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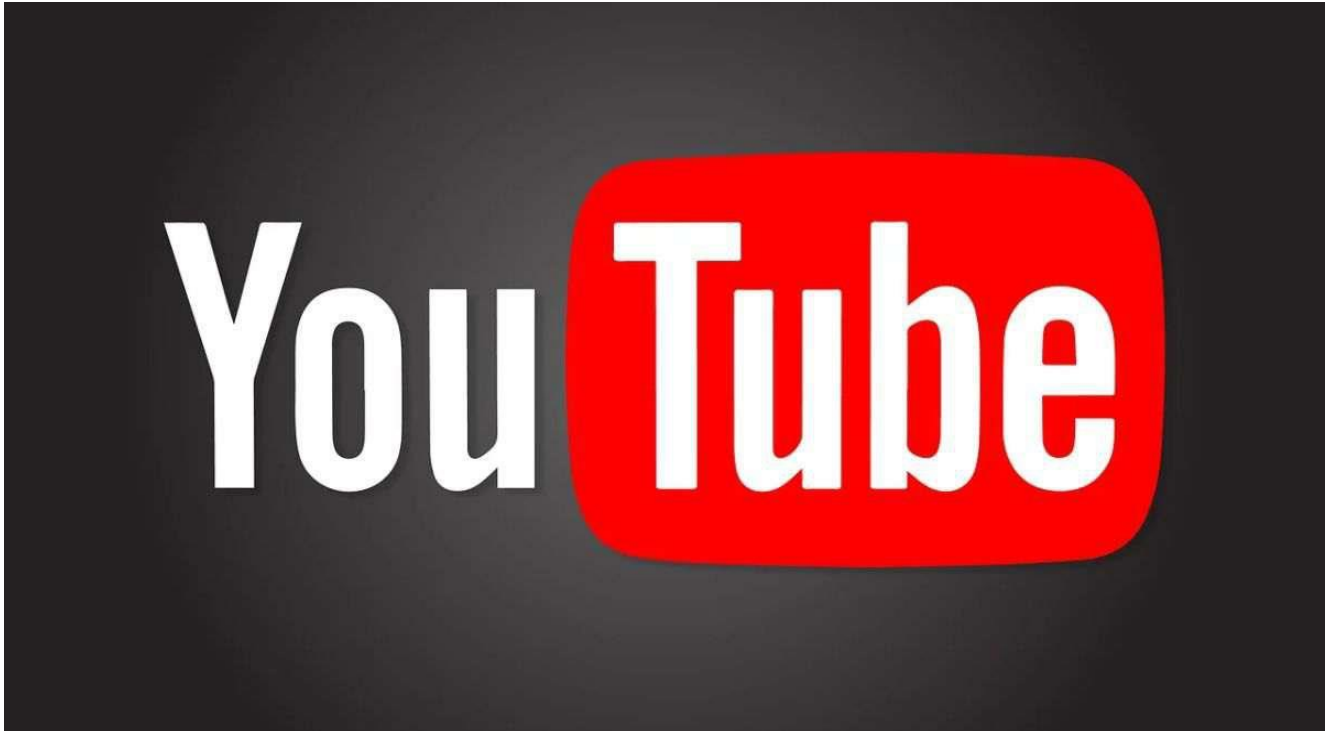
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Aparchit Super Current Affairs MCQ with facts- 15 February 2023 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which bank has launched a pilot project, 'OfflinePay', to test offline digital payments for merchants and customers enabling payment transactions even when there is no mobile network?

- A) ICICI Bank
B) HDFC Bank
C) Yes Bank
D) Axis Bank

Answer : B

- ✓ HDFC Bank launched a pilot project for offline digital payments
- ✓ Housing Development Finance Corporation (HDFC) Bank has launched a pilot project, 'OfflinePay', to test offline digital payments for merchants and customers enabling payment transactions even when there is no mobile network.
- ✓ HDFC has launched the first-of-its-kind digital payment solution, in partnership with Sweden-based Crunchfish Digital Cash AB.
- ✓ Crunchfish Digital Cash AB is a subsidiary of Crunchfish AB, for merchants and customers under the RBI's Regulatory Sandbox Program.

