



Bipin Nambiar
(SBI PO 2018)



Shiraz Khan
(SBI Clerk 2018)



Kuldeep Yadav
(SBI PO 2018)



Rajat Saxena
(IBPS Clerk 2018)



Anupam Tyagi
(IBPS PO 2018)

FRIENDS!
WE USED **TESTZONE**
AND CRACKED BANK EXAMS

बैंक परीक्षाओ के लिए निश्चित
रूप से सर्वश्रेष्ठ मॉक
टेस्ट सीरीज

IT'S YOUR TURN NOW
TAKE A **FREE** MOCK TEST



Smartkeeda
The Question Bank

www.smartkeeda.com | testzone.smartkeeda.com

SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RJS



Join us

Current Affairs Questions for CGL Tier 1, IBPS RRB, IBPS Clerk, IBPS PO, LIC AAO, LIC Assistant, RBI Assistant, RBI Grade-B, SBI Clerk and SBI PO Exams

April GA Quiz 24

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

1. Aceware FinTech Services, a Kerala-based fintech services company has recently launched Kerala's first neobank called Ace Money Neobank, in partnership with which two banks?

- A. HDFC Bank and IDBI Bank B. IDFC Bank and Yes Bank C. YES Bank and ICICI Bank
D. Axis Bank and IDBI Bank E. None of these

2. Which of the following banks has appointed Ernst and Young as its 'digital consultant', aimed at accelerating digitisation of banking services including assets and liability products?

- A. Bank of India B. Syndicate Bank C. Indian Overseas Bank
D. Bank of Kerala E. None of these

3. Which steel company and HSBC successfully executed a blockchain enabled, paperless trade transaction, a global first for the steel industry?

- A. Tata Steel B. IISCO Steel C. Bokaro Steel
D. Jindal Steel E. None of these

4. With economic activities getting affected across the country because of curbs imposed by states amid a surge in Covid-19 cases, Care Ratings has revised down its forecast for GDP growth to _____ in 2021-22.

- A. 10.1 per cent B. 10.2 per cent C. 10.3 per cent
D. 10.4 per cent E. None of these

5. Who among the following has been chosen as the external auditor by a prestigious intergovernmental organisation working for the elimination of chemical weapons?

- A. G C Murmu B. Manoj Sinha C. Rajiv Mehrishi
D. R K Mathur E. None of these



6. Which bank has invested a sum of Rs. 60 lakhs to acquire 9.09% of post issue share capital of Techfino Capital (Techfino)?

- A. YES Bank B. Axis Bank C. DCB Bank
D. ICICI Bank E. None of these

7. Who among the following has become India's 68th Grandmaster?

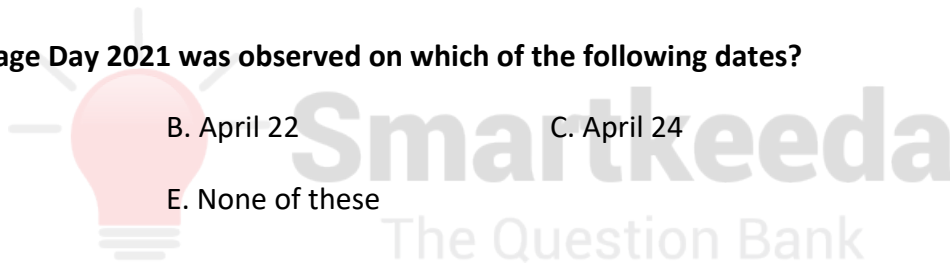
- A. Arjun Kalyan B. Karthikeyan Murali C. Aravindh Chithambaram
D. Srinath Narayanan E. None of these

8. Who among the following taken over as first woman chairperson of Nasscom?

- A. Rekha Menon B. Madhu Rawat C. Ruchi Jain
D. Divya Rathor E. None of these

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

- A. April 23 B. April 22 C. April 24
D. April 21 E. None of these



10. World Book and Copyright Day 2021 was observed on which of the following dates?

- A. 23 April B. 24 April C. 22 April
D. 21 April E. None of these

11. A K Walia passed away recently, was related to which profession?

- A. Sport B. Politics C. Film Industry
D. Science E. None of these

12. Which company has acquired DigitalOnUS for \$120 million?

- A. Tech Mahindra B. TS C. Infosys
D. Wipro E. None of these



13. Which Payments Bank has become the first payments bank in the country to enable Rs 2 lakh day-end balance account limit?

