

GUPTA

CLASSES

Current Affairs

April-2022

English

Part-1



GUPTA

CLASSES

Current Affairs Q&A PDF – April 2022

Table of Contents

NATIONAL AFFAIRS	5
INTERNATIONAL AFFAIRS	41
GOVT SCHEMES	48
VISITS	52
BANKING AND FINANCE	58
ECONOMY AND BUSINESS	91
MoUs AND AGREEMENTS	97
APPOINTMENTS AND RESIGNATIONS	110
AWARDS AND RECOGNITIONS	124
SUMMITS, CONFERENCES	138
COMMITTEE AND MEETING	141
INDEX	142
ACQUISITION AND MERGERS	148
DEFENCE	154
SCIENCE AND TECHNOLOGY	161
SPORTS	175
BOOKS AND AUTHORS	185
OBITUARY	189
IMPORTANT DAYS	191
ENVIRONMENT	210
APP and WEB PORTAL	211
CURRENT STATIC BANKING	214
CA STATIC GK	218

NATIONAL AFFAIRS

1. According to data released in Lok Sabha (in March'22), _____ has become the top producer of vegetables in 2021-22 Crop Year and Andhra Pradesh remains in the top position in fruit production.

- 1) Uttar Pradesh
- 2) West Bengal
- 3) Madhya Pradesh
- 4) Maharashtra
- 5) Punjab

Answer- 1) Uttar Pradesh

Explanation:

Uttar Pradesh (UP) has become the top producer of vegetables, getting back its first position by demoting West Bengal to the second position, with a difference of a million tonnes in production in 2021-22 Crop Year (CY) (July-June), after two years since 2020.

i. On the other hand, Andhra Pradesh remains the top fruit producer by producing 18.01 million tonnes of fruit followed by Maharashtra.

ii. India's horticulture output is likely to drop marginally by 0.4% to 333.25mt in 2021-22 from the previous year (2020-21) as production of vegetables, spices, and plantation crops is set to decline.

2. Which of the following points are correct with respect to the cabinet approval in March 2022?

A) The Union Cabinet approved USD 808 million for a new World Bank assisted scheme 'Raising and Accelerating MSME Performance (RAMP)' to improve MSME performance.

B) The procurement of 15 indigenously developed Light Combat Helicopters (LCH) at the cost of Rs. 3,887 crore was also approved by the Union Cabinet.

C) CCEA extended the time limit for 10 power projects by 36 months to 156 months instead of 120 months from the date of import by amending the Mega Power Policy 2009.

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- 1) All A, B & C

Explanation:

The Union Cabinet approved **USD 808 million** for a new World Bank assisted scheme 'Raising and Accelerating MSME Performance (**RAMP**)' to improve MSME performance.

i. The procurement of **15** indigenously developed Light Combat Helicopters (**LCH**) at the cost of Rs. 3,887 crore along with Infrastructure sanctions worth Rs. 377 Cr was also approved by the Union Cabinet.

ii. CCEA extended the time limit for 10 power projects by **36 months** to **156 months** instead of 120 months from the date of import by amending the Mega Power Policy 2009.

iii. The Union Cabinet approval to release an additional instalment of Dearness Allowance (DA) to Central Government employees and Dearness Relief (DR) to pensioners w.e.f. 01.01.2022

representing an increase of 3% over the existing rate of 31% of the Basic Pay/Pension, to compensate for price rise.

3. Which of the following points are correct with respect to the Goa budget presented in March'22?

- A) The CM of Goa Mridula Sinha presented the budget of Rs 24,467 crore for the FY 2022-23.**
- B) The state government allocated an amount of Rs 20 crore for providing 5 LPG cylinders free of cost to the people of the state.**
- C) Government also allocated Rs 20.12 crore for 'Covid-19 Relief To Marginalized/Unorganized Sector' scheme under which one-time financial relief.**

- 1) Only A
- 2) Only C
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- **2) Only C**

Explanation:

The CM of Goa **Pramod Pandurang Sawant** presented the budget of **Rs 24,467 crore** for the FY **2022-23**.

- i.** The state government allocated an amount of **Rs 40 crore** for providing three **LPG cylinders** free of cost to the people of the state.
- ii.** Government also allocated Rs 20.12 crore for 'Covid-19 Relief To Marginalized/Unorganized Sector' scheme under which one-time financial relief.

4. Mumbai International Cruise Terminal, India's first-of-its-kind iconic sea cruise terminal in Maharashtra, is expected to be commissioned by_____.

- 1) February 2023
- 2) August 2024
- 3) May 2023
- 4) July 2024
- 5) April 2023

Answer- **4) July 2024**

Explanation:

The 1st of its kind, **Mumbai International Cruise Terminal** is expected to be commissioned by July **2024**. It is the sea cruise terminal which will be coming up at BPX-Indira Dock in **Maharashtra**.

- i.** It was announced by the Mumbai Port Authority on the occasion of completion of 7 years of Sagarmala project.
- ii.** The total project cost of Rs. 495 crore, however Rs. 303 crores will be incurred by Mumbai Port Authority and the remaining by private operators.
- iii.** It is built on an area of 4.15 lakh sq ft, the first-of-its-kind iconic sea cruise terminal in India, two cruise ships will be able to berth at a time on the dock.

5. In April 2022, the Ministry of Commerce and Industry extended the Foreign Trade Policy 2015-20 until _____.

- 1) 31st May, 2022
- 2) 30th October, 2022
- 3) 31st July, 2022
- 4) 30th September, 2022
- 5) 30th June, 2022

Answer- 4) 30th September, 2022

Explanation:

The Ministry of Commerce and Industry has extended the **Foreign Trade Policy 2015-20** which was valid upto March 31, 2022 by another six months upto **September 30, 2022** for boosting external commerce in goods and services.

- i.** The Extension was issued by the Directorate General of Foreign Trade (**DGFT**).
- ii.** It will enable exporters to pursue the incentives under some existing schemes including the Remission of Duties and Taxes on Exported Products(RoDTEP) which replaced the flagship Merchandise Exports From India Scheme, or MEIS, from January 1.

6. In March 2022, which organisation and NITI Aayog jointly organised a National Conclave on “The Impact of COVID-19 on Migration: Benchmarking of Good Practices & Preparing for the Future” in New Delhi?

- 1) United Nations Office on Drugs and Crime
- 2) United Nations Human Settlement Programme
- 3) United Nations Development Programme
- 4) United Nations High Commissioner for Refugees
- 5) International Organization for Migration

Answer- 5) International Organization for Migration (IOM)

Explanation:

The International Organization for Migration (**IOM**), a United Nations(UN)’s agency has partnered with **NITI Aayog** (National Institution for Transforming India) organised a National Conclave on “The Impact of COVID-19 on Migration: Benchmarking of Good Practices & Preparing for the Future” on 29th March 2022 at Hotel Taj Palace in Chanakyapuri, New Delhi, Delhi.

- i.** This also aims to support in achieving inclusive, broad-based and effective governance of migration through sharing best practices and expertise.

7. Which state’s Biodiversity Board recently (in April’22) signed a pact with World Wide Fund for Nature (WWF)- India to develop the State Biodiversity Strategy and Action Plan (SBSAP)?

- 1) West Bengal
- 2) Tripura
- 3) Mizoram
- 4) Assam
- 5) Arunachal Pradesh

Answer- 5) Arunachal Pradesh

Explanation:

Arunachal Pradesh State Biodiversity Board (**APSBB**) inks a pact with World Wide Fund for Nature (**WWF**)- **India** to develop, the State Biodiversity Strategy and Action Plan (**SBSAP**) in New Delhi during a meeting presided by the State Environment and Forest Minister Mama Natung.

- i. The SBSAP will align with the UN Convention on Biological Diversity (CBD)'s Post-2020 Global Biodiversity Framework and Arunachal Pradesh's recent Pakke Declaration.
- ii. The Arunachal Pradesh state cabinet on November 17 2021, adopted the 'Pakke Tiger Reserve 2047 Declaration on Climate Change Resilient and Responsive Arunachal Pradesh', which aims to promote 'climate-resilient development' in the state.

8. Which of the following film media units are not included in the National Film Development Corporation (NFDC) by the Ministry of Information and Broadcasting (MIB) in April 2022?

- 1) Children's Film Society of India
- 2) Films Division
- 3) Directorate of Film Festivals
- 4) Directorate of Field Publicity
- 5) National Film Archives of India

Answer- **4) Directorate of Field Publicity**

Explanation:

The Ministry of Information and Broadcasting (MIB) has transferred the mandate for the production of documentaries and short films, the organization of film festivals and the preservation of films to the National Film Development Corporation (NFDC), a Public Sector Undertaking (PSU) working under the ministry.

- i. This resulted in the merging of **four** of its film media units, namely Films Division, the Directorate of Film Festivals, the National Film Archives of India (NFAI) and the Children's Film Society of India under the National Film Development Corporation Ltd (NFDC).
- ii. The Central Government has also designated Rs. 1304.52 crore till 2026 for film production.

9. In which city the Tata Power Renewables Energy Limited (TPREL) recently (in April '22) commissioned a 300 MW solar plant with the country's largest single-axis solar tracker system?

- 1) Nashik, Maharashtra
- 2) Belagavi, Karnataka
- 3) Bhadla, Rajasthan
- 4) Dholera, Gujarat
- 5) Kurnool, Andhra Pradesh

Answer- **4) Dholera, Gujarat**

Explanation:

Tata Power Renewables Energy Limited (TPREL) has commissioned a 300 MegaWatt (MW) solar plant in **Dholera, Gujarat** with the country's largest single-axis solar tracker system.

- i. The project will generate 774 Million Units (MUs) of Renewable energy annually.
- ii. With the addition of 300 MW, the renewables capacity in operation for Tata Power will now be 3,400 MW with 2,468 MW of Solar and 932 MW of Wind energy.

10. Name the Russia's Foreign Minister who recently (in April '22) visited India to bypass the Western sanctions by buying Russia's discounted crude oil through the rupee-ruble payment mechanism.

- 1) Annalena Baerbock
- 2) Dmytro Kuleba
- 3) Daleep Singh
- 4) Sergey Lavrov
- 5) Liz Truss

Answer- 4) Sergey Lavrov

Explanation:

Deputy National Security Advisor (NSA) of USA Daleep Singh, visited India for 2 days from 30 March 2022 to 31 March 2022, followed by him UK, Foreign Secretary Liz Truss visited India on 31 March 2022 and later Russia's Foreign Minister **Sergey Lavrov** made a two-day visit to India from 31 March 2022 to 1 April 2022.

- **India – Russia:** Talks held between Mr Lavrov and External Affairs Minister (EAM) S. Jaishankar of India, regarding supply of any goods that India wanted to buy from Russia using the Rupee-Rouble mechanism and to bypass the Western sanctions by buying Russia's discounted crude oil through rupee-ruble payment mechanism.
- **View of United States of America (USA):** USA condemns India not to purchase crude oil from Russia as every country proposed sanctions against it for the war against Ukraine.
- **View of United Kingdom (UK):** Liz Truss spoke with S. Jaishankar to counter Russia's aggression and reduce global strategic dependence on the country by proposing sanctions on it.
- The visits by the government officials were due to the crisis prevailing in the ongoing Russia-Ukraine War.

11. Which state recently (in April'22) launched the "School Chalo Abhiyan" to ensure 100% enrolment in primary and upper primary schools?

- 1) Odisha
- 2) Jharkhand
- 3) Andhra Pradesh
- 4) Bihar
- 5) Uttar Pradesh

Answer- 5) Uttar Pradesh

Explanation:

Uttar Pradesh Chief Minister Yogi Adityanath launched the "**School Chalo Abhiyan**" with a view to ensure **100%** enrolment in **Primary** and **Upper Primary schools** from Jaichandpur Katghara upper primary school in Shravasti district of Uttar Pradesh (UP).

- i.** The 'School Chalo Abhiyan' is being started in the Shravasti district because of its lowest literacy rate with an average of 46.74 percent. Other Districts with low literacy rates in UP are Bahraich , Balrampur , Badaun and Rampur.
- ii.** The scheme aims at transforming primary education and holistic development of primary schools.

12. Which state government recently (in April'22) announced that it was planning to set up 'Nandini Ksheera Samridhi Sahakara Bank', India's first dairy co-operative bank to provide financial strength for milk producers?

- 1) Maharashtra
- 2) Kerala
- 3) Tamil Nadu
- 4) Karnataka
- 5) Gujarat

Answer- 4) Karnataka

Explanation:

The Chief Minister of **Karnataka** Basavaraj Bommai is planning to set up the '**Nandini Ksheera Samridhi Sahakara Bank**', India's first dairy co-operative bank to provide financial strength for milk producers of Karnataka.

- i.** This will further give a boost to the dairy industry in the State and increase the revenue of the farmers.
- ii.** The Union Minister for Home and Cooperation Amit Shah presided over the event and launched the logo of the Nandini Ksheera Samridhi Sahakara Bank.

13. Which of the following points are correct with respect to the recent (in April'22) launch/ Initiatives by the Ministry of Environment, Forest & Climate Change (MoEFCC)?

- A) The Ministry launched "Veera Mascot" which aims to spread awareness among masses about small changes that can be sustainably adopted in lifestyle for a better environment.**
- B) The green initiatives on plastic launched are taken by the MoEFCC and Central Pollution Control Board (CPCB) to ensure effective Plastic Waste Management (PWM) in India.**
- C) The Ministry also administered the "Swachh Bharat Harit Bharat Green Pledge" to tackle the challenge of plastic pollution.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- 3) Only B & C

Explanation:

The Ministry launched **Prakriti** (literal meaning 'Nature')- **Mascot**" which aims to spread awareness among masses about small changes that can be sustainably adopted in lifestyle for a better environment.

- i.** The green initiatives on plastic launched are taken by the MoEFCC and Central Pollution Control Board (CPCB) to ensure effective Plastic Waste Management (PWM) in India.
- ii.** Ministry also administered the "Swachh Bharat Harit Bharat Green Pledge" to tackle the challenge of plastic pollution.

14. In April 2022, the Union Cabinet approved the draft legislation, Indian Antarctica Bill, to provide a regulatory framework for India's research activities in Antarctica.

The Indian Antarctica Bill piloted by which ministry?

- 1) Ministry of Earth Sciences
- 2) Ministry of External Affairs
- 3) Ministry of Environment, Forest and Climate Change
- 4) Ministry of Science and Technology
- 5) Ministry of Finance

Answer- 1) Ministry of Earth Sciences

Explanation:

The Union Cabinet has approved the draft legislation, **Indian Antarctica Bill**, to provide a regulatory framework for India's research activities in Antarctica and protect the environment in the icy continent.

- i.** The bill piloted by the Ministry of Earth Sciences (**MoES**) will be introduced in the ongoing budget session of the Parliament and the draft bill is the first domestic legislation with regard to Antarctica in India.
- ii.** The bill is expected to support India to fulfill its obligations under the Antarctic Treaty of 1959, the Convention on the Conservation of Antarctic Marine Living Resources of 1982 and the Protocol on Environmental Protection to the Antarctic Treaty of 1998.

15. In April 2022, _____ became the 1st state in India to send a 'digital J form' to the WhatsApp number of farmers from this Rabi procurement season.

- 1) Madhya Pradesh
- 2) Punjab
- 3) Gujarat
- 4) Uttar Pradesh
- 5) Rajasthan

Answer- 2) Punjab

Explanation:

The **Punjab** Mandi Board in order to bring transparency as well as empowering farmers has decided to send a '**digital J form**' to the WhatsApp number of farmers from this **Rabi procurement season**, which started from April 1, 2022.

- i.** This will make Punjab the **first state in the country** to provide 'form J' on a real time basis.
- ii.** 'J form' is the sale receipt for a farmer's agricultural produce in mandis (grain market) and these forms will be delivered directly to the farmer's WhatsApp number immediately after a sale is confirmed on the system by the arthiyas (commission agents) and buyers.

16. In April 2022, Andhra Pradesh Chief Minister Jagan Mohan Reddy formally launched 13 new districts in the state.

How many districts are in Andhra Pradesh (as of April'22)?

- 1) 20
- 2) 24
- 3) 26
- 4) 22
- 5) 23

Answer- 3) 26

Explanation:

Andhra Pradesh Chief Minister Yeduguri Sandinti Jagan Mohan Reddy formally launched **13** new districts in the state taking the total number to **26 Districts** through a video conferencing at Tadepalli, in Guntur district.

- i. The decision is aimed at a more efficient administration by taking offices closer to people.
- ii. The new districts are Parvathipuram Manyam, Alluri Sitharama Raju, Anakapalli, Kakinada, Konaseema, Eluru, NTR, Bapatla, Palnadu, Nandyal, Sri Sathya Sai, Annamayya and Tirupati, which was earlier named Sri Balaji.

17. In April 2022, the Union Cabinet formed an advisory committee for “Semicon India Programme” to develop the semiconductor and display manufacturing ecosystem in India.

Which union minister will chair the advisory committee?

- 1) Jitendra Singh
- 2) Ashwini Vaishnaw
- 3) Piyush Goyal
- 4) Anurag Singh Thakur
- 5) Rao Inderjit Singh

Answer- 2) **Ashwini Vaishnaw**

Explanation:

The Union Government has formed an advisory committee to drive the Rs 76,000 crore project, Semicon India, to make the country a global leader in semiconductor manufacturing, design and innovation.

- The Committee will be chaired by **Ashwini Vaishnaw** (Minister of Electronics and Information Technology (MeitY)).
 - Vice Chairperson – Rajeesh Chandrashekhar (Minister of State, MeitY).
 - Ajay Prakash Sawhney (Secretary, MeitY) will be the convenor.
- i. The Objective of the Advisory Committee is to steer the ISM in a structured, efficient, and strategic manner, and also provide necessary guidance to the ISM executives.

18. Where was the “One Health Pilot project” launched (in April' 22) by the Department of Animal Husbandry and Dairy (DAHD), Ministry of Fisheries, Animal Husbandry and Dairy (MoFAHD)?

- 1) Uttarakhand
- 2) West Bengal
- 3) Madhya Pradesh
- 4) Maharashtra
- 5) Uttar Pradesh

Answer- 1) **Uttarakhand**

Explanation:

The Department of Animal Husbandry & Dairying (**DAHD**), under the Ministry Of Fisheries, Animal Husbandry & Dairying(**MoFAHD**), the Government of India(GoI) has launched the **One Health Pilot** project in **Uttarakhand**.

- i. The objective of the one health pilot project is to implement the One Health Framework by the One Health Support Unit.

ii. To lead the implementation of the One Health Support Unit, an Inter-ministerial One Health committee under the chairmanship of the Principal Scientific Adviser (PSA) to the GoI (Current PSA is K Vijay Raghavan) has been established.

19. Arya.ag recently (in April '22) joined _____ organisation to achieve UN Sustainable Development Goals (SDGs) by 2030.

- 1) UN-Habitat India
- 2) United Nations Environment Programme India
- 3) United Nations Framework Convention on Climate Change India
- 4) United Nations Global Compact India
- 5) World Meteorological Organization India

Answer- 4) United Nations Global Compact (UNGC) India

Explanation:

Arya.ag, a platform for commerce grain, joined the United Nations Global Compact (**UNGC**) India, voluntarily conforming to universal sustainability principles and to achieve UN SDGs (Sustainable Development Goals) by 2030.

i. The UNGC is a non-binding United Nations pact to encourage businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation.

About United Nations Global Compact (UNGC):

Headquarters- New York, United States

CEO & Executive Director- Sanda Ojiambo

Formation- 2000

20. In April'22, Insolvency and Bankruptcy Board of India (IBBI) amended the IBBI (Voluntary Liquidation Process) Regulations, 2017.

