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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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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 25 July English Super Current Affairs MCQ with Facts 2024
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. What is India's rank in the recently released 2024 Henley Passport Index?

- A) 85
B) 86
C) 82
D) 84

Answer : C

- ✓ **India Jumps to 82nd Rank ,Singapore No1 in Henley Passport Index 2024.**
- ✓ India's rank on the Henley Passport Index improved by two places to 82, according to the recently released 2024 Henley Passport Index.
- ✓ Singapore displaced Japan to become the world's most powerful passport, while Pakistan remained the fourth-worst-ranked country for the fourth consecutive year.
- ✓ Last year, the Indian passport was ranked 84th in the world. This year, the Indian passport rank has improved by two places to 82nd.
- ✓ At present, an Indian passport holder can travel to 58 countries without the requirement of any visa.
- ✓ Singapore improved its rank to become the world's most powerful passport. Singapore citizens can visit visa-free 195 of 227 travel destinations around the world.
- ✓ At the joint second place were France, Germany, Italy, Japan, and Spain, each with visa-free access to 192 destinations.
- ✓ Pakistan's Passport has been ranked the fourth worst passport in the world for the fourth consecutive year. It is ranked 100th, and a Pakistani citizen can visit 33 countries visa-free.
- ✓ Afghanistan's passport is ranked at the bottom, at 103, in the 2024 Henley Passport Index. An Afghan citizen can travel only to 26 countries visa-free. According to Henley, it is the lowest-ever visa-free destination for a country's citizens in the 19 years of the publication of the Henley Passport Index.
- ✓ Above Afghanistan are Syria(102) and Iraq(101).

Q.2. According to the recently released 2024 Henley Passport Index, which country's passport is considered to be the most powerful in the world?

- A) Japan
B) Singapore
C) France
D) Italy

Answer : B



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- ✓ List of the top ten ranked countries on the 2024 Henley Passport Index

Q.3. According to the recently released 2024 Henley Passport Index, an Indian passport holder can visit visa-free to how many countries in the world?

- A) 78
- B) 58
- C) 68
- D) 88

Answer : B

Q.4. Which country was ranked at the bottom of the recently released 2024 Henley Passport Index?

- A) Iraq
- B) Afghanistan
- C) Pakistan
- D) Syria

Answer : B

- ✓ Afghanistan's passport is ranked at the bottom, at 103, in the 2024 Henley Passport Index. An Afghan citizen can travel only to 26 countries visa-free. According to Henley, it is the lowest-ever visa-free destination for a country's citizens in the 19 years of the publication of the Henley Passport Index.
- ✓ Above Afghanistan are Syria(102) and Iraq(101).
- ✓ **INDIA'S RANK IN VARIOUS INDEXES 2024**
- ✓ Global Liveability Index 2024
- ✓ Released By : Economist Intelligence Unit (EIU)
- ✓ TOP : Vienna, Austria
- ✓ 2nd : Copenhagen, Denmark
- ✓ 3rd : Zurich, Switzerland
- ✓ 4th : Melbourne, Australia
- ✓ 5th : Calgary, Canada
- ✓ 6th : Geneva, Switzerland
- ✓ 7th : Sydney, Australia
- ✓ 8th : Vancouver, Canada
- ✓ 9th : Osaka, Japan (Only Asian City)
- ✓ 10th : Auckland, New Zealand
- ✓ Global Energy Transition Index 2024
- ✓ Released By : World Economic Forum(WEF)



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- ✓ TOP : Sweden
- ✓ 2nd : Denmark
- ✓ 3rd : Finland
- ✓ 4th : Switzerland
- ✓ 5th : France
- ✓ INDIA : 63
- ✓ Environmental Performance Index (EPI) 2024
- ✓ TOP : Estonia
- ✓ 2nd : Luxembourg
- ✓ 3rd : Germany
- ✓ 4th : Finland
- ✓ 5th : United Kingdom
- ✓ INDIA : 176
- ✓ Global Gender Gap Report 2023
- ✓ Released By : World Economic Forum (WEF)
- ✓ TOP : Iceland
- ✓ 2nd : Finland
- ✓ 3rd : Norway
- ✓ 4th : New Zealand
- ✓ 5th : Sweden
- ✓ INDIA : 129
- ✓ Travel and Tourism Development Index 2024
- ✓ Released By : World Economic Forum(WEF)
- ✓ TOP : United States of America
- ✓ 2nd : Spain
- ✓ 3rd : Japan
- ✓ 4th : France
- ✓ 5th : Australia
- ✓ INDIA : 39
- ✓ World Press Freedom Index 2024



