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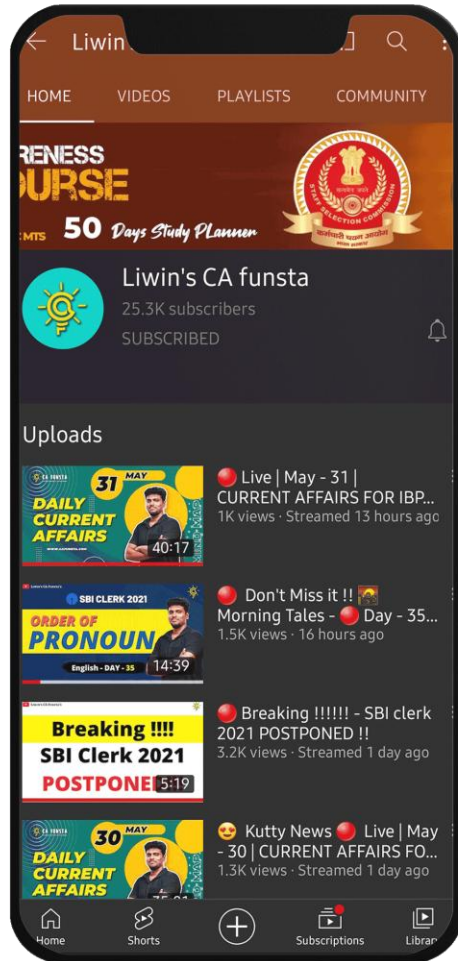




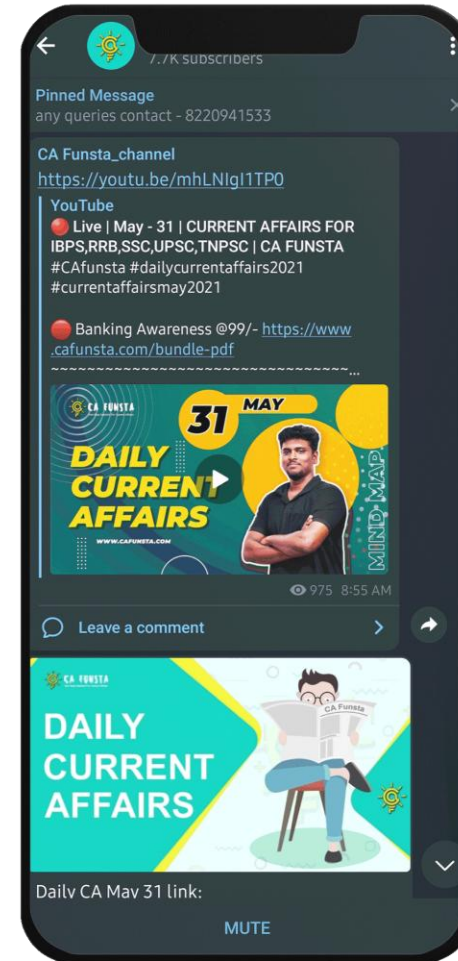
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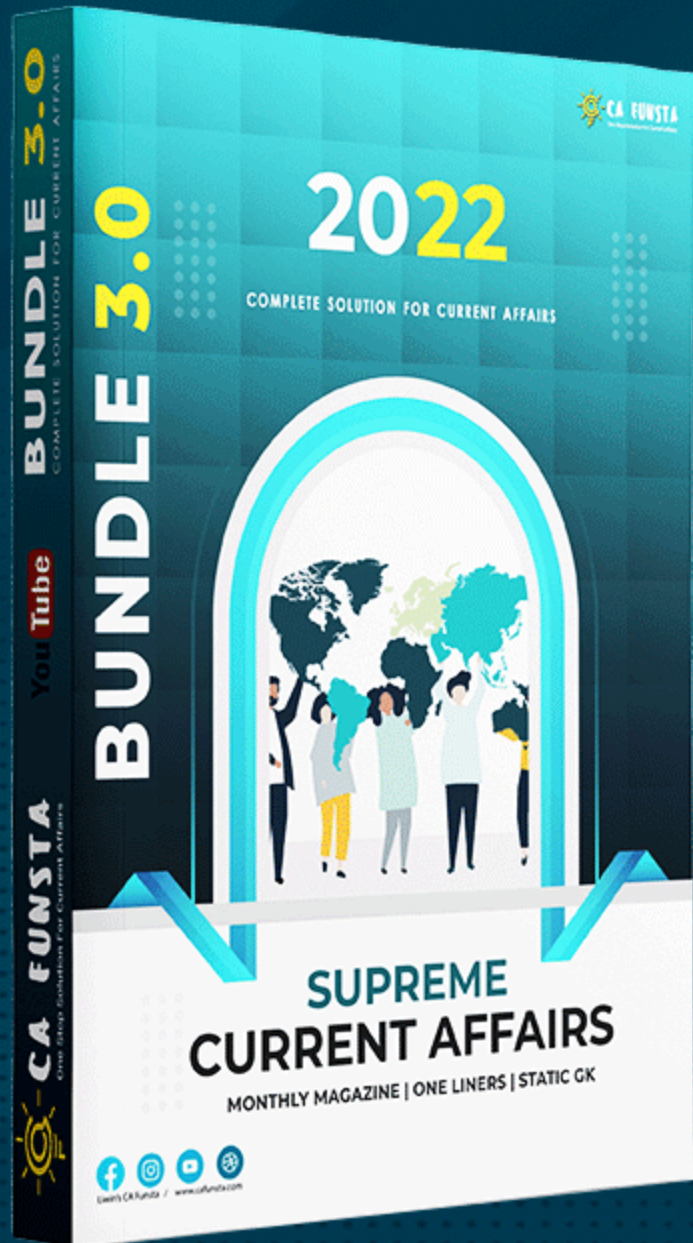
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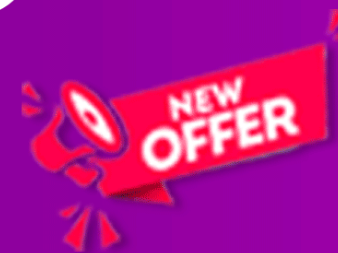