Which of the following points are correct with respect to the IBBI Voluntary Liquidation Process Regulations, 2017?

- 1) The period for the distribution of liquidation proceeds was reduced to 15 days from the current 9 months.
- 2) The liquidator has to complete the liquidation process and submit the final report to the board within 270 days from the starting date, in cases where claims are received from creditors.
- 3) In cases where no claims are received from the creditor, the period for the preparation of the list of stakeholders by the liquidator will be reduced to 15 days.
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- 5) Only 2 & 3

Explanation:

The period for the distribution of liquidation proceeds was reduced to **30 days** from the current **six months**.

- The liquidator has to complete the liquidation process and submit the final report to the board within 270 days from the starting date, in cases where claims are received from creditors.
- In cases where no claims are received from the creditor, the period for the preparation of the list of stakeholders by the liquidator will be reduced to 15 days.

- This amendment was made by IBBI in exercise of the powers conferred by clause (t) of sub-section (1) of section 196 read with section 240 of the Insolvency and Bankruptcy Code, 2016 (31 of 2016).

21. Which country recently (in April '22) received permission from the Indian Central Electricity Authority to sell an additional 325 MW of electricity to the energy market in India during the rainy season?

- 1) Myanmar
- 2) Bangladesh
- 3) Sri Lanka
- 4) Nepal
- 5) Bhutan

Answer- 4) Nepal

Explanation:

The Indian Central Electricity Authority has given consent to the state-owned **Nepal** Electricity to sell an additional **325 MW** of electricity to the energy market in India, summing up with a total of 364 MW of electricity export in 2022 rainy season.

- i. Nepal received permission to sell 39 Megawatt (MW) of electricity generated from Devghat and Trishuli power projects to India in November.
- ii. Nepal generates its majority of electricity from the rainy season through its rivers and hydropower projects centre such as Kali Gandaki, Marsyangdi, Middle Marsyangdi and Likhu 4 centre.

22. Which of the following points are correct with respect to the recent (in April'22) initiatives taken by the Ministry of Defence (MoD)?

A) The Ministry of Defence has released the 4th positive indigenisation list of 150 items in New Delhi to develop India as a defence manufacturing hub.

B) The listed weapons and platforms are planned to be indigenised progressively with effect from December 2022 to December 2027.

C) The DRDO has signed 30 Transfer of Technology (ToT) agreements with 25 firms to help enhance local manufacturing.

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A
- 5) Only B

Answer- 3) Only B & C

Explanation:

As a major move towards Atmanirbhar Bharat (self-reliant India) in defence manufacturing, The Ministry of Defence has released the **third** positive indigenisation list of **101 items** in New Delhi to develop India as a defence manufacturing hub.

- i. The listed weapons and platforms are planned to be indigenised progressively with effect from December 2022 to December 2027.
- ii. The DRDO has signed 30 Transfer of Technology (ToT) agreements with 25 firms to help enhance local manufacturing.

23. In April 2022, the Ministry of Youth Affairs and Sports contributed an amount of _____ to the UNESCO Fund for the Elimination of Doping in Sport in 2022.

- 1) USD 65, 989
- 2) USD 18, 976
- 3) USD 28,172
- 4) USD 50,236
- 5) USD 72,124

Answer- 5) USD 72,124

Explanation:

The Ministry of Youth Affairs and Sports contributed an amount of **USD 72,124** towards **UNESCO** (United Nations Educational, Scientific and Cultural Organization) **Fund** for Elimination of Doping in Sport in 2022. This is double the amount of the minimum agreed value.

- i.** This was the first step towards the preparation of the UNESCO International Convention against doping in sport.
- ii.** As per the resolution of Seventh Conference of Parties (COP7) held at Paris, France between 29-31 September, 2019, the State Parties agreed for contributing 1% of the regular budget of respective nations to UNESCO towards the Fund for the Elimination of Doping in Sport.

24. In April 2022, The Ministry of Information & Broadcasting (I&B) has constituted an Animation, Visual Effects, Gaming and Comics (AVGC) Promotion Task Force.

The AVGC Promotion Task Force headed by _____.

- 1) Astik Sinha
- 2) Apoorva Chandra
- 3) Vinay Kaushal
- 4) Jayanth Mathur
- 5) Aatman Shah

Answer- 2) Apoorva Chandra

Explanation:

The Ministry of Information & Broadcasting (**I&B**) has constituted an Animation, Visual Effects, Gaming and Comics (**AVGC**) **Promotion Task Force** headed by **Apoorva Chandra IAS**, Secretary I&B among other representatives form Union Government, State Government and key Industry players.

- i.** The Task Force has to submit its first action plan within 90 days and will also be responsible for framing a National AVGC policy.
- ii.** Creation of AVGC Promotion Task Force was announced in the Union Budget 2022-23 by the Hon'ble Finance Minister, to recommend the ways to realize and build domestic capacity for serving our markets and the global demand.
- iii.** The AVGC sector in India has the potential to become the torch bearer of "Create in India" and "Brand India".

25. In which state the natural festival "Sarhul" was celebrated on April 4th, 2022?

- 1) Himachal Pradesh
- 2) Andhra Pradesh
- 3) Karnataka
- 4) Assam
- 5) Jharkhand

Answer- 5) **Jharkhand**

Explanation:

The natural festival Sarhul, which signifies the beginning of the New Year, was celebrated in the state of **Jharkhand** on April 4, 2022.

- It is a three-day festival, which begins on the third day of 'Chaitra'(first month of the Hindu Calendar).
- Sarhul marks the advent of the spring season or "Phaagun" and is celebrated till the month of June or "Jeth".

About Sarhul Festival:

i. It is a tribal festival which is celebrated by the Oraon, the Munda, and the Ho tribes of the Jharkhand region.

ii. The verbal meaning of Sarhul is "worship of the Sal tree".

26. Name the festival that was celebrated in Rajasthan from the 1st day of the month of Chaitra, as per the Hindu calendar.

- 1) Gangaur
- 2) Rath Yatra
- 3) Vasant Panchami
- 4) Rongali Bihu
- 5) Udyanotsav

Answer- 1) **Gangaur**

Explanation:

The **Gangaur festival** is annually celebrated from the 1st day of the month of Chaitra, as per the Hindu calendar, (the day following Holi) which usually falls in March or April and continues for 18 days. The festival is consummated on the 3rd day of Shukla Paksha of the same month.

i. The day is celebrated by women (mostly married women) from across various parts of Central and Western India, majorly **Rajasthan**.

ii. The term "Gangaur" is comprised of "Gan" and "Gaur", where Gan refers to Lord Shiva and Gaur refers to Gauri.

iii. The celebration of Gangaur revolves around the story of Parvati, who performed severe penance for days to persuade Lord Shiva, being escorted by Lord Shiva from her parental home.

27. Which state's power generation company recently (in April'22) partnered with National Thermal Power Corporation (NTPC) to set up a 2,500 megawatt (MW) ultra-mega solar park?

- 1) Tamil Nadu
- 2) Andhra Pradesh
- 3) Karnataka
- 4) Madhya Pradesh
- 5) Maharashtra

Answer- 5) **Maharashtra**

Explanation:

The **Maharashtra** State Power Generation Company (MAHAGENCO) and National Thermal Power Corporation (**NTPC**) will form a Joint Venture to set up an "**ultra-mega solar park**" in the state to generate **2,500 MegaWatt (MW)** green power.

i. As per the agreement, the NTPC (or its subsidiary) and MAHAGENCO joint venture will have to invest a capital share of 50:50 for developing the ultra-mega solar power park, and the Maharashtra State Energy Department will be the state nodal agency.

About Maharashtra:

Governor – Bhagat Singh Koshyari

Capital – Mumbai

28. Under which scheme the National Health Authority (NHA) was recently (in April '22) launched a new version of the Health Benefit Package (HBP) 2022 during the 3rd edition of the "Ayushman Sangam" held in Tamil Nadu?

- 1) Bhamashah Swasthya Bima Yojana
- 2) Ayushman Bharat Pradhan Mantri Jan Arogya Yojana
- 3) Central Government Health Scheme
- 4) Pradhan Mantri Suraksha Bima Yojana
- 5) Aam Aadmi Bima Yojana

Answer- 2) Ayushman Bharat Pradhan Mantri Jan Arogya Yojana

Explanation:

During the 3rd edition of two day 'Ayushman Sangam', a meeting held in Tamil Nadu, the National Health Authority (NHA) has launched a new version of the **Health Benefit Package (HBP), 2022**, under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (**AB-PMJAY**), by adding 365 new procedures and making the total of about 1,949 procedures.

i. Ayushman Sangam is to review the AB-PMJAY and Ayushman Bharat Digital Mission Southern States and Union Territories in Mahabalipuram.

ii. Third edition is covering the Andaman and Nicobar Islands, Andhra Pradesh, Karnataka, Kerala, Lakshadweep, Puducherry, Tamil Nadu and Telangana.

29. The Ministry of Defence recently (as of April'22) decided to allocate _____ of the domestic capital procurement budget, amounting to 21,149 crore allocation for domestic private industry in FY23.

- 1) 12%
- 2) 20%
- 3) 10%
- 4) 15%
- 5) 25%

Answer- 5) 25%

Explanation:

To promote private industry, Micro, Small & Medium Enterprises (MSME) and start-ups in defence production, Union **Defence Ministry** has allocated **25%** of the Domestic Capital Procurement/Acquisition Budget, amounting to Rs 21,149.47 Cr has allocated for domestic private industry in Financial Year (FY)2022-23.

i. An amount of Rs 1,500 crore has been signed for procurement from startups, including iDEX (innovations for defence excellence) startups, within the allocated domestic capital procurements.

ii. The defence ministry has signed 68% of the capital procurement budget of Rs 84,598 crore for the domestic public and private industry during the 2022-2023 fiscal.

30. Which of the following points are correct with respect to the Cabinet Approval in April 2022?

A) The Union Cabinet approved the continuation of the Atal Innovation Mission (AIM) till March 2025 and also approved the supply of fortified rice through the Targeted Public Distribution System (TPDS) by April 2023.

B) Cabinet also approved a 1-time window of 3-month to PSUs to Surrender Non-Operational Coal Mines without Penalty.

C) The proposal for signing a bilateral MoU between SEBI and Financial Regulatory Commission, Mongolia (FRC) for mutual cooperation and technical assistance was also approved.

1) Only A

2) Only B

3) Only A & B

4) Only B & C

5) All A, B & C

Answer- 4) Only B & C

Explanation:

The Union Cabinet approved the **continuation** of the Atal Innovation Mission (**AIM**) till **March 2023** and also approved the supply of **fortified rice** for Rs. 2,700 crore per annum through the Targeted Public Distribution System (**TPDS**) by **June 2024** in a phased manner.

i. Cabinet approves **1-time window** of **3-month** to **PSUs** to Surrender coal mines that are not in operations, without any penalty (forfeiture of bank guarantee) and without citing any reason.

ii. The Cabinet has approved the proposal for signing a bilateral **MoU** between Securities and Exchange Board of India (**SEBI**) and Financial Regulatory Commission, Mongolia (**FRC**) for mutual cooperation and technical assistance.

31. The Government of India extended (as of April'22) the scheme to provide Rs 40cr relief to Dalai Lama's Central Tibetan Relief Committee (CTRC) from 2021-22 to _____.

1) 2027-28

2) 2026-27

3) 2025-26

4) 2023-24

5) 2024-25

Answer- 3) 2025-26

Explanation:

The Union government has **extended** the scheme to **provide Rs 40** crore grants-in-aid to the Dalai Lama's Central Tibetan Relief Committee (**CTRC**) for another five years i.e. from 2021-22 to **2025-26**.

i. An amount of Rs 8 crore to CTRC has been released for the year 2021-22.

ii. The Tibetan Rehabilitation Policy of 2014 is also reviewed in consultation with all the concerned stakeholders i.e. State/Central Departments.

iii. The scheme was extended following the Galwan incident in June 2020 where 20 soldiers were killed in violent clashes with the Chinese People's Liberation Army (PLA) in Eastern Ladakh.

32. Where will Asia's largest sewage treatment plant (STP) be set up in India?

- 1) Bhadrak, Odisha
- 2) Ghaziabad, Uttar Pradesh
- 3) Udaipur, Rajasthan
- 4) Okhla, Delhi
- 5) Mumbai, Maharashtra

Answer- **4) Okhla, Delhi**

Explanation:

The Okhla Sewerage Treatment Plant (**STP**), with a capacity of 564 Million Litres Per Day (MLD), **the largest STP in Asia**, which is set to function in **Delhi** from December 2022 will play a major role in the Yamuna river cleaning process.

- i. This STP aims to remove contaminants from sewage to produce an effluent that is suitable for discharge to the surrounding environment or an intended reuse application.
- ii. According to the Ministry of Jal Shakti, the total sanction cost of the Okhla STP project is Rs 665.78 crore.

33. Which organisation recently (in April'22) launched Anti-Human Trafficking Cell to Tackle Human Trafficking Cases?

- 1) National Commission for Women
- 2) Narcotics Control Bureau
- 3) National Commission for Protection of Child Rights
- 4) National Human Rights Commission of India
- 5) National Investigation Agency

Answer- **1) National Commission for Women**

Explanation:

National Commission for Women (**NCW**) has launched **Anti-Human Trafficking Cell** to improve effectiveness in tackling human trafficking cases. The cell aims to raise awareness among women and girls and to facilitate capacity building and training of anti-trafficking units.

- i. The complaints related to human trafficking received by the NCW will be addressed by this cell.

34. Under which scheme the National Health Authority recently (in April'22) launched the Unified Health Interface (UHI) to provide interoperable digital health service delivery like tele-consultations?

- 1) Universal Health Insurance Scheme
- 2) Central Government Health Scheme
- 3) Pradhan Mantri Suraksha Bima Yojana
- 4) Ayushman Bharat Digital Mission
- 5) Aam Aadmi Bima Yojana

Answer- **4) Ayushman Bharat Digital Mission**

Explanation:

The **National Health Authority** launched the Unified Health Interface (**UHI**) under the Ayushman Bharat Digital Mission (**ABDM**).

- i. UHI is an open network designed to enable interoperable digital health service delivery like tele-consultations. At present there are no open protocols defined for delivery of digital health services.

ii. The UHI is powered and versioned by Decentralised Health Protocols (DHP) built by an open community of developers and deployed on a gateway built by NHA.

35. The Assam cabinet recently (in April'22) approved _____ 's aid of Rs 3,800 crore for the 'Assam Health System Strengthening Project' to improve access to quality tertiary level healthcare.

- 1) United Nations Children's Fund
- 2) World Bank
- 3) Asian Development Bank
- 4) World Health Organization
- 5) Japan International Cooperation Agency

Answer- 5) Japan International Cooperation Agency

Explanation:

The Assam cabinet headed by Chief Minister Himanta Biswa Sarma, has approved Japan International Cooperation Agency (JICA)'s aid of Rs 3,800 crore for 'Assam Health System Strengthening Project'.

i. The aim of the project is to strengthen Tertiary Medical service in the State.

About Assam Health System Strengthening Project:

i. The Project includes establishing new Super Speciality Blocks in six existing medical colleges at Silchar, Tezpur, Jorhat, Barpeta, Diphu and Lakhimpur of Assam.

ii. Also the state cabinet decided to construct a 'Swasthya Bhawan' (Administrative Centre) for dedicated training-cum-monitoring and a hospital management information system.

36. In April 2022, Ratle Hydroelectric Power Corporation Limited (RHPCL) and Megha Engineering and Infrastructure Limited (MEIL) signed a contract to execute the 850-MW Ratle hydel power project in the ____ of Jammu and Kashmir (J & K).

- 1) Chenab River
- 2) Doda River
- 3) Indus River
- 4) Jhelum River
- 5) Ravi River

Answer- 1) Chenab River

Explanation:

Jammu and Kashmir (J&K) Lieutenant Governor Manoj Sinha has launched **850-MW Ratle hydel power project** executed by Ratle Hydroelectric Power Corporation Limited (RHPCL) and Megha Engineering and Infrastructure Limited (MEIL) in the **Chenab River** Valley of J&K.

i. The Ratle Hydroelectric Power Corporation Limited (RHPCL) and Megha Engineering and Infrastructure Limited (MEIL) has signed a contract for the turnkey execution of 850-Megawatt (MW) Ratle Hydel Power Project on the Chenab River in Kishtwar district of Union Territory of J&K.

37. In April 2022, the "SVANidhi se Samriddhi" programme was launched in an additional 126 cities across 14 states and UTs to provide an affordable working capital loan to street vendors. The "SVANidhi se Samriddhi" is an additional programme of PM SVANidhi under which ministry?

- 1) Ministry of Housing and Urban Affairs
- 2) Ministry of Rural Development

3) Ministry of Women and Child Development

4) Ministry of Labour and Employment

5) Ministry of Health and Family Welfare

Answer- **1) Ministry of Housing and Urban Affairs**

Explanation:

Secretary **Manoj Joshi**, Ministry of Housing and Urban Affairs (MoHUA) launched 'SVANidhi se Samridhhi' program in additional 126 cities across 14 States/ UTs (Union Territories), in the presence of senior officials of States/UTs and various Central Ministries.

About SVANidhi se Samridhhi:

i. Launched in 2021 in 125 cities, it is an additional program of PM SVANidhi (Prime Minister Street Vendors AtmaNirbhar Nidhi) which has been implementing by MoHUA since 1st June 2020 to provide an affordable working capital loan to Street Vendors and has successfully crossed the 30 Lakh mark.

ii. Quality Council of India (QCI) is the implementing partner for the programme.

38. In April 2022, India's 1st Community Museum was Inaugurated at Gya - Sasoma villages of _____.

1) Anjaw, Arunachal Pradesh

2) Leh, Ladakh

3) Dimapur, Nagaland

4) Shimla, Himachal Pradesh

5) Guwahati, Assam

Answer- **2) Leh, Ladakh**

Explanation:

Tashi Gyaltsen, Chairman/Chief Executive Councillor of Ladakh Autonomous Hill Development Council, LAHDC, Leh inaugurated the Community Museum in **Gya - Sasoma villages of Leh district** in Ladakh. This is a first of its kind museum in India.

i. The Community Museum is a joint collaboration between National Museum Institute(NMI), New Delhi, Delhi and Ladakh Autonomous Hill Development Council(LAHDC), Leh, Ladakh.

Note: Gya, situated on the Leh-Manali National Highway, is the first village and oldest inhabitation in Upper Ladakh.

39. Which country recently (in April'22) announced to send 'E5 Shinkansen series trains' for India's 1st Bullet Train Project?

1) France

2) Germany

3) Russia

4) Japan

5) China

Answer- **4) Japan**

Explanation:

Japan will send its improved high-speed '**E5 Shinkansen series trains**' from Japan to India based upon the modifications to its conditions like temperature, dust and weight. Japan will initially send six trains according to Indian specifications.

About E5 Shinkansen Series Trains:

i. The E5 series Shinkansen high-speed trains are built by **Hitachi** and Kawasaki Heavy Industries.

ii. The high-speed trains are capable of running at a speed of 320 Kilometre per hour (kmph) and are 3.35 metre wide.

iii. The improved high-speed trains have anti-seismic technology.

40. Where was the Pradhanmantri Sangrahalaya recently (in April '22) inaugurated by the Prime Minister (PM) of India, Narendra Modi?

