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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

July GA Quiz 21

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

1. Bank Nationalisation Day 2021 was observed on which date?

- A. July 11 B. July 16 C. July 19
D. July 20 E. None of these

2. Which of the following states has recently become 1st State to Introduce "SOHUM AABR" in India?

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

3. World Chess Day 2021 was observed on which date?

- A. July 21 B. July 20 C. July 19
D. July 18 E. None of these

4. Which of the following IIT has recently developed the mathematical model based on Artificial Intelligence (AI), called "NBDriver" to study the cancer-causing mutations in cells?

- A. IIT New Delhi B. IIT Kanpur C. IIT Madras
D. IIT Bombay E. None of these

5. The DRDO has indigenously developed a High Strength Metastable Beta Titanium Alloy that can be used in forging aerospace structures. Which of the following metals does it not contain?

- A. Vanadium B. Iron C. Aluminium
D. Copper E. None of these

6. Who among the following has become the winner of Peru's presidential election after the country's longest electoral count in 40 years?

- A. Vladimir Cerrón B. Alberto Fujimori C. Pedro Castillo
D. Martín Vizcarra E. None of these



7. Which of the following banks has recently unveiled “HPCL Super Saver Credit Card”?

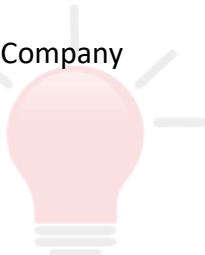
- A. State Bank of India B. ICICI Bank C. Punjab National Bank
D. HDFC Bank E. Bank of Baroda

8. Which of the following banks has recently signed an MoU with Indian Navy for Salary Accounts?

- A. ICICI Bank B. Bank of Baroda C. Kotak Mahindra Bank
D. YES Bank E. None of these

9. Which Insurance Company has recently has launched a new health insurance plan called Arogya Rakshak?

- A. SBI Life Insurance
B. Life Insurance Corporation
C. United India Insurance
D. Oriental Insurance Company
E. None of these



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10. Which payments bank has recently become 1st in India to make payments from Fixed Deposit a/c held with IndusInd Bank?

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

11. Which country has recently chaired the 27th Meeting of BRICS CGETI 2021?

- A. China B. Brazil C. Russia
D. India E. None of these

12. Which company and the National Skill Development Corporation (NSDC) have announced a partnership that is aimed at addressing the shortage of tech-proficient workforce in India and creating career opportunities for millions in the digital economy?

- A. IBM B. Cisco C. Oracle
D. Juniper E. None of these



13. Government of India has recently decided to set up a world-class 'Indian Institute of Heritage' at which place?

- A. New Delhi B. Noida C. Gurugram
D. Faridabad E. None of these

14. Which country has recently become the Fourth Country to roll out blockchain-powered educational documents?

- A. Vietnam B. Myanmar C. Malaysia
D. Thailand E. None of these

15. Indian Oil Corporation (IOC) is set to build India's 1st 'Green Hydrogen' plant at which refinery?

- A. Mangalore Refinery B. Kochi Refinery C. Jamnagar Refinery
D. Mathura Refinery E. None of these

16. Science Exploration Day 2021 was observed on which of the following dates?

- A. July 20 B. July 21 C. July 18
D. July 19 E. None of these

17. Vaidehi Dongre has been crowned Miss India USA for the year 2021. She is from which of the following states of America?

- A. Michigan B. Ohio C. Arizona
D. Maryland E. None of these

18. Which company has acquired TERA Finlabs, a startup that provides embedded financing solutions for businesses?

- A. PayU B. Razorpay C. PayPal
D. Cashfree E. None of these



19. Prasar Bharati and which IIT has recently collaborated on NextGen Broadcasting Technology Center of Excellence to spur Aatmanirbhar Bharat in Media and Broadcasting?

