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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 3

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

- 1. World's 1st report on Artificial Intelligence in healthcare released by which organization?
- A. World Bank
- B. World Health Organization
- C. World Trade Organization
- D. United Nations
- E. None of these

2. The crash in international tourism due to the coronavirus pandemic could cause a loss of more than \$4 trillion to the global GDP for the years 2020 and 2021. Which organization published report regarding this?

A. OECD	B. UNCTAD C. UNHCR COC	
D. UNIDO	E. None of these The Question Bank	

3. India has recently been ranked at which place in the 4th edition of the Global Cybersecurity Index 2020 (GCI)?

A. 10 th	B. 11 th	C. 12 th
D. 13 th	E. None of these	

4. The Indian Navy has recently inked a pact with which organization to develop emerging technologies related to artificial intelligence, quantum computing and robotics?

- A. Bharat Electronics Limited
- B. Hindustan Aeronautics Limited
- C. Bharat Dynamics
- D. Defence Research and Development Organisation
- E. None of these



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5. Which country	along with India	has recently	begun	construction	of fifth u	unit of I	Kudankulam	Nuclear
Power Plant?								

A. China I	B. USA	C. Russia
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D. United Kingdom E. None of these

6. Which edition of Foundation Day of State Bank of India was observed on July 1 2021?

- A. 65th B. 66th C. 67th
- D. 68th E. None of these

7. World Sports Journalists Day 2021 was observed on which date?

- A. July 2
 B. June 30
 C. June 29
- D. July 1 E. None of these

8. Who among the following has recently launched the Crop Insurance Awareness Campaign for Fasal Bima Yojana during the Crop Insurance Week?

 A. Narendra Singh Tomar
 B. Ravi Shankar Prasad
 C. Thawar Chand Gehlot

 D. Hardeep Singh Puri
 E. None of these

9. Who among the following is the author of the book titled as "The Struggle Within – A Memoir of the Emergency"?

- A. Ashok Chakravarti B. Chalapathi Rao C. Kaikala Satyanarayana
- D. Subhalekha Sudhakar E. None of these

10. Chief Minister of which state has recently released the book "Janaksuta Sut Shaurya" written by Dr. Gauri Shankar Sharma "Gaurish"?

- A. Jharkhand B. Madhya Pradesh C. Tamil Nadu
- D. Uttar Pradesh E. None of these

11. In the recent rankings released by the International Hockey Federation (FIH), the position of Indian Men's hockey team is:

A. 4 th	B. 6 th	C. 9 th

D. 2nd E. None of these



12. Researchers have identified a new genus and species of land mollusc in the northern Western Ghats, from Amboli village in which district?

A. Sindhudurg	B. Ratnagiri	C. Sawantwadi
D. Raigad	E. None of these	

13. Which company has recently sent 36 satellites into orbit?

- A. Telesat B. Kuiper Systems C. Eutelsat
- D. OneWeb E. None of these

14. How many asteroids have been discovered by Indian Teacher-Student duo in IASC Citizen Science Programme?

A. Four	B. Five	C. Six
D. Three	E. None of these	

B. 12th

15. In the recent rankings released by the International Hockey Federation (FIH), the position of Indian Women's hockey team is:

ne Ouestion Bank

A. 11 th

11⁰⁰

D. 10th E. None of these

16. Who among the following is/are among the 34 immigrants honoured by a prestigious American foundation ahead of the US Independence Day "who have enriched and strengthened" the US society and democracy through their contributions and actions?

A. Kamlesh Lulla B. G	iita Gopinath	C. Aditya Malhotra
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D. A and B E. B and C

17. Which of the following company has recently launched OmniCard, a prepaid card aimed at youngsters aged between 15-24 years?

A. Eroute Technologies B. HashStudioz Technologies C. Agnitio Technologies

D. Saviance Technologies E. None of these



18. Which company has recently launched a non-linked, non-participating, single premium, individual 'immediate annuity plan' named 'Saral pension plan' as per the guidelines of the Insurance Regulatory and Development Authority of India (IRDAI)?

A. HDFC Life Insurance B. Life Insurance Corporation C. SBI Life Insurance

D. United India Insurance E. None of these

19. The Reserve Bank of India (RBI) has extended the validity of the interest equalisation scheme for preand-post-shipment rupee export credit till which date?