- 1) Mussoorie, Uttarakhand
- 2) New Delhi, Delhi
- 3) Noida, Uttar Pradesh
- 4) Pune, Maharashtra
- 5) Gandhinagar, Gujarat

Answer- **2) New Delhi, Delhi**

Explanation:

Prime Minister (PM) Narendra Modi inaugurated the Pradhanmantri Sangrahalaya, or Prime Ministers' Museum, in New Delhi (Delhi), to honour the efforts of all 14 Indian Prime Ministers since independence, regardless of ideology or duration in office.

- The inauguration took place as part of the ongoing Azadi Ka Amrit Mahotsav celebrations and to commemorate Dr. Bhimrao Ambedkar's 131st birth anniversary and Paytm has become an official digital payments partner for the prime ministers' museum.

About the Museum:

i. The museum is built at a cost of Rs. 271 crores and it is constructed on the site of Teen Murti Estate, which served as the home of India's first Prime Minister, Jawaharlal Nehru, for 16 years until being converted into the Nehru Memorial Museum and Library (NMML) following his death.

ii. The logo of the Sangrahalaya depicts the hands of the people of India holding the Dharma Chakra symbolizing the nation and democracy.

41. In April 2022, Chairman of the Central Board of Indirect Taxes and Customs (CBIC) released The National Time Release Study (NTRS) 2022 to measure the tool for assessing the cargo clearance process of International Trade.

Who is the current (as of April'22) Chairman of CBIC?

- 1) Ajit Kumar
- 2) Shanti Sundram
- 3) S. Ramesh
- 4) Kaushal Srivastava
- 5) Vivek Johri

Answer- **5) Vivek Johri**

Explanation:

Vivek Johri, Chairman of Central Board of Indirect Taxes and Customs (CBIC) has released The National Time Release Study (NTRS) 2022, which is a performance measurement tool for assessing the cargo clearance process of International Trade.

i. The NTRS is implemented as a part of World Trade Organisation's (WTO) Trade Facilitation Agreement (TFA) and the World Customs Organisation (WCO).

ii. The NTRS in order to access the cargo clearance process adopts cargo release time, i.e. the time taken from the arrival of the cargo at the customs station to its eventual release for imports and exports.

42. Which Company in India recently (in April '22) has manufactured its first flight of indigenous 19-seater - Dornier Do-228 Aircraft?

- 1) Bharat Dynamics Limited (BDL)
- 2) Hindustan Aeronautics Limited (HAL)
- 3) BrahMos Aerospace Private Limited (BAPL)
- 4) Aroon Aviation Services Private Limited (AASPL)
- 5) Boeing India Private Limited

Answer- 2) Hindustan Aeronautics Limited (HAL)

Explanation:

Union Minister Jyotiraditya Madhavrao Scindia, Ministry of Civil Aviation (**MoCA**), and the Chief Minister (CM) of Arunachal Pradesh Pema Khandu flagged off the first flight of indigenous 19-seater Hindustan Aeronautics Limited (**HAL**)-manufactured Dornier Do-228 Aircraft to connect airports and Advanced Landing Grounds (**ALGs**) of India's North Eastern Region (**NER**).

i. The flight will be operational from Dibrugarh in Assam to Pasighat in Arunachal Pradesh and finally to Lilabari in Assam.

ii. It should be noted that Indian made Dornier aircraft are called **Hindustan aircraft**. Basically, it is of German origin. This is the **first time** that the civilian version of the aircraft is made entirely in India.

43. Which public sector recently (in April '22) generated revenues and investments worth Rs 1 trillion (tn), 12% more than the target set for FY22, under the National Monetisation Pipeline (NMP) i.e. Central Government's asset monetization?

- 1) Bharat Heavy Electricals Limited (BHEL)
- 2) Bharat Petroleum Corporation Limited (BPCL)
- 3) Coal India Limited (CIL)
- 4) Brownfield asset
- 5) Gas Authority of India Limited (GAIL)

Answer- 4) Brownfield asset

Explanation:

Under the National Monetisation Pipeline (**NMP**) i.e. Central Government's asset monetization, the public sector **brownfield asset** generated revenues and investments worth Rs 1 trillion (tn), 12% more than the target set for FY22. In aggregate, revenues and investments mobilized from asset monetization in FY22 stood at Rs 96,000 crore, which will go up by at least Rs 4,000 crore after some additional data.

i. This is due to the robust performance of the coal and mineral blocks, highway stretches and power transmission lines.

44. Recently (in April '22) which state has signed a MoU with NHPC Limited (erstwhile National Hydroelectric Power Corporation) under the Ministry of Power to develop green hydrogen technologies?

- 1) Andhra Pradesh
- 2) Himachal Pradesh
- 3) Arunachal Pradesh
- 4) Chhattisgarh
- 5) Jharkhand

Answer- 2) Himachal Pradesh

Explanation:

NHPC Limited (erstwhile National Hydroelectric Power Corporation) under the Ministry of Power, Government of India signed a Memorandum of Understanding (MoU) district administration of Chamba, **Himachal Pradesh** for the development of green hydrogen technologies to produce hydrogen.

i. Under this MoU, NHPC will develop a pilot green hydrogen production on a commercial scale to supply the Hydrogen needs for sectors like mobility, transportation, heating, micro grid.

45. Which of the following points are correct with respect to the recent (in April'22) cabinet approval by the Union Cabinet?

A) Cabinet approves continuation of revamped Centrally Sponsored Scheme (CSS) of SVAMITVA from 01.04.2022 to 30.01.2024.

B) Cabinet also approves signing of Memorandum of Cooperation (MoC) between India and Japan for Decentralized Domestic Wastewater Management.

C) The Union Cabinet also approved the signing of a Bilateral MoU between Securities and Exchange Board of India (SEBI) and Manitoba Securities Commission, Canada.

- 1) Only A
- 2) Only C
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- **4) Only B & C**

Explanation:

Cabinet approves continuation of revamped Centrally Sponsored Scheme (**CSS**) of Rashtriya Gram Swaraj Abhiyan (**RGSA**) from 01.04.2022 to **31.03.2026**.

- Cabinet also approves signing of Memorandum of Cooperation (MoC) between India and Japan for Decentralized Domestic Wastewater Management.
- The Union Cabinet also approved the signing of Bilateral Memorandum of Understanding (MoU) between Securities and Exchange Board of India (SEBI) and Manitoba Securities Commission, Canada.
- Cabinet approves policy for use of land acquired under the Coal Bearing Areas (Acquisition & Development) Act, 1957.
- Union Minister Pralhad Joshi, Ministry of Coal, launched a web portal to ensure real time reporting of accidents occurring in Coal Mines and The portal has been developed by Coal India Limited (CIL).

46. In April 2022, National Security Council Secretariat (NSCS) Organised National Cyber Security Incident Response Exercise (NCX-India) exercise to promote Cyber Literacy and Cyber Hygiene.

Which organisation is the Knowledge Partner of NCX India?

- 1) National Cyber Coordination Centre
- 2) National Payments Corporation of India
- 3) Centre for Internet and Society
- 4) Data Security Council of India
- 5) Cloud Security Alliance

Answer- 4) Data Security Council of India

Explanation:

National Security Council Secretariat (**NSCS**) is organising a hybrid exercise over a period of ten days from 18 to 29 April 2022 "**National Cyber Security Incident Response Exercise (NCX India)**" for Government officials and Critical Sector organisations to strengthen India's capacity against Cyber Security Threats.

- i.** Objective – To train senior management and technical personnel of Government/Critical Sector organisations and agencies on contemporary cyber threats and handling cyber incidents and response.
- ii.** NSCS is conducting this exercise in association with the Data Security Council of India (DSCI) as the Knowledge Partner and supported by the Defence Research and Development Organisation (DRDO).

47. In April 2022, President of India, Ram Nath Kovind gave assent to Criminal Procedure (Identification) Bill 2022 which will replace the Identification of Prisoners Act, _____.

- 1) 1950
- 2) 1960
- 3) 1940
- 4) 1935
- 5) 1920

Answer- 5) 1920

Explanation:

President of India, Ram Nath Kovind gives assent to Criminal Procedure (Identification) Bill and the Delhi Municipal Corporation (Amendment) Bill. Here on, the bill will be termed as Criminal Procedure (Identification) Act, 2022 and the Delhi Municipal Corporation (Amendment) Act, 2022.

- i.** The Criminal Procedure (Identification) Act, 2022 has replaced the **Identification of Prisoners Act, 1920** to authorise for taking measurements of convicts and other persons for the purposes of identification and investigation in criminal matters and to preserve records.
- ii.** The Delhi Municipal Corporation (Amendment) Bill, 2022, which was introduced in Lok Sabha on March 25, 2022 and The Bill seeks to amend the Delhi Municipal Corporation Act, 1957 passed by Parliament. Later the Act was amended in 2011 by the Delhi Legislative Assembly.

48. Which state government recently (in April '22) launched the "Space Tech Framework" on the Metaverse platform?

- 1) Tamil Nadu
- 2) Telangana
- 3) Odisha
- 4) Andhra Pradesh
- 5) Karnataka

Answer- 2) Telangana

Explanation:

The **Telangana** Government in order to promote Private participation in the space technology sector has launched '**Space Tech Framework**' with the vision to establish the state as a 'globally recognised one-step destination' in Space technology.

- i.** In a first of its kind initiative, the official event was held on a Spaceship walk through event in a **Metaverse platform** PartyNite, developed by a Hyderabad based Tech company Gamitronics.

49. For How many Days/Months, the Central Government recently (in April'22) extended the Pradhan Mantri Garib Kalyan Package (PMGKP)?

- 1) 180 days
- 2) 3 Months
- 3) 100 days
- 4) 2 Months
- 5) 120 days

Answer- **1) 180 days**

Explanation:

The Central Government extended Pradhan Mantri Garib Kalyan Package (**PMGKP**) for a further period of **180 days** w.e.f. April 19, 2022. The focus behind this extension is to continue providing the safety net to the dependents of health workers who are taking care of COVID-19 patients.

About Pradhan Mantri Garib Kalyan Package (PMGKP):

Launched on March 30, 2020, it provides comprehensive personal accident cover of Rs 50 Lakh to 22.12 lakh health care providers including community health workers and private health workers who have been in direct contact of COVID-19 patients and are at risk of being impacted by this.

50. In April 2022, President of India, Ram Nath Kovind gave assent to Chartered Accountants, the Cost and Works Accountants and the Company Secretaries (Amendment) Bill, 2021.

Which of the following Acts has been amended in the Bill?

- 1) The Chartered Accountants Act, 1949
- 2) The Cost and Works Accountants Act, 1990
- 3) Company Secretaries Act, 1980
- 4) Only 1 & 2
- 5) Only 1 & 3

Answer- **5) Only 1 & 3**

Explanation:

President of India, Ram Nath Kovind has given assent to Chartered Accountants, the Cost and Works Accountants and the Company Secretaries (Amendment) Bill, 2021.

- Hereon, the bill will be known as "The Chartered Accountants, the Cost and Works Accountants, and the Company Secretaries (Amendment) Act, 2022," will make significant modifications and increase transparency in the administration of the three professions' apex institutes.

i. It has amended the Chartered Accountants Act, 1949, the Cost and Works Accountants Act, 1959, and the Company Secretaries Act, 1980.

ii. The three institutes—the Institute of Chartered Accountants of India (ICAI), the Institute of Cost Accountants of India (formerly known as ICWAI), and the Institute of Company Secretaries of India (ICSI)—will retain the authority to qualify and licence people, as well as to regulate their conduct.

51. In April 2022, the 8th edition of National Level Pollution Response Exercise, 'NATPOLREX-VIII' was conducted by Indian Coast Guard (ICG) in which state?

- 1) Maharashtra
- 2) Andhra Pradesh
- 3) Goa
- 4) West Bengal
- 5) Odisha

Answer- 3) Goa

Explanation:

Dr Ajay Kumar, Defence Secretary, inaugurated the 8th edition of two-day long National Level Pollution Response Exercise, 'NATPOLREX-VIII', which is being conducted by The Indian Coast Guard (ICG) off Mormugao harbour, Goa.

- i. The objective of NATPOLREX-VIII is to enhance the preparedness and response capability of all the stakeholders in combating marine spills.
- ii. More than 85 participants from 50 agencies, including 29 observers from 22 friendly foreign countries and International Organisations, and two Coast Guard ships from Sri Lanka and Bangladesh also have participated.

52. In April 2022, India's first portable solar rooftop system was inaugurated at the Swaminarayan Akshardham temple complex in _____.

- 1) Rishikesh, Uttarakhand
- 2) Gaya, Bihar
- 3) Varanasi, Uttar Pradesh
- 4) Jaipur, Rajasthan
- 5) Gandhinagar, Gujarat

Answer- 5) Gandhinagar, Gujarat

Explanation:

India's first portable solar rooftop system, was inaugurated at the **Swaminarayan Akshardham temple** complex, **Gandhinagar, Gujarat**, under the Ministry of New and Renewable Energy's initiative to develop renewable energy cities across India.

- i. The 10 PhotoVoltaic (PV) Port System installation has been supported by the German agency Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).
- ii. The Portable solar rooftop system, designed by GIZ, is a standard plug and play PV system with a minimum 2 KiloWatt peak (kWp) that comes with or without battery storage.
- iii. The PV ports have been manufactured by the New-Delhi based Servotech Power Systems Limited (SPSL), a leading high-end Solar Products manufacturer under the Make in India Project.

53. In April 2022, The Ministry of Corporate Affairs amended Nidhi Rules, 2014 to protect the public's interests.

As per the Nidhi (amendment) Rule, 2022, what is the share capital of a public company to be incorporated as a Nidhi company?

- 1) Rs. 30 lakhs
- 2) Rs. 10 lakhs
- 3) Rs. 40 lakhs
- 4) Rs. 50 lakhs
- 5) Rs. 20 lakhs

Answer- 2) Rs. 10 lakhs

Explanation:

The Ministry of Corporate Affairs has amended Nidhi Rules, 2014 to protect the public's interests.

- i. A few necessary and significant amendments to the Nidhi Rules, 2014 have been made, which will apply to companies formed after the Nidhi (amendment) Rule, 2022, as follows:

- A Public Company incorporated as a Nidhi with a share capital of **Rs. 10 lakhs** must petition to the Central Government to be declared a Nidhi by filing form NDH-4 with a minimum membership of 200 and Net Owned Fund (NoF) of Rs. 20 lakhs within 120 days of its incorporation.

54. At which pass is India set to get the world's highest tunnel between Zaskar Valley in Ladakh and Lahaul Valley in Himachal Pradesh?

- 1) Lipulekh Pass
- 2) Chang La pass
- 3) Khardung La pass
- 4) Shinku La Pass
- 5) Rohtang La pass

Answer- **4) Shinku La Pass**

Explanation:

India is set to have the **world's highest tunnel** at **Shinku La Pass**, between **Zaskar Valley in Ladakh** and **Lahaul Valley in Himachal Pradesh**. The tunnel is set to be built by the Border Roads Organisation (BRO) at an altitude of 16,580 feet above sea level.

i. The BRO will start the construction of the record-breaking tunnel connecting Himachal Pradesh to the Union Territory(UT) of Ladakh by July 2022 and the centre has constituted a BRO team "Project Yojak" to execute the project.

ii. The tunnel will reduce the travel time from Himachal Pradesh to Ladakh.

55. Who was recently (in April '22) appointed as the Chief Secretary of Delhi by succeeding Vijay Kumar Dev?

- 1) Deepak Kumar
- 2) Naresh Kumar
- 3) Ashwini Kumar
- 4) Rajeev Verma
- 5) Dharmendra

Answer- **2) Naresh Kumar**

Explanation:

The Ministry of Home Affairs (MoHA) appointed **Naresh Kumar** as the **Chief Secretary of Delhi**, with effect from 21st April 2022 or with effect from the date of joining, whichever is later.

i. Naresh Kumar, who is currently holding the post of chief secretary of Arunachal Pradesh, has been transferred to Delhi following the voluntary retirement of **Vijay Kumar Dev**, who will take charge as the **State Election Commissioner of Delhi** on 21st April 2022.

ii. **Dharmendra** who is serving as the Chairman of the New Delhi Municipal Council (NDMC), has been appointed as the **Chief Secretary of Arunachal Pradesh**.

56. In which state, Biliti Electric recently announced (on April 22) plans to set up the world's largest electric 3-wheeler manufacturing plant?

- 1) Karnataka
- 2) Andhra Pradesh
- 3) Kerala
- 4) Tamil Nadu
- 5) Telangana

Answer- **5) Telangana**

Explanation:

Biliti Electric Inc (**Biliti**), based in California, United States of America (USA), has announced its intention to establish the **world's largest electric three-wheeler manufacturing facility** in **Telangana**. The plant will be built in 2 phases over an area of 200 acres.

- i.** Phase I of 13.5 acres with a capacity to produce 18000 Electric Vehicles(EV) per year will become operational in 2023 and the larger facility of 200 acres with a production capacity of 240000 EV per year will become operational in 2024.
- ii.** The facility is estimated to drive private investment of USD 150 million (around Rs 1,144 crore).

57. In April 2022, Shivamogga airport will be named after which state's former Chief Minister?

- 1) Karnataka
- 2) Uttar Pradesh
- 3) Kerala
- 4) Andhra Pradesh
- 5) Gujarat

Answer- **1) Karnataka**

Explanation:

The **Karnataka** State Cabinet headed by Chief Minister (CM) Basavaraj Bommai, gave nod to name the under-construction **Shivamogga airport** after the **former CM Bookanakere Siddalingappa Yediyurappa**, the proposal will now be sent to the Union Civil Aviation Ministry for further clearance.

- i.** The estimated cost of airport construction is Rs 384 crore.
- ii.** The construction of Shivamogga Airport was begun in 2020 under UDAN (Ude Desh Ka Aam Naagrik) Scheme by the efforts of the Former CM B S Yediyurappa.

58. In April 2022, Oil India Limited (OIL) inaugurated India's first pure green hydrogen plant in which state?

- 1) Khandwa, Madhya Pradesh
- 2) Puri, Odisha
- 3) Jodhpur, Rajasthan
- 4) Bathinda, Punjab
- 5) Jorhat, Assam

Answer- **5) Jorhat, Assam**

Explanation:

Oil India Limited (**OIL**), India's second-largest hydrocarbon explorer and producer, has inaugurated "**India's first 99.999 % pure**" **Green Hydrogen Pilot Plant** in **Jorhat, Assam**, marking the country's first significant step toward a green hydrogen economy.

- i.** The first plant of its sort in India, has an installed capacity of 10 kg hydrogen per day and was commissioned in a record time of 3months at Jorhat pump station in Assam.
- ii.** The plant is also the first in India to utilise the Anion Exchange Membrane (AEM) technology.

59. In April 2022, _____ became India's first state to install an L-Route server to provide uninterrupted internet access.

- 1) West Bengal
- 2) Himachal Pradesh

- 3) Rajasthan
- 4) Uttarakhand
- 5) Gujarat

Answer- **3) Rajasthan**

Explanation:

Rajasthan has become **India's first state to install an L-Route server** to provide uninterrupted internet access. The new facility is installed at the Bhamashah State Data Centre in Rajasthan and is built in collaboration with the Internet Corporation for Assigned Names and Numbers (ICANN).

i. With flawless internet connectivity, the Rajasthan government will be able to provide its flagship digital services and enforce e-governance.

60. As per the Ministry of Housing and Urban Affairs (MoHUA), all 100 smart cities of India under the Smart City Mission (SCM) are set to have Integrated Command and Control Centres (ICCC).

Who is the union minister of Housing and Urban Affairs?

