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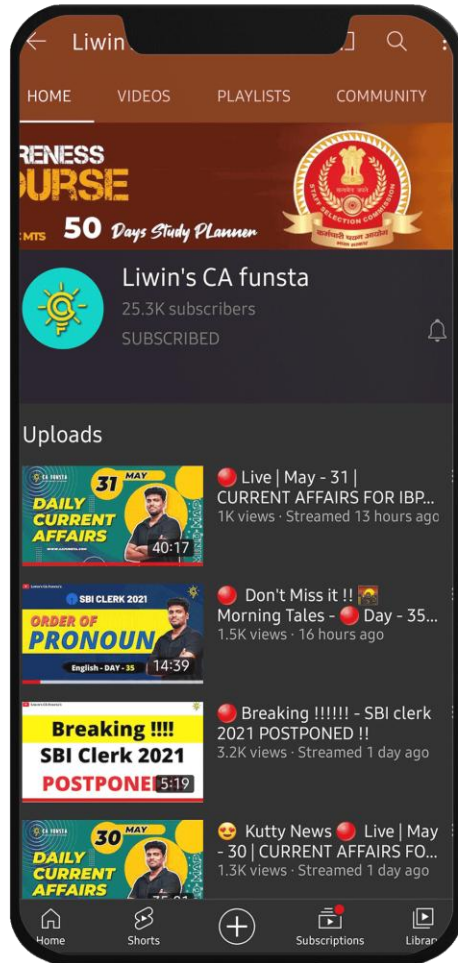
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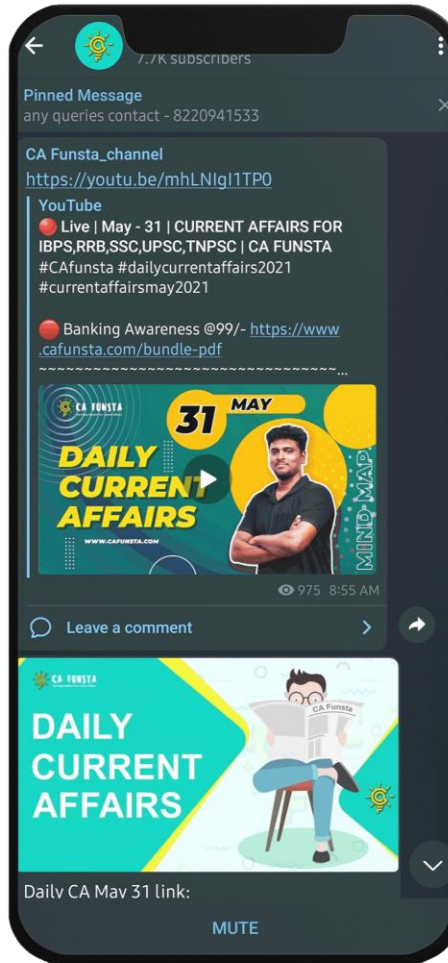
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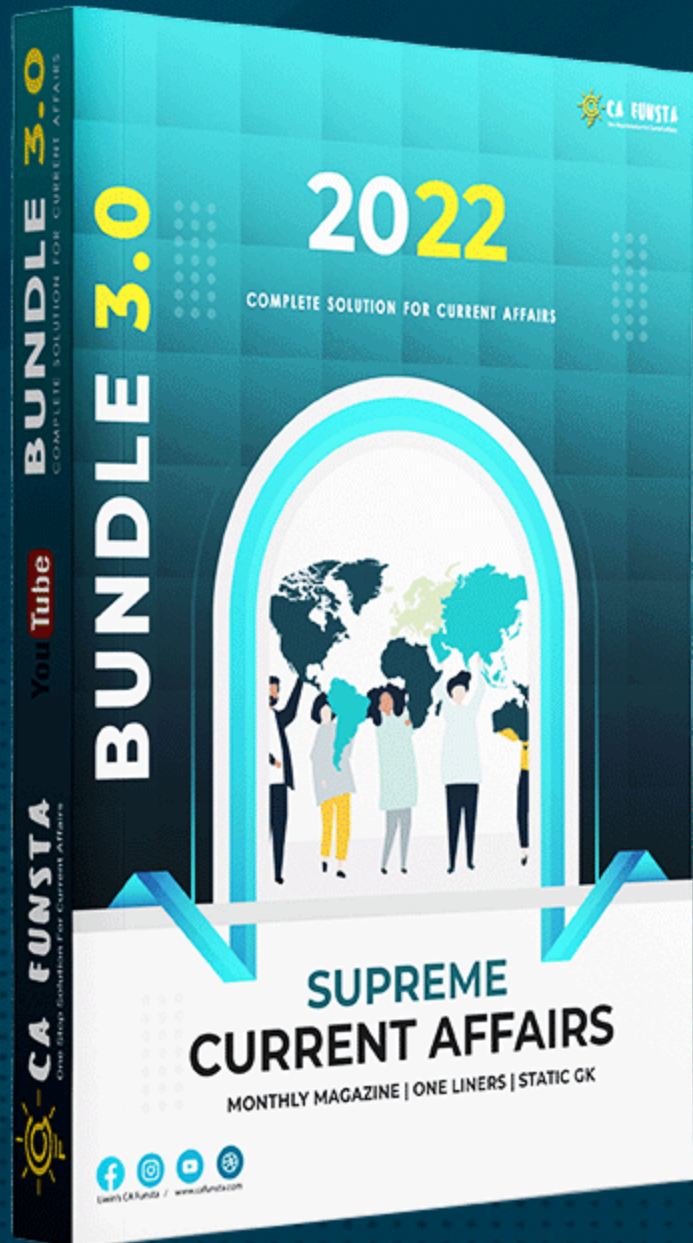
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Important Days



