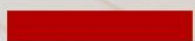


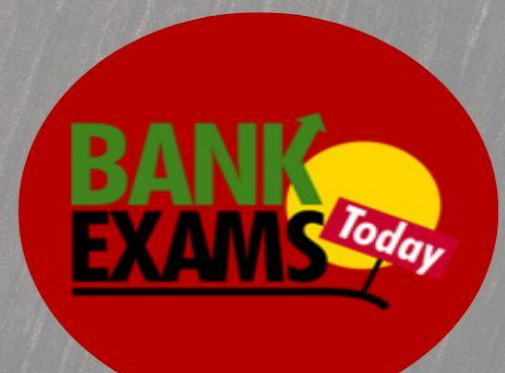
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CURRENT AFFAIRS QUESTION BANK

JULY 2022



RAMANDEEP SINGH



CURRENT AFFAIRS QUESTION BANK: JULY 2022

Q.1 The GST council has lowered GST to _____ from 18% on ropeways, renting of goods carriage?

- a) 12%
- b) 5%
- c) 11%
- d) No GST applicable
- e) None of these

Answer (b): The council lowered GST to 5% from 18% on ropeways, renting of goods carriage, including fuel cost, and even exempted the foreign component of the tour package from GST.

Apart from that it also allowed composition dealers to undertake intra-state supplies via e-commerce operators.

Q.2 As per Moody's Investors Rating Outlook For global credit conditions in 2022 are declared as _____?

- a) Positive
- b) Negative
- c) Stable
- d) Undetermined
- e) None of these

Answer (b): Credit rating agency Moody's Investors Service reported that the outlook for global credit conditions this year has turned more negative.

The main reasons behind it were slower global growth, rising borrowing costs, surging prices for energy and commodities, and increased financial market volatility.

Q.3 As per new SEBI rules, are the names of the shareholders holding atleast _____ of shares to be disclosed?

- a) 2%
- b) 5%
- c) 1%
- d) 3%
- e) None of these

Answer (c): The names of the shareholders holding 1% or above of shares of the listed entity are to be disclosed.

A new pattern has been designed for disclosing non-promoter non-public shareholders.

Q.4 The credit growth in micro and small industries has seen rapid growth to which of the following percentage as per new RBI data?

- a) 45%
- b) 33%
- c) 52%
- d) 30%
- e) None of these

Answer (b): The credit growth to micro and small industries has shown a drastic increase to 33% from 8.9% earlier.

The main reason behind it was a rise in economic activity, higher working capital limits due to rising input costs, and borrowing has also increased.

Q.5 As per RBI, gross non-performing assets (NPAs) may climb to _____ by March 2023?

- a) 10.2%
- b) 9.5%
- c) 8.2%
- d) 7.3%
- e) None of these

Answer (b): As per RBI, gross non-performing assets (NPAs) may climb to 9.5% by March 2023 from 5.9% in March 2022.

As per the report banks would be able to comply with minimum capital adequacy norms even in a severe stress scenario.

Q.6 Which of the following state government has launched the Kashi Yatra scheme?

- a) Uttar Pradesh
- b) Uttarakhand
- c) Karnataka
- d) Telengana
- e) None of these

Answer (c): Karnataka government has launched the 'Kashi Yatra' scheme.

Objective: Provides cash assistance of Rs 5,000 to each of the 30,000 pilgrims willing to conduct a pilgrimage to the Kashi Vishwanath Temple.

Q.7 Airtel Payments Bank collaborated with which of the following bank to provide last-mile cash collections?

- a) IDFC Bank
- b) Axis Bank
- c) HDFC Bank
- d) SBI
- e) None of these

Answer (b): Airtel Payments Bank collaborated with Axis Bank to provide last-mile cash collections.

Q.8 As per the CRISIL rating agency, the real GDP growth forecast for India reduced to _____ in FY23.

- a) 7.3%
- b) 6.1%
- c) 7.2%
- d) 7.5%
- e) None of these

Answer (a): Credit rating agency Crisil lowered India's actual GDP growth forecast to 7.3% in FY23 from 7.8% earlier.

They have lowered GDP by seeing downward revision to higher oil prices, slowing export demand, and high inflation.

Q.9 As per the RBI report, the global market of the FinTech Industry will reach _____ billion in 2030?

- a) 500 billion
- b) 698 billion
- c) 722 billion
- d) 526 billion
- e) None of these

Answer (b): The global FinTech market size was valued at USD 111 billion in 2020 and is projected to reach USD 698 billion by 2030.

Besides, FinTech can promote financial inclusion, broaden the offering of financial products and services, and increase efficiency for the delivery of financial services.

Q.10 Recently the government converted Bank Boards Bureau into FSIB by making amendments to the following act?

- a) Banking Regulations Act 1949
- b) Nationalized Banks (Management and Miscellaneous Provisions) Act
- c) Reserve Bank of India Act 1935
- d) Banking Companies (Acquisition and Transfer of Undertaking) Act, 1969
- e) None of these

Answer (b): The amendment has been done to Nationalized Banks (Management and Miscellaneous Provisions) Scheme of 1970 with the approval of the Finance Minister.

The Appointments cabinet committee has also approved the appointment of Bhanu Pratap Sharma, as the initial chairperson of FSIB for two years.

Q.11 As per RBI data borrowing by state governments has been pegged at _____ trillion rupees for July-September?

- a) 2.12 trillion
- b) 3.15 trillion
- c) 1.52 trillion
- d) 2.25 trillion
- e) None of these

Answer (a): As per RBI data borrowing by state governments in July-September has been pegged at Rs 2.12 trillion rupees.

Apart from that state governments also did a market borrowing worth Rs 1.90 trillion in April-June.

Q.12 Consider the following statements regarding FCRA rules 2010.

- A. Foreign Contribution (Regulation) Act is only applicable to citizens outside India.
- B. It is mandatory for all such NGOs to register themselves under the FCRA.

Select the correct option given below

- a) Only B
- b) Both A & B
- c) Only A
- d) None of the above

Answer (a): It is mandatory for all such NGOs to register themselves under the FCRA.

Members Of the legislature and political parties, government officials, judges, and media persons are prohibited from receiving any foreign contribution.

Q.13 As per Hurun India Future Unicorn Index 2022, India is predicted to have _____ new unicorns in the next 2-4 years?

- a) 132
- b) 122
- c) 141
- d) 156
- e) None of these

Answer (b): India will have 122 new unicorns in the next two to four years, according to the Hurun India Future Unicorn Index 2022 released by Hurun Research Institute.

Q.14 Who has been conferred with CII Quality Ratna Award 2021?

- a) Sandeep Kumar
- b) Michelle Poonawalla
- c) Ashok Soota
- d) Vivek Kumar
- e) None of these

Answer (c): Ashok Soota, founder and Executive Chairman of Happiest Minds Technologies, has been conferred with CII Quality Ratna Award 2021.

Q.15 As per the AIBEA report PSB has seen a reduction in how many branches in 2022?

- a) 3055 branches
- b) 2044 branches
- c) 1152 branches
- d) 1022 branches
- e) None of these

Answer (b): Indian government-owned banks saw a reduction of 2,044 branches and about 13,000 employees in 2022 compared to earlier.

As per the report, the number of branches of private banks went up by 4,023 to 34,342 branches in 2022 as compared to 2021.

Q.16 As per RBI data, bank fraud has been reduced to _____ crore cases in FY22.

- a) 51,000 crore

- b) 41,000 crore
- c) 36,000 crore
- d) 61,000 crore
- e) None of these

Answer (b): Frauds in the banking sector have declined by Rs 41,000 crore reporting cases worth in 2021-22 compared to Rs 1.05 lakh crore in the previous year.

According to official data, the number of fraud cases in private as well as public sector banks dropped to 118 in FY22 from 265 in 2020-21.

Q.17 As per RBI report, the gross non-performing assets of SFBs pegged at _____?

- a) 3%
- b) 5%
- c) 4%
- d) 2%
- e) None of these

Answer (b): Gross non-performing assets (NPAs) of SFBs stood at 5% at end of March 2022, compared to 6% in September 2021.

SFBs provide a savings vehicle for underserved sections of the population and also meet the credit needs of small borrowers.

Q.18 As per the Financial Stability report, the gross nonperforming assets of large borrowers have declined to _____?

- a) 6.4%
- b) 7.7%
- c) 5.2%
- d) 4.1%
- e) None of these

Answer (b): As per the report, the GNPA ratio of large borrowers has declined to 7.7% in March 2022.

While the asset quality of SCBs continued to improve as the GNPA ratio declined.

Q.19 Recently the PMFME scheme is in news it will be implemented over a period of _____ years?

- a) 3 years
- b) 5 years

- c) 4 years
- d) 2 years
- e) None of these

Answer (b): The main objective of the scheme is to envision and enhance the individual micro-enterprises in the unorganized segment of the food processing industry and formalization of the sector.

It will be implemented over a period of five years from 2020-21 to 2024-25.

Q.20 Which of the following Country has applied for membership in BRICS?

