

### Current Affairs Today – 23.07.2020

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#### **CURRENT AFFAIRS: DAYS**

##### **National Refreshment Day**



- **National Refreshment Day** is celebrated on the **fourth Thursday of July every year**. This year the day falls on 23<sup>rd</sup> July 2020.
- This day is celebrated to remind us to refresh oneself from the busy and hectic routine. Taking regular intervals from the regular schedule will detoxify the stress. Everyone's actions and behaviour vary from others, so the refreshment approach also varies.

#### **CURRENT AFFAIRS: NATIONAL**

##### **Home Minister Amit Shah to launch Vriksharopan Abhiyan in New Delhi**



- **Home Minister Amit Shah** will launch **Vriksharopan Abhiyan** in **New Delhi** in the presence of **Coal Minister Pralhad Joshi**. During the launch event, Mr Shah will inaugurate and lay the Foundation stone of 6 Ecoparks and Tourism sites. The event will take place through Video Conferencing across more than 130 locations spread in 38 Districts of 10 coal and lignite bearing States.
- **Vriksharopan Abhiyan** will be organized by the **Ministry of Coal** involving all **Coal and Lignite PSUs** during which large scale plantations would be carried out in mines, colonies, offices and other suitable areas of Coal and Lignite PSUs. Seedlings will be distributed in the nearby areas for promoting plantation by the society.
- The eco-parks and tourism sites would provide avenues for recreation, adventure, water sport, bird watching etc. for the people residing in nearby areas and may also be integrated to form part of the tourism circuit. These sites are being planned to generate revenue for self-sustenance and to create employment potential for local people.
- Going Green is the key thrust area of the coal sector involving maximization of green cover through ecological reclamation of mined out areas and overburden dumps, plantation in and around mines and avenue plantation at suitable places.
- The ministry's Going Green initiative will kick start through active participation of coal and lignite PSUs as well as private miners. This year, three coal and lignite PSUs, Coal India Limited, NLC India Limited and Singareni Collieries

Company Limited have set an ambitious target to cover 1,789 Hectares of area in and around the coalfields under bio-reclamation and plantation, creation of grass land, hi-tech cultivation and bamboo plantation.

## 22 million children in South Asia missed out on early education due to Covid-19, says UNICEF



- As many as **22 million children** from **South Asian countries**, including India, have missed out on early **childhood education** in their critical pre-school year due to the ongoing Covid-19 pandemic, reveals new research by the **United Nations International Children's Emergency Fund (UNICEF)**.
- It zeroed in on the predicament of childcare and early childhood education globally. It analysed the impact of widespread Covid-19 closure of vital family services.
- In the South Asia region, UNICEF covered Afghanistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan, and Sri Lanka for the research.
- Raising concerns over the disruption of early education, UNICEF Regional Director for South Asia, Jean Gough, stated: "Children are among the hardest hit by the Covid-19 pandemic in South Asia. Prolonged school closure and limited access to distant learning have deprived children of their universal right to education."
- The research further noted that lockdown has been a setback for innumerable families as they try to balance childcare and paid employment. This gets tougher for women, on average, as they spend more than three times longer on care and housework than men.
- At least **40 million children** worldwide, of which **nearly 22 million** are from South Asia, have missed out on early childhood, UNICEF added in its research.
- More than 9 in 10 women in Africa and nearly 7 in 10 in Asia and the Pacific work in the informal sector and have limited to no access to any form of social protection. Many parents become trapped in this unreliable, poorly paid employment, contributing to intergenerational cycles of poverty, it stated.
- UNICEF also suggested social protection systems, including cash transfers, that reach families working in non-formal employment.

### About UNICEF:

- Headquarters: New York, New York, United States
- Head: Henrietta H. Fore

## CURRENT AFFAIRS: INTERNATIONAL

### Turkmenistan gets observer status in World Trade Organization



- **Turkmenistan** has been granted **Observer status** by the **World Trade Organization (WTO) General Council**. Turkmenistan has become the last former Soviet republic to establish formal ties with the trade body, a WTO Spokesperson stated.
- The Central Asian country filed a request for Observer status in May and expressed willingness to trigger the talks on accession to the WTO within five years.
- Neighbouring Central Asian countries -- Kazakhstan, Kyrgyz Republic, Tajikistan and Afghanistan -- have acceded to the WTO, while Uzbekistan has been in on-and-off negotiations on WTO accession since 1994.

