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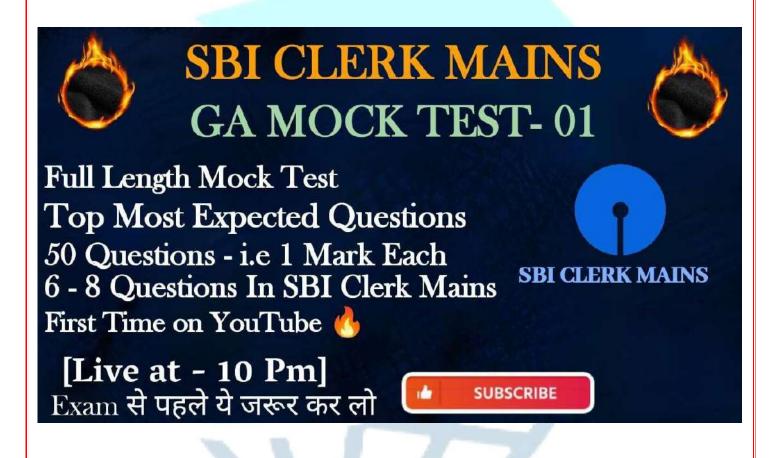
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Aparchit 27&28 February English Super Current Affairs MCQ with Facts 2024

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. In which state was the foundation stone of ISRO's second spaceport laid?

A) Kerala

B) Odisha

C) Karnataka

D) Tamil Nadu

Answer: D

- ✓ Prime Minister Narendra Modi recently laid the foundation stone of the second spaceport of the Indian Space Research Organization (ISRO) in Kulasekarapattinam, Tamil Nadu. Rs 950 crore will be spent on this project.
- ✓ It is being built on approximately 2,233 acres and is expected to be operational in two years.

ISRO IN NEWS 2023-24

- > PM Modi laid the foundation stone of the second spaceport of the Indian Space Research Organization (ISRO) in Kulasekarapattinam, Tamil Nadu.
- ➤ ISRO has successfully launched meteorological satellite INSAT-3DS with the GSLV-F14/INSAT-3DS mission from SDSC-SHAR, Sriharikota.
- > Vyommitra(Woman Robot Astronaut) is going to fly into Space ahead of ISRO's "Gaganyaan" Mission
- > ISRO has completed all key tests on Insat-3DS satellite before the final review which will be followed by its shipping to the spaceport in Srihari Kota, Andhra Pradesh.
- ➤ Indian Space Research Organisation (ISRO) launched the PSLV-C58 X-ray Polarimeter Satellite (XPoSat) mission.
- ➤ Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ➤ ISRO's Next Moon Mission in Collaboration with Japan Gathers Steam. This mission, called LUPEX, or Lunar Polar Exploration, is slated for 2024-25.
- > Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.

- > ISRO has announced a new online training programme for post-graduate and final-year undergraduate students of physical sciences and technology. The programme is called Space Science and Technology Awareness Training (START).
- ➤ ISRO will launch Singapore's TeLEOS-2 satellite using the Polar Satellite Launch Vehicle (PSLV) from the Satish Dhawan Space Center in Sriharikota.
- ➤ Indian Space Research Organisation (ISRO)
- Founded: 15 August 1969
- > HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- > 10th Chairman : S Somanath
- Aryabhata India's first satellites Launched on 19 April 1975.
- ➤ GSAT-1 India's first commercial satellite.
- > SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India
- Q.2. With reference to Additional Tier-1 (AT-1) Bonds, consider the following statements:
 - 1. They are perpetual bonds with no maturity date.
 - 2. They have a lower interest rate than other bonds.
 - 3. They have a call option, which allows the banks to buy back the bonds from the investors.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ State Bank of India (SBI) is unlikely to utilize the enabling provision to raise nearly Rs 11,900 crore through additional tier-I (AT-1) bonds due to pricing issues in the current fiscal.
- ✓ About Additional Tier-1 (AT-1) Bonds:
- ✓ AT-1 bonds are perpetual bonds with no maturity date.

- ✓ Investors in these bonds do not get their principal back.
- ✓ However, the interest continues forever. AT-1 bonds have a higher interest rate than other bonds.
- ✓ Due to the perpetual nature of AT-1 bonds, these are often treated and viewed as equity, not debt.
- ✓ How are AT-1 Bonds Issued?
- ✓ AT-1 bonds are issued by banks in accordance with the directions of the Reserve Bank of India (RBI).
- ✓ Financial institutions usually issue such bonds to fulfil their capital adequacy requirements (CAR).
- ✓ CAR is an assessment of a bank's capital and its risk-weighted assets.
- ✓ Capital adequacy norms were formulated under the Basel III accord of 2009 after the credit crisis of 2008.
- ✓ The money raised through these bonds is kept aside as a shock absorber by the bank.
- ✓ These bonds are contingent convertible bonds (CoCos), a type of debt instrument that the bank can convert into equity if its capital levels fall below the specified levels. This helps the bank reduce debt while managing capital
- ✓ AT-1 bonds have a call option, which allows the banks to buy back the bonds from the investors.
- ✓ These bonds provide high returns but also carry greater risk.
- ✓ If the banking institution fails, these bonds are at risk.
- ✓ Suppose the RBI finds a bank in an unstable condition, under pressure, and in a situation where it demands rescue. In that case, it can ask the bank to immediately withdraw their AT-1 Bonds without seeking permission from the investors, therefore making AT-1 Bonds risky.
- ✓ Further, the issuer can also skip the interest payout if it is under financial stress.
- ✓ Investors cannot return their bonds to the bank as there is no put option against these bonds. However, these bonds are listed on the stock exchanges, so the investor can liquidate these whenever in need.
- ✓ Subordinate debt: In case of default, these bonds rank lower than the other debt, which is why these are subordinate debts.
- Q.3. What is Steadfast Defender 2024, recently seen in the news?
 - A) Simulation of cyber warfare scenarios
 - B) Humanitarian aid missions to small island nations
 - C) Peacekeeping operations in Africa
 - D) NATO military exercise in Europe

