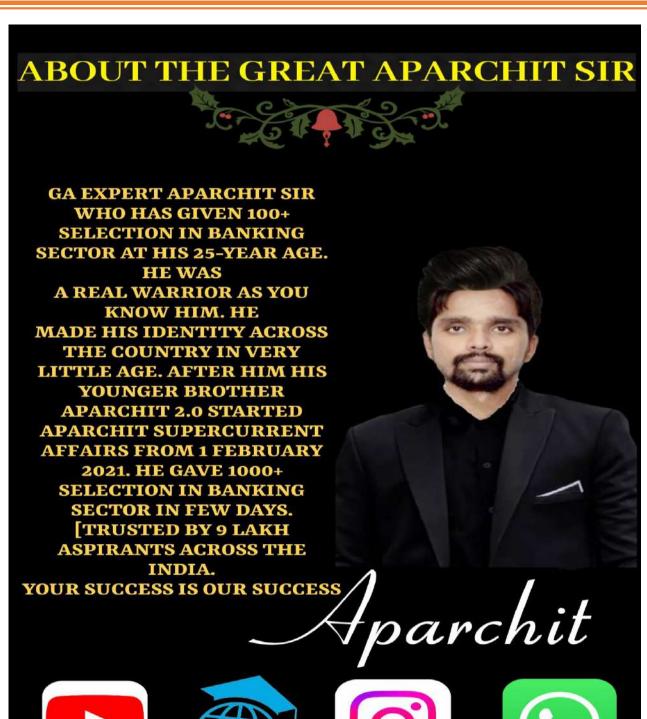
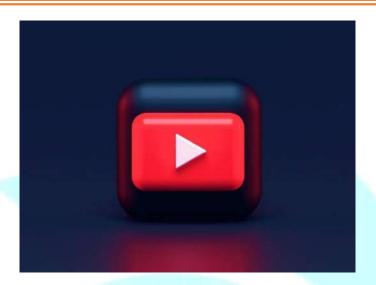


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Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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Aparchit 14&15 April English Super Current Affairs MCQ with Facts 2024

By Aparchit Exam Warriors/Kumar Kaushal Sir

- Q.1. 'Dustlik' joint military exercise, recently seen in news, conducted between which two countries?
 - A) India and Uzbekistan
- B) India and Russia
- C) India and Tajikistan
- D) Uzbekistan and Kazakhstan

Answer: A

- ✓ The 5th edition of the 'Dustlik' joint military exercise between India and Uzbekistan begins in Uzbekistan.
- ✓ The 14-day exercise will be conducted in Termez District of Uzbekistan from 15 to 28 April 2024.
- ✓ During the 14-day exercise, soldiers from the Indian Armed Forces and the Armed Forces of Uzbekistan will undergo comprehensive joint training sessions.
- ✓ The fourth edition of the joint military exercise between the two countries was held on February 20 last year at the Foreign Training Node, Pithoragarh in Uttarakhand. The training exercise focused on sharing best practices in subconventional operations under UN mandates.
- ✓ The inaugural edition of this exercise was held in Uzbekistan in November 2019

EXERCISE IN NEWS 2023-24

- The 5th edition of the 'Dustlik' joint military exercise between India and Uzbekistan begins in Uzbekistan
- Recently, a two-day 'Sagar Kavach' exercise was organised in the Lakshadweep Islands.
- A bilateral tri-service exercise Tiger Triump-24 between India and the US will be held on the Eastern Seaboard in the US from March 18 to 31.
- 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.
- ➤ 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.
- An entrepreneur and a pilot, Gopi Thotakura is set to become the first Indian to venture into space Q.2. as a tourist on Blue Origin's NS-25 mission. Who is the founder of Blue Origin?
 - A) Richard Branson

B) Jeff Bezos

C) Steve Jobs

D) Elon Musk

Answer: B

- ✓ Pilot Gopi Thotakura becomes first Indian space tourist to fly with Blue Origin
- ✓ Gopi Thotakura, an entrepreneur and a pilot, is set to become the first Indian to venture into space as a tourist on Amazon founder Jeff Bezos's Blue Origin's NS-25 mission.
- Thotakura was selected as one of the six crew members for the mission, making him the first Indian space tourist and the second Indian to venture into space after the Indian Army's Wing Commander Rakesh Sharma in 1984
- ✓ Gopi Thotakura, an entrepreneur and a pilot, is set to become the first Indian to venture into space as a tourist on Amazon founder Jeff Bezos's Blue Origin's NS-25 mission.