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# Important Days



➤ 22nd State Foundation Day of Jharkhand is observed on \_\_\_\_\_?

- A) November 12
- B) November 10
- C) November 15
- D) November 09
- E) None of these



**Answer**

**C) November 15**



# Important Days



## Explanation

- **15th November is the 22nd State Foundation Day of Jharkhand.**
- **President, Vice President and Prime Minister greeted the people of Jharkhand on their state formation day.**
- **President Draupadi Murmu said, the people of Jharkhand have to cherish their culture, traditions and customs and establish new dimensions of eco-friendly development.**



➤ Who among the following said that online bond platforms will now need to register as stock brokers?

- A) SEBI
- B) RBI
- C) IRDAI
- D) SBI
- E) None of these

**Answer**  
**A) SEBI**



## Explanation

- Online bond platforms offering debt securities **to non-institutional investors will now have to register as stock brokers in stock exchanges**, the Securities and Exchange Board of India said in a circular.
- While online bond platforms providing an avenue for investors, particularly non-institutional **investors to access the bond market, their operations were outside the SEBI's regulatory purview**, the circular put out.





## Titbits

### Securities and Exchange Board of India

- Formed : **April 12, 1988**
- Headquarters : **Mumbai, Maharashtra**
- Chairman : **Madhabi Puri Buch**
- Parent department : **Ministry of Finance**



# BANKING AND FINANCE



➤ Jana Small Finance bank hiked interest rates on savings accounts, fixed deposits up to \_\_\_\_\_percent?

- A) 7 %
- B) 7.6 %
- C) 8.35%
- D) 7.4 %
- E) 8.2 %



**Answer**  
**C) 8.35%**



## Explanation

- Jana Small Finance Bank has **increased interest rates on savings accounts and term deposits for select tenures and amounts.**
- The new rates are **applicable from November 15, 2022.**
- Customers can now earn up to **8.35% on deposits ranging from Rs 15 lakh to Rs 2 crore for a period of 1-2 years.**
- **Senior citizens can earn 8.50% on an FD for a period of 2-3 years on non callable deposits for amounts above Rs 15 lakh.**





## Titbits

### Jana Small Finance bank

- Formed : **2018**
- Headquarters : **Bangalore, Karnataka**
- CEO : **Ajay Kanwal**



➤ RBI imposed penalties on how many cooperative banks for violating compliances?

