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QUIZ



#282

What is the Score of the Andhra Pradesh Police, who tops in the list of "IPF SMART Policing" index 2021?

A) 8.10 B) 8.11
C) 7.83 D) 8.53

General Awareness Channnel For All Competitive Exam

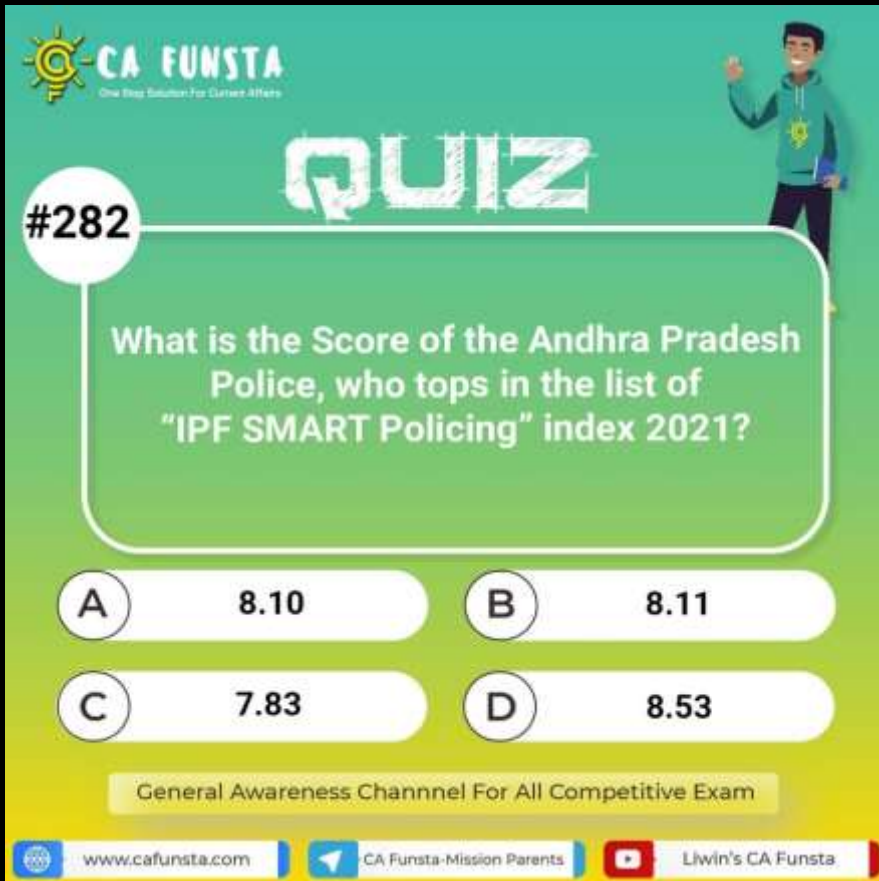
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B) 8.11



QUIZ



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QUIZ

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General Awareness Channnel For All Competitive Exam

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- The SMART Policing idea was envisioned, articulated by PM Narendra Modi at the Conference of DGPs of State and Central Police Organizations, held at Guwahati, in the year 2014.
- SMART: Strict and Sensitive, Modern and Mobile, Alert and Accountable, Reliable and Responsive, Techno-savvy and Trained.
- Andhra Pradesh, Telangana, Assam, Kerala and Sikkim which are the five states tops in IPF SMART Policing Index.
- Bihar, Uttar Pradesh, Chhattisgarh, Jharkhand and Punjab which are the five states bottom upward in IPF SMART Policing Index.



CA FUNSTA **History Of Money** #Funsta Facts

A vertical timeline showing the evolution of money from 9000 B.C. to 2008 A.D. The items are: Barter System (9000 B.C.), Coins (1100 B.C.), Currency (600 B.C.), Gold Coin (1250 A.D.), Marco Polo (1290 B.C.), Printing of Currency (1661 A.D.), Electronic Transfer (1860 A.D.), Credit Card (1946 A.D.), Mobile Banking (1999 A.D.), and NFC (2008 A.D.).