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- ✓ Released By : Reporters without Borders
- ✓ TOP : Norway
- ✓ 2nd : Denmark
- ✓ 3rd : Sweden
- ✓ 4th : Netherlands
- ✓ 5th : Finland
- ✓ INDIA : 159
- ✓ Human Development Report 2023-2024
- ✓ Released By : United Nations Development Programme (UNDP)
- ✓ TOP : Denmark
- ✓ 2nd : Norway
- ✓ 3rd : Switzerland
- ✓ 4th : Sweden
- ✓ 5th : Netherlands
- ✓ INDIA : 108 with a score of 0.437
- ✓ Global Intellectual Property Index 2024
- ✓ Released By : US Chamber of Commerce
- ✓ TOP : United States
- ✓ 2nd : United Kingdom
- ✓ 3rd : France
- ✓ 4th : Germany
- ✓ 5th : Sweden
- ✓ INDIA : 42
- ✓ Corruption Perceptions Index 2023
- ✓ Released By : Transparency International
- ✓ TOP : Denmark
- ✓ 2nd : Finland
- ✓ 3rd : New Zealand
- ✓ 4th : Norway
- ✓ INDIA : 39



Q.5. Consider the following statements regarding the Electric Mobility Promotion Scheme:

- 1. It aims to accelerate the adoption of Electric Vehicles in India.**
- 2. It will be applicable to both commercial and privately owned vehicles.**

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ The central government said that the Electric Mobility Promotion Scheme (EMPS) 2024 will provide further impetus to the green mobility and development of the electric vehicle (EV) manufacturing ecosystem in the country.
- ✓ It aims to further accelerate the adoption of Electric Vehicles in the country.
- ✓ Funding: It is a fund-limited scheme with a total outlay of Rs. 500 crore for 4 months.
- ✓ It is for faster adoption of electric two-wheeler (e-2W) and three-wheeler (e-3W) to provide further impetus to the green mobility and development of electric vehicle (EV) manufacturing eco-system in the country.
- ✓ Scheme duration: The Scheme duration is 4 months i.e. April 01, 2024, till July 31, 2024.
- ✓ Eligible Electric Vehicle categories
- ✓ Two Wheelers (electric) (e-2W)
- ✓ Three-wheeler (electric) including registered e-rickshaws & e-carts and L5 (e-3W)
- ✓ The scheme will be applicable mainly to those e-2W and e-3Ws registered for commercial purposes. Further, in addition to commercial use, privately or corporate-owned registered e-2W will also be eligible under the scheme.
- ✓ The EVs eligible for incentivization under the EMPS 2024 scheme must be manufactured and registered within the validity period of the EMPS -2024 certificate.
- ✓ Components
- ✓ Subsidies: Demand incentives for e-2W & e-3W. Available for consumers in the form of an upfront reduced purchase price (Rs. 5,000 per kWh) of EVs, which will be reimbursed to OEM (Original Equipment Manufacturer) by the Government of India.
- ✓ Administration of Scheme including IEC (Information, Education and Communication) activities and fees for Project Management Agency (PMA).
- ✓ Nodal Ministry : Ministry of Heavy Industries



GOVERNMENT SCHEMES IN NEWS 2024

- Electric Mobility Promotion Scheme to support up to 3.72 lakh electric vehicle (EV) .
- About Electric Mobility Promotion Scheme:
 - It aims to further accelerate the adoption of Electric Vehicles in the country.
 - Funding: It is a fund limited scheme with a total outlay of Rs. 500 crore for the period of 4 months.
 - Scheme duration: The Scheme duration is 4 months i.e. April 01, 2024 till July 31, 2024.
- Finance minister recently made the announcement of a new pension scheme under the National Pension Scheme (NPS), called NPS Vatsalya.
 - About NPS Vatsalya Scheme:
 - It is a scheme under the National Pension Scheme (NPS).
 - It is designed to help parents and guardians plan for their children's future financial needs.
 - The government has issued operational guidelines for the implementation of incentives to DISCOMs under the PM-Surya Ghar-Muft Bijli Yojana.
 - About PM Surya Ghar Muft Bijli Yojana:
 - It is a government scheme launched on February 15, 2024, that aims to provide free electricity to households in India.
 - The subsidy will cover up to 40% of the cost of the solar panels.
 - The scheme has an outlay of Rs 75,021 crore and is to be implemented till FY 2026-27.
 - The Centre plans to increase the upper limit of the short-term crop loans under the Modified Interest Subvention Scheme (MISS) from Rs 3 lakh to Rs 5 lakh.