- A. Airtel Payments Bank B. Paytm Payments Bank C. Jio Payments Bank
D. India Post Payments Bank E. None of these

14. Farid Sabri of 'Sabri Brothers' fame passed away recently, was a/an _____ .

- A. Actor B. Qawwali singer C. Businessman
D. Author E. None of these

15. Vinay Agrawal passed away recently, was CEO of which company?

- A. Angel Broking B. Zerodha C. Sharekhan
D. HDFC securities E. None of these

16. Reserve Bank of India has approved the appointment of Atanu Chakraborty as part-time chairman of which bank?

- A. ICICI Bank B. YES Bank C. HDFC Bank
D. Axis Bank E. None of these

17. Who among the following has been appointed as Associate Attorney General of the United States?

- A. Vanita Gupta B. Kisten Clarke C. Lisa Monaco
D. Neera Tanden E. None of these

18. Which of the following banks has appointed the company's deputy general manager Jyothi Biju Nair as the new company secretary?

- A. Yes Bank B. ICICI Bank C. IDFC Bank
D. IDBI Bank E. None of these

19. The ICC banned which UAE player for five years from all cricket after he admitted breaching the anti-corruption code?

- A. Qadeer Ahmed Khan B. Rohan Mustafa C. Mohammad Naveed
D. Shaiman Anwar E. None of these



20. Which of the following banks has launched deposit scheme to boost COVID-19 Vax Drive?

A. Bank of India

B. United Bank of India

C. Central Bank of India

D. Syndicate Bank

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
C	C	A	B	A	C	D	A	A	A	B	A	A	B	A	C	A	D	A	C

Explanation:

1. Hints to Remember

Who: Aceware

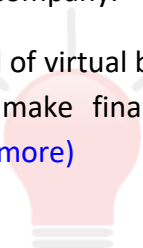
What: launches Kerala's first neobank

When: published on 22nd April 2021

Aceware FinTech Services, a fintech services company based out of Kerala, launched the state's first neobank, Ace Money Neobank, in partnership with Yes Bank and ICICI Bank.

In the first phase, startups, traders and business entities can open current accounts with the neobank, according to the company.

Neobank is a kind of virtual bank that operates without any physical branches. Neobanks mainly target customers who make financial transactions using mobile applications and other digital media platforms. [\(Read more\)](#)



Smartkeeda
The Question Bank

2. Hints to Remember

Who: Indian Overseas Bank

What: appoints Ernst & Young as digital consultant

When: published on 23rd April 2021

Public sector Indian Overseas Bank has appointed Ernst and Young as its 'digital consultant', aimed at accelerating digitisation of banking services including assets and liability products. The move was also part of the city-based bank's plan to ramp up its digital share in the market, a bank release said.

According to the bank's managing director Partha Pratim Sengupta, with this new initiative, the bank is poised to attract customers who are 'tech savvy'. [\(Read more\)](#)

3. Hints to Remember

Who: Tata Steel and HSBC



What: successfully execute a blockchain enabled, paperless trade transaction – a global first for the steel industry

When: published on 22nd April 2021

Tata Steel and HSBC successfully execute a blockchain enabled, paperless trade transaction – a global first for the steel industry. The live trade finance transaction involved the export of steel by Tata Steel, India to Universal Tube & Plastic Industries, UAE.

The end-to-end paperless trade transaction, executed over the Contour platform was made possible by a unique collaboration pivoted by Tata Steel across the spectrum over the Contour and essDOCS platforms. The Letter of Credit (LC) was issued by HSBC UAE for Universal Tube & Plastic Industries, UAE (importer) with HSBC India as the advising and negotiating bank for Tata Steel, India (exporter).

This transaction validates the commercial and operational viability of blockchain as an alternative to conventional exchanges for paper-based documentation. Tata Steel has also signalled its intent to explore similar opportunities in other geographies in future. ([Read more](#))

4. Hints to Remember

Who: Care Ratings revises India's GDP growth

What: forecast to 10.2 pc for FY22

When: published on 22nd April 2021

With economic activities getting affected across the country because of curbs imposed by states amid a surge in Covid-19 cases, Care Ratings has revised down its forecast for GDP growth to 10.2 per cent in 2021-22 from earlier projection of 10.7-10.9 per cent.