 A. 30 September 2021
 B. 30 November 2021
 C. 30 December 2021

D. 30 August 2021 E. None of these

20. According to RBI Financial Stability Report, the Scheduled Commercial Banks (SCBs) Gross Non-Performing Assets (GNPAs) to rise by 9.8 percent in ______.

A. April 2022 B. June 2022 C. March 2022 D. May 2022 E. None of these Smartkeeda The Question Bank



Correct answer:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
В	В	А	А	С	В	А	А	А	В	А	А	D	D	D	D	А	В	А	С

Explanation:

1. Hints to Remember

Who: World's 1st report on Artificial Intelligence in healthcare

What: released by WHO

When: published on 28th June 2021

Artificial Intelligence (AI) holds great promise for improving the delivery of healthcare and medicine worldwide, but only if ethics and human rights are put at the heart of its design, deployment, and use, according to new WHO guidance published today.

The report, Ethics and governance of artificial intelligence for health, is the result of 2 years of consultations held by a panel of international experts appointed by WHO.

"Like all new technology, artificial intelligence holds enormous potential for improving the health of millions of people around the world, but like all technology it can also be misused and cause harm," said Dr Tedros Adhanom Ghebreyesus, WHO Director-General. "This important new report provides a valuable guide for countries on how to maximize the benefits of AI, while minimizing its risks and avoiding its pitfalls."

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

2. Hints to Remember

Who: Global economy

What: could lose over \$4 trillion due to COVID-19 impact on tourism

When: published on 30th June 2021

The crash in international tourism due to the coronavirus pandemic could cause a loss of more than \$4 trillion to the global GDP for the years 2020 and 2021, according to an UNCTAD report published on 30 June.

The estimated loss has been caused by the pandemic's direct impact on tourism and its ripple effect on other sectors closely linked to it.

The report, jointly presented with the UN World Tourism Organization (UNWTO), says international tourism and its closely linked sectors suffered an estimated loss of \$2.4 trillion in 2020 due to direct and indirect impacts of a steep drop in international tourist arrivals.



A similar loss may occur this year, the report warns, noting that the tourism sector's recovery will largely depend on the uptake of COVID-19 vaccines globally.

"The world needs a global vaccination effort that will protect workers, mitigate adverse social effects and make strategic decisions regarding tourism, taking potential structural changes into account," UNCTAD Acting Secretary-General Isabelle Durant said.

UNWTO Secretary-General Zurab Pololikashvili said: "Tourism is a lifeline for millions, and advancing vaccination to protect communities and support tourism's safe restart is critical to the recovery of jobs and generation of much-needed resources, especially in developing countries, many of which are highly dependent on international tourism."

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

3. Hints to Remember

Who: India

What: Enters Top 10 In Global Cybersecurity Index 2020 Rankings; Jumps 37 Places

When: published on 30th June 2021

India ranked 10th in the 4th edition of the Global Cybersecurity Index 2020 (GCI) on Tuesday, a significant leap of 37 places from its previous GCI rank in 2018. Breaking into the top 10 in the list released by the United Nations (UN) agency for information and communication technologies (ITU), India also ranked 4th in the Asia-Pacific region.

According to the GCI Index 2020, "For each of the pillars – (i) legal, (ii) technical, (iii) organizational, (iv) capacity development, and (v) cooperation – country commitment was assessed through a question-based online survey, which further allowed for the collection of supporting evidence. Through consultation with a group of experts, these questions were weighted in order to arrive at an overall GCI score."

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

4. Hints to Remember

Who: Indian Navy

What: signs pact with Bharat Electronics Ltd to develop emerging technologies

When: published on 30th June 2021

The Indian Navy inked a pact with premier DPSU Bharat Electronics Limited on Tuesday to develop emerging technologies related to artificial intelligence, quantum computing and robotics.

The memorandum of understanding (MoU) provides for the setting up of a technology incubation forum to jointly work on developing new technologies.



"The Technology Incubation Forum (ITF) reflects the joint vision of the Indian Navy and Bharat Electronics Limited towards innovative and creative thinking and fostering the development of emerging technologies," the defence ministry said.

