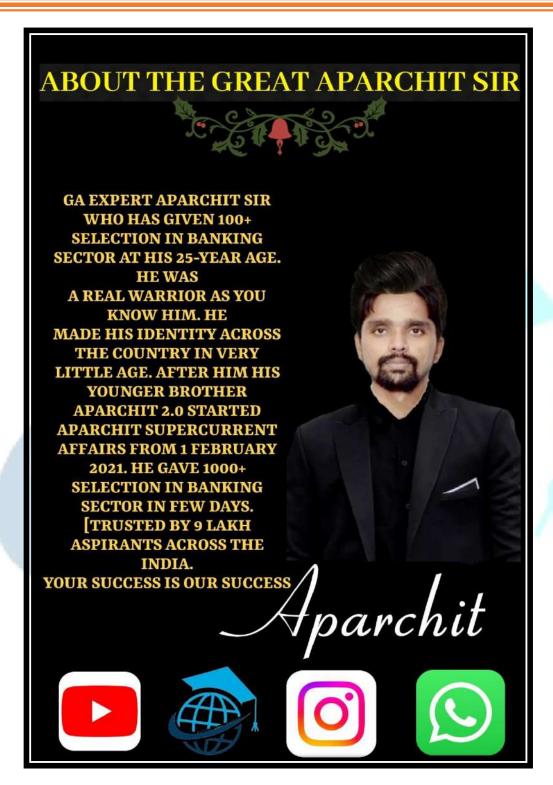


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Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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#### Aparchit 23 May English Super Current Affairs MCQ with Facts 2024

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. What was the approximate average price per share at which HDFC Bank sold its stake in Protean eGov Technologies?

A) Rs 1,100.50

B) Rs 1,120.75

C) Rs 1,160.15

D) Rs 1,180.90

#### Answer: C

- ✓ HDFC Bank exits Protean eGov Technologies; sells entire stake for ₹150 crore.
- ✓ Private sector lender HDFC Bank sold its entire 3.20 per cent stake in Protean eGov Technologies for Rs 150 crore through an open market transaction.
- ✓ According to the bulk deal data available with the BSE, HDFC Bank sold 12,94,326 shares, amounting to a 3.20 per cent stake in Protean eGov Technologies. The shares were offloaded at an average price of Rs 1,160.15 apiece, taking the transaction value to Rs 150.16 crore.
- ✓ Meanwhile, Nippon India Mutual Fund purchased 12.78 lakh shares or 3.16 per cent stake in Protean eGov Technologies for Rs 148 crore.

#### **HDFC BANK IN NEWS 2023-24**

- ► HDFC Bank exits Protean eGov Technologies; sells entire stake for ₹150 crore.
- International Finance Corporation (IFC) has provided \$500 million loan to HDFC Bank for extending microloans to "underserved women" in rural and semi-urban India.
- ➤ HDFC Bank launches Pixel Play, India's First Virtual Credit Card with Cashback.
- ➤ HDFC Bank, Atal Innovation Mission empower social sector startups with Rs 19.6 crore grants.
- ➤ 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.
- ➤ HDFC BANK

> Founded: 1994

Founder: Hasmukhbhai Parekh

> HQ: Mumbai, Maharashtra

> MD & CEO : Sashidhar Jagdishan

Tagline: We understand your world

Q.2. How much dividend will the Reserve Bank of India (RBI) pay to the government for the fiscal year ending March 31?

A) Rs 1.05 lakh crore

B) Rs 1.50 lakh crore

Warriors

C) Rs 2.01 lakh crore

D) Rs 2.11 lakh crore

#### Answer: D

- ✓ Government gets Rs 2.11 lakh crore from RBI by way of dividend.
- ✓ The Reserve Bank of India(RBI) will pay a record Rs 2.1 lakh crore dividend to the government for the fiscal ended March 31, more than double of what was budgeted expectation, helping shore up revenue ahead of a new government taking office. The RBI board approved the transfer of surplus, the central bank said.

