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**Aparchit 7&8 April English Super Current Affairs MCQ with Facts 2024**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q.1. RBI has imposed a penalty of ₹1 crore on which bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions' in April 2024?**

- A) IDFC First Bank                      B) HDFC Bank  
C) South Indian Bank                  D) Axis Bank

**Answer : A**

- ✓ RBI has imposed a penalty of ₹1 crore on IDFC First Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- ✓ The Statutory Inspection for Supervisory Evaluation for FY22 revealed that the bank had sanctioned term loans to a public sector undertaking for financing infrastructure projects without undertaking due diligence on the viability and bankability of the projects to ensure that revenue streams from the projects were sufficient to take care of the debt servicing obligations. Further, the repayment/servicing of the term loans was made out of budgetary resources.
- ✓ The central bank also fined LIC Housing Finance ₹49.7 lakh for breach of norms.

**PENALTY IN NEWS 2023-24**

- RBI has imposed a penalty of ₹1 crore on IDFC First Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- RBI imposes Rs 1.31 cr fine on Tamilnad Mercantile Bank for non-compliance.
- 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. The Suvidha Portal developed by the Election Commission of India (ECI) is primarily aimed at:**

- A) facilitating voter registrations**
- B) providing real-time election results**
- C) enabling voter education programs**
- D) streamlining the process of permission requests from political parties**

**Answer : C**

- ✓ The Election Commission recently said its Suvidha portal has received over 73,000 applications since the Lok Sabha polls were announced, seeking permission for various campaigning activities.
- ✓ About Suvidha Portal:
- ✓ It is a technological solution developed by the Election Commission of India (ECI) to ensure a level playing field upholding the democratic principles of free, fair, and transparent elections.



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- ✓ It streamlined the process of obtaining and acting upon requests for permissions and facilities from political parties and candidates during the election period.
- ✓ Recognizing the importance of the election campaign period, where parties and candidates engage in activities to reach out to voters, the Suvidha Portal caters to a diverse range of permission requests transparently on the First in First Out principle.
- ✓ Political parties and candidates can seamlessly submit permission requests online from anywhere, at any time

## APP & PORTAL IN NEWS 2023 -24

- INDRA app was launched in an event conducted by School of Naval Oceanology & Meteorology (SNOM) and Indian Naval Meteorological Analysis Centre (INMAC) at Southern Naval Command as part of the World Meteorological Day celebrations.
- Uttar Pradesh Police will now use the state-of-the-art digital platform Trinetra App 2.0, which has been designed to help in crime prevention and investigation.
- Greening and Restoration of Wasteland with Agroforestry (GROW) report and "Greening and Restoration of Wasteland with Agroforestry (GROW)-Suitability Mapping" portal was launched by NITI Aayog.
- Principal Scientific Advisor to the Government of India launched "Science for Women-A Technology & Innovation (SWATI)" Portal.
- Agriculture minister launches Sarathi portal for insurance products.
- GHAR - GO Home and Re-Unite Portal have been developed and launched by the National Commission for Protection of Child Rights (NCPCR).
- Union Minister of Coal, Mines and Parliamentary Affairs launched a web portal of Coal Mines Provident Fund Organization (CMPFO) namely C- CARES.
- About C- CARES Portal:
  - It is developed and designed by the Centre for Development of Advanced Computing (C-DAC).
  - Ministry of Communications launched the "Bharat 5G Portal- an integrated portal" on the sidelines of 'Bharat Telecom 2024'.
- About Bharat 5G Portal:
  - It is a comprehensive platform serving the interests of startups, industry and academia in quantum, 6G, IPR and 5G domains



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- Minister of State (Independent Charge) of the Ministry of Statistics and Programme Implementation (MoSPI) launched the MPLADS e-SAKSHI Mobile Application.
- About e-SAKSHI Application:
  - It was launched for revised fund flow procedure under Members of Parliament Local Area Development Scheme (MPLAD) Scheme.
  - National Surveillance Programme for Aquatic Animal Diseases (NSPAAD) project has introduced a mobile app 'Report Fish Disease' to track and monitor fish diseases across the country

**Q.3. Consider the following statements with reference to the Green Credit Programme:**

**1. The green credits generated through environmentally conscious practices can be traded on a domestic market platform.**

