

GUPTA

CLASSES

Current Affairs

February-2024

English

Part-3



GUPTA

CLASSES

Explanation:

The Defence Research and Development Organisation (**DRDO**) successfully conducted **four flight trials** of the High-Speed Expendable Aerial Target (**HEAT**) **ABHYAS** at the Integrated Test Range (ITR) in **Chandipur, Odisha**.

i. The trials took place between 30th January and 2nd February 2024.

11. Which state's Disaster Management Authority has recently (in Feb '24) launched the Novel Initiative Technological Intervention for Safety of Humanlives (NITISH) device to provide an earlier alert of natural calamities?

- 1) Odisha
- 2) Bihar
- 3) Gujarat
- 4) West Bengal
- 5) Maharashtra

Answer- **2) Bihar**

Explanation:

The **Bihar** State Disaster Management Authority (**BSDMA**) has launched the Novel Initiative Technological Intervention for Safety of Humanlives (**NITISH**) **device** in the presence of Nitish Kumar, Chief Minister (CM) of Bihar. The device aims to provide an earlier alert of **natural calamities**.

i. The pendant-like device was developed by BSDMA in collaboration with the Indian Institute of Technology (IIT) in Patna, Bihar.

12. Name the satellite that was recently (in Feb '24) launched by the National Aeronautics and Space Administration's (NASA) onboard SpaceX's Falcon 9 rocket to study the earth's oceans, air, & climate.

- 1) GOES 12
- 2) PACE
- 3) LANDSAT 8
- 4) IMAGE
- 5) LANCE

Answer- **2) PACE**

Explanation:

On 8th February 2024, the National Aeronautics and Space Administration (**NASA**) launched "**PACE**" – the Plankton, Aerosol, Cloud, ocean Ecosystem, an Earth-observing satellite to study ocean health, air quality, and the effects of Climate change.

i. The PACE onboard **SpaceX's Falcon 9 rocket** was launched to a sun-synchronous orbit (SSO) from Space Launch Complex (SLC) 40 at Cape Canaveral Space Force Station in Florida, the United States of America (USA).

Note: This was the 4th flight of Falcon 9's first stage booster supporting this mission, which previously launched Crew-7, CRS-29, and one Starlink mission.

13. Which company has recently (in Feb '24) signed an MoU with the Embraer Defense & Security for the Medium Transport Aircraft (MTA) procurement project of the Indian Air Force (IAF) in New Delhi, Delhi?

- 1) Mahindra Defence Systems Limited
- 2) Tata Advanced Systems Limited
- 3) Larsen and Toubro Limited
- 4) Alpha Design Technologies Private Limited
- 5) Hindustan Aeronautics Limited

Answer- 1) Mahindra Defence Systems Limited

Explanation:

Mahindra Defence Systems Limited and Brazil-based **Embraer Defense & Security** have signed a Memorandum of Understanding (**MoU**) for the Medium Transport Aircraft (**MTA**) procurement project of the Indian Air Force (IAF) in New Delhi, Delhi.

- As per the MoU, both firms will be jointly developing C-390 Millennium multi-mission aircraft which will be procured by IAF.

i. The C-390 Millennium is the most advanced military airlifter in the market which can carry a payload of about 26 tonnes. It flies at a speed of about 870 km/h (470 knots).

14. Which Indian Institute of Technology (IIT) has recently (in Feb '24) signed an agreement with the Centre For Development Of Telematics (C-DOT) to develop a 140 GigaHertz Fully Integrated Transmitter & Receiver Module for 6G?

- 1) IIT Roorkee
- 2) IIT Delhi
- 3) IIT Guwahati
- 4) IIT Madras
- 5) IIT Kanpur

Answer- 1) IIT Roorkee

Explanation:

New Delhi (Delhi) Headquartered Centre For Development Of Telematics (**C-DOT**) and Indian Institute of Technology (**IIT**), **Roorkee** (Uttarakhand), have signed an agreement to develop a **140 GigaHertz** (GHz) Fully Integrated Transmitter & Receiver Module for 6th Generation (**6G**) Cellular technology and Beyond.

i. The agreement was signed under the Telecom Technology Development Fund (TTDF) scheme of the Department of Telecommunications (DoT) under the Ministry of Communications (MoC).

15. Name the company that has recently (in Feb '24) introduced an Artificial Intelligence (AI) model 'Lumiere', to Generate 5-Second Videos.

- 1) IBM
- 2) Microsoft Corporation
- 3) Meta
- 4) Google
- 5) Amazon

Answer- 4) Google

Explanation:

Google has introduced a new video-generation Artificial Intelligence (AI) model 'Lumiere', a Space-Time Diffusion Model to generate 5-second videos that portray realistic, diverse and coherent motion.

- It deploys a text-to-video diffusion model for generating videos from text descriptions.

16. In February 2024, Japan Aerospace Exploration Agency (JAXA) successfully launched the second H3 Launch Vehicle (H3TF2) from the Tanegashima Space Center, off the coast of Kyushu, Japan.

Which company, along with JAXA has developed the H3TF2?

- 1) Lockheed Martin Corporation Limited
- 2) Boeing India Limited
- 3) Northrop Grumman Corporation Limited
- 4) United Technologies Corporation Limited
- 5) Mitsubishi Heavy Industries Limited

Answer- 5) Mitsubishi Heavy Industries Limited

Explanation:

On 17th February 2024, Japan Aerospace Exploration Agency (**JAXA**) successfully launched the second H3 Launch Vehicle (H3TF2) from the Tanegashima Space Center, off the coast of Kyushu, Japan.

- i. The H3 rocket was **developed** by **JAXA** along with Mitsubishi Heavy Industries Limited (**MHI**).
- ii. H3 carried a dummy satellite, VEP 4 (Vehicle Evaluation Payload 4), and two functioning microsatellites, CE-SAT-1E and TIRSAT, for earth observation purposes.

