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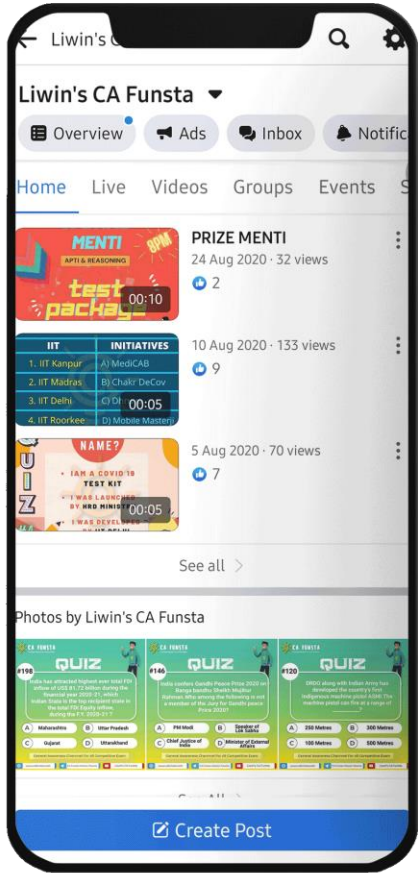
APRIL - 22



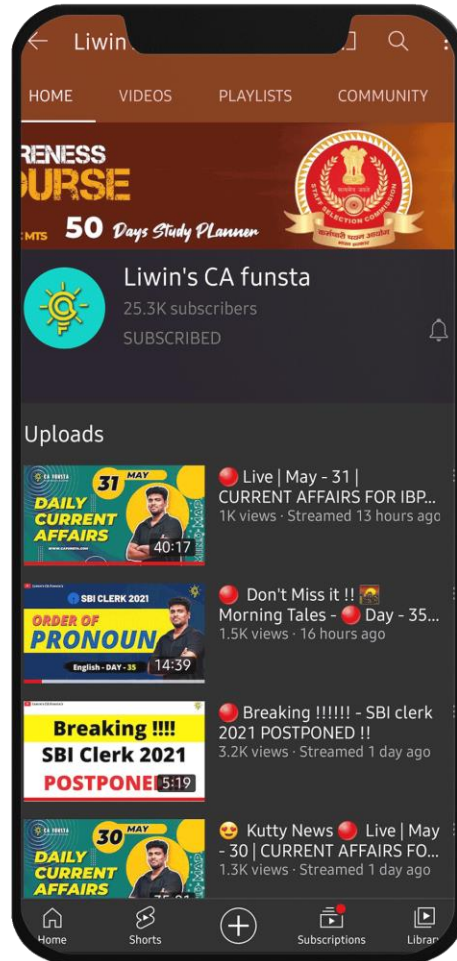
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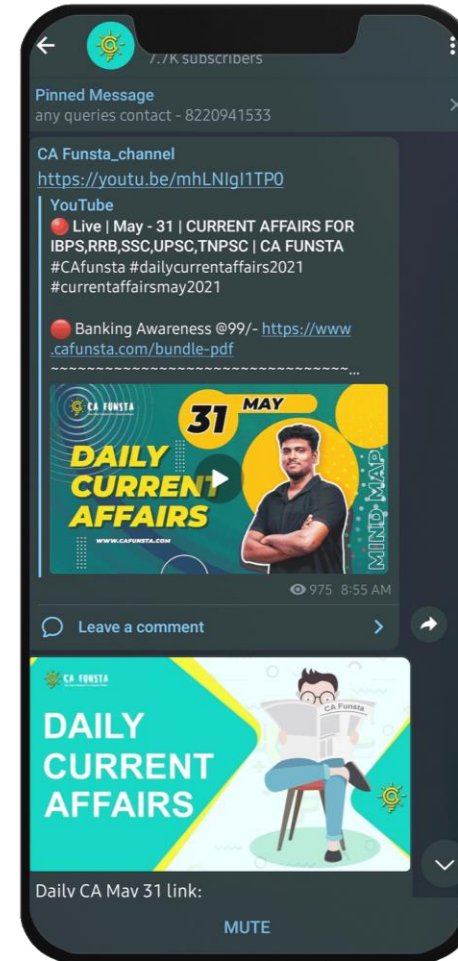
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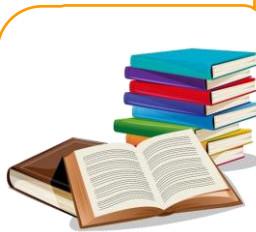


# Important Days

➤ **Earth Day is annually observed on?**

- A) April 21
- B) April 20
- C) April 22
- D) April 19
- E) April 18

**Answer**  
**C) April 22**



# Important Days

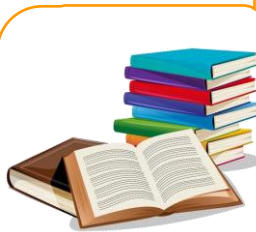


## Explanation

- Earth Day, celebrated annually on **April 22**, is a reminder to **protect the environment, restore damaged ecosystems and live a more sustainable life.**
- First celebrated in **1970**.
- This year marks its **52<sup>nd</sup> anniversary.**
- In 2009, the United Nations designated April 22 as **'International Mother Earth Day'**.

