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- Bank of India has launched a 'Centralized Pool Buy-Out and Co-Lending Cell' to boost priority sector lending in Mumbai, Maharashtra.
- Bank of India, one of the largest public sector banks (PSBs) in the country, has become the first bank to officially roll out Mahila Samman Savings Certificate (MSSC) scheme..
- Bank of India (BOI)
- Founded : 7 September 1906
- Founder : Ramnarain Ruia
- Headquarters : Mumbai
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship beyond Banking

PENALTY IN NEWS 2023-24

- Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on Bank of India for non-compliance with certain regulatory norms.
- Paytm's trouble escalated further with the Financial Intelligence Unit-India slapping a ₹5.49 crore penalty on Paytm Payments Bank Ltd (PPBL) for violating Prevention of Money Laundering Act (PMLA) obligations
- Reserve Bank of India (RBI) has decided to waive the ₹5 crore penalty that was previously imposed on Bank of Baroda.
- RBI imposes Rs 8.8 lakh penalty on Power Finance Corporation for non-compliance.
- Directorate General of Civil Aviation (DGCA) has fined Air India ₹1.1 crore for safety violations on certain flights.
- RBI took regulatory action imposing penalties on Bank of America, N.A. and HDFC Bank Ltd. for violations of specific norms.
- RBI has imposed a penalty of Rs. 10,000 on Bank of America, N.A. for violating the reporting requirements under the liberalized Remittances Scheme of FEMA 1999.
- HDFC Bank Ltd also faced a penalty of Rs.10,000 for violating directions related to the acceptance of deposits from non-residents.
- RBI Imposes ₹2.5 Crore Penalty On L&T Finance For Non Compliance.



- This penalty has been levied due to non-compliance with specific provisions of the Non-Banking Financial Company.
- RBI Imposes ₹5.4 Crore Penalty On Paytm Payments Bank.
- Paytm Payments Bank was penalized for “non-compliance with certain provisions of the ‘Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016’.”
- Reserve Bank of India (RBI) has imposed a penalty of ₹12.19 crore on ICICI Bank and ₹3.95 crore on Kotak Mahindra Bank for non-compliance of certain regulatory norms.

Q.2. Consider the following statements with reference to the Human Development Index:

1. It is released by the World Economic Forum.

2. It measures country's average achievements in three basic aspects namely health, knowledge and standard of living.

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 : B

- ✓ India has moved up a rank on the global Human Development Index (HDI), according to the United Nations Development Programme (UNDP) report ‘Breaking the gridlock: Reimagining cooperation in a polarised world’ released on March 13.
- ✓ It is a summary composite measure of a country's average achievements in three basic aspects of human development: health, knowledge and standard of living.
- ✓ It is a measure of a country's average achievements in three dimensions of human development:
 - ✓ a long and healthy life, as measured by life expectancy at birth;
 - ✓ knowledge, as measured by mean years of schooling and expected years of schooling; and
 - ✓ a decent standard of living, as measured by GNI per capita in PPP terms in US\$.
- ✓ The HDI sets a minimum and a maximum for each dimension, called "goalposts", then shows where each country stands in relation to these goalposts.
- ✓ This is expressed as a value between 0 and 1. The higher a country's human development, the higher its HDI value.



- ✓ India's ranking
- ✓ India ranked 135 in 2021. It had moved up to 134 in 2022.
- ✓ India in the medium human development category
- ✓ Between 1990 and 2022, the country saw its HDI value increase by 48.4 percent, from 0.434 in 1990 to 644 in 2022.
- ✓ India's performance on various indicators
- ✓ India's life expectancy at birth has slightly improved from 67.2 years in 2021 to 67.7 years in 2022.
- ✓ There is an overall increase (5.88%) in expected years of schooling (EYS) from 11.9 years to 12.6 years, leading to an improvement of 18 places.
- ✓ Gross National Income (GNI) per capita also improved from \$6,542 to \$6,951.
- ✓ Performance of India's neighbourhood
- ✓ Sri Lanka has been ranked much ahead at 78, while China is ranked 75, both categorised under the High Human Development category.
- ✓ Bhutan stands at 125 and Bangladesh at 129th position.
- ✓ Nepal (146) and Pakistan (164) have been ranked lower than India.
- ✓ India has also shown progress in reducing gender inequality and ranks 108 out of 166 countries in the Gender Inequality Index (GII) 2022

Q.4. With whom has the Government of India signed a loan agreement to strengthen the Fintech ecosystem in India?

- A) World Bank
- B) Asian Development Bank
- C) World Economic Forum
- D) New Development Bank

Answer : B

- ✓ Government of India and ADB have signed a \$23 million loan agreement to strengthen the fintech ecosystem in India.
- ✓ Under this, an International Fintech Institute (IFI) will be established to strengthen fintech education, boost start-up success rate and promote fintech research and innovation.



