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Aparchit Super Current Affairs MCQ with facts– 9 & 10 October 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. International Finance Corp. (IFC) has launched a new \$6 billion financing facility to strengthen the private sector's ability to respond to the crisis and help support food production. IFC is the arm of which entity group?

- A) European Central Bank B) World Bank
C) Asian Development Bank D) Aisan Infrastructure Investment Bank

Answer : B

- ✓ World Bank's private sector investment arm, the International Finance Corp. (IFC) has launched a new \$6 billion financing facility.
- ✓ To strengthen the private sector's ability to respond to the crisis and help support food production.

WORLD BANK IN NEWS 2022

- International Finance Corporation (IFC), the private sector investment arm of the World Bank, has introduced a new, \$6 billion funding facility to boost the private sector's.
- World Bank to loan \$150 million to Punjab government for major reforms.
- World Bank towards emergency COVID-19 response in India to USD 2 billion.
- A USD 1 billion support was announced last month towards immediate support to India's health sector.
- Auguste Tano Kouame of Côte d'Ivoire appointed as Country Director for India by World Bank.
- World Bank clears US\$1 billion loan for PM Ayushman Bharat Health Infrastructure Mission.
- World Bank approved USD 245 million loan to modernize India's railway logistics infra.
- Sri Lanka receives \$160 mln in bridge financing from World Bank.
- World Bank approved USD 250 million loan for India's road safety programme.
- World Bank has approved additional financing of USD 250 million for Outcomes for Accelerated Learning.
- World Bank has approved a Rs 1,000 crore project to take rainfed farming to new heights in the hilly regions of Uttarakhand.
- World Bank has slashed its growth forecast for India for the current financial year to 7.5 percent.



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- Global Economic Prospects report released, the World Bank
- World Bank announces up to \$30 bn to address food security crisis.
- World bank sanctioned USD 350 million for SRESTHA-G project of Gujarat.
- World Bank approved \$47 million program for India's Mission Karmayogi program.
- World Bank provided USD 600 million in financial assistance to Sri Lanka to make payments for essential imports.
- World bank Report States Extreme Poverty in India Decline by 12.3% between 2011-2019.
- World Bank cuts global economy growth forecast to 3.2% for 2022.
- Gujarat Govt to receive Rs 7,500 Cr Loan from World Bank, AIIB.
- Junaid Ahmad World Bank's India Director, appointed as vice president of operations.
- India and World Bank inks US\$125 million loan to support access to Social Protection Services in West Bengal.
- **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



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Q.2. Which bank has launched a one-stop merchant solution app named SmartHub Vyapar Merchant app?

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

Answer : B

- ✓ Private sector lenders HDFC Bank has launched a one-stop merchant solution app named SmartHub Vyapar Merchant app.
- ✓ It is a comprehensive payment and banking solution.
- ✓ HDFC Bank has developed the SmartHub Vyapar app in partnership with a merchant Saas platform, Mintoak Innovations India that enables merchants to accept interoperable payments across multiple payment modes which include Cards, UPI, and QR code.

HDFC BANK IN NEWS 2021-22

- HDFC Bank launches SmartHub Vyapar Merchant app for SMEs.
- 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 .
- 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.



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- 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

MD & CEO : Sashidhar Jagdishan

Tagline : We understand your world



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Q.3. The Ministry of Environment, Forest and Climate Change has constituted a task force to monitor cheetah introduction in which of the national park?

- A) Kuno National Park B) Satpura National Park
C) Bandhavgarh National Park D) Kanha National Park

Answer : A

- ✓ Ministry of Environment, Forest and Climate Change has constituted a task force to monitor cheetah introduction in Kuno National Park in Madhya Pradesh.
- ✓ The task force is constituted to review progress and monitor the health of cheetah, upkeep of the quarantine, and protection status of entire area.
- ✓ It will be in force for a period of two years
- ✓ Cheetahs have been reintroduced to Indian wildlife after 70 years of their domestic extinction.
- ✓ Cheetah Reintroduction Project, fuelled by Indian Oil and steered by National Tiger Conservation Authority (NTCA).
- ✓ In India, cheetah was officially declared extinct in 1952.
- ✓ On September 17 2022, eight Southeast African cheetahs from Namibia arrived in Madhya Pradesh's Kuno National Park.
- ✓ The proposal for 'Project Cheetah' was prepared in 2008-09 and approved by the then Manmohan Singh-led UPA government.
- ✓ Project Cheetah proposal made in 2009.
- ✓ Kuno National Park is a national park in Madhya Pradesh, India, established in 1981 as a wildlife sanctuary with an initial area of 344.686 km² in the Sheopur and Morena districts. In 2018, it was given the status of a national park.