## Theme

- **'Invest In Our Planet'**



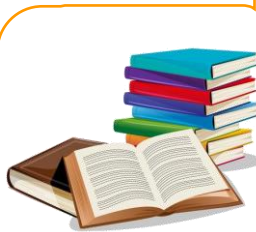
# SPORTS



➤ Asian Wrestling Championships Sarita Mor bagged bronze for India in \_\_\_ kg category?

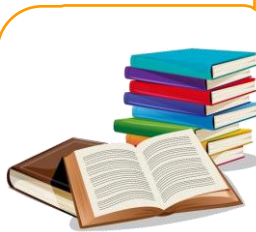
- A) 45
- B) 63
- C) 43
- D) 53
- E) 59

**Answer**  
**E) 59**



## Explanation

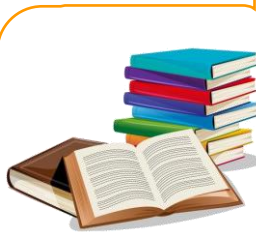
- **Sarita Mor (59kg) and Sushma Shokeen (55kg) won bronze medals for India in their respective women's freestyle weight categories at the Asian Wrestling Championships 2022 in Ulaanbaatar, Mongolia.**



➤ Who among the following extended Legal Entity Identifier for larger borrowers of NBFCs, UCBs?

- A) RBI
- B) DICGC
- C) NPCI
- D) Finance Ministry
- E) SEBI

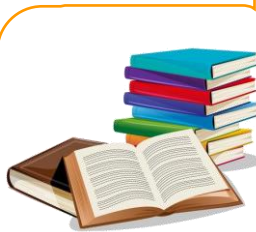
**Answer**  
A) RBI





## Explanation

- The RBI further advised that non-individual borrowers enjoying aggregate exposure of **₹5 crore** and above from banks and FIs shall be required to obtain **LEI codes** as per the given timeline.
- In a notification, the central bank said that on a review, it has been decided that the guidelines on **LEI stand extended to Primary (Urban) Co-operative Banks (UCBs) and Non-Banking Financial Companies (NBFCs)**
- The Reserve Bank of India (RBI) has extended the guidelines on **Legal Entity Identifier (LEI)** to large borrowers of **NBFCs and Primary (Urban) Co-operative Banks (UCBs)**.



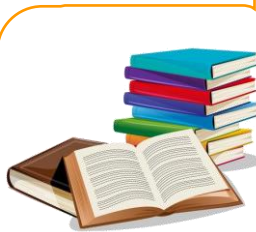
➤ RBI imposed monetary penalty of ₹36 lakh on which of the following bank?

- A) Baroda Bank
- B) Central Bank of India
- C) Union Bank of India
- D) State Bank of India
- E) Axis Bank



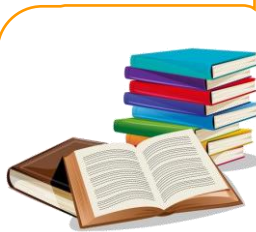
**Answer**

**B) Central Bank of India**



## Explanation

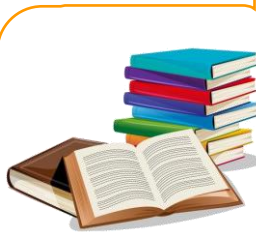
- The Reserve Bank of India (RBI) has imposed a monetary penalty of **₹36 lakh** on the government-owned **Central Bank of India** for non-compliance with certain directions issued by the central bank.
- The bank received a penalty for non-compliance with certain directions issued by RBI on '**Customer Protection– Limiting Liability of Customers in Unauthorised Electronic Banking Transactions**'.
- RBI had conducted a statutory **Inspection for Supervisory Evaluation (ISE) of the bank** with reference to its financial position as of March 31, 2020, and the examination of the Risk Assessment Report, Inspection Report, and all related correspondences pertaining to the same.



## Titbits

### Central Bank of India

- Founded : **21/12/1911**
- HQ : **Mumbai**
- MD & CEO : **Matam Venkata Rao**
- Tagline : **Centre to You Since 1911**



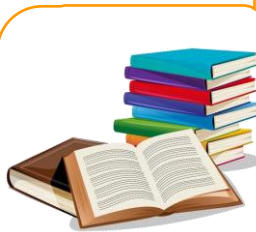
# BANKING AND FINANCE



➤ RBI launched \_\_\_\_ round of the quarterly industrial outlook survey?

