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August 1st week Current Affairs MCQ

1. How much is the loan as additional financing signed by the Government of India (GoI) and the Asian Development Bank (ADB) for the ongoing Rajasthan Secondary Towns Development Sector Project?

- (a) \$100 million
- (b) \$200 million
- (c) \$320 million
- (d) \$500 million
- (e) \$150 million

Answer: B

The Government of India (GoI) and the Asian Development Bank (ADB) signed a \$200 million loan as additional financing for the ongoing Rajasthan Secondary Towns Development Sector Project to expand water supply and sanitation systems and enhance urban resilience and heritage living in selected towns.

The loan agreement was signed between, Additional Secretary, Department of Economic Affairs Vumlunmang Vualnam, and the Country Director of Asian Development Bank, India Resident Mission, Takeo Konishi.

The project will incorporate various innovative and climate-resilient solutions for expanding basic urban services and incorporate nature-based solutions to rehabilitate heritage structures besides piloting public-private partnerships in the state's water and sanitation sector to deepen private sector engagement.

This will improve water supply systems in at least 7 towns by converting all groundwater sources to surface water, and by installing 1400 kilometre of new water supply pipelines & providing 77,000 households connections with water metres.

At least 8 towns will be covered for improvement to sanitation systems by rehabilitating at least 580 km of sewers, building seven sewage treatment plants with co-treatment units to process faecal sludge and septage, and connecting at least 54,000 households to the sewage system.

Also, at least 20 heritage or heritage-like structures to improve the living environment and attract more tourists will be rehabilitated.

2. Recently (August 2023), all non-individual foreign portfolio investors (FPIs) are mandated to submit the legal entity identifier (LEI) details by the Securities and Exchange Board of India (SEBI). How much character is the unique code of LEI?

- (a) 22
- (b) 18
- (c) 16
- (d) 20
- (e) 12

Answer: D

The Securities and Exchange Board of India (SEBI) has mandated the submission of legal



entity identifier (LEI) details for all non-individual foreign portfolio investors (FPIs).

Presently, FPIs are required to provide their **LEI details in the Common Application Form ("CAF")**, used for registration, KYC and account opening of FPIs on a voluntary basis.

It has now been decided to mandate the requirement of providing **LEI details for all non-individual FPIs**.

LEI, a unique global identifier for **legal entities participating in financial transactions**, is designed to create a global reference data system that uniquely identifies every legal entity, in any jurisdiction, that is party to a financial transaction.

It is a unique **20-character code that identifies distinct entities involved in financial transactions**.

Reserve Bank of India (RBI) directions mandate non-individual borrowers having aggregate exposure of above **Rs 25 crore to obtain LEI code**.

All existing FPIs (including those applying for renewal) that have not already provided their **LEIs to their DDPs** shall do so within **180 days** from the date of issuance of this circular, failing which their account shall be **blocked** for further purchases until LEI is provided to their DDPs.

3. According to the RBI's index that measures the adoption of online transactions, what is the

growth registered by the digital payments across the country in a year through March 2023?

- (a) 13.24%
- (b) 12.12%
- (c) 11.15%
- (d) 10.35%
- (e) 9.57%

Answer: A

The Reserve Bank of India's **Digital Payments Index (RBI-DPI)**, a measure of the extent of digitisation of payments across the country, rose to **395.57 in March 2023** from **377.46 in September 2022** and **349.30 in March 2022**.

Digital payments across the country registered a growth of 13.24% in a year through March 2023, as per RBI's index that measures the adoption of online transactions.

"The RBI-DPI index has increased across all parameters driven by significant growth in payment infrastructure and payment performance across the country over the period.

The RBI introduced the **composite Digital Payments Index (RBI-DPI)** in January 2021 with March 2018 as the base, to capture the digitisation of payments.

The index has since been steadily rising, crossing the **300-point mark in September 2021**.

The index comprises **5 broad parameters** that enable the measurement of the deepening

and penetration of digital payments in the country over different periods.

These parameters are

Payment Enablers (weight 25%)

Payment Infrastructure Demand-side factors (10%)

Payment Infrastructure Supply-side factors (15%)

Payment Performance (45%)

Consumer Centricity (5%).

As per the **Economic Survey 2022-23**, India has the **highest fintech adoption rate of 87%** among the public compared to the **global average of 64%**.

Further, **India has gained the 3rd place** in digital payments, coming only after the **United States (US) and China**.

UPI (Unified Payments Interface) transactions have, on average, **grown 121% in terms of value and 115% in terms of volume** between **FY19 and FY22**.

In **May 2023**, UPI transactions had **crossed the benchmark of 900 crore per month**, with a **record high of 941 crore transactions worth ₹14.89 lakh crore** being processed.

4. Razorpay launched a MoneySaver Export Account specifically for small and mid-size exporters. What is the savings percentage offered on international bank transfers for Indian exporters?

- (a) 25%
- (b) 50%

(c) 42%

(d) 45%

(e) 35%

Answer: B

Payments and banking platform for businesses **Razorpay** launched a **MoneySaver Export Account** specifically for **small and mid-size exporters**.

With this product, Indian exporters will now **open a smart account** in any country of their choice and **receive payments locally via bank transfers** on the **Razorpay** platform.

This will be **India's first smart account to offer 50% savings on international bank transfers for Indian exporters**.

To alleviate the **burden of high transfer costs, chargebacks, and payment failures**, making it a **valuable asset for exporters**.

The facility allows exporters to open an account in any country (**out of more than 160 countries**) and receive payments locally via the **Razorpay** platform in order to save from high transfer costs, chargebacks and payment failures.

The account can be opened and accessed via the **Razorpay dashboard** without any **additional paperwork**.

The account comes with a **single-click electronic Foreign Inward Remittance Statement (FIRS)**, accessible directly from the **Razorpay dashboard**.

Built specifically for **exporters** & the Account allows merchants to receive international

payments with ease through wire transfers such as **ACH, SWIFT, SEPA, BACS, and Fedwire.**

5. Recently (August 2023), Sberbank's branch in India has received permission from the Reserve Bank of India (RBI) to establish an information technology (IT) unit in Bengaluru, Karnataka. In which country Sberbank is located?

- (a) Spain
- (b) Italy
- (c) UK
- (d) Germany
- (e) Russia

Answer: E

Russia's largest lender **Sberbank's** branch in India has received permission from the **Reserve Bank of India (RBI)** to establish an **information technology (IT) unit in Bengaluru, Karnataka** where it plans to employ up to 200 IT specialists.

The new IT office would house Sberbank's in-house data processing centre.

It would also handle the technological needs of the Indian branch.

Bengaluru is **India's third biggest city** and the country's leading scientific and industrial center, specializing, amongst other things, in aerospace, engineering and electronics industries and development of IT products.

