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Aparchit Super Current Affairs MCQ with facts– 15 September 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which bank has issued an electronic bank guarantee (e-BG) in partnership with National E-Governance Services Ltd (NeSL)?

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

Answer : D

- ✓ HDFC Bank has issued an electronic bank guarantee (e-BG) in partnership with National E-Governance Services Ltd (NeSL), becoming the first bank in the country to do so.
- ✓ An Electronic Bank Guarantee eliminates the physical documentation usually associated with a bank guarantee, and it becomes available in a digital form to the beneficiary.
- ✓ The Bank will migrate to e-BG to benefit all its customers.
- ✓ Paper-based bank guarantees took 3-5 days to complete the process of physical pick up from the bank, courier to the beneficiary, stamp it, and re-verify it.

HDFC BANK IN NEWS 2021-22

- India's first Electronic Bank Guarantee issued by HDFC Bank.
- 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.
- According to Times of India report, HDFC Bank will be among the world's top 10 most valuable banks .



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- 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
Founder : Hasmukhbhai Parekh
HQ : Mumbai, Maharashtra



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Q.2. World's largest museum of Harappan culture to be set up in which state of India?

A) Haryana

B) Gujarat

C) Madhya Pradesh

D) Tamil Nadu

Answer : A

- ✓ World's largest museum of Harappan culture will be set up in Haryana's Rakhigarhi village.
- ✓ The village of Rakhigarhi was part of the Indus Valley Civilisation from 2600-1900 BC.
- ✓ The museum will display some 5000-year-old Indus Valley artefacts.
- ✓ It was in 1963 that the ASI first started digging up the village.
- ✓ Rakhigarhi's archaeological evidences are available in two villages, namely Rakhi Khas and Rakhi Shahpur.
- ✓ It was in 1963 that the ASI first started digging up a village. Till 1998, some 56 skeletons have been discovered in the Rakhigarhi region. Among these, two skeletons of women were about 7000 years old. Along with this, a number of shell bangles, a copper mirror and semi-precious stone beads were found in the hands of both the skeletons.

MUSEUM IN NEWS 2021-22

- World's largest museum of Harappan culture is coming up in Rakhigarhi, Haryana.
- Nirmala Sitharaman inaugurated National Museum of Customs and GST in Goa.
- International Museum Day 2022 Observed on 18th May.
- This year, the theme for International Museum Day is 'The Power of Museums'.
- The wax museum Madame Tussauds is returning to India. The museum will be located in a Noida mall.
- Museum of all former Prime Ministers of India to be inaugurated on April 14 in Delhi at the Teen Murti Bhavan complex which was the residence of ex-PM Jawaharlal Nehru.
- Minister for Ports, Shipping and Waterways and AYUSH has inaugurated Nikarshan Sadan" – The Dredging Museum at DCI campus in Vishakhapatnam.



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- Union Minister Jitendra Singh inaugurates India's first open rock museum in Hyderabad.
- Amit Shah lays foundation stone of Rani Gaidinliu museum Tamenglong district of Manipur.
- Union Minister Piyush Goyal inaugurates India's first food museum in Tamil Nadu's Thanjavur.
- India's first Labour Movement Museum to be set up in Kerala.
- India's First Sandalwood Museum to come up in Mysuru, Karnataka.
- India's first maritime museum coming up at Lothal in Gujarat.
- India's first oil museum to come up in Guwahati.
- World's First Museum on Sri Chaitanya Mahaprabhu Inaugurated in Kolkata.
- India's first Dinosaur Museum opens in Gujarat.
- International Council of Museums (ICOM) : Headquarteres : Paris, France

Q.3. Who among the following has virtually inaugurated Ladakh Screenwriters Fair in Leh?

- A) Amit Shah
- B) Narendra Modi
- C) RK Mathur
- D) Nirmala Sitharaman

Answer : C

- ✓ Ladakh Lieutenant Governor RK Mathur has virtually inaugurated Ladakh Screenwriters Fair in Leh.
- ✓ Ladakh has been part of the industry with its natural beautiful landscapes and culture.
- ✓ The participants to gain knowledge and guidance from the experts of the film industry to present Ladakh in film media.

Q.4. Who has virtually inaugurated and laid the foundation stone for various projects of the Gujarat Government worth 1200 crore rupees at Mahatma Mandir in Gandhinagar?

