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Aparchit Super Current Affairs MCQ with facts– 12 January 2023 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Name the Deputy Governor of the Reserve Bank of India (RBI) whose tenure has been extended for one year till 2024?

A) M Rajeswara Rao

B) T Rabi Shankar

C) MK Jain

D) Michael Debabrata Patra

Answer : D

- ✓ The Central Government has extended the tenure of Dr. Michael Debabrata Patra as Deputy Governor of the Reserve Bank of India (RBI) for one more year with effect from January 15, 2023
- ✓ He took over as Deputy Governor of the RBI on 15 January 2020. Patra's three-year term ended on January 14.
- ✓ He was an Executive Director of India's central bank before being elevated to the post of Deputy Governor.
- Patra oversees themonetary policy department in his capacity as deputy governor of the central bank and also serves as a member of the rate-setting monetary policy committee.
- ✓ The six-member Monetary Policy Committee is headed by RBI Governor Shaktikanta Das.
- ✓ Apart from the Governor, RBI has four Deputy Governors.
- ✓ The three other deputy governors of the bank are MK Jain, M Rajeswara Rao and T Rabi Shankar.
- ✓ RESERVE BANK OF INDIA (RBI)
- ✓ Founded : 1 April 1935
- ✓ RBI Nationalised : 1 January 1949
- HQ : Mumbai, Maharashtra
- ✓ RBI set up : Hilton Young Commission
- ✓ 1st Governor : Sir Osborne Smith (Australia)
- ✓ 1st Indian Governor : CD Deshmukh
- ✓ 25th Governor : Shaktikanta Das
- ✓ RBI Deputy Governor (4)
 - 1. Tavarna Rabi Sankar
 - 2. Mukesh Kumar Jain



- 3. Michael D Patra
- 4. M Rajeshwar Rao
- ✓ FIVE SUBSIDIARIES OF RBI :
 - 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
 - 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
 - 3. Reserve Bank Information Technology Private Limited (ReBIT)
 - 4. Indian Financial Technology and Allied Services (IFTAS).
 - 5. Reserve Bank Innovation Hub (RBIH)
- ✓ India has four currency note printing presses.
- ✓ Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- ✓ Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- ✓ Coins are minted in four mints owned by the Government of India.
- ✓ Mumbai, Hyderabad, Calcutta and Noida

Q.2. The Union Cabinet approved a scheme of how many rupees as incentive to banks to promote digital payments?

- A) Rs 2,000 crore
- B) Rs 2,200 crore
- C) Rs 2,600 crore
- D) Rs 2,500 crore

Answer : C

- ✓ Centre approved ₹2,600 crore as incentive for banks to promote digital payments
- ✓ The Union Cabinet on 11 January approved a ₹2,600 crore scheme for promoting RuPay debit cards and low-value BHIM-UPI transactions
- ✓ Under the scheme, banks will be given financial incentives in the current financial year 2022-23 to promote 'Point of Sale' (PoS) i.e. payment machines and e-commerce transactions using RuPay and UPI.
- ✓ The Cabinet has approved this incentive scheme to promote small amount transactions between individuals and merchants through RuPay Debit Cards and BHIM-UPI.

- ✓ This will further strengthenIndia's progress in digital payments. Finance Minister Nirmala Sitharaman had said in the last budget, will continue to provide financial help to increase digital payments.
- ✓ India has remained a cash-dependent economy since independence. India's Cash to GDP ratio is 13% while the global average is at most 8%.
- ✓ Significance of the Incentive Scheme
- The government had approved an incentive scheme in pursuance of the budget announcement for FY 2022 to promote digital transactions.
- ✓ As a result, total digital payment transactions registered a year-on-year growth of 59 percent.
- ✓ This increased from ₹5,554 crore in FY21 to ₹8,840 crore in FY22.
- ✓ BHIM-UPI transactions registered a year-on-year growth of 106 per cent, from Rs 2,233 crore in FY21 to Rs 4,597 crore in FY22.
- This incentive scheme will promote as a digital payment solution and enable further deepening of digital payments in the country

Q.3. Who is the co-authored of the book titled Braving A Viral Storm: India's Covid-19 Vaccine Story?

