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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

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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## Top 12 Students Selected in RRB PO With Highest Marks in GA Section





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The Top 12 students of Aparchit's Warrior who were selected in IBPS PO and IBPS Clerk 2023 with the highest marks in GA.



Name - Rohit Thakur  
State - Himachal Pradesh  
Selected as - IBPS PO



Name - Samridhi  
State - Bihar  
Selected as - PO



Name - Jyothy Jagadeesan  
State - Kerala  
Selected as - IBPS PO



Name - Neelam  
State - Jharkhand  
Selected as - IBPS P



Name - Anju  
Selected as - IBPS PO



Name - Christina Dsouza  
State - Maharashtra  
Selected as - IBPS Clerk



Name - Himanshu Gupta  
State - Uttar Pradesh  
Selected as - IBPS PO & Clerk



Name - Anil  
State - West Bengal  
Selected as - RRB PO / RRB Clerk/  
IBPS Clerk



Name - Shivkumar Sharma  
State - Rajasthan  
Selected as - IBPS Clerk



Name - Relsha Dongre  
State - Maharashtra  
Selected as - IBPS Clerk



Name - Maya Mohan  
State - Kerala  
Selected as - IBPS Clerk



Name - Mehalar  
State - Tamilnadu  
Selected as - IBPS Clerk



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**Aparchit 3 May English Super Current Affairs MCQ with Facts 2024**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q.1. The Space Applications Centre (SAC) of the Indian Space Research Organisation (ISRO) is located in which one of the following cities?**

- A) Bengaluru                      B) Hyderabad  
C) Thiruvananthapuram        D) Ahmedabad

**Answer : D**

- ✓ A study carried out by the scientists at the Space Applications Centre suggests that the extent of water ice in the northern polar region is twice that in the southern polar region of the Moon.
- ✓ About Space Applications Centre (SAC):
- ✓ It is a major research and development centre of the Indian Space Research Organisation (ISRO).
- ✓ Located in Ahmedabad, Gujarat, SAC is spread across two campuses with multi-disciplinary activities.
- ✓ Genesis:
- ✓ The genesis of the centre dates back to 1966, with the establishment of the Experimental Satellite Communication Earth Station (ESCES) by the late Dr. Vikram Sarabhai in Ahmedabad.
- ✓ Later in 1972, the different units of ISRO in Ahmedabad pursuing research in applications of space technology were merged to form SAC.
- ✓ Besides these, the centre also contributes significantly to scientific and planetary missions of ISRO like Chandrayan-1, the Mars Orbiter Mission, etc.

**ISRO IN NEWS 2023-24**

- Indian Space Research Organization (ISRO) Chairman S Somanath announced on 16 April 2024 that India aims to achieve debris-free space by 2030.
- Proba-3 Mission of ESA to Study Sun will be Launched by ISRO
- to Study Sun will be Launched by ISRO
- Indian Space Research Organisation (ISRO) Chandrayaan -3 mission team was awarded the 2024 John L “Jack” Swigert, Jr, Award for Space Exploration by the US-based Space Foundation.
- Vikram Sarabhai Space Center (VSSC) located at Thumba, Thiruvananthapuram has launched a multi-purpose app 'SAKHI' (Space-borne Assistant and Knowledge Hub for Crew Interaction-





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SAKHI) to assist the Gaganyaan crew.

- Ministry of Statistics and Programme Implementation (MoSPI) has partnered with ISRO for the Urban Frame Survey (UFS) using Bhuvan.
- Prime Minister Narendra Modi and ISRO Chairman have already said that by 2040 we should have an Indian astronaut on the moon and also to have our space station by 2035.
- 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 : Bangalore, 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. What regulatory approval has Groww Pay, the UPI payments platform of broking firm Groww, received from the Reserve Bank of India (RBI)?**

- A) Authorization to issue credit cards.
- B) Permission to operate as a Payments Aggregator (PA).
- C) License to provide insurance services.
- D) Approval to offer investment advisory services.