- The government had budgeted a receipt of Rs 1.02 lakh crore as dividends from the RBI, public sector banks and financial institutions in the interim budget for the fiscal year 2024-25 (April 2024 to March 2025) presented in February this year.
- ✓ The dividend or surplus transfer by the RBI to the Centre was Rs 87,416 crore for the fiscal 2022-23. The previous high was Rs 1.76 lakh crore in 2018-19.
- O.3. What license has Mahindra & Mahindra Financial Services received from the insurance regulator **IRDAI?**

A) Brokerage license

B) Corporate agency license

C) Underwriting license

D) Reinsurance license

#### Answer: B

- ✓ Mahindra & Mahindra Finance secures IRDAI license to offer tailored insurance plans.
- ✓ Mahindra & Mahindra Financial Services said it has received corporate agency licence from insurance regulator IRDAI, which will enable it to sell life and general insurance policies offered by various insurers. The registration shall be valid from May 21, 2024 to May 20, 2027
- The registration as 'Corporate Agent (Composite)' will enable the company to undertake supplemental business activity of soliciting and procuring insurance business in the areas of life, health and general insurance — both group and individual.
- What was the main focus of Exercise Cyber Suraksha 2024, which CDS Gen Anil Chauhan **O.4.**

A) Enhancing nuclear capabilities B) Strengthening cyber defence capabilities

C) Improving air force strategies

D) Expanding naval operations

#### Answer: B

- ✓ CDS Gen Anil Chauhan attends Exercise Cyber Suraksha 2024.
- ✓ Chief of Defence Staff (CDS) Gen Anil Chauhan attended 'Exercise Cyber Suraksha 2024', and underscored the importance of strengthening India's cyber defence capabilities.
- The comprehensive cyber defence exercise is being conducted by Defence Cyber Agency from 20 24 May 2024. It aims to further develop Cyber Defence Capability of all Cyber security organisations and promote synergy amongst all stakeholders. It focusses on enhancing collaboration and integration among participants from various military and prominent national organizations.

✓ Exercise Cyber Suraksha – 2024 aims to empower participants by enhancing their cyber defence skills, techniques and capabilities; share best practices, and work towards a unified and robust cyber defence posture

#### **EXERCISE IN NEWS 2023-24**

- ➤ Chief of Defence Staff (CDS) Gen Anil Chauhan attended 'Exercise Cyber Suraksha 2024', and underscored the importance of strengthening India's cyber defence capabilities
- > Joint military Exercise Shakti between the Indian and the French forces will be held at the Joint Training Node of the Indian Army in Umroi, Meghalaya, from 13 -26 May 2024
- > 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.
- Q.5. Which two entities recently signed a Memorandum of Understanding (MOU) to provide financial solutions to farmers for purchasing tractors and Farm Mechanisation products?
  - A) Mahindra & Mahindra and HDFC Bank
  - B) VST Tillers Tractors Limited (VST) and Axis Bank
  - C) John Deere and ICICI Bank
  - D) TAFE (Tractors and Farm Equipment Limited) and State Bank of India (SBI)

#### Answer: B

- ✓ VST ropes in Axis Bank to offer loan to farmers.
- ✓ VST Tillers Tractors Limited (VST), a farm equipment manufacturer, signed a Memorandum of Understanding (MOU) with Axis Bank, to offer financial solutions to the farmers for purchasing tractors and Farm Mechanisation products.
- ✓ As per the agreement, Axis Bank will provide financial solutions to VST's prospective customers through its network of 5370 branches.
- ✓ As per the agreement, Axis Bank will provide financial solutions to VST's prospective customers through its network of 5370 branches.
- ✓ As per the MOU both the companies would leverage their extensive footprint to reach out to the farmers community to ensure that they have an easy access to credit facility for adapting farm mechanisation

#### **AXIS BANK IN NEWS 2023-24**

- > VST Tillers Tractors Limited (VST), a farm equipment manufacturer, signed a Memorandum of Understanding (MOU) with Axis Bank, to offer financial solutions to the farmers for purchasing tractors and Farm Mechanisation products.
- Axis Bank to groom LGBTQIA+ talent for careers in banking.
- Axis Bank has recently reappointed Amitabh Chaudhry as the MD and CEO of the bank.

