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➤ Credit card outstanding balloons how many percent?

- A) 30%
- B) 40%
- C) 50%
- D) 60%
- E) 70%

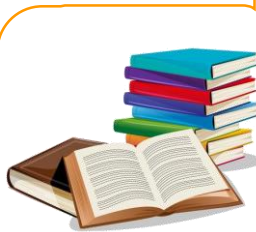
Answer
A) 30%

Debit cards

- Spend your own money - don't run the risk of racking up a debt
- Basically fee-free, plus no interest to be paid
- Doesn't affect your credit rating - good or bad
- Offers limited rewards schemes
- Easy to obtain

Credit cards

- Buy now and pay later - handy if you don't have the funds right away
- Consider the annual fee, ATM fees and interest charges
- Will help you build up a credit history - good or bad
- Rewards cards come packed with perks
- Involves application process



Explanation

- Credit card outstanding has registered a **30.1 per cent** rise to **Rs 154,137 crore** as of May 2022, making it the fastest growing segment in the personal loan category, as against a growth of **14.3 per cent** at **Rs 118,512 crore** a year ago.
- According to Reserve Bank of India data, monthly spending on credit cards is now above **Rs 1 lakh crore**.
- Card spending in May touched **Rs 1.13 lakh crore** as against **Rs 1.05 lakh crore in April** and **Rs 1.07 lakh crore in March**.
- The latest monthly spending is almost double when compared to the last year when, in April 2021, monthly spending was **Rs 59,000 crore**.
- In April 2020, credit card spending had plummeted to just **Rs 20,765 crore** as Covid pandemic hit the country and consumer spending declined steeply.



➤ Which of the following bank to review payments bank joint venture with Jio?

- A) DCB Bank
- B) Indusland Bank
- C) HDFC Bank
- D) Axis Bank
- E) SBI

Answer
E) SBI



Explanation

- **State Bank of India** will review its partnership with Mukesh Ambani-backed **Jio** for launching **payments bank operations**.
- The joint venture was announced in **2018**, but four years later, the venture is yet to be launched.



Titbits

State Bank of India

- Founded : **01/07/1955**
- HQ : **Mumbai**
- Chairman : **Dinesh Kumar Khara**
- Tagline : **Pure Banking, Nothing Else**



➤ Which of the following Bank revised MCLR on loans to 9.50% for one year?

- A) DCB Bank
- B) Indusland Bank
- C) HDFC Bank
- D) Axis Bank
- E) SBI

Answer
A) DCB Bank



Explanation

- **DCB** has revised its **marginal cost of funds based lending rate (MCLR)**, effective from July 5, 2022.
- According to the DCB Bank website, the overnight and one-month MCLR rates have been revised to **8.55 percent**, three-month MCLR to **9.25 percent**, six-month MCLR to **9.45 percent**, and the one-year MCLR to **9.50%**.



Titbits

DCB Bank

- Founded : **1930**
- HQ : **Mumbai**
- MD & CEO : **Murali M Natrajan**
- Tagline : **We Value You**



➤ Which Small Finance Bank's loans grow 42 % YoY in Q1 on positive sentiment?

- A) Ujjivan Small Finance Bank
- B) Capital Small Finance Bank
- C) Jana Small Finance Bank
- D) Equitas Small Finance Bank
- E) AU Small Finance Bank

Answer

E) AU Small Finance Bank



Explanation

- Country's largest small finance lender, **AU Small Finance Bank (SFB)** posted a **42 per cent year-on-year (YoY)** growth in credit to **Rs 49,366 crore** in the first quarter ended June 2022 (Q1FY23).
- Its gross advances stood at nearly **Rs 34,687 crore** at end of June 2021 (Q1FY22).
- Sequentially, advances expanded by six per cent from **Rs 46,789 crore** at end of March 2022 (Q4FY22).
- AU SFB, in a BSE filing, said that the retail-to-wholesale loan ratio stood at about **90:10** as of June 2022, versus around **88:12** as of March 31, 2022.



Explanation

- The loan disbursements grew **345 per cent YoY** in the first quarter of FY23 to **Rs 8,445 crore** from **Rs 1,896 crore** in the Q1FY22.
- Sequentially, however, disbursements were down **18 per cent from Rs 10,295 crore** in the quarter ended March 31, 2022.