- A) Narendra Modi
- B) Draupadi Murmu
- C) Rajnath Singh
- D) Amit Shah

Answer : D

- ✓ Home Minister Amit Shah, has virtually inaugurated and laid the foundation stone for various projects of the Gujarat Government worth 1200 crore rupees at Mahatma Mandir in Gandhinagar.
- ✓ Gujarat accounts for 57 percent of the country's total foreign investments in the last year.
- ✓ The state also holds a 30 percent share of the country's total exports



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Q.5. The government has informed that India has turned into a power surplus nation with a total installed electricity capacity of over_____.

- A) 3 lakh Megawatt B) 4 lakh Megawatt
C) 5 lakh Megawatt D) 6 lakh Megawatt

Answer : B

- ✓ The government has informed that India has turned into a power surplus nation with a total installed electricity capacity of over 4 lakh Mega Watt.
- ✓ India is the world's third largest producer of renewable energy, with 40% of its installed electricity capacity coming from non-fossil fuel sources.
- ✓ Power Generation from Renewable Energy Sources has increased from 51 thousand 226 Gigawatt hours to one lakh 38 thousand 337 Gigawatt hours in 2020.
- ✓ The country's vision is to achieve Net Zero Emissions by 2070, in addition to attaining the short-term targets including increasing renewables capacity to 500 Giga Watt by 2030 and meeting 50 percent of energy requirements from renewables.

Q.6. India's overall export of agricultural and processed food products exports rose by how much percent to over \$9.59 billion in the April-July (2022-23) period of the current fiscal compared to the same period in 2021?

- A) 30 B) 40
C) 20 D) 50

Answer : A

- ✓ India's exports of agri-food products up 30% in FY23 Q1
- ✓ India's overall export of agricultural and processed food products increased to \$9.59 billion in the April-July period from \$7.4 billion over the same period of the last fiscal.
- ✓ The initiatives taken by the government have helped in achieving 40% of the total export target for the year 2022-23 in the first four months of the current fiscal.
- ✓ An export target of over 23 billion dollars has been fixed in 2022-23 for the agricultural and processed food products basket.
- ✓ Fresh fruits & vegetables registered 4% growth, while processed fruits and vegetables recorded a significant growth of 51% (April-July, 2022) in comparison to the corresponding months of the previous year



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Q.7. Who has become the first-ever cricketer to reach 50 million followers on Twitter?

- A) Rohit Sharma
C) Virat Kohli

- B) Mahendra Singh Dhoni
D) Sachin Tendulkar

Answer : C

- ✓ Virat Kohli has become the first-ever cricketer to reach 50 million followers on Twitter.
- ✓ In early 2022, Kohli became the first-ever Indian to cross 200 million followers on Instagram as well.
- ✓ The 33-year-old is the most followed cricketer in the world and the third most followed sportsperson on Instagram after Cristiano Ronaldo (450M) and Lionel Messi (333M).

VIRAT KOHLI IN NEWS 2022

- Virat Kohli becomes first cricketer to have 50 million followers on Twitter.
- Virat Kohli becomes 1st Indian to play 100 Matches in each format.
- Virat Kohli Becomes the 1st Indian To Reach 200 Million Followers On Instagram.
- Virat Kohli tops in Duff & Phelps Celebrity Brand Valuation Report 2021.

Q.8. Which Bank has partnered with Sandbox to launch 'DBS BetterWorld'?

- A) Citibank
C) HSBC Bank

- B) Standard Chartered Bank
D) DBS Bank

Answer : D

- ✓ DBS Bank in partnership with Sandbox will create the 'DBS BetterWorld' in the metaverse world to showcase the importance of building a better and more sustainable world.
- ✓ Metaverse is a virtual 3D animated world where users can navigate and interact using avatars, and NFTs, among others.
- ✓ In India, at the present, only Union Bank of India (UBI) has a presence in the metaverse world.
- ✓ Sandbox is a subsidiary of Animoca and it is in the business of development of metaverse.
- ✓ Development Bank of Singapore (DBS) Bank

Founded : 1968

Headquarters : Singapore

Chairman : Peter Seah



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CEO : Piyush Gupta

Q.9. Which of the following life insurance has launched a term insurance plan Click2Protect Super?

