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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

B) Assam

C) Gujarat

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

B) 105

C) 118

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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Q.10. Which bank has partnered with Bajaj Allianz Life Insurance to offer life insurance products?

A) DBS Bank

B) Citibank

C) Standard Chartered Bank

D) HSBC Bank

Answer: A

- ✓ Bajaj Allianz Life Insurance and DBS Bank India have announced a strategic partnership to offer life insurance solutions to the bank's customers.
- ✓ New and existing customers across the 550+ branches of DBS Bank can now choose from Bajaj Allianz Life's retail products including term, savings, retirement, and investment products.
- ✓ DBS is a leading financial services group in Asia with 18 markets. Recognised for its global leadership, DBS has been named "World's Best Bank" by Euromoney,
- ✓ Development Bank of Singapore (DBS) Bank

Founded: 1968

Headquarters : Singapore Chairman : Peter Seah CEO : Piyush Gupta

Q.11. Which entity has announced severe restrictions on three cooperative banks for non-compliance with the directions?

A) RBI

B) NPCI

C) SEBI

D) SIDBI

Answer: A

- ✓ The Reserve Bank has announced severe restrictions on three cooperative banks.
- ✓ These include two banks from Maharashtra, the Nashik Zilla Girna Sahakari Bank Limited and the Raigad Sahakari Bank besides Karnatka-based Sri Mallikarjuna Pattana Sahakari Bank.
- ✓ Considering their poor liquidity position, the Reserve Bank has prohibited these three banks from conducting any banking activity.
- ✓ Depositors of Nashik Zilla Girna Sahakari Bank and Sri Mallikarjuna Pattana Sahakari Bank will not be allowed to withdraw any money from their savings, current, or any other account.



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✓ They will however be allowed to set off loans against deposits. While 99.87 percent of all the depositors of Nashik Zilla Girna Sahakari Bank are fully covered by the DICGC insurance scheme, close to 99.5 percent of depositors of Sri Mallikarjuna Pattana Sahakari Bank are covered by the scheme.

Q.12. RBI has hiked the minimum Capital Adequacy Ratio (CAR) for Urban Cooperative Banks (UCBs) with deposits above Rs 100 crore to__percent from 9.0 percent.

A) 12%

B) 10%

C) 13%

D) 14%

Answer: A

- ✓ RBI has hiked the minimum Capital Adequacy Ratio (CAR) for Urban Cooperative Banks (UCBs) with deposits above Rs 100 crore to 12 percent from 9.0 percent.
- ✓ RBI has allowed till March 2026 to meet revised CAR norm in phases for UCBs that don't meet it currently.
- ✓ RBI has decided to adopt a simple four-tiered regulatory framework with differentiated regulatory prescriptions to strengthen the financial soundness of the existing UCBs. This is based on recommendations of a panel headed by N S Vishwanathan, former Deputy Governor set up in February 2021.
- ✓ It has retained the norm of a minimum CAR of 9 per cent for tier-1 banks (those with deposits up to Rs 100 crore).
- ✓ The Tier-2 banks are UCBs with deposits of more than Rs 100 crore and up to Rs 1,000 crore; Tier-3 are UCBs with deposits of more than Rs 1,000 crore and up to Rs 10,000 crore. The final layer, Tier-4. consists of banks with deposits exceeding Rs 10,000 crore.

Q.13. Who has appointed as Managing Director of ONGC Videsh Limited?

A) Nalin Singhal

B) Pramod Agrawal

C) Rajarshi Gupta

D) Manoj Jain

Answer: C

- ✓ Rajarshi Gupta has taken over as Managing Director of ONGC Videsh Ltd (OVL), the overseas investment arm of state-owned Oil and Natural Gas Corporation (ONGC).
- ✓ He replaces Alok Gupta who superannuated last month.
- ✓ Prior to this, he was Executive Director Chief of Corporate Strategy & Planning in ONGC.



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✓ Rajarshi Gupta has more than 33 years of wide-ranging experience in supervisory, managerial and strategic planning capacities in domestic and international operations of ONGC and ONGC Videsh

Q.14. How old was the world's oldest known male giant panda who died 21st July 2022?

A) 43 years

B) 41 years

C) 39 years

D) 35 years

Answer: D

- ✓ An An, the world's oldest male giant panda under human care, was euthanised on Thursday(21st July 2022) at age 35, the equivalent of 105 years for humans, said the Hong Kong theme park where he lived.
- ✓ An An and Jia Jia, the world's oldest female giant panda, who died in 2016 at 38 years, were gifts from the Chinese government

Q.15. Who has been appointed as the Managing Director (MD) of RattanIndia Power?

A) Gurdeep Singh

B) Shashi Shanker

C) Soma Mondal

D) Brijesh Gupta

Answer: D

- ✓ RattanIndia Power has appointed Brijesh Gupta as Managing Director(MD), said a statement issued 20th July 2022. Gupta has over three decades of experience in the industrial sector, and has worked across the renewable, steel, mining and commodities sector in India and abroad.
- ✓ In his earlier stints he has held leadership positions in Adani Enterprises, Essar Group, Welspun and Atha Group. He has global experience having worked across geographies in the USA, Middle East, Iran and the Indian-Subcontinent.
- ✓ RattanIndia Power is a private power generation company, with installed capacity of 2,700 MW thermal power plants at Amravati and Nashik (1,350 MW at each location) in Maharashtra, with investments of Rs.18,615 crores (US\$ 2.5 billion). The power plants are spread over an area of 2,400 acres..

Q.16. The central government has appointed whom as a Whole time Member of the Insolvency and Bankruptcy Board of India (IBBI) for five years?

A) Rahul Khanna

B) Rajesh Kumar Gupta

C) Jayanti Prasad

D) Keshav Kumar Giridhari



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Answer: C

- ✓ The Central Government has appointed Mr. Jayanti Prasad as a Whole time Member of the Insolvency and Bankruptcy Board of India (IBBI) for five years.
- ✓ Insolvency and Bankruptcy Board of India (IBBI)

Founded: 2016

Headquarters : New Delhi Chairperson : Ravi Mittal

Parent: Ministry of Corporate Affairs

The Insolvency and Bankruptcy Code was passed in 2016.

Q.17. Name the Malayalam filmmaker who has been honoured with Kerala's highest film award, the JC Daniel Award 2022?

A) KP Kumaran

B) V C Abhilash

C) Salim Ahamed

D) Rajesh Gopinathan

Answer : A

- ✓ Malayalam filmmaker KP Kumaran has been honoured with Kerala's highest film award, the JC Daniel Award 2022
- ✓ He won the award for his contribution to the Malayalam film industry.
- ✓ The award comprises a cash prize of Rs 5 lakh, a citation, & a plaque.
- ✓ Kumaran made his directorial debut with Athithi in 1975 & won the National Award for a Best feature film in Malayalam for his film Rugmini in 1989.

Q.18. Which institute has bagged the Sardar Patel Outstanding ICAR Institute Award 2021?

- A) Central Arid Zone Research Institute
- B) Central Island Agricultural Research Institute
- C) National Research Centre for Grapes
- D) National Academy of Agricultural Research Management

Answer: D

✓ The National Academy of Agricultural Research Management (NAARM) has bagged the Sardar Patel Outstanding ICAR Institute Award 2021.



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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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A) RBI

B) IMF

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

C) World Bank

D) ADB

Answer : B

Q.8.

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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