PRAMIAS

OFFICERS MAKING OFFICERS

May 2021 Current Affairs

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PRAMIAS

67TH BPSC PRELIMS TEST SERIES 2021: STARTING – AUG 15, 2021

20 TEST: 7 LEVEL 1 + 7 LEVEL 2(INCLUDE- PYQ, BUDGET, SURVEY, SCHEMES) + 6 FULL LENGTH

CURRENT AFFAIRS + PDF MATERIALS + ZOOM SESSIONS FOR PAID CANDIDATES ONLY

Program Objective:

This is a comprehensive program focusing on sincere aspirants who will appear in 67th BPSC Prelims-2021. Our officers will provides step-by-step guidance to the enrolled students till the prelims. We are dedicated to provide a platform where you can interact with the selected officers at regular intervals. Interaction will be organised on Zoom App and link will be shared on WhatsApp.

यह एक व्यापक कार्यक्रम है जो ईमानदार उम्मीदवारों पर ध्यान केंद्रित कर रहा है जो 67वीं बीपीएससी प्रीलिम्स-2021में उपस्थित होंगे। हमारे अधिकारी नामांकित छात्रों को प्रारंभिक परीक्षा तक चरणदर--चरण मार्गदर्शन प्रदान करेंगे। हम एक ऐसा मंच प्रदान करने के लिए समर्पित हैं जहां आप नियमित अंतराल पर चयनित अधिकारी के साथ बातचीत कर सकते हैं। जूम एप पर बातचीत होगी और व्हाट्सएप पर लिंक शेयर किया जाएगा।

Pram IAS is a team of all selected officers, which includes SDM, DySP, Finance officer, Revenue Officer, Section Officer, Probation Officers, and Supply Officer Etc.I request you to please join this initiative and excel in the proper guidance of selected officers.

मैं आपसे अनुरोध करता हूं कि कृपया इस पहल में शामिल हों और चयनित अधिकारियों के उचित मार्गदर्शन में उत्कृष्टता प्राप्त करें।

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May 2021 Current Affairs

- 1. Which institute has converted existing nitrogen plant into oxygen generator *IIT Bombay*
- 2. Recently in which IIT institute Nirmala Sitharaman has inaugurated the country's first 3D printed house IIT Madras
- 3. Which bank has launched a digital platform called Merchant Stack -
- 4. Which platform has launched Fact Box on users' timelines to promote COVID-19 vaccination efforts *Twitter*
- 5. 'Lag-Bomar' religious festival which was in discussion recently is celebrated in which country *Israel*
- 6. The Indian Army has inaugurated the first 56 KVA green solar power plant in North Sikkim using the technology of which metal based battery *Vanadium*
- 7. What is Operation Samudra Setu II an operation launched by the Indian Navy for the shipment of oxygen filled containers to India.
- 8. Recently in which state the Corona Warriors scheme has been started *Madhya Pradesh*
- 9. Oxygen nurses have been appointed in which state to prevent Waste of Oxygen *Maharashtra*

- 11. Who has started Swas and Arog Yojana SIDBI
- 12. According to a report by Broad Finance, what is the position of LIC among the world's most valuable insurance companies **10TH**
- 13. Which has become the first country in the world to allow automatic cars to ply on the road *Britain*
- 14. Pandit Debu Choudhary, who passed away recently, was the eminent player of which instrument *Sitar*
- 15. America has approved to give 6 P-81 aircraft to India, which company manufactures it *Boeing*
- 16. What was the theme of World Press Freedom Day 2021 *Information as a Public Good*
- 17. Who was awarded the UNESCO World Press Freedom Prize for 2021 *Maria Resa*
- 18. Which state has been given permission by the central government for the distribution of tickets by drone *Telangana*
- 19. Who is the winner of 15th Sheikh Zayed Book Award *Tahera Qutubuddin*
- 20. Who will be awarded "Order of the Rising Sun, Gold and Silver Star" by Japan *Shyamala Ganesh*
- 21. Gopabandhu Sambadika Health Insurance Scheme is a scheme of which state *Orissa*
- 22. Who has launched the "Oxygen on Wheels" project to deal with the COVID-19 crisis in Maharashtra *Anand Mahindra*
- 23. Which country has added cryptocurrency form to money laundering and terror funding rules *Turkey*

