

RYDAY CURRENT AFFAIRS-july 23,

TAMIL NADU

- > Tamil Nadu achieved 99.58% pass in Class X and 97.85% in Class XII while being ranked at third and fourth place at the national level in the pass percentage
- ✓ In Class XII, Tamil Nadu recorded the fourth highest pass percentage of 97.85% after Andhra Pradesh (98.97%), Kerala (98.83%) and Karnataka (98.15%).
- ✓ In Class X, the State registered the third best pass percentage after Kerala 99.74% and Andhra Pradesh 99.62%.
- ✓ The Class XII pass percentage of Chennai region was 99.77% in 2021 when board exams were not conducted owing to the pandemic, while the pass percentage was 96.17% in 2020
- ✓ In Class XII, Mith R Jain, a student from a Chennai school scored 498 out of 500 marks, while Ananya Balaji, a Class X student from another school got the perfect score of 500 out of 500 marks.

CLASS XII EXAMS Tamil Nadu 97.85% (Fourth place following Andhra Pradesh, Kerala, Karnataka)			CLASS X EXAMS Tamil Nadu 99.58% (Third place after Kerala, Andhra Pradesh)		
Registered			Registered		
Boys	Girls	Total	Boys	Girls	Total
30,981	25,941	56,922	43,634	35,413	79,047
Appeared			Appeared		
Boys	Girls	Total	Boys	Girls	Total
30,949	25,913	56,862	43,550	35,361	78,911
Passed			Passed		
Boys	Girls	Total	Boys	Girls	Total
30,182	25,457	55,639	43,310	35,272	78,582
Pass Percentage			Pass Percentage		
Boys	Girls	Total	Boys	Girls	Total
97.52%	98.24%	97.85%	99.45%	99.75%	99.58%

Chennai region also recorded the third best pass percentage with 98.97% in Class X and 97.79% in Class XII.

- ✓ Chennai region includes Tamil Nadu and parts of Andhra Pradesh, Telangana and Maharashtra
- \checkmark As in the past few years, the board did not release a toppers' list this year also.
- ✓ However, the board announced that it would issue merit certificates to 0.1% of the students who have scored highest in the subjects.
- > The Hindu Religious and Charitable Endowments (HR&CE) department has launched a day-long package tour covering eight prominent Amman temples in Trichy and Perambalur districts.
- ✓ The package will facilitate swift darshan for devotees who are keen to travel throughout the Tamil month of Aadi.
- ✓ It has been launched in association with the Tamil Nadu Tourism Development Corporation (TTDC)
- ✓ The package would cover the Vekkali Amman temple, Woraiyur Kamalavalli Nachiyar temple, Thiruvanaikoil Akilandeswari temple, Samayapuram Mariamman Temple, Samayapuram Ujjaini Mahali Amman temple, Siruvachur Madhurakali Amman temple, Ponmalai Ponneswari Amman temple and Thennur Ukkirakali Amman temple.
- ✓ A similar package for Thanjavur shrines was also announced, wherein a total of 10 Amman temples will be covered in Thanjavur district.
- ✓ The HR&CE department and TTDC have also proposed an initiative to link a network of temples in Trichy, Thanjavur, Madurai and Chennai districts for the Tamil month of Aadi.
- > A total of 63% of houses in the rural Tamil Nadu had toilets, as per the National Family Health Survey-5 (NFHS) findings
- ✓ As per the study, the accessibility to toilets in rural Tamil Nadu was 63.3%, which
 was lower than the national average of 64.9% (rural India).
- ✓ The NFHS survey indicated that the accessibility to toilets in rural Tamil Nadu was 1.6% lesser than the national average.
- ✓ Later, the department conducted a rapid survey of 18,482 households in 473 village panchayats in Pudukkottai, Kallakurichi, Cuddalore, Villupuram, Ariyalur, Virudhunagar, Tiruvannamalai, Perambular, Dindigul, Karur and Salem district.
- ✓ The rapid survey was taken up by the department of rural development and panchayat raj on household toilets in the bottom 11 districts as outlined in the NFHS
- ✓ The rapid survey found that more than 76% of the houses in these 11 districts had toilets.
- ✓ The findings in rural Tamil Nadu were in contrast to the fifth series of NFHS, which was conducted in 2019-2020.
- ✓ The accessibility to toilets in these 11 districts, according to the NFHS-5, was
 58.79% and it pulled down the state average.

