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**Aparchit 12 September English Super Current Affairs MCQ with Facts 2023**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q.1. Which bank has recently launched the UPI ATM facility at over 6,000 ATMs across the country?**

- A) Indian Overseas Bank                      B) Bank of Baroda  
C) Yes Bank                                      D) IDFC First Bank

**Answer : B**

- ✓ Bank of Baroda (BoB) has enabled the UPI ATM facility at over 6,000 ATMs across the country.
- ✓ It is the first public sector bank to launch UPI ATMs, in coordination with the National Payments Corporation of India (NPCI) and powered by NCR Corporation.
- ✓ Customers as well as customers of all participating issuer banks using any UPI-enabled Mobile app can withdraw cash from Bank of Baroda UPI ATMs without using their debit card.
- ✓ Using the Interoperable Cardless Cash Withdrawal (ICCW) technology, which facilitates cardless cash withdrawals through ATMs, the UPI ATM enables seamless QR-based cash withdrawals, doing away with the need to carry a Card to withdraw cash, it

**BOB IN NEWS 2023**

- Bank of Baroda (BoB) has enabled the UPI ATM facility at over 6,000 ATMs across the country.
- Debadatta Chand has assumed charge as the managing director and chief executive officer of Bank of Baroda (BoB).
- BoB introduces the BoB LITE Savings Account, offering customers the flexibility of a lifetime no minimum balance requirement.
- BoB Set to Reduce NSE Shareholding for at least ₹661 Crore.
- Bank of Baroda, a public sector bank, has announced its partnership with National E-Governance Services Limited (NeSL), a government-backed information utility appointed by the Insolvency and Bankruptcy Board of India, to launch the Electronic Bank Guarantee (BG) system.
- Bank of Baroda, a prominent public lender, has recently launched the Interoperable Cardless Cash Withdrawal (ICCW) facility for its customers. This innovative service allows customers to withdraw money from ATMs using the United Payment Interface (UPI), eliminating the need for a physical card.





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- Bank of Baroda (BOB)
- Founded : 1908
- Founder : Sayajirao Gaekwad III
- Headquarters : Vadodara, Gujarat
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank

**Q.2. Which country has recently launched its first operational tactical nuclear attack submarine "Submarine No 841"?**

- A) South Korea                      B) North Korea  
C) Iran                                  D) Saudi Arabia

**Answer : B**

- ✓ North Korea has launched its first operational "tactical nuclear attack submarine", a key part of leader Kim Jong Un's plan to develop a nuclear-armed navy to counter the United States and its Asian allies.
- ✓ Submarine No 841 – named Hero Kim Kun Ok after a prominent North Korean historical figure – was launched on Wednesday with Kim overseeing the event.
- ✓ The submarine was designed to launch tactical nuclear weapons from underwater, and "heralded the beginning of a new chapter" for North Korea's navy.
- ✓ About North Korea
- ✓ Capital : Pyongyang
- ✓ Currency : won
- ✓ Leader : Kim Jong -un

**Q.3. Which company has launched a new credit card Simply SAVE Merchant Card for MSMEs to cater to their short-term credit requirements?**

- A) SBI Card                              B) Mastercard  
C) American Express                  D) RuPay

**Answer : A**



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- ✓ Credit card issuer SBI Card has launched a new credit card Simply SAVE Merchant SBI Card for MSMEs to cater to their short-term credit requirements.
- ✓ Available on RuPay network, the card be linked to UPI for payments through various UPI-enabled third-party apps.
- ✓ The launch of the SimplySAVE Merchant SBI Card is an attempt to address this larger segment by extending interest-free short-term credit to MSMEs.
- ✓ SBI Cards & Payment Services Limited, previously known as SBI Cards & Payment Services Private Limited, is a credit card company and payment provider in India. SBI Card launched in May 1998 by State Bank of India and GE Capital.
- ✓ Headquarters : Gurugram
- ✓ MD & CEO : Abhijit Chakravorty

**Q.4. Which company has partnered with KredX in a strategic move aimed at revolutionizing B2B digital payments, ensuring benefits for both enterprises and vendors?**

