

NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com



### APARCHIT EXAM WARRIORS

NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

### ABOUT THE GREAT APARCHIT SIR



GA EXPERT APARCHIT SIR WHO HAS GIVEN 100+ SELECTION IN BANKING **SECTOR AT HIS 25 YEAR AGE** WHO HAS KNOWN AS APARCHIT, APARCHIT SIR WAS A REAL WARRIOR AS YOU KNOW THAT ABOUT HIM.HE MADE HIS IDENTITY ACROSS THE COUNTRY WITH VERY LITTLE AGE . AFTER HIM HIS YOUNGER BROTHER APARCHIT 2.0 STARTED APARCHIT SUPER CURRENT **AFFAIRS FROM 1 FEBRUARY** 2021.THEY GAVE 1000+ SELECTION IN BANKING SECTOR IN FEW DAYS. [TRUSTED BY 4 LAKH AŠPIRANTS ACROSS THE INDIA]. YOUR SUCCESS IS OUR SUCCESS



www.AparchitExamWarriors.com



NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

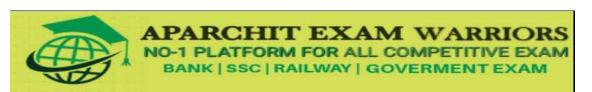
Visit: www.Aparchitexamwarriors.com

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** 



NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com



# APARCHIT SUPER GA PAID BOOSTER (CAPSULE)

FOR
IBPS RRB PO & RRB CLERK
MAINS

### COVERED

- JANUARY TO AUGUST CURRENT AFFAIRS
- EXPLANATION WITH RELATED AMAZING MCQ
- JANUARY TO AUGUST BANKING AWARENESS
- JANUARY TO AUGUST TOPICWISE CURRENT AFFAIRS
- STATIC CURRENT AFFAIRS
- FINANCIAL AWARENESS
  - BUDGET & ECONOMIC SURVEY 2022-23
- PM UPDATED SCHEMES

PRESENTED BY
APARCHIT EXAM WARRIORS





https://aparchitexamwarriors.com/package/pdf



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

### Aparchit Super Current Affairs MCQ with facts- 24 September 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which company has partnered with NPCI International Payments Ltd (NIPL) to enable cross-border transactions via Unified Payments Interface (UPI)?

A) Terra Pay

B) PayXpert

C) Liquid Group

D) Mashreq Bank

#### Answer: A

- ✓ UK-based TerraPay has partnered with NPCI International Payments Ltd (NIPL) to enable cross-border transactions via Unified Payments Interface (UPI).
- ✓ In this intended collaboration, both companies will work together to further empower Indian customers with active UPI Ids (350 million bank accounts) to be able to transact at QR locations enabled by TerraPay, globally.
- ✓ NPCI International Payments Limited (NIPL) was incorporated on April 3, 2020, as a wholly-owned subsidiary of National Payments Corporation of India (NPCI).
- ✓ NPCI introduced UPI in 2016.

### **NPCI IN NEWS 2021-22**

- > TerraPay partnered with NPCI to enable cross-border transactions via UP.
- > UPI transactions reached a record 657 crore in August as per NPCI (National Payments Corporation of India) data.
- > NPCI and ICICI Bank collaborate to offer RuPay credit cards.
- > NPCI International Signs MoU with PayXpert as UK's first acquirer for UPI and RuPay.
- Agreement Between NPCI and IIT Kanpur for Research Collaboration.
- > BHIM UPI became operational at NEOPAY terminals in the UAE.
- ➤ NPCI designed "UPI Lite On-Device wallet" functionality for UPI user.
- ➤ NPCI announces UPI safety and awareness week observe February 1-7 and the whole of February.
- TerraPay tie-up with NPCI International to boost cashless transactions.
- Karnataka govt partnered with NPCI & SBI to implement 'e-RUPI'.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

