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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

# November GA Quiz 12

Directions: Study the following questions carefully and answers the questions given below: 1. Who among the following has recently released Pictorial Anthology on Mahatma Gandhi in Nepali language titled 'Maile Bujheko Gandhi'? A. Pushpa Kamal Dahal B. Bidhya Devi Bhandari C. Sher Bahadur Deuba D. Chandrika Kumaratunga E. None of these 2. Satyajit Ghosh passed away recently, was related to which sport? A. Badminton B. Cricket C. Football D. Golf E. None of these 3. Which of the following companies is acquiring Postbank Systems AG from Deutsche Bank AG? A. Wipro B. TCS C. Infosys D. Reliance E. None of these 4. Insurance sector regulator IRDAI has recently setup a 9 member Working Group headed by which person to revisit the Retail Business of Engineering Tariff? A. R Chandrasekaran B. Bimal Jalan C. Y. Venugopal Reddy E. None of these D. Subhash Chandra Garg 5. Which of the following states has recently won the 2nd National Water Award 2019 for Water Management? A. Maharashtra B. Rajasthan C. Gujarat D. Tamil Nadu E. None of these 6. Name the person who got Dr Tulsi Das Chugh Award-2020. A. Kanshi Ram B. Waman Meshram C. Mukhtar Ansari D. Satish Mishra E. None of these 7. Which company has joined American Express (Amex) to launch its first prepaid payments card with flexible credit limit? A. Paytm B. MobiKwik C. PhonePe E. None of these D. Freecharge 8. Which of the following insurance companies has recently launched 'Covid Shield+', India's First Individual Covid-19 Life Insurance Policy? B. Edelweiss Tokio Life Insurance A. HDFC Life Insurance

C. Aegon Life Insurance D. SBI Life Insurance E. None of these

9. Which of the following ba	nks has recently launched Na	tional Common Mobility Debit card?
A. Kotak Mahindra Bank	B. Andhra Bank	C. Karnataka Bank
D. Bank of Maharashtra	E. None of these	
10. Who among the follow	ing has attended 1st BRICS	Finance Ministers and Central Bank Governors
Meeting Virtually?		
A. Smriti Iran	B. Narendra Modi	C. Nirmala Sitharaman
D. Rajnath Singh	E. None of these	
11 Virgin Hyperloon has "s	scassfully" completed the fi	rst-ever human trial in the hyperloop pod at the
DevLoop test facility in which		st-ever numan that in the hyperbop pod at the
A. USA	B. China	C. Japan
D. Russia	E. None of these	
D. 1103518	L. None of these	
12. Interstate Migrant Polic	y Index (IMPEX) 2019 was re	cently released by India Migration Now. Which
of the following states has t	opped the list?	
A. Tamil Nadu	B. Karnataka	C. Kerala
D. Madhya Pradesh	E. None of thes <b>e</b>	
13. Which of the following r	ninistries has issued an orde	r for the scale-up and expansion of the Pradhan
Mantri Kisan Urja Suraksha	evam Utthan Mahabhiyan (Pl	M-KUSUM) Scheme?
A. Ministry of Power	B. Ministry of	New and Renewable Energy
C. Ministry of Minority Affair	D. Ministry of	Mines ( 2 2 0 7
E. None of these		
	The Qu	uestion Bank
	h Singh has recently unveile	d A-Sat Missile Model in which of the following
cities?		
A. Mumbai	B. Kolkata	C. Kochi
D. New Delhi	E. None of these	
15. Which of the following c	ities is to host the Internatior	nal Bird Festival in February 2021?
A. Bharatpur	B. Gorakhpur	C. Patna
D. Ranchi	E. None of these	
16. Which of the following s	states has recently signed an	MoU with National Thermal Power Corporation
-		tablish Ultra Mega Renewal Energy Power Park?
A. Punjab	B. Haryana	C. Rajasthan
D. Gujarat	E. None of these	-
17. Union Government has	decided to set up how many	more water aerodromes for Seaplane Services
Under RCS UDAN Scheme?		
A. 15	B. 16	C. 14
D. 17		
	E. None of these	



# 18. Which of the following countries has recently offered F-18 Naval fighter jets for Indian Navy's requirements?

A. China	B. Russia	C. Japan
D. USA	E. None of these	

# 19. Which of the following companies has recently signed Distribution Agreement with Harley-Davidson for Indian Market?

A. TVS Motor Company	B. Bajaj Auto	C. Honda Motor Company
D. Hero MotoCorp	E. None of these	

20. The Reserve Bank has asked all lending institutions to credit the interest waiver on loans upto two crore rupees for the \_\_\_\_\_\_ moratorium period beginning March 1, 2020.