- A) 7
- B) 6
- C) 4
- D) 9
- E) None of these

**Answer**

**D) 9**



## Explanation

- The Reserve Bank of India has **imposed monetary penalties on nine cooperative banks on account of various contraventions or non compliances of laid down guidelines.**
- These banks are **The Berhampur Cooperative Urban Bank, The Kendrapara Urban Co-operative Bank , The Jamshedpur Urban Cooperative Bank, Krishna Mercantile Co-operative Bank, Renuka Nagarik Sahakari Bank Maryadit, Jila Sahakari Kendriya Bank Maryadit, Osmanabad Janata Sahakari Bank, The Santrampur Urban Co-operative Bank, and The Nawanagar Co-operative Bank.**





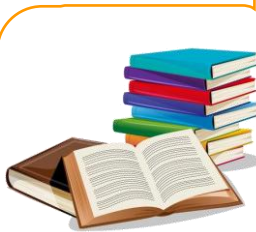
## Titbits

### Reserve Bank of India (RBI)

- Founded: **01/04/1935**
- **RBI Act, 1934**
- HQ: **Mumbai**
- Chairman: **Shaktikanta Das**
- 1926 - **Hilton Young Commission**
- 1937 – **Calcutta to Mumbai**
- 1949 – **Nationalisation**



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

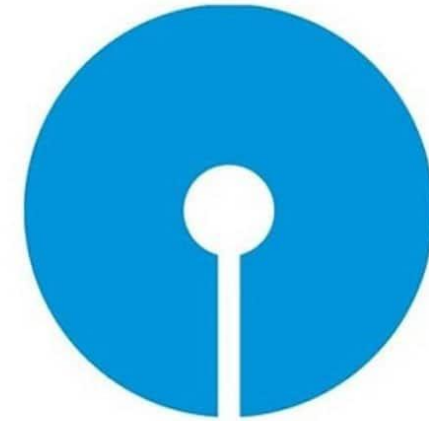


➤ SBI hiked MCLR by up to \_\_\_\_\_ bps across tenors?

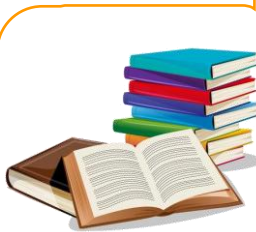
- A) 85 basis points
- B) 45 basis points
- C) 25 basis points
- D) 15 basis points
- E) None of these

**Answer**

**D) 15 basis points**

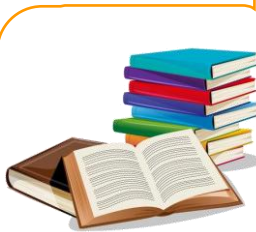
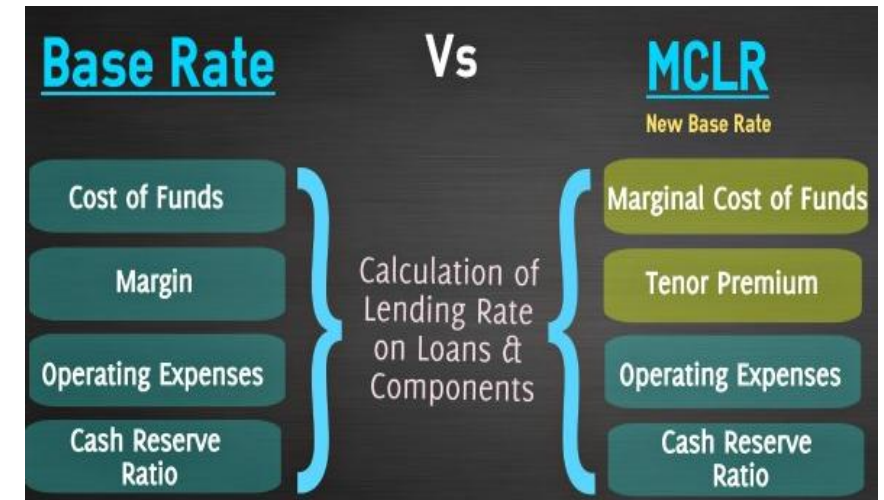


**State Bank of India**



## Explanation

- State Bank of India has raised the marginal cost of funds-based lending rate (MCLR) **by 15 basis points across tenors**, making most consumer loans costlier for borrowers.
- The revised rates come into **effect from November 15, 2022**.
- The benchmark one-year MCLR, which is used as base for fixing most of home, auto and personal loans, **has been raised by 10 basis points (bps) to 8.05 per cent, as against 7.95 per cent earlier**.