- 1) Gajendra Singh Shekhawat
- 2) Mansukh L. Mandaviya
- 3) Hardeep Singh Puri
- 4) Raj Kumar Singh
- 5) Bhupender Yadav

Answer- **3) Hardeep Singh Puri**

Explanation:

During the inaugural event of the **'Smart Cities, Smart Urbanization'** conference, **Hardeep Singh Puri**, Union Minister, Ministry of Housing and Urban Affairs (**MoHUA**), stated that all 100 smart cities of India under the Smart City Mission (**SCM**) are set to have Integrated Command and Control Centres (**ICCC**).

i. At present, 80 of the 100 'Smart Cities' in India have ICCC and the remaining will get ICCC by 15th August 2022.

61. Which organisation recently (in April '22) signed a Statement of Intent (SoI) with NITI Aayog on the Sustainable Development Goals (SDGs) Focusing on Children?

- 1) UNEP India
- 2) UNICEF India
- 3) WHO India
- 4) UNDP India
- 5) UNESCO India

Answer- **2) UNICEF India**

Explanation:

The National Institution for Transforming India (**NITI Aayog**), India's leading policy think tank, has inked a Statement of Intent (**SoI**) on the Sustainable Development Goals (**SDGs**) with an emphasis on children with the United Nations Children's Fund (**UNICEF**) India.

i. The SoI intends to formalize a framework of cooperation in order to launch the first report on the "State of India's Children: Status and Trends in Multidimensional Child Development," emphasizing a mutual commitment to achieving children's rights in India.

62. In April 2022, President Ram Nath Kovind gave assent to the Constitution (Scheduled Tribes) Order (Amendment) Bill, 2022 to include the _____ community as a sub-tribe of Kuki in the list of Scheduled Tribes of Tripura.

- 1) Halam
- 2) Lepcha
- 3) Darlong
- 4) Sermai
- 5) Lushai

Answer- 3) Darlong

Explanation:

President, Ram Nath Kovind gives assent to Constitution (Scheduled Tribes) Order (Amendment) Bill, 2022. Hereon the bill will be termed as Constitution (Scheduled Tribes) Order (Amendment) Act, 2022.

- i.** The Act provides “**Darlongs**” a small community of around 11,000 people in Tripura to officially get included in the list of Scheduled Tribes (ST).
- ii.** The Darlong community is a sub-tribe of the Kuki tribe in the list of STs in Tripura. The Act amended the Constitution (Scheduled Tribes) Order, 1950.

63. Apple Inc was recently (in April 2022) partnered with Applied Environmental Research Foundation (AERF) and the Conservation International to protect the mangrove ecosystem in _____.

- 1) East-Godavari, Andhra Pradesh.
- 2) Cuddalore, Tamil Nadu
- 3) North Parganas, West Bengal
- 4) Gangavati, Karnataka
- 5) Raigad, Maharashtra

Answer- 5) Raigad, Maharashtra

Explanation:

Apple Inc has partnered with Applied Environmental Research Foundation (**AERF**) and the Conservation International to protect the crucial mangrove ecosystem and the livelihoods that depend on it in **Raigad district of Maharashtra**.

- i.** This is a part of Apple’s ongoing work to support communities most affected by climate change.
- ii.** This project is also a part of Apple’s USD 200 million Restore Fund launched in 2021 with Conservation International and Goldman Sachs.

64. Which organisation/institute recently (in April' 22) signed an MoU with the National Research Development Corporation (NRDC) to Boost Export Value Chain in Agriculture?

- 1) IIT-Bombay
- 2) IIT-Delhi
- 3) Agricultural and Processed Food Products Export Development Authority
- 4) IIT-Madras
- 5) National Bank for Agriculture and Rural Development

Answer- 3) Agricultural and Processed Food Products Export Development Authority

Explanation:

The Agricultural and Processed Food Products Export Development Authority (**APEDA**) and National Research Development Corporation (**NRDC**) inked an **MoU** mandated to jointly infuse and disseminate technology in the areas of Climate-Resilient Agriculture related to Zero-Carbon emission farming to produce Carbon-free food products for exports.

i. The MoU aims to boost the export value chain by utilising the expertise of both APEDA and NRDC, to synergize the activities in the interest of agriculture and its allied sectors, for better value addition to the stakeholders.

65. In the National Conference on Agriculture- Kharif Campaign – 2022, Government recently (in April'22) set the foodgrain production target of _____ for the Crop year 2022-23 (July 2022-June 2023).

- 1) 108 Million Tonnes
- 2) 468 Million Tonnes
- 3) 295 Million Tonnes
- 4) 112 Million Tonnes
- 5) 328 Million Tonnes

Answer- **5) 328 Million Tonnes**

Explanation:

The Government at the National Conference on Agriculture- Kharif Campaign – 2022, has set the **foodgrain production target** at a record level of **328 Million Tonnes** for the Crop year **2022-23** (July 2022-June 2023).

i. The conference was inaugurated & Chaired by Union Agriculture Minister Narendra Singh Tomar, in order to review the progress of the rabi (winter) season crops and plan for the Kharif (summer) crops, held at National Agricultural Science Complex (NASC), New Delhi.

ii. The set target is 3.8 percent higher as compared to the previous year's output (Crop year 2021-22).

iii. For the Kharif Season, Rice production target has been kept at 112 million tonnes, Maize at 23.10 million tonnes, Pulses at 10.55 million tonnes and Oilseeds at 26.89 million tonnes and production of pulses and oilseeds have been fixed at 295.5 and 413.4 lakh tonnes in 2022-23.

66. In April 2022, the Prime Minister, Narendra Modi, released a commemorative coin and postage stamp to mark the 400th birth anniversary of the 9th Sikh Guru _____.

- 1) Har Krishan
- 2) Hargobind
- 3) Tegh Bahadur
- 4) Har Rai
- 5) Arjan

Answer- **3) Tegh Bahadur**

Explanation:

Prime Minister (PM) Narendra Modi released a commemorative coin and postage stamp to mark the **400th birth anniversary** of 9th Sikh **Guru Tegh Bahadur**.

i. He also addressed the nation on the occasion of the 400th Parkash Purab celebrations at Red Fort, Delhi and remembered the sacrifice of Guru "Guru Tegh Bahadur" who stood against Aurangzeb's tyranny to protect the dignity of their culture.

ii. He was popularly known as 'Hind di Chaddar', Jagat Guru and he was the youngest son of Sri Guru Hargobind Ji.

67. Which state government will observe the Minorities Rights Day on December 18th every year?

- 1) Andhra Pradesh
- 2) Madhya Pradesh
- 3) Odisha
- 4) Tamil Nadu
- 5) Karnataka

Answer- **4) Tamil Nadu**

Explanation:

Minister for Minorities Welfare and Non-Resident Tamils Welfare Gingee K S Masthan informed that **Minorities Rights Day** would be observed on **December 18 every year** in **Tamil Nadu** and about Rs 2.50 lakh will be allocated for the purpose.

i. A total cost of Rs.2.75 crore will be spent as education aid to girl students from minority communities.

ii. Planned to set up E-libraries at a cost of Rs 2.20 crores in 275 college hostels under the Tamil Nadu Ministry for Backward Classes Welfare for the benefit of a large number of students.

68. Which of the following points are correct with respect to the recent (April 22) launches made by the Ministry of Defence?

A) Union Minister of Defence Rajnath Singh inaugurated DefConnect 2.0, a celebration of the growth of the Indian defence start-up ecosystem, in New Delhi, Delhi.

B) The Ministry has launched 'Innovations for Defence Excellence (iDEX) Prime' to support defence start-ups that require support above Rs 1.5 crore up to Rs 10 crore.

C) The 6th Defence India Start-up Challenge (DISC 6) with 38 Problem Statements relating to Artificial Intelligence (AI), Advanced Imaging, Sensor Systems etc were also launched during the occasion.

- 1) Only A
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) All A, B & C

Answer- **5) All A, B & C**

Explanation:

Union Minister of Defence Rajnath Singh inaugurated **DefConnect 2.0**, a celebration of the growth of the Indian defence start-up ecosystem, in **New Delhi, Delhi**.

i. The Ministry has launched 'Innovations for Defence Excellence (**iDEX) Prime**' to support defence start-ups that require support above **Rs 1.5 crore up to Rs 10 crore**.

ii. The **6th Defence India Start-up Challenge (DISC 6)** with 38 Problem Statements relating to Artificial Intelligence (AI), Advanced Imaging, Sensor Systems etc were also launched during the occasion.

iii. The event was organized by Innovations for Defence Excellence, Defence Innovation Organisation (iDEX-DIO), under the aegis of Department of Defence Production (DDP), Ministry of Defence.

69. In April 2022, which city gets India's 1st digital bus service with a "Tap in and Tap out" facility?

- 1) Bangalore, Karnataka
- 2) Noida, Uttar Pradesh
- 3) Mumbai, Maharashtra
- 4) Jaipur, Rajasthan
- 5) Gandhinagar, Gujarat

Answer- 3) Mumbai, Maharashtra

Explanation:

Maharashtra State Tourism, Environment & Protocol Minister Aditya Thackeray inaugurated **India's first digital bus service** with **'Tap In, Tap Out' feature**, with the goal of increasing the digitalization of the bus ticketing system, in order to make traveling across **Mumbai** easier. With this, **Mumbai** will become the first city in the country to get 100% digital buses with a 'Tap in and Tap out'.

i. The service was inaugurated on the Gateway of India – Churchgate route by the Brihanmumbai Electricity Supply and Transport (BEST) in Mumbai, Maharashtra.

70. In April 2022, the Ministry of Commerce and Industry released Certain Norms under EPCG Scheme Handbook of Procedures 2015-20 to Promote Ease of Doing Business.

Exporters have to file the Export Obligation (EO) before _____ of each year instead of April 30 of each year.

- 1) 30th June
- 2) 30th November
- 3) 30th April
- 4) 30th August
- 5) 30th September

Answer- 1) 30th June

Explanation:

The Ministry of Commerce and Industry has relaxed certain norms under **chapter 5** of Export Promotion Capital Goods (**EPCG**) **Scheme** Handbook of Procedures (2015-20) issued under Foreign Trade Policy (**FTP**) **2015-20**, in order to reduce compliance requirements and facilitate ease of doing business.

Changes:

- Under the EPCG scheme, Capital Goods imports will be allowed duty free provided the exporter or the authorisation holder has to export finished goods worth six times of the actual duty saved in value terms in six years.
- Exporters have to file the Export Obligation (EO) before **June 30** of each year instead of **April 30** of each year.
- Request for extension of EO should be filed within six months of expiry instead of the earlier prescribed period of 90 days.
- Requests for extension of block-wise EO – should also be filed within six months of expiry or else a late fee of Rs 10,000 per authorisation will be levied to those who file EO after six months and up to six years.

71. In April 2022, _____ became India's 1st Carbon-Neutral Panchayat with the inauguration of a 500 KW Solar Power Plant.

- 1) Gwalior, Madhya Pradesh
- 2) Mandawa, Rajasthan
- 3) Amreli, Gujarat
- 4) Palli, Jammu & Kashmir
- 5) Bejjur, Andhra Pradesh

Answer- 4) Palli, Jammu & Kashmir

Explanation:

Prime Minister (PM) Narendra Modi inaugurated the **500 KW solar power plant at Palli** Village in Samba District, Jammu and Kashmir (**J&K**), during his visit to Palli Gram Panchayat on the occasion of 13th National Panchayati Raj Day (24th April 2022). With this inauguration, **Palli** becomes India's first carbon-neutral Panchayat.

i. The project was completed at a cost of Rs 2.75 crore and it was installed in a record time of around 2-3 weeks and the electricity generated by the plant will be distributed to the village which has a daily demand of 2,000 units.

ii. PM Modi has laid the foundation stones for the 850 MW Ratle Hydroelectric Project and 540 MW Kwar Hydroelectric project which will be constructed on the Chenab river in Kishtwar District.

72. Which city will get India's 1st vacuum-based sewer system?

- 1) Agra, Uttar Pradesh
- 2) Ahmedabad, Gujarat
- 3) Pune, Maharashtra
- 4) Jaipur, Rajasthan
- 5) Gaya, Bihar

Answer- 1) Agra, Uttar Pradesh

Explanation:

The city of **Agra in Uttar Pradesh** has become the **first in India** to adopt **vacuum-based sewers**.

These vacuum sewers will be placed in public areas and the vacuum sewer is expected to be deployed in Kochi Municipal Corporation in Kerala after a successful trial in Agra.

i. Agra Smart City Ltd. has connected roughly 240 houses in the low-lying area near the Taj Mahal to a vacuum-based sewer system for Rs. 5 crores, where traditional sewer systems cannot be utilised.

73. Name the India's first Dairy Community Radio Station (CRS) that was recently (in April'22) launched by Prime Minister (PM) Narendra Modi in Gujarat.

- 1) Vikalp
- 2) Radio Dhimsa
- 3) Vatsa Gum
- 4) Kissan Vani Sironj
- 5) Dudh Vani

Answer- 5) Dudh Vani

Explanation:

Prime Minister (PM) Narendra Modi inaugurated India's first Dairy Community Radio Station (CRS), 'Dudh Vani', dedicated to animal husbandry, during his three-day visit to Gujarat from April 18-20, 2022.

i. The Banas Dairy Community Radio Station (Dudh Vani – 90.4 FM) will connect over 5 lakh dairy farmers across 1,700 villages in Gujarat and it is established by the Banaskantha District Cooperative Milk Producers' Union Ltd (Banas Dairy), Palanpur, Gujarat.

74. In April 2022, the Ministry of External Affairs (MEA) launched TDC fund, which brings private and public sectors with state support for large-scale investments in the Indo-Pacific region.

What does T stand for in TDC Fund?

- 1) Term
- 2) Trilateral
- 3) Treasury
- 4) Trade
- 5) Tax

Answer- 2) Trilateral

Explanation:

The Ministry of External Affairs (MEA) has recently launched a platform called the **Trilateral Development Cooperation (TDC) Fund**, which will bring together private and public sectors with state support for large-scale investments in the Indo-Pacific region (which includes the tropical waters of the Indian Ocean, the western and central Pacific Oceans, and the seas connecting the two in the general area of Indonesia) and other geographies.

i. Boris Johnson, the Prime Minister of the United Kingdom (UK), visited India on April 21-22, 2022, Both leaders appreciated the finalisation of the implementation arrangements for the India-UK Global Innovation Partnership (GIP) in the field of trilateral development cooperation (TDC).

75. As per the recent (in April 22) data released by the World Steel Association (WSA), India registered a ____ growth in steel production from January to March, 2022.

- 1) 7.8%
- 2) 2.9%
- 3) 3.6%
- 4) 5.9%
- 5) 4.5%

Answer- 4) 5.9%

Explanation:

As per the data released by World Steel Association (**WSA**) on April 22, India has produced **31.9** Million Tonnes (**MT**) of steel from the month of January to March, 2022 with a growth of **5.9 %** Where **China** and **Japan's** growth rate went down to **10.5%** and **2.9%** respectively.

i. India is the only country among top 10 steel producing nations of the world, which has registered growth in steel production in January to March period

76. In April 2022, _____ became the first district in the country to have community libraries in all gram panchayats (Village).

- 1) Jamtara, Jharkhand
- 2) Vadodara, Gujarat
- 3) Indore, Madhya Pradesh
- 4) Srikakulam, Andhra Pradesh

5) Howrah, West Bengal

Answer- **1) Jamtara, Jharkhand**

Explanation:

Jamtara in Jharkhand has become the **first district in the country** to have **community libraries in all gram panchayats**. The district has a total population of about eight lakh has a total of 118 gram panchayats under six blocks and each panchayat has a well-equipped library which is open for students from 9 a.m. to 5 p.m.

i. Derelict buildings were converted into libraries, funds received from Corporate Social Responsibility (CSR) and under the 14th and 15th Finance Commission.

77. For the first time in 118 years, the Institute of Chartered Accountants of India (ICAI) is set to host the 21st World Congress of Accountants (WCOA) in _____.

- 1) Noida, Uttar Pradesh
- 2) Ahmedabad, Gujarat
- 3) Bangalore, Karnataka
- 4) Mumbai, Maharashtra
- 5) Chennai, Tamil Nadu

Answer- **4) Mumbai, Maharashtra**

Explanation:

Institute of Chartered Accountants of India (**ICAI**) is set to host **21st World Congress of Accountants (WCOA)**, for the first time in 118 years of its existence.

i. The event will take place in the newly built Jio World Convention Centre in **Mumbai, Maharashtra** from November 18, 2022 to 21 November 2022 with the theme 'Building Trust Enabling Sustainability'.

78. In April 2022, the Digital India RISC-V Microprocessor (DIR-V) Program was launched by the Ministry of Electronics and Information Technology (MeitY) in New Delhi, Delhi.

Who is named as Chief Architect of the DIR-V programme?

- 1) A. N. Rajagopalan
- 2) V. Kamakoti
- 3) Subhasis Chaudhuri
- 4) Krishnakumar Rao
- 5) Renu Rameshan

Answer- **2) V. Kamakoti**

Explanation:

The Digital India RISC-V Microprocessor (**DIR-V**) Program was launched by Rajeev Chandrasekhar, Minister of State, Ministry of Electronics and Information Technology (MeitY) in New Delhi, Delhi.

i. Its ultimate purpose is to allow the development of next generation microprocessors in India and around the world, with the goal of achieving commercial silicon and design wins by December 2023.

ii. The Indian Institute of Technology (IIT) Madras Director Professor **V. Kamakoti** has been named **Chief Architect of the DIR-V programme**, while Centre for Development of Advanced Computing (C-DAC) Trivandrum (Kerala) Scientist Krishnakumar Rao has been named Program Manager.

iii. This first set of commercial silicon SHAKTI and VEGA microprocessors are expected to be available for incorporation by December 2023 or early 2024.

79. Which of the following point is Incorrect with respect to the cabinet approval in April 2022?

- 1) The Union Cabinet has approved NBS rates for Phosphatic and Potassic (P&K) fertilizers for Kharif Season from April 1, 2022 to September 30, 2022 at Rs. 60,939.23 Crores.
- 2) Cabinet approves revised cost estimate of Rs 2255 crore for Setting up India Post Payments Bank (IPPB).
- 3) CCEA approved extension of the PM SVANidhi beyond March 2022 till January 2023.
- 4) A Universal Service Obligation Fund (USOF) was approved to upgrade 2G mobile sites to 4G at security sites in left-wing extremism areas.
- 5) The cabinet also approved the construction of 540 Megawatt Kwar Hydro Electric Project through Chenab Valley Power Projects Private Limited in J&K.

Answer- 3) CCEA approved extension of the PM SVANidhi beyond March 2022 till January 2023.

Explanation:

CCEA approved extension of the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) beyond March 2022 till **December 2024**.

- The Union Cabinet has approved NBS rates for Phosphatic and Potassic (P&K) fertilizers for Kharif Season from April 1, 2022 to September 30, 2022 at Rs. 60,939.23 Crores.
- Cabinet approves revised cost estimate of Rs 2255 crore for Setting up India Post Payments Bank (IPPB).
- A Universal Service Obligation Fund (USOF) was approved to upgrade 2G mobile sites to 4G at security sites in left-wing extremism areas.
- The cabinet also approved the construction of 540 Megawatt Kwar Hydro Electric Project through Chenab Valley Power Projects Private Limited in J&K.
- The Union Cabinet has approved the amalgamation of Consultancy Development Centre (CDC) with Council of Scientific and Industrial Research (CSIR), Ministry of Science and Technology (MoST).