**Answer : B**

- ✓ RBI grants in-principle nod to Groww to operate as payments aggregator.
- ✓ Groww Pay, the UPI payments platform of broking firm Groww, has received in-principle authorisation from the Reserve Bank of India (RBI) to operate as a Payments Aggregator (PA).
- ✓ This licence will allow the company to enable e-commerce transactions through its UPI app — Groww Pay.
- ✓ In July last year, the broking firm rolled out UPI payment services through the Groww Pay Private Limited feature to expand its financial services.

**Q.3. Who recently became the third Indian female Grandmaster after being awarded the title by FIDE, the International Chess Federation?**

- A) Tania Sachdev
- B) Mary Ann Gomes
- C) Vaishali Ramesh Babu
- D) Padmini Rout

**Answer : C**

- ✓ International Chess Federation Awards Grandmaster Title To Indian Chess Prodigy Vaishali Ramesh Babu.



- ✓ Indian Chess Prodigy, Vaishali Ramesh Babu, has officially been awarded the title of Grandmaster by FIDE, the International Chess Federation. This remarkable achievement makes Vaishali the third Indian female Grandmaster, joining Koneru Humpy and Harika Dronavalli.
- ✓ Vaishali's promotion to Grandmaster title carries a unique distinction, as she and her brother, Rameshbabu Praggnanandhaa, became the world's first Grandmaster brother-sister duo.

### CHESS GRANDMASTER IN NEWS 2023-24

- International Chess Federation Awards Grandmaster Title To Indian Chess Prodigy Vaishali Ramesh Babu.
- Indian young chess player Rameshbabu Praggnanand has defeated world chess champion Ding Liren in the 'Tata Steel Masters' held in Netherlands.
- Vaishali Rameshbabu has become the 84th Grandmaster of India.
- Raunak Sadhwani (Maharashtra) won FIDE World Junior Rapid Chess Championship.
- India's Karthikeyan Murali became the third Indian chess player to defeat World No 1 Magnus Carlsen in classical chess after he prevailed over the Norwegian at the Qatar Masters tournament.
- Divya Deshmukh (Maharashtra ) Emerges Winner Of 2023 Tata Steel Chess India Women's Rapid Tournament defeated Koneru Humpy.
- Magnus Carlsen (Norway) wins the Chess World Cup Final 2023.
- Aditya Samant becomes India's 83rd Grandmaster.
- Indian Grandmaster R. Praggnanandhaa has won the title of V Geza Hetenyi Memorial Super GM Chess Tournament 2023 .

**Q.4. India was ranked as the third-largest country globally for phishing attacks. Which sector in India faced nearly 33 per cent of all such attacks, making it the most targeted industry?**

- A) Healthcare
- B) Finance
- C) Technology
- D) Education

**Answer : C**

- ✓ India ranks third globally for phishing attacks: Report



- ✓ India ranked as the third-largest country globally for phishing attacks after the US and UK, with its technology sector facing nearly 33 per cent of all such strikes, marking it as the most targeted industry, according to a report.
- ✓ The report by cybersecurity firm Zscaler showed a 60 per cent rise in global phishing attacks over the past year. The ThreatLabz 2024 Phishing Report gathered insights from 2 billion blocked phishing transactions between January and December 2023.
- ✓ In 2023, phishing scams targeted the United States (55.9 per cent), United Kingdom (5.6 per cent), and India (3.9 per cent) the most. India experienced over 79 million phishing attacks, making it the third most targeted country, it noted.

**Q.5. Where was the country's first Constitution Park, developed jointly by the Indian Army and Punit Balan Group, inaugurated?**

- A) Mumbai                                      B) Pune  
C) Delhi    D) Kolkata

**Answer : B**

- ✓ Indian Army & Punit Balan Group develop country's first Constitution Park.
- ✓ The country's first Constitution Park, developed jointly by the Indian Army and Punit Balan Group, was inaugurated by GOC-in-C, Southern Command, Lt Gen Ajai Kumar Singh in Pune.
- ✓ Lt. Gen. Ajai Kumar Singh highlighted the global significance of the Indian Constitution, which not only grants Fundamental Rights but also underscores Fundamental Duties.
- ✓ He stressed the need for citizens to comprehend their rights and fulfill their duties, as outlined in the Constitution, for the realization of a developed India by 2047.

