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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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- Future Generali India Insurance launched 'FG Dog Health Cover' Insurance & unveiled 'Oh My Dog!' Campaign.
- UNEP tie-up with Maharashtra to support 'Majhi Vasundhara' campaign.
- SBI General Insurance launched '#BahaneChhodoTaxBachao' campaign.
- Bajaj Allianz General Insurance starts '#Care4Hockey' Campaign.
- Bajaj Finserv kicks off the second phase of 'Savdhaan Rahein. Safe Rahein'. A public awareness campaign focusing on Life Insurance Frauds.
- HDFC Bank launches the 2nd edition of "Mooh Band Rakho" campaign.
- PNB launches '6S Campaign' under customer outreach programme.
- RuPay launches #FollowPaymentDistancing campaign to promote and encourage contactless payments.

HDFC BANK IN NEWS 2021-22

- HDFC Bank introduced "Vigil Aunty" to promote secure banking practices.
- HDFC Bank opened the first all-women branch in Kozhikode, north Kerala
- HDFC Bank inks an agreement with TReDs platform M1xchange.
- According to Times of India report, HDFC Bank will be among the world's top 10 most valuable banks .
- Defence ministry gives approval to HDFC, ICICI, and Axis to offer finances for international purchases.
- HDFC Bank, a private sector bank, has signed a relationship with 100X.VC, a leading early-stage venture capital firm.
- HDFC has announced a collaboration with global information technology services and consulting firm, Accenture , to digitally transform its lending business.
- HDFC Bank and Retailio launched co-branded credit cards for chemists, pharmacies
- HDFC Bank launched industry first digital 30-minute new car loan 'Xpress Car Loans'.
- For Rs 184 crore, HDFC will sell a 10% interest in HDFC Capital to Abu Dhabi Investment Authority (ADIA).
- HDFC Bank adjudged as Best Performing Bank in SHG Linkage by DAY-NRLM.



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- HDFC Bank to launch “SmartHub Vyapar programme” & ‘AutoFirst’ app.
- HDFC Bank finances Asia’s largest waste to energy plant in Indore- Gobar-Dhan plant.
- Tata Group choose SBI, BoB and HDFC Bank to finance Air India’s old debt.
- HDFC Bank named as Best Private Bank in India at the Global Private Banking Awards 2021.
- HDFC Bank wins the coveted CII award for ‘Most Innovative Best Practice’.
- RBI Retains SBI, ICICI Bank, HDFC Bank as Domestic Systemically Important Banks (D-SIBs).
- HDFC Bank tie-up with India Post Payments Bank (IPPB) to offer banking services in rural areas.
- Equitas Small Finance Bank partnered with HDFC Bank to offer co-branded credit cards.
- HDFC launches ‘green and sustainable’ deposits programme for retail clients..
- International Finance Corporation (IFC) lends \$250 million to HDFC Ltd to boost green housing finance.
- HDFC Bank launches ‘Dukandar Overdraft Scheme’.
- HDFC Bank's digital self-service credit portal for customers.
- HDFC Bank launches ‘Salaam Dil Sey’ initiative.
- HDFC ties up with Accenture for digital transformation.
- HDFC BANK

Founded : 1994

Founder : Hasmukhbhai Parekh

HQ : Mumbai, Maharashtra

MD & CEO : Sashidhar Jagdishan

Tagline : We understand your world

Q.2. Which company has partnered with a subsidiary of Financial Institutions, Inc. 'Five Star Bank' on its digital transformation journey?

A) Infosys

B) HCL Technologies

C) Tech Mahindra

D) Tata Consultancy Services

Answer : D

- ✓ Tata Consultancy Services has partnered with Five Star Bank, a subsidiary of Financial Institutions, Inc. (NASDAQ:FISI), on its digital transformation journey, helping it determine lending risk and deliver hyper-



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personalized customer experiences using the TCS Customer Intelligence & Insights (CI&I) analytics platform

- ✓ Five Star Bank is a premier provider of consumer and commercial lending services across Central and Western New York. The bank was looking for a solution that provides contextual customer insights to help them better meet customer expectations and drive competitive differentiation
- ✓ TCS will leverage the AI-powered CI&I platform's real-time contextual engagement capabilities to help the bank gain insights to avoid attrition blind spots and drive omnichannel customer personalization.

