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Aparchit Super Current Affairs MCQ with facts– 25 March 2023 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which company has introduced 'Bing Image Creator' powered by OpenAI's DALL-E?

- A) Google
B) Microsoft
C) Meta
D) Amazon

Answer : B

- ✓ Microsoft introduces 'Bing Image Creator' powered by OpenAI's DALL-E
- ✓ Microsoft has introduced a new feature 'Bing Image Creator' to the new Bing and Edge preview, which allows users to create an image simply by using their own words to describe the picture they want to see — powered by an advanced version of the Open AI's DALL-E model.
- ✓ Bing Image Creator integrated into Bing chat has started to roll out to Bing preview users, also it is available in Microsoft Edge from the Image Creator icon in the sidebar for both desktop and mobile users around the world in English.
- ✓ It will soon integrate Image Creator into Edge from the new Bing button in chat mode in the preview version of Edge.

MICROSOFT IN NEWS 2022-23

- Microsoft introduces 'Bing Image Creator' powered by OpenAI's DALL-E.
- Microsoft Invests \$10 Billion in ChatGPT Maker OpenAI.
- HDFC Bank collaborates with Microsoft as part of its digital transformation.
- Microsoft inks licensing deal with cloud gaming provider Boosteroid.
- Google introduces AI chatbot 'Bard' to compete with Microsoft's ChatGPT.
- ISRO and Microsoft Signed MoU to Boost Indian Space Tech Ecosystem.
- Infosys Collaborates with Microsoft to Accelerate Industry Adoption of Cloud.
- HCL Technologies partners Microsoft to bring quantum computing to clients.
- Microsoft announces 'Viva Engage' app in Teams to help build community.
- HCL Technologies was recognised at Microsoft Partner of the Year Awards 2022, for innovation and implementing customer solutions based on Microsoft technology.



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- Microsoft has announced the retirement of 27-year-old (1995) Internet Explorer (IE) as the firm's oldest browser will be completely phased out from June 15, 2022.
- Microsoft and BPCL collaborated to step up digital transformation.
- Microsoft launches 'Startups Founders Hub' platform to empower startups in India.
- Microsoft to set up India's largest Data Center region in Hyderabad.
- Sonata Software tie-up with Microsoft for its launch of 'Microsoft Cloud'.
- Microsoft to acquire video gaming company Activision Blizzard for \$68.7 billion (\$95.00 per share).
- Microsoft launched cybersecurity skills training programme with the goal of training over 1 lakh learners by 2022 in India.
- Ministry of Labour & Employment launches DigiSaksham programme in association with Microsoft.
- Microsoft officially launched its new Windows operating system 'Windows 11' .
- Satya Nadella appointed as Chairman of Microsoft.
- MICROSOFT
- Founded : 1975
- Founders : Bill Gates and Paul Allen
- Headquarters : Washington DC
- Chairman : Satya Nadella
- CEO : Satya Nadella
- President : Brad Smith

Q.2. Defence Ministry has signed two separate contracts with Bharat Electronics Limited (BEL) at a total cost of over ___ Crores.

- A) Rs 2,400 crore
- B) Rs 3,000 crore
- C) Rs 3,700 crore
- D) Rs 4,500 crore

Answer : C

- ✓ To enhance the operational capabilities of the Indian Air Force (IAF), the Defense Ministry on March 23 signed two separate contracts with Bharat Electronics Limited (BEL) at a total cost of over Rs 3,700 crore.



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- ✓ The 3.75-km long ropeway system will have five stations and will function between Varanasi Cantonment and Godowlia Chowk.

UTTAR PRADESH IN NEWS 2022-23

- Prime Minister Shri Narendra Modi laid the foundation stone of the India's first urban transport ropeway on March 24, 2023, in Varanasi.
- Uttar Pradesh government has launched the portal for the creation of 'Family ID – One Family One Identity'.
- Uttar Pradesh Government Launched 'Samagra Shiksha Abhiyan' Campaign.
- Uttar Pradesh tops charts for mobile gaming destination in India.
- Taj Mahotsav Starts In Agra of Uttar Pradesh.
- UP first all-woman PAC battalions formed by Uttar Pradesh Govt.
- Uttar Pradesh tops in India, 8462 lakes developed under Mission Amrit Sarovar.
- Chief Minister Yogi Adityanath inaugurates north India's first data centre at Greater Noida.
- Uttar Pradesh bags top honours at PMAY-U Awards 2021.
- Agriculture Minister of India, Narendra Singh Tomar, has introduced a new platform called 'DigiClaim' on the national crop insurance portal.
- Kannuj will be developed into a tourist destination as per the decision taken by the Government of Uttar Pradesh.
- Centre has approved the setting up of the Terai Elephant Reserve (TER) at Dudhwa-Pilibhit in Uttar Pradesh. The Terai Elephant Reserve is the 3rd Elephant Reserve in India.
- Uttar Pradesh cabinet has gave a green signal for the development of the first tiger reserve in the Bundelkhand region.
- Uttar Pradesh To Register Maximum Number of New Companies After Maharashtra Post .
- Uttar Pradesh Government to Provide a Unique Farm ID to the Farmers.
- Uttar Pradesh wins Ayushmann Utkrishta award 2022.
- Uttar Pradesh government to build India's first education township



