



DAILY

CURRENT AFFAIRS



November - 02



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SBI

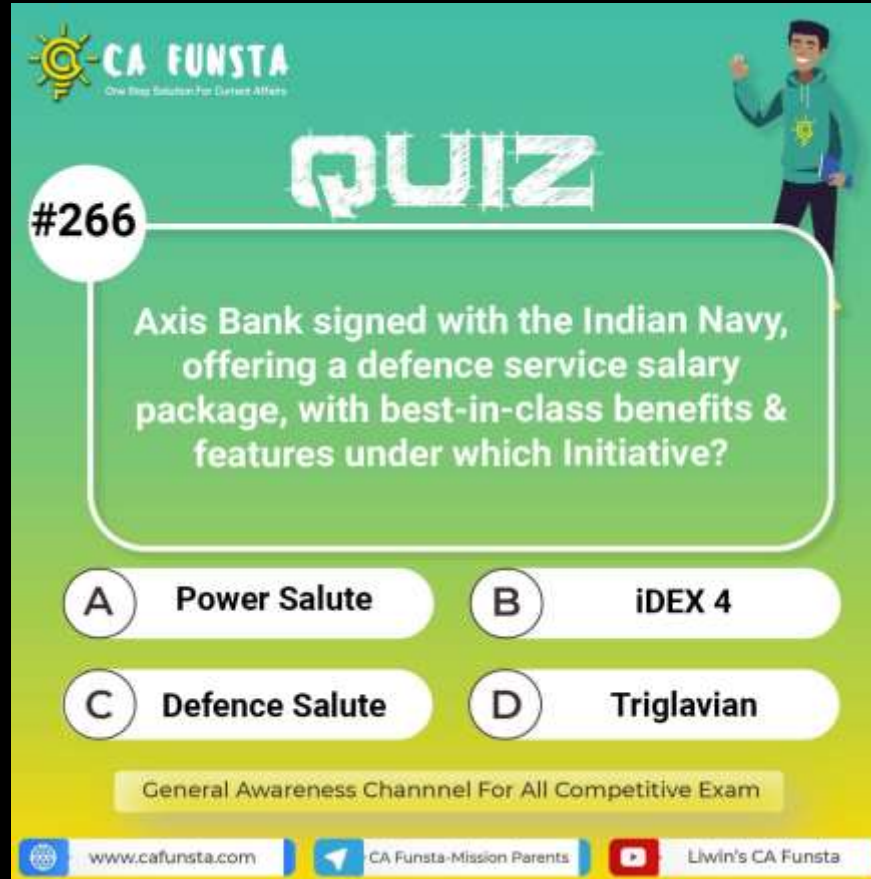


Mr. Pandi Siva
Apprentice, SBI

CA FUNSTA



QUIZ



#266

Axis Bank signed with the Indian Navy, offering a defence service salary package, with best-in-class benefits & features under which Initiative?

A Power Salute **B** iDEX 4

C Defence Salute **D** Triglavian

General Awareness Channnel For All Competitive Exam

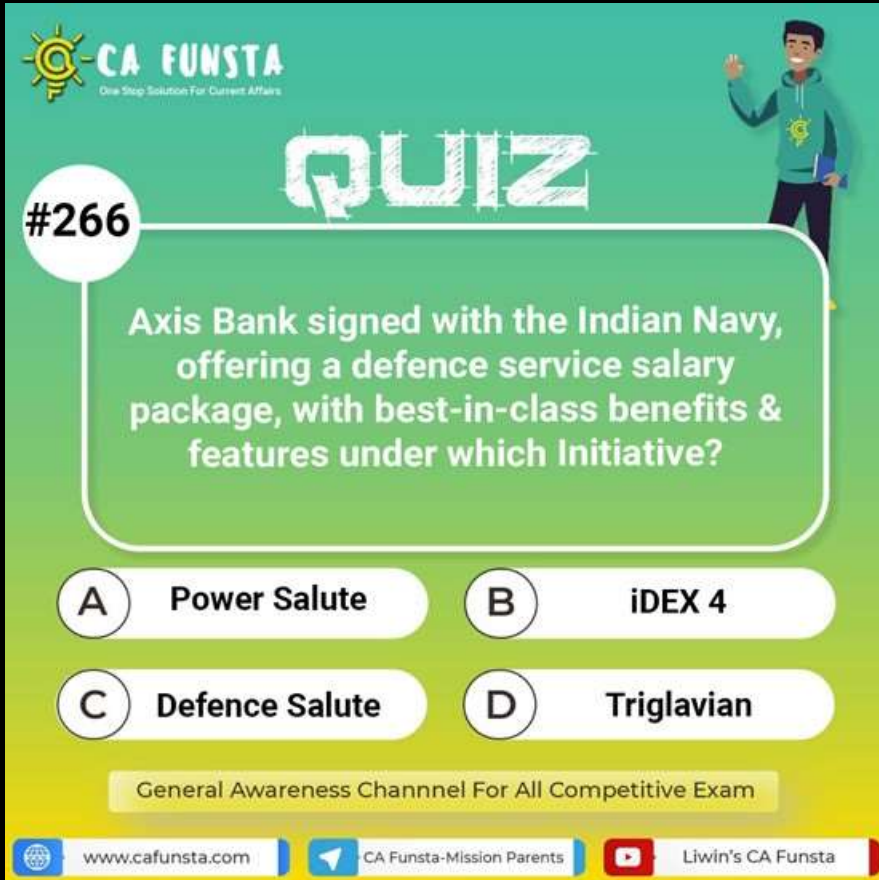
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A) Power Salute