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

5. Hints to Remember

Who: Russia

What: begins construction of fifth unit of Kudankulam Nuclear Power Plant

When: published on 29th June 2021

The construction work on units 5 and 6 of the Kudankulam nuclear power plant (KNPP) began on Tuesday with the first concrete pouring into the foundation plate of the reactor building, said state-run Russian atomic energy corporation Rosatom, which is tasked with building India's atomic reactors in Tamil Nadu.

Rosatom and the Nuclear Power Corporation of India Ltd (NPCIL), a PSU under the Department of Atomic Energy (DAE), have been building six power reactors of 1,000 MW each at Kudankulam, which is the country's largest nuclear power generation park. Units 1 and 2 have already been commissioned while work on unit 3 and 4 is in the advanced stage and is scheduled to be completed by 2026-27.

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

6. Hints to Remember

Who: 66th Foundation Day of SBI

What: was observed on July 1 2021

When: published on 1st July 2021

The oldest commercial bank in the country, State Bank of India, SBI, is celebrating its 66th year today. SBI descends from the Bank of Calcutta founded in 1806 through the Imperial Bank of India.

The Bank of Madras merged into the other two presidency banks, the bank of Calcutta and the bank of Bombay to form the Imperial Bank of India which in turn became the State Bank of India on this day in 1955.

SBI is an Indian Multinational, Public Sector Banking and Financial services statutory body headquartered in Mumbai.

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

7. Hints to Remember

Who: World Sports Journalists Day 2021

What: was observed on 2nd July 2021

World Sports Journalists Day is celebrated on 2 July every year in order to recognise the efforts of sports journalists. The International Sports Press Association (AIPS) was established on this day in 1924 at the Summer Olympics in Paris. The anniversary of this association is also celebrated on this day.

AIPS, the founding organisation of the World Sports Journalists Day which turns 97 this year, extended its greetings to sports journalists around the world. They shared the link to a virtual event for celebrating World Sports Journalists Day in a tweet.

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

8. Hints to Remember

Who: Union Minister Shri Narendra Singh Tomar

What: flags off Crop Insurance Week

When: published on 1st July 2021

Union Minister of Agriculture & Farmers Welfare Shri Narendra Singh Tomar today launched the Crop Insurance Awareness Campaign for Fasal Bima Yojana during the Crop Insurance Week as a part of Government's India@75 campaign 'Azadi ka Amrit Mahotsav', commemorating 75 years of India's Independence.

Speaking at the launch event, Union Minister Shri Tomar said that Fasal Bima Yojana aims to provide security cover to each farmer. He also announced that the scheme achieved milestone figure of Rs 95,000 crore of claims paid to farmers.

The Minister said that state governments and insurance companies have an important role in the implementation of PMFBY. The result of their hard work is that in the last 4 years, premium amounting to Rs 17 thousand crores was deposited by the farmers, against which more than Rs 95 thousand crores have been provided to them as claims. He further added that there is a need to expand the scheme in the country, so that its coverage can be increased and more farmers get benefits.

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

9. Hints to Remember

Who: HarperCollins

What: presents The Struggle Within by Ashok Chakravarti

When: published on 1st July 2021



HarperCollins announces the release of The Struggle Within: A Memoir of the Emergency by Ashok Chakravarti.

About the Book

The Emergency (1975-1977) was one of independent India's darkest hours. Over 150,000 people were imprisoned without trial; as many as eleven million forcibly sterilized; and countless killed in police firings or otherwise eliminated.

Told through the experiences of 'Arjun' – author Ashok Chakravarti's alias during his time as part of an underground movement against the Emergency – the memoir begins with his return to India from Oxford in 1973, when he joins a group of left-wing activists seeking revolutionary change. It covers, among other things, his efforts to mobilize Delhi's textile workers and safai karamcharis to fight for their economic and political rights; the Turkman Gate clashes; and his eventual rejection of communist ideas and involvement in the 1977 elections, in which democratic forces were victorious. It reveals Arjun's own struggle about his identity, and how he realizes he can give his life meaning by contributing to the greater social good.

Powerful and moving, The Struggle Within is a major account of the Emergency.

