



# THE HINDU

**July  
2019**

**The Hindu Review**

**SBI CLERK MAINS**

**CURRENT  
AFFAIRS**

JULY • 2019

contact@ambitiousbaba.com

**ab** ambitiousbaba.com

## Index

- Chapter 1- Appointment  
(National/International)**
- Chapter 2- Web/Application**
- Chapter 3- Awards**
- Chapter 4- Partnership/ Agreement**
- Chapter 5- Summit/ Meeting**
- Chapter 6- Scheme**
- Chapter 7- Ranking Index**
- Chapter 8- Important MoU**
- Chapter 9 – Merger Company**
- Chapter 10- Loan**
- Chapter 11- Important Day**
- Chapter 12- Obituary**
- Chapter 13- Book and Author**
- Chapter 14- Current Affairs**
- Chapter 15- Banking and Financial**
- Chapter 16- Defence News**
- Chapter 17- Sport News**

## Appointment (July) Chapter-1

### (National)

<b>Organization</b>	<b>Persons</b>
<b>New Governor of Himachal Pradesh</b>	Kalraj Mishra (Updated- 15July 2019)
<b>'Inland waterways' chief</b>	Amita Prasad (Updated- 19July 2019)
<b>CMD of Bharat Sanchar Nigam Ltd (BSNL)</b>	MTNL(Mahanagar Telephone Nigam Limited) Chairman and Managing Director (CMD) P.K. Purwar has accepted his additional post as CMD of Bharat Sanchar Nigam Ltd (BSNL) for a period of three months from July 1, 2019.
<b>New RBI deputy governor</b>	N S Vishwanathan <b>was re-appointed as the</b> deputy governor of the Reserve Bank of India (RBI) for one more year <b>with effect from July 4, 2019.</b>
<b>New MD and CEO of Indian Overseas Bank (IOB)</b>	Karnam Sekar (Updated- 1July 2019)
<b>Additional director on Board of Directors (BOD) of Jammu and Kashmir Bank by Reserve Bank of India</b>	AK Misra (Updated- 4July 2019)
<b>New Chairman and Managing Director (CMD) of Bharat Heavy Electricals Limited(BHEL)</b>	Dr.Nalin Shinghal (Updated- 5July 2019)
<b>New Director of Institute of Banking Personnel Selection (IBPS)</b>	Harideesh Kumar (Updated- 3July 2019)
<b>Head of Cricket at the National Cricket Academy (NCA)</b>	Rahul Dravid (Updated- 8July 2019)
<b>LinkedIn's country manager for India</b>	Ashutosh Gupta (Effective September 2, 2019)
<b>New Director General of Fire Services, Civil Defence and Home Guard</b>	M Nageswar Rao (Updated- 8July 2019)
<b>Director General (DG) of aviation regulator Directorate General of Civil Aviation (DGCA)</b>	Arun Kumar (Updated- 9July 2019)
<b>Secretary of Overseas Indian Affairs</b>	Vikas Swarup(Effective 1 August, 2019)
<b>New Governor of Gujrat</b>	Acharya Devvrat (Updated- 15July 2019)
<b>New Governor of Madhya Pradesh</b>	Lal Ji Tandon (Updated- 20July 2019)
<b>New Governor of Uttar Pradesh</b>	Anandi Ben Patel (Updated- 20July 2019)
<b>New Governor of Bihar</b>	Phagu Chauhan (Updated- 20July 2019)
<b>New Governor of West Bengal</b>	Jagdeep Dhankhar (Updated- 20July 2019)
<b>New Governor of Tripura</b>	Ramesh Bais (Updated- 20July 2019)
<b>New Governor of Nagaland</b>	RN Ravi (Updated- 20July 2019)
<b>Governors of Chhattisgarh</b>	Anusuiya Uikey (Updated- 16July 2019)
<b>Governors of Andhra Pradesh</b>	Biswa Bhusan Harichandan (Updated- 16July 2019)
<b>New Deputy CM of Goa</b>	Chandrakant Kavlekar (Updated- 13July 2019)
<b>Private Secretary to PM Modi</b>	Vivek Kumar (Updated- 13July 2019)
<b>New brand ambassador of Reebok</b>	Varun Dhawan, Katrina Kaif (Updated- 22July 2019)

	<b>2019)</b>
<b>New brand ambassador of FanMojo</b>	Prithvi Shaw <b>(Updated- 16 July 2019)</b>
<b>President's secretary</b>	Sanjay Kothari gets a 3-year extension in post <b>(Updated- 24 July)</b>
<b>Bandhan Bank's Head of Business for all divisions</b>	Sanjeev Naryani <b>(Updated- July 22, 2019)</b>
<b>New Chief Minister of Karnataka</b>	BS Yediyurappa <b>(Updated-26<sup>th</sup> July 2019)</b>
<b>New MTNL chairman &amp; MD</b>	Sunil Kumar <b>(Updated- July 25, 2019)</b>
<b>Chairman of the Public Accounts Committee</b>	Adhir Ranjan Chowdhury <b>(Updated- July 26, 2019)</b>
<b>Chairperson of National Anti-profiteering Authority</b>	Badri Narain Sharma re-appointed for 2 years <b>(Updated- July 25, 2019)</b>
<b>Chairman of the estimates committee</b>	Pune Lok Sabha member & BJP MP, Girish Bapat <b>(Updated- July 27, 2019)</b>
<b>Ombudsman officer of Indian Federation of Sports Gaming</b>	Former SC judge AK Sikri <b>(Updated- July 29, 2019)</b>
<b>Director-General of the counter-terror force National Security Guard (NSG)</b>	ITBP DG S.S Deswal given additional charge of NSG <b>(Updated- July 29, 2019)</b>
<b>Private Secretary (PS) to the Prime Minister</b>	Sanjeev Kumar Singla <b>(Updated- July 23, 2019)</b>

**(International)**

<b>Organization</b>	<b>Persons</b>
<b>British New Prime Minister</b>	Boris Johnson (Updated- 23 July 2019)
<b>First female President of European Commission</b>	Ursula von der Leyen (Updated- 22 July 2019)
<b>IMF interim leader</b>	American economist David Lipton (Replaced Christine Lagarde) <b>(Updated- 3 July 2019)</b>
<b>New prime minister of Greece</b>	Kyriakos Mitsotakis (Updated- 5 July 2019)
<b>First female ECB (European Central Bank) president</b>	Christine Lagarde (Updated- 20 July 2019)
<b>New MD and CFO of World Bank</b>	Anshula Kant (Updated- 13 July 2019)
<b>Accenture's New CEO</b>	Julie Sweet (Updated- 14 July 2019)
<b>International judge of the Singapore International Commercial Court (SICC)</b>	Justice AK Sikri, the former judge of the Supreme Court <b>(Effective 1 August, 2019)</b>
<b>UK's First Indian-Origin Home Secretary</b>	Priti Patel (Updated 24 <sup>th</sup> July 2019)

**Website/ App (Chapter- 2)**

<b>Web/ App</b>	<b>Purpose</b>
<b>NPCI &amp; JCB launched RuPay JCB Global Cards</b>	The National Payments Corporation of

	<p><b>India (NPCI) and Japan Credit Bureau (JCB) International</b> along with domestic banks, launched <b>RuPay JCB Global Cards</b>. It will be accepted in India at all Point Of Sale (POS) terminals and Automated Teller Machines (ATMs) that accept JCB cards.</p>
<p><b>Amazon launched 'JEE Ready' app</b></p>	<p><b>Amazon</b>, an e-commerce and tech giant, launched an Indian Institute of Technology Joint Entrance Examination (IIT-JEE) preparation app called <b>JEE Ready</b>. It is Amazon's first product in the edtech sector in India.</p> <p>It helps the students to prepare for entrance tests by allowing them to take an All India Mock Test for free.</p> <p>It is currently in its beta phase and is available only on Android devices.</p>
<p><b>ICICI Bank unveils digital platform InstaBIZ for MSMEs</b></p>	<p>India's largest private sector bank, <b>ICICI(Industrial Credit and Investment Corporation of India)</b> launched a new digital platform called '<b>InstaBIZ</b>'. It targeted <b>at micro, small and medium enterprises (MSMEs)</b> and self-employed customers, enable them to undertake their business banking transactions digitally and instantly.</p>
<p><b>SIDBI introduced web-based application system for contribution from FFS</b></p>	<p>The <b>Small Industries Development Bank of India (SIDBI)</b> introduced a web-based application system for contribution from the <b>Fund of Funds for Startups (FFS)</b>. The objective of the new web-based application system is to improve the turnaround time and increase transparency.</p>
<p><b>Karnataka Bank launches web tool for NPA recovery process named 'Vasool So-Ft'</b></p>	<p><b>Karnataka Bank Ltd's</b> Managing Director (MD) and Chief Executive Officer (CEO) <b>Mahabaleshwara MS</b> launched the web tool named '<b>Vasool So-Ft</b>' (Vasool So-Fast) for digitizing the Non-Performing Asset (NPA) recovery process of the bank in Mangalore, Karnataka.</p>

**Awards (Chapter-3)**

<b>Awards</b>	<b>Persons/Organization</b>	<b>Purpose/ Field</b>
<p><b>Sangita Kalanidhi Award 2019</b></p>	<p>S. Sowmya</p>	<p>The <b>Music Academy's</b> Executive Committee unanimously selected Carnatic vocalist <b>S. Sowmya</b> for <b>Sangita Kalanidhi Award 2019</b>. She</p>

		will preside over the 93 <sup>rd</sup> annual conference of The Music Academy which is scheduled to be held from December 15, 2019 to January 1, 2020.
<b>Fellowship of the Royal College of Surgeons (FRCS) of Thailand</b>	Padma Shri awardee Raghu Ram	Popular breast surgeon and Padma Shri awardee <b>P.Raghu Ram</b> has been conferred the Honorary <b>Fellowship of the Royal College of Surgeons (FRCS)</b> of Thailand at the 44th annual congress of the Royal College in Pattaya themed "ASEAN collaboration in value-based surgery". (13th July).
<b>Gandhi Mandela Peace Medal 2019</b>	Buddhist teacher and peace activist Thich Nhat Hanh	<b>Believe Foundation(India)</b> and <b>Dr. Raman Bhai Patel Foundation</b> (RBF, South Africa) hosted the first edition of Gandhi-Mandela Peace Initiative. Its celebrated <b>victory of 'Love over Hatred', 150 years of Gandhi and 100 years of Mandela's inspirational lives.</b>
<b>'Best Feature Film' at SAARC film festival 2019</b>	Film ' <b>Nagarkirtan</b> '	The 9th edition of the <b>SAARC( South Asian Association for Regional Cooperation) festival 2019</b> in Colombo, Srilanka. Bengali <b>filmmaker Kaushik Ganguly's</b> film ' <b>Nagarkirtan</b> ' has won four awards (Best Director', 'Best Actor' and 'Best Original Score') including 'Best Feature Film' at the festival
<b>'Best Innovation Award' for the year 2019</b>	Northeast Frontier Railway's (NFR) 'Plan Bee',	<b>Northeast Frontier Railway's (NFR) 'Plan Bee'</b> , a strategy of using an amplified version of honey bees sound to keep wild elephants away from train tracks won the " <b>Best innovation award</b> " of Indian Railways for the 2018-19 fiscal.