#### INDIA'S FIRST IN NEWS 2023-24

- Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune
- Adani Group's Vizhinjam Port in Kerala has received approval from the shipping ministry to operate as India's first transshipment port
- SJVN Limited has commissioned India's first multipurpose (heat and power) green hydrogen pilot project at the 1,500 MW Nathpa Jhakri Hydro Power Station at Jhakri, Himachal Pradesh.
- Indian Institute of Technology (IIT) Madras has launched India's first medical devices calibration



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facility on wheels.

- India's first Artificial Intelligence based Film 'TRAH' trailer launched
- India's 1st Battery Energy Storage GigaFactory will be Launched in J&K
- India's first integrated oil palm processing unit in Arunachal Pradesh started operation by one of India's largest oil palm development companies, 3F Oil Palm.
- India's first Indoor athletic centre inaugurated in Bhubaneswar, Odisha.
- India's First Research IIT Satellite Campus will be in Ujjain.
- India's first spy satellite built by Tata Advanced Systems Ltd (TASL) will be launched in a SpaceX rocket by April and will be used by the armed forces to obtain secret information.
- Commencement of Core Loading at India's first indigenous Prototype Fast Breeder Reactor (PFBR) (500 MWe) at Kalpakkam, Tamil Nadu.
- The PFBR has been fully designed and constructed by BHAVINI.
- Prime Minister Narendra Modi inaugurated India's first automobile in-plant railway siding project at Maruti Suzuki India's plant in Hansalpur, Gujarat.
- Kerala has declared the man-animal conflict a state-specific disaster, the first in India to do so.
- Prime Minister Narendra Modi launched India's first indigenous green hydrogen fuel cell inland waterway vessel in Thoothukudi, Tamil Nadu.
- Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility.
- Ola Founder's Krutrim Becomes First \$1 Billion Indian AI Startup.
- For the first time in India, a boat running on solar energy will be operated in the Saryu river in Ayodhya, Uttar Pradesh.
- Reliance Industries Achieves India's First ISCC-Plus Certification .
- Lucknow city, known as the 'City of Nawabs', will be developed as India's first 'AI City'.
- Uttar Pradesh government has announced the launch of India's first 'Telecom Center of Excellence.
- India's first solar roof cycling track was inaugurated in Hyderabad city.
- Uttarakhand launches India's first polythene waste bank for sustainable waste management.
- Telangana has launched India's first Agricultural Data Exchange (ADeX) and Agriculture Data Management Framework (ADMF) in Hyderabad.
- India's first-ever sports university to be set up in Manipur.



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- India Launches Its 1st Indigenous e-Tractor Developed By the CMERI.
- Dr Jitendra Singh, had launched the CSIR Prima ET11, the first indigenous e-Tractor developed by the Central Mechanical Engineering Research Institute (CMERI), Durgapur, a public engineering R&D institution in Durgapur, West Bengal, and a constituent laboratory of the Indian Council of Scientific and Industrial Research (CSIR).
- Kerala Launches India's First AI School, Pioneering Future-Focused Education.
- Sanchi, a world heritage site located in the Raisen district of Madhya Pradesh, is all set to become India's first solar city.
- Hitachi Payment Services launched India's first UPI-ATM.
- India's first Vedic-themed park unveiled in Noida.

**Q.6. Worldline ePayments India obtained authorization from the Reserve Bank of India (RBI) to function as what?**

- A) Mobile wallet provider                      B) Payment gateway  
C) Online Payment Aggregator (PA)        D) Digital currency exchange

**Answer : C**

- ✓ Worldline ePayments India gets RBI nod to operate as payment aggregator.
- ✓ Worldline ePayments India, a player in digital payments, on Tuesday said it received authorisation from the Reserve Bank of India (RBI) to operate as an Online Payment Aggregator (PA) under the Payment and Settlement Systems Act of 2007.
- ✓ The authorisation from RBI is a testimony of our commitment to the Indian market and affirming our focus on compliance and highlighting the significance of a well-regulated payments landscape.
- ✓ Worldline ePayments India offers solutions for all kinds of payment needs offering in-store, online, and omnichannel payments to its customers. Since late last year, the RBI has approved multiple online payment gateway companies to be PAs including DigiO, PayU, CRED, CC Avenue, Mswipe, Razorpay, Cashfree, Decentro, Zoho, Tata Pay, Google Pay, and EnKash, among others.

