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Aparchit 11 November English Super Current Affairs MCQ with Facts 2023 By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which of the following has launched the CSR Portal to Improve Transparency in Corporate Social Responsibility(CSR) Initiatives?

- A) PFC
B) IREDA
C) NHPC
D) NTPC Limited

Answer : B

- ✓ In a significant move towards reinforcing transparency and accountability, the Indian Renewable Energy Development Agency (IREDA), operating under the Ministry of New and Renewable Energy, has recently unveiled a dedicated Corporate Social Responsibility (CSR) portal. This portal marks a crucial step in IREDA's commitment to social responsibility and sustainability, providing a platform to manage CSR initiatives with increased transparency and efficiency
- ✓ Objective of CSR Portal :
- ✓ The core objective of the newly launched CSR portal is to enhance transparency in managing CSR requests from various organizations and institutions. Accessible 24/7, the portal incorporates a comprehensive CSR policy and a proposal checklist, ensuring effective scrutiny of CSR requests. By embracing transparency and accessibility, IREDA aims to streamline the execution of its social welfare projects, making them easily accessible to the public.

IREDA IN NEWS 2023

- Indian Renewable Energy Development Agency (IREDA) launched a Corporate Social Responsibility (CSR) portal to improve transparency in CSR initiatives.
- Reserve Bank of India (RBI) has granted an 'Infrastructure Finance Company (IFC)' status to Indian Renewable Energy Development Agency (IREDA).
- IREDA signs MoUs with Union Bank of India and Bank of Baroda to co-finance Renewable Energy projects.
- IREDA and Bank of Maharashtra partner to promote renewable energy adoption in India.
- Indian Renewable Energy Development Agency (IREDA), a Mini Ratna (Category – I) has signed an a MoU with Government, Revenue Target for 2023-24 set at ₹ 4,350.



- Indian Renewable Energy Development Agency (IREDA) has set up a state-of-the-art Business Centre at NBCC Office Complex, East Kidwai Nagar, New Delhi.
- Indian Renewable Energy Development Agency (IREDA)
- It was incorporated as a Public Limited Company in the year 1987 as a 'Non-Banking Financial Institution'.
- It is a Miniratna (Category 1) type company functioning under the administrative control of 'Ministry of New and Renewable Energy, Government of India.
- Its function is to encourage projects related to new and renewable energy sources and to provide them financial assistance for their development.
- It has been notified as a 'Public Financial Institution' under section 4'A' of the 'Companies Act, 1956'.
- Chairman and Managing Director - Pradip Kumar Das

Q.2. With reference to the PM Vishwakarma Scheme, which of the following statements are correct?

- 1. The registration and benefits under the Scheme are restricted to only one member of the family.**
- 2. It provides financial assistance to artisans to start their own businesses.**
- 3. The scheme provides financial assistance to artisans in the form of grants.**
- 4. The scheme is being implemented by the Ministry of Micro, Small and Medium Enterprises (MSME).**

Select the correct answer using the codes given below:

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

Answer : D

- ✓ Statements 1, 2 and 4 are correct. The Pradhan Mantri Vishwakarma Scheme (PMVS) is a central sector scheme launched by the Ministry of Micro, Small and Medium Enterprises (MSME). The scheme aims to provide holistic and end-to-end support to artisans and craftspeople who work with their hands and tools. Under the PM Vishwakarma Scheme, the registration and benefits under the Scheme are restricted to only one member of the family. The scheme offers low-interest loans that can be used to buy equipment, materials, and other resources that are necessary for starting a business