HDFC BANK IN NEWS 2022-23

- HDFC Bank tie-up with NIIT for training program for relationship management roles.
- HDFC Bank collaborates with Microsoft as part of its digital transformation.
- RBI has allowed India's largest private sector bank HDFC Bank and the public sector bank Canara Bank to open a special "Vostro account" for trade in rupees with Russia.
- India's first Electronic Bank Guarantee issued by HDFC Bank.
- Bank of Baroda and HDFC Bank to be a service center for Defence ministry SPARSH pension system.
- 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.



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- 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
- Founded : 1994
- Founder : Hasmukhbhai Parekh
- HQ : Mumbai, Maharashtra
- MD & CEO : Sashidhar Jagdishan
- Tagline : We understand your world

Q.2. In which state is Saman's bird sanctuary recently discovered?

- A) Uttar Pradesh
- B) Tamil Nadu
- C) Madhya Pradesh
- D) Andhra Pradesh

Answer : A

- ✓ Asian Waterbird Census conducted in the "Saman Bird sanctuary" revealed that there has been a decline in the number of migratory bird species from North Asia and Central Asia.
- ✓ * The Saman Bird Sanctuary in the Mainpuri district of Uttar Pradesh is a seasonal oxbow lake on the Ganges floodplain.
- ✓ * It is designated as Ramasar wetland in 2019.
- ✓ The Sanctuary regularly provides refuge to over 50,000 waterbirds.
- ✓ * Spread in an area of 500 hectare, the Saman Bird Sanctuary is a unique sanctuary located in the Mainpuri district includes several smaller wetlands - ideal habitat for water birds.



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- ✓ * It's one among 467 IBA Sites in the country (Important Bird & Biodiversity Area) designated by the Birdlife International having rich birdlife diversity and also is an important wintering site for many migrants.
- ✓ A decrease in the number and species of migratory birds was recorded during the recent Asian Waterbird Census (AWC), 2023, carried out at the newly designated Ramsar site - Saman Bird Sanctuary in Mainpuri.

Q.3. With reference to the Rail Kaushal Vikas Yojana, consider the following statements :

1. To empower youth by providing them entry level skill training in Railway Training Institutes

2. Under this scheme there is a provision of guaranteed employment to the youths.

Which of the statements given above is/are correct?

A) 1 Only

B) 2 Only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ To empower youth by providing them entry level skill training in Railway Training Institutes, "Rail Kaushal Vikas Yojana" (RKVY) has been notified on Indian Railways.
- ✓ Banaras Loco Works, Varanasi has been nominated as the nodal PU for coordinating / organizing the skill development program under RKVY.
- ✓ The training has commenced in September, 2021 on pan- India basis. So far, 23,181 candidates have been enrolled under RKVY and 15,665 candidates have completed their training successfully.
- ✓ Under this scheme, the training is imparted in fourteen (14) industry relevant technical trades such as Electrician, Welder, Machinist, Fitter etc.

Q.4. Apatani tribe lives in which state?

A) Kerala

B) Jharkhand

C) Uttarakhand

D) Arunachal Pradesh

Answer : D

- ✓ The Apatanis, one of the major ethnic groups of the eastern Himalayas, practise a distinctive form of agriculture where rice and fish are grown together.



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- ✓ * These farmers have been practising integrated rice-fish farming in their mountain terraces of Arunachal Pradesh since the 1960s.
- ✓ * The potential areas of rice-fish culture in the Apatani plateau are Napping, Yachuli, Ziro-II, Palin and Koloriang.
- ✓ * Apatanis principally use three rice varieties : Emeo, Pyape and Mypia.
- ✓ The total area of the Apatani Plateau is 10,135 square kilometres, where rice-fish culture is undertaken approximately in 592.0 hectares (ha) of irrigated rice lands out of 715.7 ha.
- ✓ * Apatani Plateau is a land of diverse cultures.
- ✓ * The major festivals of Apatanis are the Myoko, Dree, Yapung and Murung.