BARTER SYSTEM
9000 B.C (B.C.E)

COINS
1100 B.C (B.C.E)

CURRENCY
600 B.C (B.C.E)

GOLD COIN
1250 A.D (C.E)

MARCO POLO
1290 B.C (C.E)

PRINTING OF CURRENCY
1661 A.D (C.E)

ELECTRONIC TRANSFER
1860 A.D (C.E)

CREDIT CARD
1946 A.D (C.E)

MOBILE BANKING
1999 A.D (C.E)

NFC
2008 A.D (C.E)

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CA FUNSTA **History Of Money** #Funsta Facts

Barter System
9000 B.C (B.C.E)

- During this period, exchange of goods was done through barter system. Man exchanged the surplus goods for other goods that he needed.
- Grains, Cattle, salt were the goods that were exchanged.

Coins
1100 B.C (B.C.E)

- The Chinese have used small coins during this period.
- These coins were made in Bronze.
- Countries bordering the Indian Ocean used shells as a medium of exchange.

Currency
600 B.C (B.C.E)

- King Alyattes of Lydia announced publically that official currency will be used for trade.
- Lydia is a part of Turkey today.
- This Transaction of money spread throughout the Mediterranean region.

Gold Coin
1250 A.D (C.E)

- The Florin, a gold plated coin was introduced in Europe.

Marco Polo
1290 B.C (C.E)

- Paper money spread to Europe through the travels of Marco Polo.

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CA FUNSTA **History Of Money** #Funsta Facts

Printing of Currency
1661 A.D (C.E)

- When new paper money was printed in Sweden, it was not much welcome.

Electronic Transfer
1860 A.D (C.E)

- Through telegrams an effort was under taken to transfer money electronically.

Credit Card
1946 A.D (C.E)

- John Biggins invented the credit card.

Mobile Banking
1999 A.D (C.E)

- European banks introduced mobile banking.

NFC
2008 A.D (C.E)

- Near Field Communication (NFC) was introduced in Britain.
- In 2016, it came to India. It takes only about 7 to 8 seconds to transact money through NFC.

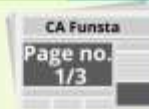
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Daily Current Affairs Oneliners

November 22, 2021



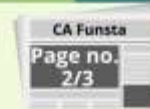
1. Lewis Hamilton - Qatar Grand Prix.
2. Alexander Zverev - Won his second ATP Finals title beating Daniil Medvedev.
3. Harmanpreet Kaur - WBBL Team of the Tournament.
4. Andhra Pradesh Police - Topped the 'IPF Smart Policing' Index 2021.
5. Poonawalla Fincorp + CARS24 - Announce Strategic Partnership for Seamless Consumer Financing.
6. President - Confer Vir Chakra on Abhinandan Varthaman.
7. All India Radio's programme 'Living on the edge - The coastal lives' - ABU - UNESCO Peace Media award in the category of 'Ethical and Sustainable Relationship with Nature'.

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Daily Current Affairs Oneliners

November 22, 2021



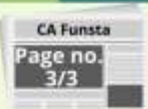
8. Nepal-India International Friendship Concert - Held in Kathmandu as part of 'Azadi Ka Amrit Mahotsav'.
9. PM Modi - Inaugurate Vibrant Gujarat Summit 2022 on Jan 10.
10. MakeMyTrip + Civil Aviation Ministry - Promote regional air connectivity.
11. Bhupendra Yadav - Country's first All India Survey of Domestic Workers.
12. Govt - 12 percent GST rate on MMF, Yarn, Fabrics from 1st January.
13. Shivraj Singh Chouhan - Patalpani railway station in Indore will be renamed as Tantya Mama railway station.

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Daily Current Affairs Oneliners

November 22, 2021



14. Bengaluru airport - First in South Asia to commission Rosenbauer firefighting simulator.
15. Dr. Jitendra Singh - ISRO's 5-day Technology Conclave-2021.