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- ✓ Statement 3 is incorrect. The PM Vishwakarma Scheme provides financial assistance to artisans in the form of loans, not grants. The loans are collateral-free and have a concessional interest rate of 5%.
- ✓ Prime Minister Narendra Modi launched the PM Vishwakarma scheme in New Delhi on the occasion of Vishwakarma Jayanti.
- ✓ Vishwakarma, in Hindu mythology, is seen as the architect of the gods and was the divine carpenter and master craftsman.
- ✓ What is PM Vishwakarma scheme?
- ✓ Background
- ✓ This scheme was first announced by PM Modi during his Independence Day speech.
- ✓ The scheme is also being seen as a means for the government to reach out to the economically marginalised and socially backward communities – particularly the Other Backward Classes (OBC) groups.
- ✓ About
- ✓ It is a new scheme with an outlay of Rs 13,000 crore and is fully funded by the Central government.
- ✓ It aims to provide subsidised loans of up to Rs 2 lakh to traditional artisans and craftsmen including weavers, goldsmiths, blacksmiths, laundry workers, and barbers.
- ✓ The scheme also aims at improving the quality, as well as the reach of products and services of artisans and craftsmen.
- ✓ Nodal Ministry
- ✓ Ministry of Micro, Small & Medium Enterprise (MSME) is the nodal ministry.
- ✓ The Ministry of Tribal Affairs, would provide active support for implementation of the scheme for the wellbeing of the Vishwakarmas
- ✓ Eligibility & coverage
- ✓ It is available for rural and urban artisans and craftsmen across India.
- ✓ However, a detailed list was produced to clarify the beneficiary under the scheme.
- ✓ This list included 18 traditional crafts such as Boat Maker; Armourer; Blacksmith; Hammer and Tool Kit Maker; etc.
- ✓ Five lakh families will be covered in the first year and 30 lakh families over five years.
- ✓ Benefits under the scheme
- ✓ The Vishwakarma workers will be registered for free through Common Services Centres (CSC) using the biometric-based PM Vishwakarma portal.



- ✓ They will then be provided recognition through the PM Vishwakarma certificate and ID card.
- ✓ They will be given:
- ✓ skill upgradation involving basic and advanced training,
- ✓ a toolkit incentive of ₹15,000,
- ✓ collateral-free credit support up to ₹1 lakh (first tranche) and ₹2 lakh (second tranche) at a concessional interest rate of 5%,

PM Vishwakarma
Central Sector Scheme to support traditional artisans
& crafts people of rural and urban India

Highlights of the Programme:

- Financial outlay of **Rs. 13,000 crore**
- **18 Traditional trades** to be covered in 1st instance
- **Artisans and Craftspeople** to be provided recognition with PM Vishwakarma certificate and ID Card
- Credit support upto **Rs. 1 lakh** (1st tranche) and **Rs. 2 lakh** (2nd tranche) with concessional interest rate of 5%
- Will provide **Skill Upgradation, Toolkit Incentive and Incentive for Digital Transactions** and Marketing support

Cabinet Decision
16 August, 2023

18 Traditional trades to be covered in 1st Instance

1. Carpenter (Suthar)
2. Boat Maker
3. Armourer
4. Blacksmith (Lohar)
5. Hammer and Toolkit Maker
6. Locksmith
7. Goldsmith (Sonar)
8. Potter (Kumhaar)
9. Sculptor (Moortikar, stone carver), Stone breaker
10. Cobbler (Charmkar)/Shoemaker/Footwear artisan
11. Mason (Rajmistri)
12. Basket/Mat/Broom Maker/Coir Weaver
13. Doll & Toy Maker (Traditional)
14. Barber (Naai)
15. Garland maker (Malakar)
16. Washerman (Dhobi)
17. Tailor (Darzi)
18. Fishing Net Maker

Q.3. With reference to the Bharat Atta scheme, consider the following statements:

1. Bharat Atta is a fortified wheat flour that is made with a blend of wheat, rice, and pulses.

2. It aims to provide affordable wheat flour to the poor and vulnerable sections of the society.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Statements 1 and 2 are correct. Bharat Atta is a fortified wheat flour that is made with a blend of wheat, rice, and pulses. It is a good source of protein, iron, and other essential nutrients. The scheme aims to provide relief to people from the rising prices of food items, especially wheat flour, ahead of the Diwali festival. The



