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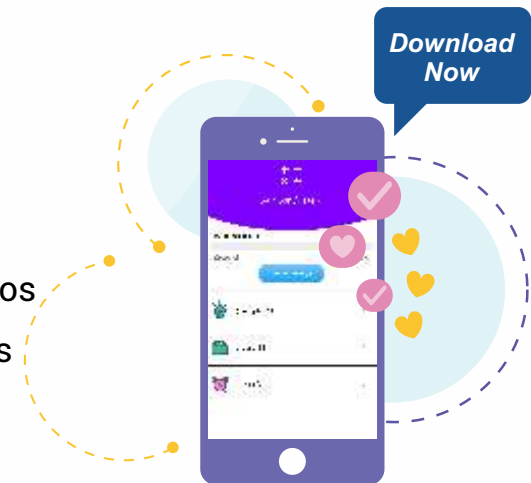
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### IMPORTANT RATES (09-11-2022)

Repo Rate	5.90%
Reverse Repo Rate	3.35%
Marginal Standing Facility Rate	6.15%
Statutory Liquidity Ratio	18.00%
Cash Reserve Ratio	4.50%
Bank Rate	6.15%

**New Batches Starting for**

**SSC CGL/CHSL : 21<sup>ST</sup> November 22**  
**BANK PO/CLERK : 28<sup>TH</sup> November 22**  
**STATE EXAMS : 30<sup>TH</sup> November 22**

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### IMPORTANT DAYS IN NOVEMBER

Nov. 09	Legal Service Day
Nov. 14	Children's Day
Nov. 16	International Day for Endurance
Nov. 17	National Journalism Day
Nov. 18	World Adult Day
Nov. 19	World Citizen Day
Nov. 21	World Television Day
Nov. 26	World Environment Protection Day


### IMPORTANT DAYS IN DECEMBER

Dec. 01	World AIDS Day
Dec. 02	National Pollution Control
Dec. 03	World Day of the Handicapped
Dec. 10	Human Rights Day
Dec. 14	World Energy Conservation Day
Dec. 18	Minorities Rights Day (India)
Dec. 23	Kisan Divas (Farmer's Day) (India)
Dec. 24	National Consumers Day

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## Success Story

**Name:** Shreshth Talwar  
**Education:** Graduation  
**Final Selection :** SBI PO



**IBT:** I wish you many congratulations for you proved that you have the caliber to achieve your goal. You must be feeling proud of yourself.

**Shreshth:** Thank you, sir.

**IBT:** How did you feel when you got to know that you have qualified the exam?

**Shreshth:** The moment I checked the result, I could not believe that I qualified the exam. I checked it 3-4 times, then only I could believe that I really nailed the exam. I am very glad. Initially, I was little scared like other students if I would be able to qualify any exam, but finally my efforts and hard work proved to be fruitful and I experienced that being underconfident is fruitless. I succeeded in overcoming my fear and got selection. My dedication and sincerity helped me to crack the exam. I am really feeling overwhelmed.

**IBT:** What was your future plan before joining the Institute?

**Shreshth:** I've always aspired to get a govt. job. The same was the dream of my parents. I took a few govt. exams during my graduation. Results of those examinations made me realize that I need coaching. This is the reason I joined IBT Institute which, I think, has been the smart decision of mine as it is the most prestigious institute in India. The reason I am calling IBT a prestigious Institute is that it provides its students everything which is required to qualify the desired exam like Mock Tests, Study Notes,

Books, Magazines, Lifetime Membership Card (LMC), and most importantly experienced and worthy teachers.

**IBT:** What strategy did you follow to achieve your goal?

**Shreshth:** I consider that to qualify any exam one should have understanding of every concept of each subject. That's why I was determined to attend all the classes regularly. I focused not only on my favorite subjects but also on the subjects which were not dear to me. In beginning, I used to have many doubts which I would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters.

**IBT:** What you think is the best strategy while taking any competitive exam?

**Shreshth:** Sir, I think, time management is crucial while taking any competitive exam. One ought to allocate appropriate time to each question. One must pay attention not only on speed but also on accuracy. Students must make their own strategy as per their own strengths and weaknesses. This would only be possible if they are taking mock tests on the regular basis along with the time bound practice of the questions.

**IBT:** How much time did you use to devote for the preparation of the exam?

**Shreshth:** Sir, I never made a hard and fast rule for myself to study for a fixed no. of hours, but I used to study for 4-6 hours a day. I always used to decide the number of topics that I was going to practice in a day. For me, achieving that target was much important rather than fixing study hours.

**IBT:** What contribution did IBT Institute make to your success?

**Shreshth:** Faculty of IBT Institute helped me a lot to clear all my doubts regarding the subjects. It is only due to the flexible batch timings, regular guidance, doubt sessions and weekly mock tests because of which I became able to qualify this examination.

**IBT:** Would you like to say something to your parents or teachers?

**Shreshth:** I would like to attribute my success to my parents who always supported me, my teachers who were always there to guide me and IBT Institute as a whole which supported me during my journey towards success. The faculty members guided me in the proper direction.

**IBT:** Would you like to suggest something to other aspirants?

**Shreshth:** Firstly, they have to be very clear what they want to achieve in their life and if they are really interested in joining the govt. job, they must not leave any room for preparation. Dedication and diligence are the keys to reach the summit of success.

**IBT:** Celebrating your success and wishing that you achieve everything best in your life!

**Shreshth:** Thank you very much, sir!

## PRECIOUS WORDS

*"Luck is what happens when preparation meets opportunity"*

## Nobel Prize 2022

The Nobel Prize 2022 has been announced on 3rd October 2022 and will continue till 10th October 2022. The winners of the Nobel Prize 2022 receive prize money of 10,00,000 Swedish Krona. The first award ceremony for Nobel Prize was held in 1901, and since then it has been awarded 609 times to 975 individuals and organizations.

Get to know the details of the Nobel prize peace winners 2022, Nobel prize literature winner 2022, Nobel prize for physics winner 2022, Nobel prize for chemistry winner 2022, Nobel prize for economic sciences winner 2022, and Nobel prize for physiology or medicine winner 2022

here. The Nobel prize winners list is an essential topic for competitive exam preparation. Refer to the Nobel prize winner's name in the table given below.



### LIST OF NOBEL PRIZE WINNERS 2022

Category	Nobel Prize Winners 2022 Name With Country	Awarded For
The Nobel Prize 2022 In <b>Physics</b>	<ul style="list-style-type: none"> <li>Alain Aspect (France)</li> <li>John F. Clauser (USA)</li> <li>Anton Zeilinger (Austria)</li> </ul>	"For experiments with entangled photons, establishing the violation of Bell inequalities and pioneering quantum information science"
The Nobel Prize in <b>Chemistry</b> 2022	<ul style="list-style-type: none"> <li>Carolyn Bertozzi (USA)</li> <li>Morten Meldal (Denmark)</li> <li>Barry Sharpless (USA)</li> </ul>	"For the development of click chemistry and bioorthogonal chemistry"
Nobel Prize in <b>Economics</b> 2022	<ul style="list-style-type: none"> <li>Ben Bernanke (USA)</li> <li>Douglas Diamond (USA)</li> <li>Philip Dybvig (USA)</li> </ul>	"For research on banks and financial crises".
Nobel Prize For <b>Literature</b> 2022	<ul style="list-style-type: none"> <li>Annie Ernaux (France)</li> </ul>	"For the courage and clinical acuity with which she uncovers the roots, estrangements and collective restraints of personal memory"
Nobel <b>Peace</b> Prize 2022 Winner	<ul style="list-style-type: none"> <li>Ales Bialiatski (Belarus)</li> <li>Organisation Memorial</li> <li>Organisation Center for Civil Liberties</li> </ul>	<p>For promoting the right to criticize power and protect the fundamental rights of citizens.</p> <p>For showing outstanding efforts to document war crimes, human rights abuses, and the abuse of power</p>
Nobel Prize Winners 2022 For <b>Physiology or Medicine</b>	<ul style="list-style-type: none"> <li>Svante Paabo (Sweden)</li> </ul>	"Concerning the genomes of extinct hominins and human evolution"

## Justice DY Chandrachud named as 50th Chief Justice of India

Justice DY Chandrachud has been appointed as the 50th Chief Justice of India. Justice Chandrachud would be sworn in by President Droupadi Murmu as CJI on November 9, 2022. He will succeed Justice UU Lalit, who is serving a short tenure of just 74 days.

### About DY Chandrachud :

Dhananjaya Chandrachud was born on 11 November 1959. His father, Yeshwant Vishnu Chandrachud, is the longest serving Chief Justice of India in history. His mother, Prabha, was a classical musician.

After attending the Cathedral and John Connon School, Mumbai and St. Columba's School, Delhi, he graduated with honours in economics and mathematics from St. Stephen's College, Delhi in 1979. He then obtained a Bachelor of Laws degree from the Faculty of Law at the University of Delhi in 1982, followed by a Master of Laws degree from Harvard Law School in 1983. He studied on the prestigious Inlaks Scholarship, offered to Indian citizens pursuing graduate education abroad, and received the Joseph H. Beale Prize at Harvard. He stayed at Harvard to complete a Doctorate of Juridical Science, which he finished in 1986. His doctoral dissertation was on affirmative action, and considered the law in a comparative framework.

Dhananjaya studied law at Delhi University in 1982 at a time when few jobs were available to young law graduates. He worked for a while, as a junior advocate assisting lawyers and judges, including drafting some briefs for Fali Nariman. After graduating from Harvard, Chandrachud first worked at the law firm Sullivan and Cromwell. He described this experience as "sheer fluke" due to the strong pecking order that existed at that time, and a strong bias against hiring Indians and similar developing countries. Upon returning to India, he practised law at the Supreme Court of India and the Bombay High Court. He was designated a Senior Advocate by the Bombay High Court in June 1998. That year, he was appointed an Additional Solicitor General of India, a role he held until his appointment as a Judge.

He became a judge at the Bombay High Court from 29 March 2000 until his appointment as Chief Justice of the Allahabad High Court. During this time, he was also Director of the Maharashtra Judicial Academy. He was Chief Justice of the Allahabad High Court from 31 October 2013 until appointment to the Supreme Court of India on 13 May 2016. From 24 April 2021 onwards, he became a part of the Collegium of the Supreme Court of India, which

is a body composed of the five senior-most Judges of the Supreme Court of India and is responsible for the appointment of Judges in the Supreme Court of India and all the High Courts. He is the executive chairman of National Legal Services



Authority. On 17 October 2022, he was appointed as Chief Justice of India after the retirement of current Chief Justice, Uday Umesh Lalit. He is set to become the 50th Chief Justice of India effective 9 November 2022.

Apart from his judicial service, Chandrachud was also a visiting professor of comparative constitutional law at the University of Mumbai and University of Oklahoma College of Law in the United States. He has lectured at the Australian National University, Deakin University, Melbourne Law School, Harvard Law School, Yale Law School, the William S. Richardson School of Law at the University of Hawai'i and the University of Witwatersrand, South Africa.

### CHIEF JUSTICE OF INDIA

The Chief Justice of India is the Chief Judge of the Supreme Court of India as well as the highest-ranking officer of the Indian Judiciary. The Constitution of India grants power to the president of India to appoint, in consultation with the outgoing chief justice, the next chief justice, who will serve until they reach the age of sixty-five or are removed by impeachment.

#### Eligibility

He/She is a citizen of India and has been for at least five years a Judge of a High Court or of two or more such Courts in succession.

The Constitution does not specify a minimum age for nomination as a Supreme Court judge, but the maximum age is 65 years.

#### Responsibilities of Chief Justice of India

As head of the Supreme Court, the chief justice is responsible for the allocation of cases and appointment of constitutional benches which deal with important matters of law. In accordance with Article 145 of the Constitution of India and the Supreme Court Rules of Procedure of 1966, the chief justice allocates all work to the other judges who are bound to refer the matter back to them (for re-allocation) in any case where they require it to be looked into by a larger bench of more judges.

# RBI LAUNCHES DIGITAL RUPEE PILOT PROGRAMME



India's first digital rupee pilot project has been rolled out by the Reserve Bank of India. Digital rupee will be used for issuing virtual currency for transactions in government securities. The concept of digital currency is a bit tricky to understand as it will not be traded like physical money.

## Where will it be applicable?

Digital Rupee will be used for large payments and settlements. According to the RBI, it will be used as the settlement amount on the purchase and sale of government securities i.e. government bonds. The Reserve Bank has also said that it will also be used for retail transactions soon.

## How does it work?

Similar to checking the bank balance, one can check the balance in the wallet. CBDC will be based on blockchain technology. Individuals will be able to pay it to whomever they want to pay and it will reach their account.

**CBDCs are of two types-** Central Bank Digital Currency Wholesale, which is used for large amounts of transactions and in the second phase, Central Bank Digital Currency Retail will be used for retail.

Central Bank Digital Currency Wholesale will be used by large financial institutions, including banks, large non-banking finance companies

and other big transaction institutions.

Central Bank Digital Currency Retail can be used by people for everyday transactions. This will start at select locations and banks first. People of all age groups will be included in the retail project. Then based on their experiences, the features will be changed if needed.

## Features of Digital Rupee

- CBDC will be the digital token of the country.
- It will make business transactions easy.
- Money transfers from smartphones will be quick and hassle-free.
- Digital Rupee will help get rid of the problem of fake currency.
- The cost of printing paper notes will be saved.
- Digital currency will always be there after it is issued.
- CBDC cannot be damaged.

## More Efficient:

The use case for this pilot is the settlement of secondary market transactions in government securities. The use of the digital rupee is expected to make the interbank market more efficient. Settlement in central bank money would reduce transaction costs by preempting the need for settlement guarantee infrastructure or for collateral to mitigate settlement risk, the central bank said. Going forward, other wholesale transactions and cross-border payments will be the focus of future pilots, based on the learnings from this pilot, the central bank said.

## Rishi Sunak has become UK's first Indian-origin PM

Rishi Sunak will become Britain's next prime minister after he won the race to lead the Conservative Party, leaving him with the task of steering a deeply divided country through an economic downturn set to leave millions of people poorer.

## About Rishi Sunak

Sunak was born into a family with immigrant roots. His grandparents emigrated from Punjab, in northwestern India, to East Africa, where his mother and father were born in Tanzania and Kenya, respectively.

## Political career

In 2010 Sunak began working for the Conservative Party. In 2014 Sunak was chosen as the Conservative Party's candidate for the House of Commons representing Richmond in North Yorkshire, a safe Conservative seat in the north of England long held by onetime party leader (1997-2001) William Hague.

In May 2015 Sunak was elected by a commanding majority. He came into office a Euroskeptic and firmly in the "leave" camp on the issue of Brexit, which he said would make the United Kingdom "freer, fairer, and more prosperous." He would be reelected to Parliament in 2017 and 2019, and he voted three times in favour of Prime Minister Theresa May's Brexit plans.

# WHO RELEASES FIRST-EVER LIST OF HEALTH-THREATENING FUNGI

The WHO fungal priority pathogens list (FPPL) is the first global effort to systematically prioritize fungal pathogens, considering the unmet research and development (R&D) needs and the perceived public health importance. The WHO FPPL aims to focus and drive further research and policy interventions to strengthen the global response to fungal infections and antifungal resistance.

Fungal pathogens are a major threat to public health as they are becoming increasingly common and resistant to treatment with only four classes of antifungal medicines currently available, and few candidates in the clinical pipeline. Most fungal pathogens lack rapid and sensitive diagnostics and those that exist are not widely available or affordable globally.

The invasive forms of these fungal infections often affect severely ill patients and those with significant underlying immune system related conditions. Populations at greatest risk of invasive fungal infections include those with cancer, HIV/AIDS, organ transplants, chronic respiratory disease, and post-primary tuberculosis infection.

Emerging evidence indicates that the incidence and geographic range of fungal diseases are both expanding worldwide due to global warming and the increase of international travel and trade. During the COVID-19 pandemic, the reported incidence of invasive fungal infections increased significantly among hospitalized patients. As the fungi that cause common infections (such as candida oral and vaginal thrush) become increasingly resistant to treatment, risks for the development of more

invasive forms of infections in the general population are also growing.

"Emerging from the shadows of the bacterial antimicrobial resistance pandemic, fungal infections are growing, and are ever more resistant to treatments, becoming a public health concern worldwide" said Dr Hanan Balkhy, WHO Assistant Director-General, Antimicrobial Resistance (AMR).

Despite the growing concern, fungal infections receive very little attention and resources, leading to a scarcity of quality data on fungal disease distribution and antifungal resistance patterns. As a result, the exact burden of fungal diseases and antifungal resistance, are unknown, and the response is therefore undermined.

Three priority categories

The WHO FPPL list is divided into three categories: critical, high and medium priority. The fungal pathogens of in each priority category are so ranked primarily due to their public health impact and/or emerging antifungal resistance risk. While recognizing these critical pathogens as of public health concern globally, WHO emphasizes that the FPPL must be interpreted and contextualized carefully, as some endemic pathogens could be of more concern in their respective regional or local contexts.

Need for more evidence and priority areas for action

The authors of the report stress the need for more evidence to inform the response to this growing threat and to better understand the burden - both of disease and antifungal resistance. The report also highlights the urgent need

for coordinated action to address the impact of antifungal use on resistance across the One Health spectrum and calls for expanding equitable access to quality diagnostics and treatments.

"We need more data and evidence on fungal infections and antifungal resistance to inform and improve response to these priority fungal pathogens" said Dr Haileyesus Getahun, WHO Director, AMR Global Coordination Department.

The FPPL report underscores strategies for policymakers, public health professionals and other stakeholders. The strategies proposed in the report are collectively aimed at generating evidence and improving response to these fungal priority pathogens including preventing the development of antifungal drug resistance. The primary recommended actions are focused on: (1) strengthening laboratory capacity and surveillance; (2) sustaining investments in research, development, and innovation; and (3) enhancing public health interventions for prevention and control.

"Countries are encouraged to follow a stepwise approach, starting with strengthening their fungal disease laboratory and surveillance capacities, and ensuring equitable access to existing quality therapeutics and diagnostics, globally" added Dr Haileyesus Getahun.

Resistance to antifungal medicines is partly driven by inappropriate antifungal use across the One Health spectrum. For example, injudicious use of antifungals in agriculture was linked to the rising rates of azole-resistant *Aspergillus fumigatus* infections. The report also calls for fostering WHO's collaborative effort with the Quadripartite organizations and other partners, to address the impact of antifungal use on resistance across the One Health spectrum.



# NATIONAL NEWS

**OCTOBER 2022**

## TELANGANA GOVERNMENT HIKES ST RESERVATION IN EDUCATIONAL INSTITUTIONS

- On October 1, the Telangana government issued orders for a 10 per cent reservation for Schedule Tribes (ST) in educational institutions and government jobs. Previously, candidates of the ST community were given six per cent reservation in the state.
- A bill was passed by the Telangana Assembly in April 2017 and it was sent to the Centre for obtaining the President's assent. Commenting on this, during these six years the State government sent several representations in this connection, but the same is still pending. Therefore, in these circumstances, it is expedient to enhance the percentage of Scheduled Tribe reservations, without any further loss of time.

## KANGANA RANAUT BECOMES BRAND AMBASSADOR OF UP'S ODOP SCHEME

- The Uttar Pradesh government named actor Kangana Ranaut as the brand ambassador of its ambitious 'one district-one product' programme. The actor met Chief Minister Yogi Adityanath at his official residence .
- The UP government has launched the one district-one product (ODOP) programme with the aim to create product-specific traditional industrial hubs across 75 districts of the state.

## TAMIL NADU AND MAHARASHTRA TOPPED DESTINATIONS

- Maharashtra and Tamil Nadu had the highest numbers of foreign tourist visits, with 1.26 million and 1.23 million, respectively in 2021. The over 280-page report titled 'India Tourism Statistics 2022' was released by Vice-President Jagdeep Dhankhar on World Tourism Day at Vigyan Bhawan in New Delhi. India received 677.63 million domestic tourist visits in 2021, an increase of 11.05 per cent from 610.22 million in 2020.
- India ranked 54th in the global Travel and Tourism Development Index (TTDI) in 2021. During the event, Dhankhar also presented the National Tourism Awards 2018-19. The annual ceremony had been put on hold on account of the Covid-19 outbreak.

## TELANGANA GOVERNMENT LAUNCHED 'AASARA' PENSION FOR POOR

- As a part of its welfare measures and social safety net strategy, the Telangana government has introduced the 'Aasara' pensions, with a view to ensuring secured life for all the poor.
- It is a welfare scheme of pensions to old people, widows, physically disabled and beedi workers.
- Tahsildar of Asif Nagar, D Sunil Kumar said that 10,000 new Aasara pensions have been sanctioned under Asif Nagar Mandal jurisdiction.

## NABARD SANCTIONS RS. 222 CRORE TO AUGMENT INFRASTRUCTURE IN PUNJAB' RURAL SCHOOLS

- NABARD has sanctioned Rs 221.99 crore to strengthen school infrastructure in rural schools in Punjab. National Bank For Agriculture And Rural Development has sanctioned the money from the Rural Infrastructure Development Fund (RIDF) for the construction of 2,328 additional classrooms, 762 labs, and 648 playgrounds in rural schools in all 23 districts of Punjab.
- In addition to this, 404 integrated science labs, 62 physics labs, 44 chemistry labs, 54 biology labs, 103 computer labs, and 55 National Skills Qualification Framework labs have also been sanctioned.

## GOA WILL HOST THE 37TH NATIONAL GAMES IN OCTOBER 2023



- The Indian Olympic Association confirmed that Goa will host the 37th edition of the National Games in October 2023.
- The Goa state government has conveyed to the IOA its in-principle approval to host the next edition of the National Games. The Goa delegation may receive the IOA flag in the Closing Ceremony of the 36th National Games on 12th October, 2022 in Surat, Gujarat.

## AYODHYA SETS GUINNESS RECORD BY LIGHTING 15 LAKH DIYAS ON 'DEEPOSAV'

- A new Guinness World Record for the 'largest display of oil lamps' was set when more than 15.76 lakh earthen lamps were lit at the 'Ram ki Paidi' during the Yogi government's Deepotsav celebrations in Uttar Pradesh's Ayodhya on the eve of Diwali.
- The record was created in the presence of Prime Minister Narendra Modi. Thousands of devotees, general public, dignitaries witnessed this historic event. The teachers and students of Awadh University, Ayodhya contributed largely to creating the record. Over 15.76 lakh earthen lamps were lit one by one with the chanting of 'Shri Ram Jai Ram Jai Jai Ram' as soon as the PM launched the festival.

## JHARKHAND RECORDS INDIA'S HIGHEST PERCENTAGE OF CHILD MARRIAGE

- Jharkhand has the highest percentage of underage girls getting married. The survey was conducted in 2020 by the office of the Registrar General and Census Commissioner and its report was published in September 2022.
- The percentage of girls getting married before turning 18 is 5.8% in Jharkhand. The percentage of females who got married before reaching 18 years is 1.9 at the national level.

## PM MODI LAUNCHES MISSION LIFE MOVEMENT AT KEVADIYA IN GUJARAT

- Prime Minister Narendra Modi gave a clarion call for lifestyle change in order to protect the environment. Addressing the gathering after the global launch of Mission LiFE at the Statue of Unity in Gujarat in the presence of UN Secretary-General Antonio Guterres, PM said climate change mitigation is possible through lifestyle changes.
- For reaffirming India's commitment towards tackling the menace of climate change, Reduce, reuse, recycle and a circular economy have been an integral part of Indian culture for thousands of years.

## ADANI GROUP MAKES INVESTMENTS TO THE TUNE OF 65,000 CRORES IN RAJASTHAN

- Gautam Adani has stated that combining all the ongoing and future investments, they anticipate investing an additional 65,000 crore INR in Rajasthan during the next five to seven years. The investments would, in turn, create 40,000 direct and indirect jobs.
- The richest Asian man and the Gujarat-based conglomerate has recently announced that Adani group will invest over 65000 crore INR in Rajasthan over the next five to seven years in setting up a mega 10,000 MW solar power capacity, expand the cement plant and upgrade the Jaipur airport.

## DEHRADUN TO HOST 3-DAY AKASH FOR LIFE SPACE CONFERENCE IN NOVEMBER

- The first conference on Akash Tatva - Akash for Life, will be held from November 5th to 7th in Dehradun. The three-day conference will showcase blending of traditional and modern knowledge through an extended integration of all schools of thought.
- The decision was taken by the Union Minister of State (Independent Charge) Earth Sciences, MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, and Dr. Jitendra Singh. The event is scheduled to be held at Dehradun from 5th November to 7th November 2022.

## WORLD SPICE CONGRESS 14TH EDITION ORGANIZED IN MAHARASHTRA



- The 14th World Spice Congress (WSC), organized by Spices Board India in association with various trade and export farmers will be held on 16-18 February 2023 at CIDCO Exhibition and Convention Centre, Maharashtra.
- This biennial event organized by Spices Board India is the premier platform that brings the global spice industry together to deliberate on the problems and prospects in the spices sector.

**SEPTEMBER 2022**

**INDORE BECOMES INDIA'S FIRST 'SMART CITY' WITH 'SMART ADDRESSES'**

- Indore (MP) has implemented a fully digital addressing system that makes Indore the first city in India to do so.
- For this smart city initiative, an MoU was signed with the firm Pataa Navigations.
- Pataa: This organisation has developed patented technology and is working with ISRO to develop a digital addressing system for the nation.
- Users of the Pataa App can upload images of their homes, landmarks, etc, along with their addresses in the full text.

**MEGHALAYA CM LAUNCHES 'RESIDENTS SAFETY & SECURITY' PORTAL**

- Meghalaya chief minister Conrad K Sangma launched the online portal of the Meghalaya Residents Safety and Security Act (MRSSA).
- It will be beneficial for monitoring and better implementation of other services and programmes of the government, especially in critical areas such as health care
- The digitisation process will connect more than 6,000 villages in the state to the online system.

**ODISHA LAUNCHED RAINWATER HARVESTING SCHEME 'CHHATA'**

- Odisha government has launched a rainwater harvesting scheme named 'Community Harnessing and Harvesting Rainwater Artificially from Terrace to Aquifer (CHHATA).
- It will be implemented for a period of five years.
- Aim: Conserve rainwater and improve the water quality in urban local bodies (ULBs) and water scarce blocks.
- It will be implemented through the department of Water Resources (DoWR) with an outlay of Rs 270 crore.

**HEALTH MINISTER, DR MANSUKH MANDAVIYA LAUNCHES RAKTDAAN AMRIT MAHOTSAV**

- Union Health Minister Dr Mansukh Mandaviya will launch a countrywide mega drive 'Raktdaan Amrit Mahotsav' for voluntary blood donation from 17th September to 1st October 2022.
- The special drive is a part of the Azadi Ka Amrit Mahotsav.
- The registrations for the Raktdaan Amrit Mahotsav have been started on the E-Raktkosh portal and Aarogya Setu app.

**KARNATAKA GOVT LAUNCHES GLOBAL STARTUP CHALLENGE**

- The Karnataka government has launched a Global Startup Challenge named VentuRISE.
- Aim: To support growth stage startups in manufacturing and sustainability-related sectors.
- VentuRISE, it will be a part of the Global Investors Meet - Invest Karnataka 2022 that will be held from 2 - 4 November in Bengaluru.
- Cash prize: \$ 100,000
- The global challenge will help entrepreneurs to showcase their innovative products or solutions and connect with potential investors.

**TAMIL NADU GOVERNMENT LAUNCHED PUDHUMAI PENN FOR GIRL STUDENTS**



- Tamil Nadu CM, M K Stalin has launched the 'Pudhumai Penn' (modern woman) scheme for state's girl students.
- Under this scheme, all girl students, who studied from Classes 6 to 12 in government schools, will get Rs 1,000 per month to pursue higher education.
- The money will be directly transferred to the bank accounts of students.
- Aim: Reduce child marriages and make women independent
- The government has also launched 26 Schools of Excellence and 15 Model Schools.



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## UTTARAKHAND GOVT. LAUNCHES E-GOVERNANCE PORTAL 'SAMARTH'

- The Uttarakhand education department has launched an e-governance portal named "Samarth" with an aim to provide all administrative and educational updates.
- It includes information about entrance exams, salary structures, appointments from five state universities and public schools.
- Aim: To make the education system more transparent in the state.
- Around 200 assistant professors of science subjects will be sent to IISc, Bengaluru for special training..

## GUJARAT GOVERNMENT UNVEILS CINEMATIC TOURISM POLICY



- Gujarat CM, Bhupendra Patel has unveiled the state's first Cinematic Tourism Policy at an event in Gandhinagar, Gujarat.
- During the launch the govt has signed MoUs worth ₹1,020 crore with organisations and individuals with the department for the development of film infrastructure and film production.
- The policy offers various financial and non-financial incentives for film infrastructure development projects and for film-making projects.
- Special guest: Actor Ajay Devgan

## BATHUKAMMA A FLORAL FESTIVAL BEGINS ACROSS TELANGANA STATE

- In Telangana, Bathukamma, the state floral festival has begun with women in large numbers participating in the festivities across the state. Yesterday marked the beginning of the nine-day official festival of the state.
- Prime Minister Narendra Modi has greeted everyone, particularly the Nari Shakti of Telangana on the auspicious occasion of Bathukamma. In a tweet, Mr. Modi hoped that this festival will deepen our connect with nature and interest in flowers.
- During the nine-day annual festival, women and girls sing and dance around specially arranged flowers. At the end of the festival, the floral arrangements will be immersed in local ponds.

## UP CM INAUGURATES LATA MANGESHKAR CHOWK IN AYODHYA ON HER 93RD BIRTH ANNIVERSARY IN HONOUR OF LEGENDARY SINGER

- The inauguration of the Lata Mangeshkar Chowk in Ayodhya is a 'fitting tribute to one of the greatest Indian icons'
- Uttar Pradesh chief minister Yogi Adityanath inaugurated the Lata Mangeshkar Chowk in Ayodhya on Wednesday on the occasion of the 93rd birth anniversary of the late singer and Bharat Ratna awardee
- Union cultural minister, G Kishan Reddy, and state tourism and culture minister, Jaiveer Singh, were also present in the inauguration event.

## 36TH NATIONAL GAMES TO BE DECLARED OPEN BY PRIME MINISTER

- Prime Minister Narendra Modi will inaugurate the 36th National Games at a grand Opening Ceremony to be held at the Narendra Modi stadium in Ahmedabad.
- Mr. Modi will also address athletes from across the country taking part in the National Games. Union Youth Affairs and Sports Minister Anurag Singh Thakur and other dignitaries will attend the opening ceremony.
- National Games are being held in the state of Gujarat for the very first time. It will begin and will continue till 12th October.

## INDIA TO HOST QUAD SENIOR OFFICIALS' MEETING

- The Quad group meeting will be hosted by India in New Delhi with Japan, U.S, and Australia in the coming week. The Quad meeting is the first such "Senior Officers Meeting" (SOM) to be held after tensions rose between China and Taiwan. The Quad SOM meeting is one of several meetings to be held between India and Indo-Pacific Partners.
- The Quad SOM meeting is going to be held anytime between 5th-6th September. The SCO summit in Uzbekistan in mid-September is ahead of the Quad SOM meeting. Prime Minister Narendra Modi along with the important leaders of Russia, Iran, China, Pakistan, and Central Asia will attend the SCO Summit, as it is the first such in-person meeting since the outbreak of the COVID-19 pandemic and the Russia-Ukraine war.

**AUGUST 2022**

## CHHATTISGARH CM GOVT LAUNCHED 'MAHTARI NYAY RATH'



- The Chhattisgarh Women Commission has organised 'Mukhyamantri Mahtari Nyay Rath Yatra' to make the women of the state aware of their constitutional rights and laws.
- CM Bhupesh Baghel has flag off the 'Mukhyamantri Mahtari Nyay Rath' (chariots) on the occasion of Hareli Tihaar festival.
- The Information regarding women's rights and concerning laws spread through short films, messages and brochures.
- Chairperson of Chhattisgarh women's commission: Dr. Kiranmayi Nayak

## WEST BENGAL TO CARVE OUT SEVEN NEW DISTRICTS, TOTAL NUMBER RISES TO 30

- West Bengal CM, Mamata Banerjee has announced that the state will soon carve out seven new districts.
- Earlier there were 23 districts in Bengal, after this, West Bengal will have 30 districts.
- Seven new districts: Sunderban, Ichhemati, Ranaghat, Bishnupur, Jangipur, and Behrampur.