		The prize comprised of citation & cash award of Rs.3 lakh.
<b>Global Excellence Award 2019</b>	USISPF honors Wipro Chairman Azim Premji & Mastercard CEO and President Ajay Banga	Indian multinational corporation Wipro's Chairman, <b>Azim Premji</b> and Global Financial services company Mastercard's CEO and President, <b>Ajaypal Singh Banga</b> have been chosen for <b>2019 Global Excellence Award</b> of the US-India Strategic Partnership Forum (USISPF) for their contribution to strengthening economic ties between the US and India.
<b>"Champions of Empathy Award"</b>	DD News	24*7 terrestrial cum satellite News Channel of India has awarded <b>"Champions of Empathy Award"</b> for spreading awareness about <b>hepatitis</b> . Mayank Agrawal, Director General of DD News has received the Award from Lok Sabha Speaker Om Birla.
<b>People's Choice Prize at the Boston International Sand Art Championship 2019</b>	Sudarsan Pattnaik	A sand artist from Puri, Odisha, <b>Sudarshan Pattnaik</b> was awarded <b>People's Choice Prize</b> at the <b>Boston International Sand Art Championship 2019</b> . He sculpted the sand art based on the global issue of plastic pollution with a message inscribed <b>"Stop plastic pollution, Save our Ocean"</b> . He received the People's Choice medal from Revere Beach Partnership Board Member Adrienne Sacco-Maguir.
<b>Miss Deaf World 2019 title</b>	Vidisha Balyan	<b>Vidisha Baliyan</b> from Muzaffarnagar, <b>Uttar Pradesh</b> became the <b>first Indian</b> , crowned Miss Deaf

		World 2019 which was held in <b>Mbombela, South Africa</b> . She is a former International tennis player who represented India in the <b>Deaflympics</b> .
<b>"Indian Women of Influence"</b>	Priya Priyadarshini Jain	Social entrepreneur philanthropist and eminent fashionista <b>Priya Priyadarshini Jain</b> was conferred with the prestigious <b>"Indian Women of Influence"</b> award at the <b>House of Lords</b> , The United Kingdom Parliament, London.

### Partnership/ Agreement (Chapter-4)

<b>Partnership/ Agreement</b>	<b>Aims</b>
<b>SBI &amp; NIIF tie-up</b>	India's largest lender, <b>State Bank of India (SBI)</b> and India's sovereign wealth fund, <b>National Investment and Infrastructure Fund (NIIF)</b> have signed an MoU (Memorandum of Understanding) to provide financing solutions to the infrastructure sector.
<b>MoU on CCMB and CDFD</b>	Hyderabad based Indian biotechnology research establishments, <b>Centre for Cellular and Molecular Biology (CCMB)</b> and <b>Centre for DNA Fingerprinting and Diagnostics (CDFD)</b> signed a Memorandum of Understanding (MoU) to enable newer diagnostic methods to treat genetic disorders.
<b>Govt signs SoI with IBM</b>	<b>Union Agriculture Ministry</b> signed a Statement of Intent (SoI) with IT major <b>IBM (International Business Machines)</b> to provide Farmers with the weather forecast and soil moisture information.
<b>Airtel Payments Bank ties up with Bharti AXA Life Insurance</b>	The first live payments bank in the country, <b>Airtel Payments Bank</b> has partnered with <b>Bharti AXA Life Insurance</b> to offer Bharti AXA Life POS (Point of Sale) Saral Jeevan Bima Yojana, a pure life term insurance plan up to Rs 5 lakh which is aimed at the under-insured and uninsured segments in India.
<b>ICICI Bank tied up with IndoStar Capital</b>	<b>ICICI Bank</b> tied up with <b>IndoStar Capital</b> , a non-banking financial company, for <b>vehicle financing</b> for small and medium fleet owners to



	buy new and old commercial vehicles.
<b>Delhi Police signs pact with SECI</b>	The <b>Delhi police</b> signed a Memorandum of Understanding (MoU) with <b>Solar Energy Corporation of India (SECI)</b> , a public sector undertaking under the Ministry of New and Renewable Energy (MNRE), to set up rooftop solar energy systems in over 200 of its buildings in Delhi.
<b>Reliance Jio partners with Facebook</b>	Indian mobile network operator, <b>Reliance Jio</b> has partnered with <b>Facebook</b> to launch a digital literacy initiative named “ <b>Digital Udaan</b> ” to empower first-time internet users with digital literacy and understanding of the Internet in real time.
<b>ISRO signed a contract with Russian company Glavkosmos</b>	The <b>Indian Space Research Organisation (ISRO)</b> signed a contract with a Russian company, <b>Glavkosmos</b> , a subsidiary of the state corporation Roscosmos, for selection support, medical examination and space training of Indian astronauts for ‘ <b>Gaganyaan</b> ’ mission.
<b>Army &amp; NeGD signed MoU</b>	The <b>Indian Army</b> and the <b>National eGovernance Division (NeGD)</b> , a part of the Ministry of Electronics and Information Technology (MeitY), signed a Memorandum of Understanding (MoU) to develop a <b>revamped application</b> . It will maintain the centralised database for personnel, equipment and major stores to provide management-related information to Integrated Headquarters of Ministry of Defence (Army) and other agencies.
<b>NHAI signed an MoU with NIIF</b>	<b>National Highways Authority of India (NHAI)</b> signed an MoU (Memorandum of understanding) with <b>National Investment and Infrastructure Fund (NIIF)</b> to fund large scale projects, including highways in a bid to achieve Prime Minister’s vision to make India a \$5-trillion economy in the next five years.
<b>Samsung joins hands with Paisabazaar.com</b>	South Korean multinational conglomerate, <b>Samsung</b> partners with <b>Paisabazaar.com</b> , India’s largest online marketplace to offer financial products. <b>1)</b> Paisabazaar.com will now support <b>Samsung Pay</b> users by providing a one-stop solution to their financial requirements. <b>2)</b> Samsung Pay users can apply for credit cards and personal loans from the platform by using this facility. <b>3)</b> The loan approval feature in Paisabazaar will be extremely fast and seamless for the benefit of

	customers.
<b>Prasar Bharati signs MoU with IIT Kanpur</b>	India's largest public broadcasting agency, <b>Prasar Bharati</b> has signed an MoU (Memorandum of Understanding) with <b>IIT, Kanpur</b> (Indian Institute of Technology) for research collaboration in newly emerging technologies and broadcasting-related areas in <b>New Delhi</b> .
<b>BCC entered into MoU with BRICS</b>	The <b>Bharat Chamber of Commerce, (BCC, Kolkata, West Bengal)</b> signed an MoU(memorandum of understanding) with <b>BRICS Chamber of Commerce and Industry (BRICS CCI)</b> for promoting trade and investments between BRICS countries (Brazil, Russia, India, China and South Africa) and the eastern part of India.
<b>GeM, SAIL ink pact</b>	Public procurement portal Government eMarketplace ( <b>GeM</b> ) inked pact with <b>SAIL</b> in presence of Steel Secretary, <b>Binoy Kumar</b> . With this MoU, SAIL became the first public sector undertaking to establish Gem Organizational Transformation Team-Project Management Unit ( <b>GOTT-PMU</b> ).
<b>NTPC &amp; BHEL ink pact</b>	<b>National Thermal Power Corporation (NTPC)</b> and <b>Bharat Heavy Electricals Limited (BHEL)</b> signed a pact, forming a joint venture (JV) company, to set up an <b>800 MW Technology Demonstration Plant(TDP)</b> at NTPC's existing power plant in <b>Sipat, Chhattisgarh</b> . It will be the world's most efficient and environment-friendly coal-fired power plant.
<b>ICMR in partnership with Population Council launches National Data Quality</b>	The Oldest medical research body, <b>Indian Council of Medical Research (ICMR)</b> 's <b>National Institute for Medical Statistics (ICMR-NIMS)</b> , in partnership with <b>Population Council</b> (an international non-profit NGO that conducts research in biomedicine and social science) launched the <b>National Data Quality Forum (NDQF)</b> in New Delhi to improve quality of health and demographic data in India.
<b>AAI signed up with Aireon</b>	A statutory body working under the Ministry of Civil Aviation, <b>Airports Authority of India(AAI)</b> has signed MoU (memorandum of understanding) with <b>Aireon, USA</b> , a global aircraft tracking body, for implementation of Space-Based <b>Automatic Dependent Surveillance-Broadcast data (ADS-B)</b> services

	for the oceanic regions of the Indian flight information regions (FIRs).
<b>NITI Aayog and WhatsApp partners</b>	A partnership between NITI Aayog and WhatsApp has been announced to <b>support</b> the growth of the ecosystem to promote women entrepreneurs in India under the aegis of Women Entrepreneurship Platform ( <b>WEP</b> ).
<b>Indian government's NHA and NATHEALTH signs</b>	The National Health Authority ( <b>NHA</b> ) and the Healthcare Federation of India ( <b>NATHEALTH</b> ) signed <b>MoU</b> (Memorandum of understanding), to improve the efficiency of <b>Service Delivery</b> under <b>Ayushman Bharat scheme</b> which is also called as Pradhan Mantri Jan Arogya Yojana ( <b>PMJAY</b> ). <b>Aim</b> Under the vision of " <b>Health for All</b> ", this collaboration will provide and enable the interface for testing healthcare innovation ecosystem, adopting, funding, and providing mentorship in creating channels for scaling these innovations.