- ➤ Kotak Mahindra Bank partnered NPCI to launch Rupay Credit Cards 'Veer'.
- > IndusInd Bank and NPCI tie-up to offer cross-border payments through UPI.
- > NPCI partners with Udemy Business to encourage skill employees.
- > NPCI partners YES Bank to launch RuPay 'On-the-Go' payment solution.
- > NPCI partners with Liquid Group to enable UPI QR-based payments acceptance in 10 Asian markets.
- ➤ India and Singapore to link their Fast Payment Systems Unified Payments Interface and PayNow.
- > NPCI in partnership with Fiserv Inc. to launch the plug-and-play RuPay credit card stack, 'nFiNi'.
- ➤ NPCI partners with Mashreg Bank to launch UPI in the UAE.
- NPCI launches digital payment solution e-RUPI.
- e-RUPI is a type of payment voucher with a one-time payment mechanism. It is built on the UPI platform.
- NPCI transfers Bharat Bill Payments business to its new subsidiary NBBL.
- NPCI Partners SBI Payments to launch "RuPay SoftPoS" for Merchants.
- National Payments Corporation of India(NPCI)

Founded: 2008

HQ : Mumbai, Maharashtra MD & CEO : Dilip Asbe

Chairmam: Biswamohan Mahapatra

# Q.2. World Bank has approved a loan of \$350 million to which state for spending on healthcare services?

A) Assam

B) Odisha

C) Maharashtra

D) Gujarat

### Answer : D

- ✓ World Bank has approved a loan of \$350 million (over ₹2,832 crores) to the state of Gujarat for spending on healthcare services.
- ✓ It will be specially focused on adolescent girls & disease surveillance.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

- ✓ The funding will come from the World Bank arm International Bank of Reconstruction and Development (IBRD), carrying a maturity of 18 years including a grace period of 5.5 years.
- ✓ The loan amount will be utilized through the state government's Systems Reform Endeavours for Transformed Health Achievement in Gujarat (SRESTHA-G) programme which will enable more people to access a wider range of high-quality health services.
- ✓ WORLD BANK

Founded: 1944

Headquarters: Washington Dc

President : David Malpass MD&CFO : Anshula Kant

Chief Economist : Carman Reinhart Executive Director : Rajesh Khullar

Member Countries: 189

- ✓ World Bank Group: 5 (IBRD, IDA, IFC, MIGA and ICSID).
- ✓ All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- ✓ World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- ✓ India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID

### Q.3. RBI has canceled the license of which of the following co-operative bank?

- A) Laxmi Cooperative Bank
- **B) Saraswat Cooperative Bank**
- C) Bharat Cooperative Bank
- D) Janata Cooperative Bank

### Answer: A

- ✓ Reserve Bank of India has canceled the license of Maharashtra-based Laxmi Co-operative Bank.
- ✓ The reason is a lack of adequate capital. Upon the liquidation of the bank, every depositor will be entitled to receive a deposit insurance claim amounting up to Rs. 5 lakh.
- ✓ As per the data, 99% of the depositors are entitled to receive the full amount of DICGC.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

### **RBI CANCELLED LICENCE IN NEWS 2022**

- > RBI has canceled the licence of Maharashtra-based The Laxmi Co-operative Bank, citing a lack of adequate capital.
- > RBI has canceled the license of Deccan Urban Co-operative Bank, Karnataka.
- Reserve Bank of India has cancelled the licence of Pune-based Rupee Co-operative Bank Ltd.
- RBI cancelled licence of Mudhol Co-op Bank, Bagalkot, Karnataka.
- > RBI cancelled license of People's Co-operative Bank Ltd Kanpur, Uttar Pradesh.
- Reserve Bank of India has cancelled the license of Independence Co-operative Bank Ltd., Nashik, Maharashtra
- Reserve Bank of India has cancelled the license of Sarjeraodada Naik Shirala Sahakari Bank, Sangli, Maharashtra

### Q.4. Which country will hold the BRICS Chairship in 2023?

A) Brazil

**B) South Africa** 

C) India

D) China

#### Answer: B

- ✓ Foreign Ministers from Russia, India, China, and Brazil have extended their full support to South Africa for its BRICS Chairship in 2023 and also for holding the 15th summit.
- ✓ BRICS Foreign Ministers held their annual meeting on the margins of the 77th session of the UN General Assembly.
- ✓ They were also briefed on the preparations for South Africa's Chairship of BRICS in 2023.
- ✓ LIST OF BRICS SUMMIT
- √ 1st Bric summit 2009 : Russia.
- √ 4th Brics summit 2012 : India
- √ 8th Brics summit 2016 : India
- √ 11th BRICS summit 2019 : Brazil
- √ 12th BRICS summit 2020 : Russia
- √ 13th BRICS summit 2021 : India
- ✓ 14th BRICS summit 2022 : China
- √ 15th BRICS Summit 2023 : South Africa