**Q.7. How did the value of Unified Payments Interface (UPI) transactions compare to the record high observed in March 2024?**

- A) It was 0.7% higher                              B) It was 0.7% lower  
C) It remained the same                          D) It increased by 40%



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## Answer : B

- ✓ UPI transactions moderate from March peak to ₹19.6-lakh crore.
- ✓ The Unified Payments Interface (UPI) saw both the number and value of transactions moderating by about 1 per cent on month from the record high seen in March 2024.
- ✓ Transactions worth ₹19.64 lakh crore were processed during April 2024, 0.7 per cent lower than the record of ₹19.78-lakh crore seen in the previous month. The value of transactions was 40 per cent higher compared with April 2023, as per data by the National Payments Corporation of India (NPCI).
- ✓ The end of a financial year traditionally sees a lot of transactions closer to the 1 lakh limit as a lot of merchants, business owners and individuals square off transactions leading to higher value and volume of transactions.
- ✓ The number of transactions on the UPI network fell 1.0 per cent to 1,330 crore during the month from the March peak level of 1,344 crore transactions. On year, the volume of transactions was 50 per cent higher.

**Q.8. According to the latest data by 1Lattice, which bank held the highest market share in the Debit cards market in March 2024?**

A) Bank of Baroda

B) Canara Bank

C) Union Bank

D) State Bank of India

## Answer : D

- ✓ HDFC and SBI dominate credit and debit cards market, BoB records highest growth in Mar'24
- ✓ India's largest public sector lender, the State Bank of India, remained the front runner in the Debit cards market, holding a 24 per cent share in March 2024, revealed latest data by 1Lattice.
- ✓ Top banks followed the list like Bank of Baroda which held about 10 per cent market share, followed by Canara Bank, Union Bank and HDFC Bank with approximately 6 per cent market share each and Bank of India with a 5 per cent market share.
- ✓ In the Debit cards segment, Bank of Baroda recorded the highest growth, of approximately 16 per cent year-on-year, while Axis Bank recorded 15 per cent growth and Canara Bank recorded 12 per cent growth. Thereafter, following the lead, Union Bank and HDFC bank registered a growth of 8 per cent each.
- ✓ It is expected that card-based transactions will continue to witness steady growth, at almost 16 per cent year on year for the next four years



**Q.9. Where did American Express recently inaugurate its expansive nearly one-million-square-foot campus?**

- A) Mumbai, Maharashtra                      B) Bangalore, Karnataka  
C) Gurugram, Haryana                         D) Chennai, Tamil Nadu

**Answer : C**

- ✓ American Express opens its largest office worldwide in India.
- ✓ American Express, a global payments company, has announced the inauguration of its expansive, nearly one-million-square-foot campus in Gurugram, Haryana. The new campus will serve as a hub for American Express operations in India and will be the largest campus opened by the company to date.
- ✓ Situated in sector 74A Gurugram, the new office will be an addition to its existing facilities in Gurugram, Delhi, Mumbai, Bengaluru, Chennai, and Pune.

**Q.10. With which entity has NPCI International Payments Limited (NIPL) signed an agreement to support the development of an instant payment system similar to India's Unified Payment Interface (UPI) for Namibia?**

- A) Reserve Bank of India (RBI)  
B) Bank of Namibia (BoN)  
C) South African Reserve Bank (SARB)  
D) Central Bank of India (CBI)

**Answer : B**

- ✓ NPCI inks pact with Bank of Namibia for developing UPI-like instant payment system.
- ✓ NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia. By leveraging technology and experiences from India's UPI, the partnership seeks to help Namibia modernize its financial ecosystem.
- ✓ This includes improving accessibility, affordability and connectivity with both domestic and international payment networks, and interoperability.
- ✓ Through this collaboration, BoN will gain access to best-in-class technology and insights from NIPL, enabling the creation of a similar platform in Namibia for the digital welfare of its citizens





