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

**Q.1. SEBI has once again extended the deadline for mutual fund and demat account holders to add the name of the beneficiary/beneficiaries or opt out of it till\_.**

- A) July 30, 2024                      B) August 30, 2024  
C) June 30, 2024                      D) April 30, 2024

**Answer : C**

- ✓ Capital markets regulator Securities and Exchange Board of India (Sebi) has once again extended the deadline for mutual fund and demat account holders to add the name of the beneficiary/beneficiaries or opt out of it till June 30, 2024. Earlier, the deadline for the same was December 31, 2023
- ✓ Earlier, Sebi had pushed the deadline from September 30 to December 31 so that MF holders could complete the nomination process.

**SEBI IN NEWS 2023**

- SEBI has once again extended the deadline for mutual fund and demat account holders to add the name of the beneficiary/beneficiaries or opt out of it till June 30, 2024.
- The Securities and Exchange Board of India (SEBI) has proposed a phase-wise transition to instant settlement of trades in the equity cash market.
- An optional T+0 settlement cycle for trades till 1:30 pm may be introduced in the first phase, with settlement of funds and securities to be completed on the same day by 4:30 p.m.
- SEBI has introduced a regulatory framework for online investment platforms that facilitate investments in commission-free mutual fund (MF) schemes.
- SEBI sets up intermediary advisory panel to be led by S Ravindran.
- SEBI Introduced Risk disclosure Framework for Trading by Individual Traders in Equity F&O Segment.
- SEBI introduced the Legal Entity Identifier (LEI) system for issuers of non-convertible securities, securitized debt instruments and security receipts.
- NDTV appoints former SEBI Chairman UK Sinha and business leader Dipali Goenka as Independent Directors.



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- Sebi introduces Application Supported by Blocked Amount (ASBA) -like facility for secondary market trading in India.
- NSE gets the final SEBI approval to launch Social Stock Exchange.
- Markets regulator SEBI has launched an information database on municipal bonds.
- SEBI allowed Alternative Investment Funds(AIFs) to participate in the Credit Default Swaps(CDS) market as protection buyers and sellers in a bid to facilitate the deepening of the domestic corporate bond segment.
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- Its main objectives are to protect the interests of investors in securities and promote the development of the securities market in India by regulating intermediaries, ensuring transparency and accountability of listed companies, and promoting investor education.
- It is owned by the Ministry of Finance, Government of India, but functions as an autonomous body with its own governing board.
- It has the power to issue guidelines, rules and regulations, investigate and punish fraudulent business practices.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Madhabi Puri Buch is the current and 10th Chairperson of the SEBI.
- Headquarters : Mumbai

**Q.2. Smart Lander for Investigating Moon (SLIM) spacecraft is launched by**

- A) Russian Space Agency (ROSCOSMOS)**
- B) National Aeronautics and Space Administration (NASA)**
- C) Indian Space Research Organisation (ISRO)**
- D) Japan Aerospace Exploration Agency (JAXA)**

**Answer : D**

- ✓ Recently, Japan's Smart Lander for Investigating Moon (SLIM) spacecraft entered into orbit around the moon after a months-long journey.



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- ✓ It is a spacecraft built and launched by the Japan Aerospace Exploration Agency (JAXA) on September 7, 2023, from the Tanegashima spaceport.
- ✓ It weighed only 590 kg.
- ✓ It was launched together with XRISM, a next-generation X-ray space telescope, onboard an H-2A rocket.
- ✓ It entered into an elliptical orbit around the moon over three minutes or so.
- ✓ Its apogee (farthest point) in this orbit is 4,000 km and perigee (closest point) is 600 km above the lunar surface.
- ✓ What will SLIM do on the moon?
- ✓ Just before it lands, SLIM will deploy two small rovers called Lunar Excursion Vehicle (LEV) 1 and 2. LEV-1, LEV-2, and SLIM will together study the lunar surface near the landing point, collect temperature and radiation readings, and attempt to study the moon's mantle.

