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Aparchit 22 July English Super Current Affairs MCQ with Facts 2023
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which state government has launched 'Sashakt Mahila Loan Yojana', a collateral-free loan scheme for women?

- A) Uttarakhand
B) Himachal Pradesh
C) Uttar Pradesh
D) Madhya Pradesh

Answer : B

- ✓ Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu launched 'Sashakt Mahila Loan Yojana', a collateral-free loan scheme for women.
- ✓ The initiative has been launched by the Himachal Pradesh State Cooperative Bank (HPSCB) and aims to help women fulfil their daily needs to realise their entrepreneurial aspirations, engage in livelihood activities and uplift their families.
- ✓ The absence of collateral removes a significant barrier for women, especially those who lack valuable assets to offer as security for loan applications.
- ✓ 'Sashakt Mahila Loan Yojana' will provide financial assistance to women for self-employment and livelihood activities, which will contribute to their economic empowerment and financial independence.
- ✓ Through this scheme, women can improve their socio-economic status, which will have a positive impact on their lives and community.
- ✓ The Himachal Pradesh State Cooperative Bank offers three credit options under this scheme: Rs 21,000, Rs 51,000 and Rs 1,01,000, all at a relatively low interest rate of 8.51 per cent.

HIMACHAL PRADESH IN NEWS 2023

- Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu launched 'Sashakt Mahila Loan Yojana', a collateral-free loan scheme for women.
- Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu has inaugurated "The Tribune Real Estate Expo, 2023, Shimla".
- Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu informed that Hindustan Petroleum Corporation Limited (HPCL) will set up an ethanol plant at Jeetpur Baheri in Una district at a cost of Rs 500 crore.



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- European Commission (EC) has awarded protected geographical indication (PGI) status to Kangra tea, a unique variety of tea grown in the Kangra district of India's Himachal Pradesh.
- Himachal Pradesh (HP) has become the first Indian state to develop a DNA database for unidentified bodies.
- Himachal Pradesh launched Sanjeevani Project to uplift the livelihood of small dairy farmers and livestock owners.
- Himachal Pradesh targets to be first 'green energy state' by 2025.
- Himachal Cabinet approves monthly incentive of Rs 1,500 for women of Spiti Valley.
- Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu announced to set up of Rs 101 crore CM's Sukhashraya Sahayata Kosh for the destitute in the state.
- Himachal Chief Minister Sukhvinder Singh Sukhu laid the foundation stone of 'Himachal Niketan' which will provide accommodation facilities to the students and residents of Himachal Pradesh visiting New Delhi.
- Himachal Pradesh celebrates its 53rd Statehood Day with joy and enthusiasm across the state on 25th January 2023
- About Himachal Pradesh
- Formation - 1 November 1956
- Capital - Shimla and Dharamshala (Winter)
- District - 12
- Governor- Shiv Pratap Shukla
- Chief Minister - Sukhwinder Singh Sukhu
- Rajya Sabha - 3 seats
- Lok Sabha - 4 seats
- Symbol of Himachal Pradesh
- Bird - Western Tragopan
- Fish - Golden Mahseer
- Flowers - Pink Rhododendron
- Mammal - Snow Leopard
- Tree -Deodar Cedar



Q.2. Tata Motors-owned Jaguar Land Rover (JLR) has appointed whom as its Chief Executive Officer for a 3 Year term?