➤ **World Thrift Day is observed worldwide on?**

- A) October 29
- B) October 27
- C) October 31
- D) October 28
- E) October 30



Answer

C) October 31



Important Days



Explanation

- Date: **October 30 every year in India and on October 31 worldwide**
- Day: **World Thrift Day**
- 1st Observed: **1924**
- Observed by: **World Society of Savings Banks**
- Message: **“savings can make all the difference”**
- Others: The day, also known as **World Savings Day**.



➤ Indian Bank hiked interest rates on fixed deposits (FDs) by up to how many bps?

- A) 40 bps
- B) 80 bps
- C) 30 bps
- D) 50 bps
- E) 90 bps

Answer
E) 90 bps



Explanation

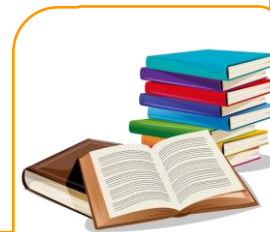
- **Indian Bank**, a leading public sector lender, **increased interest rates on fixed deposits below ₹2 crore.**
- The new rates are in effect, **October 29, 2022**, according to the bank's official website.
- The interest rate on **fixed deposits that mature in 7 days to 29 days** has remained constant at **2.80%**, while **Indian Bank will continue to give a 3.00% interest rate on deposits that mature in 30 days to 45 days.**
- **Deposits maturing between 46 and 90 days will continue to earn 3.25% interest**, and **fixed deposits maturing between 91 and 120 days will continue to earn 3.50% interest.**
- On deposits maturing in **121 days to 180 days**, Indian Bank will continue **to give an interest rate of 3.85%**, and **on deposits maturing in 181 days to less than 9 months at a rate of 4.50%.**



BANKING AND FINANCE



Period	Less than ₹2 crore		₹2 crore to ₹5 crore	
	% per annum			
	Existing	Revised	Existing	Revised
7 days to 14 days	2.80	2.80	2.90	2.90
15 days to 29 days	2.80	2.80	2.90	2.90
30 days to 45 days	3.00	3.00	2.90	2.90
46 days to 90 days	3.25	3.25	2.90	2.90
91 days to 120 days	3.50	3.50	2.90	2.90
121 days to 180 days	3.75	3.75	2.90	2.90
181 days to less than 9 months	4.00	4.00	3.90	3.90
9 months to less than 1 year	4.40	4.40	3.25	3.25
1 year	5.25	5.30	3.55	3.55
Above 1 year to less than 2 years	5.40	5.40	3.25	3.25
2 years to less than 3 years	5.50	5.50	3.25	3.25
3 years to less than 5 years	5.60	5.60	3.25	3.25
5 year	5.60	5.60	3.25	3.25
Above 5 years	5.60	5.60	3.25	3.25



Titbits

Indian Bank

- Founded : 15/08/1907
- HQ : Chennai
- MD & CEO : Shanti Lal Jain
- Tagline : Your Own Bank



➤ **Government extended curbs on sugar exports till which date?**

- A) October 31,2023
- B) September 30,2023
- C) July 31,2023
- D) June 30,2023
- E) April 30,2023



Answer

A) October 31,2023



Explanation

- **The government has extended restrictions on sugar exports till October 31 next year, a move aimed at increasing availability of the commodity in the domestic market.**
- Earlier, the restrictions were imposed till October 31 this year.
- **"Restriction on export of sugar (raw, refined, and white sugar) is extended beyond October 31, 2022 till October 31, 2023, or until further orders, whichever is earlier.**
- Other conditions will remain unchanged," **the Directorate General of Foreign Trade (DGFT) said in a notification dated October 28.**
- However, it said these **restrictions will not be applicable on sugar being exported to the EU and the US** under CXL and TRQ duty concession quotas.



