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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%. **Aparchit Exam Warriors Provides you with best quality Current Affairs With Amazing** Extra Facts that will help in scoring good in the General **Awareness Section** 



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### Aparchit Super Current Affairs MCQ with facts – 16 August 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which of the following bank has introduced a unique term deposit programme called "Utsav Deposit?"

A) Punjab National Bank

B) State Bank of India

C) Indian Overseas Bank

D) Bank of Baroda

### Answer: B

- ✓ State Bank of India (SBI) has introduced a unique term deposit programme called "Utsav Deposit."
- ✓ This fixed deposit scheme has higher interest rates of 6.10% per annum on fixed deposits with a tenure
  of 1000 days.
- ✓ It has been launched on the occasion of the nation's 75th year of Independence, celebrated as Azadi Ka Amrit Mahotsav

### **SBI IN NEWS 2021-22**

- > State Bank of India launched "Utsav fixed deposit scheme".
- RBI authorises HR subsidiary of SBI to manage cost effectively.
- > State Bank of India (SBI) will manage the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.
- 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.



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- > 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
- ➤ 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.
- > 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



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- > 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.2. Who among the following has launched India's first saline water lantern "Roshni"?

A) Narendra Modi

B) Jitendra Singh

C) Piyush Goyal

D) Draupadi Murmu

#### Answer: B

- ✓ Union Minister of State Science & Technology Dr Jitendra Singh has launched India's first saline water lantern "Roshni".
- ✓ It uses the sea water as the electrolyte between specially designed electrodes to power the LED lamps.
- ✓ This technology can also be used in hinterlands, where sea water is not available.
- ✓ NIOT (National Institute of Ocean Technology) team has invented the Roshini Lamp.

## Q.3. India will start supplying petrol with 20 percent ethanol at select petrol pumps by which year?

A) 2023

B) 2025

C) 2024

D) 2022

### Answer: A

- ✓ India will start supplying petrol with 20% ethanol at select petrol pumps from April 2023.
- ✓ Oil minister Hardeep Puri said a fifth of petrol will be made up of ethanol by 2025.
- ✓ India achieved the target of supplying petrol mixed with 10% ethanol (10% ethanol, 90% petrol) ahead of schedule in June 2022.
- ✓ India is the world's fifth largest producer of ethanol after the US, Brazil, EU and China



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Q.4. Which state government has signed an MoU with National Institute of Ocean Technology (NIOT) for protection of its coasts?

A) Odisha

B) Rajasthan

C) Haryana

D) Madhya Pradesh

#### Answer: A

- ✓ The Odisha govt has signed an MoU with National Institute of Ocean Technology (NIOT) for protection
  of its coasts.
- ✓ According to the MoU, the NIOT will provide technical guidance, design, and drawing of climate resilient coastal protection measures to the state govt.
- ✓ Odisha has a vast coastline of about 480 km and the coastal areas are exposed to natural disasters.

### **ODISHA IN NEWS 2021-22**

- ➤ In Odisha, scientists are making a presentation for the Geographical Indications (GI) registry of Kai Chutney.
- Odisha has ranked number one for the implementation of the National Food Security Act (NFSA)...
- 'Sital Sasthi' festival being celebrated in Odisha.
- Odisha to host India's first tribal health observatory.
- Odisha Day or Utkal Divas is celebrated on 1st April 2022.
- > Bank of Maharashtra has tied up with Mahagram to roll out the 'Bank Sakhi' project in Odisha.
- Odisha's Ganjam has declared itself a child marriage free district, the first in the State.
- According to the National Family Health Survey (NFHS)-5, Odisha became the top state in the list of full immunizations in India with 90.5% coverage under Mission Indradhanush.
- Odisha CM inaugurated Odisha's longest bridge 'T-Setu' in Cuttack.
- ➤ Unnati Hooda and Kiran George wins 2022 Odisha Open at the Jawaharlal Nehru Indoor Stadium, Cuttack, Odisha.
- Odisha's first tribal CM Hemananda Biswal passes away.
- India successfully tests 'Pralay' missile off Odisha coast With a range of 150 to 500 km.
- Odisha launched Digital Life Certificate system for pensioners 2022.
- Odisha's Ganjam district is now child marriage free 2022.
- Cyclone Jawad to hit Odisha, Andhra and West Bengal; named by Saudi Arabia.



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- ➤ India's first National Yogasana Sports Championships organised in Bhubaneswar.
- Odisha government launches road safety initiative 'Rakshak'.
- > Nuakhai, harvest festival celebrated in Odisha.
- Odisha will host the Men's Hockey Junior World Cup at the Kalinga Stadium.
- Odisha to become 1st Indian state to Provide Smart Health Cards.
- > INS Khanjar becomes first Indian Navy ship to call at heritage coastal port of Gopalpur in Odisha.
- > Odisha Government has launched 'Ashirvad scheme' for children.
- > Odisha government Launched e-learning methods for students: e-Pathshala, e- Mulyankan.
- Raja Parba festival celebrated in Odisha.
- Odisha to sponsor Indian Hockey teams for 10 more years.
- Q.5. How many Police personnel have been awarded the Police Medals on the occasion of Independence Day, 2022?