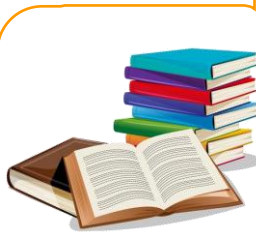
- A) 50<sup>th</sup>
- B) 69<sup>th</sup>
- C) 88<sup>th</sup>
- D) 98<sup>th</sup>
- E) 75<sup>th</sup>

**Answer**  
D) 98<sup>th</sup>



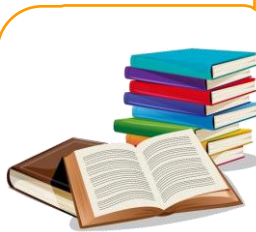
## Explanation

- The **Reserve Bank of India (RBI)** had launched **the 98<sup>th</sup> round of the quarterly industrial outlook survey** of the **country's manufacturing sector for the reference period April-June 2022**.
- The survey assesses **business sentiment for the first quarter of 2022-23** and **expectations for the ensuing quarter July-September 2022-23** period, based on qualitative responses on a set of indicators pertaining to **demand conditions, financial conditions, employment conditions and the price situation**.
- The survey provides useful insight into the **performance of the manufacturing sector**.



## Explanation

- Owing to continued uncertainty because of the COVID-19 pandemic, an additional block has been included in this survey round for assessing the outlook on key parameters for the **two subsequent quarters** (Q3:2022-23 and Q4:2022-23).
- **Genesis Management & Market Research Pvt Ltd** has been authorised to conduct the survey for April-June 2022 on behalf of the Reserve Bank of India.
- While the agency will approach selected companies, other manufacturing companies are also encouraged to participate in the survey by downloading the survey questionnaire from the Bank's website.



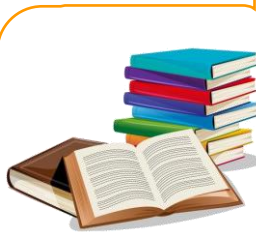
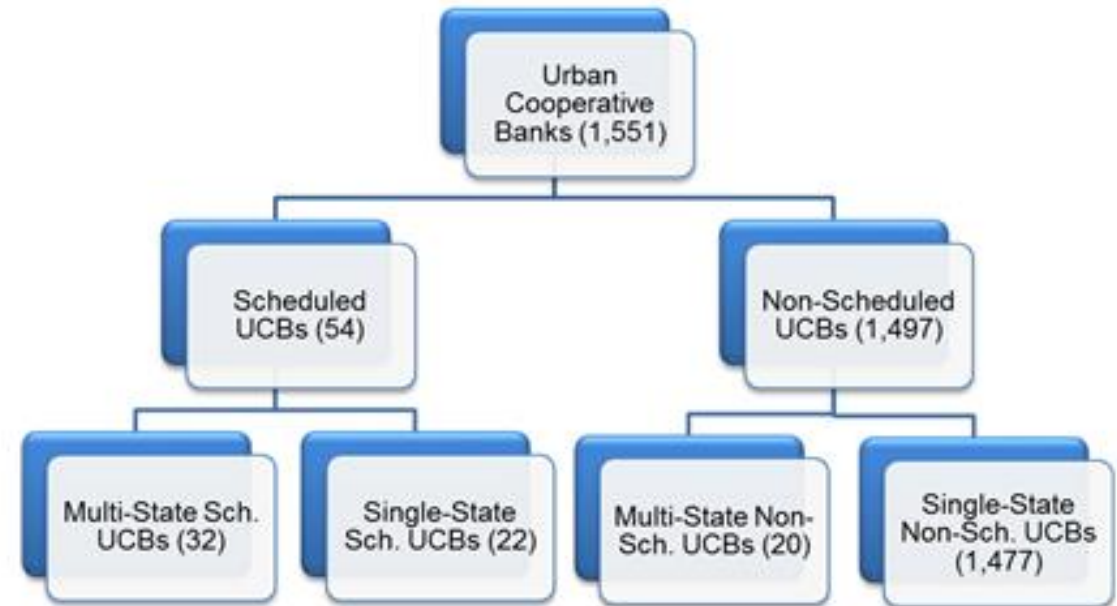
# BANKING AND FINANCE



➤ RBI directs UCBs to eliminate honorary positions within how many year?

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

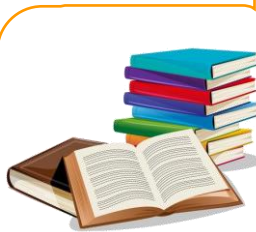
**Answer**  
**E) 1**





## Explanation

- The **Reserve Bank** asked **Urban Cooperative Banks (UCBs)** not to create any honorary position or title such as **Chairman Emeritus** and **Group Chairman** at the board level as it results in creation of a **shadow authority**.
- The RBI has directed these banks to **eliminate such positions within one year**.
- While such positions or titles may be indicative of certain privileges or rights for the incumbent to access all board materials and participate in board or committee meetings, enforcing liability or obligations on such person may be difficult.
- UCBs are directed **not to create any honorary positions/titles at board level** or confer such titles that are non-statutory in nature and to eliminate any such existing position or titles within one year from date of this circular.