- 24. Scientists have recently developed the lightest type of uranium, what is it named *Uranium 214*
- 25. Which country has recently declared Tiger People Liberation Front and Oroma Liberation Front (SENE) as terrorist organizations *Ethiopia*
- 26. Xylophis Deepaki, which has recently been discovered in Tamil Nadu, is a species of *Snake*
- 27. Which Indian player has been appointed by the International Olympic Committee as the ambassador of the players for the 'Believe in Sports' campaign *PV Sindhu*
- 28. Putola dance, which was in news recently, is a traditional dance of which state **Assam**
- 29. Recently, Indrani Majumdar has translated the book 'Another Dozen Stories' from Bengali to English by whom this book was originally written *Satyajit Ray*
- 30. Which social media platform has launched a vaccine tracker tool on its mobile app in India *Facebook*
- 31. Which state is building 'Van Talab' Himachal Pradesh
- 32. Maya cave in which mysterious hand painted marks have been found, is located in which country *Mexico*
- 33. MACS1407 developed by Indian scientists is the type of which crop *Soyabean*
- 34. Oktobefest festival which was in discussion recently is the famous festival of *Germany*
- 35. 6 young girls of which state have developed a biodegradable yoga mat named Murhain Yoga Mat *Assam*

- 36. What is the name of the world's first artificial intelligence ship *Mayflower 400*
- 37. What is 'Ko Jeet' an operation of the Indian Armed Forces to aid the Anti-Covid-19 efforts.
- 37. Who is the author of the book 'The Bench' Megan Markle
- 38. Who has been awarded the Woody Guthrie Prize for 2021 *Bruce Springsteen*
- 39. Which organization has started the Checkmate Kovid Initiative *All India Chess Federation*
- 40. In which state Sanjeevani vehicle was run Jharkhand
- 41. Which state government has decided to confer Manoj Das International Literary Award' *Orissa*
- 42. 'Chief Minister Jan Kalyan Sambal Yojana' is the scheme of which state *Madhya Pradesh*
- 43. Which state has started free healthy diet scheme for corona patients *Madhya Pradesh*
- 44. In which state is the airport built under RCS UDAN scheme Assam
- 45. Who is the Indian-origin immunologist to be elected to the prestigious National Academy of Science of America *Shankar Ghosh*
- 46. What is UDID Portal A portal issued by the Department of Empowerment of Persons with Disabilities, Government of India, through which it has been made mandatory for all the states and union territories to issue a certificate of disability through this in online mode.
- 47. India and which country have adopted Roadmap 2030 to strengthen bilateral ties *United Kingdom*

- 48. Duck-billed dinosaur species Yamatosaurus izanagi has been discovered in which country *Japan*
- 49. Recently the name of Mian Ka Bada railway station has been changed to Mahesh Nagar, where is it *Jodhpur*
- 50. Where was the first India-France-Australia Trilateral Dialogue *London*
- 51. What is the name of artificial intelligence algorithm developed by DRDO by which the presence of Kovid-19 disease can be detected in chest X-ray *Atman AI*
- 52. Sinopharm corona vaccine, which has recently been approved by WHO for emergency use, which country has made it *China*
- 53. Janaki Raman Committee is related to *An advisory group has been constituted by RBI, which will review the second regulatory authority.*
- 54. Which state has started Auro Scholarship Program Tripura
- 55. Who has launched ID Art app interpol
- 56. Mucor mycosis, which was recently seen in Kovid-19 patients, especially in diabetics, what is it *Fungus*
- 57. Which Indian actor won the Best Actor Award at the New York City International Film Festival 2021 *Anupam Kher (for Happy Birthday)*
- 58. Recently DCGI has approved the emergency use of Anti Kovid Dawa developed by DRDO, what is the name of this drug 2 Deoxy D-glucose (2DG)
- 59. Who has started the Kovid-19 Hospital Transport Service *Haryana Police*