17. In February 2024, the Indian Space Research Organisation (ISRO) successfully launched GSLV-F14/INSAT-3DS mission carrying the _____ satellite INSAT-3DS from Sriharikota, Andhra Pradesh (AP).

- 1) Meteorological
- 2) Medium Earth Orbit
- 3) Low Earth Orbit
- 4) Communication Satellites
- 5) Navigation

Answer- 1) Meteorological

Explanation:

On 17th February 2024, the Indian Space Research Organisation (**ISRO**) successfully launched **GSLV-F14/INSAT-3DS mission** carrying the **meteorological satellite** INSAT-3DS from the Second Launch Pad (SLP) Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh (AP).

- GSLV-F14 placed the INSAT-3DS satellite into a geosynchronous transfer orbit(GTO), then to a geosynchronous stationary orbit (GSO) in space.
- This marks the 16th flight of Geosynchronous Satellite Launch Vehicle (GSLV). It is also the 10th flight & 7th operational flight of GSLV with Indigenous Cryogenic stage.

18. In February 2024, SpaceX launched the Odysseus (Nova-C), the robotic lunar lander of _____ (company) onboard the Falcon 9 rocket from Florida, the United States of America (USA).

- 1) ispace Inc
- 2) Virgin Galactic Holdings Inc
- 3) Firefly Aerospace Limited
- 4) Astrobotic Technology inc
- 5) Intuitive Machines Inc

Answer- 5) Intuitive Machines Inc

Explanation:

On 15th February 2024, **SpaceX** launched the **Odysseus(Nova-C)**, the robotic lunar lander of Houston(Texas)-based **Intuitive Machines Inc**, onboard the **Falcon 9 rocket** from Launch Complex 39A (LC-39A) at Kennedy Space Center in Florida, the United States of America(USA).

- SpaceX successfully launched the Intuitive Machines IM-1 mission to lunar transfer orbit.
- Odysseus is a part of NASA's Commercial Lunar Payload Services (CLPS) initiative and Artemis campaign.

19. Which Space Agency's DC-8 aircraft has recently (in Feb '24) conducted test flights as part of the Airborne and Satellite Investigation of Asian Air Quality, or ASIA-AQ mission?

- 1) Japan Aerospace Exploration Agency
- 2) European Space Agency
- 3) China National Space Administration
- 4) National Aeronautics and Space Administration
- 5) Canadian Space Agency

Answer- 4) National Aeronautics and Space Administration

Explanation:

The National Aeronautics and Space Administration (**NASA**)'s **DC-8 aircraft** has been initiated to conduct test flights as part of the **Airborne and Satellite Investigation** of Asian Air Quality, or **ASIA-AQ mission**. This is the world's biggest flying laboratory.

- The aircraft took off from NASA's Armstrong Flight Research Center Building 703 in Palmdale, California, the United States of America.

i. The **ASIA-AQ mission** is a joint effort between NASA and South Korea's National Institute of Environmental Research (NIER) which will gather atmospheric data over several locations in Asia.

20. Which company has recently (in Feb '24) launched "Indus Appstore," a made-in-India Android-based mobile application store for consumers in India?

- 1) Freecharge
- 2) PhonePe
- 3) Paytm
- 4) BharatPe
- 5) Razorpay Software

Answer- 2) PhonePe

Explanation:

Walmart Inc.-owned fintech, **PhonePe** Private Limited launched "**Indus Appstore**," a made-in-India Android-based mobile application store for consumers in India.

- i. The shop will feature over 200,000 mobile apps and games in 12 Indian languages.
- ii. Developers will not need to pay any application listing fees until April 2025 and may use any third-party payment gateway of their choice.

21. Which company has recently (in Feb '24) launched the Kalpana Fellowship, India's first-of-its-kind fellowship program dedicated to women engineers in the space sector?

- 1) NewSpace India Limited
- 2) Godrej Aerospace Private Limited
- 3) KaleidEO Space Systems
- 4) Dhruva Space Private Limited
- 5) Skyroot Aerospace Private Limited

Answer- 5) Skyroot Aerospace Private Limited

Explanation:

Skyroot Aerospace Private Limited, a Hyderabad (Telangana)-based space startup, launched the **Kalpana Fellowship**, India's first-of-its-kind fellowship program dedicated exclusively to women engineers in the space sector.

- The one-year fellowship program provides an extensive approach that includes a monthly stipend, experiential learning, and guidance from seasoned professionals.

22. Name the company that has recently (in Feb '24) launched Pratham, world's first user-friendly video analytics platform.

- 1) Dahua Technology India Pvt. Ltd
- 2) Agawane Technologies Pvt. Ltd
- 3) Thanos Technologies Pvt. Ltd
- 4) Assert SecureTech Pvt. Ltd
- 5) Camncloud Technologies Pvt. Ltd

Answer- 4) Assert SecureTech Pvt. Ltd

Explanation:

Assert SecureTech Private Limited (Assert AI), a Mumbai (Maharashtra) based computer vision company, launched **Pratham**, world's first user-friendly video analytics platform.

- The unique user-friendly platform is patented for its innovative approach to democratizing computer vision and artificial intelligence (AI).

i. With its innovative framework, Pratham enables users to to analyse and utilise video data effortlessly.

ii. Pratham, translates to "first" in Hindi, enables users to unlock the power of Vision AI technology, eliminating the need for coding or AI expertise.

23. In February 2024, Space Exploration Technologies Corporation (SpaceX) launched an _____ (country) satellite Merah Putih 2 on a Falcon 9 rocket from Florida, United States of America (USA).

- 1) Indonesian
- 2) Australian
- 3) French
- 4) Israeli

5) Kenyan

Answer- **1) Indonesian**

Explanation:

On 20th February 2024, Space Exploration Technologies Corporation (**SpaceX**) successfully launched an **Indonesian satellite Merah Putih 2** (formerly known as Telkomsat HTS 113BT) on a **Falcon 9 rocket** from Space Launch Complex 40 at Cape Canaveral Space Force Station in Florida, United States of America (USA).