Explanation

- **A specified amount of sugar is exported to these regions under CXL and TRQ (tariff rate quota).**
- **India has been the highest producer and the second largest exporter of sugar in the world in the current year.**
- **An exporter would require a licence or permission from the government to export sugar, which is under the restricted category.**
- **The country's sugar production is projected to be 36.5 million tonnes in the 2022-23 marketing season, an increase of 2 per cent compared to the year-ago period, industry body ISMA.**
- **The production in India stood at 35.8 million tonnes during the 2021-22 marketing season.**
- **The season is from October-September.**
- **With an estimated increase in production despite higher diversion for ethanol, ISMA expects export to be around 9 million tonnes this season.**



ENVIRONMENT AND ENERGY



➤ Who among the following asked people to adopt basic principles of Mission Life to protect the environment?

- A) Environment Minister
- B) Vice President
- C) President
- D) Prime Minister
- E) Health Minister



Answer

D) Prime Minister



Explanation

- Prime Minister Narendra Modi hailed some villages of **Tripura** which have set very good examples.
- These villages have **ascended to the level of Bio-Village 2**.
- Bio-Village 2 emphasizes how **to minimize the damage caused by natural disasters**.
- Under this, full attention is given **to improving the quality of life of the people through various measures**.
- There is a **complete focus on Solar Energy, Biogas, Bee Keeping and Bio-Fertilizers**.
- Mr Modi stressed that **Bio-Village 2 is going to lend a lot of strength to the campaign against climate change**.
- The simple principle of Mission Life is **to promote a lifestyle that does not harm the environment**.



INTERNATIONAL AFFAIRS



➤ How much US dollar contributed by India for UN Trust Fund for Counter-Terrorism?

- A) \$ 300,000
- B) \$ 500,000
- C) \$ 100,000
- D) \$ 400,000
- E) \$ 200,000

Answer
B) \$ 500,000



INTERNATIONAL AFFAIRS



Explanation

- External Affairs Minister **S Jaishankar** said **that India will contribute USD 500,000 to the United Nations Trust Fund for Counter Terrorism** this year **to aid capacity-building support to member states in combating terrorism.**
- He made this announcement during his keynote address at the plenary session of the UNSC special meeting of the Counter Terrorism Committee (CTC) on '**Countering the use of new and emerging technologies for terrorist purposes**' in **New Delhi.**
- In his address, minister Jaishankar highlighted the global threat of terrorism is growing and expanding, particularly in Asia and Africa, despite the UN Security Council's (UNSC) best efforts to combat the "**gravest threat to humanity**".



Titbits

Ministry of External Affairs

- Union minister : **Dr. Subrahmanyam Jaishankar**(Gujarat)



INTERNATIONAL AFFAIRS



➤ Which of the following country and India collaborate for sustainable future via innovation projects?

- A) Germany
- B) Italy
- C) France
- D) Poland
- E) Sweden

Answer
E) Sweden



INTERNATIONAL AFFAIRS



Explanation

- The **9th annual India Sweden Innovation Day 2022** concluded successfully.
- The day-long event was organised in association **with the Embassy of India to Sweden & Latvia, Sweden-India Business Council (SIBC), and Confederation of Indian Industry (CII).**
- The event was a massive success with **over 1,000 participants from across the globe.**
- About 350 esteemed delegates attended the Innovation Day 2022 in person while **more than 700 marked their presence online.**
- The main highlight of the event was the **implementation of the partnership, principles of co-funding, co-development, co-creation towards mutual benefits, and making full use of complementary strengths.**



INTERNATIONAL AFFAIRS



Explanation

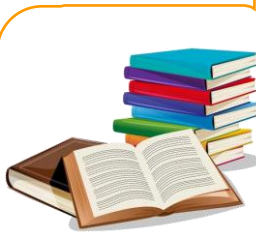
- The 9th India Sweden Innovation Day also encompassed comprehensive sessions with relevant stakeholders in domains **such as sustainable urban development and safe transportation, life science, energy, environment, health, and science and technology.**
- Since **industry 4.0 is at the forefront of driving sustainable industrial growth across the globe**, the event laid considerable emphasis on exploring its potential in the development and adoption of smart technologies for enhanced efficiency and socio-environmental sustainability.



Titbits

9th India Sweden Innovation Day

- Date : **October 27**
- Theme : **Accelerating Green Transition-India Sweden Innovation Partnership**



INTERNATIONAL AFFAIRS



➤ Which edition of ASEAN-India Start-up Festival 2022 bolstered ASEAN-India cooperation?