**Q.3. Jal Jeevan Mission: 72% rural households to have tap water supply, target to achieve 100% by which year?**

A) 2024

B) 2025

C) 2026

D) 2028

**Answer : A**

- ✓ Jal Jeevan Mission achieves 72% rural tap water coverage, eyes 100% in 2024
- ✓ In 2024, the Jal Shakti ministry faces the crucial target of achieving the 100 per cent coverage of tap water connection to every rural household -- a commitment made by Prime Minister Narendra Modi in 2019
- ✓ However, challenges persist in states like Jharkhand, Rajasthan, and West Bengal, where tap water connection coverage in rural households remains below 50 per cent, the data says
- ✓ The Swachh Bharat Mission Grameen Phase-II, launched in February 2020, aims at declaring all villages ODF Plus by the end of 2024.
- ✓ According to Parliament data, out of 5.91 lakh villages in the country, 3.18 lakh aspire to achieve ODF Plus status, and 1.23 lakh villages have already achieved the model ODF Plus status
- ✓ About Jal Jeevan Mission
- ✓ It is a flagship programme of the Government of India which was announced from the ramparts of Red Fort by the Prime Minister on August 15, 2019.
- ✓ The objective of the mission is to supply potable tap water in adequate quantity, prescribed quality and on a regular and long-term basis to every rural household of the country by 2024.





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- ✓ It is implemented by the Government of India in partnership with the States/Union Territories.
- ✓ This mission comes under the Ministry of Jal Shakti.
- ✓ Funding Pattern :
- ✓ The fund sharing pattern between the Center and the states under the mission is 90:10 for Himalayan and North-Eastern states and 50:50 for other states.
- ✓ In the case of Union Territories, 100% contribution is made by the Centre

## TARGET YEAR IN NEWS 2023

- Indian Consumer Tech To Touch \$300 Bn By 2027.
- India is expected to overtake Japan and Germany to emerge as the third largest economy in the world by 2027.
- Members of the Association of Asia Pacific Airlines (AAPA) collectively have set an “aspirational target” of 5% sustainable aviation fuel (SAF) usage by 2030.
- India to push developed nations to become carbon-negative before 2050.
- This ‘Bharat Drone Shakti 2023’ event will help the country to achieve its commitment of becoming a global drone hub by 2030.
- Vaccine manufacturer Indian Immunologicals Limited (IIL) expects to commercially launch its dengue fever vaccine by early 2026.
- Group Chief Economic Advisor at the State Bank of India (SBI), Soumya Kanti Ghoshon has reiterated that India is likely to become the third-largest economy by 2027.
- The Ministry of Coal has set a target to gasify 100 million tonnes of coal by FY 2030.
- According to the report of Goldman Sachs Research, by the year 2075, India will become the second largest economy in the world after China leaving behind not only Japan and Germany but also America.
- UNEP suggests measures to reduce 80% of world's plastic pollution by 2040.
- India aims to become one trillion dollar tourism economy by 2047.
- The government announced a plan to add 250 GW of renewable energy capacity in the next five years to achieve its target of 500 GW of clean energy by 2030.
- India has set targets for half of its installed electricity capacity to be from non-fossil fuel sources by 2030 and for the country to attain net-zero carbon emissions by 2070.



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- 2023 foreign trade policy has the vision to take India's goods and services exports to \$2 trillion by 2030.
- India to get 9% of Electricity from Nuclear Sources by 2047.
- India sets target to become 'Global Hub for Green Ship' building by 2030
- Indian Railways to become Net Zero Carbon Emitter by 2030.
- India to produce 5 million tonnes of green hydrogen by 2030.
- India has set a target to replace the use of diesel by renewable energy in the agriculture sector by 2024.
- Indian Government has set a target to eliminate TB in India by 2025.
- India targets ₹25,000-cr worth defence exports by 2024.
- Reserve Bank of India's 2023 monetary policy objective is to hold inflation within the mandated tolerance band and guide it towards the medium-term target of 4% by 2024.

