+1 or T+2 settlement cycle
- Currently stock markets follow a T+2 settlement cycle which takes 48 hours or more for the shares to be transferred into the client account in case of purchase deals.
- This means a seller cannot demand payment for at least two days.

121. The Reserve Bank of India (RBI) delisted **UCO Bank**, a Public Sector Bank, from its Prompt Corrective Action (PCA) framework, as the bank's earning in the last 1-year till 31st March 2021 has satisfied the necessary conditions for its removal.

122. In order to ensure **security of transaction card data**, the Reserve Bank of India (RBI) extended the **scope of tokenization from device-based tokenization to card-on-file tokenization (CoFT)** services. This enhancement will bar merchants from storing actual card data while online transactions.

- RBI had issued the directive under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

**Enhanced Features:**

- With this, RBI also permitted card issuers (such as Rupay, Visa, and Mastercard) to act as token service providers (TSP).
- RBI also refused to extend its deadline for card tokenization beyond January 1, 2022 means no entity in the card transaction, other than the card issuers or card networks, will store the actual card data.
- Tokenisation of card data shall be done with explicit customer consent requiring Additional Factor of Authentication (AFA) validation by card issuer.
- For transaction tracking and / or reconciliation purposes, entities can store limited data – last four digits of actual card number and card issuer's name – in compliance with the applicable standards.

123. **Amazon Pay**, a wholly owned subsidiary of Amazon in partnership with **Kuvera**, Investment platform will provide wealth management services to its 50 million customers across India.

- It is the first ever wealth management tie-up for amazon across the world.
- Kuvera will offer its services, products and technology knowledge to Amazon Pay users in order to facilitate investments into Mutual funds, Fixed deposits.

124. The Reserve Bank of India (RBI) announced the opening of the **3rd cohort** under the Regulatory Sandbox (RS) on the theme '**MSME Lending**'. The eligible entities can submit their application from October 01, 2021 to November 14, 2021.

- The theme for 1st cohort (November 2020) was ‘Retail Payments’ while for 2nd cohort (December 2020) it was ‘Cross Border Payments’.
- The apex also announced that six entities have completed the test phase of the 1st cohort on retail payments including Nucleus Software Exports, Tap Smart Data Information Services Natural Support Consultancy Services, Naffa Innovations, Ubona Technologies, and Eroute Technologies

125. As part of resolution of bad loans, on September 16, 2021, the Union Cabinet approved government guarantee of up to **Rs 30600 crore to back Security Receipts (SRs)** for 5 years that will be issued by National Asset Reconstruction Company (NARCL). The information for the same was provided by Union Minister Nirmala Sitharaman, Ministry of Finance while briefing media in New Delhi.

- It has been incorporated under the Companies Act, 2013 and has applied to the Reserve Bank of India for license as an Asset Reconstruction Company (ARC). It is basically a government backed bad bank in the name of ARC.

126. Power Finance Corporation Ltd (PFC), the leading Non-Banking Financial Company (NBFC) in the power sector, launched its first €300 million 7-year Euro Bond issuance on September 13 pricing 1.841%.

127. On September 17, 2021, the **45th meeting of GST** (Goods & Service Tax) Council was held at Lucknow, Uttar Pradesh, under the chairmanship of the Union Minister Nirmala Sitharaman, Ministry of Finance.

- The Council has made the various recommendations related to extension of existing concessional GST rates on certain COVID-19 treatment drugs, reduction of GST rates on various other medicines, revision and clarification of GST rates of various Goods and Services, several measures relating to GST Law & Procedures, etc.
- The existing concessional GST rates (till 30th September, 2021) on Covid-19 treatment drugs extended to December, 31 2021.
- From January 1, 2022, food delivery apps will collect and deposit 5% GST with the government, in place of restaurants, for deliveries made by them. This will not affect the end consumer.
- There is an increase of 12/18% to 18% GST rate on Cartons, boxes, bags, packing containers of paper, and kinds of pens from 12/18% to 18%.

128. **HDFC Bank** announced partnership with Paytm to launch a range of co-branded credit cards powered by Visa. The collaboration comes as a result of providing a range of offers like ‘EMIs’ and ‘Buy Now Pay Later’ options to increase the purchase potential of customers in this festival season.

