



# APARCHIT EXAM WARRIORS

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### ABOUT THE GREAT APARCHIT SIR



GA EXPERT APARCHIT SIR  
WHO HAS GIVEN 100+  
SELECTION IN BANKING  
SECTOR AT HIS 25 YEAR AGE  
WHO HAS KNOWN AS  
APARCHIT. APARCHIT SIR WAS  
A REAL WARRIOR AS YOU  
KNOW THAT ABOUT HIM. HE  
MADE HIS IDENTITY ACROSS  
THE COUNTRY WITH VERY  
LITTLE AGE . AFTER HIM HIS  
YOUNGER BROTHER  
APARCHIT 2.0 STARTED  
APARCHIT SUPER CURRENT  
AFFAIRS FROM 1 FEBRUARY  
2021. THEY GAVE 1000+  
SELECTION IN BANKING  
SECTOR IN FEW DAYS.  
[TRUSTED BY 4 LAKH  
ASPIRANTS ACROSS THE  
INDIA].  
YOUR SUCCESS IS OUR  
SUCCESS



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## IMPORTANT LOANS 2021-2022

BY – APARCHIT EXAM WARRIORS

### ADB LOANS 2021-22

- ❖ ADB, India sign \$96.3 mn loan to improve water supply, sanitation services in Himachal Pradesh.
- ❖ Asian Development Bank (ADB) approved a USD 350 million (about Rs 2,900 crore) loan to improve the road connectivity in Maharashtra.
- ❖ ADB provides \$40 million loan to GreenCell Express to produce e-busses.
- ❖ Maharashtra to take ₹4,000 crore loan from ADB to set up medical colleges in 12 districts.
- ❖ ADB cuts India GDP growth forecast for FY23 to 7.2%.
- ❖ ADB approves USD 96.3 million loan for safe drinking water project in Himachal Pradesh.
- ❖ ADB approves \$2 million loan to support urban development in Nagaland.
- ❖ ADB and HSBC India partners to establish \$100 million Partial Guarantee Program for Microfinance in India.
- ❖ IIFL Home Finance signs \$68-million loan agreement with ADB for affordable Green Housing.
- ❖ ADB lends record USD 4.6 bn loans to India in 2021.

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- ❖ **ADB approves \$112 million loan to establish Assam Skill University.**
- ❖ **ADB approves \$500-million loan to improve quality of school education.**
- ❖ **ADB has approved a Rs 2653.05 crore (USD 350 million) policy-based loan to improve urban services in India**
- ❖ **India and ADB sign USD 300 million loan agreement to improve primary health care in India.**
- ❖ **ADB approves USD1.5 bn loan to India for COVID-19 vaccine procurement.**
- ❖ **ADB approved \$61 Million loan under 'Agartala City Urban Development Project.**
- ❖ **ADB approves \$250 million loan for India's National Industrial Corridor Development Program (NICDP).**
- ❖ **ADB, India Sign \$100 Million Loan for Agribusiness Development in Maharashtra.**
- ❖ **ADB and India sign \$251 million loan for Integrated Urban Flood Management in Chennai.**
- ❖ **ADB, AIIB processing \$2 billion loan for India to buy COVID-19 vaccines (ABD USD 1.5 billion, AIIB, USD 500 million).**
- ❖ **India and ADB inks \$4.5 million project readiness financing loan to support urban mobility in Mizoram.**



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## • SBI LOANS 2022-

- ❖ SBI on 5 December 2022 announced that its personal banking advances excluding high value home loans have crossed the Rs 5 lakh-crore mark as on 30 November 2022.
- ❖ State Bank of India (SBI), India's largest lender, approved raising Rs 10,000 crore through infrastructure bonds during the financial year 2023 (FY23) including a greenshoe option of Rs 5,000 crore.
- ❖ State Bank of India (SBI) surpassed Rs 6 trillion in Assets Under Management (AUM) under the Home Loan segment.
- ❖ SBI has initiated insolvency proceedings in the National Company Law Tribunal (NCLT) against Bajaj Hindusthan Sugar following the classification of the company's loans as non-performing asset (NPA) last month. The NPA tag was the result of a default on loans worth Rs 4,814 crore.
- ❖ SBI launched Real Time Xpress Credit on YONO platform allowing eligible customers to get personal loans of up to Rs 35 lakh.
- ❖ SBI listed the maiden issue of \$300 million Formosa bonds on India INX.
- ❖ SBI Raises USD 500 Million Via its International Financial Services Centre (IFSC) Gujarat International Finance Tec (GIFT) City branch.
- ❖ State Bank of India has signed a 150 million euro Rs 1240 cr loan agreement with the German development bank KfW for funding solar projects
- ❖ State Bank of India acquired minority stake in JSW Cement for INR 100 crore.
- ❖ State Bank India has agreed to provide a loan of Rs 10,238 Crore to the Adani Enterprises Limited for its Ganga Expressway project . The 594 Km long Ganga expressway will connect Meerut with Prayagraj.