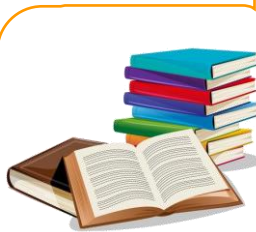


➤ Which of the following NBFC launched 'Mera Gold Loan, Mera Interest' TV commercial campaign?

- A) Power Finance Corporation Ltd
- B) Bajaj Finance Ltd
- C) Muthoot FinCorp
- D) Manappuram Finance Ltd
- E) Tata Capital

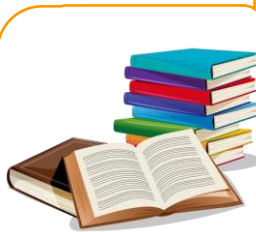
**Answer**

**C) Muthoot FinCorp**



## Explanation

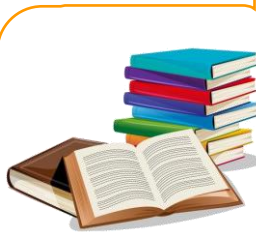
- **Muthoot FinCorp**, a leading non-banking financial company, has launched the '**Mera Gold Loan, Mera Interest**' campaign with **star cricketer Virat Kohli**.
- Muthoot FinCorp introduced a revolutionary concept wherein **customers can choose the interest rate** on their gold loan.



## Titbits

### Muthoot FinCorp

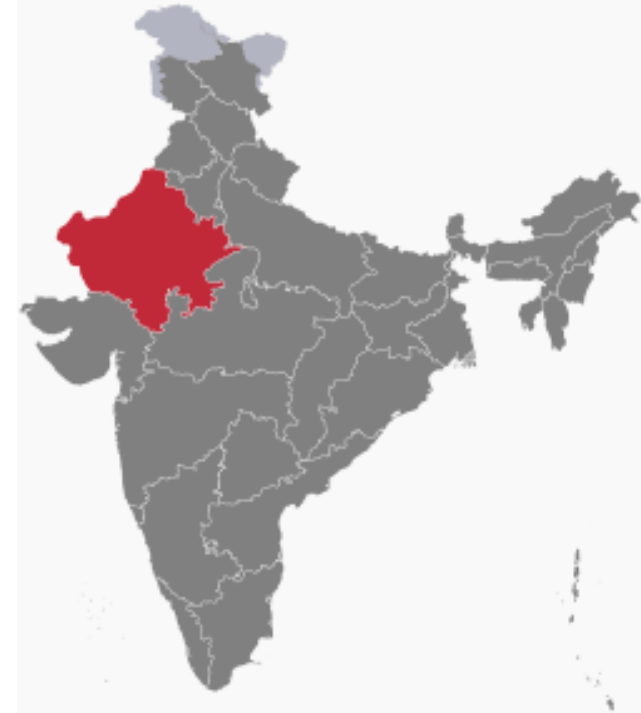
- Founded : **1939**
- HQ : **Kochi**
- Chairman : **MG George Muthoot**
- MD : **George Alexander Muthoot**



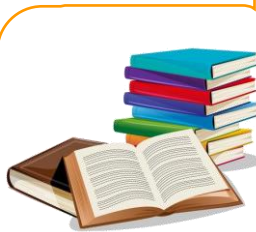
- Ashiana Housing signed pact with which state government to invest Rs 420 cr in Bhiwadi?



- A) Rajasthan
- B) Punjab
- C) West Bengal
- D) Odisha
- E) Uttar Pradesh

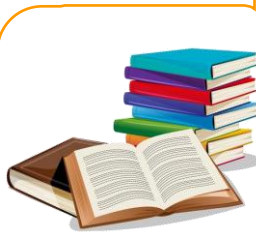


**Answer**  
**A) Rajasthan**



## Explanation

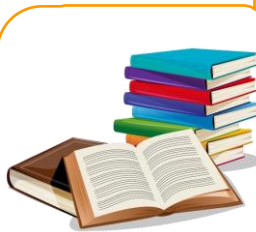
- Realty firm **Ashiana Housing** had signed **MoU** with the **Rajasthan government** to invest **Rs 420 crore** for **developing housing projects in Bhiwadi.**
- The MoU (Memorandum of Understanding) was signed at an investment summit in the **Alwar district** of Rajasthan.
- Ashiana Housing reported a **7 per cent increase** in its sales bookings for 2021-22 at **Rs 573.25 crore.**
- Sales bookings in financial year 2020-21 stood at **Rs 534.68 crore**, according to a regulatory filing.



