



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

ABOUT THE GREAT APARCHIT SIR



**GA EXPERT APARCHIT SIR
WHO HAS GIVEN 100+
SELECTION IN BANKING
SECTOR AT HIS 25-YEAR AGE.**

**HE WAS
A REAL WARRIOR AS YOU
KNOW HIM. HE
MADE HIS IDENTITY ACROSS
THE COUNTRY IN VERY
LITTLE AGE. AFTER HIM HIS
YOUNGER BROTHER
APARCHIT 2.0 STARTED
APARCHIT SUPERCURRENT
AFFAIRS FROM 1 FEBRUARY
2021. HE GAVE 1000+
SELECTION IN BANKING
SECTOR IN FEW DAYS.
[TRUSTED BY 9 LAKH
ASPIRANTS ACROSS THE
INDIA.**



YOUR SUCCESS IS OUR SUCCESS

Aparchit



Follow us: [Official Site](#), [Telegram](#), [Facebook](#), [Instagram](#), [Youtube](#)



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com



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.

Join Official YouTube Channel

<https://youtube.com/@AparchitExamWarriors?si=rvnITGDMgoDhEV8x>

Follow us: [Official Site](#), [Telegram](#), [Facebook](#), [Instagram](#), [Youtube](#)



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

All the examinations have a different pattern and syllabus but the common part in all examinations is the general awareness in which the current affair plays a crucial role. The weightage of current affairs questions in banking examinations is high. Aparchit Exam Warriors Provides you the best quality Current Affairs With amazing extra facts that will help in scoring good marks in the General Awareness Section.



APARCHIT EXAM WARRIORS
No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

Aparchit Super PAID GROUP For Quizes

- ❖ WE WILL COVER TOPIC WISE CURRENT AFFAIRS BY APARCHIT SUPER GA PAID BOOSTER
- BY - BOT
- ❖ WE WILL ORGANIZE CA QUIZS BY BOOSTER
- BY : BOT
- ❖ WE WILL COVER TOPICWISE DISCUSSION BY APARCHIT SUPER GA PAID BOOSTER (CAPSULE)
- ❖ WE WILL COVER CURRENT AFFAIR + BANKING AWARENESS
- BY: BOT
- ❖ DAILY MAINS LEVEL DI & PUZZLE TARGET.
- ❖ GA COVER BY BOT AND
- ❖ DISCUSSION WITH FACTS A SINGLE QUESTION DISCUSS WITH ITS RELATED FACTS.
- ❖ APARCHIT SUPER CURRENT BEST 350 + WEEKLY QUIZ
- BY: BOT
- ❖ WE ALREADY GIVEN 300+ SELECTION IN 2020 - CHECK RECENT RESULTS
- ❖ WE GIVEN 100+ SELECTION FOR RRB PO 2021 INTERVIEW AND 30+ FINAL SELECTION IN SBI. CLERK 2021 -CLICK HERE
- ❖ WE GIVEN 550+ SELECTION IN ALL BANKING EXAMS 2022 - CLICK HERE
- ❖ STUDY WITH US DIFINETILY YOU WILL ACHIEVE YOUR GOAL BUT ONLY SERIOUS ASPIRANTS MESSAGE ME :- @SCREENSHOT008
- ❖ COMPUTER QUIZES IN TARGET CONDUCT WITH THEIR APARCHIT PAID BOOSTER (CAPSULE) PDF
- ❖ ALL QUIZES IN TARGET CONDUCT WITH THEIR PDF

♠ **FOR JOIN** ♠

❖ FEE ONLY RS.499 Rs TILL END OF SEPTEMBER 2024 & 899 TILL END OF MARCH 2025.