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

- ✓ BRICS KEY FACTS:-
- ✓ Establishment: 2006
- ✓ BRICS: Brazil, India, Russia, China and South Africa
- ✓ Members: 5 (Brazil, India, Russia, China and South Africa).
- ✓ First summit: 16 June 2009 in Russia (Yekaterinburg).
- ✓ Global exposure: Comprises 43% of the world population, 17% share in the world trade.
- ✓ The term "BRIC" was coined by then-chairman of Goldman Sachs Asset Management, Jim O'Neill in 2001
- ✓ This organisation has a very prominent role in the world economy because it represents around 43% of the world's population and 30% of the world's GDP

### Q.5. Which tennis player has won Chennai Open 2022 title?

A) Iga Swiatek

**B) Linda Fruhvirtova** 

C) Ons Jabeur

D) Anett Kontaveit

### Answer: B

- ✓ 17-year-old Czech tennis player Linda Fruhvirtova has won Chennai Open 2022 title.
- ✓ Fruhvirtova defeated Poland's Magda Linette in the final and won her first career Women's Tennis Association (WTA) singles title.
- ✓ In doubles, the top-seeded pair of Brazil's Luisa Stefani and Canada's Gabriela Dabrowski defeated Russian Tennis Federation's Anna Blinkova and Georgia's Natela Dzalamidze 6-2, 6-1 in the one-sided final.
- ✓ As part of the 2022 WTA Tour, it marked the return of a WTA tournament in India for the first time since 2008.
- ✓ Linda Fruhvirtová is a Czech professional tennis player.

### Q.6. India will host its maiden Moto Grand Prix World Championships race at which city in 2023?

A) Greater Noida

B) Hyderabad

C) Chennai

D) Mumbai

### Answer: A

✓ India will host its maiden Moto Grand Prix World Championships race at the Buddh International Circuit in Greater Noida in 2023.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

- ✓ MotoGP commercial rights owner Dorna has signed an MoU with the Noida-based race promoters Fairstreet Sports to host the premier two-wheel racing event in India for the next seven years.
- ✓ MotoGP has plans to also introduce MotoE into the Indian racing scenario which will not only be a first in Asia but a green initiative with net zero carbon emission.
- ✓ Formula 1 the world's premier four-wheel racing too came to India with a lot of pomp and show 11 years back but lasted only three years from 2011 to 2013 despite a five-year contract due to financial, tax and bureaucratic hurdles.
- ✓ Mahindra Racing is the only Indian team to have taken part during MotoGP weekends. They took part as a team from 2011 to 2014 in Moto3 before becoming an independent constructor till 2017.
- Q.7. Electronics Sector Skill Council of India (ESSCI) has signed an MoU with which company to empower the youth with industry-relevant skills in emerging technology domains to enhance their employability?

A) Samsung

**B) Microsoft** 

C) Amazon

D) Google

### Answer: A

- ✓ Electronics Sector Skill Council of India (ESSCI) has signed an MoU with Samsung India to empower the youth with industry-relevant skills in emerging technology domains to enhance their employability.
- ✓ It will be a part of the government's 'Skill India' initiative.
- ✓ To upskill over 3,000 unemployed youth from 18-25 years of age in future technologies such as Al, Coding & Programming.
- ✓ The programme will be executed by ESSCI, which is a National Skill Development Corporation (NSDC) entity through its nationwide network of approved training and education partners.
- √ Samsung (South Korea Company)

Founded: 1938

Founder: Lee Byung-chul

Headquarters: Seoul, South Korea

Chairmam: Lee Jae-yong



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

Q.8. Who has been appointed by the Supreme Court to amend the constitution of the Indian Olympic Association (IOA) and prepare the Electoral College?

