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- Axis Bank and India Shelter Finance Corporation Ltd announce strategic partnership under the co-lending model.
- Axis Bank completes deal to buy Citibank's India consumer business.
- Axis Bank Partners with OPEN to Launch a Fully Digital Current Account.
- AXIS BANK
- Founded : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi

**Q.2. Which state government has recently approved the state's first export promotion policy to boost exports?**

- A) Maharashtra                      B) Rajasthan  
C) Himachal Pradesh                D) Assam

**Answer : A**

- ✓ To promote exports in the state, Maharashtra Government has approved the first Export Promotion Policy of the state. This policy will be implemented till 2027-28 and will bring about Rs 25 thousand crore in the state. Investment is expected.
- ✓ This policy will benefit about 5000 industries in the state, will also create 40000 employment opportunities and will help in increasing the exports of the state by 14%.

## MAHARASHTRA IN NEWS 2023

- To promote exports in the state, Maharashtra Government has approved the first Export Promotion Policy of the state. This policy will be implemented till 2027-28 and will bring about Rs 25 thousand crore in the state.
- Maharashtra state cabinet has approved the 'Lek Ladki Yojana' (Dear Daughter Scheme) for families with annual income up to Rs one lakh.
- Maharashtra clinched the title of champions in the 5th National Wheelchair Rugby Championship 2023 by securing a convincing victory over Karnataka.



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- Maharashtra Government recently proposed to develop Gilbert Hill into a tourist spot on the lines of Burj Khalifa in Dubai.
- Maharashtra signs MoU with Germany's professional association football.
- Maharashtra government has launched the Bhagwan Birsa Munda Road Scheme which aims to enhance road connectivity in tribal areas of the 17 districts of the state.
- Maharashtra Industries Minister Uday Samant will present the first 'Udyog Ratna' award to veteran industrialist and Tata Sons Chairman Emeritus Ratan Tata.
- Maharashtra topped the list with the highest number of missing women in 2021, with a reported count of 56,498.
- Maharashtra's Economy will become a trillion dollar by 2028, said N Chandrashekhar, president of the State Economy Development Council.
- Maharashtra Prisons Department has launched a "video call" facility for foreign nationals lodged in different jails across the state.
- NCP leader Ajit Pawar has been sworn in as the new Deputy Chief Minister of Maharashtra.
- Maharashtra Government launched Namoshetkari Mahasnanman Yojana.
- Maharashtra becomes the first state in the country to approve Good Governance Regulations.
- Uttar Pradesh surpasses Maharashtra in sugar production this season.
- A new initiative called 'beggar-free city' started in Nagpur, Maharashtra.
- Amit Shah, the Union Home Minister, is scheduled to present the 'Maharashtra Bhushan' Award to Dattatreya Narayan Dharmadhikari, also known as Appasaheb Dharmadhikari, on April 16 for his notable work as a social worker and reformer.
- Maharashtra Government has introduced a 4% quota for employees with disabilities in promotions.
- Bank of Maharashtra inaugurated its first dedicated Branch for Start-ups in Pune.
- Ramesh Bais Appointed as the New Governor of Maharashtra.
- Maharashtra became the first state in the country to pass the Lokayukta Bill.
- Recently a rare low altitude basalt plateau has been discovered in the Western Ghats of Maharashtra..
- Nilesh Sambre conferred with 'Maratha Udyog Ratna 2023' by Maharashtra State.
- Talon Grikspoor of the Netherlands won the singles title at the Maharashtra Open tennis tournament in Pune.





