

**CWJ**

CWJ Special Current Affairs One Liners PDF – August 2021

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August 1st week Current Affairs One Liners**IMPORTANT DAYS**

- **Muslim Women Rights Day** is observed on **August 1**. This year marks the **second anniversary** of the passage of the **triple talaq bill** in Parliament which is officially known as the **Muslim Women Act (Protection of Rights on Marriage)** passed in the **Rajya Sabha**.
- **August 6**, observed solemnly as **Hiroshima Day** around the world, will be the **76th anniversary** of the **atomic bombing** of the **Japanese city** in the **final year** of **World War II**.
- On **Aug 06, 2021**, **Tribal Cooperative Marketing Federation of India (TRIFED)** celebrated its **34th foundation day**. TRIFED was founded to drive tribal development through **marketing support** for **tribal products, both, handicrafts and Non Timber Forest Produce (NTFP)**.

BANKING NEWS

- **Unified Payments Interface (UPI)**, the flagship payments platform of the **National Payments Corporation of India (NPCI)**, made a record **3.24 billion transactions** in **July**, up **15.7 per cent** from **June** when it processed **2.8 billion transactions** worth **Rs 6.06 trillion**, up **10.76 per cent** from **June**.
- **Prime Minister Narendra Modi** will launch a new digital payment solution - **e-RUPI** through video conferencing on **august 2**.
- **PhonePe**, India's largest digital payments company, announced the launch of **UPI based**

AutoPay functionality for its mutual fund investment offerings that will allow its customers to set up their **Mutual Fund SIPs** in just a few seconds.

- The **State Department of Fisheries** designed a novel scheme under the brand name "**Fish Andhra**" by establishing aqua hubs in line with **Pradhana Mantri Mathasya Sampadha Yojana (PMMSY)**, a central government scheme. The **Bank of Baroda** is supporting the implementation of the project.
- To safeguard the interest of its customers, Country's largest Lender **State Bank of India (SBI)** has launched a new and enhanced security feature – '**SIM Binding**' in **YONO and YONO Lite app**. It will protect customers from various digital frauds.
- **LIC Cards Services Limited (LIC-CSL)** has partnered with **IDBI Bank** to launch '**Lumine**' **Platinum Credit Card** and '**Eclat**' **Select Credit Card** on the **RuPay** platform.
- The **Narendra Modi-led Union government's attempts to sell two public sector banks** may get deferred to the financial year as no approval has been taken from Parliament for making changes in laws required to initiate the deals.
- The **Reserve Bank of India's** new directions on **raising interchange fee** and making available the **facility of bulk clearing** round the clock have become effective on **Aug 01**. The **RBI in June** raised the **interchange fee** for financial



transactions from Rs 15 to Rs 17, while for non-financial transactions the increase was from Rs 5 to Rs 6.

- **GyanDhan**, India's first education financing platform stated it has received an NBFC license from the Reserve Bank of India and it aims to disburse **Rs 650 crore worth of education loans in FY22**.
- India's largest private lender **HDFC Bank** launched '**Dukandar Overdraft Scheme**', 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 **government** has cut the loans disbursement target under the **PM Mudra Yojana (PMMY)** to **Rs 3 lakh crore** for the current financial year as against **Rs 3.21 lakh crore** sanctioned in FY21.
- **Reserve Bank of India** has imposed a penalty of **Rs 50.35 lakh** on **Janalaxmi Co-operative Bank, Nashik** for non-compliance with certain regulatory requirements.
- **IndusInd Bank** stated it has been empanelled by the **Reserve Bank of India (RBI)** to act as an '**Agency Bank**' to facilitate transactions related to government businesses.
- **Suryoday Small Finance Bank (SSFB)** has launched "**Suryoday Health and Wellness Savings Account**", a premium savings account product, to ensure that customers' wealth not only

grows but they and their families are also taken care of on the health front in the backdrop of the COVID-19 pandemic.