Q.6. Consider the following statements regarding the Vishnupad Temple:

- 1. It is located on the banks of the Godavari.**
- 2. It was built on the orders of Queen Ahilyabai Holkar of Ahmadnagar.**

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 : B



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- ✓ Recently, the finance minister announced during her Union Budget speech that corridor projects will be built for the Vishnupad Temple at Gaya and the Mahabodhi Temple at Bodh Gaya in Bihar.
- ✓ **Vishnupad Temple**
- ✓ It is in the state of Bihar and dedicated to Lord Vishnu.
- ✓ It was built in 1787 on the orders of Queen Ahilyabai Holkar of Ahmadnagar.
- ✓ It is located on the banks of the Falgu River.
- ✓ Architecture: Architecturally, the temple is around 100 feet tall and has 44 pillars.
- ✓ Devotees visit the temple during pitra paksha, a period in the Hindu calendar when people take part in rituals to remember their ancestors.
- ✓ **Key facts about Mahabodhi Temple**
- ✓ The temple stands to the east of the Mahabodhi Tree, where Gautam Buddha is believed to have attained nirvana. The temple has a unique shape and a height of 170 feet.
- ✓ It is located in Bodh Gaya, in central Bihar, on the banks of the Niranjana River.
- ✓ The Mahabodhi Temple Complex is the first temple built by Emperor Asoka in the 3rd century B.C., and the present temple dates from the 5th–6th centuries.
- ✓ It is one of the earliest Buddhist temples built entirely in brick, still standing, from the late Gupta period and it is considered to have had significant influence in the development of brick architecture over the centuries.
- ✓ It was recognized as a UNESCO World Heritage Site in 2002.
- ✓ Hence only statement 2 is correct

TEMPLE IN NEWS 2024

- Finance Minister recently announced that corridor projects will be developed for the Vishnupad Temple in Gaya and the Mahabodhi Temple in Bodh Gaya, Bihar. The Vishnupad Temple, dedicated to Lord Vishnu.
- A high-level committee led by an Orissa High Court judge has accelerated the process of opening the Ratna Bhandar treasury of Shree Jagannath Temple after 46 years. Located in Puri, Odisha, the Hindu temple is dedicated to Lord Jagannath.
- Thousands of Kashmiri Pandits gathered at the Kheer Bhawani temple in Tulmulla, Ganderbal, for the annual Zeisht Ashtami festival in Jammu and Kashmir.



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- The conclusion of the Chithirai festival was signified by the return procession of Lord Kallazhagar from the Vaigai river. Alagar Temple, situated at the foothills of Alagar hills in Madurai, Tamil Nadu.
- A geospatial analysis using satellite images and ground surveys revealed "huge architectural wealth" buried in the Mahabodhi temple complex in Bodh Gaya, Bihar.
- The Bhandasar Jain Temple, a ghee-made marvel in Bikaner, Rajasthan, was built by Jain merchant Bhandasa Oswal.
- Karnataka's Tourism Department is set to elevate the UNESCO World Heritage Site of Somanathapur, especially the Keshava Temple, as a key attraction in Mysuru's tourism circuit before Dasara this year

Q.7. Which bank has launched a range of digital and technology-led initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers?

A) Indian Overseas Bank

B) Kotak Mahindra Bank

C) Bank of Baroda

D) Punjab National Bank

Answer : C

- ✓ BoB launches Generative AI-powered virtual relationship manager and credit line on UPI
- ✓ Bank of Baroda (BoB) has launched a range of digital and technology-led initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers.
- ✓ The GenAI-powered VRM, a first-of-its-kind initiative in the Indian banking sector, provides real-time information about the bank's products and services while also capturing customer requirements for specific banking services.