- ✓ Mr. Thotakura was selected as one of the six crew members for the mission, making him the first Indian space tourist and the second Indian to venture into space after the Indian Army's Wing Commander Rakesh Sharma in 1984.
- ✓ This mission will be the seventh human flight for the New Shepard programme and the 25th in its history.
- ✓ To date, the programme has flown 31 humans above the Karman line, the proposed conventional boundary between Earth's atmosphere and outer space.
- ✓ New Shepard is a fully reusable sub-orbital launch vehicle developed for space tourism by Blue Origin.
- ✓ Andhra Pradesh-born Thotakura is a graduate of Embry-Riddle Aeronautical University.
- Q.3. The Bank of Tokyo-Mitsubishi UFJ (MUFG) will acquire how much stake in HDB Financial Services, a non-banking subsidiary of HDFC Bank, at a valuation of \$9-10 billion?

A) 20%

B) 30%

C) 40%

D) 50%

Answer: A

- ✓ Japan-based MUFG to acquire 20% stake in HDFC Bank's non-banking arm
- ✓ The Bank of Tokyo-Mitsubishi UFJ (MUFG) will to acquire a 20 per cent stake in HDB Financial Services, a non-banking subsidiary of HDFC Bank, at a valuation of \$9-10 billion.
- ✓ HDFC Bank, the country's largest private lender, currently owns around 95 per cent of HDB Financial Services, with the remaining 5 per cent held by employees under an Employee Stock Ownership Plan (ESOP).
- ✓ The acquisition will be executed at a valuation of around five times the book value of HDB Financial Services. HDB Financial Services is expected to fetch a valuation in the range of USD 9 billion to USD 12 billion (₹75,000 crore to ₹1 lakh crore) during its upcoming initial public offering (IPO).

HDFC BANK IN NEWS 2023-24

- ➤ Bank of Tokyo-Mitsubishi UFJ (MUFG) will to acquire a 20 per cent stake in HDB Financial Services, a non-banking subsidiary of HDFC Bank, at a valuation of \$9-10 billion.
- ➤ HDFC becomes first private bank to open branch in Lakshadweep.
- ▶ HDFC Bank proposes to sell 100% stake in its subsidiary HDFC Education.
- ➤ HDFC Bank has appointed Sumant Rampal as Group Head of Mortgage Business, in the place of Arvind Kapil.

- ➤ HDFC Bank Raises \$300 Million via Bond Issue to Fund Green Loans.
- ➤ HDFC Bank to acquire up to 9.5% stake in ICICI Bank.
- ➤ LIC gets RBI nod for 9.99% stake buy in HDFC Bank.
- ➤ HDFC Bank first lender to issue 20 million credit cards.
- ▶ HDFC Bank approves re-appointment of Atanu Chakraborty as chairman for 3 years.
- ➤ HDFC Bank has recently raised Rs 7,425 crore through infrastructure bond issue.
- Reserve Bank of India has approved the reappointment of Sashidhar Jagdishan as HDFC Bank MD & CEO for a period of three years.
- ➤ HDFC Bank Launches India's First Co-Branded Hotel Credit Card named 'Marriott Bonvoy HDFC Bank Credit Card' in partnership with Marriott International.
- ▶ HDFC Bank's Sashidhar Jagdishan is highest paid bank CEO in FY23 with Rs 10.55 crore pay.
- ▶ HDFC Bank overtakes SBI in CRISIL's corporate banking ranking for 2023.
- Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.

Warriors

- ➤ HDFC BANK
- > Founded: 1994
- Founder: Hasmukhbhai Parekh
- > HQ: Mumbai, Maharashtra
- > MD & CEO: Sashidhar Jagdishan
- Tagline: We understand your world
- Q.4. With reference to PACE satellite, consider the following statements:
 - 1. It is placed in Sun-synchronous orbit by the European Space Agency.
 - 2. It observes the ocean, land and atmosphere across different spectrum of light.
 - 3. Its data helps in assessing harmful algal blooms.