Answer: D

- ✓ North Atlantic Treaty Organization (NATO) started its largest military exercise in Europe, the Steadfast Defender 2024, recently.
- ✓ About Steadfast Defender 2024:
- ✓ It is NATO's most extensive military exercise since the Cold War era.
- ✓ It involves 90,000 forces from 31 member countries and NATO partner Sweden and is conducted across various NATO nations.
- ✓ The ground forces are equally robust, with at least 1,100 combat vehicles, including 133 tanks and 533 infantry fighting vehicles, demonstrating NATO's ground capabilities.
- ✓ The purpose of Steadfast Defender 2024 is to put NATO's new regional defense plans to the test.
- ✓ These plans, the first of their kind in decades, outline the alliance's response mechanisms to potential threats, notably addressing concerns regarding Russian aggression.
- ✓ North Atlantic Treaty Organization (NATO)
- ✓ Formation : 4 April 1949
- ✓ Headquarters : Brussels, Belgium
- ✓ Secretary General : Jens Stoltenberg (Norway)
- ✓ Total Member : 31 (Finland)
- ✓ North Atlantic Treaty, also referred to as the Washington Treaty.

EXERCISE IN NEWS 2023-24

- North Atlantic Treaty Organization (NATO) started its largest military exercise in Europe, the Steadfast Defender 2024, recently.
- > The 5th edition of the joint military exercise 'DHARMA GUARDIAN' is being organized at the Mahajan Field Firing Range in Rajasthan.
- > Indian and Sri Lankan coast guard ships reached the Maldives recently to take part in the trilateral coast guard exercise Dosti 16
- ➤ Indian Air Force will conduct mega exercise Vayu Shakti 2024 at Pokhran Range in Jaisalmer, Rajasthan on February 17.
- ➤ The first edition of India-Saudi Arabia joint military exercise 'SADA TANSEEQ' is being organized in Mahajan, Rajasthan

- India, France, and the United Arab Emirates (UAE) conducted a major air exercise, named 'Desert Knight', over the Arabian Sea.
- ➤ Indian Army contingent is taking part in the 2nd edition of India-Egypt Joint Special Forces Exercise CYCLONE. The Exercise is being conducted at Anshas, Egypt.
- ➤ 11th edition of India-Kyrgyzstan Joint Special Forces Exercise KHANJAR has commenced at the Special Forces Training School in Bakloh, Himachal Pradesh
- > The maiden Bilateral Maritime Exercise -Ayutthaya' between the Indian Navy (IN) and Royal Thai Navy (RTN) was conducted.
- ➤ The 12th edition of the Multilateral Naval Exercise 2024 (Milan) is set to take place at Visakhapatnam from February 19 to 27.
- ➤ Indian Armed Forces contingent comprising 45 personnel reached Hanoi, Vietnam to take part in the Joint Military Exercise VINBAX-2023.
- ➤ This year's exercise will be conducted at Hanoi, Vietnam.
- ➤ Indo-US Joint Special Forces exercise "VAJRA PRAHAR 2023" commenced at the Joint
- > Training Node, Umroi, Meghalaya.
- A joint military exercise, "Exercise MITRA SHAKTI-2023" is being conducted from November 16th to 29th, 2023, in Aundh (Pune), Maharashtra.
- ➤ It is a joint military exercise between India and Sri Lankan army.
- This year is the ninth edition of the exercis.
- > The coastal security exercise 'Sagar Kavach' is set to unfold its strategic manoeuvres along the Kerala and Mahe coasts.
- Coordinated by the Indian Coast Guard.
- > Much-anticipated joint exercise 'Trishakti Prahar' recently began near the western border of Rajasthan in Jaisalmer.
- > Exercise CORPAT and BONGOSAGAR between the Indian Navy and Bangladesh Navy were conducted in the Northern Bay of Bengal from 07 09 Nov 2023.
- > Exercise Harimau Shakti 2023 commenced in Umroi Cantonment, India.
- ➤ It is a joint bilateral training exercise between Indian & Malaysian Armed Forces.
- > The 19th edition of "EXERCISE YUDH ABHYAS" will be conducted from 25th September to 8th October

➤ 2023 in Fort Wainwright, Alaska, USA.

Q.4. Pey Jal Survekshan Awards is an initiative of:

A) Ministry of Jal Shakti

B) Ministry of Housing & Urban Affairs

C) NITI Aayog

D) Ministry of Rural Development

Answer: B

- ✓ Recently, the Ministry of Housing & Urban Affairs announced the first Pey Jal Survekshan Awards.
- ✓ A distinguished array of 130 awards is set to be bestowed, reflecting the remarkable accomplishments of cities and states.
- ✓ The award consists of various categories;
- ✓ Pey Jal Gold, Silver, and Bronze City Awards, where Gold signifies top performers in their respective population categories (1 to 10 Lakh, 10 to 40 Lakh, and More than 40 Lakh),
- ✓ Silver denotes the 2nd position, and Bronze the 3rd.
- ✓ The awards extend to commendations for Best Water Body, Sustainability Champion, Reuse Champion, Water Quality, City Saturation, and AMRUT 2.0 Rotating Trophy of the Year.
- ✓ Parameters: It encompassed diverse parameters, including access, coverage, water quality at treatment plants and households, and sustainability regarding the health of water bodies, availability of SCADA/ flowmeters, and reuse of treated used water.
- ✓ Cities will be graded on a star rating scale, ranging from 5 stars to No star, encapsulating their performance across these critical criteria.
- ✓ Pey Jal Survekshan ensured clean water through independent NABL lab testing at source and citizen-end.
- ✓ Using a GIS-enabled web portal, geo-tagging, and infrastructure mapping, the survey collected accurate and transparent data

Q.5. Genie AI Model, which was recently in news, is developed by:

A) Microsoft

B) Facebook

C) OpenAI

D) Google

Answer: D

✓ Google DeepMind has just introduced Genie, a new model that can generate interactive video games from just a text or image prompt.