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flour will be sold through various outlets such as Kendriya Bhandars, NAFED, and other outlets. It aims to provide affordable wheat flour to the poor and vulnerable sections of the society. Bharat Atta is offered at a reduced price of ₹27.50 per kilogram, which is lower than the earlier rate of ₹29.50 at Kendriya Bhandar

- Q.4. Which one of the following is the objective of Krishi 24/7 portal, recently launched by the government?**
- A) It is an app developed to help farmers in accessing finance and insurance products.
 - B) It can connect farmers with experts who can provide them with advice on crop management and pest control.
 - C) it is an AI powered tool designed to automatically monitor and analyze agricultural news.
 - D) It helps farmers to sell their crops directly to buyers, eliminating the need for intermediaries.

Answer : C

- ✓ Krishi 24/7 app has been developed by Department of Agriculture and Farmers Welfare (DA&FW) in partnership with Wadhvani Institute for Artificial Intelligence (Wadhvani AI). It is an AI powered tool designed to automatically monitor and analyze agricultural news. It scans news articles in multiple languages and translates them into English. It extracts essential information from news articles including headline, crop name, event type, date, location, severity, summary and source link to ensure the government receives timely updates. Krishi 24/7 is an efficient mechanism for the government to identify and handle important agricultural news for quick decision-making

- Q.5. Who has been appointed as 'UPI Security Ambassador' by National Payments Corporation of India (NPCI) to strengthen security awareness on digital payment platforms?**
- A) Amitabh Bachchan
 - B) Pankaj Tripathi
 - C) Ayushmann Khurrana
 - D) Rajkummar Rao

Answer : B

- ✓ National Payments Corporation of India (NPCI) has announced the appointment of acclaimed Bollywood actor Pankaj Tripathi as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms.
- ✓ The NPCI move follows the ongoing discussions regarding the safety and security of digital payment platforms, particularly the United Payments Interface (UPI).



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- ✓ Tripathi tells about the several initiatives taken by NPCI's such as UPI, RuPay, and IMPS to make digital payments easy and secure. The Bollywood actor also tells about the reach of UPI payments which includes cities, towns, and villages located at the farthest corners of the country.
- ✓ According to NIC, at the end of the calendar year 2022, UPI's total transaction value stood at ₹125.95 trillion, up 1.75 X year-on-year (YoY), as per the NPCI.

Q.6. With whom has RailTel signed an agreement for telecommunication, IT and railway signaling projects?

- A) REC Limited**
- B) SBI**
- C) Tech Mahindra**
- D) Infosys**

Answer : A

- ✓ RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- ✓ REC Limited is a Maharatna public sector company established in the year 1969 under the Ministry of Power.
- ✓ RailTel is a "Mini Ratna Company" under the Ministry of Railways.

REC LTD IN NEWS 2023

- RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- REC Ltd gets Golden Peacock Award for Disaster Management.
- REC Limited, the Maharatna Central Public Sector Enterprise launched a SUGAM REC mobile application.
- REC Limited and Punjab National Bank have signed an MoU to explore funding possibilities in the Power Infrastructure and logistics sectors.
- The consortium arrangement will co-finance loans worth Rs 55,000 crores over the next three years.
- REC Limited, a Maharatna Company under the Ministry of Power, Govt. of India organized 'Bijli Utsav' in Anandapur Gaon of Baksa district and adjoining villages in Assam
- REC Ltd has become the 12th company to attain the Maharatna status
- REC Limited, formerly Rural Electrification Corporation Limited
- Founded : 1969
- Headquarters : New Delhi



- CMD : Vivek Kumar Dewangan
- REC was formerly known as Rural Electrification Corporation Limited.
- REC Limited is an NBFC focused on financing and development of the power sector across India.
- REC Limited has also recently started services in the financing infrastructure and logistics sector.
- REC funding lights every fourth bulb in India. REC is a 'Maharatna' company under the Ministry of Power.

Q.7. As per World Health Organization 2023 Global TB report, which county accounted for the highest number of tuberculosis (TB) cases in the world in 2022?