**Q.4. With reference to the Foreign Exchange Management Act (FEMA), consider the following statements:**

- 1. Its main objective is to facilitate external trade and payments.**
- 2. It empowers the Reserve Bank of India (RBI) to make rules and regulations regarding FEMA.**
- 3. Its provisions apply only to resident Indian citizens.**

**How many of the above statements are correct?**

- A) Only one                      B) Only two  
C) All three                      D) None

**Answer : B**

- ✓ The Reserve Bank of India (RBI) recently released a draft 'Licensing Framework for Authorised Persons (APs)' under the Foreign Exchange Management Act (FEMA), 1999.
- ✓ About Foreign Exchange Management Act (FEMA):
- ✓ FEMA came in 1999 as a successor to the Foreign Exchange Regulation Act, or FERA, of 1973, with changing economic conditions in a post-liberalisation India.
- ✓ The main objective of FEMA is to facilitate external trade and payments and promote the orderly development and maintenance of the foreign exchange market in India.



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- ✓ FEMA deals with provisions relating to procedures, formalities, dealings, etc. of foreign exchange transactions in India.
- ✓ The act also empowers the RBI to make rules and regulations to carry out the provisions of the act.
- ✓ Violations of the provisions of FEMA can result in penalties and fines.
- ✓ FEMA's head office is known as the Enforcement Directorate and is situated in Delhi.
- ✓ Applicability:
  - ✓ It is applicable to the whole of India and equally applicable to the agencies and offices located outside India (which are owned or managed by an Indian Citizen).
  - ✓ FEMA is applicable to the following entities and transactions.
    - ✓ Foreign exchange.
    - ✓ Foreign security.
    - ✓ Exportation of any commodity and/or service from India to a country outside India.
    - ✓ Importation of any commodity and/or service from outside India.
    - ✓ Securities as defined under the Public Debt Act 1994.
    - ✓ Purchase, sale, and exchange of any kind (i.e. Transfer).
    - ✓ Banking, financial, and insurance services.
    - ✓ Any overseas company owned by an NRI (Non-Resident Indian) and the owner is 60% or more.
    - ✓ Any citizen of India, residing in the country or outside (NRI).

**Q.5. Consider the following:**

- 1. Payment of court fees**
- 2. Providing the service of lawyers**
- 3. Obtaining and supply of certified copies of orders**
- 4. Preparation of appeal**

**How many of the above are free legal services provided by the National Legal Service Authority (NALSA)?**

- |                      |                    |
|----------------------|--------------------|
| <b>A) Only one</b>   | <b>B) Only two</b> |
| <b>C) Only three</b> | <b>D) All four</b> |

**Answer : D**

- ✓ The President recently nominated Justice Sanjiv Khanna, the senior-most judge of the Supreme Court, as the Executive Chairperson of the National Legal Services Authority (NALSA).





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- ✓ About National Legal Service Authority (NALSA):
- ✓ NALSA has been constituted under the Legal Services Authorities Act, 1987, to provide free legal services to the weaker sections of society and to organize Lok Adalats for amicable settlement of disputes.
- ✓ The prime objective of NALSA is the speedy disposal of cases and reducing the burden on the judiciary.
- ✓ The Chief Justice of India is the patron-in-chief of NALSA, while the second senior most judge of the Supreme Court of India is the Executive Chairman.
- ✓ It is housed at the Supreme Court of India, New Delhi.
- ✓ In every State, a State Legal Services Authority and in every High Court, a High Court Legal Services Committee has been constituted.
- ✓ The free legal services include:
  - ✓ Payment of court fees, process fees, and all other charges payable or incurred in connection with any legal proceedings;
  - ✓ Providing the service of lawyers in legal proceedings;
  - ✓ Obtaining and supply of certified copies of orders and other documents in legal proceedings.
  - ✓ Preparation of appeal, paper book, including printing and translation of documents in legal proceedings.
- ✓ Persons eligible for free legal services includes:
  - ✓ Women and children
  - ✓ Members of SC/ST
  - ✓ Industrial workmen
  - ✓ Victims of mass disasters, violence, flood, drought, earthquake, and industrial disaster.
  - ✓ Disabled persons.
  - ✓ Persons in custody
  - ✓ Persons whose annual income does not exceed Rs. 1 lakh (in the Supreme Court Legal Services Committee the limit is Rs. 5,00,000).
  - ✓ Victims of trafficking in human beings or beggars.
- ✓ Constitutional Provisions:
  - ✓ Article 39A provides for free legal aid to the poor and weaker sections of society and ensures justice for all.
  - ✓ Articles 14 and 22(1) of the Constitution also make it obligatory for the State to ensure equality before the law and a legal system that promotes justice on the basis of equal opportunity for all.