- The launch marks the 300th successful mission for the Falcon 9 rocket.

24. In which state, India's 3rd Aircraft Museum which features Indian Navy(IN)'s decommissioned TU-142M aircraft, was inaugurated in February 2024?

- 1) Gujarat
- 2) Andhra Pradesh
- 3) Karnataka
- 4) Maharashtra
- 5) Odisha

Answer- **2) Andhra Pradesh**

Explanation:

On 26th February 2024, **India's 3rd Aircraft Museum** featuring Indian Navy (IN)'s **decommissioned TU-142M aircraft** was inaugurated at Kakinada Beach Park in East Godavari district of **Andhra Pradesh (AP)**.

- The aircraft museum was inaugurated by Geetha Viswanath Vanga, Member of Parliament(MP), Lok Sabha (Kakinada, AP).
- This Aircraft Museum was developed by Kakinada Urban Development Authority (KUDA) with an investment of Rs. 5.89 crore.

25. In February 2024, Indian Army inducted a 46-metre modular bridge Military Load Classification-70(MLC-70).

Which organisation/company designed and developed the bridge?

- 1) Hindustan Aeronautics Limited
- 2) Bharat Heavy Electricals Limited
- 3) Bharat Dynamics Limited
- 4) Bharat Electronics Limited
- 5) Defence Research and Development Organisation

Answer- **5) Defence Research and Development Organisation**

Explanation:

The Ministry of Defence (**MoD**) announced that a 46-metre modular bridge Military Load Classification-70 (**MLC-70**) was inducted into the Indian Army (**IA**) in a ceremony held at the Manekshaw Centre, New Delhi, Delhi.

- The bridge was indigenously designed and developed by the Defence Research and Development Organisation (**DRDO**) and produced by Mumbai (Maharashtra) headquartered Larsen & Toubro (L&T) Limited.

i. The modular bridge is a mechanically-launched single-span, fully-decked assault bridge and consists of seven carrier vehicles (based on 8×8 Heavy Mobility Vehicles) and two launcher vehicles (based on 10×10 Heavy Mobility Vehicles).

SPORTS

1. Who has recently (in Jan '24) won his first master title by defeating Grandmaster Gukesh D of India in the finals of the 86th edition of the Tata Steel Chess Tournament ?

- 1) Alireza Firouzja (France)
- 2) Wei Yi (China)
- 3) Anish Giri (Netherlands)
- 4) Nodirbek Abdusattorov (Uzbekistan)
- 5) Alexander Donchenko (Germany)

Answer- **2) Wei Yi (China)**

Explanation:

Grandmaster (**GM**) **Wei Yi of China** won his **first master title** by defeating **GM Gukesh D** of India in the finals of the **86th** edition of the Tata Steel Chess Tournament (**2024**) held from 12-28 January 2024 in Wijk aan Zee, The Netherlands.

i. GM Leon Luke Mendonca (India) won the Challengers title by defeating International Master (IM) Divya Deshmukh (India) in the final round.

ii. Grandmaster (GM) Rameshbabu Praggnanandhaa became India's No. 1 chess player after he defeated reigning world champion GM Ding Liren (China) in the fourth round of the Tata Steel Chess Tournament 2024 (Masters).

- He surpassed Viswanathan Anand in the FIDE (International Chess Federation) rating with 2748.3 points (As of 16 January 2024)

2. Which state topped the medal tally of 6th edition of Khelo India Youth Games (KIYG) 2023 with 158 medals in January 2024?

- 1) Maharashtra
- 2) Rajasthan
- 3) Haryana
- 4) Tamil Nadu
- 5) Telangana

Answer- **1) Maharashtra**

Explanation:

The **6th edition** of Khelo India Youth Games (**KIYG**) **2023** hosted by Tamil Nadu was held from 19th to 31st January 2024. **Maharashtra** topped the **medal tally of KIYG 2023** with **158 medals** (57 gold, 48 silver, 53 bronze) and won the overall championship trophy.

- Tamil Nadu and Haryana were ranked 2nd and 3rd, respectively, with 98 medals (38 gold, 21 silver, and 39 bronze) and 103 medals (35 gold, 22 silver, and 46 bronze).

i. The mascot represents legendary freedom fighter Rani Velu Nachiyar, who is commonly referred to as 'Veera Mangai' in Tamil Nadu, which stands for 'brave woman'. [Click here to read more](#)

3. In January 2024, the Indian women's hockey team won silver medal after losing to the Netherlands in the final at the inaugural edition of the Fédération Internationale de Hockey (FIH) Hockey 5s Women's World Cup 2024 held in _____ (city).

- 1) Abu Dhabi, United Arab Emirates
- 2) Bhubaneswar, Odisha

- 3) Amstelveen, Netherlands
- 4) Muscat, Oman
- 5) Dhaka, Bangladesh

Answer- **4) Muscat, Oman**

Explanation:

The **Indian women's hockey team** finished as **runner-up (Silver Medal)** at the Fédération Internationale de Hockey (FIH) **Hockey 5s Women's World Cup 2024** after losing to the Netherlands in the final.

- The inaugural edition of the FIH Hockey 5s Women's World Cup was held from 24-27 January 2024 in **Muscat, Oman**.

- i. The **Netherlands men's hockey team** won the FIH Hockey 5s men's World Cup 2024 title (Gold) by defeating Malaysia (Silver) in the finals held from 28-31 January 2024 in Muscat, Oman.
- ii. Indian women's hockey team defender Deep Grace Ekka announced her international retirement from hockey on 27th January 2024.

4. Name the sports personality who has been recently (in Feb '24) selected as a torchbearer to take part in the Paris 2024 Olympic Torch Relay.