Q.5. Consider the following statements regarding Pradhan Mantri Kaushal Vikas Yojana 4.0 :

1. It will also cover new-age courses for Industry 4.0, like coding, Artificial Intelligence, robotics, etc.,.

2. It will emphasize on-job training, industry partnership, and alignment of courses with the needs of the industry.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ The Central Government listed 7 priorities – called ‘Saptarishi’ in Budget 2023- inclusive development, Last mile delivery, Infrastructure, Green growth, Youth power, Unleashing potential, and Financial inclusion.
- ✓ Key Initiatives under Youth Power :
- ✓ Pradhan Mantri Kaushal Vikas Yojana 4.0 :
- ✓ It will be launched to skill lakhs of youth within the next three years.
- ✓ The scheme will emphasize on-job training, industry partnership, and alignment of courses with the needs of the industry.
- ✓ The scheme will also cover new-age courses for Industry 4.0, like coding, Artificial Intelligence, robotics, mechatronics, IOT, 3D printing, drones, and soft skills.
- ✓ What is Pradhan Mantri Kaushal Vikas Yojana?



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- ✓ It is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by the National Skill Development Corporation.
- ✓ Objective : To enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood.
- ✓ Under the scheme, individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL)

Q.6. Which state has launched the Rs. 3000 per monthly stipend scheme for junior lawyers?

- A) Gujarat
- B) Bihar
- C) Kerala
- D) Tamil Nadu

Answer : C

- ✓ The monthly stipend scheme mandating payment of Rs. 3000 per month for junior lawyers in "Kerala" was inaugurated by Chief Minister Pinarayi Vijayan
- ✓ * The scheme promises a monthly stipend of Rs. 3,000 for junior lawyers in the State.
- ✓ * Lawyers below 30 years of age with less than three year of practice and an annual income less than Rs. 1 lakh are eligible for the stipend.

Q.7. The Government has approved Namami Gange Mission-II Approved with Budgetary Outlay of How Many crores till 2026?

- A) ₹22,500 cr
- B) ₹25,500 cr
- C) ₹27,500 cr
- D) ₹29,500 cr

Answer : A

- ✓ Government of India has further approved Namami Gange Mission-II with a budgetary outlay of Rs.22,500 crore till 2026 interalia including projects for existing liabilities (Rs.11,225 Cr) and new projects/interventions (Rs.11,275 crore).
- ✓ Namami Gange Programme was launched in June 2014 for a period up to 31st March, 2021 to rejuvenate River Ganga and its tributaries with a budgetary outlay of Rs.20,000 crore.
- ✓ A total of Rs.14,084.72 crore has been released by the Government of India to the National Mission for Clean Ganga (NMCG), from Financial Year (FY) 2014-15 till 31st January 2023, out of which Rs.13,607.18 crore have been released by NMCG to State Governments, State Missions for Clean Ganga and other agencies for implementation of projects related to Ganga rejuvenation.



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- ✓ There is no State-wise allocation under the Namami Gange Programme. However, the amount released by NMCG to various agencies for implementation of projects, compiled State-wise, from 2014-15 up till 31 January 2023, is as under

State	Amt. (Rs. in crore)
Uttarakhand	1,149.01
Uttar Pradesh	4,347.24
Bihar	3,526.43
Jharkhand	250.05
West Bengal	1,369.12
Madhya Pradesh	9.89
Delhi	1,253.86
Haryana	89.61
Rajasthan	71.25
Himachal Pradesh	3.75

Q.8. How many Boeing planes will Air India buy for \$34 billion?

- A) 200
- B) 220
- C) 235
- D) 250

Answer : B

- ✓ United States President Joe Biden hailed Air India's decision to purchase over 220 aircraft from Boeing and called it a "historic agreement between Tata-owned airlines and Boeing.
- ✓ This purchase will support over one million American jobs across 44 states, and many will not require a four-year college degree.



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- ✓ This announcement also reflects the strength of US-India economic partnership, Joe Biden said in an official statement released by The White House.
- ✓ According to reports, Air India will purchase as many as 220 planes from Boeing for USD 34 billion, with an option to buy 70 more aircraft that could take the total transaction value to USD 45.9 billion

Q.9. Which Country President presents Global Best M-GOV Awards on IIT Indore students?