TCS IN NEWS 2021-22

- TCS partnership with five star bank to offer hyper-personalised customer experience
- TCS was the most valuable brand coming out of India, which sat on the 46th spot of the list, As per Kantar Brandz.
- TCS has retained its 10th position among the top global BPM (business process management) providers in 2021, as per estimates by outsourcing consultancy Everest Group.
- Rajesh Gopinathan re-appoints as MD and CEO of TCS for five years
- TCS partnered with IIT Madras to launch M.Tech in Industrial Artificial Intelligence
- Ministry of External Affairs (MEA) has signed an agreement with Tata Consultancy Services Limited (TCS) for the second phase of the Passport Seva Programme .
- TCS holds its tenth place among global business process management (BPM) providers in 2021
- SBI Cards tie-up with TCS to boost digital transformation
- TCS Becomes Title Sponsor and Technology Partner of Toronto Waterfront Marathon Through 2026
- TCS to become the title partner of London Marathon from 2022
- TCS extends title sponsorship of New York City Marathon to 2029
- Tata Consultancy Services (TCS)

Founded : 1968

Headquarters : Mumbai, Maharashtra

Chairman : Natarajan Chandrasekaran

MD & CEO : Rajesh Gopinathan



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Q.3. How many years has the Ude Desh Ka Aam Nagrik (UDAN) scheme successfully completed by 2022?

A) 5 Years

B) 6 Years

C) 7 Years

D) 8 Years

Answer : A

- ✓ Regional Connectivity Scheme of Ministry of Civil Aviation, UDAN (Ude Desh ka Aam Nagrik) has successfully completed 5 years.
- ✓ This scheme was initiated in 2016. Prime Minister Narendra Modi launched first flight under UDAN on April 27, 2017
- ✓ The scheme aims to connect small and medium cities with big cities through air service. In the five years, scheme has benefited more than 1 crore passengers till August 4, 2022.
- ✓ In 2014, there were just 74 operational airports in India. The number has now increased to 141 by now.
- ✓ 68 underserved or unserved destinations, including 58 Airports, 8 Heliports and 2 Water Aerodromes have been connected under UDAN Scheme, as of now.
- ✓ This scheme has provided air connectivity to over 29 States/UTs by initiating 425 new routes
- ✓ Another 220 destinations including airports, heliports or water aerodromes under UDAN are likely to compete by 2026. 1,000 new routes will be added to provide air connectivity to unconnected destinations.
- ✓ As of now, 954 routes have already been provided to connect 156 airports under UDAN.
- ✓ Ude Desh Ka Aam Naagrik (UDAN) :
- ✓ Ministry of Civil Aviation had launched the "UDAN Scheme" in 201, with the objective of developing regional aviation market. It also seeks to provide economically viable, affordable and profitable air travel to common man across regional routes. It aims to connect un-served and underserved airports of India by reviving existing air-strips and airports. It will be operational 10 years. It has been implemented in five phases till date:
- ✓ UDAN 1.0 : 36 new airports were made operational. 128 flight routes to 70 airports were awarded to 5 airlines companies.
- ✓ UDAN 2.0 : It connected helipads for the first time. In 2018, 73 underserved and unserved airports were announced