BOB IN NEWS 2024

- Bank of Baroda launches GenAI Hackathon in collaboration with Microsoft.
- Bank of Baroda (BoB) has launched the BoB Earth Green Term Deposit Scheme, aimed at raising deposits for financing eligible environment-friendly projects and sectors.
- Bank of Baroda (BOB) said the Reserve Bank of India (RBI) has decided to waive the ₹5 crore



penalty that was previously imposed on it due to a shortfall in soiled note remittances.

- Bank of Baroda (BoB) has raised ₹5,000 crore through the issuance of long-term infrastructure bonds
- Bank of Baroda (BOB)
- Founded : 1908
- Founder : Sayajirao Gaekwad III
- Headquarters : Vadodara, Gujarat
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank

Q.8. Which government has launched the 'Shramik Basera' scheme?

- A) Gujarat
- B) Uttar Pradesh
- C) Rajasthan
- D) Bihar

Answer : A

- ✓ Bhupendra Rajnikant Patel, Chief Minister of Gujarat, launched the 'Shramik Basera' scheme.
- ✓ The scheme aims to provide temporary accommodation for around 15,000 construction workers at a daily rent of Rs 5.
- ✓ Aim : Improve the living standards of unorganised sector and construction workers with amenities like clean water, kitchen, electricity, CCTV, toilets, street lights, security, and sanitation.
- ✓ Free for Children : Accommodation is free for the children of labourers up to 6 years old.
- ✓ Additional Benefits : Food provided under 'Shramik Annapurna Yojana' and free health check-ups.
- ✓ Budget and Duration : The Rs 1,500 crore project aims to benefit around 3 lakh construction workers over the next three years.

STATE SCHEME IN NEWS 2024

- Telangana Chief Minister A Revanth Reddy has introduced the Rajiv Gandhi Civils Abhayastam scheme
- Maharashtra Chief Minister Eknath Shinde announced a new scheme, 'Ladka Bhau' Yojana for the unemployed youth of the state.
- Andhra Pradesh Chief Minister Chandrababu Naidu launched the NTR Bharosa pension scheme.



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- Rajasthan Chief Minister Bhajan Lal Sharma launched the state government's Mukhya Mantri Kisan Samman Nidhi.
- Madhya Pradesh Chief Minister Mohan Yadav inaugurated the intra-state air service facility 'PM Shri Tourism Air Service'.
- Assam government has announced a new scheme Mukhya Mantri Nijut Moina (MMNM) to promote girl education and to end child marriage in the state.
- Chief Minister of Rajasthan Bhajan Lal Sharma announced that the state government will develop the Maharana Pratap Tourist Circuit with an investment of Rs 100 crore.
- Mahindra & Mahindra Sign MoU with Ministry of Skill Development and Entrepreneurship (MSDE) for 'Drone Didi' Pilot Project.
- Uttarakhand government has launched the Pirul Lao-Paise Pao campaign to contain the raging forest fire in the state.

Q.9. Who has been appointed as the Sub-regional Representative for South Asia?

- A) Mariyappan Thangavelu
- B) Devendra Jhajharia
- C) Deepa Malik
- D) Avani Lekhara

Answer : C

- ✓ Dr. Deepa Malik Becomes APC's First Female Sub-regional Representative for South Asia.
- ✓ Dr. Deepa Malik, India's first woman Paralympic medallist, has been appointed as the Sub-regional Representative for South Asia by the Asian Paralympic Committee (APC) at its 34th Executive Board meeting.
- ✓ Kazuhiro Yagi from Japan has been appointed as the new Vice President of the APC.
- ✓ **Notable Achievements of Deepa Malik:**
- ✓ First Indian woman to represent the country at international level sports in her disability category (F-53).
- ✓ The first Indian paraplegic woman swimmer, biker, and car rallyist.
- ✓ Won a Silver Medal in Shotput F53 at the Rio 2016 Paralympic Games with a personal best performance of 4.61 meters.



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- ✓ Awards and Honors:
- ✓ Arjuna Award (National Sports Award) in 2012.
- ✓ Padma Shri for Sports in 2017.
- ✓ Major Dhyan Chand Khel Ratna Award in 2019.

