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CWJ Special Current Affairs One Liners PDF – October 2021

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

- International Day of the Older Persons is observed on October 1 every year to raise problems faced by elder persons and to promote the development of a society for all ages.
- World Vegetarian Day is observed annually around the planet on October 1.
- International Coffee Day is celebrated on October 1 all over the day with the intention of identifying the plight of the farmers of coffee beans and expressing our love for the aromatic drink.
- International Day of Non-Violence is observed on October 2
- World Animal Day 2021 is observed every year on October 4th to raise awareness about improving the welfare standards of the animals across the globe. The theme for the World Animal Day 2021 is “Forests and Livelihoods: Sustaining People and Planet.”
- World Teachers' Day or commonly known as International Teacher's day is celebrated on the 5th of October to commemorate teachers across the globe. The theme of World Teacher's Day 2021 is, 'Teachers at the Heart of Education Recovery.'
- India celebrates Ganga River Dolphin Day on October 5. The day has been celebrated since 2010.
- The United Nations' (UN) World Habitat Day is annually celebrated on the first Monday of October to reflect on the state of human settlements and people's right to sufficient shelter.
- The World Cotton day is celebrated on 7 October as a global celebration of cotton and its stakeholders, from field to fabric and beyond & the theme is “There's more to cotton than you think.

BANKING & ECONOMY

- The gross GST revenue collected in the month of September was 1,17,010 crore rupees, which included CGST component of 20,578 crore, SGST 26,767 crore and IGST component of 60,911 crore rupees.
- India Inc seems to be shrugging off the impact of the Covid-19 pandemic with credit ratings agencies reporting improvement in credit ratio and corporate credit profile.
- The World Bank will give \$150 million loan to support the Government of Tamil Nadu's Chennai City Partnership: Sustainable Urban Services Programme, which seeks to help strengthen institutions, improve the financial health of service agencies, and drive significant improvements in the quality of four key urban services — water supply and sewerage, mobility, health, and solid waste management.
- Gift city regulator International Financial Services Centres Authority (IFSCA) has constituted an Expert Committee to recommend an approach towards development of a Sustainable Finance Hub and provide a road map for the same.
- The Unified Payments Interface (UPI) registered 365 crore transactions worth ₹6.54-lakh crore in September, as per data released by the National Payments Corporation of India
- The Reserve Bank of India (RBI) removed Indian Overseas Bank (IOB) from the Prompt Corrective Action Framework (PCAF) as the performance of bank is compliant with the PCA parameters.
- The board of Securities and Exchange Board of India (SEBI) under its board meeting issued frameworks for Gold Exchange, social stock exchange, delisting