- A) Rajesh Mishra and Santosh Singh
- B) Ashish Chandorkar and Suraj Sudhir
- C) Amresh Tripathi and Ujwal Shetty
- D) Abhishek Singhvi and Rahul Srivatshav

Answer : B

- Health and Family Welfare Minister Mansukh Mandaviya on 11 January, officially launched the book titled 'Braving A Viral Storm: India's Covid-19 Vaccine Story' in New Delhi.
- ✓ The co-authors of the book are Ashish Chandorkar and Suraj Sudhir.
- ✓ The release of the book follows the second anniversary of India's Covid-19 vaccination campaign in January 2021.
- In this book, the inside story of India's fight against Corona and the challenges of making a vaccine in difficult circumstances is told.
- The whole story from India's preparation to making it in the vaccine race has been told through words in this book.

 India had established a Covid management model towards an exemplary vaccination with public participation.

Q.4. World's longest river cruise 'MV Ganga Vilas Cruise' A grand cultural program 'Sur Sarita-Symphony of Ganga' has been organized in which city?

A) Kanpur	B) Varanasi
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C) Haridwar D) Patna

Answer : B

- ✓ On the eve of the launch of the world's longest river cruise 'MV Ganga Vilas Cruise' on January 12, a grand cultural program 'Sur Sarita-Symphony of Ganga' was organised in Varanasi.
- Renowned singer Shankar Mahadevan led the grand concert being organised at the Kashi Vishwanath Corridor.
- ✓ The nearly one-hour show ended with Shankar Mahadevan's rendition of 'Kartavya Ganga'.
- During the concert, tourists and other dignitaries travelling on Ganga Vilas Cruise enjoyed the Sur Taranginis.
- ✓ A grand cultural program 'Sur Sarita Symphony of Ganga' was organized by the Ministry of Culture.
- The world's longest river cruise MV Ganga Vilas will be flagged off by Prime Minister Narendra Modi on January 13, in Varanasi
- ✓ Ganga Vilas Cruise will cross Uttar Pradesh, Bihar, Bangladesh and Assam in a journey of 51 days.

Q.5. The High Commission of India signed an MoU with which country to set up a Hindi Chair at Sabaragamuwa University?

A) Sri Lanka	B) Maldives
C) Bhutan	D) Vietnam
Answer: A	

- ✓ After World Hindi Day, the Indian High Commission signed an MoU to establish a Hindi Chair at Sabaragamuwa University in Sri Lanka
- ✓ High Commissioner Gopal Bagale and Vice-Chancellor of Sabaragamuwa University Prof. Uday Ratnayake signed an MoU for establishment of Hindi Chair for cultural engagement through Indian Council for Cultural Relations.
- ✓ The Hindi Chair will help to acquaint the students with India, its history and culture

- Sabaragamuwa University of Sri Lanka
- ✓ It is a public university in Belihuloya, Balangoda, Sri Lanka.

Q.6. Which state government has launched "Saharsh" special education program to promote social and emotional learning?

A) Odisha	B) Assam

C) Tripura D) Manipur

Answer : C

- ✓ The Tripura state government has launched "Saharsh" special education program to promote social and emotional learning
- ✓ It was started as a pilot program in 40 schools in the state in August 2022, now it will be made available to all government and aided schools in the state.
- ✓ Its objective is to enable children to study with joy and enthusiasm.
- ✓ As per the Performance Grading Index, Tripura currently comes under Grade-I group.
- ✓ The state government has already trained 204 schools for the Saharsh curriculum while 200 more schools will be trained soon.

Q.7. Ayyanur Ammanur is a festival celebrated by which tribe of Nilgiris?