- A) China
- B) India
- C) Indonesia
- D) Ethiopia

Answer : B

- ✓ India accounted for the highest number of tuberculosis (TB) cases in the world in 2022, representing a staggering 27 percent of the global burden, as revealed by the new World Health Organization (WHO) 2023 Global TB report released.
- ✓ According to the report, India recorded 2.8 million (28.2 lakh) TB cases in 2022, with a case fatality ratio of 12 per cent. Featuring data from 192 countries and areas, the report reveals that 7.5 million people were diagnosed with TB in 2022.

Q.8. 'The State of Food and Agriculture (SOFA)' is the flagship report of which institution?

- A) World Bank
- B) ADB
- C) FAO
- D) IMF

Answer : C

- ✓ Food and Agriculture Organization (FAO) released its flagship report, the State of Food and Agriculture (SOFA). Although current agrifood systems provide nourishment and sustain economies, they also impose huge hidden costs on health and the environment – the equivalent of at least \$10 trillion annually.
- ✓ The figure represents nearly 10 per cent of global Gross Domestic Product (GDP), according to the 2023 edition of the report which covers 154 countries.
- ✓ Food and Agriculture Organization (FAO)
- ✓ Formation : 16 October 1945



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- ✓ Headquarters : Rome Italy
- ✓ Director-General : Qu Dongyu (China)
- ✓ Total Member : 197

Q.9. Which organisation has released the 'Production Gap report'?

- A) UNEP
- B) IMF
- C) FAO
- D) UNDP

Answer : A

- ✓ The United Nations Environment Programme's (UNEP) Production Gap report has been released in anticipation of the COP28 climate conference.
- ✓ It warns that global fossil fuel production over the next seven years is projected to exceed more than double the levels required to stay within the climate goals outlined in the 2015 Paris climate agreement, including the crucial target of limiting global warming to 1.5 degrees Celsius.
- ✓ United Nations Environment Programme (UNEP)
- ✓ Formation : 5 June 1972
- ✓ Headquarters : Nairobi, Kenya
- ✓ Executive Director : Inger Andersen (Denmark).

Q.10. 'Quota of special drawing rights (SDR)', which is seen in the news, is associated with which institution?

- A) International Monetary Fund
- B) Reserve Bank of India
- C) US Federal Reserve
- D) Bureau of International Settlements

Answer : A

- ✓ The executive board of the International Monetary Fund (IMF) approved a proposal to make a 50 per cent increase in the quota allocated to members in proportion to their current quotas.
- ✓ The proposal will now be considered and made effective by the board of governors as part of concluding the 16th general review of quotas.
- ✓ Currently, India has a quota of special drawing rights (SDR) 13,114.4 million which denotes a share of 2.75 per cent, making it the eighth-largest quota-holding country in the IMF.
- ✓ International Monetary Fund (IMF)
- ✓ Founded : 1945



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- ✓ Executive Director for India at IMF : Krishnamurthy Subramaniam
- ✓ Member countries : 190 (Andorra)
- ✓ IMF Released Report
- ✓ Global Financial Stability Report
- ✓ World Economic Outlook.
- ✓ The value of Special Drawing Right (SDR) is determined by the basket of 5 currencies.
- ✓ The currencies are, US Dollar, Japanese Yen, British Pound, Chinese Yuan and Euro.
- ✓ Special Drawing Right is known as the Paper Gold. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. SDR was introduced in the 1969 by the IMF to solve the problem of International liquidity

Q.11. Who has been appointed as the new Chief Executive Officer of 'Association of Mutual Funds in India'?

- A) Venkata Rao Reddy B) Rajendra Singh Bhalla
C) Venkat Nageshwar Chalasani D) Urjit Patel

Answer : C

- ✓ Venkat Nageshwar Chalasani, former deputy managing director of State Bank of India, has been appointed as the new chief executive of the Association of Mutual Funds in India (AMFI).
- ✓ The announcement came after the end of the tenure of NS Venkatesh, who completed two consecutive terms of three years each. AMFI was established in the year 1995, its headquarters is in Mumbai.

