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**Aparchit 29&30 October English Super Current Affairs MCQ with Facts 2023**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q.1. The Insurance Regulatory and Development Authority of India (IRDAI) has constituted a committee of 12 members to simplify insurance policy wording. Who will chair this committee?**

- A) L Viswanathan                      B) Anand R. Baiwar  
C) Pramod Rao                         D) G. P. Garg

**Answer : A**

- ✓ The Insurance Regulatory and Development Authority of India (IRDAI) has constituted a committee of 12 members to simplify insurance policy wording.
- ✓ The committee, which will be headed by L Viswanathan, a member of the Insurance Advisory Committee (IAC), will also include the Secretary Generals of the Life Insurance and General Insurance Council along with the president of the Insurance Brokers Association of India (IBAI) and the Principal Officer, State Bank of India (Corporate Agent) as well as other senior members of the insurance industry.
- ✓ This decision comes in the backdrop of Irdai's observation that policyholders often find it difficult to understand the terms and conditions in insurance policy contracts due to the complex language used in the policy, stopping them from making informed decisions while purchasing an insurance policy.
- ✓ As a step towards Irdai's goal of Insurance for all by 2047, the regulator is putting efforts towards creating a progressive, supportive, facilitative and forward-looking architecture, which will foster a healthy environment leading to wider choice, accessibility and affordability to the policyholders.
- ✓ The eight-member committee has been asked to submit its recommendations within 8-10 weeks.

**COMMITTEE IN NEWS 2023**

- Insurance Regulatory and Development Authority of India (IRDAI) has constituted a committee of 12 members to simplify insurance policy wording. The committee, which will be headed by L Viswanathan.
- Government has constituted an eight member high level committee to examine One Nation, One Election. Former President Ram Nath Kovind has been appointed as Chairman of the committee.





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- Government of India has constituted an expert panel headed by former Law Secretary TK Vishwanathan to propose reforms in the Arbitration and Conciliation Act and reduce the burden on the courts.
- National Tiger Conservation Authority (NTCA) has established an 11-member Cheetah Project Steering Committee under the Ministry of Environment, Forest and Climate Change, and Rajesh Gopal, secretary general of Global Tiger Forum, has been appointed as its chairman.
- Government of India has constituted a Peace Committee in Manipur under the Chairpersonship of Governor, Manipur Anusuiya Uikyei.
- IRDAI has recently constituted a five-member expert committee comprising medical experts and insurers to advise on matters related to mental health and insurance; Headed By : Pratima Murthy.
- Razorpay forms 4-member advisory board to strengthen corporate governance; Head-former RBI deputy governor NS Vishwanathan.
- Ministry of Finance has set up of a four-member committee forms panel to suggest changes to National Pension Scheme (NPS); Headed By- Finance Secretary T.V. Somanathan.
- Ministry of Housing and Urban Affairs has set up a 14-member committee to look into stalled real estate projects; Headed By – Amitabh Kant.
- Ministry of Electronics and Information Technology (MeitY) has constituted a nine-member task force to make India a ‘product developer and manufacturing nation’. Chaired By - Bhuvnesh Kumar.
- International Financial Services Centres Authority (IFSCA) has formed an expert committee to create a roadmap to encourage Indian startups/fintech domiciled abroad to relocate to the GIFT City in Gujarat. Chaired By - G. Padmanabhan.
- A five-judge Constitution Bench of the Supreme Court has ruled that the appointment of the Chief Election Commissioner (CEC) and Election Commissioners (ECs) will now be made by a high-power committee consisting of the Prime Minister, Leader of Opposition in Lok Sabha and the Chief Justice of India.
- The five-judge Constitution Bench was headed by Justice K M Joseph.
- Supreme Court has formed a six-member expert committee to examine Hindenburg Research firm’s report on the Adani Group and probe the stock price crash in Adani stocks. Headed By - AM Sapre.