QUIZ



CA FUNSTA
One Stop Solution For Current Affairs

QUIZ

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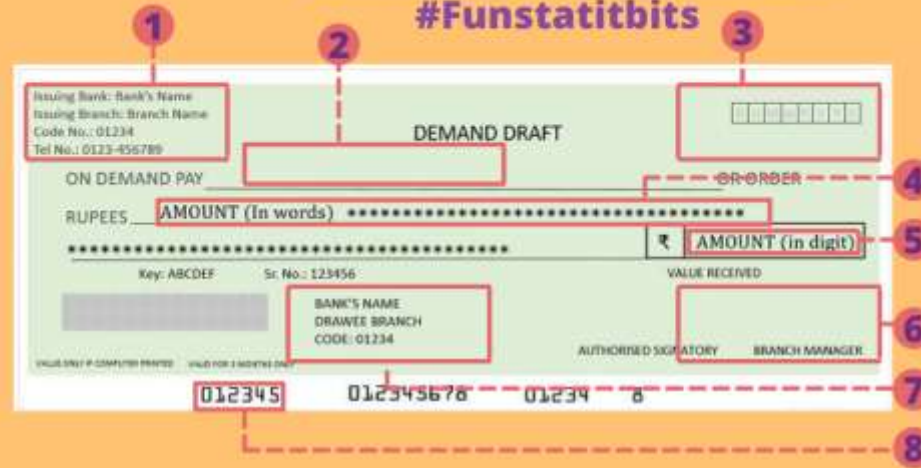
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- Axis Bank signed with the Indian Navy, offering a defence service salary package.
- Under power salute initiative.



DEMAND DRAFT

#Funstatitbits



Issuing Bank: Bank's Name
 Issuing Branch: Branch Name
 Code No.: 01234
 Tel No.: 0123-456789

DEMAND DRAFT

ON DEMAND PAY

RUPEES AMOUNT (In words)

AMOUNT (in digit)

Key: ABCDEF Sr. No.: 123456 VALUE RECEIVED

BANK'S NAME
 DRAWEE BRANCH
 CODE: 01234

AUTHORIZED SIGNATORY BRANCH MANAGER

012345 012345678 01234 8

- 1 The branch of bank issuing the DD
- 2 Who gets the amount specified in the DD
- 3 Date of issue of DD (Validity period is 3 months)
- 4 The amount payable to the party in words
- 5 The amount payable to the party in figures
- 6 Signatures of the officers of branch issuing DD
- 7 The branch of bank which pays the amount
- 8 Number of DD




One Stop Solution For Current Affairs

Pillars of Basel Norms III






1 Enhanced Minimum Capital & Liquidity Requirements

2 Enhanced Supervisory Review Process for Firm-wide Risk Management and Capital Planning

3 Enhanced Risk Disclosure & Market Discipline

Pillar 1 Pillar 2 Pillar 3


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Important Days



➤ **National Ayurveda Day is observed on which date?**

- A) November 1
- B) November 2
- C) November 3
- D) November 6
- E) November 5

Answer

B) November 2



Important Days



Explanation

- The central government wants to reduce the burden of diseases by utilising the potential of Ayurveda.
- Ayurveda is perceived as one of the most ancient and well documented system of medicine equally relevant in modern times.
- The National Ayurveda Day is celebrated every year on the occasion of Dhanwantari Jayanti, Dhanteras since 2016.
- Lord Dhanvantari is considered as divine propagator of Ayurveda.
- Last year, the Prime Minister Narendra Modi had dedicated two future-ready Ayurveda institutions the Institute of Teaching and Research in Ayurveda, Jamnagar and the National Institute of Ayurveda, Jaipur.



