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Aparchit 12 August English Super Current Affairs MCQ with Facts 2023

By Aparchit Exam Warriors/Kumar Kaushal Sir

- Q.1. Mushkbudji Rice of which state has recently received the Geographical Indication (GI) tag?
 - A) Maharashtra

B) Karnatata

C) Tamil Nadu

D) Jammu and Kashmir

Answer: D

- ✓ Recently, Mushkbudji Rice received the Geographical Indication (GI) tag.
- ✓ About Mushkbudji Rice:
- ✓ It is short bold aromatic rice grown in higher reaches of Kashmir valley.
- ✓ The cooked rice is unique and possesses a harmonious blend of taste, aroma and rich organoleptic properties.
- ✓ It is mainly is grown in areas of Sagam, Panzgam and Soaf Shali of district Anantnag and Beerwah belt of district Budgam.
- ✓ The consumption of aromatic rice in Kashmir has now been limited to special occasions, marriages, and festivals.

GI TAG IN NEWS 2023

- Mushkbudji rice, which was granted the GI tag along with eight other products from Jammu and Kashmir.
- Tamil Nadu's Authoor betel leaves get Geographical Indication (GI) certificate.
- ➤ Geographical Indications Registry, in June 2023, accorded the Geographical Indication (GI) tag to the Kari Ishad mango predominantly grown in Ankola taluk of Uttara Kannada in Karnataka .
- Mircha rice variety from West Champaran district of Bihar has recently been granted the GI tag.
- ➤ With the recently added products in GI tag lists, has made the total number of GI tags in India 2023 to over 430.
- > The products included are Tandur red gram of Telangana, gamocha of Assam, Alibag white onion of Maharashtra, and Raktsey Karpo apricot of Ladakh among others.
- 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.
- 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).
- Ladakh wood carvings, also known as 'Ladakh Shingskos', have been granted the Geographical Indication (GI) tag.
- > The GI tag was granted to Tamil Nadu's famous Cumbum Paneer Thirachai, also known as Cumbum Grapes.
- ➤ Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag.
- ➤ Banarasi paan has been awarded the GI tag, which signifies its unique identity and origin. Three other foods from the Varanasi region, including Banarasi Langda Mango, Ramnagar Bhanta (Brinjal), and Adamchini rice, have also received the GI tag.
- ➤ Chhattisgarh's Nagri Dubraj rice variety gets geographical indication tag.
- > Gamocha', a symbol of the culture and identity of Assam, has received the Geographical Indication (GI) tag.
- European Commission (EC) has recently granted Protected Geographical Indication (PGI) status to Kangra tea, aunique variety of tea grown in the Kangra district of Himachal Pradesh in India.
- The Central Government has granted Geographical Indication (GI) tag to Mithila Makhana, Bihar.
- ➤ GEOGRAPHICAL INDICATIONS (GI):-
- ➤ GI tags are issued as per the Geographical Indications of Goods (Registration and Protection) Act,1999. This tag is issued by the Geographical Indication Registry under the Department of Industry Promotion and Internal Trade, Ministry of Commerce and Industry.
- Darjeeling Tea was the first Indian product to get the geographical indication tag in 2004.
- > The second GI tag in India was given to Aranmula Kannadi (Handicraft) which is a mirror and made in Kerala.
- A GI is registered for an initial period of ten years, which must be renewed after 10 years.
- ➤ Kerala has topped among Indian states for having most number of products securing the Geographical Indication (GI) tag in financial year 2022-23.

- ➤ What is GI tag?
- A GI is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin.

Q.2. NASA's Curiosity Rover recently captured the crepuscular rays on which planet?