### Summit/Meeting (Chapter-5)

Summit/Meeting	Location	About
<b>NAM Ministerial Meeting</b>	Caracas, Venezuela	The <b>Ministerial Meeting of the Coordinating Bureau of the Non-Aligned Movement (Co-BNAM)</b> was held in <b>Caracas, Venezuela</b> with the theme " <b>Promotion and Consolidation of Peace through Respect for International Law</b> ". India was represented by <b>Syed Akbaruddin</b> , Indian envoy to the United Nations. <b>(Updated- July 20, 2019)</b>
<b>'DefExpo 2020'</b>	Lucknow	The defence ministry will hold its <b>11th</b> biennial arms exhibition ' <b>DefExpo 2020</b> ' in <b>Lucknow</b> , next year from <b>February 5-8</b> in line with Modi government's big push to develop Uttar Pradesh as one of the two major defence manufacturing hubs.
<b>19<sup>th</sup> Commonwealth Foreign Affairs Ministers' Meeting</b>	London, United Kingdom	The <b>19<sup>th</sup> Commonwealth Foreign Affairs Ministers' Meeting (CFAMM)</b> for the year 2019 was held at the Commonwealth's headquarters in <b>Marlborough House, London, United Kingdom (UK)</b>

		<b>(Updated- July 10, 2019)</b>
<b>USISPF 2<sup>nd</sup> annual leadership summit</b>	Washington	. It focussed on defence and energy security. Republican Senator Dan Sullivan, Deputy US Trade Representative Jeffrey Gerrish, and India's Ambassador to the US, Harsh V Shringla were among the top speakers of the summit. <b>(Updated- July 11, 2019)</b>
<b>5<sup>th</sup> India-EU High Level Dialogue on Migration and Mobility</b>	New Delhi	It was co-chaired by Mr. Sanjiv Arora, Secretary (Consular, Passport & Visa and Overseas Indian Affairs) and Ms. Paraskevi Michou, Director General [Migration and Home Affairs], European Commission. It was also attended by Heads of Mission and other representatives of the Diplomatic Missions of EU Member States who were invited as Observers for the first time. <b>(Updated- July 11, 2019)</b>
<b>The 2<sup>nd</sup> edition of India-Russia Strategic Economic Dialogue 2019</b>	New Delhi	It aims at bilateral cooperation between two countries in various fields. It was chaired by Rajiv Kumar, Vice-Chairman of India's think tank, National Institution for Transforming India (NITI) Aayog, and Russia's Deputy Minister of Economic Development, Timur Maksimov. <b>(Updated- July 10, 2019)</b>
<b>G20 Summit 2019</b>	Osaka, Japan	<b>The G20 (Group of 20) Summit 2019</b> was held at the International Exhibition Center, <b>Osaka, Japan</b> on June 28-29, 2019. It was the 14 <sup>th</sup> meeting of the G20. The 2018 G20 Summit was held in Buenos Aires, Argentina and the 2020 G20 Summit will be held in the city of Riyadh, Saudi Arabia.
<b>BRICS Foreign Ministers Meeting 2019</b>	Rio de Janeiro, Brazil	<b>Brazil, Russia, India, China and South Africa (BRICS) Foreign Ministers Meet</b> was held in <b>Rio de Janeiro, Brazil</b> on July 25-26, 2019. India was represented by <b>Gen. (retd) VK Singh</b> who is the Union Minister of State for Road Transport and Highways.

## Scheme (Chapter-6)

Scheme	Aim
<b>“Paramarsh” (HRD)</b>	<p><b>Ramesh Pokhriyal ‘Nishank’</b>, Union Minister for Human Resource Development (HRD) launched a Scheme called <b>“Paramarsh”</b> of University Grants Commission (UGC) in New Delhi.</p> <p>This scheme aims at mentoring National Accreditation and Assessment Council (NAAC) accreditation aspirant institutions to develop quality assurance in Higher Education.</p> <p style="text-align: right;"><b>(Updated- 19<sup>th</sup> July 2019)</b></p>
<b>‘Internet Saathi’ (Google India &amp; Tata Trusts)</b>	<p><b>Internet Saathi initiative</b>, a collaborative programme of <b>Google India</b> and <b>Tata Trusts</b>, will be expanded to villages in <b>Punjab</b> and <b>Odisha</b>.</p> <p>Aims to facilitate digital literacy among women in rural India. <b>(Updated -July 16, 2019)</b></p>
<b>Kaushal Yuva Samwaad” (Union Ministry of Skill Development and Entrepreneurship) (MoSDE)</b>	<p><b>World Youth Skills Day</b> and celebrate the <b>4<sup>th</sup> Anniversary of the Skill India Mission</b>, the Union Ministry of Skill Development and Entrepreneurship (MoSDE) launched <b>‘Kaushal Yuva Samwaad’</b> (A Youth Dialogue) in New Delhi.</p> <p>It <b>aimed</b> at creating an open dialogue with youth across all skill training centres to hear their views, ideas, opportunities, and recommendations help the Ministry of Skill Development scaling up existing programs and improve the overall efficiency of the on-going projects.</p> <p style="text-align: right;"><b>(Updated-July 15 2019)</b></p>
<b>‘Save Water Day’ (West Bengal government)</b>	<p><b>West Bengal</b> government celebrated it first <b>‘Save Water Day’</b> on <b>July 12, 2019</b> to spread the message of water conservation. Chief Minister of West Bengal <b>Mamata Banerjee</b> and other eminent persons from various fields participated in the <b>Padayatra</b> from Jorashanko Thakurbari to the base of Gandhi Statue, Kolkata.</p> <p style="text-align: right;"><b>(Updated-July 12 2019)</b></p>
<b>“Operation Thirst” Railway Protection Force (RPF)</b>	<p>The <b>Railway Protection Force (RPF)</b> has launched an all India drive <b>‘Operation Thirst’</b> (on 8-9 July 2019) in New Delhi to crackdown the selling of unauthorized Packaged Drinking Water (PDW) in the premises of</p>

	<p style="text-align: right;">railway stations.</p> <p>The Ministry of <b>Women and Child Development</b>(WCD), Government of India is implementing the <b>Swadhar Greh Scheme</b> for the rehabilitation of women in difficult circumstances so that they could lead their life with dignity.</p> <p><b>Aim:</b> It envisages providing shelter, food, clothing, and health as well as economic and social security for the women who are deserted and without any social and economic support, victims of domestic violence, family tension, and natural disaster.</p> <p style="text-align: right;"><b>(Updated- 12July 2019)</b></p>
<b>Bicycle-Sharing Scheme (Puducherry)</b>	<p>In an innovative eco-friendly initiative of bicycle-sharing in the city, a <b>Bicycle-Sharing Scheme</b>, conceived and prioritized under Puducherry Smart City Development Plan, is to be introduced in <b>Puducherry</b>.</p>
<b>'Meri Fasal Mera Byora' (Haryana)</b>	<p>The Chief Minister of Haryana Government <b>Manohar Lal Khattar</b> has launched online portal named "<b>Meri Fasal Mera Byora</b>" (<a href="https://www.fasalhry.in/">https://www.fasalhry.in/</a>) for farmers to directly avail crop related benefits of state government schemes after self -reporting their land and crop-related details.</p> <p style="text-align: right;"><b>(Updated-July 4, 2019)</b></p>
<b>'Operation Milap' (Delhi Police)</b>	<p>Delhi Police Crime Branch has rescued 333 children in 7 months</p>
<b>'One Nation One Ration Card' scheme</b>	<p>The central government's ambitious project of '<b>One Nation One Ration Card</b>', under which beneficiaries can buy subsidized foodgrains from any ration shop in the country will <b>begin on 1 July 2020</b>.</p>

### Ranking Index (Chapter-7)

Index	Index released by	India's Rank	1st Rank
<b>Terms of money in Swiss Banks</b>	Swiss National Bank	74	UK
<b>Most Powerful Passport index 2019</b>	Released Henley Passport Index 2019	86 <sup>th</sup>	Japan and Singapore

<b>FIFA rankings</b>	Federation Internationale de Football Association(FIFA)	103	Belgium ( <b>Updated-25<sup>th</sup> July 2019</b> )
<b>Dell Global Women Entrepreneur Cities Index 2019</b>	Dell and conducted by London-based global information provider		San Francisco
<b>QS Best Student Cities Ranking 2019</b>	Quacquarelli Symonds (QS)	81 (Bangalore ) 85 <sup>th</sup> (Delhi)	London

### Important MoU (Chapter-8)

<b>MoU</b>	<b>Between Two Countries</b>
<b>MoU on the Health Sector</b>	Government of India <b>India</b> and Government of the Republic of the Maldives. Exchange & Training of medical doctors, officials, other health professionals, and experts; Medical and health research development;
<b>MoU on the field of ferry services</b>	India and Maldives
<b>MoU on defense co-operation</b>	India and Myanmar

### Merge Company (Chapter- 9)

<b>Merger Company</b>	<b>About</b>
<b>Airtel completed the merger of Tata Tele's</b>	<b>Bharti Airtel Limited</b> and <b>Bharti Hexacom Limited</b> announced the merger of the consumer mobile businesses (CMB) of <b>Tata Teleservices Limited (TTSL)</b> and <b>Tata Teleservices (Maharashtra) Limited (TTML)</b> with the two Bharti Group companies.
<b>Ebix acquired Yatra Online for \$337.8 million</b>	US-based software firm <b>Ebix Inc</b> acquired online travel portal <b>Yatra Online Inc.</b> , for an enterprise value of <b>\$337.8 million</b> (Rs 2,325 crore) in an all-stock transaction. Yatra will become part of Ebix's travel portfolio, EbixCash.