- Axis Bank has launched the digital US dollar Fixed Deposits (FD) tailored for Non-Resident Indian (NRI) customers at the IFSC Banking Unit (IBU) situated in GIFT City, Gujarat.
- Axis Bank to support Tata Memorial-supported National Cancer Grid.
- Axis Bank has appointed Pranam Wahi as an additional independent director of the bank for four years.
- Axis Bank signed MoU with IRMA to promote financial inclusion and literacy in India.
- Axis Bank and Fibe Partner to launch India's First Numberless Credit Card.
- Axis Bank Launched 'NEO For Business' Banking Platform For MSMEs.
- Axis Bank Introduces 'Infinity Savings Account' with Zero Domestic Transaction Fees.
- Axis Bank partners with RBI Innovation Hub to launch Kisan Credit cards.
- Axis Bank Partners with Kiwi to Bolster 'Credit on UPI' on RuPay Credit Cards.
- Axis Bank has launched the 'one-view' feature on its mobile application which enables account management across multiple bank accounts.
- Axis Bank has appointed NS Vishwanathan, former deputy governor of the Reserve Bank of India, as non-executive chairman.
- Axis Bank launches Digital Onboarding platform 'Sarathi' for POS Terminals.
- Axis Bank and India Shelter Finance Corporation ltd announce strategic partnership under the colending model.
- Axis Bank completes deal to buy Citibank's India consumer business.
- Axis Bank Partners with OPEN to Launch a Fully Digital Current Account. Apar
- > AXIS BANK
- ➤ Founded: 1993
- > HQ: Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO: Amitabh Chaudhary
- Tagline: Badhti Ka naam Zindagi
- Q.6. What is the name given by Microsoft to the new category of personal computers with AI features?

A) Copilot Plus PCs

B) AI-Integrated PCs

C) Microsoft Genius PCs

D) Windows AI PCs

#### Answer: A

- ✓ Microsoft Debuts 'Copilot+' PCs With AI Features.
- ✓ American technology major Microsoft debuted a new category of personal computers with AI features as it rushes to build the emerging technology into products across its business and compete with Alphabet and Apple.
- ✓ Microsoft calls them 'Copilot Plus PCs'. They come with a deeper integration of generative Artificial Intelligence (gen AI) and are touted to be the most powerful and efficient Windows devices to date. "Copilot Plus PCs provide a quantum leap in com.
- ✓ They boast a new generation Neural Processing Unit that can perform more than 48 trillion operations per second. The new devices promise faster and more efficient performance than their predecessors. Also, they can deliver smoother performance on Adobe Creative Cloud, Microsoft 365 and other productivity and creativity apps. The most notable aspect of Microsoft's latest Copilot+ PCs is the 'Recall' feature.
- ✓ The new 2-in-1 Surface Pro sports a 13.8-inch PixelSense Flow display with 2880 x 1920p resolution and pixel density of 267 ppi (pixels per inch). The company is offering the device in both the LCD and OLED options