- A) 2nd
- B) 4th
- C) 1st
- D) 5th
- E) 3rd

Answer
C) 1st



INTERNATIONAL AFFAIRS



Explanation

- **Dr. Srivari Chandrasekhar, Secretary, Department of Science and Technology, inaugurated the 1st ASEAN-India Start-up Festival (AISF) in Bogor, Indonesia**, in the presence of Mr. Satvinder Singh, Deputy Secretary-General for ASEAN Economic Community and Ambassador Mr. Jayant Khobragade, Indian Mission to ASEAN (IMA).
- The festival is part of the over-all ASEAN-India Science, Technology and Innovation Cooperation **program between the ASEAN Committee on Science, Technology, and Innovation (COSTI) and the Department of Science and Technology (Govt of India)** and is supported under the ASEAN-India Science and Technology Development Fund (AISTDF) of Govt of India which is jointly contributed by Department of Science and Technology and Ministry of External Affairs (MEA).
- The **four-day event** is being hosted in conjunction with the Indonesia Research and Innovation Expo (INA-RIE) **from the 27th until the 30th October 2022** at the Innovation Convention Centre, **Cibinong Bogor, Indonesia.**



INTERNATIONAL AFFAIRS



Explanation

- The AISF is part of a series of events **to commemorate the 30th Anniversary of the ASEAN-India diplomatic relationship.**
- Comprising of four main events ---startup exhibitions; **seminar and talk show; G2G meetings and B2B meetings**, as well as startup pitch battle, it has brought together government officials, startups, research institutes, universities, inventors and innovators, and other financial institutes.
- The festival provided a platform to further expand the national startup ecosystem **to global networks, seeking cooperation for cumulative growth and creating of more opportunities.**
- The festival **commemorates and strengthens cooperation and collaboration in science, technology, and innovation between the ASEAN countries and India.**



NATIONAL AFFAIRS



➤ India needed ____ million tonnes of foodgrains a year to be distributed to the poor?

- A) 108 million tonnes
- B) 105 million tonnes
- C) 103 million tonnes
- D) 106 million tonnes
- E) 104 million tonnes

Answer

A) 108 million tonnes



Explanation

- The country needs **108 million tonnes of foodgrains** every year to support **80 crore poor people** who get 10 kg of rice or wheat every month, under the Prime Minister Garib Kalyan Yojana, said Union Food Minister Piyush Goyal.
- In an interactive session at the Federation of Telangana Chambers of Commerce and Industry, Goyal said there is a fear that production of foodgrains may drop in Uttar Pradesh and Bihar, though it is not confirmed yet due to untimely rain.
- The Minister said 80 crore people were already getting food security with foodgrains (of) about 5 kg per person or 35 kg for the very poor Antyodaya families and under the Prime Minister Garib Kalyan Yojana, the quota was doubled with an additional 5 kg.
- I need 40 lakh tonnes every month for additional foodgrains.
- We already need 50 lakh tonnes in addition to that.
- So that means 90 lakh tonnes of food

MODI GOVERNMENT TO PROVIDE FREE FOOD GRAINS UNDER PM GARIB KALYAN ANN YOJANA FOR MAY AND JUNE 2021

- 5 kg free food grains to be provided to the poor for the months of May & June 2021
- Around 80 crore beneficiaries to get free food grains
- In line with Prime Minister Narendra Modi's commitment to the poor, GoI will provide free food grains to 80 crore beneficiaries, on the same pattern as last year's PM Garib Kalyan Yojana, at a cost of Rs 26,000 crore
- PM Narendra Modi stressed that it is important that the poor of the country have nutritional support when the country is facing the second wave of coronavirus



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Titbits

Ministry of Consumer Affairs, Food and Public Distribution

- Union minister : **Shri Piyush Goyal (Maharashtra)**



NATIONAL AFFAIRS



➤ SAIL inked pact with AAI for facilitating start of commercial flights from which of the following place?

- A) Bargarh
- B) Ganjam
- C) Puri
- D) Cuttack
- E) Rourkela

Answer

E) Rourkela



Explanation

- **State-owned SAIL** said that it has **entered into a pact with Airport Authority of India (AAI) for facilitating the start of commercial flights from Rourkela in Odisha.**
- Steel Authority of India Ltd (SAIL) has **signed the operation and management contract with AAI** through its unit Rourkela Steel Plant.
- The public sector enterprise had in 2018 signed a Memorandum of Understanding (**MOU**) **for use of its own airport, under the regional connectivity scheme UDAN, for operation of commercial flights.**
- The **civil aviation ministry has rendered financial support for the upgradation of this airport.**
- The **Odisha government will deliver security, fire and ambulance services** besides assisting with other local clearances.



NATIONAL AFFAIRS



Explanation

- AAI, on behalf of SAIL - Rourkela Steel Plant, will operate and manage the airport.
- **Regional Connectivity Scheme (RCS) -UDAN**, a flagship project of the central government launched by the civil aviation ministry, envisages enhancing the regional air connectivity by providing support in terms of infrastructure and other facilities.



Titbits

Steel Authority of India Limited (SAIL)

- Founded : **19 January 1954**
- Headquarters : **New Delhi, India**
- Chairman : **Soma Mondal**



➤ Which of the following state government will set up cyber intelligence unit to curb cyber and financial crime?