A) 1090

B) 1082

C) 1070

D) 1075

#### Answer: B

- ✓ A total of 1082 Police personnel have been awarded Police Medals on the occasion of Independence Day, 2022.
- ✓ 347 personnel have been awarded for Gallantry while 87 have been awarded for Distinguished Service.
- ✓ CRPF's Charu Sinha bagged 40 gallantry medals, highest in the country among all the forces.
- ✓ The maximum gallantry medals have been received by the CRPF followed by the J&K Police.
- Q.6. Popularly known as the 'Big Bull' of Dalal Street, \_ passed away recently.

A) Rameshwar Jhunjhunwala

B) Rahul Jhunjhunwala

C) Ramesh Jhunjhunwala

D) Rakesh Jhunjhunwala

### Answer : D

✓ Ace investor Rakesh Jhunjhunwala, known as the 'Big Bull' of Dalal Street, passed away on 14 August 2022 at the age of 62.



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- ✓ With an estimated net worth of around \$5.8 billion, Jhunjhunwala was the 36th richest billionaire in India.
- ✓ Akasa Air India's newest budget carrier airline was one of the business ventures of Jhunjhunwala.
- ✓ He was also the chairman of Hungama Media & Aptech Limited.
- ✓ He began investing in 1985 with a capital of ₹5,000, with his first major profit in 1986.
- ✓ At the time of his death he had an estimated net worth of \$5.8 billion, making him the 438th richest person in the world.
- ✓ He was also a founder of Akasa Air. He was investigated for insider trading and settled with the SEBI. in 2021.
- ✓ Jhunjhunwala was often referred to as "India's Warren Buffett" or the "Big Bull of India", and was widely known for his stock market predictions and bullish outlooks.
- ✓ Jhunjhunwala was born on grew up in a Rajasthani Marwari family, in Mumbai, where his father worked as a Commissioner of Income Tax.

### Q.7. Who has approved President's Tatrakshak Medal (PTM) and Tatrakshak Medal (TM) to the **Indian Coast Guard Personnel?**

A) Narendra Modi

B) Amit Shah

C) Droupadi Murmu

D) Jagdeep Dhankhar

Answer : C your text

- ✓ President Droupadi Murmu has approved President's Tatrakshak Medal (PTM) and Tatrakshak Medal (TM) to the Indian Coast Guard Personnel.
- ✓ They were awarded for their act of conspicuous gallantry, exceptional devotion to duty and distinguished/meritorious service on the eve of the Independence Day 2022.
- PTM was conferred on IG Dinesh Rajaputhran and Commandant Kunal Chandrakant Naik.
- ✓ Tatrakshak Medal (Gallantry) was conferred on Commandant Kunal Chandrakant Naik.
- ✓ Tatrakshak Medal (Meritorious Service) was conferred on DIG Shri Prashant Kumar Sharma, DIG Shri Pankaj Verma, Shri Prakash

### Q.8. Which of the following regulates the 'Digital lending activities' in India?

A) RBI

B) SIDBI

C) SEBI

D) NPCI



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### Answer: A

- ✓ Reserve Bank of India (RBI) has released guidelines to strengthen the regulatory framework for digital lending activities.
- ✓ RBI also specified that the lending business can only be carried out by entities regulated by the central bank or those permitted under the law.
- ✓ This has been released in an effort to mitigate the concerns from credit delivery through digital lending methods.
- Q.9. 'National Intellectual Property Awareness Mission (NIPAM)' which was seen in the news, is associated with which field?
  - A) Electronics Manufacturing
- **B) Intellectual Property**

C) Climate Change

D) Food distribution

### Answer:B

- ✓ National Intellectual Property Awareness Mission (NIPAM) is a programme to spread Intellectual Property (IP) awareness and provide basic training.
- ✓ The program has met its goal of providing the training to one million students on July 31, 2022, before
  its deadline of August 15, 2022
- Q.10. Which of the following Ministry launched the 'SMILE-75 Initiative'?
  - A) Ministry of Labour and Employment
  - B) Ministry of Social Justice and Empowerment
  - C) Ministry of Home Affairs
  - D) Ministry of Health and Family Welfare

#### Answer: B

- ✓ Ministry of Social Justice & Empowerment has identified 75 Municipal Corporations to implement comprehensive rehabilitation of persons engaged in the act of begging, under the spirit of Azadi ka Amrit Mahotsav.
- ✓ The initiative is called 'SMILE: Support for Marginalised Individuals for Livelihood and Enterprise' or SMILE-75 Initiative.
- ✓ The initiative will focus on rehabilitation, provision of medical facilities, counselling, awareness, education, skill development and convergence with other Government welfare programmes etc.