#### About Turkmenistan:

- Capital: Ashgabat
- Currency: Turkmenistan manat
- President: Gurbanguly Berdimuhamedow

### India revives initiative with South African Customs Union for the Preferential Trade Agreement



- The discussions between **India** and the **South African Customs Union (South Africa, Botswana, Eswatini, Lesotho)** have been revived to achieve a **Preferential Trade Agreement**. The two sides had a virtual meeting last week to discuss the various aspects of PTA.
- The Indian side of the dialogue was led by the Joint Secretary of Department of Commerce, Srikar Reddy while South African Customs Union side was led by Executive Director of Ministry of Industrialization, Trade and SME Development, Namibia, Steve Katjiuanjo.
- India has been committed to and supporting the manufacturing and industry in Namibia in areas such as irrigation, agriculture, ICT, renewables, pharma, and medical supplies. Both sides reviewed the progress and discussed steps to move forward on PTA.
- Srikar Reddy highlighted India's historically close ties with South Africa and the country's steadfast commitment to deepen the economic engagement with this region.
- He added that in 2019-20, the trade between **India** and **Africa stood at \$66.7 billion**, out of which India-SACU trade was **\$10.9 billion** which has an immense potential to expand further.
- Steve Katjiuanjo called India as a strategic partner for the South African Customs Union (SACU). He added that the trade is currently in SACU's favour which shows that the region is benefitting from access to the vast Indian market.
- The High Commissioner of India to Namibia, Prashant Aggarwal mentioned in the current times of COVID-19 pandemic including its economic challenges, economies of the South African region, including Namibia, could majorly benefit by the enhanced trade and commercial links with India's \$2.9 trillion economy.

#### About Southern African Customs Union:

- Member: Botswana, Lesotho, Namibia, South Africa, Eswatini
- Headquarters: Windhoek, Namibia

### CURRENT AFFAIRS: BANKING AND FINANCE

#### NPCI launches UPI Autopay

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- The **National Payments Corporation of India (NPCI)** launched **UPI Autopay**, a facility that would allow **recurring payments** at regular intervals. “With this new facility introduced under **UPI 2.0**, customers can now enable recurring e-mandate using any UPI application for recurring payments such as mobile bills, electricity bills, EMI payments, entertainment and OTT subscriptions, insurance, mutual funds and loan payments, paying for transit, metro payments among others of up to **Rs.2,000**, NPCI stated, adding that if the amount exceeds Rs.2,000, customers have to execute every mandate with UPI PIN.
- The facility was launched at the **Global Fintech Fest**.
- According to the NPCI statement, some of the banks, merchants and aggregators that have already gone live with UPI AutoPay include Axis Bank, Bank of Baroda, HDFC Bank, HSBC Bank, ICICI Bank, IDFC Bank, IndusInd Bank, Paytm Payments Bank, AutoPe-Delhi Metro, AutoPe-Dish TV, CAMS Pay, Furlenco, Growfitter, Policy Bazaar, Paytm, PayU, RazorPay.
- Meanwhile, Jio Payments Bank, State Bank of India and Yes Bank will soon go live with the facility.
- Any UPI-enabled application would also have a ‘Mandate’ section, through which customers can create, approve, modify, pause as well as revoke auto debit mandate, NPCI further stated.

#### About NPCI:

- Headquarters: Mumbai, Maharashtra, India
- Non-Exe Chairman: Biswamohan Mahapatra
- MD & CEO: Dilip Asbe

#### PhonePe, ICICI Lombard team up to offer Hospital Cash cover



- Digital payments platform **PhonePe** announced the launch of its **Hospital Daily Cash** benefit under Group Safeguard Insurance in partnership with private insurer **ICICI Lombard**.
- It is a customised hospitalisation policy that allows PhonePe users to get an assured amount if they are hospitalised due to injury or illnesses including Covid-19, the company explained.
- As part of this policy, a Discharge Certificate would be sufficient in most cases for processing claims without hospital bills.
- The cover can be availed of in less than two minutes, the company stated. Customers can view their policy documents instantly on the app. PhonePe users aged 18-65 can get this policy without prior medical tests.
- However, only hospitalisations for a minimum of 48 hours qualify for claims. All government and private hospitals come under the insurance cover. ICU-admitted patients will qualify for double the insurance cover.

- Customers who already have mediclaim policies, employer health insurance, self-funded means of paying hospital bills would also be eligible for the claim payout benefit, it stated.
- PhonePe users can buy the insurance through the app, from the “**My Money**” section. They can then select ‘**Hospital Cash**’ under the Insurance section, fill up the details of the insured and make the payment.