Titbits

AU Small Finance Bank

- Founded : **1996**
- HQ : **Jaipur**
- Chairman : **Raj Vikas Verma**
- MD & CEO : **Sanjay Agarwal**
- Tagline : **Chalo Aage Badhein**



➤ Which of the following Bank recorded 21.5% loan growth in Q1?

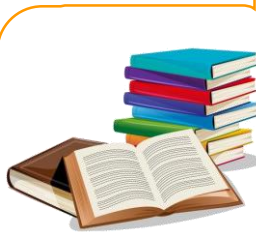
- A) DCB Bank
- B) Indusland Bank
- C) HDFC Bank
- D) Axis Bank
- E) SBI



We understand your world

Answer

C) HDFC Bank



Explanation

- Private sector **HDFC Bank** said the bank has registered a **21.5 percent rise** in loans to **Rs 13,95,000 crore** in the first quarter of this fiscal.
- The credit book was **Rs 11,47,700 crore** as of June 30 last year.
- Gross transfers through inter-bank participation certificates and bills rediscounted, the bank's advances grew by around **22.5 percent** over June 30, 2021.
- The bank's deposits aggregated to approximately **Rs 16,05,000 crore** as of June 30, 2022, a growth of around **19.3 percent** over **Rs 13,45,800 crore** as of June 30, 2021.



Explanation

- During the quarter ended June 30, 2022, the bank purchased loans aggregating **Rs 9,533 crore** through the direct assignment route under the home loan arrangement with parent Housing Development Finance Corporation (HDFC) Ltd.
- On April 4, India's largest private lender HDFC Bank agreed to take over the biggest domestic mortgage lender in a deal valued at about **USD 40 billion**, creating a financial services titan.



Titbits

HDFC Bank

- Founded : **August 1994**
- HQ : **Mumbai**
- Chairman : **Atanu Chakraborty**
- CEO : **Sashidhar Jagdishan**
- Tagline : **We Understand Your World**



➤ Which of the following Bank advanced rise 18% in Q1FY23, deposits cross over ₹3 lakh cr?

- A) DCB Bank
- B) Indusind Bank
- C) HDFC Bank
- D) Axis Bank
- E) SBI

Answer
B) Indusind Bank



Explanation

- Private sector banker, **IndusInd Bank** recorded an **18%** year-on-year growth in its net advances for the quarter ending June 30, 2022 (Q1FY23) period.
- The bank has announced its provisional data for the first quarter of this fiscal.
- In its regulatory filing, IndusInd Bank data showed that net advances jumped **18% to ₹2,49,541 crore** in Q1FY23 compared to **₹2,10,727 crore** in Q1 of the last year.
- Net advances also recorded single-digit growth of **4%** from the previous quarter (Q4FY22) where advances stood at **₹2,39,052 crore**.



Explanation

- Total deposits jumped **13% to ₹3,03,094 crore** in Q1FY23 compared to **₹2,67,630 crore** in the June quarter last year.
- Deposits also advanced by **3%** against **₹2,93,681 crore** witnessed in March 2022 quarter.
- Retail Deposits and Deposits from Small Business Customers amounted to **₹1,24,105 crore** as of 30 June 2022 as compared to **₹1,20,507 crore** as of 31 March 2022.
- The bank's CASA ratio stood at **43.2% in Q1FY23** improving from **42.1%** in Q1FY22 and **42.8%** in Q4FY22.
- At the current price, the bank's market valuations were **₹62,581.29 crore** on the exchange.



Titbits

IndusInd Bank

- Founded : **April 1994**
- HQ : **Mumbai**
- MD & CEO : **Sumant Kathpalia**
- Tagline : **We Make You Feel Richer**

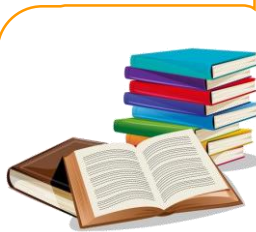


➤ Kinetic Green Energy partnered with who among the following for EV financing?