129. On September 22, 2021, Federal Bank joined hands with fintech company OneCard to launch a mobile-first credit card to cater the individual’s credit demand for the upcoming festive season. The cards will be powered by Visa.

- The bank is targeting consumers aged **between 23 and 35 years** representing the Gen Z and millennials.

- This card powered by OneCard app, 'slick', and can be activated and used instantly in virtual format until the physical card gets delivered. Users can control their cards through the app.

130. On September 24, 2021, the Reserve Bank of India (RBI) issued the master directions of RBI (**Securitisation of Standard Assets**) Directions, 2021, and RBI (**Transfer of Loan Exposures**) Directions, 2021.

131. **Master Directions on Securitisation of Standard Assets:**

**Eligibility: Loans** with tenor up to **24 months** extended to individuals for agricultural activities (where both interest and principal are due only on maturity) and **Trade receivables** with tenor up to **12 months** (discounted/purchased by lenders from their borrowers) will be eligible for securitisation.

**Minimum Retention Requirement (MRR):**

- For loans with maturity of 24 months or less, the MRR should be 5 percent of the book value of the loans being securitised.
- For loans with original maturity of more than 24 months and loans with bullet repayments, the MRR shall be 10 percent of the book value of the loans being securitised.

132. **ICICI Bank** partnered with **Amazon India** to offer an overdraft (OD) facility up to **Rs 25 lakh** to individual sellers and small businesses registered on the e-commerce marketplace **amazon.in**.

133. The government of India has set up a task force under **Ajay Seth**, Secretary of the Department of Economic Affairs (DEA), Ministry of Finance, to strengthen the road map to enhance the sustainable finance architecture of India.

134. The government has set up the India Debt Resolution Company Ltd (IDRCL), an asset management company (AMC) that will work with the National Asset Reconstruction Company Ltd (NARCL)/**Bad Bank** to clean up bad loans (i.e Non-Performing Assets (NPAs)).

- **Objective:** To carry out all kinds of debt management, operational management, resolution advisory, support, and consultancy services in relation to debt resolution, and insolvency resolution.
- IDRCL was set up with a paid-up capital of **Rs 80.5 lakh** on an authorized capital of **Rs 50 crore**. Canara Bank is the sponsor bank.
- Cabinet had approved govt guarantee of up to Rs 30,600 crore to back security receipts to be issued by National Asset Reconstruction Company (NARCL).

135. The Ministry of Tourism (MoT), Government of India launched **NIDHI 2.0** (National Integrated Database of Hospitality Industry) and '**India Tourism Statistics – At a Glance, 2021**' during the event organised on the occasion of United Nations (UN)'s World Tourism Day 2021 in New Delhi.

- During the event, MoT, the United Nations Environment Programme (UNEP) and The Responsible Tourism Society of India (RTSOI) have signed a Memorandum of Understanding (MoU) to promote sustainability initiatives in the tourism sector.

136. The **Asian Development Bank (ADB)** has approved a loan of **\$251 million** for urban flood protection and management in the Chennai–Kosasthalaiyar river basin in India.

- It strengthens flood risk management and integrated urban planning to transform Chennai into a more livable city.
- It will improve climate and disaster resilience of affected communities, to protect their lives, economy and the environment.

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## AWARDS & RECOGNITION

137. Bangladeshi scientist **Firdausi Qadri**, who developed a cheap oral vaccine against cholera won the Ramon Magsaysay award 2021 which is also called Asia’s Nobel Prize. Along with her, the other recipients received the award for the year 2021.

- 2021 other awardees are:
- **Muhammad Amjad Saqib (Pakistan)** – for helping people through social entrepreneurship.
- **Steven Muncy (Southeast Asia)** – for extending humanitarian and peace-building efforts across borders.
- **Filipino fisher** and community environmentalist Roberto Ballon from philippines.
- **Watchdoc Indonesia** (Indonesia) – for emergent leadership and for using journalism and filmmaking to give voice to the people.

138. Odisha born neurosurgeon **Basant Kumar Misra** received the “International Lifetime Achievement Award in Neurosurgery” by American Association of Neurological Surgeons (AANS).

- Basant Kumar will be the first Indian who received the prestigious AANS award. The award was presented at a virtual ceremony during the AANS Annual Scientific Meeting 2021 held in Orlando, Florida.

139. Indira Gandhi International Airport also known as **Delhi International Airport Limited (DIAL)** led by GMR Group won 2 Confederation of Indian Industry (CII) National Energy Leader 2021 and Excellent Energy Efficient Unit 2021 at the 22nd National Award Ceremony for ‘Excellence in Energy Management’ organized by CII Green Business Centre (GBC).

140. Dharmendra Pradhan, Minister of Education (MoE) presented the **AICTE-Visvesvaraya Best Teacher Awards 2021** to 17 faculty members of engineering and technical education and the AICTE-Dr.

- **Pritam Singh Best Teacher Awards 2021** to 3 faculty members of management education, at the function held in New Delhi on the occasion of National Teachers Day 2021(September 5).
- The winners of the awards were nominated by the All India Council for Technical Education (AICTE), the technical education regulator of India.

141. Guinness World Records has honored Portugal football player **Cristiano Ronaldo** for becoming the highest-scoring man in International football history with his 111th goal for Portugal against Ireland in a World Cup qualifier. This marked his 180th game representing Portugal.

142. **The 100 Most Influential People of 2021**, an annual list of global leaders was released by TIME magazine recently. Prime Minister Narendra Modi, West Bengal Chief Minister Mamata Banerjee and Serum Institute of India (SII) CEO Adar Poonawalla were named among the world's 100 most influential people of 2021.

- Global leaders like US President Joe Biden, US Vice President Kamala Harris, Chinese President Xi Jinping, Italian Prime Minister Mario Draghi, Israel's Naftali Bennett, Iranian President Ebrahim Raisi were listed.
- Even Former US President Donald Trump and the Taliban government's deputy PM Abdul Ghani Baradar of Afghanistan.
- The list also includes tennis player Naomi Osaka, Russian opposition activist Alexei Navalny, music icon Britney Spears, executive director of the Asian Pacific Policy and Planning Council Manjusha P. Kulkarni, Apple CEO Tim Cook, actor Kate Winslet and the first African and first woman to lead the World Trade Organization Ngozi Okonjo-Iweala

143. **Euromoney**, a UK-based financial publication, announced its Global Awards for Excellence 2021 recently, and named **DBS**, the Singapore based financial services group as '**World's Best Bank 2021**' for the 2nd time in 3 years. Euromoney has also named DBS the '**World's Best Digital Bank 2021**'.

- DBS becomes the first bank in the world to hold both titles concurrently.
- DBS was awarded for demonstrating its rare skills in surviving the COVID-19 pandemic and for utilising the chance to innovate and become a better bank.

144. **Bangladesh** Prime Minister **Sheikh Hasina** has been conferred with '**SDG Progress Award**', for Bangladesh's steady progress in achieving the sustainable development goals (SDGs), by the UN sponsored Sustainable Development Solutions Network (SDSN) at the 9th Annual International Conference on Sustainable Development held in New York in September 2021.

145. The **Bill & Melinda Gates Foundation** has awarded **Phumzile Mlambo-Ngcuka**, former United Nations (UN) Under-Secretary-General and Executive Director of the UN Women, with the **2021 Global Goalkeeper Award**.

- As a part of its annual Goalkeepers campaign, the foundation also announced the winners of the 3 additional **Goalkeepers Global Goals Awards**.

- These awards were instituted by the Foundation to recognise the efforts taken by the people to help achieve the UN Sustainable Development Goals (SDG).

146. The President of India, Ram Nath Kovind presented the **National Service Scheme (NSS) Awards for the year 2019-20** at Rastrapathi Bhawan, New Delhi Virtually.

- Union Minister of Youth Affairs and Sports Shri Anurag Thakur and Minister of State for Youth Affairs & Sports Shri Nisith Pramanik also attended the ceremony from Sushma Swaraj Bhawan, New Delhi.
- A total of 42 awardees in 3 different categories like University or +2 Councils, NSS Units and their Programme Officers and NSS Volunteers were conferred with the awards under the NSS Awards 2019-20

147. **Dr Rukmini Banerji**, Chief Executive Officer (CEO) of Pratham Education Foundation, India and **Eric A. Hanushek**, professor at Stanford University, has been awarded the **2021 Yidan Prize**, the world's highest education accolade, recognising their work on improving the quality of education and outcomes for learners at scale.

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## PERSON IN NEWS

148. International Astronomical Union (IAU) has inducted India's Dorje Angchuk as one of its Honorary Members, along with 10 other inductees. He is the 1st and only Indian to become an Honorary member of IAU.