## Titbits

### Rajasthan

- Capital: **Jaipur**
- CM: **Ashok Gehlot**
- Governor: **Kalraj Mishra**
- Language : **Hindi**
- National Park : **Sariska National Park**
- Wildlife Sanctuary : **Kailadevi WLS**
- Ramsar Site : **Keoladeo Ghana National Park**
- Tiger Reserve : **Ranthambore**
- Power Station : **Suratgarh Super Thermal Power Station, Rawatbhata Nuclear Power Plant**
- Dams : **Jawahar Sagar Dam in Chambal River**
- RRB : **Baroda Rajasthan Kshetriya Gramin Bank (Bank of Baroda), Rajasthan Marudhara Gramin Bank (State Bank of India)**



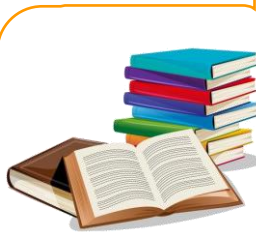
# BANKING AND FINANCE



➤ India extends duration of \_\_\_\_\_ million currency swap facility with Sri Lanka?

- A) \$100 million
- B) \$200 million
- C) \$300 million
- D) \$400 million
- E) \$500 million

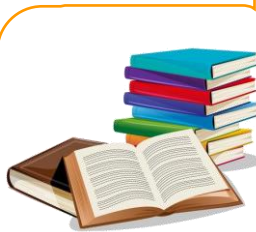
**Answer**  
**D) \$400 million**





## Explanation

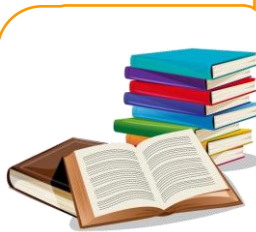
- In an "**unstinted and multi-faceted support**" to Sri Lanka which is grappling with its worst-ever economic crisis, India has extended the duration of the **USD 400 million currency swap facility** which had been concluded with the island nation in January.
- This was the first extension of an international debt instrument to Sri Lanka after the government led by President Gotabaya Rajapaksa on April 12 **temporarily suspended debt servicing**.
- The embattled government had announced an orderly default until the country came to an agreement with the **International Monetary Fund (IMF)** for a possible bailout package.



## Titbits

### Srilanka

- Capital : **Sri Jayawardenepura Kotte** (legislative), **Colombo** (executive and judicial)
- Currency : **Srilankan Rupee**
- President : **Gotabaya Rajapaksa**
- Prime Minister : **Mahinda Rajapaksa**
- Language : **Sinhala, Tamil**



➤ Who among the following signed MoU with NRDC to give a boost to export value chain?

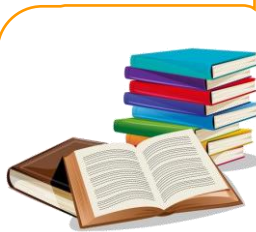


- A) SIDBI
- B) FAO
- C) APEDA
- D) MPEDA
- E) Agriculture Ministry

**Answer**  
**C) APEDA**

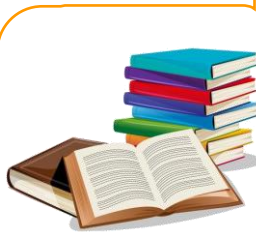


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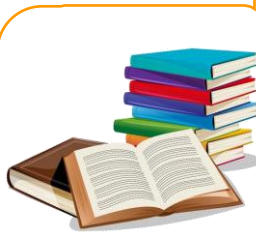
## Explanation

- Aiming to give a boost to the export value chain, the **Agricultural and Processed Food Products Export Development Authority (APEDA)** signed a **Memorandum of Understanding (MoU)** with **National Research Development Corporation (NRDC)**.
- The MoU has been inked for utilizing both the **organizations' expertise by working together** to synergize the activities in the **interest of agriculture and allied sectors** for bringing better value to the stakeholders.
- The MoU has been signed for the implementation of the **Agri Export Policy** and **to strengthen the export value chain**.



## Explanation

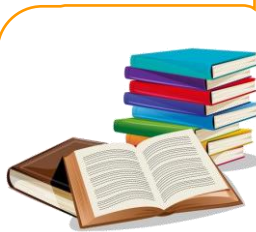
- The MoU's mandate is to infuse and disseminate technologies jointly with APEDA in the areas of **climate-resilient agriculture related to zero carbon emission farming** to produce residue/carbon-free food for exports.
- The key areas of cooperation include developing and improvising **farm machinery for low cost, user-friendly and energy-efficient tools for small scale farmers**, promoting and supporting Agri Start-ups associated with the **NRDC Incubation Centre (NRDCIC)** for engagement in agri-exports and strengthening of the Startup ecosystem and nomination of expert resources of **NRDC/APEDA** for mutual knowledge sharing.