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OBITUARY



➤ **Chun Doo Hwan passed away.
He was served as President of which country?**

- A) South Korea
- B) France
- C) USA
- D) Spain
- E) Ireland

Answer

A) South Korea



OBITUARY



Explanation

- Former South Korean President Chun Doo Hwan died at the age of 90 in Seoul.
- Chun Doo Hwan, after the military coup in 1979 took over and held the presidency from 1979 till 1988, reported Kyodo News.
- In the aftermath of the 1979 military coup, corruption and treason charges were framed against Chun Doo Hwan.
- He was sentenced to death in the year 1997 but later the sentence got reduced to life imprisonment.
- Chun Doo Hwan received an amnesty in 1997.



➤ **India and World Bank sign how much amount loan to improve quality of learning in Andhra Pradesh?**

- A) USD 150 Million
- B) USD 250 Million
- C) USD 350 Million
- D) USD 450 Million
- E) USD 550 Million

Answer

B) USD 250 Million



Explanation

- The Government of India, Government of Andhra Pradesh and the World Bank signed the legal agreements for \$250 million for a project which aims to improve quality of learning for over 50 lakh students in the state of Andhra Pradesh.
- Students from all grades and stages of school education will benefit from the project.
- The beneficiaries are about 40 lakh students (between the age of six and fourteen) in over 45,000 government schools, and over 10 lakh children (between the age of three and six) enrolled in Anganwadis (Integrated Child Development Centers), and about 1,90,000 teachers, and more than 50,000 Anganwadi workers.



Explanation

- The Supporting Andhra's Learning Transformation Project will encourage professional development of teachers; provide remedial learning courses for children impacted by the COVID-19 pandemic; and pay special attention to students from marginalized groups, including children with special needs, scheduled tribes, and girls.



Titbits

World Bank

Founded: 1944

Members: 189 countries (IBRD), 173 countries (IDA)

Hq: Washington D.C, US

Head: David Malpass

Andhra Pradesh

Capital: Visakhapatnam (executive), Amaravati
(legislative), Kurnool (judicial)

CM: Y. S. Jaganmohan Reddy

Governor: Biswa Bhushan Harichandan



➤ **Equitas Small Finance Bank Limited announced its partnership with which Bank for the launch of its new co-branded credit cards?**

- A) Kotak Mahindra Bank
- B) State Bank of India
- C) HDFC Bank
- D) Union Bank of India
- E) Bank of Maharashtra

Answer

C) HDFC Bank



Explanation

- Equitas Small Finance Bank Limited announced its partnership with HDFC Bank, India's largest private sector bank for the launch of its new co-branded credit cards.
- The credit cards will be available for Equitas Small Finance Bank's customers with an aim to provide them with the facilities of the banking ecosystem, Equitas Senior President Murali Vaidyanathan said.
- The partnership draws on HDFC Bank's strengths as India's leading issuer of credit cards and superior customer engagement to extend best-in-class services to Equitas' customer base, he said.



Explanation

- The credit card can be availed in two categories.
- The first category is the 'Excite Credit Card' which offers a credit limit from Rs 25,000 to Rs 2,00,000 and the second category is the 'Elegance Credit Card' which offers credit of over Rs 2,00,000, Vaidyanathan said.
- The collaboration marks yet another milestone for ESFB. Along with enjoying the benefits of the savings account, this co-branded credit card is a value add to the customers who love spending to get rewarded, he said.



Explanation

- Both the categories offer immensely valuable rewards programs for all customers, he added.
- The 'Elegance Credit Card' rolls out two reward points for every Rs 150 spent, 2X reward points on flight and hotel expenses and 5X reward points on grocery, supermarket and department stores, Vaidyanathan said.
- One can gain 1500 bonus reward points on reaching a monthly milestone greater than Rs 50,000 and collect 10000 bonus reward points for an annual spend greater than Rs 5 lakhs.



Explanation

- The card also offers a joining fee waiver if one spends over Rs 50,000 within 90 days, he stated.
- Similarly, the 'Excite Credit Card' also has a host of great benefits, with its core rewards program offering 2 reward points for every Rs 150 spent and 3X reward points on fuel and grocery expenses, Vaidyanathan said.
- One can earn 500 bonus reward points upon spending more than Rs 20,000 a month and 2500 bonus reward points on an annual spending of more than Rs 1,80,000.
- It also has an annual fee waiver upon a spend of over Rs 1,00,000.