A) Mastercard

B) Visa

C) SBI Card

D) American Express

**Answer : A**

- ✓ Mastercard has partnered with KredX, a supply chain finance platform, in a strategic move aimed at revolutionizing B2B digital payments, ensuring benefits for both enterprises and vendors.
- ✓ This partnership involves Mastercard seamlessly integrating its commercial card services into the KredX platform, effectively streamlining the intricacies commonly associated with B2B payments.
- ✓ Mastercard Inc is the second-largest payment-processing corporation worldwide
- ✓ Founded : 1966
- ✓ Headquarters : New York, U.S.
- ✓ CEO : Michael Miebach
- ✓ CFO : Sachin Mehra

**Q.5. Which card issuer company has launched new features of its super-premium card 'AURUM', targeted at the premium section of society, such as high-net-worth individuals?**

A) American Express

B) SBI Card

C) Mastercard

D) Visa



**Answer : B**

- ✓ India's largest credit card issuer, SBI Card has launched new features of its super-premium card 'AURUM', targeted at the premium section of society, such as high-net-worth individuals.
- ✓ With the enhancements, AURUM cardholders will be able to avail benefits worth up to Rs 2 lakh annually, based on their spending.
- ✓ The card offers unlimited international lounge access to cardholders, as well as four international lounge visits for accompanying guests.

**Q.6. Dennis Austin passed away recently. He was the co-creator of which software?**

- A) Power Point
- B) Excel
- C) Tally
- D) Notepad

**Answer : A**

- ✓ One of the co-creators of Microsoft PowerPoint, Dennis Austin died at the age of 76.
- ✓ Dennis Austin, along with Robert Gaskins, developed PowerPoint and introduced it in 1987.
- ✓ Austin and Gaskins were both part of the software company Forethought, which was later acquired by Microsoft for \$14 million shortly after the launch of PowerPoint, which was originally named Presenter.
- ✓ Initially, PowerPoint was available exclusively for the Macintosh platform.

**Q.7. Indian Airforce has received First C-295 Transport Plane from which company?**

- A) Airbus
- B) Boeing
- C) Dassault Aviation
- D) HAL

**Answer : A**

- ✓ The Air Chief Marshal VR Chaudhari, Chief of the Indian Air Force, has received the first C-295 transport plane for India from global aircraft manufacturer Airbus at a facility in Seville, Spain.
- ✓ India has contracted 56 of these planes, with 16 being manufactured in Spain and the remaining 40 produced by a Tata-Airbus joint venture in Vadodara, Gujarat.

**Q.8. Thiruvonam is a festival prevalently celebrated in which state?**

- A) Kerala
- B) Andhra Pradesh
- C) Tamil Nadu
- D) Karnataka

**Answer : A**



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- ✓ Thiruvonam, the most auspicious day during the Onam festival, is celebrated throughout Kerala. Onam is a harvest festival that celebrates the return of King Mahabali/Maveli to his beloved state.
- ✓ The festival is celebrated for ten days and each day holds a lot of significance. Onam also marks the beginning of the Malayalam year, called Kolla Varsham

**Q.9. Which state government will provide Rs 10 lakh as compensation to the kin of person killed in a mob lynching incident?**

- A) Madhya Pradesh                      B) Gujarat  
C) Rajasthan                              D) Haryana

**Answer : A**

- ✓ Madhya Pradesh government will provide Rs 10 lakh as compensation to the kin of any person killed in a mob lynching incident.
- ✓ There will be a provision of compensation of Rs 4 to Rs 6 lakh for the injured.
- ✓ This will also include all those incidents of mob lynching that occur due to religion, caste, language or any other reason. Under the scheme, mob lynching will be considered in which five or more accused are involved.