FOR JOIN MESSAGE US

<https://wa.me/message/PNOGTDWVOWYJ1>

CONTACT NO - 8384899706

Follow us: [Official Site](#), [Telegram](#), [Facebook](#), [Instagram](#), [Youtube](#)



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

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





APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

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

Follow us: [Official Site](#), [Telegram](#), [Facebook](#), [Instagram](#), [Youtube](#)



APARCHIT EXAM WARRIORS
No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

Aparchit Daily Weekly Monthly Current Affairs Pdf Download Here



Aparchit Super Monthly Current Affairs Blog

<https://aparchitexamwarriors.com/currentaffairs/monthly-current-affairs-pdf>

Aparchit Super Weekly Current Affairs Blog

<https://aparchitexamwarriors.com/currentaffairs/weekly-current-affairs-pdf>

Aparchit Super Daily Current Affairs Blog

<https://aparchitexamwarriors.com/currentaffairs/daily-current-affairs-pdf>

Aparchit Super Monthly Banking Awareness:-

<https://aparchitexamwarriors.com/currentaffairs/monthly-banking-awareness-pdf>

Aparchitexamwarriors

<https://aparchitexamwarriors.com/currentaffairs/monthly-current-affairs-pdf>

**Aparchit Exam Warriors – No. 1 Platform for all Competitive Exams | SSC | BANKING |
RAILWAYS | Etc.**

AparchitExamWarriors.Com is an E-Learning platform and an Edu - Teach online portal with an
aim to

Follow us: [Official Site](#), [Telegram](#), [Facebook](#), [Instagram](#), [Youtube](#)



Aparchit 13 July English Super Current Affairs MCQ with Facts 2024

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. With reference to the Liberalised Remittance Scheme (LRS), consider the following statements:

- 1. Under LRS, all resident individuals, including minors, are allowed to freely remit up to USD 250,000 per financial year.**
- 2. Remittances can be made only for permissible current account transactions.**
- 3. The remittances can be made in any freely convertible foreign currency.**

How many of the statements given above are correct?

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

Answer : B

- ✓ The Reserve Bank of India (RBI) in a notification issued recently allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- ✓ About Liberalised Remittance Scheme (LRS):
- ✓ It is a foreign exchange policy initiative introduced by the RBI in 2004.
- ✓ It is intended to simplify and streamline the process of remitting funds outside India.
- ✓ This scheme helped Indians overcome international fund transfer restrictions as set by the FEMA (Foreign Exchange Management Act), 1999.
- ✓ Under LRS, all resident individuals, including minors, are allowed to freely remit up to USD 250,000 per financial year (April–March).
- ✓ Only individual Indian residents are permitted to remit funds under LRS. Corporates, partnership firms, HUFs, trusts, etc. are excluded from its ambit.
- ✓ This can be for any permissible current or capital account transaction, or a combination of both.
- ✓ This can be for any permissible current or capital account transaction, or a combination of both.
- ✓ The remittances can be made in any freely convertible foreign currency.
- ✓ Permissible current account transactions under LRS:
- ✓ Private visit (other than Nepal and Bhutan)



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

- ✓ Gift or Donation including a rupee gift to a Non-Resident Indian (NRI) / Person of Indian Origin (PIO), who is a close relative.
- ✓ Profits earned from investments below two years are taxed at normal income tax slab rates.
- ✓ Under the LRS scheme, you are liable to pay a 20% TCS (Tax Collected at Source) for remittances exceeding the limit of Rs. 7,00,000, except for education and medical reasons
- ✓ Hence only statements 1 and 3 are correct.

RBI IN NEWS 2024

- RBI allows resident Indians to open Foreign Currency Accounts in IFSC, Gujarat under the Liberalised Remittance Scheme (LRS).
- Reserve Bank of India has permitted banks to use ratings by Brickwork Ratings India Private Limited for loans of up to Rs 250 crore
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- Project Nexus aims to connect the FPSs of four Association of Southeast Asian Nations (ASEAN) — Malaysia, Philippines, Singapore, and Thailand; and India.
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is ₹250 billion.
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling ₹44,430 crore, aiming to absorb surplus liquidity from the banking system.
- RBI unveils ambitious reform agenda for centenary celebrations in 2035, charts out 14-point action plan.
- RBI to set up digital payments intel platform after cyber frauds spike over 700%.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository.
- Reserve Bank of India (RBI) has levied a penalty of Rs 36.38 lakh on HSBC Limited for breaching regulations outlined in the Foreign Exchange Management Act (FEMA).
- RBI imposed penalties on ICICI Bank and YES Bank.
- ICICI Bank has been fined Rs 1 crore for its improper loan practices.
- YES Bank has been penalized Rs 91 lakh for charging customers for not maintaining minimum



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

balances in savings accounts.