A) Kuki tribe	B) Koya tribe
C) Kota tribe	D) Gond tribe

Answer : C

- ✓ Ayyanur Ammanur' is a festival celebrated by the Kota tribe of the Nilgiris.
- During this festival, this tribe collects clay to make pottery. The pot-making ceremony is held once every two years.
- ✓ After making an earthen pot, they open their temple and then prepare food in this earthen pot and serve it to the whole village.
- ✓ Other major tribal festivals
- Medaram Jatra festival It is the second largest fair in India celebrated for four days by the Koya tribe, the second largest tribal community of Telangana.
- ✓ Bhagoria festival This is a major tribal festival celebrated in Madhya Pradesh.
- ✓ Mim Kut Festival This festival is celebrated by the Kuki tribe of Mizoram.

✓ Sarhul festival - This is the biggest nature festival celebrated by the tribal society. Which is celebrated in Jharkhand.

Q.8. What is the name of the new Integrated Food Security Scheme to provide free food grains to Antyodaya Anna Yojana (AAY) and Primary Household (PHH) beneficiaries ?

- A) PM Garib Kalyan Anna Yojana (PMGKAY)
- B) Pradhan Mantri Ujjwala Yojana
- C) Sansad Adarsh Gram Yojana
- D) Pradhan Mantri Mudra Yojana

Answer : A

- The new integrated food security scheme has been named as PM Garib Kalyan Anna Yojana ((PMGKAY) to provide free food grains to Antyodaya Anna Yojana (AAY) and Primary Household (PHH) beneficiaries.
- ✓ Keeping in view the welfare of the beneficiaries and to maintain uniformity across states, all PHH and AAY beneficiaries will be provided free food grains under PMGKAY for 2023.
- ✓ This integrated scheme will strengthen the provisions of NFSA, 2013 in terms of access, affordability and availability of food grains to the poor.
- ✓ The implementation of this new scheme has started from January 1, 2023, which is benefiting more than 80 crore poor people.
- ✓ The central government will spend over Rs 2 lakh crore in 2023 as food subsidy under NFSA and other welfare schemes to ease the financial burden of the poor.
- ✓ PM Garib Kalyan Anna Yojana (PMGKAY)
- It is a part of Pradhan Mantri Garib Kalyan Package (PMGKP) to help the poor fight the battle against Covid-19.
- ✓ Its nodal Ministry is the Ministry of Finance.
- ✓ Under this scheme, the government provides additional free of cost 5 kg per person per month foodgrains (rice/wheat) to around 80 crore beneficiaries of National Food Security Act (NFSA) including the Direct Benefit Transfer (DBT) beneficiaries.
- ✓ The PMGKAY has now been linked with One Nation One Ration Card (ONORC) plan where migrant workers can get the benefit of the scheme through any ration shops in India

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Q.9. **'Kumarakom and Beypore', which were selected under the Swadesh Darshan 2.0 Scheme,** are located in which state?

- A) Tamil Nadu B) Kerala
- C) Rajasthan D) Haryana

Answer : B

- ✓ Kerala's Kumarakom in Kottayam and Beypore in Kozhikode has been chosen for development under the Swadesh Darshan 2.0 Scheme.
- The two locations are among 34 others chosen from 19 states and union territories under the Ministry of Tourism's initiative.
- ✓ As part of the Swadesh Darshan plan 1.0, Kerala has various areas designated as eco circuits, spiritual circuits, and rural circuits.

Q.10. India's first 5G-enabled drone has been developed by which company?

A) Skylark Drones

B) Teja Aerospace and Dynamics

C) IG Drones

D) Garuda Aerospace

Answer : C

- Skyhawk, India's first 5G-enabled drone capable of vertical take-off and landing, has been built by Noida-based IG Drones.
- ✓ The firm arose from the Veer Surendra Sai University of Technology in Odisha.
- ✓ Skyhawk can carry a 10-kilogram payload, has a five-hour endurance, and can function through satellites if an internet connection is absent.

Q.11. Who has been selected as the new Chief Technologist of NASA?