How many of the above statements are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

✓ NASA is now publicly distributing science-quality data from its newest Earth-observing PACE satellite.

- ✓ The Plankton, Aerosol, Cloud, ocean Ecosystem (PACE) satellite is placed in Sun-synchronous orbit.
- ✓ It was launched by NASA.
- ✓ The primary science instrument for PACE is the Ocean Colour Instrument (OCI) which is designed to measure the ocean's colour across a spectrum from ultraviolet to shortwave infrared.
- ✓ It features two polarimeters the Spectro-polarimeter for Planetary Exploration (SPEXone) and the Hyper Angular Research Polarimeter (HARP2).
- ✓ These two working together will offer complementary spectral and angular sampling, polarimetric accuracy, and spatial coverage.
- ✓ This combination aims to provide improved atmospheric correction and a comprehensive range of aerosol and cloud science data beyond what the OCI alone could achieve.
- ✓ The synergistic payload of OCI, SPEXone and HARP2 is poised to make significant breakthroughs in aerosol-cloud-ocean research.
- ✓ With PACE, scientists also can investigate how the ocean and atmosphere interact with each other and are affected by a changing climate.
- ✓ Hence only statements 2 and 3 are correct.

NASA IN NEWS 2023-24

- ➤ NASA is now publicly distributing science-quality data from its newest Earth-observing PACE satellite.
- > NASA has been tasked with establishing Coordinated Lunar Time (LTC) as a unified standard for timekeeping on the Moon and other celestial bodies
- American space agency NASA has discovered a "super-Earth" planet, dubbed TOI-715 b, that could potentially support life. It is located 137 light-years away and was found by NASA's planet-hunting Transiting Exoplanet Survey Satellite (TESS) mission.
- NASA Re-Establishes Contact With Ingenuity Helicopter On Mars After Outage
- ➤ NASA has invited people to send their names to the surface of the Moon aboard the agency's first robotic lunar rover VIPER short for Volatiles Investigating Polar Exploration Rover.
- NASA is gearing up to enhance our understanding of Earth's atmosphere with the upcoming Plankton, Aerosol, Cloud, Ocean Ecosystem (PACE) mission, scheduled for launch in early 2024.
- NASA renames mission going to asteroid Apophis after returning rocks from Bennu.

- About OSIRIS-APEX:
- > It is a mission to study the physical changes to asteroid Apophis that will result from its rare close encounter
- ➤ with Earth in April 2029.
- ➤ A NASA experiment on the Psyche spacecraft has beamed back a near-infrared laser that contains test data from almost 16 million kilometres away.
- ➤ 16 Psyche:
- ➤ It is currently orbiting the Sun between Mars and Jupiter.
- NASA is set to launch the Atmospheric Waves Experiment (AWE) to study 'airglow' to understand space
- > weather.
- ➤ NASA's James Webb Telescope recently discovered a new exoplanet named 'Wasp-107b', which is the size
- > of Jupiter.
- NASA's Lucy spacecraft successfully completed its first flyby of an asteroid named Dinkinesh.
- ➤ About Lucy Mission:
- ➤ It is a first-of-its-kind mission of NASA that will explore Jupiter's elusive Trojan asteroids.
- ➤ National Aeronautics and Space Administration (NASA) launched a sounding rocket as part of its INFUSE mission.
- NASA's Subsurface Water Ice Mapping (SWIM) project released its fourth set of maps.
- NISAR is a Low Earth Orbit (LEO) observatory jointly developed by NASA and ISRO.
- National Aeronautics and Space Administration (NASA)
- > Founded: 1958
- Headquarters : Washington, D.C
- > Administrator : Bill Nelson
- Q.5. Khavda Renewable Energy Park, recently seen in the news, is located in which of the following States?