- 60. Which organization has started Mission Bharat 02 Challenge *IIT Kanpur*
- 61. Conferred with the prestigious Arline Pacht Global Vision Award for 2021 by International Women Judges *Gita Mittal*
- 62. What is the theme of International Migratory Bird Day 2021 *Sing, Fly, Soar Like a Bird!*
- 63. L'Oreal World Sportsman of the Year 2021 Rafael Nadal
- L'Oreal World Sportsman of the Year 2021 Naomi Osaka
- 64. Which state has started Ayurvedic telemedicine facility for COVID patients *Haryana*
- 65. Recently Nepal's mountaineer Kami Rita Sherpa has set the world record for climbing Mount Everest for the most number of times, how many times Everest has been climbed so far 25
- 66. Recently India has developed single crystal blade technology, which country in the world to do so India has become *Fifth*
- 67. Where was India's first Drawing in Vaccination campaign launched recently *Mumbai*
- 68. Which app has recently been launched by CBSE to relieve mental stress of students and parents **DOST FOR LIFE**
- 69. Which has become the first state to issue a global tender for the supply of Kovid Vaccine *Uttar Pradesh*
- 70. Who is the author of "LIFE IN THE CLOCK TOWER VALLEY" **Shakur Rather (journalist)**
- 71. Who is the author of the book "ELEPHANT IN THE WOMB" *Kalki Koechlin*

- 72. Rajya Sabha MP Raghunath Mohapatra who passed away recently was rich in which art *Sculptor*
- 73. Which state has launched Mukhyamantri Seva Sankalp Helpline 1100 *Himachal Pradesh*
- 74. Which company has developed 2 nanometer chip technology for the first time in the world *IBM*
- 75. What is the theme of World Red Cross Day and Red Crescent Day 2021 *Together We are Unstoppable*
- 76. Which state has launched Amrutvahini App Jharkhand
- 77. Who is the author of "ELEPHANT" Paul Pickering
- 78. Which state has made it mandatory to give 'Ivermectin' medicine to all people above 18 years of age to protect them from corona infection *Goa*
- 79. Who has become the first female artist and the first non-English artist to receive the Global Icon Award at the BRIT Awards 2021 *Taylor Swift*
- 80. Who is the author of "Buddha In Gandhara" Sunita Dwivedi
- 81. What is the status of Mountain Bongos in the news recently, IUCN Red List *Critically Endangered*
- 82. Which bank has launched Chatbot EVA HDFC Bank
- 83. Which state has started Mission Hausla Uttarakhand
- 84. In which state the Chief Minister Kovid Treatment Scheme has been started *Madhya Pradesh*
- 85. Who has been appointed as the head coach of the Indian women's cricket team *Ramesh Pawar*

- 86. Who has been honored with the World Food Prize 2021 **Shakuntala Harksingh Thilstad**
- 87. Where is the Covivan Helpline launched *Delhi*
- 88. Which e-commerce company has launched Sanjeevani platform to connect COVID-19 patients with potential plasma donors *Snapdeal*
- 89. Where has a frog as big as human size been discovered recently **Solomon Islands**
- 90. Which state has started the pension of ₹ 5000 per month for the children who lost their parents and guardians due to Kovid-19 *Madhya Pradesh*
- 91. Who is the Indian who won the Whitley Award 2021, popularly known as Green Oscar *Nuklu Foam*
- 92. Aahar initiative has been launched in which state Assam
- 93. Recently in which state the monkey census was done Haryana
- 94. 'Maru Gaam Corona Mukt Gaam' campaign has been started in which state *Gujarat*
- 95. In which state Mahtari Dular Yojana has been started *Chhattisgarh*
- 96. Recently which Chinese vehicle has successfully landed on Mars *Tianwen I*
- 97. Which organization has developed eco-friendly cremation furnace equipped with stainless steel insulation *IIT Ropar*
- 98. Which pharma company has launched Russia's Kovid Vaccine Sputnik V in India *Dr Reddy Laboratories*

- 99. Which state has started AYUSH door to door wellness program for Kovid patients *Himachal Pradesh*
- 100. 'Jupiter IC Moon Explorer' (JUICE) is the mission of which space agency *ESA (European Space Agency)*
- 101. Which has become the first state to publish SOP for Medical Oxygen *Madhya Pradesh*
- 102. Who has been awarded the 'International Invincible Gold Medal 2021' *Ramesh Pokhriyal Nishank*
- 103. Who has become 'Miss Universe 2020' Andrea Meza (Mexico)
- 104. Which state has recently announced the Kovid Fateh program under the Corona Mukt Pind Abhiyan in rural areas *Punjab*
- 105. Vineyard Wind I project, which was in news recently, is in which country *America*
- 106. Recently Dongria Kondh community was in discussion, it is a tribal of which state *Orissa*
- 107. A new snake species named Platyceps Josephi has been discovered in which state *Tamil Nadu*
- 108. Who is the author of "Sikkim: A History of Intrigue and Alliance" **Preet Mohan Singh Malik**
- 109. Who is the author of Philip Roth: The Biography Black Belly
- 110. Which country has launched its most powerful supercomputer named Simorg *Iran*
- 111. Who has been honored with the famous 'Glory of India Award 2020' *Khushal Kaushik*
- 112. Which state has launched HIT Kovid App *Bihar*