A) AC Charania

B) Subrahmanyan Chandrasekhar

C) Raja Chari

D) Soumya Swaminathan

Answer : A

- Indian-American AC Charania has been designated NASA's next Chief Technologist and will oversee the space agency's technological innovation.
- ✓ He previously worked with Reliable Robotics, Blue Origin, and Virgin Galactic before joining NASA.

✓ Charania earned a bachelor's, master's, and a doctorate in aeronautical engineering from Georgia Institute of Technology, as well as a bachelor's degree in economics from Emory University

Q.12. Which bank has launched an MSME online portal providing instant online 'In Principle' approval of up to ₹1 crore?

- A) South Indian Bank B)
 - B) Kotak Mahindra Bank

C) Indian Overseas Bank D)

D) State Bank of India

Answer : A

- ✓ South Indian Bank launched a MSME online portal providing instant online 'In Principle' approval of up to ₹1 crore.
- South Indian Bank is facilitating MSMEs to get instant funds. This initiative will help thousands of micro and small businesses avail loans quickly.
- ✓ MSME enterprises are the most important pillars of the economy and the government is working towards making the sector stronger.
- ✓ This development is at the backdrop of central government considering to make India a \$5 trillion economy.

Q.13. Renowned sand artist Sudarshan Patnaik has recently created the world's largest hockey sculpture on the banks of which river in Odisha?

- A) Budhabalanga River
- **B) Subarnarekha River**
- C) Baitarani River
- D) Mahanadi River

Answer : D

- Renowned sand artist Sudarsan Pattnaik built the world's largest hockey sculpture on the banks of the Mahanadi river in Cuttack, Odisha.
- ✓ He built a 105-feet long hockey stick, using 5000 hockey balls.
- ✓ To mark the commencement of the Hockey Men's World Cup 2023 that begins on January 13.
- \checkmark He has also been awarded Padma Shri in 2014, for his contribution to sand art.
- ✓ He also holds the Guinness Record (2017) for building the tallest sand castle at 48 feet.



Q.14. When is the National Youth Day observed in India?

- A) 11 January
- C) 13 January

- B) 10 January
- D) 12 January

Answer : D

- ✓ In India, the National Youth Day is celebrated on 12 January annually.
- ✓ Purpose: to commemorate the birth anniversary of Swami Vivekananda.
- ✓ The day was declared by the Government of India in 1984.
- ✓ The event was first celebrated in 1985.
- In 2023, we are observing 160th birth anniversary of Swami Vivekanand, who was born on 12 January 1863.
- ✓ The theme for National Youth Day 2023 is 'Viksit Yuva Viksit Bharat'.
- ✓ The theme of National Youth Day 2023 is "Developed Youth Developed India".
- ✓ The National Youth Festival was inaugurated by Prime Minister Narendra Modi on January 12 in Hubli-Dharwad, Karnataka.
- The theme signifies that if the youth of India is leading on a path of development then only India can be developed.
- ✓ Don't Confused
- ✓ International Youth Day is observed on August 12
- ✓ National Youth Day is celebrated on 12 January
- Q.15. Whose birth anniversary is celebrated as National Youth Day in India?
 - A) Rajiv Gandhi B) Swami Viveknand
 - C) Maj. Dhyan Chand D) Bhagat Singh

Answer : B

- The National Youth Day is observed every year on 12 January to mark the birth anniversary of Swami Vivekananda.
- ✓ Swami Vivekananda was born on January 12, 1863 and his childhood name was Narendra Nath Dutt.
- ✓ He was a chief disciple and monk of Ramakrishna Paramahansa.
- ✓ He introduced the Indian philosophy of Vedanta and Yoga to the western world.

- ✓ He earned global fame at the Chicago World Religion Conference in the year 1893 and it was only through this that Indian spirituality was propagated globally.
- ✓ Vivekananda had established Ramakrishna Mission and Ramakrishna Math.

Q.16. What is the theme of National Youth Day 2023?