80. Which of the following points are correct with respect to the Cabinet approval with other countries in April 2022?

- 1) The Union Cabinet has approved the opening of a new Indian Mission in Estonia in 2022 to develop the bilateral trade & economic partnerships.
- 2) MoU was signed between India and Chile for cooperation in the Disability Sector.
- 3) Through joint initiatives in the disability sector, the bilateral MoU would enhance cooperation between the Ministry of Social Justice & Empowerment, Government of India, and the Government of Chile.
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- 5) Only 2 & 3

Explanation:

i. The Union Cabinet has approved the opening of a new Indian Mission in **Lithuania** in 2022 to develop the bilateral trade & economic partnerships.

ii. A MoU was signed between India and **Chile** for cooperation in the Disability Sector.

iii. Through joint initiatives in the disability sector, the bilateral MoU would enhance cooperation between the Ministry of Social Justice & Empowerment, Government of India, and the Government of Chile.

81. In April 2022, _____ became the 1st district in India to cover 100% households under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)- SEHAT scheme.

- 1) Indore, Madhya Pradesh
- 2) Srikakulam, Andhra Pradesh
- 3) Howrah, West Bengal
- 4) Samba, Jammu & Kashmir
- 5) Jamtara, Jharkhand

Answer- 4) Samba, Jammu & Kashmir

Explanation:

The Union Territory (UT) of Jammu and Kashmir's (J&K) **Samba District** has become the **first district in India** to cover **100%** households under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)- SEHAT (Social, Endeavor for Health And Telemedicine) scheme.

i. The aim of the scheme is to extend health insurance coverage to all residents of UT of J&K and It provides free of cost insurance to cover all the residents of the UT of J&K.

82. In April 2022, India's 1st 'Amrit Sarovar' was established in _____, Uttar Pradesh.

- 1) Rampur
- 2) Meerut
- 3) Aligarh
- 4) Jhansi
- 5) Gorakhpur

Answer- 1) Rampur

Explanation:

India's first 'Amrit Sarovar' has been completed in Shahabad's Patwai area of **Rampur in Uttar Pradesh (UP)**. The initiative focuses on the need for water conservation.

i. As a part of 'Azadi Ka Amrit Mahotsav' (75 years of India's independence), the Prime Minister declared that each district should have 75 'Amrit Sarovars' or ponds.

ii. Under the Amrit Sarovar initiative, 75 water bodies will be developed and rejuvenated in each district as part of Azadi Ka Amrit Mahotsav.

83. In April 2022, _____ became India's 1st state to develop the Migration Tracking System (MTS) app for portability of the Integrated Child Development Services (ICDS) scheme.

- 1) Madhya Pradesh
- 2) Uttar Pradesh
- 3) Bihar
- 4) Andhra Pradesh
- 5) Maharashtra

Answer- 5) Maharashtra

Explanation:

Maharashtra became the **first state** in India to develop a website-based Migration Tracking System (MTS) application to track the movement of migrant workers through individual unique identity numbers.

i. The MTS project aims to ensure the continuity of Integrated Child Development Services (ICDS) for migrant beneficiaries, such as children under the age of 18, lactating mothers, and pregnant women who are registered with Anganwadi centres.

84. Which of the following points are “correct” with respect to the Raisina Dialogue 2022 (as of April 2022) ?

A) Prime Minister Narendra Modi inaugurated the 7th Edition of Raisina Dialogue 2022 in New Delhi with the theme of “Terranova- Impassioned, Impatient, Imperilled”.

B) The President of the European Commission, Jean-Claude Juncker, paid an official visit to India and the visit also marked the 80th anniversary of India’s diplomatic relations with the EU.

C) India and the European Union (EU) signed an agreement to launch a Trade and Technology Council, which makes India, the 2nd country to establish initiative with the EU.

1) Only A

2) Only C

3) Only A & B

4) Only A & C

5) All A, B & C

Answer- 4) Only A & C

Explanation:

Prime Minister (PM) Narendra Modi inaugurated the **7th Edition** of Raisina Dialogue – **Raisina Dialogue 2022** in New Delhi, Delhi with the **theme** of “Terranova- Impassioned, Impatient, Imperilled”.

i. The President of the European Commission, Ms. **Ursula von der Leyen**, paid an official visit to India and her visit also marked the **60th anniversary** of India’s diplomatic relations with the European Union (EU) in 2022.

ii. India and the European Union signed an agreement to launch a Trade and Technology Council, which makes India, the 2nd country to establish initiative with the EU.

iii. At the Raisina Dialogue 2022, a **book** titled “The First Responders: Women Who Led India Through The Pandemic” was launched.

85. Name the state that recently (in April '22) approved India’s 1st Gene Bank Programme for Biodiversity Conservation.

1) Karnataka

2) Andhra Pradesh

3) Maharashtra

4) Telangana

5) Madhya Pradesh

Answer- 3) Maharashtra

Explanation:

The **Maharashtra** Cabinet headed by the Chief Minister Uddhav Thackeray has approved **India’s first-of-its-kind Maharashtra Gene Bank Programme** with an aim of ensuring that the natural resources are passed onto generations, with the budget support of Rs 172.39 crore for a period of five years in Maharashtra.

i. The Programme will be run by the State Biodiversity Board to sustain and continue the work.

86. In April 2022, Union minister Giriraj Singh launched a 90-day campaign "Azadi Se Antyodaya Tak" to saturate 75 districts across 28 states & UTs with 17 beneficiary schemes from 09 central ministries.

Which ministry is the Nodal Ministry of "Azadi Se Antyodaya Tak" campaign?

- 1) Ministry of Rural Development
- 2) Ministry of Social Justice and Empowerment
- 3) Ministry of Agriculture & Farmers Welfare
- 4) Ministry of Panchayati Raj
- 5) Ministry of Road Transport and Highways

Answer- 1) Ministry of Rural Development

Explanation:

Giriraj Singh, Union Minister for Ministry of Rural Development (MoRD) and Ministry of Panchayati Raj (MoPR), launched 'Azadi Se Antyodaya Tak', a 90-day campaign with a mission to saturate 75 Districts across 28 States and Union Territories (UTs) with 17 select beneficiary schemes of 9 Central Ministries.

Nodal Ministry – The Implementation, Monitoring and Outcome of the campaign will be under the Ministry of Rural Development (**MoRD**).

87. In which state, Prime Minister Narendra Modi recently (in April '22) laid the foundation stones for projects relating to healthcare and education with a value of more than Rs 500 crore?

- 1) Odisha
- 2) Madhya Pradesh
- 3) Assam
- 4) Maharashtra
- 5) Gujarat

Answer- 3) Assam

Explanation:

Prime Minister (PM) Narendra Modi laid the foundation stones for projects relating to healthcare and education in **Assam**. It includes a Veterinary College in Diphu, Degree College in West Karbi Anglong and Agricultural College in Kolonga with the projects worth more than Rs 500 crore. These projects focused on opportunities for skills and to boost employment in Assam.

INTERNATIONAL AFFAIRS

1. Which country and the UN have sought support from the Minamata Convention for a Bali Declaration on combating the Global Illegal Trade of Mercury at the meeting of the Conference of the Parties to the Minamata Convention on Mercury (COP-4.2) in March 2022?

- 1) Maldives
- 2) Indonesia
- 3) Russia
- 4) UK
- 5) France

Answer- 2) Indonesia

Explanation:

At the second round of the fourth Meeting of the Conference of the Parties to the Minamata Convention on Mercury (COP-4.2) held at Bali in March 21-25, **Government of Indonesia** as well as the **United Nations** have sought support and commitment from parties to the Minamata Convention for a Bali Declaration on combating Global Illegal Trade of Mercury.

- i. The Minamata Convention on Mercury is the most recent global agreement on environment and health. It was adopted in 2013 and entered into force August 16, 2017.
- ii. It was the first global environmental agreement negotiated in the 21st millennium to address public health issues due to mercury.

2. India recently (in April'22) contributed _____ to United Nation (UN) Women's core budget.

- 1) USD 500,000
- 2) USD 100,000
- 3) USD 600,000
- 4) USD 400,000
- 5) USD 200,000

Answer- **1) USD 500,000**

Explanation:

India contributed **USD 500,000** to the **United Nation (UN) Women**, an agency for gender equality and women empowerment, for their core budget.

- i. It was handed over by India's Permanent Representative to the United Nations, TS Tirumurti to Executive Director (ED) Dr Sima Bahous (UN Women Chief).

About United Nation (UN) Women:

Headquarters- New York, United States (US)

Founded- 2010

Executive Director- Sima Sami Bahous

3. Which country's Economic Zones Authority recently (in April'22) signed an agreement with Adani Ports and Special Economic Zone Ltd. to establish an Indian Economic Zone?

- 1) Maldives
- 2) Sri Lanka
- 3) Bangladesh
- 4) Nepal
- 5) Bhutan

Answer- **3) Bangladesh**

Explanation:

The Bangladesh Economic Zones Authority (**BEZA**) signed a non-binding agreement called term-sheet with Adani Ports and Special Economic Zone Limited (**APSEZ Ltd.,**) in Mumbai, Maharashtra to establish an **Indian Economic Zone** under the government-to- government (G2G) engagement in Bangabandhu Sheikh Mujib Shilpa Nagar (BSMSN) in **Mirsarai of Chattogram, Bangladesh.**

- i. The agreement was the follow up of June 2015 an MoU to establish an Indian economic zone.
- ii. The Indian Economic Zone is being built on 857 acres of land with an estimated cost of Taka 964 crore supported by an Indian Line of Credit worth USD 115 million.

4. Intergovernmental Panel on Climate Change (IPCC) Working Group III report named Climate Change 2022: Mitigation of climate change highlights that global emissions can be halved by ____ with major transitions in the energy sector.

- 1) 2027
- 2) 2035
- 3) 2040
- 4) 2025
- 5) 2030

Answer- **5) 2030**

Explanation:

In accordance with the Intergovernmental Panel on Climate Change (IPCC) Working Group III report released on April 4, 2022, titled 'Climate Change 2022: Mitigation of climate change', global emissions can be halved by **2030** with major transitions in the energy sector.

- i.** The report cautioned that limiting warming to around 1.5°C requires global greenhouse gas emissions to peak before 2025 at the latest, and be reduced by 43% by 2030. Methane also needs to be reduced by about a third.
- ii.** The global temperature will stabilize when carbon dioxide emissions reach net zero.
 - For 1.5°C (2.7°F) net zero carbon dioxide emissions to be achieved globally in the early 2050s;
 - For 2°C (3.6°F), it is to be achieved in the early 2070s.
- iii.** The report released worldwide was approved by 195 member governments of the IPCC through a virtual approval session that started on March 21. It is the third installment of the IPCC's sixth assessment report (AR6), which will be completed in 2022.

5. In April 2022, _____ became the 30th country to join the Coalition for Disaster Resilient Infrastructure (CDRI).

- 1) Maldives
- 2) Netherlands
- 3) Peru
- 4) Madagascar
- 5) Jamaica

Answer- **4) Madagascar**

Explanation:

Madagascar has become the **30th country** to join the Coalition for Disaster Resilient Infrastructure (**CDRI**), which was launched by India's Prime Minister Narendra Modi at the United Nations Climate Action Summit in September 2019.

Coalition for Disaster Resilient Infrastructure (CDRI)

CDRI is a partnership of national governments, UN agencies and programmes, multilateral development banks and financing mechanisms, the private sector, and knowledge institutions.

- Aim: To promote the resilience of new and existing infrastructure systems to climate and disaster risks in support of sustainable development.
- CDRI now has 30 members, including 23 national governments and 7 organizations, as of April 2022 and the Headquarters of CDRI secretariat is New Delhi, India.

6. Which organisation recently (in April'22) released the “Going viral: Myanmar’s wildlife trade escalates online 2021” report that highlights, the online illegal wildlife trade in Myanmar has increased by 74% from 2020 to 2021?

- 1) Wildlife Conservation Society
- 2) International Union for Conservation of Nature
- 3) United Nations Educational, Scientific and Cultural Organization
- 4) World Wildlife Fund
- 5) United Nations Environment Programme

Answer- 4) World Wildlife Fund (WWF)

Explanation:

According to the new World Wildlife Fund (WWF) report titled “Going viral: Myanmar’s wildlife trade escalates online 2021”, the online illegal wildlife trade in Myanmar has increased by 74% from 2020 to 2021.

i. The reports also mentioned that the sale of mammal species (live animals or body parts) has increased by 241% and the report also revealed that the online trade of wildlife within Myanmar has been increasing.

ii. The report states the species count rose from 143 in 2020 to 173 in 2021 (i.e. 21 per cent increase over 2020 to 2021).

About World Wildlife Fund (WWF):

President & CEO- Carter Roberts

Headquarters- Gland, Switzerland

Established- 1961

7. Which of the following institutes are featured among the top 100 rankings under the Engineering and Technology category (as of April'22) in the 12th edition of the QS World University Rankings by Subject 2022?

- 1) IIT-Bombay
- 2) IIT-Delhi
- 3) IIT-Madras
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- 4) Only 1 & 2

Explanation:

QS Quacquarelli Symonds released the 12th edition of the QS World University Rankings by Subject 2022, the subject-wise rankings of institutes across the world are compilations of multiple lists.

i. Indian Institute of Technology (IIT)-Bombay ranked 65th and Indian Institute of Technology (IIT)-Delhi ranked 72nd, are the only Indian institutes to be featured among the top 100 ranks under the Engineering and Technology category.

ii. Massachusetts Institute of Technology has topped the list with a score of 96.5 followed by the University of Cambridge and the University of Oxford under the Engineering and Technology category.

iii. The QS World University Rankings by Subject 2022 cover a total of 51 disciplines, grouped into five broad subject areas are Arts & Humanities, Engineering & Technology, Life Sciences & Medicine, Natural Sciences and Social Sciences & Management.

8. Which country was recently (in April '22) suspended from the UN Human Rights Council (UNHRC) after the United Nation General Assembly (UNGA) vote?

- 1) Pakistan
- 2) USA
- 3) Germany
- 4) Russia
- 5) Ukraine

Answer- **4) Russia**

Explanation:

Russia was suspended from the UN Human Rights Council (**UNHRC**) after the 193 members of the United Nation General Assembly (**UNGA**) voted to adopt a resolution moved by the United States of America (USA) due to the ongoing Russian- Ukraine conflict.

i. The resolution titled 'Suspension of the rights of membership of the Russian Federation in the Human Rights Council' was adopted with 93 votes in favour, 24 against and 58 abstentions, including India (abstains because of "substance and process").

ii. With this, **Russia** became the **second country** and **First P-5 country** to have its membership rights stripped at the rights council, which was established in 2006 (Russia's current membership on the Council expires in December 2023).

iii. In 2011, Libya was the first country to get suspended by the assembly.

9. In April 2022, _____ became the 1st country in the world to give legal rights to wild animals.

- 1) Ecuador
- 2) Chile
- 3) Argentina
- 4) Peru
- 5) Brazil

Answer- **1) Ecuador**

Explanation:

The South American Country – **Ecuador** became the First country in the world to give legal rights to wild animals.

About Estrellita case:-

- Ana Beatriz Burbano Proaño, a librarian, Ecuador took Estrellita a month old Woolly Monkey from the wild to grow it as her pet, until the authorities seized her in 2019, as owning wild animals is illegal in South American country Ecuador.
- The authorities relocated the monkey to a Zoo but it died within a month because of the separation from the owner. Further the owner filed a habeas corpus in court.

10. In April 2022, _____ and partners of the Adaptation Innovation Marketplace (AIM) announced USD 2.2 million in climate action funding for 22 local innovators from 19 countries.

- 1) World Wildlife Fund
- 2) United Nations Environment Programme
- 3) World Bank
- 4) United Nations Development Programme
- 5) Environmental Protection Agency

Answer- **4) United Nations Development Programme**

Explanation:

The United Nations Development Programme (**UNDP**) and **partners** of the Adaptation Innovation Marketplace (**AIM**) have announced **USD 2.2 million** in climate action funding for 22 local innovators spanning **19 countries**, including India.

- i. The grants focused on resilient agriculture, technology, community-based adaptation, ecosystem-based payments and services, and entrepreneurship.
- ii. Grants were awarded across 19 countries, including seven from Africa, 11 from Asia, and four from the Latin America and Caribbean region.

11. The United Nations Economic and Social Council (ECOSOC) recently (in April '22) elected experts for its 16 subsidiary bodies, and India was elected to 4 of them.

Which of the following bodies is not among the 4 bodies of ECOSOC, were India elected?

- 1) Committee for Economic, Social and Cultural Rights
- 2) Committee on Non-Governmental Organizations
- 3) Committee for Programme and Coordination
- 4) Commission for Social Development
- 5) Commission on Science and Technology for Development

Answer- 3) Committee for Programme and Coordination

Explanation:

United Nations Economic and Social Council (**ECOSOC**), a one of the 6 principal organs of the United Nations System has elected **experts** for its **16 subsidiary bodies**, both by secret ballot and acclamation during its 2022 session.

India was elected to **four** bodies of ECOSOC, they are

- Ambassador Preeti Saran gets re-elected to Committee for Economic, Social and Cultural Rights (CESCR),
- Committee on Non-Governmental Organizations (NGOs),
- Commission for Social Development, and
- Commission on Science and Technology for Development.

12. Which Ukrainian Anti-ship Cruise Missile recently (in April '22) destroyed the Russian Navy missile cruiser 'Moskva'?

- 1) S-300 missile
- 2) Neptune
- 3) Javelin missiles
- 4) Hrim-2
- 5) Sapsan

Answer- 2) Neptune

Explanation:

Neptune is a Ukrainian homemade anti-ship cruise missile capable of destroying targets within a range of 300 km. The Neptune Missile system was inducted into the Ukrainian Defence Forces in March 2021.

- i. Due to the ongoing war between Russia and Ukraine, Ukraine used its homemade anti-ship cruise missile "Neptune" against the Slava-Class missile cruiser and the flagship of the Russian Navy's Black Sea Fleet, the Moskva, and destroyed it.

13. In April'22, India provided an additional _____ financial assistance to Sri Lanka to buy fuel.

- 1) \$100 million
- 2) \$300 million
- 3) \$700 million
- 4) \$500 million
- 5) \$200 million

Answer- 4) \$500 million

Explanation:

India will provide an additional **\$500 million** financial assistance to **Sri Lanka** to buy fuel as the latter is facing its worst financial crisis. This will be the second \$500 million India has provided in fuel credit to a Sri Lanka Government.

- i.** The first line of credit was used up earlier this month after a shipment of 120,000 tons of diesel and 40,000 tons of petrol. So far India has provided nearly 400,000 tons of fuel.
- ii.** India also extended two credit lines worth over \$2 billion to help buy food, medicines and other essentials.

14. According to the Trends in World Military Expenditure, 2021 report released by SIPRI in April 2022, India's Military spending is ____ Highest in the World while ____ tops.

- 1) 4th; US
- 2) 3rd; China
- 3) 5th; Russia
- 4) 3rd; US
- 5) 4th; China

Answer- 4) 3rd; US

Explanation:

In accordance with the Sweden based think-tank Stockholm International Peace Research Institute (**SIPRI**) report, titled '**Trends in World Military Expenditure, 2021**', **India's military** spending of \$76.6 billion is **3rd** highest in the world. While the **United States (US) tops** the list followed by China (2nd) .

- i.** The report's data is based upon the updated SIPRI Military Expenditure Database, which provides military spending data by country for the years 1949–2021.
- ii.** The five largest spenders in 2021 were the US, China, India, the UK (United Kingdom) and Russia, together accounting for 62% of expenditure.

15. In which city the world's largest cyber exercise, named "Locked Shields 2022," was conducted by the NATO Cooperative Cyber Defence Centre of Excellence?