#### About PhonePe:

- CEO: Sameer Nigam
- Headquarters location: Bengaluru

#### About ICICI Lombard:

- CEO: Bhargav Dasgupta
- Headquarters: Mumbai

### RBI committee recommends multiple interoperable QR codes



- A **committee** set up by the **Reserve Bank of India** to review the **Quick Response (QR) Code** has recommended that payment system providers should make these codes interoperable.
- According to the recommendations of the committee, there should be multiple interoperable QR codes to drive the acceptance infrastructure. The committee stated that there should be multiple QR codes like **Bharat QR Code** and **UPI QR** to enable faster on-boarding of all types of merchants for digital payments.
- Currently, there are three types of QR codes operating in the country. **Bharat QR, Unified Payments Interface QR and proprietary QR codes.**
- A potential example of an interoperable QR system could be Bharat Bill Payments System (BBPS) currently caters to all utility billers like electricity, telecom, gas, water and DTH, wherein the billers are offered a standardized platform for third party bill payments. A separate interoperable BBPS QR will augur well for billers to ensure faster onboarding using existing systems established with BBPS. It will offer an additional payment channel for the biller as well as the customer, the report stated.
- The committee therefore recommended phasing out of closed loop QR codes as it requires customers to manage separate apps. While closed loop systems make the customer experience more convenient, they also require customers to acquire and manage a payment app, it stated.
- The committee also said that the government and RBI should allow a controlled interchange instead of **zero Merchant Discount Rate on QR code, UPI and RuPay Debit card transactions**, as well as give tax incentives to merchants who accept payments through electronic mode. MDR is the margin earned by digital payments service providers on each transaction. Whenever a customer makes a transaction at a point-of-sale ('PoS'), the merchant pays a fee to the payment gateway on every such transaction for transferring the money to the merchant's account.
- Currently, the government has removed the MDR on businesses with annual turnover of more than Rs.50 crore to promote digital payments across the country.

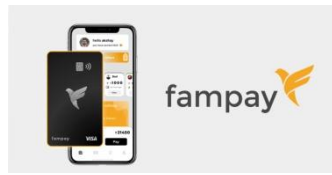
### CURRENT AFFAIRS: BUSINESS AND ECONOMY

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## FamPay launches India's First Numberless Card



- **FamPay**, India's **first Neobank for teenagers**, launched **country's first numberless card – FamCard**.
- FamCard is just like a debit card that can be used by the teenagers in making payments independently, relieving parents of the trouble of giving them physical cash or their debit/credit card.
- With **FamPay** and its numberless card, minors can make online (UPI & P2P) and offline payments without the need to open up a bank account. Every transaction made through the card is protected with device locks such as fingerprint, Face ID, pattern lock or PIN.
- As FamCard has no numbers and all its details are saved on the FamPay app. There is no need to refer to the physical card to furnish the details during online transactions. The company assures in its communiqué that there's no fear of card information getting disclosed in case it gets stolen or lost and the card can be paused, blocked and managed at fingertips on the app.

### About FamPay

- Headquarters– Bengaluru, Karnataka
- Founders– Kush Taneja & Sambhav Jain

## GoAir launches GoMore scheme to book adjacent seat for social distancing



- GoAir launched **GoMore scheme**, which will allow passengers to book adjacent seat on the same PNR in order to maintain social distancing amid the pandemic.
- The airline also announced the launch '**Online Doctor Consultation**' facility in association with MFine, an on-demand healthcare platform.
- The Wadia Group-promoted GoAir is the third domestic carrier after Vistara and IndiGo to come out with such an offer, wherein the passenger will have to shell out additional cost for a safe air travel.

## India's GDP to contract 6.1% in FY21: Nomura



- Economic activity continues to remain weak and will lead to a **6.1% contraction** in **India's GDP** in the current fiscal, a foreign brokerage stated.
- The Reserve Bank is likely to pause at the upcoming policy review in August and cut rates by **25 basis points** each in the October and December reviews, Japanese brokerage Nomura stated in a report.

- All the analysts expect a contraction in the GDP due to the COVID-19 pandemic, which has impacted both supply and demand forces in the economy since March. Official data also suggests a surge in inflation, which will further drag down the GDP in real terms.
- **Nomura** stated the June quarter will be the 'nadir' from a growth perspective and the economy will contract by **15.2%** and the GDP will never come into the positive territory in the remaining part of this fiscal.

#### About Nomura:

- CEO: Koji Nagai
- Headquarters: Tokyo, Japan

### CURRENT AFFAIRS: STATES

#### Delhi CM Arvind Kejriwal approves 'Mukhya Mantri Ghar Ghar Ration Yojana'; doorstep delivery of ration



- **Delhi** Chief Minister **Arvind Kejriwal** announced that his government has **approved 'Mukhya Mantri Ghar Ghar Ration Yojana'**.
- The scheme will help the beneficiaries avail **doorstep delivery of ration**.
- The people who take ration from the government-owned ration shops can get the food items **delivered to their residences**.