- ✓ The global average was 57%.
- ✓ Researchers found that individuals aged 18 to 24, employees of smaller enterprises, and non-managerial professionals exhibit elevated rates of burnout symptoms

**Q.6. Reserve Bank of India has imposed monetary penalties of Rs 72 lakh on which bank due to several violations?**

- A) Punjab National Bank                      B) Indian Overseas Bank  
C) State Bank of India                         D) Central Bank of India

**Answer : A**

- ✓ Reserve Bank of India has imposed monetary penalties on Punjab National Bank, Federal Bank, Kosamattam Finance, and Mercedes-Benz Financial Services India for rule violations.
- ✓ The central bank has imposed a penalty of Rs 72 lakh on Punjab National Bank, Rs 30 lakh on Federal Bank, Rs 13.38 lakh on Kosamattam Finance, and Rs 10 lakh on Mercedes-Benz Financial Services.
- ✓ Punjab National Bank received the penalty due to several violations, including levying SMS charges on certain accounts despite maintaining invalid mobile numbers in the Core Banking Solution (CBS), not strictly adhering to the interest rates as per the pre-disclosed schedule in several term deposit accounts, and failing to specify the interest reset date in MCLR-linked loans.
- ✓ Federal Bank was penalized for issuing demand drafts, each valued at rupees fifty thousand and above, without including the name of the purchaser on the face of the drafts.
- ✓ Kosamattam Finance was penalized for not maintaining a Loan-to-Value (LTV) ratio of 75 percent in certain loan accounts during the fiscal year 2021-22.
- ✓ Mercedes-Benz Financial Services India received a penalty for failing to conduct ongoing due diligence of its customers and for not updating the Know Your Customer (KYC) information of its high-risk customers as of March 31, 2021.

### **RBI IMPOSED PENALTY IN NEWS 2023**

- RBI Imposes Monetary Penalty On Four Co-operative Banks And One NBFC.
  1. Shree Lodra Nagarik Sahakari Bank Ltd: ₹4.00 Lakh Penalty.
  2. Malpur Nagarik Sahakari Bank Ltd: ₹3.50 Lakh Penalty
  3. Jolarpet Co-operative Urban Bank Ltd: ₹50,000 Penalty
  4. Limbasi Urban Co-operative Bank Ltd: ₹25,000 Penalty.



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- RBI Imposes ₹2.5 Crore Penalty On L&T Finance For Non Compliance.
- RBI imposes penalties on Punjab National Bank, Federal Bank.
- Punjab National Bank (PNB) – Penalty: Rs 72 Lakh
- Federal Bank – Penalty: Rs 30 Lakh
- Kosamattam Finance – Penalty: Rs 13.38 Lakh
- Mercedes-Benz Financial Services India – Penalty: Rs 10 Lakh
- Reserve Bank of India (RBI) has imposed a penalty of ₹12.19 crore on ICICI Bank and ₹3.95 crore on Kotak Mahindra Bank for non-compliance of certain regulatory norms.
- RBI has imposed a penalty of ₹1 crore on Union Bank of India for non-compliance with directions on 'Loans and Advances – Statutory and Other Restrictions.
- RBI has imposed monetary penalties on three banks, State Bank of India, Indian Bank and Punjab & Sind Bank, and Fedbank Financial Services for rule violations.
- RBI has imposed late submission fees amounting to ₹2,000 crore on four major public sector undertakings namely, ONGC Videsh Ltd, Indian Oil Corp. Ltd, GAIL (India) Ltd, and Oil India Ltd for failing to promptly report their overseas investments.
- RBI has imposed penalties on Standard Chartered Bank, four credit bureaus, and seven cooperative banks for various violations. Standard Chartered Bank was fined ₹30 lakh for non-compliance with KYC directions.
- RBI has imposed a monetary penalty of Rs 2.5 crore on Jammu & Kashmir Bank for non-compliance with certain directions issued by the RBI.
- Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 2.20 crore on Indian Overseas Bank (IOB) for violating various rules and regulations.
- Reserve Bank of India (RBI) imposed a monetary penalty of Rs 1.73 crore on the Hongkong and Shanghai Banking Corporation Ltd (HSBC Bank) for violating the Credit Information Companies Rules, 2006.
- RBI Imposes Rs 84.50 Lakh Penalty on Central Bank of India for Non-Compliance with Fraud Reporting Norms.
- Reserve Bank of India (RBI) has levied penalties of Rs 44 lakhs on four cooperative banks for violating various norms.
- Baran Nagrik Sahkari Bank.