A) Rajasthan

B) Odisha

C) Gujarat

D) Tamil Nadu

Answer: C

- ✓ Adani Green Energy Ltd (AGEL) recently established the world's largest renewable energy park in Gujarat's Khavda region.
- ✓ About Khavda Renewable Energy Park:
- ✓ It is the world's largest renewable energy park.
- ✓ It is located at Khavda in Gujarat's Kutch region, boasting an impressive 45 GW capacity predominantly fueled by solar energy.
- ✓ The region has the second-best solar radiation in the country after Ladakh and wind speeds five times that of the plains.
- ✓ Situated just one kilometer from the international border with Pakistan, the energy park maintains a buffer zone manned by the Border Security Force (BSF).
- ✓ It is being built by Adani Green Energy Ltd (AGEL), India's largest renewable energy company.
- ✓ Investment: AGEL will invest about Rs 1.5 lakh crore to generate 30 megawatts of clean electricity. It would comprise 26 GW of solar and 4GW of wind capacity.
- The Khavda Park, at its peak, is projected to generate 81 billion units of electricity, a quantity capable of powering entire nations such as Belgium, Chile, and Switzerland.
- Defense Ministry has issued a tender worth over Rs 65,000 crore to which company for the purchase O.6. of 97 LCA Mark 1A fighter aircraft manufactured in India?
 - A) Bharat Electronics Limited
- B) Bharat Heavy Electricals Limited
- C) Hindustan Aeronautics Limited D) Tata Advanced Systems

Answer: C

- ✓ Defence Ministry issues 65,000cr tender to HAL for buying 97 LCA Mark 1A Fighter Jets
- ✓ The Defence Ministry has issued a tender to the public sector firm Hindustan Aeronautics Limited for purchasing made-in-India 97 LCA Mark 1A fighter jets expected to be worth over Rs 65,000 crore.
- This is set to be the largest order for indigenous military hardware to be placed by the Indian government ever.
- ✓ The programme will help the IAF to replace its fleet of MiG-21s, MiG-23s and MiG-27s which have been either phased out or are set to be phased out or are set to be phased out in near future.
- The LCA Mark 1A plane has more advanced avionics and radars than the initial 40 LCAs being supplied to the Air Force.

✓ The HAL is also set to bag deals for buying over 200 LCA Mark 2s and similar number of fifth generation Advanced Medium Combat Aircraft.

Q.7. Shrinkflation occurs in an economy when there is a/an:

A) increase in aggregate demand

B) rise in cost of production

C) increase in aggregate supply

D) decrease in cost of production

Answer: B

- ✓ As input prices, which were benign for a few quarters, turn inflationary, the spectre of shrinkflation looms large within the fast-moving consumer goods (FMCG) segment.
- ✓ It occurs when goods shrink in size but consumers pay the same price. It occurs when manufacturers downsize products to offset higher production costs but keep retail prices same.
- ✓ It is basically a form of hidden inflation.
- ✓ Instead of increasing the price of a product, producers reduce the size of the product while maintaining the same price.
- ✓ The absolute price of the product doesn't go up, but the price per unit of weight or volume has increased.
- ✓ Reasons: The reasons for shrinkflation are rising production costs and market competition.
- ✓ Impacts:
- ✓ Shrinkflation runs the risk of turning customers away from a product or brand if they notice they are getting less for the same price.
- ✓ Another downside of shrinkflation is that it makes it harder to accurately measure price changes or inflation.
- ✓ The price point becomes misleading since the product size cannot always be considered in terms of measuring the basket of goods.
- ✓ What are Fast-Moving Consumer Goods?
- ✓ These are products sold quickly and at a relatively low cost. The FMCG industry is characterized by high-volume sales, quick inventory turnover, and various products catering to consumer needs.
- ✓ These goods include essential everyday items such as food and beverages, toiletries, cleaning supplies, and other low-cost household items.
- ✓ They have a short shelf life because of high consumer demand (e.g., soft drinks and confections) or because they are perishable (e.g., meat, dairy products, and baked goods).

- Q.8. Consider the following statements with reference to the Paharia Tribe:
 - 1. They mainly reside in Jharkhand and West Bengal.
 - 2. They speak the language called Malto.