- ✓ Self-help groups have been engaged to conduct the rapid survey during the beginning of this year.
- ✓ The survey found that 14,214 households, accounting for 76.91%, have access to toilets.

NATIONAL

➤ On July 22, Prime Minister Narendra Modi - launched "Har Ghar Tiranga" (tricolour at every home) campaign to encourage people hoist or display the national flag at their homes between August 13 and 15.



- ✓ In a series of tweets, the PM noted that it was on July 22 in 1947 that the national flag was adopted.
- ✓ He also posted a picture of the first tricolour unfurled by India's first Prime Minister Jawaharlal Nehru.
- ✓ The government has envisioned the 'Har Ghar Tiranga' exercise in the run-up to the 75th anniversary of India's Independence.
- ✓ This initiative was launched as a part of Azadi ka Amrit Mahotsav, by the nodal Ministry of Culture
- ✓ Union home minister Amit Shah recently held a virtual meeting with chief ministers of all states to discuss the hoisting of tricolour at 20 crore homes in the run-up to 75 years of Independence.
- ✓ The main objective of the programme is that the national flag should be flown at all homes from August 13-15 through public participation, and government and private establishments will also be involved in this effort.
- ✓ The idea behind the initiative is to invoke the feeling of patriotism in the hearts of the people and to celebrate Azadi Ka Amrit Mahotsav through the public participation
- ✓ External affairs minister S Jaishankar also made an appeal to Indians, including those living abroad, to join the 'Har Ghar Tiranga' movement and hoist the tricolour.

- ✓ The government of India has taken various steps to ensure the supply of flags through various Post Offices in the country from 1st August 2022
- ✓ The Indian National Flag has also been registered on the GeM portal, while various e-commerce websites and self-help groups will also supply the flags
- ✓ For virtual participation, the Ministry of Culture has launched a website https://harghartiranga.com/ where one can 'Pin a Flag' and also post a 'Selfie with Flag' to showcase one's patriotism.
- ✓ As part of the campaign, all the government and public sector establishments, educational institutions, commercial establishments, NGOs, restaurants, shopping complexes, toll plazas and police stations will be painted in the colours of the national flag starting July 22.
- ✓ Ahead of the campaign, the central government has amended the country's flag code to allow the tricolour to fly both day and night and be machine-made besides use of polyester
- ✓ The changes will facilitate machine stitching and use of plastic material for making the national flag.
- ✓ The Flag Code of India, 2002, was further amended on July 19 to allow "where the Flag is displayed in open or displayed on the house of a member of public, it may be flown day and night".
- ✓ This was inserted in clause (xi) of paragraph 2.2 of Part-II of the Flag Code of India, 2002
- ✓ Earlier, the tricolour is allowed to be flown only from sun rise to sun set, irrespective of weather conditions
- ✓ Hoisting and use of the Indian national flag is governed by the Flag Code of India, 2002 and the Prevention of Insults to National Honour Act, 1971
- ✓ Further, the paragraph 1.2 of Part-I of Flag Code of India has been altered to read "The National Flag shall be made of hand spun and hand woven or machine made, cotton/ polyester/ wool/ silk khadi bunting".
- ✓ Machine-made and polyester flags were not permissible in the past though private manufacturers were flouting the code to sell all varities of tricolour.
- ✓ The initiative of Azadi Ka Amrit Mahotsav was launched by Prime Minister Narendra Modi on 12th March 2021 to celebrate and commemorate 75 glorious years of Independence of India.
- ✓ With over 50,000 events successfully held across 28 States, 8 UTs, and 150+ countries, the initiative of Azadi Ka Amrit Mahotsav is one of the largest programs ever organized in terms of scope and participation.
- ➤ The winners of the 68th National Film Awards for the year 2020 were announced in New Delhi on July 22
- ✓ Tamil film "Soorarai Pottru" won the National Award for Best Feature, Best Actor and Best Actress.