- 1) Mary Kom
- 2) PV Sindhu
- 3) Neeraj Chopra
- 4) Gagan Narang
- 5) Abhinav Bindra

Answer- **5) Abhinav Bindra**

Explanation:

Former Indian shooter and India's first individual Olympic gold medal winner (Beijing Olympics - 2008), **Abhinav Bindra** has been selected as a **torchbearer** to take part in the **Paris 2024 Olympic Torch Relay**.

- The Olympic flame will be lit on 16th April 2024 at the Olympia sanctuary in Greece.

5. Which state government has recently (in Feb '24) launched the Logo, Anthem, Mascot, Jersey, and Torch of the 4th edition of the Khelo India University Games (KIUG 2023)?

- 1) Karnataka
- 2) Uttar Pradesh
- 3) Assam
- 4) Odisha
- 5) Nagaland

Answer- **3) Assam**

Explanation:

On 8th February 2024, **Assam** Chief Minister(CM) Himanta Biswa Sarma launched the **Logo, Anthem, Mascot, Jersey, and Torch** of the **4th edition** of the Khelo India University Games (**KIUG 2023**) in an event held at the Karmabir Nabin Chandra Bordoloi Indoor Stadium in Guwahati, Assam.

- KIUG 2023 is set to be held from 19th -29th February 2024. The Mascot of the KIUG 2023 is 'Ashtalakshmi', a butterfly.

6. Which of the following countries have declared as the joint winners of the South Asian Football Federation (SAFF) Under19 (U-19) Women's Championship 2024?

- 1) India and Bangladesh
- 2) Bhutan and Nepal
- 3) Nepal and Bangladesh
- 4) India and Nepal
- 5) Bhutan and Bangladesh

Answer- **1) India and Bangladesh**

Explanation:

The **Indian women's team** along with **Bangladesh** has been declared the joint winners of the South Asian Football Federation (SAFF) Under19 (U-19) Women's Championship 2024 title.

i. The **5th edition** of the SAFF U19 Women's Championship was hosted by Bangladesh and held from 2nd-8th February 2024 at the Bir Shreshtha Shaheed Shipahi Mostafa Kamal (BSSSMK) Stadium, Dhaka, Bangladesh.

7. Which country has recently (in Feb '24) won the International Cricket Council (ICC) U19 Men's Cricket World Cup (CWC) 2024 title by defeating India in February 2024?

- 1) West Indies
- 2) South Africa
- 3) Australia
- 4) England
- 5) New Zealand

Answer- **3) Australia**

Explanation:

The **Australian Under-19 (U19) cricket team** won the International Cricket Council (ICC) U19 Men's Cricket World Cup (CWC) 2024 title defeating India in the finals held in Willowmoore Park stadium in Benoni, South Africa.

- This marks Australia's fourth ICC U19 Men's World Cup title. **Australia** previously won the title in 1988, 2002, and 2010.

i. The 15th edition of U19 Men's CWC held from 19th January to 11th February 2024 was hosted by South Africa.

8. Which Ministry has recently (in Feb '24) partnered with the Fédération Internationale de Football Affiliation (FIFA) to promote football in schools across India?

- 1) Ministry of Youth Affairs and Sports
- 2) Ministry of Skill Development and Entrepreneurship
- 3) Ministry of Women and Child Development
- 4) Ministry of Home Affairs
- 5) Ministry of Education

Answer- **5) Ministry of Education**

Explanation:

The Ministry of Education (MoE) has partnered with Fédération Internationale de Football Affiliation (FIFA) to promote **football in schools across India** by integrating football-related activities into the education system.

- The partnership aims to distribute 11 lakh footballs across India in a phased manner.

i. Union Minister of Education, Dharmendra Pradhan has distributed 6,848 footballs to schools in Odisha as part of the Footballs for Schools (F4S) programme.

9. To which country, India has recently (in Feb '24) handed over the Chess Olympiad torch to host the 45th edition of the Chess Olympiad 2024 in September 2024?

- 1) Germany
- 2) Hungary
- 3) Uzbekistan
- 4) Georgia
- 5) Norway

Answer- **2) Hungary**

Explanation:

India has officially handed over the **Chess Olympiad torch** to **Hungary**, which is set to host the 45th edition of the Chess Olympiad 2024 from 10th to 23rd September 2024 in Budapest, Hungary.

i. The handover ceremony was held at Major Dhyani Chand National Stadium in New Delhi, Delhi, on 14th February 2024.

10. In February 2024, the United World Wrestling(UWW) lifted the suspension on the Wrestling Federation of _____ (country).

- 1) Russia
- 2) Ukraine
- 3) Iraq
- 4) China
- 5) India

Answer- **5) India**

Explanation:

The United World Wrestling (**UWW**) has **lifted** the suspension on the Wrestling Federation of India (**WFI**) with immediate effect on 13th February 2024.

i. WFI was suspended in August 2023 due to a delay in elections in the organisation.

ii. While lifting the ban, UWW has instructed WFI to conduct the elections of its Athletes' Commission before the 1st of July 2024.

11. Which country's Women's Badminton Team has recently (in Feb '24) won the gold medal at the Badminton Asia Team Championships for the 1st time?

- 1) Malaysia
- 2) Thailand
- 3) India
- 4) China
- 5) Indonesia

Answer- **3) India**

Explanation:

Indian Women's Badminton Team led by Pusarla Venkata (PV) Sindhu won the **gold** at Badminton Asia Team Championships (**BATC**) 2024 in **Women's event** by defeating Thailand (3-2) in the finals held at Setia City Convention Centre in Shah Alam, Selangor, Malaysia.

- This marks the first ever podium finish of Indian Women’s team and also the first ever gold for India at the Badminton Asia Team Championships.

