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Q.2. Banks have written off bad loans worth__ in the last nine financial years starting 2014-15 in Aug 2023.

- A) Rs 8.73 lakh crore B) Rs 10.39 lakh crore
C) Rs 12.41 lakh crore D) Rs 14.56 lakh crore

Answer : D

- ✓ Banks have written off bad loans worth Rs 14.56 lakh crore in the last nine financial years starting 2014-15.
- ✓ Out of the total Rs 14,56,226 crore, written off loans of large industries and services stood at Rs 7,40,968 crore.
- ✓ Scheduled Commercial Banks (SCBs) have recovered an aggregate amount of Rs 2,04,668 crore in written-off loans, including corporate loans, since April, 2014 and up to March, 2023, Minister of State for Finance Bhagwat Karad said in a written reply to Lok Sabha.
- ✓ Loans written-off during the financial year, net of recovery in written-off loans during the financial year (net write-off) in public sector banks (PSBs) was Rs 1.18 lakh crore in the financial year (FY) 2017-18, which has declined to 0.91 lakh crore in FY 2021-22 and to Rs 0.84 lakh crore (RBI provisional data) in FY 2022-23, he said in another reply.
- ✓ Net write-off loans by private sector banks stood at Rs 73,803 crore (RBI provisional data) in FY 2022-23,

Q.3. According to the SEBI report, Domestic companies raised from market in FY23.

- A) Rs 9.2 Lakh Crore B) Rs 9.8 Lakh Crore
C) Rs 10.6 Lakh Crore D) Rs 11.3 Lakh Crore

Answer : B

- ✓ Domestic companies raised Rs 9.8 lakh crore from capital markets in the fiscal 2022-23, which was 4.6 per cent higher than the amount raised in the fiscal 2022, the Securities and Exchange Board of India (SEBI) said in its annual report.
- ✓ The capital markets regulator said that corporates or infrastructure entities raised funds via instruments such as equity (public, rights, preferential, QIP), debt (public and private placement), Alternative Investment Funds (AIFs), Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs).
- ✓ Of the total resources mobilized, equity and debt segments accounted for Rs 9.2 lakh crore of capital formation, SEBI said in its annual report for 2022-23.
- ✓ In the debt segment, the primary source of resource mobilization was private placement of debt, which rose 28 per cent over funds raised in FY2022.



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- ✓ SEBI said in FY2023, the commitment raised by AIFs logged a growth of 30 per cent to Rs 8.34 lakh crore from Rs 6.41 lakh crore at the end of 2021-22. The amount of funds raised and investment made increased by 16.5 per cent and 19 per cent respectively in the last fiscal.
- ✓ The net asset value being managed by REITs stood at Rs 70,614 crore whereas for InvITs it was Rs 1,76,957 crore as on March 31, 2023. Total funds raised by InvITs during FY2023 stood at Rs 6,360 crore.

SEBI IN NEWS 2023

- SEBI has introduced a regulatory framework for online investment platforms that facilitate investments in commission-free mutual fund (MF) schemes.
- SEBI sets up intermediary advisory panel to be led by S Ravindran.
- SEBI Introduced Risk disclosure Framework for Trading by Individual Traders in Equity F&O Segment.
- SEBI introduced the Legal Entity Identifier (LEI) system for issuers of non-convertible securities, securitized debt instruments and security receipts.
- NDTV appoints former SEBI Chairman UK Sinha and business leader Dipali Goenka as Independent Directors.
- Sebi introduces Application Supported by Blocked Amount (ASBA) -like facility for secondary market trading in India.
- NSE gets the final SEBI approval to launch Social Stock Exchange.
- Markets regulator SEBI has launched an information database on municipal bonds.
- SEBI allowed Alternative Investment Funds(AIFs) to participate in the Credit Default Swaps(CDS) market as protection buyers and sellers in a bid to facilitate the deepening of the domestic corporate bond segment.
- Securities and Exchange Board of India (SEBI):
 - It is the regulatory body for securities and commodity markets in India established in 1988.
 - Its main objectives are to protect the interests of investors in securities and promote the development of the securities market in India by regulating intermediaries, ensuring transparency and accountability of listed companies, and promoting investor education.
 - It is owned by the Ministry of Finance, Government of India, but functions as an autonomous body with its own governing board.



Q.5. Which State bagged the Best Performing State award 2023 in cadaver organ donation?

- A) Kerala
B) Karnataka
C) Telangana
D) Tamil Nadu

Answer : D

- ✓ Tamil Nadu bagged the Best Performing State award 2023 in cadaver organ donation .
- ✓ Tamil Nadu leads all Indian states in organ donations with 1,705 people donating their organs and saving 6,247 human lives.