A. Three months	B. Four months	C. Six months
D. Five months	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
В	С	В	А	D	D	В	В	С	С	А	С	В	D	В	С	С	D	D	С

#### **Explanation:**

#### 1. Hints to Remember

Who: Nepal President

What: unveils pictorial anthology on Mahatma Gandhi

When: published on 10<sup>th</sup> November 2020

A pictorial anthology on Mahatma Gandhi in the Nepali language was released here on Monday by President Bidya Devi Bhandari to mark his 151st birth anniversary and bring the Nepalese youth closer to the revered global peace icon.

The book titled Maile Bujheko Gandhi or the Gandhi as I understood, was released at a special function at Rashtrapati Bhawan in Kathmandu in the presence of Ambassador of India to Nepal, Vinay Mohan Kwatra.

It was released to celebrate the 151st birth anniversary of the Father of Indian Nation, Mahatma Gandhi, and to mark the culmination of the two-year-long celebrations of '150 years of Mahatma', according to a press release issued by the Indian Embassy here.(Read more)

2. Hints to Remember

Who: Satyajit Ghosh, Former India and Mohun Bagan Football Player

What: Passed Away at 62

When: published on 9<sup>th</sup> November 2020

Former India and Mohun Bagan defender Satyajit Ghosh died of cardiac arrest at his home town at Bandel in the early hours of Monday, family sources said.

He was 62 and is survived by his wife and daughter.

"Ghosh suffered a massive cardiac arrest at his house in Debanandapur in Bandel and died on the way to Chinsurah Hospital," a family source said.

Ghosh represented India in the 1985 Nehru Cup in then Cochin in the team coached by Yugoslovian Milovan Ciric.(Read more)



#### 3. Hints to Remember

Who: TCS

What: to acquire Deutsche's Postbank Systems AG

When: published on 9<sup>th</sup> November 2020

India's largest IT services provider Tata Consultancy Services (TCS NSE 1.44 %) is acquiring Postbank Systems AG from Deutsche Bank AG. The deal value was not disclosed.

Postbank Systems AG provides IT services to Deutsche Bank. TCS will acquire 100% of the shares of Postbank Systems and its 1,500 employees will become part of TCS. The technology is based in Germany and will help TCS expand its presence in the region.

Bernd Leukert, Chief Technology, Data and Innovation Officer at Deutsche Bank said: "As part of our move to one technology organisation, we are consolidating the IT platform for our retail banking brand Postbank into the Deutsche Bank platform. TCS is already a trusted IT services partner for Deutsche Bank and this strengthens our relationship further. We are confident that TCS is the ideal owner for Postbank Systems. With this transaction, we have agreed a structure that serves all parties' interests. It provides clarity to Postbank Systems staff and gives them the opportunity to become part of the success and growth story of TCS." (Read more)

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#### 4. Hints to Remember

Who: IRDAI

What: sets up panel to revisit retail business of engineering tariff

When: published on 9<sup>th</sup> November 2020

Insurance sector regulator IRDAI has set up a working group to revisit product structures of engineering tariffs relevant for the retail category in the wake of continuous advancement in technology.

The nine-member panel has been asked to revisit the product structures of the erstwhile engineering tariffs relevant for the retail category and make suitable recommendations for revising them.

The Insurance Regulatory and Development Authority of India (IRDAI) noted that with continuous advancement in technology, engineering insurance requirements are constantly evolving. Customer expectations regarding insurance are changing significantly.

"There is a need to modify the current products under the engineering retail segment in line with the changing needs and demand," it said in an order constituting the working group "to revisit the engineering products (which are as per the erstwhile tariffs) for the retail segment".

The panel has been asked to recommend new suitable and appropriate standard products in line with advancements in technology for the retail segment.(Read more)

#### 5. Hints to Remember

Who: Tamil Nadu

What: has won 2nd National Water Award 2019 for Water Management

When: published on 7<sup>th</sup> November 2020

Tamil Nadu has bagged the best State award for water management for the year 2019. The State has secured the first place under the Normal Category in the National Water Awards besides securing significant places under the categories - Best District in Revival of River, Water Conservation, Best Urban Local Body, Best Research/Innovation/adaptation of New Technology for Water Conservation and Best Water Warriors.

In all 98 awards in 16 different categories presented for various States, Tamil Nadu won 11 prizes under five key categories.