**2. The registered entities can pay to finance afforestation projects in specific tracts of degraded forests.**

**Which of the statements given above is/are correct?**

**A) 1 only**

**B) 2 only**

**C) Both 1 and 2**

**D) Neither 1 nor 2**

**Answer : C**

- ✓ Recently, the Union Environment Ministry announced the rules for its Green Credit Programme (GCP) and within a short span of time ten States have identified parcels of degraded forest land, amounting to about 3,853 hectares.
- ✓ It aims to incentivise environmentally conscious practices and promote a sustainable lifestyle through a market-based mechanism.
- ✓ Green credits generated through such actions can be traded on a domestic market platform.
- ✓ According to rules, environment-friendly actions include
- ✓ Tree plantation, water management, sustainable agriculture, waste management, air pollution reduction, mangrove conservation and restoration, ecomark label development, and sustainable building and infrastructure.
- ✓ As per the scheme, individuals, industries, farmers producer's organisations (FPOs), urban local bodies (ULB), gram panchayats, and the private sector, among a host of other entities, will be able to earn green credit for undertaking environment-friendly actions



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- ✓ Implementing Agency: Two years after planting — and following an evaluation by the International Council of Forestry Research and Education (ICFRE), an autonomous body of the Environment Ministry — each planted tree could be worth one 'green credit'.
- ✓ The Green Credit Registry and trading platform, being developed by ICFRE along with experts, would facilitate the registration and thereafter, the buying and selling of Green Credits.

**Q.4. The city of Miraj, which has been granted GI tag for its art of making musical instruments, is located in which state?**

- A) Rajasthan                                      B) Maharashtra  
C) Gujarat                                         D) Haryana

**Answer : B**

- ✓ Miraj, a small town in Sangli district of Maharashtra, is known for its craftsmanship in making musical instruments, especially sitar and tanpura.
- ✓ The city of Miraj has recently been granted the GI tag.
- ✓ The GI tag indicates a product coming from a particular geographical region and which enhances its commercial value.

**Q.5. Where was the 'Sagar Kavach' exercise organised recently?**

- A) Goa    B) Lakshadweep  
C) Odisha                                         D) Gujarat

**Answer : B**

- ✓ Recently, a two-day 'Sagar Kavach' exercise was organised in the Lakshadweep Islands.
- ✓ All maritime security agencies including Indian Navy, Indian Coast Guard, Marine Police, Fisheries, Customs and other security agencies participated in the exercise

## EXERCISE IN NEWS 2023-24

- Recently, a two-day 'Sagar Kavach' exercise was organised in the Lakshadweep Islands.
- A bilateral tri-service exercise Tiger Triumph-24 between India and the US will be held on the Eastern Seaboard in the US from March 18 to 31.



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- An Indian Army contingent on Monday departed for Seychelles to participate in the 10th edition of joint military exercise “LAMITIYE-2024” with Seychelles Defence Forces (SDF). The joint exercise will be conducted in Seychelles from March 18-27, 2024.
- The naval forces of China, Iran, and Russia recently launched a joint exercise called the “Maritime Security Belt-2024” near the Gulf of Oman.
- The joint exercise 'Bharat-Shakti' of the three armies of India (Army, Navy and Air Force) will be organized in Asia's largest field firing range located in Jaisalmer, Rajasthan.
- The United States Coast Guard's (USCG) Bertholf ship reached Port Blair ahead of the ‘Sea Defenders-2024’ joint exercise.
- Exercise Samudra Laksamana kicked off on February 28 and will continue until March 2, taking place at or off the coast of Visakhapatnam
- 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.



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- 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 exercise.
- 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.6. Consider the following statements regarding AUKUS:**

**1. It is a trilateral security partnership between the United Kingdom, the United States of America and Australia.**

**2. It is designed to equip Australia with nuclear-powered attack submarines (SSNs).**

**Which of the statements given above is/are correct?**



A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

**Answer : C**

- ✓ The U.S., Britain and Australia are set to begin talks on bringing new members into their AUKUS security pact.
- ✓ About AUKUS:
- ✓ It is a trilateral security partnership between the United Kingdom, the United States of America, and Australia agreed in 2021.
- ✓ AUKUS is intended to strengthen the ability of each government to support security and defense interests, building on longstanding and ongoing bilateral ties.
- ✓ It consists of two key pillars.
- ✓ Pillar 1 focuses on supporting Australia to acquire its first conventionally armed, nuclear-powered submarine fleet. (It does not involve the transfer of nuclear weapons to Australia.)
- ✓ Pillar 2 focuses on cooperation in eight advanced military capability areas: artificial intelligence (AI), quantum technologies, innovation, information sharing, and cyber, undersea, hypersonic and counter-hypersonic and electronic warfare domains.
- ✓ AUKUS will make Australia the seventh country in the world to be armed with nuclear-powered submarines and the second, after the United Kingdom, with whom the United States has shared this technology.

