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# Important Days



➤ **What event does 'Goa Liberation Day' commemorate?**

- A) Independence from British rule
- B) Unionization of states in India
- C) Liberation of Goa from French rule
- D) Liberation of Goa from Portuguese rule
- E) Formation of Goa as a separate Indian state

**Answer**

**D) Liberation of Goa from Portuguese rule**



# Important Days



## Explanation

- The 'Goa Liberation Day' is celebrated to commemorate the liberation of the state from Portuguese rule in the year 1961.
- On this day in 1961, the Indian Army captured Goa, which had been under Portuguese rule for some 451 years.



➤ Which state clinched the inaugural title at the Khelo India Para Games (KIPG) held in New Delhi?

- A) Uttar Pradesh
- B) Tamil Nadu
- C) Haryana
- D) Maharashtra
- E) Karnataka

**Answer**  
**C) Haryana**





## Explanation

- **The first-ever Khelo India Para Games (KIPG) concluded in New Delhi with Haryana winning the inaugural title by securing 105 medals including 40 gold, 39 silver, and 26 bronze.**
- Uttar Pradesh came second with 62 medals including 25 gold, 23 silver, and 14 bronze
- Tamil Nadu finished third with 20 gold, eight silver, and 14 bronze medals.
- KIPG witnessed the participation of around 1,450 para-athletes from across the country.
- Athletes from 32 states and Union Territories participated in the Games.



# SPORTS



## Medal Tally in Khelo India Para Games held in New Delhi

1. Haryana – 105 medals – 40 Gold, 39 Silver, 26 Bronze
2. Uttar Pradesh – 62 medals – 25 Gold, 23 Silver, 14 Bronze
3. Tamilnadu – 42 medals – 20 Gold, 8 Silver, 14 Bronze



➤ Who is Bank of Baroda's target demographic for the Bob BRO Savings Account?

- A) People aged 25 and above
- B) Students aged 16 to 25 years
- C) Working professionals aged 30 to 40 years
- D) Retired individuals aged 60 and above
- E) Entrepreneurs and business owners

**Answer**

**B) Students aged 16 to 25 years**



## Explanation

- **Bank of Baroda (Bank) has launched the Bob BRO Savings Account - a Zero Balance Savings Account especially designed for students aged 16 to 25 years.**
- To tap the youth, Bank of Baroda has tied up with Mood Indigo (Moodi), IIT Bombay's annual student fest and Asia's largest college cultural festival, as the exclusive banking partner.



## Salient features of the Bob BRO Savings Bank Account

- Zero balance savings account for the age group 16 years to 25 years
- Lifetime Free RuPay Platinum Debit Card with attractive offers on leading brands
- Complimentary Domestic Airport Lounge access (2 per quarter)
- Free Personal Accident Insurance Cover up to ₹2 lakh
- Auto Sweep Facility available



## Salient features of the Bob BRO Savings Bank Account

- Free NEFT/RTGS/IMPS/UPI through digital channels and branch
- Unlimited free cheque leaves
- Free SMS/Email Alerts
- Up to 100% Concession in Demat AMC
- Concessional Interest Rates on Education Loans with zero processing fee\*
- Exclusive Credit Card offers, subject to eligibility



## Titbits

### **Bank of Baroda:**

HQ: Vadodara, Gujarat

Chairman: Hasmukh Adhia

MD and CEO: Debadatta Chand



- Which entities recently had the ban lifted by the Reserve Bank of India (RBI) for onboarding new merchants for online payments?

- A) Google Pay and PhonePe
- B) Razorpay and Cashfree
- C) Paytm and PayU
- D) Amazon Pay and MobiKwik
- E) PayPal and Stripe



**Answer**

**B) Razorpay and Cashfree**





## Explanation

- The Reserve Bank of India (RBI) has lifted ban on payment aggregators Razorpay and Cashfree after almost a year.
- The RBI's authorization will enable the payment companies to onboard new merchants onto its platform for processing online payments.
- Last year, the central bank asked Razorpay, Cashfree, PayU, and Paytm, which hold in-principal approvals for payment aggregator licence, to stop on-boarding new merchants till they get the final licence.