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2. Enhanced tax benefits to offshore banking units operating in GIFT City (Gujarat International Finance Tec-City). Offshore banking units to get 100 percent deduction on income for 10 years.
3. Tax on Royalty or technical fee earned by foreign (non-resident) Cos hiked from 10 percent to 20 percent.
4. Tax Collection at Source (TCS) shall apply to all Liberalized Remittance Scheme (LRS) even if within India.
5. All credit cards payments for foreign tours to be considered under LRS. The Reserve Bank of India (RBI) to look into the payments made through credit cards for foreign tours which escape tax at source.
6. A committee to be set up under the finance secretary on the pension system to address the needs of employees and also maintain fiscal prudence.
7. The Securities Transaction Tax on sale of options hiked to Rs 2,100 on a turnover of Rs 1 crore, compared to the earlier Rs 1,700.
8. Setting up the GST Appellate Tribunal.

Q.6. Canara Bank has sold its entire stake in Russian JV, Commercial Indo Bank LLC (CIBL), to SBI for Rs 121.29 crore. What was the share of Canara Bank in this JV?

- A) 60%
- B) 40%
- C) 50%
- D) 30%

Answer : B

- ✓ The Commercial Indo Bank LLC (CIBL) is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- ✓ CIBL was incorporated in 2003.
- ✓ Now Canara Bank has announced that it has sold its entire stake in this Russian joint venture to the State Bank of India (SBI) for about Rs 121.29 crore.
- ✓ With the consent of Central Bank of Russia, the entire shares held by Canara Bank have been transferred to SBI on November 11, 2022



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SBI IN NEWS 2022 -23

- Commercial Indo Bank LLC (CIBL) is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- SBI announces completion of \$1 billion Syndicated Social Loan Facility.
- Warehousing Development Regulatory Authority (WDRA) signed a memorandum (MoU) of understanding with State Bank of India to help farmers in getting low interest rate loans.
- According to the Indian Banks' Association (IBA)'s report titled "EASE Reforms Index for the first quarter of FY23" the State Bank of India(SBI) was adjudged as the Best Bank in adopting reforms prescribed for Public Sector Banks(PSB).
- SBI on 5 December 2022 announced that its personal banking advances excluding high value home loans have crossed the Rs 5 lakh-crore mark as on 30 November 2022.
- State Bank of India (SBI), India's largest lender, approved raising Rs 10,000 crore through infrastructure bonds during the financial year 2023 (FY23) including a greenshoe option of Rs 5,000 crore.
- State Bank of India has signed a 150 million euro (Rs 1,240 crore) loan agreement with the German development bank KfW for funding solar projects.
- Union Ministry of Finance has nominated Vivek Joshi as a Director to the Board of State Bank of India (SBI).
- State Bank of India (SBI) surpassed Rs 6 trillion in Assets Under Management (AUM) under the Home Loan segment.
- State Bank of India (SBI) has bought the entire 13.82 per cent stakes held by Small Industrial Bank of India (SIDBI), Bank of Maharashtra and Union Bank of India in the SBI Global Factors Ltd (SBIGFL).
- SBI has reduced the interest rate on savings accounts by a marginal 5 basis points to 2.70 per cent effective from 15 October 2022. 100 basis points is equal to 1%.
- State Bank of India (SBI) chairman Dinesh Kumar Khara announced their Next-Gen Contact Centre service.
- SBI launches 'Gram Seva Program' across six states of India (Haryana, Gujarat, Maharashtra, Punjab, Tamil Nadu, and West Bengal).



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- SBI hit market capitalization of Rs 5 trillion, share prices reach record high.
- State Bank of India (SBI) will manage the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.
- HDFC leads credit card market while SBI tops chart in debit card market.
- State Bank of India (SBI) to Raise Rs. 11,000 Crore in Basel III Bonds in fiscal year 2022–23 (FY23).
- State Bank of India (SBI)'s 'WECARE' Senior Citizens' Fixed Deposit (FD) scheme has extended upto 31st March 2023.
- State Bank of India (SBI) launched India's first state-of-the-art start-up dedicated branch in Koramangala in Bengaluru, Karnataka.
- SBI has launched its first branch dedicated to start-ups in Koramangala, Bengaluru.
- State Bank of India launched "Utsav fixed deposit scheme".
- RBI authorises HR subsidiary of SBI to manage cost effectively.
- SBI's first-quarter net profit fell by 7% to Rs. 6,068 billion.
- HDFC leads credit card market while SBI tops chart in debit card market.
- State Bank of India (SBI) will manage the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.
- SBI will soon provide its customers with WhatsApp-based banking.
- State Bank of India, is celebrating its 67th year on 1st July 2022.
- RBI approves SBI's establishment of operations support subsidiary.
- Uttar Pradesh Expressways Industrial Development Authority (UPEIDA) signs MoUs with SBI, BOB, PNB, and SIDBI for Uttar Pradesh.
- Electric two-wheeler manufacturer Ather Energy partners SBI for customer retail finance.
- Alok Kumar Choudhary appointed State Bank of India MD for 2 years.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- Managing Director (4) : Alok Kumar Choudhary, Swaminathan Janakiraman, Challa Sreenivasulu Setty and Ashwini Kumar Tewari



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- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
 - (1) Pure Banking Nothing Else
 - (2) With you all the way
 - (3) A bank of the common man
 - (4) The banker to every Indian
 - (5) The Nation banks on us

Q.7. Which of these countries has recently become the official member of the BRICS New Development Bank?