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- ✓ Shiprocket became India's 106th unicorn after raising \$33.5 million in a funding round co-led by Temasek and Lightrock India.
- ✓ Shiprocket was valued at around \$1.2 billion with the fresh round of funding.
- ✓ The term unicorn refers to a privately held startup company with a value of over \$1 billion.
- ✓ Recently in May, Neobank startup, OPEN became the 100th unicorn in India.
- ✓ Physics Wallah Became India's 101st Unicorn.
- ✓ Following \$100 million in investment, OneCard becomes India's 104th unicorn.
- ✓ India is becoming the world's fastest-growing startup ecosystem with 106 Unicorn Startups, as of 2022.
- ✓ Unicorn Startup consists of two words, "Unicorn" and "Startup". Unicorn is a business term used to define a startup with a valuation of over \$1 Billion.
- ✓ The first unicorn was seen in India in 2011, and now, after a decade, India has crossed the mark of 100 unicorns, with Flipkart and BYJU'S being two of the highest-valued unicorn startups that are privately held.
- ✓ Cryptocurrency exchange CoinDCX became India's first crypto unicorn with a valuation of \$1.1 billion.
- ✓ India becomes 3rd largest Unicorn ecosystem in the world.
- ✓ The USA is on top followed by China on second. India has 51 unicorns according to the list. The USA has 396 and China has 277 unicorns.
- ✓ According to a report by the Hurun Research Institute titled Hurun India Future Unicorn Index 2022, India is predicted to have 122 new unicorns in the following 2-4 years.
- ✓ Adding 33 "unicorns" India replace the UK to be 3rd top country hosting unicorns. The US and China, who occupy the first two ranks

Q.6. Who has become the first Indian footballer to play at the UEFA Women's Champions League?

A) Anju Tamang

B) Manisha Kalyan

C) Aditi Chauhan

D) Dalima Chhibber

Answer : B

- ✓ Manisha Kalyan has become the first Indian footballer to play at the UEFA Women's Champions League.
- ✓ She made her debut for Apollon Ladies FC in the European Club competition in Engomi, Cyprus.



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- ✓ She was awarded the AIFF Women's Footballer of the Year for the 2021-22 season.
- ✓ Kalyan had produced impressive performances for the national team and Gokulam Kerala in the Indian Women's League (IWL).

Q.7. An RBI article has revealed ____ has accounted for the highest share in the total cost of projects sanctioned by banks and financial institutions in FY22.

- A) Gujarat
B) Uttar Pradesh
C) Rajasthan
D) Maharashtra

Answer : C

- ✓ An RBI article has revealed Rajasthan has accounted for the highest share in the total cost of projects sanctioned by banks and financial institutions in FY22.
- ✓ The state has retained the top position for two consecutive years.
- ✓ Uttar Pradesh stood at the second position followed by Gujarat.
- ✓ The article is titled 'Private Corporate Investment: Growth in 2021-22 and Outlook for 2022-23'.

Q.8. Who has won the gold medal at the 2022 WSPS Shooting World Cup in Changwon, South Korea?

- A) Rudranksh Patil
B) Paarth Makhija
C) Dhanush Srikanth
D) Rahul Jakhar

Answer : D

- ✓ Paralympian Rahul Jakhar on 18 August 2022 won the gold medal at the 2022 WSPS Shooting World Cup in Changwon, South Korea.
- ✓ He won the gold medal in the 25-metre competition.
- ✓ Besides Rahul, Avani Lekhara & Pooja Agarwal won the silver and bronze medals respectively.
- ✓ While Avani won the silver in the 10-metre category, Pooja won the bronze in the 25-metre category

Q.9. RBI has canceled the license of Deccan Urban Co-operative Bank __ as the bank does not have adequate capital & earning prospects.

- A) Maharashtra
B) Uttar Pradesh
C) Karnataka
D) West Bengal

Answer : C



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Q.11. Which of the following has signed an MoU with India's public broadcaster Prasar Bharati?