While Sberbank's India branch has been active in New Delhi since **2010** and offers a

wide range of financial services, the Bengaluru office will be fully focused on developing information technologies

6. Find the number of aircraft got approved by the union government to import it to Air India Limited and Interglobe Aviation Limited respectively.

- (a) 410 & 500
- (b) 450 & 510
- (c) 420 & 550
- (d) 470 & 500
- (e) 470 & 560

Answer: D

The union government has granted in-principal approval to import 470 aircraft to **Air India Limited** and 500 aircraft to **Interglobe Aviation Limited (Indigo).**

This information was given by the **Minister of State for Civil Aviation General (Dr.) V. K. Singh.**

He said the aircraft is **proposed to be imported by 2035.**

On the question of parking space, the minister said the airline operators have been advised by the Directorate General of Civil Aviation to share their induction plan with airport operators for ensuring the availability of parking slots.

7. What is the budgetary outlay of Production Linked Incentive (PLI) Scheme 2.0 for IT Hardware?



- (a) ₹ 15,000 crore
- (b) ₹ 17,000 crore
- (c) ₹ 12,000 crore
- (d) ₹ 20,000 crore
- (e) ₹ 25,000 crore

Answer: B

Production Linked Incentive (PLI) Scheme 2.0 for IT Hardware was notified vide notification No. CG-DL-E-30052023-246165 dated May 29, 2023, with a budgetary outlay of ₹ 17,000 crore.

The scheme is aimed at broadening and deepening the IT hardware manufacturing ecosystem in the country.

The Operational Guidelines of Production Linked Incentive Scheme 2.0 for IT Hardware has been notified on 14.07.2023 and are available at the following URL: <https://www.meity.gov.in/esdm/production-linked-incentive-scheme-pli-20-it-hardware>

The application window for receiving applications under PLI Scheme 2.0 for IT Hardware has been extended till August 30, 2023.

The application portal for the aforesaid scheme has been made live and applicants can register/apply at <https://2.pliithw.com/login>.

8. Where the G20 EMPOWER Summit is set to take place and witness the participation of delegates from across G20 nations, guest countries and international organizations in

addition to many global experts, policymakers and stakeholders?

- (a) Gandhinagar
- (b) Hyderabad
- (c) Lucknow
- (d) Bangalore
- (e) Chandigarh

Answer: A

The G20 EMPOWER Summit is set to take place on August 1, 2023, at the Mahatma Mandir in Gandhinagar, Gujarat.

The summit, organised around the theme- “Women-Led Development: ensuring a Sustainable, inclusive, and equitable global economic growth”, will witness the participation of delegates from across G20 nations, guest countries and international organisations in addition to many global experts, policymakers and stakeholders.

The Ministry of Women and Child Development is the nodal Ministry for EMPOWER which is the G20 Alliance for Empowerment and Progress of Women’s Economic Progression.

It is a private sector-led initiative under the Sherpa Track that aims to accelerate women’s leadership and empowerment in the private sector across G20 countries.

Under G20 EMPOWER 2023, two international-level meetings have been held in the months of February and April 2023 in India with the active support of the Ministry of Women and Child Development for outcomes

that will be reflected in the EMPOWER Communique.

The **Summit meeting is scheduled in Gandhinagar on 1st-2nd August 2023.**

The thematic discussions and deliberations in these meetings will reflect in the Communique of G20 EMPOWER and will be provided as recommendations to G20 leaders.

9. What is the total generation capacity of Pumped Storage Hydropower Projects (PSPHs) which will be implemented jointly by Andhra Pradesh Power Generation Corporation (AP-Genco) and National Hydroelectric Power Corporation Ltd (NHPC)?

- (a) 6500 MW
- (b) 4500 MW
- (c) 5200 MW
- (d) 3000 MW
- (e) 6000 MW

Answer: E

The **Andhra Pradesh Power Generation Corporation (AP-Genco) and National Hydroelectric Power Corporation Ltd. (NHPC)** will soon be floating a **Joint Venture (JV)** for implementing **Pumped Storage Hydropower Projects (PSPHs)** with a total generation capacity of **6,000 Megawatt (MW)** in Andhra Pradesh (AP).

Of these, a **1,350 MW (9x150 MW) PSHP** at upper **Sileru** in **GK Veedhi mandal** of **Alluri Sitharama Raju (ASR)** district will be

prioritised as the **first project** under the aegis of the **JV**.

On completion of this, the combined installed hydropower capacity of the **Sileru basin** will reach over **2,425 MW**.

The companies will soon sign the drafted agreement and the partners would have an equal **(50:50) stake**.

Overall, AP-Genco has targeted a generation of **33 Gigawatts (GW)** (29 projects) of pumped storage hydropower in the coming years.

Of the **33 GW, PSPHs with a total capacity of 11 GW** were being given to private companies and most of the remaining ones would be done by AP-Genco and some by **National Thermal Power Corporation Limited (NTPC)**.

10. What is the interest rate for crop loans above Rs.1 lakh to Rs.3 lakh under the "Interest Subsidy-Subvention" scheme in Odisha?

- (a) 5%
- (b) 2%
- (c) 2.5%
- (d) 1%
- (e) 1.5%

Answer: B

In a significant move to support the agricultural community and boost productivity, the **Odisha State Cooperation Department** announced the implementation of the **State Sector Scheme "Interest Subsidy-Subvention."**

For this, the State Cabinet has approved a provision of **Rs 5700 crore** with an aim to ensure adequate credit flow in agriculture at an affordable rate of interest to farmers in the State over **5 years** from 2023-24 to 2027-28.

Under the scheme, farmers would get **interest-free crop loans** of up to **Rs. 1 lakh**.

A 2% interest rate would be charged for crop loans above **Rs.1 lakh to Rs.3 lakh**.

These interest rates would apply retrospectively from **April 1, 2022**.

Earlier, farmers were being provided interest-free crop loans up to a limit of **Rs.50000** under **KALIA (Krushak Assistance for Livelihood and Income Augmentation)**.

Cabinet's approval of **Rs. 5700 crore** is a step towards providing interest subsidy or subvention to the **cooperative banks and Primary Agricultural Cooperative Societies (PACS)**.

As of now, the Cooperatives provide about **55%** of the total crop loans in Odisha as against the national average of **17%**.

The Odisha cabinet has also given approval to making of buildings for the **Vana Surakshya Samitis (VSS)**.

Government will construct **10,000** buildings across the State for the VSS in a phased manner during the 4 years from 2023-24 to 2026-27.

August 2nd week Current Affairs MCQ

1. When was the International Day of world's indigenous people day is first observed and it is celebrated every year on August 9?

- (a) 2001
- (b) 1994
- (c) 1995
- (d) 2005
- (e) 1998

Answer: B

International Day of the World's Indigenous People is observed annually on August 9.

