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DEAR ASPIRANTS,

All the examinations have a different pattern and different syllabus but the common part for all Exam is the general awareness in which the current affair plays an important part like 75%. These questions from the banking field have a weightage of 75%.

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Aparchit Super Current Affairs MCQ with facts– 22 July 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which of the following company has launched Viva Engage app?

- A) Google
B) Amazon
C) IBM
D) Microsoft

Answer : D

- ✓ Microsoft has introduced Viva Engage, a new app in Teams that helps build community and connection, along with providing tools for personal expression.
- ✓ On this app, leaders can share news and insights, answer questions, and facilitate two-way conversations.
- ✓ With Storyline and Stories features, employees can connect with co-workers, and share their thoughts, expertise, passions, and ideas.
- ✓ Microsoft Viva is designed to give employees across multiple roles and functions what they need to feel connected — no matter when or where they work
- ✓ The social app for digital communities, conversations, and self-expression tools builds on the existing capabilities of the Communities app for Teams and Microsoft 365.

MICROSOFT IN NEWS 2021-22

- Microsoft announces 'Viva Engage' app in Teams to help build community.
- HCL Technologies was recognised at Microsoft Partner of the Year Awards 2022, for innovation and implementing customer solutions based on Microsoft technology.
- Microsoft has announced the retirement of 27-year-old (1995) Internet Explorer (IE) as the firm's oldest browser will be completely phased out from June 15, 2022.
- Microsoft and BPCL collaborated to step up digital transformation.
- Microsoft launches 'Startups Founders Hub' platform to empower startups in India.
- Microsoft to set up India's largest Data Center region in Hyderabad.
- Sonata Software tie-up with Microsoft for its launch of 'Microsoft Cloud'.
- Microsoft to acquire video gaming company Activision Blizzard for \$68.7 billion (\$95.00 per share).



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- Microsoft launched cybersecurity skills training programme with the goal of training over 1 lakh learners by 2022 in India.
- Ministry of Labour & Employment launches DigiSaksham programme in association with Microsoft.
- Microsoft officially launched its new Windows operating system 'Windows 11' .
- Satya Nadella appointed as Chairman of Microsoft.
- MICROSOFT

Founded : 1975

Founders : Bill Gates and Paul Allen

Headquarters : Washington DC

Chairman : Satya Nadella

CEO : Satya Nadella

President : Brad Smith

Q.2. Which bank has launched its WhatsApp Banking services to make banking easier for its customers?

A) Punjab National Bank

B) State Bank of India

C) Indian Overseas Bank

D) Bank of Baroda

Answer : B

- ✓ India's largest public sector lender, State Bank of India has launched its WhatsApp Banking services to make banking easier for its customers.
- ✓ Customers of the SBI can access their Account Balance and view Mini Statement on WhatsApp.
- ✓ You must first register to use this service through SBI WhatsApp Banking. Send an SMS to 7208933148 with the text WAREG, your account number, and a space between them. One thing you must remember is to send this SMS from the same phone number that is linked to your SBI account.
- ✓ This WhatsApp Banking services can available to customers when they send a message saying 'Hi' on the number 919022690226.
- ✓ Bank is working to offer WhatsApp-based services to its credit card holders through the platform under the name of SBI Card WhatsApp connect.
- ✓ WhatsApp got authorization from the National Payments Corporation of India (NPCI) in July 2017.