- One more district will be named from the Basirhat region.
- Aim: Smaller units would make governance easier and benefit the people by bringing the administration closer to them.

## AMAZON JOINS HANDS WITH INDIAN RAILWAYS TO BOOST DELIVERY OF PACKAGES

- Amazon India has come into a partnership with Indian Railways to boost its delivery services in the country.
- This partnership helps e-commerce firm to transport packages on more than 110 inter-city routes, ensuring one to two-day delivery for its customer.
- Amazon India now ferries customer packages with the Indian Railways to cities and towns such as Jharsuguda, Ratnagiri, Kurnool, Nanded, Bareilly, Bokaro and Rudrapur among others

## INDIA'S FOOD PROCESSING INDUSTRY COULD REACH \$530 BN BY FY27

- According to a report, the Indian Food Processing industry could potentially grow at a CAGR of 10-11% to reach \$500-530 bn by FY27.
- This is due to its strong agricultural background and several favourable trends supporting its progress.
- According to the report, India has emerged as a global agricultural powerhouse.
- Now it is the world's 2nd-largest agricultural producer, leading in the production of cereals, pulses, fruits and vegetables, sugar, and milk.

## KERALA GOVT TO LAUNCH ONLINE CAB SERVICE 'KERALA SAVARI'

- The Kerala government is set to launch its own e-taxi service named 'Kerala Savari' from August.
- This online taxi hiring service is being rolled out by the state Labour Department which is linking the existing auto-taxi networks in the state.
- Aim: To ensure safe and dispute-free travel for the public at affordable rates prevailing in the state.
- The new service would be launched in a function to be held at Kanakakkunnu Palace.

## PM MODI LAUNCHES REVAMPED POWER DISTRIBUTION SECTOR SCHEME



- PM Narendra Modi has participated in the grand finale of 'Ujjwal Bharat Ujjwal Bhavishya - Power @2047' via video conferencing.
- During the event, he launched the revamped distribution sector scheme.
- He also laid the foundation stone of various green energy projects of the National Thermal Power Corporation Limited.
- The initiative proposes to provide financial support to discoms with an outlay of more than Rs 3 lakh crore for five-year period till FY 2025-26.

# INTERNATIONAL NEWS

OCTOBER 2022

## ICELAND TOPPED THE LIST IN MERCER CFA INSTITUTE GLOBAL PENSION INDEX

- Mercer and the CFA Institute released its 14th annual Mercer CFA Institute Global Pension Index (MCGPI) which comprises a list of 44 countries with the best and worst pension systems in the world.
- India ranked 41st and has the forth-lowest retirement income system in the world, according to the report.
- It comprises an earnings-related employee pension scheme, a DC employee provident fund (EPFO), and supplementary employer-managed pension schemes, which are largely DC in nature.

## TUNISIA PRESIDENT NAMES NAJLA BOUDEN AS COUNTRY'S FIRST FEMALE PM

- Tunisia's president named geologist Najla Bouden as the country's first ever female prime minister-designate on 2 October, to form a government with limited executive clout after the president seized wide-ranging powers .
- The president, who will head the cabinet, repeatedly emphasised the "historic" nature of the nomination of a woman, calling it "an honour for Tunisia and a homage to Tunisian women".

## DEHRADUN TO HOST 3-DAY AKASH FOR LIFE SPACE CONFERENCE IN NOVEMBER

- The first conference on Akash Tatva - Akash for Life, will be held from November 5th to 7th in Dehradun. The three-day conference will showcase blending of traditional and modern knowledge through an extended integration of all schools of thought.
- The decision was taken by the Union Minister of State (Independent Charge) Earth Sciences, MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, and Dr. Jitendra Singh.

## RISHI SUNAK DECLARES CANDIDATURE FOR UK PM, LEADS WITH BACKING OF OVER 131 MPS

- Infosys founder N R Narayana Murthy's son-in-law Rishi Sunak officially threw his hat into the ring on Diwali-eve to be in the race to succeed Liz Truss as leader of the Conservative party and the next UK prime minister.
- Sunak so far had 131 to 153 MPs backing him while Truss' predecessor Boris Johnson 56 to 76 and Penny Mordaunt 22 to 28 MPs. Only candidates with 100 or more MPs' nominations will make it through to the first ballot. The deadline ends at 18.30 IST on Monday. If Sunak is the only one who passes the threshold, he will automatically become the UK prime minister on Diwali.

## INDIA'S FOREIGN EXCHANGE RESERVES INCREASED

- The Reserve Bank reported an increase in the value of gold assets caused India's foreign exchange reserves to climb by USD 204 million to USD 532.868 billion for the week ended October 7.
- The total reserves decreased by USD 4.854 billion to USD 532.664 billion during the previous reporting week.

## 22ND WORLD BLOCKCHAIN SUMMIT BEGINS IN DUBAI

- The World Blockchain Summit in Dubai is taking place in Atlantis, The Palm, on October 17 and 18, 2022. It is one of the most exclusive gatherings of the global crypto and blockchain ecosystem.
- The 22nd global edition of the World Blockchain Summit will bring together some of the world's leading crypto influencers, policy makers, key government representatives, media, family offices, HNIs and other curated investors to foster the worldwide crypto and blockchain community.

## KAZAKHSTAN CHANGES CAPITAL'S NAME FROM NUR-SULTAN BACK

- Kazakhstan's president, Kassym-Jomart Tokayev is to restore the former name of the country's capital, Astana, just three years after he renamed it in honour of his predecessor.
- Kazakhstan's president has signed a law limiting presidential terms and reverting to the old name of the Central Asian country's capital, in the latest step of breaking with the legacy of his predecessor. The bill also reinstated the capital's name to Astana.

## CHINA WITHDRAWS ITS IAEA ANTI AUKUS RESOLUTION SIGHTING NO SUPPORT

- China has withdrawn a draft resolution at the International Atomic Energy Agency (IAEA) against the AUKUS grouping seeking to provide Australia with nuclear-powered submarines following India's objective view on the issue,
- China tried to get the resolution passed at the general conference of the IAEA that took place in Vienna from September 26 to 30.

## CAPTAIN IBRAHIM TRAORE CHOSEN AS PRESIDENT OF BURKINA FASO

- Captain Ibrahim Traore was appointed as president of Burkina Faso on after the West African country's second coup in less than nine months.
- The impoverished Sahel nation plunged into renewed turmoil at the weekend when Lieutenant-Colonel Paul-Henri Sandaogo Damiba -- who had seized power in January -- was toppled by newly emerged rival Traore, leading a faction of disgruntled junior officers.

## FINANCING PLATFORM LAUNCHED BY IFC IN RESPONSE TO GLOBAL FOOD CRISIS

- Responding to rising food insecurity, World Bank's private sector investment arm, the International Finance Corp. (IFC) has launched a new, \$6 billion financing facility to strengthen private sector's ability to respond to the crisis and help support food production.

- The war in Ukraine and an uneven global recovery from the COVID-19 pandemic have added to rising levels of hunger and malnourishment, which already have been worsened by climate change and increasingly severe weather events that are damaging harvests and reducing yields, the statement reads.

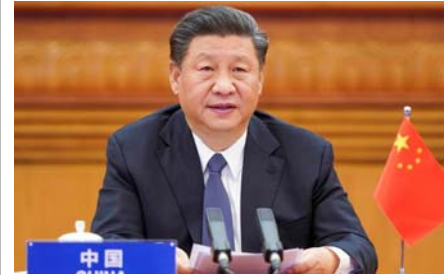
## RUSSIA SUCCESSFULLY LAUNCHES NAVIGATION SATELLITE - GLONASS-K

- Russia launched its Soyuz-2.1b rocket carrying the GLONASS-K navigation system from a northern cosmodrome, the Interfax news agency reported, citing the defence ministry.
- Combat crews of the Space Forces successfully launched a Soyuz-2.1b medium-class launch vehicle with space navigation GLONASS-K system, the agency cited the ministry.

## FOREIGN FOOD MANUFACTURERS MANDATE FSSAI REGISTRATION

- Food regulator FSSAI has made it mandatory for foreign food manufacturing facilities to register with it for exporting products such as meat, milk and infant foods to India.
- It has been decided that registrations of foreign food manufacturing facilities, falling under five food categories, who are intended to export these products shall be mandatory. This will be effective from February 1, 2023.

## CHINESE PRESIDENT XI CREATES HISTORY BY WINNING RECORD THIRD TERM IN POWER



- China's Communist Party formally reelected Xi Jinping the party's general secretary for another five years, paving the way for his historic third term as Chinese president.
- The widely expected announcement comes after a week-long Communist Party Congress during which Xi further cemented his grip on power. Party faithful endorsed his "core" position in leadership, and approved changes to the constitution making Xi's political vision central for China's future.

## NETHERLANDS BEATS CHINA, BECOMES INDIA'S THIRD-LARGEST EXPORT MARKET

- The export pecking order has changed dramatically this fiscal. The Netherlands has emerged as India's third-largest export destination, ahead of China and Bangladesh. It has moved up two spots in the list of India's top ten export destinations since FY22, thanks to a 106% surge in despatches until August this fiscal from a year before to \$7.5 billion.

**SEPTEMBER 2022**

## **GIORGIA MELONI ELECTED AS FIRST WOMAN PM OF ITALY**



- Giorgia Meloni will likely become Italy's first woman prime minister.
- Meloni grew up in a working-class area of Rome. Giorgia Meloni won her first local election at age 21 and, in 2008, became the youngest-ever minister in Italy at age 31.
- She was a member of a conservative group created by former prime minister Silvio Berlusconi before she left it and co-founded Brothers of Italy in 2012.
- Meloni compares Brothers of Italy to the Conservative Party in Britain and the Republican Party in the U.S. The Italian press has compared Meloni to Margaret Thatcher, who was the first woman prime minister of Britain.
- Meloni supports supplying Ukraine with weapons to defend against Russia's invasion. On migration, she said she wants a naval blockade to stop migrant boats from leaving North Africa. She has said she might place same-sex marriage under review. Meloni says women have to get to the top by merit, and she is against rules that would say how many women should be in parliament.

## **META SHUTS DOWN RUSSIA, CHINA-BASED INFLUENCE CAMPAIGNS**

- The Parent Company of Facebook, Meta took down two separate covert influence networks operating from China and Russia.
- The company publicly detailed the takedown, as it remains on high alert for foreign interference in the US midterm elections.
- The network from China was small and barely received any attention, however, it did include some accounts that posed as the Americans on both sides of the political spectrum.
- The Russian Campaign, on the other hand, was vast as it pushed the pro-Kremlin narrative about the war in Ukraine.
- The operation included website that were designed to mimic real western news outlets, including The Guardian. The Russian campaign also registered fake sites designed to look like The daily mail and the German outlets.

## **INDIA RANKS 40TH IN GLOBAL INNOVATION INDEX**

- India has reached the 40th rank in the Global Innovation Index of the World Intellectual Property Organization.
- This is a great leap of 41 places in 7 years. India was at 81 positions in 2015 and 40th in 2022.
- India has also maintained 1st rank in ICT services exports over the years. The last time when the GII ranking was done, India stood in the 45th position. The country has come a long way and there are even more heights to scale.

- The Global Innovation Index is an annual ranking of countries by their capacity for, and success in, innovation. It was started in 2007 by INSEAD and World Business, a British magazine.

## **CURRENT ACCOUNT DEFICIT WIDENS TO 2.8% OF GDP**

- As per the data released by the Reserve Bank on India's Balance of Payments during the First Quarter (April-June) of 2022-23, the current account balance recorded a deficit of USD 23.9 billion (2.8 per cent of GDP) in the first quarter, up from USD 13.4 billion (1.5 per cent of GDP) in January-March period of the last fiscal.
- India's current account deficit, a key indicator of the balance of payment position, widened to 2.8 per cent of GDP at USD 23.9 billion in the first quarter of the current financial year, mainly on account of a higher trade deficit.

## **SAUDI BECOMES INDIA'S 2<sup>nd</sup> LARGEST OIL SUPPLIER**

- Saudi Arabia emerged as the second-biggest oil supplier to India after a three-month gap.
- Saudi Arabia has overtaken the Russia by a thin margin, while Iraq retained the top spot in August 2022.
- India is the world's third biggest oil importer and consumer, shipped in 863,950 barrels per day (bpd) of crude from Saudi Arabia (up 4.8% from the previous month).
- UAE has ranked four, while Kazakhstan replaced Kuwait to become fifth oil supplier to India, followed by US.



## INDIA SURPASSES UK TO BECOME WORLD'S 5TH BIGGEST ECONOMY

- India has surpassed the United Kingdom to become the world's 5th biggest economy.
- The International Monetary Fund (IMF) has forecasted that India is overtaking the UK in terms on an annual basis this year.
- Top four: The US, China, Japan and Germany.
- The calculation is based in US dollars and India has extended its lead in the first quarter.
- By contrast, the Indian economy is forecast to grow more than 7% in 2022-23.

## FIRST HOMOEOPATHY INTERNATIONAL HEALTH SUMMIT HELD IN DUBAI

- The first edition of "World Health Summit for Pride of Homoeopathy" was held in Dubai with the theme "Diseases caused by climate change and global warming".
- Aim: To educate and promote a homoeopathic system of medicine, drugs, and practices.
- The summit was organised by Burnett Homoeopathy Pvt Ltd
- Burnett Homoeopathy Pvt Limited deals with homoeopathic dilutions, mother tincture, lower trituration tablets and various other homoeopathic medicines.

## SIX MOUS SIGNED BETWEEN INDIA, AUSTRALIA AT BENGALURU SPACE EXPO

- Australia and India have signed six space industry MoU at the Bengaluru Space Expo (BSX) 2022.

- HEX20 - Skyroot Aerospace: For launch services, spacecraft avionics and components for Australian space initiatives.
- QL Space - Skyroot Aerospace: To develop launch facilities in Australia and support joint mineral exploration missions in space
- QL Space - GalaxEye: To develop a hybrid optic and radar payload
- QL Space - SatSure: To build satellite and AI-based solutions

## IRELAND'S DATA PROTECTION COMMISSION FINES USD 402 MILLION ON INSTAGRAM

- Data Protection Commission (DPC) of Ireland has imposed fined on Instagram of USD 402 million ( 405 million euro) for breaching regulations on the handling of children's data.
- The DPC has launched an investigation in late 2020.
- Reason: How the Instagram platform handles children's personal data.
- Findings: The platform had operated a user registration system whereby the accounts of 13-17-year-old users were set to "public" by default.

## INDIA INVITES BANGLADESH AS GUEST COUNTRY DURING ITS G-20 PRESIDENCY

- The government of India has decided to invite Bangladesh, Egypt, Mauritius, Netherlands, Nigeria, Oman, Singapore, Spain and UAE as Guest Countries to take part in the G 20 meeting during its Presidency.

- International Organisations: UN, IMF, World Bank, WHO, WTO, ILO, FSB and OECD and AU, AUDA-NEPAD and ASEAN, ISA, CDRI and ADB.
- This is a part of the G20 tradition of inviting some Guest Countries and International Organisations (IO) to its meetings and summit.

## PM MODI ON A TWO-DAY VISIT TO UZBEKISTAN TO ATTEND SCO SUMMIT

- PM Narendra Modi is on two-day visit to Samarkand in Uzbekistan from September 15 to attend the Shanghai Cooperation Organization (SCO) Summit.
- Mr. Modi has received an invitation from Uzbekistan President Shavkat Mirziyoyev.
- Agenda: To review the grouping's activities over the past two decades and discuss the prospects of multilateral cooperation.
- The SCO is an inter-governmental organisation founded in Shanghai in June 2001

## ANDAMAN AND NICOBAR ISLANDS BECOME INDIA'S FIRST SWACHH SUJAL PRADESH

- Jal Shakti Minister, Gajendra Singh Shekhawat has declared Andaman and Nicobar Islands as India's first Swachh Sujal Pradesh.
- He handed over the certificate to A&N's LG Admiral DK Joshi.
- All the villages of Andaman and Nicobar Island have been certified as Har Ghar Jal and verified as open defecation free - ODF plus.

**AUGUST 2022**

**ZIMBABWE LAUNCHES GOLD COINS TO CONTROL INFLATION**



- Zimbabwe has launched gold coins named "Mosi-oa-Tunya" to control an inflation spike that has eroded the country's unstable currency.
- The move was announced by the Reserve Bank of Zimbabwe (central bank), which has disbursed 2,000 coins to commercial banks.
- Coins have been given the status of liquid asset, which can be easily converted into cash.
- Coins can be used by Individuals or companies.
- They can purchase coins from banks and other authorised outlets.

**LATVIA AND ESTONIA WITHDRAW FROM COOPERATION GROUP**

- Latvia and Estonia have withdrawn from a cooperation group amid the Western criticism of China over escalating military pressure on Taiwan.
- Reason: Both countries will continue to work towards constructive and pragmatic relations with China.
- Bulgaria, Croatia, the Czech Republic, Greece, Hungary, Poland,

Romania, Slovakia, and Slovenia are among the countries that remain in the cooperation format.

**INDIA AND MALDIVES SIGN SIX AGREEMENTS TO STRENGTHEN TIES IN KEY AREAS**

- During the four-day visit of Maldives president, Ibrahim Solih, India has inked six agreements to expand cooperation in several key areas.
- Six agreements were exchanged in areas including cyber security, disaster management, and infrastructure.
- PM Modi has also announced a Line of Credit of USD 100 million to Maldives for the completion of development projects on time.
- Both leaders have also embrace the launch of the Greater Male Connectivity Project funded by India.

**CABINET APPROVES INDIA-AUSTRALIA PACT TO PROMOTE CO-PRODUCTION OF FILMS**

- The Union Cabinet has approved the signing of an audio-visual (AV) co-production treaty between India and Australia to promote the co-production of films.
- Under this umbrella agreements, private, quasi-government or governmental agencies enter contracts to produce films together.
- So far, India has signed 15 audio-visual co-production treaties with foreign countries.
- Australia has emerged as a preferred destination for shooting of Indian films.

**BRITISH GOVT OFFICIALLY DECLARES DROUGHT IN PARTS OF ENGLAND**

- British govt has officially declared certain parts of southern, central, and eastern England as drought areas after a prolonged period of hot and dry weather.
- England suffered its driest July in 2022 since 1935, with only 35% of the average rainfall for the month, and parts of England and Wales are now in the middle of a 4-day extreme heat alert.
- All water companies have reassured essential supplies and are prepared than ever before for periods of dry weather.

**WORLD'S HIGHEST RAILWAY BRIDGE 'GOLDEN JOINT' INAUGURATED**



- The World's highest railway bridge 'Golden Joint' has been inaugurated in Reasi district of Jammu & Kashmir.
- The joints of bridge is connecting two ends of the deck of the world's highest railway bridge.

**Chenab Bridge:**

- This bridge is located in the Chenab river, will be 35 meters higher than the Eiffel Tower (after completion of project).
- Aim: It will provide direct connectivity to the Kashmir valley.
- The Design life of the bridge is at least 120 years.

# 500+ G.K. One Liner Questions



## NATIONAL

- The Telangana government has raised the reservation for Scheduled Tribes (ST) to **10%**
- Pullampara is became the first grama panchayat in the country to attain full digital literacy among its residents. **Kerala**
- Recently, the Ministry of Micro, Small and Medium Enterprises organized a National SC-ST Hub Conclave in **Ahmedabad**
- Which state government has launched a welfare scheme named 'Asara' pension? **Telangana**
- The Election Commission has launched a year-long voter awareness program on All India Radio. What is the name of this program? **Matadata Junction**
- UNESCO has launched a list documenting 50 iconic Indian heritage textiles in October 2022, Thigma or wool tie and dye is associated with? **Ladakh**
- Where did President Droupadi Murmu launch 'herSTART', an initiative aimed at supporting women-led startups? **Gujarat**
- The first conference of the Agni campaign was organised in Leh, on the theme of **Sustainability and Culture**
- The 81st annual convention of the Indian Roads Congress (IRC) has been held in which city after 11 years? **Lucknow**
- According to a survey, In Jharkhand, the percentage of girls getting married before turning 18 is as high as 5.8 percent. This survey was conducted by which ministry? **Home Ministry**
- Which state will host the 37th edition of the National Games in October 2023? **Goa**
- Recently, which village in India was declared by PM Narendra Modi as the country's first 24x7 solar-powered village? **Modhera**
- Union Minister Anurag Thakur has inaugurated a Water Sports Center in which state? **Himachal Pradesh**
- Which state has launched "Football for All" in the state to take the culture of football to the grassroots? **Odisha**
- Who has released an operations manual of Beti Bachao Beti Padhao? **Smriti Zubin Irani**
- Which state government has started new scheme HIMCAD to help farmers? **Himachal Pradesh**
- Which union minister has inaugurated the fourth Heli-India Summit 2022 in Srinagar? **Jyotiraditya M. Scindia**
- Who has inaugurated Chhattisgarh Olympics? **Bhupesh Baghel**
- The central government has approved the construction of an iconic cable stayed-cum-suspension bridge across the which Rivers connecting Telangana & Andhra Pradesh? **Krishna River**
- Which state has been ranked the best- governed state in the Public Affairs Index Report 2022 prepared by the Public Affairs Center (PAC)? **Haryana**
- Which state will host the 9th World Ayurveda Congress & Arogya Expo in December 2022? **Goa**
- Indian women's team won the Women's Asia Cup 2022 title after defeating Sri Lanka by eight wickets in the final. Which country hosted the Women's Asia Cup 2022? **Bangladesh**
- Which city has won the "World Green City award 2022"? **Hyderabad**
- Which is the only State to achieve Jal Jeevan Mission target for 2022 Q1 and Q2? **Tamil Nadu**
- Union Home and Cooperation Minister Amit Shah has launched an MBBS course in Hindi for the first time in the country in which of the following city? **Bhopal**

- India will host which edition of the General Assembly of the International Criminal Police Organization (INTERPOL) in New Delhi? **90th**
- Union Minister of Petroleum and Natural Gas Hardeep Singh Puri has inaugurated Asia's largest Compressed Bio Gas (CBG) plant in which state? **Punjab**
- Google has signed a Memorandum of Understanding to support and accelerate the mission to promote digital growth and development with which State governments? **Assam**
- Which state has achieved the top rank in the country under the "Best Performing State category in the Pradhan Mantri Awas Yojana Urban scheme? **Uttar Pradesh**
- Prime Minister Narendra Modi has launched Mission LIFE at which state? **Gujarat**
- The Fifth Khelo India Youth Games 2022 will be held in which state? **Madhya Pradesh**
- The 14th World Spice Congress will be held from 16 to 18 February 2023 at CIDCO Exhibition and Convention Centre in which state? **Maharashtra**
- Which Union Territories was named as the "Best performing UT" in the 2021 Pradhan Mantri Awas Yojana (Urban)? **Jammu and Kashmir**
- Which state/UT has launched the "Diye Jalao, Patake Nahin" (light up lamps, not firecrackers) campaign? **Delhi**
- Ayurveda Day was celebrated worldwide on 23rd October. The edition of Ayurveda Day was observed in 2022. **7th**
- The Directorate General of Civil Aviation has granted an aerodrome licence to Jeypore airport. It is located in which state? **Odisha**
- Which state government in association with the US Agency for International Development (USAID) has launched the "Out-of-Forest Trees in India (TOFI)" program? **Assam**
- Which strong cyclones made its landfall in Bangladesh bringing heavy rains to the coastal areas of West Bengal, Odisha and North Eastern States? **Sitrang**
- Gujarat was declared as a "Har Ghar Jal" state, earlier, which Union Territories had become the first "Har Ghar Jal" certified Union Territory (UT) in the country? **Dadra & Nagar Haveli and Daman & Diu**
- Which state has launched a common credit portal SAFAL (Simplified Application for Agricultural Loans) for the welfare of farmers? **Odisha**
- Recently, PM Modi inaugurated Smritivan in \_\_\_\_\_. **Gujarat**
- The Uttar Pradesh government has decided to develop which district as a perfume tourism destination? **Kannauj**
- Who got its second railway station after a gap of more than 119 years with the commissioning? **Nagaland**
- Which district has been declared as the best aspirational district in India? **Haridwar**
- The 50th All Shumang Leela Festival 2021-2022 kicked off in which state? **Manipur**
- Which state recently launched 'CM Udyman Khiladi Unnayan Yojana' on National Sports Day? **Uttarakhand**
- The largest religious monument in the world, the Temple of Vedic Planetarium in which state of India? **West Bengal**
- In which state / UTs Atal Innovation Mission (AIM) & NITI Aayog have announced the establishment of more than 500 Atal Tinkering Labs (ATLs)? **Jammu and Kashmir**
- Which state inaugurated a month-long Rajiv Gandhi Rural Olympic Games? **Rajasthan**
- Which state has launched the 'Rural Backyard Piggery Scheme'? **Meghalaya**
- \_\_\_\_\_ became first village in Uttar Pradesh to have RO water in every household. **Bhartaul**
- Which state government has launched an e-governance portal - "Samarth"? **Uttarakhand**
- The government of India has announced to change the name of Rajpath and Central Vista lawns into \_\_\_\_\_. **Kartavya Path**
- Which state has been sets up country's first Bio-Villages, recognized by an international group? **Tripura**
- Prime Minister Narendra Modi has announced a new initiative, the development and upgradation of \_\_\_\_\_ schools across the country under the Pradhan Mantri Schools For Rising India (PM-SHRI) Yojana. **14,500**
- India's first-ever "Night Sky Sanctuary" to be set up in \_\_\_\_\_. **Ladakh**

- According to the NITI Aayog report titled 'Preserving Progress on Nutrition in India: Poshan Abhiyan in Pandemic Times', which state ranked first in larger states category in terms of the overall implementation of the Centre's flagship Poshan Abhiyan? **Maharashtra**
- \_\_\_\_\_ ranks at the top in the number of disposal and entry of cases through the e-Prosecution portal managed by the Union government under its Digital India Mission. **Uttar Pradesh**
- On the occasion of Teachers Day, President Droupadi Murmu has honoured \_\_\_\_\_ selected teachers from across the country with National Awards at Vigyan Bhawan New Delhi. **45**
- \_\_\_\_\_ and two cities from Kerala have joined the UNESCO Global Network of Learning Cities (GNLC) in recognition of their outstanding efforts to make lifelong learning a reality for all at the local level. **Warangal**
- Which state has launched the 'Pudhumai Penn' (modern woman) scheme for the state's girl students? **Tamil Nadu**
- Prime Minister Narendra Modi has inaugurated the Centre-State Science Conclave via video conferencing in which city? **Ahmedabad**
- \_\_\_\_\_ state Prison Department has launched Prison Staff Attendance App mobile application? **Nagaland**
- Which state government has launched a rainwater harvesting scheme named CHHATA? **Odisha**
- Which state has announced first-ever 'Cinematic Tourism Policy'? **Gujarat**
- Which state will host Ranji trophy matches for the first time in December 2022? **Sikkim**
- Recently, Prime Minister Narendra Modi Inaugurated the World Dairy Summit 2022 in Greater Noida, what is the theme of the summit? **Dairy for nutrition and livelihood**
- National Parks was selected to reintroduce Cheetahs in India? **Kuno National Park**
- India's 1st lithium-ion cell factory has been inaugurated in \_\_\_\_\_. **Andhra Pradesh**
- \_\_\_\_\_ state launched 'CM Da Haisi' web portal to address public grievances? **Manipur**
- India's first state/UT to achieve 100 per cent coverage of precautionary dose? **Andaman & Nicobar Island**
- \_\_\_\_\_ state has decided to introduce a 'no-bag day' in schools? **Bihar**
- \_\_\_\_\_ state government has given in-principal nod to a proposal to set up an institution on the lines of NITI Aayog to make studied decisions on various sectors? **Maharashtra**
- Indian Army activated satellite broadband-based internet service on the world's highest battlefield, Siachen Glacier. The siachen glacier is located in which mountain range? **Karakoram**
- India & \_\_\_\_\_ coast guards display maritime ties during 'Abhyas' drill off Chennai. **US**
- Swimmer Elvis Ali Hazarika has become the first from the North-East to cross the North Channel. He is from which state? **Assam**
- Indian state performed first successful full-arm transplant? **Kerala**
- Which state has notified the country's first 'Dugong Conservation Reserve' in Palk Bay? **Tamil Nadu**
- The government is investing how much amount to ensure last-mile network accessibility for 4G and 5G in every village across the country? **\$30 billion**
- Which state government has decided to launch a campaign on women's safety titled 'Hamar Beti Hamar Maan' (our daughter, our honour)? **Chhattisgarh**
- The Government's flagship programme 'Make in India' completed \_\_\_\_\_ years on 25th September 2022. **8**
- The Ministry of Environment, Forest and Climate Change will launch the 'Swachh Vayu Sarvekshan' programme to rank cities based on their actions to improve air quality. It will rank how many cities in the country. **131**
- Chandigarh airport will be renamed after \_\_\_\_\_ as a tribute to the great freedom fighter. **Bhagat Singh**
- The Bathukamma festival is associated with which state/UT of India? **Telangana**
- Hitachi Astemo has installed its India's first solar power plant in which state? **Maharashtra**

- In West Bengal, the state government is creating 7 new districts. What will be the total number of districts in the state now? **30**
- Which state has recently topped in holding Assembly sittings in 2021? **Kerala**
- Which Union Minister has inaugurated a conference on drug trafficking and national security? **Amit Shah**
- Which smart city is the first in India to get Google's environmental insights data? **Aurangabad smart city**
- Union Culture Ministry G Kishan Reddy organises Tiranga bike rally from \_\_\_\_\_. **Red Fort**
- Which state/UTs has inaugurated a project of the Women and Child Development department to provide milk and eggs to children at all Anganwadis in the state? **Kerala**
- In which state Nitin Gadkari has inaugurated and laid the foundation stone of 6 National Highway projects of 119 km worth Rs 2300 crore? **Madhya Pradesh**
- Which state has recently inked an MoU with Deloitte India to achieve the target of \$1 trillion economy? **Uttar Pradesh**
- Which state topped in the Utilisation of Agriculture Infrastructure funds in FY 2021-2022? **Andhra Pradesh**
- Which state has decided to develop one Sanskrit-speaking village in each of the 13 districts in the state? **Uttarakhand**
- Which state government has launched the 'Chief Minister Equal Education Relief, Assistance and Grant' (Cheerag) scheme for EWS Students? **Haryana**
- Which companies has launched the 'India Ki Udaan' project to mark 75 years of Independence? **Google**
- Which state governments has launched the 'Panchamrut Yojana' scheme with an aim to double farmers income? **Uttar Pradesh**
- Where was the 2022 International Telecommunication Union (ITU) Regional Standardization Forum (RSF) for Asia and Oceania region held? **New Delhi**
- Narendra Modi will dedicate to the nation via video conferencing a second generation (2G) ethanol plant in \_\_\_\_\_. **Haryana**
- As on 14th August 2022, how many wetlands from India are declared as Ramsar sites during the year 2022? **28**
- To improve the security of passengers, the Indian Railway along with the Railway Protection Force (RPF), have launched a pan-India operation known as? **Operation Yatri Suraksha**
- Prime Minister Narendra Modi is leading the celebrations from Red Fort in New Delhi and is addressing the nation from Red Fort in New Delhi. This is his \_\_\_\_\_ address as the prime minister. **9**
- Delhi Chief Minister Arvind Kejriwal has launched the 'Make India No. 1' mission to make India the number one country in the world. How many vision points of this initiative? **5**
- Global Liveability Index is released by \_\_\_\_\_. **Economist Intelligence Unit**
- PM Narendra Modi sets 'Panch Pran' target for next \_\_\_\_\_. **25 yrs**
- The recently launched "Manthan" Platform is associated with \_\_\_\_\_. **Better industry and R&D collaboration**
- Which state government has launched the 'Vidya Rath -School on Wheels' project to provide elementary education to underprivileged children? **Assam**
- Recently, Government granted GI Tag status to Bihar's Mithila Makhana, once granted the tag is valid for a period of \_\_\_\_\_. **10**
- Mandla district has become the first fully "functionally literate" district in the country. Mandla is the district of which state? **Madhya Pradesh**
- In which city, the 17th Pravasi Bhartiya Divas will be held in January 2023? **Indore**
- Punjab and Haryana governments have agreed to name the Chandigarh International Airport in Mohali after \_\_\_\_\_. **Shaheed Bhagat Singh**
- Which state has become the first state in the country to distribute Seed to Farmers via Blockchain Tech? **Jharkhand**
- Chief Minister Yogi Adityanath approved the proposal of the Uttar Pradesh Tourism Department to start the country's first night safari in the capital \_\_\_\_\_. **Lucknow**
- Prime Minister Narendra Modi has inaugurated Homi Bhabha Cancer Hospital and Research Centre at which city? **Mohali**
- Which state government will set up 300 rural industrial parks in the state to boost and strengthen the village economy? **Chhattisgarh**