This year's theme is **"Indigenous Youth as Agents of Change for Self-determination"**.

This day is observed to raise awareness about life and to protect the indigenous people.

This day was first observed by United Nations General Assembly (UNGA) in December 1994.

This day is observed annually to recognize the first UN working group on indigenous people meeting in Geneva in 1982.

On December 23, 1994, the UN General Assembly observed August 9 as the International Day of the world's indigenous people day.

The second International Decade of the World's indigenous people was observed by the assembly in 2004 and it was continued annually

as International Day of World's indigenous people day.

This day explains the problems faced by indigenous people in the areas like education, health, culture, environment and economic development.

In April 2000, Human Rights Commission established the permanent UN Forum on indigenous people's Issues showcased by the Economic and social council.

2. When Nagasaki Day is observed every year to remember the atomic bombing of Nagasaki, Japan, during World War II?

- (a) August 12
- (b) August 9
- (c) August 15
- (d) August 8
- (e) August 5

Answer: B

Nagasaki Day is observed on August 9 every year.

This day is the 78th Anniversary of the US atomic bombing.

On August 9, 1945, during the second world war, the US dropped a bomb on Nagasaki in the city of Japan.

The nuclear bomb that was attacked by the US in Nagasaki was called the 'FAT MAN'.

This bomb attack suddenly devastates Nagasaki and killed almost 70,000 people during the attack.

The US warplane drop the bomb named FAT MAN in Nagasaki and this led to the surrender of Japan in the second world war II.

Due to the bomb attack, several people develop cancer and severe illness due to sudden radiation exposure.

After 5 to 6 years of bombing, the incidence of leukemia causes several other diseases like thyroid, breast diseases, lung cancer, etc.

After so many decades, the risk caused by radiation exposure continues to increase and causes disease.

3. Which University and Indian Institute of Technology-Hyderabad formally agreed to offer a Joint Doctoral Programme (JDP) at the Ph.D. level in all research areas recently (Aug 2023)?

- (a) Tribhuvan University
- (b) Pokhara University
- (c) Kathmandu University
- (d) Dhaka University
- (e) Rajshahi University

Answer: C

The Indian Institute of Technology-Hyderabad and Kathmandu University (KU) has agreed to offer a Joint Doctoral Programme (JDP) at the PhD level in all areas of research.

Several decisions to strengthen the ties between the two Institutes have been taken during the recent visit of the IIT-H delegation to KU.

According to an official release, students from India and Nepal will have the opportunity to

work on frontier areas of science, technology, design, and medical innovations under the program.

The students admitted to the JDP at KU will have an opportunity to spend up to one year at IIT-H, supported by an IIT-H scholarship during their stay at IIT-H and vice versa.

This association is aimed at developing successful academic and research collaborations in the areas of common interest and complementary capabilities.

4. Name the initiative of MeitY was recently (August 2023) conceptualized with the mission to spread awareness about cyber-crime and build capacities of Chief Information Security Officers (CISOs) and frontline IT officials?

- (a) Centre of Excellence in Intellectual Property
- (b) Cyber Surakshit Bharat initiative
- (c) Providing IP Facilitation Support
- (d) Providing Financial Support to Startups and SMEs
- (e) Creation of IPR Awareness through Digital Media

Answer: B

Cyber Surakshit Bharat initiative of MeitY was conceptualized with the mission to spread awareness about cyber-crime and build capacities of Chief Information Security Officers (CISOs) and frontline IT officials, across all government departments, for ensuring adequate safety measures to combat the

growing menace – Organisations need to defend their digital infrastructures and become future-ready in tackling cyber-attacks.

National e-Governance Division (NeGD), under its Capacity Building scheme, organized the 39th CISO Deep-Dive training program from August 7th-11th 2023 with 25 participants from Central Line Ministries at the Indian Institute of Public Administration in New Delhi.

The program was inaugurated by Sh. S.N Tripathi, Director General IIPA, Smt. Savita Utreja, Scientist G (Senior Director) & Group Coordinator, Cyber Security, MeitY, Sh. Rajnish Kumar, Director-Capacity Building & Finance, NeGD, MeitY and Sh. Vinod Kumar Chouhan, Scientist E, Cyber Security, MeitY and Prof. Charu Malhotra, Course Coordinator, IIPA.

The purpose of the program is to spread awareness, build capacity as well as enable Government departments on steps that need to be taken to create a cyber-resilient ecosystem.

This program aims to sensitize and orient participants on cyber safety and security in taking the Digital India program forward for integrated delivery of various Govt. services to citizens, present holistic information and knowledge and understanding about cyber security, spreading awareness, build capacities as well as enable government departments to look after their cyber hygiene, safety and security.

5. What is the theme of BRICS 2023 recently (Aug 2023) by the Union Minister of Commerce and Industry, Consumer Affairs, Food & Public Distribution and Textiles, Shri Piyush Goyal?

- (a) BRICS partnerships associated with global stability, shared security and growth due to innovation
- (b) BRICS: economic growth for an innovative future
- (c) Foster High-quality BRICS Partnership, Usher in a New Era for Global Development
- (d) BRICS and Africa: Partnership for Mutually Accelerated Growth, Sustainable Development and Inclusive Multilateralism
- (e) BRICS: Intra-BRICS cooperation for continuity, consolidation, and consensus

Answer: D

Union Minister of Commerce and Industry, Consumer Affairs, Food & Public Distribution and Textiles, Shri Piyush Goyal attended the 13th BRICS Trade Ministers' Meeting held under the BRICS Presidency of South Africa virtually.

The theme of BRICS this year is "BRICS and Africa: Partnership for Mutually Accelerated Growth, Sustainable Development and Inclusive Multilateralism".

Shri Piyush Goyal touched upon issues related to WTO, Supply chain, Digitalisation, and MSMEs and on the issue of Mispricing and under-invoicing in the meeting.

The Minister lauded the South African Presidency for having an ambitious Agenda and

completing outcome-oriented activities under the Contact Group on Economic and Trade Issues (CGETI).

He extended strong support to the BRICS spirit of equality, openness, inclusiveness, consensus, mutual respect and understanding.

Shri Piyush Goyal stressed building trust among each other and expressed strong belief in small, achievable, incremental steps towards WTO Reform.

He also expressed how India wishes to see invigorated, improved, inclusive WTO as it completes three decades, talking about '30 for 30', which is an effort to bring at least 30 operational improvements to the WTO before the Organization completes 30 years, i.e., by 1 January 2025.

6. What is the edition of the India-Vietnam Joint Trade Sub-Commission (JTSC) meeting was held in New Delhi?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer: C

The 5th meeting of the India-Vietnam Joint Trade Sub-Commission (JTSC) was held in New Delhi.

