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Aparchit 19&20 August English Super Current Affairs MCQ with Facts 2023
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. With reference to UDGAM Portal, consider the following statements:

1.It is a platform designed to promote environmental conservation by encouraging the use of single-use/biodegradable plastics and disposable products in everyday life.

2.It has been launched by the Reserve Bank of India (RBI).

Select the correct statements using the codes given below:

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : B

- ✓ Statement 1 is incorrect. UDGAM Portal stands for Unclaimed Deposits – Gateway to Access information. Its aim is to aid users to identify their unclaimed deposits/ accounts and enable them to either claim the deposit amount or make their deposit accounts operative at their respective banks.
- ✓ Statement 2 is correct. The portal has been launched by the RBI.
- ✓ The Reserve Bank of India (RBI) recently launched a Centralised Web Portal, UDGAM (Unclaimed Deposits – Gateway to Access inforMation), for the public to search for their unclaimed deposits across multiple banks at one place.
- ✓ **About UDGAM Portal**
- ✓ It has been developed by RBI for use by members of public to facilitate and make it easier for them to search their unclaimed deposits across multiple banks at one place.
- ✓ Reserve Bank Information Technology Pvt Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS), and participating banks have collaborated on developing the portal.
- ✓ The portal will enable users to either claim the deposit amount or make their deposit accounts operative at their respective banks.
- ✓ **Procedure:**
- ✓ Customers can register on the 'Udgam' platform using their mobile number.
- ✓ Once registered, they can search for unclaimed deposits under their name and provide additional inputs such as PAN, voter ID, driving licence and passport number.
- ✓ Customers can then retrieve their deposits by completing a KYC process with their branch.



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- The second Trade and Investment Working Group meeting under the G20 India Presidency began in Bengaluru.
- Foxconn to invest nearly 1 billion USD in Bengaluru.
- Nitin Gadkari unveiled first methanol run buses in Bengaluru.
- India Energy Week 2023 (IEW 2023), being organised during India's G20 Presidency, will be held in Bengaluru between February 6 and 8, 2023. .
- The Union Ministry of Defence has announced on 27 November 2022 that the biennial air show AeroIndia-2023 will be held at the Air Force Station Yelahanka in Bengaluru's from 13-17 February, 2023. This would be the 14th edition of Aero India.
- The first G-20 Environment meeting under the G-20 India Presidency will be held at the Taj West End in Bengaluru.
- Union Minister of Agriculture and Farmers Welfare Narendra Singh Tomar on 15 March inaugurated a 5-day cultural program "AgriUnifest" in Bengaluru..
- The first meeting of the G-20 Energy Transition Working Group under the chairmanship of India will be held in Bengaluru from 5 to 7 February

Q.3. RBI has launched a centralized web portal "UDGAM" to help citizens search for their unclaimed deposits. What is the full form of UDGAM?

- A) Unclaimed Deposits Gateway to Account inforMation
- B) Unclaimed Deposits Gateway to Allied inforMation
- C) Unclear Deposits Gateway to Account inforMation
- D) Unclaimed Deposits Gateway to Access inforMation

Answer : D

- ✓ The Reserve Bank of India (RBI) has launched a centralized web portal to help citizens search for their unclaimed deposits known as UDGAM.
- ✓ UDGAM stands for Unclaimed Deposits Gateway to Access inforMation.
- ✓ The portal has been developed by the central bank for the public to help them search for their unclaimed deposits across multiple banks at one place.
- ✓ How will the UDGAM portal work?



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- ✓ 75 percent of orders for equipment and systems of P17A ships are from indigenous firms, including micro, small and medium enterprises (MSMEs).
- ✓ P17A ships are guided missile frigates, each of which is 149 metres long, with the displacement of approximately 6,670 tonnes and a speed of 28 knots. These are capable of neutralizing threats in all three dimensions of air, surface, and sub-surface
- ✓ Project-17 Alpha is also known as the Nilgiri class frigate project. INS Vindhyagiri is the sixth stealth frigate constructed under Project-17 Alpha.
- ✓ Sixth vessel to be rolled out as part of the Project 17A Frigate
- ✓ Stealth frigate Vindhyagiri is the sixth vessel rolled out as part of the Project 17A Frigate.
- ✓ The five other ships – INS Nilgiri, Udaygiri, Himgiri, Taragiri, and Dunagiri – were launched between 2019 and 2022.
- ✓ Built by: Garden Reach Shipbuilders and Engineers Ltd (GRSE) facility at Kolkata.
- ✓ Named after: The ship is named after the Vindhyagiri hills in Karnataka.
- ✓ These frigates are being built by two state-run shipyards:
- ✓ Mazagon Docks Limited (MDL) is responsible for manufacturing four frigates — INS Nilgiri, Udaygiri, Taragiri and Mahendragiri.
- ✓ Garden Reach Shipbuilders and Engineers Ltd (GRSE) will manufacture the remaining three frigates, INS Himgiri, Dunagiri and Vindhyagiri.
- ✓ These ships are follow-on versions of the three Project-17 vessels, also known as the Shivalik class frigates in the Indian Navy.