- ✓ The film also received the Best Screenplay for Shalini Usha Nair and director Sudha Kongara as well as Best Music Direction (background score) for GV Prakash Kumar.
- ✓ Ajay Devgn-starrer "Tanhaji: The Unsung Warrior" bagged the awards for Best Actor for Devgn and Best Popular Film Providing Wholesome Entertainment.
- ✓ Directed by Om Raut, "Tanhaji . . . " is based on the life of Tanaji Malusare, the military leader of Maratha king Chhatrapati Shivaji Maharaj's army.
- ✓ Set in the 17th century, the film also won the Best Costume Designer for Nachiket Barve and Mahesh Sherla.
- ✓ Devgn shared the Best Actor award with Suriya, who got it for "Soorarai Pottru".
- ✓ This is Suriya's first National Award and Ajay Devgn's third he won Best Actor for his 1998 film Zakhm and 2002's The Legend Of Bhagat Singh
- ✓ The film Soorarai Pottru, inspired by the life of Air Deccan founder Capt G R Gopinath, also won Aparrna Balamurali the Best Actress prize.
- ✓ Tamil artiste Lakshmi Priya Chandramouli was named the Best Supporting Actress for her performance in "Sivaranjaniyum Innum Sila Pengallum", which received the Best Editing award for Sreekar Prasad as well.
- ✓ Vasanth S Rai directorial Sivaranjiniyum Innum Sila Pengalum won the award for the best feature film in Tamil
- ✓ The late Malayalam filmmaker Sachidanandan K R was posthumously named Best Director for "Ayyappanum Koshiyum" while Biju Menon won Best Supporting Actor award for the same movie
- ✓ Toolsidas Junior was awarded Best Hindi Film with a special jury mention for child actor Varun Buddhadev

- ✓ Meanwhile, other notable winners of the national awards include director Madonne Ashwin, who bagged two awards for his Tamil directorial debut 'Mandela', for best dialogues and best debut feature film
 - ✓ The political satire, featuring Yogi Babu in the lead role, was a commentary on caste and politics in Tamil Nadu.
- ✓ Music Director S Thaman won the award for the Best Background Score for the Telugu film Ala Vaikunthapurramuloo.
- ✓ Madhya Pradesh was picked as the Most Film-Friendly State with Uttarakhand and Uttar Pradesh receiving special mentions.
- ✓ The National Film Awards will be handed out in a ceremony later this year.
- ✓ Earlier, a 10-member jury led by filmmaker Vipul Shah met Information and Broadcasting minister Anurag Thakur and submitted its report on the 68th National Film Awards.
- ✓ Apart from chairperson Vipul Shah, the jury members include cinematographer Dharam Gulati, National Award-winning Bengali actor Sreelekha Mukherjee, cinematographer GS Bhaskar, A Karthikraaja, VN Aditya, Viji Thampi, Sanjeev Rattan, S Thangadurai and Nishigandha
- ✓ Established in 1954, the prestigious awards are administered by the Government of India's Directorate of Film Festivals.

INTERNATIONAL

➤ On July 22, Dinesh Gunawardena - took oath as Sri Lanka's new prime minister, along with 17 other cabinet ministers.



- ✓ The 73-year-old Sri Lanka Podujana Peramuna Member of Parliament has been appointed as the 15th Prime Minister of the country.
- ✓ Senior politician Gunawardena was sworn in by President Ranil Wickremesinghe at the Prime Minister's Office in Colombo
- ✓ Along with Prime Ministership, Gunawardena has additional charge of Public Administration, Home Affairs, Provincial Council, and Local Government.
- ✓ A stalwart of Sri Lankan politics, Gunawardena, earlier served as the country's foreign minister and education minister
- ✓ Gunawardena had been appointed Home Minister in April by then President Gotabaya Rajapaksa.

- ✓ Ali Sabry, who earlier headed the finance ministry, was appointed as the foreign minister of the island nation
- ✓ Earlier, Ranil Wickremesinghe was sworn in as the eighth President of Sri Lanka in Parliament before Chief Justice Jayantha Jayasuriya on July 21
- ➤ On July 22, Russia and Ukraine signed an agreement in Istanbul to free more than 20 million metric tonnes of grain stuck in blockaded Black Sea ports in Ukraine
- ✓ The deal is aimed at bringing down the increasing grain prices and tackling a
 mounting global hunger crisis that worsened after Russia invaded Ukraine in
 February.
- ✓ The breakthrough comes after months of talks and was mediated with the help of the United Nations and Turkey.
- ✓ The agreement provides a method for exporting Ukrainian grain through Turkey, while allowing Russia to export its grain and fertilizers.