A) Saturn

B) Jupiter

C) Neptune

D) Mars

Answer: D

- ✓ NASA's Curiosity Mars rover recently spotted distinctive hexagonal mud cracks on Mars that scientists speculate may offer the first evidence of wet-dry cycles on the planet.
- ✓ About Mars Curiosity Rover:
- ✓ It is a S. robotic vehicle designed to explore the surface of Mars.
- ✓ It was launched aboard an Atlas V rocket from Cape Canaveral Air Force Station, Florida on Nov. 26, 2011, and landed on Aug. 5, 2012, after taking eight months and 10 days to reach the Red Planet.
- ✓ The rover is currently roaming Mars' landscape looking for signs of life and learning about the Red Planet's unique environment.
- ✓ The rover is part of NASA's Mars Science Laboratory mission which tested a novel landing method that saw the spacecraft descend on a parachute before its landing system fired up its rockets and hovered as the rover was lowered down onto the surface.
- ✓ Features:
- ✓ It is about 3 metres long and weighs about 900 kg.
- ✓ It does not rely on solar cells for its energy needs but rather draws its electric power from a thermoelectric power generator, with the heat source being the radioactive decay of plutonium and the heat sink being Mars's atmosphere.
- ✓ According to NASA, Curiosity has four main science goals in support of the agency's Mars exploration program:
- ✓ Determine whether life ever arose on Mars.
- ✓ Characterize the climate of Mars.
- ✓ Characterize the geology of Mars.

- ✓ Prepare for human exploration.
- ✓ What is NASA's Perseverance rover?
- ✓ It is a robotic explorer to land on Mars as part of NASA's ongoing Mars 2020 Mission.
- ✓ Main Job: Seek signs of ancient life and collect samples of rock and regolith (broken rock and soil) for possible return to Earth.
- ✓ The rover will collect samples of rock and soil, encase them in tubes, and leave them on the planet's surface to be returned to Earth at a future date.
- ✓ Launch: It was launched on July 30, 2020from Cape Canaveral, Florida.
- ✓ Landing: Successfully landed on the surface of Mar's Jezero Crater on Feb. 18, 2021.
- Bandhavgarh Forest Reserve, which was seen in the news, is located in which state?
 - A) Madhya Pradesh
 - B) Rajasthan
 - C) Karnataka
 - D) Uttar Pradesh

Answer: A

- ✓ A seven-month-old female tiger cub was found dead under suspicious circumstances at Bandhavgarh Tiger Reserve. Warrior
- ✓ About Bandhavgarh Tiger Reserve:
- ✓ Location:
- ✓ It is located in the Umaria district of Madhya Pradesh.
- ✓ It is spread over the Vindhya hills.
- ✓ Bandhavgarh was declared a national park in 1968 and then became Tiger Reserve in 1993.
- ✓ It derives its name from the most prominent hillock in the area, which was said to be given by Hindu Lord Rama to his brother Lakshmana to keep a watch on Lanka. Hence the name Bandhavgarh (Sanskrit: Brother's Fort).
- ✓ It is known for the Royal Bengal Tigers. The density of the tiger population at Bandhavgarh is the highest known in India as well as in the world.
- Topography: Varies between steep ridges, undulating forests and open meadows.

TIGER RESERVE IN NEWS 2023

- A seven-month-old female tiger cub was found dead under suspicious circumstances at Bandhavgarh Tiger Reserve, Madhya Pradesh.
- ➤ Bihar government to constitute 'Rhino Task Force' for suggesting measures for the reintroduction of rhino conservation scheme in 'Valmiki Tiger Reserve' in West Champaran district.
- ➤ India's Tiger Population Reaches 3,925 with 6.1% Annual Growth Rate, Holds 75% of Global Wild Tiger Population.
- A photo of an elephant taken at the Anamalai Tiger Reserve (ATR) in Tamil Nadu has emerged as the winner of the Siena Drone Photo Awards 2023.
- According to the latest tiger census data released by Prime Minister Narendra Modi, the number of tigers in India is set to reach 3,167 in 2022.
- ➤ Bandipur Tiger Reserve, Karnataka completed 50 years as a Project Tiger Reserve 1 April 2023.
- > Tiger Safari in Ramgarh Vishdhari Tiger Reserve (RVTR) in Rajasthan's Bundi district is expected to be open in July.
- National Highways Authority of India (NHAI) signed a Memorandum of Understanding (MoU) with the Nagarjunasagar-Srisailam Tiger Reserve in Andhra Pradesh and Telangana..
- ➤ Union Environment Minister Bhupendra Yadav informed that Ramgarh Vishdhari Sanctuary in Rajasthan has been notified as the 52nd Tiger Reserve of India.
- > The new butterfly park at Anamalai Tiger Reserve emphasises the need to conserve indigenous species.
- > It was earlier known as Indira Gandhi Wildlife Sanctuary and National Park and as Anamalai Wildlife Sanctuary.
- > It is located in Tamilnadu.
- ➤ Project Tiger is a tiger conservation programme launched on April 1,1973 by the Government of India during Prime Minister Indira Gandhi's tenure.
- Madhya Pradesh has the most number of tiger reserves with six in total.
- > The national animal of India is the magnificent Royal Bengal Tiger. Its scientific name is Panthera.

