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SELECTION IN BANKING
SECTOR AT HIS 25 YEAR AGE
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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– 8 September 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which bank has been selected by the RBI for the 'Test Phase' of the 'On Tap' application facility for the theme 'Retail Payments' under Regulatory Sandbox?

- A) Kotak Mahindra Bank B) HDFC Bank
C) ICICI Bank D) Federal Bank

Answer : B

- ✓ RBI selected HDFC Bank (in partnership with Sweden-based Crunchfish Aktiebolag) and Precision Biometric India Pvt. Ltd have been selected for the 'Test Phase' for their 'Offline Retail Payments' and 'InnaIT Key Solution for Banking' products, respectively, under its 'On Tap' application facility for the theme 'Retail Payments' under Regulatory Sandbox.
- ✓ HDFC Bank's product 'Offline Retail Payments' provides the capability for customers and merchants to be able to pay and receive payments in offline mode.
- ✓ The solution aims to boost the adoption of digital payments in areas of no or low network by enabling transactions without the need to have a network connection
- ✓ The RBI introduced a Regulatory Sandbox (RS) in 2019 to foster responsible innovation in financial services, promote efficiency and expand benefits to consumers.

HDFC BANK IN NEWS 2021-22

- HDFC Bank has unveiled its state-of-the-art 'Bank on Wheel' van in Gujarat.
- HDFC Bank, Precision selected by RBI for retail payments test phase.
- HDFC Bank opened new SMS banking facility for its customers.
- HDFC Bank introduced "Vigil Aunty" to promote secure banking practices.
- HDFC Bank and Tata Neu, the "super app" of the Tata Group, announced their collaboration to introduce co-branded credit cards.
- HDFC leads credit card market while SBI tops chart in debit card market.
- HDFC Bank inks an agreement with TReDs platform M1xchange.
- HDFC Bank inaugurated an all-women branch in Kozhikode, north Kerala.



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- 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.
- 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



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Founder : Hasmukhbhai Parekh
HQ : Mumbai, Maharashtra
MD & CEO : Sashidhar Jagdishan
Tagline : We understand your world

Q.2. Which Small Finance Bank has launched a 'Rainbow Savings Account' exclusively for the transgender community?

- A) ESAF Small Finance Bank B) Au Small Finance Bank
C) Capital Small Finance Bank D) Fincare Small Finance Bank

Answer : A

- ✓ ESAF Small Finance Bank Limited has launched a 'Rainbow Savings Account' exclusively for the transgender community.
- ✓ The 'Rainbow Savings Account' scheme comes with a high-interest rate and advanced debit card facilities.
- ✓ The Reserve Bank of India in 2015 directed banks to include a separate column 'third gender' in all their forms and applications.
- ✓ Many transgenders from different parts of Kerala participated in the launch of Rainbow Savings Account's logo event, which was organized in association with the Navodaya Movement.

- ✓ ESAF Small Finance Bank

Founded : 10 March 2017

Headquarters : Thrissur, Kerala

Chairman : P. R. Ravi Mohan

MD & CEO : K. Paul Thomas

Tagline : kaha Have joy of Banking and Enjoy Banking at next level

Q.3. Which Bank has partnered with Open Network for Digital Commerce (ONDC) to enable early adoption of the network among its customers?

- A) IDFC First Bank B) Karur Vysya Bank
C) Dhanlaxmi Bank D) Federal Bank

Answer : A



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- ✓ IDFC First Bank has partnered with Open Network for Digital Commerce (ONDC) to enable early adoption of the network among its customers.
- ✓ The Bank has also started onboarding small merchants, who are its current account customers, onto a partner app registered with ONDC. The app is expected to help small merchants carry out transactions over ONDC's electronic network and step up their digital footprint.
- ✓ ONDC, a section 8 company, has been set up to democratize e-commerce and will transition e-commerce from a platform-centric model to an open network model, similar to the Unified Payments Interface (UPI) for payments.
- ✓ IDFC First Bank
Founded : October 2015
Headquarters : Mumbai, Maharashtra
Non-Exe. Chairman : Rajiv Lall
MD & CEO : V. Vaidyanathan
Tagline : Always You First

Q.4. Indian-origin barrister Suella Braverman has been appointed as the new Home Secretary of which country?