The meeting was co-chaired by the Additional Secretary, Department of Commerce, Ministry of Commerce & Industry, Shri Rajesh Agrawal

from the Indian side and Deputy Minister, Ministry of Industry and Trade, Ms Phan Thi Thang from the Vietnam side.

This meeting was held after a gap of more than four years since the 4th JTSC meeting held in January 2019, on account of the COVID-19 pandemic and other factors.

Vietnam is the 23rd largest global trade partner of India and the 5th largest among ASEAN countries with bilateral trade of USD 14.70 Bn during 2022-23.

Vietnam accounts for 11.2% of India's total trade with ASEAN. Vietnam is an important destination for India's iron & steel and agricultural and animal products mainly meat products, animal fodder, cereals and marine products.

7. Agricultural and Processed Food Products Export Development Authority (APEDA) has facilitated the export of the first trial shipment of fresh pomegranate to the USA through an air route. Which of the following carried out the trial shipment of pomegranate?

- (a) Vaighai Agro
- (b) INI Farms
- (c) Aero Agro Industries
- (d) Khandelwal Extraction
- (e) Fresh O Veg

Answer: B

Agricultural and Processed Food Products Export Development Authority (APEDA), which works under the aegis of the Ministry of

Commerce and Industry, has facilitated the export of the first trial shipment of fresh pomegranate to the USA through an air route.

The first export consignment of pomegranate to the USA was initiated by APEDA in collaboration with the National Plant Protection Organization (NPPO) of India, the US's Animal & Plant Health Inspection Service (US-APHIS), Maharashtra State Agricultural Marketing Board (MSAMB), ICAR-National Research Centre on Pomegranate, Solapur (NRC-Solapur) and others.

Chairman, of APEDA, Shri Abhishek Dev said that the increase in pomegranate exports to the USA would result in higher price realization and an increase in farmers' income.

There has been an encouraging response from the importers of the pomegranate shipment.

The trial shipment of pomegranate was carried out by the APEDA registered 'INI Farms', which is amongst the top exporters of fruits and vegetables from India.

It has built a value chain of bananas and pomegranates by working directly with farmers. As a part of the Agrostar group, complete services from agronomy, agri-inputs and off-take are provided to farmers with the produce exported to over 35 countries across the world.

8. What is the outlay of the Indian Buddhist Culture and Heritage Centre in Lumbini , Nepal?

- (a) Rs 2.22 billion
- (b) Rs 1.55 billion

- (c) Rs 1.80 billion
- (d) Rs 1.22 billion
- (e) Rs 1.60 billion

Answer: E

In Nepal, the construction work of the Indian Buddhist Culture and Heritage Centre has begun in Lumbini after the Bhumi Pujan ceremony with special recitation by Buddhist monks.

The 1.60 billion rupee heritage Centre is expected to be lotus shaped which will be built in zero-net technology and may be completed in one and a half years.

Prime Minister Narendra Modi and the then Prime Minister of Nepal, Sher Bahadur Deuba, had jointly laid the foundation stone during Mr Modi's Lumbini visit in 2022.

Our Kathmandu correspondent reports, India and Nepal share cultural heritage, and constructing a monastery at international standards in Lumbini will promote spiritual and religious tourism.

9. How many new districts and new divisions have come into existence in Rajasthan which is inaugurated by Chief Minister Ashok Gehlot through video conference in a program organized at Birla Auditorium in Jaipur?

- (a) 15 and 6
- (b) 12 and 5
- (c) 17 and 3
- (d) 14 and 7
- (e) 18 and 2

Answer: C

17 new districts and 3 new divisions have come into existence in Rajasthan.

Chief Minister Ashok Gehlot inaugurated new districts and divisions through video conference in a program organized at Birla Auditorium in Jaipur.

Inauguration programs were also organized in all the new districts and divisions, where the minister in charge participated.

The Chief Minister also launched the website of all the new districts.

Before the inauguration program, Havan, Puja and Yagya were performed in all the districts. Addressing the program, Chief Minister Ashok Gehlot said that the state has created history.

He said that with the increasing population, decentralization of the administrative system is necessary.

He said that these new districts would give a new impetus to the development of the state.

10. Name the position for which Vaibhav Taneja is appointed in Tesla?

- (a) Chief Financial Officer
- (b) Chief Executive Officer
- (c) Chief Operating Officer
- (d) Chief Information Officer
- (e) Chief Marketing Officer

Answer: A

Tesla appointed Vaibhav Taneja as its new Chief Financial Officer.

The 45-year-old will take over the new position, also known as 'Master of Coin', in addition to his

role as the electric vehicle company's Chief Accounting Officer (CAO).

Vaibhav Taneja was announced as the new CFO after Zachary Kirkhorn, who previously held the post, stepped down.

Taneja's appointment comes as Elon Musk's Tesla is looking to grab a foothold in the Indian market.

The company recently leased its first office space in Pune.

Before that, the 45-year-old was employed at PricewaterhouseCoopers in both India and the US between July 1999 and March 2016, as per his LinkedIn profile.

He has more than 17 years of experience working with multinational companies in technology, retail & telecommunication.

August 3rd week Current Affairs MCQ

1. Which bank has emerged as the top performer among public sector lenders in loan and deposit growth of 25% in percentage terms during the first quarter of the current financial year?

- (a) Punjab National Bank
- (b) Bank of Maharashtra
- (c) Bank of Baroda
- (d) Bank of India
- (e) Central Bank of India

Answer: B

Bank of Maharashtra (BoM) has emerged as the top performer among public sector lenders in loan and deposit growth of 25% in percentage terms during the first quarter of the current financial year.

The deposit and advances of the Pune-based lender are the highest by any public sector bank (PSB) during the April-June quarter.

With a growth rate of 24.98%, the gross domestic advances of the bank rose to **Rs 1,75,676 crore** at the end of June 2023

It was followed by **UCO Bank** with 20.70% growth, while **Bank of Baroda (BoB)** with 16.80% and **Indian Overseas Bank (IOB)** with 16.21% growth were at 3rd and 4th spot respectively.

State Bank of India (SBI) stood at the 5th spot with 15.08% rise in domestic advances growth.

However, SBI's total loans were about 16 times higher at **Rs 28,20,433 crore**, as compared to Rs 1,75,676 crore of BoM in absolute terms.

In terms of **Retail-Agriculture-MSME (RAM) loans**, BoM has the highest growth of 25.44% followed by **Punjab & Sind Bank** with 19.64% and **Punjab National Bank (PNB)** at 19.41% on a Y-o-Y basis.

With regard to deposit growth, BoM witnessed a **24.73%** growth and mobilised Rs 2,44,365 crore at the end of June 2023.

BoB was in 2nd place with a **15.50%** growth in deposits (Rs 10,50,306 crore), while PNB recorded a 13.66% increase at Rs 12,67,002 crore.