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SBI IN NEWS 2021-22

- SBI will soon provide its customers with WhatsApp-based banking.
- State Bank of India, is celebrating its 67th year on 1st July 2022.
- RBI approves SBI's establishment of operations support subsidiary.
- Uttar Pradesh Expressways Industrial Development Authority (UPEIDA) signs MoUs with SBI, BOB, PNB, and SIDBI for Uttar Pradesh.
- Electric two-wheeler manufacturer Ather Energy partners SBI for customer retail finance.
- Alok Kumar Choudhary appointed State Bank of India MD for 2 years.
- SBI launched Real Time Xpress Credit on YONO platform allowing eligible customers to get personal loans of up to Rs 35 lakh.
- SBI Raises USD 500 Million Via its International Financial Services Centre (IFSC) Gujarat International Finance Tec (GIFT) City branch.
- SBI signs MoU with Border Security Force to offer curated benefits through CAPSP Scheme.
- SBI has appointed former Ujjivan Small Finance Bank CEO, Nitin Chugh as Deputy Managing Director .
- SBI listed the maiden issue of \$300 million Formosa bonds on India INX.
- State Bank of India acquired minority stake in JSW Cement for INR 100 crore.
- SBI tie-up with NSE Academy to launch five online courses 2022.
- SBI to acquire 9.95% stake in GIFT-IFSC-based Clearing Corp with investment of Rs 34.03 crore.
- State Bank of India (SBI) is the only authorized bank to issue and encash Electoral Bonds.
- SBI Increases Immediate Payment Service (IMPS) Transaction Limit From Rs 2 Lakh To Rs 5 Lakh.
- RBI has retained SBI, ICICI Bank and HDFC Bank as Domestic Systemically Important Banks (D-SIBs).
- SBI listed USD 650-million Green Bonds on India International Exchange (India INX) and Luxembourg Stock Exchange (LuxSE).
- RBI imposes Rs 1 Crore penalty on SBI for violating subsection (2) of section 19 of the Banking Regulation Act, 1949.
- SBI launches video life certificate service for pensioners.



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- SBI has announced the launch of SBI's NAV-eCash card on INS Vikramaditya with Indian Navy.
- SBI launches 'SIM Binding' feature for YONO and You Only Need One (YONO) Lite.
- State Bank of India topped the list of public sector banks writing off loans in FY21 .
- SBI has selected "Paisalo Digital" as the National Corporate Business Correspondent of the Bank.
- STATE BANK OF INDIA (SBI)
Founded : 1 July 1955
Headquarters : Mumbai, Maharashtra
Chairman : Dinesh Kumar Khara
- Managing Director (4) : Alok Kumar Choudhary, Swaminathan Janakiraman, Challa Sreenivasulu Setty and Ashwini Kumar Tewari
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
 - (1) Pure Banking Nothing Else
 - (2) With you all the way
 - (3) A bank of the common man
 - (4) The banker to every Indian
 - (5) The Nation banks on us

Q.3. Which state has topped Niti Aayog's India Innovation Index 2022 among major states?

- A) Haryana
- B) Maharashtra
- C) Telangana
- D) Karnataka

Answer : D

- ✓ NITI Aayog Vice-Chairman Shri Suman Bery, released the 2021 India Innovation Index on July 21, 2022.



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- ✓ The India Innovation Index 2021 is the third edition of the index. The first edition was launched in October 2019 and second edition in January, 2021.
- ✓ Karnataka has topped the index in the 'Major States' category.
- ✓ Manipur has topped under the 'North East and Hill States' category.
- ✓ Chandigarh is the top performer in the 'Union Territories and City States' category.
- ✓ India Innovation Index ranks the states and the union territories on their innovation performance to build healthy competition amongst them. The index helps in evaluation and development of the country's innovation ecosystem.
- ✓ The number of indicators in the India Innovation Index 2021 has increased to 66. It was 36 in the India Innovation Index 2020.
- ✓ The indicators are now distributed across 16 sub-pillars, which, in turn, form seven key pillars.
- ✓ Top 5 states in Major States category
 1. Karnataka
 2. Telangana
 3. Haryana
 4. Maharashtra
 5. Tamil Nadu
- ✓ Top 5 states in North East and Hill States
 1. Manipur
 2. Uttarakhand
 3. Meghalaya
 4. Arunachal Pradesh
 5. Himachal Pradesh
- ✓ Top 5 states in UT and city States
 1. Chandigarh
 2. Delhi
 3. Andaman and Nicobar Islands
 4. Puducherry
 5. Goa



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Q.4. Which governments have been ranked as the top three states among major states in Niti Aayog's third innovation index 2022?