- 1) Vilnius, Lithuania
- 2) Tallinn, Estonia
- 3) Minsk, Belarus
- 4) Warsaw, Poland
- 5) Budapest, Hungary

Answer- 2) Tallinn, Estonia

Explanation:

North Atlantic Treaty Organisation (NATO), Cooperative Cyber Defence Centre of Excellence (CCDCOE), is organising the **Locked Shields 2022**, the world's largest and most complex annual international live-fire cyber defence exercise in **Tallinn, Estonia's capital**.

i. The cyber experts practice the protection of national civilian and military IT systems and critical infrastructure in a large-scale cyber-attack.

16. Which country recently (in April'22) withdrew from the UN World Tourism Organization (WTO)?

- 1) Romania
- 2) Slovakia
- 3) Russia
- 4) Moldova
- 5) Ukraine

Answer- **3) Russia**

Explanation:

UN World Tourism Organization (**WTO**) Secretary-General Zurab Pololikashvili announced that **Russia** has withdrawn from the UNWTO ahead of a vote by the body to suspend Russia's membership over its invasion of Ukraine. UNWTO was the first U.N. body to address Russia's membership.

i. Earlier in March, the UNWTO announced that it wanted to suspend Russia for its war against Ukraine. The decision must be approved by two-thirds of its 159 member states at a two-day general assembly, which began on April 27, 2022, in Madrid, Spain.

GOVT SCHEMES

1. In March 2022, National Credit Guarantee Trustee Company Limited (NCGTC) extended the Emergency Credit Line Guarantee Scheme (ECLGS) for MSMEs to _____ from March 2022.

- 1) 30th September, 2023
- 2) 31st March, 2024
- 3) 30th June, 2024
- 4) 31st March, 2023
- 5) 30th April, 2023

Answer- **4) 31st March, 2023**

Explanation:

The National Credit Guarantee Trustee Company Limited (**NCGTC**) has extended the Emergency Credit Line Guarantee Scheme (**ECLGS**) for Micro, Small and Medium Enterprises (**MSMEs**) for 1 year from March 2022, to **March 31, 2023**, in response to Union Finance & Corporate Affairs Minister Nirmala Sitharaman's announcement in the Union Budget 2022-23.

i. It has also increased the total amount to be sanctioned under the scheme from Rs 4.5 lakh crores to Rs 5 lakh crores.

2. Which state government recently (in March'22) launched a crop insurance portal for 'Mukhya Mantri Bagwani Bima Yojana'?

- 1) Haryana
- 2) Jharkhand
- 3) Madhya Pradesh
- 4) Punjab
- 5) Rajasthan

Answer- 1) Haryana

Explanation:

The **Haryana** Agriculture Minister J P Dalal launched the portal of 'Mukhya Mantri Bagwani Bima Yojana' with an initial corpus of Rs 10 crore for the scheme.

- i. The scheme compensates a sum of Rs 30,000 per acre for vegetable and Spices and Rs 40,000 per acre for fruits, which will be compensated to the farmers upon claim via four categories such as 25 percent, 50 percent, 75 percent and 100 percent based on the survey.
- ii. The farmers contribution will be only 2.5 percent of the insured amount i.e. Rs 750 per acre for vegetables and Spices and Rs 1000 per acre for fruits.

3. The Stand-up India scheme under the Ministry of Finance marks its _____ Anniversary on 5th April 2022.

- 1) 4th
- 2) 6th
- 3) 5th
- 4) 8th
- 5) 7th

Answer- 2) 6th

Explanation:

On April 05, 2022, The Stand-up India scheme was completed **6 years** since its launch on 05 April, 2016 by Prime Minister Narendra Modi and Stand Up India scheme was extended till **2025**.

Over Rs 30,160 crore loan sanctioned to more than 1,33,995 accounts under Stand-Up India Scheme in 6 years.

About the Stand Up India Scheme:

The Department of Financial Services (DFS), Ministry of Finance launched the Stand Up India Scheme to promote entrepreneurship at the grass-root level of economic empowerment and job creation.

4. Name the state government that recently (in April'22) launched 'Mukhyamantri Udyam Kranti Yojana' to give loans up to Rs 50Lakhs with Subsidized Interest Rate for Self-employment.

- 1) Odisha
- 2) West Bengal
- 3) Madhya Pradesh
- 4) Maharashtra
- 5) Jharkhand

Answer- 3) Madhya Pradesh

Explanation:

Madhya Pradesh (MP) Chief Minister, Shivraj Singh Chouhan launched 'Mukhyamantri Udyam Kranti Yojana' at Kushabhau Thakre International Convention Center to give loans up to Rs 50 Lakhs with subsidized interest rate for self-employment.

- i. It is implemented by Madhya Pradesh's Department of Micro, Small and Medium Enterprises.
- ii. Under this scheme, the government of MP will provide a loan guarantee of Rs 1 lakh – Rs 50 lakh for self-employment with subsidies on the interest rates.

5. The Pradhan Mantri MUDRA (Micro Units Development & Refinance Agency) Yojana (PMMY) celebrated its _____ anniversary on 8th April, 2022.

- 1) 8th
- 2) 4th
- 3) 7th
- 4) 3rd
- 5) 6th

Answer- 3) 7th

Explanation:

A date of **April 8, 2022** marked the **7th** anniversary of Pradhan Mantri MUDRA (Micro Units Development & Refinance Agency) Yojana (PMMY) which was launched on April 8, 2015 by the Prime Minister (PM) of India Narendra Modi, for providing loans up to Rs 10 lakh to the non-corporate, non-farm small/micro-enterprises, along with creation of income generating activities.

- i. More than 34.42 crore loan accounts amounting to Rs.18.60 lakh crore have been extended under PMMY till March 18, 2022 since its inception in 2015.
- ii. With 51% of total loans sanctioned to the Scheduled Caste (SC)/Scheduled Tribe(ST)/ Other Backward Class (OBC) category while 11% to the minor community borrowers.

6. Which state government recently (in April'22) announced the implementation of the Him Prahari' Scheme to help the ex servicemen and youngsters for settling in the districts located along the international border in the state?

- 1) West Bengal
- 2) Uttar Pradesh
- 3) Assam
- 4) Himachal Pradesh
- 5) Uttarakhand

Answer- 5) Uttarakhand

Explanation:

The Government of **Uttarakhand** is set to implement the '**Him Prahari' Scheme** which is meant for ex-servicemen and youngsters. The estimated expenditure of the scheme is around Rs 5.45 crore.

- i. The scheme is aimed at stopping the migration of people from Uttarakhand and will focus on areas where migration occurs at a rapid phase so that people stay put, and not move out.
- ii. The Uttarakhand Govt is seeking the cooperation of the Union Government to implement the scheme in areas bordering Uttarakhand and the scheme will also prioritise settling ex-servicemen in areas bordering the state.

7. The Union Health Minister, Mansukh Mandaviya, recently (in April'22) organised a week-long celebration to mark the ____ anniversary of Ayushman Bharat-Health and Wellness Centres (AB-HWCs).

- 1) 4th
- 2) 5th
- 3) 7th
- 4) 3rd
- 5) 6th

Answer- 1) 4th

Explanation:

The Union Health Minister Mansukh Mandaviya, organised a week-long celebration under the “Azadi Ka Amrit Mahotsav”, marking the **fourth** anniversary of Ayushman Bharat- Health and Wellness Centres (AB-HWCs) from April 16 to April 22.

i. The AB-HWCs scheme was launched in February 2018 by the Ministry of Health and Family Welfare (MOHFW) in order to achieve Universal Health coverage as realised under National Health Policy 2017.

ii. Mansukh Mandaviya, the Union Health Minister addressed the fourth anniversary celebration of AB-HWCs in a meeting organised virtually and the Government of India is committed to establish 1,50,000 AB-HWCs by December 2022.

8. According to the Ministry of Finance, the total enrollment in Atal Pension Yojana (APY) has crossed _____ as of March 2022.

- 1) 5.01 crore
- 2) 3.02 crore
- 3) 2.89 crore
- 4) 1.46 crore
- 5) 4.01 crore

Answer- 5) 4.01 crore

Explanation:

In accordance with the Ministry of Finance, as on March 2022, the **total enrollments** under the Central Government’s retirement benefits scheme Atal Pension Yojana (**APY**) have crossed **4.01 crore** out of which more than **99 lakh APY accounts** were opened during **FY 2021-22**.

i. Atal Pension Yojana is the guaranteed pension scheme of Government of India administered by Pension Fund Regulatory and Development Authority (PFRDA).

9. The Unnat Bharat Abhiyan (UBA) 2.0 scheme was completed 4 years on 25th April 2022.

The Unnat Bharat Abhiyan (UBA) 2.0 scheme under which ministry?

- 1) Ministry of Women and Child Development
- 2) Ministry of Agriculture & Farmers Welfare
- 3) Ministry of Education
- 4) Ministry of Skill Development and Entrepreneurship
- 5) Ministry of Housing and Urban Affairs

Answer- 3) Ministry of Education

Explanation:

The **Unnat Bharat Abhiyan (UBA) 2.0** on **April 25, 2022** has completed **four years** since its launch on the same day in the year **2018**. The UBA 2.0 was launched with the vision of transformational change in the rural development processes by the **Ministry of Education (MoE)**.

About Unnat Bharat Abhiyan:

- i. The UBA (UBA 1.0) was a flagship program of the Ministry of Education on 11th November, 2014.
- ii. It aims to link the Higher Education Institutions (HEI) with a set of at least 5 villages, so that these institutions can contribute to the economic and social betterment of these village communities using their knowledge base.

10. In April 2022, the Ministry of Social Justice and Empowerment launched the DACE Scheme in Uttar Pradesh.**In DACE, What does 'A' stand for?**

- 1) Atal Bihari Vajpayee
- 2) Ambedkar
- 3) Abul Kalam Azad
- 4) Arjun Munda
- 5) A. P. J. Abdul Kalam

Answer- **2) Ambedkar**

Explanation:

Union Minister for Social Justice and Empowerment (**MSJE**) and Chairman of Dr. Ambedkar Foundation, Virendra Kumar launched **Dr. Ambedkar Centres of Excellence (DACE) Scheme** from Banaras Hindu University, Varanasi, **Uttar Pradesh (UP)**.

- i. Dr Ambedkar Foundation, an autonomous body under the Ministry of Social Justice & Empowerment (MSJE) signed a Memorandum of Understanding (MoU) with selected 31 Universities.
- ii. The DACEs are being set up to provide high quality free coaching facilities to the Scheduled Caste (SC) students for the Civil Services examinations, conducted by Union Public Service Commission (UPSC) and Rs. 75,000/- per annum / per student will be provided to the University for 100 students, DAF has revised the amount of grant-in-aid to Dr. Ambedkar Chairs from the present Rs 35 Lakh to Rs 75 Lakh.

VISITS

1. Which of the following points is "Incorrect" with respect to External Affairs Minister S. Jaishankar's visit to Maldives?

- 1) Inauguration of India's largest grant-funded project in Maldives, National College for Policing & Law Enforcement (NCPL) at Addu City to help the Maldives Police Service to train its officers.
- 2) India handed over the 10 Coastal Radar System to the Maldives Chief of Defence Force (CDF) Major General Abdulla Shamaal to enhance maritime security for the Maldives.
- 3) Inauguration of Meedhoo eco-tourism zone, the first of the 20 High Impact Community Development Projects (HICDP) being implemented with the Indian assistance.
- 4) An MoU was signed between LBSNAA, Hyderabad (India) and MPS to enhance the HRD and India also increased the number of training slots for the Maldives at LBSNAA to 4.

5) An MoU was signed between the National Centre for Information Technology (NCIT)-Maldives and the NIC India to strengthen cooperation in the field of information communication technology.

Answer- 4) An MoU was signed between LBSNAA, Hyderabad (India) and MPS to enhance the HRD and India also increased the number of training slots for the Maldives at LBSNAA to 4.

Explanation:

Inauguration of India's largest grant-funded project in Maldives, National College for Policing & Law Enforcement (NCPLE) at Addu City to help the Maldives Police Service to train its officers.

- India handed over the 10 Coastal Radar System to the Maldives Chief of Defence Force (CDF) Major General Abdulla Shamaal to enhance maritime security for the Maldives.
- Inauguration of Meedhoo eco-tourism zone, the first of the 20 High Impact Community Development Projects (HICDP) being implemented with the Indian assistance.
- An MoU was signed between Sardar Vallabhbhai Patel National Police Academy (SVPNPA) in Hyderabad (India) and MPS to enhance Human Resource Development and India also increased the number of training slots for the Maldives at SVPNPA to 8.
- An MoU was signed between the National Centre for Information Technology (NCIT)-Maldives and the NIC India to strengthen cooperation in the field of information communication technology.

2. Which of the following points is "Correct" with respect to External Affairs Minister S. Jaishankar's visit to Sri Lanka?

A) Both India and Sri Lanka have signed a MoU for the Hindustan Aeronautics Limited to set up a state of the art Maritime Rescue Coordination Centre (MRCC) in Trincomalee.

B) An agreement was signed for the implementation of Sri Lanka's Unique Digital Identity program, dubbed SL-UDI and India will fund Rs 300 million for this program.

C) India has agreed to develop three Sri Lankan wind farms on the three islets in the Palk Strait between southern India and Sri Lanka after the project was taken away from a Chinese firm.

- 1) Only A
- 2) Only B
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- 4) Only B & C

Explanation:

Both India and Sri Lanka have signed a MoU for the Bharat Electronics Ltd (BEL) to set up a state of the art Maritime Rescue Coordination Centre (MRCC) in Colombo.

An agreement was signed for the implementation of Sri Lanka's Unique Digital Identity program, dubbed SL-UDI and India will fund Rs 300 million for this program.

India has agreed to develop three Sri Lankan wind farms on the three islets in the Palk Strait between southern India and Sri Lanka after the project was taken away from a Chinese firm.

3. Which of the following points are correct with respect to the Nepalese Prime Minister (PM) Sher Bahadur Deuba visit to India in April 2022?

A) Both countries jointly launched and operationalized a 34.9 km long cross border rail link from Jaynagar in Bihar to Kurtha in Nepal.

B) Nepal joined the International Solar Alliance (ISA), becoming the 105th country to become a signatory to the framework agreement.

C) Nepal becomes the 2nd foreign country to operationalise the RuPay card to promote the flow of Indian tourists and further strengthen people-to-people linkages.

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A
- 5) Only C

Answer- 2) Only A & B

Explanation:

Both countries jointly launched and operationalized a 34.9 km long cross border rail link from Jaynagar in Bihar to Kurtha in Nepal.

i. Nepal becomes the **4th foreign country** to operationalise the RuPay card to promote the flow of Indian tourists and further strengthen people-to-people linkages. The three other countries that have the RuPay card are Bhutan, Singapore and the United Arab Emirates.

ii. Nepal joined the International Solar Alliance (ISA) becoming the 105th country to become a signatory to the framework agreement.

iii. The two prime ministers also remotely inaugurated a 90 km long 132 KV Solu Corridor transmission line and substation that will supply hydroelectric power generated to Nepal's national power grid.

4. Which country's Foreign Minister, Sayyid Badr bin Hamad bin Hamood Albusaidi, recently (in April'22) visited India to boost cooperation for maritime security?

- 1) United Arab Emirates
- 2) Oman
- 3) Qatar
- 4) Kuwait
- 5) Saudi Arabia

Answer- 2) Oman

Explanation:

The Sultanate of **Oman's** Foreign Minister, Sayyid Badr bin Hamad bin Hamood Albusaidi, made an official visit to India at the invitation of India's Foreign Minister, S. Jaishankar, and was accompanied by a high-level official delegation.

Both Ministers have decided to hold:

- The Joint Commission Meeting for Commerce Ministers
- The India-Oman Strategic Consultative Group Meeting (Foreign Office Consultations),
- The Strategic Dialogue, and
- The Joint Working Group on Labor

5. Which of the following points are correct with respect to the Ram Nath Kovind President of India visit to Turkmenistan and Netherlands in April 2022?

A) An MoU was signed between the Financial Monitoring Service at the Ministry of Finance and Economy of Turkmenistan and the Financial Intelligence Unit of India.

B) The Programme of Cooperation was signed between Turkmenistan and India in the fields of Culture and Arts for the period 2022-2025.

C) During his visit to the Netherlands, the Extension of MoU on bilateral cooperation in the field of Ports, Maritime Transport and Logistics was signed.

- 1) Only A
- 2) Only B
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- 5) All A, B & C

Explanation:

An MoU was signed between the Financial Monitoring Service at the Ministry of Finance and Economy of Turkmenistan and the Financial Intelligence Unit of India.

- i. The Programme of Cooperation was signed between Turkmenistan and India in the fields of Culture and Arts for the period 2022-2025.
- ii. During his visit to the Netherlands, the Extension of MoU on bilateral cooperation in the field of Ports, Maritime Transport and Logistics was signed.

6. Which of the following points are correct with respect to the Prime Minister of India, Narendra Modi's 3 days visit to Gujarat in April 2022?

A) PM Narendra Modi laid the foundation stone of WHO Global Centre for Traditional Medicine in Jamnagar, Gujarat.

B) The PM inaugurated Development Projects worth Rs 22,000cr at Adijati Maha Sammelan in Dahod, Gujarat.

C) He also laid the foundation stone for manufacturing of 9000 HP (Horsepower) Electric Locomotives at the Production Unit in Dahod.

- 1) Only A
- 2) Only A & C
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- 5) All A, B & C

Explanation:

PM Narendra Modi laid the foundation stone of WHO Global Centre for Traditional Medicine in Jamnagar, Gujarat in the presence of WHO Director-General Tedros Ghebreyesus and Mauritius PM, Pravind Kumar Jugnauth.

- i. The PM inaugurated Development Projects worth Rs 22,000cr at Adijati Maha Sammelan in Dahod, Gujarat.
- ii. He also laid the foundation stone for manufacturing of 9000 HP (Horsepower) Electric Locomotives at the Production Unit in Dahod. The cost of the project is around Rs 20,000 crore.
- iii. PM Narendra Modi visited the Command and Control Centre for School in Gandhinagar, Gujarat. There he also examined the exhibition at Vidya Samiksha Kendra.

7. In which country did the Chief of the Naval Staff (CNS) R. Hari Kumar recently (on April 22nd) launch the first "Navigation Chart" during his visit?

- 1) Australia
- 2) Nepal

- 3) Bhutan
- 4) Maldives
- 5) Indonesia

Answer- **4) Maldives**

Explanation:

In his first overseas visit since assuming the office of the Chief of the Naval Staff (**CNS**), Admiral **R Hari Kumar** held several high-level bilateral meetings during a three-day visit to the Maldives on April 18-20, 2022.

- i.** The CNS met with President of the Maldives Ibrahim Mohamad Solih; Foreign Minister Abdulla Shahid, Defence Minister Mariya Ahmed Didi and Chief of the Defence Force (CDF) Major General Abdulla Shamaal during his visit.
- ii.** The Navy Chief unveiled the first 'Navigation Chart,' co-produced by India and the Maldives, and handed over hydrography equipment to the Maldivian National Defence Forces (MNDF) to help them consolidate their capabilities.

8. Which of the following points is/are correct with respect to the United Kingdom PM Boris Johnson's visit to India?

- A) The MoU on Cooperation on Global Centre for Nuclear Energy Partnership (GCNEP) was signed between the Department of Atomic Energy (DAE), India and Department of Business, Energy and Industrial Strategy, UK.**
- B) OneWeb company has signed a MoU with New Space India Limited (NSIL), the commercial arm of the ISRO to help OneWeb completes its satellite launch programme.**
- C) Both countries agreed to complete the free trade agreement (FTA) by July 2022 to boost annual bilateral trade.**

- 1) Only A
- 2) Only B
- 3) Only A & B
- 4) Only B & C
- 5) All A, B & C

Answer- **3) Only A & B**

Explanation:

The MoU on Cooperation on Global Centre for Nuclear Energy Partnership (**GCNEP**) was signed between the Department of Atomic Energy (**DAE**), Government of India; and the Department of Business, Energy and Industrial Strategy, UK.