Important Days



International Day to End Impunity for Crimes against Journalists

- Reporting the news can be a risky job if you are up against the powerful, and statistics tell you the same.
- On average, one journalist has been murdered every 4 days in the last decade.
- Many of these journalists were killed in countries with no armed conflict.
- More than 12,000 journalists have assassinated between 2006 and 2020 for just doing their job.
- UNESCO observatory for killed journalists says that the killers walk free in 9 out of 10 cases.
- These stats paint a gloomy picture for freedom of press.



➤ **Which Bank offers pre-approved 2-wheeler loan on mobile app?**

- A) Kotak Mahindra Bank
- B) State Bank of India
- C) Indian Bank
- D) ICICI Bank
- E) HDFC Bank



Answer

B) State Bank of India



Explanation

- State Bank of India (SBI) has launched a pre-approved **two-wheeler loan scheme 'SBI Easy Ride'** through its digital banking platform YONO.
- Eligible SBI customers can avail of two-wheeler loans, up to **85 per cent of on-road price subject to** eligibility, through the YONO app without visiting the bank branch.



Explanation

- Customers can apply for the Easy Ride loan for an amount up to ₹3 lakh at an interest rate of 10.5 per cent per annum onwards for a maximum tenure of four years, the Bank said in a statement.
- The minimum loan amount has been fixed at ₹20,000.
- The Bank emphasised that the EMI is as low as ₹2,560 per lakh.
- The loan availed will be disbursed directly into the dealer's account.



Titbits

State Bank of India

Capital: Mumbai, Maharashtra

Head: Dinesh Kumar Khara

Tagline: With You all the way, Pure Banking Nothing Else,
The Nation Bank on Us, The Banker to Every Indian, A
Bank of the Common Man



➤ Which company announced the launch of SafeCard, which is a tokenisation solution for online debit and credit card transactions?

- A) BharatPe
- B) Indel Money
- C) PhonePe
- D) LegalPay
- E) Innoviti

Answer

C) PhonePe



Explanation

- Digital payments major PhonePe announced the launch of **PhonePe SafeCard**, which is a tokenisation solution for online debit and credit card transactions.
- SafeCard will also enable PhonePe merchant partners to offer and use tokenisation on their own platforms through a simple Application programming interface (API) integration.



➤ Which company has become the first operator to bring mobile connectivity to Demchok in eastern Ladakh with the start of its 4G voice and data services in the border village?



- A) TCS
- B) Reliance Jio
- C) Cisco
- D) Microsoft
- E) HCL Technologies

Answer

B) Reliance Jio



Explanation

- Billionaire Mukesh Ambani's Reliance Jio has become the first operator to bring mobile connectivity to Demchok in eastern Ladakh with the start of its 4G voice and data services in the border village.
- Jamyang Tsering Namgyal, Member of Parliament from Leh, inaugurated Jio mobile tower in Demchok and dedicated 4G services to the people of the border village, Army, ITBA, and travellers.

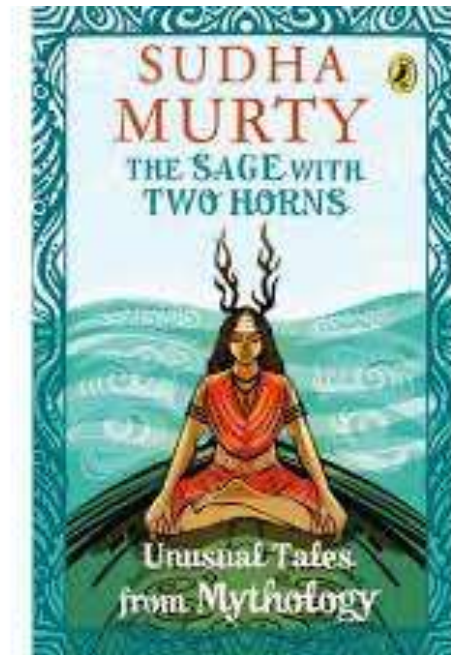


➤ **The Sage with Two Horns is authored by whom?**

- 1) Kavitha Rao
- 2) Bimal Prasad
- 3) Sudha Murty
- A) Only 1
- B) Only 3
- C) Only 2
- D) Only 1 & 3
- E) Only 2 & 3