- a) Pakistan
- b) Bangladesh
- c) Iran
- d) Sri Lanka
- e) None of these

Answer (c): Iran has submitted an application to become a member of the group of emerging economies known as the BRICS.

Q.21 Ninth Army to Army Staff Talks takes Place between which of the following countries?

- a) India & Australia
- b) India & UK
- c) India & US
- d) India & Russia
- e) None of these

Answer (a): Ninth Army to Army Staff Talks, which were held in Dehradun, between the Australian and Indian armies.

Q.22 Recently designed Anti-Tank Guided Missile was used for engaging the targets at _____ range?

- a) Long
- b) Medium
- c) Lower range
- d) Parabolic range
- e) None of these

Answer (c): ATGM hit the target with precision and successfully defeated the target at minimum ranges.

Telemetry systems recorded the satisfactory flight performance of the missile.

Q.23 Which of the following sectors will get most affected due to special tax from the government?

- a) Textile Sectors
- b) Mining & Petroleum
- c) Export and Import
- d) Transport sector
- e) None of these

Answer (b): A special tax on the export of steel, iron ore, and petroleum products, and a windfall profit tax on crude oil producers are likely to hit the overall corporate earnings.

Mining & metals and crude oil producers reported a record net profit of Rs 3.05 trillion in FY22.

Q.24 As per a recent SEBI report, fundraising through private placement of corporate bonds dropped to _____ percent in the current financial year?

- a) 40%
- b) 39%
- c) 25%
- d) 36%
- e) None of these

Answer (b): Fundraising by listed companies through private placement of corporate bonds dropped 39% to Rs 32,405 crore in the first two months of the current financial year.

Fundraising through the route plunged to a six-year low in 2021-22 to Rs 5.88 lakh crore.

Q.25 Consider the following statements regarding DICGC.

- A. In DICGC, Deposit Insurance extended by the DICGC covers only commercial banks.
- B. Deposit Insurance and Credit Guarantee Corporation Act, passed by Parliament in 2021.

Select the correct option from given

- a) Only A
- b) Both A and B
- c) Only B
- d) None of the above

Answer (c): Deposit Insurance and Credit Guarantee Corporation Act, passed by Parliament in 2021, to do significant changes in the landscape of deposit insurance in India.

Q.26 According to the Business Reforms Action Plan (BRAP), 2020 which of the following state emerged as top achievers?

- a) Andhra Pradesh
- b) Bihar
- c) Jharkhand
- d) U.P
- e) None of these

Answer (a): Seven states including Andhra Pradesh and Gujarat, have emerged as the “top achievers”.

Other top achievers include Haryana, Karnataka, Punjab, Tamil Nadu, and Telangana.

Q.27 Who has been appointed as president of the Financial Action Task Force?

- a) Raja Kumar
- b) Vineet Joshi
- c) Rajeev Kumar
- d) Manjunath
- e) None of these

Answer (a): Raja Kumar has been appointed as the president of the Financial Action Task Force (FATF).

Q.28 Which of the insurance company has launched a switch, comprehensive motor insurance?

- a) LIC insurance
- b) Edelweiss
- c) Bajaj Allianz
- d) HDFC Life ergo
- e) None of these

Answer (b): Edelweiss General Insurance has launched SWITCH, a comprehensive motor insurance product under IRDAI Sandbox Initiative.

Q.29 A Recent decision of GST about 5% tax will majorly impact which of the following sectors?

- a) Large scale Traders
- b) Intermediate Traders
- c) Small Traders
- d) All of the above
- e) None of the above

Answer (c): It will allow big brands to capture the market at the expense of small producers and traders.

For the first time, large-scale branded goods were brought under the tax network earlier in 2017.

Q.30 As per recent report, NTPC registered _____ growth in power generation during Q1-FY23?

- a) 30%
- b) 45%
- c) 21%
- d) 55%
- e) None of these

Answer (c): As per report, NTPC registered 21% growth in power generation during Q1-FY23.

In June 2022, generation was 34.8 BU, higher by 29.3% compared to 26.9 BU in June 2021.

Q.31 As per the RBI circular, is the time given to Non-Bank PSO to inform RBI about a change of management?

- a) 20 days
- b) 15 days
- c) 22 days
- d) 45 days
- e) None of these

Answer (b): Apart from that, non-bank PSOs would also need to inform the central bank of any change in management or directors within 15 days.

Q.32 A recent report on Information Technology Rules, 2021 is released by which of the following organization?

- a) Internet and Mobile Association of India
- b) Internet Governance India
- c) Ministry of Information & Technology
- d) The center for Internet & Society
- e) None of these

Answer (a): As per a recent report new IT rules create entry barriers affecting the ease of doing business in India.

It stated that the originator traceability provision was technically infeasible as implementing it on end-to-end encrypted platforms would break the encryption technology itself.

Q.33 As per rating agency S&P India's service sector PMI reached to _____ the highest since 2011?

- a) 60.1
- b) 59.2
- c) 58.1
- d) 57.6
- e) None of these

Answer (b): According to rating agency S&P Global India's service sector PMI reached from 58.9 in May to 59.2 in June the highest since 2011.

Acceleration in growth has been seen in transport, information, and communication.

Q.34 Which of the following company has been awarded Microsoft Partner of the Year Awards 2022?

- a) Hewlett Packard
- b) HCL
- c) Intel
- d) Infosys
- e) None of these

Answer (b): HCL Technologies has been awarded Microsoft Partner of the Year Awards 2022.

Q.35 EV Mitra mobile app has been developed by which of the following City Electricity Company?

- a) Bengaluru
- b) Mumbai
- c) Delhi
- d) Pune
- e) None of these

Answer (a): EV Mitra mobile app developed by Bengaluru Electricity Company BESCO has developed to provide information about EV charging stations.

Q.36 Recently Kudankulam nuclear power plant is seen in the news, it is located in which of the following state?

- a) Karnataka
- b) Andhra Pradesh
- c) Tamil Nadu
- d) Kerala
- e) None of these

Answer (c): It is situated in Koodankulam in the Tirunelveli district of Tamil Nadu.

It is scheduled to have six VVER-1000 reactors with an installed capacity of 6,000 MW of electricity.

Q.37 As per ICRA analysis, borrowing cost for the states continues to remain at Which of the following percentage?

- a) 6.2%
- b) 7.9%
- c) 8.2%
- d) 7.4%
- e) None of these

Answer (b): Borrowing cost for the states continues to remain high, pegged at 7.9%.

9 States raised Rs 13,500 crore through state development loans at the first auction of the second quarter, which is nearly 4% higher than the indicated amount.

Q.38 As per the World Bank, the Indians overseas remitted _____?

- a) \$90 billion
- b) \$87 billion
- c) \$78 billion
- d) \$67 billion
- e) None of these

Answer (b): Indians overseas remitted \$87 billion last year, the biggest inflow for any country tracked by the World Bank.

As of now in the remittance market, it costs \$13 on average to send \$200 across borders which is very high.

Q.39 As per the recent report, the Indian Rupee is seen to reach up to _____ by March 2023?

- a) 82
- b) 79
- c) 81
- d) 83
- e) None of these

Answer (c): The local currency is seen to reach up to 81 by March 2023 end due to a widening trade deficit, a strong dollar, and foreign funds outflow.

As per the latest data, the country's trade deficit touched a fresh record of \$25.63 billion in June 2022 compared to \$24.3 billion in May 2022.

Q.40 United Nations conference 2022 has been held in which of the following cities?

- a) Sudan
- b) Lisbon
- c) UK
- d) Glassgow
- e) None of these

Answer (b): All 198 members of the United Nations unanimously adopted the Lisbon Declaration on ocean conservation on July 1st, 2022.

The Countries which participated in the UN Ocean Conference 2022, committed to following science-based and innovative actions on an urgent basis.

Q.41 Maryna Viazovska, won a top medal in the Fields Medal 2022 belongs to which of the following country?

- a) Russia
- b) Ukraine
- c) Australia
- d) Canada
- e) None of these

Answer (b): Ukrainian maths professor, Maryna Viazovska, won the top mathematics prize, the Fields Medal 2022.

Q.42 Which of the following state ranked the best performer in the States Start-up ranking, 2021?

- a) Karnataka
- b) Uttar Pradesh
- c) Maharashtra
- d) Goa
- e) None of these

Answer (a): Gujarat and Karnataka emerged as the “best performers” in the third edition of States’ Start-up ranking, 2021.

Q.43 Consider the following statements regarding the amendment of Central Motor Vehicles Rules.

- A. The new amendment rules will only apply to vehicles that were manufactured in India.
- B. The amendment will now extend the standards to commercial vehicles of larger sizes.

Select the correct option given below

- a) Only B
- b) Both A & B
- c) Only A
- d) None of the Above

Answer (a): The Centre proposes to amend central motor vehicles rules making it mandatory for vehicles of various categories to comply with new fuel standards.

Q.44 As per RBI Circular on FCNR accounts, the timeline was given for the bank to raise new FCNR and NRI deposits till which date?

- a) October 31st 2022
- b) December 31st 2022
- c) August 31st 2022
- d) September 30th 2022
- e) None of these

Answer (a): The time frame for this relaxation is from now until October 31, 2022.