#### About New Delhi

- Chief minister: Arvind Kejriwal
- Lt. Governor: Anil Baijal

#### Haryana launches e-Sachivalaya portal for online appointments



- **Haryana** Chief Minister **Manohar Lal Khattar** launched **e-Sachivalaya portal**, a digital platform to help people **to take online appointments for virtual meetings** with the chief minister, deputy CM, ministers and heads of various departments.
- The portal was launched **to provide citizen-centric services to the people** in a transparent and seamless manner by making the maximum use of the information technology.
- **e-Sachivalaya** any person seeking an appointment for meeting with ministers and officers at their offices in the Haryana Civil Secretariat do not have to appear physically, rather he can simply book the appointment online.
- After taking the appointment, the person will be given a time slot for the virtual meeting within 24 hours.
- Haryana **Udhyam Memorandum portal** was launched **to facilitate MSMEs**. Similarly, online education has been made available through the learning management system software.



- Similarly, portals were launched for the convenience of farmers, shopkeepers, labourers, employees during the COVID-19 period.
- The chief minister also launched a **web portal for plasma donation**.
- People who have recovered from COVID-19 will receive an SMS on their mobile phones and will be requested to donate plasma.
- Plasma banks have been opened in Gurgaon, Faridabad, Rohtak and Panchkula.

## About Haryana

- Capital: Chandigarh
- Chief minister: Manohar Lal Khattar
- Governor: Satyadev Narayan Arya

## Recent News

- Haryana Chief Minister Manohar Lal Khattar launched a safety campaign in Karnal named '**Har Sar Helmet**' where he distributed helmets to the youth.
- Chief Minister Manohar Lal Khattar announced that **girl students** in the state will be provided **passports** after they **graduate from college**.
- Launched a **new portal** for resolving the grievances of **safai karamcharis (sanitation workers)**.

## Punjab govt signs MoU with IIT Ropar for skill development



- The **Punjab government** has signed a memorandum of understanding (MoU) with the **Indian Institute of Technology, Ropar**, in the area of **skill development**.
- The MoU provides for the IIT's technical education department to become an academic mentor for the state's engineering colleges at Gurdaspur and Ferozepur, Sri Guru Gobind Singh Skill Institute at Chamkaur Sahib, five government polytechnics and 10 government ITIs.
- The institute will also help the state in developing a model ITI and a model polytechnic.

## About Punjab

- Capital: Chandigarh
- Chief Minister: Amarinder Singh
- Governor: VP Singh Bandnora

## Recent News

- The **Punjab government** launched a mobile **application 'Ghar ghar nigrani'** aimed at undertaking house to house surveillance to contain the spread of COVID-19.

## Centre to release over 300 crore rupees as first installment under Flood Management Programme to Assam





- In order to effectively manage the relief and rehabilitation works in **flood-hit Assam**, Union Jal Shakti Minister Gajendra Singh Shekhawat assured to release an amount of **346 crore rupees** immediately from his Ministry to Assam as the **first installment under Flood Management Programme (FMP)**. The Union Minister conveyed it to Assam Chief Minister Sarbananda Sonowal.
- The Chief Minister had appealed to the Union Minister to allocate funds to the State Government to strengthen 5,000 kms of embankments built since 1951 in the state, which would now be turned into road cum embankments.
- In response to the request made by the Chief Minister to take up the matter of flood waters from Bhutan inundating a large area in lower **Assam** every year, Mr. Shekhawat assured that the Centre would soon hold discussions with the Bhutan Government.

#### About Assam:

- Capital: Dispur
- Governor: Jagdish Mukhi
- Chief Minister: Sarbananda Sonowal

### CURRENT AFFAIRS: ACQUISITION AND MERGERS

#### CCI approves Krishnapatnam port acquisition by Adani Ports, SEZL



- The Competition Commission of India has approved the acquisition of **Krishnapatnam Port Company Limited** by **Adani Ports** and **Special Economic Zone Limited**. The proposed combination envisages acquisition of equity shareholding along with management control of Krishnapatnam Port Company Limited by Adani Ports and Special Economic Zone Limited.
- Adani Ports is a customer-facing integrated port infrastructure services provider currently present across ten domestic ports in six maritime states of Gujarat, Goa, Kerala, Andhra Pradesh, Tamil Nadu and Odisha.
- The Acquirer manages the logistics chain. The logistics chain includes vessel management to anchorage, pilotage, tug pulling, berthing, goods handling, internal transport, storage and handling, processing and final evacuation by road or rail.
- KPCL is engaged as a developer and operator of the deep water port at **Krishnapatnam, Andhra Pradesh**.