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

- ✓ Jharkhand's Pahariya tribe aims to achieve seed independence by depositing native varieties in community-led banks.
- ✓ The community name Paharia is "believed to have been derived from the word pahar meaning hills.
- ✓ They live mainly in the states of Jharkhand and West Bengal. There are also scattered groups of them in Uttar Pradesh, Maharashtra and Odisha.
- ✓ They practise jhum or shifting cultivation which involves clearing land by burning vegetation for farming for a few years.
- ✓ In Jharkhand, there are two types of Pahariyas.
- ✓ Mal Pahariya: These people live in the southern hills of Damin-i-koh and in the south and east of Santhal Parganas. They are a race of Proto-Ostroloid.
- ✓ Shauria Pahariya (or Maler Paharia): They are mostly found in Santhal Parganas.
- ✓ Their main residential place was in the area of Karnataka. At present, they live in mountains of Rajmahal and Santhal Pargana. Their own language is "Malto".
- ✓ Language: The Paharia people speak their own Pahariya language at home. Their language is influenced by Havli and Chharisgarhi.
- Q.9. Consider the following statements with reference to Special Olympics Bharat:
 - 1. It is a National Sports Federation recognized by the Ministry of Youth Affairs & Sports.
 - 2. It is involved in development of Sports for Persons with Intellectual Disabilities.

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

- ✓ Special Olympics Bharat (SOB), a National Sports Federation of India is forming district units across Tamil Nadu through elections on April 22.
- ✓ It is a National Sports Federation registered under the Indian Trust Act 1882 in 2001 and is accredited by Special Olympics International to conduct Special Olympics Programs in India.
- ✓ It is recognized by the Ministry of Youth Affairs & Sports, Government of India as a National Sports Federation in the Priority Category, for development of Sports for Persons with Intellectual Disabilities.
- ✓ It is a designated Nodal Agency for all disabilities on account of its national presence and experience, especially in rural areas which account for nearly 75 per cent of the disabled population in India.
- ✓ It is a social inclusion movement using sports, health, and education and leadership programs to empower people with intellectual disabilities.
- ✓ Key facts about the Special Olympics International
- ✓ It is a program to provide individuals with intellectual disabilities who are eight years of age or older with year-round sports training and athletic competition in more than 20 Olympic-type summer and winter sports.
- ✓ It was inaugurated in 1968 and was officially recognized by the International Olympic Committee in 1988.
- ✓ Headquarters: Washington, D.C. USA
- Q.10. With reference to Exo-atmospheric interceptors' missile, consider the following statements:
 - 1. It is a surface-to-air missile designed to counter incoming ballistic missiles.
 - 2. It can be used to counter Intercontinental Ballistic Missiles (ICBMs).
 - 3. It uses a three-stage solid rocket booster to propel itself out of Earth's atmosphere.

How many of the above statements are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: C

- ✓ Recently, Israel said its air-defence system involving exo-atmospheric interceptors destroyed '99% of missiles' fired by the Islamic Republic of Iran.
- ✓ These are also known as anti-ballistic missiles (ABMs).
- ✓ Features

- ✓ These are surface-to-air missiles designed to counter incoming ballistic missiles.
- ✓ They are designed to intercept and destroy any type of ballistic threat during the mid-course or terminal phase of their trajectory.
- ✓ However, they are specifically designed to counter Intercontinental Ballistic Missiles (ICBMs). The antiballistic missiles operate beyond the Earth's atmosphere.
- ✓ These missiles travel at a hypersonic speed advanced and sophisticated guidance missile systems to accurately manoeuvre and intercept targets travelling at very high speeds
- Q.11. Consider the following statements with reference to the Global Forest Watch:
 - 1. It is an open-source web application to monitor global forests in near real-time using satellite data.
 - 2. According to the latest data from Global Forest Watch, India has lost more than one-third of total tree cover since 2000.

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: A

- ✓ India has lost 2.33 million hectares of tree cover since 2000, according to the latest data from the Global Forest Watch monitoring project.
- ✓ About Global Forest Watch (GFW):
- ✓ It is an open-source web application to monitor global forests in near real-time using satellite data and other sources.
- ✓ It is a project of the Washington-based nonprofit research organization, the World Resources Institute (WRI). Most of the data is compiled by the University of Maryland researchers.
- ✓ It is free and simple to use, enabling anyone to create custom maps, analyze forest trends, subscribe to alerts, or download data for their local area or the entire world.
- ✓ It refers to tree cover when talking about forest extent, loss, and gain.
- ✓ Highlights of the GFW's annual forest loss data.:
- ✓ The loss of primary forests—those untouched by people and sometimes known as old-growth forests in the tropics declined 9% last year compared to 2022.
- ✓ The world last year lost about 37,000 square kilometers (14,000 square miles) of tropical primary forest, an area nearly as big as Switzerland.