## INTERNATIONAL

- India has signed an agreement with which of the following country to export missiles, rockets & ammunition? *Armenia*
- Recently, National Payments Corporation of India and Central Bank Of which of the following country signed an MoU to launch the Rupay debit card in their country? *Oman*
- Alexander Van der Bellen has been elected as the President of Austria in October 2022, is the capital of Austria. *Vienna*
- The European Parliament has approved a new rule that will introduce a single charging port for mobile phones, tablets and cameras by which year in the European Union? *2024*
- United Nations organization has committed to sharply cut carbon emissions from air travel by which year? *2050*
- The International Monetary Fund (IMF) has slashed India's economic growth forecast to how much percent from 7.4% for FY22? *6.8%*
- Nomura has forecast India's growth to sharply slow down to in 2023- 24 from 7%. *5.2%*
- Abdul Latif Rashid has been elected as President by which country? *Iraq*
- What is the rank of India out of 121 countries on the Global Hunger Index 2022? *107*
- Indian Embassy in which of the following country has organized its much sought-after annual flagship cultural program "SARANG" in October 2022? *South Korea*
- Recently, Financial Action Task Force (FATF) has put on the "black list?". *Myanmar*
- Diwali will be a public school holiday in which of the following city from 2023? *New York*
- Who become the first Asian American to appear on US currency? *Anna May Wong*
- As per recent newspaper report, Netherlands has emerged as India's third-largest export destination, ahead of China and Bangladesh. Which is the second largest Export Destinations of India? *UAE*
- Elon Musk completes acquisition of Twitter in how much amount? *\$44 billion*
- Which country has once again shattered its own record for the world's lowest fertility rate? *South Korea*
- Which governing body has announced to launch its new centralized portal called 'e-Samadhan'? *Central Board of Secondary Education*
- Nagesh Singh has been appointed as India's next ambassador to which country? *Thailand*
- Colin de Grandhomme has announced his retirement from international cricket. He hails from which country? *New Zealand*
- The first edition of the "World Health Summit for Pride of Homoeopathic held in which city? *Dubai*
- India & \_\_\_\_\_ Conducts Counter Ransomware Exercise for 26 Nations. *UK*
- An Oscar-winning actress Louise Fletcher passed away recently at the age of 88 in France. She is from which country? *USA*
- India will get its first flex-fuel car imported from which country? *Brazil*
- What is the rank of India in the Global Innovation Index of the World Intellectual Property Organization? *40th*
- Which country topped the Global Innovation Index of the World Intellectual Property Organization? *Switzerland*
- Which country has granted citizenship to former US security contractor Edward Snowden? *Russia*
- Union Education and Skill Development and Entrepreneurship Minister Shri Dharmendra Pradhan inaugurated and addressed the \_\_\_\_\_ FICCI Global Skills Summit 2022. *13th*
- Mohammed bin Salman has been appointed as the Prime Minister of which country in September 2022? *Saudi Arabia*
- Which country has launched gold coins to tackle the soaring inflation? *Zimbabwe*
- Which country is hosting the 65th CPA in August 2022? *Canada*
- Which company has partnered with UNESCO (the United Nations Educational, Scientific and Cultural Organization) to promote and safeguard the 'Intangible Cultural Heritage of India'? *Royal Enfield*

- Which company has announced a campaign to upskill cyber security researchers and developers in India?  
**Google**
- Which country has once again shattered its own record for the world's lowest fertility rate?  
**South Korea**
- Colonel Abdoulaye Maiga, has been appointed as interim Prime Minister of which country by the military?  
**Mali**
- Fahmida Azim, who has been selected for 2022 Pulitzer Prize in Illustrated Reporting and Commentary category, belongs to which of the following country?  
**Bangladesh**
- Name the firm with the Indian Space Research Organisation (ISRO) announced its partnership to develop a map portal?  
**MapMyIndia**
- India and which country has decided to set up a task force to prepare a five-year roadmap to boost bilateral defence cooperation?  
**Tanzania**
- Which country has become the seventh country in the world to launch a mission to the Moon?  
**South Korea**
- Which country president proposed that the top commission should include Pope Francis, the UN Secretary-General, Antonio Guterres, and Indian PM Narendra Modi?  
**Mexico**
- Which country museum has signed an agreement with the Indian government to repatriate seven stolen artefacts to India?  
**Scotland**
- Which country is hosting the 65th Commonwealth Parliamentary Conference (CPA)?  
**Canada**
- Which European country has announced that it has exited the European Union's 'enhanced surveillance' framework in August 2022?  
**Greece**
- Which country has launched new batch of 3 Yagon-35 remote sensing satellites recently?  
**China**
- *Thiomargarita magnifica*, in news recently, is world's biggest \_\_\_\_ found in Caribbean mangrove swamp.  
**Bacterium**
- In Ookla Speedtest Global Index, Norway and Singapore have topped. What is the rank of India in this index?  
**115**
- Union Communications Minister Ashwini Vaishnaw inaugurated the India pavilion at the technology exhibition Vivatech 2020. This exhibition was held in which city?  
**Paris, France**
- Union Minister of Commerce and Industry, Piyush Goyal, inaugurated the 'Mango Festival' in which country?  
**Belgium**
- Oracle Cloud Infrastructure (OCI), based in \_\_\_\_\_, has launched 'OCI dedicated region' for the India market.  
**USA**
- 21st edition of the Transylvania International Film Festival has been held in which country?  
**Romania**
- Where was the 2022 NATO Madrid Summit held?  
**Madrid, Spain**
- United Nations-Habitat's World Cities Report 2022 says India's urban population is estimated to stand at \_\_\_\_\_ in 2035.  
**675 million**
- Which country's All-Party Parliamentary Group on Indian Traditional Sciences conferred the Ayurveda Ratna award on Tanuja Nesari recently?  
**UK**
- Which country recently honoured the royal families of India for providing shelter to its refugees who had fled the country during World War II?  
**Poland**
- According to a United Nations report, India is projected to surpass China as the world's most populous country in which year?  
**2023**
- Recently, the CBI, which is India's nodal agency for Interpol matters, joined Interpol's international child sexual exploitation (ICSE) database making India the \_\_\_\_\_ country to connect to it.  
**68th**
- Which country has launched an 'Aviation Passenger Charter' to help passengers know their rights?  
**UK**
- Who becomes the world's fourth richest person on Forbes Real-Time Billionaires List?  
**Jeff Bezos**
- Which country topped the list of Henley Passport Index 2022?  
**Japan**
- Maharashtra signed MoUs with 23 Companies worth Rs 30,000 crores during World Economic Forum (WEF) annual conference held in which place?  
**Switzerland**





## BANKING & FINANCE

- RBI reduced the real Gross Domestic Product (GDP) growth for FY23 from 7.2% to how much? **7%**
- The key short-term repo rate was raised by 50 basis points (bps) to what percent? **5.90%**
- The number of credit cards in force declined to about 78 million in August 2022, the Reserve Bank of India's new rule mandated credit card operators to deactivate cards that are inactive for days. **365**
- The Reserve Bank of India has informed that India's current account deficit rises to USD 23.9 billion in Q1. **2.8%**
- According to RBI, which refers to the replacement of actual card details with an alternate **Tokenisation**
- Shri Shaktikanta Das, launched a new SupTech initiative named DAKSH for which purpose for RBI? **Supervisory Purpose**
- In October 2022, the World Bank slashed its growth estimate for India by one percentage point to for FY23. **6.5%**
- Which bank has launched a one-stop merchant solution app named SmartHub Vyapar Merchant app? **HDFC Bank**
- Which bank has launched a unique solution "Smart Wire" for its customers to help them with SWIFT- based inward remittances? **ICICI Bank**
- Which bank has partnered with Tata Neu to launch two new credit cards? **HDFC Bank**
- The Central government and the Life Insurance Corporation of India (LIC) have decided to sell off their how much percent stake in IDBI Bank? **60.72%**
- The Securities and Exchange Board of India has how many board members including chairperson? **9**
- The Central government has extended the timeline for disbursement of loans up to March 31, under the ethanol blending programme interest subsidy scheme. **2023**
- Which bank has bagged a world record for staging and swinging the highest 101 Oonjals (Jhoolas), beautifully decorated- in Kochi? **South Indian Bank**
- Which bank has signed an MoU with Pune-based Vayana Network as its first fintech partner for end-to-end digitalization services? **IDBI Bank**
- On the occasion of Gandhi Jayanti, which banks in India has announced that it will adopt 30 remote villages across India under the 4th phase of the 'Gram Seva' program? **State Bank of India**
- Confederation of Indian Industry (CII) in October 2022? **Karnataka Bank**
- Which Stock Exchange has launched Electronic Gold Receipt (EGR) on its platform recently? **Bombay Stock Exchange**
- Which bank has launched several digital initiatives under "Project WAVE" in a bid to enhance the customer experience through integrated services on its digital platform? **Indian Bank**
- Recently, Ananth Narayan Gopalakrishnan was appointed as the fourth whole-time member of **SEBI**
- According to Bloomberg Billionaires Index, Gautam Adani has become the 3rd Richest Person in World. What is the total net worth of Adani? **USD 137.4 billion**
- According to the recent newspaper report, which is working on a new "fraud registry", a reporting mechanism to blacklist scammers? **Reserve Bank of India**
- As per a recent report by Benori Knowledge, India ranks \_\_\_\_\_ in the global life insurance market. **10**
- Which bank has partnered with NPCI to launch RuPay credit cards? **ICICI Bank**
- The Competition Commission of India has approved the acquisition of Billdesk by which company for \$4.7 billion in September 2022? **PayU**
- According to the 28th edition of the Status Report on India's External Debt 2021-22, the External debt as a ratio to Gross domestic product (GDP) is \_\_\_\_\_ as of March 2022. **19.9%**
- Which bank has introduced a new SMS banking facility for its customers recently? **HDFC Bank**
- Which bank have been selected by RBI for the 'test phase' of the 'On Tap' application facility? **HDFC Bank**
- Tamilnad Mercantile Bank (TMB) Ltd has announced the appointment of \_\_\_\_\_ as the Managing Director and CEO. **Krishnan Sankarasubramaniam**

- Which bank has partnered with ADB to support supply chain financing? **IndusInd Bank**
- According to RBI data, the all India house price index (HPI) rose by \_\_\_\_\_ year-on-year in the first quarter of 2022-23. **3.5%**
- According to which Indian bank, India would surpass Germany in 2027 and Japan by 2029 at the current rate of growth and become the world's 3rd largest economy? **State Bank of India**
- As part of the financial inclusion drive, public sector banks will open 300 branches in unbanked areas of various states by \_\_\_\_\_. **December 2022**
- Health sector in India to reach \$50 billion by \_\_\_\_\_. **2025**
- Which General Insurance has roped in Google Cloud to build an online platform for selling insurance? **HDFC ERGO General Insurance**
- Which bank becomes First PSB to Go Live On New Direct Tax Collection System TIN 2.0? **BOI**
- Commerce and Industry Minister Piyush Goyal has launched programme SETU in San Francisco, US. What does E stand for in SETU? **Entrepreneurs**
- PhonePe has tokenized \_\_\_\_\_ credit and debit cards on its platform in line with the Reserve Bank of India's (RBI) mandate for information security. **14 million**
- The United States issued how many student visas to Indians in 2022, according to the US embassy in India? **82,000**
- Bihar Chief Minister Nitish Kumar has inaugurated India's longest rubber dam 'Gayaji Dam' on river? **Falgu River**
- The government has set up a committee under who among the following to moderate gas prices in India in September 2022? **Kirit S Parikh**
- In September 2022, Bank of Maharashtra has raised \_\_\_\_\_ to fund business growth through the Basel III compliant Additional Tier 1 (AT1) bonds. **Rs. 710 Crore**
- Which bank has become the first bank in the country to issue an Electronic Bank Guarantee (e-BG) in partnership with National E-Governance Services Limited (NeSL)? **HDFC Bank**
- India's retail inflation rate reversed its three-month downward trend in August, rising to \_\_\_\_\_. **7 per cent**
- What is the wholesale price index (WPI) based inflation rate for August? **12.41 per cent**
- Which Bank and Square Yards (an integrated real estate platform) has announced the launch of 'Open Doors', a co-branded home buyer ecosystem? **Axis Bank**
- Which company appoints former RBI deputy governor BP Kanungo and Zomato chairman Kaushik Dutta to board? **BharatPe**
- Senior Advocate Mukul Rohatgi is slated to be appointed as the \_\_\_\_\_ Attorney General for India after KK Venugopal. **14th**
- Which life insurance has launched a term insurance plan Click2Protect Super? **HDFC Life Insurance**
- Which social media platforms has partnered with India Post Payments Bank to drive financial inclusion in remote cities in September 2022? **Koo**
- MeitY Startup Hub in collaboration with which of the following companies will launch a programme to support and accelerate XR technology startups across India in September 2022? **Meta**
- Was ranked 63rd on the Best Workplaces in Asia 2022 and becomes the only bank in India to be listed by Great Place to Work? **Federal Bank**
- What is the rank of India in the Global Crypto Adoption index 2022? **4th**
- Which Doordarshan series has been launched by US Agency for International Development (USAID) and UNICEF? **Door Se Namaste**
- The gross direct tax collections has registered a growth of how much percent in the current financial year in comparison to 2021-22? **30 percent**
- Foreign Trade Policy 2015-20 has been extended for a further period of how many months? **6**
- Recently, RBI removes which bank from Prompt Corrective Action (PCA) framework on complying with parameters? **Central Bank of India**
- Asian Development Bank (ADB) has pared its 2022-23 growth projection for India's economy to \_\_\_\_\_. **7%**

**NEW APPOINTMENT**

- Who has been appointed as the chairman of the board of governors of Advertising Standards Council of India (ASCI) in September 2022?  
*N S Rajan*
- Who has been appointed as the new brand ambassador of Hero MotoCorp?  
*Ram Charan*
- Who has been appointed as the national president of Indian American Chambers of Commerce (IACC)?  
*Lalit Bhasin*
- Recently, who revealed a prototype of a humanoid robot "Optimus"?  
*Elon Musk*
- Recently, who assumed charge as Secretary of the Department of Commerce?  
*Sunil Barthwal*
- Who has been elected as the Vice-President of the International Astronautical Federation (IAF)?  
*A K Anil Kumar*
- Defence Minister Rajnath Singh inducted the first indigenously developed light combat helicopters (LCH) named in Jodhpur, Rajasthan.  
*Prachand*
- 2.0 has been launched to promote reading, writing, and book culture in the country. What does V stand for in YUVA?  
*Versatile*
- Who has been appointed as the Deputy Election Commissioner of the Election Commission of India?  
*Ajay Bhadoo*
- Who has been appointed as Chairman and Managing Director of Gas Authority of India Limited (GAIL)?  
*Sandeep Kumar Gupta*
- Prime Minister's Scheme for Mentoring Young Authors - YUVA
- Who has been appointed as Director General of the Indian Ordnance Factory Service (IOFS)?  
*Sanjeev Kishore*
- Who was declared as 'National Icon' by Election Commission of India recently?  
*Pankaj Tripathi*
- The Central Government has appointed whom as the Presiding Officer of the Unlawful Activities (Prevention) Tribunal which will review the ban imposed on the Popular Front of India (PFI) and its affiliated organisations?  
*Justice Dinesh Kumar Sharma*
- Who has been appointed as CEO of Bank of India Mutual Funds?  
*Mohit Bhatia*
- Who has signed on as a brand ambassador of lubricant manufacturer Gulf Oil India recently?  
*Smriti Mandhana*
- Who has been re-elected as the chairman of the Association of Mutual Funds in India (AMFI)?  
*A Balasubramanian*
- Ashok Leyland has signed an MoU with IIT Madras for development and commercialisation of "swirl mesh lean direct injection system" for developing hybrid electrical vehicles using turbine technology. Ashok Leyland is owned by  
*Hinduja Group*
- Who will be appointed as the new president of BCCI?  
*Roger Binny*
- In October 2022, who has been appointed as India's next Ambassador to Kuwait?  
*Adarsh Swaika*
- According to the recently released Times Higher Education Rankings 2023, which of the following has topped the world ranking list?  
*University of Oxford*
- Who has been appointed as India's Ambassador to the Slovak Republic?  
*Apoorva Srivastava*
- Name the 50th Chief Justice of India, who replace present Chief Justice of India Uday Umesh Lalit?  
*Justice DY Chandrachud*
- Who has been appointed as new CEO of Adani Airports?  
*Arun Bansal*
- Sweden's parliament elected Moderates leader as the country's new prime minister.  
*Ulf Kristersson*
- Who has partnered with the Indian  
*CASHe*
- Who was named the brand ambassador of T20 World Cup for the Blind, recently?  
*Yuvraj Singh*
- Who has become the first Asian and first Indian to be appointed as an UN Human Rights Council's Special Rapporteur on contemporary forms of racism?  
*Ashwini K.P.*
- Who has launched a one-time property tax amnesty scheme "SAMRIDDHI 2022-23"?  
*Vinai Kumar Saxena*
- Who has presented the Silver Trumpet and Trumpet Banner to the President's Bodyguard (PBG)?  
*Droupadi Murmu*
- Who has been inaugurated the 8th India International MSME Start-up Expo & Summit at New Delhi?  
*Manoj Sinha*

- Who took over as interim President of Indian Olympic Association recently? **Adille Sumariwalla**
- Indian Skipper, \_\_\_\_\_ overtook New Zealand's Martin Guptill to become the leading run-scorer in men's T20 Internationals. **Rohit Sharma**
- Who has been appointed as its first brand ambassador DreamSetGo? **Sourav Ganguly**
- Who has been scripted history as he became the first Indian to clinch a Lausanne Diamond League? **Neeraj Chopra**
- Who took over as interim President of Indian Olympic Association recently? **Adille Sumariwalla**
- Who has been elected as the International Treasurer of the Parliamentary Association Conference (CPA) at the 65th Commonwealth Parliamentary Association Conference? **Anurag Sharma**
- Mercedes-Benz India appoints \_\_\_\_\_ as MD & CEO from January 2023. **Santosh Iyer**
- Kiccha Sudeep has been appointed as brand ambassador of Punyakoti Dattu Yojana. Punyakoti Dattu is a Scheme of which state? **Karnataka**
- Who has been appointed as new CEO Sansad TV? **Utpal Kumar Singh**
- Starbucks has appointed its new Indian-origin Chief Executive Officer \_\_\_\_\_. **Laxman Narasimhan**
- Who has elected as new president of the All India Football Federation? **Kalyan Chaubey**
- Who has been appointed as Chairman and Managing Director (CMD) of NHPC? **Yamuna Kumar Chaubey**
- Who has been appointed as new chairman and managing director of Shipping Corporation of India Ltd (SCI)? **Binesh Kumar Tyagi**
- Mahanagar Gas Limited (MGL), has appointed \_\_\_\_\_ as the company's new chairman. **Mahesh Vishwanathan Iyer**
- Who has been appointed as the new United Kingdom Home Secretary? **Suella Braverman**
- Who has been appointed as the CEO of IndiGo Airline in September 2022? **Pieter Elbers**
- Who has been appointed as India's next high commissioner to Canada? **Sanjay Kumar Verma**
- Who has inaugurated NALSA's Centre for Citizen Services at Jaisalmer house in New Delhi? **Justice Uday Umesh Lalit**
- Who has been recently appointed as the SAFEMA Appellate Tribunal chief? **Munishwar Nath Bhandari**
- Who is the new Chief of United Nations Human Rights? **Volker Türk**
- According to Forbes real-time billionaires list, who is the Asia's richest man with a net worth of USD 129.16 billion? **Gautam Adani**
- American Express Banking Corp India has appointed \_\_\_\_\_ as its chief executive officer (CEO) and country manager. **Sanjay Khanna**
- Britain's King Charles has bestowed the titles of Prince and Princess of \_\_\_\_\_ on his eldest son William and daughter-in-law Kate. **Wales**
- Which city will create history by implementing a fully digital addressing system, making it the first city in India? **Indore**
- The Principal Accountant General office in which city has begun 'Pension at your doorstep' initiative? **Mumbai**
- The Kibithu Military Garrison in Arunachal Pradesh has been renamed as \_\_\_\_\_. **General Bipin Rawat Military Garrison**
- In which city the National Defense MSME Conference and Exhibition has been organized? **Kota**
- World's largest museum of Harappan culture to be set up in which of the followings state of India? **Haryana**
- Launched a countrywide mega drive 'Raktdaan Amrit Mahotsav' for voluntary blood donation? **Mansukh Mandaviya**
- Joao Lourenco was sworn in for a second term as president of which country? **Angola**
- The Public Enterprises Selection Board (PESB) has selected who among the following as the next Managing Director (MD) of NLC India Limited? **Prasanna Kumar Motupalli**
- Pralay Mondal has been appointed as CEO of \_\_\_\_\_. **CSB Bank**
- University has signed an MoU with the Indian Navy to establish a long-term symbiotic relationship for Academic Cooperation? **Amity University**
- Who has inaugurated Ramakrishna Mission's 'Awakening ' programme for students of classes 1 to 5? **Dharmendra Pradhan**

## OBITUARIES

- Ramniklal Solanki, an 'Order of the British Empire' awardee, who recently passed away, was associated with which field?  
*Journalism*
- An important personality in Ambedkar's historic conversion to Buddhism passed away recently. What is his name?  
*Sadanand Fulzele*
- Imtiaz Khan, who passed away recently, was associated with which field?  
*Cinema*
- Ela Bhatt, who passed recently, was a pioneer in which of these fields?  
*Women empowerment*
- Neel Pawan Baruah, who passed away, belongs to which profession?  
*Artist*
- Jamsheed J Irani, who passed away was the former MD of which company?  
*TATA Steel*
- Name the dirtiest man in the world, who passed away.  
*Amou Haji*
- Dietrich Mateschitz, who has passed away, was the founder and owner of which of the following Formula One racing team?  
*Red Bull Racing*
- B. Sheik Ali passed away recently. He was a famous \_\_\_\_\_.  
*Historian*
- TV Sankaranarayan has passed away recently. He was a famous \_\_\_\_\_.  
*Musician*
- Birju Sah has passed away recently. He was associated with which sport?  
*Boxing*
- Which country passed a law allowing itself to carry out a preventive nuclear strike?  
*North Korea*
- Abhijit Sen passed away recently. He was what?  
*Economist*
- Name the Former Pakistan umpire, who passed away recently.  
*Asad Rauf*
- Valery Vladimirovich Polyakov passed away at the age of 80, who was he?  
*Russian Cosmonaut*
- Fidel Valdez Ramos, who has passed away recently, was the former President of which country?  
*Philippines*
- Nirmala Mishra has passed away recently. As a profession she was ?  
*Singer*
- K. Maya Thevar, who has passed away recently was the former and first MP of which political party?  
*AIADMK*
- Uma Pemmaraju passed away recently. She was a famous \_\_\_\_\_.  
*Journalist*
- Amitabh Chaudhary passed away recently at 58. He was the former president of which cricket association?  
*Jharkhand State Cricket Association*
- Syed Sibtey Razi has passed away recently. He was the former governor of which state?  
*Jharkhand*
- First tribal novelist and short story writer Narayan has passed away at the age of 82. He was the first novelist of which state?  
*Kerala*
- Samar 'Badru' Banerjee has passed away recently. He was associated with which sport?  
*Football*
- Abdul Gaffar Nadiadwala passed away recently He was a famous \_\_\_\_\_.  
*Film Maker*
- Name the "Father of Indian PSUs", who passed away recently.  
*Dr V Krishnamurthy*
- Peter Brook, one of the world's most innovative \_\_\_\_ passed away recently.  
*Theatre director*
- Former India international \_\_\_\_\_, who played as a goalkeeper for India in the 1970s, died in Mapusa, Goa.  
*EN Sudhir*
- Veteran Bengali film director Tarun Majumdar passed away. In which year did he receive the Padma Shri Award?  
*1990*
- Former Prime Minister of Japan Shinzo Abe passed away. In which year did he receive the Padma Vibhushan Award?  
*2021*
- Gopinath Nair, who has passed away recently. He was a famous \_\_\_\_\_.  
*Freedom Fighter*
- Who has been acknowledged as the father of the Indian Internet, passed away recently?  
*Brijendra K Syngal*
- Monty Norman, who passed away recently was a famous \_\_\_\_\_.  
*Music Composer*
- Name the renowned archaeologist, who passed away recently.  
*Padmashree Enamul Haque*
- Former President Jose Eduardo dos Santos has passed away. He is belongs to which country?  
*Angola*
- Achuthan Kudallur, who has passed away, was a renowned \_\_\_\_\_.  
*Artist*
- Nirmal Singh Kahlon, who passed away recently was a politician from which state/ UT?  
*Punjab*
- Shivaji Patnaik has passed away, he belongs to which among the following field?  
*Politician*

## AWARDS

- R Raveendran, who passed away recently, is a well-known?

*Photojournalist*

- Santoor legend Pandit Bhajan Sopori who passed away hailed from which of the following state?

*Jammu & Kashmir*

- Anjalai Ponnusamy passed away at the age of 102 in Malaysia. She was associated with which of the following organization?

*Indian National Army*

- Prafulla Kar who has passed away recently was a noted singer and music director specialised in which language?

*Odia*

- John Paul passed away recently. He was a famous Screenwriter and producer in which language?

*Malayalam*

- K. Maya Thevar, who has passed away recently was the former and first MP of which political party?

*AIADMK*

- Recently, Mwai Kibaki passed away at the age of 90. He was the former President of which country?

*Kenya*

- Legendary writer Binapani Mohanty passed away recently. Which language writer was she?

*Odia*

- Padma Shri Rajat Kumar Kar passed away. He was an eminent writer in which language?

*Odia*

- Dr Rama Kant Shukla Passed Away. He was an eminent scholar in which language?

*Sanskrit*

- Andrew Symonds passed away. He belong to which?

*Cricket*

- Abu Dhabi Sheikh Khalifa bin Zayed Al Nahyan passed away. He was the president of which country?

*UAE*

- Who was recently presented with the 'Lokmanya Tilak National Journalism Award'? *Sanjay Gupta*

- Who is the author of the book titled 'Asha and the Spirit Bird', which recently won the UK children's book award? *Jasbinder Bilan*

- Bapu Nadkarni, who recently passed away, belonged to which field? *Sports*

- The tableau of which state has won the Best Tableaux awards for Republic Day Parade, 2020? *Assam*

- Which district has topped the list of aspirational districts for the month of December, released by NITI Aayog?

*Chandauli (Uttar Pradesh)*

- As of 2020, which is the only Bollywood movie to win 13 Filmfare Awards? *Gully Boy*

- Kishori Ballal, who recently passed away, was a veteran actor of which language? *Kannada*

- Who has rewarded for outstanding seasons by winning the UEFA men's player of the year prizes? *Karim Benzema*

- Who has rewarded for outstanding seasons by winning the UEFA women's player of the year prizes? *Alexia Putellas*

- Who has won the "Best Actress" in popular awards category at the 67th Filmfare Awards 2022? *Kriti Sanon*

- Who has won the "Filmfare Lifetime Achievement Award 2022"? *Subhash Ghai*

- Who has won the prestigious title of Miss Diva Supranational 2022? *Pragnya Ayyagari*

- Who won the "Best Actor" in popular awards category at the 67th Filmfare Awards 2022? *Ranveer Singh*

- Which film won the "Best Film" in critics awards category at the 67th Filmfare Awards 2022? *Sardar Udham*

- Who has won the prestigious title of Miss Diva Supranational 2022? *Pragnya Ayyagari*

- Who has won the prestigious title of Miss Diva Universe 2022? *Divita Rai*

- Which film won the "Best Film" in popular awards category at the 67th Filmfare Awards 2022? *Shershaah*

- Who was awarded with the annual Sahitya Puraskar of the Loknayak Foundation (18th Loknayak Foundation Award)? *Tanikella Bharani*

- Who won the Emmy Award for his narration in the Netflix documentary "Our Great National Parks"? *Barrack Obama*

- Recently, the Smart Solutions Challenge & Inclusive Cities Awards 2022 was presented, the awards is an initiative of \_\_\_\_\_ and \_\_\_\_\_.

*National Institute of Urban Affairs and the United Nations in India*

- Oscar-winning music icon, \_\_\_\_\_ recently had the honour of getting Canada's Markham city's street named after him. *AR Rahman*

- Who has been conferred Singapore's prestigious military award, the Pingat Jasa Gemilang (Tentera) or Meritorious Service Medal (Military) (MSM(M))? *Admiral Sunil Lanba*

- Who won the 2022 Ramon Magsaysay award in September 2022? **Bernadette J. Madrid**
- Which has won the "Outstanding drama series" award in the 74th Emmy Awards 2022? **Succession**
- Who has won the "Outstanding lead actress in a comedy series" award in the 74th Emmy Awards 2022? **Jean Smart**
- \_\_\_\_\_ the India official entry for the 95th Academy Awards or Oscar awards? **Chhello Show**
- Indian American from Virginia, \_\_\_\_\_ has crowned Miss India USA in 2022 in New Jersey. **Aarya Walvekar**
- Who was honoured with the 'dPal rNgam Duston' award, the highest civilian honour of Ladakh? **Dalai Lama**
- Bajrang Punia, who won the gold medal for India in the Commonwealth Games 2022, is associated with which of the following sports? **Wrestler**
- Who is set to be conferred with France's highest civilian award Chevalier de la Legion d'Honneur? **Shashi Tharoor**
- Karnataka Chief Minister, Basavaraj Bommai has announced that Kannada film star \_\_\_\_\_, who died last year, will be conferred with the 'Karnataka Ratna' award posthumously. **Puneeth Rajkumar**
- Which film bagged "Best Film award" at the Indian Film Festival of Melbourne (IFFM) 2022? **83**
- Which series bagged "Best Series" at the Indian Film Festival of Melbourne (IFFM) 2022? **Mumbai Diaries 26/11**
- Who has won the "Best Actor award" at the Indian Film Festival of Melbourne (IFFM) 2022? **Ranveer Singh**
- Who has won the "Best Actress award" at the Indian Film Festival of Melbourne (IFFM) 2022? **Shefali Shah**
- Who becomes the first South Asian to win the Lisbon Triennale Lifetime Achievement Award? **Marina Tabassum**
- President Droupadi Murmu has Recently \_\_\_\_\_ announced \_\_\_\_\_ Gallantry awards for Armed Forces and CAPF personnel. **107**
- The 2022 Liberty Medal by US Government will be awarded to who? **Volodymyr Zelenskyy**
- Name the novel that has not shortlisted in the International Booker Prize. **A Moon Walk**
- Fahmida Azim working for the Insider online magazine of the US has been selected for the Pulitzer Prize 2022. She is from which country? **Bangladesh**
- IG Drones has been awarded "Best Drone Organization - Start-up Category" by Airwards. IG Drones is based out of \_\_\_\_\_. **Delhi**
- Who has been named the 2021 recipient of the Golden Achievement Award by the International Tennis Hall of Fame and International Tennis Federation? **Vijay Amritraj**
- Which state government has bagged the second prize in National MSME Award 2022? **Bihar**
- Ashok Soota has been conferred with CII Quality Ratna Award 2021. He is the founder and Executive Chairman of which company? **Happiest Minds Technologies**
- Who has received the Shiromani Award at NRI World Summit 2022 in the United Kingdom for her contribution to the field of art? **Michelle Poonawalla**
- Name the author of the book 'Bhartiya Samvidhan: Ankahi Kahani'. **Ram Bahadur Rai**
- "Shabaash Mithu", a \_\_\_\_\_ starrer biopic on former India women's cricket team captain Mithali Raj. **Taapsee Pannu**
- Name the author of the book "Ashtang Yoga". **Sonu Phogat**
- The Book titled "Diagnostic Strategies for Covid19 and other Coronavirus" was honored Fift best book in the field of the medicine and medical science by Book Authority is edited by IIT BHU Professor named \_\_\_\_\_. **Pranjal Chandra**
- The award for the Best Record of the Year in 2022 Grammy has been bestowed on \_\_\_\_\_ **Leave The Door Open**
- Preeti Shenoy's new novel, 'A Place Called Home,' would be published by which publication? **Harper Collins Publishers**
- Ms Anjali Pandey has bagged the CII EXCON Committed Leader Award 2022. She is the Vice President of which company? **Cummins India Ltd**
- Name the Indian musician who took home the 2022 Grammy Award for Best New Age Album? **Ricky Kej**
- Who is the winner of Chameli Devi Jain Award for an Outstanding Woman Mediaperson 2021? **Aarefa Johari**
- Name the recipient of the prestigious Saraswati Samman for the year 2021? **Prof Ramdarash Mishra**
- How many artists have been conferred with the Sangeet Natak Akademi Fellowship and Sangeet Natak Awards for the year 2018? **43**

## BOOKS & AUTHORS

- Name the author of the book titled "DELHI UNIVERSITY: Celebrating 100 Glorious Years".