- A) Egypt
- B) Ethiopia
- C) Tunisia
- D) Israel

Answer : A

- ✓ Students from the Indian Institute of Technology (IIT) Indore, India, won AED 1 million by winning the gold medal at the World Government Summit in Dubai.
- ✓ Niyati Totala and Neel Kalpeshkumar Parikh of The Indian Institute of Technology (IIT) Indore, were awarded the prestigious medal by Egyptian President Abel Fattah Al-Sisi.
- ✓ These students were the creators of the 'Blockbill' app. Blockbill is a blockchain-based receipt generation app that generates digital receipts for all of its users' transactions.
- ✓ Thermal papers which are ubiquitous and found in most retail locations cannot be recycled because of the chemicals that are used to create it. Blockbill is conceptualised to solve this issue.
- ✓ The "M-Gov Award" and the "GovTech Award" are annual awards organized by the UAE government as part of the World Government Summit.

Q.10. Which Ministry has formed a committee to draft revised Guidelines for the operationalization of Roll-on-Roll off (Ro-Ro) and Roll-on-Passenger (Ro-Pax) ferry service?

- A) Ministry of Power
- B) Ministry of Tourism
- C) Ministry of Home Affairs
- D) Ministry of Shipping

Answer : D

- ✓ The Shipping Ministry has formed a committee to draft revised Guidelines for operationalization of Roll on-Roll off (Ro-Ro) and Roll on-Passenger (Ro-Pax) ferry service.
- ✓ This committee, headed by the Chairman, Deendayal Port Authority, would also draft the Model Concession Agreement for Ro-Ro or Ro-Pax Terminal Operator and Model License Agreement for Operation of the ferry services in the country.



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- ✓ This move is in line with efforts to promote coastal shipping through the Public Private Partnership (PPP) route spelled out in the union budget 2023-24.

Q.11. India's first National Metro Rail Knowledge Centre to be built in which city?

- A) Mumbai
B) New Delhi
C) Chennai
D) Hyderabad

Answer : B

- ✓ India's 1st National Metro Rail Knowledge Centre to be built in Delhi
- ✓ A leading infrastructure company in India, GA Infra Pvt Ltd has been awarded the contract for designing and constructing the country's first National Metro Rail Knowledge Centre.
- ✓ Near a projected cost of Rs 460 million, the centre will be built under a public-private partnership (PPP) model and would be located at the Vishwavidyalaya Metro Station in Delhi.
- ✓ The building is intended to serve as a hub for information and innovation for the Indian Metro train networks. It will give all parties involved a platform for dialogue and collaboration.

Q.12. Recently, the Union government has identified how many pilgrim centers for development under the Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) Scheme in Karnataka?

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

Answer : A

- ✓ The Union government has identified four pilgrim centers for development under the Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) Scheme in Karnataka.
- ✓ Chamundeshwari temple in Mysuru, Sri Madhwa Vana in Udupi district, Papnash temple in Bidar district, and Sri Renuka Yallamma Temple in Saundatti in Belagavi district have been selected under the scheme.
- ✓ The heritage sites of Hampi and Mysuru have already been selected under Swadesh Darshan Scheme.
- ✓ Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD)
- ✓ The Government of India launched the PRASAD scheme in the year 2014-2015 under the Ministry of Tourism. This scheme focuses on developing and identifying pilgrimage sites across India for



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enriching the religious tourism experience. Under this scheme the Central government provides assistance to the state government.

Q.13. PM Narendra Modi has inaugurated which edition of Aero India show in Bengaluru, Karnataka?

- A) 12th B) 14th
C) 18th D) 17th

Answer : B

- ✓ PM Narendra Modi has inaugurated the 14th edition of the Aero India show in Bengaluru (Karnataka).
- ✓ Aero India 2023 is being organized by the Indian Department of Defense Production from February 13 to 17 at the Yelahanka Air Force Station in Bengaluru, Karnataka.
- ✓ Theme 2023 – The Runway to a Billion Opportunities
- ✓ The main objective of the event is to promote indigenous production and exports of aerial platforms and attract foreign investment.
- ✓ 98 countries are participating in the event and MoUs worth Rs 75,000 crore are expected to be signed during the event.
- ✓ LCA Tejas Mark 1 is the main attraction of these products.