A) Narinder Batra

B) L Nageswara Rao

C) Himanta Biswa Sarma

D) Anil Jain

### Answer: B

- ✓ Supreme Court has appointed former court judge Justice L Nageswara Rao for amending the constitution of Indian Olympic Association (IOA) and preparing Electoral College.
- ✓ The International Olympic Committee (IOC) on 8 Sept 2022 issued a final warning to IOA to "resolve its governance issues' and hold elections by December, failing which the IOC will ban India.
- ✓ The apex court asked Justice Rao to prepare a road map for amending the constitution and holding elections by December 15, 2022.
- ✓ It also gave its permission to Rajeev Mehta, who is currently the secretary general of IOA, and Adille Sumariwalla, vice president of IOA, to participate in the September 27 meeting with the International Olympic Committee.
- ✓ Indian Olympic Association (IOA)

Founded: 1927

Headquarteres: New Delhi

Secretary General: Rajeev Mehta

Q.9. Vice President Jagdeep Dhankhar has inaugurated the third edition of the Lok Manthan programme in which city?

A) Lucknow

**B)** Coimbatore

C) Guwahati

D) Gurugram

### Answer: C

- ✓ Vice President Jagdeep Dhankhar has inaugurated the third edition of the Lok Manthan programme in Guwahati.
- ✓ The 3-day event will have discussions, seminars, cultural events and exhibitions which will showcase
  the rich diversity of our nation.
- ✓ Theme 2022 Lokparampara (Lok traditions)
- ✓ The 1st edition of the Lokmanthan which focused on Desh-Kal-Sthithi was held in 2016.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

Q.10. Which Insurance company has appointed Indian men's cricket team captain, Rohit Sharma and his wife Ritika Sajdeh as their new brand ambassadors for two years?

A) SBI Life Insurance

B) Max Life Insurance

C) Reliance Nippon Life Insurance

D) Life Insurance Corporation Of India

### Answer: B

- ✓ Max Life Insurance has appointed Indian men's cricket team captain, Rohit Sharma and his wife Ritika Sajdeh as their new brand ambassadors for two years.
- ✓ The collaboration will increase the awareness of life insurance among the younger generation and help
  the company grow further.
- ✓ The core message of Max Life Insurance is to be prepared mentally, physically, and financially for emerging challenges
- ✓ To promote the Max Life brand ethos of valuing the 'self' to determine the right financial value to protect themselves and their family.
- ✓ Max Life Insurance

Founded: 2001

Headquarters: New Delhi

MD & CEO: Prashant Tripathy

Q.11. Who has been named as the recipient of the Hermann Kesten Prize by the PEN Centre in Germany's Darmstadt?

A) Meena Kandasamy

B) Madhuri Banerjee

C) Preeti Shenoy

D) Namita Gokhale

#### Answer: A

- ✓ Indian author and poet Meena Kandasamy has been announced as this year's recipient of the Hermann Kesten Prize by the PEN Centre in Germany's Darmstadt.
- ✓ The Hermann Kesten Prize honours to those personalities who are in the spirit of the charter of the PEN association and stand up for the rights of persecuted authors and journalists.
- ✓ Her novels have been shortlisted for the Women's Prize for Fiction, the International Dylan Thomas
  Prize, the Jhalak Prize and the Hindu Lit Prize.
- ✓ She previously held an editorial role at the English-language magazine 'The Dalit'.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

# Q.12. Who has released a collection of Prime Minister Narendra Modi's selected speeches 'Sabka Saath Sabka Vikas Sabka Vishwas at Akashvani Bhawan in New Delhi?

A) M Venkaiah Naidu

B) Draupadi Murmu

C) Dharmendra Pradhan

D) Piyush Goyal

### Answer: A

- ✓ Former Vice President M Venkaiah Naidu released a collection of Prime Minister Narendra Modi's selected speeches at Akashvani Bhawan in New Delhi.
- ✓ The book titled 'Sabka Saath Sabka Vikas Sabka Vishwas Prime Minister Narendra Modi Speaks (May 2019-May 2020)' was released in the presence of Kerala Governor Arif Mohammad Khan at a function here organized by the Ministry of Information and Broadcasting.
- ✓ The book focuses on 86 speeches of the prime minister on various subjects.
- ✓ The book portrays the prime minister's vision of a 'New India', which is self-reliant, resilient, and capable of converting challenges into opportunities.