- The **Competition Commission of India (CCI)** has approved **Carlyle Group's** proposed **Rs 4000 crore** investment in **PNB Housing Finance** making it the majority shareholder, even as the Securities Appellate Tribunal is yet to give its judgement on the matter.
- **ICICI Prudential Life Insurance** has partnered with the government payments corporation - National Payments Corporation of India or NPCI to provide the **Unified Payments Interface (UPI) AUTOPAY** facility to customers.
- The RBI has imposed a penalty of **Rs 6 lakh** on **Hewlett-Packard Financial Services (India) Private Ltd, Bengaluru** for non-compliance with certain directions issued by it.
- The **Central Board for Indirect Taxes & Customs (CBIC)** launched the **Indian Customs Compliance Information Portal (CIP)** at **www.cip.icegate.gov.in/CIP** for providing free access to information on all Customs procedures and regulatory compliance for nearly 12,000 Customs Tariff Items.
- **WhatsApp banking** Private sector lender **Axis Bank** has crossed the milestone of over one million customers on its **WhatsApp banking channel** with a total request count of **6 million** till now.

August 2nd week Current Affairs One Liners**IMPORTANT DAYS**

- Government announced **August 7** as the **National Handloom Day** in the year 2015. the theme of the day is – “**Hand Loom – An Indian Legacy.**”
- Nation observes **79th anniversary** of **Quit India movement** on **8 August**. The **Quit India Movement** was started by **Mahatma Gandhi** on **August 8, 1942**, during the **Second World War**, demanding an end to **British rule** in India.
- The **International Day of the World's Indigenous Peoples** is observed on **9 August** each year to raise awareness and protect the rights of the world's indigenous population. **Theme 2021:** “**Leaving no one behind: Indigenous peoples and the call for a new social contract.**”
- **Nagasaki Day** is observed on **9 August**. In 2021, the world is observing the **76th anniversary** of the Nagasaki bombing.
- Globally every year on **August 10** **World Lion Day** is observed. To raise **awareness about lions** and to mobilise support for their protection and conservation. It was established by '**Big Cat Rescue**' - world's largest accredited sanctuary for big cats.
- The **World Biofuel Day** is observed every year on **August 10**. The day was **first** observed in **2015** by the **Ministry of Petroleum and Gas**.
- Every year, **International Youth Day** is observed on **August 12**. This year's theme is "**Transforming Food Systems: Youth Innovation for Human and Planetary Health**".

- **World Elephant Day** is celebrated on **August 12** every year to help protect elephants for maintaining the biodiversity of rainforests. This **theme** for this year's World Elephant Day has **not been announced**; however, last year it was 'Haathi Hamara Saathi.'
- **August 13** of every year is observed as **World Organ Donation Day** aimed at raising awareness about the importance of organ donation and encourages people to take a pledge for the same.
- **International Left Handers Day** is an international day observed annually on **August 13** to celebrate the uniqueness and differences of **left-handed individuals**.
- **Manipur** observed **Patriots' Day** on **13 August** each year in memory of state heroes who laid down their lives fighting the British during the **Anglo-Manipuri war of 1891**.

BANKING NEWS

- To increase non-life insurance penetration in the rural market, **SBI General Insurance** will tap customers of fintech player **SahiPay**, which provides **digital and financial services** in the **semi-urban and rural parts** of the country. SBI General Insurance announced a **partnership** with **Manipal Business Solutions**, the promoter of SahiPay.
- Based on an assessment of the evolving domestic and global macroeconomic and financial conditions and the outlook, the **MPC**

voted unanimously to keep the policy **repo rate unchanged at 4 percent**. The **MSF rate** and the **bank rate** remain unchanged at **4.25 per cent**. The **reverse repo rate** also remains unchanged at **3.35 per cent**.

- To provide easy access to investors to participate in public and rights issues by using various payment avenues, markets regulator **Sebi allowed payments banks** to carry out the activities of investment bankers.
- **Central Bank of India** has entered into a strategic **Co-lending Partnership** with **Dhanvarsha Finvest (DFL)** to offer loans against gold ornaments under **priority sector to MSME borrowers** at competitive rates.
- In order to facilitate loans to aspiring entrepreneurs from the bottom of the pyramid, many of whom are new to the bank (NTB), **Small Industries Development Bank of India**, the principal financial institution engaged in the promotion, financing and development of **Micro, Small and Medium Enterprises (MSMEs)** has launched the programme '**Digital Prayaas**' an App based end to end digital lending tool platform resulting in **loan sanction** accorded by the end of the day.
- Amid the pandemic, as many businesses were forced to shut down, **Union Bank of India** is providing various financial schemes to **micro, small and medium enterprises** to provide support so they can re-establish themselves.