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**Q.9. Who has been appointed as the Joint Director of the Central Bureau of Investigation?**

- A) Syed Akbaruddin                      B) Arindam Bagchi  
C) V Chandrashekhar                      D) T Nageshwar

**Answer : C**

- ✓ The Central Government has appointed V Chandrashekhar as Joint Director in the Central Bureau of Investigation (CBI) for five years.
- ✓ V Chandrashekhar is a 2000-batch Gujarat-cadre Indian Police Service officer.
- ✓ He has also worked as Superintendent of Police and Deputy Inspector General in CBI

**Q.10. In which city the National Institute of Public Cooperation and Child Development organized the program 'Poshan Bhi Padhai Bhi'?**

- A) Patna                                      B) Indore  
C) Varanasi                                      D) Jaipur

**Answer : B**

- ✓ National Institute of Public Cooperation and Child Development organized a state level master trainer training program on 'Poshan Bhi Padhai Bhi' in Indore (Madhya Pradesh).
- ✓ 29 participants participated in this two-day program

**Q.11. NASA's Curiosity rover was launched to study which celestial body?**

- A) Sun  
B) Mars  
C) Mercury  
D) Jupiter

**Answer : B**

- ✓ NASA's Curiosity rover completed 4,000 Martian days on Mars on November 7, 2023.
- ✓ The rover landed on Mars' Gale Crater on August 5, 2012.
- ✓ Its mission is to study whether ancient Mars had the conditions to support microbial life.
- ✓ The car-sized rover has travelled almost 32 km on Mars and drilled its 39th sample, a rock nicknamed "Sequoia".
- ✓ The rover is 10 feet long, 9 feet wide, and 7 feet tall.



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**Q.12. Which is the first company to launch an in-house LNG engine compliant with BSVI Stage II emission standard?**

- A) HAL  
B) Ashok Leyland  
C) Tata Motors  
D) Force Motors

**Answer : B**

- ✓ Ashok Leyland commenced delivery of India's first batch of 12 LNG-powered haulage trucks – AVTR 1922.
- ✓ With this, Ashok Leyland becomes the first Indian Original Equipment Manufacturer to unveil an in-house LNG engine compliant with BSVI Stage II emission standard.

**Q.13. Who is the first athlete to win the Fashion Icon award by Council of Fashion Designers of America?**

- A) Mary Kom  
B) Serena Williams  
C) Simone Biles  
D) Virat Kohli

**Answer : B**

- ✓ Legendary Tennis player, Serena Williams, who retired from tennis last year, is the first athlete to win the Fashion Icon award by Council of Fashion Designers of America.
- ✓ The award was presented to her by Kim Kardashian, a CFDA honoree last year, for her contributions to American fashion.

**Q.14. What is the name of the aerial exercise conducted by the Indian Air Force across the northeastern states?**

- A) Poorvi Akash  
B) Sampriti  
C) Vikas  
D) Sudharshan

**Answer : A**

- ✓ The Indian Air Force conducted a significant aerial exercise called 'Poorvi Akash' across the northeastern states along the China border.
- ✓ This exercise involved joint operations with the Indian Army and featured the use of advanced and lethal weapons systems, including the 'Sudarshan' S-400 air defense missile systems.
- ✓ The exercise aimed to enhance the preparedness and coordination of the Indian armed forces in the region.





**Q.15. Which company has become India's largest green energy company as it reached the 8.4 Gigawatt (GW) installed capacity mark?**

- A) Tata Power  
B) NTPC Limited  
C) Adani Green Energy  
D) ReNew Power

**Answer : C**

- ✓ Adani Green Energy Ltd (AGEL) has become India's largest green energy company as it reached the 8.4 gigawatt (GW) installed capacity mark.
- ✓ Company executives told this paper that AGEL commissioned a 0.15 GW solar power park in Rajasthan, which helped it surpass the 5 GW capacity for solar and 8.4 GW overall.
- ✓ Among its peers, ReNew is closest with 8.3 GW, followed by Tata Power and Greenko Energies with close to 4 GW capacity each. State-owned NTPC has a 3.2 GW green energy capacity.
- ✓ AGEL's management has guided that it plans to commission between 2.8 GW to 3 GW in the current financial year (FY24), with a capital expenditure of approximately Rs 14,000 crore in the current financial year.