- i.** **OneWeb** company has signed a MoU with New Space India Limited (**NSIL**), the commercial arm of the ISRO to help OneWeb completes its satellite launch programme.
- ii.** Both countries agreed to complete the free trade agreement (FTA) by **October 2022** to boost annual bilateral trade.
- iii.** The Prime Minister of The United Kingdom (UK), Boris Johnson, was on an official visit to India (Delhi & Gujarat) on April 21-22, 2022 on the invitation of India PM Narendra Modi. This is his first visit to India as Prime Minister of UK.

9. During the visit of “Mika Lintila” to India, the Quantum Computing Virtual Network Centre was established to boost innovative research.

“Mika Lintila” is the Minister of Economic Affairs of which country?

- 1) France
- 2) Germany
- 3) Finland
- 4) Maldives
- 5) Poland

Answer- 3) Finland

Explanation:

The **Finland** Minister of Economic Affairs **Mika Lintila** visited India on April 16–21, 2022 to discuss cooperation in quantum technology, telecommunications technology, artificial intelligence and renewable energy. It was his first visit to India.

i. Both nations decided to establish an Indo-Finnish Virtual Network Centre on Quantum Computing to boost innovative research and development projects to address their needs. Under this, Indian side has identified following three premier institutes for the Virtual Network Centre on Quantum Computing:

- IIT (Indian Institutes of Technology)-Madras (Tamil Nadu)
- IISER (Indian Institutes of Science Education and Research)-Pune (Maharashtra)
- C-DAC (Centre for Development of Advanced Computing)-Pune

10. Which of the following points are correct with respect to the Mauritius Prime Minister (PM) visit to India in April 2022?

A) The Prime Minister (PM) of Mauritius Prithvirajsing Roopun visited India to boost bilateral cooperation in a wide range of areas.

B) He also attended India’s 1st Global Ayush Investment and Innovation Summit 2022 in Gandhinagar, Gujarat on April 20.

C) During the Global AYUSH Investment and Innovation Summit 2022, PM Narendra Modi announced the launch of a special category of AYUSH visa for tourists, who want to visit India for medical treatment or tourism.

- 1) Only A
- 2) Only B
- 3) Only C
- 4) Only A & B
- 5) Only B & C

Answer- 5) Only B & C

Explanation:

The Prime Minister (PM) of Mauritius **Pravind Kumar Jugnauth** visited India to boost bilateral cooperation in a wide range of areas.

i. He also attended India’s 1st Global Ayush Investment and Innovation Summit 2022 in Gandhinagar, Gujarat on April 20.

ii. During the Global AYUSH Investment and Innovation Summit 2022, PM Narendra Modi announced the launch of a special category of **AYUSH visa** for tourists, who want to visit India for medical treatment or tourism.

BANKING AND FINANCE

1. In which place RBI recently (in March'22) dedicated the "Varnika ink manufacturing facility", a unit of Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)?

- 1) Noida, Uttar Pradesh
- 2) Mysuru, Karnataka
- 3) Pune, Maharashtra
- 4) Ahmedabad, Gujarat
- 5) Vijayawada, Andhra Pradesh

Answer- 2) Mysuru, Karnataka

Explanation:

Reserve Bank of India (RBI) Governor Shaktikanta Das has dedicated the **Varnika ink manufacturing facility** at Mysuru in Karnataka. The facility is a unit of Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL), a wholly owned subsidiary of the RBI.

i. As a push towards the "Make in India" strategy, "Varnika" is established with a 1,500 MT annual ink manufacturing capacity to improve bank note security and ensure that all bank note printing inks are manufactured indigenously.

Varnika Ink Manufacturing Facility:

This plant also produces Colour Shift Intaglio Ink (CSII) and meets the whole requirements of bank note printing presses in India, resulting in cost effectiveness and banknote ink self-sufficiency.

2. Which bank has recently (in March'22) partnered with Shoppers Stop to launch co-branded credit cards?

- 1) IDBI Bank
- 2) YES Bank
- 3) ICICI Bank
- 4) Axis Bank
- 5) HDFC Bank

Answer- 5) HDFC Bank

Explanation:

HDFC Bank, India's largest private sector bank, and **Shoppers Stop**, India's leading fashion and beauty destination, have teamed up to launch co-branded credit cards.

i. The credit cards will be available in two categories namely, Shoppers Stop HDFC Bank Credit Card and Shoppers Stop BLACK HDFC Bank Credit Card

About HDFC Bank:

Managing Director & CEO – Sashidhar Jagdishan

Establishment – 1994

Headquarters – Mumbai, Maharashtra

Tagline – We Understand Your World

3. Name the company that recently (in March'22) launched Industry's 1st End-to-End Online Auto Finance Platform, e-Pay.

- 1) Eicher Motors
- 2) Hindustan Motors

- 3) MG Motor India
- 4) Honda Motor India
- 5) Toyota Motor India

Answer- **3) MG Motor India**

Explanation:

Morris Garages (**MG**) **Motor India** launched **MG e-Pay**, Industry's 1st End-to-End Online Auto Finance Platform. The platform aims to offer transparent and convenient online car purchase solutions.

i. MG has partnered with ICICI Bank, HDFC Bank, Kotak Mahindra Prime & Axis Bank to offer customized and instant financing options under MG e-Pay.

4. Which digital technology recently (in March'22) launched "India's 1st KYC-Compliant Crypto Token" that users can redeem for fiat money, even before its listing on an exchange?

- 1) CoinDCX Ltd
- 2) Redemption Digital Technology Pvt. Ltd
- 3) CoinSwitch Kuber Ltd
- 4) WazirX Ltd
- 5) Redington India Ltd

Answer- **2) Redemption Digital Technology Pvt. Ltd**

Explanation:

Redemption Digital Technology Private Limited has soft-launched **India's 1st KYC-Compliant Crypto Token**, "Redemption", a unique crypto token with which users can earn investing time, instead of money.

i. It is an emerging Web 3.0 Technology base, a patent-filed crypto token that is developed on Binance Smart Chain (BSC) BEP20 protocol.

ii. This is India's 1st crypto token with which users can redeem for fiat money, prior to its listing on the exchange.

5. In March 2022, RBI extended the timeline for the implementation of cassette swapping in all ATMs for the 2nd time till _____.

- 1) 31st March, 2023
- 2) 31st January, 2024
- 3) 30th June, 2022
- 4) 30th September, 2023
- 5) 31st March, 2024

Answer- **1) 31st March, 2023**

Explanation:

The Reserve Bank of India (**RBI**) for the second time **extended** the timeline for the implementation of **cassette swap** in all **ATMs** (Automated teller machines) till **March 31, 2023**.

i. This extension is due to the requests received by RBI from various banks and Indian Banks' Association (IBA) citing various constraints in meeting the timeline.

ii. In July 2021, RBI had advised banks to use lockable cassettes in their ATMs which shall be swapped at the time of cash replenishment, later RBI extended the deadline to March 31, 2022.

6. In March 2022, Japan International Cooperation Agency (JICA) signed Japanese ODA (Official Development Assistance) Loan Agreements with the Government of India in Delhi.

Which of the following points are correct with respect to the loan agreement between JICA and Government of India?

- 1) JICA signed Japanese ODA Loan Agreements with the Government of India in Delhi to provide Japanese ODA loans of up to a total of 312.258 billion yen for 7 projects.
- 2) Among the 7 projects, JICA provided a 6.401 billion yen loan to Uttarakhand Integrated Horticulture Development Project to promote profitable horticulture & improve farmers income.
- 3) JICA also provided a 23.129 billion yen loan to the North East Road Network Connectivity Improvement Project (Phase 6) to improve connectivity in the North Eastern Region of India.
- 4) Only 1 & 2
- 5) All 1, 2 & 3

Answer- 5) Only 1, 2 & 3

Explanation:

JICA signed **Japanese ODA Loan Agreements** with the Government of India in Delhi to provide Japanese ODA loans of up to a total of **312.258 billion yen** for 7 projects.

i. Among the 7 projects, JICA provided a **6.401 billion yen** loan to Uttarakhand Integrated Horticulture Development Project to promote profitable horticulture & improve farmers income.

ii. JICA also provided a **23.129 billion yen loan** to North East Road Network Connectivity Improvement Project (Phase 6) to improve connectivity in the North Eastern Region of India and connect India and Bangladesh through establishing and improving National Highway(NH) 208 (Khowai-Sabroom section) in Tripura.

7. Which organisation recently (in March'22) partnered with HSBC India to set up a USD 100 million partial guarantee programme for microfinance institutions (MFIs) in India?

- 1) Asian Infrastructure Investment Bank
- 2) African Development Bank
- 3) International Monetary Fund
- 4) Asian Development Bank
- 5) World Bank

Answer- 4) Asian Development Bank

Explanation:

The Asian Development Bank (**ADB**) and HSBC India (**HSBC**) have agreed to set up a **USD 100 million** partial guarantee program to help over 400,000 micro-borrowers and largely women-owned microenterprises across India.

i. It is the ADB's first partnership with HSBC, and under the terms of the agreement, an equivalent of USD 30 million in aggregate financing would be disbursed to three Microfinance Institutions (**MFIs**) in India by April 2022 to stimulate the partnership.

About Asian Development Bank (ADB):

President - Masatsugu Asakawa

Established - 1966

Headquarters - Manila, Philippines

8. Name the company that recently (in March'22) partnered with Nabet India to promote livelihood and employment opportunities for women in rural areas.

- 1) Tata Capital Housing Finance Ltd
- 2) LIC Housing Finance Ltd
- 3) ICICI Home Finance Ltd
- 4) PNB Housing Finance Ltd
- 5) GIC Housing Finance Ltd

Answer- 4) PNB Housing Finance Ltd

Explanation:

Nabet India & PNB (Punjab National Bank) Housing Finance Pvt Ltd partnered to start an initiative for women's health and wellness.

- i. Under the partnership agreement, Nabet India will promote livelihood and employment opportunities for women particularly in rural areas and also promote health and wellness to improve their quality of life.
- ii. Nabet India would manufacture sanitary napkins at its own facility and PNB Housing Finance Pvt Ltd would provide machinery support.

About PNB Housing Finance:

Managing Director & CEO- Hardayal Prasad

Headquarters- New Delhi ,Delhi

9. In March 2022, the government of India decided to borrow _____ of funds in the first half (H1) of FY23 from the Reserve Bank of India (RBI).

- 1) Rs. 6.67 lakh crore
- 2) Rs. 9.26 lakh crore
- 3) Rs. 5.12 lakh crore
- 4) Rs. 8.45 lakh crore
- 5) Rs. 2.78 lakh crore

Answer- 4) Rs. 8.45 lakh crore

Explanation:

The Government of India (**GoI**) has decided to secure a fund of **Rs. 8.45 lakh crore** through borrowing in consultation with the Reserve Bank of India (**RBI**) in the first half (**H1**) or April-September period of Financial Year 2022-23 (**FY23**).

- i. It accounts for 60% of the total borrowing planned for FY23, continuing a practice of frontloading debt raising early in the fiscal year when private demand for funds is low.

10. Which company recently (in March'22) received a licence from Pension Fund Regulatory and Development Authority (PFRDA) and Insurance Regulatory and Development Authority of India (IRDAI) to sell National Pension Scheme products and insurance?

- 1) Finvasia
- 2) India Infoline
- 3) Hero FinCorp
- 4) Payworld
- 5) FinMapp

Answer- 5) FinMapp

Explanation:

FinMapp, a Financial services company, has received a licence from Pension Fund Regulatory and Development Authority (**PFRDA**) under the National Pension Scheme (**NPS**) and a registration certificate from the Insurance Regulatory and Development Authority of India (**IRDAI**) recognizing it as a corporate agent.

i. These licences will enable FinMapp to sell insurance and NPS products to its customers as a verified seller and help expand its customers base.

11. SEBI recently (in March'22) imposed penalties (total) of _____ on five entities for non-genuine trades in the illiquid stock options segment on the BSE (Bombay Stock Exchange).

- 1) Rs 30 lakh
- 2) Rs 15 lakh
- 3) Rs 25 lakh
- 4) Rs 40 lakh
- 5) Rs 10 lakh

Answer- 3) Rs 25 lakh

Explanation:

Securities and Exchange Board of India (**SEBI**) has imposed penalties totalling Rs 25 lakh on five entities for indulging in non-genuine trades in the illiquid stock options segment on BSE (formerly Bombay Stock Exchange).

i. In 5 separate orders, SEBI has imposed a fine of Rs 5 lakh each on Abhishek Kumar Jain HUF, Ajay Kumar Baid, Sumit Shankar Dudani, Sumer Chand Jain and Sons and Milestone Viniyog Pvt Ltd.

12. In April 2022, RBI retained the Interest Rates in 'Small Savings Schemes' for Q1FY23 are the same as Q4FY22.

Which of the following points is 'INCORRECT' with respect to Small Saving Schemes (SSS) & their interest rates as of April 2022?

- 1) Public Provident Fund (PPF) has an interest rate of 6.9% with a maturity period of 21 years.
- 2) The maturity period of the Senior Citizens Savings Scheme Account (SCSS) is 5 years with an interest rate of 7.4%.
- 3) Kisan Vikas Patra (KVP) has a maturity period of 124 months with an interest rate of 6.90%
- 4) National Savings Recurring Deposit Account has a maturity period of 5 years with an interest rate of 5.8%
- 5) The maturity period of Sukanya Samridhhi Account (SSA) Scheme is 21 years with an interest rate of 7.60%

Answer- 1) Public Provident Fund (PPF) has an interest rate of 6.9% with a maturity period of 21 years.

Explanation:

i. Public Provident Fund (PPF) has an interest rate of 7.10% with a maturity period of 15 years.

ii. The maturity period of the Senior Citizens Savings Scheme Account (SCSS) is 5 years with an interest rate of 7.4%.

iii. Kisan Vikas Patra (KVP) has a maturity period of 124 months with an interest rate of 6.90%

iv. National Savings Recurring Deposit Account has a maturity period of 5 years with an interest rate of 5.8 %.

v. The maturity period of Sukanya Samridhi Account (SSA) Scheme is 21 years with an interest rate of 7.60%.

13. Which bank recently (in April'22) signed an MoU with the Software Technology Parks of India (STPI) and AIC STPINEXT under the FinBlue initiative?

- 1) Union Bank of India
- 2) Bank of Maharashtra
- 3) Bank of India
- 4) Indian Overseas Bank
- 5) Punjab National Bank

Answer- **4) Indian Overseas Bank**

Explanation:

As part of the FinBlue initiative to promote innovation through financial technologies, the public sector Indian Overseas Bank (**IOB**) has signed an **MoU** with the Software Technology Parks of India (**STPI**) and **AIC STPINEXT INITIATIVES** (a Section 8 company of STPI).

i. FinBlue Initiative: A FinTech (financial technology) Centre of Entrepreneurship (CoE) set by the STPI at Chennai, Tamil Nadu.

About Indian Overseas Bank (IOB):

Managing Director & CEO – Partha Pratim Sengupta

Establishment – 10th February 1937

Headquarters – Chennai, Tamil Nadu

Tagline – Good People to Grow with

14. In April 2022, the International Financial Services Centres Authority (IFSCA) signed an MoU with _____ to strengthen the exchange of information between the two regulators.

- 1) NABARD
- 2) IRDAI
- 3) SIDBI
- 4) SEBI
- 5) RBI

Answer- **2) IRDAI**

Explanation:

International Financial Services Centres Authority (**IFSCA**) signed an MoU with the Insurance Regulatory and Development Authority of India (**IRDAI**) for strengthening of inter-regulatory exchange of information, technical cooperation and supervisory collaboration.

i. The MoU enables Indian insurtech (insurance industry) startups to explore foreign jurisdiction and vice versa as it contains a mechanism for Inter Operable Regulatory Sandbox.

About International Financial Services Centres Authority (IFSCA):

Establishment– 2020, under the International Financial Services Centres Authority Act, 2019

Headquarter– GIFT (Gujarat International Finance Tec-City), Gandhinagar in Gujarat.

15. In April 2022, Reserve Bank of India (RBI) reduced the Ways and Means Advances (WMA) for states and Union Territories to _____ from Rs 51,560 crore.

- 1) Rs 10,378 crore
- 2) Rs 17,262 crore
- 3) Rs 26,753 crore
- 4) Rs 47,010 crore
- 5) Rs 30,872 crore

Answer- 4) Rs 47,010 crore

Explanation:

Reserve Bank of India (RBI) reduced the Ways and Means Advances (WMA) for states and Union Territories to **Rs 47,010 crore** from **Rs 51,560 crore** amid uncertainties related to COVID-19 w.e.f. April 1, 2022 and are subject to review.

- i. WMAs are temporary advances given by the RBI to the government to tide over any mismatch in receipts and payments and the limit for WMA for the Government of India (GoI) for the first half of FY23 (H1FY23) has been set at Rs 1,50,000 crore.
- ii. The limit was changed after the recommendation by the Advisory Committee on Ways and Means Advances to State Governments (Chairman: Shri Sudhir Shrivastava).

16. Name the Ideathon that was recently (in April'22) launched by Securities and Exchange Board of India (SEBI) to promote innovation in the securities market.

- 1) Code for securities
- 2) Sadhan
- 3) Sprint
- 4) HARBINGER
- 5) Manthan

Answer- 5) Manthan

Explanation:

TMs. Madhabi Puri Buch, Chairperson of Securities and Exchange Board of India (SEBI), formally launched the "**Manthan**," an Ideathon, a new initiative of SEBI to foster new ideas and innovations in the securities market, in collaboration with other market infrastructure institutions and qualified registrar and transfer agents (QRTAs) at an event in Mumbai, Maharashtra.

- i. It is a 6-week long Ideathon by SEBI in association with BSE, NSE, NSDL, CDSL, KFinTech, CAMS, Link Intime, and MCX to promote innovation in the securities market.

About Securities and Exchange Board of India (SEBI):

Chairperson - Madhabi Puri Buch

Establishment - 12 April 1992

Headquarters - Mumbai, Maharashtra

17. Name the company that recently (in April'22) launched "GrainBank Loyalty Cards for Farmers".

- 1) Ergos Business Solutions
- 2) Ninjacart
- 3) CropIn Technology
- 4) AgroStar
- 5) EM3 AgriServices

Answer- **1) Ergos Business Solutions**

Explanation:

Ergos Business Solutions Private Ltd developed a digital platform '**GrainBank**'. This is the first time in India, where farmers will have valuable information and income on their farm produce by getting direct access to digital platforms.

i. GrainBank is farmer relationship based post harvest solutions for farmers to digitize its grain, which is directly accessible to lenders and processors, and can buy online directly from them.

About Ergos Business Solutions Private Ltd:

CEO and Director- Kishor Kumar Jha

Headquarters- Patna, Bihar

18. Name the bank that recently (in April'22) signed an MoU with Border Security Force (BSF) to offer special benefits through Central Armed Police Salary Package (CAPSP) Scheme.

- 1) YES Bank
- 2) HDFC Bank
- 3) State Bank of India
- 4) Axis Bank
- 5) ICICI Bank

Answer- **3) State Bank of India (SBI)**

Explanation:

The State Bank of India (**SBI**) and the Border Security Force (**BSF**) have signed an **MoU** to provide special benefits to serving and retired BSF personnel, as well as family pensioners, through the Central Armed Police Salary Package (**CAPSP**) Scheme.

i. The MoU ensures extensive benefits for the security forces, including complimentary Personal and Air Accidental Insurance (Death) Cover, additional cover in case of on-duty death, and Permanent Total Disability/Partial Disability Cover.