- A) Adrian Mardell B) Ola Kallenius
C) Oliver Zipse D) Zak Brown

Answer : A

- ✓ Adrian Mardell has been appointed as the Chief Executive Officer of Jaguar Land Rover (JLR) for a period of three years.
- ✓ The appointment was made by Tata Motors, which owns JLR.
- ✓ Prior to becoming CEO, Mardell served as interim CEO through November 16, 2022.
- ✓ With the appointment of Adrian Mardell as CEO, Richard Molyneux was announced as the new Chief Financial Officer of JLR.
- ✓ Richard Molyneux was previously the Acting Chief Financial Officer from December 12, 2022. Prior to this, he held the position of Finance Director of Operations at Jaguar Land Rover for six years.
- ✓ Adrian Mardell's journey with Jaguar Land Rover began in 1990, and he held various financial positions within the company until 2008.
- ✓ **About Tata Motors Limited**
- ✓ It is an Indian multinational automotive manufacturing company.
- ✓ It operates as a part of the Tata Group conglomerate.
- ✓ Tata Motors produces a wide range of vehicles including passenger cars, trucks, vans, coaches and buses.
- ✓ Establishment - 1945
- ✓ Founder - Jehangir Ratanji Dadabhoy Tata
- ✓ Headquarters - Mumbai, Maharashtra
- ✓ Chairman - Natarajan Chandrasekaran

Q.3. Which bank will set up a new trustee company as its wholly-owned subsidiary for managing the Corporate Debt Market Development Fund (CDMDF)?

- A) Kotak Mahindra Bank B) State Bank of India
C) Punjab National Bank D) Canara Bank

Answer : B

- ✓ State Bank of India will set up a new trustee company as its wholly-owned subsidiary for managing the Corporate Debt Market Development Fund (CDMDF).



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- ✓ CDMDF will act as a backstop facility for the purchase of investment-grade corporate debt securities to instill confidence amongst the participants in the corporate bond market during times of stress and to generally enhance secondary market liquidity by creating a permanent institutional framework for activation in times of market stress
- ✓ The setting up of the Fund, which will be classified as an Alternative Investment Fund (AIF) under the SEBI (Alternative Investment Funds) Regulations, 2012, is subject to receipt of all regulatory approvals.
- ✓ **Close-ended scheme**
- ✓ CDMDF will be launched as a close-ended scheme with an initial tenure of 15 years from the date of its initial closing (date on which contribution from all AMCs and specified schemes is received by CDMDF).
- ✓ Based on the requirements of the corporate bond market, the tenure can be extended with prior approval of the government in consultation with SEBI subsequent.
- ✓ To begin with, units of CDMDF shall be subscribed by Asset Management Companies (AMCs) of Mutual Funds and “specified debt-oriented MF Schemes” (that is Open-ended Debt oriented Mutual Fund schemes excluding Overnight funds and Gilt funds and including Conservative Hybrid funds).

SBI IN NEWS 2023

- State Bank of India will set up a new trustee company as its wholly-owned subsidiary for managing the Corporate Debt Market Development Fund (CDMDF).
- State Bank of India (SBI), Bengaluru Circle, recently launched 'Project Kuber' to meet the banking needs of its customers.
- State Bank of India (SBI), the country's biggest lender, has raised USD 750 million through bonds to fund offshore business growth.
- State Bank of India (SBI) launched a coffee table book titled "The Banker to Every Indian" and the book celebrates 75 years of Indian independence and 200 years of SBI's history.
- SBI to launch new current accounts and savings accounts in FY24 to attract deposits.
- The bank intends to launch two new variants of current accounts, one with a balance of ₹50,000 and another with a balance of ₹50 lakh. It also plans to introduce a new savings account called “Parivar” (family) account.
- State Bank of India (SBI) announced the completion of a \$1 billion syndicated social loan facility.



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- The facility of \$1 billion was arranged through MLABs, MUFG bank and Taipei Fubon Commercial Bank Co.
- State Bank of India (SBI) has partnered with the NGO That's Eco Foundation to donate ₹48 lakh for the plantation of 32,000 tree saplings at Garden City University in Bengaluru.
- State Bank of India (SBI) has raised Rs 3,717 crore through its third Basel III compliant Additional Tier 1 bond issuance in the current financial year at coupon rate of 8.25 per cent..
- SBI reintroduces 400 days 'Amrit Kalash' retail term deposit scheme and provides an interest rate of 7.6% for senior citizens.
- State Bank of India (SBI) has launched its coffee table book named 'The Banker to Every Indian'.
- 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 (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- 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.
- It is one of the largest and oldest banks in India.

Q.4. Union Ministry of Jal Shakti has informed the Parliament that how many states and union territories have implemented the Ground Water Act?