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

20. Which of the following countries has recently emerged as the 5th largest foreign exchange reserves holder in World?

- A. Switzerland B. India C. Canada
D. UAE 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	B	C	D	C	B	C	B	C	D	B	B	E	D	A	A	B	C	B

Explanation:

1. Hints to Remember

Who: Bank Nationalisation Day 2021

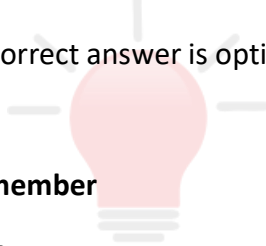
What: was observed on July 19

When: published on 19th July 2021

Bank Nationalisation Day came into existence ever since 14 banks were nationalised by the government on July 19, 1969. After India got independence, the Government of India (GOI) planned on a systematic economic development of the country.

Commercial banks belonged to the private sector those times. Since these commercial banks were run by business houses, they failed in helping the government in many ways. Hence, the government decided to nationalize 14 major commercial banks.

Hence, the correct answer is option C. [\(Read more\)](#)



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2. Hints to Remember

Who: Punjab

What: becomes 1st State to Introduce SOHUM AABR in India

When: published on 19th July 2021

To manage hearing loss in newborn and young children, Punjab government launched an automated auditory brainstem response system (AABR) under universal newborn hearing screening programme. By doing so, Punjab has become the first state in the country to introduce the system.

Punjab health minister Balbir Singh Sidhu said the initiative will help in effective screen of hearing loss in newborn and young children.

Sharing the programme's key features, Sidhu said that after diagnosing the hearing disability in a child, the state government also provides free of cost cochlear implant which is a surgically implanted neuroprosthesis that provides a person with sensorineural hearing loss a modified sense of sound.

Sidhu said that hearing loss is one of the major birth defects in children and in a developing country like India, 5-6 per thousand children are born with this defect. He said that screening of hearing loss in newborns and children has remained a challenge considering the traditional methods available in India to date.

Hence, the correct answer is option C. [\(Read more\)](#)



3. Hints to Remember

Who: World Chess Day 2021

What: was observed on July 20

International Chess Day is celebrated on July 20, every year. Chess was invented in India in the fifth century. It was then named "Chaturanga". International Chess Day is celebrated every year as the founding day of FIDE (World Chess Federation). This year will mark FIDE's 97th anniversary.

Chess is likely one of the oldest games of our era. Chess is a popular game and has been played around the world. Chess helps develop such skills as tactics, strategy, and visual memory. It is one of the oldest strategy games in the world.

Hence, the correct answer is option B. ([Read more](#))

4. Hints to Remember

Who: IIT Madras researchers

What: develop model to detect cancerous mutations

When: published on 13th July 2021

Researchers from Indian Institute of Technology (IIT) Madras, have developed a machine learning model that can use genome sequencing data to detect cancerous mutations in the body.

Cancer is caused by mutation or growth of cells in the body. While cell mutation is a common phenomenon, only some mutations cause cancer. They are called driver mutations. Other mutations, which are a majority of all mutations, are benign and are called passengers.

The study by three researchers from the Robert Bosch Centre for Data Science and Artificial Intelligence (RBCDSAI), IIT Madras, found that the neighbouring gene sequences of driver mutations are significantly different from that of passengers. The researchers further designed NBDriver, a mathematical model based on artificial intelligence, to identify the pathogenic variants of mutations that can cause cancer. The study, funded by the Department of Biotechnology, government of India, was published in the peer-reviewed journal Cancers in May this year.

Hence, the correct answer is option C. ([Read more](#))

5. Hints to Remember

Who: DRDO

What: develops high strength Titanium alloy for aerospace industry

When: published on 20th July 2021



The Defence Research and Development Organisation (DRDO) has indigenously developed a High Strength Metastable Beta Titanium Alloy that can be used in forging aerospace structures. The metal contains Vanadium, Iron and Aluminium.

These alloys are already being used by many developed nations in recent times as a beneficial substitute for the relatively heavier traditional Nickel-Chromium-Molybdenum structural steels to achieve weight savings. The forgeability of high strength-to-weight ratio Ti-10V-2Fe-3Al alloy facilitates the manufacture of components for aerospace applications.

Hence, the correct answer is option D. ([Read more](#))

6. Hints to Remember

Who: Leftist rural teacher Pedro Castillo

What: declared president-elect in Peru

When: published on 20th July 2021

Rural teacher-turned-political novice Pedro Castillo on Monday became the winner of Peru's presidential election after the country's longest electoral count in 40 years.