TAMIL NADU IN NEWS 2023

- Tamil Nadu bagged the Best Performing State award 2023 in cadaver organ donation .
- Tamil Nadu Youth Welfare and Sports Development Minister "Udhayanidhi Stalin" has unveiled the trophy and the 'Bomman' mascot for the prestigious Asian Champions Trophy 2023 hockey tournament to be held in Chennai.
- Muthamizh Selvi, first Tamil Nadu woman to scale Mt Everest.
- Tamil Nadu government declared Thanthai Periyar Wildlife Sanctuary as the 18th wildlife sanctuary in the state..
- Tamil Nadu becomes first state to launch its own Climate Change Mission.
- Tamil Nadu govt to launch five-year Tamil Nadu Millet Mission.
- In a first of its kind initiative in India, the Government of Tamil Nadu announced the 'Nilgiri Tahr Project'.

Q.6. Cabinet has approved an outlay of ___ crore for BharatNet Project .

- A) ₹1.10 lakh crore
B) ₹1.39 lakh crore
C) ₹1.52 lakh crore
D) ₹1.75 lakh crore

Answer : B

- ✓ Union Cabinet has approved a last-mile broadband connectivity plan for 6.4 lakh villages across the country under the BharatNet project with an outlay of Rs 1.39 lakh crore, according to sources.
- ✓ Around 1.94 lakh villages have been connected under the BharatNet project at present, and the balance is likely to be connected in two and a half years, they added.



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- ✓ The last-mile connectivity will be provided by Bharat Broadband Network Limited (BBNL), an arm of state-owned BSNL, in partnership with village level entrepreneur (VLE).

Q.7. Which country has partnered with Rail Vikas Nigam Ltd (RVNL) to build 120 Vande Bharat trains?

- A) Japan
- B) USA
- C) Germany
- D) Russia

Answer : D

- ✓ A joint venture between public sector company Rail Vikas Nigam Ltd (RVNL) and Russian engineering company Metrowagonmash is on course to manufacture and supply around 120 Vande Bharat trains to Indian Railways, at a cost of ₹120 crore per train.
- ✓ The blue-and-white trains, with AC sleeper coaches, are expected to be manufactured at a railway factory in Latur, Maharashtra.
- ✓ The RVNL wants a larger share of 69%, leaving 26% for Metrowagonmash and 5% for a third partner, Locomotive Electronic Systems.

Q.8. India's largest state in terms of area is Rajasthan which covers how many sq. km?

- A) 342,239 sq. km
- B) 353,239 sq. km
- C) 361,239 sq. km
- D) 369,239 sq. km

Answer : A

- ✓ India is a country with many different states, each having its own special qualities.
- ✓ As of 4th August 2023, among 28 states of India, Rajasthan is the India's largest state with the total area of 342,239 sq. km and at the 8th position in terms of population.
- ✓ Largest State in India in terms of Area :
- ✓ India's largest state in terms of area is Rajasthan which covers 342,239 sq. km area, followed by Madhya Pradesh, Maharashtra, and Uttar Pradesh.
- ✓ Here is the list of largest states of India in terms of area till 4th August 2023



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S. No.	State	Area (sq. km)
1.	Rajasthan	342,239
2.	Madhya Pradesh	308,245
3.	Maharashtra	307,713
4.	Uttar Pradesh	240,928
5.	Gujarat	196,024
6.	Karnataka	191,791
7.	Andhra Pradesh	162,968
8.	Odisha	155,707
9.	Chhattisgarh	135,191
10.	Tamil Nadu	130,058

Q.9. Which Country is the Most Populous Country in the World By August 2023?

- A) China
- B) India
- C) United States
- D) Indonesia

Answer : B

- ✓ As of the latest available data, India has emerged as the most populous country in the world, surpassing China. With a population of approximately 142.86 crore, India now exceeds China's population by roughly 29,56311 lakh and become the most populous Country in the world



- ✓ List of Top 10 Most Populous Country in the World

Rank	Country	Population
1	India	1,428,627,663
2	China	1,425,671,352
3	United States	339,996,563
4	Indonesia	277,534,122
5	Pakistan	240,485,658
6	Nigeria	223,804,632
7	Brazil	216,422,446
8	Bangladesh	172,954,319
9	Russia	144,444,359
10	Mexico	128,455,567

Q.10. PM Modi to Launch __ Crores Revamp of 508 Railway Stations under Amrit Bharat Scheme.