*Hardeep Singh Puri*

- Name the author of the book "A Confused Mind story".

*Sahil Seth*

- Who has won the Britain's Booker Prize 2022 for fiction for his work "The Seven Moons of Maali Almeida"?

*Shehan Karunatilaka*

- Who has released a book titled 'Pandemic Disruptions and Odisha's Lessons in Governance'?

*Naveen Patnaik*

- Who is the author of book titled 'Lata: Sur-Gatha' or Lata: A Life in Music?

*Ira Pande*

- "Free Fall: My Experiments with Living" is an upcoming self-help memoir of \_\_\_\_\_.

*Mallika Sarabhai*

- Name the author of the book 'India's Economy From Nehru To Modi: A Brief History'.

*Pulapre Balakrishnan*

- Who has authored the book "The Hero of Tiger Hill: Autobiography of a Param Vir"?

*Yogendra Singh Yadav*

- Name the author of the book "Indian Banking in Retrospect - 75 years of Independence".

*Ashutosh Karavikar*

- The book "Divorce and Democracy: A History of Personal Law in PostIndependence India?"

*talks about family*

- law, religion, and gender politics in India is written by \_\_\_\_\_.

*Saumya Saxena*

- Name the author of the book "Rajini's Mantras: Life lessons from India's most-loved Superstar".

*P.C. Balasubramanian*

- Who has launched the book 'Ambedkar and Modi - Reformer's Ideas Performer's Implementation'?

*Ramnath Kovind*

- Who has been conferred with France's top civilian honour 'Knight of the Legion of Honour'?

*Swati Piramal*

- Who released the book "Pandit Deendayal Upadhyay- Jeevan Darshan Aur Samsamyikta"?

*Jagdeep Dhankhar*

- Who has won the Breakthrough Prize 2023 in Mathematics?

*Daniel Spielman*

- Who has been conferred with the National Lata Mangeshkar Award for the year 2021?

*Kumar Sanu*

- Who is the author of a book titled 'Lata: Sur-Gatha' or Lata: A Life in Music?

*Ira Pande*

- Which bank has inaugurated the Ethical Hacking Lab at the Cyber Security Centre of Excellence (CCoE)?

*Union Bank of India*

- Name the author of the book 'Lockdown Lyrics' released by Odisha Chief Minister Naveen Patnaik.

*Sanjukta Dash*

- Who is the author of the book titled "Lion of the Skies: Hardit Singh Malik, the Royal Air Force and the First World War"?

*Stephen Barker*

- Name the author of the book titled 'Rusty Skies and Golden Winds'.

*Roshni Arora*

- Name the author of the book titled 'Rusty Skies and Golden Winds'.

*Roshni Arora*

- The book, "Bibi: My Story" is the autobiography of \_\_\_\_\_?

*Benjamin Netanyahu*

- Name the editor of the book "Gandhi and the Champaran Satyagraha: Select Readings".

*Suranjan Das*

- Name the author of the book "Mind Master: Winning Lessons from a Champion's Life".

*Susan Ninan*

- Name the author of the book 'Getting the Bread: The Gen-Z Way to Success'.

*Prarthna Batra*

- Who has launched a book in Gujarati 'Swadhinata Sangram Na Surviro'?

*Meenakshi Lekhi*

- Name the author of the book "BEYOND THE MISTY VEIL" Temple Tales of Uttarakhand.

*Aradhana Johri*

- Who is the author of the book 'NOT JUST A NIGHTWATCHMAN: My Innings in the BCCI'?

*Vinod Rai*

- Journalist Wesley Morgan has won Colby award for his \_\_\_\_\_ book.

*The Hardest Place: The American*

*Military Adrift in Afghanistan's*

*Pech Valley*

- The 2022 Billboard Music Awards Winners have announced recently. Who won the Top Artist award?

*Drake*

- Who is the author of the book "Birsu Munda - Janjatiya Nayak"?

*Prof. Alok Chakrawal*

- A book on Rani Lakshmi Bai titled "Queen of Fire" has been written by which author?

*Devika Rangachari*



## SPORTS

- Which company tie-up with Airbus to manufacture C-295 transport aircraft for IAF in Gujarat? **TATA**
- Who has become the first player from India to feature in 400 T20 matches? **Rohit Sharma**
- Indian Air Force was raised on October 8, and it is completing 90 years. **1932**
- Who has been named as the FIH Player of the Year in the men's category in 2022? **Harmanpreet Singh**
- Who has been named as the named FIH Player of the Year in women category 2022? **Felice Albers**
- Former Indian cricketer has launched the made-in-India camera drone named "Droni" with advanced features manufactured by Garuda Aerospace. **Mahendra Singh Dhoni**
- India's inspirational captain \_\_\_\_\_ is named the recipient of the ICC Women's Player of the Month award for September 2022. **Harmanpreet Kaur**
- Mahendra Singh Dhoni inaugurated the Super Kings Academy at the MS Dhoni Global School in **Hosur**
- The International Cricket Council has recently entered into a partnership with UNICEF to **Strengthen trade ties**
- India's inspirational captain is named the recipient of the ICC Women's Player of the Month award for September 2022. **Harmanpreet Kaur**
- Mahendra Singh Dhoni inaugurated the Super Kings Academy at the MS Dhoni Global School in **Hosur**
- Who has become the only player to play 100 matches for his country in all forms? **Virat Kohli**
- James Anderson has become the first-ever fast bowler to complete 950 wickets in international cricket. He is from which country? **England**
- Who has won the Belgian Formula 1 Grand Prix 2022? **Max Verstappen**
- Denmark's Viktor Axelsen has clinched his second BWF World Championships men's singles title. This championship was held in which city? **Tokyo**
- Who won the Women's Badminton World Federation (BWF) World Championship 2022? **Yamaguchi Akane**
- India cricketer Suresh Raina has announced his retirement from all forms of cricket including IPL. For which team Raina has played in IPL? **Chennai Super Kings**
- Which boat club has scripted its maiden triumph in the Nehru Trophy boat race? **Mahadevikadu Kattil Thekkethil Chundan club**
- Who has won the gold medal in the Malaysian Age Group Rapid Chess Championship in Kuala Lumpur? **Anishka Biyani**
- Who wins Dubai Open chess tournament? **Aravindh Chithambaram**
- Who has won the Dutch Formula 1 Grand Prix 2022? **Max Verstappen**
- Which State/UT to host first-ever Mountain Bicycle World Cup? **Ladakh**
- Indian Institute of Technology Madras researchers along with Inspire Institute of Sports (IIS) are developing a cost-effective analytics platform to improve the medal tally for which sport at the 2024 Olympics? **Boxing**
- Amit Shah launched 36th National Games Anthem and mascot in \_\_\_\_\_ . **Ahmedabad**
- In the men's category, who has lifted 2022 US Open final title? **C. Alcaraz Garcia**
- In the women's category, who has lifted 2022 US Open final title? **I. Swiatek**
- Sri Lankan cricket team won the Asia Cup 2022, after defeating which teams in the finals? **Pakistan**
- Who has announced his retirement from all forms of Indian cricket recently? **Robin Uthappa**
- Who has become the first-ever cricketer to reach 50 million followers on Twitter? **Virat Kohli**
- Name the author of the book "Will Power: The Inside Story of the Incredible Turnaround in Indian Women's Hockey". **Sjoerd Marijne**
- Chess Player, Alireza Firouzja won the ninth edition of the Sinquefeld Cup in September 2022, the tournament was held in which country? **USA**
- \_\_\_\_\_ won the bronze medal in the men's 65kg category at the World Wrestling Championships in Belgrade? **Bajrang Punia**

- Who has won a silver medal in the World Para Athletics Grand Prix, in Morocco? **Devendra Jhajharia**
- Team won the SAFF Women's Championship 2022? **Bangladesh**
- India is set to host its maiden MotoGP World Championships race at the Buddh International Circuit in Greater Noida in \_\_\_\_\_. **2023**
- Bill and Melinda Gates Foundation honoured 4 changemakers, name the Indian who honoured with the 2022 Goalkeepers Global Goals Awards? **Dr. Radhika Batra**
- Who has been elected as President of Hockey India? **Dilip Tirkey**
- Who has clocked the lowest time to complete a marathon for the world record in Berlin Marathon? **Eliud Kipchoge**
- Team World defeated Team Europe to win the Laver Cup 2022 for the first time. Laver Cup is related to which sport? **Tennis**
- Shushila Devi Likmabam won the silver medal for India in Commonwealth games 2022 in Judo under which category? **48 Kg**
- India's weightlifter, \_\_\_\_\_ (73 Kg representative) bagged the gold medal in The Commonwealth Games 2022. **Achinta Sheuli**
- Who has won the Formula One (F1) 2022 Hungarian Grand Prix? **Max Verstappen**
- Who clinched India's 2nd gold medal in men's 67 kg event at the Commonwealth Games 2022? **Jeremy Lalrinnunga**
- Clinched India's 1st gold medal of the Commonwealth Games 2022? **Mirabai Chanu**
- Identify the new slogan for the Olympic and paralympic Games Paris 2024 that was revealed in July 2022. **Games Wide Open**
- Sushila Devi Likmabam, won the Silver medal in the 2022 commonwealth games in sport? **Tennis**
- Vijay Kumar Yadav has won bronze medal for India in which game at the 2022 CWG in Birmingham? **Judo**
- Who has been inaugurated 4th ONGC Para Games 2022? **Hardeep Singh Puri**
- Who has registered a 2.5-1.5 win for India against Hungary in the fourth-round match of women section at the 44th Chess Olympiad? **Tania Sachdev**
- Tulika Maan, who wins silver medal in the Commonwealth Games 2022, is associated with which of the following sports? **Table Tennis**
- Tejaswin Shankar won India's first medal in athletics at the Commonwealth games 2022, by clinching a historic bronze sports? **Men's high jump final**
- India's lawn bowls women's fours team made history by winning the \_\_\_\_\_ at the Commonwealth Games 2022. **Gold medal**
- \_\_\_\_\_ has won the gold medal in the Women's Wrestling Freestyle 62Kg. **Sakshi Malik**
- India beat which country to win the 2022 SAFF U20 Championship title? **Bangladesh**
- Chennai-based chess prodigy \_\_\_\_\_ became India's 75th Grandmaster by winning a tournament in Romania. **V Pranav**
- Who has won a gold medal in the women's 53kg category final at the Commonwealth Games 2022? **Vinesh Phogat**
- The Indian women's cricket team beats which country to win a silver medal at the 2022 Commonwealth Games? **South Africa**
- PV Sindhu bagged a gold medal beat \_\_\_\_\_ in the \_\_\_\_\_ at the Commonwealth Games 2022 women's single badminton final. **Michelle Li**
- Which country will host the Chess Olympiad 2026? **Uzbekistan**
- How many medals did India win in Commonwealth Games 2022 table? **61**
- What was India's rank in CWG 2022 medals tally? **4**
- Which player has been chosen by the ICC as the ICC Men's Player of the Month for July 2022? **Prabath Jayasuriya**
- Which player has been named as the ICC Women's Player of the Month for July 2022? **Emma Lamb**
- Name the players who represented India as flagbearers at the closing ceremony of CWG 2022, Nikhat Zareen and Sharath Kamal
- Which former international cricket umpire, has passed away in a car crash recently? **Rudi Koertzen**
- Tennis legend from the United States, \_\_\_\_\_ has announced her retirement. **Serena Williams**
- Lakshya Sen has won a gold medal for India in which game at the Commonwealth Games 2022? **Badminton**

## SCIENCE & TECH

- The Central Bureau of Investigation (CBI) has launched a multi-phase Operation against illicit drug trafficking network recently. What is the name of this operation?  
*Operation Garuda*
- According to the United Nations Conference on Trade and Development (UNCTAD) Report 2022, India's economic growth is expected to decline to in 2022 from 8.2% in 2021. *5.7%*
- Recently Chandrayaan-2 mapped the abundance of on the Moon for the very first time using the Chandrayaan-2 Large Area Soft X-ray Spectrometer (CLASS) on board the orbiter. *Sodium*
- First-ever EV scooter named Vida V1 was launched in India. Vida V1 is the scooter of company?  
*Hero MotoCorp Company*
- Road Transport and Highways Minister Nitin Gadkari has launched first-of-its-kind pilot project on Flex Fuel-Strong Hybrid Electric Vehicle (FFV-SHEV). *Toyota*
- President Droupadi Murmu inaugurated the "PARAM KAMRUPA" Supercomputer facility and a high-power active and passive component laboratory of SAMEER at which IIT?  
*IIT Guwahati*
- Which Institute secured the top place among Indian universities in the Times Higher Education Rankings 2023?  
*Indian Institute of Science, Bangalore*
- Who has inaugurated the PM Kisan Samman Sammelan 2022 at Indian Agricultural Research Institute in New Delhi? *Narendra Modi*
- Which ministry will organise "Kashi Tamil Sangamam", a month-long programme, from the 16 Nov 2022 in Varanasi? *Ministry of Education*
- Which IIT has been conferred the "National Intellectual Property Awards 2021 and 2022" by the Government of India? *IIT Madras*
- Which company tie-up with Airbus to manufacture C-295 transport aircraft for IAF in Gujarat? *TATA*
- Taurus Sainik Aramgrah was constructed by Indian Army in collaboration with \_\_\_\_\_.  
*Delhi Metro Rail Corporation*
- Which company has announced a campaign to upskill cyber security researchers and developers in India?  
*Google*
- Leading vehicle manufacturer, \_\_\_\_\_ has completed 40 years in India. *Maruti Suzuki*
- The recently proposed Dark Sky Reserve will be located at Hanle in Ladakh as a part of:  
*Changthang Wildlife Sanctuary*
- Which company has unveiled India's first LNG-fuelled green truck by launching a manufacturing plant at Chakan, Pune?  
*Blue Energy Motors*
- Which company has signed an MoU with UK-based Smiths Detection to offer advanced, high-energy scanning systems to the Indian market?  
*Bharat Electronics Limited*
- Supreme Court judge Justice DY Chandrachud has been appointed as the next executive chairperson of the \_\_\_\_\_. *NALSA*
- Which private space startups has secured its first patent for the design and manufacturing of its 3D-printed rocket engine?  
*Agnikul Cosmos*
- The Indian Railways will be introducing the new avatar high-speed train Vande Bharat called Vande Bharat 2. It will have a maximum speed up to how many kmph? *180*
- Ministry of Ports, Shipping and Waterways will build the National Maritime Heritage Complex at which sites of the Indus Valley Civilization? *Lothal*
- Indian railways for the first time has floated a tender to invite private players to build a high-speed wheel plant under which initiative?  
*Make in India*
- Which became the first academic institute in the country to join an IBM programme promoting quantum computing development and research? *IIT Madras*
- Google Cloud has announced it has launched the first cohort of its computing foundations with Kubernetes course in collaboration with \_\_\_\_\_. *Nasscom*
- \_\_\_\_\_ appointed as the non-executive chairman of Yes Bank in September 2022?  
*Rama Subramaniam Gandhi*
- What is the name of the world's first cloned wild Arctic wolf created by Chinese Scientists? *Maya*

- Which automobile company has partnered with Hindustan Petroleum Corporation Ltd (HPCL) to set up charging infrastructure for electric two-wheelers in the country?  
*Hero MotoCorp*
- What is the name of two Diving Support Vessels (DSVs) launched by Indian Navy recently?  
*Nistar and Nipun*
- With which has the Royal Society of Chemistry (RSC) partnered to support an outreach programme designed to promote the chemical sciences in schools and universities?  
*CSIR*
- Indian Railways has announced that it is installing Real-Time Train Information System (RTIS) on the locomotives and trains. It has developed in collaboration with which institute?  
*Indian Space Research Organization*
- Which company has topped the 25 startups in India listed by LinkedIn? CRED  
*Defence*
- Which country has for the first time referred to what it called "the militarization of the Taiwan Strait", marking a rare instance?  
*India*
- Which edition of India- USA Joint Exercise Vajra Prahar culminated at Bakloh in Himachal Pradesh?  
*13th*
- Who has been recently conferred the title of Honorary General of the Nepali Army by Nepal President Bidya Devi Bhandari in Kathmandu?  
*General Manoj Pande*
- INS Vikrant, India's first home-built aircraft carrier, was formally commissioned at \_\_\_\_\_.  
*Cochin Shipyard Limited*
- Indian Army's Kharga Corps and the Indian Air Force have conducted a joint exercise 'Gagan Strike' in \_\_\_\_\_.  
*Punjab*
- India & Japan 2+2 Ministerial Dialogue held in which city?  
*Tokyo*
- INS Satpura & P8I Maritime Patrol Aircraft will Participate in Multinational Naval Ex Kakadu, Ex Kakadu is hosed by \_\_\_\_\_.  
*Australia*
- \_\_\_\_\_ the first police force in the country to make collection of forensic evidence mandatory in crimes punishable by more than six years?  
*Delhi*
- Which paramilitary forces' first female camel riding squad is being deployed along the India- Pak border?  
*BSF*
- The Indian Air Force is set to retire its Srinagar-based \_\_\_\_\_ squadron 'Sword Arms'.  
*MiG-21*
- Who has been received the Indian Council for Cultural Relations (ICCR) Distinguished Indologist award for 2021?  
*Jeffrey Armstrong*
- Which Indian Institute of Technology (IIT) has launched the 'Nilekani Centre at AI4Bharat' to promote Indian language technology?  
*IIT Madras*
- In August 2022, the US Senate has approved Finland and Sweden's accession to \_\_\_\_\_.  
*NATO*
- Union Minister of Road, Transport & Highway Nitin Gadkari has launched India's first electric double-decker bus in which city?  
*Mumbai*
- Which regulatory body is organizing its first hackathon "Bima Manthan 2022" with the theme 'Innovation in Insurance' in August 2022?  
*IRDAI*
- Zomato-Backed Shiprocket Becomes India's \_\_\_\_\_ Unicorn After Raising \$33.5 Mn.  
*106th*
- The Border Road Organization (BRO) will construct a pilot road using steel slag in which state?  
*Arunachal Pradesh*
- Dr Jitendra Singh launched India's first truly indigenously developed \_\_\_\_\_ Fuel Cell Bus developed by KPIT-CSIR in Pune in August 2022.  
*Hydrogen*
- Ratan Tata launched a companionship startup that helps senior citizens make friends, it is called as?  
*Good Fellows*
- Indian Railways longest freight train, Super Vasuki is \_\_\_\_\_ km Long.  
*3.5 km*
- Which portal has been launched by the union government to bring together all the awards of the various Ministries of the government under one platform?  
*Rashtriya Puruskar Portal*
- Which company has partnered with SIDBI to launch 1,000 green energy enterprises established throughout the country?  
*TPrenewable Microgrid*
- Which company has signed MoUs with Assam, Manipur, and Tripura governments for the development and promotion of oil palm cultivation under a central scheme?  
*Godrej Agrovet*

## DEFENCE

- The Union Home Minister had recently reviewed the functioning of the Sashastra Seema Bal. SSB was previously known as by which name? *Special Service Bureau*
- The S-400 air defence missile systems will be delivered to India by which country? *Russia*
- In context with India's defence, what is Pranash? *A missile*
- The 2nd BIMSTEC Disaster Management Exercise, 2020 has been conducted in which city? *Bhubaneswar*
- Which city was host to the India-Bangladesh SAMPRITI-IX joint military exercise? *Umroi*
- What is 'RaDer-X', which was recently developed by HEMRL, the lab of DRDO and Indian Institute of Science? *Explosive Detection Device*
- An e-office application called 'e-karyalay' has been launched by which Central Armed Police Force, which enables digital movement of files in offices, amid Covid-19 pandemic? *Central Industrial Security Force (CISF)*
- Which aerospace company has completed delivering 22 Apache and 15 Chinook military helicopters to the Indian Air Force? *Boeing*
- India held the Defence Technology and Trade Initiative (DTTI) meeting with which country? *United States*
- Which one conducted two successful test-fires of the Very Short Range Air Defense System (VSHORADS) missile? *DRDO*
- Which country is to deliver Rafale fighter air-crafts to India? *France*
- Who is currently the Chief of Defence Staff of India? *General Anil Chauhan*
- KAZIND-21 is a Joint training exercise between which countries? *India - Kazakhstan*
- Konkan naval exercise is conducted between which two countries? *India-United Kingdom*
- Chushul Valley, recently seen in news is located in which state/ Union Territory? *Ladakh*
- What is 'MPATGM', that was successfully tested by the The Defence Research and Development Organisation in January 2022? *An Anti-Tank Missile*
- Which is the first woman set to fly a Rafale fighter jet in India? *Shivangi Singh*
- Which of the missile systems are included in the Integrated Guided Missile Development Programme? *Shakti*
- The fourth Edition of Joint Military Exercise ALNAJAH-IV is between contingents of Indian Army and \_\_\_\_\_? *Oman*
- Point 5140 at Dras sector was named as Gun Hill to mark the victory of the Indian Armed Forces during \_\_\_\_\_. *Operation Vijay*
- 3rd India-Vietnam Bilateral Army Exercise "Ex VINBAX 2022" begins at Chandimandir \_\_\_\_\_. *Haryana*
- Pacific Dragon ballistic missile defense exercise is a biennial drill held between three major countries. Which country is not a part of this exercise? *Philippines*
- The Indian Air Force will retire one of its four remaining squadrons, MiG-21 fighter jets by 2022 September and other three scheduled to be phased out by \_\_\_\_\_. *2025*
- Which country will conduct the multinational air combat exercise "Pitch Black 2022" in August 2022 in which India will participate along with 16 other nations? *Australia*
- Which warship conducted a maritime partnership exercise (MPX) with French warships in the North Atlantic Ocean in July 2022? *INS Tarkash*
- Odisha has signed an MoU with which organization for the upcoming 'Make in Odisha' conclave 2022? *FICCI*
- Which company has announced to roll out the 'First in India' seating system for Vande Bharat Express trains from September 2022? *TATA Steel*
- Who has been recently appointed as Delhi Police Commissioner? *Sanjay Arora*
- The Drone Federation of India has partnered with \_\_\_\_\_ to launch the 'Him Drone-athon' programme. *Indian Army*
- Ex Vajra Prahar 2022 is a joint special forces exercise of India with which country? *United States*
- Which state government has announced to implement 100% National Education Policy (NEP) in higher education from next academic year? *Goa*
- The Ministry of Defence has announced that the 12th edition of the Defence Expo will be held in \_\_\_\_\_. *Gandhinagar*

- Recently the Indian Army conducted pan-India satellite communication exercise to test the operational readiness and robustness of its hi-tech satellite communication systems. What was the name of this exercise?**Skylight**
- Recently Russia has launched an Iranian satellite into orbit from southern Kazakhstan. What is the name of this Iranian satellite?  
**Khayyam**
- Who has hand over to the Indian Army the much-awaited Future Infantry Soldier as a System (F-INSAS)? **Rajnath Singh**
- Who has inaugurated a National Seminar on 'Introspection: Armed Forces Tribunal' in New Delhi?  
**Rajnath Singh**
- At which Indian Navy Ship (INS), a first-of-its-kind, Composite Indoor Shooting Range (CISR) was inaugurated in August 2022?  
**INS Karna**
- Which organisation recently conducted the maiden flight of the Autonomous Flying Wing Technology Demonstrator?  
**Defence Research and Development Organisation**
- What is the name of the newest airline of India, which has received the Air Operator Certificate (AOC) from the aviation regulator DCGA?  
**Akasa Air**
- In July 2022, Coffee Board has signed an MoU with \_\_\_\_\_ to develop climate-resistant varieties of the coffee crops. **ISRO**
- As per a recent newspaper report, Nokia has partnered with which institution to set up Nokia Center of Excellence in networked robotics? **IISc, Bengaluru**
- The Indian Navy's Kilo-class submarine, \_\_\_\_\_ has decommissioned from service after 35 years in service.  
**INS Sindhudhvaj**
- The Army Training Command has signed a MoU with Rashtriya Raksha University to develop a 'Wargame Research and Development Centre' in \_\_\_\_\_.  
**New Delhi**
- The Indian Navy has successfully tested its ship-based surface-to-air missile (SAM) system by taking down a low flying target. Which missile is nota surface-to-air missile?  
**Astra**
- The Defence Minister Rajnath Singh has endorsed the proposal to establish a new defense ring in which state? **Uttarakhand**
- Defence Acquisition Council (DAC) accorded Acceptance of Necessity (AoN) for Capital Acquisition Proposals of the Armed Forces amounting to \_\_\_\_\_ under 'Buy (Indian)', 'Buy & Make (Indian)' and 'Buy (Indian-IDDM)' categories. **Rs 76,390 crore**
- India and \_\_\_\_\_ signed MOU to further strengthen their defense and strategic ties and also adopted a 'vision statement' to expand their defense and military cooperation. **Israel**
- a joint military training exercise Ex SAMPRITI-X is being conducted between India and \_\_\_\_\_ at Jashore Military Station from 05 June to 16 June 2022. **Bangladesh**
- An 'IAF Heritage Centre' will be set up by the Indian Air force at \_\_\_\_\_ that will showcase the role of the Indian Air Force in various wars and its overall functioning.  
**Chandigarh**

## IMPORTANT DAYS

- What is the theme for the United Nations International Day of Older Persons 2022?  
**Take a Stand Against Ageism**
- Gandhi Jayanti is observed every year on October 2 to mark the birth anniversary of Mohandas Karamchand Gandhi. This year marks the anniversary of Gandhi's birth. **153rd**
- International Day of Non-Violence is observed every year on **2 October.**
- What was the essence of International Day of Non-Violence 2022? **Say No to Violence**
- The United Nations observes the first Monday of October as World Habitat Day. This year, World Habitat Day will be observed on **October 3**
- The celebration of 68th National Wildlife Week is observed all over **2nd to 8th October 2022**
- World Space Week (WSW) is observed every year from \_\_\_\_\_, to celebrate science and technology, and their contribution towards the betterment of the human condition. **October 4 to 10**
- World Teachers' Day is observed every year on which day?  
**5 October**
- The theme of World Teachers' Day 2022 is \_\_\_\_\_ **The Transformation of Education Begins with Teachers**
- What is the theme of World Cotton Day 2022?  
**Weaving a better future for cotton**
- What is the theme of World Cerebral Palsy Day 2022?  
**Millions of Reasons**

- Indian Foreign Service (IFS) Day is celebrated every year on \_\_\_\_\_.  
**October 9**
- World Mental Health Day is observed on \_\_\_\_\_ every year.  
**October 06**
- What is the theme of World Post Day 2022? **Post for Planet**
- What is the theme of World Mental health Day 2022?  
**Make mental health & well-being for all a global priority**
- The 73rd Raising Day of the Territorial Army in 2022 was observed on \_\_\_\_\_. **October 9**
- What is the theme of International Day of the Girl Child 2022?  
**Our time is now-our rights, our future**
- International Day of the Girl Child is observed on to raise awareness about the importance and potential girls hold as the future of our society. **October 11**
- World Arthritis day is observed on every year and it is a global health awareness event that helps create awareness about rheumatic and musculoskeletal diseases.  
**12 October**
- International Day for Disaster Risk Reduction is observed every year on which day? **13 October**
- International Day of Rural Women is observed every year on which day? **15 October**
- What is the theme of 7th Ayurveda Day 2022?  
**Har Din Har Ghar Ayurveda**
- October 15 is celebrated as World Students Day to commemorate the birth anniversary of \_\_\_\_\_.  
**Dr APJ Abdul Kalam**
- What is the theme for the International Day of Rural Women 2022? **Rural Women Cultivating Good Food for All**
- International Day for the Eradication of Poverty 2022 is observed every year on which day?  
**17 October**
- What is the theme for World Food Day 2022? **Leave NO ONE behind**
- World Trauma Day is observed every year on which day?  
**16 October**
- Which day is marked as Global Handwashing Day, with the aim of increasing awareness and understanding about the importance of handwashing. **15 October**
- World osteoporosis day is observed every year on which day?  
**20 October**
- What is the theme of Global Handwashing Day 2022?  
**Unite for Universal Hand Hygiene**
- World Statistics Day 2022 is celebrated annually onto recognize the importance of statistics in our daily lives. **October 20th**
- What is the theme of International Chef's Day 2022?  
**Growing A Healthy Future**
- International Stuttering Awareness Day (ISAD) or International Stammering Awareness Day is celebrated on \_\_\_\_\_. **October 22**
- United Nations Day is observed on which day in october? **October 24**
- Each year the United Nations marks October 24 as to create awareness towards the problems surrounding development in different nations and how to overcome them.  
**World Development Information Day**
- International Animation Day is observed every year on which day?  
**28 October**
- The Defence ministry organised the "Shaurya Diwas" celebrations in Srinagar, Jammu & Kashmir (J&K) on \_\_\_\_\_. **October 27**
- National Sports Day or Rashtriya Khel Divas is celebrated in India as a tribute to hockey legend \_\_\_\_\_. **Major Dhyan Chand**
- National Sports Day or Rashtriya Khel Divas is celebrated every year on which day? **29th August**
- International Day against Nuclear Tests is observed on \_\_\_\_\_ to raise awareness about the devastating effects of testing nuclear weapons. **29th August**
- Women's Equality Day 2022 is celebrated on \_\_\_\_\_ all over the world to celebrate women's empowerment and equality.  
**26th August**
- What is the theme of Women's Equality Day 2022?  
**Gender Equality Today for a Sustainable Tomorrow**
- International Day of the Victims of Enforced Disappearances is observed globally on the \_\_\_\_\_ every year by United Nations.  
**30th August**
- In India, the National Small Industry Day is celebrated on \_\_\_\_\_ every year, to support and promote small Industries. **30 August**
- "The International Day for People of African Descent" is observed annually on which day? **31 August**
- International Day of Clean Air for blue skies is observed every year on which day? **7 September**



# GS SPECIAL



## INDIAN POLITY

- Property rights as per Indian Constitution *Legislative rights*
- Which is the right, which Dr. Ambedkar, the heart of the constitution can be called *Right to constitutional remedies*
- Dr. Ambedkar, which article is the most important article of Indian Constitution- *Article 32*
- In which part of the Indian Constitution are the Fundamental Rights- *III*
- Under which Article of the Constitution of India, the fundamental rights of the members of the armed forces can be specifically restricted- *Article 33*

## ECONOMICS

- The best example of a capital intensive industry in India is *the steel industry*
- Removal of barriers or restrictions imposed by the government is called *liberalization*
- In the capitalist economy, the pricing is done by *demand and supply*
- According to communism, who are the main enemies of the society *personal property*
- South-South Dialogues are related to *Cooperatives in developing countries*
- What is called the tree accumulation of records in a data set *hierarchical model*
- India and the United States have decided to finalize the agreement related to *Trade and Investment*

## AGRICULTURE

- A + B horizon is called ? *Solum*
- A bacterium used in genetic engineering ? *E-coli (Agrobacterium tumefaciens)*
- A belt of trees and or shrubs maintained for the purpose of shelter from wind, sun, snow drift, etc. ? *Shelterbelts*
- A biochemical process or reaction taking place in a test tube (in lab) ? *In vitro*
- A biological indicator plant of Molybdenum deficiency ? *Cabbage.*
- A branch of agricultural science which deals with principles and practices of soil, water and crop management ? *Agronomy.*

## HISTORY & CULTURE OF INDIA

- Which event brought about a huge change in Ashoka's administrative policy *Kalinga war*
- Who is famous by the name of Devanampriya *Ashok*
- After the Kalinga war, who recorded the conversion of Maharaj Ashoka *Rock Edicts*
- The Greek ambassador sent to the court of Chandragupta Maurya was *Megasthenes*
- Who has written Indica *Megasthenes*
- Chandragupta Maurya's famous Guru Chanakya was related to which center of learning *Taxila*
- Whose contemporary was the author of economics *Chandragupta Maurya*

## GEOGRAPHY

- Crops that grow in alluvial soil - and which require abundant water *rice*
- Rajasthan is the state with maximum area under waste land *Rajasthan*
- Soil salinity is measured by *conductivity*
- What percentage of the land area of India is 75 cm in a year. Rainfall is less than *35%*
- Climate of India *monsoon*
- Which region has the lowest pressure on the Indian subcontinent during the hot dry season *Northwest*
- The months of October and November receive heavy rainfall *on the Coromandel Coast*

## ENVIRONMENT

- Which planet/body shows anti-greenhouse effect *Titan*
- The 'thickness' of Stratospheric Ozone layer is measured in/on *Dobson unit*
- The 'flexible mechanisms' of the Kyoto Protocol were included for the first time in *COP-6*
- Name one Lentic Ecosystem examples *Lakes*
- Plantation of which tree can help to prevent forest fires in the Himalayan region *Rhododendron*
- The highest Biological Oxygen Demand (BOD) can be expected in *Untreated Municipal waste water*
- Which is the main source for emission of Chlorofluorocarbons (CFCs) *Refrigerators and Air Conditioners*



# AWARDS

**OCTOBER 2022**

## **PRAKASH PADUKONE, BADMINTON LEGEND AWARDED WITH SJFI MEDAL**

- Prakash Padukone awarded with SJFI medal. The Sports Journalists' Federation of India medal (SJFI medal) for 2019 was presented to badminton legendary star Prakash Padukone during a cordial ceremony at the Karnataka State Cricket Association.
- Vijay Amritraj was the inaugural recipient of the award, which was established in 2018. The COVID-19 outbreak caused a delay in the 2019 award ceremony.

