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"मैं अपने जीवन में बार-बार असफल रहा - और इसीलिए मैं सफल हुआ।" - माइकल जॉर्डन





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**OUTLOOK REPORT /INVESTMENT REPORT /WORLD DEVELOPMENT  
REPORT**



**IMF**



**UNCTAD**



**World Bank**





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**Rakshita Pathak**



**Neha Pandey**



**Rajesh Kumar Singh**



**Rashmi Soni**



**Amit Soni**



**Manjeet singh**

*Congratulations*





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# **Daily Banking Booster**





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# TEMPLES

**Jammu & Kashmir/Andhra  
Pradesh**



**Vaishno Devi Temple/वैष्णो  
देवी मंदिर**

**Lord Venkateswara  
Temple/भगवान वेंकटेश्वर  
मंदिर**





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**Rajasthan/MaharashtraPunjab**

**Uttar Pradesh**



**Ranakpur Temple**

**Siddivinayak Temple**

**Golden Temple**

**Vishwanath  
Temple**





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## CLASSICAL DANCE FORM

1. Kathak
2. Kuchipudi
3. Ghoomar
4. Thang Ta

1. Kathak/कथक :-Uttar Pradesh

[a]

कुचिपुड़ी :-Andhra

घूमर :-Rajasthan

4. Thang Ta/ थांग ता :-Manipur





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# **Banking Term of the Day**





## CALL MONEY

**Call/Notice money is the money borrowed on demand for a very short period. When money is lent for a day it is known as Call Money.**

**कॉल / नोटिस मनी बहुत कम अवधि की मांग पर उधार लिया गया धन है। जब पैसे को एक दिन के लिए उधार दिया जाता है तो इसे कॉल मनी कहा जाता है।**

**Most of the time banks require call money to meet the minimum requirement of Cash Reserve Ratio (CRR). The interest paid on call money is called call rate.**





## Notice money



**When the money is borrowed or lent for more than a day up to 14 days it is called Notice Money.**



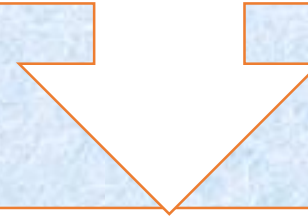
जब पैसा उधार लिया जाता है या 14 दिनों तक एक दिन से अधिक के लिए उधार दिया जाता है, तो इसे नोटिस मनी कहा जाता है।





## MONEY INFLATION

**Money Inflation is a State in which the Value of Money is Falling and the Prices are rising, over a period of time.**



मनी इन्फ्लेशन एक ऐसा STATE है जिसमें मुद्रा का मूल्य गिर रहा है और समय के साथ कीमतें बढ़ रही हैं।





## Minimum Reserve system of RBI

- The current system of the Indian government to issue notes is “Minimum Reserve System”.
- Under this policy, the minimum reserves to be maintained in the form of gold and foreign exchange should consist of rupees 200 crores.
- Out this reserve, the value of gold to be maintained is rupees 115 crores.
- This system was introduced in 1956 replacing the proportional reserve system





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## **BANCASSURANCE**



**Bancassurance** is the concept of selling insurance products of insurance companies by banks.



The bank acts as an agent and promotes Banca (bancassurance) products under section 6(1)(o) of the Banking Regulation Act, 1949.



It was originated in Europe in the 1980s and was successful.



The bancassurance business model is a **globally** accepted profitable business.





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# Daily Current MCQ

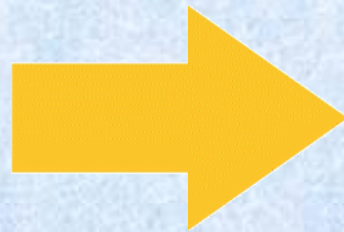




**Q:-Which state government has signed an MoU with the SIDBI to increase self-reliance and provide capacity building and market support to the MSMEs in their state?**

किस राज्य सरकार ने आत्मनिर्भरता बढ़ाने और अपने राज्य में MSMEs को क्षमता निर्माण और बाजार सहायता प्रदान करने के लिए SIDBI के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

1. Bihar
2. UP
3. MP
4. Gujarat
5. Delhi







- ❖ **The objective is also to hasten technology transfer and innovation within the state.**
- ❖ **इसका उद्देश्य राज्य के भीतर प्रौद्योगिकी हस्तांतरण और नवाचार को तेज करना भी है।**
- ❖ **SIDBI will help the small scale industries in the state to come out of the current COVID-19 situation effectively, and also evaluate the feasibility of infrastructure projects and common facility centres for MSME clusters in the state**