**Q.11. Who has recently resigned from the position of joint Managing Director at Kotak Mahindra Bank and is expected to join Federal Bank, as per reports?**

- A) Uday Kotak  
B) KVS Manian  
C) Aditya Puri  
D) Shikha Sharma

**Answer : B**

- ✓ Kotak Mahindra Bank Joint MD KVS Manian resigns with immediate effect.
- ✓ KVS Manian, joint MD at Kotak Mahindra Bank, has stepped down from his position with immediate effect, the bank informed the exchanges. He is now likely to join Federal Bank, according to reports.
- ✓ Manian had been with the Kotak Group for a long time and played key roles in taking forward the group's success, and foray into various financial services business.

#### **KOTAK MAHINDRA BANK IN NEWS 2023-24**

- KVS Manian, joint MD at Kotak Mahindra Bank, has stepped down from his position with immediate effect, the bank informed the exchanges. He is now likely to join Federal Bank.
- Kotak Mahindra Bank has appointed Jaideep Hansraj, current MD and CEO of Kotak Securities, as Group President of 'One Kotak' with effect from April 1, 2024.
- Kotak Mahindra Bank has sold a 2% stake in KFin Technologies through the open market for Rs 208 crore.
- Kotak Mahindra Bank has launched 'Smart Choice Gold Loan' for customers.
- CCI approves Zurich Insurance's acquisition of 70% stake in Kotak Mahindra General Insurance.
- Kotak Mahindra Bank Partners with IITK to Launch Kotak School of Sustainability. The Indian Institute of Technology Kanpur (IIT) and Kotak Mahindra Bank Limited (KMBL) have joined forces to establish the Kotak School of Sustainability.
- Reserve Bank of India (RBI) has approved the appointment of CS Rajan as part-time Chairman of Kotak Mahindra Bank.
- Kotak Mahindra Bank has partnered with National E-Governance Services Limited (NeSL) to issue its first electronic Bank Guarantee (e-BG) on the latter's platform.
- Ashok Vaswani is next Kotak Mahindra Bank CEO.
- Kotak Mahindra Bank has received the Reserve Bank of India's (RBI) approval to acquire 100% stake in micro-lender Sonata Finance.



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- 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.
- Kotak Mahindra Bank
- Founded 1985
- Founders : Uday Kotak
- Headquarters : Mumbai, Maharashtra
- MD & CEO : Ashok Vaswani
- Tagline : Let's Make Money Simple Ab Kona Kona Kotak.
- Kotak Mahindra Bank Limited is an Indian banking and financial services company headquartered in Mumbai.
- It is India's third largest private sector bank by market capitalisation after HDFC Bank and ICICI Bank.
- As of 31 March 2023, the bank has a national footprint of 1,780 branches and 2,963 ATMs.
- Kotak Mahindra Finance was then renamed Kotak Mahindra Bank. At the time, Uday Kotak had a 56% stake in the company while Anand Mahindra held a 5% stake .

**Q.12. Who was honored by the Vice President of India, Jagdeep Dhankar, for her 'Outstanding Contribution to the cause of Corporate Social Responsibility'?**

A) Nita Ambani

B) Priya Patel

C) Dr. Bina Modi

D) Anjali Sharma

**Answer : C**

- ✓ Dr. Bina Modi Felicitated by Vice President of India for Contributions to SIL.
- ✓ Dr. Bina Modi, Chairperson and Managing Director of Modi Enterprises – KK Modi Group, was honoured by the esteemed Vice President of India, Jagdeep Dhankar, for her 'Outstanding Contribution to the cause of Corporate Social Responsibility'.
- ✓ The event marked the inauguration of the new building for the Society of Indian Law Firms (SILF), with the Vice President gracing the occasion as the chief guest.
- ✓ Dr. Modi has been actively engaged in various Corporate Social Responsibility initiatives aimed at uplifting communities and fostering sustainable development. Since 2015, she has been supporting the marginalized farmer community in Andhra Pradesh through multifaceted interventions.