**Q.6. With reference to Tansen, consider the following statements:**

- 1. He is known for popularising and improving the plucked rabab.**
- 2. He introduced the Miyan ki Malhar raga.**
- 3. He was given the title 'Mian' by Mughal Emperor Aurangzeb.**

**How many of the statements given above are correct?**

- A) Only one                                      B) Only two  
C) All three                                      D) None

**Answer : B**

- ✓ Around 1,300 musicians played Vande Mataram on tabla to enter the Guinness World Record for the “largest table ensemble” during the ongoing 99th International Tansen Samaroh in Gwalior.
- ✓ Tansen Samaroh is a tribute to Indian musical legend, Shri Ramtanu Misra, famously known as Tansen.
- ✓ It is held every year in December in Gwalior to celebrate Tansen.
- ✓ Artist and music lovers from all over the world gather here to pay tribute to the Great Indian Musical Maestro Tansen.
- ✓ Key facts about Mian Tansen
- ✓ He was a prominent Indian classical music composer, musician and vocalist, known for a large number of compositions, and also an instrumentalist who popularised and improved the plucked rabab (of Central Asian origin).
- ✓ He was among the Navaratnas (nine jewels) at the court of the Mughal Emperor Jalal ud-din Akbar.
- ✓ Akbar gave him the title Mian, an honorific, meaning learned man.
- ✓ Tansen as a historical personality is difficult to extract from the extensive legend that surrounds him.
- ✓ He is given credit for introducing some famous raagas viz., Miyan ki Malhar, Miyan ki Todi and Darbari.
- ✓ Hence only statements 1 and 2 are correct.

**Q.7. Which of the following learning programme was launched recently by Government of India for government servants in line with good governance day?**

- A) VIKAS                                      B) SAMARTH  
C) YASASVI                                      D) SAMRUDDHI

**Answer : A**



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- ✓ December 25 is celebrated as the 'Good Governance Day' to mark former PM Vajpayee's birth anniversary since 2014. It is meant to foster awareness among citizens about government accountability and administration, and inculcate "good governance" as a habit for civil servants.
- ✓ Vikas – Variable and Immersive Karmayogi Advanced Support.
- ✓ It is a blended programme with iGOT (integrated government online training) Karmayogi platform.
- ✓ Aim – For capacity building of Middle management civil servants in Central Secretariat.
- ✓ Program duration – It consists of 33 hours complemented by 30 hours of offline training at ISTM.
- ✓ Focus – On development of functional, behavioural and technological competencies required in Central Government

**Q.8. Consider the following statements about Indian Ocean Naval Symposium (IONS), 2023**

**1. It is a voluntary initiative that seeks to increase maritime co-operation among Indian Ocean littoral states.**

**2. India was the chair of the IONS at the inaugural edition.**

**Choose the correct statements:**

**A) 1 only**

**B) 2 only**

**C) Both 1 and 2**

**D) Neither 1 nor 2**

**Answer : C**

- ✓ Recently, the 8th edition of Indian Ocean Naval Symposium (IONS) Conclave of Chiefs (CoC) was conducted by the Royal Thai Navy at Bangkok, Thailand.
- ✓ Indian Ocean Naval Symposium (IONS) is a voluntary initiative that seeks to increase maritime co-operation among navies of the littoral states of the Indian Ocean Region.
- ✓ The Flag designed by India was selected as the IONS Flag at the Symposium.
- ✓ India also took over as the co-Chair (CoC) of IONS Working Groups on Maritime Security and Humanitarian Assistance/Disaster Relief (HADR) for the forthcoming cycle
- ✓ India was the chair of the IONS at the inaugural edition in 2008.
- ✓ India is also scheduled to take over as the Chair of IONS (2025-27) during 9th CoC planned to be conducted in India in end 2025.
- ✓ Republic of Korea Navy was the latest 'Observer' to the Symposium.
- ✓ At present it has 34 countries (25 members and 9 observers).