Badminton Asia Team Championships 2024 Medalists:

Medal	Women’s Winner	Men’s Winners
Gold	India	China
Silver	Thailand	Malaysia
Bronze	Japan and Indonesia	Japan and South Korea

12. Which of the following personalities have recently (in Feb ‘24) won the men’s doubles title of the Bengaluru Open 2024 held in February 2024?

- 1) Yuki Bhambri and Sumit Nagal
- 2) Saketh Myneni and Ramkumar Ramanathan
- 3) Prajnesh Gunneswaran and Divij Sharan
- 4) Saketh Myneni and Yuki Bhambri
- 5) Ramkumar Ramanathan and Sumit Nagal

Answer- **2) Saketh Myneni and Ramkumar Ramanathan**

Explanation:

The Indian tennis pair **Saketh Myneni and Ramkumar Ramanathan** won the **men’s doubles title** by defeating Constantin Bittoun Kouzmine and Maxime Janvier of France in the finals of the **Bengaluru Open 2024**.

i. Stefano Napolitano (Italy) won the men’s singles title by defeating Seongchan Hong (South Korea) in the finals.

13. In February 2024, India finished _____ in the medal tally with four medals (3 gold and 1 silver) in the 11th edition of the Asian Indoor Athletics Championships (2024) while _____ (country) topped the medal tally with 16 medals.

- 1) 5th; Kazakhstan
- 2) 4th; Japan
- 3) 3rd; Iran
- 4) 5th; China
- 5) 3rd; Japan

Answer- **4) 5th; China**

Explanation:

India finished **fifth** in the **medal tally** with **four medals** (3 gold and 1 silver) in the 11th edition of the Asian Indoor Athletics Championships (**2024**), held from 17th to 19th February 2024 at the Aftab Enghelab sports complex in Tehran, Iran.

- **China** tops the **medal tally** with **16 medals** (8 gold, 6 silver, 2 bronze), Japan with 9 medals (4 gold, 4 silver, 1 bronze), and Kazakhstan with 12 medals (4 gold, 2 silver, 6 bronze) in second and third place, respectively.

14. Who has recently (in Feb '24) won the inaugural Freestyle Chess G.O.A.T. Challenge by defeating Grandmaster (GM) Fabiano Caruana?

- 1) Hikaru Nakamura
- 2) Viswanathan Anand
- 3) R. Praggnanandhaa
- 4) Garry Kasparov
- 5) Magnus Carlsen

Answer- **5) Magnus Carlsen**

Explanation:

Norwegian Grandmaster (GM) and World No.1, **Magnus Carlsen** won the inaugural **Freestyle Chess G.O.A.T. Challenge** by defeating **GM Fabiano Caruana** (United States of America-USA) in the finals.

i. The 2024 Freestyle Chess G.O.A.T. is a Chess960 classical tournament that was held from February 9th to 16th, 2024, in Weissenhaus, Germany.

15. How many medals were won by India at the Badminton World Federation (BWF) Para-Badminton World Championships 2024?

- 1) 12
- 2) 18
- 3) 15
- 4) 20
- 5) 10

Answer- **2) 18**

Explanation:

The **Indian shuttlers** won **18 medals** (3 gold, 4 silver, and 11 bronze) at the **BWF** (Badminton World Federation) Para-Badminton World Championships 2024, held from 20th -25th February 2024 in Pattaya, Thailand.

- The 14th edition of the bi-annual event organised by BWF PARA – Badminton Association of Thailand.

16. How many medals were won by India at the stage I of the Archery Asia Cup 2024 held at Baghdad, Iraq in February 2024?

- 1) 10
- 2) 14
- 3) 16
- 4) 20
- 5) 9

Answer- **2) 14**

Explanation:

Indian archers won **14 medals** (9 golds, 4 silvers, and 1 bronze) at stage I of the Archery Asia Cup 2024, held from 20th to 25th February 2024 in Baghdad, Iraq.

i. India's Deepika Kumari won the gold medal by defeating SimranjeetKaur(India) in the women's individual recurve category.

ii. In the recurve men's individual event, India's Dhiraj Bommadevara won the Gold medal by defeating Tarundeep Rai(India) in the finals. [Click here to read more](#)

17. Which State/Institution has recently (in Feb '24) topped the Medal Tally with 21 Medals in the Khelo India Winter Games (KIWG) 2024?

- 1) Karnataka
- 2) Himachal Pradesh
- 3) Indian Army
- 4) Uttarakhand
- 5) Maharashtra

Answer- **3) Indian Army**

Explanation:

The **Indian Army** finished top and clinched the **overall trophy** in the Khelo India Winter Games **(KIWG) 2024** by winning **21 medals** (10 gold, 5 silver, and 6 bronze).

- Karnataka secured second place with 11 medals (9 gold and 2 silver), and Maharashtra secured third place with 22 medals (7 gold, 8 silver, and 7 bronze).
- The mascot of the KIWG 2024 is a snow leopard. It has been named '**Sheen-e She**' or Shan in Ladakh region. [Click here to read more](#)

BOOKS AND AUTHORS

1. Name the personalities who have authored the book, 'Artificial Intelligence and National Security', released by Chief of Defence Staff General Anil Chauhan in February 2024.

- 1) Praveen Sharma and Vijay Khare
- 2) Hari Kumar and Manoj Pande
- 3) Ajay Singh and Praveen Sharma
- 4) Amit Sinha and Vijay Khare
- 5) Manoj Pande and Amit Sinha

Answer- **4) Amit Sinha and Vijay Khare**

Explanation:

Chief of Defence Staff General **Anil Chauhan** unveiled a book titled '**Artificial Intelligence and National Security**', written by **Amit Sinha and Vijay Khare** and published by Pentagon Press at the Defence Literature Festival, "Kalam and Kavach," in Pune(Maharashtra).

i. The book 'AI and National Security' explains about the application of Artificial Intelligence (AI) in national security.