- 113. Where India's first Agri Export Facilitation Center has been started *Pune*
- 114. Under the ELDERLINE project, which ministry has set up call centers for the elderly in major states *Ministry of Social Justice and Empowerment, Government of India*
- 115. Where is the Pulreng Wildlife Sanctuary which was in discussion recently *Mizoram*
- 116. Who has become the first Indian woman to scale Mount Pumori in Nepal *Baljit Kaur and Gunbala Sharma*
- 117. Which state has opened a fixed deposit of 10 lakhs for the children who lost their parents due to Kovid-19 *Andhra Pradesh*
- 118. Mahatma Phule Jan Arogya Yojana has been started in which state

 Maharashtra
- 119. Which state government has launched the app named MOMA Market *Manipur*
- 120. Who has become the new Prime Minister of the Tibetan government-in-exile recently Pempa Tsering
- 121. On which coast of India did the Taute cyclone come Gujarat (by naming Myanmar)
- 122. Recently which state's cabinet has approved the formation of Legislative Council *West Bengal*
- 123. Who has been appointed by the BCCI as the batting coach of the Indian women's team *Shivsunder Das*
- 124. Recently, who has been given the 'Millennium Technology Award 2020' *Shankar Balasubramaniam and David Kleinerman*

- 125. Which 6 Indian sites have been included in the potential list of World Heritage by UNESCO recently (1) Ganga Ghat of Varanasi
 - (2) Temples of Kancheepuram
 - (3) Satpura Tiger Reserve
 - (4) Maratha Military Architecture
 - (5) Bhedaghat and Lamheta Ghat of Jabalpur
 - (6) Higher Bengal Megalithic Site in Karnataka
- 126. Which organization has prepared a device called Fake Buster *IIT Ropar*
- 127. Who has got approval to manufacture India's first home testing kit "Coviself" for Kovid-19 *Mylab Discovery Solutions*
- 128. Where did Cyclone Yas originated Bay of Bengal (Nomenclature by Oman)
- 129. Recently which ministry has launched Community Based Inclusive Development (CBID) program Ministry of Social Justice and Empowerment, Government of India
- 130. Dahanu Gholwad Sapota, which has been given GI tag recently, is cultivated in which state *Maharashtra*
- 131. According to the report of online real estate portal Housing.com, which city of India tops in terms of health infrastructure *Pune*
- 132. NMMS App is related to *To capture actual attendance of MGNREGA workers*
- 133. Which organization has developed Kovid Anti Body Detection based kit named DIPCOVAN *DRDO*
- 134. Whose autobiography is "To tell the truth" Neena Gupta

- 135. Where is Mount Nyiragongo volcano, which has erupted recently *Republic of the Congo*
- 136. Vatsalya Yojana has been started in which state Uttarakhand
- 137. What is #Young Warrior a campaign by the Government of India, UNICEF and Yuwaah to involve youth in the fight against Kovid-19.
- 138. Which sports organization of India has won the prestigious Etienne Glitch Award *India Hockey*
- 139. What was the theme of International Day of Biodiversity 2021 *We're Part of the Solution.*
- 140. Recently NASA has announced to send its mobile robot to the moon in 2023, what is its name *VIPER(Volatiles Investigating Polar Exploration Rover)*
- 141. Where will the 2022 FIFA Women's World Cup India
- 142. Who has started "Be with You, Be at Home" Ministry of AYUSH
- 143. Who has been awarded the 'Templeton Prize 2021' Jane Goodall
- 144. Which state has started 'Sanjeevani Project' to provide quick medical treatment at home Haryana
- 145. Who has been honored with the 'India Biodiversity Award 2021' in the individual category of conservation of domesticated species *Shaji*
- 146. Which state has recently launched 'Mission Oxygen Self Reliance' scheme *Maharashtra*
- 147. Which Indian has been elected to the Badminton World Federation (BWF) council for the period 2021- 25 *Hemant Viswa Sharma*