## Titbits

### APEDA

- **Agricultural and Processed Food Products Export Development Authority**
- Formed : **1986**
- HQ : **New Delhi**
- Chairman : **Dr.M.Angamuthu**
- Under : **Ministry of Commerce**



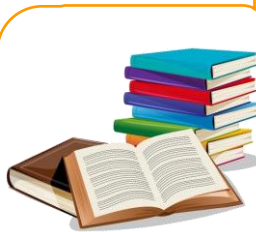
# NATIONAL AFFAIRS



➤ India to get world's longest and highest tunnel in Himachal by which year?

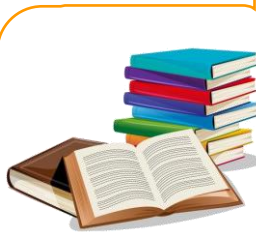
- A) 2040
- B) 2050
- C) 2030
- D) 2024
- E) 2025

**Answer**  
**E) 2025**



## Explanation

- India will soon be home to the **world's longest highway tunnel beneath the 16,580 ft high Shinku-La Pass**, between **Zanskar Valley in Ladakh** and **Lahaul Valley** in **Himachal Pradesh** will be completed by **2025**.

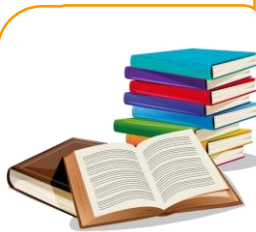




## Titbits

### Himachal Pradesh

- Capital: **Shimla** (Summer), **Dharamsala** (Winter)
- CM: **Jai Ram Thakur**
- Governor: **Rajendra Arlekar**
- Language : **Hindi, Sanskrit**
- National Park : **Pin Valley National Park**
- Wildlife Sanctuary : **Kais WLS**
- Ramsar Site : **Chandertal Wetland**
- Tiger Reserve : -
- Power Station : **Nathpa Jhakri Hydro Electric Power Plant**
- Dams : **Chamera Dam** in **Ravi River**
- RRB : **Himachal Pradesh Gramin Bank** (Punjab National Bank)



# NATIONAL AFFAIRS

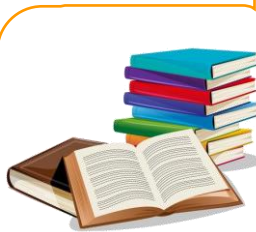
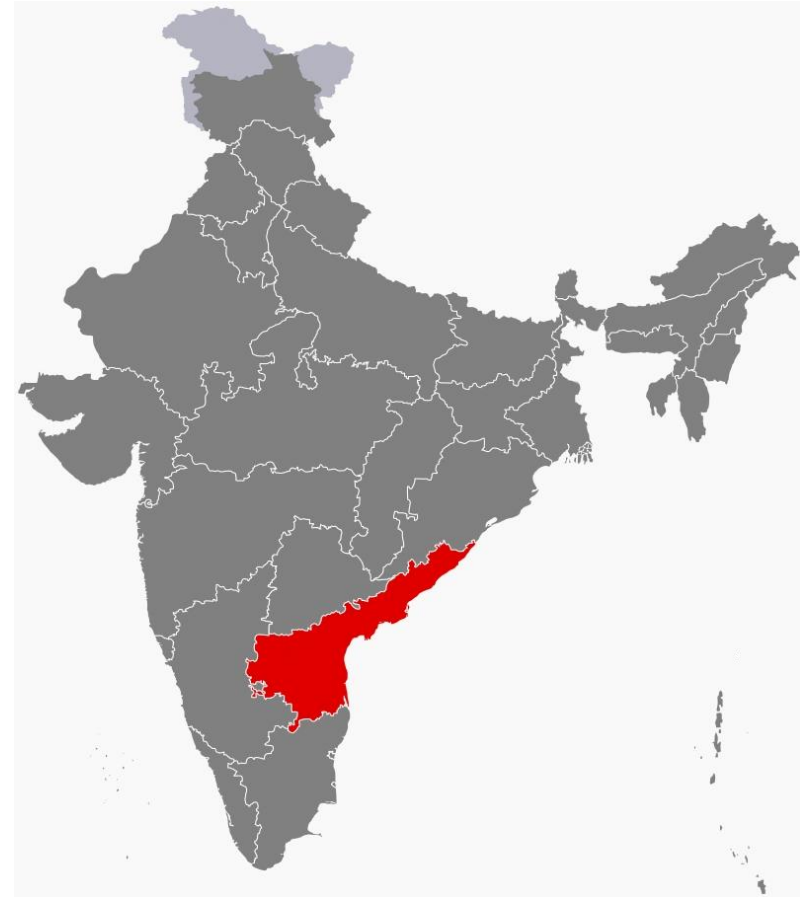


➤ AP CM credited how many crores under 'YSR Sunna Vaddi' scheme?