### Loan (Chapter -10)

#### **AIIB provides \$100 million to L&T Finance arm for wind and solar infrastructure projects**

The **Asian Infrastructure Investment Bank (AIIB)** will provide **\$100-million** loan to **L&T(Larsen & Toubro) Infrastructure Finance Company(LTIF)** for wind and solar infrastructure projects. This is the first time AIIB is extending loan to a non-banking finance company(NBFC)

#### **Deputy CM of Tripura, Jishnu Dev Varma announces projects worth Rs.1925 crore by ADB**

**Deputy** Chief Minister of Tripura, **Jishnu Dev Varma** announced that **Rs.1,925 crore** worth of amount is sanctioned by the Asian Development Bank (**ADB**) for power generation up-gradation

and distribution projects in the state. Dev Varma, who is also the power minister of the state said that the amount was sanctioned to the Tripura State Electricity Corporation Limited (**TSECL**). Upgrading capacity of 63 MW **Rokhia Project** located at **West Tripura district**, to **120 MW** at a cost of Rs. 699.80 crore

### Important Day (Chapter-11)

Dates	Day	Theme
<b>1st July</b>	National Doctors day	“Zero tolerance to violence against doctors and clinical establishment”
<b>1st July</b>	2 <sup>nd</sup> anniversary of GST	
<b>1st July</b>	CA Day	
<b>6th July</b>	International Day of Cooperatives	“Coops 4 decent work”.
<b>11th July</b>	World Population Day	
<b>12th July</b>	International Malala Day	
<b>15th July</b>	World Youth Skills Day	“Learning to learn for life and work”.
<b>17th July</b>	International Criminal Justice Day or International Justice Day	
<b>18th July</b>	Nelson Mandela International Day	
<b>23rd July</b>	National broadcasting day	
<b>26th July</b>	Kargil Vijay Diwas	“Remember, Rejoice and Renew”.
<b>28th July</b>	World Hepatitis Day 2019	“Invest in Eliminating Hepatitis”.
<b>29th July</b>	World Tiger Day 2019	
<b>30th July</b>	World day against trafficking in persons	“Human Trafficking: call your government to action”

### Obituary (Chapter-12)

Persons	About
<b>Babu Narayanan</b>	Director <b>Babu Narayanan</b> , a notable director in Malayalam film industry passed away at Thrissur, Kerala due to cancer. He was born in Kozhikode(also known as Calicut), Kerala.
<b>Dr. Jaya Arunachalam</b>	Working Women’s Forum (WWF) founder <b>Dr. Jaya Arunachalam</b> , aged 87, passed away in Chennai, Tamil Nadu after a brief illness. She hailed from Tamil Nadu.
<b>Basant Kumar Birla</b>	Basant Kumar Birla, Indian businessman and Birla group patriarch passed away recently in Mumbai at the age of 98. He was born in Kolkata, West Bengal.
<b>Fernando Corbato</b>	The inventor of computer password
<b>Sheila Dikshit</b>	Former 3 time Delhi CM
<b>Ramchandra Paswan</b>	Lok Janshakti Party (LJP) Member of Parliament from Bihar’s



	Samastipur <b>Ramchandra Paswan</b> , He was the younger brother of Union minister and LJP chief Ram Vilas Paswan.
<b>SubirGokarn</b>	Noted economist and former RBI deputy Governor

### Books/ Author (Chapter 13)

Books	Author
‘Whispers of Time’	Minister of Textiles and Minister of Women and Child Development, <b>Smriti Zubin Irani</b> launched new book ‘Whispers of Time’ written by <b>Dr. Krishna Saksena (91)</b> at India International Centre in New Delhi.
“War over Words: Censorship in India, 1930-1960” <b>Vivekadeepini</b>	Devika Sethi
“Kargil: Untold stories from the War” <b>Chandra Shekhar – The Last Icon of Ideological Politics”</b>	Rachna Bisht Rawat’s The Vice President of India, <b>Shri M. Venkaiah Naidu</b> released a book titled <b>Vivekadeepini</b> , a summary of Prashnottara Ratnamalika written by <b>Adi Shankaracharya</b> , one of India’s greatest spiritual and literary geniuses.
‘New-Age Technology and Industrial Revolution 4.0’	Book on the former prime minister of India, Chandra Shekhar, named, “ <b>Chandra Shekhar – The Last Icon of Ideological Politics</b> ” was released by the prime minister, Shri Narendra Modi. The book was released at the Balayogi Auditorium, Parliament Library Building in <b>New Delhi</b> and is written by <b>Shri Harivansh</b> , Deputy Chairman, Rajya Sabha, and <b>Shri Ravi Dutt Bajpai</b> .
	The Vice President of India <b>Shri Venkaiah Naidu</b> released book titled ‘ <b>New-Age Technology and Industrial Revolution 4.0</b> ’ in New Delhi. It is authored by Rajya Sabha Member, <b>Dr Narendra Jadhav</b> .

### Current Affairs (Chapter-14)

#### **PM formed a high powered panel of CMs headed by Maharashtra CM Devendra Fadnavis for the transformation of Indian agriculture**

Prime Minister **Narendra Modi** formed a high powered 9 member committee of chief ministers headed by Maharashtra chief minister **Devendra Fadnavis** for transforming Indian agriculture and raising farmers’ income. It will suggest policy measures, attract investments and raise growth in food processing. The panel will be serviced by NITI (National Institution for Transforming India) Aayog.

## **Aparna Kumar becomes the first civil servant & IPS Officer to conquer the 'Seven Summits' challenge**

Uttar Pradesh cadre IPS officer and DIG (Deputy Inspector General of Police) in Indo-Tibetan Border Police (ITBP), **Aparna Kumar** has scaled **Mount Denali** (the highest peak in Northern America stands at 20,310 feet) in Alaska, USA (United States of America).

## **India pledged to contribute \$5 million to UN Palestine refugee agency in 2019**

India's Deputy Permanent Representative to the United Nations (UN) Ambassador **K Nagaraj Naidu** stated that the Government of India has pledged to contribute **\$5 million** in 2019 to **UN Palestine refugee agency**. India increased the annual financial contribution to The **United Nations Relief and Works Agency for Palestine Refugees in the Near East** (UNRWA) core budget, from \$1.25 million in 2016 to \$5 million in 2018.

## **UIDAI started its first Aadhaar Seva Kendra in Delhi and Vijayawada**

The Unique Identification Authority of India (UIDAI) has operationalized its first "**Aadhaar Seva Kendra**" (ASKs) in Delhi and Vijayawada on a pilot basis. UIDAI has a plan to set up 114 such centres by the end of 2019 covering 53 Indian cities. The estimated cost of the project is between **Rs 300-400 crore**. These centers are similar to the concept of Passport Seva Kendras.

## **Sharjah issues its first Golden card visa to an Indian Lalu Samuel, Chairman of Kingston Holdings**

The General Directorate of Residency and Foreigners Affairs of **Sharjah** has granted the first golden card visa to an Indian expat businessman, **Lalu Samuel**, Chairman and Managing Director of Kingston Holdings and Chairman of Sharjah Industry Business Group.

## **Hong Kong Govt donates over \$9 million to cyclone "Fani"-hit Odisha**

The Government of **Hong Kong** approved to grant about **\$9,02,278** (7.032 million Hong Kong dollars) from Hong Kong's Disaster Relief Fund for cyclone **Fani** victims in **Odisha**.

## **Pink City Jaipur declared as a World Heritage site by UNESCO**

At the **43rd Session of the UNESCO World Heritage Committee** which is underway from June 30 to July 10, 2019 in **Baku, Azerbaijan**, the **United Nations Educational, Scientific and Cultural Organization** (UNESCO) added the '**Pink City**' Jaipur/Walled City of Jaipur of Rajasthan, known for its iconic architectural legacy, into the list of the **World Heritage Sites**.

## **Uttarakhand was named among best performing states in 'Beti Bachao, Beti Padhao' scheme**

**Uttarakhand** has been adjudged as **one of the country's five best performing states** under the **National Programme Beti Bachao Beti Padhao (BBBP)** scheme aimed at addressing declining child sex ratio and issues of women empowerment.

## **India's first elephant rehabilitation centre will be set up at Kerala's Kottoor**

India's first elephant rehabilitation centre will be set up by the **Kerala State Government** in its ecotourism village of **Kottoor**. **Rs.105 crore** has been allotted to this project which was launched by Chief Minister of Kerala, Pinarayi Vijayan.

## **Saudi Arabia adopts Digital India & 'equality of women' motto for Haj 2019**

Indian Haj mission in **Saudi Arabia** adopts **Digital India** and '**equality of women**' motto for the empowerment of Muslim women pilgrims & to reach out to a large number of pilgrims as part of the Government of India's initiative of Digital India.

## **Government approved Phase-I of Bharatmala Pariyojana along Indo-Nepal Border areas with financial outlay of Rs 5,35,000 crore**

The Union Minister for Road Transport and Highways **Shri Nitin J Gadkari** in a written reply in Rajya Sabha mentioned that the **Phase-I of Bharatmala Pariyojana** received the approval with the financial outlay of **Rs 5,35,000 crore** to develop 24,800 km Highways along with 10,000 km residual National Highways Development Project (NHDP) stretches over a period of 5 years.