HOW THE AGREEMENT WILL WORK

Moscow has deployed warships along Ukraine's Black Sea coast, and Kyiv has mined the waters to deter a Russian naval attack. So, ports used for grain export are blocked for commercial shipping

- ➤ Ukrainian captains will steer grain ships out of ports of Odesa, Yuzhne and Chornomorsk
- > They will pilot the ships to **Turkish ports to be unloaded**, and grain will then be shipped to buyers wordwide
- > Returning vessels will be inspected by a team of Turkish, UN, Ukrainian and Russian officials to ensure that they are empty, and not carrying weapons to Ukraine, a key Russian demand
- ➤ A joint command center with officials from all the four parties will be set up immediately in Istanbul to monitor every movement of the flotillas
- > Agreement is valid for 120 days



Ukrainian and Russian delegates signed the deal in presence of UN chief Antonio Guterres and Turkish President Recep Tayyip Erdogan in Istanbul on Friday

How Long Op May Last | 5m tonnes of grains will be shipped out per month; 2.5m tonnes are already being transported by land, river; at this rate, 20m tones should be cleared within 3-4 months What Are The Risks | No ceasefire has been negotiated, so ships will be sailing through a war zone. Attacks near ships or at ports they use could unrayel the deal

Will It Help Fight World Hunger? | Officials say deal has the potential to increase flow of wheat to Somalia in weeks, averting a full-blown famine, and should lead to a gradual decline in

global grain prices

- ✓ The UN would bring five million metric tonnes of Ukrainian grain and other foodstuffs to the world market each month.
- ✓ Ukraine and Russia have not agreed on any subject since Russia's full-scale invasion of Ukraine began on February 24.
- ✓ Peace talks held in Belarus in February and in March were not agreed upon, largely because Russia insisted on a change of government in Kyiv.
- ✓ Later in March, talks in Turkey were also ultimately fruitless.

- ✓ Negotiators have been able to reach agreements on prisoner exchanges and on the evacuation of a steel plant in Mariupol where hundreds of Ukrainian soldiers and civilians were held up for the last 80 days.
- ✓ The latest pact was the first time that representatives from the warring countries have publicly signed an agreement.
- ✓ The agreement would expire after 120 days, but could be renewed on a rolling basis to normalise the export of grain for the months to come.
- ➤ A woman mountaineer each from Pakistan and Iran became the first females from their countries to reach the top of K2, one of the world's highest and most dangerous summits



- ✓ Samina Baig, a 32-year-old mountaineer from a remote northern village in Pakistan, hoisted her country's flag atop the peak of the 28,250 foot-high K2 mountain on July 22.
- ✓ In 2013, she was the first Pakistani woman to scale the world's highest peak, Mount Everest.
- ✓ Iran's Afsaneh Hesamifard became only the third woman to reach the top of Mount Everest this May
- ✓ A second Pakistani female climber, Naila Kiyani, was among the team to reach the top of the mountain, but Baig had arrived to its peak a few minutes earlier.
- ✓ K2, on the Chinese-Pakistani border in the Karakorum Range, has one of the deadliest records with most people dying on the way down.
- ✓ Only a few hundred have successfully reached its summit, as against Mount Everest, which has been climbed over 9,000 times.
- ✓ Not only is K2 the second highest after Mount Everest, its ascent and descent are considered much more challenging that the world's highest.
- ✓ The latest record comes a day after Nepalese climber Sanu Sherpa set a new mountaineering record for twice reaching the peak of each of the world's 14 highest mountains.
- > On July 21, the United States reported its first case of polio since 2013

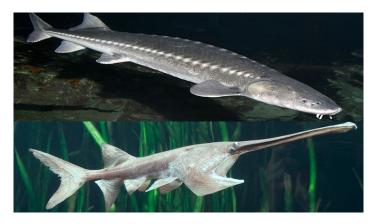
- ✓ According to New York State health department, a person living in Rockland County, 48 kms north of Manhattan, had tested positive for the disease.
- ✓ It appears the patient had a vaccine-derived strain of the virus, perhaps from someone who got live vaccine in other countries



- ✓ The oral polio vaccine was discontinued in the United States in 2000
- ✓ The last naturally occurring cases of polio in America were reported in 1979
- ✓ The polio cases have decreased by 99% since 1988, when polio was endemic in 125 countries and 350,000 cases were recorded worldwide
- ✓ Polio is a crippling and potentially fatal viral disease that mainly affects children under the age of five.
- ✓ It spreads mostly from person to person or through contaminated water.
- ✓ Polio can infect a person's spinal cord, causing paralysis and possibly permanent disability and death
- ✓ Polio is endemic in Afghanistan and Pakistan, although numerous countries in Africa, the Middle East and Asia have also reported cases in recent years.
- ✓ India achieved the 'polio free' status in 2014.