- A) Tata Capital financial Service Ltd
- B) Bajaj Finance Ltd
- C) Cholamandalam Investment and Finance Company Ltd
- D) Aditya Birla Finance Ltd
- E) Muthoot Finance Ltd

Answer

**C) Cholamandalam Investment and Finance Company
Ltd**



Explanation

- Electric vehicle manufacturer **Kinetic Green Energy** announced its partnership with Chennai-based **Murugappa Group's financial services arm**.
- **Cholamandalam Investment and Finance Company Ltd (Chola)** to provide financing solutions to its EV customers.
- The Pune-based company said it has signed an initial pact with Chola for the customers looking to avail **finances to acquire electric vehicles**.
- The collaboration is aimed at making Kinetic Green's battery-operated vehicles more affordable for the discerning and price-conscious buyers with attractive financing solutions as well as catering to newer markets with **Chola's pan-India presence**.



Titbits

Cholamandalam Investment and Finance Company Ltd

- Founded : **1978**
- HQ : **Chennai**
- MD : **Arun Alagappan**



➤ How many percent GST on luxury, sin goods to continue: Revenue Secretary?

- A) 28%
- B) 15%
- C) 12%
- D) 18%
- E) 5%

Answer
A) 28%

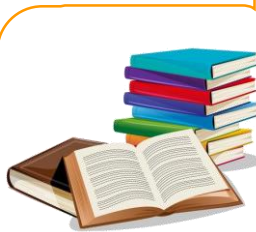
SECTION 1: SIN TAX

Definition:

A state-sponsored tax that is added to products or services that are seen as vices, such as alcohol, tobacco and gambling. These type of taxes are levied by governments to discourage individuals from partaking in such activities without making the use of the products illegal. These taxes also provide a source of government revenue.

Features:

- Selective taxation;
- an excise tax (per-unit tax);
- on consumer or supplier.



Explanation

- The government intends to continue with the top GST slab of **28 per cent** for luxury and sin goods, but is open to discuss narrowing down the three slabs of **5, 12 and 18 per cent into two.**
- Addressing the industry leaders, Bajaj said the rate rationalisation exercise of the GST Council is a result of introspection of GST, five years after its rollout, and the policymakers do not have a "fetish" to raise the tax rates to the revenue-neutral level of **15.5 per cent.**



➤ Bajaj Auto began how many crore share buyback?

- A) 4000
- B) 3000
- C) 5000
- D) 2500
- E) 3500

Answer
D) 2500



Explanation

- **Bajaj Auto** said it has commenced its **Rs 2,500 crore** share buyback program.
- In a regulatory filing, the Pune-based company said the buyback initiative has begun with effect from **July 4**.
- The company's board, at its meeting held on June 27, had approved the proposal for buyback of the fully paid-up equity shares of the company with a **face value of Rs 10** each from existing shareholders, except promoters and promoter group, from the open market.
- The buyback will be carried out at a price not exceeding **Rs 4,600 per equity share** and for an aggregate amount of up to **Rs 2,500 crore**, representing **9.61 percent** of the aggregate of the total paid-up share capital of the company, it had stated.
- Shares of the company were trading **0.43 percent** up at **Rs 3,639.30** apiece on the BSE.



Titbits

Bajaj Auto

- Founded : **29/11/1945**
- HQ : **Pune**
- Chairman,MD & CEO : **Rajiv Bajaj**



APPOINTMENTS



➤ Nissan Motor India appointed who among the following as Director Marketing?

- A) Asit Papneja
- B) Asit Rath
- C) Umang Rath
- D) Umang Papneja
- E) Mohan Wilson



Answer
E) Mohan Wilson



APPOINTMENTS



Explanation

- Automaker **Nissan Motor India** has appointed **Mohan Wilson** as **Director of Marketing, Product and Customer Experience** effective July 1.
- Wilson, who was the head of Global Marketing Planning at Nissan Motor Corporation's premium car brand INFINITI at its global headquarter in Japan, succeeds **Sriram Padmanabhan**.
- He will report to Nissan Motor India Managing Director **Rakesh Srivastava** and will be based in Chennai.



APPOINTMENTS



Titbits

Nissan Motor India

- Founded : **February 2005**
- HQ : **Chennai**



APPOINTMENTS



➤ Aviva Life Insurance announces who among the following as new CEO?