- ✓ Brazil, the Democratic Republic of Congo, and Bolivia topped the ranking of tropical countries with the most primary forest losses.
- ✓ Deforestation globally rose by 3.2% in 2023.
- ✓ India has lost 2.33 million hectares of tree cover since 2000, equivalent to a six percent decrease in tree cover during this period.
- ✓ The country lost 4,14,000 hectares of humid primary forest (4.1 percent) from 2002 to 2023, making up 18 per cent of its total tree cover loss in the same period.
- ✓ The data showed that 95 percent of the tree cover loss in India from 2013 to 2023 occurred within natural forests.
- ✓ The GFW data showed that five states accounted for 60 percent of all tree cover losses between 2001 and 2023.
- ✓ Assam had the maximum tree cover loss at 324,000 hectares, compared to an average of 66,600 hectares. Mizoram lost 312,000 hectares of tree cover, Arunachal Pradesh 262,000 hectares, Nagaland 259,000 hectares, and Manipur 240,000 hectares.
- Q.12. Consider the following statements with reference to the Financial Services Institutions Bureau (FSIB):
 - 1. It recommends persons for appointment to senior positions at financial institutions owned by the government.
 - 2. The final decision on the FSIB recommendation would be taken by the Appointments Committee of the Cabinet, headed by the Prime Minister.

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

- ✓ FSIB recently recommended the name of IFCI Managing Director Manoj Mittal as SIDBI Chairman and Managing Director.
- ✓ About Financial Services Institutions Bureau (FSIB):
- ✓ It's a government body set up under the Department of Financial Services (DFS), Ministry of Finance.
- ✓ The primary role of FSIB is to identify manpower capabilities and ensure proper selection of talent for senior positions at financial institutions owned by the government.

- ✓ It replaced the Bank Board's Bureau (BBB), which was declared an incompetent authority.
- ✓ Structure:
- ✓ FSIB would be headed by a chairman, a central government nominee.
- ✓ The board would comprise the Secretaries of the DFS, the chairman of IRDAI, and a deputy governor of the RBI.
- ✓ Additionally, it will have three part-time members who are experts in banking and three more from the insurance sector.
- ✓ Functions:
- ✓ To recommend persons for appointment as Whole-Time Directors (WTDs) and Non-Executive Chairpersons (NECs) on the Boards of Directors in Public Sector Banks (PSBs), financial institutions (FIs) and Public Sector Insurers (PSIs).
- ✓ It would also issue guidelines for selecting general managers and directors of public sector general insurance companies.
- ✓ The final decision on the FSIB recommendation would be taken by the Appointments Committee of the Cabinet, headed by the Prime Minister.
- Q.13. BharatPe co-founder and former Managing Director Ashneer Grover will launch a new app called 'ZeroPe'. What is the purpose of this app?

A) Provide education loans

B) Provide startups loans

C) Provide agriculture loans

D) Provide medical loans

Answer: D

- ✓ BharatPe co-founder and former Managing Director Ashneer Grover will launch a new app called 'ZeroPe', an app designed for medical loans.
- ✓ ZeroPe, currently in its testing phase, has been developed by Third Unicorn, according to its Google Playstore listing.
- ✓ The ZeroPe app is set to provide instant pre-approved medical loans of up to Rs 500,000 in collaboration with Delhi-based Non-Banking Financial Company (NBFC) Mukut Finvest. The service is exclusively available at partnered hospitals.
- ✓ Grover's entry into this arena adds to a growing trend, with businesses like SaveIn, Qube Health, Arogya Finance, Neodocs, Fibe, Kenko, and Mykare Health already offering instant financing solutions for medical bills and elective treatments

Q.14. Which Indian has been re-elected to the International Narcotics Control Board for a third time?