**Q.16. Which ports has set another record by handling 16.1 MMT of cargo in October 2023, the highest ever volume by any port in India?**

- A) Cochin Port  
B) Mundra Port  
C) JNPT Port  
D) Kandla Port

**Answer : B**

- ✓ Adani Group's flagship Mundra Port has set another record by handling 16.1 million tonnes of cargo in October, the highest-ever volume by any port in India.
- ✓ It is the largest port in the country with 102 MMT of cargo handled so far this year with a good 9 percent year-on-year growth. The port crossed the 100 MMT mark in 210 days, surpassing the record of 231 days last year.
- ✓ Mundra witnessed double-digit growth on a YoY basis for containers liquids and gas.
- ✓ Further, it achieved another milestone of handling 4.2 million twenty-foot equivalents (TEUs) of containers in just 203 days, a feat achieved in 225 days in the previous financial year.
- ✓ It added new cargo types such as Hydrolysis Pi Gas (HPG) to its portfolio. So far in 2023, it docked over 2,480 ships and serviced over 11,500 rakes



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**Q.17. Who has been appointed as the CEO & MD of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata Power?**

- A) Alok Maurya  
B) Deepesh Nanda  
C) Rajnish Nagar  
D) Ramesh Krishnan

**Answer : B**

- ✓ Deepesh Nanda has been appointed as the CEO & MD of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata Power.
- ✓ He has succeeded Ashish Khanna who has moved as President, of Generation business.
- ✓ Deepesh Nanda, with 28 years of extensive experience in the industry, brings a wealth of knowledge and expertise to his new role. His professional journey has seen him excel in various roles across reputable companies like GE, Flowserve, and Tyco

**Q.18. Who has clinched two gold and a silver medal in archery at National Games 2023?**

- A) Aditi Swami  
B) Tarundeep Rai  
C) Dola Banerjee  
D) Deepika Kumari

**Answer : D**

- ✓ Former world No. 1 archer Deepika Kumari clinched two gold and a silver medal, while Asian Championships gold medal-winning shooter Aishwary Pratap Singh Tomar bagged the top spot in 50m rifle 3-positions event at the National Games.
- ✓ Deepika, representing Jharkhand, began her medal rush with a gold in the women's individual category, and later paired with Mrinal Chauhan to secure the top podium finish in the mixed team category.
- ✓ She also helped Jharkhand win silver in the women's team event, where it lost to Haryana in the shootout.

**Q.19. Which IIT has developed a potential solution to address the problem of air pollution in Delhi and its neighbouring regions?**

- A) IIT Kanpur  
B) IIT Madras  
C) IIT Bombay  
D) IIT Delhi

**Answer : A**

- ✓ Delhi banks on IIT Kanpur's artificial rain to tackle pollution crisis



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- ✓ In light of the escalating air pollution dilemmas in Delhi-NCR, the Indian Institute of Technology (IIT) Kanpur has brought forth a novel solution.
- ✓ With a mission to alleviate the deteriorating air quality, the renowned institute has reportedly designed an approach using 'artificial rain' to cleanse the atmosphere of dust and major pollutants.
- ✓ The institute has been relentlessly working on artificial rain for more than five years and successfully executed a test in July.
- ✓ Artificial rain is heavily reliant on specific meteorological conditions, such as the presence of sufficiently moist clouds and compatible winds.