- A) Asit Papneja
- B) Asit Rath
- C) Umang Rath
- D) Umang Papneja
- E) Mohan Wilson



Answer
B) Asit Rath



APPOINTMENTS



Explanation

- **Aviva India** announced the appointment of **Asit Rath** as **chief executive officer (CEO) and managing director**.
- Asit will take up his role on July 11 and succeed Amit Malik who is leaving the business after 10 years.
- Asit is currently the **CEO of Prudential Myanmar Life Insurance**.



APPOINTMENTS



Titbits

Aviva India

- Founded : **2002**
- HQ : **Gurgaon, Haryana**



APPOINTMENTS



➤ **Julius Baer appointed who among the following as India unit CEO?**

- A) Asit Papneja
- B) Asit Rath
- C) Umang Rath
- D) Umang Papneja
- E) Mohan Wilson



Answer

D) Umang Papneja



APPOINTMENTS



Explanation

- **Julius Baer**, the Swiss wealth management group, announced the appointment of **Umang Papneja** as the new **chief executive officer (CEO) for Julius Baer India**, effective 1 August, 2022.
- Papneja will report to **Rahul Malhotra**, head global India and developed markets.
- He takes over the role from **Ashish Gumashta** who will assume the role as executive chairman, Julius Baer Wealth Advisors (India).



DEFENCE

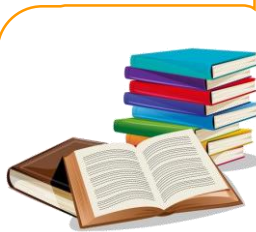


➤ **New Mangalore Port Authority receives first mainline container vessel what is the length of the ship?**



- A) 276.5m
- B) 275.6m
- C) 267.5m
- D) 256.7m
- E) 265.7m

Answer
A) 276.5m



Explanation

- The **New Mangalore Port Authority** achieved yet another milestone as the first mainline container vessel **MSC Erminia** made a port call here.
- 'MSC Erminia' is one of the largest container vessels in the world and its arrival here heralded a new era.
- The ship has a length of **276.5 metres** and a draft of **12.8 metres**.
- The vessel is carrying **1,771 TEUs** and **1,265 units of import containers**.
- A **TEU or Twenty-foot Equivalent Unit** is a unit of measurement derived from the dimensions of **20 feet standardised shipping container**.



Titbits

New Mangalore Port

- Opened : **04/05/1974**
- Chairman : **AV Ramana**



NATIONAL AFFAIRS

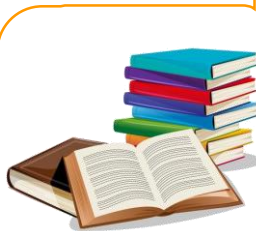


➤ Which of the following state is best in providing strong ecosystem for startups?

- A) Telangana
- B) Assam
- C) Gujarat
- D) Rajasthan
- E) Tamil Nadu



Answer
C) Gujarat



Explanation

- **Gujarat and Karnataka** have been ranked as the best performers in developing startup ecosystems for budding entrepreneurs, according to the ranking of states and Union territories by the **department for the promotion of industry and internal trade (DPIIT)**.
- Among smaller states having populations of less than one crore, **Meghalaya** has been adjudged as the best performer.
- The rankings are based on the initiatives taken to develop **the startup ecosystem** for promoting budding entrepreneurs.
- For the **third time in a row, Gujarat** was ranked as the best performer.
- The exercise is aimed at supporting states and Union territories (UTs) in developing their startup ecosystem and learning from each other's **best practices**.



Explanation

- A total of **24 states and 7 UTs** participated in the exercise, which ranked them under five categories -- **best performers, top performers, leaders, aspiring leaders, and emerging startup ecosystems.**
- The states and UTs were also ranked under these five categories based on the population of less than one crore.
- **Kerala, Maharashtra, Odisha, Telangana, Jammu, and Kashmir** were categorized as the top performers.
- **Punjab, Tamil Nadu, Uttarakhand, Uttar Pradesh, Andaman and Nicobar Islands, Arunachal Pradesh, and Goa** are in the leader's category.
- States and UTs in the aspiring leaders' category include **Chhattisgarh, Delhi, Madhya Pradesh, Rajasthan, Chandigarh, Puducherry, and Nagaland.**



Explanation

- According to the ranking, the emerging startup ecosystems category includes **Andhra Pradesh, Bihar, Mizoram, and Ladakh.**
- They were evaluated across seven reform areas consisting of 26 action points, ranging from **institutional support, fostering innovation, access to market, incubation, and funding support.**
- DPIIT Secretary Anurag Jain said that the exercise plays a crucial role in easing the business environment for startups in the country.
- The **states' startup ranking 2021** was released by Commerce and Industry Minister Piyush Goyal here.