The awards will be presented during the two-day ceremony to be held through virtual platform on November 11 and 12 in the presence of Vice President M Venkaiah Naidu, Union Minister for Jal Shakti, Gajendra Singh Shekhawat, Union Minister of Environment, Prakash Javadekar. On behalf of Tamil Nadu government, PWD Secretary K Manivasan will be receiving the Best State award.(Read more)

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#### 6. Hints to Remember

Who: CSIR-CDRI scientist, Dr Satish Mishra

What: gets Dr Tulsi Das Chugh Award-2020

When: published on 29<sup>th</sup> October 2020

The Orations & Awards Committee of the National Academy of Medical Sciences (India), selected Dr Satish Mishra, Principal Scientist, Division of Molecular Parasitology and Immunology, CSIR-CDRI, Lucknow for 'Dr Tulsi Das Chugh Award' for the year 2020 in recognition of his research work on Malaria parasite's life cycle which is a complex process involving two hosts and three invasive stages. Invasion in both mammals and mosquitoes requires a coordinated sequence of events to be played out successfully.

His work focused on Secreted Protein with Altered Thrombospondin Repeat (SPATR) which is Essential for Asexual Blood Stages but not Required for Hepatocyte Invasion by the Malaria Parasite Plasmodium Berghei". This study focuses on the dispensability of SPATR in P. berghei sporozoites and its importance for the establishment of blood-stage infection, further investigation is needed to unravel its precise role during this process. (Read more)

#### 7. Hints to Remember

Who: MobiKwik



www.smartkeeda.com | testzone.smartkeeda.com SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RJS What: joins Amex to launch virtual prepaid card with up to ₹1 lakh credit limit

## When: published on 10<sup>th</sup> November 2020

MobiKwik has partnered with card network American Express (Amex) to launch its first prepaid payments card with flexible credit limit. The homegrown fintech company becomes the first non-bank to issue cards in India, MobiKwik said in a statement. The move aims to expand MobiKwik's universe from a wallet operator to financial services-led fintech player.

The MobiKwik Blue American Express Card will be linked with users' wallet. The customer will get up to ₹1 lakh instant credit on their prepaid card, which will be underwritten by MobiKwik.

"The launch of the MobiKwik Blue Card is a milestone in our journey of becoming a full stack fintech platform, bringing Financial Inclusion to the Indian masses and delivering on the promise of Digital India," Upasana Taku, co-founder & COO at MobiKwik said.(Read more)

#### 8. Hints to Remember

Who: Edelweiss Tokio Life

What: launches covid life insurance policy

When: published on 9<sup>th</sup> November 2020

Edelweiss Tokio Life Insurance has launched India's first individual Covid-19 life insurance product, 'Covid Shield+' to secure people's dreams and aspirations from the financial impact of a Covid-19 diagnosis. Covid Shield+ also carves out a new niche product category for the industry, which caters to people's increased protection needs, arising because of the pandemic. This insurance product carries term cover for a 1-year tenure and also offers a critical illness benefit.

"We have always strived to create relevant innovation, in line with the changing customer needs. Through our recent customer interactions, we realised that the threat of financial impact, has made this disease even more daunting. People are worried that a Covid-19 diagnosis will disrupt their savings and therefore their long-term aspirations. We want to take away that worry from our customers through Covid Shield+ and let them focus on a healthy recovery instead of their finances," says Subhrajit Mukhopadhyay, Executive Director, Edelweiss Tokio Life Insurance.(Read more)

#### 9. Hints to Remember

Who: Karnataka Bank

What: launches National Common Mobility Debit card

When: published on 9<sup>th</sup> November 2020

Karnataka Bank Ltd has launched National Common Mobility Debit Card.



A press release by the bank said on Monday that this Rupay card is a contactless debit-cum-prepaid and interoperable transport card.

It said that the users can make payments without inserting the card at PoS terminals. Payments can be made at toll plazas, metro transits, parking lots, retail outlets and smart cities with the help of this card. The card's wallet supports small-ticket size offline payments through the value stored in the card, it said.

Quoting Mahabaleshwara MS, Managing Director and Chief Executive Officer of the bank, it said that this card is expected to change the banking paradigm in retail payments by its unique features of 'tap and go' and 'offline wallet' payments.(Read more)

#### 10. Hints to Remember

Who: Nirmala Sitharaman

What: Attends First BRICS Finance Ministers, Central Bank Governors Meeting

When: published on 10<sup>th</sup> November 2020

Union Minister for Finance and Corporate Affairs Nirmala Sitharaman on Monday, November 9, participated in the first BRICS Finance Ministers and Central Bank Governors (FMCBG) meeting under Russia's Chairmanship. The agendas of the meeting involved discussions on the outcomes of the G20 Saudi Presidency in 2020, a digital platform to encourage infrastructure investments and expansion of the membership of the New Development Bank. As per the ministry release, the finance minister said the BRICS members have played an important role in ensuring that the concerns of emerging economies are properly addressed through various initiatives.(Read more)

#### 11. Hints to Remember

Who: Virgin Hyperloop

What: completes first-ever human trial in hyperloop pod

When: published on 10<sup>th</sup> November 2020

Virgin Hyperloop on Monday said it has "successfully" completed the first-ever human trial in the hyperloop pod at the DevLoop test facility in the US.