**Q.20. Which state government will conduct the Cow Census in the state?**

- A) Punjab  
B) Rajasthan  
C) Uttar Pradesh  
D) Madhya Pradesh

**Answer : C**

- ✓ The Uttar Pradesh government has ordered a cow census across the state in three categories, which includes determining the number of destitute animals with cattle rearers, abandoned cows on the streets, and Kanha Upvans.
- ✓ U.P. CM also ordered implementing of geo-tagging. In the first phase, these cows will be counted. In the next phase, a plan will be formulated and implemented to ensure they are provided with suitable accommodation.
- ✓ The figures related to the number of cattle are believed to have changed since the 20th Livestock Census was conducted in 2019 by the Central government. The next census is due in 2024.
- ✓ Presently, 11.85 lakh cows are protected in 6,889 destitute cattle breeding sites, while over 1.85 lakh cows have been handed over to gau sevaks under Mukhyamantri Sahbhagita Yojana' for cow protection, according to UP govt.

**Q.21. Which IIT has become the first Indian Institute of Technology to set up an international campus, by launching a campus in Zanzibar Tanzania?**

- A) IIT Madras  
B) IIT Bombay  
C) IIT Delhi  
D) IIT Hyderabad

**Answer : A**



- ✓ The Indian Institute of Technology Madras became the first Indian Institute of Technology to set up an international campus, by launching a campus in Zanzibar Tanzania.
- ✓ India and the East African nation had recently signed a MoU.
- ✓ The Zanzibar Campus, IIT Madras, will be on Zanzibar Island, off the East African mainland and part of the Tanzanian Republic.
- ✓ Initially, the Institute will offer BS and MTech programmes in Data Science and Artificial Intelligence. More academic programmes will be offered in the coming year.

**Q.22. Which insurance company has received the registration to undertake life insurance business in the Gujarat International Finance Tec (GIFT) City-International Financial Services Centre (IFSC)?**

- A) India First Life Insurance                      B) Cholamandalam MS General Insurance  
C) Bharti AXA General Insurance                D) Bajaj Allianz General Insurance

**Answer : A**

- ✓ IndiaFirst Life becomes First Life Insurance Company to Obtain GIFT
- ✓ India First Life Insurance has received the registration to undertake life insurance business in the Gujarat International Finance Tec (GIFT) City-International Financial Services Centre (IFSC).
- ✓ The registration will enable India First Life to expand its reach globally. The organization is all geared to embark on the journey, once the necessary formalities are in place.
- ✓ India First Life Insurance is a three-way venture with Bank of Baroda having 65 percent stake, Union Bank of India (9 percent) and private equity major Warbur Pincus (26 percent).

**Q.23. The All India Football Federation has been honoured with the AFC President's Recognition\_\_ medal for its efforts in the grassroots-level development of the sport in the country.**

- A) Platinum    B) Diamond  
C) Bronze     D) Gold

**Answer : C**

- ✓ The All India Football Federation was honoured with the AFC President's Recognition Bronze medal for its efforts in the grassroots-level development of the sport in the country.
- ✓ It was AIFF's second bronze medal in the category, having earned the same recognition back in 2014.
- ✓ The accomplishment reflects AIFF's commitment to promoting football at the grassroots level, characterized by several innovative initiatives.







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**Q.8. What is the metric that measures whether or not a firm has enough resources to meet its short-term obligations known as?**

- A) Acid test ratio
- B) Current ratio
- C) Overtrading
- D) Financial accounting

**Answer : B**

**Q.9. With which article of the Indian Constitution is Money Bill related?**

- A) Article 110
- B) Article 112
- C) Article 108
- D) None of these

**Answer : A**

**Q.10. Headquarters of National Investment and Infrastructure Fund (NIIF) is located at \_\_\_\_.**

- A) New Delhi
- B) Mumbai
- C) Kolkata
- D) None of these

**Answer : B**



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👏👏 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



👏👏 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 - 2283004123  
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 - 1801005776  
SELECTED IN - RRB PO  
KARNATAKA GRAMMENA  
BANK  
STATE - KARNATAKA



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



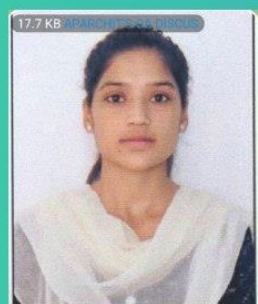
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STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
GOOD LUCK FOR YOUR FUTURE  
JOURNEY FEELING PROUD

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



👏👏 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



👏👏 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