A) 21

B) 27

C) 18

D) 12

Answer : A

- ✓ The Union Ministry of Jal Shakti informed the Parliament that 21 states and union territories have implemented the Ground Water Act.
- ✓ In this law, provision has been made for rain water harvesting. In a written reply to a question in the Lok Sabha, Union Minister of State for Jal Shakti Bishweshwar Tudu informed that the Union Ministry of Jal Shakti has prepared a model bill to enable all states and union territories to enact appropriate groundwater laws.
- ✓ **States implementing rain water harvesting model:**
- ✓ According to the ministry, the 21 states/UTs which have so far implemented groundwater laws on the lines of the Model Bill include Andhra Pradesh, Assam, Bihar, Goa, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Nagaland, Odisha, Punjab, Telangana, Uttar Pradesh, Bengal, Chandigarh, Dadra and Nagar Haveli and Daman and Diu, Jammu and Kashmir, Ladakh, Lakshadweep and Puducherry
- ✓ **Tap water to 60% rural households in SC areas:**
- ✓ Under this, tap water has been provided to 60 percent rural households in Scheduled Caste (SC) dominated areas.
- ✓ Out of 2,18,06,280 rural households in SC-concentrated/dominated habitations, 1,32,64,760 have been given tap water connections
- ✓ **Extensive use of groundwater in agriculture:**



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- ✓ India is mainly dependent on groundwater for irrigation and it is using a major part of the total global amount of groundwater. Because about 70% of food production in the country is done with the help of tube wells.
- ✓ **Ground water crisis:**
- ✓ This excessive dependence of agriculture on ground water is giving rise to the ground water crisis. There is a need for a comprehensive action plan for groundwater conservation.
- ✓ In this context, in the 'World Water Development Report' in 2018, UNESCO had described India as the world's largest groundwater user

Q.5. Who has received the prestigious 'Eni Award' for scientific research in energy and environment?

A) Jhumpa Adhikari

B) Rajdip Bandyopadhyaya

C) Avijit Chatterjee

D) Thalappil Pradeep

Answer : D

- ✓ Professor Thalappil Pradeep of IIT Madras has received the prestigious 'Eni Award' for scientific research in energy and environment.
- ✓ The Eni Award was established in 2007 and is a globally recognized honour.
- ✓ Professor Pradeep's research focuses on cost-effective and clean water solutions using advanced nanoscale materials.
- ✓ His groundbreaking work led to the discovery of sustainable materials that remove toxic pollutants from water.
- ✓ These water purification technologies benefit 1.3 million people in India every day.
- ✓ The President of Italy will confer the Eni Award on Professor T. Pradeep.
- ✓ **About the Eni Award**
- ✓ They are awarded in three categories: Energy Transitions, Energy Frontiers and Advanced Environmental Solutions.
- ✓ Yu Huang from the University of California (Los Angeles, USA) and Jeffrey R. Long from the University of California (Berkeley, USA) were awarded in the Energy Transition category.
- ✓ Matthew Rosensky from the University of Liverpool (UK) received the award in the Energy Frontiers category.
- ✓ The primary purpose of the Eni Award is to promote and recognize unprecedented progress in energy efficiency, renewable energy, decarbonization and environmental protection.



- ✓ The purpose of this award is to inspire and support the work of young researchers in these important areas

Q.6. Who has set the Guinness world record for the fastest hit by a male player in badminton, recording a mindboggling 565 km/h with his smash?

