

**CWJ**

Sample PDF - CWJ Special Current Affairs One Liners PDF – July 2021

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**July 1<sup>st</sup> week Current Affairs One Liners****IMPORTANT DAYS**

- **1955** and the **State Bank of India** was constituted on **1 July 1955**.
- **National Chartered Accountant Day** is observed in order to celebrate the formation of Institute of Chartered Accountants of India (ICAI) on **July 1st, 1949**. This year **73rd** Chartered Accountants' Day is celebrated.
- Every year, **July 1** is celebrated as **National Doctors' Day** by the **Indian Medical Association (IMA)**. The day is observed to commemorate the birth and death anniversary of former Bengal's Chief Minister **Dr Bidhan Chandra Roy**.
- **July 1** was declared **National Postal Worker Day** in **1997** by a Seattle-area postal carrier to honour fellow employees and since then it is celebrated every year on this day.
- **Goods and Services Tax Day** – Observed on **July 01**, India marks the fourth anniversary of the **Goods and Services Tax (GST)**.
- **World UFO Day** Observed on **July 02**, It is an **awareness day** for people to gather together and watch the skies for **Unidentified Flying Objects**.
- **World Sports Journalists Day** is celebrated across the world on **2 July** every year. The **main objective** of celebrating this day is to **support the work of sports journalists** and encourage them to do better in their work.
- **International Co-operative Day** is an annual celebration of the co-operative movement

observed on the **first Saturday in July** since 1923 by the International Co-operative Alliance. **Theme** of International Co-operative Day 2021 is: **'Rebuild Better Together'**.

- **World Zoonoses Day** commemorates the work of **French biologist Louis Pasteur**; on **6 July 1885**, Pasteur successfully administered the **first vaccine against rabies**, a zoonotic disease. This year's World Zoonoses Day theme is **"Let's Break the Chain of Zoonotic Transmission"**.
- **World Chocolate Day**, sometimes referred to as International Chocolate Days, is an **annual celebration** of chocolate, occurring globally on **July 7**.

**BANKING**

- The **Reserve Bank of India** imposed a **penalty of Rs 25 lakh** on **Punjab and Sind Bank** for non-compliance with certain provisions of directions on **'Cyber Security Framework in Banks'**.
- 
- The **World Bank (WB)** will provide **USD 300 million** to the **Bangladesh government** as loan to implement a five-year project to improve livelihood, which is scheduled to begin from July.
- The **World Bank** pledged to boost available funding for **COVID-19 vaccine purchases** and deployment to **\$20 billion** from a previous target of \$12 billion, citing a sharp increase in overall financing demand from developing countries.



- The **World Bank** has approved a loan of **USD 800 million** to cash-strapped Pakistan, financing schemes on clean energy and human capital development.
- State Bank of India (SBI) launched a **dedicated counter** across its **360 selected branches** to cater to the **current account customers**.
- **ICICI Bank** announced the **launch** of a comprehensive banking solution for doctors, called **Salute Doctors**. It provides customized **banking** as well as value-added **services** for every **doctor**, beginning from a **medical student** to a senior **medical consultant** to an **owner of a hospital or a clinic**.
- **HDFC Bank** launched a **Salaam DilSey** initiative to show **gratitude to doctors** for their tireless

service during the pandemic, and to pay tribute to **doctors** across the country.

- **Indian Overseas Bank (IOB)** has become the **second most-valued listed public sector bank (PSB)** with a **market capitalization of over Rs 50,000 crore**.
- **NABARD** has sanctioned an assistance of **Rs 388 crore** for **Odisha** under the **Rural Infrastructure Development Fund (RIDF)** for setting up four mega piped drinking water supply projects. The sanctioned amount would also be used for **construction or up-gradation of 20 village roads across 15 districts** in the state.