- ✓ It is a foundation world model that is trained on videos sourced from the Internet.
- ✓ The model can "generate an endless variety of playable (action-controllable) worlds from synthetic images, photographs, and even sketches."
- ✓ It is the first generative interactive environment that has been trained in an unsupervised manner from unlabelled internet videos.
- ✓ Specifications: When it comes to size, Genie stands at 11B parameters and consists of a spatiotemporal video tokenizer, an autoregressive dynamics model, and a simple and scalable latent action model
- Q.6. Which country's instant payment platform AANI was linked with India's UPI?

A) Qatar

B) Nepal

C) UAE

D) Myanmar

Answer: C

- ✓ India and the United Arab Emirates (UAE) announced that they would link their instant payment platforms, UPI (India) and AANI (UAE).
- ✓ The agreement will allow for seamless cross-border transactions between the two countries.
- ✓ AANI is an instant payment platform that allows users to transfer and settle funds in less than 10 seconds.
- ✓ It initially supports transactions of up to \$13,600.
- ✓ The agreement is part of a number of pacts signed between the two countries in February 2024, including BIT and IGA on IMEC.

UAE IN NEWS 2023-24

- ➤ Indian Prime Minister will attend the World Government Summit 2024 as a guest of honour in UAE.
- ➤ World Government Summit (WGS) 2024: Theme: "Shaping Future Governments".
- > The joint military exercise 'Desert Cyclone' of India and United Arab Emirates is being organized in Mahajan, Rajasthan
- ➤ India, UAE ink MoU to strengthen educational cooperation for students, faculty.
- ➤ India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- > UAE becomes first Arab country to get observer status on Asia-Pacific money laundering.
- > United Arab Emirates (UAE) has emerged as the fourth largest investor in India during 2022-23.
- Dubai Emerges as India's Top Choice for Foreign Direct Investment (FDI)

- ➤ UAE to Host World's Largest IUCN World Conservation Congress 2025.
- ➤ Etihad Airways, the national airline of the UAE, has been named the Environmental Airline of the Year 2023 for the second year in a row at the Airline Rating Awards.
- > UAE India's second largest export destination and third largest source of imports.
- > The first conference of I2U2 Business Forum, a joint initiative of India, Israel, the US and the United Arab Emirates, was held on 22 February 2023 in Abu Dhabi (UAE).
- ➤ United Arab Emirates (UAE) will host the 13th World Trade Organisation (WTO) Ministerial meeting in February 2024.
- ➤ UAE will host the 28th Conference of the Parties to the UN Framework Convention on Climate Change (COP28) in November 2023.
- Asian Infrastructure Investment Bank (AIIB) signed an agreement to set up its first overseas office in Abu Dhabi Global Market.
- ➤ UAE and India launched the UAE India Business Council UAE Chapter (UIBCUC) to strengthen economic ties and enhance bilateral trade and investment.
- ➤ EDGE, UAE's leading defence group signed a Memorandum of Understanding with India's aerospace firm Hindustan Aeronautics (HAL) at the International Defence Exhibition and Conference (IDEX).
- ➤ India, France, UAE Establish Trilateral Cooperation Initiative, in fields including Energy, Defence & Economy.
- > India's Unified Payments Interface (UPI) is shortly to be connected to comparable networks in Indonesia, Mauritius, and the United Arab Emirates (UAE).
- RBI, Central Bank of UAE sign MoU to promote innovation in financial products and services.
- ➤ Sheikh Mohamed bin Zayed Al Nahyan appointed President of UAE.
- > Emaar, a Dubai-based real estate developer, has become the first foreign company to invest in a megamall spread over one million square feet in Srinagar.
- ➤ Indian Air Force contingent of 110 Air Warriors reached Al Dahfra airbase of United Arab Emirates (UAE) on 25 February for participating in Exercise 'Desert Flag VIII.
- > President of the United Arab Emirates (UAE), Sheikh Mohamed bin Zayed Al Nahyan, has appointed Sheikh Mansour bin Zayed Al Nahyan, his brother, as the Vice President of the country.

- The 'Study in India Pavilion' at the Global Education & Training Exhibition (GETEX) in Dubai, UAE.
- > HDFC Bank and UAE-based financial services company Lulu Exchange, have partnered to strengthen cross-border payments between India and Gulf Cooperation Council (GCC) region.
- About UAE
- ➤ Official Language : Arabic
- > Capital : Abu Dhabi
- Currency : Emirati Dirham
- ➤ President of UAE : Sheikh Khalifa bin Zayed bin Sultan Al Nahyan
- Prime Minister: Sheikh Mohammed ibn Rashid Al Maktoum
- Consider the following statements regarding Know Your Customer (KYC) norms: Q.7.
 - 1. It is a comprehensive process that financial and non-financial institutions follow to verify the identity of their customers.
 - 2. In India, separate KYCs are needed for different financial products.