- A) Assam, Bihar and Rajasthan
- B) Kerala, Gujarat and Uttarakhand
- C) Chhattisgarh, Punjab and Uttar Pradesh
- D) Karnataka, Telangana and Haryana

Answer : D

Q.5. Which city/ UT has topped the India Innovation Index 2022 among UT and city states?

- A) Delhi
- B) Chandigarh
- C) Goa
- D) Puducherry

Answer : B

- ✓ Chandigarh has topped among the UT and city states in the NITI Aayog's India Innovation Index 2022. The index ranks states and union territories on their innovation performance to encourage healthy competition between them. While Chandigarh was ranked first, Delhi was ranked second and Andaman and Nicobar Islands was ranked third in the index.

Q.6. Which government have topped the list of the states so far as utilisation of funds under the government's flagship Smart City Mission?

- A) Karnataka
- B) Tamil Nadu
- C) Rajasthan
- D) Maharashtra

Answer : B

- ✓ Tamil Nadu tops the list of states so far as utilisation of funds under the government's flagship Smart City Mission is concerned. While Tamil Nadu has spent over Rs 3932 crore out of the Rs 4333 crore released by the Centre, Uttar Pradesh is at second position with utilisation of Rs 2699 cr out of the Central share release of Rs 3142 crore.
- ✓ The Central government launched the Smart Cities Mission (SCM) on 25 June, 2015.
- ✓ Government data showed that states including Karnataka, Andhra Pradesh, Gujarat, Madhya Pradesh, Maharashtra and Rajasthan have also spent major amounts on projects under the Smart City Mission.
- ✓ While Karnataka recorded utilization of Rs 2420 crore from the Central release of Rs 2618 crore, Maharashtra showed over Rs 2453 crore utilization out of a total release of Rs 2454 crore by the Centre.



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Q.7. Which country has topped the medal table at the ISSF Shooting World Cup 2022?

- A) South Korea B) China
C) Japan D) India

Answer : D

- ✓ India finished at top spot in the 2022 ISSF World Cup Rifle/Pistol/Shotgun stage in Changwon, South Korea with an overall haul of 15 medals.
- ✓ This includes five gold, six silver and four bronze medals.
- ✓ The 10-day competition from July 09 to 20, 2022, saw over 400 athletes from over 40 nations compete.
- ✓ **Gold medal winners**
 1. Arjun Babuta – Men's 10 metre air rifle
 2. Mehuli Ghosh and Sahu Tushar Mane – Mixed Team 10 metre air rifle
 3. Arjun Babuta, Sahul Tushar Mane & Paarth Makhija – Men's Team Air Rifle
 4. Aishwary Pratap Singh Tomar – Men's 50 metre rifle three positions
 5. Mairaj Ahmad Khan – Men's Skeet
- ✓ **Silver Medal Winners**
 1. Prithviraj Tondaiman, Bhowneesh Mendiratta & Vivaan Kapoor – Men's Team Trap
 2. Mehuli Ghosh, Elavenil Valarvian & Ramita – Women's Team Air Rifle
 3. Shiva Narwal, Naveen & Sagar Dangi – Men's Team Air Pistol
 4. Palak, Rhythm Sangwan & Yuvika Tomar – Women's Team Air Pistol
 5. Aishwary Pratap Singh Tomar, Chain Singh & Sanjeev Rajput – Men's Team 50 metre rifle three positions
 6. Anish Bhanwala, Sameer & Vijayveer Sidhu – Men's Team 25m Rapid Fire Pistol
- ✓ **Bronze Medal Winners**
 1. Palak, Shiva Narwal – Mixed Team 10 metre air pistol
 2. Anjum Moudgil – Women's 50 metre rifle three positions
 3. Anjum Moudgil, Ashi Chouksey, Sift Kaur Samra – Women's Team 50 metre rifle three positions
 4. Anish Bhanwala & Rhythm Sangwan – Mixed Team 25m Rapid Fire Pistol



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Q.8. Which state government has launched a scheme named 'Swanirbhar Naari', to empower indigenous weavers?