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**Q.9. What is the official name of the free trade agreement (FTA) between India and the ASEAN countries?**

- A) ASEAN-India Comprehensive Economic Partnership Agreement (AICEPA)
- B) ASEAN-India Free Trade Agreement (AITFA)
- C) ASEAN-India Trade in Goods Agreement (AITGA)
- D) India-ASEAN Economic Cooperation Pact (IAECP)

**Answer : C**

- ✓ India and the ten-member ASEAN will begin negotiations to “modernise” their decade-and-a-half-old free trade agreement (FTA).
- ✓ The first round of negotiations for reviewing the FTA, officially known as the ASEAN India Trade in Goods Agreement (AITGA).
- ✓ But no new areas, such as environment, labour, MSMEs or gender, will be added to the AITGA.
- ✓ India’s trade deficit with the region, which was \$7.5 billion per annum when the pact was implemented, has since ballooned to \$43.57 billion.
- ✓ In 2022-23, India’s exports to the region were valued at \$44 billion, while its imports were at \$ 87.57 billion.
- ✓ The ten-member ASEAN, which includes Indonesia, Malaysia, the Philippines, Singapore, Thailand, Brunei, Vietnam, Laos, Myanmar and Cambodia, accounted for 11.3 per cent of India’s global trade in 2022-23
- ✓ Association of Southeast Asian Nations (ASEAN):
- ✓ Founded: 8 August 1967
- ✓ HQ: Jakarta, Indonesia
- ✓ Members: 10 countries (Indonesia, Malaysia, the Philippines, Singapore, Thailand, Brunei, Vietnam, Laos, Myanmar and Cambodia)
- ✓ Secretary General: Kao Kim Hourn

**Q.10. How long has the Centre extended the duty exemption on imported lentils?**

- A) Till March 31, 2022
- B) Till March 31, 2023
- C) Till March 31, 2024
- D) Till March 31, 2025

**Answer : D**



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- ✓ The Centre has extended the import duty exemption on masur dal (lentils) by another year till March 31, 2025.
- ✓ Import of lentils are being allowed duty-free to help contain inflation.
- ✓ In the normal course, imports attract 30 per cent Customs duty.
- ✓ The extension of duty exemption by a year will benefit the importers and will boost the supplies.
- ✓ Including the expected imports during November, the total imports of lentils during April-November stood at 11.48 lakh tonnes, according to iGrain India compared with 8.58 lakh tonnes in the financial year 2022-23.
- ✓ India imports lentils mainly from major producing countries such as Canada and Australia. Recently, the government has removed the retaliatory customs tariff on imports of lentils from the United States.
- ✓ Production of lentils during 2022-23 stood at over 15.8 lakh tonnes, higher than previous year's 12.69 lakh tonnes.

**Q.11. According to the CoinSwitch report, which Indian city maintained its lead in crypto adoption in terms of value invested?**

- A) Mumbai                      B) Delhi  
C) Bangalore                    D) Ghaziabad

**Answer : B**

- ✓ A report by crypto trading platform CoinSwitch showed Delhi maintained its lead in India's crypto adoption, followed by Bangalore and Mumbai.
- ✓ The parameter for this was in terms of value invested.
- ✓ According to the report, more than 20 per cent of India's total crypto investments are concentrated in the three major metropolitan areas: Delhi (9 per cent), Bangalore (8 per cent) and Mumbai (5 per cent). Ghaziabad claimed the 10th position in the list of the top invested cities, replacing Patna.
- ✓ Bitcoin, which the company claims to be the most prominent crypto, ended with more than 150 per cent year-on-year (compared with last year).
- ✓ Ethereum and several meme coins also ended the year in green.
- ✓ After touching a low of less than \$1 trillion in June 2022, the total crypto market capitalisation grew to over \$1.5 trillion by December 2023.
- ✓ About 75 per cent of the invested users are below the age of 35.