### Q.13. Which state government has decided to withdraw 'Cattle Control Bill'?

A) Uttar Pradesh

B) Madhya Pradesh

C) Gujarat

D) Himachal Pradesh

#### Answer: C

- ✓ Gujarat Assembly had passed the 'Cattle Control Bill' that aimed at prohibiting the movement of stray cattle on roads and public places in the urban areas of the state.
- ✓ However, five months after passing the bill, the state government decided to withdraw it after massive
  protests against the bill

### Q.14. Criminal procedure (Identification) Bill is associated with which Union Ministry of India?

- A) Ministry of Law and Justice
- **B) Ministry of Defence**
- C) Ministry of Social Justice and Empowerment
- D) Ministry of Home Affairs

#### Answer: D

✓ Criminal Procedure (Identification) Bill, 2022 was passed by Lok Sabha in 2022.



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

✓ The bill provides a legal sanction to the police to take the physical and biological samples of the convicts as well as those accused of the crimes. The groundbreaking bill is associated with the Home Ministry

### Q.15. When is the International Day of Sign Languages observed?

A) 22 September

B) 21 September

C) 23 September

D) 20 September

### Answer : C

- ✓ The International Day of Sign Languages (IDSL) is celebrated annually across the world on 23 September to raise awareness on sign languages and strengthen the status about sign languages.
- ✓ Theme 2022 : Sign Language Unite Us.
- ✓ 23 September has been chosen to mark IDSL as it commemorates the establishment of the World Federation of the Deaf on 23 September 1951.
- ✓ The International Day of Sign Languages was first celebrated in 2018.
- ✓ This year marks the fifth celebration of the International Day of Sign Languages.

### STATIC GK Based Current Affairs MCQs 24 September 2022 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

Q.1. The First asset reconstruction company (ARC) of India, ARCIL was set up under which act?

A) SARFAESI Act, 2006

B) SARFAESI Act, 2003

C) SARFAESI Act, 2005

D) SARFAESI Act, 2002

### Answer: D

- ✓ Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, makes court's intervention unnecessary in case of secured loans. The first asset reconstruction company (ARC) of India, ARCIL, was set up under this act.
- Q.2. Through the SARFAESI Act, secured creditors (banks or financial institutions) have many rights for enforcement of security interest under which section of the act?

A) Section 12

B) Section 11

C) Section 13

D) Section 7

Answer: C



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM

### BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

Q.3.	Under SARFAESI Act, if the borrower of financial assistance makes any default in
	repayment of a loan or any instalment and his account is classified as Non-performing Asset
	by secured creditor, then secured creditor may require before expiry of period and should
	repay the full amount within how many days?

A) 50 days

**B)** 60 days

C) 70 days

**D) 80 days** 

Answer: B

Q.4. ARCs are regulated by which organization?

A) SEBI

B) SIDBI

C) RBI

D) Exim Bank

Answer: C

Q.5. How many methods are there to recover the NPAs under the SARFAESI Act?

A) 2

B) 3

C) 4

D) 5

#### Answer: C

✓ The Act provides for three methods of recovery of the NPAs, which includes: Securitisation; Asset reconstruction; Enforcement of security without the interruption of the court.

Q.6. The demonetization of Rs. 500 and Rs. 1000 bank notes held in which year?

A) 2015

B) 2016

C) 2018

D) 2017

#### Answer: B

✓ ₹500 and ₹1000 banknotes of Mahatma Gandhi series issued up to November 08, 2016 have ceased to be Legal Tender with effect from the midnight of November 8, 2016.

Q.7. Which of the following organisations releases "World Economic Outlook" Report?

A) Asian Development Bank

B) World Bank

C) International Monetary Fund

D) None of these

Answer: C



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com

Q.8. RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of \_ on an ongoing basis.

A) 8 per cent

B) 9 per cent

C) 10 per cent

D) 11 per cent

Answer: B

Q.9. What is the opening time of RTGS?

A) 7 AM

**B) 8 AM** 

C) 7:30 AM

**D) 9 AM** 

Answer : A

Q.10. What is the limit for On-lending by NBFCs for 'Term lending' component under Agriculture?

A) Rs 5 lakh

B) Rs 10 lakh

C) Rs 15 lakh

D) Rs 20 lakh

Answer: B



# NO-1 PLATFORM FOR ALL COMPETITIVE EXAM BANK | SSC | RAILWAY | GOVERMENT EXAM

Visit: www.Aparchitexamwarriors.com



**Aparchit Super Current Affairs Official WhatsApp Group -**

https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzl

WhatsApp.com (https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzl)