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# **Aparchit SSC Paid Group 2023**

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### **Aparchit 2 August English Super Current Affairs MCQ with Facts 2023**

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. According to a research report by Standard Chartered Bank, the per capita income of India is likely to grow around 70% by which year?

A) 2030

B) 2025

C) 2040

D) 2035

#### Answer: A

- ✓ According to a research report by Standard Chartered Bank, the per capita income of India is likely to grow around 70% by 2030 and is expected to reach \$4,000 from current levels of \$2,450.
- ✓ The boost in income will help the country to become a middle-income economy with a GDP of \$6 trillion and half of it will be coming from household consumption.
- ✓ Since 2001, the per capita GDP grew from \$460 to \$1,413 in 2011 to \$2,150 in 2021.
- ✓ The primary factor propelling significant economic growth will be external trade, which is anticipated to nearly double to \$2.1 trillion by 2030.
- ✓ This substantial increase would be a remarkable jump from the \$1.2 trillion recorded in fiscal 2023 when the GDP stood at \$3.5 trillion.
- ✓ The report assumes an annual nominal GDP growth of 10% going forward.
- ✓ Telangana currently takes the top spot in the per capita income rankings with ₹2,75,443 (equivalent to \$3,360).
- ✓ Following closely are Karnataka with ₹2,65,623, Tamil Nadu with ₹2,41,131, Kerala with ₹2,30,601, and Andhra Pradesh with ₹2,07,771.
- ✓ Standard Chartered plc is a British multinational bank with operations in consumer, corporate and institutional banking, and treasury services.
- ✓ Headquarters
- ✓ London, England, UK

#### **TARGET YEAR IN NEWS 2023**

According to a research report by Standard Chartered Bank, the per capita income of India is likely to grow around 70% by 2030 and is expected to reach \$4,000 from current levels of \$2,450.

- The Ministry of Coal has set a target to gasify 100 million tonnes of coal by FY 2030.
- According to the report of Goldman Sachs Research, by the year 2075, India will become the second largest economy in the world after China leaving behind not only Japan and Germany but also America.
- ➤ UNEP suggests measures to reduce 80% of world's plastic pollution by 2040.
- ➤ India aims to become one trillion dollar tourism economy by 2047.
- ➤ The government announced a plan to add 250 GW of renewable energy capacity in the next five years to achieve its target of 500 GW of clean energy by 2030.
- > India has set targets for half of its installed electricity capacity to be from non-fossil fuel sources by 2030 and for the country to attain net-zero carbon emissions by 2070.
- > 2023 foreign trade policy has the vision to take India's goods and services exports to \$2 trillion by 2030.
- ➤ India to get 9% of Electricity from Nuclear Sources by 2047.
- ➤ India sets target to become 'Global Hub for Green Ship' building by 2030
- ➤ Indian Railways to become Net Zero Carbon Emitter by 2030.
- ➤ India to produce 5 million tonnes of green hydrogen by 2030.
- India has set a target to replace the use of diesel by renewable energy in the agriculture sector by 2024.
- Indian Government has set a target to eliminate TB in India by 2025.
- ➤ India targets ₹25,000-cr worth defence exports by 2024.
- Reserve Bank of India's 2023 monetary policy objective is to hold inflation within the mandated tolerance band and guide it towards the medium-term target of 4% by 2024.

#### Q.2. Maharashtra government has decided to give the first 'Udyog Ratna' award to which personality?

A) Gautam Adani

B) Ratan Tata

C) Azim Premji

D) Mukesh Ambani

#### Answer: B

- ✓ Ratan Tata to get Maharashtra govt's first 'Udyog Ratna' award
- ✓ The Maharashtra government has decided to confer the first 'Udyog Ratna' award (Maharashtra Bhushan award) on veteran industrialist and chairman of Tata Sons, Ratan Tata.

- ✓ The award is the state's highest honor given to eminent individuals, has led the Maharashtra government to introduce Udyog Ratna Award from this year onward.
- ✓ The first recipient of this award will be the renowned industrialist, Ratan Tata.
- ✓ The award is a recognition of his outstanding achievements in the industrial sector.
- ✓ The 'Udyog Ratna' award is a state-level award given to individuals who have made outstanding contributions to the industrial sector of Maharashtra.
- ✓ Ratan Tata has been honoured with several prestigious awards for his contributions:
- ✓ He was awarded the Padma Vibhushan in 2008 and the Padma Bhushan in 2000, both of which are India's highest civilian awards.
- ✓ In a recent remarkable achievement, Ratan Tata was conferred with the 'Order of Australia' award, Australia's highest civilian honour.

#### **MAHARASHTRA IN NEWS 2023**

- Maharashtra Industries Minister Uday Samant will present the first 'Udyog Ratna' award to veteran industrialist and Tata Sons Chairman Emeritus Ratan Tata.
- ➤ Maharashtra topped the list with the highest number of missing women in 2021, with a reported count of 56,498.
- Maharashtra's Economy will become a trillion dollar by 2028, said N Chandrashekhar, president of the State Economy Development Council.
- > Maharashtra Prisons Department has launched a "video call" facility for foreign nationals lodged in different jails across the state.
- NCP leader Ajit Pawar has been sworn in as the new Deputy Chief Minister of Maharashtra.
- Maharashtra Government launched Namo Shetkari Mahasanman Yojana.
- Maharashtra becomes the first state in the country to approve Good Governance Regulations.
- ➤ Uttar Pradesh surpasses Maharashtra in sugar production this season.
- A new initiative called 'beggar-free city' started in Nagpur, Maharashtra.
- Amit Shah, the Union Home Minister, is scheduled to present the 'Maharashtra Bhushan' Award to Dattatreya Narayan Dharmadhikari, also known as Appasaheb Dharmadhikari, on April 16 for his notable work as a social worker and reformer.
- Maharashtra Government has introduced a 4% quota for employees with disabilities in promotions.
- ➤ Bank of Maharashtra inaugurated its first dedicated Branch for Start-ups in Pune.

- Ramesh Bais Appointed as the New Governor of Maharashtra.
- Maharashtra became the first state in the country to pass the Lokayukta Bill.
- Recently a rare low altitude basalt plateau has been discovered in the Western Ghats of Maharashtra...
- Nilesh Sambre conferred with 'Maratha Udyog Ratna 2023' by Maharashtra State.
- Talon Grikspoor of the Netherlands won the singles title at the Maharashtra Open tennis tournament in Pune.
- Q.3. James Ferguson 'Jim' Skea was elected as the new chairman of the Intergovernmental Panel on Climate Change (IPCC) in Nairobi, Kenya. He is from which country?

A) United States

B) United Kingdom

C) Germany

D) France

#### Answer: B

- ✓ James Ferguson 'Jim' Skea of the United Kingdom was elected as the new chairman of the Intergovernmental Panel on Climate Change (IPCC) in Nairobi, Kenya.
- ✓ Skea beat his nearest rival, Thelma Krug of Brazil, in a run-off. He won 90 votes while Krug won 69.
- ✓ The election took place at the headquarters of the United Nations Environment Programme in Nairobi, where the IPCC is holding its 59th Session.
- ✓ With nearly 40 years of experience and expertise in climate science, James Ferguson 'Jim' Skea will lead the IPCC through its seventh assessment cycle
- ✓ IPCC (Intergovernmental Panel on Climate Change):
- ✓ It was established in 1988 through a collaboration between the United Nations Environment Program (UNEP) and the World Meteorological Organization (WMO).
- ✓ Its main headquarters is located in Geneva
- Q.4. India has signed a US\$ 200 million loan with ADB to enhance urban services in which state?

A) Haryana

B) Rajasthan

C) Maharashtra

D) Gujarat

#### Answer: B

✓ Govt of India and the Asian Development Bank (ADB) have signed a \$200 million loan as additional financing in Rajasthan.

- ✓ The project will incorporate various innovative and climate-resilient solutions for expanding basic urban services and incorporate nature-based solutions to rehabilitate heritage structures besides piloting public-private partnerships in the state's water and sanitation sector to deepen private sector engagement.
- ✓ A total of 1,451 km of water supply pipes, and 1,110 km of sewer pipes have been laid as part of the ongoing project, which was approved in September 2020, while 68,098 households have been connected to water services in selected secondary towns in the state.
- ✓ A new feature in ADB's support is the water facility development for urban resilience improvement and heritage-sensitive urban development in eight heritage.

### **ADB IN NEWS 2023**

- ADB have signed a \$200 million loan as additional financing in Rajasthan.
- ➤ ADB approves \$295mn loan to improve Transport Connectivity in Bihar.
- ADB gives 130 million dollars to increase horticulture in Himachal Pradesh.
- Asian Development Bank (ADB) and the Government of India signed a \$141.12 million loan agreement for the development of an industrial corridor in Andhra Pradesh.
- Pakistan is the largest recipient of ADB loans in Asia, Pakistan received loans of USD 5.58 billion.
- Asian Development Bank (ADB) has announced its plans to invest in non-convertible debentures valued at Rs 150 crore in Tata Power Delhi Distribution Ltd (TPDDL).
- ➤ ADB approves \$130 million loan to promote horticulture in Himachal Pradesh.
- ADB to provide \$1.2 billion loan for infrastructure projects.
- ➤ ASIAN DEVELOPMENT BANK (ADB)
- Founded: 19 December 1966
- > HQ: Mandaluyong, Metro Manila, Philippines
- President : Masatsugu Asakawa (Japan)
- Vice President : Ashok Lavasa (Indian?
- Director of ADB for India: Takeo Konishi
- Executive Director : Sameer Kumar
- > Member Countries: 68 (Nuie).
- ➤ ADB has grown to encompass 68 members; of which 49 are from within Asia and the Pacific and 19 outside.

- > Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.
- ➤ It is a regional multilateral financial institution focused on countries in the Asia and Pacific region.
- ➤ It currently has 68 members of which 49 are from the Asia and Pacific region and 19 from outside.
- Q.5. Which company has been appointed 'Puneet Chandok' to lead India operations, effective from September 1, 2023

A) Tesla

B) Google

C) Microsoft

D) Amazon

#### Answer: C

- ✓ Microsoft has appointed Puneet Chandok as the new Corporate Vice President of Microsoft India and South Asia, effective from September 1, 2023.
- ✓ He will take over operational responsibilities from Anant Maheshwari and will lead the integration of Microsoft's businesses across South Asia, including countries like Bangladesh, Bhutan, Maldives, Nepal, and Sri Lanka.
- ✓ Aim : Puneet aims to strengthen Microsoft's presence in the region and focus on key industries through a customer-centric approach, with generative AI as a core technology.

#### **MICROSOFT IN NEWS 2023**

- ➤ Microsoft has appointed Puneet Chandok as the new Corporate Vice President of Microsoft India and South Asia, effective from September 1, 2023.
- Microsoft has launched a new 'voice chat' feature to its Al-powered Bing Chat on the desktop.
- Microsoft and AirJaldi Partner to Expand Internet Connectivity in Rural India.
- > Microsoft India has announced two new initiatives aimed at supporting small and medium-sized businesses (SMBs) in their digital transformation journey.
- Microsoft has launched Jugalbandi, a generative AI-driven multilingual chatbot accessible via popular messaging platform, WhatsApp.
- > European Union regulators gave the green light for Microsoft's \$69 billion acquisition of Activision Blizzard, one of the world's largest gaming firms.
- MakeMyTrip collaborates with Microsoft to introduce voice assisted booking in Indian languages.



- 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.
- Anant Maheshwari, the President of Microsoft India, has been appointed as the Chairperson of Nasscom for the period 2023-24, succeeding Krishnan Ramanujam.
- Microsoft inks licensing deal with cloud gaming provider Boosteroid.
- ➤ Google introduces AI chatbot 'Bard' to compete with Microsoft's ChatGPT.
- ➤ Elon Musk plans to launch "TruthGPT" AI platform to compete with Microsoft and Google.
- ➤ ISRO and Microsoft Signed MoU to Boost Indian Space Tech Ecosystem.
- ➤ Infosys Collaborates with Microsoft to Accelerate Industry Adoption of Cloud.
- Microsoft strikes a deal to make Xbox PC video games available on the Boosteroid cloud gaming platform.
- > MICROSOFT

> Founded: 1975

Founders: Bill Gates and Paul Allen

Headquarters: Washington DC

> Chairman : Satya Nadella

CEO : Satya Nadella

> President : Brad Smith

### Q.6. Which Cabinet has approved Water Tourism and Adventure Sports Policy?

A) Tamil Nadu

B) Uttar Pradesh

C) Madhya Pradesh

D) Andhra Pradesh

Warriors

#### Answer: B

- ✓ Uttar Pradesh Cabinet approved a policy that aims at making the state a water tourism and adventure sports destination.
- ✓ The Uttar Pradesh Water Tourism and Adventure Sports Policy, 2023, will be valid for 10 years

- Q.7. Who has inaugurated the 20th annual conference of the Commonwealth Parliamentary Association, India Region?
  - A) Draupadi Murmu

B) Jagdeep Dhankar

C) Om Birla

D) Rajnath Singh

#### Answer: C

- ✓ Lok Sabha Speaker, Om Birla has inaugurated the 20th annual conference of the Commonwealth Parliamentary Association, India Region.
- ✓ The conference will focus on discussing natural disasters and management strategies, particularly concerning the northeast region.
- ✓ He also highlighted the importance of regional cooperation and connectivity through the Act East policy, as it can lead to enhanced regional integration at economic, and social levels in the North East.
- Q.8. Who has launched the book titled 'Dr APJ Abdul Kalam: Memories Never Die' in Rameshwaram?

A) Narendra Modi

B) Nirmala Sitharaman

C) Piyush Goyal

D) Amit Shah

#### Answer: D

- ✓ Union Home Minister, Amit Shah has launched the book titled 'Dr. APJ Abdul Kalam: Memories Never Die' in Rameshwaram.
- ✓ This book is an English translation of the Tamil book 'Ninaivugalukku Maranamillai'. Written by two people closest to A.P.J. Abdul Kalam, his niece Dr. Nazema Maraikayar and the distinguished ISRO scientist Dr. Y.S. Rajan, who was a close confidente of Kalam.
- ✓ This is the story of how a small-town boy from Rameswaram ascended to the highest echelons of the Indian political world.
- ✓ The book is about the history of Indian rocketry, science, technology and innovation, beautiful representation of Indian politics and administrative system and description of many incidents related to wishes and imagination of Dr. Kalam
- Q.9. The Great Barrier Reef is located in which country?

A) Brazil

B) Egypt

C) Peru

D) Australia

#### Answer: D

- ✓ A UNESCO heritage committee recently stopped short of listing Australia's Great Barrier Reef as a site that is "in danger" but warned the world's biggest coral reef ecosystem remained under "serious threat" from pollution and the warming of oceans.
- ✓ About Great Barrier Reef.
- ✓ Location: It lies in the Pacific Ocean off the northeastern coast of Queensland, Australia, in the Coral Sea.
- ✓ It is the longest and largest coral reef system in the world.
- ✓ It was designated as a UNESCO World Heritage Site in 1981.
- Q.10. The Sathyamangalam Tiger Reserve (STR) is located in which state?

A) Kerala

B) Tamil Nadu

C) Karnataka

D) Telangana

#### Answer: B

- ✓ A male tiger was recently discovered dead in the Sathyamangalam Tiger Reserve (STR), after getting ensnared in a trap intended for deer.
- ✓ About Sathyamangalam Tiger Reserve.
- ✓ It is located at the junction of the Eastern and the Western Ghats in the Nilgiri Biosphere Reserve, in the Erode District of Tamil Nadu.
- ✓ Its area is contiguous with the Mudumalai Tiger Reserve, Bandipur Tiger Reserve (Karnataka) and BR Tiger Reserve and Wildlife Sanctuary (Karnataka).
- Q.11. A new report has revealed that by which year Metaverse users will exceed 600 million due to generative artificial intelligence (AI)?

A) 2030

B) 2025

C) 2026

D) 2027

#### Answer: C

- ✓ A new report has shown that Metaverse users will surpass 600 million by 2026 due to generative artificial intelligence (AI).
- ✓ About Metaverse:

- ✓ It refers to a virtual or digital universe where people can interact with each other and digital objects in a shared online space.
- ✓ Origin of the term: The term "metaverse" first appeared in author Neal Stephenson's 1992 science-fiction novel Snowcrash, which describes a future where millions of people use virtual avatars to participate in a cyberspace realm.
- Q.12. Recently, the Prime Minister of India, in which edition of 'Mann ki Baat programme highlighted the business of 'bhojpatra calligraphy' by the women of Mana village near Badrinath?

A) 102

B) 101

C) 104

D) 103

#### Answer: D

- ✓ Recently, the Prime Minister of India, in 103rd edition of 'Mann ki Baat programme highlighted the business of 'bhojpatra calligraphy' by the women of Mana village near Badrinath.
- ✓ About Bhojpatra Tree:
- ✓ It is also known as Himalayan Birch and it is widely found in the Himalayas.
- ✓ It is a deciduous tree native to the Western Himalayas that grows at elevations of up to 4,500 metres
- ✓ It has a high freezing tolerance potential, allowing it to form a treeline in the Himalayan region.
- ✓ It is a long-lived species which can survive up to 400 years and the only angiosperm in the Himalaya which dominates an extensive area at sub alpine altitudes.
- ✓ Distribution: It is widely distributed in the altitudinal range from 3100 3800 m in North-western Himalaya.
- ✓ Mann Ki Baat' program
- ✓ The program 'Mann Ki Baat' started on 3 October 2014 and is broadcast on thelast Sunday of every month.
- ✓ It inspires millions of people to participate in India's development journey.
- ✓ The episodes aired between 2014 and 2019 were more general and motivational in nature, with the latter episodes discussing a lot of government policies and initiatives
- Q.13. Which of the following is the state bird of Himachal Pradesh?

A) Sparrow

B) Monal

C) Peacock

D) Western Tragopen

Answer: D

- ✓ There has been a gradual increase in the population of Western Tragopan at Himachal Pradesh's Sarahan pheasantry, the conservation breeding centre, bringing a glimmer of hope for its survival and growth.
- ✓ About Western Tragopan:
- ✓ It is also known as the western horned tragopan, is amongst the rarest of all living pheasants.
- ✓ Due to its beautiful plumage and large size, this bird is locally known as 'jujurana' or 'king of birds'.
- ✓ It is the state bird of Himachal Pradesh.
- Q.14. ISRO launched seven satellites of which country with PSLV-C56 rocket?

A) Israel

B) Brazil

C) Singapore

D) Sri Lanka

#### Answer: C

- ✓ Indian Space Research Organization (ISRO) launched seven satellites of Singapore with PSLV-C56 (PSLV-C56) rocket from Satish Dhawan Space Center in Sriharikota.
- ✓ This is the 58th flight of PSLV and 17th flight of PSLV in Core Alone configuration.
- ✓ PSLV-C56 vehicle launched all seven satellites precisely into their intended orbits.
- ✓ DS-SAR, a radar imaging earth observation satellite is a primary satellite for the mission
- ✓ The 360-kg satellite, upon deployment at an altitude of 535 km into a Near-equatorial Orbit (NEO), would be used to support the satellite imagery requirements of various agencies within the Government of Singapore
- Q.15. Which Formula One driver won the Belgian Grand Prix title for the 8th time in a row?

A) Sergio Perez

B) Charles Leclerc

C) Max Verstappen

D) Daniel Ricciardo

#### Answer: C

✓ Formula One champion Max Verstappen has won the Belgian Grand Prix for the eighth time in a row. This is also his 10th overall win of this season

Q.16. Yorkshire Day is celebrated every year on which day?

**A) 31 July** 

**B) 30 July** 

C) 01 August

D) 02 August

#### Answer: C

- ✓ Yorkshire Day is an annual celebration that takes place on August 1st to honour the historic county of Yorkshire in England.
- ✓ It's a day for Yorkshire residents and people with connections to the county to come together, showcase their pride in their Yorkshire heritage, and celebrate the region's rich history, culture, and traditions.
- ✓ The concept of Yorkshire Day was first proposed in 1974 by the Yorkshire Ridings Society, a group dedicated to preserving and promoting the three historic ridings of Yorkshire North, East, and West.