#### **MICROSOFT IN NEWS 2023-24**

- ➤ Microsoft Debuts 'Copilot+' PCs With AI Features.
- ➤ Microsoft invests €4 billion to drive AI growth in France.
- ➤ Microsoft unveiled the latest version of its 'lightweight' AI model the Phi-3-Mini.
- ➤ Microsoft announces VASA-1 AI model to turn images into videos.
- Microsoft CEO Satya Nadella pledges to skill 2 million Indians by 2025
- Microsoft Hits The \$3 Trillion Valuation Mark But Apple Still Remains Most Valuable Company.
- Microsoft India has unveiled the 'AI Odyssey' initiative, aiming to train 100,000 Indian developers in the latest AI technologies.
- ➤ Microsoft Completes \$69 Billion Acquisition of Activision Blizzard
- Microsoft has appointed Puneet Chandok as the new Corporate Vice President of Microsoft India and South Asia.
- Infosys And Microsoft Collaborate For Adoption Of Generative Artificial Intelligence.
- Microsoft has recently announced the appointment of Aparna Gupta as the new Global Delivery

#### Center (GDC) leader

- > Meta and Microsoft have jointly announced the expansion of their artificial intelligence partnership by introducing their new large language model (LLM) called "Llama 2".
- MICROSOFT
- ➤ Founded: 1975
- Founders: Bill Gates and Paul Allen
- > Headquarters : Washington DC
- Chairman : Satya Nadella
- > CEO: Satya Nadella
- > President : Brad Smith
- What new role will Klaus Schwab assume at the World Economic Forum (WEF) by next January? Q.7.

A) CEO

B) Executive chairman

C) Chairman of the Board of Trustees D) Chief Operating Officer

#### Answer: C

- ✓ WEF founder, executive chairman Klaus Schwab to step back from current role.
- ✓ Klaus Schwab, founder and executive chairman of the World Economic Forum (WEF), will step back from his current role and become chairman of the board of trustees by next January, the organization said.
- ✓ The Geneva-based institution said in an emailed statement it was undergoing a planned "governance" evolution" from a founder-managed organization to one where the president and the managing board assume full executive responsibility.
- Schwab's goal was to create a forum for policymakers and top corporate executives to address major global issues and learn practices for leadership and management.
- What percentage of outsourced government contract jobs has the Karnataka state government Q.8. reserved for women?

A) 25%

B) 30%

C) 27%

D) 33%

#### Answer: D

✓ Karnataka state govt. mandates 33% reservation for women in all outsourced jobs.

- ✓ Karnataka staye government issued an order mandating reservations for outsourced govt contract jobs across all its departments, with 33% of these posts reserved for women.
- ✓ This decision was made during a cabinet meeting in December, 2023. The government said it aims to ensure social justice and equal employment opportunities. The new rules apply to outsourced posts like vehicle drivers, data entry operators, cleaning staff, and Group D employees in state government offices.
- ✓ It aligns with the reservation policy applied to permanent govt positions. There are currently 75,000-plus employees holding outsourced jobs in govt departments.
- Q.9. Who has been appointed as the Vice-Chairman of the International Aluminium Institute (IAI)?

A) Klaus Schwab

B) Sumit Deb

C) Nagendra Nath Sinha

D) John Slaven

#### Answer: D

- ✓ John Slaven named Vice-Chairman of International Aluminium Institute
- ✓ Vedanta Aluminium has announced the appointment of its CEO, John Slaven, as Vice-Chairman of the International Aluminium Institute (IAI).
- ✓ In this role, Slaven will lead global initiatives aimed at promoting sustainable transformation within the aluminium industry and highlighting aluminium's crucial role in advancing the energy transition towards a Zero Carbon future.
- Q.10. Which finance company has partnered with Tata Motors' passenger vehicles and passenger electric mobility subsidiaries to provide financing to their dealers?

A) Muthoot Finance

B) Aditya Birla Capital

C) Bajaj Finance

D) Indiabulls Housing Finance

#### Answer: C

- ✓ Tata Motors' arms partner with Bajaj Finance to provide financing to passenger, EV dealers.
- ✓ Tata Motors said its passenger vehicles and passenger electric mobility subsidiaries have tied up with Bajaj Finance for providing supply chain finance solutions to their respective dealers.
- ✓ Tata Motors Passenger Vehicles (TMPV) and Tata Passenger Electric Mobility (TPEM), subsidiaries of Tata Motors, have joined hands with Bajaj Finance to extend supply chain finance solutions to its passenger and electric vehicle dealers, the company said.