## Titbits

### Razorpay:

Founded: 2013

Founders: Harshil Mathur, Shashank Kumar

CEO: Harshil Mathur

### Cashfree:

Founded: 2015

Founders: Akash Sinha, Reeju Datta

CEO: Akash Sinha



➤ **What is the primary objective behind the collaboration between RBL Bank and NeSL?**

- A) Introducing a new credit card product
- B) Launching an electronic bank guarantee (e-BG) product
- C) Enhancing mortgage loan offerings
- D) Implementing a digital wallet service
- E) Improving savings account interest rates



**Answer**

**B) Launching an electronic bank guarantee (e-BG) product**



## Explanation

- RBL Bank has collaborated with NeSL to launch an electronic bank guarantee (e-BG) product, which allows for paperless issuance and confirmation of bank guarantees.
- The e-BG can be requested through multiple channels and enhances security while reducing fraud susceptibility.



## Electronic Bank Guarantee:

- Electronic Bank Guarantee is the electronic process of issuing a guarantee to a lender.
- The digitisation of the process will cut short the BG issuance time from 3-4 working days to a few minutes.
- The electronic version of guarantee can be processed, stamped, verified and delivered instantly, compared to paper-based process.
- To obtain e-BG, companies or individuals have to go for text-generation of the BG, e-stamping by NeSI, e signing and hosting of the final e-bg on the NeSI portal.
- The final e-BG can be viewed by the applicant on the NeSL portal.



## Titbits

### **National Securities Depository Limited:**

- National Securities Depository Limited (NSDL) is an Indian central securities depository under the jurisdiction of Ministry of Finance, Government of India based in Mumbai.
- The enactment of Depositories Act in August 1996 paved the way for establishment of NSDL.
- It was established in 1996 as the first electronic securities depository in India with national coverage.
- HQ: Mumbai, Maharashtra
- MD and CEO: Padmaja Chunduru

### **RBL Bank:**

HQ: Mumbai, Maharashtra  
MD and CEO: R Subramania Kumar



- **Which two entities recently formed a bancassurance partnership to provide insurance solutions to the bank's customers?**
- A) ICICI Prudential Life Insurance and HDFC Bank
  - B) Aditya Birla Sun Life Insurance and IDFC First Bank
  - C) Max Life Insurance and Axis Bank
  - D) SBI Life Insurance and Punjab National Bank
  - E) HDFC Life and ICICI Bank

**Answer**

**B) Aditya Birla Sun Life Insurance and IDFC First Bank**



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## Explanation

- Aditya Birla Sun Life Insurance and IDFC First Bank have entered into a bancassurance partnership to offer insurance solutions to the bank's customers.
- Aditya Birla Sun Life will offer products and services, including those that focus on retirement planning, ensuring a steady source of second income and tax-free returns tailored to their life stages.
- This partnership will also promote financial inclusion and increase awareness about insurance and protection amongst people.





## Titbits

### **IDFC First Bank:**

Founded: October 2015  
HQ: Mumbai, Maharashtra  
MD and CEO: V Vaidyanathan

### **Aditya Birla Sun Life Insurance:**

MD and CEO: Kamlesh Rao



- **What action has the Reserve Bank of India (RBI) taken regarding lenders and Alternative Investment Funds (AIFs) concerning loan practices?**
- A) Encouraging increased investments in AIFs for better loan management
  - B) Imposing restrictions on lenders from investing in AIFs linked to their borrowers
  - C) Promoting riskier lending practices through AIFs
  - D) Facilitating easier loan restructuring via AIFs
  - E) Advising lenders to invest more in AIFs for loan diversification



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

**Answer**

- B) Imposing restrictions on lenders from investing in AIFs linked to their borrowers**



## Explanation

- **The Reserve Bank of India (RBI) has clamped down on lenders evergreening loans through the use of alternative investment funds (AIFs), a practice previously red-flagged by the stock market regulator.**
- **From now, a lender will not be allowed to invest in the schemes of any AIF that has invested in a borrower or investee of that lender.**
- The Securities and Exchange Board of India (Sebi) had informed RBI about instances of non-bank financiers evergreening loans through the AIF route.



## Explanation

- **Evergreening:** It refers to practices to mask the true extent of bad loans by allowing delinquent borrowers to take more loans and repay existing ones.
- **Alternative investment funds:** They are privately pooled investment vehicles, collecting funds from sophisticated investors, either domestic or foreign.
- The central bank also directed lenders, which have invested in AIF schemes that come under the purview of the circular, to liquidate their investments within 30 days.