Q.4. Gujarat CM Bhupendra Patel has launched an incentive scheme “Aatmanirbhar Gujarat Schemes 2022”. This scheme is related to which sector?

- A) Industries B) Automobile
C) Health D) Agriculture

Answer : A

- ✓ Gujarat CM Bhupendra Patel has launched an incentive scheme for industries to attract Rs 12.5 lakh crore of investments to the state in the next 10 years.



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- ✓ This scheme will remain in force for MSMEs, Large and Mega industrial units.
- ✓ He has unveiled the “Aatmanirbhar Gujarat Schemes 2022 for assistance to Industries”.
- ✓ The government aims to attract investments worth Rs 12.5 lakh crore to create jobs for some 15 lakh youths

GUJARAT IN NEWS 2022

- Gujarat CM Bhupendra Patel announces first-ever Cinematic Tourism Policy 2022-2027.
- HDFC Bank unveils ‘Bank on Wheels’ in Gujarat.
- Reliance Industries has announced to build of India’s first and one of the world’s largest Carbon Fibre plants at Hazira, Gujarat.
- National Maritime Heritage Complex to be built at the historic Indus Valley civilization region of Lothal in Gujarat with a total cost of 3500 crores rupees.
- Gujarat becomes first Indian state to launch semiconductor policy 2022-27.
- Gujarat’s IFSCA (International Financial Services Centres Authority) Headquarters Building will officially break ground thanks to PM Modi.
- 36th National Games also known as National Games Gujarat 2022, will be hosted by Gujarat.
- Gujarat CM Bhupendra Patel launches 17th ‘Shala Praveshotsav’.
- Gujarat government inked an agreement with Isha Outreach to conserve soil.
- Prime Minister Narendra Modi unveiled the renovated Shree Kalika Mata temple at Pavagadh Hill in Gujarat’s Panchmahal district.
- India’s first ‘Balika Panchayat’ constituted in five villages of Gujarat.
- Gujarat to host the National Education Ministers’ Conference.
- Tata Motors Inks Pact For Potential Acquisition Of Ford India’s Plant In Gujarat.
- PM has launched the country’s first liquid nano urea plant at Kalol, Gujarat.
- World bank sanctioned USD 350 million for SRESTHA-G project to Gujarat.
- India’s first steel road featured in Gujarat.
- Gujarat government inked an agreement with Isha Outreach to conserve soil.
- Prime Minister Narendra Modi used video conferencing to address the Utkarsh Samaroh in Bharuch, Gujarat.
- The country is set to get its first high-speed rail training center at Gandhinagar, Gujarat.



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- Exide and Switzerland's Leclanché's joint venture Nexcharge begins production in Gujarat.
- Maharashtra and Gujarat celebrated their statehood day on 1st May 2022.
- PM Modi inaugurated development projects worth Rs 22,000 crores in Dahod, Gujarat.
- India's first steel road featured in Gujarat.
- India and the WHO have agreed to establish a global traditional medicine centre in Jamnagar, Gujarat.
- Gujarat Govt to receive Rs 7,500 Cr Loan from World Bank, AIIB.
- Gujarat CM Bhupendra Patel unveils new Biotechnology Policy 2022-27 to strengthen innovation ecosystem.
- Adani Group inks MoU with South Korea's largest steelmaker POSCO to develop steel mill in Gujarat.
- Gujarat Alkalies and Chemicals Limited (GACL) and GAIL (India) Limited team up to establish bioethanol plant in Gujarat.
- SBI to acquire 9.95% stake in GIFT-IFSC-based Clearing Corp.
- Gujarat became India's Largest Manufacturing Hub, according to data from the RBI
- Gujarat CM launches 'Aatmanirbhar Gram Yatra' from Mahemdabad near Ahmedabad
- Gujarat launches e-Sarkar app on pilot basis for paperless administration
- Gujarat CM Bhupendra Patel launched 'Go Green' Scheme
- India's first 'test tube' Banni buffalo calf born in Gujarat
- Bhupendra Patel has been chosen as the new Chief Minister of Gujarat.
- DefExpo-2022 is scheduled to be held in Gujarat's Gandhinagar from March 2022.
- Dholavira, the Harappan City in Gujarat's Rann of Kutch inscribed as India's 40th UNESCO World Heritage Site.
- India's first maritime arbitration centre to be set up in Gandhinagar, Gujarat.

Q.5. World Trade Organization (WTO) has informed that merchandise trade would increase by how much percent in 2022?