- **Dorje Angchuk**, who currently serves in the Indian Institute of Astrophysics (IIA) in Ladakh, was recognized by IAU for his work towards astrophotography.

149. **Tata AIA Life Insurance** signed a multi-year brand partnership with Subedar Neeraj Chopra, an Indian athlete and Olympic gold medalist as its brand ambassador.

- This marks the company made very first brand partnership with the Neeraj Chopra.

150. The government of India has appointed **Harsha Bhupendra Bangari** as the Managing Director (MD) of **Export-Import Bank of India** (India EXIM Bank) for a period of 3 years or until further orders. She took charge as the MD on 8th September 2021.

151. **President Ram Nath Kovind** has appointed new governors for 4 states – **Punjab, Tamil Nadu, Nagaland and Uttarakhand**.

- The following appointments will take effect from the date they assume changes in their respective offices.

- *Banwarilal Purohit, Governor of Tamil Nadu who has been holding the additional charge of Governor of Punjab has been appointed as regular Governor of Punjab.*
- *Ravindra Narayan Ravi (RN Ravi), Governor of Nagaland has been appointed as the Governor of Tamil Nadu.*
- *Prof. Jagdish Mukhi, Governor of Assam, has been given additional charge to discharge the functions of the Governor of Nagaland in addition to his duties until regular arrangements are made.*
- *Lieutenant General (retired) Gurmit Singh, former Deputy Chief of Army Staff has been appointed Governor of Uttarakhand.*

152. **Justice M Venugopal**, Judicial Member of the NCLAT (Chennai bench of NCLAT), has been appointed as the acting chairperson of the National Company Law Appellate Tribunal (NCLAT), with effect from 11th September 2021.

153. **Adidas**, a German footwear and accessories company, has named Olympic silver medalist (weightlifting), **Mirabai Chanu** as the face of its “Stay in Play” campaign, which is designed to keep more menstruating women in sports.

- To support the menstruating women athletes, the brand has launched “TechFit Period Proof tights” with added layer of protection.

154. **Jhumpa Lahiri**, the Pulitzer Prize-winning fiction writer, has authored a new book titled “**Translating Myself and Others**”, which is set to be released in 2022. The book includes several essays (previously published and unpublished) about translation. The book has been acquired by the Princeton University Press.

155. BJP MP Subramanian Swamy has authored a book “Human Rights and Terrorism in India” which traces how the combating of terrorism can be harmonised with human and fundamental rights within reasonable restrictions that are permitted by the Constitution and upheld by the Supreme Court.

156. The Japanese Sports equipment company **Asics** announced Indian squash player **Joshna Chinappa** as its new brand ambassador. It will bring positive change by spreading awareness about sports among the youth.

157. Fino Payments Bank Limited (FPBL) has appointed Indian actor(Hindi) Pankaj Tripathi as its first-ever brand ambassador. He will endorse the brand for a period of 2 years effective from September 1 2021.

158. United Nations Secretary-General Antonio Guterres has appointed 17 Sustainable Development Goals (SDG) Advocates, ahead of the 76th General Assembly.

- **Nobel Peace Laureate Kailash Satyarthi, STEM activist Valentina Munoz Rabanal, Microsoft President Brad Smith and K-pop superstars Blackpink were named in the list.**

159. The Air Marshal, **Vivek Ram (VR) Chaudhari** has been appointed as the **Chief of the Indian Air Force (IAF)**. He will succeed the current Chief of Air Staff Air Chief Marshal Rakesh Kumar Singh Bhadauria (RKS Bhadauria), who will retire on September 30, 2021.

160. Indian Compound Archer and Arjuna Awardee **Abhishek Verma**, 3-time world cup gold medalist, has been elected to the **Athletes Committee of World Archery**, the international federation for the Olympic sport of archery. He has been elected for a term of 4 years till 2025.
161. Mastercard joins the **Meltwater Champions Chess Tour** as an official partner and names **Magnus Carlsen** as Mastercard global brand ambassador.
162. India's **Comptroller and Auditor General (CAG)** GC Murmu was elected as the external auditor of the International Atomic Energy Agency (**IAEA**) at the General Conference of the IAEA in Vienna, Austria. His tenure will be for six years, from 2022 to 2027.