Q.5. Indian National Center for Ocean Information Services has launched which app for seafarers?

A) SAGAR

B) MAHASAGAR

C) SAMUDRA

D) SETHUSAMUDRAM

Answer : C

- ✓ Recently, Indian National Centre for Ocean Information Services (INCOIS) launched a new mobile application called SAMUDRA for seafarers and the fishing community.
- ✓ About SAMUDRA App:
- ✓ Smart Access to Marine Users for Ocean Data Resources and Advisories (SAMUDRA) application offers comprehensive information on all ocean related services.



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- ✓ It is a cutting-edge tool helping users to navigate the marine domain with confidence on their safety, and profitable fishing operations.
- ✓ It embodies the institute vision and mission in serving the nation with ocean data, information, and advisory services.
- ✓ It will catalyse sustainable ocean activities, thus enabling a way forward for the Blue Economy,
- ✓ It empowers users with real-time updates and critical alerts on oceanic disasters such as tsunamis, storm surges, high waves, and swell surge alerts, for the individuals and communities to stay informed and take necessary precautions towards the protection of lives and property.
- ✓ What is INCOIS?
- ✓ It was established as an autonomous body in 1999 under the Ministry of Earth Sciences (MoES).
- ✓ Mandate: To provide the best possible ocean information and advisory services to society, industry, government agencies and the scientific community through sustained ocean observations and constant improvements through systematic and focused research

Q.6. Who has launched to the FloodWatch mobile app for real-time flood forecast situations across the country?

A) Kushvinder Vohra

B) Raj Kumar Singh

C) Giriraj Singh

D) Gajendra Singh Shekhawat

Answer : A

- ✓ Chairman, Central Water Commission (CWC), Shri Kushvinder Vohra today launched the mobile application, "FloodWatch" with the aim of using mobile phones to disseminate information related to the flood situation and forecasts up to 7 days on a real-time basis to the public.
- ✓ **About Floodwatch App:**
- ✓ This app gives information related to the flood situation and forecasts up to 7 days on a real-time basis to the public.
- ✓ The in-house developed user-friendly app has readable and audio broadcast and all the information is available in 2 languages, viz. English and Hindi.
- ✓ Other feature of the app includes real-time flood monitoring where users can check up-to-date flood situation throughout the country.
- ✓ The app utilizes near real-time river flow data from various sources.



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- ✓ The app also provides flood forecast at nearest location where users can check the flood advisory at the station nearest to them on the Home Page itself.
- ✓ The app will also provide State-wise/Basin-wise Flood Forecast (up to 24 hours) or Flood Advisory (up to 7 days) which can be accessed by selecting specific stations, state wise or basin wise from the dropdown menu.
- ✓ This app utilizes advanced technologies such as satellite data analysis, mathematical modelling, and real-time monitoring to deliver accurate and timely flood forecasts.
- ✓ Key facts about Central Water Commission
- ✓ It is a premier Technical Organization of India in the field of Water Resources.
- ✓ It is presently functioning as an attached office of the Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation

Q.7. Which bank has recently introduced the Jeevan Dhara saving bank account for pensioners?

- A) Karnataka Bank
- B) Dhanlaxmi Bank
- C) Canara Bank
- D) Federal Bank

Answer : C

- ✓ Canara Bank has introduced Canara Jeevan Dhara, a special savings bank account for pensioners, and prospective pensioners.
- ✓ All the employees who retired on a voluntary basis or normal retirements are also eligible.
- ✓ The primary benefit of this account for senior citizens is that it is a zero-balance savings account. With this savings account, senior citizens do not have to maintain a minimum balance and there are no maintenance charges.
- ✓ The bank offers two variants depending on the pension credit. Diamonds account is for up to Rs 50,000 and Platinum account is for above Rs 50,000.
- ✓ The interest rate on Jeevan Dhara savings account will be same as regular savings account which ranges from 2.90% to 4% depending on the balance in the account



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CANARA BANK IN NEWS 2023

- Canara Bank has introduced Canara Jeevan Dhara, a special savings bank account for pensioners, and prospective pensioners.
- Public sector bank Canara Bank will be signing a ₹3,000 crore IT transformation deal to revamp and enhance its tech infrastructure.
- Canara Bank Tops Public Sector Banks in Lending to State PSUs and Corporations for Fifth Consecutive Year.
- Canara Bank, in partnership with the Reserve Bank Innovation Hub (RBIH), has introduced a new customer-friendly service called “Digitalised Submission of Form 15G/15H,” which is aimed at enhancing customer satisfaction.
- Canara Bank, in collaboration with the National Payments Corporation of India (NPCI), has announced that its customers can now utilize their RuPay Credit Cards on the Unified Payments Interface (UPI) platform.
- Canara Bank and NPCI Bharat BillPay Ltd (NBBL) have collaborated to launch a service that allows Indians residing in Oman to make payments for their bills in India.
- Canara Bank said it plans to sell its stake in Russian Joint Venture (JV) Commercial Indo Bank LLC (CIBL) to the other venture partner State Bank of India (SBI) for about Rs 114 crore.
- CIBL, incorporated in 2003, is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- K Satyanarayana Raju named as new MD and CEO of Canara Bank.
- He will be replacing L V Prabhakar.
- CANARA BANK
- It is a leading commercial bank of India.
- It was established in 1906, by Sri Ammembal Subba Rao Pai.
- Syndicate Bank was merged with Canara Bank on 1 April 2020. After this merger, Canara Bank has become the fourth largest bank in the country.
- Headquarters Bangalore, Karnataka
- MD & CEO : K. Satyanarayana Raju



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Q.8. Who has been appointed as MD and CEO of South Indian Bank, with effect from 1st October 2023?