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- Government of India (GoI) constituted a 16-member inter-ministerial committee to analyse the need for a separate law for competition in the digital market and to draft a digital competition act within three months. Headed By - Manoj Govil.
- The Shipping Ministry has formed a committee to draft revised Guidelines for operationalization of Roll on-Roll off (Ro-Ro) and Roll on-Passenger (Ro-Pax) ferry service. Headed By- Sanjay K. Mehta.

**Q.2. World Energy Outlook 2023, recently in news is published by which of the following organization?**

- A) International Renewable Energy Agency
- B) International Energy Agency
- C) International Atomic Energy Agency
- D) Organization of the Petroleum Exporting Countries

**Answer : B**

- ✓ According to World Energy Outlook 2023, India will see the largest energy demand growth of any country or region in the world over the next 3 decades.
- ✓ It is the world's most authoritative source of energy analysis and projections.
- ✓ Findings of World Energy Outlook 2023 for India
- ✓ Power consumption – India will exceed the whole of Africa now.
- ✓ Air-conditioner usage – Residential ownership to see 9 fold increase by 2050.
- ✓ Energy demand – A sharp rise as temperatures cross the 25-degree Celsius threshold.
- ✓ Energy supply – To rise to 60.3 exajoules (EJ) by 2050.
- ✓ Investments – Need to nearly triple by the end of this decade to be on a trajectory to meet its net zero emissions target.
- ✓ Annual CO2 emissions – To rises nearly 30% by 2050, which is one of the largest increases in the world.
- ✓ Implication over India's climate – Over the past 5 decades, more than 700 heatwave events occurred

**Q.3. Indian Army's first Vertical Wind Tunnel has been constructed in which state?**

- A) Sikkim
- B) Punjab
- C) Himachal Pradesh
- D) Jammu and Kashmir

**Answer : C**



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- ✓ Indian Army's inaugural Vertical Wind Tunnel (VWT) has been inaugurated at the Special Forces Training School (SFTS) located in Bakloh, Himachal Pradesh.
- ✓ This state-of-the-art wind tunnel is aimed to enhance and improve the Combat Freefall (CFF) skills of armed forces personnel

## HIMACHAL PRADESH IN NEWS 2023

- Indian Army's inaugural Vertical Wind Tunnel (VWT) has been inaugurated at the Special Forces Training School (SFTS) located in Bakloh, Himachal Pradesh.
- Himachal Pradesh Chief Minister Launches Scheme For Specially-Abled Children, 'SABAL'.
- Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu launched 'Sashakt Mahila Loan Yojana', a collateral-free loan scheme for women.
- Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu has inaugurated "The Tribune Real Estate Expo, 2023, Shimla".
- Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu informed that Hindustan Petroleum Corporation Limited (HPCL) will set up an ethanol plant at Jeetpur Baheri in Una district at a cost of Rs 500 crore.
- European Commission (EC) has awarded protected geographical indication (PGI) status to Kangra tea, a unique variety of tea grown in the Kangra district of India's Himachal Pradesh.
- Himachal Pradesh (HP) has become the first Indian state to develop a DNA database for unidentified bodies.
- Himachal Pradesh launched Sanjeevani Project to uplift the livelihood of small dairy farmers and livestock owners.
- Himachal Pradesh targets to be first 'green energy state' by 2025.
- Himachal Cabinet approves monthly incentive of Rs 1,500 for women of Spiti Valley.
- Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu announced to set up of Rs 101 crore CM's Sukhashraya Sahayata Kosh for the destitute in the state.
- Himachal Chief Minister Sukhvinder Singh Sukhu laid the foundation stone of 'Himachal Niketan' which will provide accommodation facilities to the students and residents of Himachal Pradesh visiting New Delhi.