- A) HDFC Life Insurance B) Max Life Insurance
C) ICICI Prudential Life Insurance D) Reliance Nippon Life Insurance

Answer : A

- ✓ HDFC Life Insurance has launched a term insurance plan Click2Protect Super, which enables customization as per protection needs.
- ✓ The plan provides comprehensive financial protection to your family. You can choose a cover that fits your needs from three plan options – Life, Life Plus, and Life Goal.
- ✓ HDFC Life Insurance Company Limited ('HDFC Life' / 'Company') is a joint venture between HDFC Ltd., India's leading housing finance institution and abrdn (Mauritius Holdings) 2006 Limited, a global investment company.
- ✓ HDFC Life is a long-term life insurance provider with its headquarters in Mumbai

Q.10. Who has been appointed as Chairman of Naryana Energy?

- A) Umesh Sharma B) Prasad K Panicker
C) Rajesh Talwar D) Rahul Srivatshav

Answer : B

- ✓ Naryana Energy has appointed Prasad K Panicker, Director and Head of Refinery as the Chairman of the company with effect from October 3, 2022.
- ✓ Panicker will succeed Charles Anthony (Tony) Fountain, whose five years of service have been landmarked by significant improvements in the level of performance and financial position of the company.

Q.11. Who has been appointed as the Chairman of the Appellate Tribunal under the Prevention of Money Laundering Act (PMLA)?

- A) Munishwar Bhandari B) Indrajit Mahanty
C) Ravi Malimath D) S. Manikumar

Answer : A



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- ✓ Centre appointed Chief Justice of Madras High Court, Justice Munishwar Nath Bhandari as the Chairman of the Appellate Tribunal under the Prevention of Money Laundering Act (PMLA).
- ✓ The post of the Chairperson of the Tribunal was vacant since September 2019.
- ✓ The order was issued by the Department of Revenue under the Ministry of Finance.
- ✓ The Tribunal for Forfeiture of Property under the SAFEMA and the PMLA Appellate Tribunal were merged in 2016 through the Finance Act, 2016.

Q.12. Sibi George has been appointed as the next Indian ambassador to which country?

- A) Canada
- B) Japan
- C) Ethiopia
- D) Belgium

Answer : B

- ✓ Senior diplomat Sibi George has been appointed as the next Indian ambassador to Japan.
- ✓ George, a 1993-batch Indian Foreign Service officer, is currently the Ambassador of India to Kuwait.
- ✓ He will replace Sanjay Kumar Verma as India's envoy to Japan.
- ✓ He previously served as Ambassador of India to Switzerland as well

India's ambassador / high commissioner IN NEWS 2022

- Sibi George appointed India's next ambassador to Japan
- Prakash Chand has been appointed the next ambassador of India to Eritrea.
- Nagesh Singh named as India's ambassador to Thailand.
- Ruchira Kamboj named as next Permanent Representative of India to the United Nations.
- Vikram Doraiswami to be India's next high commissioner to U. K.
- Pranay Kumar Verma named as new High Commissioner of India to Bangladesh.
- Prabhat Kumar as The Next Ambassador of India to The Republic of Kazakhstan.
- Pradeep Kumar Rawat appointed as India's new envoy to China.
- Mustafizur Rahman named as Bangladesh High Commissioner to India.
- Amit Kumar India's ambassador to the Republic of Korea.
- Sudhakar Dalela appointed as the next Ambassador of India to the Royal Kingdom of Bhutan.
- Sanjay Verma, is being appointed as high commissioner to Canada.



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Q.13. Who is set to be appointed as the 14th Attorney General of India?

- A) Bhupinder Nath Kirpal B) Mukul Rohatgi
C) K. G. Balakrishnan D) Harish Salve

Answer : B

- ✓ Senior advocate Mukul Rohatgi is set to become Attorney General of India for a second time from 1 October 2022.
- ✓ The tenure of the incumbent Attorney General K.K. Venugopal, is coming to a close on 30 September 2022.
- ✓ Mr. Rohatgi had served as the 14th Attorney General of India for 3 years from 2014 to 2017.
- ✓ He was designated as a senior counsel by Delhi HC in 1993 and was later appointed as Additional Solicitor General of India in 1999.
- ✓ The Attorney General of India acts as the chief legal advisor of the Indian government.
- ✓ ATTORNEY GENERAL OF INDIA
- ✓ Appointer : President of India
- ✓ Term length : Upto the pleasure of The President
- ✓ Constituting instrument : Article 76 of the Constitution
- ✓ Formation : 28 January 1950
- ✓ 1st Attorney General of India : Motilal C. Setalvad
- ✓ 14th and current Attorney General : Mukul Rohatgi

Q.14. Which edition of Japan India Maritime Exercise 2022 (JIMEX 22) hosted by the Indian Navy began in the Bay of Bengal?