- A) ₹16,750 Crores B) ₹20,280 Crores
C) ₹24,470 Crores D) ₹28,500 Crores

Answer : C

- ✓ Prime Minister Narendra Modi will lay the foundation stone for the redevelopment of 508 railway stations spread across the country in a virtual manner on 6th August 2023.
- ✓ According to the Ministry of Railways, the redevelopment work has been done at an estimated cost of ₹24,470 crore.
- ✓ Currently only 508 stations are being taken up for revival under the Amrit Bharat scheme launched for redevelopment of 1,309 stations



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- ✓ According to a press release by the company, Mistry, with over 4 decades of experience, is one of the most respected professionals in the Indian Financial Services industry. He had served as the CEO and Vice Chairman of HDFC Ltd from 2010 till its merger with the HDFC Bank Ltd
- ✓ Serum Institute of India (SII)
- ✓ Founded: 1966
- ✓ Headquarters : Hadapsar, Pune
- ✓ Founder / Chairmam : Cyrus S. Poonawalla
- ✓ CEO: Adar Poonawalla

Q.18. India has handed over ___ million in advance to Sri Lanka to fund its unique digital identity project in Aug 2023.

- A) INR 350 million B) INR 400 million
C) INR 450 million D) INR 500 million

Answer : C

- ✓ Colombo, India has handed over INR 450 million in advance to Sri Lanka to fund its unique digital identity project, the most crucial step in the island nation's digitalisation programme being implemented through the Indian grant assistance.

SRI LANKA IN NEWS 2023

- India gives Lanka Rs 450 mn in aid for unique digital identity project.
- World Bank approves \$700 million for crisis-hit Sri Lanka.
- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal flagged off India's first international cruise vessel - MV Empress, from Chennai to Sri Lanka.
- Bharti Airtel has announced its plan to merge its Sri Lanka operations with Dialog Axiata, the largest telecom provider in Sri Lanka.
- The 10th annual SLINEX-2023 bilateral maritime exercise between India and Sri Lanka has commenced in Colombo, Sri Lanka.
- Sri Lanka assent to Adani Green's \$442 Million Wind Power Project.
- India will support Sri Lanka's debt restructuring plan as the island nation looks to trim its huge public expenditure to win approval for a crucial bailout from the International Monetary Fund.
- India has supplied 50 buses to Sri Lanka on the occasion of the 75th anniversary of independence.



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Answer : B

- ✓ State government of Kerala has launched a groundbreaking scheme called 'Shubhayatra'. The scheme aims to provide much-needed financial support to first-time overseas emigrants from Kerala, facilitating a positive and productive migration ecosystem.
- ✓ In support of the 'Shubhayatra' scheme, the Kerala government has allocated ₹2 crore in the current financial year for providing tax holidays and interest subvention to emigrants

KERALA IN NEWS 2023

- Kerala has launched a groundbreaking scheme called 'Shubhayatra'.
- Kerala to set up India's first fisheries Atal Incubation Centre.
- Piramal Finance opened the first all women branch named "Maitreyi" at Thripunithura near Kochi to cater to the unique needs of women customers.
- Kerala has become the first state in the country to launch its own internet service.
- Kerala has become the first and only state in the country to have its own internet services.
- According to data shared by the GI Registry, Kerala received the highest number of Geographical Indication (GI) tags for products among all states in India in the fiscal year 23 (FY23).
- Kerala has adopted a water budget, the first of its kind in the country, to deal with the problem of water scarcity in summer.
- Dharmadam, Kerala becomes first complete library constituency in India.
- Kerala CM Pinarayi Vijayan launches 'One Panchayat, One Playground' project.
- India's first Graphene Innovation center to be set up in Kerala.
- Recently, a group of researchers discovered a butterfly subspecies from the fringes of Akkulam and Vembanad lakes in Kerala.
- Prime Minister Narendra Modi on 25th April flagged off Kerala's first Vande Bharat Express between Thiruvananthapuram and Kasargod at Thiruvananthapuram Central Station.
- Kerala declared first State to enable digital banking service.
- M T Vasudevan Nair was awarded the "Kerala Jyoti", the highest civilian honour in Kerala.
- The Ministry of Women and Child Development has launched the 2nd G20 Empower meeting in Thiruvananthapuram, Kerala under the theme "Women Empowerment: Win-win for Equality and Economy".



- Kerala to become first State to use robotics tech extensively for manhole cleaning.
- National Green Tribunal (NGT) in New Delhi has imposed a fine of Rs 10 crore on the Kerala government for failing to protect the Vembanad and Ashtamudi lakes, listed as Ramsar sites.

STATIC GK Based Current Affairs MCQs 6&7 August 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



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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



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34.9 KB APARCHIT'S GALLERY
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



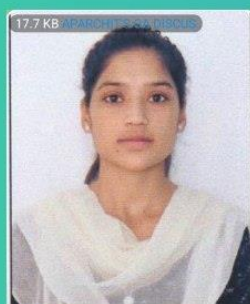
30.3 KB APARCHIT'S GALLERY
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



84.9 KB APARCHIT'S GALLERY
👏👏 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 GALLERY
👏👏 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 GALLERY
👏👏 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