Castillo, whose supporters included Peru's poor and rural citizens, defeated right-wing politician Keiko Fujimori by just 44,000 votes. Electoral authorities released the final official results more than a month after the runoff election took place in the South American nation.

Wielding a pencil the size of a cane, symbol of his Peru Libre party, Castillo popularized the phrase "No more poor in a rich country." The economy of Peru, the world's second-largest copper producer, has been crushed by the coronavirus pandemic, increasing the poverty level to almost one-third of the population and eliminating the gains of a decade.

Hence, the correct answer is option C. ([Read more](#))

7. Hints to Remember

Who: ICICI Bank

What: Unveils HPCL Super Saver Credit Card

When: published on 21st July 2021

ICICI Bank and Hindustan Petroleum Corporation Limited (HPCL) announced the introduction of a co-branded credit card that would allow customers to enjoy exciting perks and reward points for having multiple credit card benefits in one. Customers can get best-in-class rewards and benefits on their everyday expenditures for fuel, electricity, mobile, and spends at departmental stores like Big Bazaar and D-Mart, and e-commerce sites, and others, with the new ICICI Bank HPCL Super Saver Credit Card.



According to the sources, Sudipta Roy, Head - Unsecured Assets, ICICI Bank said, "We at ICICI Bank constantly strive to offer innovative propositions that address the growing and changing needs of customers. We are delighted to partner with HPCL to launch the 'ICICI Bank HPCL Super Saver Credit Card'. Typically, similar credit cards offer accelerated benefits on spends in one category. This card breaks that barrier as it enables customers to save on every transaction that they make. This truly makes the card a 'super star' of savings. We believe that this card will empower customers to save more while enjoying the convenience of digital payments."

Hence, the correct answer is option B. ([Read more](#))

8. Hints to Remember

Who: Kotak Mahindra Bank

What: signed MoU with Indian Navy for Salary Accounts

When: published on 20th July 2021

The Indian Navy inked a Memorandum of Understanding (MoU) with Kotak Mahindra for salary accounts of all its personnel - both serving and retired. The signing ceremony took place in Delhi in the presence of Commodore Neeraj Malhotra of the Indian Navy and Parminder Varma, business head, Kotak Mahindra Bank. The bank will reportedly offer special salary account benefits to the Indian Navy.

Hence, the correct answer is option C. ([Read more](#))

9. Hints to Remember

Who: LIC

What: unveils Arogya Rakshak health insurance plan

When: published on 21st July 2021

Life Insurance Corporation (LIC) has launched a new health insurance plan called Arogya Rakshak. It is a non-linked, non-participating, regular premium and individual health insurance plan. The Arogya Rakshak policy "provides fixed health insurance cover against certain specified health risks and provides timely support in case of medical emergencies and helps the insured and his family to remain financially independent in difficult times."

One can cover themselves as the principal insured (PI), their spouses, all children, and parents under the policy. Principal insured refers to the policyholder at the time of taking the policy. Principal insurers, spouses, and parents in the 18-65 age bracket and children in the 91 days-20 years age bracket can avail of the Arogya Rakshak plan.

The cover period will be available for principal insurers, spouses and parents up to 80 years and for children up to 25 years, according to the LIC.

Hence, the correct answer is option B. ([Read more](#))



10. Hints to Remember

Who: Paytm Payments Bank's customers

What: can now make payments from fixed deposits a/c held with IndusInd Bank

When: published on 19th July 2021

Paytm, digital payments and financial services company, today said that Paytm Payments Bank's customers can now make instant payments through its payment gateway using balances available in their fixed deposit account held with its partner bank, IndusInd Bank.

Paytm Payments Bank enables its customers to open fixed deposits with partner IndusInd Bank.

"Paytm all-in-one payment gateway now allows fixed deposit (FD) balances to make payments on partnered platforms," Paytm said in a statement.

"This is in association with Paytm Payment Bank Ltd, whose account holders can now use their fixed deposits with IndusInd Bank to make instant payments across online platforms. The innovation will help customers manage their liquidity in real-time to make payments seamlessly," the firm added.