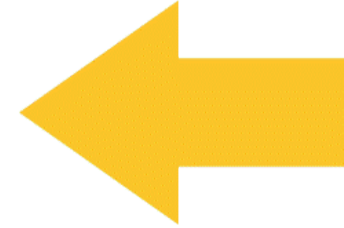
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**Q:-Orbital Rail Corridor Project belong to which state?**

**ऑर्बिटल रेल कॉरिडोर परियोजना किस राज्य से संबंधित है?**

- 1. Haryana**
- 2. Punjab**
- 3. Delhi**
- 4. Bihar**
- 5. Up**







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# हरियाणा ऑर्बिटल रेल कॉरिडोर परियोजना



**₹ 5566 करोड़** की नई रेल परियोजना  
पलवल को सोनीपत से जोड़ेगी



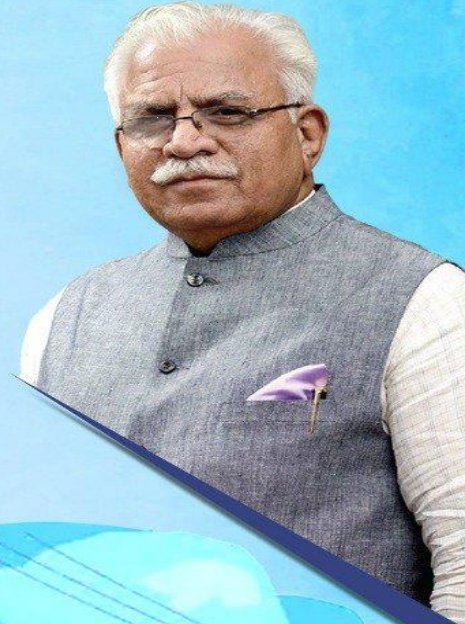
हरियाणा रेल इन्फ्रास्ट्रक्चर डेवलपमेंट  
कॉरपोरेशन द्वारा होगा निर्माण



पूरे मार्ग पर **14 नए स्टेशनों** सहित  
होंगे कुल **17 स्टेशन**



दिल्ली को बाईपास करते हुए  
सीधे राजधानी चंडीगढ़ से जुड़ेगा  
गुरुग्राम क्षेत्र



July 2019



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**Q:-UNO observes International Day for the Preservation of the Ozone Layer every year on which date?**

**UNO हर साल किस दिन को ओजोन परत के संरक्षण के लिए अंतर्राष्ट्रीय दिवस के रूप में मनाती है?**

1. 16 Sep
2. 27 Sep
3. 21 Sep
4. None



**“Ozone for life: 35 years of ozone layer protection”**





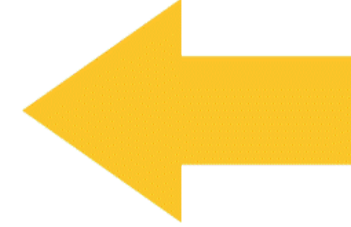
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**Q:-EASE 2.0 related to what?**

**EASE 2.0 किस से संबंधित है?**

- 1. BANK**
- 2. Insurance**
- 3. Telecom**
- 4. Agriculture**



**EASE 2.0 Banking  
Reforms Index**





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- 1. EASE (Enhanced Access and Service Excellence)**
- 2. It was launched in January 2018 jointly by the government and PSBs**
- 3. Bank of Baroda, State Bank of India, and erstwhile Oriental Bank of Commerce were felicitated for being the top three in the 'Top Performing Banks' category**
- 4. According to the EASE 2.0 Index Results Bank of Maharashtra, Central Bank of India & Corporation Bank were awarded in the 'Top Improvers' category basis EASE 2.0 Index.**





डीटीटीआई समूह की बैठक का उद्देश्य द्विपक्षीय रक्षा व्यापार संबंधों में निरंतर नेतृत्व ध्यान केंद्रित करना और रक्षा उपकरणों के सह-उत्पादन और सह-विकास के अवसर पैदा करना है।

**Q:-India conducts 10th Defense Technology and Trade Initiative (DTTI) Group Meeting virtually with which country?**

**भारत 10 वीं रक्षा प्रौद्योगिकी और व्यापार पहल (DTTI) समूह की बैठक वस्तुतः किस देश के साथ आयोजित करता है?**

1. Russia
2. USA
3. Japan
4. France
5. None







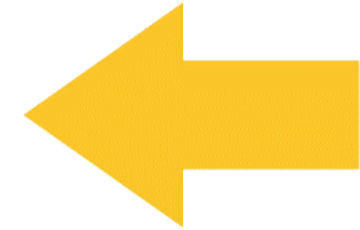
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**Q:-Who is the person signed up by the Amazon.com Inc for its Alexa voice assistant?**