# Q.11. What license has Mahindra & Mahindra Financial Services received from the insurance regulator IRDAI?

A) Brokerage license

B) Corporate agency license

C) Underwriting license

D) Reinsurance license

#### Answer: B

- ✓ Mahindra & Mahindra Finance secures IRDAI license to offer tailored insurance plans.
- ✓ Mahindra & Mahindra Financial Services said it has received corporate agency licence from insurance regulator IRDAI, which will enable it to sell life and general insurance policies offered by various insurers. The registration shall be valid from May 21, 2024 to May 20, 2027
- ✓ The registration as 'Corporate Agent (Composite)' will enable the company to undertake supplemental business activity of soliciting and procuring insurance business in the areas of life, health and general insurance both group and individual.
- Q.12. What is one of the key aspects of the new corporate governance regulations introduced by IRDAI for insurers?
  - A) Allowing conflicts of interest in key management positions
  - B) Mandating a single individual to hold both business and control functions
  - C) Requiring prior approval for the appointment of Board Chairperson
  - D) Permitting Chairpersons to hold multiple control positions

#### Answer: C

- ✓ IRDAI introduces new corporate governance regulations for insurers.
- ✓ The Insurance Regulatory and Development Authority of India (IRDAI) has asked insurance companies to seek prior approval for the appointment of their Board Chairperson, effective immediately.
- ✓ Existing Chairperson have been given until March 31, 2026, or the end of their current terms, whichever comes first, to comply with the new regulations.
- ✓ Under these new corporate governance rules, IRDAI has prohibited conflicts of interest in key management positions.
- ✓ Also, the holding of both business and control functions by a single key management person or the holding of two or more control positions by one individual is now forbidden.

Q.13. How many times has POWERGRID received the ATD Best Awards for its Learning & **Development initiatives?** 

A) Two

B) Three

C) Four

D) Five

#### Answer: B

- ✓ POWERGRID gets global recognition for Learning & Development, receives ATD Best Awards for the third time.
- ✓ Power Grid Corporation of India Limited (POWERGRID), a Maharatna Central Public Sector Enterprise under the Ministry of Power, Government of India, has been conferred the prestigious ATD BEST Awards 2024 for its strategic approach to talent development driving business results.
- ✓ The ATD BEST Awards, established by the Association for Talent Development (ATD), USA, is one of the most esteemed international recognitions in the field of Learning and Development (L&D).
- This recognition places POWERGRID among the elite organizations worldwide in the field of Learning & Development. This is the third time POWERGRID has been honoured with the ATD BEST Award, having previously received it in 2021 and 2023.
- Q.14. Which AI platform has Swiggy recently partnered with to enhance its capabilities in identifying and Aparchit Exam Warrior preventing fraudulent activities?
  - A) PALANTIR
  - **B) DARKTRACE**
  - C) None of these
  - D) SHIELD

#### Answer: D

- ✓ Swiggy partners with SHIELD for enhanced fraud prevention.
- ✓ Swiggy has recently collaborated with SHIELD, an AI platform prioritizing device-first risk assessment, to enhance its capabilities in identifying and preventing fraudulent activities.
- By leveraging SHIELD's Device Intelligence, Swiggy aims to mitigate the misuse of promotions and dishonest practices within its Delivery Partner network. Promo abuse poses a significant challenge for online businesses worldwide, encompassing the exploitation of platform discounts, sign-up incentives, referral rewards, and time-sensitive offers.

#### Q.15. Consider the following:

1. Bangladesh 2. Sri Lanka

3. Maldives 4. Myanmar

5. Thailand

How many of the above are the member countries of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)?

A) Only two B) Only three

C) Only four D) All five

#### Answer: C

✓ BIMSTEC will now be open to new members and observers after a historic first charter of the grouping came into force recently.