- ✓ The Regional Connectivity Scheme (RCS) – UDAN aims to improve infrastructure and connectivity in India, especially in remote and underserved regions.
- ✓ It is a vital component of India's National Civil Aviation Policy (NCAP) 2016, launched by the Ministry of Civil Aviation (MoCA) with a 10-year vision.
- ✓ The first RCS-UDAN flight was inaugurated by the Hon'ble Prime Minister on 2017, connecting Shimla to Delhi.
- ✓ The scheme focuses on improving unserved air routes in underserved regions of the country and fulfilling the aspirations of the common citizens.
- ✓ UDAN 5.1 – designed specifically for helicopter routes by increasing the scope of operations for helicopter operators, enhancing viability gap funding (VGF) and reducing Airfare Caps.
- ✓ UDAN 5.2 – is underway to further enhance the connectivity to remote and regional areas of the country, achieve last-mile connectivity.
- ✓ The scheme will provide greater operational flexibility to the small aircraft operators

**Q.5. Consider the following statements with respect to environmental, social, and governance (ESG) framework::**

**1.ESG investment strategies guarantee higher financial returns compared to traditional investment approaches.**

**2.ESG criteria are used by investors, stakeholders, and organizations to evaluate a company's commitment to sustainable and responsible business practices.**

**3.ESG investing only applies to public equity investments, not other asset classes such as private equity, fixed income or real estate.**

**Which of the statements given above is/are correct?**

**A) 1 and 2 only**

**B) 2 only**

**C) 2 and 3 only**

**D) 1 only**

**Answer : B**

- ✓ Statements 1 and 3 are incorrect.
- ✓ ESG (Environmental, Social, and Governance) investment strategies do not guarantee higher financial returns compared to traditional investment approaches.







**Q.7. Consider the following:**

1. Fintech companies
2. Credit unions
3. Peer-to-peer lending platforms
4. Insurance companies

**Which of the options provided above possesses the capability to deliver digital lending services?**

- A) 1, 2 and 3 only                      B) 1, 3 and 4 only  
C) 1 and 3 only                         D) 1 and 2 only

**Answer : A**

- ✓ Fintech companies, Credit unions, Peer-to-peer lending platforms, Microfinance institutions are capable of digital lending. Digital lending is the process of applying for, receiving, and managing loans through online platforms. It uses technology to automate and streamline the lending process, making it faster, easier, and more convenient for borrowers. Digital lending platforms can be offered by traditional banks or by new fintech companies. They typically use a variety of data sources, including bank statements, credit history, and social media data, to assess a borrower's creditworthiness. This allows them to make faster and more informed lending decisions

**Q.8. With reference to India's Tax base, which of the following statements is/are correct?**

1. India's tax base has significantly declined since 2013-14.
2. The number of returns filed by individual taxpayers in various income ranges has grown.

**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. India's tax base has significantly expanded since 2013-14. The number of income tax returns filed by individuals has increased from 3.36 crore to 6.37 crore between assessment years 2013-14 and 2021-22. Statement 2 is correct. The number of returns filed by individual taxpayers in various income ranges has grown.



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- ✓ In the income range up to ₹5 lakh, there has been a 32% increase in the number of returns filed, including those with incomes below the taxable limit.
- ✓ For higher income ranges of ₹5 lakh to ₹10 lakh, the number of returns filed increased by 295%.

**Q.9. 'Arattu' festival, which was seen in the news, is a famous festival of which state?**

- A) Kerala  
B) Karnataka  
C) Odisha  
D) Bihar

**Answer : A**

- ✓ The 'Arattu' festival has a rich tradition of being celebrated at the Sree Padmanabha Swamy Temple in Thiruvananthapuram.
- ✓ The uniqueness of the 'Arattu' festival is that the head of the royal family of the erstwhile Travancore kingdom still escorts the idols of deities during the procession in traditional attire.
- ✓ The Arattu Festival is celebrated twice each year.