Answer

B) Only 3



Explanation

- One of India's favourite authors Sudha Murty has a Diwali gift for children - her latest book "The Sage with Two Horns" in which she tells numerous lesser-known and fascinating stories that have been lost in the pages of Indian mythology.
- This is the fifth and last book of her 'Unusual Tales from mythology' series featuring kings and queens, gods and goddesses, sages and extraordinary men and women of wisdom.



➤ Which word declared Oxford English Dictionary's word of the year?

- A) Heavy
- B) Spread
- C) Covid
- D) CoronaVirus
- E) Vax

Answer

E) Vax



Explanation

- Words related to vaccines have spiked in frequency in 2021 due to Covid, with **double-vaxxed, unvaxxed and anti-vaxxer** all seeing a surge in use.
- Vax and vaxx are both accepted spellings but the form with one x is more common.
- Use of the word pandemic has also increased by more than **57,000% this year**.
- Oxford Languages and Collins each decide their own word of the year, and in **2020 Collins chose "lockdown"**.



➤ Which IIT, IISc Bangalore, ISI collaborate with tech firm to upgrade website collating Covid data?

- A) IIT Mumbai
- B) IIT Mandi
- C) IIT Kharagpur
- D) IIT Kanpur
- E) IIT Madras



Answer

E) IIT Madras



Explanation

- Three premier institutes of the country have joined hands with a private technology firm to upgrade a website collating critical COVID-19 data and providing a standardised format for the benefit of people and researchers studying the pandemic, according to officials.



Explanation

- Researchers will automate the process of data collection from central and state government websites and collate them, providing historical data as well as analyses on cases, recoveries and vaccination levels.
- The officials said the website www.covid19india.org offered a comprehensive view on the pandemic across India by providing data on confirmed cases, active and recovered cases, tests and fatalities.



➤ Amazon to launch first two internet satellites in ___?

- A) 2023
- B) 2024
- C) 2025
- D) 2027
- E) 2022

Answer

E) 2022



Explanation

- Amazon is getting ready to go to space.
- The first two prototype satellites from Project Kuiper, the internet-from-space venture from the e-commerce giant, are scheduled to launch in the fourth quarter of 2022, Amazon announced.
- That will formally kick off its competition with SpaceX, the space company owned by Elon Musk, and OneWeb, among other rivals, for beaming high-speed internet connections to customers from low Earth orbit.
- It will also be a crucial test of the satellites' design before the company launches thousands more devices into orbit.



➤ Which state kick-started a Janasevaka programme offering 58 services, including ration at subsidised rates, at the doorstep in all the 28 Assembly constituencies?

- A) Maharashtra
- B) Gujarat
- C) Karnataka
- D) Uttarakhand
- E) Tripura

Answer

C) Karnataka



Explanation

- Karnataka Chief Minister Basavaraj Bommai kick-started a Janasevaka programme offering 58 services, including ration at subsidised rates, at the doorstep in all the 28 Assembly constituencies in Bengaluru urban districts and they include 198 municipal wards.
- Bommai said the scheme would be implemented throughout the **State from January 26.**



NATIONAL AFFAIRS



Titbits

Karnataka

Capital: Bengaluru

CM: Basavaraj Bommai

Governor: Thaawarchand Gehlot



➤ **Who launched five vessels at Cochin Shipyard Limited (CSL) and inaugurated new Radars and Vessel Traffic Management System at the Cochin Port Trust?**

- A) Ram Nath Kovind
- B) K. Vijay Raghavan
- C) Sarbananda Sonowal
- D) Smriti Zubin Irani
- E) Anurag Thakur

Answer

C) Sarbananda Sonowal



Explanation

- "The Model Room at CSL's Administrative Building portrays 50 years of CSL's rich history.
- Smrithi exhibits the major vessels built by CSL over the past five decades," CSL said.
- From the country's first ever Indigenous Aircraft Carrier to autonomous vessels and to ferries for the local conveyance are displayed here.
- At present 14 ship models are displayed here with a scope to increase the number.