**Q.7. Satpula dam, recently seen in news, was built during the reign of:**

A) Akbar

B) Jahangir

C) Muhammad Shah Tughlaq

D) Alauddin Khalji

**Answer : C**

- ✓ Delhi's oldest surviving Satpula dam, which was built during 14th-century still stands strong.
- ✓ Satpula ('sat' means seven and 'pull' means openings of a bridge) was constructed during the reign of Sultan Muhammad Shah Tughlaq (1325-1351).
- ✓ This structure was built using Delhi quartz — a stone found in the Aravallis.
- ✓ It was developed as an integral component of defence wall of the fourth city of Delhi, Jahanpanah





**Q.8. The Oceanic Niño Index is released by:**

- A) National Oceanic and Atmospheric Administration
- B) India Meteorological Department
- C) United Nations Environment Programme.
- D) World Meteorological Organisation

**Answer : A**

- ✓ Recently, the US National Oceanic and Atmospheric Administration has predicted an 83% probability of the Oceanic Niño Index (ONI) transitioning to a neutral range by April-June 2024.
- ✓ It is the National Oceanic and Atmospheric Administration's (NOAA) primary indicator for monitoring the ocean part of the seasonal climate pattern called the El Niño-Southern Oscillation, or "ENSO".
- ✓ The ONI tracks the running 3-month average sea surface temperatures in the east-central tropical Pacific between 120°-170°W, near the International Dateline, and whether they are warmer or cooler than average.
- ✓ Index values of +0.5 or higher indicate El Niño and values of -0.5 or lower indicate La Niña.
- ✓ What are El Nino and La Nina?
- ✓ El Nino and La Nina are two opposing climate trends that deviate from the normal conditions and normally run nine to twelve months, but can often extend.
- ✓ These events occur every two to seven years on average (El Nino is more frequent than La Nina), but not on a regular basis and together are referred to as the El Nino-Southern Oscillation (ENSO) cycle by scientists.
- ✓ El Nino is typically known as the warm phase (a band of warmer water spreading from west to east in the equatorial Pacific Ocean) and La Nina is identified as the cold phase (a band of cooler water spreads east-west) of ENSO.
- ✓ Both El Nino and La Nina can have global effects on weather, wildfires, ecosystems and economics.

**Q.9. With reference to Mid-Day Meal scheme, consider the following statements:**

1. It is a Central Sector Scheme.
2. It aims to increase the attendance of children in government and government-aided schools.
3. Under this scheme hot cooked meal is provided to all children of classes 1 to 8 in the local body school.

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



A) Only one

B) Only two

C) All three

D) None

**Answer : B**

- ✓ Indonesian delegation explores collaboration with India on various initiatives under President-elect Prabowo, including mid-day meal scheme and digital inclusion.
- ✓ It is the largest school feeding programme of its kind in the world which covers children across Classes 1 to 8 (age group 6 to 14).
- ✓ Background:
- ✓ In 1925, a Mid Day Meal Programme was introduced for disadvantaged children in Madras Municipal Corporation.
- ✓ It was started in India on 15th August 1995 as 'National Programme of Nutritional Support to Primary Education (NP-NSPE)'.
- ✓ It was renamed as 'National Programme of Mid-Day Meal in Schools' in October 2007, also known as the Mid-Day Meal (MDM) Scheme.
- ✓ Under the scheme, hot cooked meal per day is provided to all children (studying in Class I to VIII) enrolled in government schools, local body schools, government-aided schools, special training centres (STC), maktabs and madrasas supported under the Sarva Shiksha Abhiyan.
- ✓ Increase the attendance of the children in government and government-aided schools.
- ✓ To retain the children studying in class I to VIII.
- ✓ Implementation: Each State/UT has to set up State Steering-cum Monitoring Committees (SSMCs) at the State, District and Block level to oversee the implementation of this scheme, including establishing a mechanism to maintain the quality and nutritional standards of the meals.
- ✓ Funding: It is a Centrally Sponsored Scheme. Hence, the cost is shared between the Centre (60%) and States (40%) with states and UTs with a legislature, and 90:10 with the Northeastern states, Jammu and Kashmir, Himachal Pradesh and Uttarakhand, while the Centre bears 100% of the costs in UTs without legislature.
- ✓ Nodal Ministry: Ministry of Education
- ✓ In 2021 it was renamed as the Pradhan Mantri POSHAN Scheme.
- ✓ Hence only statements 2 and 3 are correct.