A) 1 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer: C

- ✓ The government of India has formed an expert committee headed by Finance Secretary T V Somanathan to make its recommendations to bring out uniform Know Your Customer (KYC) norms.
- ✓ It is a comprehensive process that financial and non-financial institutions follow to verify the authenticity and identity of their customers.
- ✓ The KYC process is mandatory for every customer before investing in any instruments or starting a bank account.
- ✓ In India at present, separate KYCs are needed for different financial products such as opening a bank account, investing in mutual funds, buying a life cover or investing in retirement-savings funds.
- ✓ Multiple KYCs, regular updates and even the exact specifications often prove to be a deterrent for new investors.

- ✓ Multiple KYCs, regular updates and even the exact specifications often prove to be a deterrent for new investors.
- ✓ To eliminate the need to do repeated KYC for investing across financial assets central government launched Central KYC Records Registry.
- ✓ What is Central KYC Records Registry?
- ✓ It was launched by the central government of India in 2016.
- ✓ It has been limited only to the capital markets.
- ✓ In fact, while dealing in securities markets, once KYC is done through a Securities and Exchange Board of India (Sebi) registered intermediary such as a broker, depository participant or mutual fund, customers do not have to undergo the same process again for fresh investments.
- ✓ The government authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to perform the functions of the CKYCR.
- ✓ Customers have to submit their KYC details only once with any of the reporting entities of the Reserve Bank of India, Sebi, Insurance Regulatory and Development Authority of India, Pension Fund Regulatory and Development Authority at the time of opening an account.
- ✓ Once the information is registered, customers will receive a 14-digit KYC Identification Number that can be used at any financial institution registered with CERSAI.
- Q.8. With which country has the Ministry of AYUSH signed an agreement to promote Ayurveda?

Aparchit Exam

- A) Cambodia
- B) Thailand
- C) Nepal
- D) Brazil

Answer: B

- ✓ The National Institute of Ayurveda, Jaipur under the Ministry of AYUSH and the Department of Thai Traditional and Alternative Medicine of Thailand have signed an MoU for cooperation in Ayurveda and Thai traditional medicine.
- ✓ This agreement was reached during the 10th meeting of the India-Thailand Joint Commission held at Hyderabad House, New Delhi.

SIGNS MoU IN NEWS 2023-24

- ➤ India, Colombia sign MoU on Cooperation in the field of Sharing Successful Digital Solutions.
- ➤ India Signs Agreement for Lithium Exploration & Mining Project in Argentina.
- Cabinet approves the Migration and Mobility Agreement between India and Italy
- India and Italy sign Mobility and Migration Partnership Agreement to facilitate movement of workers.
- ➤ India-Japan pact on semiconductor supply chain gets Cabinet green light.
- India, Italy sign defence agreement.
- ➤ India and Tanzania elevate ties to Strategic Partnership; Agree on 5 year roadmap for defence cooperation.
- ➤ India, Tanzania to sign 15 agreements with eye on USD 10 billion trade.
- India And Saudi Arabia Tie Up For Green Hydrogen.
- ➤ India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector.
- ➤ India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation.
- ➤ India and Trinidad and Tobago have entered a partnership by signing an MoU to share INDIA STACK.
- ➤ India, Moldova agree to sign MoU for cooperation in agriculture
- ➤ India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- ➤ India, Panama sign MoU on electoral cooperation.
- ➤ India and Singapore extend MoU on cooperation for 5 years.
- ➤ Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- > India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- > India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.
- India, Israel sign MoU for industrial research and development cooperation.
- ➤ NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- > India, UK sign agreement to collaborate on science and innovation.
- ➤ Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- > India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- ➤ India, US to sign memorandum of understanding on semiconductors.

- Australia, India agree on strengthening economic, defence ties.
- Q.9. When and till when is the 'Annual Financial Literacy' week being organized by RBI?
 - A) 26 February to 29 February
- B) 26 February to 1 March
- C) 27 February to 2 March
- D) 28 February to 3 March

Answer: B

- ✓ The Reserve Bank of India (RBI) is promoting financial literacy among the youth through its annual Financial Literacy Week (FLW) campaign held from February 26 to March 1, 2024.
- ✓ This year's theme is "Make a Right Start Become Financially Smart".
- ✓ Presently the Governor of RBI is Shaktikanta Das.
- ✓ RBI conducts Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme every year across the country, through a focused campaign.
- Q.10. The Financial Literacy Week (FLW) is organised annually by which organisation?
 - A) Ministry of Finance

B) NPCI

C) RBI

D) SBI

Answer : C

- Q.11. Since when is Reserve Bank of India celebration the Financial Literacy week?
 - A) 2010

B) 2015

C) 2016

D) 2013

Answer: C

- ✓ Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country
- Q.12. 'Bag-Less School' initiative, recently seen in the news, is introduced by which state?
 - A) Uttar Pradesh

B) Madhya Pradesh

C) Rajasthan

D) Bihar

Answer: B

- ✓ Madhya Pradesh government unveils an innovative 'bag-less school' policy, challenging educational norms. Starting 2024-25, this initiative mandates a bag-free day each week.
- ✓ The state government issues weight limits for school bags, ranging from 1.6 to 2.2 kg for classes 1 and 2, to 2.5 to 4.5 kg for classes 9 and 10.
- ✓ This move aims to alleviate the physical burden on students, fostering a more comfortable and holistic learning environment.