Explanation

- The card also offers a joining fee waiver if one spends over Rs 20,000 within 90 days, he said.
- HDFC Bank is the leading player in the payments ecosystem with dominant share in both card issuing and acquiring business.
- With over 5.1 crore credit cards, debit cards and prepaid cards addressing every market segment, every third rupee spent on cards in India happens on HDFC Bank cards.
- HDFC Bank also has over 21 lakh acceptance points, making it among the largest facilitators of cashless payments in the country.



Explanation

- Equitas Bank continues to offer quality banking services to all its customers through innovation, creating countless success stories along the way.
- Equitas Bank recently rolled out the ASBA feature on its mobile app for all customers with a DEMAT account to ensure trading anywhere & anytime.
- The feature extends the several salient benefits of the facility to its consumers, whilst prioritizing client's convenience.



Titbits

Equitas Small Finance Bank
Hq: Chennai, Tamil Nadu
MD & CEO: Mr. Vasudevan P N

HDFC Bank
Hq: Mumbai, Maharashtra
Tagline: We Understand Your World
CEO: Sashidhar Jagdishan



➤ **Which Bank announced the launch of 'Trade Emerge', an online digital banking and value-added services for exporters and importers?**

- A) ICICI Bank
- B) State Bank of India
- C) HDFC Bank
- D) Union Bank of India
- E) Bank of Maharashtra

Answer

A) ICICI Bank



Explanation

- ICICI Bank announced the launch of 'Trade Emerge', an online digital banking and value-added services for exporters and importers.
- 'Trade Emerge' will include current / saving accounts, comprehensive trade services such as letter of credit, bank guarantee, trade credit, corporate internet banking, foreign exchange solutions and other features.
- It will have incorporation of trade business, access to a global trade database of nearly 15 million buyers and sellers across 181 countries, verification reports of potential customers through reputed credit bureaus, logistics solutions for shipment booking, and insurance services.



Titbits

ICICI Bank

Headquarters: Mumbai, Maharashtra

MD & CEO: Sandeep Bakshi

Tagline: Hum Hai Na, Khayal Apka



➤ **Which payments bank launched a physical prepaid card that is directly linked to a user's Paytm wallet?**

- A) Airtel Payment Bank
- B) India Post Payment Bank
- C) Paytm Payment Bank
- D) NSDL Payment Bank
- E) Jio Payment Bank

Answer

C) Paytm Payment Bank



Explanation

- Paytm Payments Bank Limited (PPBL) launched a physical prepaid card that is directly linked to a user's Paytm wallet.
- Users can just top up the wallet to use the card and do not need to create a separate account.
- The card also enables the withdrawal of money from ATMs.
- It has also created a completely digital process to apply, recharge and track all transactions of the cards on the Paytm App itself.
- The physical card will be delivered at the doorstep of the user or can be purchased at designated sales points.



Explanation

- Paytm is working with Hyderabad Metro Rail for the card's rollout.
- Users in Hyderabad would be able to purchase the transit card, which will be displayed at the Automatic Fare Collection (AFC) gates and proceed with the journey.
- One97 Communications, the parent company of Paytm, owns a 49 per cent stake in the payments bank which reported revenues of Rs 130 crore in the quarter ended June. As of June 30, Paytm Payments Banks had 65.4 million savings accounts.



Explanation

- For the quarter ended March 31, Paytm Payments Bank was the largest UPI beneficiary bank with a market share of 17.1% in transaction volume, according to RedSeer.
- In April, Paytm said that PPBL was averaging 1 million new savings and current accounts a month.
- With over 64 million accounts, the bank's total deposits have crossed over Rs 3,200 crore.