This is the third revision by the rating agency in the last one month.

“We have revised our forecast for GDP growth for 2021-22 as the underlying conditions have changed rapidly in the last 30 days or so. It stands now at 10.2 per cent,” Care Ratings said in a report. ([Read more](#))

5. Hints to Remember

Who: CAG GC Murmu

What: chosen as external auditor by OPCW

When: published on 22nd April 2021

India's Comptroller and Auditor General (CAG) GC Murmu has been chosen as the external auditor by a prestigious intergovernmental organisation working for the elimination of chemical weapons.



External Affairs Ministry said, the Hague-based Conference of State Parties of the Organisation for the Prohibition of Chemical Weapons (OPCW) selected the CAG as its external auditor for a three-year term starting 2021.

The appointment was made through an election process at the OPCW conference yesterday where India received overwhelming support ahead of others.

The MEA said, India's election was a recognition of its standing among the international community as well as the professionalism, high standards, experience globally and competitive bid by the CAG of India. ([Read more](#))

6. Hints to Remember

Who: DCB Bank

What: acquires 9.09% stake in Techfino Capital

When: published on 23rd April 2021

DCB Bank has invested a sum of Rs. 60 lakhs to acquire 9.09% of post issue share capital of Techfino Capital (Techfino), an unlisted company.

As at 31 March 2020, the date of latest audited results available of Techfino, its Total Assets stand at Rs.5.74 crore.

As compared, DCB Bank's Total Assets as at 31 December 2020, the date of latest published results, amount to Rs.37,859 crore. ([Read more](#))

7. Hints to Remember

Who: Tamil Nadu teenager Arjun Kalyan

What: becomes India's 68th GM

When: published on 21st April 2021

Arjun Kalyan became India's 68th Grandmaster on Tuesday evening. The 18-year-old from Chennai crossed the 2500 ELO mark after scoring a win over Dragan Kosic in the 5th round of the ongoing GM Round Robin "Rujna Zora-3" in Serbia.

Arjun had come close to becoming a Grandmaster in the previous tournament last week, but the nerves got the better of him.

"I needed a win in the penultimate round of the event. Despite being in a good position --- I made a mistake and went on to lose that game. I thought becoming a Grandmaster will take more time. Thankfully, I did well in this event to get the monkey off my back," Arjun told TOI.



Interestingly, the 2500 ELO mark had eluded Arjun for a long time. “In June 2019, I was playing an event in Italy and needed 3-4 points to cross the 2500 barrier. But I failed to do so. This time, things were a little shaky but I am happy to have pulled it off,” said Arjun, who has five GM norms. ([Read more](#))

8. Hints to Remember

Who: Accenture’s Rekha Menon

What: becomes first woman chairperson of Nasscom

When: published on 23rd April 2021

The National Association of Software and Services Companies (Nasscom) on Thursday announced the appointment of Rekha M Menon, Chairperson and Senior Managing Director at Accenture in India as its Chairperson for 2021-22. She is the first woman to take on the role in the association’s 30-year history.

Rekha takes on the position from her previous role as Vice Chairperson, succeeding UB Pravin Rao, Chief Operating Officer, Infosys, who served as Chairman of Nasscom for the year 2020-21. Nasscom also announced the appointment of Krishnan Ramanujam, President and Head of Business & Technology Services, Tata Consultancy Services as their Vice Chairperson for 2021-22. ([Read more](#))

9. Hints to Remember

Who: English Language Day 2021

What: was observed on 23rd April 2021

English Language Day is observed annually on April 23. The aim is to celebrate multilingualism and cultural diversity by exploring the language. English Language Day marks the birthday and date of death of famed writer William Shakespeare.

This day makes up one of six UN language days. In the year 2010, an initiative by the Department of Public Information established language days for each of the Organization's six official languages from across the world. ([Read more](#))

10. Hints to Remember

Who: World Book and Copyright Day

What: was observed on 23 April

During the last year when most countries have seen periods of confinement and people have had to limit their time spent outside, books have proved to be powerful tools to combat isolation, reinforce



ties between people, expand our horizons, while stimulating our minds and creativity. In some countries the number of books read has doubled.

During the month of April and all year round, it is critical to take the time to read on your own or with your children. It is a time to celebrate the importance of reading, foster children's growth as readers and promote a lifelong love of literature and integration into the world of work.