Foreign Currency NRE Scheme FCNR Accounts are kept in foreign currencies in the form of term deposits or fixed deposits.

Q.45 Centre will release _____ interest-free Capex loans, to the state in this fiscal year?

- a) 2 Trillion
- b) 1 Trillion
- c) 3 Trillion
- d) 4 Trillion
- e) None of these

Answer (b): Centre will release Rs 1-trillion interest-free Capex loans, to the states under seven conditions.

This condition includes facilitating Gati Shakti, funding the PM Gram Sadak Yojana, incentivizing digitization, laying the optical fiber cable network, urban reforms, disinvestment, and monetization.

Q.46 As per the recent report what percentage of gig workers are primary earners?

- a) 32%
- b) 22%
- c) 65%
- d) 51%
- e) None of these

Answer (b): As per the report, 22% of gig workers in India are primary earners who support their families and view their jobs as a core livelihood.

Only 39% co-earn with other family members and view their gig as a temporary transition to a better opportunity.

Q.47 Recently RBI has allowed for the issuance of _____ & _____ years of government securities?

- a) 7 & 13
- b) 7 & 14
- c) 7 & 15
- d) 5 & 12
- e) None of these

Answer (b): RBI allowed new issuances of 7-year and 14-year government securities under the fully accessible route. Currently, only 5-year, 10-year, and 30-year G-secs are available.

RBI also relaxed norms on residual maturity for FPI investments in government and corporate debt.

Q.48 G20 Foreign Ministers' Meeting (FMM) going to be held in which of the following country?

- a) Indonesia
- b) Thailand
- c) Malayasia
- d) India
- e) None of these

Answer (a): External Affairs Minister S. Jaishankar will be going to attend The G20 Foreign Ministers' Meeting (FMM) going to be held in Bali, Indonesia.

Q.49 Which of the following state has topped the State Ranking Index for NFSA 2022?

- a) Gujarat
- b) Tamil Nadu
- c) Odisha
- d) Kerala
- e) None of these

Answer (c): Odisha is in the first position with a score of 0.836, followed by Uttar Pradesh (0.797) and Andhra Pradesh (0.794).

Q.50 India's First-Ever Animal Health Summit was held in which of the following city?

- a) New Delhi
- b) Mumbai
- c) Pune
- d) Hyderabad
- e) None of these

Answer (a): India's First-Ever Animal Health Summit was held in New Delhi. The main aim of this Summit is to understand the importance of animal health to the country's food and nutrition security rural income and prosperity.

Q.51 As per The State of Food Security and Nutrition in the World 2022 the number of Undernourished people in India declined to _____ million?

- a) 235 Million
- b) 551 Million
- c) 224 Million
- d) 372 Million
- e) None of these

Answer (c): The number of undernourished people in India has declined in the last 15 years to 224.3 million in 2019-2021.

It's a combined report of UN agencies Food and Agriculture Organisation, the International Fund for Agricultural Development UNICEF, the World Food Programme, and the World Health Organisation.

Q.52 Which of the following earth observation satellite will be used to detect unauthorized construction in newly developed AI-based software for defence?

- a) Cartosat-1
- b) RISAT-2BR1
- c) Cartosat-3
- d) SARAL
- e) None of these

Answer (c): This software has been developed by the Centre of Excellence on Satellite & Unmanned Remote Vehicle Initiative unauthorized comes under DGDE.

It uses National Remote Sensing Centre Cartosat-3 imagery with trained software to detect unauthorized construction.

Q.53 Which of the following bank has acquired De Lage Landen Financial Services India Private Limited?

- a) SBI
- b) Kotak Mahindra Bank
- c) Canara Bank
- d) HDFC Bank
- e) None of these

Answer (b): Kotak Mahindra Bank acquired the Agri and Healthcare Equipment financing portfolio of De Lage Landen Financial Services India Private Limited (DLL India).

Q.54 Who has become the lifestyle partner of the Indian Olympic Association?

- a) JSW Inspire
- b) Ambuja
- c) DLF construction
- d) Vivo
- e) None of these

Answer (a): JSW Inspire, an active-wear brand owned will be a lifestyle partner of the Indian Olympic Association in the next Commonwealth, Asian, and Olympic Games.

Q.55 Who was elected as the president-designate of CII?

- a) R. Dinesh
- b) Pawan Munjal
- c) Sanjiv Bajaj
- d) Sanjiv Puri
- e) None of these

Answer (a): CII elected TVS group's R.Dinesh as the new president-designate for 2022-2023.

Q.56 Name the First woman and second Indian to feature in the IMF hall of former chief economists?

- a) Christine Lagarde
- b) Kristalina Georgieva
- c) Gita Gopinath
- d) Pierre Olivier Gourinchas
- e) None of these

Answer (c): Gita Gopinath was appointed as IMF chief economist in October 2018 by its managing director Christine Lagarde and served as the first female chief economist of IMF for 3 years between 2019 and 2022.

Q.57 Shinzo Abe, who was recently assassinated, is the former Prime Minister of which country?

- a) Japan
- b) China
- c) Indonesia
- d) South Korea
- e) None of these

Answer (a): Former Japanese PM Shinzo Abe passed away after being shot by a gunman at a campaign in the western city of Nara.

He was shot twice by a 41-year-old, former member of the Japanese maritime self-defense force with a homemade gun.

Q.58 Who won the Wimbledon woman's singles 2022 Title?

- a) Elena Rybakina
- b) Ons Jabeur
- c) Serena Williams
- d) Ashleigh Barty
- e) None of these

Answer (a): Rybakina, who was born and raised in Russia, started representing Kazakhstan after the Russian tennis federation gave up on her.

Q.59 The national emblem cast unveiled by PM Modi on parliament building is of _____ height?

- a) 5.5 metre
- b) 7 metre
- c) 6.5 metre
- d) 6 metre
- e) None of these

Answer (c): The national emblem is 6.5 meters high and is made of bronze and weighs 9500 kg.

The national emblem has been cast on the top of the central foyer of the building and a supporting structure of steel weighing around 6500 kg.

Q.60 Who will head the task force set up by IRDAI for the life insurance sector?

- a) Naveen Tahilyani
- b) Prashant Tripathi
- c) Ashish Vohra
- d) M.R Kumar

- e) None of these

Answer (a): The task force will be headed by Naveen Tahilyani, MD, and CEO of Tara AIA life insurance. This task force consists of seven members and will look at the life insurance segment and re-insurers.

Q.61 According to the 27th edition of UN world population prospects 2022 which country will surpass China in 2023?

- a) Pakistan
b) India
c) Russia
d) Thailand
e) None of these

Answer (b): India to surpass China to become the world's most populous country by 2023 according to the 27th edition of United Nations World Population Prospects 2022.

Q.62 Who was appointed as the CEO of NITI Aayog?

- a) Suman Bery
b) Amitabh Kant
c) Rajiv Kumar
d) Parameswaran Iyer
e) None of these

Answer (d): Parameswaran Iyer, who steered the Swachh Bharat Mission of the government between 2016 and 2020, takes charge as the CEO of NITI aayog (national institution for transforming India).

Q.63 Who won the gold medal in a 10-meter rifle shooting at the issf world cup event?

- a) Lukasz Kozinski
b) Sergei Richter
c) Divyansh Singh Panwar
d) Arjun Babuta
e) None of these

Answer (d): India's young shooter Arjun Babuta won a gold medal in the men's 10m air rifle event at the (International Shooting Sport Federation) ISSF World Cup.

Q.64 Who has been appointed as CEO and MD of Eureka Forbes?

- a) Pankaj Sharma
b) Pratik Pota

- c) Rajesh Gera
d) Nalin Negi
e) None of these

Answer (b): Private equity firm Advent International-backed Eureka Forbes named Pratik Pota as its chief executive and managing director. Previously, he was the chief executive officer at Jubilant FoodWorks Ltd.

Q.65 Which banking and payment platform got the RBI approval for the payment aggregator license?

- a) PayUMoney
b) GooglePay
c) PhonePe
d) Razorpay
e) None of these

Answer (d): Bengaluru, Fintech platform Razorpay has received in-principle approval by the Reserve Bank of India (RBI) for a Payment Aggregator (PA) License.

The move endorses Razorpay as the country's full-stack financial platform and further reiterates the trust placed by over 8 million businesses in the platform to boost and support their business growth.

Q.66 Which city got the nation's 17th National Institute of Fashion Technology (NIFT) Campus?

- a) Jaipur, Rajasthan
b) Panchkula, Haryana
c) Rohtak, Haryana
d) Udaipur, Rajasthan
e) None of these

Answer (b): Union Textiles Minister Piyush Goyal and Haryana CM Manohar Lal Khattar inaugurated the National Institute of Fashion Technology (NIFT) at Panchkula in Haryana.

The NIFT campus has been built on 10.35 acres of land with a budget of Rs 133.16 crore.

Q.67 Which state government will use sea wave breaker and duck foot technology to mitigate sea erosion?