Titbits

Ports, Shipping and Waterways & AYUSH

Minister: Sarbananda Sonowal

Constituency: Dibrugarh, Assam



➤ Which company signs MoU with Ministry of Rural Development for DAY-NRLM program?

- A) TCS
- B) Flipkart
- C) Cisco
- D) Microsoft
- E) HCL Technologies

Answer
B) Flipkart



Explanation

- Flipkart, India's homegrown e-commerce marketplace, has signed a Memorandum of Understanding (MoU) with the Ministry of Rural Development of the Government of India (MoRD), for their ambitious **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)** program, to help empower local businesses and self-help groups (SHGs) – especially those that are led by women – by bringing them into the e-commerce fold.



Explanation

- The MoRD's DAY-NRLM programme with its outreach in 6768 blocks of 706 districts across all 28 States and 6 UTs has 7.84 crore women mobilized into more than 71 lakh SHGs is proving as the game-changing initiative to empower poor rural women.



Titbits

Flipkart

Establishment: 2007

Headquarters: Bengaluru, Karnataka

CEO: Kalyan Krishnamurthy

Rural Development & Panchayati Raj

Minister: Giriraj Singh

Constituency: Begusarai, Bihar



➤ **The Defence Ministry approved the procurement of arms and military equipment worth _____ including 12 light utility helicopters from Hindustan Aeronautics Limited?**



- A) Rs 4,965 crore
- B) Rs 5,965 crore
- C) Rs 6,965 crore
- D) Rs 7,965 crore
- E) Rs 9,965 crore

Answer

D) Rs 7,965 crore



Explanation

- All these proposals are under 'Make in India' with a focus on design, development and manufacturing in the country, according to the statement.
- The military equipment are being procured at a time the Indian armed forces are locked in a bitter border row with China in eastern Ladakh.



➤ Which organisation has rolled out a scheme for settlement of tax disputes involving small tax payers to be processed entirely electronically?

- A) BDL
- B) CBDT
- C) BEL
- D) NHPC
- E) IndianOil

Answer

B) CBDT



Explanation

- The Central Board of Direct Taxes (CBDT) has rolled out a scheme for settlement of tax disputes involving small tax payers to be processed entirely electronically.
- Under the e-Settlement Scheme, 2021 that is effective, an 'interim board' will decide on applications for settlement.
- The interim board is tasked with handling pleas that are transferred from the Settlement Commission.



Titbits

CBDT

Abbreviation: The Central Board of Direct Taxes

Chairman: J B Mohapatra

Headquarters: New Delhi



➤ Which ministry launch one-stop permission website to ease process of filming on trains?

- 1) Ministry of Home
- 2) Ministry of Information and Broadcasting
- 3) Ministry of Railways
- A) Only 1
- B) Only 3
- C) Only 2
- D) Only 1 & 3
- E) Only 2 & 3

Answer

E) Only 2 & 3



NATIONAL AFFAIRS



Titbits

Railways, Communications & Electronics and Information Technology

Minister: Ashwini Vaishnaw

Constituency: Rajya Sabha, Odisha

Information and Broadcasting; and Youth Affairs and Sports

Minister: Shri Anurag Singh Thakur

Constituency: Hamirpur, Himachal Pradesh



➤ Which organisation and Sweden Embassy launch Instagram reels challenge for school students?

- A) CII
- B) NTPC
- C) NHAI
- D) CCI
- E) Atal Innovation Mission



Answer

E) Atal Innovation Mission



Explanation

- The Sweden India Nobel Memorial Week 2021 by the Embassy of Sweden in India has announced the launch of **the #SHEStem insta-reels challenge for students.**
- The challenge has been launched in collaboration with Atal Innovation Mission (AIM).
- Students are invited to **apply their creative side whilst sending in their entries for the high-voltage contest.**
- As STEM leaders, students have to answer how they would make the world a better place through STEM.





12:48

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Following Message

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➤ Which financial Corporation has launched a special loan product to the Micro, Small and Medium Enterprise (MSME) sector?



- A) Maharashtra
- B) Kerala
- C) Karnataka
- D) Uttarakhand
- E) Tripura

Answer
B) Kerala



Explanation

- Kerala Financial Corporation (KFC), a leading State-level financial institution, has launched a special loan product to the Micro, Small and Medium Enterprise (MSME) sector, aiming to assist them execute work orders and also discount pending bills.
- Under the scheme, 75 per cent of the cost of work received from government departments/agencies/PSUs will be provided as a loan, a spokesman for the corporation said.
- Maximum assistance will be ₹20 crore for companies/registered cooperative societies and ₹8 crore for others.