framework, and superior voting rights shares and approved some amendments

- Dairy-tech startup Stellapps and Airtel Payments Bank have joined hands to enable cashless payment transfers to small dairy farmers.
- The Monetary Policy Committee (MPC) assessment of the evolving domestic and global macro-economic and financial conditions and the outlook, the MPC voted unanimously to keep the policy repo rate unchanged at 4 per cent
- Shares of public sector power giant NTPC gained nearly 3 per cent during the morning trade on reports of the company's plans to raise ₹15,000 crore by 2024 through the listing of its three units: NTPC Renewable Energy, North Eastern Electric Power Corp (NEEPCO) and NTPC Vidyut Vyapar Nigam.
- Private sector AU Small Finance Bank (SFB) signed a pact with the National Bank for Rural and Development (NABARD) to boost ongoing rural development initiatives in Rajasthan.
- The Asian Infrastructure Investment Bank (AIIB) will provide loan assistance of USD 356.67 million (~Rs.2.65 lakh Crore) for the expansion of Chennai Metro Rail system, Tamil Nadu (TN), India.
- YES Bank released 3.6 per cent increase in its loans and advances, to Rs 1.72 lakh crore from Rs 1.66 lakh.
- The WTO has upgraded its forecast for global merchandise trade volume growth to 10.8 per cent in 2021 and 4.7 per cent in 2022 from the previous predictions of 8 per cent and 4.7 per cent respectively.
- Markets regulator Sebi has given its nod for the initial public offering of Fino Payments Bank, which is looking to raise around Rs 1,300 crore.
- Shares of Srei Infrastructure Finance were locked in the lower circuit filter of 5 per cent at Rs 8.17 after the Reserve Bank of India (RBI) superseded the board of the company, which will be taken for insolvency proceedings owing to governance concern and payment defaults
- Acuite Ratings & Research associated with the Principles for Responsible Investment (PRI), a United Nations (UN)- backed initiative that deals with ESG (Environmental Social Governance) credit risk.
- U GRO Capital has signed a co-lending agreement with the IDBI (Industrial Development Bank of India) Bank to provide credit support to MSMEs (Micro Small Medium Enterprises) at affordable interest rates.
- Bank of Baroda (BoB) has announced a 25 basis points reduction in its home loan interest rates, with the minimum rate now starting at 6.50 per cent against 6.75 percent earlier.
- Tata Consultancy Services (TCS) has announced that its long-standing partnership with State Bank of India (SBI), India's largest bank, has been extended for another five years as the bank embarks on its next leg of growth based on the three pillars of technology, resilience and people.
- ESAF Small Finance Bank (SFB) has launched 'Supreme', a Current account for Non-Resident Indians (NRIs).
- The Reserve Bank of India (RBI) superseded the Board of Directors of two Non-Banking Finance Companies (NBFCs) viz, Srei Infrastructure Finance Limited (SIFL) and Srei Equipment Finance Limited (SEFL), due to governance issues and defaults in meeting their various payment obligations.

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

- Every year Indian Air Force Day is celebrated on October 8th. This year, India celebrates the 89th Indian Air Force Day.
- World Egg Day has been celebrated every year on the second Friday in October. In 2021 on 8 October countries throughout the world will join together in many different celebrations of the egg. The theme for 2021 World Egg Day is “Eggs for all: Nature’s perfect package”
- World Investor Week is a global campaign promoted by IOSCO to raise awareness about the importance of investor education. The 5th annual WIW is being observed between October 04 and October 10, 2021.
- World Post Day is an international day that happens each year on October 9, the anniversary of the Universal Postal Union, which started in 1874 in Switzerland.
- World Mental Health Day is observed on 10 October every year. This day tries to create awareness about mental health issues. The theme for the World Mental Health Day 2021 is “mental health in an unequal world”
- The International Day of the Girl Child is observed annually on October 11, a date set by the United Nations to urge the global community to embolden gender equality impacts with the theme of "Digital generation. Our generation."
- World Arthritis Day is celebrated every year on October 12 to spread awareness about the existence

and impact of rheumatic and musculoskeletal diseases.

- World Student's Day is celebrated every year on October 15, it is celebrated in honour of the birth anniversary of the former president of India, Late Dr APJ Abdul Kalam with the theme of 'Learning for people, planet, prosperity, and peace'.
- The United Nations' International Day of Rural Women celebrates and honours women and girls living in rural areas on 15 October each year with the theme of Rural Women Cultivating Good Food for All”
- World Standards Day is an international day celebrated internationally each year on 14 October.
- World Food Day is an international day celebrated every year worldwide on 16 October to commemorate the date of the founding of the United Nations Food and Agriculture Organization in 1945.

BANKING AND ECONOMY

- The Centre has released Rs 40,000 crore to states and UTs to compensate for the shortfall in GST revenues, taking the total amount released as loan so far this fiscal year to Rs 1.15 lakh crore.
- The Monetary Policy Committee of the Reserve Bank of India has maintained a status quo on interest rates for the eighth consecutive time and retained the monetary stance as accommodative.
- India’s thermal power plants are facing a severe coal shortage, with coal stocks having come down to an average of four days of fuel across an increasing number of thermal stations.