- A) Meghalaya
- B) Andhra Pradesh
- C) Tamil Nadu
- D) Maharashtra
- E) Odisha

Answer

D) Maharashtra



Explanation

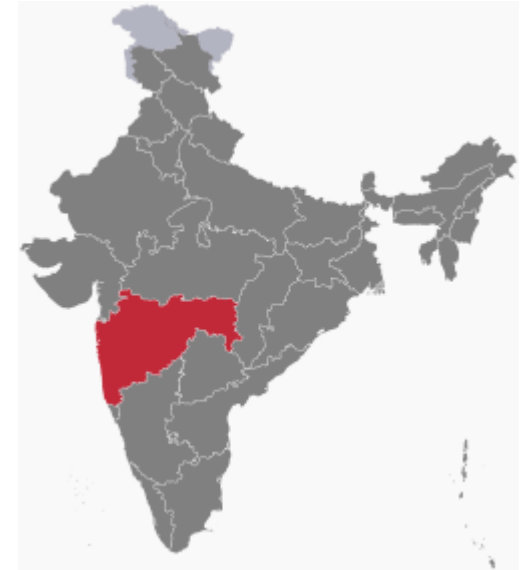
- Maharashtra's Deputy Chief Minister **Devendra Fadnavis** has **announced that a dedicated cyber intelligence unit will be set up in the state to curb cyber and financial crime.**
- He was speaking at the Chintan Shivir, being held in Haryana's Surajkund, wherein Home Ministers and senior police officials of all states had gathered **to discuss policy matters related to internal security.**



Titbits

Maharashtra

- Capital: **Mumbai,Nagpur (Winter)**
- CM: **Ekanthe Shinde**
- Governor: **Bhagat Singh Koshyari**
- Language: **Hindi**
- National Park: **Gugamal National Park**
- Wildlife Sanctuary: **Koyna Wildlife Sanctuary**
- Ramsar Site: **Lonar Lake, Nandur Madhameshwar**
- Tiger Reserve: **Sahyadri Tiger Reserve**
- Power Station: **Amravati Thermal power Plant**
- Dams: **Koyna**
- RRB: **Maharashtra Gramin Bank (BOM), Vidharbha Konkan Gramin Bank (BOI)**
- UNESCO Site: **Ajanta Caves, Ellora Caves, Elephant Caves, Chhatrapati Shivajii Terminus, Western Ghats**



NATIONAL AFFAIRS



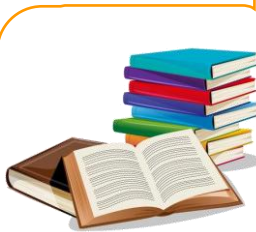
➤ How many crores action plan approved by Housing and Urban Affairs Ministry for J-K under AMRUT 2.0?



- A) Rs 1665.30 crores
- B) Rs 1665.10 crores
- C) Rs 1665.50 crores
- D) Rs 1665.20 crores
- E) Rs 1665.40 crores

Answer

B) Rs 1665.10 crores



Explanation

- **Union Ministry of Housing and Urban Affairs (MoHUA)**, in its fifth Apex committee meeting, has **approved UT Water Action Plan (UTWAP) for 153 projects amounting to Rs. 1665.10 crore for 78 urban local bodies of Jammu and Kashmir** under Atal Mission for Rejuvenation of Urban Transformation (**AMRUT) 2.0**.
- Principal Secretary, Housing and Urban Development Department, Dheeraj Gupta, made a presentation on the action plan to the Apex committee.
- **The meeting was held under the chairmanship of Union Secretary MoHUA Manoj Joshi.**
- **The UTWAP will be covering 99 projects under water supply, four under sewerage and seepage management besides 50 water bodies.**



Explanation

- The allocation includes provisions for the Housing and Urban Development Department for providing round-the-clock quality water supply, universal households water tap connections to all the urban areas of Jammu and Kashmir and coverage of households under Sewerage and Seepage Management in three mission cities of AMRUT including Srinagar, Jammu and Anantnag. Besides, under AMRUT 2.0 about 2.25 lakh new tap household connections would be provided and more than four lakh connections would be augmented.
- Likewise, 72,872 sewage connections in three mission Cities of Srinagar, Jammu and Anantnag shall be provided and 54 MLD capacities of sewage treatment plants will be augmented under AMRUT 2.0.
- Pertinently, AMRUT 2.0 has been designed to provide universal coverage of water supply through functional taps to all households in all the statutory towns of the country and coverage of sewerage/seepage management in AMRUT cities by 2025-26.