# AWARDS



➤ **What is the name of the NGO in Afghanistan that received the International Gender Equality Prize for 2023?**

- A) Afghan Women Empowerment Organization
- B) Afghanistan Women's Rights Foundation
- C) Afghan Women Skills Development Center
- D) Afghan Women for Change
- E) Women's Rights Advocacy Network



**Answer**

**C) Afghan Women Skills Development Center**



# AWARDS



## Explanation

- **Finland awarded the International Gender Equality Prize for 2023 to an NGO in Afghanistan that works to promote and protect the rights of women in Afghanistan.**
- **The organisation Afghan Women Skills Development Center does important humanitarian work to promote the safety of Afghan women.**
- **Finnish Prime Minister Petteri Orpo attended the ceremony and presented the EUR 300,000 Prize to the organisation's representative, Mahbouba Seraj, in Tampere.**



# AWARDS



## Explanation

- The task of the Afghan Women Skills Development Center is to provide Afghan women with training and to support their skills development and economic empowerment.
- The organisation operates in eight provinces around the country.
- It cooperates with the UN Refugee Agency UNHCR, and the purpose of this cooperation is to provide protection to women and families who are in danger.



# AWARDS



## Previous Awardees:

- 2021- We Will Stop Femicide Platform, an organisation that does groundbreaking work combating violence against women in Turkey.
- 2019 - Equality Now, a global non-profit organisation, which defends the rights of women.
- 2017 - The Prize was awarded to then-German Chancellor Angela Merkel. She directed the prize money to a Nigerien organisation that works to stop domestic violence.





# AWARDS



## Note:

- Finland was one of the first countries in the world to extend the right to vote and stand for elections to all women and men in 1906.
- Finland was also the first country to elect women to Parliament; 19 women were elected to the 200-seat Parliament in 1907



# AWARDS



## Titbits

### Finland:

Capital: Helsinki

Currency: Euro

President: Sauli Niinisto

Prime Minister: Petteri Orpo



# AWARDS



➤ **Who received the 'Vir Chakra' on behalf of the Indian Navy at the solemn ceremony held at Lonavala?**

- A) Admiral Karambir Singh
- B) Vice Admiral Dinesh Prabhakar
- C) Commodore R. Harikumar
- D) Rear Admiral Sanjay Vatsayan
- E) Admiral Sunil Lanba

**Answer**

**B) Vice Admiral Dinesh Prabhakar**



# AWARDS



## Explanation

- INS Shivaji, the premier Training establishment of the Indian Navy received the original 'Vir Chakra' awarded to Late Vice Admiral Benoy Roy Chowdhury, AVSM, VrC (Retd.) at a solemn ceremony at Lonavala.
- Vice Admiral Dinesh Prabhakar, AVSM, NM, VSM (Retd), Distinguished Chair Marine Engineering, INS Shivaji, received the 'Vir Chakra' from Mr Padipta Bose & Mrs Gargi Bose, the family members of VAdm Chowdhury on behalf of the Indian Navy.
- The 'Vir Chakra' is an Indian wartime military bravery award presented for acts of gallantry on the battlefield, on land or in air or at sea.



➤ **With whom did the National Skill Development Corporation (NSDC) sign a Memorandum of Understanding (MoU) to safeguard the rights of skilled laborers from India?**

- A) Qatar
- B) Oman
- C) Saudi Arabia
- D) Kuwait
- E) United Arab Emirates (UAE)

**Answer**  
**C) Saudi Arabia**



## Explanation

- The National Skill Development Corporation (NSDC) has signed a Memorandum of Understanding (MoU) with the government of Saudi Arabia to protect the rights of skilled labourers from India.
- A wage protection system and freedom of mobility will be offered to Indian labourers working in Saudi Arabia.
- A wage protection system is in place with an electronic version and the intention is to ensure that every worker gets paid in time.
- If a company or organisation does not comply with the wage protection system, their services will be frozen, meaning it cannot work with the government.