Hence, the correct answer is option C. ([Read more](#))

11. Hints to Remember

Who: India

What: chairs 27th Meeting of BRICS CGETI 2021

When: published on 20th July 2021

India gets the opportunity to chair the BRICS and CGETI meeting for the year 2021. The members of BRICS are Brazil, Russia, India, China, and South Africa. There is another group under BRICS that is responsible for economic and trade matters. Its name is the Contact Group on Economic and Trade Issues or CGETI. Also, the Department of Commerce coordinates with the BRICS CGETI nationally.

Additionally, BRICS held the meeting of CGETI from 12th to 14th July 2021. The three-day summit also focused on strengthening and enhancing the Intra-BRICS trade and cooperation.

Hence, the correct answer is option D. ([Read more](#))

12. Hints to Remember

Who: Cisco, NSDC

What: partner for digital upskilling

When: published on 19th July 2021



Cisco Networking Academy and the National Skill Development Corporation (NSDC) on Monday announced a partnership that is aimed at addressing the shortage of tech-proficient workforce in India and creating career opportunities for millions in the digital economy.

The partnership will offer access to the Cisco Networking Academy courses through NSDC's eSkill India platform to provide comprehensive digital skills critical for the digital-first world, a statement said.

It aims to enable free access to an industry-relevant global curriculum and content in Networking, Cybersecurity, Programming, the Internet of Things (IoT), Digital Essentials, and Linux, the statement added.

The demand for technical talent continues to outpace supply, and as an example, Cybersecurity demand is expected to increase five times over the next four years in India.

Hence, the correct answer is option B. [\(Read more\)](#)

13. Hints to Remember

Who: Government

What: to set up a world-class 'Indian Institute of Heritage' at Noida, UP

When: published on 19th July 2021

The government has decided to set up the Indian Institute of Heritage at Noida, Gautam Buddha Nagar, Culture Minister Kishan Reddy told Parliament on Monday.

In a written reply in the Lok Sabha, Reddy said this will impact higher education and research in the field of rich Indian heritage and its conservation, leading to Masters and Ph.D. courses in History of Arts, Conservation, Museology, Archival Studies, Archaeology, Preventive Conservation, Epigraphy and Numismatics, Manuscriptology as well as conservation training facilities to in-service employees and students of the institute.

It is being set up as deemed to be a university by integrating Institute of Archaeology (Pt Deendayal Upadhyaya Institute of Archaeology), School of Archival Studies under National Archives of India, New Delhi, the National Research Laboratory for Conservation of Cultural Property (NRLC), Lucknow, National Museum Institute of History of Art, Conservation and Museology (NMICHM) and Academic Wing of Indira Gandhi National Centre for the Arts (IGNCA), New Delhi.

Hence, the correct answer is option B. [\(Read more\)](#)

14. Hints to Remember

Who: India

What: becomes the Fourth Country to roll out blockchain-powered educational documents

When: published on 16th July 2021



LegitDoc, a blockchain startup a blockchain start, is helping the Government of Maharashtra implement the world's largest blockchain-powered educational credentialing system by issuing nearly 1 million tamper-proof diploma certificates.

LegitDoc (owned by Crossforge Solutions Pvt. Ltd.), a unique SaaS-based platform that leverages a combination of Ethereum blockchain and cryptographic techniques, has facilitated issuing and verifying of around 1 million digital diploma certificates for students of MSBSD across 8 academic years. These certificates can be instantly verified from anywhere around the world.

Hence, the correct answer is option E. ([Read more](#))

15. Hints to Remember

Who: IOC

What: to build India's first green hydrogen plant at Mathura refinery

When: published on 20th July 2021

India's largest oil firm IOC will build the nation's first 'green hydrogen' plant at its Mathura refinery, as it aims to prepare for a future catering to the growing demand for both oil and cleaner forms of energy.

Indian Oil Corporation (IOC) has drawn a strategic growth path that aims to maintain focus on its core refining and fuel marketing businesses while making bigger inroads into petrochemicals, hydrogen and electric mobility over the next 10 years, its chairman Shrikant Madhav Vaidya said.

The company will not set captive power plants at all its future refinery and petrochemical expansion projects and instead use the 250 MW of electricity it produces from renewable sources like solar power, he told PTI in an interview.