BoM retained a top position in terms of garnering low-cost **Current Account and Savings Account (CASA) deposits at 50.97%** followed by Central Bank of India at 49.56%.

The bank's total business also recorded the highest growth of **24.84%** at Rs 420,041 crore, followed by BoB at 16.10% at Rs 18,62,932 crore at the end of June 2023.

2. Finance Minister Smt Nirmala Sitharaman recently (Aug 2023) introduced the Mahila Samman Savings Certificate (MSSC). Currently, how many banks offering Mahila Samman Savings Certificate?

- (a) 2
- (b) 4
- (c) 5
- (d) 7
- (e) 3

Answer: C

Finance Minister Smt Nirmala Sitharaman introduced the **Mahila Samman Savings Certificate (MSSC)**, a small savings scheme for women and girls in August 2023.

Currently **5 Banks** offering Mahila Samman Savings Certificate include **Bank of Baroda (BoB), Union Bank of India, Canara Bank and Bank of India (BoI), Punjab National Bank (PNB).**

The MSSC is a **government-guaranteed limited-period small savings scheme** aimed at empowering women and fostering their financial inclusion.

MSSC is a **2-year deposit scheme**, which offers an interest rate of **7.5% per annum**.

It is a one-time program that runs from **April 2023 to March 2025**.

Under the scheme, individual girls or women can open an account, or a guardian can open one on behalf of a minor girl.

The scheme offers an interest rate of **5% per annum**, compounded quarterly.

While the minimum investment is **Rs 1,000**, any sum in multiples of Rs 100 can be deposited, up to a maximum limit of Rs 2 lakh. Individuals can open multiple accounts with a gap of 3 months between each account, subject to the overall investment cap of Rs 2 lakh.

3. Which consultancy firms got selected by the Reserve Bank of India (RBI) to develop systems using artificial intelligence (AI) and machine learning for its supervisory functions?

- (a) Medhaj Techno Concept and TUV SUD
- (b) Deloitte and KPMG
- (c) ZS and Mercer

- (d) McKinsey and Accenture
(e) Rodic Consultants and Echoboom

Answer: D

The **Reserve Bank of India (RBI)** has selected global consultancy firms **McKinsey and Company India LLP** and **Accenture Solutions Private Limited India** to develop systems using **artificial intelligence (AI)** and **machine learning** for its supervisory functions.

RBI is planning to use advanced analytics, artificial intelligence and machine learning for analyzing a huge database and improve regulatory supervision over banks and NBFCs.

For this, the RBI is planning to hire external experts.

In **September 2022**, RBI invited expressions of interest (Eoi) for engaging consultants for using advanced analytics, artificial intelligence and machine learning for generating supervisory inputs.

RBI had shortlisted **7 applicants** to participate in the request for proposal process (RFP) for the selection of consultant(s).

The 7 firms were **Accenture Solutions Private Limited; Boston Consulting Group (India) Pvt Ltd; Deloitte Touche Tohmatsu India LLP; Ernst and Young LLP; KPMG Assurance and Consulting Services LLP; McKinsey and Company; and PricewaterhouseCoopers Pvt Ltd.**

Out of the 7 applicants, McKinsey and Accenture have been awarded the contract & the value of the contract is about **Rs 91 crore**.

While the RBI is already using AI and ML in supervisory processes, it now intends to upscale it to ensure that the benefits of advanced analytics can accrue to the Department of Supervision in the central bank. The Department of Supervision of RBI is using linear and a few machine-learnt models for supervisory examinations.

RBI supervisory jurisdiction extends over **urban cooperative banks, NBFCs, payment banks, small finance banks, local area banks, credit information companies and select all Indian financial institutions.**

RBI assesses their **financial soundness, solvency, asset quality, governance framework, liquidity, and operational viability.**

AI and ML technologies are used for real-time data reporting, effective data management and dissemination.

For data analytics, these are being used for monitoring supervised firm-specific risks, including liquidity risks, market risks, credit exposures and concentration risks; misconduct analysis; and mis-selling of products.

4. What percentage of the share did the State Bank of India (SBI) hold in the Debit cards market as of June 2023, according to the

latest data by 1 Lattice (Previously PGA Labs)?

- (a) 29%
- (b) 22%
- (c) 28%
- (d) 26%
- (e) 24%

Answer: C

India's largest public sector lender, the **State Bank of India (SBI)**, remained the **front runner** in the **Debit cards market**, holding a whopping **28%** share in June 2023, revealed latest data by 1 Lattice (Previously PGA Labs).

Top banks followed the list like **Bank of Baroda (BoB)** which held about 9% market share, followed by **Bank of India (BoI)**, **Canara Bank**, **Union Bank** and **HDFC Bank** with approximately 5% market share each.

In the Debit cards segment, Canara Bank recorded the highest y-o-y growth, of approximately **14%**, while HDFC Bank and Bank of Baroda (BoB) recorded a 13% growth each.

Even though the State Bank of India (SBI) retained its top position in the debit cards market, it registered a degrowth of about **2%** in June, 2023.

ICICI Bank registered the highest degrowth of **11%**, followed by **Punjab National Bank (PNB)** with a **10% degrowth**.

In the past 4 years, debit and credit card transactions have grown at a CAGR of 20% and 19% respectively.

According to the recent report by PWC India, **71 million active credit cards** in FY22.

India's largest private bank, **HDFC Bank** continued to **lead** the race in credit cards market with a 21% share.

SBI Cards, ICICI Bank and Axis Bank followed the list with 20%, 17% and 14% market share respectively in June, 2023.

The 1 Lattice data further revealed that the global leaders performed below expectations in the credit cards segment, with American express registering a degrowth of 1%, holding a 2% market share.

CitiBank's market share went down to zero, after the Axis-Citi deal.

5. Which bank has announced its strategic partnership with the Odisha Government to enhance payment solutions for Odisha Tourism Development Corporation (OTDC) Limited?

- (a) Bandhan Bank
- (b) ICICI Bank
- (c) Axis Bank
- (d) HDFC Bank
- (e) Yes Bank

Answer: A

India's leading private lender **Bandhan Bank** has announced its **strategic partnership** with the **Odisha Government** to enhance payment solutions for **Odisha Tourism Development Corporation (OTDC) Limited**.

To introduce improved convenience for tourists and streamline payment processes.

As a part of this partnership, Bandhan Bank has introduced **Point of Sale (PoS) machines** at key tourist destinations including Puri, Bhubaneswar, Konark, Chilka, and Gopalpur. The integration of these PoS machines is set to expedite payment collections from tourists, streamlining the process for both visitors and OTDC officials.