Titbits

Paytm Payments Bank
Headquarters: Noida, U.P
MD & CEO: Renu Satti



APPOINTMENTS



➤ **Who became the second life member of the National Cadet Corps (NCC) Alumni Association?**

- A) Rajnath Singh
- B) Ashwini Vaishnaw
- C) Bhagwanth Khuba
- D) Kiren Rijiju
- E) Nitin Gadkari

Answer

A) Rajnath Singh



APPOINTMENTS



Explanation

- Defense Minister Rajnath Singh became the second life member of the National Cadet Corps (NCC) Alumni Association after Prime Minister Narendra Modi.
- Singh was given life membership of the NCC Alumni Association here.
- Prime Minister Narendra Modi is the first member of this association.
- It is worth mentioning that PM Modi had started this association during the Rashtra Raksha Samarpan Parv in Jhansi last week.
- At that time, he was given the first membership of this association.



APPOINTMENTS



Explanation

- Both PM Modi and Singh were associated with NCC in school life.
- All ex-cadets of NCC can become a member of this association by registering online.
- There are several lakh ex-NCC cadets of NCC across the country who are working in various fields.
- The formation of this association is to help in nation building by bringing all these on one platform.



APPOINTMENTS



➤ **Rumen Radev is appointed President of which country?**

- A) South Korea
- B) France
- C) USA
- D) Israel
- E) Bulgaria

Answer

E) Bulgaria



APPOINTMENTS



Explanation

- Bulgaria suggest that incumbent Rumen Radev has won the country's presidential run-off.
- The partial official result yesterday showed he had won 66.7 percent of the second-round vote over the conservative candidate Anastas Gerdzikov.



Abdalla Hamdok – Prime Minister of Sudan:

- Sudan's military reinstated Prime Minister Abdalla Hamdok and promised to release all political detainees after weeks of deadly unrest triggered by a coup, although large crowds took to the streets to reject any deal involving the army.



APPOINTMENTS



Titbits

Bulgaria

President: Rumen Radev

Capital: Sofia

Currency: Bulgarian lev



AWARDS



➤ **Tehran won 49th International Emmy Awards in Drama Series category.
It is related to which country?**

- A) South Korea
- B) France
- C) USA
- D) Israel
- E) Ireland

Answer

D) Israel



Explanation

- The 49th International Emmy Awards was held on November 23 in New York City.
- From India, Nawazuddin Siddiqui, Vir Das and Sushmita Sen-starrer Aarya were among the nominees.
- However, India could not register a win this year.
- There were 44 nominees across 11 categories from 24 countries at the International Emmys 2021.



Nawazuddin Loses to David Tennant:

- Nawazuddin Siddiqui, who was nominated for Best Performance by an Actor for his film *Serious Men*, lost to David Tennant.
- The other nominees in this category were Roy Nik in *Normali* from Israel and Christian Tappán in *The Great Heist* from Columbia.
- Meanwhile, *Vir Das'* comedy special, *Vir Das: For India*, which was nominated in the Comedy section, lost to *Call My Agent Season 4* from France.



AWARDS



Nawazuddin Loses to David Tennant:

- UK's Motherland: Christmas Special and Colombia series Promesas de Campana were the other two nominees in the category.
- Ram Madhvani directorial venture Aarya was nominated in the Best Drama category.
- Last year Delhi Crime from India won International Emmys in this category.
- This year Israel's web series Tehran won the Best Drama award.



AWARDS



Full List of Winners at Emmys 2021:

Best Performance By An Actress	Hayley Squires for Adult Material (UK)
Best Performance By An Actor	David Tennant for Des (UK)
Comedy	Call My Agent Season 4 (France)
Documentary	Hope Frozen: A Quest To Live Twice (Thailand)
Drama Series	Tehran (Israel)
Non-English Language U.S. Primetime Program	21st Annual Latin GRAMMY Awards (USA)
Non-Scripted Entertainment	The Masked Singer (UK)
Short-Form Series	INSiDE (New Zealand)
The Masked Singer (UK)	
Telenovela	The Song Of Glory (China)
TV Movie / Mini-Series	Atlantic Crossing (Norway)
Arts Programming	Kubrick By Kubrick (France)



➤ **Which edition of the Maldives, India, and Sri Lanka biennial Trilateral Exercise 'Dosti' is underway in the Maldives from November 20 to November 24?**