2. In February 2024, Jagdeep Dhankhar, Vice President (VP) of India, released the book titled "Transforming HARYANA: 9 Incredible Years of Haryana Government" edited by _____.

- 1) Subhadeep Dhar
- 2) Murli Manohar Pathak
- 3) Prem Kumar Sharma
- 4) Rajive Mohan Pant
- 5) Kuldip Chand Agnihotri

Answer- **5) Kuldip Chand Agnihotri**

Explanation:

Jagdeep Dhankhar, Vice President (VP) of India, released the book titled “**Transforming HARYANA: 9 Incredible Years of Haryana Government**” edited by **Kuldip Chand Agnihotri**, Former Vice-Chancellor, Central University of Himachal Pradesh, Dharamshala, Himachal Pradesh.

i. The hindi translation of the book under the title “हरियाणा सरकार के 9 अतुलनीय वर्ष: एक नए एवं जीवंत हरियाणा का उदय”(9 Incredible Years of Haryana Government: Emergence of a New and Vibrant Haryana) was also released. The book was translated by litterateur and writer Dr. Shamim Sharma.

3. Name the personality who has recently (in Feb '24) released a coffee-table book titled 'Shree Jagannatha, Lord of The Universe'.

- 1) Naveen Patnaik (Chief Minister of Odisha)
- 2) Narendra Modi (Prime Minister of India)
- 3) Yogi Adityanath (Chief Minister of Uttar Pradesh)
- 4) Amit Shah (Union Minister of Home Affairs & Cooperation)
- 5) G. Kishan Reddy (Union Minister of Culture & Tourism)

Answer- **1) Naveen Patnaik (Chief Minister of Odisha)**

Explanation:

Chief Minister (CM) of Odisha **Naveen Patnaik** has released a coffee-table book titled '**Shree Jagannatha, Lord of The Universe**' during the valedictory session of the first-ever “World Odia Language Conference” held in Bhubaneswar, Odisha from 1st to 3rd February 2024.

i. The book was published by The Hindu Group and edited by Raghuvir Srinivasan, Editor of The Hindu BusinessLine.

4. Name the personality who has recently (in Feb '24) inaugurated the “India Year Book 2024” and “Career Calling” at the World Book Fair 2024 in New Delhi, Delhi.

- 1) Rajeev Chandrasekhar (MoS of the Skill Development and Entrepreneurship)
- 2) Sanjay Kumar (Secretary of the Ministry of Education)
- 3) Dharmendra Pradhan (Union Minister of Education)
- 4) Sanjay Jaju (Secretary of the Ministry of Information and Broadcasting)
- 5) Ajay Kumar Bhalla (Secretary of the Ministry of Home Affairs)

Answer- **4) Sanjay Jaju (Secretary of the Ministry of Information and Broadcasting)**

Explanation:

On 10th February 2024, **Sanjay Jaju**, the **Secretary** of the Ministry of Information and Broadcasting (**MIB**) inaugurated the Publications Division’s stall and unveiled its publications titled “**India Year Book 2024**” and “**Career Calling**” at the **World Book Fair 2024** in New Delhi, Delhi

i. The **51st edition** of the **World Book Fair 2024**, organized by the National Book Trust of India, will take place at Pragati Maidan, New Delhi from February 10-18, 2024 on the **theme 'MultiLingual India (Bahubhashi Bharat)'**.

5. Who authored the book, “Neeraj Chopra: The Man Who Made History”?

- 1) Norris Pritam
- 2) Boria Majumdar
- 3) Kadambari Murali
- 4) Harsha Bhogle

5) Sanjeeb Mukherjea

Answer- **1) Norris Pritam**

Explanation:

Renowned sports journalist **Norris Pritam** has written a new book “**Neeraj Chopra: The Man Who Made History**” which describes the journey of the javelin thrower Neeraj Chopra’s life from early background to Olympics.

- The book was published by Bloomsbury Publishing India Pvt. Ltd.

Note: In February 2024, Neeraj Chopra was honoured by Swiss tourism with a commemorative plaque at Ice Palace in Jungfrauoch, known as the ‘Top of Europe’, in Switzerland.

6. The English edition of ‘Fool Bahadur’, the first ever novel to be translated from Magahi language to English was launched in February 2024.

Who translated the book into English ?

- 1) Vikas Swarup
- 2) Rajiv Dogra
- 3) Satish Chandra
- 4) Abhay K
- 5) Madhu Bhaduri

Answer- **4) Abhay K**

Explanation:

Lieutenant Governor (LG) of Jammu and Kashmir (J&K), Manoj Sinha along with Ajay Singh, Press Secretary to the President of India, and Principal Secretary to the Govt. of Bihar, S Siddharth have launched English edition of ‘**Fool Bahadur**’, the first ever novel to be translated from Magahi language to English.

- The book was translated by **Indian poet-diplomat**, editor and translator **Abhay K**.
- The book was published by Penguin Random House India.

7. Which state’s Governor has recently (in Feb ‘24) launched his 212th book titled “Basic Structure and Republic”?

- 1) La. Ganesan (Governor of Nagaland)
- 2) PS Sreedharan Pillai (Governor of Goa)
- 3) Acharya Dev Vrat (Governor of Gujarat)
- 4) C.P. Radhakrishnan (Governor of Jharkhand)
- 5) Ramesh Bais (Governor of Maharashtra)

Answer- **2) PS Sreedharan Pillai (Governor of Goa)**

Explanation:

PS Sreedharan Pillai, Governor of Goa, has penned his **212th book** titled “**Basic Structure and Republic**”. Mar Joseph Perumthottam, Archbishop of Changanacherry (Kerala) released the book during the book release function held in Raj Bhavan, Panaji, Goa.

- The first copy of the book was received by Subhash Shirodkar, Goa’s Minister for Water Resources Department, Cooperation and Provedoria.
- The book is based on the Golden Jubilee speeches, particularly the Kesavananda Bharati versus Sanyasi case which is the longest-ever hearing of the Supreme Court (sixty-six days).