FIRST'S FEMALE IN NEWS 2024

- Sub Lieutenant Anamika B. Rajeev became the Indian Navy's first woman helicopter pilot.
- Claudia Sheinbaum Elected As Mexico's First Woman President.
- Idashisha Nongrang has been named first woman Director General of Police (DGP) of Meghalaya state.
- Professor Naima Khatoon has been appointed as the Vice Chancellor of Aligarh Muslim University (AMU).
- Democratic Republic Of Congo Appoints Judith Suminwa Tuluka As African Nation's First Woman Prime Minister.
- Suman Kumari has become the first woman sniper of the Border Security Force (BSF).
- Maryam Nawaz was sworn in as the first woman Chief Minister (CM) of Pakistan's Punjab province.
- Justice Ritu Bahri was today sworn in as the first woman Chief Justice of the Uttarakhand High Court.
- Nina Singh becomes first woman to be appointed as DG of CISF.
- Captain Fatima Wasim has become the first woman medical officer to be posted at the operational post of Siachen Glacier.
- Captain Geetika Kaul of Snow Leopard Brigade had become the first woman medical officer to be deployed in Siachen.
- Commander Prerna Deosthalee has been appointed as the first woman officer to command a warship in the Indian Navy (INW).

Q.10. Which of the following has received approval of funding of \$ 215.6 m from the Green Climate Fund, will create a corpus of \$1 billion for 'financing mitigation and adaptation projects' (FMAP) of MSMEs?

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



Answer : C

- ✓ SIDBI to build \$1 b fund for green financing with \$215 m from GCF
- ✓ The Small Industries Development Bank of India (SIDBI), which received approval of funding of \$ 215.6 m from the Green Climate Fund, will create a corpus of \$1 billion for 'financing mitigation and adaptation projects' (FMAP) of Medium and Small Enterprises (MSMEs).
- ✓ The board of the Green Climate Fund, which is an entity set up by the United Nations Framework Convention on Climate Change (UNFCCC), approved a \$200 million loan and \$15.6 million grant for capacity building to SIDBI.
- ✓ The development financial institution would bring in another \$ 800 m – partly from its balance sheet and partly raised from the market – to form a fund of \$ 1 billion.
- ✓ The fund will provide a 'FMAP facility' for MSMEs, for projects such as renewable energy, energy efficiency, energy storage and e-mobility

SIDBI IN NEWS 2024

- SIDBI to build \$1 b fund for green financing with \$215 m from Green Climate Fund.
- Airbus and SIDBI partner to promote helicopter financing in India.
- SIDBI Partners with KarmaLife to Offer Micro Loans for Gig Workers.
- SIDBI Releases Impact Study 'Prabhaav' on Fund of Funds for Startups.
- The scheme has facilitated investments totaling approximately ₹17,534 crore in 938 distinct startups.
- SIDBI has secured \$24.5 million from the Green Climate Fund (GCF) for its inaugural anchored project, the Avaana Sustainability Fund (ASF), valued at \$120 million
- Small Industries Development Bank of India (SIDBI)
- Founded : 1990
- Headquarters : Lucknow, Uttar Pradesh
- Chairman & MD (CMD) : Manoj Mittal.
- The SIDBI was established on April 2, 1990, by Government of India, as a wholly owned subsidiary of IDBI Bank.



Q.11. Which one of the following is the primary objective of NPS Vatsalya Scheme?

- A) To provide health insurance for children from poor families.
- B) To offer educational scholarships for students.
- C) To provide a monthly stipend to poor families with minor children.
- D) To help parents and guardians plan for their children's future financial needs.

Answer : D

- ✓ China UnveThe finance minister recently announced a new pension scheme under the National Pension Scheme (NPS), called NPS Vatsalya.
- ✓ **About NPS Vatsalya Scheme:**
- ✓ It is a scheme under the National Pension Scheme (NPS).
- ✓ It is designed to help parents and guardians plan for their children's future financial needs.
- ✓ Under this scheme, parents or guardians can open an account for their minor children and make contributions towards their retirement savings.
- ✓ The funds will accumulate until the child turns 18.
- ✓ Once the child reaches adulthood, the accumulated amount will be transferred to the standard NPS account.
- ✓ This plan could be seamlessly converted into a non-NPS plan when the child becomes an adult.
- ✓ The scheme operates similarly to the existing NPS.
- ✓ **Key Facts about NPS:**
- ✓ It is a voluntary retirement benefit scheme introduced by the Government of India to facilitate regular income post-retirement for all subscribers.
- ✓ A citizen of India, either a resident, non-resident, or an Overseas Citizen of India, can open an NPS account.
- ✓ It helps individuals build a retirement corpus by making regular contributions throughout their careers.
- ✓ It is based on a unique Permanent Retirement Account Number (PRAN), which is allotted to every subscriber.
- ✓ NPS account or PRAN will remain the same irrespective of changes in employment, city, or state. It can be used from any location in India.
- ✓ PFRDA (Pension Fund Regulatory and Development Authority) is the governing body for NPS.