Q.12. Where was the first investor meeting of 'India-US Defense Acceleration System' organized?

- A) New Delhi B) Mumbai
C) Washington DC D) Boston

Answer : A

- ✓ The first investor meeting of 'India-United States Defense Acceleration Ecosystem- INDUS X' was organized in New Delhi. INDUS-X Educational Series (Gurukul) was also launched during the program.



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The Gurukul initiative aims to help innovators and startups navigate the defense eco-system of the US and India

Q.13. Which edition of the Kalinga Literary Festival (KLF) with the theme 'Legends of Ancient Bharat and Beyond: Inspiring Lived Experience in the 21st Century', will be kick-started from February 9 in Bhubaneswar?

- A) 10th
- B) 14th
- C) 11th
- D) 12th

Answer : A

- ✓ The 10th edition of the Kalinga Literary Festival (KLF) with the theme 'Legends of Ancient Bharat and Beyond: Inspiring Lived Experience in the 21st Century', will be kick-started from February 9 in Bhubaneswar, Odisha.
- ✓ Over 300 esteemed speakers, including poets, musicians, artists, and performers are all set to grace the festival, which will take place till February 11.
- ✓ With sessions ranging from democracy to digital revolutions, and from cultural nationalism to climate justice, "the festival promises to be a kaleidoscope of thought-provoking dialogue".

Q.14. Who has taken over the charge of the post of Member (Finance) at the Airports Authority of India (AAI)?

- A) Pankaj Malhotra
- B) Dheeraj Sharma
- C) Deepak Singh
- D) Ramesh Kumar

Answer : A

- ✓ Executive Director of Central Electronics Limited (CEL), Pankaj Malhotra has taken over the charge of the post of Member (Finance) at the Airports Authority of India (AAI).
- ✓ Prior to this appointment, Pankaj Malhotra was serving as Executive Director (Finance) at Central Electronics Limited, a government of India enterprise under the Department of Scientific and Industrial Research (DSIR), Ministry of Science and Technology.

Q.15. US Announces __ Investment in Adani's Sri Lanka Port Terminal Project

- A) \$553 Million
- B) \$592 Million
- C) \$635 Million
- D) \$687 Million



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Answer : A

- ✓ The United States International Development Finance Corporation (DFC) has revealed a substantial investment of \$553 million in Adani Ports' container terminal project located in the Port of Colombo, Sri Lanka. This significant financial commitment aims to boost private-sector investments that support economic development and strategic partnerships in the region
- ✓ Adani Ports initiated this project in collaboration with the Sri Lanka Ports Authority (SLPA) and John Keells Holdings. The consortium, named Colombo West International Terminal Pvt. Ltd., has adopted a Build-Operate-Transfer model with a 35-year duration, where Adani Ports holds a majority stake of 51%

Q.16. National Education Day is observed annually in India on which day?

- A) 10 November
- B) 11 November
- C) 09 November
- D) 08 November

Answer : B

- ✓ In India, the National Education Day is celebrated on 11 November every year to commemorate the birth anniversary of Maulana Abul Kalam Azad, the first education minister of independent India.
- ✓ The day was announced by the Ministry of Human Resource Development on 11 September 2008.
- ✓ Maulana Abul Kalam Azad served as education minister from 15 August 1947 to 2 February 1958.
- ✓ Theme 2023 – Innovative Learning for a Sustainable Future

Q.17. National Education Day is observed to mark the birth anniversary of?

- A) Maulana Abul Kalam Azad
- B) Jawaharlal Nehru
- C) A.P.J. Abdul Kalam
- D) M. Visvesvaraya

Answer : A

- ✓ National Education Day is celebrated every year in India on November 11 to commemorate the birth anniversary of Maulana Abul Kalam Azad.
- ✓ He was the first Education Minister of India who played a significant role in shaping the country's education system and laid the base for higher education



STATIC GK Based Current Affairs MCQs 11 November 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

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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BANK
STATE - KARNATAKA



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NAME - BATHINA MANEESHA
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ROLL NO - 1523008901
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NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
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NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



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