### **ICSI rolled out UDIN to improve corporate governance**

The **Institute of Company Secretaries of India (ICSI)** launched an initiative in the form of a **Unique Document Identification Number (UDIN)** to improve corporate governance and strengthen the practising side of company secretaries. ICSI functions under the Ministry of Corporate Affairs and sets standards for company secretary members.

### **France became the first country to pass GAFATax on digital giants**

**France** became the first country to pass **GAFATax** (Google, Apple, Facebook, Amazon) **Tax** on digital giants in defiance of a probe ordered by the United States (US) President Donald Trump.

### **Non-Resident Keralites Investment Company to be set up by the Kerala Government**

At a cabinet meeting chaired by Chief Minister of Kerala **Pinarayi Vijayan**, the state Government decided to form a **Non-Resident Keralites (NRK) Investment and Holding Company Ltd** in order to bring investments from overseas Keralites for major infrastructure development in the state. It was one of the major recommendations submitted by the standing committees of the Loka Kerala Sabha (World Kerala Assembly).

### **Meghalaya is the first state in India to ensure water conservation**

**Meghalaya** became the first state in India to ensure water conservation with its **State Water Policy**. The draft water policy was approved by the State Cabinet in a meeting chaired by Meghalaya Chief Minister **Conrad K. Sangma**.

The policy aims to recognize water resources as a common pool resource, to provide safe and hygienic water for drinking, domestic, sanitation & livelihood development to all residents of the state, ensure the protection and conservation of catchment areas of all water sources to prevent degradation of the quantity and quality of water sources.

### **AIIMS along with Ministry of Health will lead the largest pan-India Oral Health Survey 2019**

**All India Institute of Medical Sciences (AIIMS) Centre for Dental Education and Research (CDER)** in collaboration with the **Ministry of Health** will undertake the largest nationwide **Oral Health Survey 2019**. It will collect data which will act as a baseline for planning preventive and treatment strategies.

### **The city of Fuzhou (China) will host the 44<sup>th</sup> session of the World Heritage Committee in 2020**

In the event of **43rd session of the World Heritage Committee meeting 2019** in **Baku, Azerbaijan** (June 30 to July 10, 2019), the **UNESCO** (United Nations Educational, Scientific and Cultural Organization) announced that the **Chinese city of Fuzhou** will host the **44<sup>th</sup> session of the World Heritage Committee in 2020**.

### **IFFI to celebrates its special golden jubilee edition 2019 in Goa**

On July 14, 2019, Minister for Information and Broadcasting **Prakash Javadekar** stated that **IFFI (International Film Festival of India)** will mark its **Golden Jubilee Edition 2019 (50<sup>th</sup> edition)** in **Panaji, Goa** scheduled from 20<sup>th</sup> to 28<sup>th</sup> November 2019.

### **Approval to the expenditure on 2880 MW Dibang Multipurpose Project in Arunachal Pradesh at Rs. 1600 crore**

Approval was given to the expenditure on pre-investment activities and various clearances for **Dibang Multipurpose Project (MPP)** in **Arunachal Pradesh** for an amount of **Rs. 1600 crore**. It is located on river Dibang, in Lower Dibang Valley District of Arunachal Pradesh.

### **Tamil Nadu Govt announces the creation of two new Districts**

On July 18, 2019, The Chief Minister of Tamil Nadu (T.N), **Edappadi K. Palaniswami** stated that two new districts **Tenkasi and Chengalpattu** will be created for administrative convenience by bifurcating Tirunelveli and Kancheepuram districts respectively. With this, the total number of districts in the state will go up to **35**.

## Sri Lanka & IRCON International Ltd signed \$91.26 mn agreement to upgrade rail track located between Colombo and Jaffna

Government of Sri Lanka and IRCON (Indian Railway Construction Company) International Limited, under the Ministry of Railways, signed \$91.26 million agreement for the up-gradation of 130 km rail track located between Colombo and Jaffna in Tamil-majority northern province of Sri Lanka. It was signed by Sunil Kumar Choudhury, Chairman & Managing Director, Ircon International Limited, and L.P Jayampathy, Secretary, Ministry of Transport and Civil Aviation of Sri Lanka in the presence of Hon. Arjuna Ranatunga, Minister of Transport and Civil Aviation of Sri Lanka.

## SAARC Film Festival 2019 held at the National Film Corporation Cinema Hall, Colombo, Sri Lanka

The 9<sup>th</sup> Edition of South Asian Association for Regional Cooperation (SAARC) Film Festival for the year 2019 was held at the National Film Corporation Cinema Hall, Colombo, Sri Lanka from July 2-7, 2019.

## India's first space tech park to come up in Thiruvananthapuram, Kerala

The Kerala government will set up India's first space tech park at Thiruvananthapuram's Knowledge City with the entire investment made by the Vikram Sarabhai Space Centre (VSSC) which is a major space research centre of the Indian Space Research Organisation (ISRO). It will make the city a manufacturing hub for space-related technology which will have a startup incubator, accelerators including Airbus Bizlab, skill training systems and production units.

## Chandrayaan-2 launched successfully from SDSC, Sriharikota, AP

On July 22, 2019, India's heaviest rocket Geosynchronous Satellite Launch Vehicle (GSLV) Mk-III, nicknamed 'Bahubali' carried the Chandrayaan-2 mission successfully from the Satish Dhawan Space Centre (SDSC) in Sriharikota, off the coast of Andhra Pradesh. It is an Rs 978-crore project. It will be the first operational flight of GSLV-Mk-3 which is a 640-tonne rocket.

## NITI Aayog launched Agricultural Marketing and Farmer Friendly Reforms Index 2019

NITI (National Institution for Transforming India) Aayog released its "Agricultural Marketing and Farmer Friendly Reforms Index" (AMFFRI) for the year 2019. It is an index launched by NITI Aayog in 2016 to rank states and union territories based on the implementation of seven provisions proposed under the model Agricultural Produce Market Committee (APMC) Act.

### Top 3 State:

Rank	State
1.	Maharashtra
2.	Gujarat
3.	Rajasthan

## Amit Shah to chair panel on sexual harassment at workplace

The Union Government has reconstituted a Group of Ministers (GoM) to examine frameworks for dealing with matters of sexual harassment of women at the workplace with Home Minister Amit Shah, replacing his predecessor Rajnath Singh, as its head.

## Gujarat tops in solar rooftop installations in India

Union Minister of State for New and Renewable Energy and Power R K Singh informed that Gujarat was ranked first in the installation of rooftop solar projects in India with an installed

capacity of **261.97 megawatts (MW)**, out of which 183.51 MW were subsidised installations and 78.45 MW was non-subsidised. It was followed by **Maharashtra** and **Tamil Nadu** with 198.52 MW and 151.62 MW respectively.

**Reliance Industries become India’s highest-ranking company in the “Fortune Global 500 list 2019”**

Mukesh Ambani-led **Reliance Industries Ltd. (RIL)** has become the top-ranked Indian company to feature in the latest “**Fortune Global 500 list 2019**” with a jump of 42 places. It ranked **106th** in the list.

**Fortune Global 500 list- Top 3:**

Rank	Company	Country
1	Walmart	United States
2	Sinopec Group	China
3	Royal Dutch Shell	British - Dutch

**Nepal invited as Gita Jayanti Mahotsav 2019 partner**

**Manohar Lal Khattar**, Chief Minister of Haryana has invited **Nepal** to be the partner country for **2019 International Gita Jayanti Mahotsav** scheduled to be held at **Kurukshetra**, Haryana from December 3 to 8,2019. Khattar made this offer to Nilamber Acharya, Ambassador of Nepal to India.

**Odisha gets GI tag for its sweet version of Rasagola**

The Registrar of Geographical Indications(GI), Chennai has awarded a GI certificate registering the sweetmeat as “**Odisha Rasagola**” to the state of **Odisha** which will be valid till Feb 22, 2028. In 2017, West Bengal had secured the GI tag for “Banglar Rosogolla” after a tug of war with Odisha since 2015 over the origin of the sweet.

**Banking and Financial News (Chapter -15)**

**RBI forms Working group under Tapan Ray to review the regulatory guidelines on core investment companies**

The **Reserve Bank of India (RBI)** has constituted a six-member working group to review the regulatory and supervisory framework for **core investment companies (CIC)**.

The group is to be headed by **Tapan Ray**, non-executive chairman, Central Bank of India and former Secretary in the Ministry of Corporate Affairs and it will submit its report by 31 October 2019. The panel tasked with examining the current regulatory framework for CICs in terms of adequacy, efficacy, and effectiveness of every component thereof and suggests changes.

**Punjab & Sind Bank sets up centralised hub ‘Cen-MARG’ to process retail and MSME loans**

Punjab & Sind Bank has set up a centralized hub named “**Centralised MSME & Retail Group**” (Cen-MARG) for processing retail and Micro, Small and Medium Enterprises (MSME) loans for better efficiency of branches in business acquisition. It is headquartered in **New Delhi**.

**RBI’s Central Board of Directors’ 577<sup>th</sup> meeting held in New Delhi**

The **577<sup>th</sup> meeting of the Central Board of Directors of Reserve Bank of India(RBI)** was held

at **New Delhi**. Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman, addressed the Directors of Central Board.

### **RBI board has finalized a three- year roadmap 'Utkarsh 2022' to improve regulation & supervision**

India's central bank, **Reserve Bank of India(RBI)** has finalized a three-year road map for medium-term objective named "**Utkarsh 2022**" for strengthening regulation, supervision of the central bank in a meeting in New Delhi.

### **RBI gets the power to regulate housing finance companies instead of NHB**

Finance Minister Nirmala Sitharaman stated that India's central bank, **Reserve Bank of India(RBI)** will now be given power to take over as the regulator of **Housing Finance Firms(HFFs)** instead of **NHB(National Housing Bank)**.

### **Total deposits in Jan Dhan accounts cross Rs.1 lakh crore**

According to the Finance ministry, total deposits in over 36.06 crore bank accounts opened under the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** was at **Rs 1,00,495.94 crore**.