## Titbits

### **National Skill Development Corporation:**

- National Skill Development Corporation (NSDC) is a not-for-profit public limited company incorporated on July 31, 2008, under section 25 of the Companies Act, 1956 (corresponding to section 8 of the Companies Act, 2013).
- NSDC was set up by Ministry of Finance as Public Private Partnership (PPP) model.
- The Government of India through Ministry of Skill Development & Entrepreneurship (MSDE) holds 49% of the share capital of NSDC, while the private sector has the balance 51% of the share capital.
- Founded: 2008
- HQ: New Delhi
- CEO: Ved Mani Tiwar



# NATIONAL AFFAIRS



➤ What is the duration of the Good Governance Week (Sushasan Saptah) celebrations in 2023?

- A) From December 10<sup>th</sup> to December 15<sup>th</sup>
- B) From December 15<sup>th</sup> to December 19<sup>th</sup>
- C) From December 19<sup>th</sup> to December 23<sup>rd</sup>
- D) From December 19<sup>th</sup> to December 25<sup>th</sup>
- E) From December 25<sup>th</sup> to December 31<sup>st</sup>



**Answer**

**D) From December 19<sup>th</sup> to December 25<sup>th</sup>**





## Explanation

- **Union Minister of State (Independent Charge), Ministry of Science and Technology, Minister of State in the Prime Minister's Office, Minister of State of Personnel, Public Grievances & Pensions, Department of Atomic Energy and Department of Space, Government of India will inaugurate the Good Governance Week (Sushasan Saptah) celebrations to be held from 19th December 2023 to 25th December 2023, the Good Governance Day.**
- The inaugural ceremony will be held on 19th December, 2023 at Bhim Auditorium, Dr. Ambedkar International Centre, New Delhi.



## Explanation

- The Good Governance Week 2023 is the third consecutive year of week-long celebrations organized by Department of Administrative Reforms & Public Grievances (DARPG), Government of India.
- The States of Maharashtra and Uttar Pradesh will present the good governance practices of their States.
- CPGRAMS Mobile App to enable citizens to file their grievances from their mobile phones, including through voice based filing, will also be launched by the Minister.



➤ Which governmental department collaborated with the World Bank, Ministry of Environment & Forests (MoEFCC), and the Bureau of Energy Efficiency (BEE) for the "Alleviating Heat stress by Enhancing production of Affordable cooling Devices (AHEAD)" consultation workshop?

- A) Ministry of Home Affairs
- B) Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry
- C) Ministry of Agriculture and Farmers Welfare
- D) Ministry of External Affairs
- E) Ministry of Science and Technology

**Answer**

**B) Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry**



## Explanation

- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry in alliance with the World Bank, with support of the Ministry of Environment & Forests (MoEFCC), and the Bureau of Energy Efficiency (BEE) successfully hosted the "Alleviating Heat stress by Enhancing production of Affordable cooling Devices (AHEAD)" consultation workshop at Vanijya Bhawan, New Delhi.
- The workshop emphasized India's commitment to climate mitigation and its goal to emerge as a global leader in sustainable and affordable cooling technologies.



## Note:

- Increased global warming, growing Indian economy, increased purchase power is likely to increase growth in overall cooling demand by 10 times in next two decades.
- The cooling interventions have the opportunity to save 4.5% of GDP, i.e., nearly 329 billion USD which could be at risk by 2030 due to heat waves.
- The current cold chain for agriculture produce is only 4% of the requirement and increasing the cold chain can help preserve more agriculture produce.
- At present India spends nearly a billion USD in 2022-23 of foreign exchange on importing cooling device components.



# NATIONAL AFFAIRS



## Keypersons on this event:

- Secretary, DPIIT, **Shri R.K. Singh**
- Country Director for India, World Bank, **Mr. Auguste Tano Kouame**



➤ What is the monetary value of the loan provided by the Asian Development Bank (ADB) to the Government of India for the Delhi-Meerut RRTS corridor project?

- A) \$150 million
- B) \$200 million
- C) \$250 million
- D) \$300 million
- E) \$350 million

**Answer**  
**C) \$250 million**



## Explanation

- The Government of India and Asian Development Bank (ADB) signed agreement for a 37 billion Japanese Yen (\$250 million) loan that will continue financing the construction of the 82-kilometre Delhi-Meerut Regional Rapid Transit System (RRTS) corridor.
- ADB had approved a \$1,049 million Multi-tranche Financing Facility (MFF) for the project in 2020 to support construction of RRTS, the first of three priority rail corridors planned under the NCR Regional Plan 2021, to connect Delhi to other cities in adjoining states.