Through reading and the celebration of World Book and Copyright Day, 23 April, we can open ourselves to others despite distance, and we can travel thanks to imagination. ([Read more](#))

11. Hints to Remember

Who: Former Delhi minister A.K. Walia

What: succumbs to COVID-19

When: published on 22nd April 2021

Senior Congress leader and former Delhi government minister A.K. Walia died of COVID-19 in the early hours of Thursday, party leaders said.

He was 72. Delhi Congress president Anil Kumar condoled the death of former MLA, saying he breathed his last at the city's Apollo Hospital.

Party leaders said Walia, who represented the Laxmi Nagar constituency in the assembly for four terms, was admitted to the hospital a few days ago after testing positive for coronavirus. ([Read more](#))

12. Hints to Remember

Who: Tech Mahindra

What: acquires DigitalOnUs for \$120 million

When: published on 20th April 2021

IT major Tech Mahindra on Monday said it has acquired DigitalOnUS, a hybrid cloud and DevOps services provider, for \$120 million (about Rs 898 crore) to augment hybrid-cloud offerings for enterprise customers globally. Tech Mahindra has acquired 100 per cent stake in the organisation to strengthen cloud-native development, hybrid cloud infrastructure and SRE (Site Reliability Engineering) automation, a statement said.

In a regulatory filing, Tech Mahindra said the total consideration for the deal is "up to \$120 million including retention bonus and Earnout". DigitalOnUs is headquartered in San Jose, the US, and has more than 380 employees. For the financial year ending December 31, 2020, its revenue was at \$30.6 million. ([Read more](#))



13. Hints to Remember

Who: Airtel Payments Bank

What: Increases Day-End Balance Limit To ₹ 2 Lakh

When: published on 21st April 2021

Airtel Payments Bank has increased its day-end account balance limit for customers from ₹ 1 lakh to ₹ 2 lakh, becoming the first payments bank in the country to do so. According to a statement shared by Airtel, the move is in line with the guideline from the Reserve Bank of India (RBI). Airtel Payments Bank is now the first payments bank in the country to enable an amount of ₹ 2 lakh of day-end account balance limit. With this step, customers having an account with the Airtel Payments Bank will be able to save more with the increased limit.

According to the statement, the bank deposits are insured under the Deposit Insurance and Credit Guarantee Corporation or DICGC, which is a wholly-owned subsidiary of the Reserve Bank of India. Airtel Payments Bank has as many as 55 million engaged users. The bank serves its customers through a retail-based distribution network and technology. ([Read more](#))

14. Hints to Remember

Who: Qawwali singer Farid Sabri of 'Sabri Brothers' fame

What: dies at 58

When: published on 22nd April 2021

The famous Qawwali singer Farid Sabri of 'Sabri Brothers' fame died at a Jaipur hospital on Wednesday, April 21, 2021. Reports suggest he was undergoing treatment for past few days and breathed his last a day back. He was 58.

According to a report in Times of India, his brother Amin Sabri told the publication, "He was diabetic and also had some problem in the kidney. Some days ago he was diagnosed with pneumonia. "His condition deteriorated on Tuesday night. Everything happened so quickly. We will take his body to our ancestral place Mathura Walon Ki Haveli." ([Read more](#))

15. Hints to Remember

Who: Vinay Agarwal, CEO of Angel Broking

What: passes away

When: published on 21st April 2021

Vinay Agarwal, CEO of Angel Broking passed away on Saturday. Agarwal was fighting stomach cancer.



In an exchange notice filed on Saturday, Angel Broking said, "It is hereby informed that Mr Vinay Agarwal Whole-Time Director and Chief Executive Officer of the Company passed away today i.e., Saturday, April 17, 2021."

Agrawal was the first CEO of Angel Broking and was developing business strategies and strong analytical skills for the broking house.

On Friday, the share price of Angel Broking surged 15 percent on BSE after its announcement of achieving the highest-ever monthly client acquisition. ([Read more](#))

16. Hints to Remember

Who: RBI

What: approves appointment of Atanu Chakraborty as part-time chairman of HDFC Bank

When: published on 23rd April 2021

Private sector lender HDFC Bank on Friday said the Reserve Bank of India has approved appointment of former Economic Affairs Secretary Atanu Chakraborty as the part-time chairman of the bank.

"The Reserve Bank of India (RBI) vide its communication dated April 22, 2021, has approved the appointment of Atanu Chakraborty as the part-time chairman of the bank... for a period of three years with effect from May 5, 2021 or the date of his taking charge, whichever is later," HDFC Bank said in a regulatory filing. HDFC Bank said a meeting of the board of directors of the bank will be convened in due course inter-alia to consider the appointment of Atanu Chakraborty as the part-time chairman and additional independent director of the bank.

Mr. Chakraborty, a 1985 batch IAS officer of Gujarat cadre, retired as Secretary of Department of Economic Affairs in April 2020. Prior to that, he was Secretary of Department of Investment and Public Asset Management (DIPAM). Both departments come under the Finance Ministry. ([Read more](#))

17. Hints to Remember

Who: US senate

What: confirms Indian American Vanita Gupta as Associate Attorney General

When: published on 22nd April 2021

The US Senate on Wednesday (local time) confirmed Vanita Gupta to serve as Associate Attorney General of the United States, making her the first Indian-American to serve in this role.

According to CNN, the senate confirmed Gupta to be associate attorney general in a narrow 51-49 vote after Sen. Lisa Murkowski joined with Democrats in support of President Joe Biden's Justice Department nominee.



Vice President Kamala Harris was on hand for a procedural vote Wednesday morning in case she was needed for a possible 50-50 tie, but her vote wasn't necessary after Murkowski, a moderate Republican from Alaska, broke with her Republican colleagues to back Vanita Gupta.

Murkowski explained her support for Gupta on the Senate floor, saying she was troubled by some of Gupta's statements but decided to back her confirmation following a lengthy conversation with the nominee, CNN reported. ([Read more](#))

18. Hints to Remember

Who: IDBI Bank

What: Appoints Jyothi Biju Nair As New Company Secretary

When: published on 15th April 2021

IDBI Bank on Thursday said it has appointed the company's deputy general manager Jyothi Biju Nair as the new company secretary with effect from April 16.

'The board of directors of the bank has, at its meeting held on April 15, 2021, approved the appointment of Jyothi Biju Nair, deputy general manager as company secretary and key managerial personnel of IDBI Bank with effect from April 16, 2021, in place of Pawan Agrawal, CS,' IDBI Bank said in a regulatory filing.

Agrawal would be joining Life Insurance Corporation of India (LIC) as company secretary with effect from April 16, 2021, it said. ([Read more](#))

19. Hints to Remember

Who: Qadeer Khan

What: Banned 5 Years for Corruption as ICC Cracks Whip on Corruption

When: published on 21st April 2021

The ICC on Wednesday banned United Arab Emirates (UAE) player Qadeer Ahmed Khan for five years from all cricket after he admitted breaching the anti-corruption code and also charged Mehardeep Chhayakar on six counts for corruption.

Khan was charged in October 2019.

"Mr Khan's period of ineligibility has been backdated to 16 October 2019, when he was provisionally suspended," the ICC release said.

The ICC said that Khan admitted to six breaches that relates to failing to disclose approaches or invitations received in relation to the Zimbabwe v UAE series in April 2019. ([Read more](#))



20. Hints to Remember

Who: Central Bank Of India

What: launches deposit scheme to boost COVID-19 Vax Drive

When: published on 13th April 2021

In order to encourage people to get COVID-19 jabs, state-run Central Bank of India has launched a special deposit scheme offering an additional interest rate of 25 basis points above the applicable card rate for those who get vaccinated.

The new product -- Immune India Deposit Scheme -- has a maturity of 1,111 days, a release said.

The lender has requested citizens to vaccinate against the virus and avail its attractive offer which is for a limited period.

Senior citizens are eligible for extra interest as applicable, it added.

The country hit a new coronavirus infection record with 1,68,912 new cases, the highest single-day rise so far, taking the total tally of cases to 1,35,27,717, according to data updated by the Union Health Ministry on Monday. ([Read more](#))



Smartkeeda
The Question Bank





SmartKeeda

The Question Bank

Presents

TestZone

India's least priced Test Series platform

JOIN

ALL BANK EXAMS

2020-2021 Test Series

@ Just

₹ 599/-

300+ Full Length Tests

- Brilliant Test Analysis
- Excellent Content
- Unmatched Explanations

JOIN NOW

www.smartkeeda.com | testzone.smartkeeda.com

SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RJS



Join us