- A) Sky news
- B) Thai PBS
- C) Al Arabiya
- D) MSNBC News

Answer : B

- ✓ The Thai Public Broadcasting Service (Thai PBS) has signed an MoU with India's public broadcaster Prasar Bharati.
- ✓ An MoU was also signed on Health and Medical Research Cooperation between Indian Council of Medical Research and Department of Medical Sciences, Thailand.
- ✓ They were signed during the 9th Meeting of India-Thailand Joint Commission.
- ✓ Indian Ambassador to Thailand Suchitra Durai represented Prasar Bharati in signing the MoU, one of the two documents on Thai-Indian cooperation signed during the ceremony.

Q.12. The 4th India-Philippines Strategic Dialogue was held in which city?

- A) Manila
- B) Hyderabad
- C) New Delhi
- D) Mumbai

Answer : A

- ✓ The 4th India-Philippines Strategic Dialogue was held in Manila, Philippines.
- ✓ In this both the countries discussed Defence and Security Cooperation & also exchanged views on Association of Southeast Asian Nations (ASEAN)-related matters.
- ✓ In February 2022, External Affairs Minister S Jaishankar visited the Philippines with the aim to strengthen bilateral ties.
- ✓ PHILLIPPINES
Capital : Manila
Currency : Peso
President : Bongbong Marcos Trending
- ✓ The International Rice Research Institute is based in the Philippines.
- ✓ Asian Development Bank (ADB) headquarters Mandaluyong, Metro Manila, Philippines.
- ✓ Ramon Magsaysay Award was instituted by the Philippines President Ramon Magsaysay in 1957.



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Q.17. Which state government has announced to set up gram in aajeevika parks (rural industrial parks)?

- A) Bihar
B) Jharkhand
C) Madhya Pradesh
D) Chhattisgarh

Answer : D

- ✓ Chhattisgarh govt plans to set up 300 rural industrial parks in one year
- ✓ The project will be launched on Gandhi Jayanti, October 2," Chief Minister Bhupesh Baghel has said.
- ✓ We are going to start 'gramin aajeevika parks', to be known as 'rural industrial parks', to develop gauthans as livelihood centres.

Q.18. Which airline emerges second largest domestic airline by indian market share?

- A) Go First
B) Air India
C) Vistara
D) SpiceJet

Answer : C

- ✓ For the first time since it started operations in January 2015, Tata Sons-Singapore Airlines joint venture Vistara has become the second biggest airline by domestic market share in July 2022. The carrier's market share was 10.4 per cent in the month when it flew 1.01 million passengers.
- ✓ Full service Vistara followed market leader IndiGo which owned a 58.8 per cent share. Vistara bagging the second spot is a big thing in itself as the the number two slot was rotating between SpiceJet, Go First and Air India for the past few months.
- ✓ According to data from the aviation regulator, Vistara controlled 7.5 per cent of the market in January and was around 9 per cent in the subsequent months
- ✓ Following IndiGo and Vistara on the list were Air India, Go First, SpiceJet which were separated by just decimal points. While the Tata-owned Air India owned 8.4 per cent market share, up from 7.5 per cent in June; Go First was at 8.2 per cent and SpiceJet at 8 per cent..

- ✓ Vistara

Founded : 2013

Headquarters : Gurugram, Haryana

Hubs : Indira Gandhi International Airport, Delhi

Chairman : Bhaskar Bhat



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CEO : Vinod Kannan

Q.19. "Dahi-Handi" Recognised as an Official Sport of which state?

- A) Haryana
B) Rajasthan
C) Uttar Pradesh
D) Maharashtra

Answer : D

- ✓ Maharashtra Chief Minister Eknath Shinde on 18 August 2022 announced that 'Dahi-Handi' will now be recognised as an official sport in the state. He also said that "Pro-Dahi-Handi" competitions will be introduced in the state.
- ✓ Speaking on the occasion of Janmashtami, Shinde said, "'Dahi-Handi' will be recognised under the sports category in Maharashtra. 'Pro-Dahi-Handi' will be introduced. The 'Govindas' will get jobs under the sports category. We will provide insurance cover of ₹10 lakhs for all 'Govindas'."
- ✓ 'Dahi-Handi' – also known as 'Gopalakala'.
- ✓ The Janamashtami festival is celebrated by Hindus to mark the birth of Lord Krishna and as per the Hindu calendar Lord Krishna was born on the eighth day of the month of Bhadra

Q.20. Which country becomes first nation to offer free sanitary products (Period Products) like tampons and pads to anyone who needs them?