- A) 15th
- B) 19th
- C) 18th
- D) 17th
- E) 16th

Answer

A) 15th



Explanation

- The 15th edition of the Maldives, India, and Sri Lanka biennial Trilateral Exercise 'Dosti' is underway in the Maldives from November 20 to November 24, according to an official release.
- According to the release, Indian Coast Guard vessels, ICGS Vajra, ICGS Apoorva and, Sri Lanka Coast Guard, SLCGS Suraksha have arrived in the Maldives for the exercise.
- Notably, this year marks 30 years since the initiation of the exercise.
- Exercise Dosti was initiated in 1991, between the Indian and Maldives Coast Guard.
- Sri Lanka joined the exercise for the first time in 2012, the release added.



➤ Which organisation partners with Vigyan Prasar to drive synergies between Atal Tinkering Labs and Engage with Science?

- A) HAL
- B) TRIFED
- C) MyGov India
- D) NHAI
- E) AIM, NITI Aayog

Answer

E) AIM, NITI Aayog



Explanation

- Atal Innovation Mission (AIM), a flagship initiative of Niti Aayog announced a collaboration with Vigyan Prasar, an autonomous organization of the Department of Science and Technology, Government of India to drive synergies between AIM's Atal Tinkering Labs (ATL) and Vigyan Prasar's unique interactivity platform, Engage With Science (EWS).
- Engage with Science as part of the collaboration, will onboard all 9200+ ATL-enabled schools and engage their students, teachers and Principals in perennial activities.
- These activities will lead to accumulation of points based on which certificates and incentives will be provided to motivate students and teachers about STEM content consumption.



Explanation

- With a vision to 'Cultivate one Million children in India as Neoteric Innovators', Atal Innovation Mission has established 9200+ Atal Tinkering Laboratories (ATLs) in schools across India.
- The main aim of ATL is to foster curiosity, creativity, and imagination in young minds simultaneously inculcating skills such as design mindset, computational thinking, adaptive learning, physical computing etc.
- ATL is a workspace where young minds give shape to their ideas and learn skills through hands on do-it-yourself mode.
- Young children get a chance to work with tools and equipment to understand the concepts of STEM (Science, Technology, Engineering and Math).



➤ Which state has signed Memorandum of Understanding (MoU) with 59 companies, which will lead to investments worth Rs 35,208 crore coming into the state?

- A) J & K
- B) Tamil Nadu
- C) Delhi
- D) Punjab
- E) Uttar Pradesh

Answer

B) Tamil Nadu



Explanation

- The Tamil Nadu government has signed Memorandum of Understanding (MoU) with 59 companies, which will lead to investments worth Rs 35,208 crore coming into the state.
- The deals were signed during an investors' meet at Coimbatore, which was presided over by Chief Minister M.K. Stalin.
- Agreements have been inked with seven companies in the fields of aerospace and defence system manufacturing, and an investment of Rs 485 crore is expected to be generated through this.



Explanation

- Stalin also laid the foundation for 13 projects worth Rs 13,413 crore, besides launching commercial production in 10 projects worth Rs 3928 crore.
- Government officials said that 92,420 people would get employment through these projects.
- Stalin said that the government is aiming to make the state the fintech capital of the country, as he released a fintech policy.
- Stalin also released a handbook on aerospace and defence systems.



NATIONAL AFFAIRS



Titbits

Tamil Nadu

Capital: Chennai

CM: Muthuvel Karunanidhi Stalin

Governor: RN Ravi





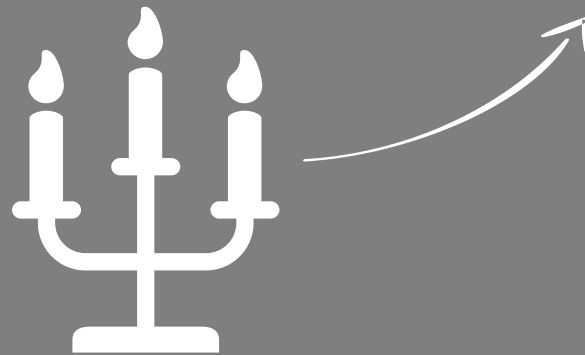
November 23 Overall Review





Obituary

Chun Doo Hwan
Former South Korean President



BANKING AND FINANCE

Offer co-branded credit cards

**Equitas Small Finance Bank +
HDFC Bank**

Sign \$250m loan to improve
quality of learning in Andhra Pradesh

India + World Bank



Prepaid card linked
with Paytm wallet

Paytm Payments Bank

The launch of 'Trade Emerge', an online
digital banking and value-added
services for exporters and importers.