- A) United States B) Germany
C) France D) United Kingdom

Answer : D

- ✓ Indian-origin barrister Suella Braverman has been appointed as the UK's new Home Secretary.
- ✓ She has been appointed new Home Secretary by Prime Minister Liz Truss.
- ✓ She has succeeded her colleague of Indian origin Priti Patel.
- ✓ She had served as the Attorney General in the earlier government led by Boris Johnson.

Q.5. Which company will build three Giga factories to manufacture solar modules, wind turbines, and hydrogen electrolyzers?

- A) Reliance Industries B) Adani Group
C) TATA Group D) Wirpo Group

Answer : B



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- ✓ Adani Group will build three Giga factories to manufacture solar modules, wind turbines, and hydrogen electrolyzers as part of its \$70 billion investment in clean energy by 2030.
- ✓ The factories will help generate an additional 45 GW of renewable energy to add to Adani group's existing 20 GW capacity, as well as 3 million tons of hydrogen by 2030
- ✓ The new Giga factory for power electronics will be in addition to four Giga factories announced last year for making integrated solar PV modules that will produce electricity from sunlight, electrolyzers that produce hydrogen from water, fuel cells, and batteries to store energy from the grid as well as 20 GW solar energy capacity by 2025 for captive needs

Q.6. Which insurance company has launched a new ULIP plan PNB MetLife Goal Ensuring Multiplier (GEM)?

- A) Reliance Nippon Life Insurance B) IndiaFirst Life Insurance
C) Bajaj Allianz Life Insurance D) PNB MetLife India Insurance

Answer : D

- ✓ PNB MetLife has launched a new ULIP plan PNB MetLife Goal Ensuring Multiplier (GEM) that offers customers life insurance coverage and helps them invest methodically with the goal of creating wealth for the future.
- ✓ Customers can choose from 13 different funds to best fit their risk appetite and can also opt for goal-based fund management strategies.

Q.7. India's National Security Council Secretariat (NSCS) and which country in collaboration with BAE Systems (British Aerospace) has successfully designed & conducted the 'Cyber Security Exercise' for 26 countries?

- A) Japan B) Russia
C) United States D) United Kingdom

Answer : D

- ✓ India's National Security Council Secretariat (NSCS) and the UK Government in collaboration with BAE Systems (British Aerospace) have successfully designed & conducted the 'Cyber Security Exercise' for 26 countries.
- ✓ The virtual Cyber Exercise on Ransomware Resilience was aimed at simulating a large, widespread cyber security incident affecting organizations within a country.



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- ✓ The exercise was carried out as part of the International Counter Ransomware Initiative- Resilience Working Group which is being led by India under the leadership of the National Cyber Security Coordinator (NCSC).
- ✓ The theme of the exercise was based on the 'Energy Sector' in which the respective National Cyber Crisis Management Teams of the CRI Partner Nations will have to deal with a ransomware attack on multiple electricity distribution companies

Q.8. Sterlite Power's Mumbai Urja Marg Transmission Ltd (MUML) has commissioned 400KV Banaskantha, Kansari, and Vadavi Transmission lines in which state?

- A) Kerala
B) Haryana
C) Gujarat
D) Maharashtra

Answer : C

- ✓ Sterlite Power's Mumbai Urja Marg Transmission Ltd (MUML) has commissioned 400kV Banaskantha, Kansari, and Vadavi Transmission lines in Gujarat.
- ✓ The high voltage transmission line will help in the evacuation of around 1000 MW of renewable power from the pooling station at Bhuj in northern Gujarat to the national grid.
- ✓ It will augment the available power transmission capacity of the state, taking it from 9300 MW to 11200 MW.
- ✓ Against India's renewable capacity of 90 GW, Gujarat's contribution stands at around 12 GW. On the back of its strong energy infrastructure, Gujarat aims to establish more than 67 GW of renewable energy by 2030.