- A) Odisha
- C) Gujarat

- B) Assam
- D) Uttarakhand

Answer : B

- ✓ Assam Chief Minister Himanta Biswa Sarma has launched 'Swanirbhar Naari', a scheme to empower indigenous weavers in Assam's Guwahati.
- ✓ Under the scheme, the state government will procure handloom items directly from the indigenous weavers via a web portal.
- ✓ Government has also urged the Handloom & Textiles department to promote Assamese gamosa (traditional scarf or towel), which is a unique handloom product, across the country.

Q.9. As per the Ookla's Speedtest Global Index, what is the rank of India in mobile speeds Index 2022?

- A) 140
- C) 118

- B) 105
- D) 130

Answer : C

- ✓ Ookla's Speedtest Global Index June 2022: India ranks 118, topped by Norway
- ✓ India's rankings fell by three spots in the median mobile speeds, according to Ookla's Speedtest Global Index. India has at the number 115th spot in May this year, but it dropped down to 118th in June.
- ✓ In April and May, India's mobile broadband speeds improved. But the month of June 2022, saw the median mobile download speeds in India decrease from 14.28 Mbps in May to 14.00 Mbps, according to the data.
- ✓ India's median download speeds on fixed broadband marked an improvement at 48.11 Mbps in June 2022, from 47.86 Mbps in the previous month. This pushed country's global ranking three notches higher, to 72nd spot in June 2022 from 75th in May 2022.
- ✓ According to the June Speedtest Global Index, Norway continues to be at the No.1 spot for overall global median mobile speeds, while Chile has reclaimed its No.1 position from Singapore, which landed at the No.2 spot for overall global fixed broadband speeds.



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- ✓ It won the award in the Large Institute Category for its overall performance.
- ✓ NAARM was established by the Indian Council of Agricultural Research (ICAR) in 1976, to address issues related to agricultural research and education management, in India.

Q.19. Which company has signed an MoU with Damodar Valley Corporation (DVC) to explore the formation of a Joint Venture Company (JVC) for exploring and setting up hydropower and pump storage projects?

- A) SJVN
- B) NTPC Limited
- C) NHPC Limited
- D) NBCC (India) Limited

Answer : C

- ✓ NHPC Limited has signed an MoU with Damodar Valley Corporation (DVC).
- ✓ It will explore the formation of a Joint Venture Company (JVC) for exploring and setting up hydropower and pump storage projects.
- ✓ It is in line with the national objective of energy transition i.e. 500 GW of renewable energy by 2030 and Net Zero by 2070.
- ✓ It envisages the joint development of mutually identified projects.

Q.20. As per a study conducted by NITI Aayog and Institute for Competitiveness, R&D investment in India has declined from 0.8% of the GDP in 2008–09 to ____% in 2017-18.

- A) 0.7
- B) 0.6
- C) 0.5
- D) 0.4

Answer : A

- ✓ India's spending on research and development (R&D) is among the lowest in the world, as per a study conducted by NITI Aayog and Institute for Competitiveness.
- ✓ R&D investment in India, in fact, has declined from 0.8% of the GDP in 2008–09 to 0.7% in 2017-18.
- ✓ Brazil, Russia, China and South Africa spend around 1.2%, 1.1%, above 2% and 0.8% respectively.
- ✓ The world average is around 1.8%.
- ✓ Developed countries the United States, Sweden, and Switzerland spend about 2.9%, 3.2% and 3.4%, respectively.



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- ✓ Israel spends 4.5% of its GDP on R&D, the highest in the world.
- ✓ India's GERD (Gross Expenditure on R&D) at \$43 per capita is one of the lowest in the world.

Q.21. Which entity has released its report titled 'Digital Banks: A Proposal for Licensing & Regulatory Regime for India'?

- A) RBI
B) NITI Aayog
C) ASSOCHAM
D) NASSCOM

Answer : B

- ✓ NITI Aayog has released its report titled 'Digital Banks: A Proposal for Licensing & Regulatory Regime for India'.
- ✓ In it, it has made a case and offers a template and roadmap for a digital bank licensing and regulatory regime for the country.
- ✓ The report suggested the introduction of a restricted Digital Business bank licence and a restricted Digital Consumer Bank licence

Q.22. Tata Projects Ltd has appointed whom as its Managing Director?