- A) 7th B) 8th
C) 5th D) 6th

Answer : D

- ✓ The 6th edition of Japan India Maritime Exercise 2022 (JIMEX 22) hosted by the Indian Navy began in the Bay of Bengal.
- ✓ The Indian Navy is represented by 3 indigenously designed and built warships; Sahyadri, a multi-purpose stealth frigate, and Anti-Submarine Warfare Corvettes Kadmat and Kavaratti.



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- ✓ This edition marks the 10th anniversary of JIMEX, which began in Japan in 2012. It also coincides with the 70th anniversary of establishing diplomatic relations between India and Japan.
- ✓ JIMEX 22 seeks to consolidate the high degree of interoperability that exists between maritime forces of the two countries, through complex exercises in the surface, sub-surface, and air domains
- ✓ Other Exercises with India and Japan
- ✓ JIMEX Exercise (naval exercise)
- ✓ SHINYUU Maitri Exercise (air force exercise)
- ✓ Dharma Guardian Exercise (military exercise)
- ✓ JAPAN
Capital : Tokyo
Currency : Yen
Emperor : Naruhito
100th Prime Minister : Fumio Kishida

Q.15. As per the UN Report, how many people globally were living in Modern Slavery in 2021?

- A) 50 million B) 70 million
C) 80 million D) 60 million

Answer : A

- ✓ According to a report by the United Nations, around 50 million people globally were living in modern slavery in 2021. As per the report, the COVID-19 pandemic led to an increased risk of forced marriages in the countries such as Afghanistan, India, Bangladesh, and Egypt

Q.16. 'Parvat Prahar' Exercise was conducted by which of the following Indian Armed Force?

- A) Indian Navy B) Indian Air Force
C) Indian Army D) Defence Security Corps

Answer : C

- ✓ Paravat Prahar is a 20-day-long exercise which was held by the Indian Army.
- ✓ The exercise is conducted amid the disengagement process between India and China in the Gogra-Hot Springs area in the Line of Actual Control (LAC).



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STATIC GK Based Current Affairs MCQs 15 September 2022 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

Q.1. Premature withdrawal is allowed in Sukanya Samriddhi Account after the girl attains the age of ____.

- A) 10 years
- B) 18 years
- C) 21 years
- D) 15 years

Answer : B

Q.2. What is the lock in period in Kisan Vikas Patra?

- A) 30 months
- B) 24 months
- C) 26 months
- D) 19 months

Answer : A

Q.3. What is the maximum deposit amount insured by the DICGC?

- A) 2 lakh
- B) 1 lakh
- C) 4 lakh
- D) 5 lakh

Answer : D

Q.4. What is the minimum net owned fund requirement for Account Aggregator?

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

Answer : B

Q.5. How many digits are present in a MICR Code?

- A) 6
- B) 9
- C) 8
- D) 7

Answer : B

Q.6. Which organization has recently launched the Retail Direct Scheme?

- A) SEBI
- B) RBI
- C) IRDAI
- D) PFRDA

Answer : B



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Q.7. RBI has launched the Reserve Bank of India-Retail Direct (RBI-RD) Scheme for which of the following target group?

- A) Banks
B) Retail Investors
C) Corporates
D) All of these

Answer : B

Q.8. What is the fees charged by RBI for opening Retail Direct Gilt (RDG) Account?

- A) Rs 500
B) Rs 100
C) Rs 250
D) No Fees

Answer : D

Q.9. RBI has set up its Centralised Receipt and Processing Centre (CRPC) for Integrated Ombudsman Scheme, 2021 in which city?

- A) Mumbai
B) Delhi
C) Pune
D) Chandigarh

Answer : D

Q.10. What is the maximum amount of compensation that the RBI Ombudsman can award?

- A) Rs 10 lakh
B) Rs 15 lakh
C) Rs 20 lakh
D) Rs 25 lakh

Answer : C



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