### July 2<sup>nd</sup> week Current Affairs One Liners

#### IMPORTANT DAYS

- The **National Fish Farmers Day** is celebrated on **10th July every year**, this day is **celebrated in memory of scientists** Dr K. H. Alikunhi and Dr H. L. Chaudhary. **This year** it was the **63rd National Fish Farmers Day**.
- **World Population Day** is an annual event, observed on **July 11** every year, which seeks to raise awareness of global population issues. The **theme for World Population Day 2021** is **“Rights and Choices are the Answer: Whether baby boom or bust, the solution to shifting fertility rates lies in prioritising all people's reproductive health and rights.”**

- On **July 12**, **National Simplicity Day** is observed to commemorate **Henry David Thoreau**, an author, poet, and philosopher.
- **World Malala Day** Observed on **July 12**. At **age 17**, **Malala** was the **youngest recipient** ever of the **Nobel Peace Prize**.
- On **15 July**, **World Youth Skills Day** is celebrated to recognize the fact that if youth acquire skills, it will enhance their ability to make informed choices regarding employment with the theme of **pays tribute to the resilience and creativity of youth through the crisis**.

#### BANKING NEWS



- The **Reserve Bank of India (RBI)** imposed a **monetary penalty on 14 banks**, including State Bank of India (SBI), Bandhan Bank, IndusInd Bank, Bank of Baroda (BoB), Central Bank for non-compliance with certain provisions of directions issued by them.
- The **Reserve Bank of India** announced the cut-off yield for the new **10-year bond at 6.10% per annum**, higher than that of the current benchmark, signalling a slight tolerance for a higher yield after months of trying to keep it at **6% or less**.
- The Reserve Bank of India's (RBI) gave approval to **Equitas Small Finance Bank (SFB)** for the amalgamation of its promoter '**Equitas Holdings**' into itself.
- The **IMF Executive Board** approved a new general **SDR (Special Drawing Rights) allocation** equivalent to **US\$650 billion** – the largest allocation in the IMF's history – to address the long-term global needs for reserves during the worst crisis since the Great Depression.
- The **Asian Development Bank (ADB)** has joined with leading public health experts, vaccine regulators and policymakers to form an **advisory group** to provide its **developing member countries (DMCs)** with expert technical and scientific advice on the **quality, safety and effectiveness of vaccines for coronavirus disease (Covid-19)** pandemic.
- **Private sector Federal Bank** stated it has received approval from the RBI to **re-appoint Shyam Srinivasan** as its **MD and CEO for three years**.
- **Axis Bank** will pick up a **9.9 per cent stake** in Fettle Tone LLP, a promoter of **Max Bupa Health Insurance Company**, for **Rs 90.8 crore** to **strengthen its insurance business**.
- Private sector lender **Axis Bank** announced its first derivative transaction linked to the **Secured Overnight Financing Rate (SOFR)**. With this transaction, Axis Bank has crossed an important milestone associated with the **LIBOR transition journey**.
- The **Export-Import (Exim) Bank of India** has granted a loan for a power transmission project being executed by **Kalpataru Power Transmission in Senegal**. A loan of **USD 35.26 million** was granted for the same.
- **To increase retail participation** in government securities, '**the RBI Retail Direct**' facility was announced in the **Statement of Developmental and Regulatory Policies dated February 05, 2021** for improving ease of access by retail investors through online access to the government securities market – both primary and secondary - along with the facility to open their gilt securities account ('Retail Direct') with the RBI.
- The **Kerala State Cooperative Bank (Kerala Bank)** has announced **Covid-19 relief schemes**

like Kerala Bank Special Liquidity Facility, KB Covid Helping Hand, KB Micro- Finance Scheme to aid various sections of society.

- The International Financial Services Centres Authority (IFSCA) issued a framework for setting up and operating the International Trade Finance Services platform (ITFS).

- Union Finance Minister Nirmala Sitharaman and Finance Minister of Bhutan Lyonpo Namgay Tshering jointly launched BHIM–UPI in Bhutan.