- ✓ Contributions to the NPS are eligible for tax deductions under Section 80C and an additional deduction of up to ₹50,000 under Section 80CCD(1B).
- ✓ China has unveiled the world's first carbon fiber-only passenger train, marking a significant advancement in high-speed rail technology
- ✓ The carbon fiber train is significantly lighter than traditional trains, contributing to reduced pollution.
- ✓ It is designed to be more energy-efficient, consuming 7% less energy compared to conventional steel trains.
- ✓ The train can reach speeds of up to 87 mph

Q.12. With reference to the Skill Loan Scheme, consider the following statements:

- 1. It offers institutional credit to individuals pursuing skill development courses conducted by training institutes following the National Skill Qualification Framework (NSQF).**
- 2. The maximum loan amount that can be availed under the scheme is Rs. 10 lakhs.**
- 3. The scheme does not allow for collateral to be charged from the beneficiary.**

How many of the statements given above are correct?

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

Answer : B

- ✓ The finance minister recently announced a revision to the model skill loan scheme, which will now facilitate loans up to Rs 7.5 lakh backed by a guarantee from a government-promoted fund.
- ✓ **About Skill Loan Scheme:**
- ✓ It was introduced in July, 2015, to offer institutional credit to individuals pursuing skill development courses aligned with National Occupations Standards and Qualification Packs.
- ✓ These courses are conducted by training institutes following the National Skill Qualification Framework (NSQF) and lead to certifications, diplomas, or degrees.
- ✓ The Scheme applies to all member banks of the Indian Banks' Association (IBA) and other banks and financial institutions as advised by the Reserve Bank of India (RBI).
- ✓ Features:
- ✓ Eligibility: Any Indian National who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics, or in a school recognised by Central or State Education Boards or in a college affiliated with a recognised university, training partners affiliated to National Skill Development



Corporation (NSDC) Sector Skill Councils, State Skill Mission, or State Skill Corporation can avail loan for the purpose.

- ✓ No specific restriction with regard to age.
- ✓ Courses: Aligned with NSQF.
- ✓ Duration of Course: No minimum duration.
- ✓ Quantum of Finance: Rs. 5,000-1,50,000. Now, increased to Rs 7.5 lakh.
- ✓ Moratorium: Duration of the course.
- ✓ Repayment Period:
- ✓ Loans up to Rs. 50,000: Up to 3 years.
- ✓ Loans between Rs. 50,000 to Rs. 1 lakh: Up to 5 years.
- ✓ Loans above Rs. 1 lakh: Up to 7 years.
- ✓ Interest Rate: The interest rate to be charged by the bank should not be more than 1.5% p.a. over and above the Repo-Linked-Lending-Rate (RLLR) or any other external benchmark interest rate conforming to RBI guidelines
- ✓ Collateral: The scheme does not allow for collateral to be charged from the beneficiary.
- ✓ Ministry of Skill Development and Entrepreneurship (MSDE), through a November 2015 notification, brought into force the Credit Guarantee Fund for Skill Development (CGFSSD) for all skill loans sanctioned on or after 15 July 2015, to be administered by the National Credit Guarantee Trust Company (NCGTC).
- ✓ Banks can apply to the NCGTC for a credit guarantee against defaults, and the NCGTC will provide this guarantee at a nominal fee which shall not exceed 0.5% of the amount outstanding.
- ✓ The guarantee cover will be for a maximum of 75% of the outstanding loan amount (including interest, if any).
- ✓ Hence only statements 1 and 3 are correct.