## MADHYA PRADESH IN NEWS 2023

- The 'Sanchi' city of Madhya Pradesh has been established as the country's first solar city.
- International Aerospace Conference jointly organized by MoCA and CII in Gwalior, Madhya Pradesh.
- President of India, Droupadi Murmu has inaugurated 'Unmesha' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh.
- India's first online gaming academy launched in Madhya Pradesh.
- Prime Minister Narendra Modi launched the National Sickle Cell Anemia Elimination Mission in Shahdol, Madhya Pradesh.
- Tiger State Madhya Pradesh is poised to get its 7th tiger reserve with the state government going forward with the notification of Nauradehi and Durgavati Wildlife Sanctuaries.
- Madhya Pradesh received the first prize in the best State category, while the best district award went to Ganjam District in Odisha.



- Narmada Hydroelectric Development Corporation Ltd (NHDC Ltd.) will construct a 525 MW pumped storage project near the Indira Sagar Dam in Khandwa, Madhya Pradesh.
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the 'Mukhya Mantri Ladli Bahna Yojana'.
- Madhya Pradesh cabinet approves 'Mukhya Mantri Sikho Kamao Yojana' for unemployed youth.
- Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag, a recognition that protects and acknowledges the work of tribal artists.
- Madhya Pradesh government launched Chief Minister's Residential Land Rights Scheme.
- Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.
- Madhya Pradesh Government on 5 March launched Ladli Bahna scheme under which each woman will be given one thousand rupees per month..
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan announced on March 4 to make Tehsil Mauganj of Rewa district the 53rd district of the state.

**Q.10. Where is the world's highest fighter airfield being constructed by the Border Roads Organization (BRO)?**

- A) Ladakh                                      B) Jammu and Kashmir  
C) Arunachal Pradesh                      D) Uttarakhand

**Answer : A**

- ✓ The Border Roads Organisation (BRO) will construct the world's highest fighter airfield in the Nyoma region of Ladakh.
- ✓ The foundation stone of the project will be laid by Defence Minister Rajnath Singh from Devak Bridge.
- ✓ India is proactively working towards developing infrastructure along the 3,488 Km stretch of the Line of Actual Control.

**Q.11. Which country has pledged \$2 billion to the UN's Green Climate Fund (GFC) to support vulnerable countries in dealing with climate change?**

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



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### Answer : B

- ✓ UK Prime Minister Rishi Sunak has pledged \$2 billion to the UN's Green Climate Fund (GFC) to support vulnerable countries in dealing with climate change.
- ✓ The Green Climate Fund (GCF) is the biggest single funding commitment the UK has made to help the world tackle climate change.
- ✓ It was established by 194 countries following the Copenhagen Accord at COP15.
- ✓ The GCF is the largest global fund dedicated to supporting developing countries to reduce global emissions and support communities to adapt to the effects of climate change.

**Q.12. World Cup runner-up R Praggnanandhaa has finished which rank at the Tata Steel Chess India 2023 Open Blitz tournament?**

- A) 1st
- B) 2nd
- C) 3rd
- D) 4th

### Answer : C

- ✓ World Cup runner-up R Praggnanandhaa has finished third at the Tata Steel Chess India 2023 Open Blitz tournament.
- ✓ World Champion Alexander Grischuk clinched the Open Blitz title of Tata Steel Chess India 2023 in Kolkata.
- ✓ Praggnanandha initially led the competition by remaining unbeaten in four games.
- ✓ He suffered significant defeats against Nodirbek Abdusattorov (13th round), Alexander Grishuk (15th round), and Vidit Gujrathi (16th round).

**Q.13. Who has been awarded the prestigious "Dr AM Gokhale Award" for ophthalmology?**

- A) Ashvini Kumar Dwivedi
- B) RG Patel
- C) AM Gokhale
- D) Sanjay Kumar Mishra

### Answer : D

- ✓ Renowned ophthalmologist Brig Sanjay Kumar Mishra of Indian Army's Research and Referral Hospital was conferred with the prestigious "Dr AM Gokhale Award" in Pune.
- ✓ Dr AM Gokhale was a renowned teacher of Ophthalmology and his students progressed to become the doyens of Ophthalmology in the country.
- ✓ Brig Mishra is one of the highest decorated officers of Indian Armed Forces Medical Services.