- A) Rs 1,621 cr
- B) Rs 1,261 cr
- C) Rs 1,216 cr
- D) Rs 1,612 cr
- E) Rs 1,126 cr

**Answer**

**B) Rs 1,261 cr**

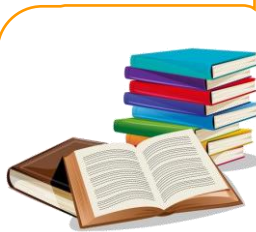


# NATIONAL AFFAIRS



## Explanation

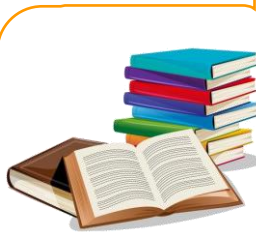
- For the **third consecutive year**, Andhra Pradesh Chief Minister Y S Jagan Mohan Reddy **Rs 1261 crore** directly into the accounts of **1.02 crore women belonging to 'Self-help Groups' (SHGs)** as **interest reimbursement** under **'YSR Sunna Vaddi'** scheme.
- The state government is committed to women empowerment and thus rolled out schemes like **Sunna Vaddi, Aasara, and Cheyutha** to strengthen women in all aspects.
- In the **last three years**, the government had disbursed **Rs 3,615 crore** under YSR Sunna Vaddi scheme benefiting all those women who availed of loans and made timely repayments.
- Reduced the interest rates for women to **8.5-9.5 percent** from the existing **12.5- 13.5 percent**.



## Titbits

### Andra Pradesh

- Capital: **Amaravati**
- CM: **YS Jaganmohan Reddy**
- Governor: **Biswabhusan Harichandan**
- Language : **Telugu**
- National Park : **Papikonda National Park**
- Wildlife Sanctuary : **Coringa WLS**
- Ramsar Site : **Kolleru Lake**
- Tiger Reserve : **Nagarjunasagar Srisailam**
- Power Station : **Simhadri Super Thermal power Station, Nagarjuna Hydro Electric Power Plant**
- Dams : **Nagarjunasagar Dam in Krishan River**
- RRB : **Andhra Pragathi Grameena Bank (Syndicate Bank), Chaitanya Godavari Grameena Bank (Andhra Bank)**



# NATIONAL AFFAIRS

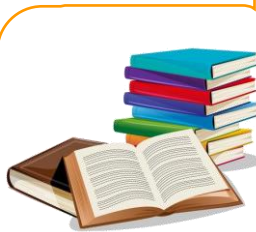


➤ PM Modi released stamp, coin on **Guru Tegh Bahadur's 400th Parkash Purab** at which of the following place?



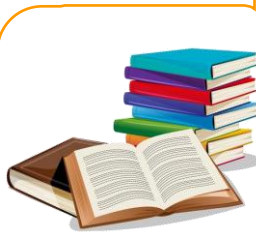
- A) Gujarat
- B) Red Fort
- C) Raj Bhavan
- D) Lok Sabha
- E) Rajya Sabha

**Answer**  
**B) Red Fort**



## Explanation

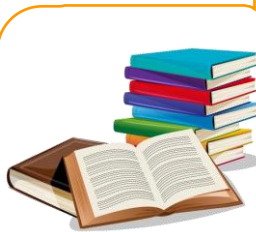
- Prime Minister Narendra Modi released a **postage stamp and coin** during celebrations of the **400<sup>th</sup> Parkash Purab of Guru Tegh Bahadur** at **Red Fort** and said that the country is moving forward with full devotion on the ideals of the Gurus.
- Red Fort is located near **Gurdwara Sis Ganj**, where the **ninth Sikh Guru, Guru Tegh Bahadur** was beheaded in **November 1675** on the order of **Mughal ruler Aurangzeb**.



# QUICK RECALL



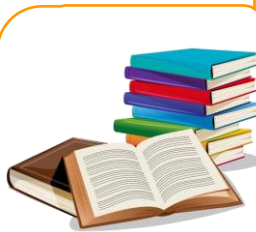
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2. Asian Wrestling C'ships: Sarita Mor, Sushma Shokeen bag bronze for India
3. RBI extends Legal Entity Identifier for larger borrowers of NBFCs, UCBs
4. RBI imposes monetary penalty on Central Bank of India.
5. RBI launches quarterly industrial outlook survey



# QUICK RECALL



6. RBI directs UCBs to eliminate honorary positions within one year
7. Muthoot FinCorp launches 'Mera Gold Loan, Mera Interest' TV commercial campaign
8. Ashiana Housing signs pact with Rajasthan govt to invest Rs 420 cr in Bhiwadi
9. India extends duration of USD 400 mn currency swap facility with Sri Lanka