A) Srikanth Kidambi

B) Chirag Shetty

C) Lakshya Sen

D) Satwiksairaj Rankireddy

Answer : D

- ✓ Indian badminton player Satwiksairaj Rankireddy created a new Guinness World Record for the fastest hit in badminton during the Korea Open 2023.
- ✓ Satwiksairaj Rankireddy's smash reached an incredible speed of 565 km/h, breaking a decade-old record previously held by Malaysian player Tan Boon Heong, who clocked 493 km/h.
- ✓ The record-breaking event took place at the Yonex factory gym in Soka, Saitama, Japan, and was officially verified by Guinness World Records under controlled conditions.
- ✓ Satwik's smash also surpassed the top speed of 372.6 km/h achieved by a Formula 1 car.
- ✓ In the women's section, Malaysia's Tan Perli set the Guinness World Record for the fastest women's badminton hit with a remarkable speed of 438 km/h.
- ✓ In Korea Open 2023, Satwiksairaj Rankireddy and his doubles partner Chirag Shetty defeated Thailand's Supak Jomkoh and Kittingpong Kedren with a score of 21-16, 21-14 to enter the pre-quarterfinals.
- ✓ Among all the Indian participants in the Korea Open 2023, Satwik and Chirag were the only players to enter the pre-quarterfinals.
- ✓ Among all the Indian participants in the Korea Open 2023, Satwik and Chirag were the only players to enter the pre-quarterfinals.
- ✓ Korea Open 2023 is scheduled to take place from 18 July 2023 to 23 July 2023. The host city of Korea Open 2023 is Yeosu, South Korea.
- ✓ About South Korea
- ✓ Capital - Seoul
- ✓ Prime Minister - Han Duck-soo
- ✓ President - Yoon Suk Yeol



Satwiksairaj Rankireddy IN NEWS 2023

- Indian badminton player Satwiksairaj Rankireddy created a new Guinness World Record for the fastest hit in badminton during the Korea Open 2023.
- Satwiksairaj Rankireddy and Chirag Shetty created history by becoming the first Indian men's doubles pair to win a gold medal at the Badminton Asia Championships.
- Satwiksairaj Rankireddy and Chirag Shetty became the first Indian pair to win the doubles title at a BWF Super 1000 event at the Indonesia Open 2023.

Q.7. Who has presented the Bhoomi Samman awards to nine state secretaries and 68 district collectors for their achievements in the implementation of the Digital India Land Records Modernization Programme?

A) Draupadi Murmu

B) Narendra Modi

C) Rajnath Singh

D) Amit Shah

Answer : A

- ✓ Indian President Draupadi Murmu presented the "Bhoomi Samman" 2023 at a function organized by the Union Ministry of Rural Development at Vigyan Bhawan in New Delhi.
- ✓ The awards were received by the State Secretaries and District Collectors along with their teams who have shown excellence in achieving completion of major components of the Digital India Land Records Modernization Program (DILRMP).
- ✓ **Honor to the secretaries of nine states and officers of 68 districts:**
- ✓ Officers of the team of total 68 districts including nine secretaries of Odisha, Madhya Pradesh, Gujarat, Bihar, Assam, Chhattisgarh, Jharkhand, Tripura and West Bengal were honored at the Bhoomi Samman-2023 function held at Vigyan Bhawan, New Delhi.
- ✓ **Most awards to Odisha and Madhya Pradesh:**
- ✓ Among these, 57 officers from 19 districts of Odisha, 35 officers from 15 districts of Madhya Pradesh, who received maximum awards, were awarded Bhoomi Samman by the President
- ✓ **Digital India Land Records Modernization Program (DILRMP):**
- ✓ DILRMP was launched by the Union Ministry of Panchayati Raj in August 2008 for the digitization of land records
- ✓ **Main components of DILRMP:**



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- ✓ Change of land ownership;
- ✓ Digitization of maps and integration of curriculum and spatial data;
- ✓ Survey/Re-survey and
- ✓ Computerization of all land records including original land records.
- ✓ **Land Parcel Identification Number:**
- ✓ Under the Digital India Land Information Management System, a unique Land Parcel Identification Number is being provided, which can be used like an Aadhaar card.
- ✓ This number will be helpful in making and implementing new welfare schemes along with proper use of land.
- ✓ Linking e-courts with the land records and registration data-base would have many benefits.
- ✓ Digitization of land will bring transparency in administration.
- ✓ Unethical and illegal activities related to land will be curbed.
- ✓ Now getting land related information in a free and convenient way will have many other benefits.

Q.8. Tata Sons planned to build about Rs 42,300 crore electric vehicle battery factory in which country?

- A) Israel B) United Kingdom
C) United States D) Japan

Answer : B

- ✓ Tata Sons plans to build a four-billion-pound (about Rs 42,300 crore) electric vehicle battery factory in the UK, which will be its first gigafactory outside India.
- ✓ Last month, it announced plans to establish a Rs 13,000-crore battery manufacturing facility in Gujarat.
- ✓ In Britain, the Tata group is working on plans to make batteries for Jaguar Land Rover (JLR) as well as other vehicle companies.
- ✓ The factory will be located in Bridgwater, Somerset, England.
- ✓ The UK plant, which will cater to the requirements of Tata Group company Jaguar Land Rover (JLR), will create up to 4,000 jobs and have an annual output of 40-gigawatt hours. Production at the gigafactory will start in 2026.

Q.9. Who has been appointed the Director General of the Railway Protection Force (RPF)?

- A) Rishav Singh B) Abhishek Kumar
C) Manoj Yadava D) Rajesh Verma



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Answer : C

- ✓ Senior IPS officer Manoj Yadava has been appointed the Director General of the Railway Protection Force (RPF).
- ✓ Yadava, a 1988 batch Indian Police Service (IPS) officer of the Haryana cadre, will succeed Sanjay Chander who retires on July 31.
- ✓ The Appointments Committee of the Cabinet (ACC) has approved the appointment of Yadava to the post of DG, RPF, up to his superannuation on July 31, 2025.

Q.10. Which insurance company has launched health insurance plans that will for the first time in India offer monthly subscriptions?

- A) Bharti AXA General Insurance B) PhonePe Insurance Broking Services
C) Bajaj Allianz General Insurance D) Universal Sampo General Insurance

Answer : B

- ✓ PhonePe Insurance Broking Services has launched health insurance plans that will for the first time in India offer monthly subscriptions.
- ✓ The health insurance plans, in partnership with leading insurers, are introducing UPI monthly mode of payment.
- ✓ The health insurance plans, which come with coverage up to one crore rupees, allow users to choose any hospital room without any cap.
- ✓ Health insurance in India is relatively very under-penetrated for various reasons ranging from lack of awareness to affordability issues.
- ✓ Big corporates including Star Health and leading banks such as HDFC Bank, and ICICI all offer health insurance packages, while the central and some state governments too have health insurance scheme for citizens of the world's most populous country.
- ✓ The only platform in the country where customers can pay for Insurance in easy installments through UPI on the PhonePe app.
- ✓ PhonePe has sold more than 5.6 million policies to date. PhonePe Insurance platform has also sold policies across 98% of India's PIN codes and has served more than 200 Mn vehicle insurance quotes



Q.11. Which Country has signed letter of intent with HAL to buy helicopters?

- A) Brazil
B) Spain
C) Venezuela
D) Argentina

Answer : D

- ✓ Argentina's Ministry of Defence and Hindustan Aeronautics Limited (HAL) inked a Letter of Intent (LoI) pledging their commitment to a productive partnership and the purchase of Light and Medium Utility Helicopters for Argentina's armed services.
- ✓ According to a release from the Bengaluru-based PSU, the LoI was signed by the Argentinean Defence Minister "Jorge Taiana" and HAL Chairman and Managing Director "C B Ananthkrishnan" in Bengaluru.
- ✓ "The Lol was signed by Jorge Taiana, Argentinian defence minister and HAL CMD CB Ananthkrishnan in the presence of Francisco Cafiero, secretary of international affairs, Ambassador Hugo Javier Gobbi, Ambassador Dinesh Bhatia and other senior officers from the Argentinian side and HAL," the PSU said in a statement.
- ✓ According to media reports, Taiana, who arrived in New Delhi on July 17 for a four-day visit, planned to sign a Rs 8,675 crore contract with India for the fourth-generation fighter aircraft Tejas Mark-1A and LCH (Light Combat Helicopter) Prachanda.
- ✓ **Hindustan Aeronautics Limited (HAL):**
- ✓ Establishment: 23 December 1940 (Aircraft manufacturing started from 1942).
- ✓ Founder: Incorporated as Hindustan Aircraft Limited in Bangalore by Walchand Hirachand.
- ✓ It was formed on 1 October 1964 as Hindustan Aeronautics Limited (HAL).
- ✓ Headquarters: Bangalore
- ✓ Management: by a Board of Directors appointed by the President of India through the Ministry of Defence, Government of India.
- ✓ The HAL HF-24 Marut fighter-bomber was the first indigenously built fighter aircraft in India.

Q.12. Who has launched a "Credit Guarantee Scheme" specifically designed for the Livestock Sector?

- A) DAE
B) MAFW
C) MFPI
D) DAHD

Answer : D



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- ✓ Department of Animal Husbandry & Dairying (DAHD), Ministry of Fisheries, Animal Husbandry and Dairying is implementing the "Credit Guarantee Scheme" under Animal Husbandry Infrastructure Development Fund (AHIDF) to strengthen credit delivery system and facilitate smooth flow of credit to the Micro, Small & Medium Enterprise (MSMEs) engaged in Livestock sector without hassles of collateral security
- ✓ For operationalizing the scheme, DAHD has established a Credit Guarantee fund Trust of Rs. 750.00 crores, which will provide credit guarantee coverage up to 25% of the credit facilities extended to the MSMEs by the eligible lending institutions.
- ✓ The credit guarantee scheme facilitates access to finance for un-served and under-served livestock sector, making availability of financial assistance from lenders to mainly first-generation entrepreneurs and under privileged section of society, who lack collateral security for supporting their ventures.
- ✓ **Objective :**
- ✓ The main objective of the Credit Guarantee Scheme is that the lender should give importance to project viability and secure the credit facility purely on the basis primary security of the assets financed.
- ✓ The establishment of credit guarantee fund trust was approved under the Prime Minister's AtmaNirbhar Bharat Abhiyan stimulus package of Rs.15000 crores“ Animal Husbandry Infrastructure Development Fund” (AHIDF) for incentivizing investments by individual entrepreneurs, private companies, MSMEs, Farmers Producers Organizations (FPOs) and Section 8 companies to establish :
 - (i) the dairy processing and value addition infrastructure
 - (ii) meat processing and value addition infrastructure
 - (iii) Animal Feed Plant
 - (iv) Breed Improvement technology and Breed Multiplication Farm
 - (v) Animal Waste to Wealth Management (Agri Waste Management)
 - (vi) Setting up of Veterinary Vaccine and Drugs Manufacturing facilities.
- ✓ **Main Key features of the AHIDF scheme :**
- ✓ **Is the establishment of a Credit Guarantee Fund Trust of Rs. 750.00 Crores.**
- ✓ DAHD has formed a trust with NABSanrakshan Trustee Company Private Limited, a wholly owned subsidiary of NABARD for the establishment of a Credit Guarantee Fund Trust for extending the credit guarantee to Micro, Small & Medium Enterprises under AHIDF scheme



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- ✓ This fund trust established in March 2021 is the Nation's first ever fund trust under Credit guarantee scheme of AHIDF in the agriculture and Animal Husbandry sector and is a path-breaking initiative taken by DAHD which would exponentially increase the number of MSME units getting benefits of AHIDF scheme and strengthen the ecosystem for the collateral-free credit from the banks.
- ✓ Interest Subvention of 3%
- ✓ Loan up to 90% of the total project cost from any Scheduled Bank, National Cooperative Development Corporation (NCDC)

Q.13. Who would inaugurate the 'Festival of Libraries 2023', to be held on 5th - 6th August 2023 in New Delhi?

- A) Narendra Modi B) Arvind Kejriwal
C) Droupadi Murmu D) Amit Shah

Answer : C

- ✓ President of India Smt. Droupadi Murmu will inaugurate the unique 'Festival of Libraries 2023', a two-day event to be held on 5th - 6th August 2023 at Hall No. 5 Pragati Maidan, New Delhi.
- ✓ The Festival is being organised by the Union Ministry of Culture. The Minister for Law and Justice(Independent Charge) and Minister of State for Culture, and Parliamentary Affairs Shri Arjun Ram Meghwal, unveiled the schedule of, "Festival of Libraries" in New Delhi on 19th July 2023.
- ✓ Aims : To facilitate the formulation of action-oriented policies for the development of Model Libraries in India, right down to the village and community levels.