## Titbits

### State Bank of India

- Founded : **01/07/1955**
- HQ : **Mumbai**
- Chairman : **Dinesh Kumar Khara**
- Tagline : **With You all the way, Pure Banking**  
**Nothing Else, The Nation Bank on Us, The Banker to Every Indian, A Bank of the Common Man**



# AWARDS



- **National Sports Awards 2022 announced; Major Dhyan Chand Khel Ratna award goes to Achantu Sharath Kamal who belongs to which of the following sport?**

- A) Badminton
- B) Tennis
- C) Table Tennis
- D) Swimming
- E) None of these

**Answer**

**C) Table Tennis**



# AWARDS



## Explanation

- **Youth Affairs and Sports Ministry has announced the National Sports Awards 2022.**
- The awardees will receive their awards from the President of **India at Rashtrapati Bhavan on 30th November.**
- **Table Tennis player Sharath Kamal Achanta** has been chosen for **Major Dhyan Chand Khel Ratna Award.**
- **Arjuna Awards will be given to 25 sportspersons** including **Seema Punia, Lakshya Sen, Nikhat Zareen, R Praggnanandhaa, Deep Grace Ekka, Sushila Devi, Sagar Kailas Ovhalkar, Omprakash Mitharval, Vikas Thakur, Manasi Girishchandra Joshi** among others.





# AWARDS



## Titbits

### Ministry of Youth Affairs and Sports

- UNION MINISTER : **Shri Anurag Singh Thakur** (Hamirpur, Himachal Pradesh)



# AWARDS



➤ How many award BPCL Won at the 16th Global Communication Conclave Hosted by Public Relations Council of India?

- A) 7
- B) 6
- C) 4
- D) 9
- E) None of these

**Answer**  
**D) 9**

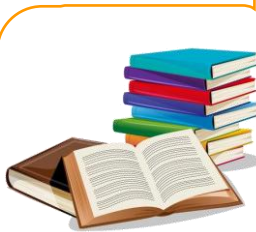


# AWARDS



## Explanation

- Mumbai, Maharashtra, **India Bharat Petroleum Corporation Limited BPCL, a Maharatna and a Fortune Global 500 Company, bagged a total of 9 Excellence Awards for Corporate Collaterals at the 16th Global Communication Conclave organized by Public Relations Council of India PRCI in Kolkata on 12th November 2022.**

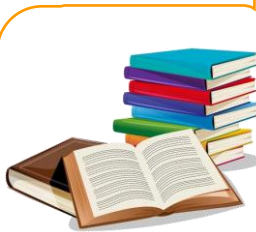


- Which of the following ministry eased distance restriction for booking of Unreserved Tickets through UTSONMOBILE App?

- A) Finance Ministry
- B) Home Affairs ministry
- C) Agriculture Ministry
- D) Railways ministry
- E) None of these

**Answer**

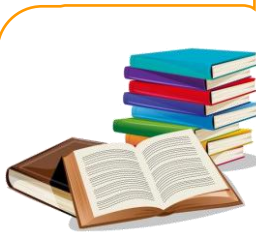
**D) Railways ministry**





## Explanation

- Ministry of Railways have decided to extend the **facility to book unreserved tickets on UTSONMOBILE app from a distance of up to 20 km for non-suburban sections.**
- Earlier, it was upto 5 Km.
- In **suburban areas, the distance has been enhanced from 2 Km to 5 km.**



## Titbits

### Ministry of Railways

- UNION MINISTER : **Shri Ashwini Vaishnav** (Odisha)



# ENVIRONMENT AND ENERGY



- In which of the following place the first 'Zero-Emission' laboratory vessel powered by renewable energy and hydrogen had arrived?

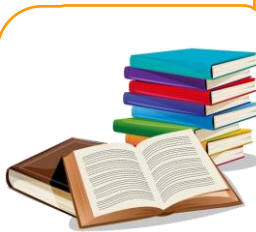
- A) Ernakulam
- B) Kochi
- C) Kasaragod
- D) Thrissur
- E) None of these

**Answer**  
**B) Kochi**



## Explanation

- Energy Observer, the **first 'Zero-Emission' laboratory vessel powered by renewable energy and hydrogen has arrived in Kochi** after a tour of South-East Asia as part of its odyssey around the world.
- According to experts and scientists on board, it is **the first vessel in the world capable of producing decarbonized hydrogen on board from sea water and using an energy mix, relying on renewable energies such as the sun, wind, and marine currents.**





# DEFENCE

➤ Indo - US joint training exercise YUDH ABHYAS 22 will be conducted in \_\_\_\_\_?