NATIONAL AFFAIRS



Titbits

Gujarat

- Capital: **Gandhinagar**
- CM: **Bhupendrabhai Patel**
- Governor: **Acharya Dev Vrat**
- Language : **Gujarati**
- National Park : **Gir National Park**
- Wildlife Sanctuary : **Gir WLS**
- Ramsar Site : **Thol Lake Wildlife Sanctuary**
- Tiger Reserve : -
- Power Station : **Ukai Thermal Power Station, Kakrapar Nuclear Power Plant, Sardar Sarovar Hydro Electric Power Plant**
- Dams : **Ukai Dam in Tapi River**
- RRB : **Baroda Gujarat Gramin Bank (BOB), Saurashtra Gramin Bank (SBI)**
- UNESCO Site : **Champaner Pavagadh Archaeological Park**



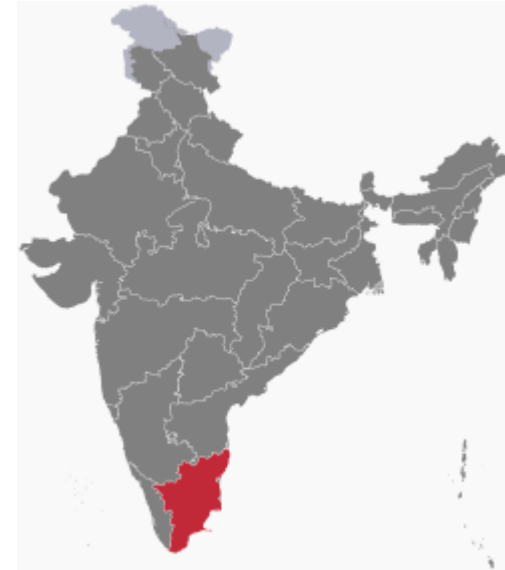
NATIONAL AFFAIRS



➤ Which of the following state signed MoUs worth ₹1.25 lakh crore; to generate nearly 75,000 jobs?

- A) Telangana
- B) Assam
- C) Gujarat
- D) Rajasthan
- E) Tamil Nadu

Answer
E) Tamil Nadu



Explanation

- The Tamil Nadu Government signed **60 MoUs** to bring in a cumulative investment worth **₹1.25 lakh crore** and offer **74,898 jobs**.
- In the last one year, the State had attracted investment worth **₹2.20 lakh crore (from 192 MoUs signed)**, according to State government data.



Titbits

Tamil Nadu

- Capital: **Chennai**
- CM: **MK Stalin**
- Governor: **RN Ravi**
- Language : **Tamil**
- National Park : **Guindy National Park**
- Wildlife Sanctuary : **Gangaikondan Spotted deer WLS**
- Ramsar Site : **Point Calimere Wildlife & Bird Sanctuary**
- Tiger Reserve : **Anamalai**
- Power Station : **Kudankulam Nuclear Power Plant, North Chennai Thermal Power Station**
- Dams : **BhavaniSagar Dam in Bhavani River**
- RRB : **Tamilnadu Grama Bank (Indian Bank)**
- UNESCO Site : **Great Living Chola Temple**



NATIONAL AFFAIRS



➤ World's largest Zoo will come up in which of the following state?



- A) Telangana
- B) Assam
- C) Gujarat
- D) Rajasthan
- E) Tamil Nadu

Answer
C) Gujarat



Explanation

- According to reports, over **250-acre** land in **Gujarat** is being dedicated to build the largest animal home on the planet.
- The zoo will be called '**Greens Zoological Rescue and the Rehabilitation Kingdom**' and will not only be important from a wildlife and environment perspective but also facilitate and boost tourism in the **State**.