The **Electronic Data Capture (EDC) machines** will also help prevent revenue loss for OTDC, which may be caused by the lack of cash carried by the tourists. This initiative aligns with the nation's vision of becoming a cashless economy.

In 2015 Bandhan Bank became the 1st ever microfinance institution to become a **Universal Bank in India**.

6. What is the total outlay of 'Graphene-Aurora program' recently (Aug 2023) launched by the Ministry of Electronics & Information Technology (MeitY) Secretary Shri Alkesh Kumar Sharma?

- (a) Rs 94.85 Crore
- (b) Rs 92.51 Crore
- (c) Rs 88.45 Crore
- (d) Rs 85.32 Crore
- (e) Rs 81.32 Crore

Answer: A

Ministry of Electronics & Information Technology (MeitY) Secretary **Shri Alkesh**

Kumar Sharma launched the 'Graphene-Aurora program' at a function in Maker Village Kochi, Kerala.

The program shall be implemented by Digital University Kerala with joint funding from the Ministry of Electronics & Information Technology (MeitY), the Government of India and the Government of Kerala and Industry partners, with a **total budget outlay of Rs 94.85 Crore**, wherein, Carborundum Pvt Limited joined as one of the main industry partners.

Along with the startup products developed, the technologies and products also developed at research and development centres like India Innovation Centre Graphene (IICG), set up at Makers Village, Kochi shall be considered for commercialization.

Dr Rathan Kelkar, IAS, Secretary, Department of Electronics and IT, GoK; Shri. Suman Billa IAS, Principal Secretary Industries Department, GoK; Dr Saji Gopinath, Vice Chancellor, Digital University Kerala; Smt Sunita Verma, Group Coordinator, MeitY; Prof Alex James, CI, Graphene Aurora program, and Shri Kamesh Gupta, Co-CI, Graphene Aurora; Dr P S Jayan, Carborundum Private Limited were also present on the occasion.

7. During his Independence Day speech at the Red Fort, Prime Minister Shri Narendra Modi announced that the government intends to expand the number of 'Jan Aushadhi

Kendras'. What is the proposed increase in the number of 'Jan Aushadhi Kendras'?

- (a) From 5,000 to 15,000
- (b) From 8,000 to 20,000
- (c) From 10,000 to 20,000
- (d) From 10,000 to 25,000
- (e) From 12,000 to 30,000

Answer: D

Prime Minister Shri Narendra Modi during his Independence Day speech at Red Fort said that the government has plans to increase the number of 'Jan Aushadhi Kendras' from 10,000 to 25,000.

He said Jan Aushadhi Kendras gave a new power to the people special the middle class. If someone is diagnosed with diabetes then a monthly bill of Rs. 3000 gets accrued.

Through Jan Aushadhi Kendras, the medicines that cost Rs 100, we are giving at Rs 10 to Rs 15.

The Government will launch the Vishwakarma scheme with an allocation of ₹13,000 to 15,000 crore in the next month for those with traditional skills.

The government is working to increase the number of 'Jan Aushadhi Kendra' (subsidised medicine shops) from 10,000 to 25,000.

8. Which state is poised to receive investment worth ₹1 trillion in the maritime sector and that will make the state a maritime hub shortly?

- (a) Andhra Pradesh
- (b) Chhattisgarh

- (c) Karnataka
- (d) West Bengal
- (e) Odisha

Answer: D

The Union Minister of Ports, Shipping & Waterways (MoPSW) and Ayush, Shri Sarbananda Sonowal attended the roadshow organised by Syama Prasad Mookerjee Port (SMPK) for the ensuing Global Maritime India Summit, 2023 (GMIS) in Kolkata, West Bengal

The roadshow was attended by the captains of India Inc in the city as well as top officials, technocrats as well as social leaders with an intent to encourage their participation meaningfully to "Connect, Collaborate and Create" with global investors at the forthcoming summit in New Delhi.

Private sector is an essential partner in propelling the growth of India's maritime sector and Public Private Partnership (PPP) has immensely contributed to the development of new ports and augmentation of capacity in the existing ports.

PPP terminals, which are currently handling about 50% of cargo at major ports, are striving to raise their share to 100% in the coming decades.

West Bengal is poised to receive investment worth ₹1 trillion in the maritime sector and that will make the state a maritime hub shortly.

9. Which state government has announced a farm loan waiver of up to 99 thousand 999 rupees?

- (a) Karnataka
- (b) Tamil Nadu
- (c) Madhya Pradesh
- (d) Andhra Pradesh
- (e) Telangana

Answer: E

Telangana government has announced a farm loan waiver of up to 99 thousand 999 rupees.

It will be cleared within the next 45 days.

The Government has released over 5,800 crore rupees towards this end. The decision will benefit over 9 lakh farmers.

It will fulfil the electoral commitment made by Chief Minister K Chandrasekhar Rao to waive farm loans of up to one lakh rupees.

The amount will be transferred directly into the loan accounts of farmers.

With the latest decision, farm loans up to 99,999, amounting to 7753.43 crore rupees, of over 16 lakh 66 thousand farmers will be cleared.

During its previous term between 2014 and 2018, the BR's government waived crop loans up to Rs 1 lakh through the disbursement of 16,144 crore rupees benefiting over 35 lakh farmers in the State.

During the 2018 Assembly elections, Chandrashekhar Rao had promised to implement a crop loan waiver scheme for

loans up to one lakh rupees in a phased manner.

An official release stated that the implementation was delayed by external factors like the COVID pandemic and subsequent lockdown among others.

10. What is the estimated overall export of India in July 2023?

- (a) USD 59.43 Billion
- (b) USD 55.21 Billion
- (c) USD 42.36 Billion
- (d) USD 52.65 Billion
- (e) USD 41.28 Billion

Answer: A

India's overall exports (Merchandise and Services combined) in July 2023* are estimated to be USD 59.43 Billion, exhibiting a negative growth of (-) 5.06 per cent over July 2022.

Overall imports in July 2023 are estimated to be USD 67.77 Billion, exhibiting a negative growth of (-) 12.92 per cent over July 2022.

India's overall exports (Merchandise and Services combined) in April-July 2023 are estimated to exhibit a negative growth of (-) 5.98 per cent over April-July 2022.

Overall imports in April-July 2023 are estimated to exhibit a negative growth of (-) 11.09 per cent over April-July 2022.

August 4th week Current Affairs MCQ

1. Which international organization designates the International Day for the Remembrance of Slave Trade and Abolition, celebrated on 23 August every year?

- (a) United Nations
- (b) UNESCO
- (c) World Bank
- (d) World Health Organization
- (e) International Monetary Fund

Answer: B

International Day for the Remembrance of Slave Trade and Abolition is celebrated on 23 August every year.

This day is designated by UNESCO to memorialize the transatlantic slave trade.