Q.4. Which institution releases the Index of Industrial Production (IIP) output data?

- A) National Statistical Office
- B) National Sample Survey Organisation
- C) Labour bureau
- D) Department of Industrial Policy and Promotion

Answer: A

- ✓ India's Index of Industrial Production in India declined to a three-month low of 3.7 per cent in June, mainly due to poor showing by the manufacturing sector.
- ✓ About Index of Industrial Production:
- ✓ It is one of the Prime indicators of economic development for the measurement of trends in the behavior of Industrial Production over a period of time with reference to a chosen base year.
- ✓ It indicates the relative change of physical production in the field of industries during a specified year as compared to the previous year.
- ✓ It is computed and published by the National Statistical Office (NSO) on a monthly basis.
- ✓ Base Year:
- ✓ The base is always given a value of 100.
- ✓ The current base year for the IIP series in India is 2011-12.
- ✓ So, if the current IIP reads as 116, it means that there has been 16% growth compared to the base year.
- ✓ <u>Index of Eight Core Industries (ICI):</u>
- ✓ ICI measures the collective and individual performance of production in selected eight core industries Coal, Crude Oil, Natural Gas, Petroleum Refinery Products, Fertilizers, Steel, Cement and Electricity.
- ✓ The objective of the ICI is to provide an advance indication of production performance of industries of 'core' nature before the release of IIP by the Central Statistics Office.
- ✓ These industries are likely to impact general economic activities as well as industrial activities.
- ✓ The Index is compiled and released by the Office of the Economic Adviser (OEA), Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, Government of India.
- ✓ Index of Industrial Production (IIP) helps us to understand the growth of various sectors of the Economy. It is released monthly by CSO.

- ✓ IIP(Index of Industrial production) was released for the first time in 1950. It was released by CSO. The Index of Industrial Production (IIP) is an index that shows the growth rates in different industry groups in a fixed period of time.
- Q.5. For the first time in history, which of the following spacecrafts has touched the corona of the Sun?

A) Hinode

B) Parker Solar Probe

C) TRACE

D) Explorer 33

Answer: B

- ✓ NASA's Parker Solar Probe recently executed a short maneuver that kept the spacecraft on track to reach the aim point for the mission's sixth Venus flyby.
- ✓ About Parker Solar Probe
- ✓ It is a NASA spacecraft designed to study the Sun and its atmosphere.
- ✓ It was launched on August 12, 2018, from Cape Canaveral Air Force Station, Florida, and is currently orbiting the Sun in a highly elliptical orbit that takes it closer to the Sun than any previous spacecraft.
- ✓ The mission objectives of the Parker Solar Probe are to study the structure and dynamics of the Sun's corona, the Sun's magnetic field, and the solar wind.
- ✓ To achieve this, the probe will make a total of 24 close approaches to the Sun over the course of its mission, getting as close as 3.83 million miles from the Sun's surface, which is about 7 times closer than any previous spacecraft.
- ✓ In December 2021, the Parker Probe reached the atmosphere of the sun. Since then, it's been looping around the sun, drawing closer each time, and sending back tons of data about everything it encounters.
- ✓ Features:
- ✓ Mass: 685 kilograms at launch.
- ✓ Scientific Instruments: Fields Experiment (FIELDS), Integrated Science Investigation of the Sun (ISIS), Wide Field Imager for Solar Probe (WISPR), Solar Wind Electrons Alphas and Protons (SWEAP).
- ✓ Parker Solar Probe and its instruments are protected from the Sun by a 4.5-inch-thick (11.43 cm) carbon-composite shield, which can withstand temperatures reaching nearly 2,500 degrees Fahrenheit (1,377 Celsius).