Two passengers, both company staff, travelled 500 metres in 15 seconds, reaching 107 mph (172 km per hour), marking the completion of the first-ever trial, the company said.

The testing campaign will continue with Pune native and Virgin Hyperloop Power Electronics Specialist, Tanay Manjrekar, riding next, the company said in the release.

Hyperloop is a next-generation travel system that uses pods or capsules travelling at high speeds through low-pressure tubes erected on columns or tunnelled underground using magnetic levitation. The system is fully autonomous and sealed, so no driver-related error is anticipated.(Read more)

#### 12. Hints to Remember

Who: Interstate Migrant Policy Index (IMPEX) 2019

What: released by India Migration Now, Kerala Top

When: published on 9<sup>th</sup> November 2020

The states of Kerala, Goa, Rajasthan and Andhra Pradesh have been most successful in integrating migrant workers, while crucial migrant receiving states, including Delhi, have done poorly, shows the Interstate Migrant Policy Index (IMPEX) that seeks to measure integration of interstate migrants.

India's average IMPEX 2019 score for 28 states and the Union Territory of NCT Delhi is 37 out of 100, reflecting the limited attention paid to integration efforts in destination states.

The index has been developed by Mumbai-based research non-profit India Migration Now (IMN), and it assesses states' performance on eight policy areas spanning more than 60 policy indicators.

The index could help bureaucrats and stakeholders in evolving policy for India's 455 million internal migrants who remain one of the most excluded groups in the country. This figure is from Census 2011, and may have changed between 2011-20.(Read more)

# The Question Bank

## 13. Hints to Remember

Who: MNRE

What: scales up PM-KUSUM scheme goal to 30.8 GW of solar capacity by 2022

When: published on 9<sup>th</sup> November 2020

The Ministry of New and Renewable Energy has issued an order for the scale-up and expansion of the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM-KUSUM) Scheme. The target now is to achieve enhanced solar capacity of 30.8 gigawatt (GW) by 2022 with revised Central financial support of ₹34,035 crore.

In February 2019, the Cabinet Committee on Economic Affairs had approves the launch of the PM-KUSUM scheme. The scheme aims providing financial and water security to farmers. The scheme had aimed to add a solar capacity of 25,750 MW by 2022. The total Central financial support then supposed to be provided under the scheme was ₹34,422 crore.(Read more)



#### 14. Hints to Remember

Who: Defence Minister Rajnath Singh

What: Unveiled A-Sat Missile Model in New Delhi

When: published on 9<sup>th</sup> November 2020

A model of Anti Satellite (A-SAT) Missile installed inside the DRDO Bhawan premises was unveiled by Defence Minister Rajnath Singh in the presence of Minister for Road Transport and Highways, Nitin Gadkari on Monday (November 9, 2020).

Rajnath Singh appreciated the innovative accomplishment of the team of scientists.

Secretary DDR&D & Chairman DRDO, G Satheesh Reddy was also present and stated that the installation of the A-SAT model will inspire the DRDO fraternity to take up many more such challenging missions in future.(Read more)

#### 15. Hints to Remember

Who: UP's Gorakhpur

What: is Set to Host the International Bird Festival in February 2021

When: published on 9<sup>th</sup> November 2020

International bird festival will be organized in Gorakhpur in the month of February. It will attract international tourists at Ramgarhtal Lake for bird watching, forest minister of Uttar Pradesh, Dara Singh Chauhan said on Saturday.

During a programme of Rotary Club in Gorakhpur, the minister said, "Gorakhpur is developing fast in the sphere of eco-tourism and in 2021 Gorakhpur will have a zoo. Bird festival will certainly give boost to ecotourism in the area." (Read more)

#### 16. Hints to Remember

Who: Renewable Energy

What: to light up India-Pak border areas in Rajasthan

When: published on 31st October 2020

As per a recent news, the state government of Rajasthan is going to sign a an MoU with National Thermal Power Corporation (NTPC) and Solar Energy Corporation of India (SECI) to establish Ultra Mega Renewal Energy Power Park. As a result, India's border areas with Pakistan in Rajasthan would soon be illuminated with renewable energy.