A) Jagjit Pavadia

B) Arindam Bagchi

C) Smita Sarangi

D) Jagadesh Kumar

Answer: A

- ✓ A former Indian Revenue Service (IRS) officer, Jagjit Pavadia has been re-elected to the Vienna-based International Narcotics Control Board (INCB).
- ✓ India scored the highest number of votes among all the elected members of the anti-narcotics body.
- ✓ Pavadia (70), who has already served as President of the Board from 2021 to 2022, has been re-elected for the term 2025-2030.
- ✓ Pavadia held several senior positions in the Indian Revenue Service for 35 years
- ✓ She has been a member of the INCB since 2015, and also held the posts of Second Vice-President and Chair (2015, 2017 and 2020), Vice-Chair (2018) and member (2019 and 2023) of the Standing Committee on Estimates.
- ✓ In 2016, she served as the First Vice-President of the Board, and then President from 2021-2022.
- ✓ About International Narcotics Control Board (INCB)
- ✓ INCB was set up in 1968 by the Single Convention on Narcotic Drugs of 1961.
- ✓ Headquarters Vienna, Austria
- ✓ INCB has 13 members elected by the Economic and Social Council for a period of five years.
- ✓ 10 members are elected from a list of government nominees.
- ✓ The other 3 members are experts in medical, pharmacological, or pharmaceutical experience from a list nominated by WHO.
- ✓ INCB basically cooperates with the world governments to ensure that adequate supplies of drugs are available for medical and scientific uses.

Q.15. Who has stepped down as the Chef-de-Mission for the Indian contingent at the Paris Olympics citing "personal reasons"?

A) Karnam Malleswari

B) Saina Nehwal

C) P. T. Usha

D) Mary Kom

Answer: D

- ✓ Olympic bronze medalist and six times World champion boxer M.C. Mary Kom stepped down as the Chefde-Mission for the Indian contingent at the Paris Olympics citing "personal reasons".
- ✓ Mary, who is also the chairperson of the IOA's Athletes Commission, was named as the Chef-de-Mission in March 2024.
- ✓ In March 2024, Mary was chosen as the chef de mission, winter Olympian Shiva Keshavan was named her deputy.
- Q.16. According to Plastic Overshoot Day Report, which country has one of the lowest per capita plastic waste production rates globally?

A) Myanmar

B) India

C) China

D) Russia

Answer: B

- ✓ A recent report by Switzerland's EA Earth Action reveals India as one of the top twelve contributors to 60% of the world's mismanaged plastic waste.
- ✓ Released on April 12, 2024, the Plastic Overshoot Day report highlights Eritrea as the worst in the Mismanaged Waste Index, with Bermuda at the bottom.
- ✓ India's per capita plastic waste production is the world's lowest at 8 kg per year, yet its expected mismanaged waste in 2024 is "very high" at 7.4 million tons.
- Q.17. Who has been selected for the prestigious John Dirks Prize in global health?

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- A) Dr. SK Bose
- B) Dr. Gagandeep Kang
- C) Dr. Randeep Singh
- D) Dr. Sushovan Banerjee

Answer: B

- ✓ Dr. Gagandeep Kang, an Indian researcher, earns the 2024 John Dirks Canada Gairdner Global Health Award for her pioneering work in enteric diseases.
- ✓ Her cohort-based research has influenced vaccine development and health policy globally.
- ✓ The Gairdner Foundation celebrates her significant contributions to biomedical and global health research, highlighting her impact on understanding childhood diseases' effects on life course.

Q.18. Mount Etna, recently seen in news, is located in which region of Italy?

A) Sardinia

B) Aosta Valley

C) Sicily

D) Tuscany

Answer: C

- ✓ Mount Etna, Europe's largest and most active volcano, recently produced rare volcanic vortex rings, where gas, mainly water vapor, forms perfect circles when released from its crater.
- ✓ This phenomenon, first noted in 1724, can last up to 10 minutes.
- ✓ Etna's circular vent is a key characteristic.
- ✓ Similar events have been observed at various volcanoes worldwide. Situated on Sicily's east coast, Etna boasts Italy's highest peak south of the Alps.

Q.19. Lee Hsien Loong is the Prime Minister of which country who has announced to resign from his post?

A) Japan

B) Malaysia

C) Singapore

D) Vietnam

Answer: C

- ✓ Singapore Prime Minister Lee Hsien Loong announced he will step down on May 15 after nearly 20 years as part of a long-planned leadership change.
- ✓ In his place, his deputy Lawrence Wong will be the next PM of the country.
- ✓ Lee, 72, was sworn in as the third Prime Minister of Singapore on 12 August 2004.

Q.20. Who has been recently appointed as Joint Director in CBI?