- Q.6. With reference to Carbon Enhanced Metal-Poor (CEMP) stars, consider the following statements:
 - 1. They are primarily characterized by diverse heavy elements and abundance patterns.
 - 2. Their formation was from the ejected material of the first stars that formed after the Big Bang.
 - 3. At the evolutionary stages, these Stars cannot produce elements heavier than iron.

Which of the statements given above is/are correct?

A) 1 and 2 only

B) 2 and 3 only

C) 1 and 3 only

D) 1, 2 and 3

Answer: D

✓ Recently, scientists at the Indian Institute of Astrophysics (IIA, Bangalore) under the Department of Science & Technology (DST), Govt. of India, have discovered a unique star named HE 1005-1439 classified as a carbon-enhanced metal-poor (CEMP) star.

✓ Key findings:

- ✓ The researchers used high-resolution spectroscopic data acquired using High Dispersion Spectrograph (HDS) attached to SUBARU telescope (Japan) to analyze the star's surface chemical composition.
- ✓ The team found that the iron content of the star is thousand times less than that of the sun and it is heavily enriched with neutron-capture elements.
- ✓ The star which defies previous classifications and challenges previous understanding of star formation processes shows signs of having been formed through the combination of two different neutron-capture processes the slow (s-) and intermediate (i-) neutron-capture processes.
- ✓ The slow (s-) process is believed to occur in low-mass stars during the asymptotic giant branch (AGB) phase and the rapid (r-) process is believed to occur in Supernovae and Neutron Star mergers.
- ✓ One of the proposed sites for intermediate (i-) process is low-metallicity low-mass AGB stars.
- ✓ Understanding the relative contributions of these processes to the elemental composition of stars is important for understanding the chemical evolution of galaxies and the origins of the elements in the universe.
- ✓ <u>Key facts Carbon-enhanced metal-poor (CEMP) star:</u>
- ✓ These stars are characterized by diverse heavy elements abundance patterns and are primarily classified into four groups, based on which groups of heavy elements are more abundant.
- ✓ These are mostly dwarf stars, sub-giant stars, or giant stars, and stars that belong to these evolutionary stages cannot produce elements heavier than iron.

- Q.7. Which Union Ministry manages the Investor Education and Protection Fund Authority (IEPFA)?
 - A) Ministry of Steel

- B) Ministry of Rural Development
- C) Ministry of Corporate Affairs
- D) Ministry of Communications

Answer: C

- ✓ Recently, in a step towards financial literacy, Investor Education and Protection Fund Authority (IEPFA) launched two Investor Awareness Vans titled "Niveshak Sarathi as part of the Azadi ka Amrit Mahotsav celebrations.
- ✓ About Investor Education and Protection Fund Authority (IEPFA)
- ✓ It was established in 2016 under the Companies Act, of 2013.
- ✓ The Authority is entrusted with
- ✓ The responsibility of administration of the Investor Education Protection Fund (IEPF).
- ✓ Make refunds of shares, unclaimed dividends, matured deposits/debentures etc. to investors and promote awareness among investors.
- ✓ Nodal Ministry: Ministry of Corporate Affairs
- Q.8. Rural Electrification Corporation Limited has secured a coveted place in the esteemed Morgan Stanley Capital International (MSCI) Global Standard Index, effective from__.
 - A) 1st September 2023