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ADB IN NEWS 2023-24

- Government of India and ADB have signed a \$23 million loan agreement to strengthen the fintech ecosystem in India.
- India and the Asian Development Bank (ADB) have collaboratively signed a \$181 million loan agreement targeting the improvement of infrastructure and services in the peri-urban areas surrounding Ahmedabad city in Gujarat.
- Asian Development Bank (ADB) has recently appointed Mio Oka as the new director of the bank in India, replacing Takeo Konishi.
- Vikas Sheel has been appointed as Executive Director of Asian Development Bank (ADB).
- India, ADB sign \$200 million loan agreement for Uttarakhand power system project.
- Asian Development Bank (ADB) has approved a substantial \$170 million loan to catalyze the modernization of water supply services in Kochi, a rapidly growing city in the southern Indian state of Kerala.
- India & ADB sign \$400 million loan to support urban reform agenda.
- ADB to Support Improvement of Urban Infrastructure and Services in Peri-urban Areas of Ahmedabad, India.
- ADB Capital Management Reforms Bring \$100 Billion Benefits Over Next Decade to Asia-Pacific.
- Asian Development Bank (ADB) has announced the allocation of US \$ 400 million for welfare work with a special focus on women and girls in Afghanistan.
- The Asian Development Bank (ADB) and Fourth Partner Energy Private Limited (Fourth Partner) signed a long-term loan of up to 1.2 billion Indian rupees (about \$14.7 million).
- ADB Approves USD 40.5 Million Loan to Enhance Childhood Development and Maternal Mental Health in Meghalaya.
- Government of India and Asian Development Bank (ADB) signed a \$200 million loan as additional financing for the ongoing Rajasthan.
- ADB approves \$295mn loan to improve Transport Connectivity in Bihar.
- ADB gives 130 million dollars to increase horticulture in Himachal Pradesh.
- ASIAN DEVELOPMENT BANK (ADB)
- Founded : 19 December 1966
- HQ : Mandaluyong, Metro Manila, Philippines



- President : Masatsugu Asakawa (Japan)
- Vice President : Ashok Lavasa (Indian)
- Director of ADB for India : Mio Oka (Japan)
- Executive Director : Sameer Kumar
- Member Countries : 68 (Nuie).
- ADB has grown to encompass 68 members; of which 49 are from within Asia and the Pacific and 19 outside.
- Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.
- It is a regional multilateral financial institution focused on countries in the Asia and Pacific region.
- It currently has 68 members – of which 49 are from the Asia and Pacific region and 19 from outside.

Q.5. Which team won the Ranji Trophy 2024 title?

- A) Uttar Pradesh B) Mumbai
C) Vidarbha D) Bihar

Answer : B

- ✓ Mumbai won the Ranji Trophy 2024 by defeating Vidarbha by 169 runs at the Wankhede Stadium in Mumbai.
- ✓ Mumbai has won the Ranji title after 8 years.
- ✓ With this, Mumbai also won its 42nd title in the first class tournament.
- ✓ Ajinkya Rahane has also become the 26th captain of Mumbai to win the Ranji Trophy.

Q.6. Which state's cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18th-century Maratha queen Ahilyabai Holkar?

- A) Assam B) Madhya Pradesh
C) Maharashtra D) Chhattisgarh

Answer : C

- ✓ The Maharashtra Cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18th-century Maratha queen Ahilyabai Holkar.



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- ✓ The proposal to rename the city was first announced by Maharashtra chief minister Eknath Shinde in May last year on the 298th birth anniversary of the 18th-century queen Ahilyabai Holkar.
- ✓ Following the approval, Curry Road will be renamed Lalbaug, Sandhurst Road will now be known as Dongri, and Marine Lines will be renamed Mumbadevi.
- ✓ Others including Cotton Green station will be renamed Kalachowki, Charni Road will be renamed Girgaon, Dockyard Road to Mazgaon, and King Circle will be renamed Tirthakar Parshivnath.

RECENTLY RENAMED IN NEWS 2023 -24

- Maharashtra Cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18th-century Maratha queen Ahilyabai Holkar.
- Ayodhya Junction renamed as Ayodhya Dham Junction before historic Ram Mandir Consecration.
- The old parliament building will be called "Samvidhan Sadan (Constitution House)".
- Union Territory of Jammu and Kashmir formally renamed Udhampur railway station after local hero martyr Captain Tushar Mahajan.
- Nehru Memorial Museum and Library Society renamed as Prime Ministers' Museum and Library Society, New Delhi.
- Central government renamed the Mughal Gardens in New Delhi's Rashtrapati Bhavan as 'Amrit Udyan'.
- Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.
- Ahmednagar renamed Ahilyadevi Holkar Nagar, Maharashtra.
- Coastal Road in Mumbai renamed after Chhatrapati Sambhaji Maharaj, Maharashtra.
- Pradhan Mantri Kaushal Kaam Karyakram (PMKKK) renamed as Promotion of Prime Minister's Heritage (PM Vikas) Scheme.
- IDFC Asset Management Company Limited (AMC) to be renamed as Bandhan Mutual Fund as SEBI approves change in ownership.
- Maharashtra's Bandra-Versova sea route in Mumbai will be renamed as 'Veer Savarkar Bandra-Versova Sagari Setu'.
- Churchgate Railway Station in Mumbai will now be known as First Indian RBI Governor CD Deshmukh.