- A) Gujarat
- B) Goa
- C) Kerala
- D) Uttarakhand
- E) None of these

**Answer**  
**D) Uttarakhand**



## Explanation

- The **18th edition of Indo - US joint training exercise "YUDH ABHYAS 22"** is scheduled to be conducted in **Uttarakhand**.
- Exercise Yudh Abhyas is conducted annually between India and USA with the **aim of exchanging best practices, Tactics, Techniques, and Procedures between the Armies of the two nations**.
- The **previous edition of the exercise was conducted at Joint Base Elmendorf Richardson, Alaska (USA) in October 2021**.
- **US Army soldiers of 2nd Brigade of the 11th Airborne Division and Indian Army soldiers from the ASSAM Regiment** will be participating in the exercise.



# DEFENCE



➤ Which edition of Pan-India Coastal Defence Exercise Sea Vigil-22 will commence?

- A) 1st
- B) 2nd
- C) 3rd
- D) 4th
- E) None of these

**Answer**  
**C) 3rd**

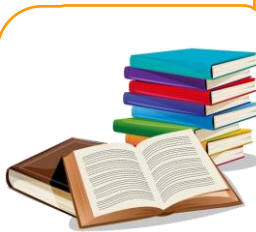


# DEFENCE



## Explanation

- The **third edition of the Pan-India Coastal Defence Exercise Sea Vigil-22** will commence.
- The exercise will be undertaken **along the entire seven thousand 516 kilometer coastline and Exclusive Economic Zone of India.**
- It will involve **all the Coastal States and Union territories.**
- The **two-day exercise is being conducted by the Indian Navy in coordination with the Coast Guard and other ministries** entrusted with the task of maritime activities.



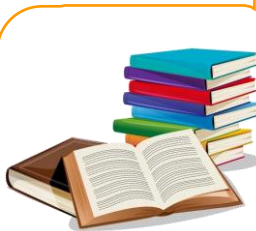
# INTERNATIONAL AFFAIRS



➤ Two-day G20 Summit began at \_\_\_\_\_?

- A) Jambi
- B) Bali
- C) Banten
- D) Gorontalo
- E) None of these

**Answer**  
**B) Bali**





## Explanation

- **World leaders from across the planet**, including Prime Minister Narendra Modi, US President Joe Biden, and Chinese President Xi Jinping, **have converged in Indonesia, for the 17th Group of 20 (G20) Summit, taking place in the city of Bali.**
- The two-day summit is themed "**Recover Together, Recover Stronger**" and **focuses on global economic recovery, global health architecture, digital transformation, sustainable energy transition and climate change**, among other topics.



# INTERNATIONAL AFFAIRS



➤ In which summit Summit Haji Syed Salman Chishty highlighted importance of inter-religious dialogue?

- A) R20
- B) G20
- C) G22
- D) R21
- E) None of these

**Answer**  
**A) R20**



## Explanation

- At the **first Religion Forum (R20) which has been introduced under Indonesia's G20 Summit Presidency and was held in Indonesia**, Haji Syed Salman Chishty, Gaddi Nashin - Dargah Ajmer Sharif, Chairman of Chishty Foundation and General Secretary of AIUMB represented Ajmer Sharif.
- A permanent secretariat of **the G20 Religion Forum R20 has been established in Jakarta by Indonesia largest Islamic Spiritual and Educational Organization - The Nahdtal Ulema with over 100 million active members and followers in Indonesia.**



# INTERNATIONAL AFFAIRS



➤ Who country launched "In our LiFEtime" Campaign launched at COP 27, Sharm El-Sheikh?