OBITUARY

1. In January 2024, _____, Former Union Minister of State (Independent Charge) of Civil Aviation passed away.

- 1) Ravi Shankar Prasad
- 2) Harmohan Dhawan
- 3) Kapil Sibal
- 4) Pramod Mahajan
- 5) Ram Bilas Paswan

Answer- **2) Harmohan Dhawan**

Explanation:

Harmohan Dhawan, Former Union Minister and Member of Parliament (MP) from Chandigarh, passed away at the age of 83 in Mohali, Punjab.

i. In 1989, he was elected as **MP** from the Chandigarh constituency and became **Minister of State (Independent Charge)**, Ministry of Civil Aviation, in the government of the late Prime Minister (PM) Chandrashekhar.

2. In January 2024, _____, who won a Pulitzer Prize in 1969 for the novel "House Made of Dawn," passed away.

- 1) Navarre Scott Momaday
- 2) Andrea Long Chu
- 3) Avital Ronell
- 4) Anne Dufourmantelle
- 5) Pierre Alferi

Answer- **1) Navarre Scott Momaday**

Explanation:

Navarre Scott Momaday, a **Pulitzer Prize-winning** storyteller, poet, educator and folklorist, passed away in New Mexico, United States of America (USA).

- His novel "**House Made of Dawn**," published in 1968 by HarperCollins, won the Pulitzer Prize in fiction for the year 1969.
- He was named an 'Artist for Peace' by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 2004.

3. In January 2024, Padma Shri Awardee Dr _____, the developer of India's 1st oral contraceptive pill 'Saheli' Passed Away.

- 1) Vishwa Kumar Gupta
- 2) Subrat Kumar Acharya
- 3) Nitya Anand
- 4) Alaka Deshpande
- 5) Rajagopalan Krishnan

Answer- **3) Nitya Anand**

Explanation:

Padma Shri Awardee Dr **Nitya Anand**, the developer of **India's 1st oral contraceptive pill 'Saheli'** passed away at the age of 99 in Lucknow, Uttar Pradesh (UP).

- He was honoured with the **Padma Shri** for **Medicine** in **2012**.

4. In February 2024, Renowned Odia actor-director and Padma Shri Awardee Sadhu Meher passed away.

In which year did Sadhu Meher receive the Padma Shri award in the field of Art?

- 1) 2013
- 2) 2016
- 3) 2014
- 4) 2017
- 5) 2015

Answer- **4) 2017**

Explanation:

Renowned Odia actor-director and Padma Shri Awardee **Sadhu Meher** passed away in Mumbai, Maharashtra.

i. In 1974, he won the National Award for Best Actor for his performance in Shyam Benegal's debut film *Ankur* (The Seedling).

ii. He was awarded the **Padma Shri** for Art in **2017**.

5. In February 2024, Mir Mohammad Farooq Nazki, a Prominent broadcaster, poet, and Sahitya Akademi awardee, passed away.

In which year did he win the Sahitya Akademi award in Kashmiri language for his poetry book "Naar Hatun Kazal Wanas" (Fire in the Eyelashes)?

- 1) 1995
- 2) 1997
- 3) 2000
- 4) 2003
- 5) 2005

Answer- **1) 1995**

Explanation:

Mir Mohammad Farooq Nazki, a Prominent broadcaster, **poet**, and **Sahitya Akademi awardee**, passed away at the age of 83 at Katra in the Union Territory (UT) of Jammu and Kashmir (J&K).

i. In **1995**, he was honoured with the Sahitya Akademi award in Kashmiri language for his poetry book "Naar Hatun Kazal Wanas" (Fire in the Eyelashes).

6. Which country's former president, Sebastián Piñera Echenique passed away in February 2024?

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

Answer- **4) Chile**

Explanation:

Sebastián Piñera Echenique, the two-time **former president** of **Chile** and Chilean businessman, has passed away by drowning in Lake Ranco in Chile after a helicopter crash.

i. Sebastián Piñera served his first tenure as President of Chile from 2010 to 2014.

ii. He was the first conservative politician to be elected as president after the end of military rule in Chile. He was again made President of Chile from 2018 to 2022.

7. In February 2024, British-Indian peer, _____ passed away.

- 1) Shreela Flather
- 2) Diane Humetewa
- 3) Juli A Mathew
- 4) Andrea Miller
- 5) Suzanne Sykes

Answer- **1) Shreela Flather**

Explanation:

British-Indian peer, **Shreela Flather** passed away at the age of 89. She was a life peer as Baroness of Windsor and Maidenhead in Berkshire (Towns in the United Kingdom (UK)).

- She was the first **British Asian woman** to become a life peer in 1990.
- She was also the first British Asian woman to become mayor in the UK (of Windsor and Maidenhead) and as the Justice of the Peace.

8. Padma Shri Awardee and renowned Hindi and Maithili writer UshaKiran Khan passed away in February 2024.

In which year did she receive the Padma Shri award in the field of Literature and Education?

- 1) 2017
- 2) 2011
- 3) 2015
- 4) 2012
- 5) 2010

Answer- **3) 2015**

Explanation:

Padma Shri Awardee and renowned **Hindi and Maithili writer UshaKiran Khan** passed away at the age of 78 in Patna, Bihar.

- She was honoured with the **Padma Shri** in the field of **literature and education** in **2015**.

i. She was also a recipient of the Sahitya Akademi Award in 2011 for her Maithili novel 'Bhamati', written in 2010, and published by Samayik Prakashan.

9. In February 2024, the renowned specialist in genetic medicine & Padma Shri awardee Ishwar Chander Verma (I.C. Verma) passed away.

In which year, Ishwar Chander Verma was conferred with the Padma Shri Award in the field of Medicine?