- a) Tamil Nadu
b) Karnataka
c) Kerala
d) Goa

e) None of these

Answer (b): Karnataka CM Basavaraj Bommai said the government will use duck foot and sea wave breaker technology to mitigate sea erosion in coastal regions.

The sea wave breaker technology will cost Rs.250 cr to cover a kilometer of the sea shore.

Q.68 Name the Second International Airport in Jharkhand after the one in the capital Ranchi, which was recently inaugurated by PM Modi?

- a) Lokpriya Gopinath Bordoloi International Airport
- b) Deoghar Airport
- c) Sardar Vallabh Bhai Patel International Airport
- d) Kozhikode Airport
- e) None of these

Answer (b): PM laid the foundation stone of the Deoghar airport on May 25, 2018.

This Airport is spread over an area of 657 acres and the construction cost is Rs.400 cr.

Q.69 RBI imposed a penalty of Rs _____ on Ola financial services for not following directions issued by RBI on KYC requirements?

- a) 1.67 cr
- b) 2 cr
- c) 2.5 cr
- d) 1 cr
- e) None of these

Answer (a): RBI imposed a penalty of Rs.1.67 cr on Ola financial services for non-compliance with RBI directions on prepaid payment instruments. The company is a unit of the ride-hailing platform.

Ola Financial Services was found to be non-compliant with the directions issued by RBI on Know Your Customer (KYC) requirements.

Q.70 Which space agency released the first image sent by the James Webb Space Telescope?

- a) NASA
- b) European space agency
- c) ISRO
- d) JAXA

e) None of these

Answer (a): NASA releases the first image of the Universe sent by a \$10 billion James Webb space telescope.

The image showed a portion of the entire universe. US president Joe Biden released the image during a white house briefing.

Q.71 Batter Barry Sinclair, who recently passed away belonged to which country?

- a) Japan
- b) New Zealand
- c) China
- d) South Korea
- e) None of these

Answer (b): Former New Zealand cricket captain and Batter Barry Sinclair died at the age of 85.

Q.72 What is the rank of India in the gender gap report 2022 released by WEF?

- a) 145
- b) 135
- c) 125
- d) 120
- e) None of these

Answer (b): 135th rank of India in the gender gap report 2022 released by WEF.

Q.73 Which country topped the gender gap report 2022 by World Economic Forum (WEF)?

- a) Iceland
- b) Sweden
- c) Ireland
- d) Finland
- e) None of these

Answer (a): Iceland tops the index and retained its top spot as the most gender-equal country. Followed by Finland, Norway, New Zealand, and Sweden.

Q.74 In which city India's first 3D-printed rocket factory was inaugurated?

- a) Mumbai
- b) Chennai

- c) Bengaluru
- d) Pune
- e) None of these

Answer (b): Agikul Cosmos, a space tech startup inaugurates India's first 3D-printed rocket engine factory in Chennai.

The 10,000-square-foot facility is located at IIT-Madras Research Park.

Q.75 Which state government will launch Police Infrastructure Innovation Fund?

- a) Madhya Pradesh
- b) Sikkim
- c) Meghalaya
- d) Uttarakhand
- e) None of these

Answer (c): CM of Meghalaya Conrad K Sangma announced to launch Police Infrastructure Innovation Fund.

CM Conrad K Sangma at the conference of superintendents of police decided that 76 police stations in the state will get new vehicles.

Q.76 Who has been named to be the managing director of NaBFID?

- a) Dinesh Kumar Khara
- b) Rajkiran Rai
- c) Atanu Kumar Das
- d) Mallikarjuna Rao
- e) None of these

Answer (b): Rajkiran Rai G completed his term as managing director and CEO of public sector lender Union Bank of India in May this year.

Q.77 With which bank has Indian Mortgage Guarantee Corporation (IMGIC) partnered to offer mortgage guarantee-backed home loans to its salaried and non-salaried customers?

- a) RBL Bank
- b) HDFC Bank
- c) ICICI Bank
- d) SBI Bank
- e) None of these

Answer (a): RBL Bank partners with Indian Mortgage Guarantee Corporation (IMGIC) to offer mortgage guarantee backed home loans to its salaried and non-salaried customers.

Q.78 Which state becomes the first state in India to have its own internet services?

- a) Karnataka
- b) Tamil Nadu
- c) Uttarakhand
- d) Kerala
- e) None of these

Answer (d): Kerala becomes the only state to have its own internet services.

IT infrastructure project of Kerala (Kerala Optical Fibre Network Ltd.) received the Internet Service Provider (ISP) license from the Department of telecommunications.

Q.79 Which country will invest \$2 billion to develop food parks in India?

- a) Israel
- b) Canada
- c) UAE
- d) Saudi Arabia
- e) None of these

Answer (c): UAE will invest \$2 billion to develop a series of food parks in India to tackle food security under the framework of the four-nation grouping I2U2.

Q.80 Private lender YES bank selects which Asset Reconstruction Company for sale of its 48,000 crores worth of stressed assets?

- a) JC Flowers ARC
- b) Pegasus reconstruction company Ltd.
- c) Phoenix ARC Private Ltd.
- d) Edelweiss asset reconstruction company Ltd.
- e) None of these

Answer (a): YES bank signed a binding term sheet with JCF ARC LLC and JC flower Asset reconstruction private Ltd. (JC Flowers ARC) for the sales of identified stressed loans of the bank.

The JC Flower ARC will be the base bidder for the sale of identified stress loans of the bank.

Q.81 Which institute topped the education ministry's India rankings 2022 for higher education?

- a) IIT Bombay
- b) IIT Madras
- c) IIT Delhi
- d) IIT Kanpur
- e) None of these

Answer (b): Indian Institute of Technology Madras topped the union ministry of education's India rankings 2022 of higher educational institutions.

Union education minister Dharmendra Pradhan released the rankings 2022.

Q.82 Which company has acquired Endura Mass?

- a) Cipla
- b) Ranbaxy Laboratories Ltd.
- c) Lupin
- d) Natco Pharma
- e) None of these

Answer (a): Cipla to acquire nutritional supplement company Endura Mass from Medinbelle Herbal care private Ltd. Endura and all the associated trademarks will be part of the acquisition.

Q.83 Which state cabinet approved 100 units of free electricity for the poor?

- a) Karnataka
- b) Uttar Pradesh
- c) Jharkhand
- d) Kerala
- e) None of these

Answer (c): Jharkhand cabinet approved the implementation of the old pension scheme and 100 units free electricity for poor people of the state.

A three-member committee headed by the Development Commissioner will be set up for the implementation of the old pension scheme.

Q.84 Which state launched the integrated web portal of the State Public Services Delivery Commission?

- a) Sikkim
- b) Arunachal Pradesh

- c) Bihar
- d) Meghalaya
- e) None of these

Answer (d): Meghalaya CM Conrad K Sangma launched the integrated web portal of the Meghalaya State Public Services Delivery commission.

Q.85 Who inaugurated Covid vaccination Amrit Mahotsav at Nirman Bhavan covid vaccination camp?

- a) Bharati Pawar
- b) Dharmendra Pradhan
- c) Mansukh Mandaviya
- d) Ashwini Vaishnav
- e) None of these

Answer (c): Union health minister Mansukh Mandaviya launched Covid Vaccination Amrit Mahotsav at Nirman Bhavan Covid vaccination camp.

As part of Azadi ka Amrit Mahotsav, the Covid vaccination drive aims to increase the uptake of precautionary doses among the adult population.

Q.86 Merger of HDFC Ltd with which bank has got PFRDA approval recently?

- a) ICICI bank
- b) HDFC Bank
- c) Axis Bank
- d) Federal bank
- e) None of these

Answer (b): HDFC bank on April 4 agreed to take over the biggest domestic mortgage lender in a deal valued at \$40 billion.

PFRDA granted approval for change in status/constitution pursuant to the scheme in accordance with the PFRDA Regulations, 2018.

Q.87 Where was a meeting of the BIMSTEC expert group on cyber security cooperation held?

- a) Bangkok
- b) New Delhi
- c) Jakarta
- d) Kathmandu
- e) None of these

Answer (b): BIMSTEC (Bay of Bengal Initiative For Multi-Sectoral Technical and Economic Cooperation) meeting held in New Delhi, India offered to train experts from BIMSTEC countries to prevent and deal with cyber security breaches.

Q.88 Who was appointed to the board of Google parent Alphabet Inc.?

- a) Marty Chavez
- b) James Hagan
- c) Sid Ahmed Dib
- d) Michael Hofmann
- e) None of these

Answer (a): Wall Street veteran Marty Chavez is appointed to the board of Google parent Alphabet Inc., adding significant Finance muscle to the technology giant.

Q.89 Which state government will provide a textbook grant to 1.1 lakh students who lost their books in the recent flood?

- a) Bihar
- b) Uttarakhand
- c) Assam
- d) Mizoram
- e) None of these

Answer (c): Assam government has started providing textbook grants to over 1.1 lakh students, whose books were damaged during the recent flood.

The State government will spent around Rs 10 crore on this project.

Q.90 GYV Victor was suspended recently from the post of Managing director and Chief executive Officer of which company?