MADHYA PRADESH IN NEWS 2023-24

- World's First Vedic Clock Unveiled in Ujjain, Madhya Pradesh.
- ➤ Ministry of Environment, Forest, and Climate Change has submitted three nominations from India for Wetland City Accreditation (WCA) of Indore (Madhya Pradesh), Bhopal (Madhya Pradesh) & Udaipur (Rajasthan) under the Ramsar Convention on Wetlands
- Madhya Pradesh government will set up PM College of Excellence in all districts of the state.
- Mohan Yadav has been elected as the new Chief Minister of Madhya Pradesh.
- ➤ The city of Kozhikode in Kerala was added in UNESCO's Creative Cities Network (UCCN).
- ➤ Gwalior from Madhya Pradesh was also among the 55 new cities to join the network.
- ➤ Veerangana Durgavati Tiger Reserve becomes the 7th tiger reserve of Madhya Pradesh and 55th in India.
- ➤ Ministry of Housing and Urban Affairs has organized the 'India Smart Cities Conclave 2023' in Indore, Madhya Pradesh.
- > The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- > The 'Sanchi' city of Madhya Pradesh has been established as the country's first solar city.
- ➤ International Aerospace Conference jointly organized by MoCA and CII in Gwalior, Madhya Pradesh.
- > President of India, Droupadi Murmu has inaugurated 'Unmesha' International Literature Festival and 'Utkarsh' Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh.
- ➤ India's first online gaming academy launched in Madhya Pradesh.
- > Prime Minister Narendra Modi launched the National Sickle Cell Anemia Elimination Mission in Shahdol, Madhya Pradesh.

- Tiger State Madhya Pradesh is poised to get its 7th tiger reserve with the state government going forward with the notification of Nauradehi and Durgavati Wildlife Sanctuaries.
- Madhya Pradesh received the first prize in the best State category, while the best district award went to Ganjam District in Odisha.
- Narmada Hydroelectric Development Corporation Ltd (NHDC Ltd.) will construct a 525 MW pumped storage project near the Indira Sagar Dam in Khandwa, Madhya Pradesh.
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the 'Mukhya Mantri Ladli Bahna Yojana'.
- Madhya Pradesh cabinet approves 'Mukhya Mantri Sikho Kamao Yojana' for unemployed youth.
- Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag, a recognition that protects and acknowledges the work of tribal artists.
- Madhya Pradesh government launched Chief Minister's Residential Land Rights Scheme.
- Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.
- > Madhya Pradesh Government on 5 March launched Ladli Bahna scheme under which each woman will be given one thousand rupees per month...
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan announced on March 4 to make Tehsil Mauganj of Rewa district the 53rd district of the state. Marr
- ➤ About Madhya Pradesh
- ➤ Capital Bhopal
- ➤ Chief Minister Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM Jagdish Devda & Rajendra Shukla
- Speaker of Madhya Pradesh Assembly Narendra Singh Tomar
- ➤ Governor Mangubhai C. Patel
- ➤ Lok Shaba Seats 29
- ➤ Rajya Sabha Seats 11
- ➤ Legislative Assembly Seats 230

- Q.13. With reference to International Astronomical Union (IAU), consider the following statements:
 - 1. It governs international professional astronomical activities worldwide.
 - 2. Its individual members are nominated by national governments of each country.
 - 3. It is the only organization recognized professionally for the naming of astronomical bodies.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ International Astronomical Union recently confirmed the existence of three currently unnamed moons one around Uranus and two orbiting Neptune.
- ✓ About International Astronomical Union (IAU):
- ✓ The IAU is a senior body governing international professional astronomical activities worldwide.
- ✓ It was established in 1919 as the first of a series of international unions for the advancement of specific branches of science.
- ✓ Its mission is to promote and safeguard the science of astronomy in all its aspects, including research, communication, education, and development, through international cooperation.
- ✓ IAU membership spans 92 countries. Out of those countries, 85 are National Members.
- ✓ The IAU holds a general assembly every three years.
- ✓ The IAU also works to promote research, education, and public outreach activities in astronomy for the public.
- ✓ Headquarters: Paris, France

O.14. Consider the following:

- 1. Prime Minister
- 2. Speaker of the Lok Sabha
- 3. Leader of Opposition in Lok Sabha
- 4. Chief Justice of India
- 5. Union Law Minister

How many of the above are members of the selection committee for recommending the Chairperson and the Members of the Lokpal?

A) Only two

B) Only three

C) Only four

D) All five

Answer: C

- ✓ Former Supreme Court judge Justice Ajay Manikrao Khanwilkar was recently appointed as the chairperson of Lokpal.
- ✓ About Lokpal:
- ✓ It is a statutory body established under the Lokpal and Lokayuktas Act 2013.
- ✓ Mandate: To inquire into allegations of corruption against certain public functionaries and for related matters.
- ✓ Organisational Structure:
- ✓ The Lokpal will consist of a chairperson and a maximum of eight members.
- ✓ The Chairperson should be either the former Chief Justice of India, or a former Judge of the Supreme Court, or an eminent person who fulfils the eligibility criteria as specified.
- ✓ Out of the maximum eight members, half will be judicial members. The judicial member of the Lokpal should be either a former Judge of the Supreme Court or a former Chief Justice of a High Court.
- ✓ A minimum of fifty per cent of the Members will be from SC / ST / OBC / Minorities and women.
- ✓ How are members appointed?
- ✓ The Chairperson and the Members are appointed by the President of India on the recommendation of a selection committee composed of the Prime Minister as the Chairperson, the Speaker of Lok Sabha, the Leader of Opposition in Lok Sabha, the Chief Justice of India or a Judge nominated by him/her, and one eminent jurist.
- ✓ They hold office for a term of five years from the date on which they enter upon the office or until they attain the age of 70 years, whichever is earlier.
- ✓ The salary, allowances, and other conditions of services of the Chairperson are the same as that of the Chief Justice of India.
- ✓ The salary, allowances, and other conditions of services of the members are the same as that of a Judge of the Supreme Court.
- ✓ Jurisdiction:

- ✓ It has jurisdiction to inquire into allegations of corruption against anyone who is or has been Prime Minister, a Minister in the Union government, or a Member of Parliament, as well as officials of the Union Government under Groups A, B, C, and D.
- ✓ It covers chairpersons, members, officers, and directors of any board, corporation, society, trust, or autonomous body either established by an Act of Parliament or wholly or partly funded by the Union or State government.
- ✓ It also covers any society, trust, or body that receives a foreign contribution above Rs 10 lakh.
- ✓ Exceptions for Prime Minister:
- ✓ Lokpal cannot inquire into allegations against the PM relating to international relations, external and internal security, public order, atomic energy, and space.
- ✓ Also, complaints against the PM are not to be probed unless the full Lokpal bench considers the initiation of the inquiry and at least 2/3rds of the members approve it.
- ✓ Powers of Lokpal:
- ✓ It has powers to superintendence over and to give direction to the CBI.
- ✓ If it has referred a case to the CBI, the investigating officer in such a case cannot be transferred without the approval of Lokpal.
- ✓ The Inquiry Wing of the Lokpal has been vested with the powers of a civil court.
- ✓ In terms of Section 48 of the said Act, the Lokpal is required to present annually to the President a report on the work done by it, which is caused to be laid in both the Houses of the Parliament.

Q.15. What is the primary purpose of Garbhini-GA2, recently seen in the news?

- A) To predict the gender of the foetus
- B) To determine the age of a foetus
- C) To diagnose genetic disorders in pregnant women
- D)To determine a child's lineage history

Answer: B

- ✓ Researchers recently developed Garbhini-GA2, an India-specific artificial intelligence model to precisely determine the gestational age of a foetus.
- ✓ About Garbhini-GA2:

- ✓ It is the first India-specific artificial intelligence (AI) model to precisely determine the age of a foetus in a pregnant woman in the second and third trimesters.
- ✓ It has been designed by researchers at the Indian Institute of Technology Madras and the Translational Health Science and Technology Institute (THSTI), Faridabad.
- ✓ It is part of an interdisciplinary group for advanced research on birth outcomes the Department of Biotechnology (DBT) India initiative (GARBH-Ini) programme.
- ✓ It is the first late-trimester GA estimation model to be developed and validated using Indian population data.
- ✓ The Garbhini-GA2 accurately estimates the foetus' age, reducing error by almost three times.
- ✓ Accurate 'Gestational Age' (GA) is necessary for the appropriate care of pregnant women and for determining precise delivery dates.

Q.16. What does "fine-tuning" involve in the context of Large Language Models (LLMs)?

- A) Adjusting the physical components of the model
- B) Training the model on a specific task or dataset
- C) Reducing the size of the model for efficiency
- D) Rewriting the entire model architecture

Answer: B

- ✓ The ability of Generative AI models to "converse" with humans is due to something known as the Large Language Model, or LLM.
- ✓ About Large Language Model (LLMs):
- ✓ A large language model (LLM) is a type of artificial intelligence (AI) program that can recognize and generate text, among other tasks.
- ✓ LLMs are trained on huge sets of data—hence the name "large."
- ✓ LLMs are built on machine learning: specifically, a type of neural network called a transformer model.
- ✓ In simpler terms, an LLM is a computer program that has been fed enough examples to be able to recognize and interpret human language or other types of complex data.
- ✓ Many LLMs are trained on data that has been gathered from the Internet—thousands or millions of gigabytes' worth of text.
- ✓ But the quality of the samples impacts how well LLMs will learn natural language, so an LLM's programmers may use a more curated data set.

- ✓ LLMs use a type of machine learning called deep learning in order to understand how characters, words, and sentences function together.
- ✓ What are LLMs used for?
- ✓ LLMs can be trained to do a number of tasks. One of the most well-known uses is their application as generative AI: when given a prompt or asked a question, they can produce text in reply.
- ✓ The publicly available LLM ChatGPT, for instance, can generate essays, poems, and other textual forms in response to user inputs.

Q.17. What is 'INDRA RV25: 240N', that was in the news recently?

- A) A new high-speed train model
- B) A cutting-edge communication satellite
- C) An advanced water filtration system
- D) A micro turbojet engine

Answer: D

- ✓ Hyderabad based Raghu Vamsi Machine Tools Private Limited recently launched its fully indigenous Micro Turbojet Engine "INDRA RV25: 240N".
- ✓ About INDRA RV25: 240N:
- ✓ It is a micro turbojet engine.
- ✓ It is designed and developed indigenously by Hyderabad-based firm Raghu Vamsi Machine Tools with support from IIT Hyderabad.
- ✓ It has primarily been developed for unmanned aerial vehicles (UAVs) or drones.
- ✓ The engine has applications in UAVs, air taxis, jetpacks, auxiliary power units, range extenders, and power generation in the future.
- ✓ What is a turbojet engine?
- ✓ A turbojet engine is a jet engine which produces all of its thrust by ejecting a high energy gas stream from the engine exhaust nozzle.
 - In contrast to a turbofan or bypass engine, 100% of the air entering the intake of a turbojet engine goes through the engine core.

- Q.18. Consider the following statements regarding Third-Party Application Providers:
 - 1. They provide the Unified Payments Interface (UPI) compliant apps for financial transactions.
 - 2. They are regulated by the National Payment Council of India.