Titbits

AMRUT 2.0

- Launched : **25 June 2015**
- Ministry : **Hardeep Singh Puri**
(Ministry of Housing and Urban Affairs)



NATIONAL AFFAIRS

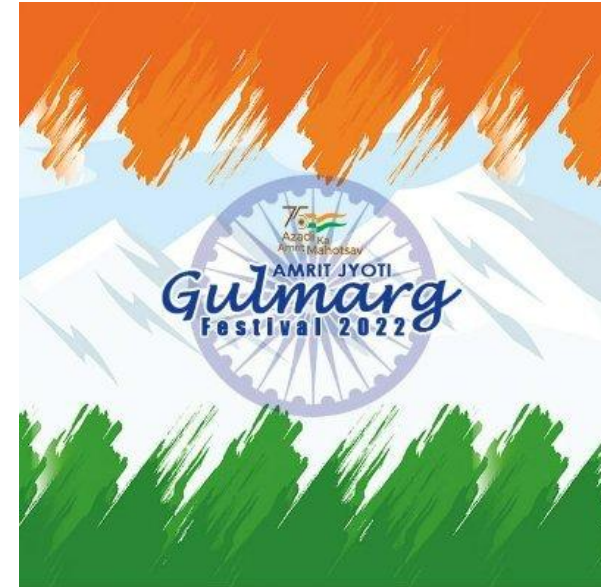


➤ **Gulmarg Festival is celebrated in which of the following state/UT?**

- A) Haryana
- B) Uttarakhand
- C) Ladakh
- D) Himachal Pradesh
- E) Jammu and Kashmir

Answer

E) Jammu and Kashmir



NATIONAL AFFAIRS



Explanation

- **The Gulmarg Festival 2022 aimed at providing a major boost to the tourism sector of Jammu and Kashmir commenced.**
- **The first day of the two-day mega event conducted by the Dagger Division of Indian Army in collaboration with Jammu and Kashmir tourism department witnessed a glittering opening ceremony encompassing a wide array of activities showcasing various facets of Gulmarg as a premier tourist destination along with the immense talent of Kashmiri youth in all it is grandeur.**
- **The day witnessed numerous sports and adventure activities** such as Mini Marathon, Pony Race, Hot Air Balloon display, Hiking and Tiranga Rally on ATV.
- **In addition, the sequence of events also included high-octane cultural performances by local artists and display of state of the art craft work by local craftsmen of the valley.**
- **Maj Gen Ajay Chandpuria, GOC Dagger Division inaugurated the event.**



Titbits

Jammu and Kashmir

- Capital: **Srinagar, Jammu**
- Lieutenant Governor: **Manoj Sinha**
- Language: **Kashmiri, Dogri, Urdu, Hindi, English**
- National Park: **Dachigam National Park**
- Wildlife Sanctuary: **Gulmarg Wildlife Sanctuary.**
- Ramsar Site: **Hokera Wetland, Surinsar-Mansar Lakes, Wular Lake**
- Power Station: **Baglihar Stage- I Hydroelectric Project**
- Dams: **Baglihar Dam (River: Chenab)**
- RRB: **Ellaquai Dehati Bank (SBI), J&K Grameen Bank (J&K Bank)**



NATIONAL AFFAIRS



➤ Which of the following state government will set up committee to implement Uniform Civil Code ahead of Assembly Elections?

- A) Meghalaya
- B) Andhra Pradesh
- C) Gujarat
- D) Maharashtra
- E) Odisha

Answer

C) Gujarat



Explanation

- **Gujarat Government** has decided to set up a committee for the implementation of **Uniform Civil Code** in the state ahead of assembly elections.
- Addressing the media in Gandhinagar, Minister of State for Home **Harsh Sanghvi** said, **the State cabinet cleared a proposal to effect during its meeting.**
- Union Minister **Parshottam Rupala** who was also present at the press conference **said, the high-level committee will be headed by a retired high court judge and will have three to four members.**
- **Mr. Rupala congratulated Gujarat government** for this historic decision which he said is in line with PM's vision of Ek Bharat Shreshtha Bharat.



Titbits

Gujarat

- Capital: **Gandhinagar**
- CM: **Bhupendrabhai Patel**
- Governor: **Acharya Dev Vrat**
- Language: **Gujarati**
- National Park: **Gir Forest National Park**
- Wildlife Sanctuary: **Kutch Desert Wildlife Sanctuary**
- Ramsar Site: **Thol Lake Wildlife Sanctuary, Nalsarovar Bird Sanctuary, Wadhvana Wetland, Khijadia Wildlife Sanctuary**
- Power Station: **Kutch Lignite Thermal Power Station**
- Dams: **Abhalwad Dam**
- RRB: **Baroda Gujarat Gramin Bank (BOB), Saurashtra Gramin Bank (SBI)**
- UNESCO Site: **Champaner Pavagadh Archaeological Park, Rani-ki-Vav, Historic City of Ahmadabad, Dholavira (Harappan City)**



NATIONAL AFFAIRS



➤ Eknath Shinde was ____ CM of Maharashtra?