- a) Mumbai Port trust
- b) Dredging Corporation of India
- c) Jawaharlal Nehru Port Authority
- d) Land Ports Authority of India
- e) None of these

Answer (b): Dredging Corporation of India Ltd. (DCI) suspends Managing director and chief executive GYV Victor for forging documents and suppressing facts.

According to DCI during the selection process, GYV Victor has made false claims supporting his application and supporting documents.

Q.91 Who will address the Naval Innovation and Indigenisation Organisation NIIO) seminar "Swavlamban" in New Delhi?

- a) Amit Shah
- b) Rajnath Singh
- c) Narendra Modi
- d) R. Hari Kumar
- e) None of these

Answer (c): PM Modi to address Naval Innovation and Indigenisation Organisation (NIIO) seminar "Swavlamban" in New Delhi.

As part of 'Azadi ka, Amrit Mahotsav' NIIO along with Defence Innovation Organisation (DIO) will induct at least 75 new indigenous technologies and products into the Indian Navy.

Q.92 PV Sindhu defeated which Chinese shuttler to win Singapore Open Super 500 title?

- a) Wang Zhi Yi
- b) Chen Qingchen
- c) Chen Yufei
- d) Li Xuerui
- e) None of these

Answer (a): Olympic two-time medalist PV Sindhu wins Singapore Open Super 500 trophy after beating 22 year old, Wang Zhi Yi of China in the women's singles final.

Q.93 Who was appointed as the non-independent non-executive director of IndiGo airlines?

- a) M Damodaran
- b) Ajay Singh
- c) Campbell Wilson
- d) N Chandrasekaran
- e) None of these

Answer (a): IndiGo airlines appoints former SEBI chairman M Damodaran as a non-independent non-executive director.

Q.94 Who was appointed as the chairman of the Khadi and Village Industries Commission (KVIC)?

- a) Manoj Kumar

- b) Vinai Kumar Saxena
- c) V.K Nagar
- d) Satpal Saini
- e) None of these

Answer (a): Manoj Kumar takes charge as chairman of the Khadi and Village Industries Commission (KVIC).

Manoj Kumar will succeed Vinai Kumar Saxena who was appointed as Lt Governor of New Delhi in May.

Manoj Kumar has worked as an Expert member (Marketing) at KVIC.

Q.95 Where was the 16th round of the Corps Commander meeting between India and China commenced?

- a) Poonch
- b) Chushul
- c) Jammu
- d) Pulwama
- e) None of these

Answer (b): 16th round of Corps Commander level talks between India and China commences at Chushul - Moldo border meeting point on the Indian side.

The talks are being held for disengagement along the Line of Actual Control (LAC) in Eastern Ladakh.

Q.96 Extension of Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) will cost Rs _____.

- a) 80,000 crore
- b) 70,000 crore
- c) 90,000 crore
- d) 50,000 crore
- e) None of these

Answer (c): Extension of PMGKAY from October-March FY23 with current grain composition will cost Rs 90,000 crore.

Rice stocks are likely to fall below the buffer norm by 2.2 million tonnes (MT) or 16% if PMGKAY (The free ration scheme) is extended to the whole of the second half of the current financial year.

Q.97 Which central armed force of India created its first mountain warfare training school in North East India?

- a) CISF

- b) CRPF
- c) ITBP
- d) NSG
- e) None of these

Answer (c): Indo-Tibetan Border Police (ITBP) creates the first mountain warfare school in North East India for Line of Actual Control (LAC) guarding troops.

This training school is second overall to train its troops in high-altitude combat and survival tactics as part of their mandate to guard the Line of Actual Control with China.

Q.98 Which General Insurance company has launched Pay as You Drive (PAYD) add-on feature for motor insurance?

- a) Go Digit General Insurance
- b) SBI general insurance
- c) United India Insurance
- d) Bajaj Allianz General Insurance
- e) None of these

Answer (a): Go Digit General Insurance launches Pay as You Drive (PAYD) add-on feature for motor insurance Own Damage (OD) policies.

This feature makes Digit Insurance one of India's first insurers to introduce an add-on feature for its customers.

Q.99 Government has notified that "unbranded" prepackaged and labeled food items will attract _____ percent of GST.

- a) 4%
- b) 5%
- c) 6%
- d) 7%
- e) None of these

Answer (b): The government has notified that "unbranded" prepackaged and labeled food items like wheat, rice, maize, makhana, specified flours, etc will attract 5% goods and services tax (GST).

Q.100 NTPC ties up with which fossil fuel giant to form a JV company to supply RE-RTC Power?

- a) IndianOil
- b) BPCL
- c) HPCL
- d) ONGG

- e) None of these

Answer (a): NTPC Green Energy Ltd (NGEL), a wholly owned subsidiary of NTPC will form a Joint venture (JV) company to supply RE-RTC power to IndianOil.

NTPC (National Thermal Power Corporation Ltd) and IndianOil signed an agreement for the formation of a JV company for meeting the power requirements of IndianOil refineries.

Q.101 RBI imposed restrictions on which Mumbai-based co-operation bank due to worsening of its financial situation?

- a) Punjab and Maharashtra co-operative bank
- b) Saraswat Co-operative Bank Ltd
- c) Kapol co-operative bank Ltd
- d) Raigad Sahakari bank
- e) None of these

Answer (d): RBI (Reserve bank of India) imposed several restrictions on Mumbai-based Co-operative bank Raigad Sahakari bank due to the worsening of the financial situation of the bank.

Q.102 Which state will host the Global investor summit for the first time?

- a) Uttar Pradesh
- b) Madhya Pradesh
- c) Maharashtra
- d) Tamil Nadu
- e) None of these

Answer (a): Uttar Pradesh state will hold its first-ever 'Global Investor Summit' in January next year.

UP has set a target of attracting Rs 10 lakh crore worth of industrial investment in the next five years and the international meet is expected to play a significant role in achieving this target.

Q.103 Which company partnered with Phinergy and IOP to develop aluminum-air batteries for Electric Vehicle?

- a) Hindalco
- b) Nalco
- c) Bharat Aluminium company
- d) Sacheta metals Ltd
- e) None of these

Answer (a): Aditya Birla group's Hindalco partners with Israel's metal-air battery pioneer Phinergy and IOP, a joint venture between Indian Oil Corporation and Phinergy to develop and the pilot production of aluminum plates for aluminum-air batteries in India.

Q.104 Who was appointed as the Governor of West Bengal?

- a) La Ganesan
- b) Brijesh Gupta
- c) Narinder Dhruv Batra
- d) H K Dwivedi
- e) None of these

Answer (a): Manipur Governor La Ganesan takes additional charge as Governor of West Bengal following the resignation of Jagdeep Dhamkar, who has been nominated by NDA (National Democratic Alliance) as its vice presidential candidate.

Q.105 An expert committee on Urban Co-operative banks headed by which former RBI Deputy Governor has decided to adopt a four-tier regulatory framework for UCBs?

- a) N S Vishwanathan
- b) B P Kanungo
- c) Urjit Patel
- d) Viral V Acharya
- e) None of these

Answer (a): An Expert Committee on Urban Co-operative banks appointed in February 2021 headed by N S Vishwanathan, former RBI deputy governor made the recommendations for strengthening the UCBs

For Tier 1 UCBs a minimum net worth of Rs 2 crore operating in a single district and Rs 5 crore for all other UCBs (of all tiers) has been specified.

Q.106 Which bank launched an "online tax payment service" associated with the Central Board of Direct Taxes (CBDT)?

- a) HDFC Bank
- b) Federal Bank
- c) ICICI Bank
- d) IDBI Bank
- e) None of these

Answer (b): The private lender Federal Bank has, in association with the Central Board of Direct Taxes (CBDT) launched an “online tax payment service”.

This Facility will help the taxpayers in India, NRIs, and Domestic Customers to make their tax payments online by using the income tax portal, instantly via any online payment modes such as Debit/Credit Card, UPI, Net banking, and cash, NEFT/RTGS, etc.

Q.107 Which state recently launched a CM fellowship program for appointing researchers for aspirational blocks?

- a) Bihar
- b) Assam
- c) Gujarat
- d) Uttar Pradesh
- e) None of these

Answer (d): Uttar Pradesh government will launch a CM fellowship program under which researchers will be appointed to help the government identify challenges in implementing government policies in aspirational blocks of the state.

Q.108 Which state government will start to procure cow urine to produce biopesticides and biofertilizers under Godhan Nyay Yojana?

- a) Jharkhand
- b) Chhattisgarh
- c) Bihar
- d) Rajasthan
- e) None of these

Answer (b): Chhattisgarh government to buy cow urine from farmers at Gauthan centers for Rs 4 per liter under 'Godhan Nyay Yojana' from local festival 'Hareli' on July 28.

Chhattisgarh CM Bhupesh Baghel will launch the scheme on July 28 in Raipur.

Q.109 From the Indian side who will address the high-level session of UNGA which is scheduled to be held in September?

- a) S Jaishankar
- b) Meenakshi Leki
- c) V.Muraleedharan
- d) Rajkumar Ranjan Singh

- e) None of these

Answer (a): External affairs minister Subrahmanyam Jaishankar will address a high-level United Nations General Assembly (UNGA) session in September.