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer: C

- ✓ Reserve Bank of India has asked the National Payment Council of India to examine the request of One97 Communications, which owns Paytm, to become a Third-Party Application Provider for continued Unified Payments Interface operation of the Paytm application.
- ✓ It is an entity that provides the UPI compliant app(s) to the end-user customers to facilitate UPI-based payment transactions.
- ✓ These applications could be mobile wallets, merchant apps, or any other platform that utilises UPI for payments.
- ✓ NPCI, the umbrella organisation for operating retail payments and settlement systems in India, owns and operates the UPI platform.
- ✓ Working of TPAPs
- ✓ TPAPs leverage the UPI infrastructure provided by NPCI and work with payment service providers (PSPs) and banks to facilitate transactions.
- ✓ They are responsible for ensuring that their applications adhere to security standards and compliance guidelines set by NPCI.
- ✓ As per the current regulations, payment service providers (PSPs) need to obtain a TPAP license from NPCI to run UPI services and facilitate merchant transactions through partner banks
- ✓ Currently, there are 22 NPCI-approved 3rd party Unified Payments Interface (UPI) apps that can be used to send and receive money from other UPI users by using UPI IDs.
- ✓ They include Amazon Pay, Google Pay, Groww, Jupiter Money, Mobikwik, Phonepe, Samsung Pay, TataNeu and Whatsapp.

- Q.19. Consider the following statements regarding the Annual Aegis Graham Bell Awards:
 - 1. It recognizes the outstanding contributions by innovators in various fields.
 - 2. It is awarded by the United Nations.

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer: A

- ✓ Recently, the Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Government of India, strikes a hat-trick by securing top position in three awards at 14th Annual Aegis Graham Bell Awards.
- ✓ It was initiated in 2010 by the Aegis School of Data Science.
- ✓ It is a tribute to the father of the telephony and great innovator, Alexander Graham Bell.
- ✓ The Aegis School of Business, Data Science and Cyber Security has initiated this award to promote innovations and recognise the outstanding contributions by innovators in various fields including education, Information and Communications Technology (ICT), Artificial Intelligence (AI) and data science.
- ✓ This award in India is supported by the Ministry of electronics and information technology (MeitY), Skill India and National Informatics Centre.
- ✓ Following are the projects of C-DOT which received this award
- ✓ ASTR Project: ASTR (AI & Facial Recognition-powered Solution for Telecom SIM Subscriber Verification) is a game-changer in the fight against cyber crimes.
- ✓ Designed to analyze, identify, and eliminate fake/forged mobile connections, it's a crucial step towards ensuring a secure telecom environment.
- ✓ CEIR (Central Equipment Identity Register) solution: CEIR helps in revolutionizing mobile security by detecting clone IMEIs, restricting import of counterfeit mobile devices and also enabling the blocking and tracing of lost or stolen phones.
- ✓ Quantum Key Distribution (QKD) product: India employs quantum mechanics to create an unbreakable cryptographic protocol even with Quantum computers

- Q.20. Consider the following statements regarding the Investor Information and Analytics Platform:
 - 1. It is an initiative of the Ministry of Commerce and Industry.
 - 2. It acts as a one-stop solution for startups to seamlessly access Venture Capitalists.

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer: B

- ✓ Recently, the union Minister of State for Electronics and IT, Skill Development and Entrepreneurship launched 'Investor Information and Analytics Platform.
- ✓ It acts as a one-stop shop for startups to seamlessly access Venture Capitalists (VCs) and investors networks, Govt schemes and several other components of the startup landscape for all stakeholders.
- ✓ By integrating information at different levels, the platform is also a one-stop shop for entrepreneurs to search for information on government agencies, incubators, investors, VCs and banks that invest in startups.
- ✓ This platform has been developed by the Researchers at the Centre for Research on Start-ups and Risk Financing (CREST) of IIT Madras.
- ✓ An important feature of this unique platform is "StartupGPT" which is an AI-based conversational platform whose function is to help ease information access for those who are navigating exhaustive data.
- Q.21. With reference to Flue Cured Tobacco, consider the following statements:
 - 1. It has high sugar content.
 - 2. It has a very low levels of nicotine.
 - 3. It does not contain natural Tannin.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: A

✓ Government of India permits sale of Flue Cured Virginia (FCV) Tobacco on Tobacco Boards auction platform and waives off penalty on sale of excess production of registered growers and unauthorized production of unregistered growers in Karnataka.

- ✓ Curing is a process by which the harvested tobacco leaf is made ready for the market.
- ✓ It is a well standardized process especially in FCV tobacco to achieve the desirable qualities in the cured leaf along with the removal of moisture.
- ✓ There are three types of tobacco curing methods traditionally used: Air-Cured, Fire-Cured, and Flue-Cured.
- ✓ Key characteristics of Flu Cured Tobacco
- ✓ Produces primarily cigarette tobacco
- ✓ Contains a high sugar content
- ✓ Contains medium to high levels of nicotine
- ✓ Rich in natural tannins which creates its distinct mild and slightly sweet flavor and aroma
- ✓ In India Flue Cured Virginia (FCV) Tobacco is mainly produced in India in 2 states, Andhra Pradesh and Karnataka.
- Q.22. Which country is hosting the 5th edition of the International Gita Mahotsav (IGM) 2024?