- A) India
- B) Russia
- C) France
- D) China
- E) None of these

**Answer**  
**A) India**



## Explanation

- National Museum of Natural History (NMNH), under the Ministry of Environment Forest and Climate Change and United Nations Development Programme (UNDP), jointly launched **“In Our LiFEtime”** campaign **to encourage youth between the ages of 18 to 23 years to become message bearers of sustainable lifestyles.**
- This campaign envisions **to recognize youth from around the world taking climate action initiatives that resonate with the concept of LiFE.**
- This was launched in a side event at the India **Pavilion at COP 27, Sharm El-Sheikh.**



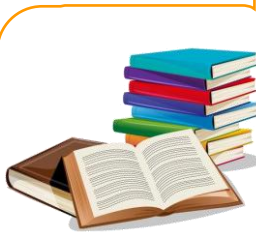


➤ Which of the following ministry inaugurated Geo Smart India 2022 Summit?

- A) Finance Ministry
- B) Jal Shakti ministry
- C) Agriculture Ministry
- D) Railways ministry
- E) None of these

**Answer**

**B) Jal Shakti ministry**



## Explanation

- Union Jal Shakti Minister Gajendra Singh Shekhawat said **the country is spearheading a new wave of socioeconomic prosperity fueled by cutting-edge technology and innovation.**
- Speaking after **inaugurating the GeoSmart India 2022 Summit in Hyderabad**, he said the country is advancing towards an era of sustainable development right from the grassroots level and **aimed at eradicating poverty, combating climate change, and improving business and living standards.**



## Titbits

### Ministry of Jal Shakti

- UNION MINISTER : **Shri Gajendra Singh Shekhawat** (Jodhpur,Rajasthan)



# NATIONAL AFFAIRS

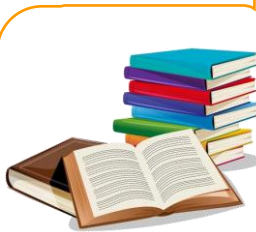


➤ Who among the following launched housing scheme for construction workers?

- A) Manik Saha
- B) Mamata Banerjee
- C) Nitish Kumar
- D) M.K. Stalin
- E) None of these

**Answer**

**D) M.K. Stalin**

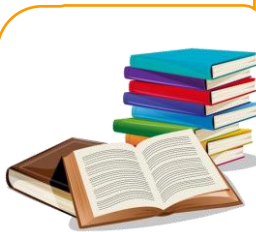


# NATIONAL AFFAIRS



## Explanation

- Tamil Nadu Chief Minister **M.K. Stalin** launched a **housing scheme for construction workers** who are **registered members of the Tamil Nadu Construction Workers' Welfare Board**.
- In the **first phase, over 100 beneficiaries** are to be **covered under the scheme**, which aims to **benefit over 10,000 construction workers** annually at a total cost of **₹400 crore**.

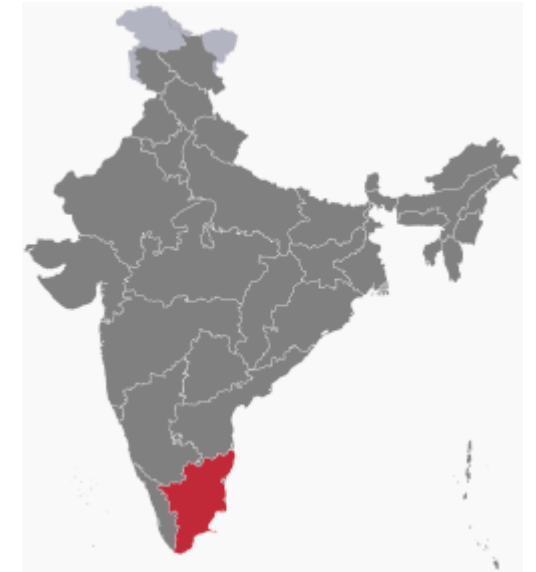




## Titbits

### Tamil Nadu

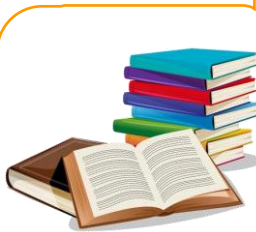
- Capital: **Tamil**
- CM: **MK Stalin**
- Governor: **RN Ravi**
- Language: **Tamil**
- National Park: **Guindy National Park**
- Wildlife Sanctuary: **Kanyakumari Wildlife Sanctuary**
- Tiger Reserve: **Anaimalai Tiger Reserve**
- Power Station: **Ennore Thermal Power Station**
- Dams: **Amaravathi Dam**
- RRB: **Tamil Nadu Grama Bank (Indian Bank)**
- UNESCO Site: **Western Ghats, Mountain Railways, Group of Monuments at Mahabalipuram, Great Living Chola Temples**



# QUICK RECALL



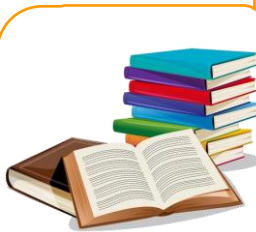
- ❖ President, Vice President and PM Modi greet people of **Jharkhand on their statehood**
- ❖ **Online bond platforms will now need to register as stock brokers: SEBI**
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- ❖ Kerala: Zero-emmission laboratory vessel '**Energy Observer**' in Kochi
- ❖ National Sports Awards 2022 announced; Major Dhyan Chand Khel Ratna award goes to **table tennis player Achanta Sharath Kamal**



# QUICK RECALL



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- ❖ **Third edition of Pan-India Coastal Defence Exercise Sea Vigil-22 to commence**
- ❖ **Two-day G20 Summit begins in Bali**
- ❖ At recent **R20 Summit Haji Syed Salman Chishty highlights importance of inter-religious dialogue**
- ❖ **"In our LiFEtime"** Campaign launched by India at COP 27, Sharm El-Sheikh
- ❖ Jal Shakti Minister Gajendra Singh Shekhawat inaugurates **Geo Smart India 2022 Summit** in Hyderabad
- ❖ T.N. CM Stalin launches **housing scheme for construction workers**



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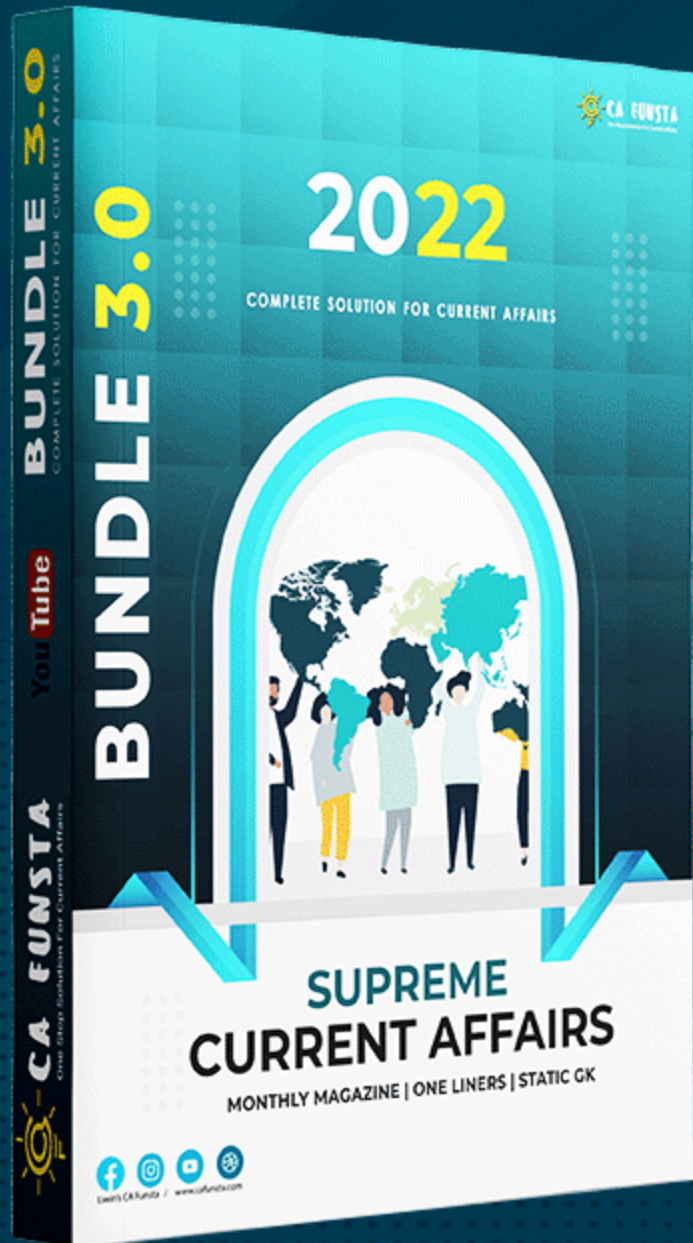