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

10. Hints to Remember

Who: Chief Minister Shri Chouhan Smartkeeda

What: releases Dr. Gauri Shankar Sharma's book

When: published on 30th June 2021

Madhya Pradesh Chief Minister Shivraj Singh Chouhan released – on Wednesday at his residence – a book 'Janaksuta Sut Shaurya' penned by Dr Gauri Shankar Sharma, official sources said.

The work presents the subject related to the Uttar Ramayana in a poetic yet uncomplicated form.

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

11. Hints to Remember

Who: Indian men and women

What: remain 4th and 10th in FIH rankings

When: published on 30th June 2021

The Indian men's and women's hockey teams remained unchanged at fourth and 10th spot respectively in the FIH rankings released on Wednesday.

Australia moved to the top of the men's world rankings with 2513.67 points after a string of victories over New Zealand, both in the FIH Hockey Pro League and an FIH sanctioned test series.

The Kookaburras dethroned Belgium (2449.67 points) from the top spot with the European side dropping to second position after taking the bronze medal in the EuroHockey Championships in Amstelveen.

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

12. Hints to Remember

Who: New species of snail in Western Ghats

What: belongs to entirely new genus, as per the Researchers

When: published on 1st July 2021

Researchers have identified a new genus and species of land mollusc in the northern Western Ghats, from Amboli village in Sindhudurg district.

The new genus, Varadia, has been named after herpetologist Dr Varad Giri, while the species has been christened as Varadia amboliensis, in reference to the location where it was first discovered in 2017. The findings were published on Tuesday in the European Journal of Taxonomy after five years of research. "Though we had initially misidentified the species, we undertook studies to compare its morphology, phylogenetic analysis and reproductive systems with other closely related specimens. DNA studies strongly suggested that Varadia amboliensis has not been previously described and that it belongs to an entirely new genus. The new genus is named after Dr Giri, whose contribution towards the study of Indian herpetofauna involves describing 56 new species and four new genera," said first author Amrut Bhosale.

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

13. Hints to Remember

Who: OneWeb

What: Launches 36 Satellites to Roll Out Northern Hemisphere Internet Service

When: published on 2nd July 2021

Britain-based tech company OneWeb sent 36 satellites into orbit on Thursday, a landmark launch it said would pave the way for it to begin rolling out a commercial Internet service in swathes of the northern hemisphere this year.

OneWeb, which has more than 200 satellites in orbit as part of push to provide a global Internet service, said the launch from Russia's Far East would allow it to offer connectivity everywhere north of 50 degrees latitude.



It listed the United Kingdom, Alaska, Northern Europe, Greenland, Iceland, continental US, the Arctic Seas, and Canada as areas that should be offered full connectivity.

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

14. Hints to Remember

Who: 3-new Asteroids

What: discovered by Indian Teacher-Student duo in IASC Citizen Science Programme

When: published on 1st July 2021

A teacher-student duo within the metropolis has found three new asteroids as a part of an International Astronomical Search Collaboration (IASC) Citizen Science Programme, organised by National Aeronautics and Space Administration (NASA). Both had been a part of the Tiruchi Astro Club, which participated within the programme.

Bala Bharathi alias Ok. Balakrishnan, Principal, Bharathi Matriculation Higher Secondary School, and G. Aazhimukilan, a first-year B.Sc. Physics scholar of St. Joseph's College within the metropolis, took half within the International Asteroid Search Campaign, whereby they found three asteroids.

Mr. Bharathi stated that the four-member group which took half within the marketing campaign was the one group from Tamil Nadu. They had been put by a interval of rigorous coaching to grasp the software program used and the tactic of learning asteroids beforehand.

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

15. Hints to Remember

Who: Indian men and women

What: remain 4th and 10th in FIH rankings

When: published on 30th June 2021

The Indian men's and women's hockey teams remained unchanged at fourth and 10th spot respectively in the FIH rankings released on Wednesday.

Australia moved to the top of the men's world rankings with 2513.67 points after a string of victories over New Zealand, both in the FIH Hockey Pro League and an FIH sanctioned test series.

The Kookaburras dethroned Belgium (2449.67 points) from the top spot with the European side dropping to second position after taking the bronze medal in the EuroHockey Championships in Amstelveen.