Q.14. Which financial company has launched a special G20-theme QR Code to celebrate India's G20 presidency and the country's leadership in mobile payments?

- A) PhonePe B) GooglePay
C) BHIM D) Paytm

Answer : D

- ✓ Paytm has launched a special G20-theme QR Code to celebrate India's G20 presidency and the country's leadership in mobile payments.
- ✓ It was launched by Union Minister Ashwini Vaishnaw during the 'Digital Payments Utsav' 2023.
- ✓ Under the 'Digital Payments Utsav', Paytm is organizing a special drive wherein a branded vehicle will cover various localities across Delhi that have a heavy public presence.
- ✓ Paytm has played an important role in the mobile payments revolution in India, as the pioneer of QR code payments.



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- ✓ The special commemorative QR Code features logos of MeitY's 'DigiDhan Mission', along with those of the G20 2023 and the 75th year of India's independence

Q.15. Who has won the Akbar Kakkattil Award instituted by a trust in memory of the short story writer and novelist from Kozhikode?

- A) Subhash Chandran B) Sabeena Rafi
C) Annie Thayyil D) C. N. Ahmad Moulavi

Answer : A

- ✓ Writer Subhash Chandran's novel Samudrashila has been chosen for the Akbar Kakkattil Award instituted by a trust in the memory of the short story writer and novelist from Kozhikode.
- ✓ The novel was selected by a three-member jury from among the literary works published in the last five years.
- ✓ The award consisting of Rs 50,000 and a sculpture will be presented to Subhash Chandran by writer M. Mukundan at an event on 17 February.
- ✓ Akbar Kakkattil was an Indian short-story writer and novelist from Kerala state and has received the Kerala Sahitya Akademi Award twice.

STATIC GK Based Current Affairs MCQs 15 February 2023 By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

Q.1. The Reserve Bank of India Core Banking Solution system is known by which name?

- A) E-Lakshmi
B) E-Kuber
C) E-Dhan
D) E-Maal

Answer : B

Q.2. The Cheque Transaction System is in use in India from which year?

- A) 2010 B) 1014
C) 2020 D) 2012

Answer : A



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Q.3. The Report on Currency and Finance (RCF) is released by which organisation?

- A) Reserve Bank of India B) Ministry of Finance
C) Indian Banks' Association D) Banking Codes and Standards Board of India

Answer : A

Q.4. Which among the following measures can lead to more foreign direct investment (FDI) in India?

- A) production-linked incentive (PLI) scheme
B) improved ease of doing business
C) opening up of the insurance sector
D) all of the above

Answer : D

Q.5. What is the maximum amount of insurance cover provided by DICGC to the bank customers, upon the liquidation of the bank?

- A) Rs 5 lakh B) Rs 1 lakh
C) Rs 3 lakh D) Rs 2 lakh

Answer : A

Q.6. The Financial Stability Report is released by which organisation?

- A) MoF B) IBA
C) FICCI D) RBI

Answer : D

Q.7. Which of the following organization is the nodal agency for the implementation of the 'Interest Subvention Scheme for MSMEs 2018' launched by Ministry of Micro, Small and Medium Enterprises (MSMEs)?

- A) RBI B) SIDBI
C) SBI D) NPCI

Answer : B



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Q.8. Which of the following is the term used for storehouses where banknotes and rupee coins are stocked on behalf of the Reserve Bank for distribution to bank branches?

- A) currency depot
- B) coin depot
- C) currency bank
- D) currency chest

Answer : D

Q.9. What is the maximum value of transaction allowed in a CP transaction (except ATM transactions) using NFC contactless technology undertaken without AFA requirement?

- A) Rs. 1,000 per transaction
- B) Rs. 2,000 per transaction
- C) Rs. 5,000 per transaction
- D) Rs. 10,000 per transaction

Answer : B

Q.10. The rate at which the Reserve Bank is ready to buy or rediscount bills of exchange or other commercial papers is known as?

- A) Repo Rate
- B) MSF
- C) Reverse Repo Rate
- D) Bank Rate

Answer : D



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STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



127.0 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



97.8 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



154.5 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



34.5 KB APARCHIT'S GRAMIN BANK

Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



30.3 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



84.9 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



17.7 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



15.7 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK