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April GA Quiz 23

Directions: Study the following questions carefully and answers the questions given below:

1. Information and Credit Rating Agency of India Limited (ICRA) has slashed India's FY22 GDP estimate by what percent?

- A. 0.4 percent B. 0.3 percent C. 0.2 percent
D. 0.5 percent E. None of these

2. Which mutual fund company has become the 1st mutual fund company to cross Rs.5 lakh crore AAUM?

- A. ICICI Mutual Funds B. SBI Mutual Funds C. HDFC Mutual Funds
D. PNB Mutual Funds E. None of these

3. Co-creators of Google Pay, Sujith Narayanan and Sumit Gwalani, are launching Fi, a neobank for salaried millennials in partnership with which bank?

- A. Federal Bank B. South Indian Bank C. IndusInd Bank
D. IDBI Bank E. None of these

4. Bitex has become the First Cryptocurrency Exchange in which country to Provide Investment Declaration Reports?

- A. USA B. China C. India
D. UAE E. None of these

5. Which country has been elected to three key bodies of the United Nations' Economic and Social Council (UN ECOSOC)?

- A. Sri Lanka B. Bangladesh C. Pakistan
D. Vietnam E. None of these



6. Which of the following is India's only State to have a Uniform Civil Code?

- A. Gujarat B. Maharashtra C. Goa
D. Kerala E. None of these

7. Which IIT and National Cooperative Development Corporation (NCDC) have signed a MoU towards greater collaboration in issues and areas related to the development of cooperatives, agriculture and allied sectors and to the holistic approach towards sustainable development?

- A. IIT Kanpur B. IIT Mumbai C. IIT Kharagpur
D. IIT Delhi E. None of these

8. Central Drugs Standard Control Organisation (CDSCO) has extended the License Validity of 8 Medical Devices (listed under Drugs & Cosmetics Act, 1940) by additional _____ for manufacturers/importers who have already submitted their applications to Central/State Licencing authorities.

- A. Three months B. Six months C. Nine Months
D. One Year E. None of these

9. 2021 Earth Day was observed on which of the following dates?

- A. April 22 B. April 21 C. April 23
D. April 20 E. None of these

10. Maulana Wahiduddin Khan passed away recently, was a/an _____ .

- A. Film maker B. Islamic scholar C. Sports person
D. Motivational speaker E. None of these

11. Shankha Ghosh passed away recently, was a poet of which language?

- A. Hindi B. Marathi C. Bengali
D. Tamil E. None of these



12. Which of the following states is to host the 4th Khelo India Youth Games 2021 from 21st Nov to 5th Dec 2021?

- A. Punjab
- B. Haryana
- C. Rajasthan
- D. Gujarat
- E. None of these

13. Dr Harsh Vardhan has recently addressed which edition of the Virtual Global Forum on TB Vaccine?

- A. 4th
- B. 5th
- C. 6th
- D. 7th
- E. None of these

14. National Institute of Urban Affairs (NIUA) in partnership with which firm has virtually launched the 'Infant Toddler and Caregiver-friendly Neighbourhoods (ITCN) Training and Capacity Building Programme'?

- A. Bernard van Leer Foundation
- B. ChildFund
- C. Christian Children's Fund of Canada
- D. Children International
- E. None of these



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15. BRICS seminar on 'Misuse of Internet by Terrorists' was organized by which organization?

- A. Intelligence Bureau
- B. Central Bureau of Investigation
- C. Narcotics Control Bureau
- D. National Investigation Agency
- E. None of these

16. Who among the following will represent India at World Cities Cultural Forum 2021?

- A. Arvind Kejriwal
- B. Manish Sisodia
- C. Sanjay Singh
- D. Sanjaya Sinh
- E. None of these



17. India ranked 87th in Global Energy Transition Index of WEF. Which of the following countries has topped the Index?

- A. Sweden
- B. Norway
- C. Denmark
- D. Finland
- E. None of these

18. Which one is the only Indian university to make it in the world's top 100 educational institutions doing the most in the fight towards sustainability, according to new global rankings released recently?

- A. Amrita Vishwa Vidyapeetham University
- B. Karunya Institute of Technology and Sciences
- C. Vellore Institute of Technology
- D. Sathyabama Institute of Science and Technology
- E. None of these

19. Housing Development Finance Corporation (HDFC) Ltd has entered into a strategic co-lending partnership with which company to offer housing loans to homebuyers at competitive rates?

- A. Indiabulls Housing Finance
- B. Dewan Housing Finance Corporation
- C. Piramal Enterprises
- D. Infrastructure Leasing & Financial Services
- E. None of these

20. Which bank has decided to withdraw its banking services from India just within a week of Citi banks exit?

- A. First National Bank
- B. FirstRand Bank
- C. Standard Bank
- D. Nedbank
- E. None of these



Correct answer:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
D	B	A	C	E	C	C	B	A	B	C	B	B	A	D	A	A	A	A	B

Explanation:

1. Hints to Remember

Who: Icra

What: slashes India's FY22 GDP estimate by 0.5%, expects economy to expand by 10.5%

When: published on 20th April 2021

Domestic rating agency Icra on Tuesday cut its 2021-22 growth estimate by 0.5 per cent on the upper end, as a newer spate of lockdowns and restrictions get imposed in pockets to arrest the rising COVID-19 cases.

The agency now expects the economy to grow 10-10.5 per cent in 2021-22, against the 10-11 per cent estimated earlier.

Starting with Maharashtra, a slew of other pockets in the country like Delhi have been taking to localised lockdowns to arrest the climbing COVID-19 cases, which derails economic activity.

"For Q1 FY2022 (April-June 2021), we had earlier expected a GDP expansion of 27.5 per cent, boosted by the low base.[\(Read more\)](#)

2. Hints to Remember

Who: SBI MF

What: becomes 1st mutual fund company to cross Rs.5 lakh crore AAUM

When: published on 8th April 2021

SBI Funds Management Pvt. Ltd on Thursday said that it has become the first mutual fund house in India to cross the ₹5 lakh crore average assets under management (AAUM) mark. In the last one year, SBI MF's average AUM has grown to ₹5.04 lakh crore from ₹3.73 lakh crore, recording a growth of 35 % during the financial year 2020-21.

According to the company, the market share of the fund house has also grown from 13.82% to 15.71% during the last one year.[\(Read more\)](#)



3. Hints to Remember

Who: Google Pay creators

What: launch neobank Fi for millennials

When: published on 20th April 2021

Co-creators of Google Pay, Sujith Narayanan and Sumit Gwalani, are launching Fi, a neobank for salaried millennials in partnership with Federal Bank NSE -0.49 %.

Neobanks are virtual banks that work online and do not have physical branches.

Founded in 2019, Fi raised \$13.5 million in its seed round led by Sequoia India and Ribbit Capital.

Its Android app, which has been in beta mode with 500 users, will go live on Wednesday. The founders said that they plan to add half a million users this year.

Fi's iOS app is in the works and will be released soon, the company said. All of its current features such as financial assistant AskFi and Fit Rules, which automatically saves, pays, or set reminders based on external events and triggers, are free to use. There is no signup cost and users have the option to open a zero-balance account. ([Read more](#))

4. Hints to Remember

Who: Bitex

What: becomes first exchange to provide mandatory cryptocurrency investment disclosure

When: published on 20th April 2021

Global Cryptocurrency Exchange Bitex said that it has commenced providing Investment Declaration Report for all its retail and institutional investors, becoming the first Exchange in India to comply with the recent amendments made to the Companies Act 2013 by Ministry of Corporate Affairs.

Earlier this month, the Ministry of Corporate Affairs had sought full disclosure of crypto transactions and holdings by companies making it mandatory for companies to declare cryptocurrency investments. The Government has earlier also indicated that the income from cryptocurrency gains will be taxable under the Income Tax Act, 1961.

The report can be submitted for tax purposes by individual investors as well as by companies and can be used to prepare financial statements as stipulated by the government. To enhance transparency into the cryptocurrency trading, the exchange will also support regulators as per disclosure rules under the Companies Act. ([Read more](#))



5. Hints to Remember

Who: India

What: elected to 3 key bodies of UN's economic, social council

When: published on 21st April 2021

India has been elected to three key bodies of the United Nations' Economic and Social Council (UN ECOSOC). These bodies are the Commission on Crime Prevention and Criminal Justice (CCPCJ), Executive Board of UN Women, Executive Board of the World Food Programme.

CCPCJ, based in Vienna, acts as the principal policy-making body of the United Nations in the field of crime prevention and criminal justice. The CCPCJ has 40 member states that are elected by ECOSOC and is chaired by a Bureau, including one member per Regional Group.

The Executive Board is World Food Program or WFP's supreme governing body. Comprising 36 states members of the United Nations or Member Nations of the Food and Agriculture Organization of the United Nations (FAO), the board provides intergovernmental support, policy direction and supervision of the activities of WFP.[\(Read more\)](#)

6. Hints to Remember

Who: Goa

What: is India's only State to have a Uniform Civil Code

When: published on 20th April 2021

Chief Justice of India S A Bobde recently appreciated the uniform civil code (UCC) in Goa, the only state to have one. This brought the spotlight back on the UCC debate, although the Law Commission had concluded in 2018 that a UCC is neither desirable nor feasible. No expert committee on the lines of the Hindu Law Reforms Committee of 1941 has ever been constituted, nor has any blueprint for a UCC been prepared.

A UCC is desirable, but in a piecemeal manner. Each state in the US has a separate Constitution and separate criminal laws, and the plurality of laws has not weakened that country. The UCC has no role in maintaining the integrity of the country.[\(Read more\)](#)

7. Hints to Remember

Who: IIT Kharagpur & NCDC

What: Sign MoU to promote sustainable developments

When: published on 20th April 2021



IIT Kharagpur and the National Cooperative Development Corporation (NCDC) on Tuesday signed a MoU towards greater collaboration in issues and areas related to the development of cooperatives, agriculture and allied sectors and to the holistic approach towards sustainable development.

The scope of the MoU will involve the advancement of training, action research, studies, policy analysis, policy advice, consultancy, monitoring, evaluation, system development and technology development.

Both organizations will collaborate and supplement the utilization of resources and facilities on matters pertaining to 'Formation and Promotion of Farmer Producer Organisation', with the focus on sustainable business, capacity building, training and skill development of stakeholders. [\(Read more\)](#)

8. Hints to Remember

Who: CDSCO

What: extends License Validity of 8 regulated Medical Devices by 6 Months

When: published on 18th April 2021

In a bid to ensure continued access and easy import of CT Scan, X-Ray, MRI machines etc the Drugs Controller General (India) on Sunday ordered extension of the validity of licence for additional six months, for those manufacturers who have already submitted their applications.

The union health ministry had earlier notified eight medical items-- all Implantable Medical Devices, CT scan equipment, MRI equipment, Defibrillators, PET Equipment, Dialysis Machine, X-Ray Machine and Bone marrow cell separator--to be regulated under the Drugs and Cosmetics Act which was to come into effect from 1st April, 2021 under Medical Devices Rules 2017). [\(Read more\)](#)

9. Hints to Remember

Who: Earth Day

What: was observed on 22nd April 2021

The first Earth Day – April 22, 1970 – is sometimes said to have marked the beginning of the modern environmental movement. It predates the U.S. Environmental Protection Agency, for example. It's hard to imagine it now, but the first Earth Day was a revelation to many, a way not only of raising consciousness about environmental issues but also of bringing together separate groups that had been fighting separately against issues including oil spills, pollution from factories and power plants, raw sewage, toxic dumps, pesticides, the loss of wilderness, air pollution and more. At the first Earth Day in 1970, an estimated 20 million Americans took to the streets, parks, and auditoriums to demonstrate for a healthy environment and to participate in teach-ins.



The April 22 date was selected in part because it fell between colleges' spring break and final exams, and also from the observance of Arbor Day, which began in Nebraska in 1872, a day when people are encouraged to plant trees.

Since 1970, many important environmental events have happened on Earth Day, including the signing of the Paris Agreement on April 22, 2016. This year, the Biden administration has decided to convene a global climate summit on Earth Day. [\(Read more\)](#)

10. Hints to Remember

Who: Padma awardee and Islamic scholar Maulana Wahiduddin Khan

What: dies at 96

When: published on 22nd April 2021

Islamic scholar Maulana Wahiduddin Khan died on Wednesday after testing positive for the coronavirus disease (Covid-19) recently. He was 96.

Khan was admitted to Delhi's Apollo Hospital on April 12 after being tested positive for the infection, news agency PTI reported quoting family sources.

Prime Minister Narendra Modi condoled his death and said the scholar would be remembered for his "insightful knowledge" on theology and spirituality.

"Saddened by the passing away of Maulana Wahiduddin Khan. He will be remembered for his insightful knowledge on matters of theology and spirituality. He was also passionate about community service and social empowerment. Condolences to his family and countless well-wishers. RIP," the PM tweeted. [\(Read more\)](#)

11. Hints to Remember

Who: Shankha Ghosh, renowned Bengali poet and Padma Bhushan awardee

What: passes away at 89 due to COVID-19 complications

When: published on 21st April 2021

Noted Bengali poet Shankha Ghosh died on Wednesday morning while he was in isolation at his residence after testing positive for COVID-19, his family said. Ghosh, 89, was found to be COVID-positive on 14 April.

He was in home isolation on the advice of doctors, according to Health Department sources. Ghosh, who suffered from several comorbidities, was hospitalised a few months ago due to deterioration of his health condition. Considered to be having authority on Rabindranath Tagore, Ghosh is known for Adim Lata – Gulmomey and Murkha Baro Samajik Nay, among other books. [\(Read more\)](#)



12. Hints to Remember

Who: Haryana

What: to Host 4th Khelo India Youth Games 2021 from 21st Nov to 5th Dec 2021

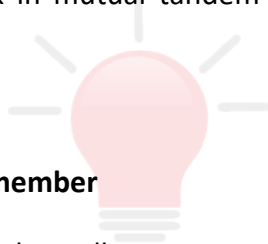
When: published on 20th April 2021

The fourth edition of 'Khelo India Youth Games-2021' will be held in Panchkula, Ambala, Shahabad, Delhi and Chandigarh from November 21 to December 5, in which various sports activities under-18 category would be organised.

Besides this, some BRICS Games 2021 would also be organized during Khelo India. BRICS countries including Brazil, Russia, India, China and South Africa.

This decision was taken in the first meeting of the Executive Committee constituted for the Khelo India Youth Games -2021 held under the chairmanship of Chief Secretary, Haryana, Vijai Vardhan at Chandigarh on Tuesday. Satya Narayan Meena, senior director, Khelo India, Sports Authority of India also attended the meeting through video conferencing.

The Chief Secretary directed the officers concerned to expedite the work related to infrastructure development required for organizing these games. Apart from this, all the concerned departments should work in mutual tandem so as to ensure that these games are organized successfully. ([Read more](#))



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13. Hints to Remember

Who: Dr Harsh Vardhan

What: addresses the 5th Virtual Global Forum on TB Vaccine

When: published on 20th April 2021

Dr Harsh Vardhan, Union Minister for Health and Family Welfare addressed the 5th Global Forum on TB Vaccine, through video conference here today. The Global Forum on TB Vaccines is the world's largest gathering of stakeholders striving to develop and deploy new vaccines to prevent Tuberculosis (TB).

Addressing the event, the Union Health Minister observed, "Today, we are in the middle of an unprecedented global pandemic that is threatening to derail all the progress made by the global community in the fight against Tuberculosis. The year 2020 has seen how non-COVID services were greatly impacted due to the compulsion of Governments to deploy local and national level lockdowns and other stringent containment measures. National Tuberculosis programs around the world have been the victims of this crisis. Decades of progress has been hampered. However, we must not – and cannot - let this happen. Our efforts towards combating Tuberculosis cannot be compromised and we must not let this pandemic undo the gains acquired over the last five years".

Taking note of India's largest burden of TB globally, he said, "We all know that Tuberculosis continues to be one of India's most critical health challenges which have devastating health, social and financial



consequences for the patients and communities at large. With an estimated 2.64 million TB patients, India has the largest burden of TB globally in terms of absolute numbers.”([Read more](#))

14. Hints to Remember

Who: NIUA and BvLF

What: launch Infant, Toddler and Caregiver-Friendly Neighbourhoods Training & Capacity Building Programme

When: published on 13th April 2021

National Institute of Urban Affairs (NIUA) in partnership with Bernard van Leer Foundation (BvLF) have virtually launched the ‘Infant Toddler and Caregiver-friendly Neighbourhoods (ITCN) Training and Capacity Building Programme’ on 13th April 2021. The Programme is designed to help build capacities of city officials and young professionals for developing young children and family-friendly neighbourhoods within cities in India.

The programme is a continuation of the long-term partnership between NIUA and BvLF to scale up the efforts and embed the lessons of Infant, Toddler, Caregiver needs at neighbourhood level within city level programmes. Under the programme, city officials and young professionals are proposed to be skilled through certified training and capacity building modules. The training is proposed to be delivered through well-structured training modules, provided online through National Urban Learning Platform (NULP), the platform developed for knowledge dissemination by NIUA and Ministry of Housing and Urban Affairs (MoHUA).

The programme is envisioned with the twin objectives: first, embedding the learnings from the inventory of knowledge developed by NIUA and BvLF within the on-going and proposed urban development initiatives at neighbourhood and city level; and second, handholding participants to embed learnings into the various initiatives of the cities, taking into account the everyday needs of young children and caregivers. In addition, an academic certified course for young professionals has been planned to sensitize them about the needs of young citizens (0-5 years) in the city and to equip them with the adequate tools for the purpose.[\(Read more\)](#)

15. Hints to Remember

Who: BRICS seminar on 'Misuse of Internet by Terrorists'

What: was organised by NIA

When: published on 15th April 2021

National Investigation Agency (NIA) organised a two-day Brazil, Russia, India, China & South Africa (BRICS) Seminar through virtual mode on “Misuse of Internet for Terrorist Purposes and Role of Digital Forensics in Terrorist Investigations” on 13-14 April 2021.



The two-day seminar was inaugurated by Union Home Secretary Ajay Kumar Bhalla on 13.04.2021.

BRICS member states in the 3rd Counter-Terrorism Working Group(CTWG) at White River, South Africa had agreed to establish five sub-working groups dedicated to enhance debates over specific challenges on the counter-terrorism front. Thereafter, in the 4th CTWG meeting at Brasilia, India was given the Presidency of the sub-working group on “Misuse of Internet for Terrorist Purposes” for one year.

NIA organised this two-day seminar while India is holding the Chairship of the BRICS for the year 2021.[\(Read more\)](#)

16. Hints to Remember

Who: Arvind Kejriwal

What: invited to represent India at World Cities Cultural Forum

When: published on 3rd April 2021

Chief Minister Arvind Kejriwal will be representing Delhi and India at the World Cities Cultural Forum (WCCF) , according to a statement issued by the city government on Friday. He has been invited by Sadiq Khan, the mayor of London, to participate in the forum that comprises 40 world cities, including London, Tokyo and New York, that recognise the impact and importance of culture and creativity, and seek to inculcate these values in public policy and city planning.