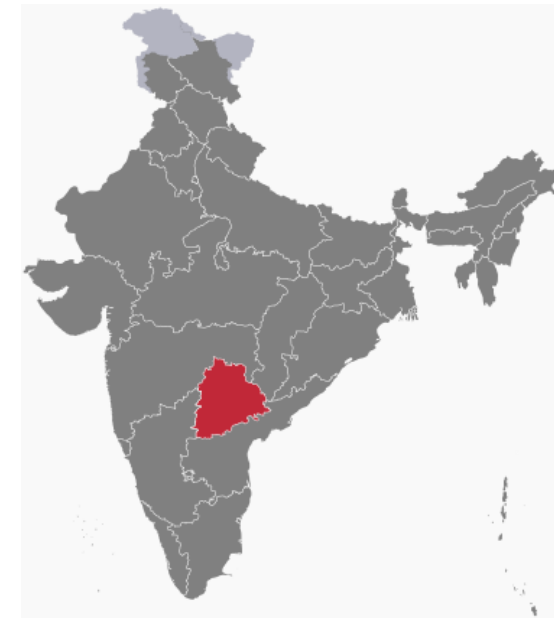


NATIONAL AFFAIRS



➤ Defence Minister dedicates new manufacturing facilities to nation at BDL in which of the following state?

- A) Telangana
- B) Assam
- C) Gujarat
- D) Rajasthan
- E) Tamil Nadu



Answer
A) Telangana



Explanation

- Defence Minister Rajnath Singh has dedicated to the nation a number of new manufacturing facilities set up at the **Bhanur Unit of Bharat Dynamics Limited (BDL) in Telangana.**
- They include a Warhead facility at the Bhanur Unit, a Radio Frequency (RF) Seeker facility at **Kanchanbagh Unit.**
- Mr Singh termed the inauguration of the manufacturing facilities as a testament to the commitment of the Defence Public Sector Undertaking towards strengthening the defence sector and realising Prime Minister Narendra Modi's vision of **'Aatmanirbhar Bharat'**.
- He was addressing the **researchers, engineers, technicians and staff of BDL.**
- Defence Minister also lauded BDL for adopting a positive approach towards self-reliance by manufacturing products indigenously in collaboration with foreign companies, in line with the vision - **'Make in India - Make for the World'**.



Explanation

- He congratulated the company for preparing an indigenisation plan for the **next five years** and successfully achieving the target of the **first two years**.
- The **RF Seeker Facility** is an integrated Centre for the production and testing of RF seekers.
- The Defence Minister hoped that the facility will play a big role in achieving **Aatmanirbharta** in the field of missile production.
- Among others, a Central Storage facility at **Visakhapatnam Unit of BDL** was also virtually inaugurated by the Defence minister.
- The state-of-the-art facility has been constructed at a cost of about **4 crore 90 lakh rupees**.



Titbits

Telangana

- Capital: **Hyderabad**
- CM: **K Chandrashekar Rao**
- Governor: **Tamilisai Soundararajan**
- Language : **Telugu**
- National Park : **Mahaveer Harina Vanasthali National Park**
- Wildlife Sanctuary : **Srisailem WLS**
- Ramsar Site : -
- Tiger Reserve : **Kawal**
- Power Station : **Ramagundam Thermal Power Station**
- Dams : **Manair Dam in Manair River**
- RRB : **Andhra Pradesh Grameena Vikas Bank & Telangana Grameena Bank (SBI)**
- UNESCO Site : **Kakatiya Rudreshwara Temple**



NATIONAL AFFAIRS



➤ Over 10 lakh got jobs in how many years through Delhi govt's Rojgar Bazaar portal: Manish Sisodia?

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

Answer
B) 2



Explanation

- The Kejriwal government's **Rojgar Bazaar portal** has successfully provided jobs to **over 10 lakh people** of Delhi in two years, Deputy Chief Minister **Manish Sisodia**.
- The Rojgar Bazaar portal was launched by the Delhi government on **July 27, 2020** to help entry-level and blue-collar job seekers connect with employers.
- As per official data, in the nearly two years since the launch of the portal till June 30, 2022, a total of **10,21,303 verified jobs across 32 employment categories** have been generated in Delhi.



➤ NTPC clocked how many percent growth in power generation in June quarter?