- BSE Technologies Private Limited (BSE Tech), the wholly-owned subsidiary of BSE, has received an in-principle approval from the Reserve Bank of India (RBI) for setting up and operating the Trade Receivables Discounting System (TReDS) under the Payments and Settlement Systems Act, 2007.
- Global payments technology firm, Visa in partnership with Juspay launched India's 1st Card-on-File tokenization (CoFT) services for e-commerce players such as Grofers, BigBasket, and MakeMyTrip.
- The National Bank for Agriculture and Rural Development (NABARD) sanctioned assistance of Rs 303 crore under the Rural Infrastructure Development Fund (RIDF) to the Government of Odisha for the construction of 24 bridges in the state.
- As per the recommendation of the Mutual Fund Advisory Committee (MFAC), the Securities and Exchange Board of India (SEBI) has revised the norms pertaining to minimum percentages of monthly trades to be carried out by mutual funds (MFs) on the Request for Quote (RFQ) platform of stock exchanges.
- Federal Bank has partnered with CredAvenue for Portfolio management of their Securitization Book and implemented CredPool, an institutional debt platform of CredAvenue.
- The Reserve Bank of India has announced a proposal to increase the per-transaction limit for the Immediate Payment Service (IMPS) from ₹2 lakh to ₹5 lakh for channels other than SMS and IVRS.
- Thrissur-based Dhanlaxmi Bank has been empanelled as 'Agency Bank' by the Reserve Bank of India to undertake general banking businesses of Central and State governments on behalf of the RBI.
- The Reserve Bank of India has extended the three-year special long-term repo operations (SLTRO) facility for Small Finance Banks by two months till December-end 2021.
- Bank of Maharashtra (BoM) has launched a Digital Lending Platform which will enable its current and prospective customers to avail home and car loans through a paperless process at the convenience of their place and time of choice.
- Fitch Ratings, an American credit rating agency, in its latest 'APAC (Asia-Pacific) Sovereign Credit Overview 4Q21' has reduced India's GDP (Gross Domestic Product) growth forecast for FY22 to 8.7 percent from 10 percent.
- Punjab National Bank (PNB) launched the "6S Campaign" under customer outreach programme to offer financial services at a concessional rate during festival season.
- State Bank of India (SBI) extended its partnership with Tata Consultancy Services (TCS) for another five years.
- The Reserve Bank of India's (RBI) 6-members Monetary Policy Committee (MPC) had met on 6th, 7th and 8th October 2021 and released its fourth bi-monthly monetary policy statement for FY22 (April 2021 – March 2022).
- Federal Bank has upgraded its mobile banking app 'FedMobile' with an investment platform equipped with superior wealth management capability for the convenience of its users.
- The Federal Bank has been authorised by the Reserve Bank of India (RBI), based on the recommendation of Controller General of Accounts, Ministry of Finance, for collection of Direct and Indirect Taxes, on behalf of CBDT (Central Board of