- ✓ Dr. Bina Modi, the esteemed Chairperson of Modi Enterprises, has been honored with the prestigious 'Outstanding Business Woman of the Year' Award

**Q.13. Consider the following statements with reference to Project ISHAN:**

1. It aims to streamline and enhance air traffic management.
2. It unifies four Flight Information Regions to single continuous airspace in Delhi.

**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 kickstarted the process of unifying its four airspace regions into one spanning the entire nation under Project ISHAN.
- ✓ The Indian Single Sky Harmonized Air Traffic Management (ISHAN) initiative aims to streamline and enhance air traffic management.
- ✓ India is planning a major move to unify its four Flight Information Regions (FIRs) in Delhi, Mumbai, Kolkata and Chennai into one continuous airspace in Nagpur and have harmonized Air Traffic Management from Nagpur.
- ✓ The Airports Authority of India (AAI), the public entity invited expressions of interest (EOI) for the preparation of a detailed project report.
- ✓ Currently, Indian airspace is divided into four flight information regions (FIRs) in Mumbai, Kolkata, Delhi, Chennai, and a sub-FIR in Guwahati each managed separately.

**Q.14. Consider the following statements with reference to 'Kutch Ajrakh:**

1. It is a textile craft created on cotton cloth with intricate designs.
2. It was introduced in India by the Mughal empire.

**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**



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- ✓ Recently, the Controller General of Patents, Designs, and Trademarks (CGPDTM) has bestowed the Geographical Indication (GI) certificate upon the traditional artisans of 'Kutch Ajrakh,' hailing from the vibrant region of Kutch in Gujarat.
- ✓ The Ajrakh is a textile craft, holds deep roots in the cultural tapestry of Gujarat, particularly in the regions of Sindh, Barmer, and Kutch, where its legacy spans millennia.
- ✓ The art of Ajrakh entails a meticulous process of hand-block printing on treated cotton cloth, culminating in intricate designs infused with rich symbolism and history.

**Q.15. With reference to Navratna Public Sector Undertakings (PSU), consider the following statements:**

- 1. They can invest up to Rs 1,000 crore without seeking approval from the Central Government.**
- 2. They can enter into technology joint ventures with other companies.**
- 3. They have autonomy to incur capital expenditure on purchase of new items.**

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

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

**Answer : C**

- ✓ Recently, Indian Renewable Energy Development Agency public sector undertaking company was granted 'Navratna status' from the department of public enterprises.
- ✓ The government categorises all Public Sector Undertakings (PSUs) into three categories, namely Maharatna, Navratna, and Miniratna.
- ✓ The Government had introduced the 'Navratna' scheme in 1997.
- ✓ Criteria for Navratna status
- ✓ A PSU should be a Miniratna-I, Schedule 'A' company, should have obtained an 'excellent' or 'very good' MoU rating in three of the last five years, and must have a composite score of 60 in six performance indicators.
- ✓ It must report a net profit of more than Rs 5,000 crore for three consecutive years, and maintain an average annual turnover of Rs 25,000 crore for three years, or have an annual average net worth of over Rs 15,000 crore for three years.
- ✓ Benefits



- ✓ Financial Independence: They invest up to ₹1,000 crore without seeking approval from the Central Government.
- ✓ Navratna companies are also allowed to invest up to 15% of their net worth on a single project, or 30% of their net worth in a given year, subject to a cap of ₹1,000 crore.
- ✓ To incur capital expenditure on purchase of new items or for replacement, without any monetary ceiling..
- ✓ To enter into technology joint ventures or strategic alliances

**Q.16. India has cut its windfall tax on petroleum crude to \_\_\_\_ Indian rupees a metric ton from 9,600 rupees with effect from May 1.**

- A) 9000  
B) 8000  
C) 8400  
D) 8800

**Answer : C**

- ✓ India has cut its windfall tax on petroleum crude to 8,400 Indian rupees (\$100.66) a metric ton from 9,600 rupees with effect from May 1.
- ✓ The tax, which is revised every fortnight, was left unchanged at zero for diesel and aviation turbine fuel.
- ✓ The government had on April 16 raised the windfall tax on petroleum crude to 9,600 rupees a metric ton from 6,800 rupees.
- ✓ This tax is levied as the Special Additional Excise Duty (SAED).
- ✓ The windfall tax remains unchanged at zero for diesel and aviation turbine fuel (ATF).
- ✓ The Special Additional Excise Duty (SAED) on the export of diesel, petrol, and jet fuel (ATF) remains at nil