### CURRENT AFFAIRS: MOU

#### Alankit Ltd partners with UTI for PAN Card Services



- **Alankit Ltd**, e-governance and digital solutions provider has collaborated with **UTI Infrastructure Technology And Services Limited**, a Government Financial Services Provider Company **in a bid to offer PAN card services to the citizens** digitally across India at all its facilitation centers.
- Alankit Ltd will be able to offer hassle-free and seamless PAN Card services such as New PAN Card application, PAN Correction, Duplicate PAN, PAN card of NRIs, Lost PAN, e-PAN Cards etc. Alankit through its PAN India network, through its Business Associates, will offer these services, making it easy for the customers.

### **Airtel Payments Bank partners NSDC to train rural youth for financial services jobs**



- **Airtel Payments Bank Ltd** has collaborated with **National Skill Development Corporation (NSDC)** to **train and skill young people** in rural areas on financial services, enabling them to find jobs and become entrepreneurs in the sector.
- The partnership aims **at designing and conducting targeted skill development programs** for rural youth that will focus on adoption of tools to boost online banking and digital financial services at a time when the smartphone market is growing and usage of 4G has increased due to stay-at-home restrictions.
- Airtel Payments Bank and NSDC will also encourage trainees to take up entrepreneurial roles such as distributors or resellers of financial services, which will lead to creation of more jobs in their local geographies.
- Airtel Payments Bank will also use NSDC's training centres to conduct **awareness campaign on the importance of digital banking and its benefits**.

#### **About Airtel Payment Bank**

- Headquarters location: New Delhi
- CEO: Anubrata Biswas
- Founded: January 2017

#### **About NSDC**

- CEO: Manish Kumar
- Headquarters location: New Delhi

## **CURRENT AFFAIRS: APPS AND PORTALS**

### **Actor Sonu Sood launches Pravasi Rojgar app to help migrants find job opportunities**



- In Maharashtra, **actor Sonu Sood** has launched a free online platform called '**Pravasi Rojgar**' to help **migrants** find **job opportunities** in various sectors across the country. Mr Sood, who catapulted to the national spotlight for his work in helping migrants reach their homes amid the COVID-19 pandemic, stated the app will provide all the necessary information and right linkages to find jobs.
- The online platform has over 500 reputed companies related to construction, apparel, health care, engineering, BPOs, security, automobile, e-commerce and logistics sectors, offering job opportunities. The platform will also be offering specific job training programmes like spoken English.
- The actor stated, a lot of planning and consultation with organizations involved in skilling and placement of youth has happened over the last few months to ensure that the app provides a holistic experience.

## CURRENT AFFAIRS: APPOINTMENTS AND RESIGNATION

### MFIN names Dr Alok Mishra as new CEO & Director

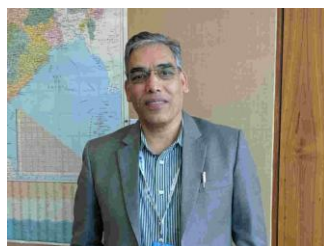


- **Microfinance Institutions Network (MFIN)**, has appointed **Dr Alok Misra**, currently Professor & Chairperson of Public Policy & Governance at MDI Gurgaon, as its new **Chief Executive Officer**.
- The appointment will be effective from 1<sup>st</sup> August, 2020. Dr Misra takes over from the present CEO, **Harsh Shrivastava**.
- Dr. Alok Misra has around 28 years of professional experience in international development, rural finance, microfinance, inclusive finance and research at both policy and implementation level.

#### About MFIN

- Location: Gurgaon, Haryana

### SBI General Insurance appoints Prakash Chandra Kandpal as MD & CEO



- Non-life insurer **SBI General Insurance** announced the appointment of **Prakash Chandra Kandpal** as its **new managing director and chief executive officer**, effective July 20.

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- He has been with SBI General Insurance as the deputy CEO since June 2019.
- The insurer's former managing director and CEO, **Pushan Mahapatra**, has been appointed as director (strategic investments & digital initiatives). He will continue to be the whole time director of SBI General Insurance.

## Recent News

- **Ashwini Kumar Tewari** has become new **MD & CEO of SBI Cards**.