- Reserve Bank of India (RBI) has granted approval to Quant Mutual Fund (MF) to increase its stake in RBL Bank to 9.98% by May 12, 2025.
- RBI has lifted restrictions on Bank of Baroda's BoB World app, allowing immediate customer onboarding.
- Reserve Bank of India (RBI) has issued guidelines for Small Finance Banks (SFBs) seeking to transition into Universal Banks, providing a pathway for conversion.
- To be eligible for conversion, SFBs must have a minimum net worth of Rs 1,000 crore.
- Reserve Bank of India (RBI) has issued a comprehensive master direction for asset reconstruction companies (ARCs), which will come into effect from April 24, 2024.
- ARCs are required to maintain a minimum capital of Rs 300 crore, a significant increase from the previous requirement of Rs 100 crore set on October 11, 2022. Existing ARCs are given a transition period until March 31, 2026, to meet this new minimum requirement.
- ARCs with a minimum Net Owned Fund (NOF) of Rs 1000 crore are eligible to act as resolution applicants.
- RBI has imposed a penalty of ₹1 crore on IDFC First Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- The central bank has also imposed a penalty of ₹49.7 lakh on LIC Housing Finance for breach of norms.
- RBI Monetary Policy Rate.
- Policy Repo Rate: 6.50%
- Standing Deposit Facility (SDF): 6.25%
- Marginal Standing Facility Rate: 6.75%
- Bank Rate: 6.75%
- Fixed Reverse Repo Rate: 3.35%
- CRR: 4.50%
- SLR: 18.00%.
- RBI
- Founded : 1 April 1935
- RBI Nationalised : 1 January 1949



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

- HQ : Mumbai, Maharashtra
- RBI set up : Hilton Young Commission
- 1st Governor : Sir Osborne Smith (Australia)
- 1st Indian Governor : CD Deshmukh
- 25th Governor : Shaktikanta Das
- RBI Deputy Governor (4)
 1. Tavana Rabi Sankar
 2. Michael D Patra
 3. M Rajeshwar Rao
 4. Swaminathan Janakiraman
- FIVE SUBSIDIARIES OF RBI :
 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
 3. Reserve Bank Information Technology Private Limited (ReBIT)
 4. Indian Financial Technology and Allied Services (IFTAS).
 5. Reserve Bank Innovation Hub (RBIH)
- India has four currency note printing presses.
- Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- Coins are minted in four mints owned by the Government of India.
- Mumbai, Hyderabad, Calcutta and Noida

Q.2. Consider the following statements with reference to the Technology Development Fund (TDF) Scheme:

1. It encourages the participation of public and private industries by providing grants-in-aid for the development of indigenous defence technologies.

2. It is executed by the Defence Research and Development Organisation (DRDO).

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



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

Answer : C

- ✓ The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- ✓ About Technology Development Fund (TDF) Scheme:
- ✓ It has been established to promote self-reliance in Defence Technology as a part of the 'Make in India' initiative.
- ✓ It is a programme of the Ministry of Defence.
- ✓ This programme is executed by the DRDO to meet the requirements of the Tri-Services, Defence Production, and DRDO.
- ✓ The Scheme encourages the participation of public/private industries, especially MSMEs and startups, so as to create an ecosystem for enhancing cutting-edge technology capability in the defence sector.
- ✓ Funding Support:
- ✓ The project cost of up to INR 50 crore will be considered for funding.
- ✓ The funding may be up to 90% of the total project cost.
- ✓ Project Duration: The maximum development period will be four (4) years.
- ✓ An entity with excess of 49 percent foreign investment will not be eligible.
- ✓ Startups must be recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) as per Government of India (GOI) guidelines.
- ✓ The startup must be owned and controlled by a Resident Indian citizen with a shareholding of at least 51%.