The 77th UNGA session will begin on September 20. US president Joe Biden will address the UN general assembly.

Q.110 What was the theme of International moon day?

- a) People’s choice for wellness
- b) ‘Lunar Exploration Coordination & Sustainability’
- c) “early warning and early action”
- d) "Vaccines work for all"
- e) None of these

Answer (b): The theme of International Moon Day was ‘Lunar Exploration Coordination & Sustainability’.

Q.111 Which state/UT will start the process of digitising legacy certificate records?

- a) Delhi
- b) Chandigarh
- c) Odisha
- d) Kerala
- e) None of these

Answer (a): Delhi government will start to digitize legacy certificate records in 11 revenue districts.

A meeting chaired by Kailash Gahlot, Delhi revenue minister discussed the digitisation of all legacy certificate records and data (around 25 lakh certificates) at all district offices in Delhi.

Q.112 NEFDi signed MoU with _____ to promote investment in Assam and other North Eastern regions?

- a) FICCI
- b) CII
- c) NASSCOM
- d) ICC-NE
- e) None of these

Answer (d): North Eastern Development Finance Corporation Ltd (NEFDi) signed MoU with the Indian Chamber of Commerce (ICC) northeast initiative to promote investment in Assam and other North Eastern states of the country.

Q.113 Which IIT has partnered with Eros investments to develop 'Kurosawa' an automatic script development tool?

- a) IIT Delhi
- b) IIT Madras
- c) IIT Bombay
- d) IIT Kanpur
- e) None of these

Answer (c): IIT Bombay partners with Eros investments for designing and developing an AI-based tool for the automatic generation of the script called 'Kurosawa'.

The tool is named after famous Japanese filmmaker Akira Kurosawa. This tool can generate a full-length feature film script.

Q.114 What is the rank of India in the Henley passport index 2022?

- a) 80
- b) 85
- c) 87
- d) 83
- e) None of these

Answer (c): Henley and Partners, an immigration consultancy released the Henley passport index 2022: Japan remained the most powerful passport for the fifth time in a row, and the Indian passport ranked 87th in this index.

Q.115 Which bank launched its Whatsapp Banking services in July 2022?

- a) IDFC Bank
- b) Axis Bank
- c) SBI
- d) Kotak Mahindra Bank
- e) None of these

Answer (c): The State Bank of India (SBI) has started offering WhatsApp-based banking to its customers. Now Customers can check account balances and view mini statements using WhatsApp. This eliminates the need to download the app.

Q.116 Which state topped in the category of Hill and the North East States in India Innovation Index 2021?

- a) Uttarakhand
- b) Manipur

- c) Meghalaya
- d) Ladakh
- e) None of these

Answer (b): NITI Aayog and the Institute for Competitiveness has released the third edition of the India Innovation Index 2021 in which Karnataka, Manipur and Chandigarh have topped in their respective categories.

Q.117 Who was appointed as the new president of Sri Lanka?

- a) Ranil Wickremesinghe
- b) Nicolás Maduro
- c) Fernando Végez Alzaga
- d) Joe Biden
- e) None of these

Answer (a): Ranil Wickremesinghe becomes the new president of Sri Lanka. Ranil Wickremesinghe acting president and the six-time former prime minister were appointed as the eighth President of Sri Lanka.

Q.118 Who is the first tribal president of India?

- a) Pratibha Patil
- b) Ram Nath Kovind
- c) Droupadi Murmu
- d) Pranab Mukherjee
- e) None of these

Answer (c): National Democratic Alliance (NDA) presidential candidate Droupadi Murmu becomes the 15th President and first tribal president of India.

Q.119 Which state government has launched an online vehicle registration certificate and driving license delivery system?

- a) Uttarakhand
- b) Assam
- c) Bihar
- d) Odisha
- e) None of these

Answer (b): Assam government launches an online system for easy issuance of vehicle registration certificates and driving licenses.

The new system has QR code (Quick Response) based registration certificates and driving license cards, which will replace the chip-based smart cards.

Q.120 Name the Union Minister who has recently launched three schemes to strengthen MSMEs in the pharmaceutical sector?

- a) Bharati Pawar
- b) Mansukh Mandaviya
- c) V G Somani
- d) Bhagwanth Khuba
- e) None of these

Answer (b): Union minister for health and family welfare, chemicals and fertilizer Mansukh Mandaviya launched three schemes to strengthen Micro Small and Medium Enterprises (MSME) in the pharmaceutical sector.

Q.121 SEBI recently released a regulatory framework for online bond markets, the listed debt securities issued privately and sold on the bond platform should be locked for a period of _____ from the date of allotment of debt securities by issuer.

- a) 6 months
- b) 10 months
- c) 12 months
- d) 4 months
- e) None of these

Answer (a): SEBI proposed that listed debt securities issued privately and sold on bond platforms should be locked in for a period of six months from the date of allotment of such debt securities by the issuer.

The transactions on online bond platforms should be routed through the trading platform of debt segments of exchanges or the RFQ (Request for Quote) platform of the stock exchanges, where the transactions will be cleared and settled on a Delivery Versus Payment (DVP-1) basis.

Q.122 July 22nd is observed as _____?

- a) World Cancer Day
- b) World Brain Day
- c) World Turtle Day
- d) World Biodiversity Day
- e) None of these

Answer (b): July 22nd is observed as World Brain Day. The day marks the establishment of the World Federation of Neurology on July 22, 1957. Public awareness and Advocacy Committee suggested that July 22, 2014, should be celebrated as 'World Brain day'.

Q.123 How many languages will be available in the mobile banking app 'Canara ai1' launched by Canara Bank?

- a) 10
- b) 11
- c) 12
- d) 13
- e) None of these

Answer (b): Canara Bank launches a mobile banking app called 'Canara ai1'.

The banking app has 250 features to cater to the banking needs of its customers and will be available in 11 languages.

Q.124 RBI has imposed a penalty of Rs _____ on Suryoday small finance bank?

- a) 51.57 lakh
- b) 58.57 lakh
- c) 57.75 lakh
- d) 52.75 lakh
- e) None of these

Answer (c): RBI has penalized Suryoday Small finance bank with Rs 57.75 lakh for violations regarding fraud classification and reporting by commercial banks and financial institutions.

Q.125 Which state topped in GER (Gross enrolment ratio) in the upper primary level in the report 'Yearly Status of School Education in States and UTs'?

- a) Delhi
- b) Rajasthan
- c) Gujarat
- d) Karnataka
- e) None of these

Answer (a): Delhi and Punjab tops the 'Yearly Status of School Education in States and UTs' published by Confederation of Indian Industries (CII) and Deloitte, the report highlights performance for 2020-21.

Q.126 India's foreign exchange reserve fell by USD _____ to USD 572.712 billion.

- a) 7.541 billion
- b) 5.541 billion
- c) 6.541 billion
- d) 3.541 billion
- e) None of these

Answer (a): India's foreign exchange reserve fell by \$7.541 billion to \$572.712 billion during the week ended July 15 according to the latest data released by RBI (Reserve Bank of India).

The fall in the reserve was due to a decline in Foreign Currency Assets (FCA) a major component of the overall reserves, and also in the gold reserves.

Q.127 Who has been appointed as the Managing Director of TATA Projects?

- a) Ennarasu Karunesan
- b) Dinesh Gunawardena
- c) Akshaya Moondra
- d) Vinayak Pai
- e) None of these

Answer (d): Vinayak Pai has been named as the managing director of TATA Projects, the company announced. Vinayak Deshpande, who had been in charge of operations for more than 11 years, had been replaced by Pai.

Q.128 Which Indian Institute of technology will launch the NIRMAN Accelerator program?

- a) IIT Delhi
- b) IIT Bombay
- c) IIT Kanpur
- d) IIT Madras
- e) None of these

Answer (c): The startup incubation and innovation centre (SIIC) at IIT Kanpur launches the NIRMAN accelerator program supported by the Department of Science and technology.

The program will select 15 start-ups and will help them to overcome challenges faced in the journey from prototype to market.

Q.129 Name the 15th President of India?

- a) Pratibha Patil
- b) Manmohan Singh

- c) Ram Nath Kovind
- d) Droupadi Murmu
- e) None of these

Answer (d): Droupadi Murmu takes oath as 15th President of India in a ceremony held at Parliament's Central Hall.

Chief Justice of India N V Ramana administered the oath of office.

Q.130 Which bank will provide Rs 770 cr to Himachal Pradesh for safe drinking water and sanitation project?

- a) World Bank
- b) ADB
- c) AIIB
- d) SBI
- e) None of these

Answer (b): Asian Development Bank has approved a Rs 770 crore (USD 96.3 million) loan for safe drinking water and sanitation project in Himachal Pradesh.

The loan was provided under the Himachal Pradesh Rural Drinking Water Improvement and Livelihood Project.

Q.131 India contributed USD _____ to UNRWA for Palestine Refugees.

- a) 2 million
- b) 3 million
- c) 3.5 million
- d) 2.5 million
- e) None of these

Answer (d): India gives USD 2.5 million to the United Nations Relief and Works Agency for Palestine refugees (UNRWA).