## International Union of Railways nominate DG of RPF, Arun Kumar as its security platform's Vice-Chairman



- **International Union of Railways, UIC, Paris**, has nominated **Director General of Railway Protection Force, Arun Kumar**, as **Vice-Chairman** of its security platform.
- Mr Kumar will take over as chairman of the platform from July 2022 to July 2024. The decision was taken in the **96th General Assembly of the Union**.
- The Security Platform of the Union is empowered to develop and formulate analysis and policy positions for matters relating to security, property and installation in the rail sector.
- The security platform also promotes the exchange of information and experience among the Union members and proposes common interest projects in rails. The COVID-19 Task Force setup by the security platform has proved to be very useful in exchange of ideas, precautions to be taken, restoration efforts and experience sharing during the current pandemic.

## About International Union of Railways:

- Headquarters: Paris, France
- Chairperson: Gianluigi Vittorio Castelli

## Airtel appoints Ganesh Lakshminarayanan as CEO, Enterprise Business



- **Bharti Airtel (Airtel)** stated it has appointed **Ganesh Lakshminarayanan** as **Chief Executive Officer-Enterprise Business**.
- He takes over from **Ashish Arora**, who will be now **CEO-Global Business** and look at expanding Airtel's global networks, including submarine cable systems, to serve international and domestic customers, Airtel stated .
- In his new role, Lakshminarayanan will be responsible for further strengthening Airtel's market leadership in the B2B segment and accelerate growth as enterprises undergo digital transformation to become future ready, it stated, adding that he will report to Ajay Chitkara, Director-Airtel Business.
- Prior to joining Airtel, Lakshminarayanan was COO for Capillary Technologies. He was instrumental in starting Dell's operations in India twenty years ago. Over the years, he has led various functions at Dell — Global Consumer and SME Services, E-Commerce business for Americas and Sales Ops for APAC.

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- In his last role at Dell, he was the President and MD of Dell India.

## CURRENT AFFAIRS: AWARDS AND HONORS

### Environmental activist Greta Thunberg wins first Gulbenkian Prize for Humanity



- Young Swedish environmental activist **Greta Thunberg** was awarded the **first Gulbenkian Prize for Humanity**.
- The award carries a **€1,000,000 prize** and the entire amount would be **donated** by Thunberg to **project and organisations “fighting for a sustainable world”**.
- There were 136 nominees (79 organisations, 57 personalities) from 46 across the world for the award.
- The Gulbenkian Prize “aims to recognize people, groups of people and/or organizations from all over the world whose contributions to mitigation and adaptation to climate change stand out for its novelty, innovation, and impact”.
- Greta Thunberg already has two **Nobel Peace Prize Nominations (2019 and 2020)** to her name and was featured by Time magazine among the “**100 most influential people in the world**”. Greta Thunberg and the Fridays for Future movement also **won Amnesty International’s ‘Ambassadors of Conscience’ award last year** for their work on highlighting the need for immediate action to stop climate change.

### UST Global wins ISG digital recognition for second year



- Digital transformation solutions company **UST Global** has been recognised by the **Information Services Group (ISG)**, a leading global technology research and advisory firm, for its role as one of the **top 25 examples of digital transformation in 2020** as featured in the ISG digital case study book, Scaling Digital: 25 Stories of Innovation.
- ISG Research worked with leading technology companies around the globe, both large and small, to build this unique compendium of compelling case studies that demonstrate real-life business issues illustrating how organisations are currently accelerating the use of digital technologies. It is the second consecutive year that the ISG has recognised UST Global for digital excellence.
- The ISG cited UST Global’s engagement with a leading Spanish multinational commercial bank and financial services company to transform the international payments experience for its customers by deploying blockchain-based solutions. The company helped the bank to realise its vision into a successful service offering.



- The bank launched its mobile-based application that enables their end customers to complete international transactions in seconds – the same transactions previously took four to five working days to complete. In just four to five clicks, the customer can enter the amount to be transferred, select a recipient and exchange rate, and confirm the transaction.
- The application leveraged a technology based on distributed ledgers bringing about interoperability among different ledgers and networks, cryptographically secured end-to-end payment flow, transaction immutability, and information redundancy. UST Global played a significant role in delivering the solution and integrating the platform.