## **SVANTE PAABO AWARDED NOBEL PRIZE IN MEDICINE**

- Paabo, director at the Max Planck Institute for Evolutionary Anthropology in Leipzig, Germany, won the prize for "discoveries concerning the genomes of extinct hominins and human evolution,".
- Swedish geneticist Svante Paabo won the 2022 Nobel Prize in Physiology or Medicine for discoveries that underpin our understanding of how modern day humans evolved from extinct ancestors.
- Paabo was "overwhelmed" and "very happy for the Nobel Committee for Physiology or Medicine, after calling the scientist with the news.

## **ALEXIA PUTELLAS, KARIM BENZEMA WIN 2022 BALLON D'OR AWARDS**

- Alexia Putellas and Karim Benzema won the Ballon d'Or award for the best football players in the world .The Spanish midfielder kept her title as the best women's player in 2022 after scoring 18 goals to lead her team, Barcelona, to another domestic trophy.
- The Catalan team won all 30 league games as well as both domestic cups, but an ACL injury prevented her from playing in the European Championship.

## **BOB DYLAN AUTHORED A NEW BOOK TITLED "PHILOSOPHY OF MODERN SONG"**

- A new book titled "The Philosophy of Modern Song," written by Nobel winner Bob Dylan and published by Simon & Schuster will be released in November 2022. Bob Dylan's artistic journey and successes are documented in The Philosophy of Modern Song.
- Bob Dylan's first book of new work since 2004, when he released 'Chronicles, Volume One,' and since receiving the Nobel Prize in Literature in 2016. He received the Nobel Prize in Literature, as well as the French Legion of Honor, the Pulitzer Prize, and the Presidential Medal of Freedom.

## **SWACHH SURVEKSHAN AWARDS 2022 INDORE NAMED COUNTRY'S CLEANEST CITY**

- Indore was adjudged India's cleanest city for the sixth time in a row, while Surat and Navi Mumbai followed it on the next two spots in the Central government's annual cleanliness survey.
- In the category of best performing states in 'Swachh Survekshan Awards 2022', Madhya Pradesh has secured the first position, followed by Chhattisgarh and Maharashtra.
- Indore and Surat retained their top positions in the big cities category this year, while Vijaywada lost its third spot to Navi Mumbai.

## **THE SASTRA RAMANUJAN PRIZE FOR 2022 WILL BE AWARDED TO YUNQING TANG**

- The SASTRA Ramanujan Prize for 2022 will be awarded to Yunqing Tang, Assistant Professor with the University of California, Berkeley, U.S.A. The prize will be awarded at the International Conference on Number Theory in December, 2022 at SASTRA University.
- Yunqing's works display a remarkable combination of sophisticated techniques, in which the arithmetic and geometry of modular curves and of Shimura varieties play a central role, and her results and methods are bound to have major impact on future research in this area.

## NOBEL PEACE PRIZE 2022 HUMAN RIGHTS CAMPAIGNERS IN UKRAINE

- Jailed activist Ales Bialiatiski from Belarus, the Russian organisation Memorial and the Ukrainian Center for Civil Liberties group have won the 2022 Nobel Peace Prize for their efforts to document rights abuses.
- Ales Bialiatiski, a human rights defender from Belarus who is now incarcerated, Memorial, a Russian human rights organisation, and Center for Civil Liberties, a Ukrainian human rights organisation, have all been jointly given this year's Nobel Peace Prize 2022.

## POOJA PATEL BECAME THE FIRST ATHLETE TO WIN A GOLD MEDAL IN YOGASAN



- Gujarat's Pooja Patel became the first athlete to win a gold medal in Yogasan at the 36th National Games. For the first time, five new sports have been included in the National Games, one of which is Yoga.
- Earlier this year, this Indian indigenous game was introduced at the Khelo India University Games. Among other events, Maharashtra won the gold medal in women's diving in the one-meter springboard event. 36th National Games is being hosted by Gujarat from 27 September to 10 October.

## WAZAHAT HUSAIN HAS WON AN INTERNATIONAL AWARD

- Professor Wazahat Husain, a leading academic from the Aligarh Muslim University has won an international award for Traditional, Alternative, and Complementary Medicine. The award aims to give recognition to renowned academics and scientists of Traditional Complementary and Alternative Medicine (TCAM) globally.
- Professor Husain a retired chairman of the Department of Botany at the Aligarh Muslim University (AMU) has received the second Sheikh Zayed International Award in an event arranged by the Zayed Charitable and Humanitarian Foundation. Wazahat Husain has been honored with Lifetime Achievement Awards twice.

## ARFA KHANUM SHERWANI TO RECEIVE KULDIP NAYAR PATRAKARITA SAMMAN AWARD FOR 2022

- The Gandhi Peace Foundation has announced the award of its prestigious Kuldip Nayar Patrakarita Samman for 2022 to The Wire's senior editor Arfa Khanum Sherwani.
- The announcement was made at a press conference held at New Delhi's Press Club of India by the well-known academic and author, Ashis Nandy. Nandy also announced that the awardee for 2021 was the independent journalist and YouTuber, Ajit Anjum.

## ARUNACHAL PRADESH BAGS 3 AWARDS FOR EXCELLENCE IN PMAY-U IMPLEMENTATION

- Arunachal Pradesh has bagged three awards for its excellence in taking 'the benefits of Pradhan Mantri Awas Yojana-Urban (PMAY-U) to the target groups in a wholesome 'manner.
- The honours include: best award for conducting Information Education & Communication (IEC) 'programme under PMAY-U, award for exemplary performance in implementation of PMAY-U, and Tawang district secured second position among the best performing Nagar Panchayats in the 'North Eastern and Hilly States.

## THE PMAY-U AWARDS 2021 ARE WON BY UTTAR PRADESH



- According to Union Minister of Housing & Urban Affairs Hardeep Singh Puri, the majority of housing projects funded by the Pradhan Mantri Awas Yojana - Urban (PMAY-U) housing scheme has been completed.
- Every year, the PMAY-U Awards 2021 are planned to honor the States, Union Territories, and urban local authorities who have contributed to the program's implementation in
- In terms of the awards, Uttar Pradesh came in first, followed by Madhya Pradesh in second and Tamil Nadu in third.

**SEPTEMBER 2022**

**INDIAN-ORIGIN SUELLA BRAVERMAN WON FIRST QUEEN ELIZABETH II AWARD**



- Britain's Indian-origin Home Secretary Suella Braverman has been named winner of the first-ever Queen Elizabeth II Woman of the Year award at a ceremony in London.
- The 42-year-old barrister, who was appointed to the Cabinet earlier this month by British Prime Minister Liz Truss, said it was the "honour of her life" to take on the new role at the Asian Achievers Awards (AAA) 2022 ceremony, dedicated to the memory of the late monarch who passed away recently.

**UTTAR PRADESH WINS AYUSHMANN UTKRISHTA AWARD 2022**

- Uttar Pradesh has been awarded Ayushmann Utkrishta award 2022 on 29 September for adding various health facilities to health facility register.
- Uttar Pradesh is the best performing state in the country with 28728 Health facilities added to National health facility register.
- The state is the second best State in creating Ayushmann Bharat health

account (ABHA) with almost 2 crores ABHAccounts. These are the first few milestones in the state.

**COCHIN INTERNATIONAL AIRPORT WINS 2022 AIRPORT SERVICE QUALITY AWARD**

- Cochin International Airport Ltd (CIAL) has received the Airport Service Quality award-2022 for its meticulous implementation of a programme 'Mission Safeguarding' in 2021-22.
- This programme has ensured seamless traffic and reinforced passenger satisfaction in the aftermath of the pandemic.
- Category: 5-15 million passenger category of airports operating in the Asia-Pacific region
- The award was instituted by Airport Council International (ACI).

**ASHA PAREKH TO BE BESTOWED WITH 52ND DADASAHEB PHALKE AWARD**

- The legendary actress Asha Parekh will be honored with Dadasaheb Phalke Award. The award will be presented at the National Film Award Ceremony in New Delhi on September 30, 2022.
- The National Film Award will be presided over by the President of India, Draupadi Murmu.
- Asha Parekh has also been awarded Padma Shri by the Government of India in 1992.
- Union Minister announced the decision and said "I am honored to

announce that the Dadasaheb Phalke Selection Jury has decided to recognize & award Ms. Asha Parekh Ji for her exemplary lifetime contribution to Indian Cinema".

**SRISHTI BAKSHI WINS CHANGEMAKER AWARD AT UN SDG ACTION AWARDS**



- Srishti Bakshi, an Indian marketer turned women's rights activist, received the 'Changemaker award' at the United Nations Sustainable Development Goals (UN SDG) Action Awards for combating gender-based violence and supporting safe access to public spaces, according to the UN SDG. The finalists were selected from over 3,000 applications from 150 countries.
- Bakshi "embarked on an on-foot pilgrimage of 3,800 kilometers through 12 Indian states from Kanyakumari to Kashmir, not only to put a spotlight on the causes of violence against women, but also to empower women and reveal stories of resilience by conducting over 100 workshops focused on women's safety, along with digital and financial literacy." Her on-foot journey was chronicled in the documentary titled 'WOMB: Women Of My Billion,' which "exposes the raw emotions and realities of women living in India today.

## BARACK OBAMA WINS EMMY AWARD FOR HIS NARRATION IN NETFLIX DOCUMENTARY

- The former President of the US, Barack Obama has won Emmy Award for his narration in the Netflix documentary "Our Great National Parks".
- The documentary has been released in five-parts, and produced by Barack and Michelle Obama's production company "Higher Ground".
- He has already won two Grammys and is now halfway to an EGOT- the achievement i.e. an Emmy, a Grammy, an Oscar, and a Tony
- Barack Obama is 2nd US President to win Emmy, after Dwight D Eisenhower.

## LEE JUNG-JAE WON THE 74TH EMMY AWARD FOR BEST MALE ACTOR IN DRAMA SERIES

- Actor of Squid Game (Netflix), Lee Jung-jae has won the 74th Emmy Award for Male lead actor, at the Microsoft Theater, LA, California
- Zendaya has won the 74th Emmy Award for best lead actress in a drama Series for her best performance in Euphoria (HBO)
- Best Drama Series: Succession (HBO)
- Best Comedy Series: Ted Lasso (Apple TV)
- Best Limited or Anthology Series: The White Lotus (HBO)
- Best Writing for a Drama Series: Succession - All The Bells Say (HBO)

## KALINGA INSTITUTE OF SOCIAL SCIENCES BAGS INTERNATIONAL LITERACY PRIZE 2022

- Kalinga Institute of Social Sciences (KISS) has been conferred with the highest global recognition on Literacy- UNESCO International Literacy Prize 2022.
- This award has been given at a global award ceremony organised by UNESCO in Côte d'Ivoire on 8 September 2022.
- KISS is the fifth recipient from India and the first and only institute from Odisha to receive this International honour.
- It was founded by Dr Samanta, a well-known Educationist and Social Activist.

## CARLOS ALCARAZ BEATS CASPER RUUD TO CLINCH 2022 US OPEN SINGLES TITLE

- Spanish, Carlos Alcaraz(19) has defeated Casper Ruud to secure his maiden Men's Singles title at the 2022 US Open tennis.
- He is the youngest men's Grand Slam champion since Rafael Nadal won the French Open in 2005.
- Women's singles: Iga Swiatek (Poland)
- Men's doubles: Rajeev Ram (US) / Joe Salisbury (UK)
- Women's doubles: Barbora Krejčíková (Czech Republic) / Kateřina Siniaková (Czech Republic)
- Mixed doubles: Storm Sanders / John Peers (Australia)

## SIKKIM TO HOST RANJI TROPHY MATCHES FOR THE FIRST TIME

- Sikkim will host Ranji trophy matches for the first time in December 2022 at the Mining Cricket Ground near Rangpo.
- The state will welcome three northeast teams i.e. Mizoram, Manipur and Arunachal Pradesh.
- The decision was taken by BCCI, that will act as a game-changer in cricket's promotion in Sikkim.
- Along with Ranji Trophy matches, Sikkim will also play two Cooch Behar Trophy matches, and three Col CK Nayudu Trophy matches at Mining Cricket Ground.

## MAX VERSTAPPEN WINS 2022 ITALIAN GRAND PRIX

- Red Bull F1 driver, Max Verstappen has secured title of Formula One Italian Grand Prix 2022.
- Ferrari Driver, Charles Leclerc has secured second spot in the Grand Prix, while George Russell (Mercedes) placed third in the event.
- Lewis Hamilton (Seven times world champion) has also raced and finished in the fifth position, while Nyck de Vries finished ninth in his F1 debut.
- Dutch GP, Belgian GP: Hungarian GP, French GP: Max Verstappen
- Pushpa: The Rise won the Tenth SIIMA Awards for best movie
- Pushpa: The Rise has won the Tenth SIIMA Awards in the category of best movie in Telugu Cinema.
- While the Allu Arjun won the SIIMA Award in the category of best male lead role for his performance in 'Pushpa: The Rise' (Telugu Cinema)

**AUGUST 2022****CANADIAN SCHOLAR RECEIVES ICCR'S 'DISTINGUISHED INDOLOGIST'**

- A Canadian scholar, Jeffrey Armstrong has been awarded with the Indian Council for Cultural Relations (ICCR) 2021 Distinguished Indologist for his outstanding contribution in study, teaching and research in any of the fields of Indian Studies.
- He is the founder of the Vedic Academy of Science & Arts and author of The Bhagavad Gita comes Alive.
- The ICCR Distinguished Indologist award was instituted in 2015 during the First World Indology Conference.

**HARDEEP S. PURI PRESENTS SMART SOLUTIONS CHALLENGE & INCLUSIVE CITIES AWARDS 2022**

- The Minister for Housing & Urban Affairs & Petroleum and Natural Gas, Hardeep Singh Puri presented Smart Solutions Challenge & Inclusive Cities Awards 2022. These awards are an initiative of the National Institute of Urban Affairs (NIUA) and the United Nations (UN) in India to address city-level

accessibility and inclusion challenges faced by persons with disabilities (PwD), women and girls, and the elderly.

- The Smart Solutions and Inclusive Cities Awards 2022 was designed with the aim of promoting people-centric design and fostering novel home-grown technological innovations and solutions. Over 100 entries were received through an open call for applications, out of which the top 10 technology-based innovations were identified as winning solutions after an intensive round of screenings and shortlisting by an eminent 7-member jury panel.

**64TH RAMON MAGSAYSAY AWARD 2022 ANNOUNCED**

- The Ramon Magsaysay Awards Foundation (RMAF), which is widely regarded as the "Nobel Peace Prize of Asia," recently announced this year's awardees in a global announcement ceremony. The 2022 Ramon Magsaysay Awardees are Sotheara Chhim (Cambodia), Bernadette Madrid (Philippines), Tadashi Hattori (Japan) and Gary Benchehib (Indonesia).
- The Ramon Magsaysay Award, established in 1957, is Asia's greatest honour and distinction. The award is managed by RMAF. It is named after Ramon Magsaysay, the third president of the Philippines. The award is regarded around the world as "Asia's Nobel Prize". The prize is annually presented in a ceremonial ceremony in Manila, Philippines on August 31. The first Ramon Magsaysay Awards ceremony was held on 31st August 1958.

**DALAI LAMA RECEIVED LADAKH HIGHEST CIVILIAN AWARD**

- 14th Dalai Lama (Tibetan spiritual leader) has been honoured with the 'dPal rNgam Duston' award, the highest civilian honour of Ladakh.
- Reason: For his immense contribution to humanity, especially towards the union territory.
- The sixth award was conferred by Ladakh Autonomous Hill Development Council (LAHDC), Leh.
- The 'dPal rNgam Duston' is the celebration of the remarkable contribution and achievement of the heroes of Ladakh.

**LIBERTY MEDAL 2022 TO BE AWARDED TO UKRAINIAN PRESIDENT ZELENSKY**

- The Liberty Medal 2022 will be awarded this fall to Ukrainian President Volodymyr Zelenskyy. The National Constitution Center has announced that Zelenskyy will be honoured in a ceremony in October for what it called "his heroic defence of liberty in the face of Russian tyranny."
- President Zelenskyy has bravely led the Ukrainian people in their defence of freedom against Russian tyranny, and his courage has inspired people around the world to defend liberal democracy and the rule of law.

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# NEW APPOINTMENTS

**OCTOBER 2022**

## DR. ADARSH SWAIKA NAMED INDIA'S NEXT AMBASSADOR TO KUWAIT

- Dr Adarsh Swaika, a joint secretary in the Ministry of External Affairs, has been appointed India's next Ambassador to Kuwait. Dr Adarsh Swaika (IFS: 2002), is presently Joint Secretary in the Ministry of External Affairs.
- He is expected to take up his assignment shortly. Swaika will succeed Sibi George as the Indian envoy in Kuwait. There has been a significant upswing in ties between India and Kuwait in the last few years.

## JUSTICE DY CHANDRACHUD NAMED AS 50TH CHIEF JUSTICE OF INDIA

- President Droupadi Murmu has appointed Dr Justice DY Chandrachud as the new Chief Justice of India. He will succeed the present Chief Justice of India Justice Uday Umesh Lalit. Justice Chandrachud's appointment will come into effect from the 9th of next month.
- Justice DY Chandrachud would be the 50th Chief Justice of India. While Justice Lalit has a tenure of 74 days, Justice Chandrachud will serve as the CJI for two years. Justice Chandrachud will demit office on November 10, 2024.

## SUJOY LAL THAOSEN, ANISH DAYAL SINGH NAMED AS NEW DGS OF CRPF, ITBP

- Indian Police Service (IPS) officers Sujoy Lal Thaosan and Anish Dayal Singh have been appointed as the new director generals of the Central Reserve Police Force (CRPF) and Indo-Tibetan Border Police (ITBP) respectively.
- Sujoy Lal Thaosan is a 1988-batch officer of the Madhya Pradesh cadre and is currently working as the director general (DG) of the border guarding force Sashastra Seema Bal (SSB) and holding the additional charge of the Indo-Tibetan Border Police (ITBP).
- Anish Dayal Singh, a 1988-batch officer (Manipur cadre), is currently serving as a special director in the Intelligence Bureau (IB).
- Thaosan's scheduled retirement is in November this year, while Singh will superannuate in December 2024.

## THE ADANI GROUP HAS APPOINTED ARUN BANSAL AS CHIEF EXECUTIVE OFFICER (CEO)

- The Adani Group has appointed Arun Bansal as chief executive officer (CEO) of Adani Airport Holdings Ltd, an arm of Adani Enterprises Ltd.
- He replaces Malay Mahadevia, who currently serves as a whole-time director at Adani Ports and Special Economic Zone Ltd and was holding the charge of chief executive officer of Adani Airport Holdings Ltd until now.

## CENTRE APPOINTS SANJAY MALHOTRA AS NEW REVENUE SECRETARY



- The Centre appointed Sanjay Malhotra, a 1990 batch Indian Administrative Service (IAS) officer of Rajasthan cadre, as the new revenue secretary.
- He will replace Tarun Bajaj who will superannuate at the end of November. Malhotra, currently serving as secretary in the Department of Financial Services (DFS), will join the Revenue Department as an officer on special duty.

## ISRO SCIENTIST ANIL KUMAR ELECTED VICE PRESIDENT

- Dr. A K Anil Kumar, Senior Scientist in ISRO is elected as the Vice President of the International Astronautical Federation (IAF) during its Annual Conference International Astronautical Congress (IAC) 2022 held in Paris during 18-22 September 2022.
- Founded in 1951, the International Astronautical Federation (IAF) is the world's leading space advocacy body with 433 members in 72 countries, including all leading space agencies, companies, research institutions, universities, societies, associations, institutes, and museums worldwide. IAF actively encourages the development of astronautics for peaceful purposes and supports the dissemination of scientific and technical information related to space.

## LAWYER LALIT BHASIN ELECTED NEW PRESIDENT OF INDO-AMERICAN CHAMBERS OF COMMERCE

- Dr Lalit Bhasin, Managing Partner, Bhasin & Co, Advocates, and an eminent lawyer with 60 years of standing in the legal profession is elected as the National President of Indo-American Chamber of Commerce (IACC).
- A well - known name in business and social circles, Dr Bhasin, before being elected as the National President of the prestigious body unanimously, was the Executive Vice President of IACC.
- Dr. Bhasin is the 54th National President of IACC, which was set up in October 1968 and is headquartered in Mumbai, having 14 offices all over India, with a large membership from large, medium and small business entities.

## KISHORE KUMAR POLUDASU APPOINTED AS NEW MD AND CEO OF SBI GENERAL INSURANCE.

- Shri Kishore Kumar Poludasu has been named the new managing director and chief executive officer of SBI General Insurance Company Limited, according to the company's announcement.
- Kishore Kumar Poludasu was appointed with effect from October 4th, 2022, and was nominated for the job by the parent corporation, State Bank of India. Since 1991, Shri Kishore Kumar Poludasu has worked for the State Bank of India and has held a number of roles there.

## MOHIT BHATIA NAMED CEO OF BANK OF INDIA MUTUAL FUNDS

- Bank of India Investment Managers appointed Mohit Bhatia as the new chief executive officer with effect from October 04.
- Bhatia has over 26 years of professional experience in mutual funds and financial services industry in areas of sales and distribution, team building, marketing & branding, building of digital ecosystem.
- Bank of India Investment Managers Private Ltd has announced that it has appointed Mohit Bhatia as its chief executive officer.

## GULF OIL APPOINTS CRICKETER SMRITI AS BRAND AMBASSADOR



- Gulf Oil Lubricants, a Hinduja Group Company, has on-boarded popular Indian women cricketing star and current vice-captain, Smriti Mandhana, as its new brand ambassador.
- With this, Gulf Oil becomes the first company in the lubricant space to appoint a woman cricketer as ambassador to represent the organization and its ethos. Smriti Mandhana will join the pantheon of famous cricketers and current brand ambassadors Mahendra Singh Dhoni and Hardik Pandya.

## OMARA DATES APPOINTS AMITABH BACHCHAN AS BRAND AMBASSADOR

- Healthy snacks brand, Omara Dates, has appointed actor Amitabh Bachchan as a brand ambassador.
- Through this association, Omara Dates aims to enhance the adoption of this healthy food for daily snacking and The brand has rolled out a campaign 'Pyaar bhi, khayaal bhi' (love and also care) urges people to include care along with their gestures of love.

## SUZLON ENERGY APPOINTS MR. VINOD R TANTI AS NEW CHAIRMAN & MD FOR 3 YEARS

- Suzlon Energy has approved the appointment of Vinod R.Tanti as the chairman & managing director of the company, with immediate effect, for a period of 3 years up to 6 October 2025.
- Consequent to his appointment as the managing director, Vinod Tanti has resigned as the wholetime director & chief operating officer.

## ODISHA MP APARAJITA SARANGI ELECTED TO IPU PANEL

- Lok Sabha member from Bhubaneswar, Aparajita Sarangi has been elected as a member to the executive committee of the Inter-Parliamentary Union (IPU).
- The Parliamentarian from Odisha bagged 12 out of the total of 18 available votes in the election to the post held at Kigali, Rwanda. Sarangi will represent India at the 15-member executive committee of the union.

## SEPTEMBER 2022

### DILIP ASBE RE-APPOINTED AS MD AND CEO OF NPCI FOR FIVE YEARS

- The National Payments Corporation of India (NPCI) has approved the re-appointment of Dilip Asbe as the Managing Director and Chief Executive Officer for a period of five years with effect from January 8, 2023.
- He took charge as MD & CEO of NPCI in January 2018.
- Prior to this, he was the chief operating officer of NPCI for 5 years.
- NPCI was founded in 2008.
- It is an umbrella organisation which operates the country's retail payment and settlement systems.

### RAILTEL CORP APPOINTS SANJAI KUMAR AS ITS MD & CHAIRMAN

- Sanjai Kumar has been appointed as the Chairman & Managing Director of RailTel.
- He was currently working as director of networking, planning & marketing at the company.
- He is an officer of the Indian Railway Service of Signal Engineers (IRSSE1).
- RailTel is a "Mini Ratna (Category-I)" Central Public Sector Enterprise is an information and communications technology (ICT) provider.
- As on 30 June 2022, the Government of India holds 72.84% stake in the company.

### PRESIDENT NOMINATES JUSTICE DY CHANDRACHUD AS NEXT CHAIRPERSON OF NALSA

- The President of India, Draupadi Murmu has nominated SC judge, Justice DY Chandrachud as new executive chairperson of the National Legal Services Authority (NALSA).
- He has replaced Justice U.U. Lalit, who was elevated as the 49th Chief Justice of India.
- He was the former Chief Justice of the Allahabad HC and a former judge of Bombay HC.
- NALSA has been constituted under the Legal Services Authorities Act, 1987 to provide free Legal Services to the weaker sections.

### RAJENDRA KUMAR SENIOR IAS OFFICER APPOINTED AS ESIC DIRECTOR GENERAL

- Rajendra Kumar has been appointed the DG of ESIC, an order issued by the Personnel Ministry. Employees' State Insurance Corporation is one of the two main statutory social security bodies under the ownership of the Ministry of Labour and Employment, Government of India, the other being the Employees' Provident Fund Organisation.
- Kumar, a 1992-batch Indian Administrative Service officer of Tamil nadu cadre, is currently an additional secretary in the Ministry of Electronics and Information Technology.

### DR RAJIV BAHL APPOINTED AS DIRECTOR GENERAL ICMR



- The Central government has appointed Dr Rajiv Bahl as a Director General of Indian Council of Medical Research (ICMR) cum-Secretary Department of Health Research (DHR) for three years.
- Presently, He is serving as a head of the research on maternal, newborn child and adolescent health cum-newborn unit at WHO, Geneva. He has replaced Dr Balram Bhargav, whose tenure has been ended in July 2022. ICMR Headquarters: New Delhi

### YAMUNA KUMAR CHAUBEY APPOINTS AS CHAIRMAN AND MANAGING DIRECTOR OF NHPC

- Government has appointed its Director (Technical), Yamuna Kumar Chaubey as the Chairman and Managing Director of NHPC for three months, with effect from September 1st 2022.
- He has replaced Abhay Kumar Singh, who retired on August 31, 2022.
- He is a graduate in Civil Engineering from IIT, Kharagpur.
- He joined NHPC Limited in 1985 as a Probationary Executive (Civil) at 540 MW Chamara Hydro-Electric Project, now Chamara-I Power Station, Himachal Pradesh.



## KICCHA SUDEEP APPOINTED AS BRAND AMBASSADOR OF PUNYAKOTI DATTU YOJANA



- The Karnataka government has appointed Kannada actor, Sudeep as the brand ambassador for "Punyakoti Dattu Yojana", a cattle adoption scheme.
- Aim of scheme: Encouraging adoption by the public for the purpose of rearing cattle in 'goshalas' (cow shelters).
- The actor has decided not to charge for being the ambassador of the scheme.
- The scheme was launched in July and any individual or an organization can adopt a cow by paying a total of Rs 11,000 for one year.

## TAMILNAD MERCANTILE BANK APPOINTS S KRISHNAN AS MD & CEO

- The Board of Directors of Tamilnad Mercantile Bank Ltd has approved the appointment of veteran banker, Krishnan Sankarasubramaniam (aka S Krishnan) as the Managing Director & CEO with effect from 4th September 2022 for a term of 3 years.
- He has replaced present MD & CEO, K V Rama Moorthy, whose tenure ended on 3rd September 2022.
- Earlier, he was the MD & CEO of Punjab and Sind Bank from 4th September 2020 to 31st May 2022.

## INDIAN GOVT APPOINTS BANDARU WILSONBABU AS INDIAN AMBASSADOR TO MADAGASCAR

- Indian govt appoints Bandaru Wilsonbabu as Indian Ambassador to Madagascar IFS officer.
- He is presently serving as the joint secretary in the ministry of external affairs.
- He will be replacing ambassador Abhay Kumar.
- He has also served as the joint Secretary in the Eurasia division.

## CAPTAIN B K TYAGI APPOINTED AS NEW CMD OF SHIPPING CORPORATION

- Capt. B. K. Tyagi has assumed charge as Chairman & MD of the Shipping Corporation of India Ltd (SCI) on 3rd September, 2022.
- Prior to this, he was the director, who was looking after the liner and passenger services division at SCI.
- He started his career as a trainee nautical officer and sailed on board various ships in different ranks including as master in SCI in 1990.
- SCI is a Navratna CPSE under the Ministry of Ports, Shipping & Waterways (MoPSW).