The annual summit, attended by deputy mayors for culture and heads of culture from the member cities, is at the heart of the forum’s activity. “Proud that Delhi will be a part of the forum’s annual summit. Our goal is to transform Delhi into a world leader in the field of culture and an artist-friendly city. Culture will be the key to finding long term sustainable solutions for the city,” Kejriwal said.[\(Read more\)](#)

17. Hints to Remember

Who: India

What: ranks 87th in global energy transition index

When: published on 22nd April 2021

India has been ranked at the 87th position among 115 countries in the Energy Transition Index (ETI) that tracks nations on the current performance of their energy systems across various aspects, according to a report.

The report from the World Economic Forum (WEF) released on Wednesday and prepared in collaboration with Accenture also draws on insights from ETI.

The top 10 countries in the index are Western and Northern European countries, and Sweden is in the first position followed by Norway (2nd) and Denmark (3rd).



'China (68) and India (87), which collectively account for a third of global energy demand, have both made strong improvements over the past decade, despite coal continuing to play a significant role in their energy mix,' the report said.

As per the report, India has targeted improvements through subsidy reforms and rapidly scaling energy access, with a strong political commitment and regulatory environment for the energy transition.

'China's improvements primarily result from reducing the energy intensity of the economy, gains in decarbonising the energy mix through the expansion of renewables and strengthening the enabling environment through investments and infrastructure,' it added. [\(Read more\)](#)

18. Hints to Remember

Who: Amrita Vishwa Vidyapeetham

What: is only Indian university in world top 100 institutes

When: published on 22nd April 2021

Amrita Vishwa Vidyapeetham in Tamil Nadu is the only Indian university to make it in the world's top 100 educational institutions doing the most in the fight towards sustainability, according to new global rankings released on Wednesday.

The university is ranked 81st in the overall ranking table of the 'Times Higher Education (THE) Impact Rankings 2021', previously ranking in the 301-400 band.

The annual Impact Rankings, now in its third edition, assess universities against progress towards the 17 UN Sustainable Development Goals (SDGs).

In total, 57 Indian universities participated in the process, more than double the total of 28 last year and the second biggest increase of any other country or region after Russia. [\(Read more\)](#)

19. Hints to Remember

Who: HDFC

What: enters into co-lending partnership with Indiabulls Housing Finance

When: published on 21st April 2021

Housing Development Finance Corporation (HDFC) Ltd has entered into a strategic co-lending partnership with Indiabulls Housing Finance to offer housing loans to homebuyers at competitive rates.

"The participation by both the entities in extending credit facilities shall be on a sharing of risk and reward basis on mutually agreed terms," said HDFC in a regulatory filing on Wednesday.



Noting that Indiabulls Housing Finance has a pan-India branch network and a track record of customer acquisition, HDFC said under the arrangement, Indiabulls HFL will originate and process retail home loans as per jointly formulated credit parameters and eligibility criteria. [\(Read more\)](#)

20. Hints to Remember

Who: FirstRand Bank, South Africa's second largest bank

What: to exit India after 12 years

When: published on 22nd April 2021

South Africa's second-largest lender FirstRand Bank exited India 12 years after setting shop in the country. The announcement comes close on the heels of a similar decision by another global banking giant, Citigroup, which earlier said it will sell its consumer banking business in India.

Citi said it will focus its global consumer banking presence in Asia and EMEA on four markets — Singapore, Hong Kong, the UAE and London.

FirstRand which has \$118 billion in assets, became the second global bank to exit India just within a week of Citigroup's decision.

The Johannesburg, South Africa-based lender broke the news in a videoconference on Tuesday. The bank's India CEO Rohit Wahi released an official statement declaring the shutdown of its only branch in Mumbai. The move will impact 50 jobs. [\(Read more\)](#)





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