## OBITUARIES

163. Former Indian **cricketer** and renowned coach, **Vasoo Paranjape** passed away in Mumbai, Maharashtra. He played cricket between 1956 and 1970 for Mumbai and Vadodara, Gujarat and served as a coach at National Cricket Academy and was also appointed as director of coaching by the Board of Control for Cricket in India in the 1980s.
164. Former Union Minister and Congress leader **Oscar Fernandes** passed away in Mangaluru, Karnataka. He was 80 year old.
165. Former India international football player and Mohun Bagan legend **Bhabani Roy**, 75, died in Kolkata following a prolonged illness.
166. Padma Shri awardee, a noted physicist and cosmologist **Thanu Padmanabhan**, 64, passed away in Pune on September 17, due to cardiac arrest. He was born in Thiruvananthapuram, Kerala.
- He was professor at the Inter-University Centre for Astronomy and Astrophysics (IUCAA) in Pune, Maharashtra.

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## IMPORTANT DAYS

167. **World Coconut Day** is annually observed across the globe by the coconut growing countries on **2nd September**.
- The day aims to create awareness about the various uses of coconut and its health and commercial benefits.

- The theme of World Coconut Day 2021 is “Building a Safe Inclusive Resilient and Sustainable Coconut Community Amid COVID-19 Pandemic & Beyond”.

168. The Union **Ministry of Women and Child Development (MoWCD)** has decided to celebrate the Poshan Maah across India throughout the month of September under the **Poshan Abhiyan**. The Poshan Maah 2021 will be observed as a part of the Azadi Ka Amrit Mahotsav.

- The observance of Poshan Maah aims to address malnutrition among children, protect the children who are suffering from Severe Acute Malnutrition (SAM) and encourage consumption of a variety of vegetables and fruits among families in rural areas.
- September 2021 marks the observance of the 4th Poshan Maah which will be celebrated as “Thematic Poshan Maah”.

169. The United Nations (UN)’s **International Day of Charity** is annually observed across the globe on 5th September to recognize the role of charity in attenuating humanitarian crises and human suffering across the globe.

- The day also commemorates the death anniversary of Nobel laureate Mother Teresa of Calcutta.

170. **National Teachers day** is annually observed across India on **5th September** to commemorate the birth anniversary of the respected teacher and prolific statesman Bharat Ratna awardee Dr Sarvapalli Radhakrishnan, the first Vice president of India and the 2nd President of India.

- He was born on 5th September 1888 in Tiruttani, Madras Presidency (Now Tamil Nadu).

171. The United Nations Educational, Scientific and Cultural Organization (UNESCO)’s **International Literacy Day (ILD)** is annually observed across the globe on **8th September** to highlight the importance of literacy as a matter of dignity and human rights.

- The day also aims to advance the literacy agenda towards a more literate and sustainable society.
- The theme of UNESCO’s ILD 2021 is “**Literacy for a human-centred recovery: Narrowing the digital divide**”.

172. The Ministry of Food Processing Industries (**MoFPI**) has announced the celebration of the Food Processing Week from 6th to 12th September 2021, as a part of the Azadi Ka Amrit Mahotsav celebration to commemorate 75 years of India’s independence.

- The MoFPI has been organising various events as a part of the Food Processing week.

173. **World EV Day** is annually observed across the globe on **9th September** to mark the celebration of e-mobility. The day is observed with special awareness campaigns aimed to globally educate people on the benefits of electric vehicles(EV).

174. **World Bamboo Day (WBD)** is annually observed across the globe on **September 18th** to create awareness about Bamboo, a non-wood forest product, which is considered Green Gold and to promote the new cultivation of bamboo for new industries across the globe.

- The day also aims to ensure the sustainable utilization of bamboo.
- The Message of WBD 2021 is “#PlantBamboo: It is Time to Plant Bamboo”.
- World Bamboo Organisation(WBO) has launched a new hashtag #PlantBamboo to mark WBD 2021.

175. The **United Nations (UN)’s International Day of Peace** is annually observed across the globe on September 21st to strengthen the idea of peace both within and among all nations and people by observing 24 hours of non-violence and cease-fire.

- The theme of the International Day of Peace 2021 is “**Recovering better for an equitable and sustainable world**”.
- The 2021 theme focuses on the efforts of the UN on recovering better for a more equitable and peaceful world.