## MEA APPOINTS SANJAY VERMA AS INDIA'S NEXT HIGH COMMISSIONER TO CANADA

- Sanjay Kumar Verma has been appointed as India's next high commissioner to Canada.
- He is a 1988 batch officer of the Indian Foreign Service and is currently the ambassador of India to Japan.

- He has been served in Indian missions in Hong Kong, China, Vietnam and Turkey.
- He has also served as Consul General of India in Milan, Italy.
- While Amit Kumar, who is currently Consulate General of India in Chicago, has been named as the next ambassador to the Republic of Korea.

## VOLKER TURK APPOINTED AS NEXT UN HIGH COMMISSIONER FOR HUMAN RIGHTS

- UN Secretary-General Antonio Guterres appointed Volker Turk of Austria as the next UN High Commissioner for Human Rights.
- The new High Commissioner is currently coordinating global policy work as an Under-Secretary-General in the UN's Executive Office.
- From 2019 to 2021, Turk served as Assistant Secretary-General for Strategic Coordination in the UN chief's Executive Office.
- Turk has devoted his long and distinguished career to advancing universal human rights

## SANJAY KHANNA APPOINTED AS CEO OF AMERICAN EXPRESS INDIA

- American Express Banking Corp has appointed Sanjay Khanna as the chief executive officer and country manager for India.
- Responsibilities: For increasing growth across the organization's consumer and commercial businesses.

## AUGUST 2022

### JUSTICE UDAY UMESH LALIT APPOINTED AS 49TH CHIEF JUSTICE OF INDIA



- President, Droupadi Murmu has approved the appointment of Justice Uday Umesh Lalit as the 49th Chief Justice of India for three months.
- He will replace CJI Justice N V Ramana, who will retire on 26th August 2022.
- He was appointed as Judge of the Supreme Court (SC) in August 2014.
- He will be the second CJI to be directly elevated to SC from the Bar, after Justice S.M. Sikri (13th CJI).
- He was enrolled as an Advocate by the Bar Council of Maharashtra and Goa in 1983..

### SATYENDRA PRAKASH TAKES CHARGE AS PRINCIPAL DIRECTOR GENERAL OF PIB

- Satyendra Prakash has been appointed as the principal director general of Press Information Bureau (PIB).
- Earlier, he served as the principal DG of Central Bureau of Communication (HQ: New Delhi).
- He has a wide range of experience in the field of public communication, media management, administration, policy formulation and programme implementation.

### GUSTAVO PETRO TAKES OATH AS THE PRESIDENT OF COLOMBIA

- Gustavo Petro has sworn in as the first leftist President of Colombia.
- He is a former member of Colombia's M-19 guerrilla group, who won the presidential election in June 2022 by beating a conservative party candidate.
- He also promised to implement outstanding provisions of the 2016 peace agreement that saw the rebel FARC movement lay down arms after nearly six decades of civil conflict.

### IFS PRANAY HAS BEEN APPOINTED AS INDIA'S NEXT HIGH COMMISSIONER

- Pranay Kumar Verma, an experienced diplomat and IFS official from the 1994 batch, has been chosen to serve as India's next High Commissioner to Bangladesh. He is currently the ambassador of India to Vietnam. The Delhi-based Ministry of External Affairs made this announcement. Vikram Doraiswami, the current High Commissioner of India to the UK, is rumoured to be taking over, thus he is expected to start the job soon in his stead.
- In addition to Washington DC, Ambassador Pranay Kumar Verma has held diplomatic positions in Kathmandu, Hong Kong, San Francisco, and Beijing.
- He worked at the Ministry of External Affairs in New Delhi as the Joint Secretary of the East Asia Division.
- He also handled India's nuclear diplomacy as the Joint Secretary for External Relations at the Department of Atomic Energy.

### SAVITRI JINDAL BECOMES THE RICHEST WOMAN IN ASIA

- According to the Bloomberg Billionaires Index, Savitri Jindal (72, Indian) has become the richest woman in Asia with \$11.3 billion fortune.
- She replaced China's Yang Huiya, with a net worth of \$11.0bn.
- Huiyan, who controls largest real estate developer Country Garden Holdings of China has lost half of his wealth drop from nearly \$24 billion last year to \$11 billion.
- Savitri Jindal became the chairperson of the Jindal Group, after the death of her husband OP Jindal.

### AUGUSTE TANO KOUAMÉ TAKES OVER AS WORLD BANK'S COUNTRY DIRECTOR



- The World Bank has appointed Auguste Tano Kouamé as the country director for India.
- He succeeded Junaid Kamal Ahmad (Bangladeshi economist), who has recently completed his term of five-year.
- He recently served as the country director of World Bank for Turkey.
- Earlier, he worked as the director of the department of human development and economic management in the World Bank Group's Independent Evaluation Group (IEG).
- World Bank's Chief Economist: Indermit Gill

# SPORTS

## RUDRANKSH BALASAHEB PATIL WINS GOLD IN WORLD CHAMPIONSHIP AND SPOT AT PARIS OLYMPICS

- Rudranksh Balasaheb Patil wins gold in World Championship. Rudranksh Balasaheb Patil defeated Danillo Sollazo of Italy to win the gold medal match 17-13.
- Balasaheb Patil would have thought his Olympic goal was just a tiny bit closer when he glanced above one more at the Olympic city shooting range in Cairo. Rudranksh Balasaheb Patil did this during the 10m air rifle gold medal match at the ISSF World Championships.

## IN WOMEN ASIA CUP 2022 INDIAN WOMEN'S TEAM BEATS SRI LANKA BY 8 WICKETS

- India defeated Sri Lanka by 8 wickets in the finals of the Women's Asia Cup 2022. India has bagged the position for the 7th time. Sri Lanka won the toss and opted to bat first. Sri Lanka made 65 runs in 20 overs losing 10 wickets.
- India chased the target in 8.3 overs making 71 runs with a loss of only 2 wickets. Smriti Mandhana made 51 runs not out in 25 balls. Renuka Singh Thakur claimed three wickets against Sri Lanka while Rajeshwari Gayakwad and Sneha Rana claimed two wickets each.

## CRISTIANO RONALDO REACHED RECORD 700 CLUB CAREER GOALS

- Cristiano Ronaldo reached another historic landmark in his extraordinary career by scoring his 700th club goal to seal Manchester United's comeback win over Everton. The 37-year-old Portuguese forward becomes the first and only player in this present generation to score seven times a hundred goals in football history.
- His 700th club goal extends his tally over Lionel Messi with Argentina forward scoring 691 goals for Fc Barcelona and Paris Saint Germain.

## HARMANPREET SINGH AND FELICE ALBERS NAMED FIH PLAYER OF THE YEAR

- India men's hockey team defender and vice-captain Harmanpreet Singh has been voted the FIH Player of the Year for the second year running.
- The 26-year-old, who has a knack for being at the right place at the right time, got the award for his goal-scoring ability, which has gone up a level this past year as multiple teams have found his penalty-corner drag flicks impossible to deal with.

## H. KAUR BECAME THE FIRST INDIAN WOMAN TO BE SELECTED FOR THE ICC PLAYER OF THE MONTH

- India Captain Harmanpreet Kaur & Pakistan player Mohammad Rizwan have been selected for ICC Player of the Month awards for September.

- Harmanpreet Kaur won the ICC Player of the Month award in the women's category. Mohammad Rizwan received the ICC Player of the Month award in the men's category. Harmanpreet Kaur won the award for her performance in the ODI series in England.

## TAZUNI UNVEILED AS MASCOT FOR 2023 FIFA WOMEN'S WORLD CUP

- Tazuni, a fun, football-loving penguin is unveiled as the Official Mascot of the FIFA Women's World Cup Australia & New Zealand 2023, capturing the spirit of an event that will go Beyond Greatness.
- Based on the 'Eudyptula minor' species endemic to Aotearoa New Zealand and Australia, Tazuni is the perfect representative of the host region and will help to bring the excitement of the highly anticipated tournament to a new generation of fans.

## INDIAN JAVELIN THROWER SHIVPAL SINGH SUSPENDED TILL 2025 FOR DOPING

- Indian javelin thrower Shivpal Singh has been suspended from competing till October 2025 due to a doping violation.
- He subsequently tested positive for the banned substance methandienone, a performance-enhancing steroid.
- As a result, the National Anti-Doping Agency (NADA) suspended Shivpal Singh for four years. The ban comes into effect from October 21, 2021, which means that the 27-year-old will be out of action till October 2025.

## ATP 250 TEL AVIV WATERGEN OPEN ROHAN BOPANNA & MATWE MIDDELKOOP CLINCH MEN'S DOUBLES TITLE



- India's Rohan Bopanna and Dutch player Matwe Middelkoop cruised to a 6-2, 6-4 victory over third seeds Santiago Gonzalez and Andres Molteni in the doubles final of the \$1,019,855 ATP tennis tournament in Tel Aviv.
- It was the third title of the season for the 42-year-old Bopanna, who had won the other two, early in the season with Ramkumar Ramathan in Adelaide and Pune. The champion team collected \$50,000 and 250 ATP points, and the runner-up, \$26,850 and 150 points?

## IN T20, INDIA WON BY 4 WICKETS AGAINST PAKISTAN

- India won by 4 wickets against Pakistan. India won the toss and opted to bowl first. Pakistan openers were Rizwan and Babar Azam. Masood and Iftikhar Ahmed scored the highest runs from Pakistan, 52(42) and 41(34) respectively.
- Arshdeep and Hardik Pandya shined their way through in the IND vs PAK T20 World Cup 2022. Both of them took 3 wickets each against Pakistan. Pakistan made 159 runs in 20 overs by losing 8 wickets.

## BING JIAO HAS WON THE WOMEN'S SINGLES TITLE AT THE DENMARK OPEN

- China's He Bing Jiao & Shi Yu Qi have ended as CHAMPIONS in Denmark OPEN 2022. Bing Jiao won the Women's SINGLES Title. She defeated compatriot Chen Yufei in 3 sets to win the BWF title after a long gap.
- In the Men's Singles FINAL, Shi Yu Qi registered 3 set victory over Lee Zil Jia of Malaysia. Meanwhile, the Indian challenge ended in the Quarterfinals of the Denmark Open 2022. Lakshya Sen bowed out after losing to Japan's Kodai Naraoka.

## MR. ROGER BINNY ELECTED AS THE 36TH BCCI PRESIDENT REPLACES SOURAV GANGULY

- Former cricketer Mr. Roger Binny has been elected as the 36th President of the Board of Control for Cricket in India (BCCI) at the 91st BCCI Annual General Meeting of India's top cricket body in Mumbai, Maharashtra.
- He replaces Sourav Ganguly, who held the post since 2019.

## SPAIN WON THE FIFA U-17 WOMEN'S WORLD CUP

- Spain, defending champions won the FIFA U-17 Women's World Cup against the first-time finalists Colombia. Spain won the match after an own goal in the 82nd minute of the finals by Colombian defender Ana María Guzmán Zapata.
- The final match of the FIFA U-17 Women's World Cup was played between Spain and Colombia in the

Patil Sports Stadium. Spain won by 1-0 in the finals of the FIFA U-17 Women's World Cup against Colombia.

## WESTERN AIR COMMAND WON AIR FORCE LAWN TENNIS CHAMPIONSHIP

- Western Air Command, Indian Air Force (IAF) won the Air Force Lawn Tennis Championship 2022-23 held at Head Quarter MC, Vayu Sena Nagar, Nagpur. The final match of the team Championship was played between Western Air Command and Training Command in which Western Air Command emerged as the winner.
- The final of the open singles was played between Corporal Pradeep of Training Command and Sergeant Manolin of Western Air Command and Corporal Pradeep emerged as the winner.

## MAGNUS CARLSEN WINS MELTWATER CHAMPIONS CHESS TOUR 2022

- Magnus Carlsen claimed the Meltwater Champions Chess Tour 2022 title with 02a tournament defeating Arjun Erigaisi in the quarter-finals of the 8th and penultimate event of the Meltwater Champions Chess Tour with a convincing 2.5-1.5 result, Carlsen secured the title of the tour champion and a \$50,000 prize on top of his overall winnings (so far) of \$192,000.
- The 31-year-old had to work in the opening game of his quarter-final match as Erigaisi played some of his best chess against the champ to go three pawns up and set up a seemingly easy win.

## TEAM WORLD WON LAVER CUP INDOOR TENNIS TOURNAMENT 2022



- Team World defeated Team Europe to win the Laver Cup 2022 for the first time. Team World defeats Team Europe 13-8 to win the Laver Cup indoor tennis tournament.
- Frances Tiafoe and Felix Auger of Team World defeated Stefanos Tsitsipas & Novak Djokovic of Team Europe to win the competition. Laver Cup is an international indoor hard court tournament between Team Europe & Team World. Players from all continents, besides Europe, represent Team World.

## FIBA WOMEN'S BASKETBALL WORLD CUP: USA BEAT CHINA TO SECURE 11TH WORLD TITLE

- The United States defeated China (83-61) to win the International Basketball Federation (FIBA) Women's Basketball World Cup at the Sydney Superdome, Australia.
- The Americans bagged their fourth title in a row and 11th in total and have also sealed a spot at the Paris 2024 Olympic Games. A'Ja Wilson and Chelsea Gray were the star performers for the US. Wilson contributed 19 points and five rebounds while compatriot Gray got 10 points and an impressive eight assists.

## MALLAKHAMB COMPETITIONS BEGIN AT NATIONAL GAMES

- Mallakhamb is an Indian indigenous sport that is a part of the 36th National Games. Mallakhamb is the display of aerial yoga and wrestling grips with vertical stationary or hanging wooden poles performed by gymnasts.
- It is one of the five new games which is added to the 36th National Games this year. The sport made its debut at the Khelo India University Games in which Madhya Pradesh bagged 12 medals including 5 golds, 5 silver, and 2 bronze.

## FORMER HOCKEY CAPTAIN, DILIP TIRKEY ELECTED AS HOCKEY INDIA PRESIDENT

- Dilip Tirkey (former India hockey captain) was unanimously elected as Hockey India (HI) president.
- He was member of the gold medal-winning team at the 1998 Asian Games.
- He has a record 412 international matches as a defender in his career spanning more than 15 years.
- He represented India at the Olympic Games in Atlanta in 1996, Sydney in 2000, and Athens in 2004.
- Bhola Nath Singh was elected the secretary general.

## FORMER GOALKEEPER, KALYAN CHAUBEY BECOMES NEWS PRESIDENT OF AIFF

- Former goalkeeper, Kalyan Chaubey (45) has been elected as the president of All India Football Federation (AIFF).
- He has defeated India's football team captain, Bhaichung Bhutia by 33-1.

- In the 85-year history of federation, this was the first time a former player was elected president.
- The elections has been conducted after the Supreme Court disbanded the court-appointed Committee of Administrators in order to revoke a FIFA ban on the country's football body.

## JHULAN GOSWAMI RETIREMENT: INDIAN LEGEND RETIRES FROM ALL FORMATS

- India women's team bowling legend Jhulan Goswami announced her retirement from international cricket on 23rd sep adding that the team's third and final ODI against England at Lords' will be her last.
- The 39-year-old lanky pacer played 283 international matches during her glittering career while taking 353 wickets.
- A bulk of that came in the ODIs as she took 253 wickets in 203 matches in the format.
- Addressing media ahead of her farewell game, Goswami revealed she has been thinking about retirement for a while now but mostly injuries kept her from calling it a day.

## APEKSHA BECOMES FIRST INDIAN WOMAN TO REACH WJS CHAMPIONSHIP FINAL

- Apeksha Fernandes (17) becomes the first Indian woman to reach the final of the World Junior Swimming Championships.
- She has finished eighth in the 200m women's butterfly summit clash in Lima, Peru.
- She clocked 2:19.14 to finish last in the eight-swimmer final.

# BANKING & FINANCIAL AWARENESS

## RBI ISSUES CONSOLIDATED GUIDELINES ON UNHEDGED FOREIGN CURRENCY EXPOSURE

- The Reserve Bank of India (RBI) issued modified and consolidated guidelines to the banks on Unhedged Foreign Currency Exposure (UFCE) Directions in 2022.
- These directions will apply to all commercial banks (excluding Payments Banks & Regional Rural Banks). These instructions shall come into force from January 1, 2023.
- These losses may reduce their capacity to service the loans taken from the banking system and increase their probability of default thereby affecting the health of the banking system.

## RBI CANCELS REGISTRATION CERTIFICATES OF 8 NBFCs

- The Reserve Bank of India (RBI) canceled the certificates of registration of eight non-banking finance companies (NBFC) in the four NBFCs are Ashwini Investment Private Ltd, RM Securities Pvt Ltd, Amity Finance Private Ltd, Sehajpal Estates & Finance Pvt. Ltd.
- Separately, the RBI suo-moto canceled certificates of another 4 NBFCs - SRM Properties and Finance Company Pvt Ltd, North East Region Finservices Ltd, Sowjenvee Finance Ltd, and Opel Finance Ltd.

## LIC UNVEILS DHAN VARSHA LIFE INSURANCE PLAN

- The Life Insurance Corporation of India (LIC) introduced Dhan Varsha, a non-linked, non-participating, individual, savings, single premium life insurance plan offering a combination of protection and savings.
- This plan provides financial support for the family in case of unfortunate death of the life assured during the policy term.

## HDFC SECURITIES OPENS WOMEN-ONLY DIGITAL CENTRE IN BENGALURU

- Leading stock brokerage firm, HDFC Securities, announced the opening of the first-ever Women-Only Digital Centre (DC) in India. This pioneering centre, staffed with a team of women, will serve both male and female investors.
- This closely follows the company's announcement regarding the opening of multiple DCs across India to ease access to services and promote digital adoption.

## INDIAN BANK PICKS UP 13.2% STAKE IN NARCL

- Indian Bank on 2 October has picked up 13.27% stake in the proposed bad bank National Asset Reconstruction Company Ltd (NARCL). Three state-owned lenders -- SBI, Union Bank of India and PNB -- had picked up over 12% stake each in NARCL on Thursday.

NARCL will pay up to 15% of the agreed value for the bad loans in cash and the remaining 85% would be government-guaranteed security receipts.

- It will be 51 percent owned by PSBs and the remaining by private-sector lenders. State-owned Canara Bank has expressed its intent to be the lead sponsor of NARCL with a 12 percent stake.

## SBI ADOPTED 30 REMOTE VILLAGES ACROSS 6 STATES UNDER ITS GRAM SEVA PROGRAM

- On the occasion of Gandhi Jayanti, Dinesh Khara, Chairman, State Bank Group, announced the launch of the 4th phase of the 'SBI Gram Seva' program, adopting 30 remote villages across Aspirational Districts in Haryana, Gujarat, Maharashtra, Punjab, Tamil Nadu, and West Bengal.
- Commemorating Gandhiji's vision of Gram Swaraj, SBI Gram Seva was launched in 2017 to build and develop an Atmanirbhar Rural India. It is one of the flagship programs of the SBI Foundation, the CSR arm of the State Bank Group.

## RBI INTRODUCES INTERNAL OMBUDSMAN MECHANISM FOR CREDIT INFORMATION COMPANIES(CICs)

- The Reserve Bank of India (RBI) introduced Internal Ombudsman mechanism for Credit Information Companies (CICs), directing them to appoint an internal ombudsman at the apex of their internal grievance redress mechanism by April 1, 2023.

## WORLD BANK LOWERS INDIA'S GDP GROWTH FORECAST TO 6.5% FROM 7.5% FOR 2022-23

- The World Bank pared its growth forecast for India to 6.5% year-on-year for 2022/23, from an earlier estimate of 7.5%. Moreover, it also warned that spillovers from the Russia-Ukraine war and global monetary tightening will weigh on the economic outlook.
- Private investment growth is likely to be dampened by heightened uncertainty and higher financing costs," the World Bank said in its twice-a-year report on South Asia, noting that slowing global demand will impact the country's exports.

## RBI RELEASES 'CONCEPT NOTE' ON CENTRAL BANK DIGITAL CURRENCY

- The Reserve Bank of India (RBI) has released a 'concept note' on Central Bank Digital Currency (CBDC) with an objective to create awareness about the planned features of the digital rupee.
- The purpose behind the issue of this concept note is to create awareness about CBDCs in general and the planned features of the Digital Rupee, in particular. The concept note also discusses key considerations such as technology and design choices, possible uses of Digital Rupee, issuance mechanisms, etc. It examines the implications of introduction of CBDC on the banking system, monetary policy, financial stability, and analyses privacy issues.

## HDFC LIFE LAUNCHES INSURE INDIA CAMPAIGN

- HDFC Life Insurance has launched the 'Insure India' campaign which aims to educate Indian on the benefits of life insurance as a product category. Insure India campaign is the latest addition to the series of awareness programs initiated by HDFC.
- HDFC Life is one of the leading life insurers in India and over the last three years, HDFC along with several vast networks of distribution partners has established life insurance awareness month as an exclusive property.

## 'SMART WIRE SERVICE' INTRODUCED BY ICICI BANK.

- ICICI Bank has launched a unique solution, Smart Wire, for its customers to help them with SWIFT-based inward remittances in a faster and hassle-free manner.
- ICICI Bank, which is the first bank in the country to launch such a service, said that the Smart Wire facility will allow both NRIs and resident customers to undertake inward remittance transactions in an online and paperless way.

## IMF LOWERS INDIA'S GROWTH FORECAST TO 6.8% FOR 2022-23

- The International Monetary Fund (IMF) sharply lowered India's economic growth forecast to 6.8% in its latest World Economic Outlook, compared to 7.4% it had estimated earlier in July, citing the impact of external headwinds and

weaker than expected second quarter growth.

- IMF's move follows the World Bank slashing its FY23 growth projection for India to 6.5 per cent last week, from 7.5 per cent predicted earlier.

## RBI TO LAUNCH A PILOT PROJECT FOR THE DIGITAL RUPEE

- The Reserve Bank of India (RBI) will soon commence limited pilot launches of the digital rupee for specific use cases, the central bank said in a concept paper. The concept paper was to tests the digital currency in India.
- The Reserve Bank of India has been exploring the pros and cons of a central bank digital currency for some time and is currently engaged in working towards a phased implementation strategy.

## RBL BANK PARTNERS BOOKMYSHOW TO LAUNCH 'PLAY' CREDIT CARD

- RBL Bank announced that it is launching Play Credit Card in partnership with the ticketing aggregator, BookMyShow. The Play Credit Card of BookMyShow would provide offers across movies, and live entertainment offerings (online and offline).
- With the BookMyShow Play Credit Card, people can also get offers on top brands like Myntra, bOAt & more and binge-watch movies or TV series on BookMyShow Stream by renting or buying a title and get benefits with every purchase made.

# DEFENCE & TECH.

## BHEL SIGNED AN MOU WITH CIL & NLCIL FOR COAL GASIFICATION

- Bharat Heavy Electricals Limited (BHEL) has signed an MoU with Coal India Limited (CIL) and NLC India Limited (NLCIL) for utilizing the country's vast reserves of coal & lignite. As per the MoU, the firms would be setting up Coal Gasification based plants.
- BHEL will jointly set up a Coal to Ammonium Nitrate Project with CIL based on the gasification of high ash Indian coal, and a lignite-based gasification pilot plant with NLCIL for power generation, utilizing BHEL's indigenously-developed Pressurised Fluidised Bed Gasification (PFBG) technology.

## INS TARKASH REACHES SOUTH AFRICA FOR MARITIME EXERCISE IBSAMAR

- INS Tarkash reached Port Gqeberha (also known as Port Elizabeth), South Africa to participate in the 7th edition of IBSAMAR, a joint multinational maritime exercise among Indian, Brazilian, and South African Navies.
- The Indian Navy is represented by the Teg class guided missile frigate, INS Tarkash, a Chetak helicopter, and the personnel from the Marine Commando Force (MARCOS).

## ISRO DEVELOPING NEW ROCKET NGLV TO REPLACE PSLV

- The Indian Space Research Organisation (ISRO) is developing a rocket named Next Generation Launch Vehicle (NGLV) to replace the Polar Satellite Launch Vehicle (PSLV).
- This was announced by ISRO chairman Shri S Somanath on the sidelines of the 'Engineers Conclave 2022' at the Liquid Propulsion Systems Centre (LPSC) at Valiyamala.
- Currently, India has two operational launchers, PSLV and Geosynchronous Satellite Launch Vehicle (GSLV).

## RELIANCE JIO SURPASSES BSNL TO BECOME LARGEST LANDLINE SERVICE PROVIDER IN AUGUST

- Private telecom operator Reliance Jio toppled state-run BSNL in August to become the largest fixed-line service provider in the country, according to a TRAI report released.
- This is the first time since the beginning of telecom services in the country that a private operator has gained the numero uno position in the wireline segment.
- According to Trai's subscriber report for August, Jio's wireline subscriber base reached 73.52 lakh while that of BSNL was at 71.32 lakh.

## INS ARIHANT CARRIES OUT SUCCESSFUL LAUNCHES OF SUBMARINE LAUNCHED BALLISTIC MISSILE



- India's first ballistic missile nuclear submarine Submersible Ship Ballistic Missile Nuclear (SSMN), Indian Naval Ship (INS) Arihant successfully launched a Submarine Launched Ballistic Missile (SLBM) validating India's second strike nuclear capability.
- The trial was significant to prove crew competency and validate the SSBN (Ship Submersible Ballistic Nuclear Submarine) program.

## NATO NEPTUNE STRIKE MILITARY EXERCISE STARTS IN MEDITERRANEAN SEA

- NATO announced the launch of the Neptune Strike (NEST 22-2), a multi-domain exercise in the Mediterranean Sea by the alliance's Naval Striking and Support Forces.
- According to the alliance, the exercise is expected to be completed by October 28, explaining that the "NEST 22-2 highlights the natural evolution of NATO's ability to integrate maritime warfare capabilities of a carrier strike group to support Allied defence."



## IRDAI GRANTS APPROVAL TO MERGER OF EXIDE LIFE INTO HDFC LIFE

- Insurance sector regulator Insurance Regulatory and Development Authority of India (IRDAI) has granted final approval to HDFC Life Insurance Company Ltd (HDFC Life) to merge Exide Life into the company.
- This marks the completion of the first-ever merger and acquisition (M&A) transaction in the Indian.

## NATO BEGINS NUCLEAR EXERCISES AMID RUSSIA WAR TENSIONS

- The North Atlantic Treaty Organization (NATO) began its long-planned annual nuclear exercises in northwestern Europe as tensions simmer over military action in Ukraine.
- 14 of NATO's 30 member countries were due to take part in the exercises, which the military alliance said would involve around 60 aircraft including fighter jets and surveillance and refueling planes

## INDIA, AUSTRALIA SIGN TERMS OF REFERENCE FOR NAVY TO NAVY TALKS

- The Indian Navy and the Australian Navy signed the 'Terms of Reference' (ToR) for the conduct of the navy to navy talks under the framework of the 'Joint Guidance for the India - Australia Navy to Navy Relationship' document, signed by the two Navy Chiefs in August. This is the first such document signed by the Indian Navy with any country.

## INDIA & NEW ZEALAND NAVIES SIGN PACT ON WHITE SHIPPING INFORMATION EXCHANGE

- Indian navy signed an agreement with the Royal New Zealand navy on White Shipping Information Exchange.
- The agreement was signed between R Hari Kumar, Navy Chief Admiral, and Rear Admiral David Proctor, Chief of the New Zealand Navy.

## GOVERNMENT APPROVES CREATION OF WEAPON SYSTEMS BRANCH IN INDIAN AIR FORCE

- In a historic step for the Indian Air Force (IAF), Government has approved the creation of a new branch, called the Weapon Systems (WS) branch.
- The creation of WS branch would entail unification of all weapon system operators under one entity dedicated to the operational employment of all ground-based and specialist airborne weapon systems.

## SPACE ECONOMY TO TOUCH 13 BILLION \$ BY 2025

- The inclusion of private players in the space sector and increased demand for geospatial data has given a boost to India's space economy that is set to grow to \$13 billion by 2025 from \$9.6 billion in 2020 at a CAGR of 6%, a new report by Indian Space Association (ISpA) and EY shows.
- The satellite services and applications segment is likely to form the largest share of the space economy accounting for 36% by 2025.

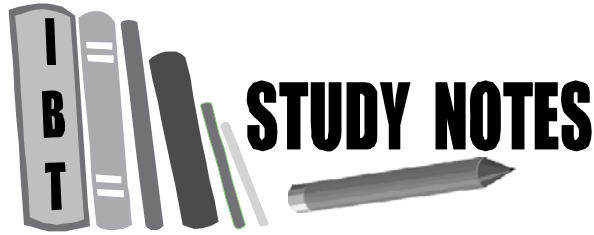
## IN INDIAN AIR FORCE WEAPON SYSTEMS BRANCH APPROVED FOR FIRST TIME



- On the occasion of the 90th anniversary of the Indian Air Force (IAF), the Centre has approved the creation of a weapon system branch for IAF officers. This is the first time since independence that a new operational branch has been created.
- This will essentially be for manning of four specialised streams of Surface to Surface missiles, Surface to Air Missiles, Remotely Piloted Aircraft and Weapon System Operators in twin and multi-crew aircraft.

## INDIAN SPACE ECONOMY IS SET TO REACH \$13 BILLION BY 2025

- The Indian space economy is set to reach \$13 billion by 2025 the space-launch segment would grow at a CAGR of 13%, spurred by growing private participation, the latest technology adoption, and the low cost of launch services.
- The satellite services and application segment would form the largest share of the space economy accounting for 36% of the ecosystem by 2025.
- This would reach \$3.2 billion by the year 2025.



## Quantitative Aptitude

### Boat & Stream

#### Concept, Formula, Tips & Questions

The boat and stream concept is one of the most common topics based on which questions are asked in the various Government exams conducted in the country.

The boat and stream questions are asked in the quantitative aptitude section of the Government exams and the weightage of questions mostly varies between 1-3 marks.

Boat and Stream - Concept

There are a variety of subconcepts that are related to answering questions based on boat and streams concept.

Given below are the four terms which are important for a candidate to know to understand the concept of streams.

**Stream** - The moving water in a river is called a stream.

**Upstream** - If the boat is flowing in the opposite direction to the stream, it is called upstream. In this case, the net speed of the boat is called the upstream speed

**Downstream** - If the boat is flowing along the direction of the stream, it is called downstream. In this case, the net speed of the boat is called downstream speed

**Still Water** - Under this circumstance the water is considered to be stationary and the speed of the water is zero

Without knowing the accurate boats and streams formula it is impossible for any applicant to solve the question. Every applicant should memorize these and should be on fingertips. Here are some of the important boats and stream formulas:

**Upstream** =  $(u-v)$  km/hr

**Downstream** =  $(u+v)$  Km/hr

**Speed of Boat in Still Water** =  $\frac{1}{2}$  (Downstream Speed + Upstream Speed)

**Speed of Stream** =  $\frac{1}{2}$  (Downstream Speed - Upstream Speed)

**Average Speed of Boat** =  $\frac{\text{(Upstream Speed} \times \text{Downstream Speed)}}{\text{Boat's Speed in Still Water}}$

Speed of boat or swimmer in still water =  $\frac{1}{2}$  (Downstream Speed + Upstream Speed)

### EXAMPLE

1. A person can swim in water with a speed of 13 km/hr in still water. If the speed of the stream is 4 km/hr, what will be the time taken by the person to go 68 km downstream?

- (A) 2.5 hours                      (B) 3 hours  
(C) 4 hours                        (D) 4.5 hours  
(E) 3.5 hours

**Sol. (C) 4 hours**

Downstream Speed =  $(13+4)$  km/hr = 17 km/hr

To travel 68 km downstream.

Time taken =  $68/17 = 4$  hours

2. In one hour, a boat goes 13 km/hr in the direction of the stream and 7 km/hr against the direction of the stream. What will be the speed of the boat in still water?