- Direct Taxes) and CBIC (Central Board of Indirect Taxes and Customs).
- The Finance Ministry has released the 7th monthly installment of Post Devolution Revenue Deficit (PDRD) Grant of 9,871 crore rupees to the states.
 - Axis Bank has launched open APIs (Application Programming Interface) to facilitate its retail and corporate customers/ partners to use banking services integrated across partner platforms.
 - Shivalik Small Finance Bank announced a strategic partnership with Bengaluru-based insurtech company, Go Digit General Insurance, to provide an array of instant, easy-to-understand insurance products through the bank's network of branches across India.
 - Assets under management (AUM) of non-banking financial companies (NBFCs), which primarily offer loans against gold, are expected to rise 18–20 per cent to ₹1.3 lakh crore this fiscal against ₹1.1 lakh crore in FY21, according to Crisil Ratings.
 - The Reserve Bank of India has granted a banking licence to Unity Small Finance Bank Ltd (USFBL), which was established jointly by the Centrum Financial Services Ltd (CFSL) and Resilient Innovations Private Limited (BharatPe), to carry on a SFB business in India.
 - The International Monetary Fund (IMF) has retained India's GDP at 9.5 per cent for the current fiscal i.e 2021-22 while cutting forecasts for the global economy by 5.9 per cent for the year 2021.
 - The Reserve Bank of India (RBI) issued the 'Small Finance Bank' (SFB) licence to Centrum-BharatPe's 'Unity Small Finance Bank Ltd (USFBL)' to carry on an SFB business in India.
- The digital payment platform PhonePe has partnered with National Payments Corporation of India's (NPCI) Bharat BillPay Ltd (NBBL) and launched a unique payment link named 'ClickPay' to enable customers to make recurring online bill payments.
 - Digital payments firm PayPal signed a Memorandum of Understanding (MoU) with the Indian Institute of Foreign Trade (IIFT) to increase the knowledge base of Indian micro, small & medium enterprises (MSMEs).
 - Saraswat Cooperative Bank Ltd. (Saraswat Bank) has partnered with Axis Securities to offer its customers investing services through a 3-in-1 account.
 - The State Bank of India (SBI), Union Bank of India (UBI), Punjab National Bank (PNB) and Indian Bank have picked up more than 12% stake each in the proposed bad bank National Asset Reconstruction Company Ltd (NARCL).
 - Indian Bank made a tie up with a fintech company Fisdom for its mobile banking app to manage the new digital wealth management products.
 - Indian Overseas Bank is now integrated with TN Govt's IFHRMS (Integrated Finance Human Resource Management System) portal designed for collection of all treasury receipts.
 - PNB Housing Finance Limited (PNBHFL) has called off its proposed ₹ 4,000 crore share sale plan to Carlyle Group and other marquee investors including General Atlantic and Ares SSG, citing protracted delays and uncertainty over regulatory approvals required for the preferential issue.

October 3rd week Current Affairs One Liners**IMPORTANT DAYS**

- Every year, October 17 is observed as the International Day for the Eradication of Poverty.
Theme: Building Forward Together: Ending Persistent Poverty, Respecting all People and our Planet”.
- The International Chefs Day is observed every year on 20 October with the theme of “Healthy Food for the Future”
- The World Osteoporosis Day (WOD) is observed annually on October 20 with the theme of “Serve Up Bone Strength”.
- National Police Commemoration Day is observed on October 21 every year.
- The International Stuttering Awareness Day is annually Observed on 22 October & the theme is “Speak the change you wish to see”

BANKING AND ECONOMY

- Kerala Bank has sought the permission of the Reserve Bank of India to collect deposits from NRI's, eyeing the ₹1,50,000,000 crore NRI deposits credited to various commercial and PSU and private sector banks in the State.
- Bank of India (BoI) has announced a 35 basis points (bps) reduction in home loan interest rate and a 50 bps reduction in vehicle loan interest rate.
- Vested Finance, a platform for investing in foreign stocks for Indians has partnered with SBM Bank, the Indian subsidiary of State Bank of Mauritius and launched a new solution named ‘Vested Direct’ for facilitating forex transfers at low costs.

- Asian Development Bank (ADB) increased its ambition to deliver climate financing to its Developing Member Countries (DMCs) from 2019–2030 by \$20 billion to \$100 billion.
- The Reserve Bank of India has imposed a monetary penalty of one crore rupees on the State Bank of India and 1.95 crore rupees on Standard Chartered Bank.
- The National Bank for Agriculture and Rural Development (Nabard) had a ₹ 1,000-crore dedicated fund for providing credit guarantees to 10,000 farmer produce organisations (FPOs) will be housed in “Credit Guarantee Fund Trust for FPOs” (CGFTFPO) under the trusteeship of NABSanrakshan Trustee Private Limited (NTPL).
- The Reserve Bank of India (RBI) in the exercise of power under sub-section (2) of Section 35 A read with Section 56 of the Banking Regulation Act, 1949, RBI withdrew all restrictions imposed on Hindu Cooperative Bank Limited, Pathankot, Punjab.
- The BSE (Formerly Bombay Stock Exchange) signed a Memorandum of Understanding (MoU) with the Business Leadership League (BLL).
- The Securities and Exchange Board of India (SEBI) constituted a 4-member advisory committee on settlement orders and compounding of offences.
- Google Payment India Private Limited reported its revenues for the financial year 2020-21 as ₹14.8 crore.
- ICICI Prudential Life Insurance reported a 46.6 per cent jump in its net profit for the second quarter of the fiscal, aided by robust growth in premium income.