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### • **WORLD BANK LOANS 2022-**

- ❖ World Bank to loan \$150 million to Punjab government for major reforms.
- ❖ The World Bank will provide a loan of Rs 3750 crore (\$500 million) for this program and the remaining Rs 2312.45 crore (\$308 million) is being funded by the central government.
- ❖ It is a World Bank assisted central sector scheme under which the Ministry of Micro, Small and Medium Enterprises (MoMSME) is providing necessary support to address the challenges related to COVID-19
- ❖ World Bank Extends Loan of \$250 million for Supporting Andhra's Learning Transformation (SALT) Project in Andhra Pradesh.
- ❖ World Bank approved a USD 1 billion loan to support India's efforts for providing social assistance to the poor and vulnerable households, severely impacted by the COVID-19 pandemic.
- ❖ World Bank has approved a loan of \$150 million (nearly ₹1,200 crores) to Punjab to help it better manage its financial resources and improve access to public services.
- ❖ World Bank has approved a loan of \$350 million (over ₹2,832 crores) to the state of Gujarat for spending on healthcare services.
- ❖ World Bank has approved a loan of \$150 million (nearly ₹1,200 crores) to Punjab to help it better manage its financial resources and improve access to public services.
- ❖ World Bank towards emergency COVID-19 response in India to USD 2 billion.
- ❖ A USD 1 billion support was announced last month towards immediate support to India's health sector.
- ❖ World Bank clears US\$1 billion loan for PM Ayushman Bharat Health Infrastructure Mission.
- ❖ World Bank approved USD 245 million loan to modernize India's railway logistics infra.
- ❖ Sri Lanka receives \$160 mln in bridge financing from World Bank.





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- ❖ World Bank approved USD 250 million loan for India's road safety programme.
- ❖ World Bank has approved additional financing of USD 250 million for Outcomes for Accelerated Learning.
- ❖ World Bank has approved a Rs 1,000 crore project to take rainfed farming to new heights in the hilly regions of Uttarakhand.
- ❖ World Bank has slashed its growth forecast for India for the current financial year to 7.5 percent.
- ❖ Global Economic Prospects report released, the World Bank
- ❖ World Bank announces up to \$30 bn to address food security crisis.
- ❖ World bank sanctioned USD 350 million for SRESTHA-G project of Gujarat.
- ❖ World Bank approved \$47 million program for India's Mission Karmayogi program.
- ❖ World Bank provided USD 600 million in financial assistance to Sri Lanka to make payments for essential imports.
- ❖ World bank Report States Extreme Poverty in India Decline by 12.3% between 2011-2019.
- ❖ World Bank cuts global economy growth forecast to 3.2% for 2022.
- ❖ Gujarat Govt to receive Rs 7,500 Cr Loan from World Bank, AIIB.
- ❖ India and World Bank inks US\$125 million loan to support access to Social Protection Services in West Bengal.

## • EXIM BANK LOANS 22

- ❖ Exim Bank extends soft loans worth USD 210 mn to Guinea
- ❖ Exim Bank extends \$100 mn loan to Africa Finance Corp for infra development
- ❖ Exim Bank extends Line of Credit (LOC) of \$108.28 million to Eswatini, Swaziland
- ❖ Exim Bank provides \$35.26 mn loan for a power project in Senegal executed by





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## Kalpataru Power .

- ❖ Exim Bank extends LoC of \$108.28 million to Swaziland
- ❖ Exim Bank extends LOC of USD 20.10 million to Nicaragua
- ❖ Exim Bank Extends LOC Of USD 15.00 Million To Sierra Leone
- ❖ Exim Bank Extends \$400 Million Line of Credit to the Maldives

## • IMPORTANT LOANS OF INDIA

- ❖ India provides \$100 million financial assistance to Maldives.
- ❖ India has also provided \$ 500 million loan to Maldives for the Greater Male Connectivity Project.
- ❖ South Korean government signed an agreement with the Government of India on 30 November 2022 to provide a loan of Korean Won 245.081 billion (approx. Rs. 1,495.68 crore) for Establishment of Intelligent Transport System on Nagpur-Mumbai Super Communication Expressway Project.
- ❖ Union External Affairs Minister S.Jaishankar virtually handed over the assistance amount of \$100 million to Maldives.
- ❖ AIIB has given maximum loans to India.
- ❖ The Department of Financial Services (DFS) has modified the Emergency Credit Line Guarantee Scheme (ECLGS) for the aviation sector. The department has raised the scheme's cheaper loan limit to Rs 1,500 crores from Rs 400 crores.
- ❖ RBI said that regulated entities engaged in credit delivery through digital lending will have time till November 30 to comply with the lending norms for existing digital loans.
- ❖ HDFC has secured the world's biggest social loan, a \$1.1 billion facility (around Rs 8,700 crore) to fund affordable residences, underscoring potential for sustainability-linked financing.
- ❖ Maharashtra Government will take a loan of 4,000 crore rupees from the Asian Development Bank (ADB) for setting up medical colleges in 12 districts of the



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state. There are 12 districts in the state without a single medical college.

- ❖ Union cabinet has approved to restore interest subvention on short term agriculture loans to 1.5% for all financial institutions. Thus, interest subvention of 1.5% will be provided to lending institutions for the
- ❖ financial year 2022-23 to 2024-25 for lending short term agri-loans upto Rs 3 lakh to the farmers.
- ❖ Yes Bank has selected JC Flowers ARC as partner to form an asset reconstruction company to sell bad loans of the bank valuing Rs 48,000 crore.
- ❖ State-owned Bank of Maharashtra (BoM) has ranked first in the list of the top performer among public sector lenders in terms of loan and deposit growth in percentage terms during 2021-22.
- ❖ India has emerged as the largest bilateral lender for Sri Lanka, overtaking China. India has provided a total of 968 million US dollars in loans to the island nation in four months of 2022. India has overtaken China as the largest lender for Sri Lanka.
- ❖ Tamil Nadu replaced Bihar and West Bengal to become the largest state in terms of outstanding portfolio of microfinance loans. It followed by Bihar with Rs 35,941 crore and West Bengal with Rs 34,016 crore.



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