- A) Viksit Yuva-Viksit Bharat **B) Youth Civic Engagement**
- C) Youth for Rural Development D) Youth for a Clean and Green Environment

Answer : A

- Q.17. The National Road Safety Month 2023 will be organised by the Ministry of Road Transport & Highways from___
 - A) January 11 to January 17 B) January 15 to February 14
 - C) January 18 to February 17
- D) January 10 to February 9

Answer : A

- ✓ National Road Safety Week is celebrated every year from 11 to 17 January by the Ministry of Road Transport and Highways.
- ✓ The year 2023 marks 34th National Road Safety Week.
- ✓ The purpose of celebrating this week is to make people aware of road safety.
- ✓ During National Road Safety Week, various organisations and groups come together to educate the public about the consequences of careless or reckless driving.
- ✓ The National Road Safety Week was started in 1989.
- ✓ The Central Government had approved the National Road Safety Policy on March 15, 2010, based on the recommendation of the Sundar Committee.
- ✓ This year the theme of National Road Safety Week has not been announced. Last year its theme was 'Road Safety - Jeevan Raksha'.
- ✓ Some initiatives taken by the Government of India for road safety
- ✓ MoRTH participated in the '3rd High Level Global Conference on Road Safety to achieve the Global Goal 2030' held in Sweden in the year 2020 where a target was set to achieve zero road accident death in India by the year 2030.
- The Motor Vehicles (Amendment) Act, 2019 has been implemented under which penalties have been increased for traffic violations, faulty vehicles, juvenile driving etc

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		irrent Affairs MCQs 12 January 2023 AM WARRIORS/ Kumar Kaushal Sir
Q.1.	Scheduled banks are include	d under which schedule of the RBI act 1934?
	A) 1st schedule	B) 2nd schedule
	C) 3rd schedule	D) 4th schedule
Ans	wer: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 193	4's Second Schedule to attain Scheduled Banks' status?
	A) Rs. 2 lakhs	B) Rs. 4 lakhs
	C) Rs. 5 lakhs	D) Rs. 20 lakhs
Ansv	wer:C	
Q.3.	_	nt owned scheduled commercial banks that operate at the es. What is the share of the central government in the regional
	A) 50	B) 35
	C) 45	D) 15
Ans	wer:A	
	egional Rural Banks should have tate government and sponsoring	the share of 50%, 15% and 35% owned by the central government, bank respectively.
Q.4.	What is the authorized capita	Il of regional rural banks?
	A) ₹20 lakhs	B) ₹50 lakhs
	C) ₹ 1 crore	D) ₹5 crores
Ans	wer:D	
Q.5.	Which bank is the sponsor Ba in Uttar Pradesh?	ank of India's first regional rural bank Prathama Grama bank
	A) Indian bank	B) Canara Bank
	C) Punjab National Bank	D) Syndicate Bank
Ansv	wer : D	
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Q.6.	Anyonya Co-operative Bank Limite was it located?	d (ACBL) is the first cooperative bank in India. Where
	A) Uttar Pradesh	B) Gujarat
	C) Maharashtra	D) Bihar
Ansv	ver : B	
	rst co-operative bank in India is Anyor adodara (previously Baroda) in Gujarat	nya Co-operative Bank Limited (ACBL), which is based in
Q.7.	The local area bank scheme was in capital required for setting up of lo	troduced in August 1996. What is the minimum paid up cal area banks?
	A) Rs. 1 crore	
	B) Rs. 2 crores	
	C) Rs. 5 crores	
	D) Rs. 10 crores	
Ansv	ver : C	
Q .8.	What is the number of digits used to	o represent the universal account number?
	A) 10	B) 20
	C) 12	D) 16
Ansv	ver : C	
Q .9.	Society for Worldwide Interbank Fin	nancial Telecommunication (SWIFT) is 8 to 11
	A) digital code	B) alphabetic code
	C) alpha-numerical code	D) Roman code
Ansv	ver: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
Ansv	ver : B	

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