- A) 23.9%
- B) 25.6%
- C) 22.4%
- D) 21.7%
- E) 24.9%

Answer
D) 21.7%



Explanation

- State-run power giant **NTPC** Ltd said it registered a 21.7 percent growth in electricity generation at **104.4 billion units (BU)** in the April-June quarter of this financial year.
- NTPC group of companies recorded a generation of **104.4 BU in the April to June** quarter of 2022, registering an increase of **21.7 percent from 85.8 BU** generated in the corresponding quarter last year.
- In June 2022, power generation was **34.8 BU**, higher by **29.3 percent** compared to **26.9 BU** in June 2021, indicating an improved performance and an increase in demand for power in the current year.
- NTPC **Talcher Kaniha (3000 MW) in Orissa** is the top-performing thermal power plant with a **94.2 per cent Plant Load Factor (PLF or capacity utilization)** between April to June 2022.



Titbits

NTPC

- **National Thermal Power Corporation**
- Founded : **07/11/1975**
- HQ : **New Delhi**
- Chairman & MD : **Gurdeep Singh**



NATIONAL AFFAIRS



➤ Tata Power to set up solar plant in Tamil Nadu, signed MoU worth how many crores?

- A) 4000
- B) 3500
- C) 2500
- D) 5000
- E) 3000

Answer
E) 3000



Explanation

- Electricity generation company **Tata Power** has signed a **Memorandum of Understanding (MoU)** with the government of Tamil Nadu to invest approximately **Rs 3,000 crore**, for setting up a greenfield **4 gigawatts solar cell and 4 gigawatts solar module manufacturing**.
- The plant would be set up in **Tirunelveli district** of Tamil Nadu.



Titbits

Tata Power

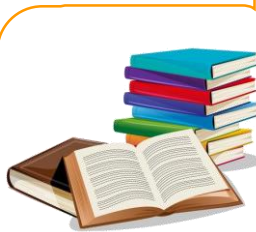
- Founded : **18/09/1919**
- HQ : **Mumbai**
- MD & CEO : **Praveer Sinha**



QUICK RECALL



1. Credit card outstanding balloons 30%
2. SBI to review payments bank joint venture with Jio
3. DCB Bank revises MCLR on loans
4. AU Small Finance Bank's loans grow 42 % YoY in Q1 on positive sentiment
5. HDFC Bank records 21.5% loan growth in Q1



QUICK RECALL



6. IndusInd Bank's advances rise 18% in Q1FY23, deposits cross over ₹3 lakh cr

7. Kinetic Green Energy partners with Cholamandalam Investment for EV financing

8. Highest 28% GST on luxury, sin goods to continue: Revenue Secretary

9. Bajaj Auto begins Rs 2,500 cr share buyback

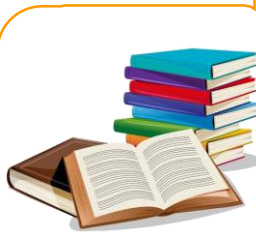
10. Nissan Motor India appoints Mohan Wilson as Director Marketing



QUICK RECALL



11. Aviva Life Insurance announces Asit Rath as new CEO
12. Julius Baer appoints Umang Papneja as India unit CEO
13. New Mangalore Port Authority receives first mainline container vessel
14. Guj, Karnatka best states in providing strong ecosystem for startups
15. TN signs MoUs worth ₹1.25 lakh crore; to generate nearly 75,000 jobs