Q.13. With reference to 'Angel Tax', consider the following statements:

- 1. It was first time introduced in 2012 to prevent black money laundering through share sales.**
- 2. It was levied on the capital raised via the issue of shares by unlisted companies.**

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

- ✓ Union Minister for Finance proposed to abolish 'angel tax' for all classes of investors, while presenting the Union Budget 2024-25 in Parliament.
- ✓ It was levied on the capital raised via the issue of shares by unlisted companies from an Indian investor if the share price of issued shares is seen in excess of the fair market value of the company.
- ✓ The excess funds raised at prices above fair value are treated as income, on which tax is levied.
- ✓ It derives its genesis from section 56(2) (viib) of the Income Tax Act, 1961.
- ✓ It was first time introduced in 2012 to prevent black money laundering through share sales.
- ✓ It was levied at a rate of 30.9% on net investments in excess of the fair market value.
- ✓ In 2019, the Government announced an exemption from the Angel Tax for startups on fulfillment of certain conditions. These are,
 - ✓ The startup should be recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) as an eligible startup.
 - ✓ The aggregate amount of paid-up share capital and share premium of the Startup cannot be more than ₹25 crores. This amount does not include the money raised from Non-Resident Indians (NRIs), Venture Capital Firms, and specified companies.
 - ✓ For angel investors, the amount of investment that exceeds the fair market value can be claimed for a 100% tax exemption.
 - ✓ However, the investor must have a net worth of ₹2 crores or an income of more than ₹25 Lakh in the past 3 fiscal years.

Q.14. Parandur Greenfield Airport is located in which state that has recently received approval from the Steering Committee on Greenfield Airports?

A) Karnataka

B) Telangana

C) Tamil Nadu

D) Kerala

Answer : C

- ✓ TIDCO gets site clearance from the centre to develop Parandur airport



- ✓ The greenfield airport at Parandur near Chennai is closer to becoming a reality as the Tamil Nadu Industrial Development Corporation gets the site clearance from the Centre.
- ✓ The Steering Committee on Greenfield Airports has recommended for grant of Site Clearance to Tamil Nadu Industrial Development Corporation (TIDCO) for developing the Greenfield airport at Parandur, Kancheepuram District.
- ✓ An investment of ₹20,000 crore is being planned to develop a greenfield airport at Parandur, which would annually handle 10 crore people; it will have two runways, terminal buildings, taxiways, an apron, and a cargo terminal.

Q.15. Who has inked an exclusive licensing pact with FanCode Shop?

- A) Rohit Sharma B) Virat Kohli
C) Suryakumar Yadav D) Hardik Pandya

Answer : D

- ✓ Allrounder Hardik Pandya has inked an exclusive licensing pact with FanCode Shop, the online merchandise store of Dream Sports-owned FanCode, to launch his performance wear range.
- ✓ FanCode will design, manufacture, and market the items. Rise Worldwide's Nikhil Bardia noted this is Pandya's first licensing venture.
- ✓ The launch includes key items like t-shirts, vests, and jackets, diversifying from his typical endorsement deals.
- ✓ The initial product lineup includes t-shirts, vests, polos, shorts, and jackets, with prices ranging from Rs 999 to Rs 2299.

Q.16. Kristen Michal has been appointed as the new Prime Minister of which country?

- A) Netherlands B) Poland
C) Lithuania D) Estonia

Answer : D

- ✓ Kristen Michal was sworn in as the new Prime Minister of Estonia for the Estonian Reform Party (Eesti Reformierakond).



- ✓ The Estonian Parliament voted in favour of Michal, previously the Minister of Climate, to become the country's new leader after he was nominated for the position by his party to replace outgoing Prime Minister Kaja Kallas.
- ✓ About Estonia
- ✓ Capital : Tallinn
- ✓ Currency : Euro
- ✓ President : Alar Karis
- ✓ Prime Minister : Kristen Michal

Q.17. Nuno Borges defeated Spaniard Rafael Nadal in the final to win the men's singles tennis title of Swedish Open Tennis? He is from which country?

- | | |
|-----------|-------------|
| A) Spain | B) Portugal |
| C) France | D) Belarus |

Answer : B

- ✓ In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- ✓ It was Borges's first ATP Tour.
- ✓ He became the second Portuguese player in the Open Era to win a main tour singles title, after João Sousa. It was also Nadal's first final since the 2022 French Open

Q.18. Olympic gold medalist Andy Murray has recently announced his retirement from tennis tournaments. He is from which country?