**एलेक्सा वॉयस असिस्टेंट के लिए Amazon.com इंक द्वारा हस्ताक्षरित व्यक्ति कौन है?**

- 1. Amitabh Bachchan**
- 2. Amir Khan**
- 3. Sachin Tendulkar**
- 4. None**



**Amitabh Bachchan is the first Indian celebrity to lend his voice to Alexa.**

**Last year, rival Google Assistant added the voice of American singer John Legend.**



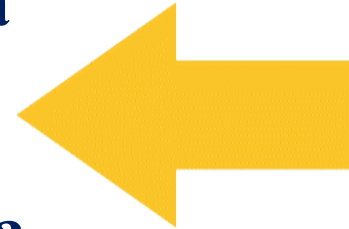


1. Konishi will replace **Kenichi Yokoyama** who has taken over as Director-General of ADB's South Asia Department.
2. ADB largest Borrower in ADB since 2010.

Q:-Who has been appointed as the country director for India by ADB?

**ADB द्वारा भारत के लिए देश के निदेशक के रूप में किसे नियुक्त किया गया है?**

1. Ashok lavasha
2. Takeo konishi
3. Ramesh verma
4. Monoj Sinha
5. None







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**Q:-Recently Who has been appointed as Executive Director at World Bank in Washington DC?**

**हाल ही में वाशिंगटन डीसी में विश्व बैंक में कार्यकारी निदेशक के रूप में किसे नियुक्त किया गया है?**

1. **Rajesh Khular**
2. **Rajiv Kumar**
3. **Pradeep verma**
4. **None**







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The Thomas and Uber Cup in Denmark was postponed to next year by the Badminton World Federation due to COVID-19 pandemic.

**Q:-The Thomas and Uber Cup related to which game?**

**थॉमस और उबेर कप किस खेल से संबंधित है?**

1. POLO
2. Football
3. Tennis
4. Badminton
5. None





is

# India's Best Bank

**Euromoney Awards  
For Excellence 2020**

\*Based on Retail Loan book size (excluding mortgages).

Source: Annual Reports FY 18-19 and No.1 on market capitalisation based on BSE data as on 31 Dec, 2019



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**Q:-Who has been conferred with the Lifetime Achievement Award by Euromoney Awards of Excellence 2020?**

**Euromoney अवार्ड्स ऑफ एक्सीलेंस 2020 द्वारा लाइफटाइम अचीवमेंट अवार्ड से किसे सम्मानित किया गया है?**

1. **Aditya Puri**
2. **Sunil Mehta**
3. **Rajnish Kumar**
4. **Shri Rakesh Makhija**







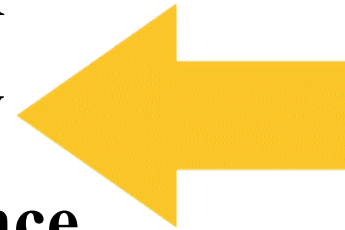
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**Q:-Fiumicino International Airport (FCO), which is certified with 'COVID-19 5-star airport rating by SKYTRAX, is situated in which country?**

**Fiumicino International Airport (FCO), जो SKYTRAX द्वारा ID COVID-19 5-स्टार एयरपोर्ट रेटिंग से प्रमाणित है, किस देश में स्थित है?**

1. USA
2. Italy
3. France
4. Germany





**1. Capital of Brazil: Brasilia**

**Currency: Brazilian**

**Real**

**2. Capital of South Africa: Pretoria**  
**(Executive)**  
**(Judicial capital) and Cape Town**  
**(Legislative)**

**3. Currency of South Africa: South African Rand**



**Q:-Who represented India in India-Brazil-South Africa (IBSA) Foreign Ministers Meeting?**

**भारत-ब्राजील-दक्षिण अफ्रीका (IBSA) विदेश मंत्रियों की बैठक में भारत का प्रतिनिधित्व किसने किया?**

**1.Harsh Vardhan Shringla**

**2.Suresh K Reddy**

**3.Jaideep Sarkar**

**4.S Jaishankar**







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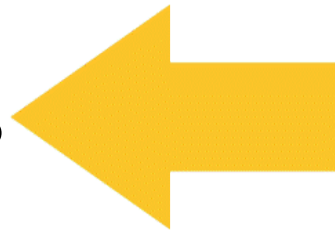
HQ of OECD: Paris, France

Secretary-General of OECD: Jose  
Angel Gurría

**Q:-The Organisation for Economic Cooperation and Development (OECD) has forecasted that India's GDP to contract \_\_\_\_% for the financial year 2020-2021?**

**आर्थिक सहयोग और विकास संगठन (OECD) ने अनुमान लगाया है कि वित्त वर्ष 2020-2021 के लिए भारत का GDP \_\_\_\_% अनुबंध करने के लिए है?**

1. 8.5%
2. 8.6%
3. 10.2%
4. 10.5%







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