19. Name the life insurance company that recently (in March'22) partnered with Ahalia Finforex to offer Insurance access to unorganized and Unserved Segments.

- 1) Aegon Life Insurance
- 2) Bharti AXA Life Insurance
- 3) Bajaj Allianz Life Insurance
- 4) Aviva Life Insurance
- 5) Edelweiss Tokio Life Insurance

Answer- **1) Aegon Life Insurance**

Explanation:

Aegon Life Insurance Company (**Aegon Life**), a digital life insurance company and **Ahalia Finforex**, a Kerala-based diversified financial services firm have **partnered** to provide life insurance access to unorganized and unserved segments residing in tier 2, tier 3, and tier 4 towns.

i. Under this partnership insurance coverage for more than 5 lakh customers of Ahalia Finforex will be provided through the Group Credit Life product. In the event of the borrower's death, insurance from Aegon Life covers the loan amount.

About Aegon Life Insurance Company:

MD & CEO- Satishwar Balakrishnan

Headquarters- Mumbai, Maharashtra

20. Which of the following points is correct with respect to the recent (in April'22) initiative/steps by the Securities and Exchange Board of India (SEBI)?

A) SEBI has introduced "Demat Debit and Pledge Instruction (DDPI), which will replace the Power of Attorney for the purpose of pledging and repledging of stocks with effect from July 1, 2022.

B) DDPI will only be used for two purposes- first, to transfer securities held in a client's Beneficial Owner Account towards stock exchange by that client, and second, to pledge/re-pledging securities in favour of the broker to meet margin calls.

C) SEBI bars the launch of new fund offers or the launching of fresh schemes by MFs for 5 months (1st September, 2022) until the MF industry complies with SEBI's new rules.

- 1) All A, B & C
- 2) Only A & B
- 3) Only A & C
- 4) Only A
- 5) Only C

Answer- 2) Only A & B

Explanation:

SEBI has introduced a new document, namely "Demat Debit and Pledge Instruction (**DDPI**), which will replace Power of Attorney (**PoA**) for the purpose of pledging and repledging of stocks with effect from July 1, 2022.

i. DDPI will only be used for two purposes: first, to transfer securities held in a client's Beneficial Owner Account (BOA) towards stock exchange by that client, and second, to pledge/re-pledging securities in favour of the broker to meet margin calls.

ii. SEBI bars the launch of new fund offers (NFO) or the launching of fresh schemes by mutual funds (MFs) for **three months (1st July, 2022)** until the MF industry complies with SEBI's new rules.

21. Which technology company recently (in April'22) partnered with Payments Canada to implement Real-Time Rail (RTR)?

- 1) Larsen and Toubro Technology Services
- 2) HCL Technologies
- 3) Tata Consultancy Services
- 4) Wipro
- 5) Infosys

Answer- 3) Tata Consultancy Services

Explanation:

Tata Consultancy Services (**TCS**) has formed a strategic relationship with **Payments Canada**, Canada's largest payment organization, to transform its payment system operations and assist with the implementation of Real-Time Rail (**RTR**).

i. TCS will assist Payments Canada in executing an integration roadmap for the RTR by utilizing its expertise in the Canadian payments industry and experience in developing and implementing large payment systems for its Canadian financial services clients.

ii. RTR is a revolutionary real-time payments system that will allow Canadians to send and receive irrevocable cash in seconds, 24 hours a day, 7 days a week, 365 days of a year.

22. Name the bank that recently (in April'22) mandated a Positive Pay System (PPS) for cheques of Rs. 10 lakhs and above to protect clients from large-value check fraud.

- 1) Punjab National Bank
- 2) Bank of Baroda
- 3) Bank of India
- 4) Bank of Maharashtra
- 5) Canara Bank

Answer- 1) Punjab National Bank

Explanation:

Punjab National Bank (PNB) has announced that it has made the Positive Pay System (PPS) mandatory for **cheques of Rs. 10 lakhs** and above, effective April 4, 2022, in order to protect clients from large-value check fraud.

- i.** The Positive Pay System (PPS) is developed by the National Payments Corporation of India (NPCI).
- ii.** PNB had introduced PPS for cheques of Rs. 50,000 and above presented in Cheque Truncation System (CTS) clearing from January 1, 2021, as per Reserve Bank of India (RBI) norms, which has now become mandatory for cheques of Rs. 10 lakhs and above as a result of this move and it has also said that while availing of the facility is at the discretion of the account holder, banks may consider making it mandatory in case of cheque values of ₹5 lakh and above.

23. Which bank is set to create “Digital Bank within Bank” as part of its future ready digital transformation project (as of April'22)?

- 1) Bank of Baroda
- 2) Bank of Maharashtra
- 3) Union Bank of India
- 4) Punjab National Bank
- 5) Bank of India

Answer- 3) Union Bank of India

Explanation:

Union Bank of India (UBI) announced the creation of “**Digital Bank within Bank**” as part of its future ready digital transformation project during the Digital Conclave hosted by UBI on 06 April 2022 at Yashwantrao Chavan Centre, Mumbai.

- i.** Under the project, the bank launched a Super app.”Union next – Do it Yourself” It will also enable the setting up of a strong digital ecosystem in line with the EASE (Enhanced Access and Service Excellence) reform agenda.
- ii.** Shri Rajkiran Rai G, MD & CEO of UBI Bank unveiled ‘Union SAMBHAV – World of Opportunities’, a Future Digital ready transformation project.
- iii.** UBI will spend **₹1,000 crore** on digital banking initiatives in a bid to ensure that at least **50%** of its business originates via the digital route by **FY2025**.

About Union Bank of India (UBI):

CEO & MD- Rajkiran Rai G.

Headquarters- Mumbai, Maharashtra

Founded- 1919

Tagline – Good People to Bank with

24. Which of the following points are “Incorrect” with respect to the recent (in April’22) amendments by SEBI to the Collective Investment Schemes Regulations, 1999?

- 1) SEBI has approved to amend the Listing Obligations and Disclosure Requirements Regulations, 2015 to simplify the procedure for transmission of securities.
- 2) The amendments to the SEBI (Custodian) Regulations, 1996 to enable SEBI-registered custodians to provide custodial services in respect of silver was approved.
- 3) SEBI also issued the operational guidelines for security and covenant monitoring using Distributed Ledger Technology (DLT). With effect from 1st April 2022,
- 4) SEBI formed a 3-member ad-hoc committee to review governance norms at market infrastructure institutions which will be headed by Amarjeet Singh.
- 5) SEBI has approved Dharmaj Crop Guard Ltd, and Venus Pipes and Tubes Ltd for Initial public offerings (IPOs).

Answer- 4) SEBI formed a 3-member ad-hoc committee to review governance norms at market infrastructure institutions which will be headed by Amarjeet Singh.

Explanation:

SEBI formed a **six-member** ad-hoc committee to review governance norms at market infrastructure institutions which will be headed by **Gurumoorthy Mahalingam**.

- SEBI has approved to amend the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to simplify procedure for transmission of securities
- The amendments to the SEBI (Custodian) Regulations, 1996 to enable SEBI-registered custodians to provide custodial services in respect of silver was approved.
- SEBI also issued the operational guidelines for security and covenant monitoring using Distributed Ledger Technology (DLT). With effect from 1st April 2022,
- SEBI has approved Dharmaj Crop Guard Ltd, and Venus Pipes and Tubes Ltd for Initial public offerings (IPOs).

25. Which country recently (in April’22) signed an MoU with India to set up Khumjung Khunde Wastewater Management Project for 41.13 million?

- 1) Thailand
- 2) Nepal
- 3) Bangladesh
- 4) Sri Lanka
- 5) Bhutan

Answer- 2) Nepal

Explanation:

The Indian embassy in Kathmandu has signed an MoU for the construction of the Khumjung Khunde Wastewater Management Project with the Ministry of Federal Affairs and General Administration, the Government of Nepal, and Khumbu Pasang Lhamu Rural Municipality, Solukhumbu, **Nepal**.

i. This is a community development project that will be built under the India-Nepal Development Cooperation, with financial support from the Indian government, at a total estimated cost of Nepali Rupees 41.13 million.

26. Which organisation recently (in April '22) provided a loan of Rs 7,500 crore to the Gujarat government for its' Mission School of Excellence project 'along with the World Bank?

- 1) United Nations Development Programme
- 2) African Development Bank
- 3) Asian Development Bank
- 4) United Nations Children's Fund
- 5) Asian Infrastructure Investment Bank

Answer- 5) Asian Infrastructure Investment Bank (AIIB)

Explanation:

The **World Bank** and Asian Infrastructure Investment Bank (**AIIB**) will provide a loan of Rs 7,500 crore to the government of **Gujarat** for its 'Mission School of Excellence project'. The 'Mission Schools of Excellence' will be implemented in the next five years at an estimated cost of Rs 10,000 crore.

i. The project aims to improve the quality of education, make infrastructure better and build skills, which would help in generating more employment opportunities among youth across all districts in Gujarat.

ii. The Mission School of Excellence project was launched in 2021, under this, the government of Gujarat will spend Rs 10,000 crore in the next five years and cover all 35,133 government and 5,847 grant-in-aid schools in the state.

27. Which of the following points are correct with respect to the RBI data (as of April'22) on Banks Frauds Report in April-December 2021?

A) A total of 27 Scheduled Commercial Banks and Financial Institutions have reported 96 cases of fraud, worth Rs 34,097 crore.

B) State Bank of India (SBI) recorded 12 frauds with the highest value of Rs 5,820 crore.

C) Bank of India (BoI) reported the highest number of frauds at 13 with a value of Rs 3,925.

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- 4) Only A & C

Explanation:

In accordance with the Reserve Bank of India (RBI) data, a total of 27 Scheduled Commercial Banks (SCBs) and Financial Institutions (FIs) have reported 96 cases of fraud, worth Rs 34,097 crore in the first nine months of FY22 (April-December 2021).

i. Punjab National Bank (**PNB**) recorded **10 frauds** with the highest value worth Rs 4,820 crore.

ii. Bank of India (BoI) reported the highest number of frauds at 13, the cumulative value of those was Rs 3,925.

28. Which bank's Securities recently (in April'22) partnered with CoverStack to offer insurance on its direct Platform?

- 1) ICICI
- 2) RBL
- 3) YES
- 4) HDFC

5) Axis

Answer- **1) ICICI**

Explanation:

ICICIdirect, a financial products distributor of ICICI Securities, and **CoverStack**, a digital B2B platform for insurance services, have entered into a partnership to offer insurance products on the platform.

i. This partnership allows more than seven million customers of ICICIdirect to search, customize, compare, and buy the most suitable insurance plans for health and motor insurance, by comparing quotes and features from multiple insurance firms easily.

About ICICI Securities:

MD & CEO – Vijay Chandok

Headquarters – Mumbai, Maharashtra

29. Which bank recently (in April'22) got restrictions from the Reserve Bank of India (RBI) for 6 months due to the decline in its lender's financial position?

1) Shushruti Souharda Sahakara Bank Niyamita

2) Ellaquai Dehati Bank

3) Saptagiri Grameena Bank

4) People's Co-operative Bank

5) Rajasthan Marudhara Gramin Bank

Answer- **1) Shushruti Souharda Sahakara Bank Niyamita**

Explanation:

The Reserve Bank of India (**RBI**) imposed several restrictions on Bengaluru (Karnataka)-based Bank namely, '**Shushruti Souharda Sahakara Bank Niyamita**' for a period of **six months** w.e.f. April 7, 2022, due to decline in the lender's financial position.

i. This decision by apex bank is taken after exercising its power conferred under sub section (1) of Section 35 A of the Banking Regulation (BR) Act, 1949, read with Section 56 of the BR Act, 1949.

ii. RBI imposes a withdrawal cap of Rs 5,000 of the total balance across all savings bank or current accounts or any other account of a depositor.

30. In April 2022, RBI recently (in April'22) Issued Guidelines on Establishment of 24X7 Digital Banking Units by Banks.

Scheduled Commercial Banks are allowed to open DBUs in _____ without taking permission from the RBI.

1) Tier 1 to Tier 6 centres

2) Tier 2 to Tier 4 centres

3) Tier 3 to Tier 6 centres

4) Tier 1 to Tier 2 centres

5) Tier 1 to Tier 5 centres

Answer- **1) Tier 1 to Tier 6 centres**

Explanation:

The Reserve Bank of India (**RBI**) issued Guidelines on the establishment of 24X7 Digital Banking Units (**DBUs**) to offer products and services in both self-served and assisted mode w.e.f. April 7, 2022.

i. It is a specialized fixed point business with certain minimum infrastructure for delivering digital banking products and services to ensure convenient and cost-effective banking for customers.

ii. All Domestic Scheduled Commercial Banks (**excluding Regional Rural Banks, Payments Banks and Local Area Banks**) having experience in digital banking are allowed to open DBUs in Tier 1 to Tier 6 centres without taking permission from the RBI.

31. Which organisation recently (in April'22) signed a USD 150 million Partial Guarantee Facility Agreement (PGFA) with Axis Bank to Support Supply Chain Finance?

- 1) Asian Development Bank
- 2) United Nations Development Programme
- 3) African Development Bank
- 4) Asian Infrastructure Investment Bank
- 5) World Bank

Answer- **1) Asian Development Bank (ADB)**

Explanation:

Axis Bank signed a Partial Guarantee Facility Agreement (PGFA) with the Asian Development Bank (**ADB**) for a partial guarantee programme with initial outlay of **USD 150 million** and this milestone project is ADB's first supply chain finance transaction in India.

- i. The deal will assist Axis Bank in amplifying its support of SMEs, freeing up capital which will increase the amount of support it can lend to sectors identified by Axis Bank as the most important to sustainability.
- ii. Under the PGFA , ADB will provide guarantees (variable) to the lending done by Axis Bank.

32. Which bank recently (in April'22) partnered with Social Alpha to find innovative solutions to tackle food loss and wastage?

- 1) Karnataka Bank
- 2) State Bank of India
- 3) DBS Bank India
- 4) IndusInd Bank
- 5) CSB Bank

Answer- **3) DBS Bank India**

Explanation:

The **DBS** (formerly Development Bank of Singapore Limited) **Bank India** partnered with Social Alpha to address the global issue of food waste through sustainable solutions.

- Social Alpha is Bengaluru, Karnataka headquartered not-for-profit Foundation for Innovation and Social Entrepreneurship (FISE) for tech start-ups.
- i. There will be Tectonic Innovations Towards Zero Food Waste (TZFW), a two-year program, supported by DBS and powered by Social Alpha to identify innovative solutions by entrepreneurs to help reduce quantitative and qualitative food loss and waste across food systems and agri-food value chains.

About DBS Bank India:

MD & CEO- Surojit Shome

Headquarter- Mumbai, Maharashtra

33. Name the bank that recently (in April'22) partnered with KredX to offer cashback commercial cards for B2B payments.

- 1) ICICI Bank
- 2) RBL Bank
- 3) Axis Bank
- 4) YES Bank
- 5) HDFC Bank

Answer- 1) ICICI Bank

Explanation:

KredX, a supply chain finance company has partnered with **ICICI Bank** to provide 'ICICI Bank-KredX Commercial Card', for B2B (business-to-business) payments.

- i.** It's a first-of-its-kind cashback card that allows businesses to get instant financial benefits for all B2B payments without incurring any additional cost.
- ii.** KredX hopes to disburse upwards of Rs. 2,000 crores in B2B vendor payments every month as a result of this relationship, and to grow its customer base by 300% by the end of 2022.

34. Which of the following points is "Incorrect" with respect to the RBI's first monetary policy of FY23 released in April 2022?

- 1) The RBI has introduced a standing deposit facility (SDF) as the basic tool to absorb excess liquidity of Rs 8.5 lakh crore in the system.
- 2) RBI has proposed to extend the rationalised home loan norms by another year till March 31, 2023.
- 3) RBI decided to enhance commercial banks' Held to Maturity (HTM) limit from 20% to 30% of Net Demand and Time Liabilities (NDTL) till April, 2024.
- 4) RBI has proposed to lower the net worth requirement of operation units from Rs 100 crore to Rs 25 crore.
- 5) RBI proposed to allow interoperability in cardless cash withdrawal transactions at all banks and ATMs using the UPI facility.

Answer- 3) RBI decided to enhance commercial banks' Held to Maturity (HTM) limit from 20% to 30% of Net Demand and Time Liabilities (NDTL) till April, 2024.

Explanation:

The RBI has introduced a standing deposit facility (SDF) as the basic tool to absorb excess liquidity of Rs 8.5 lakh crore in the system, at an interest rate of 3.75%.

- i.** RBI has proposed to extend the rationalised home loan norms by another year till March 31, 2023.
- ii.** RBI decided to enhance commercial banks' Held to Maturity (HTM) limit from **22% to 23%** of Net Demand and Time Liabilities (NDTL) till **March 23, 2023**.
- iii.** RBI has proposed to lower the net worth requirement of operation units from Rs 100 crore to Rs 25 crore to encourage greater penetration of bill payments through its Bharat Bill Payment System (BBPS).
- iv.** RBI proposed to allow interoperability in cardless cash withdrawal transactions at all banks and ATMs (Automated Teller Machines) using the UPI (Unified Payments Interface) facility.

35. Which of the following points is “correct” with respect to the RBI’s first monetary policy of FY23 released in April 2022?

- 1) Monetary Policy projected India’s gross domestic Product (GDP) growth at 7.2% for FY23 from 7.8% estimated earlier.
- 2) RBI has also increased its Consumer Price Index (CPI) based inflation forecast for FY23 to 5.7% from its earlier projection of 4.5%.
- 3) RBI Monetary Policy Committee (MPC) kept the repo rate unchanged at 3.35% for the 13th consecutive time while maintaining an accommodative stance.
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- 4) Only 1, & 2

Explanation:

Monetary Policy projected India’s gross domestic Product (GDP) growth at 7.2% for FY23 from 7.8% estimated earlier.

i. RBI has also increased its Consumer Price Index (CPI) based inflation forecast for FY23 to 5.7% from its earlier projection of 4.5%.

ii. RBI Monetary Policy Committee (MPC) kept the **repo rate** unchanged at **4** per cent for the **eleventh** consecutive time while maintaining an **accommodative stance**.

Category	Rate
Policy Repo Rate	4%
Reverse Repo Rate	3.35%
Marginal Standing Facility (MSF) Rate	4.25%
Bank Rate	4.25%

36. Name the Bank that recently (in April’ 22) launched a new 1,111 days deposit scheme named ‘Vikas Siri Sampat-1111’.

- 1) Assam Gramin Vikash Bank
- 2) Madhya Pradesh Gramin Bank
- 3) Andhra Pradesh Grameena Vikas Bank
- 4) Himachal Pradesh Gramin Bank
- 5) Karnataka Vikas Grameena Bank

Answer- 5) Karnataka Vikas Grameena Bank

Explanation:

Chairman of Karnataka Vikas Grameena Bank (**KVGB**), P. Gopi Krishna launched ‘**Vikas Siri Sampat-1111**’, a new deposit scheme of the bank.

About Vikas Siri Sampat-1111 scheme:

- i.** The scheme is of limited tenure of only 1,111 days, which provides an interest rate of 5.70% for the general public and 6.20 % for senior citizens.
- ii.** It also offers the highest rate of annualized return of 6.03% for the general public and 6.60% for senior citizens.
- iii.** Customers can deposit a minimum of Rs.10,000 and a maximum of Rs.2 crore under this scheme.