The park to be set up near borders areas will be of 8,000 megawatts (MW) capacity, which will comprise 4,310 MW of wind energy; 3,760 MW of solar energy and 120 MW of power from biomass. Currently, Rajasthan's solar generation capacity is 4,883 MW.

Rajasthan has over 1000 kilometre-long international border which is currently supplied power through traditional methods. An annual expenditure of Rs 40 crore is incurred for supplying power to the border which, with renewable energy, will reduce to one-third of the present cost. The Park will also ensure uninterrupted power supply to the border areas. The Rajasthan Renewable Energy Corporation Limited (RRECL) would be singing a separate MoU with the NTPC and the SECI to materialise the Government of India's Ultra Mega Renewable Energy Park project.(Read more)

#### 17. Hints to Remember

#### Who: Govt.

What: is Set Up 14 More Water Aerodromes for Seaplane Services Under RCS UDAN Scheme

## When: published on 2<sup>nd</sup> November 2020

After the successful launch of the maiden seaplane service between the Statue of Unity and Sabarmati Riverfront in Ahmedabad by PM Modi, the government is now planning to set up 14 more water aerodromes. These aerodromes will facilitate seaplane services on various routes across the country including Andaman & Nicobar, Lakshadweep, Assam, Uttarakhand and Maharashtra. A Shipping Ministry official was quoted in a PTI report, the 14 aerodromes are being planned for development under the RCS UDAN scheme. The Waterways Authority of India (IWAI) has been requested by the Ministry of Civil Aviation (MoCA) and Airports Authority of India (AAI) to conduct a hydrographic survey and also has been requested assistance in setting up jetties for facilitating the passenger movement.

According to the Shipping Ministry, the potential locations include Tehri Dam in the state of Uttarakhand, Khindsi Dam and Erai Dam in Maharashtra, Guwahati riverfront and Umrangso reservoir in Assam, Prakasam barrage in Andhra Pradesh, Havelock, Neil, Long and Hutbay islands in Andaman & Nicobar, Minicoy and Kavaratti in Lakshadweep and Dharoi and Shatrunjaya in the state of Gujarat. For the maiden seaplane project in the state of Gujarat, IWAI has set up concrete jetties in record time. The IWAI has been entrusted for floating jetties, hydrographic survey, and navigational buoys.(Read more)

#### 18. Hints to Remember

Who: United States

What: offers F-18 Naval fighter jets for Indian Navy's requirements

When: published on 29<sup>th</sup> November 2020



The United States of America (USA) has offered its F-18 naval fighter jets to fulfil the Indian Navy's requirement of combat jets. According to ANI, a few years back the Indian Navy had expressed its interest in the induction of 57 Naval fighter aircraft for operations from its aircraft carriers. These also included the current INS Vikramaditya and presently under-construction, the Indigenous aircraft carrier.

ANI quoted a government source as saying, "The American government has offered to provide their naval fighter aircraft F-18 for the Indian Navy under a government proposal at the meeting between defence delegations of both countries during the 2+2 meetings." (Read more)

#### 19. Hints to Remember

Who: Hero MotoCorp

What: to now develop and sell Harley-Davidson bikes in India

When: published on 27<sup>th</sup> November 2020

Harley-Davidson and Hero MotoCorp have officially confirmed a distribution agreement that will now allow Hero MotoCorp to sell and service bikes of the former in the Indian market. This comes Harley-Davidson had announced late September that it will discontinue its sales and manufacturing operations in the country.

As part of a licensing agreement between the two companies, Hero MotoCorp will develop and sell a range of premium motorcycles under the Harley-Davidson brand name. Hero MotoCorp will also sell parts, accessories and riding gear and apparel through a network of brand-exclusive Harley-Davidson dealers as well as Hero's existing dealership network in India.(Read more)

#### 20. Hints to Remember

#### Who: RBI

What: asks lending institutions to implement waiver of interest on interest scheme

## When: published on 28<sup>th</sup> November 2020

The Reserve Bank has asked all lending institutions to credit the interest waiver on loans upto two crore rupees for the six months moratorium period beginning March 1, 2020. The government announced the scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts. Under the scheme, the lending institutions have been mandated to grant ex-gratia payment to certain categories of borrowers through crediting the difference between simple interest and compound interest for the period between March 1- August 31, 2020.

In a notification issued yesterday, RBI advised lenders to take necessary action within the stipulated timeline. The government has asked banks to credit the amount to borrowers by 5th of November. As



per the scheme, the lending institutions shall credit the difference between compound interest and simple interest with regard to the eligible borrowers in respective accounts for the said period irrespective of whether the borrower availed the moratorium on repayment of loan or not.(Read more)





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