DRDO IN NEWS 2024

- DRDO has commissioned a Bengaluru-based firm to indigenously develop a receiver chip to acquire and disseminate Indian time for Navigation with Indian Constellation (NavIC) developed by ISRO.
- DRDO has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- DRDO has taken up a preliminary study on the design and development of an indigenous conventional submarine under Project-76
- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

in New Delhi

- DRDO chairman Samir V Kamat gets one-year extension.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO successfully tested the next-generation Supersonic Missile-Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- Defence Research and Development Organisation (DRDO) is reported to be testing a prototype of its DURGA-2 (Directionally Unrestricted Ray Gun Array) system.
- DRDO successfully tested the Indigenous Technology Cruise Missile (ITCM) from Chandipur, Odisha.
- Defence Research and Development Organisation (DRDO) carried out successful trials of the Man-Portable Anti-Tank Guided Missile (MPATGM) Weapon System at Pokhran Field Firing Range, Rajasthan
- Recently, Strategic Forces Command and DRDO successfully tested the new generation ballistic missile Agni-Prime off the coast of Odisha.
- DRDO successfully conducted two flight tests of the Very Short-Range Air Defence System (VSHORADS) missile.
- DRDO successfully conducted four flight trials of the high-speed expendable aerial target 'ABHYAS' recently.
- Defence Research and Development Organisation (DRDO)
- Founded : 1 January 1958
- Headquarters : New Delhi
- Motto : "Strength's Origin is in Knowledge"
- Chairman : Sameer V Kamat

Q.3. The World Population Prospects Report, is launched by:

- A) International Monetary Fund (IMF)
- B) UNESCO
- C) World Bank
- D) United Nations Department of Economic and Social Affairs

Answer : D



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

- ✓ United Nations Department of Economic and Social Affairs (DESA) released the World Population Prospects 2024 report.
- ✓ Key findings of the report
- ✓ The world's population is expected to continue growing over the coming 50-60 years, reaching a peak of around 10.3 billion people in the mid-2080s, up from 8.2 billion in 2024.
- ✓ After peaking, the global population is projected to start declining gradually, falling to 10.2 billion people by the end of the century.
- ✓ Fertility Rate: Currently, the global fertility rate stands at 2.25 live births per woman, down from 3.31 births in 1990.
- ✓ More than half of all countries and areas globally have fertility below the replacement level of 2.1 live births per woman.
- ✓ Life expectancy: Globally, life expectancy at birth reached 73.3 years in 2024, an increase of 8.4 years since 1995. Further reductions in mortality are projected to result in an average longevity of around 77.4 years globally in 2054.
- ✓ India's population in 2024 is projected at 1.45 billion and this will peak to 1.69 billion in 2054.
- ✓ Key facts about United Nations Department of Economic and Social Affairs.
- ✓ It works closely with governments and stakeholders to help countries around the world meet their economic, social and environmental goals.
- ✓ It supports building national strategies and plans to achieve the Sustainable Development Goals (SDGs). UN DESA also plays a key role in assessing progress towards the SDGs through its analytical products, policy advice and technical assistance.
- ✓ Head Quarter: New York (USA)

Q.4. Consider the following statements with reference to the Agri-SURE Fund:

1. It aims to foster innovation and sustainability in India's agricultural sector.

2. It is managed by the Agricultural and Processed Food Products Export Development Authority (APEDA).

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



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

- ✓ NavIC consists of seven satellites (IRNSS-1B, IRNSS-1C, IRNSS-1D, IRNSS-1E, IRNSS-1F, IRNSS-1G, IRNSS-1I) orbiting Earth to provide accurate positioning and timing information.
- ✓ Three satellites of the constellation are placed in geostationary orbit, and four satellites are placed in inclined geosynchronous orbit.
- ✓ The ground network consists of a control centre, precise timing facility, range and integrity monitoring stations, two-way ranging stations, etc.
- ✓ It enables users to determine their precise geographic location and track their movements anywhere in India and 1500 km beyond India's territorial boundary.
- ✓ The system provides positioning accuracy of better than 10 metres throughout India and better than 20 metres for the area surrounding India by 1,500 km.
- ✓ NavIC SPS signals are interoperable with the other global navigation satellite system (GNSS) signals, namely GPS (US), Glonass (Russia), Galileo (European Union), and BeiDou (China).