- A) PR Seshadri
B) B. Ramesh Babu
C) N. Kamakodi
D) Abhijit Chakravorty

Answer : A

- ✓ PR Seshadri appoints as MD and CEO of South Indian Bank
- ✓ The Reserve Bank of India has approved the appointment of PR Seshadri as Managing Director & CEO of the South Indian Bank for a period of three years with effect from 1 October 2023.
- ✓ He is currently mentoring businesses both at an operating level as well as at the board level at various companies.
- ✓ He has served, amongst other positions, as managing director & CEO of Karur Vysya Bank, managing director & regional sales and distribution head of Citibank N.A
- ✓ South Indian Bank
- ✓ Founded : 1929
- ✓ Headquarters : Thrissur, Kerala
- ✓ Chairman : Salim Gangadharan
- ✓ MD & CEO : Murali Ramakrishnan
- ✓ Tagline : Experience Next Generation Banking.

Q.9. Dr. V S Arunachalam passed away recently. He was the former Director General of which organization?

- A) ISRO
B) DRDO
C) L&T
D) BARC

Answer : B

- ✓ Dr V S Arunachalam, founder chairman of Bengaluru-based think tank Center for Science, Technology and Policy (CSTEP), passed away at the age of 87 in California.
- ✓ Arunachalam helmed the Defence Research and Development Organisation (DRDO) and was the Scientific Advisor to the Defence Minister from 1982-92.
- ✓ He was conferred the Shanti Swarup Bhatnagar Award (1980), Padma Bhushan (1985), and Padma Vibhushan (1990) for his contribution to engineering science and technology



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Answer : C

- ✓ Nepal President Ram Chandra Paudel appointed Bishowambhar Prasad Shrestha as the Chief Justice of Nepal.

Q.14. The World Photography Day is celebrated on which day?

- A) 16 August
- B) 17 August
- C) 18 August
- D) 19 August

Answer : D

- ✓ World Photography Day is celebrated on 19 August every year to promote photography as a hobby and also inspire photographers around the globe to share a single photo with the rest of the world.
- ✓ Theme 2023 – LANDSCAPES
- ✓ The first official World Photo Day was observed on August 19, 2010.
- ✓ The origin of World Photo Day comes from the invention of the Daguerreotype, a photographic process developed by Frenchmen Louis Daguerre and Joseph Nicéphore Niépce in 1837.
- ✓ It was on August 19, 1939 that the French government purchased the patent of Daguerreotype process and announced the invention as a gift “free to the world”.

Q.15. Which day in the year is celebrated as World Humanitarian Day?

- A) 19 August
- B) 20 August
- C) 18 August
- D) 17 August

Answer : A

- ✓ The World Humanitarian Day (WHD) is observed every year on 19 August to pay tribute to humanitarian personnel and those workers who lost or risked their lives while doing humanitarian service.
- ✓ Theme 2023 – No matter what
- ✓ In 2023 we are celebrating the 14th WHD.
- ✓ World Humanitarian Day was commemorated for the first time on 19 August 2009, after it was formally recognised by the United Nations General Assembly in 2009.
- ✓ Why 19 August?
- ✓ 19 August marks the day on which the then Special Representative of the Secretary-General to Iraq, Sérgio Vieira de Mello and 21 of his colleagues were killed in the bombing of the UN Headquarters in Baghdad.



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- ✓ The Akshay Urja Day was initiated by the Indian Ministry for New & Renewable Energy Sources in 2004.
- ✓ The energy such as Biogas, Solar Energy, Wind energy, hydroelectrical power are few example of Akshay Urja.
- ✓ The main motive of Akshya urja Diwas is to make people aware that they have to think about the renewable energy (Akshya Urja) apart from tradition energy.

STATIC GK Based Current Affairs MCQs 19&20 August 2023

Q.1. The first Public Credit Registry (PCR) was established in which country?

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

Answer : D

Q.2. What is the full form of ARC?

- A) Amortized Reconstruction Company
B) Asset Reconstruction Company
C) Amortized Revalued Company
D) Asset Revaluation Company

Answer : B

Q.3. In which year was National Centre for Financial Education (NCFE) set up?

- A) 2012
B) 2013
C) 2014
D) 2015

Answer : B

Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?

- A) RBI
B) SEBI
C) IRDAI
D) SIDBI

Answer : D

- ✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).



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IBPS RRB CLERK
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JOURNEY FEELING PROUD.

NAME - GURIYA KUMARI
ROLL NO - 1373006773
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 - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



👏👏 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