- The **Reserve Bank of India (RBI)** has asked **banks and white label automated teller machine (ATM) operators** to put in place a robust system that will allow them to monitor the **availability of cash in ATMs** and ensure timely replenishment to avoid cash-out situations. According to the scheme, a **penalty of Rs 10,000 per ATM** will be levied in the event of a cash-out situation for more than **10 hours in a month**.
- The **Reserve Bank of India** notified the enhancement of **collateral free loans to self-help groups (SHGs)** from **Rs 10 lakh to Rs 20 lakh** under **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)**.
- The **Finance Ministry** informed the **Rajya Sabha** that over **5.82 crore Jan Dhan (PMJDY) accounts** are **inoperative**. This is **14 per cent** of the total number of accounts.
- The **21 para-athletes** who are part of the **IndusInd Bank's 'Para Champions Programme'** will represent the country at the **2020 Summer Paralympic Games** to be held in **Tokyo between 24 August and 5 September**.
- **Reserve Bank of India (RBI)** informed it has imposed a penalty of **Rs 1 crore** on **Cooperative Rabobank U.A.** for deficiencies in regulatory compliances. The penalty has been imposed for contravention of certain provisions of **the Banking Regulation Act, 1949** and directions related to '**transfer to reserve funds**'.



- **RBL Bank** has chosen **Amazon Web Services (AWS)**, an **Amazon.com** company, as its preferred cloud provider to strengthen its **AI powered banking solutions** and drive digital transformation at the Bank, adding significant value to the Banks innovative offerings, saving costs, and tightening risk controls.
- **Deutsche Bank**, a leading German bank with strong European roots and a global network spread across 59 countries, has received approval from the **GIFT SEZ Authority** to set up

an **IFSC banking unit** at India's first **International Financial Services Centre (IFSC)** at **GIFT City, Gujarat**.

- The Reserve Bank has canceled the license of **Raigad based Karnala Nagari Sahakari Bank Limited in Maharashtra** due to the **insufficient capital** and earning prospects and its continuance would have adversely affected depositors.

August 3rd week Current Affairs One Liners

IMPORTANT DAYS

- To raise awareness about the handloom industries and hand-weavers, the Modi In Red Fort on A day before India's Independence Day, Prime Minister Narendra Modi declared that **August 14** will be observed as **Partition Horrors Remembrance Day**. **Pakistan** celebrates August 14 as its Independence Day.
- On August 15, India is celebrating '**Azadi ka Amrit Mahotsav**', marking the completion of a quarter to a century of freedom from British colonial rule. Prime Minister **Narendra Modi** unfurled the **national flag at the Red Fort in New Delhi** and addressed the nation.
- **World Humanitarian Day** is observed every year on **19 August**. The theme for World Humanitarian Day 2021 : **immediate human cost of the climate crisis**.

- **August 19** of every year is celebrated as **World Photography Day** across the world, dedicated to the art, craft, science and history of photography. The theme for World Photography Day 2021 : **Pandemic lockdown through the lens**.
- **Akshay Urja Diwas** is celebrated every year on **August 20**. It is an **awareness campaign** aimed at enlightening the masses about the **benefits of renewable energy resources** in their lives as well as that of our blue planet.
- **Sadbhavana Diwas (Harmony Day)** is celebrated in India on **20th August every year**. On this day, we celebrate the **birth anniversary of former PM Rajiv Gandhi** of the country.
- **World Mosquito Day** is observed every year on **August 20**. The theme of World Mosquito Day 2021: **"Reaching the zero malaria targets"**.