International Day for the Remembrance of Slave Trade and Abolition 2023 involved trading ships from Europe, sailing from Europe with manufactured goods to the West coast of Africa, where the goods would be exchanged for people captured by African traders.

The transatlantic trading patterns were established in the mid-17th century. The transatlantic slave trade benefited the colonial powers of Western Europe primarily.

More than 4,80,000 people were enslaved in the British Colonies by the 1790s. Enslaved people were forced to toil on plantations in the Caribbean and the Americas.

International Day for the Remembrance of Slave Trade and Abolition is observed to commemorate the uprising on August 23, 1791, in Santo Domingo, Haiti, which played a crucial role in the abolition of the transatlantic slave trade.

About UNESCO:

Established: 16 November 1945

Headquarters: Paris, France

Director General: Audrey Azoulay

Parent Organisation: United Nations Economic and Social Council

UNESCO is a specialized agency of the United Nations (UN) aimed at promoting world peace and security through international cooperation in education, arts, sciences and culture.

2. Where did the 2023 edition of the Defence Correspondents Course (DCC) commence on 21 August 2023, conducted by the Ministry of Defence for select journalists from National and Regional Media organizations?

- (a) South-Western Command
- (b) Northern Command
- (c) Southern Naval Command
- (d) Western Naval Command
- (e) Eastern Naval Command

Answer: E

The 2023 edition of Defence Correspondents Course (DCC), a three-week course conducted by the Ministry of Defence for select journalists from National and Regional Media organizations, commenced at Eastern Naval Command (ENC), Visakhapatnam on 21 August 2023.

Vice Admiral Sameer Saxena AVSM, NM Chief of Staff, ENC delivered the inaugural address and Shri A Bharat Bhushan Babu, Spokesperson (MoD) and Additional Director General (Media & Communication) gave an insight into Defence Journalism of the course at the Maritime Warfare Center.

DCC aims to bring media and military closer and enable a pool of journalists at all levels to have a better appreciation of the Armed Forces and be cognizant of the domain when reporting on stories relating to the maritime environment.

3. What is the expected tenure extension period for SBI chairman Dinesh Kumar Khara, whose current tenure is set to end in October?

- (a) 2 months
- (b) 6 months
- (c) 9 months
- (d) 1 year
- (e) 2 years

Answer: C

SBI chairman Dinesh Kumar Khara is likely to get an extension of 9 months until August 2024, giving him almost another year at the

helm as his current tenure is to end in October.

Under existing norms, the SBI chairman is given a term of up to 63 years but Khara reaches that age next August.

Other public sector bank chiefs were not given additional time in office despite being several months away from reaching the age of superannuation.

Ashwini Kumar Tewari, whose term as MD is due to end in January 2024, is also in line to get another two years on the job.

About SBI:

Founded: July 1, 1955

Headquarters: Mumbai, Maharashtra

4. What was the percentage increase in net members for the Employees' Provident Fund Organization (EPFO) in June 2023 compared to the previous month of May 2023?

- (a) 2.34 percent
- (b) 5.56 percent
- (c) 7.91 percent
- (d) 9.71 percent
- (e) 11.23 percent

Answer: D

The Employees' Provident Fund Organization (EPFO) recorded an impressive growth of 17 lakh and 89 thousand net members in June 2023.

This data reflects a considerable increase in member enrollment.

Consistent Uptrend: The payroll data, when compared month to month, illustrates a continuous upward trend in member enrollment. Notably, there was an addition of 9.71 percent net members compared to the previous month of May 2023.

Remarkable Remittance: The overall remittance data also underscores notable growth, marking the highest figures witnessed in the last 11 months, dating back to August 2022.

Social Security Extension: The data further highlights that during the reported month, 3,491 establishments embraced the extension of social security coverage provided by EPFO to their employees. This was achieved by remitting their initial electronic returns.

Recent News

The Union government approved the **interest rate of 8.15%** recommended by the **Central Board of Trustees of the Employees' Provident Fund Organisation (EPFO)** for its **over 6 crore subscribers** for the financial year 2022-23.

About EPFO :

Established: 4 March 1952

Headquarters: New Delhi, Delhi, India

Central Provident Fund Commissioner (CPFC)
& CEO: Neelam Shami Rao

The EPFO is one of the **two main social security organizations** under the **Government of India's Ministry of Labour and Employment** and is responsible for the

regulation and management of provident funds in India, the other being Employees' State Insurance.

5. What is the projected cost of constructing Datia Airport in Madhya Pradesh, as mentioned in the foundation stone-laying ceremony, and when is it expected to become operational?

- (a) Rs. 50 crore, operational by February 2024
- (b) Rs. 30 crore, operational by March 2024
- (c) Rs. 40 crore, operational by April 2023
- (d) Rs. 20 crore, operational by January 2025
- (e) Rs. 60 crore, operational by May 2025

Answer: A

Madhya Pradesh Chief Minister, Shri Shivraj Singh Chouhan, and Union Minister of Civil Aviation and Steel, Shri Jyotiraditya M. Scindia, joined hands to lay the foundation stone for Datia Airport in the state.

In conclusion, the foundation laying ceremony for Datia Airport signifies a substantial step towards bolstering regional connectivity and advancing Madhya Pradesh's development journey, underlining the government's commitment to enhancing transportation and infrastructure.

Cost and Timeline: This upcoming airport comes with a price tag of approximately **Rs. 50 crore** and is projected to be operational by **February 2024.**

Facility Enhancements: The development work encompasses multiple aspects, including

refurbishing the existing 1810-meter runway, constructing an apron capable of accommodating two nineteen-seater aircraft, erecting a 750-square-meter terminal building, and setting up an ATC tower.

Passenger Capacity: The new terminal building is designed to cater to up to 100 passengers during peak hours, enhancing passenger convenience.

Long-standing Demand: The transformation of Datia airstrip into a full-fledged airport has been a longstanding aspiration that is finally becoming a reality.

Regional Connectivity Boost: Aligned with the Regional Connectivity Scheme, UDAN, Datia Airport's operationalization will significantly improve regional connectivity, delivering essential amenities and services to the local populace.

Growth Impact: The airport's establishment is anticipated to contribute to the holistic growth of the region, fostering economic and infrastructural advancement.

Recent news

Madhya Pradesh (MP) capital Bhopal has become the first city in India to accept the localization of the United Nations (UN)-mandated Sustainable Development Goals (SDG).

Madhya Pradesh (MP) Chief Minister (CM), Shri Shivraj Singh Chouhan, has launched a CM Farm Loan Interest Waiver Scheme namely Mukhyamantri Krishak Byaaj

Maafi Yojana-2023 (Chief Minister Farmer Loan Waiver Scheme).

The Government of Madhya Pradesh (MP) has unveiled a new scheme named Mukhyamantri Seekho-Kamao Yojana (CM Learn and Earn Scheme) for unemployed youth.