- A) Shrikant Madhav Vaidya
B) Mukesh Kumar Surana
C) Nalin Singhal
D) Vinayak Pai

Answer : D

- ✓ Tata Projects Ltd has appointed Vinayak Pai as its Managing Director, effective 22 July 2022.
- ✓ Vinayak Pai has taken over the reins from Vinayak Deshpande.
- ✓ It is currently executing some of the most marquee projects across India such as the New Parliament Building, Jewar Airport, and Refinery Units at Barmer, Mumbai Trans-Harbour Link, etc.

Q.23. Surrogacy (Regulation) Act, 2021 is associated with which Ministry?

- A) Ministry of Home Affairs
B) Ministry of Women and Child Development
C) Ministry of External Affairs
D) Ministry of Health and Family Welfare

Answer : D



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- ✓ The Government has prohibited import of human embryos in line with the Assisted Reproductive Technology (Regulation) Act, 2021 and The Surrogacy (Regulation) Act, 2021. This was announced by the Directorate General of Foreign Trade.
- ✓ Earlier, imports were prohibited except for research purposes based on the guidelines of the Department of Health Research.
- ✓ Surrogacy is a practice where a woman gives birth to a child for an intending couple with the intention to hand over the child after the birth to the couple

STATIC GK Based Current Affairs MCQs 22 July 2022 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

Q.1. Which of these instruments are used to control the money flow in the economy?

- A) Open Market Operations
- B) Bank Rate Policy
- C) Statutory Liquidity Ratio
- D) All of these

Answer : A

Q.2. The Central Office of the Reserve Bank was permanently moved to Mumbai in which year?

- A) 1940
- B) 1937
- C) 1942
- D) 1939

Answer : B

- ✓ The Central Office of the Reserve Bank was initially established in Calcutta but was permanently moved to Mumbai in 1937.

Q.3. Who chairs the Board for Financial Supervision (BFS)?

- A) Minister of Finance
- B) Deputy Governor of RBI
- C) Governor of RBI
- D) Non-Official Director of Central Board

Answer : C



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Q.4. Which of these acts is not administered by the Reserve Bank of India?

- A) Government Securities Regulations, 2007
- B) Banking Regulation Act, 1949
- C) Foreign Exchange Management Act, 1999
- D) All are administered by RBI

Answer : D

Q.5. RBI consists of 3 fully owned subsidiaries. Identify which is not its fully owned subsidiary?

- A) National Housing Bank
- B) Deposit Insurance and Credit Guarantee Corporation of India
- C) Reserve Bank Information Technology Private Limited
- D) Bharatiya Reserve Bank Note Mudran Private Limited

Answer : A

Q.6. The National Venture Capital Fund for Software and IT industry (NFSIT) has been set up by__

- A) RBI
- B) SIDBI
- C) IRDAI
- D) NABARD

Answer : B

- ✓ National Venture Capital Fund for Software and IT industry (NFSIT) has been set up by SIDBI and is being managed by SIDBI Venture Capital Ltd.

Q.7. In CRAR, what does A denotes when taken in context of banking?

- A) Assessment
- B) Account
- C) Assets
- D) Accrual

Answer : C

- ✓ Capital Adequacy Ratio is also known as Capital to Risk Assets Ratio, is the ratio of a bank's capital to its risk.



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Q.8. SDR are supplementary foreign-exchange reserve assets defined and maintained by

- A) RBI
B) IMF
C) World Bank
D) ADB

Answer : B

Q.9. Which of these is a process developed by SEBI for applying to IPO?

- A) DEMAT
B) SCSB
C) FPO
D) ASBA

Answer : D

✓ Applications Supported by Blocked Amount is a process developed by the India's Stock Market Regulator SEBI for applying to IPO.

Q.10. When we divide the core capital of the bank with the aggregated risk weighted assets, the outcome that we receive is known as__

- A) SLR
B) GAAR
C) CRAR
D) LAF

Answer : C



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