Titbits

Railways, Communications & Electronics and Information Technology

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Information and Broadcasting; and Youth Affairs and Sports

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November 02 Overall Review



IMPORTANT DAYS

International Day to End Impunity
for Crimes against Journalists

November 2.



National Ayurveda Day

November 2.



BANKING AND FINANCE

Pre-approved 2-wheeler loan
on mobile app

State Bank of India



Launch of PhonePe SafeCard,
which is a tokenisation
solution for online debit and
credit card transactions

PhonePe



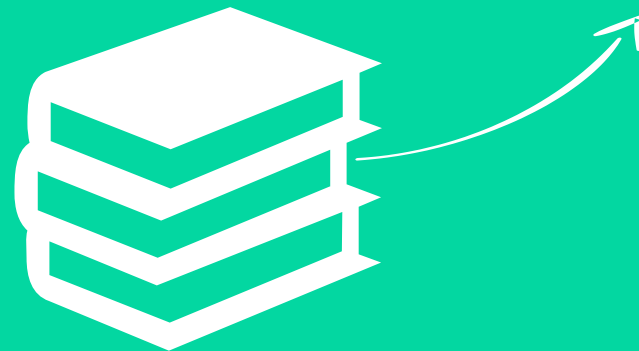
BUSINESS AND ECONOMY

1st operator to bring
Mobile connectivity to Demchok

Jio



BOOKS AND AUTHORS



"The Sage with Two Horns"

Authored by Sudha Murty
Published by Puffin.



AWARDS

Vax

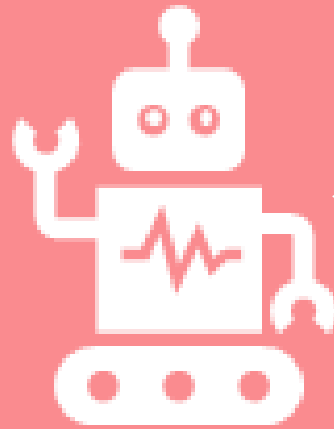
Oxford English Dictionary's word of the year