B) 1st January 2024

C) 1st December 2023

D) 1st October 2023

Answer: A

- ✓ Rural Electrification Corporation Limited under the Ministry of Power, has secured a coveted place in the esteemed Morgan Stanley Capital International (MSCI) Global Standard Index, effective from 1st September 2023.
- ✓ About MSCI Index:
- ✓ It is owned by the multinational investment management and financial services company Morgan Stanley.
- ✓ It is an investment research firm that provides stock indexes, portfolio risk and performance analytics, and governance tools to institutional investors and hedge funds.
- ✓ It is a leading provider of critical decision support tools, including stock indexes, and services for the global investment community.

- ✓ MSCI indices facilitate the construction and monitoring of portfolios in a cohesive and complete manner, avoiding benchmark misfit. It has over 160,000 indices in its portfolio.
- ✓ MSCI has indexes for countries, regions, emerging markets, developed markets, small cap, all cap and even Islamic indexes.
- ✓ It selects stocks for its equity indexes that are easily traded and have high liquidity, with companies having high free float getting more weightage.
- ✓ What is MSCI India Index?
- ✓ The MSCI India Index is designed to measure the performance of the large and mid-cap segments of the Indian market.
- ✓ With 113 constituents, the index covers approximately 85% of the Indian equity universe.
- ✓ The index is reviewed quarterly

Q.9. What is PUShP?

- A) A portal for surplus power trading
- B) A platform for demand-response management
- C) A marketplace for energy storage solutions
- D) An online community for energy sector professionals

Answer: A

- ✓ Recently, the National Power Committee (NPC) has asked States to provide suggestions for offering incentives to buyers and sellers on the surplus power portal PUSHp.
- ✓ About PUShP portal:
- ✓ A High Price Day Ahead Market (HP-DAM) and Surplus Power Portal (PUShP) was launched by the Ministry of Power.
- ✓ It was launched to ensure greater availability of power during the peak demand season at a price higher than the ceiling of Rs 12 per unit by certain category of sellers.
- ✓ The power distribution companies (DISCOMs) will be able to indicate their surplus power in block times / days / months on portal.
- ✓ Those DISCOMs who need power will be able to requisition the surplus power.

- ✓ The new buyer will pay both variable charge (VC) and fixed cost (FC) as determined by Regulators. Once power is reassigned, the original beneficiary shall have no right to recall as entire FC liability is also shifted to the new beneficiary.
- ✓ This will reduce the fixed cost burden on the DISCOMs, and will also enable all the available generation capacity to be utilized.

Q.10. Pilibhit Tiger Reserve, which were seen in the news, are located in which state?

A) Madhya Pradesh

B) Chhattisgarh

C) Uttar Pradesh

D) Bihar

Answer: C

- ✓ Pilibhit Tiger Reserve (PTR) has embarked on an ambitious journey by formulating its inaugural 'five-yearplan' to safeguard turtles, conduct species identification and estimate their populations both within and outside the reserve.
- ✓ <u>About Pilibhit Tiger Reserve:</u>
- ✓ It is located in Pilibhit District, Lakhimpur Kheri District and Bahraich District of Uttar Pradesh.
- ✓ It lies along the India-Nepal border in the foothills of the Himalayas and the plains of the 'terai' in Uttar Pradesh.
- ✓ The river Gomti originates from the reserve, which is also the catchment of several others like Sharda, Chuka and Mala Khannot.
- ✓ The Sharda Sagar Dam extending up to a length of 22 km (14 mi) is on the boundary of the reserve.

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.
- > 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

Q.11. What is the aim of the National Social Assistance Programme?