#### Q.17. National Mountain Climbing Day is observed every year on which day in the US?

A) 02 August

B) 01 August

C) 03 August

**D) 31 July** 

#### Answer: B

- ✓ National Mountain Climbing Day is observed every year on 1 August in the United States.
- ✓ The day was established to honour Bobby Matthews and his friend Josh Madigan.
- ✓ On 1 August 2015, Mathews and Madigan had achieved the feat of successfully scaling all 46 peaks of the Adirondack Mountains in the state of New York.
- ✓ They scaled the final of the 46 peaks the White Face Mountain on August 1. Later, in May 2016, they were formally inducted into the Adirondack 46er Club.

#### Q.18. World Wide Web Day is observed every year on which day?

**A)** 31 July

Aparcil B) 01 August

C) 02 August

**D)** 30 July

#### Answer: B

- ✓ 1 August World Wide Web Day
- ✓ World Wide Web Day is an annual observance that celebrates the birth of the World Wide Web and its impact on the world.
- ✓ The World Wide Web, commonly referred to as the Web, was developed by British computer scientist Sir Tim Berners-Lee while he was working at CERN (the European Organisation for Nuclear Research) in 1989.

- ✓ He proposed the idea of a global hypertext system that would allow information to be shared and accessed over the Internet.
- ✓ In March 1989, Berners-Lee submitted a proposal for a "distributed information system" to facilitate sharing and updating information among researchers at CERN
- ✓ The first web server, "httpd," and the first web browser, "WorldWideWeb" (later renamed Nexus), were created by Berners-Lee and his colleague Robert Cailliau in 1990.
- ✓ On August 6, 1991, the world's first website went live. It was a simple page that explained the World Wide Web project and provided information about how to access and use it.
- ✓ This website was hosted on Berners-Lee's NeXT computer, which also served as the world's first web server.

### STATIC GK Based Current Affairs MCQs 2 August 2023

Q.1. Which committe	e recommendo	ed the	e intro	duction	of Li	quidity	adjustmei	it facility	in Ind	lia?
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A) R. Gandhi Committee

B) Rangarajan Committee

C) Narasimham Committee

D) SS Tarapore Committee

Warriors

#### Answer: C

Q.2. Treasury Bills have a maximum maturity of:

A) 1 year

B) 90 days

C) 120 days

D) 30 days

#### Answer: A

- ✓ Debt obligations of the Government that have maturities of one year or less are normally called Treasury Bills or T-Bills.
- Q.3. Which of these derivatives types are traded between financial institutions and not retail investors?

A) Futures

B) Forward

C) Options

D) Swaps

#### Answer: D

Q.4. In which year did second phase of nationalization of banks took place?

A) 1969

B) 1980

C) 1984

D) None of these

Answer: B



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- Q.5. What is the total amount that can be loaded in the new type of semi-closed Prepaid Payment Instrument (PPI) introduced by RBI during the financial year?
  - A) Rs 10,000

B) Rs 1,00,000

C) Rs 1,20,000

D) Rs 1,50,000

#### Answer: C

- ✓ The amount loaded in such PPIs during any month shall not exceed ₹ 10,000 and the total amount loaded during the financial year shall not exceed ₹ 1,20,000
- Q.6. RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of \_ on an ongoing basis.
  - A) 8 per cent

B) 9 per cent

C) 10 per cent

D) 11 per cent

#### Answer: B

- Q.7. What is the limit for On-lending by NBFC for Micro & Small enterprises?
  - A) Rs 10 lakh

B) Rs 20 lakh

C) Rs 50 lakh

D) Rs 60 lakh

#### Answer: B

- Q.8. Which section of Banking Regulation Act 1949 give Power to the Reserve Bank to give directions?
  - A) Section 42

B) Section 42A

C) Section 47

Apparch D) Section 35A

#### Answer: D

- Q.9. Currency Chest is the property of:
  - A) State Bank of India
  - B) Government of India
  - C) Reserve Bank of India
  - D) None of these

#### Answer: C

✓ A currency chest is a depositary of RBI which it maintains at treasuries and branches of the banks at all important centres.



Q.10. The right of set-off customers account can be exercised only by a\_?

A) Creditors

**B)** Debtors

C) Banker

D) Customer

Answer: C





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