A) India

B) Myanmar

C) Sri Lanka

D) Nepal

Answer: C

- ✓ The International Gita Mahotsav (IGM), rooted in India's spiritual and cultural heritage, expands to Sri Lanka for its fifth edition from March 1 to 3.
- ✓ With past editions in Mauritius, London, Canada, and Australia, the Mahotsav's global appeal is evident.
- ✓ The event aims to unite devotees worldwide, showcasing the universal significance of the Bhagavad Gita.
- Q.23. NITI Aayog CEO B V R Subrahmanyam has said that the latest consumer expenditure survey indicates that poverty has come down to how much per cent in the country and people are becoming prosperous both in rural and urban areas?

A) 3%

B) 2%

C) 5%

D) 7%

Answer: C

- ✓ India's poverty level down to 5% of population: NITI Aayog
- ✓ NITI Aayog CEO B V R Subrahmanyam has said that the latest consumer expenditure survey indicates that poverty has come down to five per cent in the country and people are becoming prosperous both in rural and urban areas.

- ✓ Citing the survey data, the increase in consumption both in rural and urban areas is about 2.5 times
- ✓ The National Sample Survey Office under the Ministry of Statistics and Programme Implementation, released data on household consumption expenditure in 2022-23 which shows per capita monthly household expenditure more than doubled in 2022-23 as compared to 2011-12.

Q.24. With whom has the Election Commission started the 'Mera Pehla Vote Desh Ke Liye' campaign?

A) Home Ministry

B) Ministry of Education

C) Ministry of Panchayati Raj

D) Ministry of External Affairs

Answer: B

✓ In view of the Lok Sabha elections, to increase the inclination towards voting among the youth who are voting for the first time, the Election Commission in collaboration with the Education Ministry has started the campaign 'Mera Pehla Vote Desh Ke Liye'. Under this, a campaign is being run in higher educational institutions between 28 February and 6 March

Q.25. Who was recently appointed as the Chairperson of Lokpal by President Draupadi Murmu?

A) Pinaki Chandra Ghosh

B) Kapil Sibal

C) Ajay Manikrao Khanvilkar

D) Prashant Bhushan

Answer : C

- ✓ President Draupadi Murmu has appointed former SC judge Justice Ajay Manikrao Khanwilkar as the Chairperson of Lokpal.
- ✓ This post was vacant for the last two years.
- ✓ The previous Chairman Justice Pinaki Chandra Ghosh completed his tenure on May 27, 2022.
- ✓ Justice Khanwilkar served as a judge of the Supreme Court from 13 May 2016 to 29 July 2022.

Q.26. Who has been appointed as the new CEO for India by the World Gold Council?

A) Sachin Jain

B) Ajay Sinha

C) Atul Anand

D) Rajeev Kumar

Answer: A

- ✓ The World Gold Council has recently appointed Sachin Jain as the new CEO for India.
- ✓ He will assume charge in March 2024.

- ✓ He will replace Somasundaram PR.
- ✓ The World Gold Council serves as an association of the world's leading gold mining companies

Q.27. Which day is observed as National Protein Day in India?

A) February 25

B) February 24

C) February 26

D) February 27

Answer: D

- ✓ In India, February 27th is celebrated as the National Protein Day, to create awareness about protein deficiency and encourage people to include of this macronutrient in their diet.
- ✓ The day was launched on February 27, 2020, by the 'Right to Protein', a national-level public health awareness initiative to educate people about the importance of adequate protein consumption for better nutrition, health, and wellbeing.
- ✓ Protein Day is celebrating its fifth year in 2024

Q.28. World NGO Day is commemorated annually on which day globally?

A) 25 February

B) 26 February

C) 28 February

D) 27 February

Warriors

Answer: D

- ✓ The World NGO Day is celebrated on February 27 every year.
- ✓ It is an international day dedicated to recognize, celebrate and honour all non-governmental and nonprofit organizations, and the people behind them that contribute to the society all year around.
- ✓ It was marked for the first time by UN, EU, Nordic Council leaders and international organizations in 2014.

Q.29. When is National Science Day celebrated every year?

A) 26 February

B) 27 February

C) 28 February

D) 29 February

Answer: C

- ✓ National Science Day is celebrated every year on 28 February in India.
- ✓ This day is celebrated all over India to give importance to the remarkable work done by Indian scientist Chandrashekhar Venkata Raman in the field of science.

- ✓ The theme of National Science Day 2024 is 'Indigenous Technologies for Viksit Bharat'.
- ✓ The first National Science Day was celebrated on 28 February 1987.
- ✓ Sir C. V. Raman was an Indian physicist whose ground breaking work in the field of light scattering earned him the 1930 Nobel Prize for Physics.
- ✓ He discovered that, when light traverses a transparent material, some of the deflected light changes in wavelength. This phenomenon is now called Raman scattering.
- ✓ C.V Raman discovered the Inelastic scattering of light by molecules in 1928, also named as 'Raman effect' Raman scattering is the inelastic scattering of a photon by molecules which are excited to higher vibrational or rotational energy levels.
- ✓ The first scientist to receive Bharat Ratna C. V. Raman (1954). C. V. Raman was an Indian Physicist.
- Q.30. What is the theme of National Science Day 2024?
 - A) The Future of STI
 - B) Future of STI: Impact on Education Skills and Work
 - C) Indigenous Technologies for Viksit Bharat
 - D) Integrated Approach in S&T for Sustainable Future

Answer: C

✓ The theme of National Science Day 2024 is 'Indigenous Technologies for Viksit Bharat'.

STATIC GK Based Current Affairs MCQs 27&28 February 2024

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

A) R. Gandhi Committee

B) Rangarajan Committee

CASILI

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

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- ✓ 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

- 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

- 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 depositary 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

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Answer: C



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NAME - GURPREET KAUR ROLL NO - <u>2283002821</u> BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB



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