- A) To provide financial assistance to women
- B) Old-age pension to very poor
- C) To provide education and training to the weaker sections of the society
- D) To provide financial security to the vulnerable sections of society

Answer: B

- ✓ Recently, the Comptroller and Auditor General of India submitted the report on the performance audit of the National Social Assistance Programme from 2017-18 to 2020-21.
- ✓ About National Social Assistance Programme:
- ✓ It was launched on 15th August, 1995.
- ✓ Objective
- ✓ It is is a social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner,
- ✓ belonging to below poverty line households.
- ✓ Eligibility
- ✓ For getting benefits under NSAP the applicant must belong to a Below Poverty Line (BPL) family according to the criteria prescribed by the Govt. of India.
- ✓ The other eligibility criteria and the scale of central assistance under the sub schemes of NSAP are as follows.
- ✓ Presently NSAP comprises of five schemes, namely –
- ✓ Indira Gandhi National Old Age Pension Scheme (IGNOAPS): The eligible age for IGNOAPS is 60 years. The pension is Rs.200 p.m. for persons between 60 years and 79 years. For persons who are 80 years and above the pension is Rs.500/ per month.

- ✓ Indira Gandhi National Widow Pension Scheme (IGNWPS): Widow aged 40 years will get pension is Rs.300 per month. After attaining the age of 80 years, the beneficiary will get Rs.500/ per month.
- ✓ National Family Benefit Scheme NFBS): In the event of death of the bread winner Rs. 20000/ will be given as a lumpsum assistance to the bereaved household. The breadwinner should have been between 18-60 years of age.
- ✓ Annapurna: The scheme aims at provide food security to meet the requirements of those eligible old aged persons who have remained uncovered under the IGNOAPS. Under this programme 10 kgs of food grains (wheat or rice) is given per month per beneficiary.
- ✓ Nodal Ministry: Ministry of Rural Development

Q.12. What is Cash Reserve Ratio (CRR)?

- A) The fraction of the deposits that commercial banks lend to the customers.
- B) The fraction of the deposits that RBI must keep with commercial banks.
- C) The fraction of the deposits that commercial banks must keep with RBI.
- D) The fraction of the deposits that commercial banks must keep with the central government.

Answer: C

- ✓ The Reserve Bank of India (RBI) recently asked Indian banks to set aside a larger share of incremental deposits under the Cash Reserve Ratio (CRR).
- ✓ About Cash Reserve Ratio (CRR):
- ✓ Cash Reserve Ratio (CRR) is the share of a bank's total deposit that is mandated by the Reserve Bank of India (RBI) to be maintained with the latter as reserves in the form of liquid cash.
- ✓ The bank cannot use this amount for lending and investment purposes and does not get any interest from the RBI.
- ✓ CRR applies to scheduled commercial banks, while the regional rural banks and NBFCs are excluded.
- ✓ Key objectives of the Cash Reserve Ratio:
- ✓ CRR helps control inflation. In a high-inflation environment, RBI can increase CRR to prevent banks from lending more.
- ✓ CRR also ensures banks have a minimum amount of funds readily available to customers even during huge demand.
- ✓ CRR serves as the reference rate for loans. Also known as the base rate for loans, the banks cannot offer loans below this rate.

- ✓ Since CRR regulates the money supply, it boosts the economy whenever required by lowering the CRR.
- ✓ How is CRR Calculated?
- ✓ CRR is calculated as a percentage of Net Demand and Time Liabilities (NDTL).
- ✓ This percentage is fixed by the RBI and is changed from time to time by the central bank itself.
- ✓ NDTL for banking refers to the aggregate savings account, current account and fixed deposit balances held by a bank.
- ✓ Currently, the CRR is fixed at 4.50%. This means that for every Rs 100 worth of deposits, the bank has to keep Rs 4.5 with the RBI.
- ✓ <u>Key Facts about Statutory Liquidity Ratio (SLR):</u>
- ✓ SLR is a minimum percentage of deposits that a commercial bank has to maintain in the form of liquid cash, gold or other securities.
- ✓ It is basically the reserve requirement that banks are expected to keep before offering credit to customers.
- ✓ However, these deposits are maintained by the banks themselves and not with the RBI.
- ✓ The SLR is fixed by the RBI.