Q.14. Which River being officially designated as a 'non perennial river' by a government order from the Uttar Pradesh?

- A) Yamuna River B) Koshi River
C) Betwa River D) Gomti River

Answer : D

- ✓ Water experts and river rights activists have criticized a government order (GO) issued by the irrigation department of the Uttar Pradesh government on September 3, 2020 which declared the Gomti river as a "non-perennial river"
- ✓ **About the Order :**



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- ✓ The irrigation department of the Uttar Pradesh government issued a government order (GO) three years ago on September 3, 2020, designating the Gomti as a “non-perennial river” as part of the floodplain zoning for 12 rivers, including the Gomti. However, the order did not include a specific timeframe for its implementation
- ✓ **Gomti River :**
- ✓ Gomti, an alluvial river of the Ganga Plain, serves as a tributary to the Ganga river. Its origin can be traced back to Gomati Taala lake, also known as Fulhar Jheel, situated near Mainkot in Madhotanda, approximately 30 kilometers away from Pilibhit town in Uttar Pradesh.
- ✓ **Perennial and Non-perennial rivers :**
- ✓ Perennial rivers, are rivers which maintain a continuous flow of water throughout the year, like the Himalayan Rivers in India, such as the Ganga and Brahmaputra. These rivers are sustained by both rainwater and the melting of glaciers.
- ✓ On the other hand, non-perennial rivers, like the Godavari and Krishna, experience periods without water flow throughout the year. The primary reason for their non-perennial nature is that they do not originate from glacial regions like the Ganga, Yamuna, and Indus

UTTAR PRADESH IN NEWS 2023

- Uttar Pradesh government has decided to organize a campaign under Road Safety Fortnight from July 17 to 31.
- Uttar Pradesh Police Department has launched ‘Operation Conviction’ to combat criminals and mafias in the state.
- Uttar Pradesh government has decided to cancel all Traffic Chalan for private and commercial vehicle owners pending from 2017 to 2021.
- UP holds 2nd position in GI tagged products.
- After getting GI tag for three more One District One Product (ODOP) crafts, Uttar Pradesh has now come second in the country in terms of maximum number of items with Geographical Indication tag.
- The ODOP crafts which have got GI tag include Mainpuri Tarkashi, Mahoba Gaura Stone Craft and Sambhal Horn Craft.
- Tamil Nadu leads with 55 GI-tags, followed by UP and Karnataka with 48 and 46 GI products, respectively.



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- The state government has given green signal to the project of setting Uttar Pradesh a state's first Pharma Park in Lalitpur district of Bundelkhand.
- Uttar Pradesh introduces “School Health Program” digital health cards for children.
- The online rural education initiative ‘Pahal’ was officially launched by Chief Secretary Durga Shankar Mishra at Government UP Sainik Inter College in Sarojini Nagar.
- Uttar Pradesh on track to be first Indian state with 100% EVs in govt depts.
- 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’.
- Uttarakhand won the first prize for its tableau, followed by Maharashtra and Uttar Pradesh in the second and third positions respectively.
- Uttar Pradesh came in third with its tableau commemorating Ayodhya's Deepotsav.
- 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



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Q.15. When is the World Brain Day observed globally?

- A) July 22
- B) July 21
- C) July 20
- D) July 19

Answer : A

- ✓ The World Brain Day is celebrated on July 22 every year to raise awareness and promote advocacy related to brain health.
- ✓ The day is organised by the World Federation of Neurology (WFN).
- ✓ It was observed for the first time in 2014 and 2021 is the eighth World Brain Day.
- ✓ The theme of 2023 World Brain Day is “brain health and disability”

Q.16. The World Fragile X Awareness Day is observed on which day of the year?