ISRO IN NEWS 2024

- DRDO has commissioned a Bengaluru-based firm to indigenously develop a receiver chip to acquire and disseminate Indian time for Navigation with Indian Constellation (NavIC) developed by ISRO.
- GSAT 20 is a hi-tech heavy-weight satellite weighing 4,700 kg. New Delhi: In a first, Indian space agency ISRO will launch its latest large satellite on SpaceX's Falcon 9 rocket.
- ISRO successfully carried out the third Reusable Launch Vehicle (RLV) Landing Experiment (LEX) on June 23 at the Aeronautical Test Range (ATR) in Chitradurga, Karnataka.
- ISRO recently developed Computational Fluid Dynamics (CFD) software named PraVaHa.
- ISRO Chairman S Somanath unveiled SFO Technologies' carbon reduction initiative, aiming for a 50% reduction by 2035 and zero emissions by 2040.
- ISRO achieved yet another milestone in design and manufacturing by successfully conducting a long duration test of the PS4 engine of the PSLV stage.
- 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



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

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-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.
- 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.6. Reserve Bank of India has permitted banks to use ratings by Brickwork Ratings India Private Limited for loans of up to Rs ____.

- A) 200 crore
- B) 100 crore
- C) 150 crore
- D) 250 crore

Answer : D

- ✓ RBI permits banks to use ratings of Brickwork Ratings subject to conditions



- ✓ The Reserve Bank of India has permitted banks to use the ratings of Brickwork Ratings India Private Limited, two years after the central bank had instructed its regulated entities that no fresh ratings would be obtained from the firm, which was pulled up by regulators for discrepancies.
- ✓ For existing ratings assigned to working capital facilities exceeding Rs 250 crore, Brickwork shall undertake rating surveillance only till the next renewal of such facility by banks.
- ✓ In respect of existing ratings, Brickwork may undertake rating surveillance irrespective of the rated amount for the residual tenure of such loans.

Q.7. Which bank has raised Rs 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance?

- A) Punjab National Bank B) Kotak Mahindra Bank
C) State Bank of India D) Indian Overseas Bank

Answer : C

- ✓ State Bank of India (SBI) raised Rs. 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance.
- ✓ The issue attracted overwhelming response from investors with bids in excess of Rs18,145 crore and was oversubscribed by around 3.6 times against the base issue size of Rs. 5,000 crore.
- ✓ The total number of bids received was 120 indicating wider participation with heterogeneity of bids. The investors were across provident funds, pension funds, insurance companies, mutual funds, corporates etc.

SBI IN NEWS 2024

- SBI raised Rs. 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance.
- SBI has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- Financial Services Institution Bureau (FSIB) has selected Challa Sreenivasulu Setty as the next chairman of State Bank of India (SBI).
- State Bank of India (SBI) has introduced “MSME Sahaj,” a revolutionary online business loan solution tailored for MSMEs.
- According to the State Bank of India, Chairman Dinesh Kumar Khara, the bank plans to open 400 branches in India in the 2024-25 financial year.



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

- SBI has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs.
- SBI sanctioned ₹2,030 cr under co-lending tie-up with NBFCs.
- SBI becomes 7th company to cross Rs 8 lakh crore market capitalisation.
- SBI crossed the Rs 8 lakh crore mark after the bank's shares surged by 9 per cent during a rally in the stock market, hitting an all-time high of Rs 912.
- State Bank of India (SBI) has increased interest rates on retail domestic term deposits (Below ₹2 crore) by 25-75 basis points on deposits of less than one year tenor.
- State Bank of India (SBI) recently announced it has become the first trading-cum-clearing member at the India International Bullion Exchange (IIBX).
- SBI partners with HCLSoftware for digital transformation.
- Aurionpro secures a significant deal with SBI for iCashpro+, a cash management platform. Valued at Rs 100 crore, it involves phased delivery over 12 months, followed by 6-year maintenance.
- STATE BANK OF INDIA (SBI)
 - Founded : 1 July 1955
 - Headquarters : Mumbai, Maharashtra
 - Chairman : Challa Sreenivasulu Setty
 - Imperial Bank of India was previous name of SBI
 - The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
 - Tagline of State Bank of India
 - (1) Pure Banking Nothing Else
 - (2) With you all the way
 - (3) A bank of the common man
 - (4) The banker to every Indian
 - (5) The Nation banks on us.
 - It is one of the largest and oldest banks in India.