Q.13. Which State government has launched scheme to improve banking penetration in 4,373 Panchayats?

A) Odisha

B) Jharkhand

C) West Bengal

D) Uttar Pradesh

Answer: A

- ✓ Odisha Cabinet chaired by Chief Minister Naveen Patnaik approved to open banking outlets in 4,373 unbanked gram panchayats at a cost of Rs 500 crore in Aug 2023.
- ✓ Aim: To improve financial inclusion, will be implemented in coordination with six public sector banks in a phased manner.
- ✓ The Odisha government will provide rent-free banking space for five years. It will also bear one-time expenses for fixed cost and recurring expenses for a period of three years.
- ✓ The cabinet also approved a new scheme NUA-Odisha —Nutana (new), Unnata (developed), Abhilasha (aspirational) with an outlay of Rs 385 crore that aims to skill one lakh youth every year in the state during the next three years.

Q.14. Who launched the 3rd edition of the UPI Safety Awareness Campaign, "UPI Chalega" in August 2023?

A) NTPC

B) NPCI

C) NITI Aayog

D) Ministry of Finance

Answer: B

- ✓ National Payments Corporation of India (NPCI) has launched the 3rd edition of the UPI Safety Awareness Campaign, "UPI Chalega".
- ✓ The campaign aims to promote UPI as an easy, safe, and instant mode of payment. It also educates users about various features such as UPI LITE, which enables swift low-value transactions;
- ✓ UPI AUTOPAY, which allows secure and convenient recurring payments using any UPI application; and UPI Interoperability, which facilitates seamless money transfers between all UPI-enabled applications.
- ✓ UPI has revolutionized digital payments, witnessing increased transaction value and volume. The campaign was launched in 2020 under the Financial Literacy Advisory Committee (FLAC) guidance.
- ✓ UPI Chalega Campaign 1.0 and 2.0 played a crucial role in expanding UPI's outreach, educating users about its safety, and enhancing its ease of use for various transactions, making it the preferred payment choice.
- ✓ <u>UPI Chalega 3.0 Aim :</u>
- ✓ To drive UPI adoption and safe usage through engaging initiatives. The campaign aims to boost UPI's brand awareness, amplify understanding of its features, and encourage wider adoption among new users.

Q.15. Which day of the year has been dedicated to be celebrated as the International Youth Day annually?

A) 10 August

Aparch B) 11 August

C) 12 August

D) 13 August

Answer: C

- ✓ International Youth Day (IYD) is observed on August 12 annually to draw attention of governments and others towards youth issues worldwide.
- ✓ 2023 Theme: Green Skills for Youth: Towards a Sustainable World
- ✓ The day was designated by the United Nations in 1999.
- ✓ The first IYD was observed on 12 August, 2000.

✓ National Youth Day is celebrated in India every year on 12 January to commemorate the birth anniversary of Swami Vivekananda. The day was declared by the Government of India in 1984 while the event was first celebrated in 1985.

Q.16. When is the World Elephant Day observed globally?

A) 13 August

B) 11 August

C) 10 August

D) 12 August

Answer: D

- ✓ World Elephant Day is observed every year on August 12 globally for the preservation and protection of the global elephants.
- ✓ The main objective of World Elephant Day is to create awareness on elephant conservation, and to share knowledge and positive solutions for the better protection and management of wild and captive elephants.
- ✓ The day is being officially celebrated since 2012.
- ✓ Save the Elephant Day is celebrated on April 16 every year to raise awareness about the dangers elephants face and various difficulties they have to overcome to live.