**Q.17. National Bank for Financing Infrastructure and Development (NaBFID) expects its loan sanctions pipeline to swell to about \_\_ by March-end 2025 against about ₹1 lakh crore as of March-end 2024.**

- A) ₹2 lakh crore  
B) ₹3 lakh crore  
C) ₹4 lakh crore  
D) ₹5 lakh crore

**Answer : A**

- ✓ NaBFID expects cumulative loan sanctions to top ₹2-lakh cr in FY25
- ✓ The Government-owned National Bank for Financing Infrastructure and Development (NaBFID) expects its loan sanctions pipeline to swell to about ₹2 lakh crore by March-end 2025 against about ₹1 lakh crore as of March-end 2024.



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- ✓ To support loan growth, the development financial institution (DFI) is planning to mop up about ₹53,000 crore this year via bond market, bank and multilateral credit lines.
- ✓ The All India Financial Institution was set up in 2022 under the NABFID Act, 2021, as the principal entity for infrastructure financing in the country.
- ✓ NaBFID sanctioned ₹18,560 crore in the January-March 2023 quarter and ₹83,280 crore in FY24. NaBFID crossed ₹1 lakh crore (cumulative) loan sanctions mark in March 2024.

**Q.18. How much lakh crore rupees were GST collected in April 2024?**

- A) Rs 2.35 lakh cr                      B) Rs 2.10 lakh cr  
C) Rs 2.80 lakh cr                      D) Rs 2.76 lakh cr

**Answer : B**

- ✓ GST revenue collection hits record high of Rs 2.10 lakh cr in April
- ✓ India's Gross Goods and Services Tax (GST) collections hit a record high of Rs 2.10 lakh crore in April, growing 12.4 per cent on year-on-year basis.
- ✓ GST collection in March stood at Rs 1.78 lakh crore. Previously, the highest-ever GST collection figure stood at Rs 1.87 lakh crore in April 2023.
- ✓ This is also the first time GST collection has crossed the ₹2 trillion mark, since the unified indirect tax regime was rolled out seven years ago.

**Q.19. Who has been appointed as the Director of the Department of Promotion of Industry and Internal Trade (DPIIT)?**

- A) Pratima Singh                      B) Rajesh Singh  
C) Deepak Singh                      D) Ramesh Chandra

**Answer : A**

- ✓ Pratima Singh (IRS) has been selected for the appointment as Director of the Department of Promotion of Industry and Internal Trade (DPIIT).
- ✓ She has been selected for the appointment under the Central Staffing Scheme for a period of five years.
- ✓ Singh is an Indian Revenue Service (IRS) officer of 2009-batch. She was recommended for the Central deputation by the Department of Revenue.



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**Q.20. Which IIT was awarded a patent by the Government of India on indigenously developed compact inverter?**

A) IIT Varanasi

B) IIT Patna

C) IIT Delhi

D) IIT Mumbai

**Answer : B**

- ✓ Indian Institute of Technology-Patna (IIT Patna) has been awarded a patent by the Patent Office of the Government of India on an indigenously developed lightweight, compact and easy-to-port inverter.
- ✓ IIT Patna will have the copyright on the commercial use of this technology for 20 years.

**Q.21. Who recently took over as the Vice Chief of the Indian Navy?**

A) Krishna Swaminathan

B) Vinod Kumar

C) Abhinav Kumar

D) Abhay Kohli

**Answer : A**

- ✓ Vice Admiral Krishna Swaminathan assumed charge as Vice Chief of the Naval Staff on 01 May 2024.
- ✓ He was commissioned into the Indian Navy on 01 Jul 87.
- ✓ He is an expert in communications and electronic warfare.
- ✓ He is an alumnus of the National Defence Academy, Khadakvasla.