### **Exim Bank signs Loan Pact worth \$124 Mn For Infra, Health Projects In Papua New Guinea, Senegal**

The **Export-Import Bank of India (Exim Bank)** has signed a loan agreement of providing **\$124 million** (over Rs 850 crore) to **Papua New Guinea and Senegal** governments to finance infrastructure and health care projects.

### **Govt infused over Rs.3.15 lakh crore into PSBs in 11 Years between FY09 and FY19**

Anurag Singh Thakur, Minister of State for Finance stated that the **government** has infused over **Rs 3.15 lakh crore** into public **sector banks(PSB)** in the last 11 years up till 2018-19.

During the time period between FY09(Fiscal year)and FY19, PSU banks have mobilized Rs 2.81 lakh crore of capital through sources other than the government, and have registered a net profit of Rs 98,373 crore, of which a sizeable proportion has contributed to internal capital generation.

The government infused capital of Rs 3.15 lakh crore in public sector banks during the same period. For a strong impetus to the economy, the Government also proposed to make provision for infusion of Rs 70,000 crore capital to PSBs to boost credit.

### **RBI slaps a penalty on SBI & Union Bank for violating various norms**

The central Banking institution, RBI (Reserve Bank of India) has penalized Public Sector Banks in India, **State Bank of India (SBI) with Rs. 7 crore** and **Union Bank of India (UBI) with Rs.10-lakh** for violating certain regulatory guidelines.

### **GPF rates reduced by 10 bps to 7.9% from 8%**

Ministry of Finance informed that the rates of the **General Provident Fund (GPF)** were reduced by **10 basis points (bps) to 7.9%** from 8% with effect from **July 1, 2019, to September 30, 2019**.

### **ADB lowers India's FY2020 GDP growth forecast to 7%**

According to a recent **Asian Development Bank's (ADB)** report titled '**Asian Development Outlook 2019**, India's GDP (gross domestic product) growth expected to grow by **7% in 2019** (FY-Fiscal Year 2020) and **7.2% in 2020** (FY21). It revised downwards its outlook for FY20 due to unexpected weak FY2018 outturn

### **MSME Pulse Report: Gujarat tops**

According to **TransUnion Credit Information Bureau (India) Limited (CIBIL) – Small Industries Development Bank of India's (SIDBI) Micro, Small & Medium Enterprises (MSME) Pulse Report, Gujarat** was ranked first in terms of performance and credit growth potential for MSME Corporate Lending in India. It has maintained the top position since the past 4 years. MSME corporate entities are borrowers with aggregate credit exposure of up to Rs 50 crore. The market size of this category is Rs 17.6 lakh crore as of March 31, 2019.

### **Amit Shah will head ministerial panel on Air India sale**

Union Government reconstituted the Group of Ministers (GoM) called the **Air India Specific Alternative Mechanism (AISAM)** on Air India disinvestment. The group is headed by Home minister **Amit Shah** and comprises of 3 other ministers namely finance minister **Nirmala Sitharaman**, commerce, and railway minister **Piyush Goyal** and civil aviation minister **Hardeep Singh Puri**.

### **World Bank to continue the support to Andhra Pradesh with over \$1 Billion programme**

The **World Bank (WB)** reaffirmed the support to the state of **Andhra Pradesh** with over **\$1 billion** programs. It covers the health, agriculture, energy and disaster management sectors.

### **GDP growth to be at 6.8% in FY20: DBS**

Singaporean lender **DBS** estimated that the Gross Domestic Product (GDP) of India will be **6.8%** in FY 2020. It stated that the Indian economy will be unable to achieve the 7% growth. **(Updated- 24 July 2019)**.

### **DCC imposes penalty of Rs.3050 crore on Airtel, Vodafone Idea on recommendations by TRAI**

The Digital Communications Commission (**DCC**), on recommendations by the Telecom Regulatory Authority of India (**TRAI**), approved the penalty of **Rs.3050 crore** to be imposed on Bharti Airtel and Vodafone Idea for not providing points of interconnection to Reliance as TRAI recommended imposing a total penalty to those network operators for allegedly denying interconnectivity to Reliance Jio in October 2016.

### **RBI panel recommends an increase in collateral-free lending, MUDRA loan limit to Rs 20 lakh: Nitin Gadkari**

The Union Minister for MSMEs (Micro, Small and Medium Enterprises), Nitin Gadkari stated that a panel of RBI (Reserve Bank of India) has recommended an increase in the **collateral-free lending limit** to **Rs 20 lakh** for MSMEs and self-help groups (SHG). The panel also recommended revision of loan limit sanctioned under **MUDRA** (Micro Units Development and Refinance Agency) to **Rs 20 lakh** from Rs 10 lakh. **(Updated- July 25, 2019)**

### **Cars24 gets RBI NBFC license to offer loans against used cars**

**CARS24**, an online marketplace for buying and selling used cars has received a license of a **Non-banking Finance Company (NBFC)** from the Reserve Bank of India (RBI) and will be venturing into the consumer lending business as a separate entity within the Cars24 group.

### **Reliance Jio is India's largest telecom company**

**Reliance Jio** becomes the largest telecom company of India with **331.3 million** subscribers overtaking **Vodafone Idea** whose customer base stood at 320 million in the quarter ended June 30, 2019.

Airtel moved to the third position and the state-owned Bharat Sanchar Nigam Limited (BSNL) stood at the fourth position.

### **PNB Housing Finance raises \$100 million (nearly Rs.690 crore) from World Bank Group member IFC**

Indian public limited housing finance company **PNB (Punjab National Bank) Housing Finance Ltd** has raised **\$100 million (around Rs 690 crore)** from **International Finance Corporation (IFC, member of the World Bank Group)** for the purpose of lending to buyers in housing projects.

### **FDI inflow registered a growth of 79% during the last 6 years amounting to \$64.37 billion in 2018-19**

According to the **Annual Report 2018-19** of the **Department for Promotion of Industry and Internal Trade (DPIIT)** which is under the Ministry of Commerce and Industry, **Foreign Direct Investment (FDI)** inflow increased during the last 6 years from \$36.05 billion in 2013-14 to **\$64.37 billion** in 2018-19, registering a growth of **79%**.

## Defence News (Chapter-16)

Military Exercise	Countries	Purpose
<b>'ISALEX19'</b>	The first edition of the joint security exercise of International Security Alliance(ISA),	<b>Aim</b> The exercise was aimed at testing readiness of the different teams and to evaluate the tools, strategies, and procedures developed jointly between member countries.
<b>Garuda VI</b>	Indian Air Force and Armée de l'Air (French Air Force)	Indian Air Force (IAF) and Armée de l'Air (French Air Force) are participating in the Garuda VI bilateral exercise at Mont de Marsan <b>in France</b> . The exercise has been started on July 1 and will conclude on July 12. The objective of this exercise is to validate the latest defence strategies by enhancing the interoperability level of the French and Indian crews in air defence and ground attack missions.
<b>IndSpaceEx</b>	The three armed forces of India (Army, Navy, and Air Force)	The three armed forces of India (Army, Navy, and Air Force) conducted 1 <sup>st</sup> ever simulated space warfare exercise called " <b>IndSpaceEx</b> " on July 25, 26, 2019. It was started in <b>New Delhi</b> . The 2-day exercise aims to assess requisite space and counter-space capabilities that are needed by India. It will also help India to better grasp strategic challenges in space that need to be handled.

### **INS Tarkash reached Saint Petersburg, Russia to take part in the Russian Navy Day parade**

INS Tarkash which was **constructed** for the Indian Navy **by Russia** reached **Saint Petersburg, Russia** to take part in the **Russian Navy Day parade** celebrated on **28 July**. The **Indian delegation** is led by Vice Admiral **Ajith Kumar**, Flag Officer Commanding-in-Chief, Western Naval Command and INS Tarkash.

### **Rs.1500 crore deal signed by India and Russia to acquire Russia's R-27**

India signed a Rs 1500 crore contract with Russia for the acquisition of **R-27 air-to-air missile** which gives the additional capability to target enemy aircraft at long Ranges. These missiles are to be equipped on the **Su-30MKI** combat aircraft of the Indian Air Force (**IAF**).

### **India signs worth Rs.200 cr deal with Russia**

The Government of **India** signed a deal with **Russia** for acquiring the '**Strum Ataka**' anti-tank missiles. The deal is worth around **Rs 200 Crore**.

### **DRDO conducted 3 tests of Nag Missile in a day in Pokhran, Rajasthan**

The **Defence Research and Development Organisation (DRDO)** successfully carried out 3 successful test firings of **Nag missiles** in one day (day & night) in **Pokhran, Rajasthan**. It is in the final stage to be inducted in the Indian Army.

### **Israel Aerospace Industries signed \$50 million follow-up deal with Indian Navy & India's MDL Shipyard**

**Israel Aerospace Industries**, a state-owned defense contractor, signed **\$50 million** follow-up deal with **Indian Navy & Mazagon Dock Shipbuilders Limited (MDL)**.



### **INS Sagardhwani starts on mission Sagar Maitri**

The Marine Acoustic Research Ship (MARS), **INS Sagardhwan** started its two-month long second mission **Sagar Maitri** from Southern Naval Command in **Kochi, Kerala**. It was flagged off by Southern Naval commander Vice Admiral A.K. Chawla and Defence Research and Development Organisation (DRDO) chairman G. Satheesh Reddy. It will be visiting Thailand, Malaysia, Singapore, and Indonesia and would be initiating collaborative research programmes with selected institutes in these countries.

## **Sports News (Chapter -17)**

### **Veer Chotrani won Asian U-19 champion in Squash**

Veer Chotrani became third Indian after he won **26th Asian junior Individual squash championship 2019** in the U-19 category at Macau, China. It was organized by Macau Squash Association.

### **Max Verstappen won 2019 Austrian Grand Prix**

Red Bull's Max Verstappen (Belgium) beat Ferrari's Charles Leclerc and won the **2019 Austrian Grand Prix**.