- ✓ About BIMSTEC:
- ✓ It is a multilateral regional organization comprising seven member states lying in the littoral and adjacent areas of the Bay of Bengal, constituting a contiguous regional unity.
- ✓ Aim: Accelerating shared growth and cooperation between littoral and adjacent countries in the Bay of Bengal region.
- ✓ Formation:
- ✓ It was founded as BIST-EC in June 1997, with the adoption of the Bangkok Declaration, with Bangladesh, India, Sri Lanka, and Thailand as members.
- ✓ It became BIMST-EC (Bangladesh, India, Myanmar, Sri Lanka and Thailand Economic Cooperation) with the entry of Myanmar in late 1997, and eventually, it was named in its current form, when Nepal and Bhutan became members in 2004.
- ✓ Current Member States: Five deriving from South Asia, including Bangladesh, Bhutan, India, Nepal, Sri Lanka, and two from Southeast Asia, including Myanmar and Thailand.
- ✓ Permanent Secretariat: Dhaka, Bangladesh.
- ✓ It is a sector-driven cooperative organisation in which, initially, six sectors had been included:
- ✓ Trade, Technology, Energy, Transport, Tourism, and Fisheries
- ✓ As of now, BIMSTEC has 14 priority areas of cooperation

- ✓ India is lead country for Transport & Communication, Tourism, Environment & Disaster Management, Counter-Terrorism & Transnational Crime.
- Q.16. Consider the following statements with reference to the electric vertical take-off and landing (eVTOL) aircraft:
  - 1. It is a low-altitude urban air mobility aircraft capable of intra and inter city transportation.
  - 2. It works based on the distributed electric propulsion technology.

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

- ✓ An electric vertical take-off and landing (eVTOL) aircraft is one that uses electric power to hover, take off, and land vertically.
- ✓ It is one of the newer technologies and developments in the aerospace industry.
- ✓ It is a low-altitude urban air mobility aircraft capable of carrying only a few passengers- six seaters and eight seaters.
- ✓ Technology used:
- ✓ Most eVTOLs use distributed electric propulsion technology which means integrating a complex propulsion system with the airframe. There are multiple motors for various functions; to increase efficiency; and to also ensure safety.
- ✓ This is technology that has grown on account of successes in electric propulsion based on progress in motor, battery, fuel cell and electronic controller technologies and also fuelled by the need for new vehicle technology that ensures urban air mobility (UAM).
- ✓ Applications: Air Taxi, Delivery, Medical assistance (EMS), Cargo Transport, Recreation
- Q.17. With reference to AI agents, consider the following statements:
  - 1. They are systems that can engage in real-time, multi-modal interactions with humans.
  - 2. They are able to understand and learn from the context of interactions.
  - 3. They can perform complex tasks autonomously like coding and data analysis.

How many of the above statements are correct?

A) Only one

B) Only two

C) All three

D) None

#### Answer: C

- ✓ Known as 'AI agents', GPT-40 and Project Astra have been touted as far superior to conventional voice assistants such as Alexa, Siri, and Google Assistant.
- ✓ These are sophisticated AI systems that can engage in real-time, multi-modal (text, image, or voice) interactions with humans.
- ✓ Unlike conventional language models, which solely work on text-based inputs and outputs, AI agents can process and respond to a wide variety of inputs including voice, images, and even input from their surroundings.
- These agents perceive their environment via sensors, then process the information using algorithms or AI models, and subsequently, take actions. Currently, they are used in fields such as gaming, robotics, virtual assistants, autonomous vehicles, etc.

Q.18. What is the projected size of India's digital economy by the fiscal year 2027-28?