- (A) 8 km/hr                        (B) 10 km/hr  
(C) 14 km/hr                      (D) 6 km/hr  
(E) Cannot Be Determined

**Sol. (B) 10 km/hr**

According to the formula,

Speed of a boat in still water =  $\frac{1}{2}$  (DownstreamSpeed + UpstreamSpeed)

Speed of boat in still water =  $\frac{1}{2}$   $(13+7) = \frac{1}{2} \times 20 = 10$  km/hr

3. A woman can row upstream at 16 km/hr and downstream at 26 km/hr. What is the speed of the stream?

- (A) 5 km/hr                        (B) 2 km/hr  
(C) 4.5 km/hr                      (D) 21 km/hr  
(E) 12 km/hr

**Sol. (A) 5km/hr**

According to the formula,

Speed of the stream =  $\frac{1}{2}$  (Downstream Speed - Upstream Speed)

Speed of the stream =  $\frac{1}{2}$   $(26-16) = \frac{1}{2} \times 10 = 5$  km/hr

4. A speedboat, whose speed in 15 km/hr in still water goes 30 km downstream and comes back in a total of 4 hours 30 minutes. What is the speed of the stream in km/hr?

- (A) 2.5 km/hr                      (B) 3.5 km/hr  
(C) 4 km/hr                        (D) 5 km/hr  
(E) 3.25 km/hr

**Sol. (D) 5 km/hr**

Let the speed of the stream be  $x$  km/hr

Upstream Speed =  $15 + x$

$$\text{Downstream Speed} = 15 - x$$

$$\text{So, } \{30 / (15+x)\} + \{30 / (15-x)\} = 4 \frac{1}{2} \text{ (4 hours 30 minutes)}$$

$$\Rightarrow \{900 / (225-x^2)\} = 9/2$$

$$\Rightarrow 9x^2 = 225$$

$$\Rightarrow x^2 = 25$$

$$\Rightarrow x = 5$$

## QUESTIONS

- The speeds of two boats A and B travelling upstream are 40 m/h and 65 m/h. The speed of current is 10 m/h. Boat A is 10 m ahead of boat B. Both the boats start at the same time downstream, find the time after which boat B will catch boat A.
 

(A) 30 minutes                      (B) 18 minutes  
(C) 36 minutes                      (D) 24 minutes  
(E) 42 minutes
- A raft in Rishikesh which is running in upward direction took 4 hours 20 minutes to cover 16 km distance in a rafting while it took only 1 hour 10 minutes to cover same distance while running downstream. Calculate the ratio of the speed of the boat in upstream to that of downstream?
 

(A) 4 : 13      (B) 7 : 26      (C) 3 : 11      (D) 5 : 21  
(E) 7 : 20
- The speed of a boat is reduced by 40%, when the direction of the boat changes from downstream to upstream. If the boat covers a certain distance travelling upstream in 3 hours, in how much time will it cover the same distance travelling downstream?
 

(A) 1.2 hrs.      (B) 2.4 hrs.      (C) 4.2 hrs.      (D) 4.8 hrs.  
(E) 1.8 hrs.
- A boatman can row 15 km in still water in 45 min. In how much time will he row 18 km downstream, when the speed of the stream is 7 km/hr?
 

(A) 35 min.      (B) 40 min.      (C) 45 min.      (D) 50 min.  
(E) 55 min.
- A boat travels 32 km upstream in 8 hr and 28 km downstream in 4 hr. Find the speed of a boat in still water and the speed of the current?
 

(A) 4 km/hr and 3 km/hr      (B) km/hr and 1.5 km/hr  
(C) 4 km/hr and 2 km/hr      (D) 5 km/hr and 2 km/hr  
(E) None of these
- A boat running downstream covers a distance of 4.2 km in 12 minutes. If the same boat at same speed and same distance require 15 minutes for upstream. The speed of the stream is?
 

(A) 2.1 kmph                      (B) 2.3 kmph  
(C) 2.5 kmph                      (D) 2.8 kmph  
(E) None of these
- A boat takes 2 hours to travel 30 km in still water. If the speed of the stream is 8 km/hr, find the time taken by the boat to travel 10.5 km upstream.
 

(A) 1 hour                      (B) 2 hours  
(C) 1.5 hours                      (D) 2.5 hours  
(E) 3 hours
- A boat takes 6 hours less to travel a distance downstream than to travel the same distance upstream. If the speed of the boat in still water is 9 km/hr and speed of stream is 3 km/hr, Find the total distance covered by the boat.
 

(A) 150 km                      (B) 144 km  
(C) 140 km                      (D) 134 km  
(E) None of these
- A boat takes 70 min. to travel 9 km upstream, when the speed of stream is  $58/7$  km/hr. how much more time will it take to travel 19.2 km in still water?
 

(A) Equal time                      (B) 1 min.  
(C) 2 min.                      (D) 3 min.  
(E) 4 min.
- On a river, O is the midpoint between two points A and B on the same bank of the river. A boat can go from A to O and back in 12 hours, and from A to B in 16 hours 30 minutes. How long would it take to go from B to A?
 

(A) 7 hours 20 min                      (B) 5 hours 40 min  
(C) 7 hours 30 min                      (D) 6 hours 30 min  
(E) None of these

## ANSWER

- (D) Upstream speed of boat A = 40 m/h  
Upstream speed of boat B = 65 m/h  
Speed of current = 10 m/h  
Speed of boat A in still water = 40 + 10 m/h = 50 m/h  
Speed of boat B in still water = 65 + 10 m/h = 75 m/h  
Speed of boat A downstream = 50 + 10 m/h = 60 m/h  
Speed of boat B downstream = 75 + 10 m/h = 85 m/h  
Speed of boat B with respect to boat A = 85 - 60 m/h = 25 m/h

∴ Boat B has to cover 10 m to catch boat A,  
∴ Time after which boat B catches boat A =  $10/25$   
 $h = 0.4 \text{ h} = 24 \text{ minutes}$

2. (B) Distance covered upstream in 4 hours 20 mins = Distance covered downstream in 1 hour 10 mins  
 $\Rightarrow (x \times (4 + 20/60)) = (y \times (1 + 10/60))$   
 $\Rightarrow (x \times 13/3) = (y \times 7/6)$   
 $\Rightarrow 13x/3 = 7y/6$   
 $\Rightarrow x : y = 7 : 26$

∴ Ratio of the speed of the boat in upstream to that of downstream = 7 : 26

3. (E) Upstream speed =  $b = (100 - 40)\%$  of  $a = 0.6a$   
 Distance travelled upstream in 3 hours =  $3 \times 0.6a = 1.8a$

∴ Time taken downstream to cover the same distance =  $1.8a/a = 1.8 \text{ hrs.}$

4. (B) Speed of boat in still water =  $15/(45/60) = 20 \text{ km/hr}$   
 Speed of stream =  $7 \text{ km/hr}$   
 Downstream speed = Speed of boat in still water + speed of stream =  $20 + 7 = 27 \text{ km/hr}$   
 ∴ Time taken to row 18 km downstream =  $18/27 = (2/3) \text{ hrs} = (2/3) \times 60 = 40 \text{ min.}$

5. (B) speed of the boat in still water  
 $\Rightarrow 1/2 \times \{\text{speed of boat in upstream} + \text{speed of boat in downstream}\}$   
 $\Rightarrow 1/2 \times [4 + 7] = 1/2 \times 11 = 5.5 \text{ km/hr}$   
 Speed of the current =  $1/2 \times \{\text{speed of boat in downstream} - \text{speed of boat in upstream}\}$   
 $\Rightarrow 1/2 \times [7 - 4] = 1.5 \text{ km/hr}$   
 ∴ Speed of the boat in still water is  $5.5 \text{ km/hr}$  and Speed of the current is  $1.5 \text{ km/hr}$

6. (A) Speed of the boat in downstream = Distance covered/time  
 $x + y = [4.2/(12/60)] = (4.2/12) \times 60 = (4.2 \times 5) = 21 \text{ kmph}$   
 $\Rightarrow x + y = 21 \text{ kmph} \quad \dots(1)$   
 Speed of the boat in upstream = Distance covered/time  
 $x - y = [4.2/(15/60)] = (4.2/15) \times 60 = (4.2 \times 4) = 16.8 \text{ kmph}$   
 $\Rightarrow x - y = 16.8 \text{ kmph} \quad \dots(2)$   
 Solving the both equation,  
 $x + y = 21$  and  $x - y = 16.8$   
 $\Rightarrow 2x = 37.8$   
 $\Rightarrow x = 18.9 \text{ kmph}$   
 Put the value in Equation 1, we get  
 $18.9 + y = 21$

$$\Rightarrow y = 21 - 18.9$$

$$\Rightarrow y = 2.1 \text{ kmph}$$

∴ Speed of the stream is  $2.1 \text{ kmph}$

7. (C) Speed of boat in still water =  $30/2 = 15 \text{ km/hr.}$   
 As we know, speed of boat in still water =  $1/2 \times (\text{Downstream speed} + \text{Upstream speed})$   
 $\Rightarrow \text{Downstream speed} + \text{Upstream speed} = 30 \quad \dots(1)$   
 Also, Speed of stream =  $1/2 \times (\text{Downstream speed} - \text{Upstream speed})$   
 $\Rightarrow (\text{Downstream speed} - \text{Upstream speed}) = 2 \times 8 = 16 \quad \dots(2)$

Subtracting eq. (2) from (1),

$$\Rightarrow 2 \times \text{Upstream speed} = 30 - 16$$

$$\Rightarrow \text{Upstream speed} = 14/2 = 7 \text{ km/hr}$$

$$\therefore \text{Time taken to travel } 10.5 \text{ km upstream} = 10.5/7 = 1.5 \text{ hours}$$

8. (B) Speed in upstream =  $(x - y) = 9 - 3 = 6 \text{ km/hr}$   
 Speed in downstream =  $(x + y) = 9 + 3 = 12 \text{ km/hr}$   
 According to the question  
 $\Rightarrow D/6 - D/12 = 6$   
 $\Rightarrow (2D - D)/12 = 6$   
 $\Rightarrow D/12 = 6$   
 $\Rightarrow D = 72 \text{ km}$

So, the total distance covered is  $72 + 72 = 144 \text{ km}$

9. (C) Upstream time =  $70 \text{ min} = 70/60 = (7/6) \text{ hrs.}$   
 Upstream speed =  $9/(7/6) = (54/7) \text{ km/hr.}$   
 Speed of stream =  $(58/7) \text{ km/hr}$   
 Speed of boat in still water = Upstream speed + Speed of stream =  $(54/7) + (58/7) = 16 \text{ km/hr}$   
 Time taken to travel 19.2 km in still water =  $19.2/16 = 1.2 \text{ hrs.} = 1.2 \times 60 = 72 \text{ min.}$   
 ∴ Extra time taken =  $72 - 70 = 2 \text{ min.}$

10. (C) Let Downstream speed be 'a' km/hr and Upstream speed be 'b' km/hr  
 Let AO = OB = d km  
 Time taken from A to O and back = 12 hrs.  
 $\Rightarrow (d/a) + (d/b) = 12 \quad \dots(1)$   
 Time taken from A to B = 16.5 hrs.  
 $\Rightarrow 2d/a = 16.5$   
 $\Rightarrow d/a = 8.25$   
 Substituting in (1),  
 $\Rightarrow 8.25 = (d/b) = 12$   
 $\Rightarrow d/b = 12 - 8.25 = 3.75$   
 Now, time taken from B to A =  $2d/b = 2 \times 3.75 = 7.5 \text{ hrs.} = 7 \text{ hours } 30 \text{ min}$

## Reasoning Ability

### ALPHANUMERIC SERIES

Alphanumeric series is one of the most important topics of the reasoning section which is most commonly asked in the preliminary examination of banking exams. Alphanumeric series is one of the easiest topics in the reasoning section which 99% of the candidates attempt in the examination. A set of 5 questions is usually seen from the Alphanumeric series but the thing which matters the most is how quickly you can solve these questions. In this article, we are going to give you Alphanumeric series reasoning tricks and questions.

Alphanumeric Series: Types With Tricks

Study the following letter-number-symbol sequence and answer the questions following it

P%R15H\*MTE3B\$VN4KA8WI62G#UH7.JQ9LY

- How many such vowels are there in the above arrangement each of which is immediately preceded by a consonant and immediately followed by a number

Preceded- It means before

Followed- It means After

In the above question you have to find this- Consonant Vowels Number

Common Mistake- Most of the candidates do this mistake in this kind of alphanumeric series is that they try to follow the sequence. But the correct method should be that you should find that character which is least in the series which is vowels here i.e. A,E,I,O,U. So the pair would be TE3, KA8, WI6

**Ans.** Three

- Which of the following is the seventh to the right of the twentieth from the right in the above arrangement?

Concept- So when in the question you find two times right then subtract the place values like here you would do 20 minus 7 and you will get 13 so now count 13th from the right end.

If you find the combination of left and right or right and left then add the place values. Now if you have a doubt that from which direction you will start counting then you have to count from the second element like if there is right left combination then you have to count from left.

- What should come in place of the question mark in the following series based on the above arrangement

5\*T3\$NK8I?.QL

**Ans.** 2#H

When you have to find the missing element then try to crack the logic. In the above series there is a pattern that there is a gap of one element between the two characters given above.

- Four of the following five are alike in a certain way with regard to their position in the above arrangement. Which is the one that does not belong to that group

GUI, W64, 7J#, HMR, BVT

now when you will find the word alike in such kind of series then you must be clear in your mind that you have to find odd one out

**Ans.** W64

### QUESTIONS

**Directions(1-4):** These questions are based on the following arrangement. Study the arrangement carefully to answer these questions.

C9O#2R\$8%O3#N7@A4G\$6O%5T4%O7#H3&E8@L65L

- Which of the following element is sixth to the left of the fifteenth element from the left?

(A) 5 (B) 8 (C) % (D) O  
(E) 6

- How many such symbols are there in the above arrangement each of which is immediately followed by a number and also immediately preceded by a consonant?

(A) 5 (B) 2 (C) 4 (D) 3  
(E) 6

- How many such odd numbers are there in the above sequence, each of which is immediately preceded by a symbol?

(A) 5 (B) 2 (C) 4 (D) 3  
(E) 1

- How many such symbols are there in the above sequence, each of which is immediately followed or preceded by a perfect cube of a number or a perfect square of a number?

(A) 5 (B) 2 (C) 4 (D) 3  
(E) 7

**Directions(5-7):** These questions are based on the following arrangement. Study the arrangement carefully to answer these questions.

I 4 N 5 6 C 7 5 O 6 8 G 3 N 8 I 4 T O 8 M 5 O 3 D 3 4 6 E

5. How many such numbers are there in the above series, each of which is immediately followed by a consonant as well as preceded by a vowel?  
 (A) 5 (B) 3 (C) 8 (D) 4  
 (E) 7
6. After dropping all the consonants, which element will be third to the left of the third vowel from the right end?  
 (A) I (B) N (C) O (D) 3  
 (E) 8
7. After dropping all the numbers, which letter will be second to the right of the sixth letter from the left end?  
 (A) I (B) N (C) O (D) T  
 (E) C

**Direction(8-10):** Follow the given series to answer the questions.

JU & 5 R 3 I 7 @ & M I 6 R 2 F S @ I M \$ 9 L 7 1 6 A # 9 B Z \$

8. How many such symbols are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a letter?  
 (A) 2 (B) 1 (C) 4 (D) 0  
 (E) 3
9. If all the vowels from the above arrangement are dropped, which of the following element will be the 11th to the right of the element, which is 17th from the right end?  
 (A) M (B) R (C) J (D) @  
 (E) 6
10. How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a vowel?  
 (A) 2 (B) 3 (C) 5 (D) 0  
 (E) 1

## SOLUTIONS

1. (C) Like,  $15 - 6 = 9$  then we count the elements.  
 C 9 O # 2 R \$ 8 % O 3 # N 7 @ A 4 G \$ 6 O % 5 T 4  
 % O 7 # H 3 & E 8 @ L 6 5 L  
 Here we get % at ninth position from left end.  
 Hence, the correct answer is %.
2. (B) C 9 O # 2 R \$ 8 % O 3 # N 7 @ A 4 G \$ 6 O % 5 T 4  
 % O 7 # H 3 & E 8 @ L 6 5 L  
 Here we get to symbols which are immediately followed by a number as well as immediately preceded by consonant.  
 Hence, the correct answer is 2.

3. (E) C 9 O # 2 R \$ 8 % O 3 # N 7 @ A 4 G \$ 6 O % 5 T 4  
 % O 7 # H 3 & E 8 @ L 6 5 L

Here we get only one odd number which is immediately preceded by a symbol.

Hence, the correct answer is 1.

4. (C) C 9 O # 2 R \$ 8 % O 3 # N 7 @ A 4 G \$ 6 O % 5 T 4  
 % O 7 # H 3 & E 8 @ L 6 5 L

Here we get four symbols (\$ 8, 8 %, 4 %, 8 @) which are immediately followed or immediately preceded by perfect square or cube of a number.

Hence, the correct answer is 4.

5. (D) I 4 N 5 6 C 7 5 O 6 8 G 3 N 8 I 4 T O 8 M 5 O 3 D 3 4 6 E

Here we get four numbers which are immediately followed by a consonant and immediately preceded by a vowel.

Hence, the correct answer is 4.

6. (E) New series: I 4 5 6 7 5 O 6 8 3 8 I 4 O 8 5 O 3 3 4 6 E

Here we have 3rd vowel is O and the third element to the left of it is 8.

Hence, the correct answer is 8.

7. (D) New series: I N C O G N I T O M O D E

If we have a combination of different directions like Left and Right or Right and left then we do the addition of the number to find the final positions.

Therefore,  $6 + 2 = 8$

Here we get T as the eighth letter from left end.

Hence, the correct answer is option d) T.

8. (B) JU & 5 R 3 I 7 @ & M I 6 R 2 F S @ I M \$ 9 L 7 1 6 A # 9 B Z \$

So, there is only one such symbol.

Hence, option (B) is correct.

9. (E) After dropping all the vowels from the above arrangement, we get

J & 5 R 3 7 @ & M 6 R 2 F S @ M \$ 9 L 7 1 6 # 9 B Z \$

After finding the 11th to the right of the element, which is 17th from the right end.

J & 5 R 3 7 @ & M 6 R 2 F S @ M \$ 9 L 7 1 6 # 9 B Z \$

So, 6 is that element.

10. (E) JU & 5 R 3 I 7 @ & M I 6 R 2 F S @ I M \$ 9 L 7 1 6 A # 9 B Z \$

So, there are 1 such consonants.

Hence, option (E) is correct.

## ENGLISH LANGUAGE

### IMPORTANT TIPS FOR CLOZE TEST

Tackling a Cloze Test with wits can turn it into a scoring topic for you. The wits required for approaching a Cloze Test have been discussed below.

Content always has a context and a tone in which it is written. It is important to pay attention to these factors to be able to judge the correct option. Let's discuss each of these factors.

**Context :** In the banking examinations, the passage or the paragraph is mostly based on three themes i.e. financial, environmental and technological. Financial paragraphs can be based on contemporary trends in the economy, tax reforms, GST, etc. The environmental paragraphs can be related to global warming, seasonal changes, any recent calamity, etc. The technological paragraphs can be based on new inventions, the importance of technology in daily life, etc. It is important that one has an idea about these themes to be able to judge the kind of words that can fit in these contexts.

**Tones :** The three basic tones observed in the paragraphs chosen for the Cloze Tests are critical, analytical and descriptive. A critical tone is used by the author to express adverse or disapproving comments or judgements. An analytical tone is used by the author to present an analysis of an issue, attempts to discuss the pros and cons or compare two or more things and finally presents expresses which one is better than the other. A descriptive tone is said to be adopted by the author when he/she gives details about a topic and provides informative content on a topic, say pros and cons, statistics etc.

#### APPROACH TO SOLVE CLOZE TEST QUESTIONS

You must keep in mind the five key approaches given below while solving any Cloze Test:

1. Read the passage: Go through the passage once and highlight the keywords to get an idea of the topic.
2. Analyse the theme of the passage: Once you highlight the keywords, it becomes easier to understand the theme of the paragraph.
3. Be mindful of the supporting/contradicting connectors: Connectors play a key role in choosing the correct word. Supporting connectors indicate that the context of the two statements or clauses is similar, it helps you to select a word that brings out the desired meaning. Contradicting connectors show that the context of the two statements or clauses is of opposite or contrasting nature and the word chosen as the answer should correspond with the same.

Supporting connectors: and, like, likewise, similarly

Contradicting connectors: but, however, unlike, although, though

4. Eliminate Options: Once you have analysed the context of the entire paragraph and the connectors of the specific question, eliminate the options which do not abide by them.
5. Choose the correct contextual meaning: A word may have multiple meanings; hence it is important to understand the contextual usage of the word.

E.g.: Let's take the word 'cell'. The cell is the basic structural and functional unit of life. The cell is the basic unit of a battery. The cell is used to refer to cell phones. The cell is also used to refer to a prison. A container is also called a cell.

If you go step by step, keeping in mind these five key approaches you will surely be able to solve the Cloze Test quickly and accurately. Try and solve the new pattern Cloze Test using these five approaches. Scroll down for answers and solution.

### QUIZ BASED ON CLOZE TEST

**Direction:** In the following passage there are some blanks, each of which is numbered. Against each blank some alternatives are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case. If the appropriate word is not given; choose option (5) as your answer.

You don't have to \_\_\_1\_\_\_ thousands of miles to gain rewards from riding your bike more and driving your car less. Regardless of whether you're on a fancy new two-wheeler or the \_\_\_2\_\_\_ old reliable you bought years ago, bike riding gives you a terrific workout with lots of interest and fun to keep you \_\_\_3\_\_\_. And with U.S. gasoline prices running higher than \$3 per gallon, using a bicycle for shopping, commuting, visiting friends or just taking a joy ride may help your financial health at the same time it \_\_\_4\_\_\_ your physical condition. Bike riding lets you add a fitness \_\_\_5\_\_\_ into your day even when you think you don't have time for a workout. "You get the same cardiovascular \_\_\_6\_\_\_ from cycling that you get from any other form of aerobic exercise-walking, jogging or dancing," says Lisa Callahan, MD, medical director of the Women's Sports Medical Center. Your muscles get a boost, too. Bike riding \_\_\_7\_\_\_ your thighs, hips and rear end. If your route includes climbing hills, your arms and upper body will be benefitted. What's more, cycling is gentle on your joints and helps \_\_\_8\_\_\_ cartilage. That's especially advantageous for women who suffer from muscle strain, foot

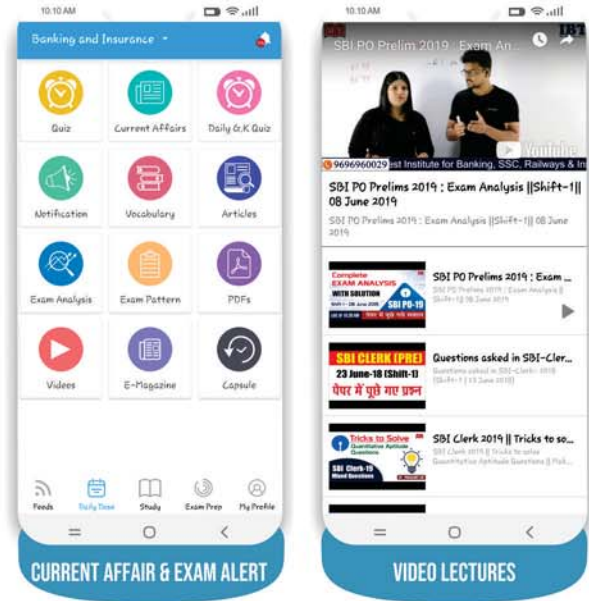
problems, knee troubles, back pain or impact-related injuries caused by running, jogging or walking, Dr. Callahan explains. If you're overweight and start an exercise program, sometimes it's \_\_\_9\_\_\_ on your joints because you are overweight," she adds. "So, something like swimming or biking that's not \_\_\_10\_\_\_ on the joints can be a good thing."

- Which of the following words can appropriately fill the blank 1?  
(A) take (B) drive (C) mention (D) log
- Which of the following words can appropriately fill the blank 2?  
(A) varied (B) bashful (C) battered (D) timorous
- Which of the following words can appropriately fill the blank 3?  
(A) healthiest (B) going (C) forward (D) guided
- Which of the following words can appropriately fill the blank 4?  
(A) boosts (B) helps (C) needs (D) lacks
- Which of the following words can appropriately fill the blank 5?  
(A) improvement (B) activity  
(C) moment (D) Both (A) and (B)
- Which of the following words can appropriately fill the blank 6?  
(A) scandal (B) treat (C) benefits (D) adage
- Which of the following words can appropriately fill the blank 7?  
(A) reduce (B) strengthens  
(C) jiggle (D) support
- Which of the following words can appropriately fill the blank 8?  
(A) preserve (B) building (C) fill (D) aiding
- Which of the following words can appropriately fill the blank 9?  
(A) harder (B) conspicuous  
(C) beneficial (D) Both (A) and (B)
- Which of the following words can appropriately fill the blank 10?  
(A) hurting (B) throbbled  
(C) pounding (D) battered

### ANSWER KEY

1. (D)    2. (C)    3. (B)    4. (A)    5. (B)  
6. (C)    7. (B)    8. (A)    9. (A)    10. (C)

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# BANKING AWARENESS

## ALL ABOUT FISCAL DEFICIT

**Definition of 'Fiscal Deficit':** When a government's total expenditures exceed the revenue that it generates (excluding money from borrowings).

**Now let us understand what Revenues and expenditures are :** Every family needs to plan their budget so that they don't go in to the deficit trap. In ideal conditions revenues should always exceed the expenditures.

**How revenues are generated:** Tax Revenues: These are those revenues that are generated through the taxes levied on public such as Income Tax, Corporate Tax, Wealth Tax, Fringe benefit taxes (these all are direct taxes i.e. levied on the individual directly), there are some other taxes which in turn are sources of govt. revenues such as, VAT, custom duty, excise duty, service tax (these are types of indirect taxes).

**Grants and aids:** India enjoys a special love of nature resulting in floods, droughts, lovely Tsunamis (lol), cyclones etc etc So India gets different Grants and Aids from the World banks, ADBs, big boy US, or anybody who wishes to help.

**Fines and Penalties:** Remember that traffic walle bhैया, sometimes he refuses your chai paani k lie lelo help. All those times the income goes in to govt's pockets.

### Expenditures:

As India is a developing country here Ameer is more Ameer and Gareeb is more Gareeb concepts follow so Govt. has to spend on the different Rajiv Gandhis, Mahatma Gandhis and Pradhan mantris scheme(MNERGA,JNNURAM,PDS schemes etc..).

India is lucky with some peaceful neighbors in the vicinity so India has to spend a chunk of revenues for Defense (Unplanned expenditure).

**FRBM Act(Fiscal Responsibility and Budget Management act) :** As per the target, revenue deficit, which is revenue expenditure minus revenue receipts, have to be reduced to nil in five years beginning 2004-05. Each year, the government is required to reduce the revenue deficit by 0.5% of the GDP.

**How Fiscal Deficit is harmful-** Debt Trap-Fiscal deficit is a type of Debt trap, It creates a deficit which can be filled by extra borrowings or increased taxes creating burden on economy or extra debt

**Inflation-** The money released by the govt. for different schemes never reaches to the needy and is transferred to the pockets of middlemen who can now buy a new merc or chunks of gold which leads to inflation.

**Black money-** Now the money that is with the bribe masters cannot be in India because of Income tax officials' fear so they are transferred to Tax heavens i.e. so called Swiss Banks, this create a shortfall of Taxes in India creating a poor Tax collection.

**How Fiscal Deficit is not harmful-** Fiscal deficit occurs when govt. spends more in the fiscal year as compared to the revenues generated in the period, If all that Yojanas mentioned earlier turnout to be a success will create more employment, better health of the people, better infrastructure and will eventually leads to a prosperous economy, that will help to curb the Financial Deficit in the coming years.