Q.8. Which company has raised 31.96 billion Japanese yen through a 5-year green loan, with the transaction being conducted from Deutsche Bank's Gift City branch?

- A) NTPC Limited
- B) SJVN
- C) Rural Electrification Corporation (REC)
- D) Power Finance Corporation (PFC)

Answer : C

- ✓ REC raises 31.96 billion Japanese yen through 5-year green loan
- ✓ Power sector financier REC Limited has raised 31.96 billion Japanese yen through a 5-year green loan, with the transaction being conducted from Deutsche Bank's Gift City branch.
- ✓ The loan, which is equivalent to \$200 million, will be used to finance eligible green projects in India.
- ✓ This successful transaction is in line with REC's commitment to enhance its green energy financing and sustainable projects capabilities as well as the global community's support for sustainable development projects in India.
- ✓ The transaction marked one of the first yen-denominated green loan transactions for Deutsche Bank through its Gift City branch

REC LTD IN NEWS 2024

- REC wins 'Sustainability Champion – Editor's Choice Award' at Outlook Planet Sustainability Summit & Awards 2024.
- REC gets RBI nod to set up subsidiary in GIFT City, Gujarat
- REC Limited, a Ministry of Power entity, clinched the SKOCH ESG Award 2024 in 'Renewable Energy Financing'.
- REC Limited joins hands with UNISED to support Education of Children.
- REC Limited, a Maharatna CPSE under the Ministry of Power and a leading NBFC, has been honoured with the 'Innovative Technology Development Award' at the 'Building India 2047: Technology for Better Tomorrow', an IIT Madras CSR Summit.
- REC Limited has been awarded the prestigious Best Green Bond – Corporate Award at The Asset Triple A Awards for Sustainable Finance 2024.
- REC will lend up to ₹1.2 trillion for the installation of rooftop solar panels under the Pradhan



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

Mantri Suryoday Yojana.

- REC Limited issues inaugural Yen Denominated Green Bonds aggregating to 61.1 Billion Japanese Yen.
- REC sets ₹1 lakh crore sanction target for infrastructure space including roads and highways in FY24.
- REC Invests Rs. 35,000 Cr In Multi-Modal Projects With Rail Vikas Nigam For 5 Years.
- REC Honoured with 'Best Employer in Diversity & Inclusion' Award by Assocham.
- RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- REC Ltd gets Golden Peacock Award for Disaster Management.
- REC Limited, the Maharatna Central Public Sector Enterprise launched a SUGAM REC mobile application.
- REC Limited and Punjab National Bank have signed an MoU to explore funding possibilities in the Power Infrastructure and logistics sectors.
- The consortium arrangement will co-finance loans worth Rs 55,000 crores over the next three years.
- REC Ltd has become the 12th company to attain the Maharatna status
- REC Limited, formerly Rural Electrification Corporation Limited
- Founded : 1969
- Headquarters : New Delhi
- CMD : Vivek Kumar Dewangan
- REC was formerly known as Rural Electrification Corporation Limited.
- REC Limited is an NBFC focused on financing and development of the power sector across India.
- REC Limited has also recently started services in the financing infrastructure and logistics sector.
- REC funding lights every fourth bulb in India. REC is a 'Maharatna' company under the Ministry of Power.

Q.9. Patriot Air Defence System, recently seen in the news, was developed by which one of the following countries?

A) Russia

B) Israel

C) South Korea

D) United States of America

Answer : D



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

- ✓ About Patriot Air Defence System:
- ✓ The Patriot (MIM-104), which stands for Phased Array Tracking Radar for Intercept on Target, is an all-altitude, all-weather surface-to-air missile defense system to counter tactical ballistic missiles, cruise missiles, and advanced aircraft.
- ✓ It is the U.S. Army's most advanced air defense system.