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- ✓ The top invested cryptos were Dogecoin (DOGE), Bitcoin (BTC), and Ethereum (ETH), contributing to 26 per cent of the total value.
- ✓ Solana (SOL) was the best-performing crypto in India's portfolio, with 633 per cent growth year-to-date. Delhi and Hyderabad saw the highest participation of women investors with 9 per cent of India's crypto investors being women.

**Q.12. Who has become the Indian batsman who has scored the most runs in the World Test Championship?**

- A) Rohit Sharma                      B) K L Rahul  
C) Virat Kohli                         D) Ajikya Rahane

**Answer : C**

- ✓ Veteran Indian batsman and former captain of the Indian team, Virat Kohli has become the Indian batsman who has scored the most runs in the World Test Championship (WTC).
- ✓ This new record was achieved in the first match of the ongoing Test series against the South African cricket team. He left Indian captain Rohit Sharma behind.
- ✓ Rohit has so far scored 2,097 runs in 42 innings of 26 Tests in the WTC.
- ✓ Virat has so far scored 2101 runs in 57 innings of 35 test matches.

**Q.13. Consider the following:**

1. India                                      2. Maldives  
3. Mauritius                                4. Myanmar

**How many of the above countries are members of the Colombo Security Conclave (CSC)?**

- A) Only one                                B) Only two  
C) Only three                               D) All four

**Answer : C**

- ✓ India's National Security Adviser (NSA) recently took part in the sixth NSA meeting of the Colombo Security Conclave (CSC).
- ✓ About Colombo Security Conclave (CSC):
- ✓ It is a regional security grouping comprising India, Sri Lanka, the Maldives and Mauritius.
- ✓ Origin:





- ✓ The CSC initially known as the Trilateral for Maritime Security Cooperation, evolved out of trilateral meetings between NSAs and Deputy NSAs from India, Maldives, and Sri Lanka, starting in 2011.
- ✓ It came to a standstill after 2014 due to rising tensions between India and the Maldives.
- ✓ Since its revival and re-branding as the CSC in 2020, Mauritius was added as a member of the grouping.
- ✓ Current members of CSC include India, Maldives, Mauritius, and Sri Lanka, while Bangladesh and Seychelles are the two observer nations.
- ✓ Cooperation under the conclave focuses on five pillars – maritime safety and security, countering terrorism and radicalisation, combating trafficking and transnational organised crime, cyber-security and protection of critical infrastructure, and humanitarian assistance and disaster relief.
- ✓ A permanent secretariat, based in Colombo, was established in 2021 to coordinate all activities and implement decisions made at the NSA level.

**Q.14. International Day of Epidemic Preparedness is observed every year on which day?**

- A) 28 December                      B) 27 December  
C) 26 December                      D) 25 December

**Answer : B**

- ✓ International Day of Epidemic Preparedness is observed every year on 27 December.
- ✓ This special day encourages everyone, including individuals, institutions, and governments, to participate in educational and awareness activities that suit their country's needs.
- ✓ It emphasizes how crucial it is to prevent, prepare for and work together against outbreaks like diseases.
- ✓ The first-ever International Day of Epidemic Preparedness was organised on December 27, 2020, to show how important it is to be ready for and fight against epidemics

**Q.15. Dr Uttam Pacharne passed away recently. Who was she?**

- A) Sculptor                              B) Writer  
C) Social Worker                      D) Historian

**Answer : A**

- ✓ Renowned sculptor and former Chairman of Lalit Kala Akademi Dr Uttam Pacharne passed away at the age of 67.