A) 3.5%

B) 2.7%

C) 4.2%

D) 5.1%

Answer : A



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- ✓ According to the World Trade Organization (WTO), the growth in world trade is expected to slow down to 1 percent in 2023, down sharply from the previous estimate of 3.4 percent, due to global uncertainties.
- ✓ WTO has also projected a growth of 3.5 percent in global trade this year, as against the April estimate of 3 percent.
- ✓ The WTO has provided a band of trade growth expansion of 2% to 4.9% for 2022-23 and of -2.8% to 4.6% for 2023.
- ✓ World Trade Organization (WTO)
Formation : 1 January 1995
Headquarters : Geneva Switzerland
1st Director General : Peter Sutherland
Director General : Ngozi Okonjo-Iweala (Nigeria)
Member Countries : 164
- ✓ World Trade Organization (WTO) was earlier known as GATT (General Agreement on Tariffs and Trade)

Q.6. The Union Finance Minister has allowed airlines to borrow up to how many crore rupees under the Emergency Credit Line Guarantee Scheme (ECLGS)?

- A) Rs 750 crore
- B) Rs 1,000 crore
- C) Rs 1,500 crore
- D) Rs 2,500 crore

Answer : C

- ✓ The Department of Financial Services (DFS) has modified the Emergency Credit Line Guarantee Scheme (ECLGS) for the aviation sector.
- ✓ The department has raised the scheme's cheaper loan limit to Rs 1,500 crores from Rs 400 crores.
- ✓ The move is aimed at giving the necessary collateral-free liquidity at reasonable interest rates to the aviation industry.
- ✓ As per the modified ECLGS, an airline would be eligible for 100% of its fund- based or non-fund-based loan outstanding or ₹1,500 crore, whichever is lower



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Q.7. All India Institute of Ayurveda (AIIA) and the National Institute of Advanced Industrial Science and Technology (AIST) of which country have signed an MoU?

- A) Austria
B) Japan
C) Denmark
D) Switzerland

Answer : B

- ✓ All India Institute of Ayurveda (AIIA) and the National Institute of Advanced Industrial Science and Technology (AIST), Japan have signed an MoU.
- ✓ The MoU will enable both countries to promote research collaboration and building capacities in the field of the Indian Ayurvedic system of traditional medicines.
- ✓ AIST is a reputed and one of the largest public research organizations in Japan.

Q.8. According to the latest demographic sample survey by the Union Home Ministry, which state has the highest percentage of underage girls getting married?

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

Answer : D

- ✓ Jharkhand has the highest percentage of underage girls getting married.
- ✓ According to the latest demographic sample survey by the Union Home Ministry, the percentage of girls getting married before attaining majority is as high as 5.8 in Jharkhand.
- ✓ In West Bengal too, more than half of the women are married before attaining the age of 21 years in the state.

JHARKHAND IN NEWS 2022

- Jharkhand records India's highest percentage of child marriage among girls.
- Jharkhand becomes the 3rd state to have Food Security Atlas.
- Jharkhand ups reservations for SC, ST, and others to 77%.
- Jharkhand to use Blockchain Technology to Distribute Seeds to Farmers.
- Former Jharkhand Governor Syed Sibtey Razi passes away.
- Amitabh Chaudhary the former BCCI acting secretary and president of Jharkhand State Cricket Association (JSCA).



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- Prime Minister Narendra Modi inaugurated Deoghar airport in Jharkhand. It has been constructed at a cost of Rs 401 crore.
- Jharkhand has secured the first position in the Delta Ranking for the month of June under the Shyama Prasad Mukherjee Rurban Mission Scheme.
- Sarhul is the festival of the New Year celebrated in the state of Jharkhand by the tribal communities as part of the local Sarna religion.
- World Health Organization to award Jharkhand for tobacco control.
- Jharkhand's Jamtara became country's 1st district with library in every village

Q.9. PM Modi will inaugurate the first phase of Shri Mahakaleshwar Temple Extension project in which state?

- A) Maharashtra B) Karnataka
C) Madhya Pradesh D) Uttar Pradesh

Answer : C

- ✓ PM Modi will inaugurate the first phase of Shri Mahakaleshwar Temple Extension project at Ujjain in Madhya Pradesh on October 11, 2022.
- ✓ Mahakaleshwar Jyotirling in Ujjain is one of the twelve Jyotirlingas located in the country.
- ✓ Mahakal temple complex expansion project was planned in the year 2017.
- ✓ The 800 crore Rs works of this expansion project are being conducted in two phases

Q.10. How many millions of million Indians may have plunged into extreme poverty in 2020 as a result of the pandemic, World Bank estimates?

- A) 41 million Indians B) 47 million Indians
C) 52 million Indians D) 56 million Indians

Answer : D

- ✓ 56 million Indians may have plunged into extreme poverty in 2020 as a result of the pandemic, increasing the global tally by 71 million and making it the worst year for poverty reduction since World War II, according to fresh estimates by the World Bank.
- ✓ "The global goal of ending extreme poverty by 2030 is likely to be missed: By then, about 600 million people will remain in abject poverty.