Q.9. Which state government has launched an ambitious scheme to provide 100 days of employment to needy families in urban areas on the lines of rural employment guarantee scheme MGNREGA?

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

Answer : C

- ✓ Rajasthan government has launched an ambitious scheme to provide 100 days of employment to needy families in urban areas on the lines of rural employment guarantee scheme MGNREGA
- ✓ More than 2.25 lakh families have already registered for the Indira Gandhi Urban Employment Scheme.



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- ✓ The scheme to be launched would cover works like environment protection, water and heritage conservation, garden maintenance, and removing encroachments, illegal sign boards, hoardings, banners, etc.
- ✓ Sanitation, cleanliness, and other such works will also be undertaken under the scheme.
- ✓ People from the age group of 18 to 60 are eligible for the scheme. Interested families will get 100 days of employment.
- ✓ The state government has allocated Rs 800 crore for the scheme.
- ✓ MGNREGA was launched in 2005 to augment employment generation and social security in India. It is a demand-driven wage employment scheme under Ministry of Rural Development.
- ✓ Mahatma Gandhi Employment Guarantee Act 2005 which later given a new name, the "Mahatma Gandhi National Rural Employment Guarantee Act" or MGNREGA is Indian labor law and social safeguard measure that aims to guarantee the 'right to work'.
- ✓ Its objective was to intensify the livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

Q.10. India's healthcare industry is expected to grow to hit \$50 billion in size by which year?

- A) 2025
- B) 2030
- C) 2035
- D) 2026

Answer : A

- ✓ India's healthcare industry is expected to grow to hit \$50 billion in size by 2025, said Union minister Jitendra Singh.
- ✓ Telemedicine is also expected to reach \$5.5 billion by 2025.
- ✓ The prime objective of the government is to reduce import dependence from 80% to below 30% in next 10 years and ensure self-reliance quotient of 80% in med-tech through Make in India with SMART milestones.



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- ✓ It is being organised by industry body CII, in association with the Indian Space Research Organisation (ISRO), Indian National Space Promotion and Authorisation Centre (IN-SPACe) and Space PSU NewSpace India Limited (NSIL).
- ✓ "BSX-2022 will be organised between September 5 and 7 and the exhibition will have participants from more than 100 companies/organisations from around 15 countries, showcasing advanced technologies and products for the space sector,"

Q.17. Who has appointed as the Chief Justice of the Madras High Court?

- A) Justice Ujjal Bhuyan B) Justice M Duraiswamy
C) Justice Dipankar Datta D) Vijaya Kamlesh Tahilramani

Answer : B

- ✓ President Draupadi Murmu appointed Justice M Duraiswamy as the Chief Justice of the Madras High Court.
- ✓ M Duraiswamy was the senior judge of the Madras High Court.
- ✓ He will be preceded by Chief Justice of Madras High Court Justice Munishwar Nath Bhandari.
- ✓ Calcutta High court is the oldest high court in India, it was established in the year 1862.
- ✓ There are currently 25 high courts in India as of September-2020.
- ✓ Telangana and the Andhra Pradesh high courts are the newly-formed high courts of India, which were formed in the year 2019.
- ✓ In India, the Chief Justice of the High Court is appointed by President.
- ✓ Articles 214-231 deal with the provisions of the High Courts in India.
- ✓ Leila Seth was the first woman Chief Justice of a state high court in India.
- ✓ She became the Chief Justice of the Himachal Pradesh High Court in 1991.
- ✓ She was also the first woman Judge of the Delhi High Court.
- ✓ NEWLY APPOINTED CHIEF JUSTICE OF HIGH COURT
- ✓ Chief justice of Delhi High Court – Satish Chandra Sharma
- ✓ Chief justice of Utrakhand High Court – Vipin Sanghi
- ✓ Chief justice of Himachal Pradesh High Court – Amjad A Sayed
- ✓ Chief justice of Rajasthan High Court – S S Shinde
- ✓ Chief justice of Guwahati High Court – Rashmin M Chhaya



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- ✓ Chief justice of Telangana High Court – Ujjal Bhuyan

Q.18. Ireland's Data Protection Commission fines USD 402 million on which mobile application?