### **Odisha to host the 21st Commonwealth Table Tennis Championship 2019**

The **Department of Sports and Youth Service** of the **Odisha government** signed a Memorandum of Understanding (MoU) with **Table Tennis Federation of India (TTFI)** and **Odisha State Table Tennis Association (OSTTA)** to host the **21st Commonwealth Championship** for the year 2019. It will be held from July 17-22, 2019 at the **Jawaharlal Indoor Stadium** in Cuttack, Odisha.

### **Vaibhav Yadav, Indian pro boxer won World Boxing Council (WBC) Asia silver welterweight title 2019**

**Vaibhav Yadav**, Indian pro boxer won the **World Boxing Council (WBC) Asia silver welterweight championship 2019** that held in Pattaya, Thailand.

### **Mexico won CONCACAF Gold Cup title 2019 by beating USA**

In the **15<sup>th</sup>** edition of the **CONCACAF (Confederation of North, Central American and Caribbean Association Football) Gold Cup** for the year 2019, **Mexico's** men's soccer team won the title by defeating **United Statesmen**, the defending champions, with 1-0 in the final. It was the **8<sup>th</sup>** title for Mexico. The biennial international men's tournament was held from June 15 to July 7, 2019, and the host countries were the United States, Costa Rica & Jamaica.

### **Elavenil Valarivan clinched women's 10m Air Rifle silver medal in the 30<sup>th</sup> Summer Universiade Games 2019**

**Elavenil Valarivan (19)**, a three-time junior World Cup medallist strikes her silver medal in 10m Air Rifle Women's event in the **30<sup>th</sup> World University Summer Games 2019** held in **Napoli, Italy**.

### **FIFA Women's World Cup 2019**

**From 7<sup>th</sup> June to 7<sup>th</sup> July, FIFA Women's World Cup 2019** or **8<sup>th</sup> edition of the FIFA Women's World Cup** was held in France in 9 cities. United States(US), the defending champion won the FIFA Women's World Cup 2019 by defeating the Netherlands. 24 teams participated in the tournament. The prize money was \$30 million.

### **Brazil beats Peru in the final to lift the Copa America 2019 title**

At the **46<sup>th</sup>** Edition of **Copa America** held between 14 June to 7 July 2019 at 6 venues, the host country, **Brazil** defeated **Peru** with 3-1 scores to clinch the Copa America Title 2019 in the finals held at Estadio do Maracana in Rio de Janeiro, Brazil. It was the 9th title for Brazil and first since 2007.

### FIFA U-17 World Cup 2019 to be hosted by Brazil

**Federation Internationale de Football Association (FIFA) U-17 World Cup** draw was held in the Home of FIFA in Zurich, Switzerland. The **18<sup>th</sup>** edition of the FIFA U-17 World Cup for the year 2019 will be hosted by **Brazil** between 26 October and 17 November 2019.

### Amir Khan won the WBC International Welterweight Title in the Super Boxing League 2019

Britain's **Amir Khan**, Olympic silver medallist, won the **World Boxing Council (WBC) International Welterweight Title** defeating Australian **Billy Dib** in the fourth round of his bout at the inaugural **Super Boxing League 2019** held at King Abdullah Sports City, Jeddah, Saudi Arabia.

### Wimbledon Championships 2019

Title	Winner	Runner up
Men's Singles	Novak Djokovic(Serbia)	Roger federer(Switzerland)
Women's Singles	Simona Halep(Romania)	Serena Williams(United States of America)
Men's Doubles	Juan Sebastián Cabal (Colombia) Robert Farah (Colombia)	Nicolas Mahut (France) Édouard Roger-Vasselin (France)
Women's Doubles	Hsieh Su-wei (Chinese Taipei) Barbora Strýcová (Czech Republic )	Gabriela Dabrowski (Canada) Xu Yifan (China)
Mixed Doubles	Ivan Dodig (Croatia) Latisha Chan (Chinese Taipei)	Robert Lindstedt (Sweden) Jeļena Ostapenko (Latvia)

### Hima Das bagged her 3<sup>rd</sup> international gold within two weeks at the Kladno Memorial Athletics Meet 2019 in Czech Republic

Star Indian sprinter **Hima Das (24)** from Assam clinched her 3<sup>rd</sup> international gold within two weeks in women's 200m race with a time of 23.43 seconds and Muhammed Anas Yahiya (Kerala) also won gold in the men's 400m with the time of 45.21 seconds at the **Kladno Memorial Athletics Meet 2019 in Czech Republic**.

### Sreeshankar wins gold at Tatyana Kolpakova International Athletics meet 2019 at Bishkek, Kyrgyzstan

Kerala long jumper, **M.Sreeshankar (20)** has won the long jump gold in Men's triple jump with 7.97m at the **XXII Tatyana Kolpakova international athletics meet 2019 in Bishkek, Kyrgyzstan** from 13<sup>th</sup> July to 14<sup>th</sup> July 2019.

inners	Medal won
Sahil Silwal	Men's javelin throw(Gold)
Archana Suseentran	Women's 100m race(Gold)
Lili Das	Women's 400m race(Gold)

Harsh Kumar	Men's 400m race (Gold)
Jisna Mathew	Women's 400m (Silver)

**Lewis Hamilton won record sixth British Grand Prix at the Silverstone Circuit in Silverstone, United Kingdom**

On July 14, 2019, Lewis Hamilton of Mercedes won record sixth British Grand Prix at the Silverstone Circuit in Silverstone, United Kingdom. He hailed from the United Kingdom.

**30th Summer Universiade Games 2019**

The 30th Summer University Games (XXX Summer Universiade) 2019, largest multi-sport event, participating 118 nations & having 18 sports. The tournament was held in **Naples, Italy**.

Winners	Medal Won
Dutee Chand	Women's 100-metre sprint (Gold)
Elavenil Valarivan	Women's 10m Air Rifle (Silver)
Nina Chandel, Elavenil Valarivan and Aayushi Gupta	Women's team Air Rifle (Bronze)
Angad Vir Singh Bajwa	Men's skeet (Bronze)

**India to host ISSF World Cup from March 15 to 26, 2020 in New Delhi**

On July 15, 2019, **International Shooting Sport Federation (ISSF)** approved India's application to host the **ISSF World Cup** stages. ISSF World Cup in rifle/pistol/shotgun events to be held at the **Dr. Karni Singh Range, Tughlakabad, New Delhi** from **March 15 to 26, 2020**.

**Ashleigh Barty, Novak Djokovic got top spot at World Tennis Ranking 2019**

In the latest Women's Tennis Association (WTA) 2019 and Association of Tennis Professionals (ATP) rankings 2019, **Ashleigh Barty of Australia** got the top position in women's ranking while **Novak Djokovic of Serbia** remained at world number one in men's ranking.

**Sachin Tendulkar became the 6th Indian to be inducted into ICC Hall of Fame**

Indian cricketer **Sachin Tendulkar** was inducted into **International Cricket Council's (ICC) Hall of Fame** along with South African pace legend **Allan Donald** and Australian woman cricketer **Cathryn Fitzpatrick**. With this, Tendulkar became the 6th Indian cricketer to be inducted into ICC's Hall of Fame after **Bishen Singh Bedi, Kapil Dev, Sunil Gavaskar, Anil Kumble, and Rahul Dravid**.

**Hima Das bags her 4th gold at in the Tabor Athletics Meet 2019**

Star Indian sprinter **Hima Das (19)** from **Assam** clinched her 4th international gold in women's 200m race with a time of 23.25 seconds and **Muhammed Anas Yahiya (Kerala)** also won gold in the men's 400m with the time of 45.40s at the **Tabor Athletics Meet 2019 in the Czech Republic**.

**21st Commonwealth Table Tennis Championship commenced at the Jawaharlal Nehru Indoor Stadium, Cuttack, Odisha**

The **21st Commonwealth Table Tennis Championship (CTTC)** for the year 2019 began at the **Jawaharlal Nehru Indoor Stadium, Cuttack, Odisha**. It will be held from July 17- 22, 2019 and it was inaugurated by the Governor of Odisha, Professor Ganeshi Lal. 12 nations are participating in the tournament.

**Zimbabwe Cricket suspended by ICC with immediate effect**

On July 19, 2019, **Zimbabwe cricket** has been suspended by the **International Cricket Council (ICC)** with immediate effect after it breached the ICC Constitution by failing to provide free and democratic elections and ensuring that there is no government interference in its administration.

**Li Na, Mary Pierce and Yevgeny Kafelnikov inducted into Tennis Hall of Fame**

**Chinese** tennis great **Li Na**, **France's Mary Pierce** and **Yevgeny Kafelnikov** of **Russia** were inducted into **Tennis Hall of Fame**. They all are two-time Grand Slam singles champions.

### Prithu Gupta of Delhi is India's 64<sup>th</sup> Grandmaster

On July 18, 2019, **Prithu Gupta** of **Delhi**, aged 15 years, became India's **64<sup>th</sup> Grandmaster (GM)**. He achieved the rating stipulation of 2500 points by beating Germany's Lev Yankelevich in the fifth round of the Portuguese League 2019.

### Hima Das & Muhammad Anas win gold in the 400m race held in Prague, Czech Republic

**Hima Das** won her fifth gold of the month after she won the 400m race in **Prague, Czech Republic**. She completed the race in 52.09 seconds and it was the season's best timing. Her personal best timing is of 50.79 seconds which she had recorded at the Asian Games, 2018.

### Indian bodybuilder Ravinder Kumar Malik bagged the "Mr. South Asia" award at 12<sup>th</sup> South Asian Bodybuilding and Physique Sports Championship 2019

India's proud bodybuilder **Ravinder Kumar Malik** has bagged the "Mr. South Asia" award. He achieved this feat at the **12<sup>th</sup> South Asia Bodybuilding and Physic Sports Championships 2019** held in **Kathmandu, Nepal**.