Exam

Warriors

- ✓ Asia's 'longest-tusked' elephant Bhogeshwara dies of natural causes.
- ✓ Interesting facts about Elephant
- ✓ Project Elephant: 1992
- ✓ Elephas Maximus : Elephant Scientific Name
- ✓ India's first Elephant Hospital Opens In Mathura
- ✓ India's 1st Elephant Rehabilitation Centre to Open in Kottor Kerala
- ✓ India's 1st water clinic for elephants has opened in Mathura
- ✓ Madhya Pradesh has got its first elephant colony in Bandhavgarh Tiger Reserve
- ✓ Karnataka has the highest number of elephants (6,049)
- ✓ Botswana has world's largest elephant population
- ✓ Elephant : State animal of Jharkhand, Kerala and Karnataka
- ✓ Singphan Elephant Reserve Nagaland 30th elephant reserve
- ✓ Bholu (Elephant) is the official mascot of Indian Railways



- Q.17. What is the theme of the 2022 International Youth Day (IYD)?
 - A) Intergenerational Solidarity: Creating a World for All Ages
 - B) Transforming Food Systems: Youth Innovation for Human and Planetary Health
 - C) Youth Engagement for Global Action
 - D) Green Skills for Youth: Towards a Sustainable World

Answer: D

✓ The theme for International Youth Day in 2023 is 'Green Skills for Youth: Towards a Sustainable World'

STATIC GK Based Current Affairs MCQs 12 August 2023

- Q.1. India's first credit rating agency commissioned its operation in which year?
 - A) 1987

B) 1988

C) 1999

D) 1990

Answer: B

- ✓ CRISIL is India's first rating agency and it started its operation in 1988.
- Q.2. What is the base year for National Income? Aparchit Exam Warriors
 - A) 2010-11
 - B) 2011-12
 - C) 2312-13
 - D) 2009-10

Answer: B

- Which of the following organization replaced the "General Agreement on Tariffs and Trade Q.3. (GATT)" in 1995.
 - A) IMF
 - B) World Bank
 - C) WTO
 - D) UNCTAD

Answer: C

\circ 4	What is the minimum	Capital to Risk-weighted Assets Ratio (CD A D) by DDD o
U.4.	what is the initimum	Capital to Kisk-weighted Assets Katio (CRARI DY RRDS

A) 8%

B) 9%

C) 10%

D) 7%

Answer: B

✓ RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 9 per cent on an ongoing basis.

Q.5. What is the sanctioned limit, for classification of export credit under Priority Sector Lending?

A) Rs 20 crore per borrower

B) Rs 50 crore per borrower

C) Rs 30 crore per borrower

D) Rs 40 crore per borrower

Answer: D

Q.6. Who determines the rate of interest under the Gold Monetisation Scheme?

A) Reserve Bank of India

B) Commercial Banks

C) Government of India

D) Collection and Purity Testing Centre

Answer: C

Q.7. What is the tenor range of dated Government securities?

A) 5 years to 40 years

B) 5 years to 30 years

C) 5 years to 20 years

D) 10 years to 30 years

Answer: A

Q.8. Which of the following is the authorized Central KYC Records Registry (CKYCR) in India?

A) CARE

B) CERSAI

C) CIBIL

D) UIDAI

Answer: B

✓ Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR



- Q.9. ___ refers to replacement of actual card details with an alternate code called the "token".
 - A) Reorganisation

B) Altering

C) Tokenisation

D) Codenisation

Answer: C

- Q.10. Conversion of the token back to actual card details is known as _____.
 - A) reverse tokenisation
- B) de-tokenisation

C) re-tokenisation

D) altered tokenisation

Answer: B





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GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD (

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



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

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



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

NAME - ISHITA GARG ROLL NO - <u>2283004123</u> STATE - PUNJAB BANK - PUNJAB GRAMIN BANK



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

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



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

NAME - PRAVEEN ROLL NO - <u>1801005776</u> SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA



Name: Bathina Maneeshi 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 - <u>2543024278</u> SELECTED IN - RRB CLERK STATE - TELAGANA



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



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IBPS RRB CLERK
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JOURNEY FEELING PROUD.

NAME - GURIYA KUMARI ROLL NO -<u>1373006773</u> SELECTED IN - RRB CLERK DAKSHIN BIHAR GRAMEEN BANK



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

NAME - GURPREET KAUR ROLL NO - <u>2283002821</u> BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB



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

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