- A) Twitter
- B) Instagram
- C) LinkedIn
- D) TikTok

Answer : B

- ✓ Data Protection Commission, Ireland's data privacy regulator, has reportedly fined Meta (META) the parent company of Instagram, a record fine of 405 million euros (\$402 million) after the social media platform broke data protection laws.
- ✓ According to reports, the fine was related to Meta violating the General Data Protection Regulation and how the data of children on the app is handled.
- ✓ The report says that Instagram allowed users aged between 13 and 17 to operate business accounts on the platform, which showed the users' phone numbers and email addresses.
- ✓ The DPC also found the platform had operated a user registration system whereby the accounts of 13-to-17-year-old users were set to "public" by default.

Q.19. International Literacy Day is observed every year on ____.

- A) 07 September
- B) 08 September
- C) 06 September
- D) 05 September

Answer : B

- ✓ International Literacy Day is observed annually on September 8 across the world to highlight the importance of literacy to individuals, communities and societies.
- ✓ The day was declared by UNESCO on 26 October 1966 at 14th session of UNESCO's General conference. It was celebrated for the first time in 1967.
- ✓ The theme of 56th International Literacy Day is 'Transforming Literacy Learning Spaces.'
- ✓ The concept of International Literacy Day emerged at the World Conference of Ministers of Education held in Tehran in 1965.



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Q.20. What is the theme of International Literacy Day 2022?

- A) Literacy for a human-centred recovery: Narrowing the digital divide
- B) Literacy and Multilingualism
- C) Literacy and Skills Development
- D) Transforming Literacy Learning Spaces

Answer : D

STATIC GK Based Current Affairs MCQs 8 September 2022 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

Q.1. Scheduled banks are included under which schedule of the RBI act 1934?

- A) 1st schedule
- B) 2nd schedule
- C) 3rd schedule
- D) 4th schedule

Answer : B

Q.2. What is the minimum paid up capital of a bank, must have to be eligible for inclusion in the Reserve Bank of India at 1934's Second Schedule to attain Scheduled Banks' status?

- A) Rs. 2 lakhs
- B) Rs. 4 lakhs
- C) Rs. 5 lakhs
- D) Rs. 20 lakhs

Answer : C

Q.3. RRBs are Indian government owned scheduled commercial banks that operate at the regional level in several states. What is the share of the central government in the regional rural banks?

- A) 50
- B) 35
- C) 45
- D) 15

Answer : A

- ✓ Regional Rural Banks should have the share of 50%, 15% and 35% owned by the central government, state government and sponsoring bank respectively.



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Q.4. What is the authorized capital of regional rural banks?

- A) ₹20 lakhs
B) ₹50 lakhs
C) ₹ 1 crore
D) ₹5 crores

Answer : D

Q.5. Which bank is the sponsor Bank of India's first regional rural bank Prathama Grama bank in Uttar Pradesh?

- A) Indian bank
B) Canara Bank
C) Punjab National Bank
D) Syndicate Bank

Answer : D

Q.6. Anyonya Co-operative Bank Limited (ACBL) is the first cooperative bank in India. Where was it located?

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

Answer : B

✓ First co-operative bank in India is Anyonya Co-operative Bank Limited (ACBL), which is based in Vadodara (previously Baroda) in Gujarat

Q.7. The local area bank scheme was introduced in August 1996. What is the minimum paid up capital required for setting up of local area banks?

- A) Rs. 1 crore
B) Rs. 2 crores
C) Rs. 5 crores
D) Rs. 10 crores

Answer : C

Q.8. What is the number of digits used to represent the universal account number?

- A) 10
B) 20
C) 12
D) 16

Answer : C



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Q.9. Society for Worldwide Interbank Financial Telecommunication (SWIFT) is 8 to 11 _.

- A) digital code
- B) alphabetic code
- C) alpha-numerical code
- D) Roman code

Answer : B

Q.10. What is the full form of PPI?

- A) Postpaid Payment Instrument
- B) Prepaid Payment Instrument
- C) PostOffice Payment Inclusion
- D) none of the above

Answer : B



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