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**Q.14. Which country has won the Men's FIBA Basketball World Cup 2023 after defeating Serbia?**

- A) Germany  
B) Finland  
C) Sweden  
D) Argentina

**Answer : A**

- ✓ Germany won their first-ever men's FIBA Basketball World Cup 2023 title by beating Serbia in Manila.
- ✓ The 19th edition of FIBA's flagship event, co-hosted by the Philippines, Indonesia, and Japan.
- ✓ Germany became the first team to win a FIBA World Cup crown in their final debut since Spain in 2006.

**Q.15. When is the United Nations Day for South-South Cooperation observed?**

- A) 9 September  
B) 10 September  
C) 11 September  
D) 12 September

**Answer : D**

- ✓ The United Nations Day for South-South Cooperation is observed every year on September 12 since 2011, to celebrate the economic, social and political developments made in recent years by regions and countries in the south

## STATIC GK Based Current Affairs MCQs 12 September 2023

**Q.1. What is the Consumer Price Index (CPI) inflation target set by Government for 5 years between 2021-26?**

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

**Answer : D**

**Q.2. The first empowered six-member monetary policy committee (MPC) was constituted in which year?**

- A) 2016  
B) 2014  
C) 2012  
D) 2018

**Answer : A**



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**Q.3.** The storehouses where banknotes and rupee coins are stocked on behalf of the Reserve Bank for distribution to bank branches in their area of operation are called as \_\_\_\_

- A) Currency Chests
- B) Currency Depots
- C) Currency Cache
- D) Currency Repository

**Answer : A**

**Q.4.** Which Section of Reserve Bank of India Act, 1934, provides for appointment of scheduled commercial banks as agents to discharge its statutory obligation of being 'Banker to Government'?

- A) 50
- B) 45
- C) 30
- D) 25

**Answer : B**

**Q.5.** Which type of ATMs are set up, owned and operated by non-banks?

- A) Brown Label ATM
- B) Black Label ATM
- C) Green Label ATM
- D) White Label ATM

**Answer : D**

**Q.6.** Which is the clearing agency for G-Secs, issued by government?

- A) Reserve Bank of India (RBI)
- B) Clearing Corporation of India Limited (CCIL)
- C) Securities and Exchange Board of India (SEBI)
- D) Security Printing & Minting Corporation of India Ltd (SPMCIL)

**Answer : B**

**Q.7.** An unsecured money market instrument issued in the form of a promissory note is known as \_\_\_\_

- A) Treasury Bills
- B) Certificates of Deposits
- C) Commercial Paper
- D) Repurchase Agreements

**Answer : C**





**Q.8. Define lease.**

- A) Rental agreement between a tenant and owner of a house, where tenant pays a specified amount on a specified date to the owner
- B) Legal contract between the owner of an asset and its user containing conditions including payment of specified amount by user to the owner for use of the asset
- C) Method to take over a company
- D) Contract to buy a machinery for a specified period

**Answer : B**

**Q.9. Basel norms are associated with which of the following aspects of the banking industry?**

- A) Manpower Planning
- B) Overdraft Credit Facility
- C) Risk Management
- D) Corporate Governance

**Answer : C**

**Q.10. Who is known as the 'Steel Man of India'?**

- A) O P Jindal
- B) Jamshed J Irani
- C) Jamsetji Tata
- D) Lakshmi Mittal

**Answer : B**



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



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



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NAME - ISHITA GARG  
ROLL NO - 2283004123  
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STATE - HARYANA



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KARNATAKA GRAMMENA  
BANK  
STATE - KARNATAKA



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



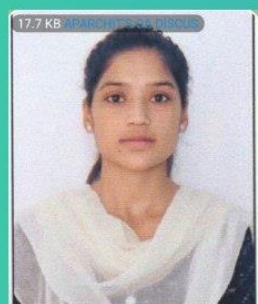
30.3 KB APARCHIT'S GALLERY  
👏👏 MY PAID GROUP  
STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
GOOD LUCK FOR YOUR FUTURE  
JOURNEY FEELING PROUD

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