SCIENCE AND TECHNOLOGY

Launch first two internet satellites
in 2022

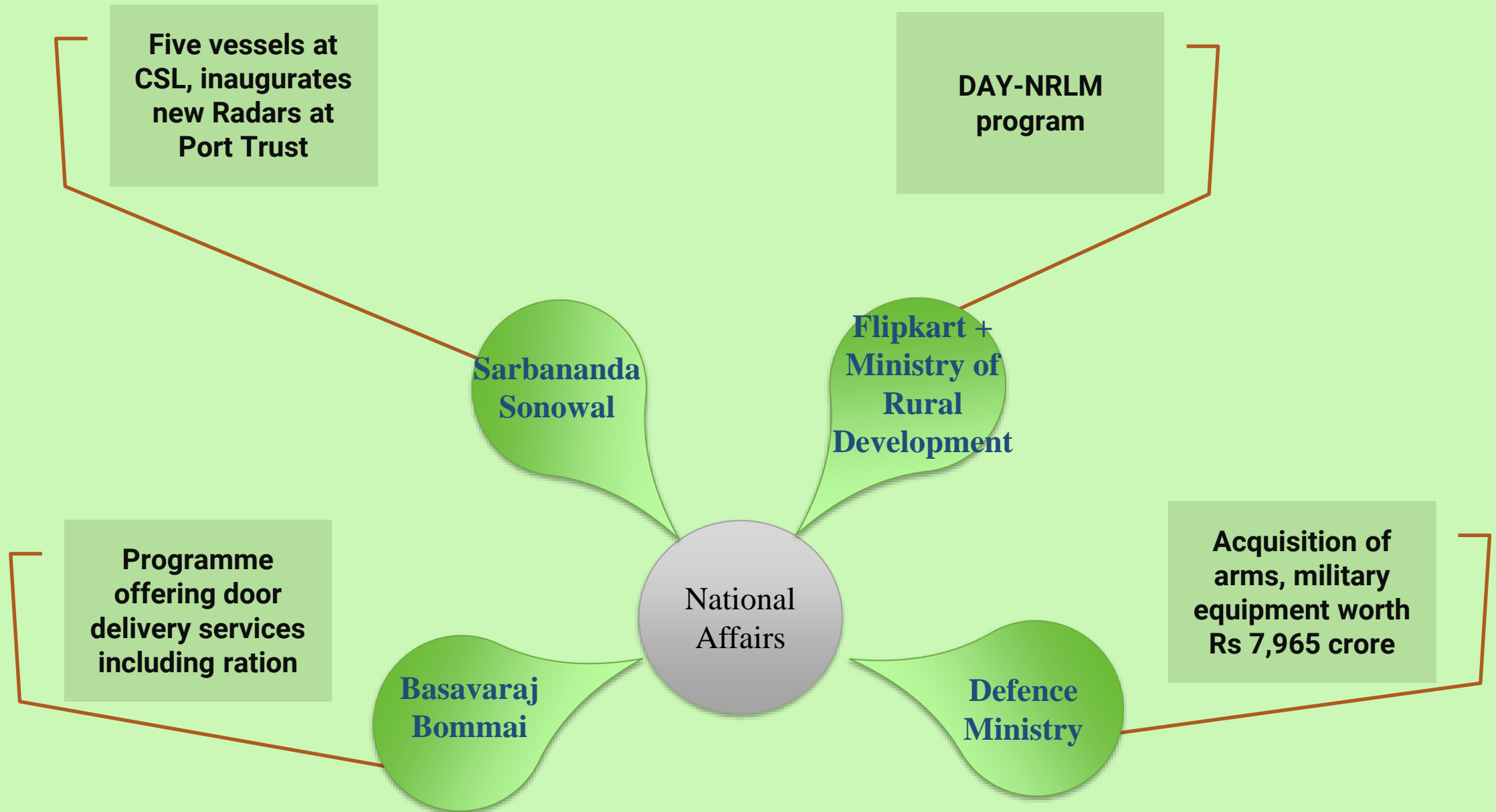
Amazon

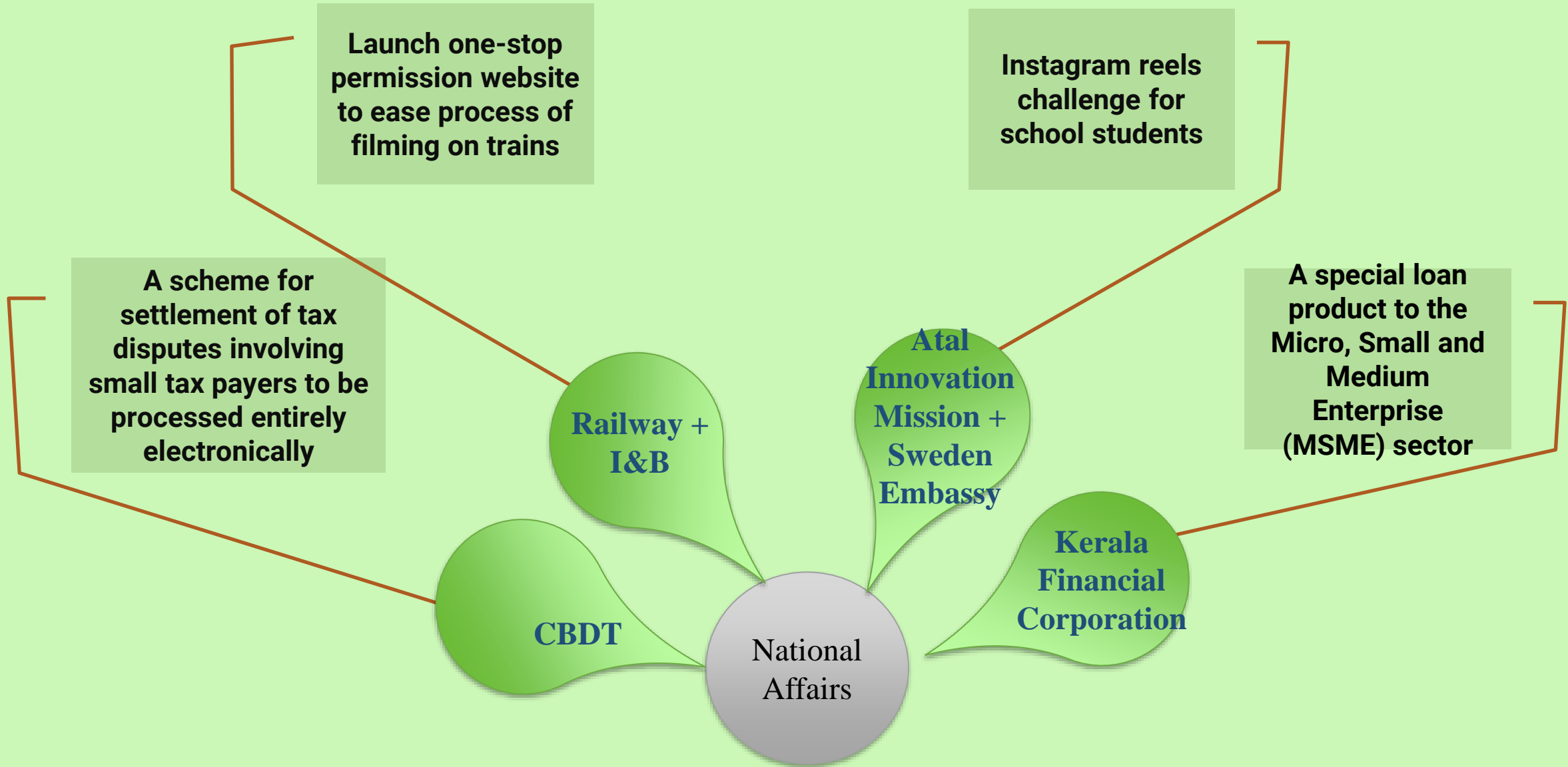


Collaborate with tech firm to upgrade
website collating Covid data

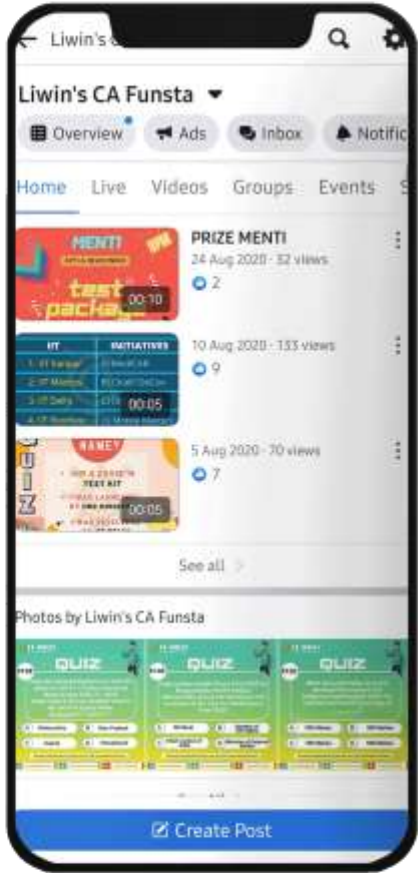