- 148. Which startup has been awarded the National Award 2021 by the Technology Development Board *Breathe Applied Sciences*
- 149. Ankur Yojana has been started in which state Madhya Pradesh
- 150. Who is the author of "India and Asian Geopolitics: The Past Present" *Shivshankar Menon*
- 151. Recently in which state a new species of 'African violets' has been discovered Didimocarpus wikifunki *Mizoram*
- 152. Mohali International Hockey Stadium has been renamed as *Olympian Balbir Singh Senior International Hockey Stadium*
- 153. Vesak Day is an important festival of which religion Buddhism
- 154. Mekedatu Dam which was in the news recently is on which river Kaveri River
- 155. Who is the author of "The Spiritual CEO" S Prakash
- 156. In which state the Malchari tribal community, which has been in discussion recently *Gujarat*
- 157. Where is the Hesaraghatta grassland, which has been in discussion recently *Karnataka*
- 158. Who has been awarded Spain's top "Prince of Asturias Prize" in the social science category *Amartya Sen*
- 159. Which institute has developed a smart window material for automatic climate control of buildings *IIT Guwahati*
- 160. Who has become the first Indian to be elected as the President of International Narcotics Control Board *Jagjit Pavadia*
- 161. Who has recently launched 'School of Hope and Empowerment' *Tata Communications*

- 162. Who has become the first Indian to win the Rudolf V Schindler Prize *Dr. D Nageswara Reddy*
- . Which Indian has been honored with the prestigious International Hockey Federation President's Award *V Karthikeyan Pandian*
- 164. Who has launched Service E-Health and Tele Consultation (SeHAT) OPD Portal *Ministry of Defense*
- 165. Which state has launched Akanksha Portal Karnataka
- 166. Which state cabinet has appointed guardian minister for different districts **Assam**
- 167. Who is the author of "7 Lessons from Everest: Expedition Learning from Life and Buiseness" *Aditya Gupta*
- 168. Where will India's largest reclining Buddha statue be installed **Bodh Gaya**
- 169. International Prize 2020 for Renewable Energy Research has been conferred by *C N R Rao*
- 170. Who is the author of the book "Nehru, Tibet and China" **Avtar Singh Bhasin**
- 171. Which state has launched MHIM mobile app Manipur
- 172. Who is the person who made the record by climbing Mount Everest in less than 26 hours *Song-Yin-Hung*
- 173. Who has become the first woman flight engineer of India *Ashrita V Oleti*
- 174. Recently the Nord Link project has been inaugurated, it is a project between which two countries *Germany and Norway*

- 175. Where is the Ujani Dam, which was in discussion recently *Maharashtra*
- 176. Recently in which state the Property Damage Recovery Bill 2021 has been passed *Haryana*
- 177. Which organization has released the report named "Global Annual to Decadal Climate Update" *World Meteorological Organization*
- 178. Who organized the film festival 'The Eclipse and After' recently Ministry of Information and Broadcasting, Government of India
- 179. YUVA program has been started by which ministry Ministry of Education, Government of India
- 180. SASCM scheme has been started in which state Jammu and Kashmir
- 181. Who is the author of "Language of Truth" Salman Rushdie
- 182. Which initiative has been launched by the Central Government to support indigenous solutions and innovative products to fight Kovid-19 *NIDHI4COVID2.0*
- 183. Which state has started the oxygen self-reliance scheme *Maharashtra*
- 184. Recently who has become the richest man in the world according to Forbes **Bernard Arnault (France)**
- 185. Who has been given the International Literary Prize 2021 *Valerina Lucelli*
- 186. Recently which Bollywood actor has been awarded 'Gold Visa' by UAE *Sanjay Dutt*
- 187. According to recent data, who has become the largest country with foreign direct investment in India *Singapore (2nd US)*