## Explanation

- The RRTS will have multi-modal hubs to ensure smooth interchange with other transport modes.
- The first tranche of the ADB loan amounted to \$500 million with another \$500 million co-financed by AIIB.
- RRTS will help improve urban mobility in Delhi-NCR region and reduce carbon emissions



➤ **What is the objective behind the \$250 million policy-based loan signed between the Government of India and the Asian Development Bank (ADB)?**

- A) To support agricultural development
- B) To fund healthcare infrastructure
- C) To facilitate industrial corridor development
- D) To promote renewable energy projects
- E) To enhance educational institutions



**Answer**

**C) To facilitate industrial corridor development**



## Explanation

- **The Government of India and Asian Development Bank (ADB) signed a \$250 million policy-based loan that will continue support to industrial corridor development to make manufacturing more competitive, strengthen national supply chains and links with regional and global value chains, and create more and better jobs.**
- This loan builds on the \$250 million Subprogramme 1 loan approved by ADB in October 2021 that helped strengthen policy frameworks for the Government of India's National Industrial Corridor Development Programme (NICDP) and develop 11 industrial corridors.



## Explanation

- The loan for the Subprogramme 2 will help in the integration of industrial corridors with transport, logistics and urban facilities under the government's Prime Minister Gati Shakti platform.



## National Industrial Corridor Development Programme (NICDP):

- The goal of India's most ambitious infrastructure project, the National Industrial Corridor Development Programme, is to create new industrial cities that are "Smart Cities" by combining next-generation technology with infrastructural sectors.
- The establishment of 32 projects in four phases within the 11 industrial corridors by 2026–2027 was approved in December 2020.
- In order to support domestic industry, it seeks to build 11 industrial corridors with multimodal connectivity spanning 18 states.



## Industrial Corridors:

- Delhi-Mumbai Industrial Corridor (DMIC)
- Amritsar-Kolkata Industrial Corridor (AKIC)
- Chennai-Bengaluru Industrial Corridor (CBIC)
- Vizag-Chennai Industrial Corridor (VCIC)
- Bengaluru-Mumbai Industrial Corridor (BMIC)
- Odisha Economic Corridor (OEC)
- Hyderabad Nagpur Industrial Corridor (HNIC)
- Hyderabad Warangal Industrial Corridor (HWIC)
- Hyderabad Bengaluru Industrial Corridor (HBIC)
- Extension of CBIC to Kochi via Coimbatore
- Delhi Nagpur Industrial Corridor (DNIC)



➤ **Who unveiled the new logo of the CA Institute, the world's largest professional body of Chartered Accountants?**

- A) Prime Minister Narendra Modi
- B) Finance Minister Nirmala Sitharaman
- C) Vice-President Jagdeep Dhankhar
- D) Commerce and Industry Minister Piyush Goyal
- E) Home Minister Amit Shah



**Answer**

**C) Vice-President Jagdeep Dhankhar**



## Explanation

- **The CA Institute, which is the world's largest professional body of Chartered Accountants, has unveiled a new logo.**
- **It was unveiled by the Vice-President Jagdeep Dhankhar in the presence of Commerce and Industry Minister Piyush Goyal at a Global Professional Accountants Convention (GloPAC) held in Gandhinagar.**
- **The logo consists of the letters 'CA' in blue with a tricolour tick mark (upside down) on a white background.**





## Explanation

- The blue colour denotes creativity, innovativeness, knowledge, integrity, trust, truth, stability, and depth. The upside-down tick mark in tricolour, typically used by Chartered Accountants during audits, has been included to symbolise the wisdom and value of professionals.
- 'India' is added to the logo, which epitomises the institute's commitment to the India First approach and its commitment to serve the Indian economy in the public interest.