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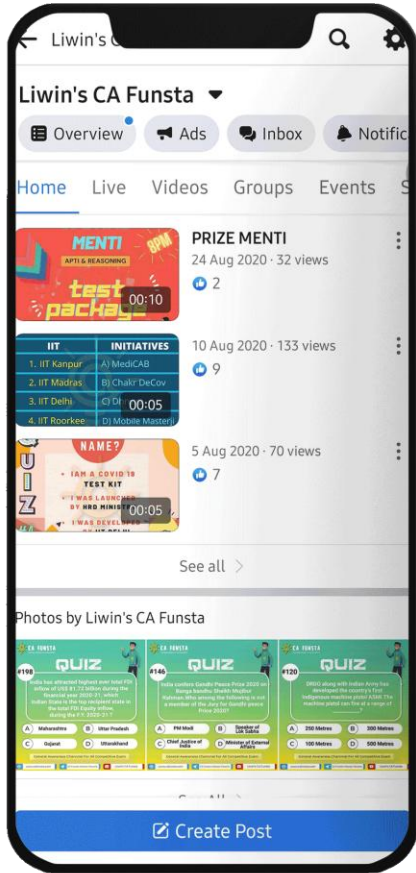
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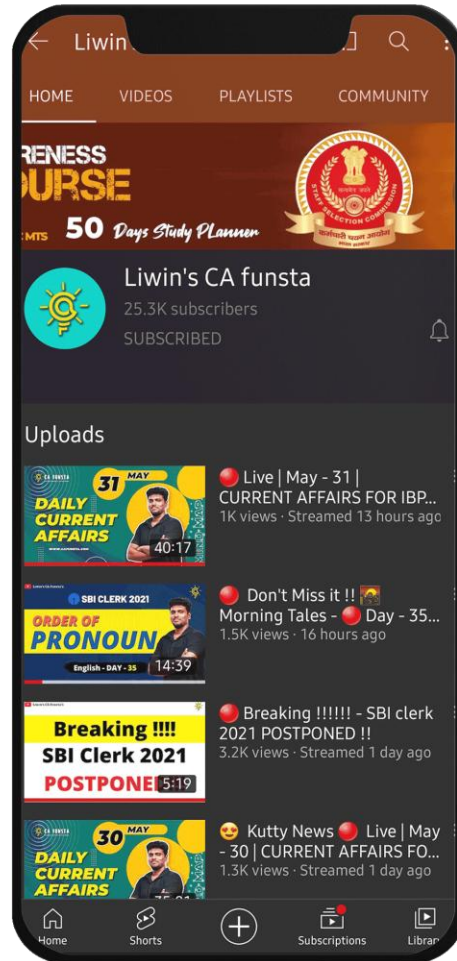
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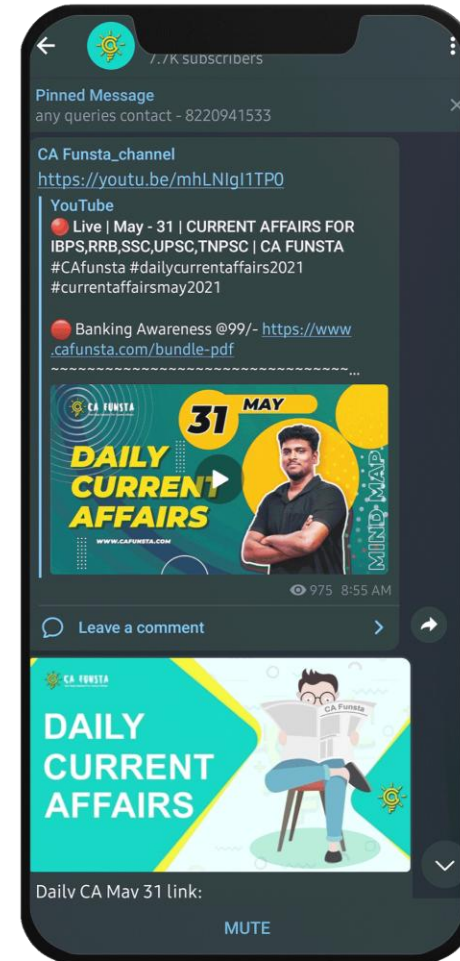
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