### Indonesia Open 2019

Event	Winner	Runner
Men's Singles	Chou Tien Chen (Taiwan)	Anders Antonsen (Denmark)
Women's Singles	Akane Yamaguchi (Japan)	PV Sindhu (India)

### Commonwealth Table Tennis Championships 2019

Event	Winner	Runner
Men's Singles	Harmeet Desai (India)	G Sathiyam (India)
Women's Singles	Ayhika Mukherjee (India)	Madurika Patkar (India)

### Nigeria set to host 2020 FIFA women U-20 World cup

Federation of International Football Federation has awarded **FIFA under 20 Women World Cup 2020 (10<sup>th</sup> edition)** hosting right to **Nigeria** after 10 years.

### Byju's Replaces Oppo as new sponsor of Indian team till 2022

An e-learning platform, **Byju's** will be the official **Team India sponsor** for a period of three years from 5th September 2019 until 31st March 2022.

### Khelo India Youth Games 2020 will be held in Guwahati, Assam

Union Sports Minister **Kiren Rijiju** informed that the **third** edition of **Khelo India Youth Games (KIYG)** will be held in **Guwahati, Assam** from January 18-30, 2020.

### 2020 Tokyo Olympics will feature Table Tennis Mixed Doubles event

For the first time in the Olympic Games' history, **Table Tennis Mixed Doubles** event added in a new **Tokyo 2020 Olympics Games**. **Manika Batra** to pair with **Sharath Kamal** for mixed doubles spot in Tokyo Olympics.

### Max Verstappen wins 2019 Formula 1 German Grand Prix

Red Bull Racing driver **Max Verstappen** (Dutch) of won **2019 Formula 1 German Grand Prix**. It was his second win for the year 2019.

Ferrari's **Sebastian Vettel** won the second place and Scuderia Toro Rosso's **Daniil Kvyat** finished third.

### Bhakti Kulkarni retains the title at 46<sup>th</sup> National Women Chess Championship 2019

Defending champion **Bhakti Kulkarni(Goa)** of Air India, retained her title in the **46<sup>th</sup> National Women Chess Championship 2019** held in **Karaikudi, Tamil Nadu**.

Online Mock Test Available on App as well as [Web](#):



**How to Access on App:-**

1. Go to Playstore search Ambitious Baba or [Click here](#) to Install App
2. After Install Login with Google Account or Facebook Account

**Related Links:**

- [More Daily Current Affairs Click here](#)
- [Get Free PDFs](#)
- [Banking Awareness Study Notes](#)
- [WhatsApp Group Join here](#)
- Telegram Group:- [Click Here](#)
- Telegram Channel: [Click here](#)
- Like & Follow our Facebook Page:- [Click here](#)
- Join our Facebook Group:- [Click Here](#)

**ab** Online Test Series  
**IBPS PO 2019**  
**PRELIMS**  
10 Latest Pattern Mock Tests  
2 Memory Based Paper  
Access from App & Web  
24/7  
Bilingual (Hindi+English)  
**ab** ambitiousbaba.com

# We offers Huge range of Mock Tests for Various Government Exams

**Railway Recruitment Board (RRB)**

**RRB NTPC 2019**  
Stage-1+Stage-2  
**COMBO**

- 20 Mocks (10 Stage-1, 10 Stage-2)
- 100% Solutions
- Available on web and App 24/7
- Bilingual (Hindi+English)

mail us at: [ambitiousbaba1@gmail.com](mailto:ambitiousbaba1@gmail.com)  
visit: [ambitiousbaba.com](http://ambitiousbaba.com)

**Railway Recruitment Board (RRB)**

**RRB NTPC 2019**  
Stage-1  
Bilingual (Hindi+English)

- 10 Mocks
- 100% Solutions
- Available on web and App 24/7

mail us at: [ambitiousbaba1@gmail.com](mailto:ambitiousbaba1@gmail.com)  
visit: [ambitiousbaba.com](http://ambitiousbaba.com)

**Railway Recruitment Board (RRB)**

**RRB NTPC 2019**  
Stage-2  
Bilingual (Hindi+English)

- 10 Mocks
- 100% Solutions
- Available on web and App 24/7

mail us at: [ambitiousbaba1@gmail.com](mailto:ambitiousbaba1@gmail.com)  
visit: [ambitiousbaba.com](http://ambitiousbaba.com)

**SOUTH INDIAN Bank**  
**Probationary CLERK**  
**Online Test Series 2019**

- 5 Mock Tests
- English Language Only
- Latest pattern Questions
- Access on Web & App 24/7

For any Query: [southindianbaba@gmail.com](mailto:southindianbaba@gmail.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)

**SOUTH INDIAN Bank**  
**Probationary Officer**  
**Online Test Series 2019**

- 5 Mock Tests
- English Language Only
- Latest pattern Questions
- Access on Web & App 24/7

For any Query: [ambitiousbaba@gmail.com](mailto:ambitiousbaba@gmail.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)

**Banking Awareness**  
**Online Test Series**

- 750 MCQ's Covered
- 15 Mock Tests
- Detailed Explanation
- Bilingual (Hindi+English)
- Latest Pattern Questions
- Access on Web & App 24/7

For any Query: [contact@ambitiousbaba.com](mailto:contact@ambitiousbaba.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)

**LIC**  
**LIC ADO 2019**  
**Mains 2019**

- 10 Mock Tests
- Bilingual (Hindi+English)
- 100% Detailed Solution
- Detailed Analysis
- Access from App & Web 24/7
- Free Financial & Insurance Awareness Capsule

**Nainital Bank**  
**PO 2019**  
**Online Test Series**

- 5 Mock Tests
- 100% Detailed Solutions
- English Language Only
- Access on Web & App 24/7
- Latest Pattern Questions

For any Query: [contact@ambitiousbaba.com](mailto:contact@ambitiousbaba.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)

**RRB Clerk**  
**Prelims 2019**  
**Online Test Series**

- 10 Full Length Mocks
- Bilingual (Hindi+English)
- Latest Pattern
- 100% Detailed Solutions
- Actual IBPS Panel
- Access on App & Web

**RRB PO+ Clerk**  
**Prelims 2019**  
**Online Test Series**

- 10 Full Length Mocks
- Bilingual (Hindi+English)
- Latest Pattern
- 100% Detailed Solutions
- Actual IBPS Panel
- Access on App & Web

**COMBO**

**RRB PO**  
**Prelims 2019**  
**Online Test Series**

- 10 Full Length Mocks
- Bilingual (Hindi+English)
- Latest Pattern
- 100% Detailed Solutions
- Actual IBPS Panel
- Access on App & Web

**Puzzle & Seating**  
**Arrangement**  
**Online Test Series**

- 300 Questions Covered
- 100% Detailed Solutions
- Right Approaches
- English Language Only
- High Level Questions
- More than 10 Type Covered
- Based on Latest Exams 2018-19

**Caselet Data**  
**Interpretation**  
**Online Test Series**

- 200 Questions
- 100% Detailed Solutions
- Right Approaches
- English Language Only
- High Level Questions
- New Type Covered
- Based on Latest Exams 2018-19

[ambitiousbaba.com](http://ambitiousbaba.com)

**Puzzle & Seating**  
**Arrangement**  
**Memory Based 2017-2019**  
**Online Test Series**

- 600+ Questions Covered
- 100% Detailed Solutions
- English Language Only
- Most Important Questions
- Must Do Questions

[ambitiousbaba.com](http://ambitiousbaba.com)

**IDBI BANK**  
**IDBI ASSISTANT MANAGER**  
**2019**  
**Online Test Series**

- 5 Mock Tests
- Latest Pattern
- 100% Solutions
- English Language Only
- Access from App & Web 24/7

[ambitiousbaba.com](http://ambitiousbaba.com)

**30**  
**Memory Based Paper**  
**Online Test Series**

- 30+ Banking Mock Tests
- 2017-2019 Banking Exams Covered
- English Language Only
- Access on Web & App 24/7

For any Query: [ambitiousbaba@gmail.com](mailto:ambitiousbaba@gmail.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)

**ARITHMETIC DATA**  
**INTERPRETATION**  
**Online Test Series**

- 200 Questions Covered
- 100% Detailed Solutions
- Right Approaches
- English Language Only
- High Level Questions
- Based on Latest Exams 2018-19

[ambitiousbaba.com](http://ambitiousbaba.com)

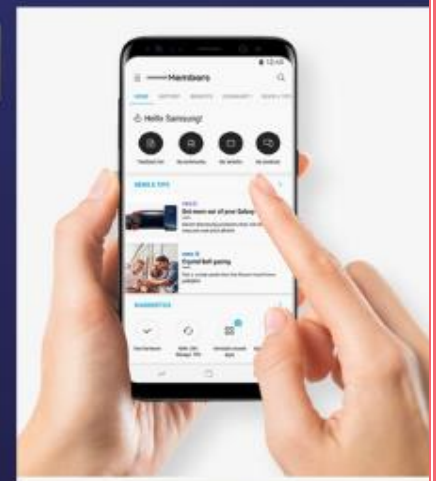
**Static Awareness**  
**Online Test Series**

- 10 Mock Tests
- 1000 MCQ's Covered
- English Language Only
- Latest pattern Questions Covered
- Access on Web & App 24/7
- Covered All Competitive Exam

For any Query: [ambitiousbaba@gmail.com](mailto:ambitiousbaba@gmail.com)  
[ambitiousbaba.com](http://ambitiousbaba.com)



**Ambitious**  
**Baba**



**Visit: [test.ambitiousbaba.com](http://test.ambitiousbaba.com)**

**Visit: [ambitiousbaba.com](http://ambitiousbaba.com)**

Get daily job Alerts, Quizzes for Bank, SSC, Railway, Free PDF's, GA Capsule, Monthly The Hindu Review PDF, MCQ's CA PDF, One Liner PDF and many more for free...

For any Query/Doubt/ Suggestions do mail us at: [contact@ambitiousbaba.com](mailto:contact@ambitiousbaba.com)