- A) \$500 billion
- B) \$750 billion
- C) \$1 trillion
- D) \$1.5 trillion

#### Answer: C

- Aparchit Exam Warriors ✓ India's digital economy is growing at 2.8 percent per annum and is expected to reach \$1 trillion by 2027-28, minister of state for electronics and IT Rajeev Chandrasekhar said at an outreach programme.
- ✓ The minister further said the value of the IndiaAI mission will be doubled to Rs 20,000 crore from Rs 10,000 crore.
- ✓ The government earlier expected India to reach the \$1 trillion-mark by 2026-27 but the target has been moved by a year due to various reasons, including the Covid-19 pandemic.
- The minister further said the value of the IndiaAI mission will be doubled to Rs 20,000 crore from Rs 10,000 crore. The government earlier expected India to reach the USD 1 trillion-mark by 2026-27 but the target has been moved by a year due to various reasons, including the Covid-19 pandemic

- Q.19. Which organizations collaborated to launch the 'SAMBAV' initiative, aimed at enhancing the skills of 1 million students and professionals in new-age technologies across India?
  - A) NITI Aayog and Coursera
  - B) AICTE and Skillible
  - C) Ministry of Human Resource Development and Udacity
  - D) IIT Bombay and LinkedIn Learning

#### Answer: B

- ✓ AICTE and Skillible launch advanced tech ed program 'SAMBAV' to elevate 1 million students.
- ✓ The All India Council for Technical Education (AICTE), operating under the Ministry of Education, partnered with Skillible, a technology platform focusing on experiential learning, to introduce an innovative initiative called Skillible's Academic Model for Business-To-Academic Ventures (Sambav).
- ✓ The initiative aims to enhance the skills of 1 million students and professionals in new-age technologies across India.
- ✓ Sambav will initially provide specialisation in software development, Artificial Intelligence, cybersecurity and salesforce development.
- ✓ There are plans to expand the programme to cover additional high-demand technology domains in the future, ensuring participants stay updated with emerging trends and innovations.

### STATIC GK Based Current Affairs MCQs 23 May 2024

- Q.1. RBI has extended the facility of processing of e-mandate for recurring transactions to cover Unified Payment Interface (UPI). What is the maximum permissible limit for a transaction under this arrangement?
  - A) Rs 1000

B) Rs 2000

C) Rs 3000

D) Rs 5000

#### Answer: B

Q.2. What is the investment cap on Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt?

A) Rs. 75,000 crores

B) Rs. 1.5 lakh crores

C) Rs. 1 lakh crores

D) Rs 50,000 crores

Answer: B

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<b>Q</b> .3.	Name the mobile app launched by RBI for aiding persons with visual impairment to identify the
	denomination of Indian Banknotes?

A) VANI

**B) MONEY** 

C) MANI

D) MAVI

#### Answer: C

RBI has released the National Strategy for Financial Inclusion (NSFI) for which period?

A) 2020-2024

B) 2019-2023

C) 2019-2024

D) 2020-2023

#### Answer : C

Q.5. The term of the Chairman of National Bank For Agriculture And Rural Development (NABARD)

A) 3 years

B) 5 years

C) 7 years

D) 2 years

#### Answer: A

Q.6. The chairman of the Securities And Exchange Board Of India(SEBI) is appointed by

A) Government of India

B) RBI

C) President of India

D) None is Correct

#### Answer: A

When one bank borrow money from another bank(for one day only), then it is called Q.7.

A) Call Money

B) Recall Money

C) Aerial Money

D) Easy Money

#### Answer: A

Q.8. Who decide on the value and volume of bank notes to be printed and on what basis:

A) Finance Ministry

**B) Planning Commission** 

C) RBI

D) Stock exchange

#### Answer: C



Q.9. The Financial Literacy Week (FLW) is organised annually by which organisation?

A) Ministry of Finance

B) NPCI

C) RBI

D) SBI

#### Answer: C

✓ Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country

Q.10. LAF is a monetary policy tool which allows banks borrow money through repurchase agreements. Expand LAF

A) Lending adjustment facility

B) Loan adjustment facility

C) Liability adjustment facility

D) Liquidity adjustment facility

Answer: D





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