**Q.10. Agnilet engine, recently seen in news, is the:**

- A) world's first nuclear-powered rocket engine
- B) air propulsion engine operating on the principle of supersonic combustion
- C) world's first single-piece 3D semi-cryogenic rocket engine
- D) first engine to use liquid methane as fuel

**Answer : C**

- ✓ For the second time, the launch of AgniKul 'Agnibaan SOrTeD' has been postponed.
- ✓ About Agnibaan SOrTeD:
- ✓ Agnibaan SubOrbital Technological Demonstrator (SOrTeD) is a single-stage launch vehicle powered by AgniKul's patented Agnilet engine.
- ✓ It is an entirely 3D-printed, single-piece, 6 kilonewton (kN) semi-cryogenic engine.
- ✓ It is the world's first single piece 3D printed semi-cryogenic rocket engine.
- ✓ It will be launched from India's first private launchpad, ALP-01, located inside the Indian space agency ISRO's Sriharikota spaceport.
- ✓ Features:
- ✓ It is India's first ever vehicle equipped with a semicyrogenic engine, the Agnilet, a subcooled liquidoxygen-based propulsion system developed indigenously.
- ✓ The rocket engine will burn kerosene in liquid oxygen and can be directly used in the rocket.
- ✓ It stands 18 meters tall and is 1.3 meters in diameter.
- ✓ It has the capability to carry a 100-kg payload up to a height of 700 km with a lift of mass of 14,000 Kgs.
- ✓ To ensure its compatibility with multiple launch ports, AgniKul has built a launch pedestal named 'Dhanush' that will support the rocket's mobility across all its configurations.

**Q.11. Which mountain pass does the Nimmu-Padum-Darcha Road, recently seen in the news, traverse through?**

- A) Lipulekh Pass
- B) Jelep La Pass
- C) Sela Pass
- D) Shinkun La Pass

**Answer : D**

- ✓ By establishing connectivity on the 298-km Nimmu-Padam-Darcha Road in Ladakh, the Border Roads Organisation (BRO) has accomplished a significant milestone.





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- ✓ Bharat Earth Movers Limited (BEML) and Bharat Electronics Limited (BEL) has signed an MoU to jointly develop an indigenous Train Control Management System (i-TCMS), aimed at what they called “revolutionising” rail communication technology in the country.
- ✓ The primary objective of this partnership is to identify potential areas of cooperation between BEML and BEL, with a focus on exploring the joint development of high-value products and solutions tailored to the requirements of Indian Railways and Metro systems.
- ✓ Currently, Train Control Management Systems (TCMS) are predominantly supplied by propulsion suppliers, leading to dependency on imported technology.
- ✓ In line with the “Make in India” initiative, the collaboration aims to develop TCMS indigenously to meet the future needs of rail projects in the country.

**Q.14. How many of million metric tonnes (MMT) cargo did Syama Prasad Mookerjee Port (Kolkata) handle in the fiscal year 2023-24, marking its highest cargo volume ever?**

A) 76.4 MMT

B) 96.4 MMT

C) 86.4 MMT

D) 66.4 MMT

**Answer : D**

- ✓ Syama Prasad Mookerjee Port registers record cargo handling in 2023-24
- ✓ In its 154-year history, Syama Prasad Mookerjee Port (Kolkata) including Kolkata Dock System (KDS) and Haldia Dock Complex (HDC), achieved a milestone in the just-concluded financial year 2023-24 by handling 66.4 million tonnes of cargo.
- ✓ It marked a 1.11 per cent increase from the previous record of 65.66 million tonnes moved in 2022-23.
- ✓ The complex handled 49.54 million tonne in 2023-24, marking its highest cargo volume ever since its inception and surpassing the previous record of 48.608 million tonne in 2022-23, representing an increase of 1.91 per cent.

**Q.15. Which of the following country will host the World Future Energy Summit (WFES)?**

A) UAE

B) Saudi Arabia

C) Malaysia

D) Iran

**Answer : A**

- ✓ Abu Dhabi Future Energy Company PJSC – Masdar, the UAE’s clean energy powerhouse, will host the World Future Energy Summit (WFES).



- ✓ Taking place from April 16 to 18 at the Abu Dhabi National Exhibition Centre (ADNEC), WFES is the world's leading business event for future energy, clean technology and sustainability, with a packed programme of events, activations, discussions and forums.
- ✓ The Masdar Pavilion at WFES will act as a hub for innovation, collaboration and knowledge sharing, with its theatre featuring an engaging programme of panels and presentations, including forums by Masdar's global strategic initiatives, Y4S (Youth 4 Sustainability) and WiSER (Women in Sustainability, Environment and Renewable Energy).