IIT Madras + IISc Bangalore + ISI



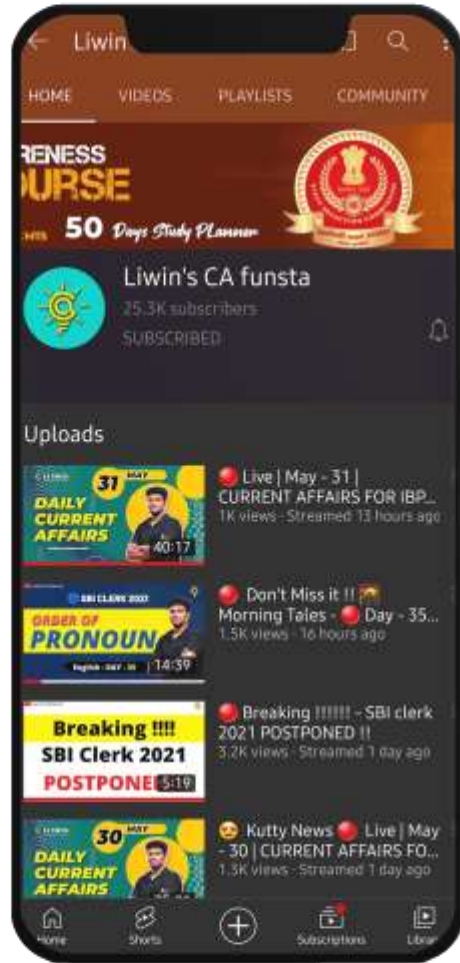




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- IBPS RRB PO
- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
- RBI asst (All Exams)

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