## Titbits

### **Institute of Chartered Accountants of India (ICAI):**

- The Institute of Chartered Accountants of India (ICAI) is India's largest professional accounting body under the administrative control of Ministry of Corporate Affairs, Government of India.
- It was established on 1 July 1949 as a statutory body under the Chartered Accountants Act, 1949 enacted by the Parliament for promotion, development and regulation of the profession of Chartered Accountancy in India.
- HQ: New Delhi
- President: Aniket Sunil Talati
- Vice President: Ranjeet Kumar Agarwal



# QUICK RECALL



- **Goa liberation day is observed on December 19**
- **First-ever Khelo India Para Games conclude in New Delhi; Haryana dominates medal tally with 40 gold, 39 silver and 26 bronze**
- **Bank of Baroda launches Bob BRO Savings Account, a zero balance savings account for students aged 16 to 25**
- **RBI lifts ban on Razorpay and Cashfree**
- **RBL Bank launches ebank Guarantee on NeSDL Platform**
- **Aditya Birla Sun Life, IDFC First Bank in pact to collaborate on financial solutions**
- **RBI tightens norms for banks, NBFC's investing in Alternative Fund Investments**
- **Amongst the leaders in gender equality, Finland awards International prize to Aghanistan-based NGO**
- **INS SHIVAJI receives the original 'VIR CHAKRA' of late vice ADM Benoy Roy Chowdury at a solemn ceremony**



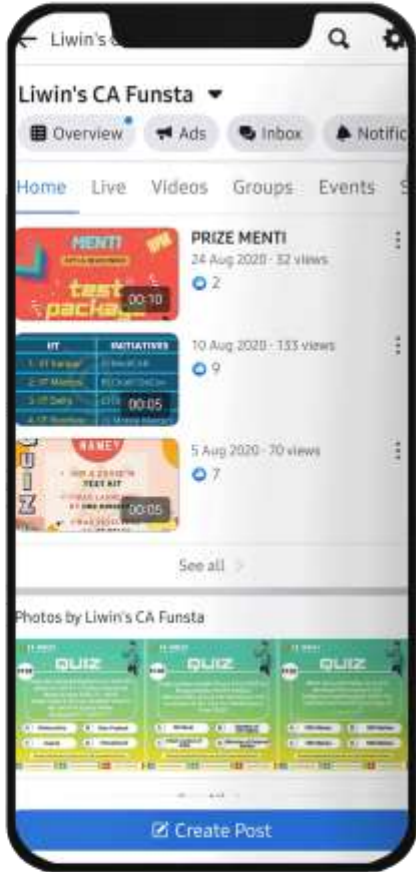
# QUICK RECALL



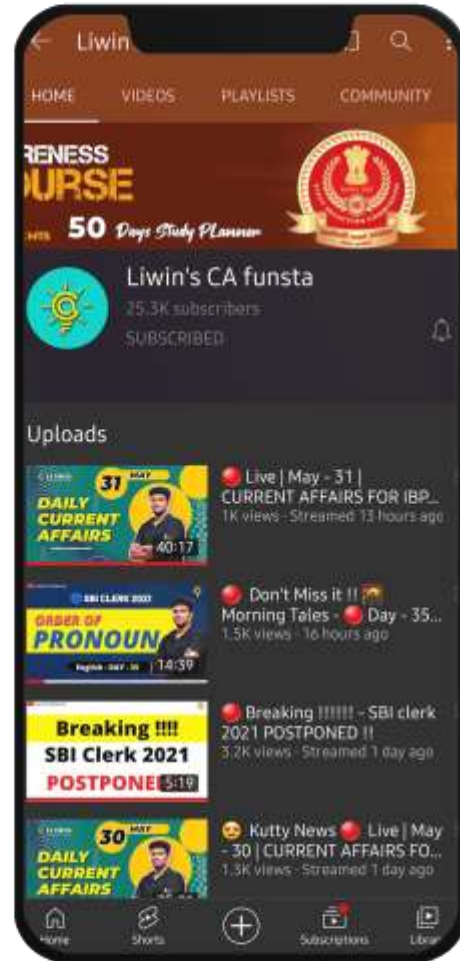
- **NSDC and Saudi Arabia forge partnership to safeguard rights of Indian skilled labourers**
- **Union Minister Dr. Jitendra Singh to inaugurate Good Governance Week 2023 on 19th December, 2023**
- **DPIIT in alliance with World Bank hosts "Alleviating Heat stress by Enhancing production of Affordable cooling Devices (AHEAD)" Consultation Workshop.**
- **Government of India and ADB sign 37 billion Japanese Yen loan for Delhi-Meerut Regional Rapid Transit System Corridor**
- **Government of India and ADB sign \$250 million loan for Industrial Corridor Development in India**
- **ICAI unveils new CA India logo**



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