- Union Government Approved Renaming of Aurangabad & Osmanabad in Maharashtra.
- Philips Domestic Appliances has announced the change of its company name to Versuni.
- Madhya Pradesh government announced that Islam Nagar village, situated in the Bhopal district, has been renamed as Jagdishpur.
- On Parakram Diwas, Prime Minister Narendra Modi participate in a ceremony to name 21 largest unnamed islands of Andaman & Nicobar Islands.
- Edelweiss General Insurance rebranded itself as Zuno General Insurance.

Q.7. Consider the following:

1. India

2. Australia

3. United States of America

4. New Zealand

5. Japan

How many of the above are members of the Indo-Pacific Economic Framework for Prosperity (IPEF)?

A) Only two

B) Only three

C) Only four

D) All five

Answer : D

- ✓ Recently, the Union Minister of Commerce & Industry joined the Indo-Pacific Economic Framework for Prosperity (IPEF) Virtual Ministerial Meeting.
- ✓ It is a regional arrangement to build cooperation and economic integration in the Indo-Pacific region.
- ✓ It was launched in May 2022.
- ✓ This framework is intended to advance resilience, sustainability, inclusiveness, economic growth, fairness, and competitiveness for member economies.
- ✓ IPEF will seek to complement and build on existing regional architecture and support the global rules-based trading system.
- ✓ Member countries: It has 14 regional partners – Australia, Brunei, Fiji, India, Indonesia, Japan, the Republic of Korea, Malaysia, New Zealand, the Philippines, Singapore, Thailand, the United States, and Vietnam.
- ✓ The economic framework broadly rests on four pillars: Trade, Supply chain resilience, Clean Energy, Decarbonization, and Infrastructure Taxes and anti-corruption measures
- ✓ The IPEF is not a Free Trade Agreement (FTA), but it allows members to negotiate the parts they want to.



- ✓ India and IPEF:
- ✓ India has been actively participating in the IPEF, but not in all pillars.
- ✓ India has decided to opt out of the trade pillar of the IPEF as most issues promoted by the IPEF do not align with India's trade policies.

Q.8. Which one of the following is the primary objective of Sagar Parikrama?

- A) To encourage tourism along the coastal belt**
- B) To conduct scientific research on marine life**
- C) To create awareness of various schemes of the Government available to fishermen in coastal areas**
- D) To carry out deep ocean exploration of non-living resources such as polymetallic manganese nodules**

Answer : C

- ✓ The Union Minister for Fisheries, Animal Husbandry, and Dairying will release a book and video on “Sagar Parikrama”.
- ✓ About Sagar Parikrama:
- ✓ It is an outreach program intended to reach out fishermen community across the entire coastal belt of the country through a predetermined sea route.
- ✓ The initiative has been launched to understand the issues, experiences, and aspirations of fishermen and also to create awareness of various schemes and programs of the Government available to fishermen in coastal areas.
- ✓ Nodal Ministry: Ministry of Fisheries, Animal Husbandry, and Dairying.
- ✓ The Sagar Parikrama Yatra spanned over 12 captivating phases in just 44 days. The Yatra meticulously navigated the diverse coastal tapestry of India, covering an impressive coastal length of 7,986 Kilometres out of 8,118 Kilometres, touching 3,071 fishing villages in 80 coastal districts of all the Coastal States/UTs.
- ✓ During the Sagar Parikrama events, certificates and sanctions related to the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and Kisan Credit Card (KCC) were awarded to progressive fishermen, fish farmers, and young fishery entrepreneurs.
- ✓ Literature on various schemes, including PMMSY, KCC, and others, was disseminated through print media, electronic media, videos, and digital campaigns to raise awareness among fishers.