### July 3<sup>rd</sup> week Current Affairs One Liners

#### IMPORTANT DAYS

- **World Snake Day** is observed on **July 16** every year to **increase awareness** about the different species of snakes all around the world.
- **World Day for International Justice**, also referred to as Day of International Criminal Justice or International Justice Day, is an international day celebrated throughout the world on **July 17** as part of an effort to recognize the emerging system of international criminal justice with the theme of "**social justice in the digital economy**"
- **World Emoji Day** is an annual unofficial holiday occurring on **17 July**, intended to celebrate emoji; in the years since the earliest observance, it has become a popular date to make product or other announcements and releases relating to emoji.
- **Nelson Mandela International Day** is an annual international day in honour of Nelson Mandela, celebrated **each year on 18 July**, Mandela's birthday with the theme of "**One Hand Can Feed Another**"

- United Nations celebrates **World Chess Day** globally on **20 July** every year which marks the date of the establishment of the International Chess Federation (FIDE) in Paris in 1924.
- **Bank Nationalisation Day** is observed on July 19 & the measure of bank nationalisation came into effect on 19 July 1969.
- The **International Chess Day** is celebrated **annually on July 20**, the day the International Chess Federation was founded, in 1924.
- Science Exploration Day **Observed on July 20**, **Main Objective is to "tune them in to science", so they will continue their studies in science and become part of the future in the mathematics, science, engineering, and medical fields.**

#### BANKING

- **BUSY**, business accounting software, has partnered with **ICICI Bank** for banking solutions.





- The **Reserve Bank of India (RBI)** launched the **95th round of the Quarterly 'Industrial Outlook Survey' (IOS)**, which assesses the performance of the Indian manufacturing sector. The reference period for the survey is **Q2 FY22**
- The **Reserve Bank of India (RBI)** mentioned it has **cancelled the licence of Dr Shivajirao Patil Nilangekar Urban Co-operative Bank Ltd, Nilanga, Latur**, as it **does not have adequate capital and earning prospects**.
- The Reserve Bank of India (RBI) has extended the timeline for implementation of cassette swap in all ATMs till **March 31, 2022**.
- The **Reserve Bank of India (RBI)** imposed restrictions on **Mastercard Asia Pacific Pte Ltd** from onboarding new domestic customers (**debit, credit or prepaid**) onto its card network **from July 22**, citing non-compliance of storage of data in India.
- Given nod to set up **small finance bank** to take over scam-hit PMC (Punjab and Maharashtra Cooperative) Bank: RBI to HC
- The Reserve Bank of India has announced the '**RBI Retail Direct**' scheme that will give investors the facility of investing in government securities in one place.
- India's wholesale price inflation **eased in June to 12.07% from a record 12.94%** a month ago as food and fuel prices fell while those of manufactured items accelerated.

- The **Next-generation digital banking solutions** that are now available allow banks to seamlessly integrate their services across multiple channels.

### **ECONOMY**

- **Asian Development Bank** has downgraded India's economic growth forecast for current financial year to **10%, from 11%** projected in April, on account of coronavirus pandemic.
- Commonwealth countries are estimated to have lost up to **\$345 billion** worth of trade in 2020, including **\$60 billion** in intra-Commonwealth trade, the Commonwealth Trade Review said.
- The government may hike **foreign direct investment (FDI) limit in the pension sector to 74 per cent** and a Bill in this regard is expected to come in the next Parliament session, according to sources.
- **With India's forex reserves at \$608.99 billion as on June 25, 2021** stood, India has emerged as the fifth largest foreign exchange reserves holder in the world after **China, Japan, Switzerland and Russia**.
- **Jewellers will have to pay GST only on the profit earned on resale of second-hand gold jewellery**, Karnataka AAR has ruled.
- The **Asian Development Bank (ADB)** has downgraded India's economic growth forecast for the current financial year to **10 per cent, from 11 percent** predicted earlier this year, mainly on

account of the adverse impact of the coronavirus pandemic.