Q.10. Consider the following statements with reference to the Thirty Meter Telescope:

- 1. It aims to study the early universe and evolution of the first galaxies.**
- 2. It is an international project involving India, the United States of America and Canada.**

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

- ✓ Indian scientists have developed an open-source tool to generate an infrared star catalogue for the Adaptive Optics System (AOS) of the Thirty Meter Telescope (TMT).
- ✓ It is a revolutionary class of extremely large telescopes that will enable us to explore deeper into space and observe cosmic objects.
- ✓ It is an ambitious international project involving India, the United States of America, Canada, China, and Japan that aims to significantly advance our understanding of the universe.
- ✓ It is a next-generation astronomical observatory designed to provide unprecedented resolution and sensitivity with its massive 30-meter primary mirror, advanced adaptive optics system, and state-of-the-art instruments

Q.11. Consider the following statements regarding MeDevIS Platform:

- 1. It is the first global open access clearinghouse for information on medical devices.**
- 2. It is launched by the Union Ministry of Health and Family Welfare.**

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



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com

- ✓ World Health Organization (WHO) has introduced an online platform called MeDevIS.
- ✓ Medical Devices Information System (MeDevIS) is the first global open access clearinghouse for information on medical devices.
- ✓ It is designed to support governments, regulators and users in their decision-making on selection, procurement and use of medical devices for diagnostics, testing and treatment of diseases and health conditions.
- ✓ It replaces paper-based literature search across multiple publications with non-standard device names which can add to the complexity.
- ✓ The European Medical Device Nomenclature (EMDN): It is mostly used in European countries for registration in the European database.

Q.12. Which bank has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App?

- A) Punjab National Bank B) State Bank of India
C) Kotak Mahindra Bank D) Indian Overseas Bank

Answer : B

- ✓ State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- ✓ This digital solution allows consumers to apply for loans from the comfort of their own homes, with a completely paperless and digital process that is available 24 hours a day, seven days a week.
- ✓ The new loan facility is extended at attractive interest rates to mutual fund schemes of all Asset Management Companies (AMCs) registered with CAMS.

Q.13. Which company has received the prestigious CSR Leadership Award 2024 at the Agriculture Leadership Conclave?

- A) Adani Group B) Parijat Industries
C) Reliance Industries D) Tata Steel

Answer : B

- ✓ Parijat Industries India Pvt. Ltd. received the prestigious CSR Leadership Award 2024 at the Agriculture Leadership Conclave held at Hotel Holiday Inn, Aerocity, New Delhi.
- ✓ The event was organized by the Agriculture Today Group.



- ✓ The award, presented by the National Awards Committee chaired by Former Chief Justice of India, Justice P. Sathasivam, recognizes Parijat Industries' significant contributions to rural communities and farmers through a range of impactful projects.
- ✓ Parijat Industries (India) Private Limited is a fully integrated technical-to-final formulations manufacturing agrochemical company.

Q.14. Which footwear company has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024?

- A) Adidas
- B) PUMA
- C) Nike
- D) Reebok

Answer : B

- ✓ PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- ✓ PUMA has launched a grand outdoor campaign titled "See the Game Like We Do" to honor and celebrate the achievements of Indian athletes.
- ✓ As part of this collaboration, over 100 Indian athletes will receive an array of products designed to enhance their training and comfort.

Q.15. Which state has been adjudged as the best state in Horticulture in the prestigious Agriculture Leadership Awards 2024?

- A) Assam
- B) Nagaland
- C) Tripura
- D) Meghalaya

Answer : B

- ✓ Nagaland has been adjudged as the best state in Horticulture in the prestigious Agriculture Leadership Awards 2024.
- ✓ The award was given to the state for its outstanding work in introducing innovative programmes and policies for horticulture development, which has positively touched the lives of large number of farmers and the rural people in the State.
- ✓ The annual awards were instituted in 2008 for recognizing excellence and leadership roles played by individuals and organizations towards the development of Indian agriculture and bringing about rural prosperity.