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### Q.11. What is the Consumer Price Index (CPI)-based inflation recorded in July 2022?

A) 5.71 %

B) 8.71 %

C) 6.71 %

D) 7.71 %

#### Answer: C

- ✓ The retail inflation, measured by the Consumer Price Index (CPI), eased to 6.71 per cent in July
- ✓ Consumer Price Index (CPI)
- ✓ July 2022- 6.71%
- ✓ June 2022 7.01%
- ✓ May 2022 7.04%
- ✓ April 2022 7.79%
- ✓ March 2022 6.95%
- √ February 2022 6.7%
- ✓ January 2022 6.1%
- ✓ CONSUMER PRICE INDEX (CPI)
- ✓ Consumer price index (CPI) is a detailed measure used for the estimation of price changes in a basket of goods and services representative of consumption expenditure in an economy.
- ✓ The CPI is released by The National Statistical Organisation (NSO), Ministry of Statistics and Programme Implementation.
- ✓ CPI base year 2012.

### Q.12. Which country has become the first country in the world to approve the Omicron vaccine?

A) Russia

**B) United States** 

C) United Kingdom

D) China

### Answer: C

- ✓ United Kingdom has become the first country in the world to approve an Omicron vaccine.
- ✓ The country has authorized a COVID-19 vaccine tailored to the Omicron Variant. The latest decision will pave the way for an autumn booster campaign using Moderna's two-strain shot. The vaccine has been authorized for use in people aged 18 and above.



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## Q.13. Which of the following organisation unfurled Indian Flag 30 kilometers above the Earth on Independence Day 2022?

A) Space Kidz India

B) Space Zone India

C) Spectra Academy

D) Periyar Science and Technology Centre

### Answer : A

- ✓ Space Kidz India unfurled the Indian Flag about 30 kilometers above the Earth on Independence Day 2022.
- ✓ The flag was sent to an altitude of 1 lakh 6 thousand feet above the planet on a balloon that unfurled it.

  The event was part of the Azadi ka Amrit Mahotsav slogan and under the Har Ghar Tiranga Campaign which was launched by Prime Minister Narendra Modi to celebrate 75 years of India's Independence.

### Q.14. Who has been elected as the President of Kenya?

A) William Ruto

B) Raila Odinga

C) Uhuru Kenyatta

D) Kalonzo Musyoka

### Answer : A

- ✓ Kenya's Deputy President William Ruto has won the Presidential Elections of Kenya
- Q.15. How many teams are participating in the 2022 edition of the Durand Cup, the oldest football tournament in Asia?

A) 10

B) 20

C) 15

D) 16

### Answer: B

- ✓ The 131st edition of the Durand Cup, Asia's oldest football tournament, began on August 16, 2022.
- ✓ The inaugural match of this tournament will be played between FC Goa and Mohammed SC at Vivekananda Yuva Bharati Kridangan, Kolkata.
- ✓ 20 teams are participating in this tournament. It is being jointly hosted by West Bengal, Assam and Manipur.



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### STATIC GK Based Current Affairs MCQs 16 August 2022 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

	Q.1.	Radcliffe Line is a boundary	y line between which two countries
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A) Israel and Syria

B) Pakistan and Afghanistan

C) India and China

D) India and Pakistan

Answer: D

Q.2. Where is the Kotak Mahindra Bank headquartered?

A) Pune

B) Mumbai

C) Chennai

D) Vadodara

Answer: B

Q.3. Where is the Headquarters of the International Dairy Federation (IDF) located?

A) Brussels, Belgium

B) Paris, France

C) Mandaluyong, Philippines

D) Lausanne, Switzerland

Answer: A

Q.4. In which state of India is the Mouling National Park situated?

A) New Delhi

B) Arunachal Pradesh

C) West Bengal

D) Madhya Pradesh

Answer: B

Q.5. Jaldapara National Park is situated in which Indian state?

A) Chhattisgarh

B) West Bengal

C) Madhya Pradesh

D) Rajasthan

Answer: B

Q.6. Where is the International Court of Justice (ICJ) located?

A) Lausanne, Switzerland

B) The Hague, The Netherland

C) Jakarta, Indonesia

D) New York, United States

Answer: B



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- Q.7. Bagurumba dance is a folk dance of which Indian state?
  - A) Assam

B) Arunachal Pradesh

C) Chhatisgarh

D) Goa

- Answer : A
- Q.8. Luddi Dance is performed in which state of India?
  - A) Madhya Pradesh

- B) Punjab
- C) Himachal Pradesh
- D) Maharashtra

- Answer: B
- Q.9. Where in India is the Ukai Dam situated?
  - A) Rajasthan

B) Chandigarh

C) Gujarat

D) Jammu & Kashmir

- Answer: C
- Q.10. Which of these airports is situated in Maharashtra?
  - A) Biju Patnaik International Airport
  - B) Dr. Babasaheb Ambedkar International Airport
  - C) Rajiv Gandhi International Airport
  - D) Belgaum Airport

Answer: B



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