BANKING NEWS

- The Indian Navy has inked a **Memorandum of Understanding (MoU)** with the **Infrastructure Development Finance Company (IDFC) FIRST Bank** to initiate 'Honour FIRST', a premium banking solution for serving personnel and veterans of the Indian Navy.
- The Dharwad-headquartered **Karnataka Vikas Grameena Bank (KVGB)**, in association with the Karnataka government, has launched 'Farmer Registration and Unified Beneficiary Information System' (FRUITS) portal.
- **HDFC Bank** stated the bank plans to **raise capital by additional tier-I (AT1) bonds** in the overseas market to fund its business growth. The bank is expected to **raise up to USD 1 billion** from these dollars denominated bonds.
- The country's largest mortgage lender, **HDFC Ltd**, launched a "green and sustainable" deposits programme for retail clients, funds from which will be used to finance sustainable housing credit solutions and services. Individuals can **earn interest at 6.55 per cent** on their deposits, whose period can range from 3-10 years.
- The **Reserve Bank of India** has created a composite **Financial Inclusion Index (FI-Index)** to capture the extent of financial inclusion across the country.
- To deliver a superior repayment experience for customers and increase efficiencies, **Kotak Mahindra Bank (KMBL)** announced that it has deployed a secure, **Do It Yourself (DIY) Digital Repayment Platform** for missed loan repayments, in a **tie-up with Creditas Solutions**.
- **State Bank of India (SBI) Life Insurance** recently announced the launch of '**SBI Life eShield Next**' - a new age-term insurance policy, which raises or '**levels up**' the **protection coverage with the life milestones of the insured**.
- The **Reserve Bank** came out with **revised guidelines** for the hiring of lockers under which the liability of banks will be limited to **100 times** its annual rent in case of fire, theft, building collapse or frauds by bank employees.
- NPCI's global arm **NPCI International Payments Ltd (NIPL)** has **partnered with UAE-based Mashreq Bank** to provide its **mobile-based real-time payment system UPI** in the gulf nation.
- The **Reserve Financial institution of India (RBI)** is putting in a **Platform for Regulated Entities for Built-in Supervision and Monitoring (PRISM)**, a web-based end-to-end **workflow automation system**, to strengthen compliance by supervised entities (SEs).
- The **National Bank for Agriculture and Rural Development (NABARD)** has extended a grant of **24.90 lakh** for a project on **Integrated Mangrove Fishery Farming System (IMFFS)** in **Cuddalore district**.
- **FREO** Launched Savings Account '**Freo Save**' in Partnership with **Equitas SFB**



- **South Indian Bank** has recently (August 2021) been empanelled as an 'Agency Bank' by Reserve Bank of India to undertake general

banking businesses of Central and State government on behalf of the RBI.

August 4th week Current Affairs One Liners

IMPORTANT DAYS

- Every year, **World Senior Citizens' Day** is celebrated on **August 21**. This year's theme is, "Pandemics: Do They Change How We Address Age and Ageing?"
- To remember and pay tribute to the victims who lose their life or suffer the trauma of terrorism, United Nations observes **August 21** as the **International Day of Remembrance of and Tribute to victims of terrorism**.
- **Sanskrit Week** has been celebrated from **August 19 to August 25**. The Sanskrit Week is observed to promote and popularise the ancient language.
- **World Sanskrit Day or Sanskrit Diwas** is also known as **Viswa Samskrita Dinam**. It is celebrated on **Shraavana Purnima**, which is the Purnima day that is on full moon day in the month of Shrawana in the Hindu calendar.
- The **International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief**, observed on **August 22**, emphasises the significance of aiding victims of religious persecution as part of the UN's efforts to promote **Human Rights** related to religious or belief freedom.

- **August 23** is marked as the **International Day for the Remembrance of the Slave Trade and its Abolition**.
- Union minister for information and broadcasting **Anurag Thakur** will kick off a series of activities to celebrate the '**Azadi ka Amrit Mahotsav**' starting **August 23**. The series of events will go on till August 29.
- **World Water Week 2021** will take place **23-27 August** under the theme "**Building Resilience Faster**".
- **Women's Equality Day** is celebrated in the **United States on August 26**. This day is celebrated to commemorate the **1920 adoption of the Nineteenth Amendment to the United States Constitution**, which prohibits the states and the federal government from denying the right to vote to citizens of the United States on the basis of sex.
- Every year on **26 August**, **International Dog Day** is celebrated across the world. It is a day to **encourage people to adopt dogs**, instead of buying them from pet stores or shops.
- **National sports day** is celebrated on **29th August every year** to commemorate the birth anniversary



of legendary hockey player Major Dhyan Chand.

Major Dhyan Chand, widely known as the “Hockey Wizard” and “The Magician”, was born on **August 29, 1905**.