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- ✓ A major course correction is needed,” Indermit Gill, chief economist at the World Bank.
- ✓ The World Bank in its latest “Poverty and Shared Prosperity” made fresh estimates of poverty using a new extreme poverty line based on the purchasing power parity (PPP) of \$2.15, the earlier one being at \$1.9.
- ✓ The multilateral lending institution used data from the Consumer Pyramids Household Survey (CPHS), conducted by the Centre for Monitoring Indian Economy (CMIE), to estimate poverty for India in the absence of Household Consumer Expenditure Survey data from the government since 2011-12

Q.11. India's first Green Technology incubation facility opened at which National Institute of Technology (NIT)?

- A) NIT Goa
- B) NIT Jamshedpur
- C) NIT Patna
- D) NIT Srinagar

Answer : D

- ✓ India's first green technology incubation centre called the 'Greenovator Incubation Foundation' will soon open at the National Institute of Technology (NIT) Srinagar. The centre is expected to start by the end of 2023. The upcoming centre will focus on topics like AgriTech, EnviroTech, and AlterTech.
- ✓ Department of Science and Technology (DST) will finance and support a three-year initiative known as Inclusive TBI (i-TBI) for educational institutions, idea generators, innovators, and entrepreneurs.

Q.12. Who has been made the National Icon of Election Commission of India?

- A) Amitabh Bachchan
- B) Anurag Kashyap
- C) Pankaj Tripathi
- D) Manoj Bajpayee

Answer : C

- ✓ Election Commission of India (ECI) in creating awareness amongst voters, Actor Pankaj Tripathi has been declared as the 'National Icon' of ECI.
- ✓ ELECTION COMMISSION OF INDIA
Founded : 25 January 1950
25 January : Voter's Day
HQ : New Delhi
First Election Commissioner : Sukumar Sen
- ✓ First Woman Chief Election Commissioner : V.S. Ramadevi



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- ✓ 25th Chief : Rajiv Kumar
- ✓ Commissioner : Anup Chandra Pandey
Tenure : 6/65yrs
Article : 324
- ✓ Article 324 to 329 deals with powers, functions, tenure, eligibility, etc of the commission and the member.
- ✓ The Commission consists of one Chief Election Commissioner and two Election Commissioners. They are appointed by the President of India

Q.13. World Post Day is marked annually on which day?

- A) 7 October
- B) 8 October
- C) 10 October
- D) 9 October

Answer : D

- ✓ World Post Day is celebrated each year on October 9 globally.
- ✓ Theme of 2022 World Post Day is "Post for Planet'."
- ✓ The purpose of World Post Day is to create awareness of the role of the postal sector in everyday lives and businesses' of the people and its contribution to the social and economic development of countries.
- ✓ October 9 was chosen as it marks the anniversary of the Universal Postal Union (UPU), which was created in 1874 in Switzerland.
- ✓ The first World Post Day was celebrated in 1969.

Q.14. In India, which day has been dedicated as the National Postal Day?

- A) 10 October
- B) 09 October
- C) 08 October
- D) 11 October

Answer : A

- ✓ In India, the National Postal Day is celebrated annually on 10 October, as an extension of World Post Day, which is celebrated on 9 October.
- ✓ National Post Day aims to commemorate the role played by the Indian postal department for the past 150 years, which was founded in 1854 by Lord Dalhousie.



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Q.2. Which bank has become the world first bank to set up shop in the metaverse?

- A) HSBC Bank
- B) Citi Bank
- C) Standard Chartered
- D) J P Morgan

Answer : D

Q.3. Pan card is issued under which section of the Income Tax Act?

- A) 139A
- B) 150B
- C) 89A
- D) 162A

Answer : A

Q.4. 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.5. ISIN is a 12 alphanumeric code which represents the first two characters as the country code. What is the full form of ISIN?

- A) International Securities Indian Number
- B) Indian Service Identification Number
- C) International Securities Identification Number
- D) Identification Service of International Numbers

Answer : C

Q.6. 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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Q.7. India's first golf centric credit card was launched by which bank?

- A) State Bank of India B) RBL Bank
C) Union Bank of India D) Punjab National Bank

Answer : B

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

Q.9. Which of the following account type is the most common one and allows a person to deposit money and withdraw funds according to the depositor's convenience?

- A) Current Account B) Saving Account
C) Fixed Deposit D) Recurring Deposit

Answer : B

Q.10. What is the maturity period of an RD?

- A) 3 months to 12 years B) 1 month to 10 years
C) 6 months to 10 years D) 6 months to 15 years

Answer : C



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