India has given USD 20 million in support of UNRWA services to Palestine refugees across the Middle East since 2018.

Q.132 On which day Income Tax Day is observed?

- a) 23rd July
- b) 24th July
- c) 20th July
- d) 15th July
- e) None of these

Answer (b): The income tax department celebrates July 24th every year as Income tax day or Aaykar Diwas to

commemorate the introduction of the provision of income tax in the country.

Q.133 According to RBI data, unclaimed deposits in banks have increased to Rs _____

- a) 39,364 cr
- b) 40,000 cr
- c) 45,364 cr
- d) 48,262 cr
- e) None of these

Answer (d): According to the annual report of RBI, the unclaimed deposits in banks have increased to Rs 48,262 cr in FY22 from Rs 39,264 cr in the previous year.

According to RBI, balances in a current, savings accounts or term deposits that are not claimed within 10 years from the date of maturity are classified as unclaimed deposits.

Q.134 Who will inaugurate Indian International Bullion Exchange (IIBX) in GIFT City?

- a) Narendra Modi
- b) Amit Shah
- c) Nirmala Sitharaman
- d) Bhagwat Kishanrao
- e) None of these

Answer (a): India International Bullion Exchange (IIBX) will be launched in Gujarat International Finance Tech-City (GIFTcity). GIFT city is India's first International Financial Services Centre (IFSC).

PM Modi will also lay the foundation stone of the headquarters of the International Financial Services Centres Authority (IFSCA).

Q.135 Name the two state governments to provide cash incentives to farmers for not burning stubble?

- a) Delhi and Haryana
- b) Punjab and Bihar
- c) Punjab and Haryana
- d) Delhi and Punjab
- e) None of these

Answer (d): Punjab and Delhi governments will provide cash incentives to farmers in Border States for not burning stubble.

For this plan the center will take 50 percent of the cost and the Punjab and Delhi governments each will contribute 25 percent.

Q.136 With which country did India hold the 3rd consular dialogue in Dhaka?

- a) Nepal
- b) Bangladesh
- c) Bhutan
- d) China
- e) None of these

Answer (b): The 3rd India-Bangladesh Consular Dialogue was held in Dhaka.

India and Bangladesh held discussions to strengthen consular issues including the finalization of Standard Operating Procedures for the deportation of detained nationals of both nations and early release of detained fishermen.

Q.137 How many PSBs have joined the account aggregator ecosystem recently?

- a) Nine
- b) Eight
- c) Seven
- d) Six
- e) None of these

Answer (b): Eight Public sector banks (PSBs) joins the account aggregator ecosystem ahead of the deadline set by the finance ministry.

Canara bank, Bank of India (BoI), Indian bank, Punjab National Bank, Union Bank of India, SBI, UCO bank, and Bank of Maharashtra have gone live on the ecosystem.

Q.138 Which bank will take over Citibank's consumer business in India?

- a) HDFC bank
- b) Axis bank
- c) ICICI bank
- d) Yes bank
- e) None of these

Answer (b): Competition Commission of India (CCI) approved Axis bank's acquisition of Citi Banks' consumer business in India.

In the deal worth Rs 12,325 crore, Axis bank will take over Citi bank's credit cards, personal loans, and wealth management business.

Q.139 Recently, CCI (Competition Commission of India) approves Axis Bank's Rs. _____ crore acquisition of Citi Bank's consumer banking business in India.

- a) Rs. 13,425
- b) Rs. 12,876
- c) Rs. 12,325
- d) Rs. 13,345
- e) None of these

Answer (c): Competition Commission of India (CCI) approved Axis bank's acquisition of Citi Banks' consumer business in India.

In the deal worth Rs 12,325 crore, Axis bank will take over Citi bank's credit cards, personal loans, and wealth management business.

Q.140 Cricket Australia signed a 7-year deal with which broadcaster to stream men's and women's matches in India?

- a) Sony Networks
- b) Disney star
- c) Star sports
- d) ESPN
- e) None of these

Answer (b): Cricket Australia signed a 7-year deal with Disney stars to broadcast men's and women's matches in India. Under this deal, worth \$250 million international matches and men's and women's matches will be streamed to India and across Asia from 2023-24.

Q.141 On 26th July 2022, the Defence Ministry approved the procurement of military equipment and weapons worth _____?

- a) Rs. 25,624cr
- b) Rs. 27,523cr
- c) Rs. 28,732 cr
- d) Rs. 29,234 cr
- e) None of these

Answer (c): As per the ministry, DAC accorded The Acceptance of Necessity (AoN) for the capital acquisition proposal of the armed force of Rs 28,732 crore.

The procurement proposal approval came amid India's rising tension with China in the eastern Ladakh region.

Q.142 iDEX (Innovations for Defence Excellence) – DIO (Defence Innovation Organization) signed its 100th Innovation contract with Pacify Medical Technologies in _____

- a) Pune
- b) Chennai
- c) New Delhi
- d) Mumbai
- e) None of these

Answer (c): Ministry of Defence's flagship for technological innovation iDEX (Innovations for Defence Excellence) signed its 100th contract with Pacify Medical Technologies in New Delhi.

iDEX was launched by Prime Minister Modi in April 2018 to encourage start-ups and provide a platform for the creation and development of defence and aerospace technology.

Q.143 Name the state which is set to get its first women's financial institution.

- a) Gujarat
- b) Bihar
- c) Rajasthan
- d) Uttar Pradesh
- e) None of these

Answer (c): Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika) signs MoU with Stree Nidhi, a government of Telangana organization to establish Rajasthan's first women's financial institution.

The MoU was signed by Manju Rajpal, Rajeevika state mission director, and Stree Nidhi Managing Director G Vidyasagar Reddy.

Q.144 Which Insurance company launched motor floater insurance?

- a) Tata AIG insurance
- b) ICICI Lombard general insurance
- c) HDFC ERGO general insurance

- d) Bharati AXA general insurance
- e) None of these

Answer (b): ICICI Lombard launches innovative solutions Motor Floater Insurance, Pay-As-You-Use, Pay-How-You-Use.

The Motor Floater Insurance is for those customers owning multiple vehicles to help them insure their vehicles under one policy with a single renewal date and comprehensive cover.

Q.145 Bharat Forge subsidiary BF Infrastructure partners with which company for manufacturing high-speed trains in India?

- a) Talgo
- b) Trinity rail group
- c) Hitachi rail systems
- d) GE Transportation
- e) None of these

Answer (a): Bharat Forge subsidiary BF Infrastructure partnered with Talgo for manufacturing high-speed trains in India.

This collaboration will bring high-speed rail technology and solutions to India. Thus contributing to the government's Atmanirbhar Bharat initiative.

Q.146 Mastercard has enabled how many merchants with card-on-file tokenization?

- a) 2 lakh
- b) 5.5 lakh
- c) 3 lakh
- d) 4 lakh
- e) None of these

Answer (a): Global card player Mastercard enables 2 lakh, online merchants, across the country with card-on-file tokenization.

RBI has mandated card-on-file tokenisation which replaces card number, and expiry date with an alternative code called 'token'. This will enable a safe and secure digital payments ecosystem.

Q.147 On which day 84th Raising Day of (Central Reserve Police Force) CRPF is observed?

- a) 27th July
- b) 25th July

- c) 20th July
- d) 15th July
- e) None of these

Answer (a): 27 July 2022 – 84th Raising Day of (Central Reserve Police Force) CRPF - The CRPF was raised on July 27 in 1939 as Crown Representative's Police before a change in its nomenclature after Independence.

Q.148 RBI has allowed another window for payment aggregators to apply for license till _____

- a) September 30
- b) October 30
- c) November 30
- d) December 30
- e) None of these

Answer (a): Payment aggregators (PAs) can apply to the central bank for license till September 30, 2022 and must have a minimum net worth of Rs 15 crore as of March 31, 2022.

The deadline of March 31, 2023, will still remain for achieving the net worth of Rs 25 crore.

Q.149 Which state government will launch an online cab service Which is the Country's first such online cab service being rolled out by the state Labour Department linking the existing auto-taxi networks?

- a) Karnataka
- b) Tamil Nadu
- c) Maharashtra
- d) Kerala
- e) None of these

Answer (d): 'Kerala Savari' online taxi service is launched by the State labour department linking the existing auto-taxi network in the state to provide safe travel at affordable rates and it will also help the auto-taxi labour sector.

Q.150 Which state government has announced a semiconductor policy to attract investments in the semiconductor chip manufacturing sector?

- a) Gujarat
- b) Rajasthan
- c) Odisha
- d) Haryana

e) None of these

Answer (a): Gujarat government announced the "Gujarat Semiconductor Policy 2022-2027" to attract investments in the Chip manufacturing sector.

Gujarat becomes the first state in the country to have a dedicated policy to support the semiconductor and display manufacturing sector.

Q.151 How much amount has been approved by the central government to set up a cancer hospital in Odisha?