**Q.22. When is the World Press Freedom Day commemorated all over the world?**

A) 01 May

B) 02 May

C) 04 May

D) 03 May

**Answer : D**

- ✓ The World Press Freedom Day is observed on May 3 annually to raise awareness of the importance of freedom of the press and remind governments of their duty to respect and uphold the right to freedom of expression.
- ✓ The Day was proclaimed by the UN General Assembly in December 1993.
- ✓ The 2024 World Press Day is the 31st World Press Day.
- ✓ The theme of the 31st World Press Day is A Press for the Planet: Journalism in the Face of the Environmental Crisis.
- ✓ Freedom of Press in India



- ✓ The Indian constitution does not mention freedom of the press as a fundamental right. However, Article 19 1(a) of the Constitution guarantees freedom of speech and expression to all citizens of India.
- ✓ The Supreme Court, in the Indian Express vs. Union of India case in 1984, held that though freedom of the press is not mentioned in the constitution, nevertheless the freedom of the press is a fundamental right.
- ✓ The court held that freedom of the press is included in Article 19 1(a) of the constitution

**STATIC GK Based Current Affairs MCQs 3 May 2024**

**Q.1. 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) ₹ 10 lakh  
B) ₹ 20 lakh  
C) ₹ 30 lakh  
D) ₹ 50 lakh

**Answer : B**

**Q.2. RBI has allowed Small Finance Banks which have completed \_\_\_ years, to undertake non-risk sharing simple financial service activities without prior approval of RBI.**

- A) 2 years  
B) 4 years  
C) 3 years  
D) 5 years

**Answer : C**

**Q.3. The accounts that shows symptoms of bad asset quality in the first 90 days itself or before it being identified as NPA are known as?**

- A) WMA  
B) SMA  
C) IMA  
D) IFA

**Answer : B**

- ✓ Special Mention Accounts (SMA)

**Q.4. Who manages the Rural Infrastructure Development Fund (RIDF)?**

- A) SIDBI  
B) RBI  
C) NABARD  
D) SBI

**Answer : C**





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**Q.5. What is the Minimum tenor of investments under the Medium Term Framework for Investment by Foreign Portfolio Investors (FPI) in Government Securities?**

- A) 2 years  
B) 5 years  
C) 3 years  
D) 4 years

**Answer : C**

**Q.6. With respect to the Restructuring of Advances to MSMEs the aggregate exposure of banks and NBFCs to the borrower should not exceed \_\_\_?**

- A) Rs 15 crore  
B) Rs 10 crore  
C) Rs 50 crore  
D) Rs 25 crore

**Answer : D**

**Q.7. Who regulates the Housing Finance Companies?**

- A) NHB  
B) RBI  
C) SEBI  
D) NABARD

**Answer : B**

**Q.8. What is the metric that measures whether or not a firm has enough resources to meet its short-term obligations known as?**

- A) Acid test ratio  
B) Current ratio  
C) Overtrading  
D) Financial accounting

**Answer : B**

**Q.9. With which article of the Indian Constitution is Money Bill related?**

- A) Article 110  
B) Article 112  
C) Article 108  
D) None of these

**Answer : A**

**Q.10. Headquarters of National Investment and Infrastructure Fund (NIIF) is located at \_\_\_\_.**

- A) New Delhi  
B) Mumbai  
C) Kolkata  
D) None of these

**Answer : B**



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



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



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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



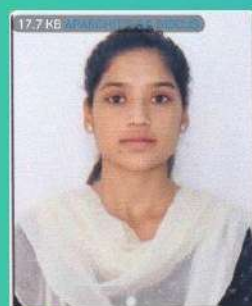
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NAME - NISHU SHARMA  
ROLL NO - 1523008901  
SELECTED IN - RRB CLERK  
STATE - HARYANA



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NAME - GURIYA KUMARI  
ROLL NO - 1373006773  
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DAKSHIN BIHAR GRAMEEN  
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NAME - GURPREET KAUR  
ROLL NO - 2283002821  
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ROLL NO - 2110710970  
BANK - KERALA GRAMEEN  
BANK CLERK