- 188. 'Mukhyamantri Shishu Seva Yojana' has been started in Assam
- 189. What is 'PM Cares Bal Yojana' a scheme launched by the Central Government for the welfare of children who have lost their parents due to Kovid.
- 190. Which state has started 'Bal Sahayata Yojana' Bihar
- 191. What was the theme of 'World No Tobacco Day 2021' *Commit to Quit*
- 192. Who was given the 'WHO Director General Special Award' by WHO for efforts to control tobacco *Dr. Harsh Vardhan*
- 193. Recently which student of India was given 'Golden Visa' of UAE in exceptional student category *Taslim Aslam (Kerala)*
- 194. With whose cooperation the Indian Army has started its first Solar Energy Harnessing Plant in Sikkim IIT Mumbai
- 195. What is Operation CO-JEET launched by the Armed Forces to strengthen the medical system and ensure mental health.
- 196. Which state government has announced to give GI tag to clay toys *Tamil Nadu*
- 197. Where is the Digital Real Time Flood Reporting and Information System launched *Assam*
- 198. According to the ranking released by the Ministry of Housing and Urban Affairs, which state is on the first place in the implementation of Smart City Mission *Jharkhand* (second place Rajasthan)
- 199. Where is Bannerghatta National Park, which was in discussion recently *Bangalore*

- 200. According to a report released by the Ministry of Health and Family Welfare, which state has got the first place in implementing the Swasth Ayushman Bharat program in rural areas *Karnataka*
- 201. What is the 'United Aware' platform *India has launched this platform for the safety of UN peacekeepers in the line of duty.*
- 202. Who has developed 'Oxygen Recycling System' Indian Army
- 203. Which country has become the first country to allow driverless cars to run at slow speeds on the roads *United Kingdom*
- 204. Recently India has decided to establish 2+2 ministerial level dialogue with which country *Russia*
- 205. Recently the world's largest airplane was successfully tested, which company has manufactured it *Stratolaunch*
- 206. Who hosted the 'P4G Summit 2021' South Korea
- 207. Who has formed One Health Panel WHO
- 208. Who presided over the 74th World Health Assembly *Dr. Harsh Vardhan*
- 209. Which was the highest FDI recipient state in India in 2020-21 *Gujarat*
- . ISRO's Vikram Sarabhai Space Center has developed three different types of ventilators and oxygen concentrators, what are their names *Prana, Vayu and Swasth*
- 211. Which has become the first country in the world to ban synthetic cambinoids substances *China*
- 212. What is 'Sajga' recently inducted into the Navy *Offshore Patrol Vessel*

- 213. Recently an iceberg has broken off from the continent of Antarctica, what is its name given *A 76*
- 214. A new species of flowering plant belonging to the 'Genus Argiriya' recently discovered in Maharashtra has been named after which politician *Sharad Pawar*
- 215. Which organization has started the youth warrior movement to fight Kovid-19 *CBSE Board*
- 216. Where was India's first city-wide environmental monitoring for Covid recently launched *Bengaluru*
- 217. Recently the Indian Broadcasting Foundation has been renamed as Indian Broadcasting and Digital Foundation
- 218. The first destroyer ship of the Indian Navy which was decommissioned on 21 May 2021 INS Rajput
- 219. What was the theme of National Technology Day 2021 *Science* and *Technology for a Sustainable Future*
- 220. Who has become the first state in the country to join the Global Alliance amid the vaccine crisis *Punjab*
- 221. What is the rank of India in the recently released 'Renewable Energy Country Attractiveness Index 2021' *Third*
- 222. Which state has started 'Lab on Wheels' Delhi
- 223. WHO has recently classified which corona virus variant found in India as 'Global Variant of Concern' *B.1.617*
- 224. Which university has topped the 'Centre for World University Ranking 2021-22' *Harvard University (USA)*
- 225. When did the first two astronomical events of 2021, a total lunar eclipse and a super blood moon occur *May 26*

- 226. What was the theme of the 6th UN Global Traffic Safety Week observed from 17th to 23rd May 2021 *Streets for Life under the tag line #Love30*
- 227. The Indian-American woman who has been recently appointed as his senior advisor by US President Joe Biden *Neera Tandon*
- 228. Where have scientists recently found the remains of the oldest human burial of about 78000 years ago *Kenya*
- 229. Who has got the first place in the list of world's 50 greatest leaders released by Fortune in May 2021 *Jacinda Arden Prime Minister of New Zealand*)
- 230. Airtel Payments Bank has launched a digital platform by the name of gold investment *Digigold*
- 231. Which bank has recently started | Choose My Number' facility Jan Small Finance Bank