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A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Prime Minister recently inaugurated the first Oil Palm Processing Mill under Mission Palm Oil in Arunachal Pradesh.
- ✓ About National Mission for Edible Oils - Oil Palm (NMEO-OP):
- ✓ Launched by the Government of India in 2021, NMEO-OP targets a substantial increase in oil palm cultivation and crude palm oil production.
- ✓ It is a Centrally Sponsored Scheme with a special focus on the North east region and the Andaman and Nicobar Islands, with a focus on increasing the area and productivity of oilseeds and Oil Palm.
- ✓ Scheme Outlay: A financial outlay of Rs. 11,040 crores have been made for the scheme, out of which Rs. 8,844 crore is the Government of India share and Rs. 2,196 crore is the State share, and this includes the viability gap funding also.
- ✓ Targets:
- ✓ To increase the area of oil palm to 10 lakh hectares from 3.5 lakh ha during 2019-20 by 2025-26 (an additional 6.50 lakh ha).
- ✓ To increase the Crude Palm Oil production from 0.27 lakh tonnes during 2019-20 to 11.20 lakh tonnes by 2025-26.
- ✓ Increase consumer awareness to maintain a consumption level of 19.00 kg/person/annum till 2025-26.
- ✓ The State Department of Agriculture, State Department of Horticulture, Central University, ICAR-Institutions, CDDs, SAUs, KVKs, Central Agencies/Cooperatives, Oil palm processors/ Associations, DD Kisan, AIR, DD, TV channels will be the implementing stake holders of the NMEO-Oil palm.
- ✓ Features: The salient features of NMEO-OP include assistance for planting material, inputs for intercropping upto gestation period of 4 years and for maintenance, establishment of seed gardens, nurseries, micro irrigation, bore well/pumpset/water harvesting structure, vermi compost units, solar pumps, harvesting tools, custom hiring centre cum harvester Groups, farmers and officers training, and for replanting of old oil palm gardens etc.

Q.11. The recently discussed 'Democracy Report 2024' has been released by which of the following?

A) Reporters Without Borders

B) NITI Aayog

C) UNDP

D) V-DEM Institute



- ✓ World Consumer Rights Day is celebrated every year on 15 March to create more awareness about consumer rights.
- ✓ On this day, people discuss measures to create awareness about consumer rights.
- ✓ This is different from National Consumer Rights Day.

Q.15. PM Modi has recently launched the PM-SURAJ portal national portal to uplift and empower the most marginalized or backward segments of society. What is the full form of PM-SURAJ Portal?

- A) Pradhan Mantri Samakisha Utthan and Rozgar Adharit Jankalyan
- B) Pradhan Mantri Samajik Utthan and Samajik Adharit Jankalyan
- C) Pradhan Mantri Samajik Urban and Rural Adharit Jankalyan
- D) Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan

Answer : D

- ✓ The Prime Ministe has launched the PM-SURAJ portal 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' national portal and also sanctioned credit support to one lakh entrepreneurs of disadvantaged sections.
- ✓ About PM-SURAJ portal
- ✓ PM-SURAJ is a nationwide initiative aimed at uplifting and empowering the most marginalised or backward segments of society.
- ✓ Through the PM-SURAJ national portal, credit support will be provided to eligible individuals across the country. This support will be facilitated through banks, NBFC-MFIs and other organisations.
- ✓ Under the National Action for Mechanised Sanitation Ecosystem (NAMASTE) the Prime Minister also distributed Ayushman health cards and PPE kits to sewer and septic tank workers.
- ✓ This initiative shows another step towards safeguarding and assuring the health and safety of frontline workers who work in challenging conditions.
- ✓ It should be noted that the programme had the participation of about 300,000 beneficiaries from disadvantaged groups in over 500 districts across the country, who were part of various government schemes.

Q.16. "Dragonfire" which was seen in the news recently. What is this?

- A) Nuclear weapon
- B) Anti-Submarine
- C) Laser weapon
- D) Cyclone



- ✓ However, the lender added that it will continue to service the existing customers who hold co-branded credit cards.
- ✓ South Indian Bank has one co-branded credit card in partnership with State Bank of India (SBI), which is available in two variants SimplySAVE and Platinum

STATIC GK Based Current Affairs MCQs 15 March 2024

Q.1. The first Public Credit Registry (PCR) was established in which country?

- A) USA
- B) Japan
- C) China
- D) Germany

Answer : D

Q.2. What is the full form of ARC?

- A) Amortized Reconstruction Company
- B) Asset Reconstruction Company
- C) Amortized Revalued Company
- D) Asset Revaluation Company

Answer : B

Q.3. In which year was National Centre for Financial Education (NCFE) set up?

- A) 2012
- B) 2013
- C) 2014
- D) 2015

Answer : B

Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?

- A) RBI
- B) SEBI
- C) IRDAI
- D) SIDBI

Answer : D

- ✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).



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GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2609003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

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



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



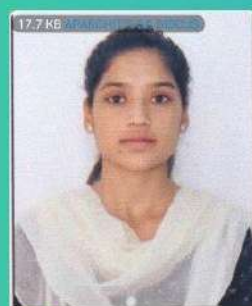
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

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



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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