- A) Norway
B) Scotland
C) Switzerland
D) Argentina

Answer : B

- ✓ Scotland become the first country in the world to ensure universal access to free period products following the passing of landmark legislation in 2020.

Q.21. Which country's governing body of football has been suspended by the global football governing body FIFA?

- A) India
B) Russia
C) Croatia
D) Argentina

Answer : A



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- ✓ Recently, Federation Internationale de Football Association (FIFA), suspended the country's top administrative organization, the All-India Football Federation (AIFF), for undue influence from third parties.
- ✓ This suspension took away the country's rights to hold the FIFA U-17 Women's World Cup 2022, scheduled to be held from October 11-30.
- ✓ The All-India Football Federation (AIFF) is the organization that manages the game of association football in India.
- ✓ It administers the running of the India national football team and also controls the I-League, India's premier domestic club competition, in addition to various other competitions and teams.
- ✓ The AIFF was founded in 1937, and gained FIFA affiliation in the year 1948, after India's independence in 1947.
- ✓ Currently, it has an office in Dwarka, New Delhi. India was one of the founding members of the Asian Football Confederation in 1954.
- ✓ **Why Did FIFA Ban the All-India Football Federation (AIFF)?**
- ✓ AIFF'S President's Unwillingness to Vacate His Post
- ✓ President Praful Patel, also a FIFA council member, refused to relinquish his post as the head of football in the country.
- ✓ He cited the long-drawn-out pandemic, coupled with a court case regarding the AIFF constitution.
- ✓ **Third-Party Intervention:**
- ✓ Despite the growing concerns about the working of AIFF, the Supreme Court of India intervened and removed Patel from his post.
- ✓ Further, The SC also appointed a Committee of Administrators (COA) to run the AIFF.
- ✓ As per FIFA Statutes, member federations should not be subject to legal and political interference in their respective countries.
- ✓ Third Party Intervention refers to a situation in which a member association of FIFA fails to remain independent, is co-opted, and no longer has control over its organization.

FIFA IN NEWS 2021-22

- FIFA U-17 women's World Cup to be held in India in October 2022.
- Adidas Unveils Official Al Rihla FIFA World Cup Ball for Qatar 2022.



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- Byju's named as official sponsor of FIFA World Cup 2022 in Qatar.
- Chelsea wins 2021 FIFA Club World Cup Champions.
- Best FIFA Men's Player Robert Lewandowski (Bayern Munich, Poland).
- Best FIFA Women's Player Alexia Putellas (Barcelona, Spain).
- FIFA Ranking 2022: India ranked 104th.
- FIFA Rankings, Brazil is at 1st position.
- FIFA unveils 'Ibha' as official mascot for U-17 2022 Women's World Cup to be held in India.
- FIFA WORLD CUP
 - 2022 : Qatar (32 Teams)
 - 2026 : Canada, Mexico, US (48 teams)
- FIFA U-20 Women's World Cup
 - 2022 : Costa Rica
- FIFA U-17 World Cup
 - 2022- Women's : India
 - 2023 - Women's : Australia and New Zealand
- Most successful team(s) Men's : Brazil (5 titles)
- Fédération Internationale de Football Association (FIFA)
- FIFA is a non-profit organisation
 - Founded : 21 May 1904
 - Founded : Paris, France
 - Headquarters : Zürich, Switzerland
 - Membership : 211
 - Languages : English, French, German, Spanish & Italian
 - First President : Robert Guérin
 - President : Gianni Infantino (Switzerland)
 - Secretary General : Fatma Samoura.
- FIFA or the Federation Internationale de Football Association is the highest governing body of football in the world.



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