# QUICK RECALL

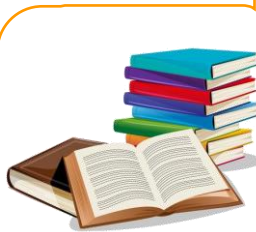


10. APEDA signs MoU with NRDC to give a boost to export value chain

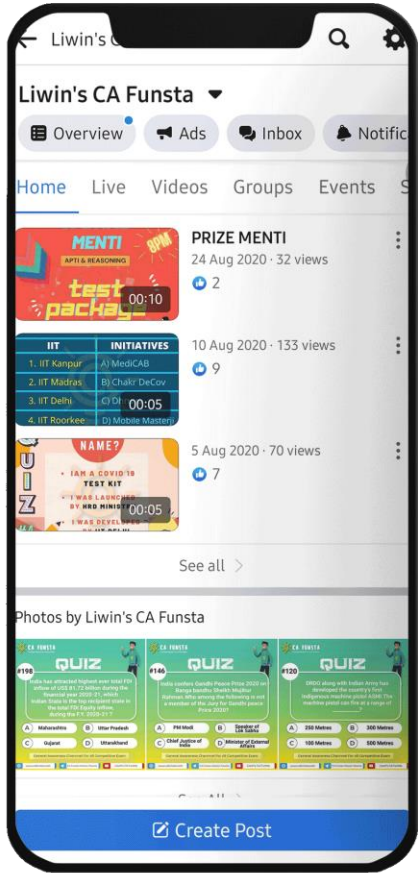
11. India to get world's longest and highest tunnel in Himachal by 2025

12. AP CM credits Rs 1,261 cr under 'YSR Sunna Vaddi' scheme

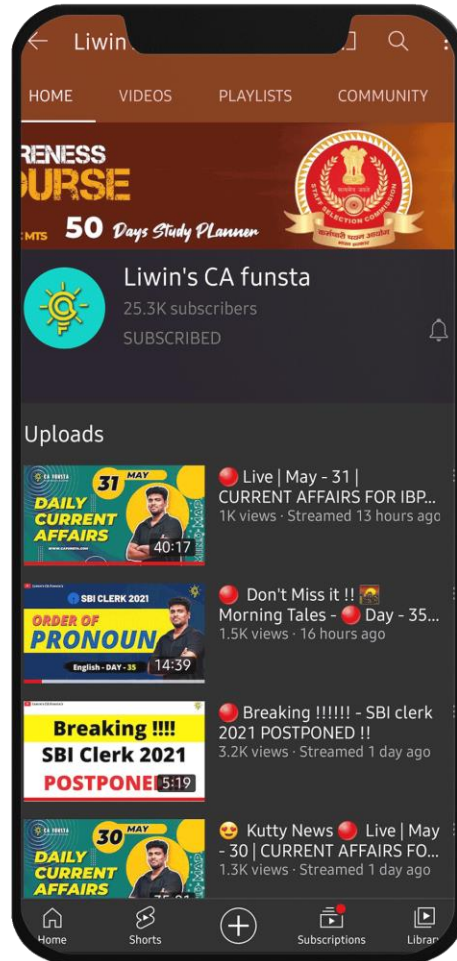
13. PM Modi releases stamp, coin on Guru Tegh Bahadur's 400th Parkash Purab at Red Fort



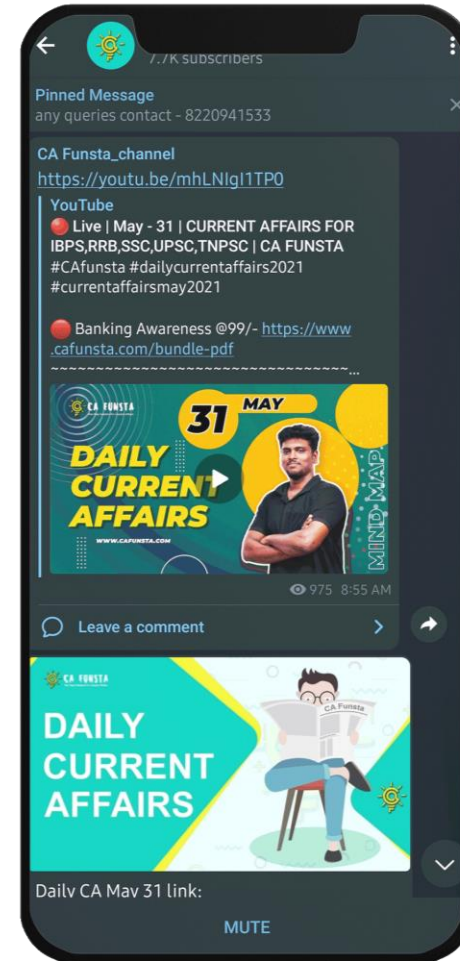
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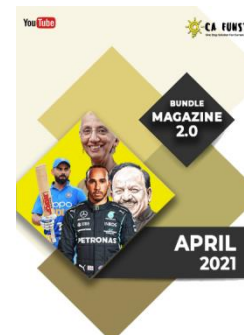
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