- The **International Day against Nuclear Tests** is observed on **August 29**. It was established on December 2, 2009, at the 64th session of the **United Nations General Assembly** by the resolution 64/35, which was adopted unanimously.
- **National Small Industry Day 2021** is on **August 30**. The day is celebrated to make the small scale business sector stronger and promote their well being.
- The **International Day of the Disappeared**, on **August 30** of each year, is a day created to to honour and pay tribute to people who have faced enforced disappearances.
- The **International Day for People of African Descent** will be celebrated for the first time on 31 August 2021. Aims to promote the extraordinary contributions of the African diaspora

BANKING NEWS

- **Paytm and HDFC Bank** announced a **strategic partnership** to deliver financial solutions across India. The giants will launch products across **digital payments, lending and POS solutions**.
- The **Government of India** and the **Asian Development Bank (ADB)** signed a **\$500 million loan** to expand the metro rail network in

Bengaluru with construction of **two new metro lines totaling 56 km in length**.

- **Honda Cars India (HCIL)** has rolled out a host of finance schemes for its customers in collaboration with **Canara Bank**. The **new finance schemes** will be offered across the model range of **Honda cars**
- **PayPal** is to allow users in the **UK** to **buy, hold and sell crypto currencies** through the **payment platform for the first time**. The firm stated it would allow customers to choose from **four types of cryptocurrency – bitcoin, ethereum, litecoin and bitcoin cash –**
- **HDFC Bank** has divested more than **2 per cent stake in Central Depository Services (India) Ltd (CDSL)** in tranches during **June-August this year**, garnering nearly **Rs 223 crore** from the sale.
- Union finance and corporate affairs minister **Nirmala Sitharaman** reviewed the **performance of 12 public sector banks** in an annual review meeting held in **Mumbai**. She unveiled the **Enhanced Access and Service Excellence (EASE) 3.0 report** and gave **EASE 3.0 awards to best performing PSB's**.
- The **Reserve Bank of India** has extended the **scope of permitted devices** for undertaking tokenised card transactions to include consumer devices such as laptops, desktops, wearables (wrist watches, bands, etc.), and **Internet of Things (IoT) devices**.

- **The Reserve Bank** extended the scheme for encouraging deployment of **Point of Sale (PoS)** infrastructure to street vendors covered under the **PM SVANidhi programme** in tier 1 and 2 centres.
- **DBS Bank India Limited (DBIL)**, the wholly-owned subsidiary of DBS Bank of Singapore, is preparing to enter the **country's credit card market** this year in a bid to grow the high-margin unsecured loan portfolio.
- **Walmart-backed digital payments** firm **PhonePe's** subsidiary, **PhonePe Account Aggregator Pvt Ltd**, has got an in-principle approval from the **Reserve Bank of India (RBI)** to operate as an **account aggregator**.
- Karnataka Bank launched its **KBL FASTag**, a **pre-loaded payment instrument** to facilitate seamless movement of vehicles at the toll plazas across India, in association with **NPCI and Worldline**, the **FASTag processor**.
- **The Reserve Bank** hiked the ceiling on **remittances** per transaction from **India to Nepal** to **Rs.2 lakh** from **Rs.50,000**, a move that will help **facilitate retirement and pension-related payments** to ex-servicemen settled in the neighbouring country.
- **The Reserve Bank of India (RBI)** has increased incentives for banks for the distribution of coins to the general public to **Rs 65 per bag** with effect from September 1.
- **Life Insurance Corporation of India (LIC)** has introduced a **new mobile application** for its agents and intermediaries to facilitate the on boarding of prospective customers.
- RuPay has launched a strategic campaign to **promote contactless payments**, National Payments Corporation of India (NPCI). The **campaign titled #FollowPaymentDistancing** asks consumers to start 'payment distancing' and switch to contactless digital payments with RuPay Contactless Cards.
- Leading **digital payments and financial services fintech PhonePe** received an insurance broking license from **Insurance Regulatory and Development Authority of India (IRDAI)**.
- **IDBI Bank** stated its board has okayed a proposal to divest its **entire stake of over 19 per cent** in **ARCIL (Asset Reconstruction Company (India) Ltd)**
- State-owned **Bank of Maharashtra (BoM)** has emerged as the **top performer** among public sector lenders in **terms of loan and savings deposit** growth during the first quarter of the current financial year. It has recorded **14.46 per cent increase** in gross advances at **Rs 1, 10,592 lakh crore** in April-June period of 2021-22