- During July to September 2021, PhonePe saw 33.6 per cent growth in transactions from the previous quarter at 526.5 crore, while the value of transactions grew 23.3 per cent to ₹9,21,674 crore.
- Utkarsh Small Finance Bank Limited has announced the inauguration of its first branch in the city of Chennai and in the state of Tamil Nadu.
- IndiaFirst Life Insurance Company Limited (IndiaFirst Life) ,a joint venture of Bank of Baroda and Union Bank of India introduced "IndiaFirst Life Saral Bachat Bima Plan".
- National Stock Exchange of India (NSE) in collaboration with Chainflux has launched a blockchain platform for gold bullion named 'NSE-Shine'
- Bank of Maharashtra reported a 107 per cent year-on-year jump in second quarter net profit at ₹264 crore against ₹130 crore in the year ago quarter.
- Small businesses and start-ups running on a subscription model are losing out on users and timely payments due to the Reserve Bank of India's new rule on recurring payments.
- The Reserve Bank has imposed a penalty of ₹1 crore on Paytm Payments Bank Limited (PPBL) and ₹27.78 lakh on Western Union Financial Services for non-compliance with certain directions.
- In its '2021 Article IV consultations with India' report, International Monetary Fund (IMF) has reduced India's potential GDP (Gross Domestic Product) growth forecast in the medium term by 25 basis points (bps) to 6 percent from 6.25 percent due to the impact of COVID-19 on investments and labour markets.
- Agri-fintech firm Dvara E-Dairy Solutions Private Limited has entered into a collaboration with Jana Small Finance Bank (Jana SFB) to service small dairy farmers by empowering small and medium dairy farmers with financial and cattle management solutions using digital technologies.
- NABSanrakshan Trustee Private Limited (NTPL), a subsidiary of NABARD (National Bank for Agriculture and Rural Development) signed a trust deed for Credit Guarantee Fund Trust for Farmer Producer Organisations (CGFTFPO).
- Centre in consultation with RBI has decided to issue four tranches of Sovereign Gold Bonds from October 2021 to March 2022.

October 4th week Current Affairs One Liners

IMPORTANT DAYS

- October 23 has been observed as International Snow Leopard Day since 2014 & The main Aim of this day is to show the importance of snow leopard conservation and raise awareness about this incredible animal.
- Every Year, The International Day of Diplomats is celebrated on 24 October.



- United Nations Day on October 24th, celebrated every year since 1948, marks the anniversary of the day when the UN Charter entered into force.
- World Polio Day is observed on October 24 every year to raise awareness for polio vaccination and eradication of polio.
- The United Nations World Development Information Day is held on October 24 every year.
- The World Day for Audiovisual Heritage (WDAH), which is celebrated on October 27 every year is an attempt to raise awareness about the need to take measures and acknowledge the importance of preserving audiovisual materials.
- International Animation Day is observed every year on October 28 to celebrate the art of animation and also recognize the artists, scientists and technicians behind animation.
- International Internet Day is marked annually on 29 October.
- World Psoriasis Day on October 29th every year recognizes those who suffer from psoriasis and/or psoriatic arthritis.