- A) Afghanistan B) Denmark
C) Egypt D) Canada

Answer : C

- ✓ Egypt has officially become a member of BRICS' New Development Bank (NDB) on March 22, 2023.
- ✓ Cairo completed all the necessary procedures to become an eligible member of BRICS Bank on February 20, 2023.
- ✓ It is the fourth new country to become the member of NDB apart from BRICS nations.
- ✓ Earlier in September 2021, NDB admitted Bangladesh, United Arab Emirates (UAE) and Uruguay as its new members.
- ✓ Egypt has been inducted as the fourth new member of the BRICS New Development Bank(NDB).
- ✓ New Development Bank approves UAE, Bangladesh and Uruguay as a new member
- ✓ New Development Bank (NDB)
- ✓ Founded : 2015
- ✓ Headquarters : Shanghai, China
- ✓ Membership (9) : Brazil ,Russia, India, China , South Africa, Bangladesh, UAE , Uruguay & Egypt.
- ✓ President : Marcos Troyjo (Brazil)
- ✓ Vice President : Anil Kishora (Indian)



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- ✓ The initial authorized capital of the bank is \$100 bln divided into 1 mln shares having a par value of \$100,000 each.
- ✓ The initial subscribed capital of the NDB is \$50 bln divided into paid-in shares (\$10 bln) and callable shares (\$40 bln).

Q.8. The Income Tax Department has launched 'AIS for Taxpayers' mobile app. What does AIS stands for?

- A) Annual Information Statement B) Accounting Information System
C) Automatic Income Statement D) Automated Information System

Answer : A

- ✓ Income Tax Department of India has launched a new mobile app called 'AIS for Taxpayers', to provide a comprehensive view of the Annual Information Statement (AIS) / Taxpayer Information Summary (TIS) to the taxpayers.
- ✓ Benefits of AIS for Taxpayers
- ✓ taxpayers can easily view information related to their TDS/TCS, interest, dividends, share transactions, tax payments, and Income Tax refunds.
- ✓ users can view other information such as GST data and foreign remittances.
- ✓ users can provide feedback regarding the information displayed
- ✓ this app will help to provide enhanced taxpayer services, thus facilitating ease of compliance.

Q.9. What is the name of the fantasy app on cricket launched by Ashneer Grover, the co-founder of BharatPe?

- A) DreamCrik B) GameCrick
C) CrickPe D) Crick11

Answer : C

- ✓ BharatPe co-founder Ashneer Grover has launched a cricket-focused fantasy sports app called CrickPe, through his twitter handle on March 23, 2023.
- ✓ CrickPe is a product by the 'Third Unicorn', the new tech-startup venture of BharatPe co-founder Ashneer Grover, along with his wife Madhuri Jain and Aseem Ghavri.



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Q.3. Which of the following falls under Section 11 of Banking Regulation Act 1949?

- A) Restrictions on loans and advances.
- B) Restrictions as to payment of dividend.
- C) Cash Reserves
- D) Requirement as to minimum paid-up capital and reserves.

Answer : D

Q.4. Where is the headquarters of Bandhan Bank?

- A) Bangalore
- B) New Delhi
- C) Mumbai
- D) Kolkata

Answer : D

Q.5. Kisan Credit Card (KCC) was prepared by NABARD on the recommendations of which committee?

- A) R.V GUPTA
- B) MALCOM
- C) NACHET MORE
- D) NARASIMMAN

Answer : A

Q.6. KCC (Kisan Credit Card) was launched in which year ?

- A) 1989
- B) 1998
- C) 1999
- D) 1982

Answer : B

Q.7. A holder of KCC (Kisan Credit Card) is also covered with a personal accident cover of ___ amount

- A) 50 K
- B) 20 K
- C) 1 Lakh
- D) 2 Lakhs

Answer : A



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Q.8. KCC (Kisan Credit Card) are provided upto the age of

- A) 60
- B) 65
- C) 70
- D) 80

Answer : C

Q.9. When was the PMMY (Pradhan Mantri Mudra Yojana (PMMY)) launched ?

- A) 8th March 2015
- B) 8th April 2015
- C) 10th May 2015
- D) 15th April 2015

Answer : B

Q.10. When SIDBI was established?

- A) April 5, 1993
- B) April 9, 1992
- C) April 2, 1990
- D) April 8, 1991

Answer : C



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NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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



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



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



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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

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



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



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



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



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