- A) 20th
- B) 18th
- C) 21st
- D) 19th
- E) 22nd

Answer
A) 20th



Explanation

- **Maharashtra Chief Minister Eknath Shinde** said that **the government is committed to the development of the tribal community in the state.**
- Speaking at the inauguration of new administrative building of **Nandurbar Nagar Parishad**, **Chief Minister Mr. Shinde** said, **the state government has allocated 11,199 crore rupees in 2022-2023 for the upliftment of tribals.**
- He added, his government is **determined to plan time-bound programs for the development of the tribal community and bring them into the mainstream.**



Explanation

- Mr. Shinde said, his **government is striving for the all-round development of tribals, farmers, laborers, workers, and deprived-exploited people.**
- He said that **more than 400 government decisions** have been taken in the last four months **for the overall development of all societies.**
- Besides, the CM said that the government is **trying to bring big industries to provide employment to the youth of the state.**



➤ Naveen launched ____ crore projects for Padampur?

- A) Rs 486 crores
- B) Rs 488 crores
- C) Rs 485 crores
- D) Rs 487 crores
- E) Rs 489 crores

Answer

B) Rs 488 crores



Explanation

- **Chief Minister Naveen Patnaik** launched an array of projects worth Rs 488 crore for **Padampur Assembly constituency** in Bargarh district.
- The CM virtually **laid the foundation for construction of 38 bridges and 25 roads** which are estimated to cost Rs 260 crore and Rs 136 crore respectively.
- The other projects included **20 lift irrigation projects** worth Rs 10 crore and projects worth Rs 18.48 crore for **development of agriculture markets and rural infrastructure projects** worth Rs 9 crore.



Explanation

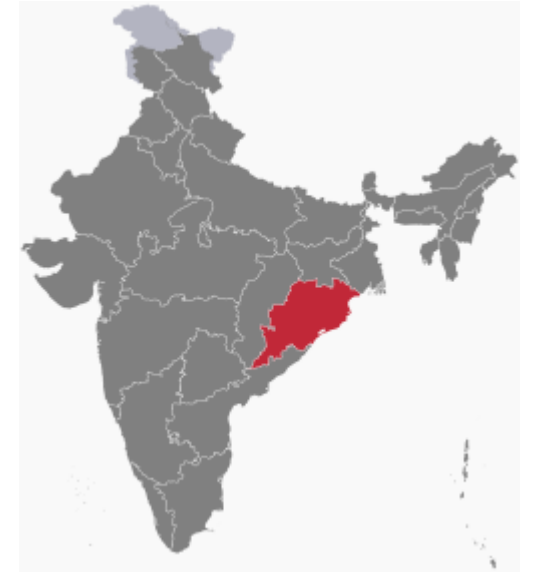
- He also inaugurated **projects worth Rs 30 crore in three blocks and urban areas of the constituency.**
- Those included **20 kalyan mandaps, panchayat bhavans, village markets and common facility centres.**
- The Chief Minister said **the State government will spend Rs 26 crore for development of Nrusinghnath temple** which will generate employment and contribute towards economic prosperity of the locality.



Titbits

Odisha

- Capital: **Bhubaneshwar**
- CM: **Naveen Patnaik**
- Governor: **Ganeshi Lal**
- Language: **Odia**
- National Park:
- Wildlife Sanctuary:
- Ramsar Site: **Bhitarkanika Magroves, Chilka Lake**
- Tiger Reserve: **Satkosia Tiger Reserve**
- Power Station: **Odisha Power Generation Corporation Limited**
- Dams: **Indravati (RIVER: Indravati)**
- RRB: **Odisha Gramya Bank (IOB), Utkal Grameen Bank (SBI)**
- UNESCO Site: **Sun Temple Konark**



QUICK RECALL



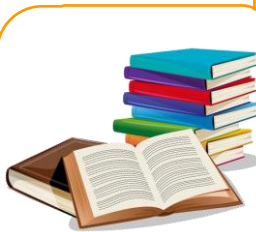
- ❖ **World Thrift Day 2022**
- ❖ **Indian Bank hikes interest rates on fixed deposits (FDs) by up to 90 bps**
- ❖ **Govt extends curbs on sugar exports till Oct 31, 2023**
- ❖ **PM asks people to adopt basic principles of Mission Life to protect the environment**
- ❖ **India to contribute \$500,000 for UN Trust Fund for Counter-Terrorism**
- ❖ **India, Sweden collaborate for sustainable future via innovation projects**
- ❖ **1st ASEAN-India Start-up Festival 2022 bolstered ASEAN-India cooperation**
- ❖ **India needs 108 million tonnes of foodgrains a year to be distributed to the poor: Piyush Goyal**