- **APEDA (Agricultural and Processed Food Products Export Development Authority) with Basmati Export Development Foundation (BEDF)** organizes an awareness creation programme for the basmati rice growers.
- The Government has launched a **Bad Bank** with all the regulatory approvals in place.
- **Nearly 72% of financial transactions** of PSBs done through digital channels

- India emerges as **5th largest forex reserves** holder in the world with **\$608.99 billion** as on **June 25, 2021**
- **Animal Husbandry Infrastructure Development Fund (AHIDF)** offers financial support to **entrepreneurs, private companies, MSME and Farmers Producers Organizations (FPOs)**.

### July 4<sup>th</sup> week Current Affairs One Liners

#### IMPORTANT DAYS

- Each year on **July 22nd, National Fragile X Awareness Day** celebrates those impacted by Fragile X syndrome to give support for research, education and awareness.
- **Space Exploration Day** is observed on **July 20** of every year to wonder at the mysterious space and to think of all technological advances that are made by humans to explore the space.
- **Pi Approximation Day** also known as **Casual Pi Day** observes on July 22, the day is dedicated to the mathematical constant pi ( $\pi$ ).
- **World Brain Day** – Observed on **July 22**, The theme for this year's campaign is “**our brain, our future**”
- **National Broadcasting Day** celebrated on **23rd July**

- The **World Federation of Neurology** was established on **July 22 1957** & suggested by the **Public Awareness and Advocacy Committee** that **22 July 2014** should be celebrated as “**World Brain Day**”. The theme of this year's World Brain Day is “**Stop Multiple Sclerosis**”.
- **Aaykar Diwas (Income Tax Day)** Observed on **July 24**, it has been marked by various activities undertaken by the regional offices of the department across the country.
- The **United Nations** has designated **July 25 every year** as the **World Drowning Day**.
- **Kargil Vijay Diwas** is observed on **26th July** to honour the war heroes.
- The **International Day for the Conservation of the Mangrove Ecosystem**, Observed on **July 26**, adopted by the General Conference of the **UN**

Educational, Scientific and Cultural Organization (UNESCO) in 2015.

- The Central Reserve Police Force (CRPF) celebrated its 83rd Raising Day on July 27 all over the country.
- World Natural Conservation Day is celebrated every year on July 28 to raise awareness about the importance of working for a healthy environment.
- World Hepatitis Day is commemorated each year on 28 July to enhance awareness of viral hepatitis, an inflammation of the liver that causes a range of health problems, including liver cancer.
- United Nations observes 30 July every year as World Day Against Trafficking in Persons & the 2021 theme for World Day against Trafficking in Persons is Victims “Voices Lead the Way”.
- Global Tiger Day, often called International Tiger Day, is an annual celebration to raise awareness for tiger conservation, held annually on 29 July & the theme is “Their survival is in our hands”.
- An International Friendship Day was first proposed on July 30, 1958 by the World Friendship Crusade, an international civil organization that campaigns to foster peaceful culture through friendship.
- World Ranger Day is celebrated on July 31 of every year & it pays tribute to the Rangers who are injured and killed in the line of duty and celebrates their colleagues who still boldly

undertake their role in the field to protect the world’s natural and cultural treasures.

### **BANKING**

- The Reserve Bank of India has allowed IDFC Limited to exit IDFC First Bank as promoter & it comes after the 5-year lock-in period expired. And the parent company was asked to hold a minimum 40% stake in the bank, locked in for 5 years.
- RBI has imposed a penalty of Rs 1 lakh on Melur Co-operative Urban Bank, Melur, Madurai, Tamil Nadu for contravention of certain provisions concerning board of directors.
- ICICI Bank and HPCL jointly launches ‘ICICI Bank HPCL Super Saver’ Credit Card.
- The state-run insurance and investment company, Life Insurance Corporation of India (LIC), has rolled out the Arogya Rakshak plan, a benefit-based, non-linked, non-participating, regular premium and individual health insurance policy
- India’s largest lender State Bank of India has selected [Paisalo Digital](#) as its National Corporate Business Correspondent for boosting its financial inclusion drive with the help of kiosk-based banking services
- The RBI is working on phased introduction of its own digital currency Deputy Governor T Rabi Sankar stated it is mulling pilot projects in



wholesale and retail segments in the near future, .