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



16. Hints to Remember

Who: Kamlesh Lulla

What: among 34 immigrants honoured by prestigious US foundation

When: published on 2nd July 2021

IMF Chief Economist Gita Gopinath and NASA scientist Kamlesh Lulla are among the 34 immigrants honoured by a prestigious American foundation ahead of the US Independence Day "who have enriched and strengthened" the US society and democracy through their contributions and actions.

Gopinath and Lulla are among the 2021 Great Immigrants honourees named by the Carnegie Corporation of New York, a non-profit organisation.

This year, our foundation honours 34 naturalised citizens who have strengthened our nation through their lives and examples.

"The Class of 2021 represents more than 30 countries of origin and emphasises service to society, including honourees who are recognised for helping others as medical providers and researchers; as advocates for the disadvantaged, disabled, and disenfranchised; and as changemakers in politics, voting rights, climate change, and teaching, the Corporation said.

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

17. Hints to Remember

Who: OmniCard

What: launches prepaid card aimed at youngsters

When: published on 2nd July 2021

Eroute Technologies, a fintech in the payments space, has launched OmniCard — a prepaid card aimed at youngsters aged between 15-24 years.

This is the first prepaid instrument to be launched after the central bank allowed more features to be built into prepaid cards, bringing them on a par with payment banks. Eroute had received authorisation as a prepaid instrument issuer in May. The only other company to have received the prepaid authorisation after the guidelines is Bajaj Finance.

The Noida-based company was founded by Sanjeev Pandey, former group president of Yes Bank, Abhishek Saxena, an alumnus of IIT-BHU, and Jason Ho, chairman of Taiwan-based Taisys Group.

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

18. Hints to Remember

Who: LIC

What: Launched 'Saral Pension Plan'

When: published on 2nd July 2021

The Life Insurance Corporation (LIC) of India on 1st July 2021 launched Saral pension plan — a nonlinked, non-participating, single premium, individual immediate annuity plan. This LIC Saral pension plan offers two annuity options to the policy holders after one-time lump sum amount payment. The plan also offers loan facility to the policy holder after six months of the plan purchase.

In this LIC of India pension plan, the policy holder will can pay a lumpsum as purchase price and get a fixed payment at regular intervals for the rest of its life. The minimum annuity that a policy holder can avail is ₹12,000 per annum. Minimum purchase price shall depend upon the mode of annuity, option and age of the policy subscriber or annuitant. However, there is no ceiling on the maximum purchase price.

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

19. Hints to Remember

Who: RBI

What: extends interest equalisation scheme till September 2021

When: published on 2nd July 2021

The Reserve Bank of India (RBI) has extended the validity of the interest equalisation scheme for preand-post-shipment rupee export credit by three months through 30 September 2021. This comes as relief for exporters struggling to cope with the damage caused by the second Covid wave. The central bank's notification came after the government approved the extension of the scheme, with same scope and coverage. In November 2018, the interest subsidy was increased to five per cent from three per cent to boost micro, small & medium enterprise (MSME) sector exports. Later, the government included other merchant exporters too under the scheme and allowed them interest equalisation at the rate of three per cent on credit for the export of certain products.

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

20. Hints to Remember

Who: Gross NPA's Of Banks

What: Could Rise 9.8% By March 2022: RBI Financial Stability Report

When: published on 2nd July 2021



The Reserve Bank released the 23rd issue of the Financial Stability Report (FSR), which reflects the collective assessment of the Sub-Committee of the Financial Stability and Development Council (FSDC) on risks to financial stability and the resilience of the financial system in the context of contemporaneous issues relating to development and regulation of the financial sector.

According to the RBI, sustained policy support, benign financial conditions and the gathering momentum of vaccination are nurturing an uneven global recovery. Policy support has helped in shoring up financial positions of banks, containing non-performing loans and maintaining solvency and liquidity globally.

On the domestic front, the ferocity of the second wave of COVID-19 has dented economic activity, but monetary, regulatory and fiscal policy measures have helped curtail the solvency risk of financial entities, stabilise markets, and maintain financial stability. The capital to risk-weighted assets ratio (CRAR) of scheduled commercial banks (SCBs) increased to 16.03 per cent and the provisioning coverage ratio (PCR) stood at 68.86 per cent in March 2021.

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