#### About UST Global:

- CEO: Krishna Sudheendra
- Headquarters: Aliso Viejo, California, United States

### CURRENT AFFAIRS: RANKING

#### India ranks among 10 worst countries for working people: ITUC



- **India** is among the **10 worst countries** for working people, according to the **seventh edition** of the **International Trade Union Confederation (ITUC)** Global Rights Index that ranks **144 countries** on the degree of respect for workers' rights.
- The others include Bangladesh, Brazil, Colombia, Egypt, Honduras, Kazakhstan, the Philippines, Turkey and Zimbabwe.
- The **Middle East** and **North Africa** is the worst region in the world for working people for seven years running due to the ongoing insecurity and conflict in Palestine, Syria, Yemen and Libya coupled with the most regressive region for workers' representation and union rights.
- The ITUC report concludes that 85 per cent of countries violated the right to strike and 80 per cent of countries violated the right to collectively bargain.
- The number of countries that impeded the registration of unions has increased. Three new countries -- India, Egypt and Honduras -- have entered the list of ten worst countries for workers.
- The number of countries that denied or constrained freedom of speech increased from 54 in 2019 to 56 in 2020. Workers were exposed to violence in 51 countries. Workers had no or restricted access to justice in 72 per cent of countries.
- The Global Rights Index exposes a breakdown in the social contract that governments and employers have with working people. "There is a trend to restrict working rights through violations of collective bargaining, withholding the right to strike and excluding workers from unions."

#### About International Trade Union Confederation:

- Sharan Burrow (General Secretary)
- Ayuba Wabba (President)
- Office location Brussels, Belgium

### CURRENT AFFAIRS: SCIENCE AND TECHNOLOGY

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## First indigenous nuclear reactor attains criticality at Kakrapar



- After much delay, India's first **700 MWe nuclear power reactor** — commissioned at **Kakrapar** in **Gujarat** — attained criticality, a statement from the Nuclear Power Corporation of India (NPCIL) stated.
- The **unit-3 of Kakrapar Atomic Power Project** (KAPP-3 - 700 MW) achieved its first criticality (controlled sustained nuclear fission reaction), July 22, at 09.36 hours," the statement stated
- The reactor is the first of its kind as this 700 MWe Pressurised Heavy Water Reactor was indigenously designed and built by Indian scientists and engineers. The components and equipment for the reactor were manufactured by Indian industry and constructed and erected by various Indian contractors.
- **KAPP-3** is the first among **16** such **700 MWe reactors** that have been given the go-ahead by the government. NPCIL has stated that seven of them are expected to be completed and attain criticality progressively from next year.
- KAPP-3, for which the first concrete pour happened in November 2010, had to face inordinate delay, like all other 700 MWe reactors currently under construction, in procuring certain equipment

## Russia successfully holds flight test of 3D-printed aircraft engine



- **Russia** has for the first time conducted a **successful flight test** of a **3D-printed aircraft engine**, and its production is scheduled **for 2021-2022**.
- The press service of the Russian Foundation for Advanced Research Projects in the Defense Industry told Sputnik: Russia has for the first time conducted flight tests of the MGTD-20 gas turbine engine made by 3D-printing.
- The flight tests were held at Kazanbakh aviation center in Tatarstan.
- In December 2019, the foundation reported successful bench tests of small-sized gas turbine aircraft engines made using 3D printing technology.

### About Russia:

- Capital: Moscow
- President: Vladimir Putin
- Currency: Russian Rouble

## CURRENT AFFAIRS: DEFENCE

### Dhruvastra: DRDO test fires 'made in India' anti-tank guided Nag missile



- **Defence Research and Development Organisation** conducts flight trials of the **anti-tank guided Nag Missile (HELINA)**, which has been named now as **Dhruvastra**. Trials were done without helicopter at Interim Test Range, **Balasore, Odisha**.
- Dhruvastra is the helicopter version of 'Nag Helina' with several new features and meant to be fired from air to destroy enemy bunkers, armoured vehicles and main battle tanks. It has been designed such that it can be launched from land and air-based platforms.
- The missile in the helicopter-launched configuration has been designated as Helicopter-launched NAG (HELINA). Once the trials are over successfully, this can be fired from the indigenous '**Dhruv**' **Advanced Light Helicopter (ALH)**, as well as **Rudra (ALH WSI)** attack helicopter. Both these helicopters are made in India by the Hindustan Aeronautics Limited (HAL).

#### About DRDO

- Chairman: Dr G. Satheesh Reddy
- Headquarters: New Delhi

### CURRENT AFFAIRS: SPORTS

#### WADA Extends Suspension of India's Dope Testing Laboratory by 6 Months



- The **World Anti-Doping Agency (WADA)** has **extended the suspension** of the country's **National Dope Testing Laboratory (NDTL)** by **another six months** citing non-confirmation to international standards.
- The WADA first suspended NDTL in August last year for a period of six months.
- The suspension prohibits the NDTL from carrying out any anti-doping activities, including all analyses of urine and blood samples.
- The WADA conducted a second inspection of NDTL in February. But corrective measures weren't found to be good enough to revoke the suspension, which is now extended till January 2021.