- **Standalone health insurer Max Bupa Health Insurance**, backed by private equity firm True North and Bupa, has **rebranded** itself to **Niva Bupa Health Insurance**.
- **Dvara e-Dairy Solutions Pvt. Ltd.** announced its **partnership** with **IFFCO Tokio General Insurance** for providing **artificial intelligence (AI) powered digital cattle** identity solution for cattle insurance.
- **Magma Fincorp Limited**, a RBI-registered **non-banking finance company (NBFC)** has been **rechristened** as **Poonawalla Fincorp Limited** and has initiated rebranding activity, following the acquisition of **controlling stake** by **Adar Poonawalla** led **Rising Sun Holdings Private Limited** on 21st May 2021.
- **Indian Bank** launched its **CASA (current account, savings account) campaign** on the **53rd Bank Nationalization day** & this campaign is expected to **'inject confidence'** in customers and to **bring new customers into their fold** to improve the **CASA of the Bank**.
- **HDFC ERGO General Insurance**, India's leading **non-life insurance company in the private sector**, announced the launch of (<https://www.hdfcergo.com/health-insurance/optima-secure>) **Optima Secure**, a new health indemnity health insurance product that

seeks to redefine the value customers can get from their insurance plan.

- **SMC Global Securities limited** announced a strategic alliance with **Dhanlaxmi bank** for **offering online trading services to the bank customers**, & this **tie-up** will offer an **integrated 3-in-1 account** comprising of a **Savings, Demat, and Trading account** providing a hassle-free and convenient trading experience to the **Dhanlaxmi Bank** customers through the portal **www.smctradeonline.com** apart from the mobile trading app (**SMC ACE**) and desktop-based software.
- The **Reserve Bank of India (RBI)** has imposed a **monetary penalty of Rs 5 crore** on **Axis Bank** for **contravention of certain provisions of directions** issued by the **RBI**, encompassing those on **cyber security framework**.
- **Digital payments** have recorded a **growth of 30.19 per cent** during the year ended **March 2021**, reflecting adoption and deepening of cashless transactions in the country, **RBI data** showed.
- **Paytm Payments Bank** informed it has **become the first bank** in the country to **achieve the milestone of issuing 1 crore FASTags**.
- The finance ministry invited entries from citizens for **name, tagline and logo** for the new **Development Financial Institution (DFI)**
- **Reserve Bank of India (RBI)** informed that the **total amount of unclaimed deposits of Scheduled**

Commercial Banks (SCBs) was Rs. 24,356 crore, as on 31.12.2020.

- India's largest private lender HDFC Bank launched an overdraft facility for small retailers in partnership with the government's e-governance services delivery arm CSC SPV that enables government schemes and services through common service centres (CSCs).
- The Reserve Bank of India cancelled the licence of Madgaum Urban Co-operative Bank Limited, Margao, Goa, as the bank with its current financial position would be unable to pay its present depositors in full.
- Three of India's biggest private lenders – ICICI Bank, HDFC Bank and Axis Bank – have taken stakes in the blockchain financial technology firm IBBIC.
- Bharat Bill Payment System, NPCI's flagship bill payments platform that was hived off into a separate subsidiary in April, has appointed former

PayU and Airtel Payments Bank executive Noopur Chaturvedi as its new chief executive officer.

- U GRO Capital, a BSE listed, technology enabled small business NBFC, announced the launch of a co-lending
- partnership for micro, small and medium enterprises (MSME) with Bank of Baroda.
- The Insolvency and Bankruptcy Board of India (IBBI) notified the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) (Second Amendment) Regulations, 2016 on 14th July, 2021.