- | | |
|-------------------|------------|
| A) United Kingdom | B) Belgium |
| C) Germany | D) France |

Answer : A

- ✓ Andy Murray from UK has said the tennis tournament in the Paris Olympics will be the last of his professional career.
- ✓ Murray, who became the first man to win two singles Gold medals at the Olympics.
- ✓ Andy Murray won the Olympic Gold in men's singles tennis in 2012 and defended it in 2016. The 37-year-old also won a mixed doubles silver in London in 2012.



- ✓ Murray won two Wimbledon crowns in 2013 and 2016. The former World No. 1 tasted success on clay, winning the Roland Garros in 2016.

Q.19. When is the Income Tax Day observed by the CBDT?

- A) 22 July B) 23 July
C) 24 July D) 21 July

Answer : C

- ✓ The Central Board of Direct Taxes (CBDT) observed the 164th Income Tax Day (also known as Aaykar Diwas) on 24 July, 2024.
- ✓ In India, the Income Tax Day is celebrated every year on July 24, as it was on 24 July 1980 that Income Tax was introduced for the first time in India by Sir James Wilson.
- ✓ The purpose of this tax was to compensate for the losses incurred by the British regime during the first war of independence against British Rule in 1857.
- ✓ July 24 was first celebrated as the Income Tax day in 2010.
- ✓ Central Board of Direct Taxes (CBDT)
- ✓ Founded : 1860
- ✓ Headquarteres : New Delhi
- ✓ Chairman : Ravi Agrawal
- ✓ Minister responsible : Ministry of Finance

STATIC GK Based Current Affairs MCQs 25 July 2024

Q.1. What is the Consumer Price Index (CPI) inflation target set by Government for 5 years between 2021-26?

- A) 6% B) 5%
C) 3% D) 4%

Answer : D

Q.2. The first empowered six-member monetary policy committee (MPC) was constituted in which year?

- A) 2016 B) 2014
C) 2012 D) 2018

Answer : A



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Q.3. The storehouses where banknotes and rupee coins are stocked on behalf of the Reserve Bank for distribution to bank branches in their area of operation are called as ____

- A) Currency Chests
- B) Currency Depots
- C) Currency Cache
- D) Currency Repository

Answer : A

Q.4. Which Section of Reserve Bank of India Act, 1934, provides for appointment of scheduled commercial banks as agents to discharge its statutory obligation of being 'Banker to Government'?

- A) 50
- B) 45
- C) 30
- D) 25

Answer : B

Q.5. Which type of ATMs are set up, owned and operated by non-banks?

- A) Brown Label ATM
- B) Black Label ATM
- C) Green Label ATM
- D) White Label ATM

Answer : D

Q.6. Which is the clearing agency for G-Secs, issued by government?

- A) Reserve Bank of India (RBI)
- B) Clearing Corporation of India Limited (CCIL)
- C) Securities and Exchange Board of India (SEBI)
- D) Security Printing & Minting Corporation of India Ltd (SPMCIL)

Answer : B

Q.7. An unsecured money market instrument issued in the form of a promissory note is known as ____

- A) Treasury Bills
- B) Certificates of Deposits
- C) Commercial Paper
- D) Repurchase Agreements

Answer : C



Q.8. Define lease.

- A) Rental agreement between a tenant and owner of a house, where tenant pays a specified amount on a specified date to the owner
- B) Legal contract between the owner of an asset and its user containing conditions including payment of specified amount by user to the owner for use of the asset
- C) Method to take over a company
- D) Contract to buy a machinery for a specified period

Answer : B

Q.9. Basel norms are associated with which of the following aspects of the banking industry?

- A) Manpower Planning
- B) Overdraft Credit Facility
- C) Risk Management
- D) Corporate Governance

Answer : C

Q.10. Who is known as the 'Steel Man of India'?

- A) O P Jindal
- B) Jamshed J Irani
- C) Jamsetji Tata
- D) Lakshmi Mittal

Answer : B



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



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NAME - GARVITA VARSHNEY
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GRAMIN BANK CLERK
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ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



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NAME - PRAVEEN
ROLL NO - 1801005776
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KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



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

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



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



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



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



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ROLL NO - 2110710970
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BANK CLERK