SCIENCE, TECHNOLOGY & ENVIRONMENT

➤ On July 21, the International Union for Conservation of Nature (IUCN) – released the Red List of threatened species in association with conservation organisation, Panthera



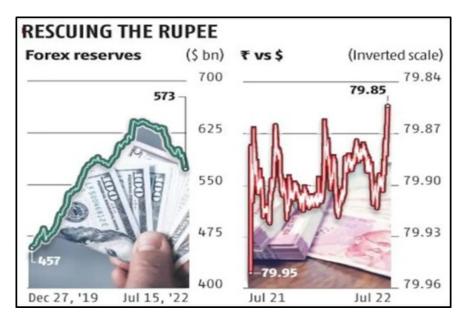
- ✓ As per the latest IUCN Red list, 17 species are classified as severely endangered, three as endangered, and five as vulnerable.
- ✓ The latest study has included the Chinese paddlefish and wild Yangtze Sturgeon under the category of 'extinct'
 - ✓ All 26 remaining species of both types of fish are now threatened with extinction, up from 85% in 2009.
 - ✓ The Chinese paddlefish had been protected in China since the 1980s due to
 population decline following overfishing and habitat fragmentation due to the
 construction of the Gezhouba Dam in 1981.
 - ✓ With a maximum length of 7 metres, the Chinese paddlefish is one of the world's biggest freshwater fish species
 - ✓ The Yangtze Sturgeon and Chinese paddlefish are both typical aquatic species of the Yangtze River Basin
 - ✓ The Chinese paddlefish was designated a first-class state protected species in China in 1989, and the IUCN named it "critically endangered" in 1996
- ✓ As per the study, more than 32% of fungal, plant, and animal species are threatened with extinction
- ✓ The latest study further listed the long-tailed macaque as "endangered" for the
 first time
- ✓ The report also mentioned that the global tiger population may have stabilised and
 potentially increased for the first time in decades, rising 40% from 3,200 in 2015 to
 4,500 in 2022
- ✓ In Asia, the study says there are at least 3,726 tigers, with the numbers rising in India and Nepal.
- ✓ South Asia accounts for 76% of the global numbers.
- ✓ According to the All India Tiger Estimation (AITE) of 2018 released by the Centre-run National Tiger Conservation Authority (NTCA) — the country had around 2,967 tigers, or 70% of the global tally.

ECONOMY

➤ Billionaire investor Rakesh Jhunjhunwala-backed Akasa Air - will take to the skies from August 7, 2022.



- ✓ The low-cost carrier will start operations with 28 weekly flights between Mumbai and Ahmedabad.
- ✓ Later, from August 13, the carrier will start an additional 28 weekly flights between Bengaluru and Kochi.
- ✓ All flights are open for sale with immediate effect with one-way Mumbai-Ahmedabad fares starting from Rs 3,948.
- ✓ This launch marks the re-entry of Indian aviation industry veterans like Vinay Dube (who has headed Jet Airways and then GoAir) and Aditya Ghosh (former president of IndiGo) into the airline business.
- ✓ Akasa, a brainchild of Vinay Dube, had planned to start operations in July-end by when it expected to get two Boeing 737 MAX
- ✓ The airline has ordered 72 B737 MAX and it hopes to have 20 aircraft in its fleet — if Boeing is able to deliver as per schedule — by next summer after which it can start international flights.
- ✓ Akasa B737 MAX will have USB ports along with "Boeing Sky Interior" highlighted by modern sculpted sidewalls, window reveals and mood lighting.
- ➤ The foreign exchange reserves fell by \$7.5 billion to \$572 billion during the week ended July 15, according to data released by the RBI.



- ✓ The reserves fell to a 20-month low following heavy intervention by the central bank in the forex market as it sold dollars to prevent a sharp depreciation of the rupee.
- ✓ The forex reserves were last estimated at \$572 billion in November 2020.
- ✓ Since then, they had risen to a high of \$642 billion in October 2021.
- ✓ The RBI is believed to have sold over \$50 billion to stem the volatility in the foreign exchange market.