QUICK RECALL



- ❖ **SAIL inks pact with AAI for facilitating start of commercial flights from Rourkela**
- ❖ **Maharashtra govt to set up cyber intelligence unit to curb cyber and financial crime: Devendra Fadnavis**
- ❖ **Housing and Urban Affairs Ministry approves Rs 1665.10 crore action plan for J-K under AMRUT 2.0**
- ❖ **J&K: Gulmarg Festival 2022**
- ❖ **Gujarat govt to set up committee to implement Uniform Civil Code ahead of Assembly Elections**
- ❖ **Maharashtra govt is committed to development of tribal community, says CM Eknath Shinde**
- ❖ **Naveen launches Rs 488 crore projects for Padampur**



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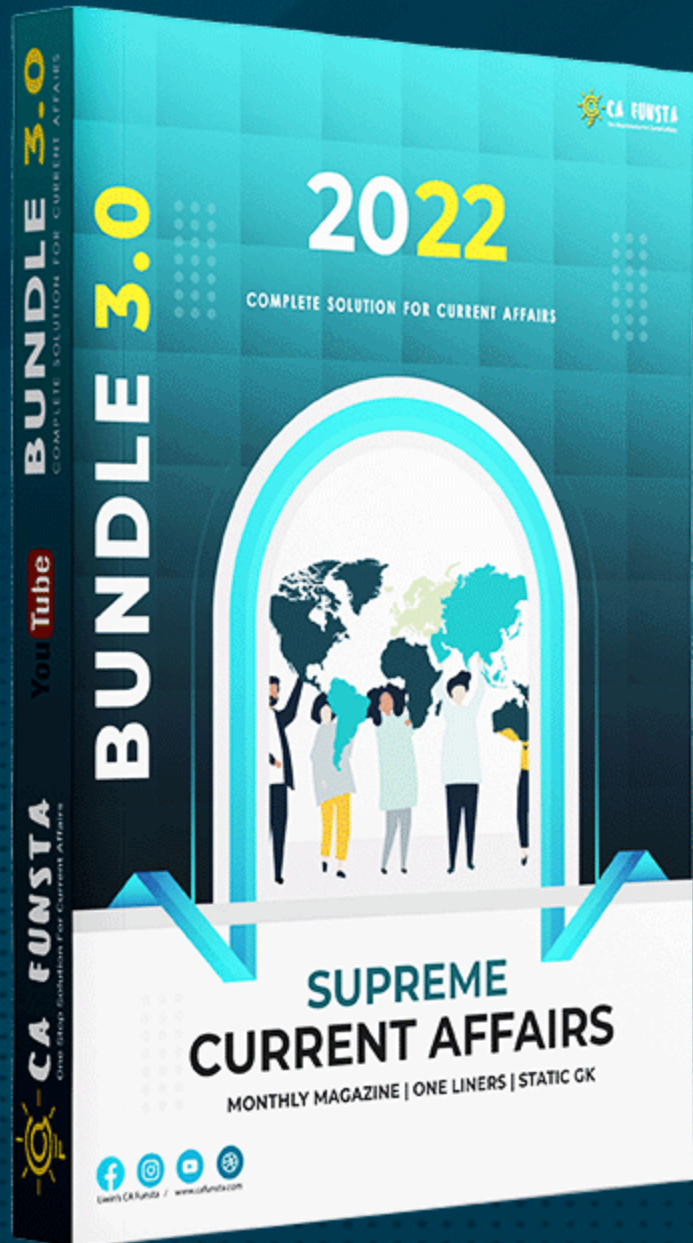
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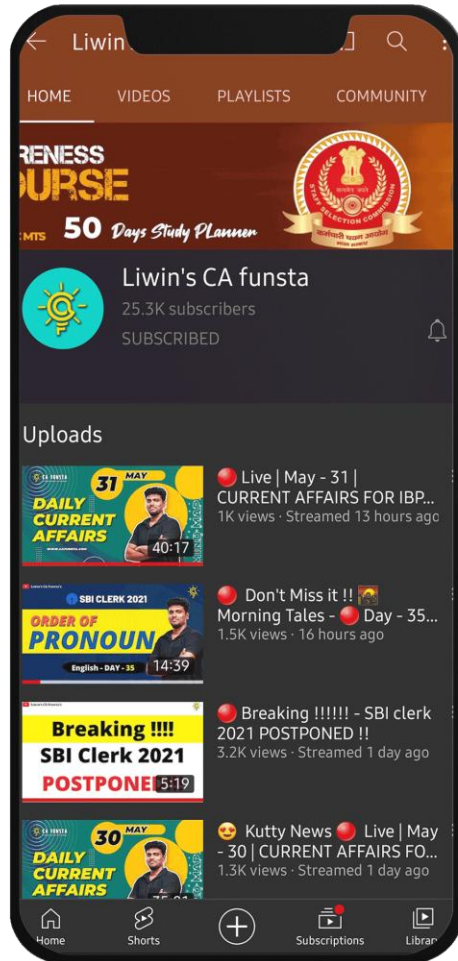
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CA Funsta Channel



CA Funsta Channel

CA Funsta-Mission Parents

FedFirst (Banking)