About MP :

Governor : Mangubhai C. Patel

Chief Minister : Shivraj Singh Chouhan

Capital : Bhopal

National Park : Satpura National Park, Kanha National Park, Bandhavgarh National Park

Wildlife Sanctuary : Nauradehi Wildlife Sanctuary, Bori Wildlife Sanctuary

6. What percentage of shareholding did Life Insurance Corporation (LIC) acquire in Jio Financial Services, the demerged financial entity of Reliance Industries, and what is the cost of this acquisition as a percentage of the pre-demerged cost of Reliance Industries?

- (a) 2.340 percent, 5.36 percent
- (b) 4.680 percent, 8.96 percent
- (c) 6.660 percent, 4.68 percent
- (d) 8.120 percent, 6.72 percent
- (e) 10.250 percent, 3.84 percent

Answer: C

Life Insurance Corporation announced that it has acquired 6.660 percent shareholding in Jio Financial Services, the demerged financial entity of Reliance Industries that made its stock debut.

The insurer stated that the cost of the acquisition done through the demerger of the non-banking financial entity is **4.68 percent** of the pre-demerged cost of Reliance Industries as per the notice of the company dated July 19.

Meanwhile, the shares of Jio Financial Services (JFS) hit the lower circuit in its maiden trading session after its listing.

The stock was listed at Rs 265 per share, a marginal premium of over 1 percent over its derived price of Rs 261.85 on July 20, the date of the company's demerger.

The total market capitalization of JFS was corrected to **less than Rs 1.6 lakh crore from over Rs 1.68 lakh crore** when the trading kicked off.

About JFS:

Jio Financial Services is a **financial services company with investments in six companies:** Reliance Industrial Investments and Holdings (RIIHL), Reliance Payment Solutions, Reliance Retail Finance, Jio Payments Bank, Jio Information Aggregator Services, and Reliance Retail Insurance Broking Ltd.

Founded: 2017**Founder:** Mukesh Ambani**About LIC:****Established:** 1st September 1956**MD:** Siddhartha Mohanty**Headquarters:** Mumbai, India

7. Which city in Rajasthan saw the inauguration of 33 Khelo India Centres by the Union Minister of Youth Affairs and Sports, Anurag Singh Thakur?

- (a) Jaipur
- (b) Udaipur
- (c) Jodhpur
- (d) Ajmer
- (e) Kota

Answer: A

The Union Minister of Youth Affairs and Sports, Anurag Singh Thakur inaugurated 33 Khelo India Centres in the State of Rajasthan at the Sawai Mansingh Stadium in Jaipur.

The Union Minister announced that a **National Center of Excellence with a dedicated Sports Science Centre will be set up in Rajasthan** along with an additional 18 Khelo India centres, thus taking the total number of Khelo India centres in the State to 51.

It was also announced that Competitions will be organised between the Khelo India Centers while the Coaching the Coaches program will also be extended to the Khelo India Center.

Coaches as well & as the KIC coaches will be trained by getting them attached to our national & and international coaches.

Also present at the event was Sh. Ashok Chandna, Minister of Youth Affairs and Sports, Govt. Of Rajasthan, as well as other eminent dignitaries from the State, YAS Ministry and SAI.

About Rajasthan :

Governor: Kalraj Mishra

Chief Minister : Ashok Gehlot

Capital: Jaipur

National Park: Keoladeo National Park,
Ranthambore National Park

Wildlife Sanctuary: Bassi Wildlife Sanctuary,
Kumbhalgarh Wildlife Sanctuary

8. Recently (Aug 2023), who has been declared the National Icon of the Election Commission of India (ECI) to create awareness among voters and encourage their participation in the electoral process?

- (a) Virat Kohli
- (b) Sachin Tendulkar
- (c) Rohit Sharma
- (d) Ms Dhoni
- (e) Kapil Dev

Answer: B

Bharat Ratna Awardee, **Legendary Cricketer Sachin Tendulkar** has been declared the **National Icon of the Election Commission of India (ECI)** to create awareness among voters and encourage their participation in the **electoral process**.

Addressing an event in Akawani Bhawan in New Delhi, Mr Tendulkar said this is a new inning for him after retiring from cricket.

He said every vote is important in the development of the nation. He encouraged the voters especially the young citizen to cast their votes.

During the event, a **Memorandum of Understanding** was signed with **Sachin Tendulkar** for three years in the presence of **Chief Election Commissioner Rajiv Kumar**.

Through this partnership, **ECI** aims to address the challenges of urban and youth apathy toward voting.

The Election Commission has continuously associated itself with renowned Indians from various fields and designates them as its national icons to motivate voters.

Last year, the Commission recognized famous actor **Pankaj Tripathi** as the National Icon.

Earlier, during the **2019 Lok Sabha Elections**, **Cricketer MS Dhoni**, **Actor Aamir Khan**, and **Boxing Champion Mary Kom** were the **ECI national icons**.

9. Which Indian powerlifter won the gold medal at the Dubai 2023 World Para Powerlifting Championships with lifts of 132 kg and 135 kg?

- (a) Honey Dabas
- (b) Rahul Jograjiya
- (c) Deepa Malik
- (d) Suresh Kumar
- (e) Geeta Phogat

Answer: A

Indian powerlifters **Honey Dabas** and **Rahul Jograjiya** created history as they made an extraordinary start to the **Dubai (UAE) 2023 World Para Powerlifting Championships** by

clinching the gold and silver medals respectively.

Dabbas clinched the nation's first-ever gold with lifts of 132 kg and then 135 kg displaying amazing grit, determination, and strength.

Meanwhile, Jograjya followed his compatriot to secure the silver medal with a final lift of 132kg in the fiercely contested men's -72 kg junior weight category.

Dabas has two gold medals from the Dubai 2022 Fazza World Cup.

India's only medal at a World Championships has been claimed by Parmjeet Kumar (men's - 49kg) at the Tbilisi 2021 World Championships.

10. Which Haryanvi singer, known as the "King of Tunes" by his fans, passed away at the age of 40 after battling jaundice?

- (a) Amit Dhull
- (b) Raju Punjabi
- (c) Sapna Chaudhary
- (d) Sumit Goswami
- (e) Khasa Aala Chahar

Answer: B

Renowned Haryanvi singer **Raju Punjabi**, aged 40, has passed away at a private hospital in Hisar after battling jaundice.

About Raju Punjabi :

Raju Punjabi was a well-known Haryanvi singer and music composer.

He was known for his songs such as 'Desi Desi Na Bolya Kar,' 'Solid Body,' 'Sandal,' and 'Aacha Lage Se'.

He was quite popular in **Haryana, Punjab, and Rajasthan**.

He was fondly called the "King of Tunes" by his fans.