**Q.16. Which of these days is observed every year on April 07 by the WHO?**

- A) World No Tobacco Day                      B) World Malaria Day  
C) World Tuberculosis Day                    D) World Health Day

**Answer : D**

- ✓ The World Health Day is celebrated every year on April 7 since 1950.
- ✓ The day commemorates the establishment of World Health Organisation (WHO) on 7 April 1948.
- ✓ World Health Day is a global health awareness day to draw worldwide attention to a specific subject of major importance to global health.
- ✓ The Theme of 2024 World Health Day is 'My Health, My Right'

**Q.17. The International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda is commemorated by UNESCO on which day annually?**

- A) April 03    B) April 05  
C) April 07    D) April 06

**Answer : C**

- ✓ The International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda is commemorated by UNESCO on April 07, every year.
- ✓ The day was established by the United Nations General Assembly in 2003.
- ✓ The day commemorates the beginning of the genocide perpetrated against members of the Tutsi minority by the Hutu extremist-led government. Within just over 100 days, more than 1 million Tutsi were systematically murdered. Moderate Hutu and others who opposed the massacres were also killed during this period



**Q.18. What is the theme for the 2024 World Health Day?**

- A) Working together for health                      B) My Health, My Right  
C) Move for health                                      D) Healthy Cities for better life

**Answer : B**

- ✓ The year 2024 marks the 76th anniversary of WHO and as a part of celebration WHO has chosen 'My Health, My Right' as the theme of World Health Day 2024 which focuses on the fundamental human right: access to quality health care, education and information

**STATIC GK Based Current Affairs MCQs 7&8 April 2024**

**Q.1. India's first credit rating agency commissioned its operation in which year?**

- A) 1987    B) 1988  
C) 1999    D) 1990

**Answer : B**

- ✓ CRISIL is India's first rating agency and it started its operation in 1988

**Q.2. What is the base year for National Income?**

- A) 2010-11    B) 2011-12  
C) 2312-13    D) 2009-10

**Answer : B**

**Q.3. Which of the following organization replaced the "General Agreement on Tariffs and Trade (GATT)" in 1995.**

- A) IMF    B) World Bank  
C) WTO    D) UNCTAD

**Answer : C**

**Q.4. What is the minimum Capital to Risk-weighted Assets Ratio (CRAR) by RRBs?**

- A) 8%    B) 9%  
C) 10%    D) 7%

**Answer : B**

- ✓ RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 9 per cent on an ongoing basis.



**Q.5. What is the sanctioned limit, for classification of export credit under Priority Sector Lending?**

- A) Rs 20 crore per borrower                      B) Rs 50 crore per borrower  
C) Rs 30 crore per borrower                      D) Rs 40 crore per borrower

**Answer : D**

**Q.6. Who determines the rate of interest under the Gold Monetisation Scheme?**

- A) Reserve Bank of India                      B) Commercial Banks  
C) Government of India                      D) Collection and Purity Testing Centre

**Answer : C**

**Q.7. What is the tenor range of dated Government securities?**

- A) 5 years to 40 years                      B) 5 years to 30 years  
C) 5 years to 20 years                      D) 10 years to 30 years

**Answer : A**

**Q.8. Which of the following is the authorized Central KYC Records Registry (CKYCR) in India?**

- A) CARE                      B) CERSAI  
C) CIBIL                      D) UIDAI

**Answer : B**

- ✓ Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR

**Q.9. \_\_\_ refers to replacement of actual card details with an alternate code called the “token”.**

- A) Reorganisation                      B) Altering  
C) Tokenisation                      D) Codenisation

**Answer : C**

**Q.10. Conversion of the token back to actual card details is known as \_\_\_\_.**

- A) reverse tokenisation                      B) de-tokenisation  
C) re-tokenisation                      D) altered tokenisation

**Answer : B**





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JOURNEY FEELING PROUD (🔥)

NAME - PRIYADARSHINI  
KALIYAMCORTHY  
ROLL NO - 2120036944  
SELECTED IN - RRB PO  
SAPTHA GIRI GRAMEEN BANK  
STATE - TAMILNADU



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JOURNEY FEELING PROUD.

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



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JOURNEY FEELING PROUD

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



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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



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  
STATE - TELAGANA



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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



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



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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