ICICI Bank



APPOINTMENTS



Rajnath Singh

The second life member of the National Cadet Corps (NCC) Alumni Association after Prime Minister Narendra Modi

Rumen Radev

President of Bulgaria



AWARDS

Tehran

49th International Emmy Awards in
Drama Series category

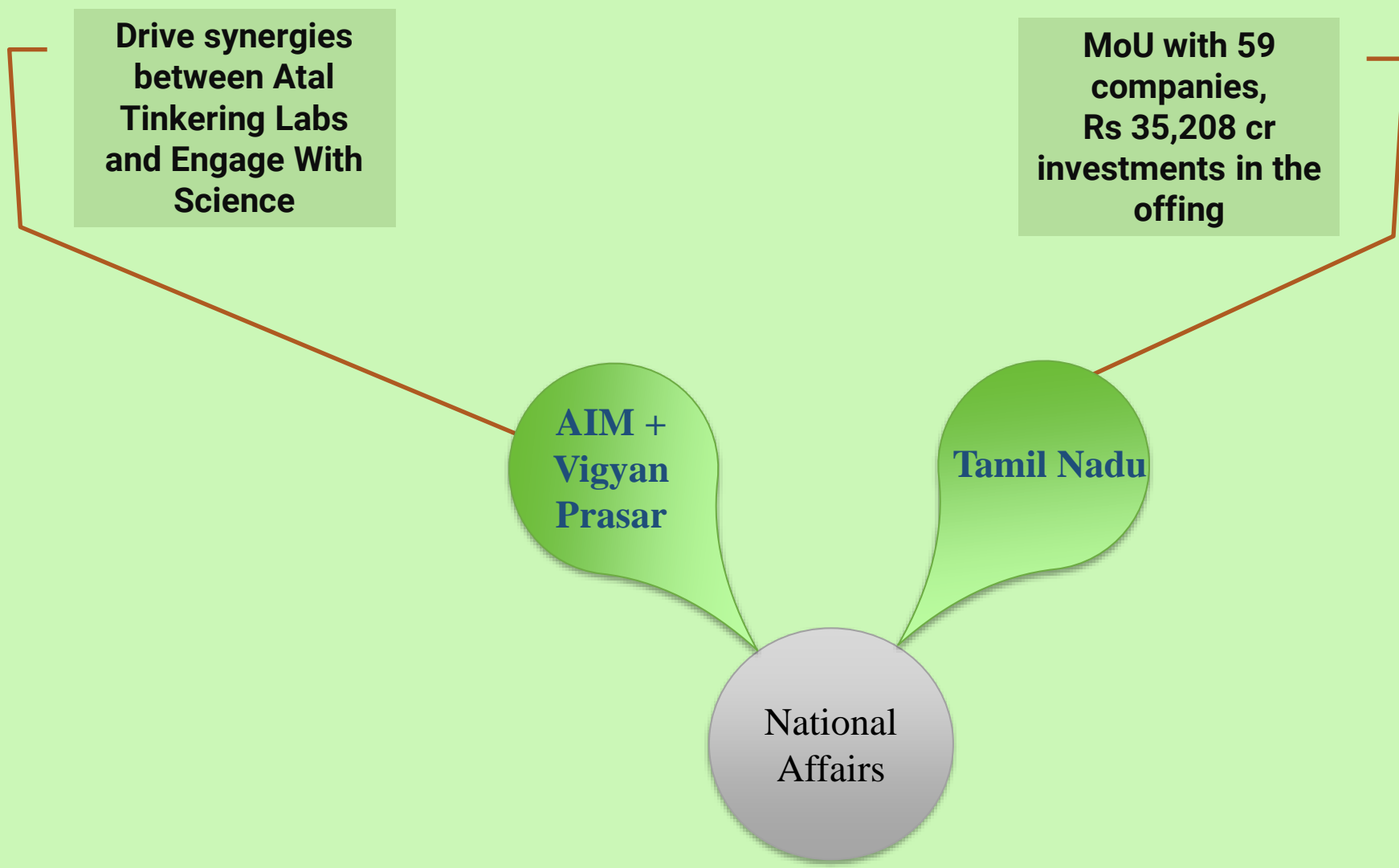


INTERNATIONAL AFFAIRS

Navies of India, Maldives, Sri Lanka
is underway in the Maldives

**15th edition of Trilateral exercise
'Dosti'**