## PRACTICE QUESTIONS

- Fiscal Policy deals with the \_\_\_\_\_ and \_\_\_\_\_ decisions of the government:
  - Incomes and Expenditures
  - Taxation and Expenditures
  - Trading and Expenditures
  - None of These
- In most modern economies, the government deals with fiscal policy while the \_\_\_\_\_ is responsible for monetary policy:
  - Government
  - SEBI
  - Central Bank
  - None of These
- Fiscal Policy is composed of several parts which includes:
  - Tax Policy and Expenditure Policy
  - Investment or Disinvestment Strategies
  - Debt or Surplus Management
  - All of the Above
- Find out the incorrect among following:
  - When the government receives more than it spends, it has a surplus
  - If the government spends more than it receives it runs a deficit
  - On a broad generalization, excessive printing of money leads to inflation
  - None of These
- If budget constraint stands in present value terms, then fiscal policy may be considered as \_\_\_\_ :
  - Stagnant
  - Sustainable
  - Escaped
  - None of These

6. Fiscal Sustainability is essential to:
- Motivate both public and private sector to grow
  - Allows governments to be autonomous to witness excellent economic growth in the long run.
  - Consider both revenue collections and potential variation in expenditure patterns so that demand may be fulfilled in the long run.
  - All of the Above
  - None of These
7. DTC stands for:
- Direct Tax Code
  - Direct Tax Control
  - Direct Tax Centre
  - None of These
8. FRBM stands for:
- Fiscal Revenue Budget Management
  - Fiscal Responsibility and Budget Management
  - Fiscal Reforms and Budget Management
  - None of These
9. Fiscal Policy comprises of three positions - Neutral Position, Expansionary Position, Contractionary Position. Find out the wrong definition among the following:
- Neutral Position - It applies when the budget outcome has neutral effect on the level of economic activity where the government spending is fully funded by the revenue collected from the tax.
  - Expansionary Position - It is position when there is a higher budget deficit where the government spending is higher than the revenue collected from the tax.
  - Contractionary Position - It is a position when there is a lower budget deficit where the government spending is lower than the revenue collected from the tax
  - None of These
10. Which of the following definitions are wrong about Revenue Receipts:
- Revenue Receipts consists of revenue from regular sources like Taxation revenues e.g. receipts from corporate tax, income tax, excise tax, excise duty, custom duty, service tax etc.
  - Non tax revenue which include interest on loans, dividends from public sector units, Fees and Stamp Duties
  - Both of Above
  - None of These

11. Which of the following definitions are correct about Capital Receipts:
- Capital receipts refers to those inflows to government that are not in the nature of regular income.
  - Other receipts like Disinvestment (selling some shares of a PSU) comes under capital receipt
  - Both of Above
  - None of These
12. Economic Survey in India is published by the
- Reserve Bank of India
  - NITI Aayog
  - Ministry of Finance, Government of India
  - Ministry of Industries, Government of India
13. Fiscal policy in India is formulated by
- Reserve Bank of India
  - Planning Commission
  - Finance Ministry
  - Securities and Exchange Board of India
14. If we deduct grants to states for the creation of capital assets from revenue deficit, we arrive at
- Primary deficit
  - Net fiscal deficit
  - Budgetary deficit
  - Effective revenue deficit
15. Which one of the following is the largest item of expenditure of the Government of India on revenue account?
- Defence
  - Subsidies
  - Pensions
  - Interest payments
16. Which one of the following is a capital receipt in government budget?
- Interest receipts on loans given by the government to other parties
  - Dividends and profits from public sector undertakings
  - Borrowing of the government from public
  - Income tax receipts
17. Equality in a country can be best brought through
- Progressive expenditure
  - Regressive taxation
  - Regressive expenditure
  - None of the above

### ANSWER KEY

- |         |         |         |         |         |
|---------|---------|---------|---------|---------|
| 1. (B)  | 2. (C)  | 3. (D)  | 4. (D)  | 5. (B)  |
| 6. (D)  | 7. (A)  | 8. (B)  | 9. (D)  | 10. (D) |
| 11. (C) | 12. (C) | 13. (C) | 14. (D) | 15. (D) |
| 16. (C) | 17. (C) |         |         |         |



# TRICKY QUESTIONS

## Quantitative Aptitude

- In an exam, the average mark of 30 students is 70. Afterwards, it is found that the marks of 2 students are taken wrong as 68 and 74 instead of 86 and 71. Find the correct average.  
(A) 77 (B) 72 (C) 70.5 (D) 68  
(E) 69
- In an election, there are two candidates A and B. A gets 60% of total valid votes. If the total voters are 7200 and 10% of total votes are declared invalid. Find the number of votes B get.  
(A) 2662 (B) 2482 (C) 2772 (D) 2592  
(E) None of these
- Ratio of number of boys to number of girls in a school having 429 students is 7 : 4. 54 new girls and the certain number of boys are newly admitted in the school and ratio of boys and girls changed to 10 : 7. What is the number of boys newly admitted?  
(A) 12 (B) 27 (C) 17 (D) 8  
(E) 32
- The probability of Ramesh hitting a target is  $\frac{4}{5}$  while that of Amit hitting is  $\frac{3}{7}$ , find the probability that one of them hits the target.  
(A)  $\frac{17}{35}$  (B)  $\frac{3}{5}$  (C)  $\frac{22}{35}$  (D)  $\frac{19}{35}$   
(E)  $\frac{2}{5}$
- In four years, a sum of money became Rs. 1200, and in six years, it became Rs. 1500 in simple interest. What is the rate of interest per annum?  
(A) 20% (B) 25% (C) 30% (D) 40%  
(E) None of these
- Pipe A alone can empty the tank in 12 hours while pipe B alone can fill the tank in 24 hours and pipe C alone can fill the tank in 16 hours. In what time tank gets filled if all three pipes are opened simultaneously?  
(A) 24 hours (B) 72 hours  
(C) 16 hours (D) 48 hours  
(E) 50 hours

- 40 km upstream takes 3 hours 12 min. The speed of the stream is 3 km/hr. Speed of boat in still water is increased by 20%, time taken to cover 54 km downstream?  
(A) 1 hour 30 min (B) 1 hour 20 min  
(C) 2 hour 30 min (D) 3 hour 15 min  
(E) 2 hour
- Sid started a business with Rs. 15000 and after 4 months Mohan also joined with some capital. After a year the profit is divided between them in the ratio 5 : 4. How much did Mohan invest?  
(A) 20000 (B) 18000 (C) 20400 (D) 24000  
(E) None of these
- A discount on the marked price of a pair of shoes is 10% for that shopkeeper incurred a loss of 1% on cost price. Find that the marked price is what percent more than the cost price of shoes.  
(A) 12% (B) 10% (C) 15% (D) 13%  
(E) 18%
- Ratio of sides of a cuboid is 6 : 4 : 5 and its volume is  $3240 \text{ cm}^3$ . If the total surface area of the cuboid is  $156 \text{ cm}^2$  more than the total surface area of a cube then what is the length of the side of the cube?  
(A) 15 cm (B) 12 cm (C) 16 cm (D) 14 cm  
(E) None of these

## SOLUTIONS

- (3) Sum of Correct numbers =  $86 + 71 = 157$   
Sum of Wrong numbers =  $68 + 74 = 142$   
 $\Rightarrow$  Difference =  $157 - 142 = 15$   
The total sum of marks scored by the student when taken wrong =  $30 \times 70 = 2100$   
 $\Rightarrow$  Correct sum =  $2100 + 15 = 2115$   
 $\therefore$  Correct average =  $2115/30 = 70.5$
- (4) Number of valid votes =  $7200 \times \{(100 - 10)/100\}$   
 $\Rightarrow 7200 \times \{90/100\}$   
 $\Rightarrow 648000/100$   
 $\Rightarrow 6480$   
Number of votes that A got =  $6480 \times (60/100)$   
 $\Rightarrow 388800/100$   
 $\therefore 3888$   
Number of votes that B got =  $6480 - 3888$   
 $\therefore 2592$

3. (2) Total no. of students in the school = 429  
 $\therefore$  No. of boys in the school =  $429 \times 7 / (7 + 4) = 273$   
 $\therefore$  No. of girls in the school =  $429 \times 4 / (7 + 4) = 156$   
 Let, number of newly admitted boys = x  
 According to the question,  
 $\Rightarrow (273 + x) / (156 + 54) = 10 / 7$   
 $\Rightarrow 1911 + 7x = 2100$   
 $\Rightarrow 7x = 189$   
 $\Rightarrow x = 27$   
 $\therefore$  Number of newly admitted boys = 27
4. (4) Probability of Ramesh hitting =  $4/5$   
 Probability of Ramesh not hitting =  $1 - 4/5 = 1/5$   
 Probability of Amit hitting =  $3/7$   
 Probability of Amit not hitting =  $1 - 3/7 = 4/7$   
 Required probability =  $(4/5 \times 4/7) + (1/5 \times 3/7)$   
 $\Rightarrow 19/35$   
 $\therefore$  Required probability is  $19/35$
5. (2) If a sum amounts to Rs. P1 in t1 years and Rs. P2 in t2 years at simple interest, then the rate will be =  $[\{100(P2 - P1)\} / \{P1t2 - P2t1\}]$   
 Here, P1 = 1200, P2 = 1500, t1 = 4, t2 = 6  
 Rate =  $[\{100(1500 - 1200)\} / \{(1200 \times 6) - (1500 \times 4)\}]$   
 $\Rightarrow$  Rate =  $[\{100 \times 300\} / \{7200 - 6000\}]$   
 $\Rightarrow$  Rate = 25  
 $\therefore$  The rate of interest per annum is 25%
6. (4) Pipe A's 1 hour's work =  $1/12$   
 Pipe B's 1 hour's work =  $1/24$   
 Pipe C's 1 hour's work =  $1/16$   
 Pipe (A + B + C)'s 1 hours work =  $1/24 + 1/16 - 1/12 = 1/48$   
 $\therefore$  In 48 hours tank will be completely filled.
7. (3) Now, According to the question  
 $\Rightarrow x - y = 40/3.2$   
 $\Rightarrow x - 3 = 12.5$   
 $\Rightarrow x = 15.5$   
 New speed of boat in still water =  $15.5 \times 120\%$   
 $\Rightarrow 18.6$  km/hr  
 New Downstream speed =  $(18.6 + 3)$   
 $\Rightarrow 21.6$  km/hr  
 Time to cover 54 km downstream =  $54/21.6$  hr  
 $\therefore 2.5$  hours = 2 hours 30 min
8. (2) Let, investment of Mohan = Rs. 100x  
 Sid invested Rs. 15000 for 12 months.  
 Mohan invested Rs. 100x for  $(12 - 4) = 8$  months.  
 $\therefore$  Ratio of profit of Sid and Mohan =  $(15000 \times 12)$   
 $: (100x \times 8) = 225 ? x$

According to the question,

$$\Rightarrow 225 ? x = 5 ? 4$$

$$\Rightarrow x = 225 \times (4/5)$$

$$\Rightarrow x = 180$$

$$\therefore \text{Investment of B} = \text{Rs. } (100 \times 180) = \text{Rs. } 18000$$

9. (2) According to question

$$\Rightarrow \text{Marked price} \times (100 - 10) = \text{Cost price} \times (100 - 1)$$

$$\Rightarrow \text{Marked price} / \text{Cost price} = 99 / 90$$

$$\text{Required Percentage} = [(99 - 90) / 90] \times 100$$

$$\Rightarrow (9/90) \times 100$$

$$\Rightarrow 10\%$$

10. (4) Suppose the sides of the cuboid are 6a, 4a, and 5a respectively.

According to the question,

$$6a \times 4a \times 5a = 3240$$

$$\Rightarrow 120a^3 = 3240$$

$$\Rightarrow a^3 = 27$$

$$\Rightarrow a = 3$$

Side of cuboid = 18, 12 and 15 cm

Suppose the side of cube = x cm

Now,

$$2 \times (18 \times 12 + 12 \times 15 + 18 \times 15) = 6x^2 + 156$$

$$\Rightarrow 6x^2 = 2 \times (216 + 180 + 270) - 156$$

$$\Rightarrow 6x^2 = 1332 - 156$$

$$\Rightarrow 6x^2 = 1176$$

$$\Rightarrow x^2 = 196$$

$$\Rightarrow x = 14 \text{ cm}$$

$$\therefore \text{Side of cube} = 14 \text{ cm}$$

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## Reasoning Ability

**Directions(1-5): Answer the questions based on the information given below.**

In a certain code of language,

- I. 'some persons are investing' is coded as 'svp mvp nvp gvp'
- II. 'are new investing companies' is coded as 'hvp nvp gvp tvp'
- III. 'old homes need investing' is coded as 'rvp evp gvp fvp'
- IV. 'persons need some companies' is coded as 'mvp evp svp hvp'

1. What is the code of 'persons'?  
(A) nvp (B) svp (C) mvp (D) gvp  
(E) Can't be determined
2. What is the code of 'new companies'?  
(A) hvp tvp (B) tvp mvp  
(C) evp tvp (D) nvp hvp  
(E) None of these
3. The code 'nvp' is coded for which of the following word?  
(A) new (B) persons  
(C) companies (D) are  
(E) None of these
4. What is code of "old"?  
(A) nvp (B) rvp (C) fvp (D) mvp  
(E) Either rvp or fvp
5. If 'persons homes' is coded as 'mvp, fvp' then what is the code of 'some need'?  
(A) svp nvp (B) svp evp  
(C) nvp gvp (D) rvp nvp  
(E) None of these

**Directions(6-7): In the question, assuming the given statements to be true, find which of the conclusion (s) among given three conclusions is /are definitely true and then give your answer accordingly.**

6. **Statements:**  $Z > C > K$ ;  $L < P < D$ ;  $C ? M < D > R$

**Conclusions:**

- I.  $L < C$       II.  $K > R$       III.  $Z > M$

- (A) Only conclusion I is true
  - (B) Only conclusions I and II are true
  - (C) Only conclusion III is true
  - (D) All conclusions I, II and III are false
  - (E) Only conclusions II and III are true
7. **Statements:**  $V < D < K \leq R$ ;  $M > C \geq D$ ;  $Y > V$

**Conclusions:**

- I.  $M > V$   
II.  $Y > K$   
III.  $V < R$

- (A) Only conclusion I is true
- (B) Only conclusions I and II are true

- (C) Only conclusion II is true
- (D) All conclusions I, II and III are false
- (E) Only conclusions I and III are true

8. Which of the option should be fill in the blanks given in the expression in order to make the expression " $K > N$ " as well as " $A \geq N$ " definitely true?

A \_ C \_ N \_ E \_ K

- (A)  $\geq, =, >, =$  (B)  $\leq, =, <, <$
- (C)  $\geq, =, \leq, <$  (D)  $>, >, =, <$
- (E) None of these.

**Direction(9-10): Answer the questions based on the information given below.**

There are 7 persons A, B, C, D, E, F and G, who have different heights. F is taller than only two persons. C is taller than F and D, but not the tallest. A is shorter than only one person. E is shorter than D but not the shortest.

9. If the height of the tallest person is 189cm and the height of C is 171cm then what could be the height of A?  
(A) 166cm (B) 145cm (C) 175cm (D) 121cm  
(E) None of these
10. If B is not the shortest person then who among the following would be the shortest?  
(A) E (B) G (C) D (D) A  
(E) None of these

**Directions(11-15): Read the following information carefully and answer the questions that follow:**

There are eight employees - P, Q, R, S, T, U, V, and W in a software company at different designations - Executive Director, Director, Senior Manager, Manager, Team Leader, Senior Software Engineer, Software Engineer, and Associate Software Engineer in descending level of seniority. At least three persons are junior to Q. As many persons are junior to S as senior to Q. R is immediately senior to T who is senior to Q who is either immediately senior or immediately junior to S. S is senior to U but junior to P but not immediate junior or senior to any of the two. At least two persons are senior to P. There is one post between S and W. V is not the junior most person.

11. Who is the Senior Manager in the company?  
(A) T (B) R (C) P (D) S  
(E) Q
12. Who is the Team Leader in the company?  
(A) Q (B) S (C) T (D) V  
(E) Cannot be determined
13. V is at which designation in the company?  
(A) Senior Software Engineer  
(B) Software Engineer  
(C) Senior Manager  
(D) Manager  
(E) Cannot be determined

14. If all the employees are arranged in alphabetical order from highest to lowest post, how many employees' designation will not change?  
 (A) None (B) Two (C) One (D) Three  
 (E) None of the above
15. How many persons are junior to U?  
 (A) One (B) Two (C) Three (D) No one  
 (E) Cannot be determined

**Directions(16-20):** Study the following information carefully and answer the questions that follow:

Nine boxes A, B, C, D, E, F, G, H, and I are kept one above the other not necessarily in the same order.

Three boxes are kept between A and B. Equal number of boxes are kept above and below A. Number of boxes kept above B is same as the number of boxes kept below C. Only two boxes are kept between C and I. One box is kept between A and G, which is not kept immediate above I. No box is kept between F and D, which is not kept above F. E is placed below H, which is kept immediate below D.

16. How many boxes are kept between F and A?  
 (A) None (B) Two (C) One (D) Three  
 (E) More than three
17. Which box is kept immediately below H?  
 (A) I (B) F (C) D (D) E  
 (E) None of these
18. Four of the following five are alike in a certain way and so form a group, find the one which does not belong to the group.  
 (A) AG (B) BD (C) FH (D) IC  
 (E) DA
19. Which of the following pairs represent the lowermost and the topmost box?  
 (A) EF (B) EB (C) CB (D) CF  
 (E) None of these
20. Which of the following statement is / are true?  
 (A) Only one box is kept between F and A  
 (B) All of the given statements are true  
 (C) Three boxes are kept between E and H  
 (D) I is kept immediately below G  
 (E) None of the given statement is true

## ANSWERS

**Directions(1-5)**

Word Some persons are investing new  
 companies old homes need  
 Codemvp/svp svp/mvp nvp gvp tvp hvp  
 rvp/fvp fvp/rvp evp

1. (E) So, the code of 'persons' is either 'svp or mvp'.  
 2. (A) The code of 'new companies' is 'hvp tvp'.

3. (D) The code 'nvp' is coded for 'are'.  
 4. (E) The code of 'old' is either 'rvp or fvp'.  
 5. (B) If the code of 'persons' is mvp then code of 'some' must be svp so the code of some need is 'svp evp'.  
 6. (C) I.  $L < C$ : False (As  $L < P < D > M \leq C$ , relation between L and C can't be determined)  
 II.  $K > R$ : False (As  $R < D > M \leq C > K$ , relation between K and R can't be determined)  
 III.  $Z > M$ : True (As  $M \leq C < Z$ , so  $Z > M$ )  
 7. (E) I.  $M > V$ : True (As  $M > C \geq D > V$ , so  $M > V$ )  
 II.  $Y > K$ : False (As  $Y > V < D < K$ , relation between Y and K can't be determined)  
 III.  $V < R$ : True (As  $V < D < K \leq R$ , so  $V < R$ )  
 8. (C) From 1,  $A \geq C = N > E = K$   
 From 2,  $A \leq C = N < E < K$   
 From 3,  $A \geq C = N \leq E < K$   
 From 4,  $A > C > N = E < K$   
 9. (C)  $B/G(\text{Tallest}) > A > C > D > F > E > G/B(\text{Shortest})$   
 If the height of the tallest person is 189cm and the height of C is 171cm then,  
 $B/G(\text{Tallest})(189\text{cm}) > A > C(171\text{cm}) > D > F > E > G/B(\text{Shortest})$   
 So, the height of A could be 165cm.  
 10. (B)  $B/G(\text{Tallest}) > A > C > D > F > E > G/B(\text{Shortest})$

**Ans (11-15) :**

Designations	Persons
Executive Director	R
Director	T
Senior Manager	P
Manager	Q
Team Leader	S
Senior Software Engineer	V
Software Engineer	W
Associate Software Engineer	U

11. (C) P is the Senior Manager in the company.  
 12. (B) S is the Team Leader in the company.  
 13. (A) V is the Senior Software Engineer in the company.  
 14. (A) None of the employees' designation will remain unchanged.  
 15. (D) No one is a junior to U.

**Ans (16-20) : Case 1.1**

B F D H A I G E C

16. (B) only two boxes are kept between F and A.  
 17. (E) A is kept immediately below H.  
 18. (D) IC does not belong to the group.  
 19. (C) CB represent the lowermost box and topmost box.  
 20. (C) three boxes are kept between E and H.

# IMPORTANT QUESTIONS

## English Language

**Direction (Q. 1 - 8):** Read the passage carefully and answer the questions that follow. Some words are highlighted for your attention:

For once, the whys are turning out to be more important than the hows. A study shows that consumers who become fixated on how to achieve a goal probably face more difficulty in achieving their aims than people who think abstractly about why they want to do something. The authors of the study conducted four experiments to examine consumer behavior when it came to the goal of saving money. In one such experiment, some people were asked to make a specific plan to save money, whereas others were not asked to plan. Then some people were asked to focus on why they wanted to save money. Later on all participants were given the opportunity to buy candy. Subjects who were thinking concretely and formed a specific plan were less able to avoid the candy purchase than those who had not formed a plan at all.

To **elucidate** the results, the authors cite the instance of a person who wants to save money and hence makes a plan for achieving this goal. This person plans to save money by purchasing fewer clothing items at the mall. On investigating how this plan influences the person's response to other money-saving opportunities, for example, would the person be more likely to order a cheaper meal at a restaurant, avoid making an impulse purchase, or combine errands to save money on gas etc., the authors found that when people focus on concrete aspects of how they want to achieve goals, they become more closed-minded and consequently less likely to take advantage of opportunities that fall outside their plans. In contrast, people who focus on the why aspect are more likely to consider out-of-plan opportunities to achieve their goals. Furthermore, in the same experiment, the group that performed the best was the one that was asked to focus on the "why" and had formed a plan **implicitly**. Accordingly, the authors conclude that planning is more effective when people plan with a complete understanding of "why". They suggest that this strategy is particularly effective when the original plan turns out to be unrealistic in terms of **feasibility** or when other goal-directed activities become available.

- Which of these is opposite in meaning to the word "implicit"?
  - Implied
  - Direct
  - Limited
  - All of the above
  - None of the above

- Which of these is similar in meaning to the word "elucidate"?
  - Vague
  - Conceal
  - Ambiguous
  - Explain
  - None of the above
- Which of these is similar in meaning to the word "feasibility"?
  - Practicability
  - Doubtful
  - Assured
  - Both (A) and (C)
  - None of the above
- What is the best possible conclusion?
  - Planning is effective
  - A complete understanding of "why" is important
  - Consumer need to focus more on "out of plan" opportunities
  - All of the above
  - Both 1 and 2
- Which of the following statements is not true with respect to the passage?
  - When the "how" aspect is focused then people tend to ignore advantages outside the plan
  - People who focus on why are more likely to achieve their goals
  - When the "how" aspect is focused then people face difficulty in achieving goals
  - All of the above
  - None of the above
- What message does author convey in the second paragraph?
  - Giving an explanation of the results of the study
  - Gives his own opinion on the topic
  - Talks about different aspects of the study
  - All of the above
  - None of the above
- Which of the following is true?
  - One can save money by purchasing few clothes
  - Strategies are not important in achieving goals
  - Planning can be effective in many situations.
  - Both 1 and 2
  - None of the above
- What is the main purpose of the passage?
  - Presenting a study and giving conclusions
  - Addressing consumer behavior
  - Giving consumers tips to follow a strategy
  - All of the above
  - None of the above

**Direction (Q. 9 -16):** In the question given below, the sentence is divided into three parts I, II and III. For each part an alternate statement is also given. You have to determine the part(s) that may require correction. Choose the correct option and mark the same as your answer.

9. The dentist advising his patients / to brushing teeth twice a day, once in the morning /and another before go to bed at night.  
 I. The dentist advised his patients  
 II. to brush teeth twice a day, once in the morning  
 III. and another before going to bed at night  
 (A) Only I (B) Only II  
 (C) Both I and II (D) Both I and III  
 (E) I, II and III
10. Even after a long tired day at /office, Shashi have to drive his car today while/ coming back home as his driver is absent.  
 I. Even after a long tiring day at  
 II. office, Shashi has to drive his car today while  
 III. come back home as his driver is absent  
 (A) Only I (B) Only III  
 (C) Both I and II (D) Both II and III  
 (E) I,II and III
11. Follow the report on environmental issues, / the committee had decided to take serious steps for pollution controlling / and accordingly incorporating environment-friendly packages as an integral part of the upcoming project.  
 I. Following the report on environmental issues,  
 II. the committee had decided to take serious steps for pollution control  
 III. and accordingly incorporated environment-friendly packages as an integral part of the upcoming project.  
 (A) Only II (B) Only III  
 (C) Both I and II (D) Both I and III  
 (E) I, II and III
12. Suddenly a fire broke out in the congesting market / resulting in chaos followed by a stampede / killing hundreds of people including women and children.  
 I. Suddenly a fire broke out in the congested market  
 II. resulted in chaos followed by a stampede  
 III. killed hundreds of people including women and children.  
 (A) Only I (B) Only II  
 (C) Only III (D) Both I and III  
 (E) I,II and III

13. My hands are ready engaged / and Neelam has go to the market; so / present there is none to help you in the kitchen.  
 I. My hands are already engaged  
 II. and Neelam has gone to the market; so  
 III. at present there is none to help you in the kitchen.  
 (A) Only I (B) Both I and II  
 (C) Both I and III (D) Both II and III  
 (E) I, II and III
14. The video shows that a parading of elephants/ are marching across the road and all vehicles /are parked at a safe distance as per the instructions of the guide during a safari in the National Park.  
 I. The video shows that a parade of elephants  
 II. is marching across the road and all vehicles  
 III. are parking at a safe distance as per the instructions of the guide during a safari in the National Park.  
 (A) Only I (B) Only II  
 (C) Only III (D) Both I and II  
 (E) I, II and III
15. To score good marks in the examination, / Ram is preparing all the lessons very well / and is also practising the numerical problems given in exercising the textbooks.  
 I. Scoring good marks in the examination,  
 II. Ram is preparing all the lessons very good  
 III. and is also practising the numerical problems given in the exercises of the textbook.  
 (A) Only I (B) Only III  
 (C) Both I and II (D) Both II and III  
 (E) I, II and III
16. The college authority issuing a notice asking the students / to submit their semester fees in cheque or demand drafts drawn / favouring the register and payable to any nationalized bank.  
 I. The college authority issued a notice asking the students  
 II. to submit their semester fees in checks or demand drafts drawing  
 III. in favour of the register and payable to any nationalized bank.  
 (A) Only I (B) Only II  
 (C) Only III (D) Both I and III  
 (E) I, II and III

**ANSWER KEY**

1. (B) 2. (D) 3. (A) 4. (E) 5. (E)  
 6. (A) 7. (C) 8. (A) 9. (E) 10. (C)  
 11. (A) 12. (A) 13. (E) 14. (D) 15. (B)  
 16. (D)



## BANKING AWARENESS

1. Which among the following was chosen as a unit of developing banking infrastructure in the Lead Bank Scheme?
  - (A) Town
  - (B) Village
  - (C) District
  - (D) Panchayat
2. What is the full form of SRN ?
  - (A) Service Reliaible Number
  - (B) Service Replacable Number
  - (C) Service Request Number
  - (D) Server reliable Number
3. Which among the following Deputy Governor of RBI is credited with the task of constituting Public Credit Registry in India?
  - (A) B P Kanungo
  - (B) N S Vishwanathan
  - (C) Viral Acharya
  - (D) Mahesh Kumar Jain
4. What is the full form of FEMA?
  - (A) Foreign Exchange Management Act
  - (B) Foreign Exchange Management Agency
  - (C) Foreign Emergency Managing agent
  - (D) Foreign Exchange Management Agency
5. Which of the following is not the feature of FEMA?
  - (A) There is a simplification of Foreign Exchange Transactions.
  - (B) There was a discharge provisions of criminal proceedings in case of default cases.
  - (C) It came into force on 01.01.2004.
  - (D) None of the Above
6. Which of the following best defines the meaning of Exchange rate?
  - (A) It is a price at which Foreign money is exchanged at counters.
  - (B) It is the price at which one country's currency is expressed in another country's currency.
  - (C) It is the price at which Foreign materials are purchased or sold.
  - (D) All of the above
7. How many banks are there in India which have been authorized to deal in Foreign Exchange ?
  - (A) 64
  - (B) 82
  - (C) 92
  - (D) 107
8. Which of the following is the major stakeholder in CRISIL?
  - (A) Standard and Pours'
  - (B) Fitch Ratings Inc.
  - (C) Moody's
  - (D) Dun and Bradstreet
9. Which of the following exactly define the meaning of Mezzanine Financing?
  - (A) It is a hybrid of debt and equity financing.
  - (B) It is the highest-risk form of debt, but it offers some of the highest returns.
  - (C) It allows companies with less collateral to secure funding for growth.
  - (D) All of the Above
10. The need for Venture Capital Financing was highlighted by which of the following committee in India?
  - (A) Bhatt Committee
  - (B) Gadgil Committee
  - (C) Urjit Patel Committee
  - (D) None of the Above
11. What is the full form of VCT?
  - (A) Venture Capital Trusts
  - (B) Venture Capital Trading
  - (C) Value Capital Trading
  - (D) Value Capital Trusts
12. Venture capital was originated in which of the following countries?
  - (A) India
  - (B) Britain
  - (C) France
  - (D) USA
13. The need for Venture Capital Financing was highlighted by which of the following committee in India?
  - (A) Bhatt Committee
  - (B) Gadgil Committee
  - (C) Urjit Patel Committee
  - (D) None of the Above
14. What is the full form of EMI?
  - (A) Equal Monthly Installment
  - (B) Equated Monthly Installment
  - (C) Equal Monthly Income
  - (D) Equated Monthly Incentive
15. What is the maximum loan amount permitted under the Personal Loan in India?
  - (A) Depends upon the income of the borrower
  - (B) Maximum amount is such that EMI is not more than 40-50% of the monthly income.
  - (C) Unlimited
  - (D) Both a and b
16. Which of the following organizations is the Mutual Fund market regulator in India?
  - (A) SEBI
  - (B) RBI
  - (C) ICICI
  - (D) CIBIL
17. Which of the following funds is basically an index fund which trades like a closed-end fund?
  - (A) Open-end fund
  - (B) Money market fund
  - (C) Mutual fund
  - (D) Exchange-traded fund
18. What is the repayment period for the Home loan for a NRI?
  - (A) 30 Years
  - (B) 40 Years
  - (C) 60 Years
  - (D) 65 Years

19. Which of the following is the largest Housing Finance Company in India?  
 (A) SBI (B) HDFC (C) HUDCO (D) IHFL
20. Which of the following clearly defines the Factoring business?  
 (A) It is a type of debtor finance in which a business sells its accounts receivable.  
 (B) The receivables are sold to the third party (called a factor) at a discount.  
 (C) It is commonly referred to as accounts receivable factoring, invoice factoring.  
 (D) All of the Above
21. What should be the paid up capital of the bank to be a Scheduled Commercial Bank as per the RBI Act 1934?  
 (A) Rs 10 lakhs (B) Rs 1 crore  
 (C) Rs 5 lakhs (D) Rs 5 crore
22. When was the State Bank of India nationalised?  
 (A) 1955 (B) 1956 (C) 1959 (D) 1964
23. Which of these banks was not associated with the State Bank of India in 1959?  
 (A) State Bank of Hyderabad (B) State Bank of Indore  
 (C) State Bank of Mysore (D) State Bank of Patna
24. When was the Banking Codes and Standards Board of India (BCSBI) formed?  
 (A) 2005 (B) 2006 (C) 2007 (D) 2008
25. What is the type of banking which involves banking services for high net-worth clients like corporate, commercial banks, mid-size companies etc?  
 (A) Retail Banking (B) Wholesale Banking  
 (C) Narrow Banking (D) Merchant Banking
26. What is the banking known as when a group of persons come together to own and control three or more independently chartered banks?  
 (A) Chain banking (B) Unit banking  
 (C) Merchant banking (D) None of the above
27. Where was Canara Bank first set up in 1906?  
 (A) Mangalore (B) Varanasi  
 (C) Madras (D) Lahore
28. Which country Woori Bank belongs to?  
 (A) South Korea (B) Canada  
 (C) Indonesia (D) USA
29. When was the first law, regulating the working of cooperative societies, was promulgated by British India Government?  
 (A) 1902 (B) 1904 (C) 1907 (D) 1908
30. Which was the first Cooperative Bank established in India?  
 (A) Bharat Co-operative Bank Limited  
 (B) Kangra Central Co-operative Bank Limited  
 (C) Anyonya Co-operative Bank Limited  
 (D) Abhyudaya Co-operative Bank
31. \_\_\_\_\_ is a preset amount of money that a bank has agreed to lend you and that you can draw on when you need it.  
 (a) Loan (b) Advance  
 (c) Line of Credit (d) None of these
32. Which of the following organization is the nodal agency for the implementation of the 'Interest Subvention Scheme for MSMEs 2018' launched by Ministry of Micro, Small and Medium Enterprises (MSMEs)?  
 (a) RBI (b) SIDBI (c) SBI (d) NPCI
33. Which of the following is the term used for storehouses where banknotes and rupee coins are stocked on behalf of the Reserve Bank for distribution to bank branches?  
 (a) currency depot (b) coin depot  
 (c) currency bank (d) currency chest
34. Which of the following denomination of bank note is currently not being issued by RBI?  
 (a) Rs 2 (b) Rs 5  
 (c) Rs 10 (d) Both A and B
35. Asian Clearing Union (ACU) has how many countries as its member?  
 (a) 7 (b) 8 (c) 9 (d) 10
36. How much foreign currency can be carried in cash for travel abroad from India under normal circumstances?  
 (a) up to USD 10,000 per visit  
 (b) up to USD 1,000 per visit  
 (c) up to USD 6,000 per visit  
 (d) up to USD 3,000 per visit

### ANSWER KEY

- |         |         |         |         |         |
|---------|---------|---------|---------|---------|
| 1. (C)  | 2. (C)  | 3. (c)  | 4. (A)  | 5. (B)  |
| 6. (B)  | 7. (B)  | 8. (A)  | 9. (D)  | 10. (A) |
| 11. (A) | 12. (D) | 13. (A) | 14. (B) | 15. (D) |
| 16. (A) | 17. (D) | 18. (A) | 19. (B) | 20. (D) |
| 21. (C) | 22. (A) | 23. (D) | 24. (B) | 25. (B) |
| 26. (A) | 27. (A) | 28. (A) | 29. (B) | 30. (C) |
| 31. (C) | 32. (B) | 33. (D) | 34. (D) | 35. (C) |
| 36. (D) |         |         |         |         |

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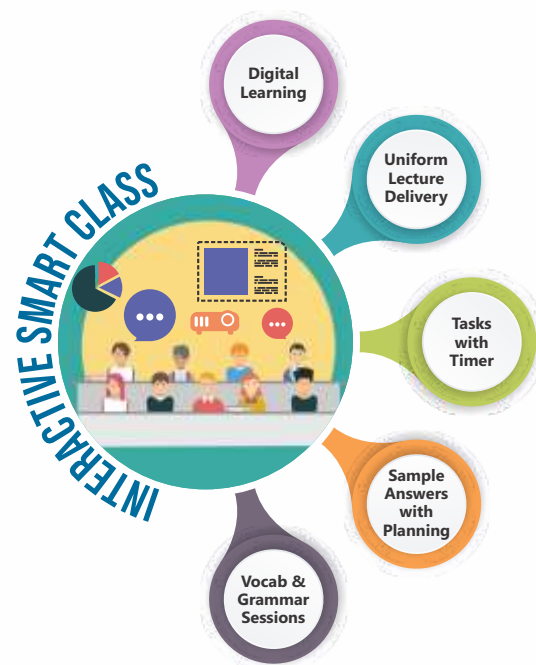
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