## KERALA IN NEWS 2023

- The 'Arattu' festival has a rich tradition of being celebrated at the Sree Padmanabha Swamy Temple in Thiruvananthapuram, Kerala.
- Kerala government decided to establish a graphene production facility as a pilot project in the State.
- The Indian Blind Football Federation (IBFF) said that the 'IBSA Blind Football Intercontinental Cup 2023' will be organized at the United Sports Center in Kakkanad in Kochi, Kerala.
- Kerala unveils additional books to include portions deleted by NCERT.
- Ministry of Electronics & Information Technology (MeitY) Secretary Shri Alkesh Kumar Sharma launched the 'Graphene-Aurora program' at a function in Maker Village Kochi, Kerala.
- 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.



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- 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.

**Q.10. Prime Minister Narendra Modi has inaugurated which edition of the Indian Mobile Congress 2023 at Bharat Mandapam in New Delhi?**

- A) 6th
- B) 7th
- C) 8th
- D) 9th

**Answer : B**

- ✓ Prime Minister Narendra Modi has inaugurated the 7th Edition of the Indian Mobile Congress 2023 at Bharat Mandapam in New Delhi.
- ✓ He will award 100 5G Use Case Labs to educational institutions across the country. These labs are being developed under the 100 5G labs initiative.







- ✓ It is a joint venture between Zerodha Broking Limited and Smallcase Technologies Pvt Ltd.
- ✓ Zerodha Fund House (ZFH) is a passive-only AMC which aims to build simple, transparent, and affordable mutual funds. ZFH will leverage technology at every touchpoint to provide building blocks for every investor's portfolio.
- ✓ Zerodha Nifty LargeMidcap 250 Index Fund and Zerodha ELSS Tax Saver Nifty LargeMidcap 250 Index Fund will be benchmarked against Nifty LargeMidcap 250 Index TRI (Total Returns Index).

**Q.13. Richa Chadha has been honored with the title of 'Chevalier dans l'Ordre des Arts et des Lettres' by the government of which country for her significant contribution in the field of art?**

- A) France  
B) Australia  
C) Russia  
D) Japan

**Answer : A**

- ✓ Richa Chadha has been awarded the title of 'Chevalier dans l'ordre des Arts et des Lettres' by the French government for her significant contributions in the field of arts.
- ✓ Jean-Marc Sere-Charlet, the Consul General of France in Mumbai, presents the award to Chadha on the sidelines of the Jio MAMI Mumbai International Film Festival.
- ✓ The actresses' 2015 critically-acclaimed film, 'Masaan' was an Indo-French co-production that was screened in the 'Un Certain Regard' section at the Cannes Film Festival the same year and had won two awards.
- ✓ For her maiden home production film, 'Girls Will Be Girls' she has received both, the French grant 'Aide aux Cinemas du Monde' (ACM) as well as the new incentives introduced by the Indian authorities.

**Q.14. Sheetal Devi has become the first Indian woman to win two gold medals in a single edition of the Asian Para Games by claiming the top honours in the women's individual compound event. She is related to which sport?**

- A) Archery  
B) Wushu  
C) Shotput  
D) Tennis

**Answer : A**

- ✓ Teenaged armless archer Sheetal Devi has become the first Indian woman to win two gold medals in a single edition of the Asian Para Games by claiming the top honours in the women's individual compound event.
- ✓ It is a hat-trick of medals for the 16-year-old from Jammu and Kashmir, who holds her bow with her foot.
- ✓ Earlier this week, Sheetal won gold in the compound mixed team event and silver in the women's doubles.







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**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**

**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**



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**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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# APARCHIT EXAM WARRIORS

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

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



24.0 KB APARCHIT'S GALLERY  
👏👏 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



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

NAME - ISHITA GARG  
ROLL NO - 2283004123  
STATE - PUNJAB  
BANK - PUNJAB GRAMIN BANK



97.8 KB APARCHIT'S GALLERY  
👏👏 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



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

NAME - PRAVEEN  
ROLL NO - 1801005776  
SELECTED IN - RRB PO  
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