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- ✓ He bagged the National Lalit Kala Akademi Award and Maharashtra Gaurav Puraskar (1985), Junior National Award in memory of the late PM Indira Gandhi (1986), medals, honours and other accolades during his career of over four decades.
- ✓ He was appointed Chairman of the Lalit Kala Akademi (2018) for a 3-year term and was the President of the Bombay Art Society and other bodies in various capacities.
- ✓ Dr Pacharne's big and small sculptures adorn different locations in India and abroad, including the White Tiger Regiment at Jhansi (1980), Swami Vivekananda statue, Mumbai (1981), standing Buddha and Dr B. R. Ambedkar statue, both in Dhule (2002), Rajarshi Shahu Maharaj statue in south Mumbai, (2003), Swatantrya Jyot at Andaman & Nicobar Islands (2004), freedom fighter Govindbhai Shroff in Aurangabad (2007), among many more

## STATIC GK Based Current Affairs MCQs 29 December 2023

**Q.1. Which committee recommended the introduction of Liquidity adjustment facility in India?**

- A) R. Gandhi Committee                      B) Rangarajan Committee  
C) Narasimham Committee                  D) SS Tarapore Committee

**Answer : C**

**Q.2. Treasury Bills have a maximum maturity of:**

- A) 1 year    B) 90 days  
C) 120 days                                      D) 30 days

**Answer : A**

- ✓ Debt obligations of the Government that have maturities of one year or less are normally called Treasury Bills or T-Bills.

**Q.3. Which of these derivatives types are traded between financial institutions and not retail investors?**

- A) Futures  
B) Forward  
C) Options  
D) Swaps

**Answer : D**



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**Q.4. In which year did second phase of nationalization of banks took place?**

- A) 1969  
B) 1980  
C) 1984  
D) None of these

**Answer : B**

**Q.5. What is the total amount that can be loaded in the new type of semi-closed Prepaid Payment Instrument (PPI) introduced by RBI during the financial year?**

- A) Rs 10,000  
B) Rs 1,00,000  
C) Rs 1,20,000  
D) Rs 1,50,000

**Answer : C**

- ✓ The amount loaded in such PPIs during any month shall not exceed ₹ 10,000 and the total amount loaded during the financial year shall not exceed ₹ 1,20,000

**Q.6. RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of \_ on an ongoing basis.**

- A) 8 per cent  
B) 9 per cent  
C) 10 per cent  
D) 11 per cent

**Answer : B**

**Q.7. What is the limit for On-lending by NBFC for Micro & Small enterprises?**

- A) Rs 10 lakh  
B) Rs 20 lakh  
C) Rs 50 lakh  
D) Rs 60 lakh

**Answer : B**

**Q.8. Which section of Banking Regulation Act 1949 give Power to the Reserve Bank to give directions?**

- A) Section 42  
B) Section 42A  
C) Section 47  
D) Section 35A

**Answer : D**





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**Q.9. Currency Chest is the property of :**

- A) State Bank of India
- B) Government of India
- C) Reserve Bank of India
- D) None of these

**Answer : C**

- ✓ A currency chest is a depository of RBI which it maintains at treasuries and branches of the banks at all important centres.

**Q.10. The right of set-off customers account can be exercised only by a\_\_?**

- A) Creditors
- B) Debtors
- C) Banker
- D) Customer

**Answer : C**



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ROLL NO - 2283004123  
STATE - PUNJAB  
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NAME - NIPUN  
ROLL NO - 1533002831  
SELECTED IN - RRB CLERK  
STATE - HARYANA



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NAME - PRAVEEN  
ROLL NO - 1801005776  
SELECTED IN - RRB PO  
KARNATAKA GRAMMENA  
BANK  
STATE - KARNATAKA



34.9 KB APARCHIT'S GADISCUS  
Name: Bathina Maneesha  
Rollno: 2543024278  
Selected in : RRB clerk  
State : Telangana

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NAME - BATHINA MANEESHA  
ROLL NO - 2543024278  
SELECTED IN - RRB CLERK  
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NAME - NISHU SHARMA  
ROLL NO - 1523008901  
SELECTED IN - RRB CLERK  
STATE - HARYANA



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NAME - GURIYA KUMARI  
ROLL NO - 1373006773  
SELECTED IN - RRB CLERK  
DAKSHIN BIHAR GRAMEEN  
BANK



17.7 KB APARCHIT'S GADISCUS  
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IBPS RRB CLERK  
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JOURNEY FEELING PROUD

NAME - GURPREET KAUR  
ROLL NO - 2283002821  
BANK - PUNJAB GRAMIN BANK  
STATE - FROM PUNJAB



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STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
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JOURNEY FEELING PROUD

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