- a) Rs 500 crore
- b) Rs 550 crore
- c) Rs 600 crore
- d) Rs 650 crore
- e) None of these

Answer (d): Centre approves Rs 650 crore to set up a cancer hospital on the National Institute of Science Education and Research (NISER) campus in Jatni.

The Centre will collaborate with Tata Trust to establish a cancer hospital and a skill development center for oncology treatment at the National Institute of Science Education and Research (NISER) campus in Jatni.

Q.152 RBI invited comments on discussion report from regulated entities and other stakeholder's till _____

- a) September 30
- b) August 30
- c) October 30
- d) November 30
- e) None of these

Answer (a): Reserve bank of India (RBI) suggested banks and financial institutions eliminate the use of paper at their branches and introduce e-receipts at ATMs.

RBI invited comments on the discussion paper from regulated entities and stakeholders till September 30.

Q.153 Who has been appointed as the new Chief Executive Officer (CEO)?

- a) Ulrich Koerner
- b) Sundar Pichai
- c) Satya Nadella
- d) Leena Nair

e) None of these

Answer (a): Switzerland-based bank Credit Suisse appoints Ulrich Koerner, currently head of asset management as the new Chief executive Officer (CEO).

Q.154 Which state government will use nanotechnology to construct rain-proof rural roads?

- a) Manipur
- b) Tripura
- c) Sikkim
- d) Assam
- e) None of these

Answer (b): Considering the heavy rainfall, Tripura government will use nanotechnology for building rain-proof rural roads.

Under nanotechnology, roads will be turned into solid concrete structures by using cement and chemicals. The roads constructed with nanotechnology will last longer.

Q.155 Which state government recently got investment proposals worth Rs 90,000 crore?

- a) Chhattisgarh
- b) Bihar
- c) Uttar Pradesh
- d) Uttarakhand
- e) None of these

Answer (a): Chhattisgarh has received investment proposals worth more than Rs 90,000 crore in the past three and a half years as part of its industrial policy.

The state received a capital investment of Rs 4,126 Crore for establishing new units.

Q.156 India's first indigenous aircraft carrier 'Vikrant' was constructed by which company?

- a) Cochin Shipyard Ltd
- b) Mazagon Dock Ltd
- c) Garden Reach Shipbuilders and Engineers
- d) Hindustan Shipyard Ltd
- e) None of these

Answer (a): Countries first Indigenous aircraft carrier 'Vikrant', the largest warship built in the country was handed

over to the Indian Navy by Cochin Shipyard Limited. Construction of the vessel began in 2009.

Q.157 Which Indian minister will hold a bilateral meeting with Afghanistan's foreign minister Amir Khan Muttaqi?

- a) Amit Shah
- b) Narendra Modi
- c) S. Jaishankar
- d) Rajnath Singh
- e) None of these

Answer (c): On the sidelines of the Shanghai Cooperation Organisation(SCO) External affairs minister of India S. Jaishankar might hold a bilateral meeting with Afghanistan's foreign minister Amir Khan Muttaqi.

Q.158 Which bank recently opened its first currency chest in Deedargunj?

- a) Axis bank
- b) Bandhan bank
- c) ICICI bank
- d) Federal bank
- e) None of these

Answer (b): Bandhan Bank sets up its first currency chest in Deedargunj, Patna. This is Bandhan banks first ever currency chest and this will help in the management of cash for the branches and ATMs in the city. The bank is planning to open 530 new branches in this financial year.

Q.159 Package worth _____ was cleared by union cabinet for the revival of BSNL?

- a) Rs 1.64 lakh cr
- b) Rs 1.55 lakh cr
- c) Rs 1.66 lakh cr
- d) Rs 1.54 lakh cr
- e) None of these

Answer (a): Union cabinet cleared an Rs 1.64 lakh crore package for revival of telecom service provider Bharat Sanchar Nigam Ltd (BSNL) with a focus on fresh capital for upgrading the loss-making company's network, allocating spectrum to offer 4G services, de-stressing its balance sheet and augment its fiber network.

Q.160 Which state will provide a coaching facility for youth who want to serve as 'Agniveers'?

- a) Uttar Pradesh
- b) Bihar
- c) Haryana
- d) Punjab
- e) None of these

Answer (c): Haryana government to provide coaching for youth who want to serve as 'Agniveers' under the Agnipath defence recruitment scheme.

The coaching will be made available in 200 schools in the state in batches of 50-50. The students can join this coaching at the time of their admission to class 11th.

Q.161 Haryana CM Manohar Lal Khattar approved a special package of incentives of Rs 67.62 crore to which company?

- a) Hero MotoCorp
- b) Tata Motors
- c) Hyundai Motor Company
- d) Suzuki Motorcycles India Pvt Ltd
- e) None of these

Answer (d): CM of Haryana Manohar Lal Khattar approved a unique package of incentives of Rs 67.62 crore to Suzuki Motorcycles India Pvt Ltd (SMIPL).

This will help to strengthen the existing automobile manufacturing ecosystem in Haryana and generate more job opportunities for the youth.

Q.162 Punjab National Bank gets RBI approval to invest Rs _____ in PNBHFL (PNB Housing Finance Ltd (PNBHFL)).

- a) Rs. 600 crore
- b) Rs. 650 crore
- c) Rs. 500 crore
- d) Rs. 550 crore
- e) None of these

Answer (c): Punjab National bank (PNB) got RBI approval to invest Rs 500 crore in the proposed Rs 2,500 crore rights issue of PNB Housing Finance Ltd (PNBHFL).

PNB which is the second largest public sector bank currently has a 32 percent stake in PNBHFL. As per the Managing Director and CEO of PNB, Atul Kumar Goel, they will not sell existing stakes in PNBHFL.

Q.163 SEBI imposed a penalty of _____ on the Bombay Stock Exchange (BSE) on the Indus Water deal.

- a) Rs 2 lakh
- b) Rs 1 lakh
- c) Rs 3 lakh
- d) Rs 4 lakh
- e) None of these

Answer (c): Securities and Exchange Board of India (SEBI) imposed a penalty of Rs 3 lakh on the Bombay Stock Exchange (BSE) for its subsidiaries buying a stake in Indus Water without prior approval.

Q.164 Formula one racer Sebastian Vettel who announced his retirement recently belongs to which country?

- a) USA
- b) Germany
- c) Austria
- d) Netherlands
- e) None of these

Answer (b): Four-time world champion Formula One racer Sebastian Vettel announced retirement. The 35-year-old German drives for the Aston Martin team won his titles with Red Bull from 2010-2013 and has also represented the Ferrari team for six seasons.

Q.165 USA along with which country has decided to launch a joint international semiconductor research lab?

- a) China
- b) India
- c) Japan
- d) Pakistan
- e) None of these

Answer (c): USA and Japan decided to launch a joint international semiconductor research lab. The two countries agreed during the US and Japanese economic talks to work on joint research for next-generation semiconductors.

Q.166 Who launched the face authentication technology of EPFO for pensioners?

- a) Bhupendra Yadav
- b) Rameswar Teli
- c) Amit Shah
- d) Narendra Modi
- e) None of these

Answer (a): Bhupendra Yadav also launched a pension and employees deposit linked insurance scheme calculator, which provides an online facility to pensioners and family members to calculate the benefits of pension and Death Linked Insurance benefits.

Q.167 Indian Navy signed MoU with which Institute for collaboration in aviation research?

- a) IIT Bombay
- b) IIT Delhi
- c) IIT Kanpur
- d) IISc
- e) None of these

Answer (d): Indian Institute of Science (IISc) signed MoU with the Indian Navy for collaboration in aviation research and development.

The MoU provides a formal basis for the Indian Navy to interact with faculty members at IISc and to promote joint research programs in areas of mutual interest.

Q.168 Which UNESCO World Heritage site in India becomes the first monument to have a hydraulic lift?

- a) Ajanta Caves
- b) Ellora Caves
- c) Elephant Caves
- d) Khajuraho
- e) None of these

Answer (b): UNESCO World Heritage site in Maharashtra Ellora Caves becomes the first monument in India to have a hydraulic lift.

Ellora Caves has located 30 Km from Aurangabad city and is one of the largest rock-cut temple complexes in the world.

Q.169 Who will inaugurate the conference on drug trafficking and national security in Chandigarh?

- a) Narendra Modi
- b) Amit Shah
- c) Rajnath Singh
- d) S Jaishankar
- e) None of these

Answer (b): Union Home Minister Amit Shah will inaugurate a conference on drug trafficking and national security in Chandigarh.

Over 30,000 kg of drugs will be burnt and disposed of by the Narcotics Control Bureau (NCB) in Delhi, Chennai, Guwahati, and Kolkata at the conference.

Q.170 Who has been appointed as the Commissioner of Delhi Police?

- a) Sanjay Arora
- b) Pranay Kumar Verma

- c) Viresh Kumar Bhawra
- d) Mohan Lal Lathar
- e) None of these

Answer (a): ITBP (Indo-Tibetan Border Police) director Sanjay Arora was appointed as the Commissioner of Delhi Police. He will succeed Rakesh Asthana, a Gujarat-cadre IPS officer. Sanjay Arora is a 1988-batch Tamil Nadu-cadre IPS officer.