Q.16. Who has been appointed as the President of News Broadcasters & Digital Association (NBDA)?

- A) Anjana Om Kashyap B) Arnab Goswami
C) Rajat Sharma D) Amish Tripathi

Answer : C

- ✓ The News Broadcasters & Digital Association (NBDA) has unanimously elected India TV chairman Rajat Sharma as its president.
- ✓ He replaces Avinash Pandey, the former CEO of ABP Network.
- ✓ NBDA is the largest organisation of news broadcasters and digital media in India, consisting of almost all major news networks in the country.

STATIC GK Based Current Affairs MCQs 13 July 2024

Q.1. Which committee recommended the introduction of Liquidity adjustment facility in India?

- A) R. Gandhi Committee B) Rangarajan Committee
C) Narasimham Committee D) SS Tarapore Committee

Answer : C

Q.2. Treasury Bills have a maximum maturity of:

- A) 1 year B) 90 days
C) 120 days D) 30 days

Answer : A

- ✓ Debt obligations of the Government that have maturities of one year or less are normally called Treasury Bills or T-Bills.

Q.3. Which of these derivatives types are traded between financial institutions and not retail investors?

- A) Futures
B) Forward
C) Options
D) Swaps

Answer : D



Q.4. In which year did second phase of nationalization of banks took place?

- A) 1969 B) 1980
C) 1984 D) None of these

Answer : B

Q.5. What is the total amount that can be loaded in the new type of semi-closed Prepaid Payment Instrument (PPI) introduced by RBI during the financial year?

- A) Rs 10,000 B) Rs 1,00,000
C) Rs 1,20,000 D) Rs 1,50,000

Answer : C

- ✓ The amount loaded in such PPIs during any month shall not exceed ₹ 10,000 and the total amount loaded during the financial year shall not exceed ₹ 1,20,000

Q.6. RRBs are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of _ on an ongoing basis.

- A) 8 per cent B) 9 per cent
C) 10 per cent D) 11 per cent

Answer : B

Q.7. What is the limit for On-lending by NBFC for Micro & Small enterprises?

- A) Rs 10 lakh B) Rs 20 lakh
C) Rs 50 lakh D) Rs 60 lakh

Answer : B

Q.8. Which section of Banking Regulation Act 1949 give Power to the Reserve Bank to give directions?

- A) Section 42
B) Section 42A
C) Section 47
D) Section 35A

Answer : D



Q.9. Currency Chest is the property of :

- A) State Bank of India B) Government of India
C) Reserve Bank of India D) None of these

Answer : C

- ✓ A currency chest is a depository of RBI which it maintains at treasuries and branches of the banks at all important centres.

Q.10. The right of set-off customers account can be exercised only by a__?

- A) Creditors B) Debtors
C) Banker D) Customer

Answer : C



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com



Aparchit Super Current Affairs Official WhatsApp Group -

<https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzI>

WhatsApp.com (<https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzI>)



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam

Bank | SSC | Railway | Government Exam

Visit : www.AparchitExamWarriors.Com

FOLLOW US ON

 TELEGRAM CHENNEL	https://t.me/gadiscussionchannel
 FACEBOOK	https://www.facebook.com/aparchit.yadav.3
 Instagram	https://www.instagram.com/aparchitexamwarriors/
 WEBSITE	http://aparchitexamwarriors.com/
	https://www.aparchitexamwarriors.com
	https://youtube.com/channel/UC7uM2TJZD7uI4WusttYoAlg



APARCHIT EXAM WARRIORS

No-1 Platform For All Competitive Exam
Bank | SSC | Railway | Government Exam
Visit : www.AparchitExamWarriors.Com



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

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



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

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



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

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



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

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



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

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



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

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

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



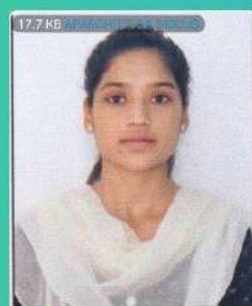
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

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



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

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



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

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



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

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