- A) 21 July
- B) 22 July
- C) 19 July
- D) 23 July

Answer : B

- ✓ The World Fragile X Awareness Day is marked on 22 July every year to celebrate families impacted by Fragile X and highlight progress of research to find a cure.
- ✓ On this day, communities around the world come together to shine a light on Fragile X, by illuminating monuments and landmarks globally.
- ✓ The World Fragile X Day was initiated by the US-based FRAXA Research Foundation.
- ✓ Fragile X syndrome (FXS) is a genetic disorder causing mild-to-moderate intellectual disability (mental retardation).

Q.17. Pi Approximation Day is observed every year on 22 July. The Pi symbol was designed by which scientist?

- A) Leonhard Euler
- B) Srinivasa Ramanujan
- C) Isaac Newton
- D) Archimedes

Answer : A

- ✓ Pi Approximation Day is celebrated on July 22 every year.
- ✓ There is an interesting fact why Pi Approximation Day is celebrated on this date. When placed in the date/month format, July 22 looks like 22/7 – this is an approximate value of Pi.



- ✓ The date is significant for more reasons as well – Physicist Albert Einstein was also born on July 22.
- ✓ The symbol of Pi was designed back in 1706 by mathematician Leonhard Euler.
- ✓ Pi Approximation Day, besides being celebrated on July 22, is also celebrated on November 10, as it is the 314th day of the year. Pi Day is also observed on March 14, as it looks like 3/14 when placed in the month/date format.

STATIC GK Based Current Affairs MCQs 22 July 2023

Q.1. Which of the following card type cannot be used for cash withdrawal at PoS terminals?

- A) VISA Debit Cards
- B) MasterCard
- C) Credit Card
- D) Rupay Card

Answer : C

Q.2. Where is the headquarters of Institute for Development and Research in Banking Technology (IDBRT) located?

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

Answer : C

Q.3. Who regulates a company based Infrastructure Debt Fund (IDF)?

- A) RBI
- B) SEBI
- C) NABARD
- D) NHB

Answer : A

Q.4. Who regulates a trust based Infrastructure Debt Fund (IDF)?

- A) RBI
- B) SEBI
- C) NABARD
- D) NHB

Answer : B

Q.5. In 1969, those banks were nationalized whose deposits were more than _.

- A) Rs 100 crore
- B) Rs 200 crore
- C) Rs 50 crore
- D) Rs 10 crore

Answer : C



- ✓ The Government nationalised 14 banks (with effect from the midnight of 19 July 1969) with deposits of over Rs.50 crore by promulgating the Banking Companies (Acquisition and Transfer of Undertakings) Ordinance, 1969.

Q.6. In 1980, those banks were nationalized whose deposits were more than _.

- A) Rs 500 crore
- B) Rs 100 crore
- C) Rs 200 crore
- D) Rs 50 crore

Answer : C

- ✓ Six banks, viz, Andhra Bank, Corporation Bank, New Bank of India, Oriental Bank of Commerce, Punjab and Sind Bank, and Vijaya Bank with deposit liabilities of Rs.200 crore and above were nationalised in April 1980

Q.7. What is the minimum paid up capital requirement for a bank to be eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934?

- A) Rs 50 lakh
- B) Rs 10 lakh
- C) Rs 15 lakh
- D) Rs 5 lakh

Answer : D

- ✓ A scheduled bank is one that is listed in the second schedule of RBI Act, 1934. Banks having paid up capital of at least Rs 5 lakh are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934.

Q.8. How many types of Priority Sector Lending Certificates are there in India?

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

Answer : B

- ✓ Four type- PSLC Agriculture, PSLC SF/MF, PSLC Micro Enterprises and PSLC General

Q.9. The range of Statutory Liquidity Ratio (SLR) that RBI can prescribe can vary between 0% to ____ %.

- A) 20
- B) 30
- C) 40
- D) 50

Answer : C



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Q.10. What is the maximum compensation under the Banking Ombudsman Scheme of RBI?

A) Rs 10 lakh

B) Rs 5 lakh

C) Rs 20 lakh

D) Rs 1 lakh

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



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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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STUDENT GOT SELECTION IN
IBPS RRB CLERK
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JOURNEY FEELING PROUD

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