QUICK RECALL



16. World's largest Zoo in Gujarat's Jamnagar soon

17. Defence Minister dedicates new manufacturing facilities to nation at BDL in Telangana

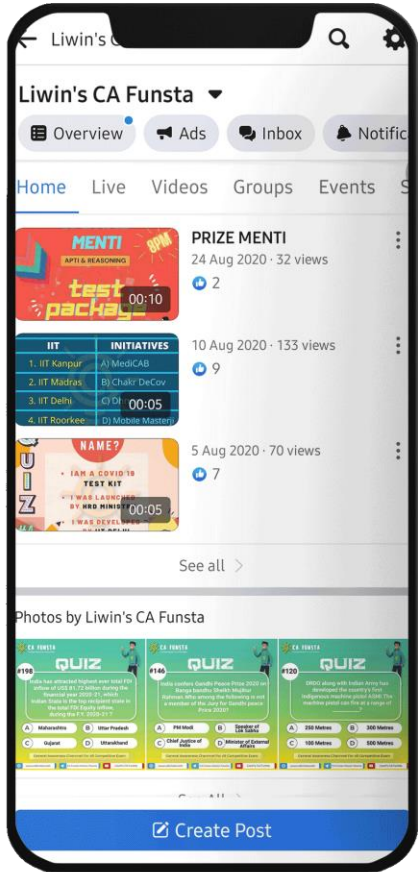
18. Over 10 lakh got jobs in 2 years through Delhi govt's Rojgar Bazaar portal: Manish Sisodia

19. NTPC clocks 21.7 pc growth in power generation in June quarter

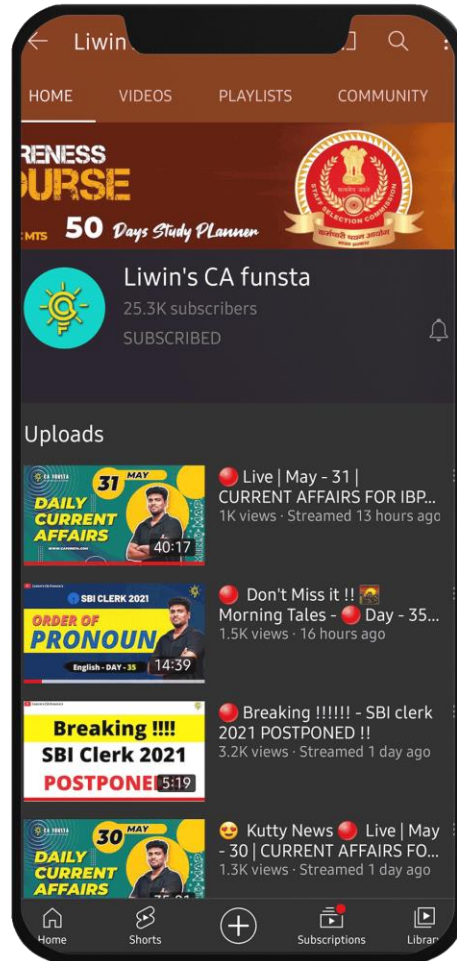
20. Tata Power to set up solar plant in Tamil Nadu, signs MoU worth Rs 3,000 cr



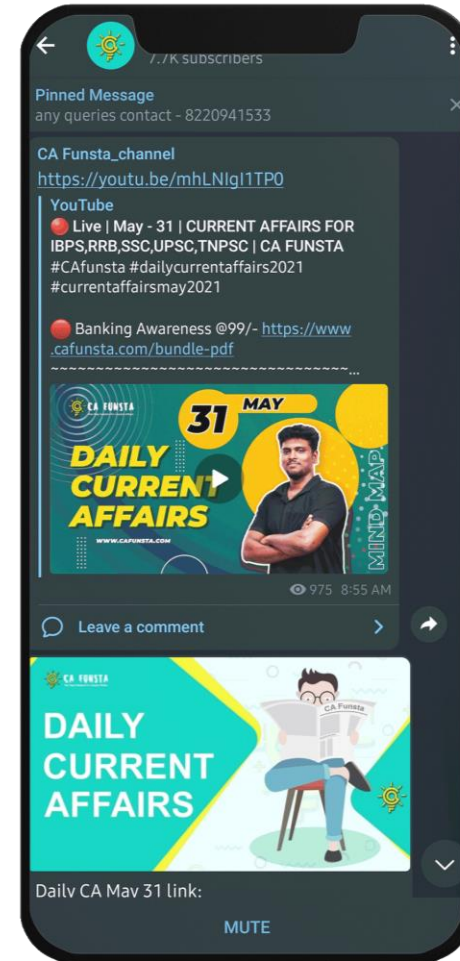
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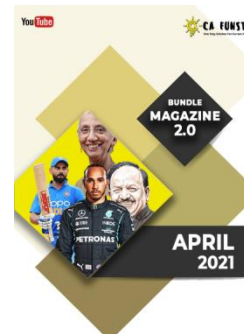
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