Hence, the correct answer is option D. ([Read more](#))

16. Hints to Remember

Who: Science Exploration Day

What: was observed on 20th July 2021

Space Exploration Day is July 20, 2021. It is a day to commemorate the first time man set foot on the moon.

Here's everything to know about what it is and why it is celebrated.

Space Exploration Day is a holiday marking the anniversary of the first manned mission to the moon.

On July 20, 1969, NASA astronauts Buzz Aldrin and Neil Armstrong made history in being the first astronauts to set foot on the moon.

Hence, the correct answer is option A. ([Read more](#))



17. Hints to Remember

Who: Vaidehi Dongre from Michigan

What: crowned Miss India USA

When: published on 21st July 2021

Twenty-five-year-old Vaidehi Dongre, from Michigan, has been crowned Miss India USA for the year 2021, while Arshi Lalani from Georgia was declared the first runner up. Mira Kasari, from North Carolina, was the second runner up in the beauty pageant held over the weekend. In an Instagram post shared after her big win, Ms Dongre said she "strived to be a role model for young girls" while celebrating her rich South Asian heritage.

Vaidehi Dongre is a graduate from the University of Michigan and currently works as a business development manager. Born in India and raised in the US, she said she was "honoured and humbled" to represent Indian immigrants living in the US as the new Miss India USA.

Hence, the correct answer is option A. ([Read more](#))

18. Hints to Remember

Who: Razorpay

What: Acquires Embedded Financing Startup TERA Finlabs

When: published on 19th July 2021

The Indian payments fintech Razorpay said on Monday (July 19) that it has acquired TERA Finlabs, a startup that provides embedded financing solutions for businesses.

"This acquisition of TERA Finlabs is aligned with Razorpay's strategy of financially supporting as many MSMEs as possible by building core competencies in capital solutions, credit underwriting and data-driven risk management capabilities," the companies said in a statement. "TERA will provide its entire technology stack, risk management capabilities and onboarding solutions to create and enable a credit line for Razorpay's merchant network."

Based in the Indian city of Bengaluru, TERA Finlabs is a subsidiary of GAIN Credit, a digital lender from the U.K. Razorpay Capital, assisted by TERA's technological capabilities, will be able to serve the credit needs of more than 10,000 Indian businesses by 2022, the companies said. The companies did not disclose the financial details of the transaction.

Hence, the correct answer is option B. ([Read more](#))



19. Hints to Remember

Who: Prasar Bharati, IIT Kanpur

What: to collaborate on NextGen Broadcasting Technology Center of Excellence

When: published on 19th July 2021

As a follow up to the Memorandum of Understanding (MOU), signed between Prasar Bharati, India's Public Service Broadcaster and the Indian Institute of Technology Kanpur (IIT Kanpur), a Center of Excellence for Media and Broadcasting Technologies will be established at IIT Kanpur.

Subsequent to the collaboration agreement, three areas have been identified to be taken up under the aegis of the Center of Excellence - Direct to Mobile Broadcasting and Convergence with emerging 5G standards, Artificial Intelligence and advanced algorithms for audio-visual media, said a press statement issued by IIT(K) here.

Hence, the correct answer is option C. ([Read more](#))

20. Hints to Remember

Who: India

What: emerges as 5th largest foreign exchange reserves holder in World

When: published on 20th July 2021

An Indian government official on Monday said the country has emerged as the fifth largest forex reserves holder in the world with 608.99 billion U.S. dollars as of June 25, 2021.

"With India's forex reserves at 608.99 billion U.S. dollars as on June 25, 2021 stood, India has emerged as the fifth-largest foreign exchange reserves holder in the world after China, Japan, Switzerland and Russia," Minister of State Pankaj Chaudhary said at the lower house of the Indian parliament.

India's foreign exchange reserves position is comfortable in terms of import cover of more than 18 months and provides cushion against unforeseen external shocks, he said.

"Government and RBI (the Reserve Bank of India) are closely monitoring the emerging external position calibrating policies or regulations to support robust macroeconomic growth," the minister said.

Hence, the correct answer is option B. ([Read more](#))





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