SPORTS

- ➤ Olympic champion, Neeraj Chopra booked his place in the finals of the men's javelin throw competition at the World Championships in Eugene (USA) on July 22
- ✓ Neeraj threw his spear to an impressive distance of 88. 39m in his very first attempt during the qualification stage to sail into the final with ease.
- ✓ Neeraj progressed to the final through the automatic qualification route after comfortably breaching the 83.50m mark.
- ✓ Neeraj's effort in Oregon was the third best-ever of his career after his personal best distance of 89. 94m at the Wanda Diamond League in Stockholm and an equally sensational 89. 30m at the Paavo Nurmi Games in Turku.
- ✓ The defending champion, Grenadian Anderson Peters, topped the qualifiers with an effort of 89.91m, followed by Neeraj.
- ✓ Germany's Julian Webber (87. 28m) and Czech Republic's Jakub Vadlejch (85. 23m) were the other two automatic qualifiers.
- ✓ Neeraj's teammate, Rohit Yadav, too, qualified for the finals with a best throw of 80. 42m to finish 11th among 12 qualifiers.
- ✓ This is the first time Neeraj has made the Worlds final.

- ✓ The 24-year old Neeraj is all set to finish among the medallists when the top-12 finalists line up at the University of Oregon's Hayward Field.
- ✓ In his debut outing at the 2017 Worlds in London, Neeraj had failed to qualify for the final round with his best throw recorded being 82.26m.



- ✓ Neeraj had missed the 2019 Worlds in Doha after failing to recover from an elbow surgery.
- ✓ The only time India won the medal at the World's was when long jumper Anju Bobby George bagged a bronze at the Paris edition of the Championships in 2003.
- ✓ Later in the day, a promising Eldhose Paul became the first Indian athlete to qualify for the final of the men's triple jump competition with his best effort of 16.68m.
- ✓ Another Indian, national record holder Annu Rani, who had qualified eighth after finishing fifth in her Group B qualifiers with the best throw of 59. 60m, will compete in the women's javelin throw final on July 23.
- ➤ Five-time World Chess Champion, GM Magnus Carlsen will not defend his world championship title against Russian GM Ian Nepomniachtchi next year.
- ✓ This was announced by Carlsen recently on a podcast on July 19



- ✓ According to current regulations, if Carlsen does not defend his title, FIDE Candidates tournament winner Nepomniachtchi will play the world championship against Candidates runner-up GM Ding Liren.
- ✓ The championship matches are held every two years and the next is scheduled for 2023.
- ✓ Carlsen had previously said he would be ready to relinquish his world title unless his next opponent was Iranian-French teenager Alireza Firouzja, who is the world number three currently.
- ✓ Instead, Nepomniachtchi set up a rematch by winning the Candidates Tournament in Madrid earlier this month with a round to spare
- ✓ Ding Liren defeated Hikaru Nakamura of the United States for second place in the Candidates Tournament in the final round.
- ✓ According to Carlsen, he is not motivated to play another world championship match due to its long tournament format
- ✓ The 19-year-old Iranian Alireza Firouzja became the youngest in chess history to achieve a 2800 rating in 2021
- ✓ Magnus Carlsen has been ranked the No. 1 chess player in the world since 2011
- ✓ Carlsen, a 31-year-old Norwegian native, last won his fifth championship in 2021 defeating Nepomniachtchi in Dubai in December 2021 with a crushing 7.5-3.5 margin

RANKINGS

- ➤ India is ranked 87th on the list of world's most powerful passports in 2022, according to the latest Henley Passport Index from Henley & Partners, an immigration consultancy.
- ✓ India's passport provides visa-free access to 60 nations.

	orld's <mark>best</mark> passports hold in 2022	World's worst passports to			
1.	Japan, Singapore	(192)	hold	in 202	2
2.	Germany, South Korea	(190)	104. North Korea		
3.	Finland, Italy, Luxembourg, Spai	(39)			
4.	Austria, Denmark, France, Netherlands, Sweden	(188)	105.	D5. Nepal and Palestinian	
5.	Ireland, Portugal	(187)	territories		es (37)
6.	Belgium, New Zealand, Norway, Switzerland, United Kingdom, United States	(186)		Somalia Yemen	(34) (33)
7.		108. 109.	Pakistan Syria	(31) (29)	
8.	Poland, Hungary	(183)	110.	Iraq	(28)
9. 10	Lithuania, Slovakia Estonia, Latvia, Slovenia	(182)	111.	Afghanis	tan (26)