Drive synergies between Atal Tinkering Labs and Engage With Science

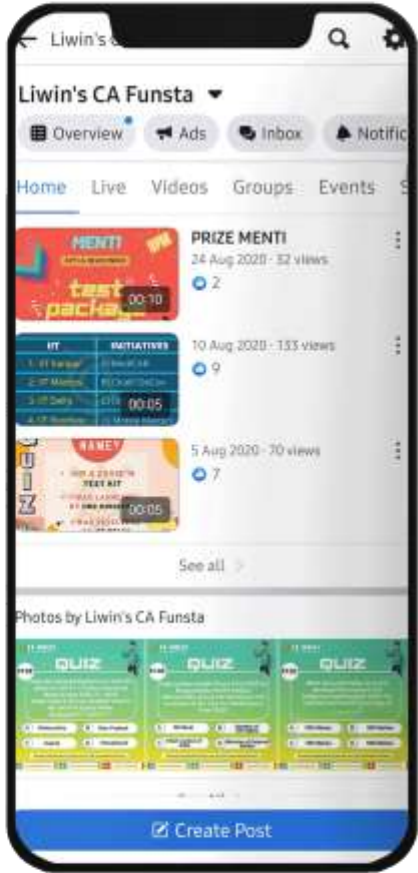
MoU with 59 companies, Rs 35,208 cr investments in the offing

AIM + Vigyan Prasar

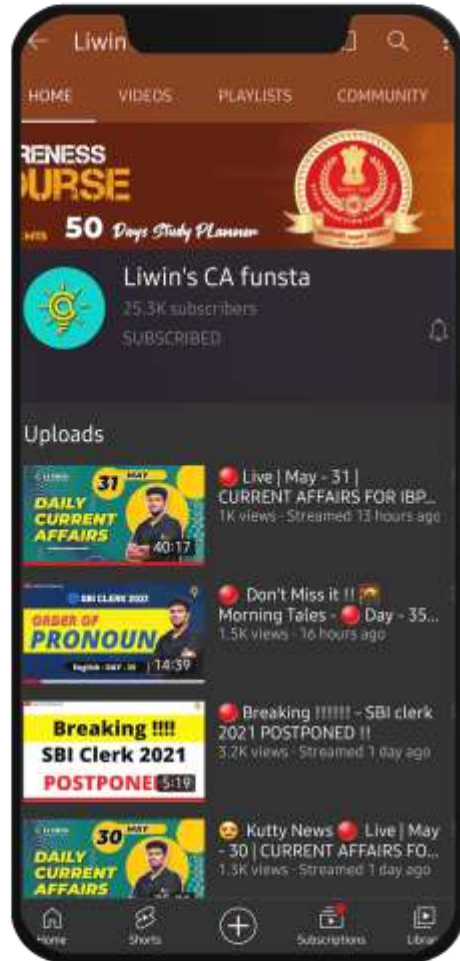
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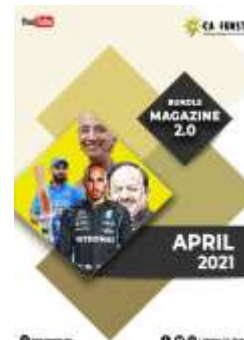
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- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
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