BANKING AND ECONOMY

- Non-banking finance companies (NBFC) cannot lend more than Rs 1 crore to investors seeking to buy stocks in initial share sales from April 1, 2022, tightening capital adequacy and provisioning rules for last-mile lenders to reduce risks to the broader financial system.
- On the lines of the guidelines issued by Reserve Bank of India (RBI) in September 2021, on October 22, 2021, Fintech firm Razorpay launched a tokenization solution namely 'Razorpay TokenHQ'.

- India's Largest Small Finance Bank AU Small Finance Bank has launched QR (Quick Response) Code Sound Box to boost its digital payments, while making it the first bank to launch such a product.
- The Reserve Bank of India (RBI) has introduced a revised regulatory framework for Non-Banking Finance Companies (NBFCs) named 'Scale Based Regulation' (SBR) to regulate the NBFCs based on their size, activity, complexity, and interconnectedness within the financial sector.
- The Reserve Bank of India (RBI) issued draft directions for implementing the Basel III capital adequacy norms for All India Financial Institutions (AIFIs) that are regulated by RBI viz, Exim Bank, NABARD (National Bank for Agriculture and Rural Development), National Housing Bank (NHB), and SIDBI (Small Industries Development Bank of India).
- The Centre and the Asian Development Bank has signed a 4.5-million-dollar project readiness financing PRF loan to support project preparation and design activities to improve urban mobility in Aizawl, the capital city of the northeastern state of Mizoram.
- The Reserve Bank of India has decided to allow Foreign Portfolio Investors (FPIs) to invest in debt securities issued by Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs).
- The Asian Development Bank and the Central government has signed a \$251-million loan for climate-resilient, integrated urban flood protection and management in the Chennai–Kosasthalaiyar basin to strengthen the resilience of Chennai city to floods.
- ICICI Lombard has launched BeFit, a service provided through its ILTakeCare app that gives customers benefits of complete OPD services that is, doctor



consultation, pharmacy, diagnostics services, etc. on a cashless basis.

- Future Generali India Insurance (FGII) Company Limited, a private sector general insurer, has entered into a bancassurance partnership with the Bank of India (BoI) to increase the reach of its insurance products.
- India Post Payments Bank (IPPB) and HDFC has entered into a strategic alliance to offer home loans to nearly 4.7 crore customers of the payments bank.
- SBI General Insurance has collaborated with Google Pay to provide its General Health Insurance and government-based Arogya Sanjeevani to be purchased through the application.
- Government of India and Asian Development Bank, ADB has signed a 100 million US dollar loan to promote an agribusiness network to boost farm incomes and reduce food losses in the State of Maharashtra.
- The Government of India and the Asian Development Bank has signed a 251 -million-dollar loan for climate-resilient, integrated urban flood protection and management in the Chennai- Kosasthalaiyar basin to strengthen resilience of Chennai city to floods.
- The Central Government signed a Share Purchase Agreement (SPA) with Tata Sons for sale (strategic disinvestment) of national carrier Air India for Rs 18,000 crore.

- ICICI Lombard General Insurance has launched a solution named 'BeFit' to provide benefits of OPD (Outpatient Department) services to its customers in a cashless manner.
- IndiGo and Kotak Mahindra Bank (KMB) entered into a strategic partnership for the launch of a co-branded credit card named 'Ka-ching'.
- Sunfresh Agro Industries Private Limited (SAIPL) in Maharashtra operating under Global dairy major Lactalis partnered with State Bank of India (SBI) to extend financial support to the dairy farmers in the state.
- The Government of India (GoI) and Asian Development Bank (ADB) inked US\$100 million loan agreement for Maharashtra Agribusiness Network (MAGNET) Project.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹56 lakh on The Nainital Bank Ltd (NBL), Uttarakhand, for non-compliance with its directions relating to divergence in non-performing asset (NPA) accounts as well as asset classification and provisioning, and classification and reporting of frauds.
- Yes Bank has announced the launch of co-branded credit card FinBooster in partnership with BankBazaar.com