- ✓ Three Asian nations Japan, Singapore and South Korea bagged the top three
 positions on the list
- ✓ The Japanese passport provides visa-free entry to 193 countries, while Singapore and South Korea both provide entry to 192 countries
- ✓ Germany (190), Spain (190), Finland (189), Italy (189), Luxembourg (189), Austria (188) and Denmark (188) complete the Top 10 countries in the rankings
- ✓ The Henley Passport Index has ranked all the world's 199 passports according to the number of destinations their holders can access without a prior visa.
- ✓ China and Bolivia tied for the 69th spot on the list, with each passport providing access to 80 different destinations
- ✓ Pakistan has one of the least powerful passports in the world, ranked only above Syria, Iraq, and Afghanistan.
- ✓ Pakistan provides visa-free access to 32 destinations around the world
- ✓ Afghan passport holders just have access to 27 countries while the Iraqi passport can provide entry to 29 countries.
- ✓ The ranking is based on data from the International Air Transport Association, which maintains the world's largest database of travel information

INDIA'S TOP BANK LOAN DEFAULTERS REPORT

RICH DEFAULTERS OWE BANKS ₹2.4 LAKH CRORE

Mallya, Nirav not on list

Fugitive businessmen Vijay Mallya and Nirav Modi, who once made headlines for bank frauds of thousands of crores, don't figure at the top of India's list of wilful defaulters. But some old-timers like Mehul Choksi, Jatin Mehta, Vikram Kothari and T Venkatram Reddy are still there.

Outstanding amount (₹ cr)



ABG Shipyard Ltd and others Director/Promoter:

Rishi Agarwal





Amtek Auto Limited and others

Arvind Dham





Sterling Global Oil Resources Pvt Ltd and others Nitin & Chetan Sandesara





Finance Limited and others Kapil & Dheeraj . Wadhawan





Sanjay & Sandeen Jhunihunwala

Winsome Diamonds

& Jewellery Ltd and

others Jatin R Mehta





Ltd and others Mehul Choksi

Shakti Bhog

Foods Limited

Kewal Krishan

Kumar

1,976



Concast Steel &

Sintex

Industries

Limited

Amit Patel

1.884



Puni Llovd Limited **Atul Punj**









2,118 Deccan Chronicle **Holdings Limited**











Surana Corporation Ltd and others Viiavarai

Surana





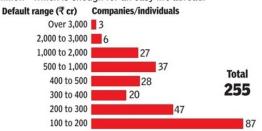
Era Infra

Engineering

India Limited

Default greater than many GDPs

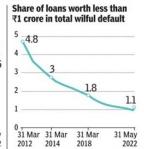
India's total wilful default of ₹2.4 lakh crore, or \$29.7 billion, is more than the GDPs of 87 countries. There are 36 people who have wilfully defaulted on more than ₹1,000 crore - about \$126 million - which is enough for an easy life abroad.



Not the common man's fault

While wilful defaults grew from ₹23,000 crore 10 years ago to ₹1 lakh crore in 2018, and ₹2 lakh crore in 2020, the share of defaults by small borrowers - loans of less than ₹1 crore - fell.





Private banks largely unscathed

Nearly 95% of the defaults were on loans given by public sector banks. More than 30% of these loans were sanctioned by SBI and its associates, not surprising as SBI is the largest bank. PNB, UBI and Bank of Baroda are owed more than 10% each.

Names of credit institutions	Outstanding amount (₹ cr)	% of total	
SBI & associated banks	71,896	30.4	
Punjab National Bank	39,455	16.7	
Union Bank Of India	29,860	12.6	
Bank Of Baroda	25,440	10.8	
IDBI Bank Limited	21,751	9.2	
Central Bank Of India	13,686	5.8	
Indian Overseas Bank	12,312	5.2	
Bank Of Maharashtra	6,772	2.9	
Yes Bank	3,376	1.4	

Maximum default in Maharashtra

Maharashtra, the largest state by gross state domestic product, tops the list of defaulters, followed by Delhi. But Tamil Nadu, India's second-largest state economy, is far below in the list and Karnataka is not in the top ten. Clearly, this has to do with where corporations are headquartered.