A) Adesh Kumar Pandey

B) Anurag Kumar

C) Naman Ojha

D) Abhishek Sinha

Answer: B

- ✓ Senior IPS officer Anurag Kumar has been appointed as the Joint Director in Central Bureau of Investigation (CBI).
- ✓ Kumar, a 2004 batch Indian Police Service (IPS) officer of Assam-Meghalaya cadre, is currently working in the Bureau of Police Research and Development (BPR&D).
- ✓ The Appointments Committee of the Cabinet has approved his appointment as the Joint Director (JD) in the CBI for a tenure upto February 24, 2027.

Q.21. Who was the CEO of Byju's India who has resigned from his post?

A) Arjun Mohan

B) Vineet Saxena

C) Alakh Pandey

D) Vivek Agnihotri

Answer: A

- ✓ Byju's India CEO Arjun Mohan has resigned from the post of CEO of the edtech company.
- ✓ Byju's India will now be led by
- ✓ founder Byju Ravindran.
- ✓ Arjun Mohan has resigned after just seven months amid the edtech company's growing struggles.
- ✓ About 1,500 employees have left the company in recent months

Q.22. Who was recently named South Asian Person of the Year by Harvard University?

A) Preeti Shah

B) Sunita Williams

C) Gracy Singh

S) Avantika Vandanpu

Answer: D

- ✓ Recently, Indian-American actor and 'Mean Girls' star Avantika Vandanapu was named South Asian Person of the Year by Harvard University.
- ✓ 19-year-old Avantika has been given this honour in recognition of her outstanding achievements and her impact in the international and Indian entertainment world.

Q.23. When is World Art Day celebrated every year?

A) 12th April

B) 13 April

C) 14 April

D) 15 April

Answer: D

- ✓ World Art Day is celebrated every year on 15 April all over the world.
- ✓ The day is celebrated with the aim of raising awareness about the diversity of artistic expressions and strengthening the relationship between artistic works and society.
- ✓ World Art Day was officially established on April 15, 2012 during a meeting of the International Association of Art (IAA) in Mexico.

STATIC GK Based Current Affairs MCQs 14&15 April 2024

| Q. | .1 | . What | is the | other | name fo | r "R | lupee d | lenom | inated | bond | ls overseas" | ? |
|----|----|--------|--------|-------|---------|------|---------|-------|--------|------|--------------|---|
|----|----|--------|--------|-------|---------|------|---------|-------|--------|------|--------------|---|

A) IPO Bond

B) Overseas Bond

C) Indian Rated Bond

D) Masala Bond

Answer: D

Q.2. Which of the following bank cannot issue Kisan Credit Card?

A) Regional Rural Bank

B) Small Finance Bank

C) Cooperative Bank

D) Payments Bank

Answer: D

Q.3. Which of the following bank is also known as BRICS Bank?

A) New Development Bank

B) ADB

C) AIIB

D) IMF

Answer: A

Q.4. Under the Liberalised Remittance Scheme (LRS), what is the maximum amount (total) that can be remitted in a Financial Year?

A) USD 2,50,000

B) USD 25,000

C) USD 1,25,000

D) USD 1,00,000

Answer: A

Q.5. Which of the following is the authorized Central KYC Records Registry (CKYCR) in India?

A) CARE

B) CERSAI

C) CIBIL

D) UIDAI

Answer: B

Q.6. A bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulated financial group is known as?

A) common bank

B) incorporated bank

C) small bank

D) shell bank

Answer: D



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- ✓ "Shell bank" means a bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulated financial group.
- Q.7. ___ 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.8. 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.9. What is the minimum net owned fund required by non-banking financial institution to register with RBI?

A) Rs. 100 lakh

B) Rs. 300 lakh

C) Rs. 200 lakh

D) Rs. 500 lakh

Answer: C

Q.10. Bank credit to registered NBFCs for on-lending to micro and small enterprises up to ____ per borrower are eligible for classification as priority sector lending

A) Rs. 20 lakh

B) Rs. 10 lakh

C) Rs. 50 lakh

D) Rs. 25 lakh

Answer: A



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



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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 - GURIYA KUMARI ROLL NO -<u>1373006773</u> SELECTED IN - RRB CLERK DAKSHIN BIHAR GRAMEEN BANK



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



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