176. **World Pharmacists Day** is annually observed across the globe on **September 25th** to recognise the role of pharmacists towards improving health across the globe. The day also marks the foundation day of the International Pharmaceutical Federation (**FIP- Fédération Internationale Pharmaceutique**).

- 25th September **2021** marks the observance of the **11th World Pharmacists Day**.

177. Antyodaya Diwas is annually observed across India in September 2021, to celebrate the birth anniversary of Pandit Deen Dayal Upadhyaya, former leader of the political party Bharatiya Jana Sangh (**BJS**), the forerunner of Bharatiya Janata Party (**BJP**).

- 25th September 2021 marks the 105th birth anniversary of Pandit Deen Dayal Upadhyaya.
- The word Antyodaya means the ‘rise of the last person’, one of the concepts promoted by Pandit Deen Dayal Upadhyaya.

178. **World Environmental Health Day(WEHD)** is annually observed across the globe on **September 26** to create awareness about the health of the environment and to highlight the importance of investing in the healthy and green recovery of the environment.

The day also aims to create a better understanding of the integral connection between the environment, health and economy.

- The theme of WEHD 2021 is “**Prioritizing Environmental Health for healthier communities in global recovery**”.

179. The United Nations(UN)’s **World Tourism Day(WTD)** is annually observed across the globe on **27th September** to create awareness about the importance of tourism and its impact on social, economic and political aspects of a region. The day also highlights the contributions of the tourism sector towards achieving Sustainable Development Goals(SDGs).

**WTD 2021:**

- The United Nations World Tourism Organization (**UNWTO**) has designated World Tourism Day 2021 as a day to focus on “**Tourism for Inclusive Growth**” as the COVID-19 pandemic has had a massive social and economic impact on both developed and developing countries.

180. World Heart Day is annually observed across the globe on 29th September to create awareness about Cardiovascular diseases (**CVD**), including heart disease and stroke, one of the world’s leading causes of death(around 18.6 million deaths per year).

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## SPORTS

**181.** Olympic Medalist **Lovlina Borgohain** named Brand Ambassador of Samagra Shiksha Abhiyan in Assam

**182.** Red Bull Racing Honda’s **Max Verstappen** (23 years) from the Netherlands won the 2021 Formula 1(F1) Heineken Dutch Grand Prix held at the Circuit Zandvoort in the dunes north of Zandvoort, the Netherlands from 3rd to 5th September 2021.

- This victory also marks his 7th win of the season and the 17th win of his career.
- The 2021 F1 Dutch Grand Prix was organised by Dutch Grand Prix (DGP).

**183.** McLaren’s **Daniel Ricciardo (Australia)** won the 2021 **Italian Grand Prix**, making his 1st victory since 2018, notably this is McLaren’s 1st win after 9-years.

- Ricciardo was closely followed by McLaren’s Lando Norris and Mercedes Valtteri Bottas finishing the race in 2nd and 3rd position.

**184.** India’s **R Raja Rithvik** became chess **Grandmaster** after he crossed the ELO Rating of 2500. The 17-year-old achieved this GM title in Vezerkepzo Grandmaster Chess Tournament at Budapest, Hungary.

- He thus became the 70th Grandmaster from the country. A native of Warangal, Rithvik has been undergoing advanced coaching at RACE Chess Academy under reputed coach N.V.S. Rama Raju.

**185.** **Magnus Carlsen**, Norwegian chess Grandmaster won the 9th edition of **EY Norway Chess 2021** against Russian Grandmaster **Ian Alexandrovich Nepomniachtchi**. This marks Magnus Carlsen’s 3rd consecutive title in Norway chess and 4th overall title.

**186.** Lewis Hamilton sets a new record by registering his 100<sup>th</sup> win after finishing first in **Russian Grand Prix** held at Sochi Autodrom in Russia on September 28. Hamilton is a British racer, competes for Mercedes.

- With this win, Hamilton became the first Formula-one driver in the history to reach 100 wins. Max Verstappen finished second at **Russian Grand Prix 2021**.

**187.** Indian snooker player **Pankaj Advani** won his **24th world title** by winning the International Billiards and Snooker Federation (IBSF) **6-Red Snooker World Cup 2021** by defeating Pakistan player and 2017 World Team Snooker Champion **Babar Masih**.

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