#### About WADA

- Headquarters: Montreal, Canada

### CURRENT AFFAIRS: OBITUARY

#### Anti-apartheid struggle stalwart Andrew Mlangeni passes away



- Struggle stalwart and the last surviving Rivonia Trialist **Andrew Mlangeni** has passed away. He was 95.
- Mlangeni was sentenced to life imprisonment on Robben Island along with former president Nelson Mandela, Denis Goldberg, Walter Sisulu, Ahmed Kathrada and several other struggle icons in 1964.
- After his release from prison 27 years later, Mlangeni served as a member of Parliament for the ANC from 1994 to 1999. He served in the National Assembly from 2009 until 2014, when he retired.

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## DAILY CA 22<sup>nd</sup> JUL

- Pi Approximation Day- 22nd july
- Employees' Welfare Scheme Launched In Arun Jaitley's Name In Rajya Sabha
- India, Maldives sign agreement for establishment of 'Emergency Medical Services' in Male
- EU approves biggest green stimulus in history with \$572-billion plan
- Banks sanction over Rs 1.27 lakh cr loans under Emergency Credit Line Guarantee Scheme
- LIC-UBI announce corporate agency pact
- Bank of Baroda rolls out 'Insta Click Savings Account'
- Ola rolls out enterprise solution 'Ola Corporate' to global customers
- FCC, NPCI to host world's largest virtual fintech event
- Shikhar Dhawan signs marketing and management agreement with IMG Reliance
- NTPC's 1,600 MW Lara Power Project in Chhattisgarh fully operational
- Tamil Nadu govt launches web portal for unorganised sector workers
- AP, AMUL sign up to help self-help groups, boost milk cooperatives
- CBDT, CBIC sign MoU for data exchange
- Sumit Deb appointed CMD of National Mineral Development Corporation
- Rahul Bajaj steps down as chairman of Bajaj Finance
- Arnab Chaudhuri to receive Toonz Media Award
- Indian-origin nurse in Singapore conferred with President's Award
- SpaceX Launches ANASIS-II Military Communications Satellite for South Korea
- Oxford COVID-19 vaccine early trial shows positive result, India to start trial next month
- "The Endgame" - Authored by S Hussain Zaidi
- DRDO provides 'Bharat drones' to Indian Army for accurate surveillance at India-China border
- ICC officially postpones World T20 due to coronavirus pandemic
- Versatile Odia actor Bijoy Mohanty passes away
- The creator of the Olympic bear: artist Victor Chizhikov passes away

## DAILY CA 23<sup>rd</sup> JUL

- National Refreshment Day- 23<sup>rd</sup> jul
- Home Minister Amit Shah to launch Vriksharopan Abhiyan in New Delhi
- 22 million children in South Asia missed out on early education due to Covid-19, says UNICEF
- Turkmenistan gets observer status in World Trade Organization
- India revives initiative with South African Customs Union for the Preferential Trade Agreement
- NPCI launches UPI Autopay
- PhonePe, ICICI Lombard team up to offer Hospital Cash cover
- RBI committee recommends multiple interoperable QR codes
- FamPay launches India's First Numberless Card
- GoAir launches GoMore scheme to book adjacent seat for social distancing
- India's GDP to contract 6.1% in FY21: Nomura
- Delhi CM Arvind Kejriwal approves 'Mukhya Mantri Ghar Ghar Ration Yojana'; doorstep delivery of ration
- Haryana launches e-Sachivalaya portal for online appointments

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- Punjab govt signs MoU with IIT Ropar for skill development
- Centre to release over 300 crore rupees as first installment under Flood Management Programme to Assam
- CCI approves Krishnapatnam port acquisition by Adani Ports, SEZL
- Alankit Ltd partners with UTI for PAN Card Services
- Airtel Payments Bank partners NSDC to train rural youth for financial services jobs
- Actor Sonu Sood launches Pravasi Rojgar app to help migrants find job opportunities
- MFIN names Dr Alok Mishra as new CEO & Director
- SBI General Insurance appoints Prakash Chandra Kandpal as MD & CEO
- International Union of Railways nominate DG of RPF, Arun Kumar as its security platform's Vice-Chairman
- Airtel appoints Ganesh Lakshminarayanan as CEO, Enterprise Business
- Environmental activist Greta Thunberg wins first Gulbenkian Prize for Humanity
- UST Global wins ISG digital recognition for second year
- India ranks among 10 worst countries for working people: ITUC
- First indigenous nuclear reactor attains criticality at Kakrapar
- Russia successfully holds flight test of 3D-printed aircraft engine
- Dhruvastra: DRDO test fires 'made in India' anti-tank guided Nag missile
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