- 1) 2022
- 2) 2023
- 3) 2020
- 4) 2021
- 5) 2019

Answer- **2) 2023**

Explanation:

The renowned specialist in genetic medicine and Padma Shri recipient **Ishwar Chander Verma (I.C. Verma)** passed away.

i. In **2023**, I.C.Verma was conferred with the **Padma Shri** (the fourth-highest civilian honour) in the **field of Medicine** for Setting up the first Genetic centre in India at All India Institute Of Medical Science (AIIMS) in 1968 and Conducted research on the decline in the population of the Onge Tribe in Andaman & Nicobar(A&N) Islands.

10. In February 2024, Mohammed Imtiaz Qureshi, a renowned Indian chef and Padma Shri Awardee, passed away.

In which year, Imtiaz Qureshi conferred with Padma Shri award in the field of Other?

- 1) 2012
- 2) 2015
- 3) 2013
- 4) 2016
- 5) 2014

Answer- **4) 2016**

Explanation:

Mohammed Imtiaz Qureshi, a renowned Indian chef and Padma Shri Awardee, passed away at the age of 93 in Mumbai, Maharashtra.

i. In **2016**, **Imtiaz Qureshi** was conferred with the **Padma Shri (Field: Others)** for his significant contributions to the culinary arts. He was the first professional chef to be honoured with a Padma Shri award.

iii. Imtiaz Qureshi is a descendant of Khansamas, the royal cooks of the Mughal rulers and nawabs.

11. In February 2024, Fali Sam Nariman, a renowned Indian jurist and Padma Awardee, passed away.

In which year, did he receive the Padma Vibhushan Award in the field of Public Affairs?

- 1) 2007
- 2) 2003
- 3) 2006
- 4) 2002
- 5) 2005

Answer- **1) 2007**

Explanation:

Fali Sam Nariman, a renowned Indian jurist and Padma Awardee, passed away at the age of 95 in New Delhi, Delhi. He was born on 10th January 1929 in Myanmar (Rangoon – then British India).

i. The Government of India (**GoI**) honoured him with the Padma Bhushan (Field: Public Affairs) in 1991 and **Padma Vibhushan (Field: Public Affairs)** in **2007** in recognition of his exceptional and distinguished services in the field of Public Affairs.

12. Renowned Radio presenter and Padma Shri Awardee Ameen Sayani passed away in February 2024.

In which year, did he receive the Padma Shri award?

- 1) 2007
- 2) 2005
- 3) 2009
- 4) 2006
- 5) 2004

Answer- 3) 2009

Explanation:

Renowned Radio presenter and Padma Shri Awardee **Ameen Sayani** passed away at the age of 91 in Mumbai, Maharashtra.

- He was most known for his program Binaca Geetmala (now Cibaca Geetmala) on Radio Ceylon.
- i.** The government of India honoured him with **Padma Shri** in **2009 (Field: Others)**.
- ii.** He is also the recipient of the Living Legend Award (2006) from the Federation of Indian Chambers of Commerce & Industry(FICCI), with India Radio Forum.

13. In February 2024, Andreas Brehme, former footballer from _____ (country) passed away.

- 1) Portugal
- 2) Spain
- 3) Argentina
- 4) France
- 5) Germany

Answer- 5) Germany

Explanation:

Former German footballer **Andreas Brehme** has **passed away** at the age of 63. He was part of the West Germany national football team that won the Federation Internationale de Football Association **(FIFA)World Cup 1990** against Argentina in Rome, Italy.

- He represented the national team in 86 international matches and scored 8 goals.
- He also played for various domestic football clubs(FC) including Kaiserslautern(1981-86 and 1993-98), FC Bayern Munich (1986-88), and Inter Milan (1988–1992).

14. In February 2024, Manohar Joshi, a former Chief Minister (CM) of _____ (state) & former Speaker of Lok Sabha, passed away.

- 1) Gujarat
- 2) Karnataka
- 3) Maharashtra
- 4) Madhya Pradesh
- 5) Jharkhand

Answer- 3) Maharashtra

Explanation:

Manohar Joshi, a **former** Chief Minister **(CM)** of **Maharashtra** & former Speaker of Lok Sabha, passed away at the age of 86 in Mumbai, Maharashtra.

- i. He served as CM of Maharashtra from 1995 to 1999. He was the first leader from the undivided Shiv Sena to occupy the CM post in Maharashtra.
- ii. He was elected as the Member of Parliament(MP) (Lok Sabha) in 1999. He served as Union Cabinet Minister, Heavy Industries and Public Enterprises from 1999 to 2002.

15. Renowned Indian filmmaker, and National Awardee Kumar Shahani passed away in February 2024.

How many times, Kumar Shahani won the National Awards?

- 1) 4
- 2) 5
- 3) 2
- 4) 3
- 5) 6

Answer- **4) 3**

Explanation:

Renowned Indian filmmaker, and screenwriter **Kumar Shahani**, who won **3 National Awards** passed away at the age of 83 in Kolkata, West Bengal.

- He directed his first long feature movie, Maya Darpan in 1972, which won a National Film Award for Best Feature Film in Hindi in 1973.
- In 1984, he directed his first full-length movie Tarang, for which he won the 2nd National Award in Special Mention.
- In 1991, he directed the movie Bhavantarana, which made him win the 3rd National Award for Best Biographical Film.

16. In February 2024, Indian Ghazal singer and Padma Shri awardee Pankaj Keshubhai Udhas passed away.

In which year, Pankaj Keshubhai Udhas received the Padma Shri Award in the field of Art?

- 1) 2001
- 2) 2004
- 3) 2002
- 4) 2006
- 5) 2003

Answer- **4) 2006**

Explanation:

A prominent **Indian Ghazal singer and Padma Shri** awardee **Pankaj Keshubhai Udhas** passed away at the age of 72 in Mumbai, Maharashtra. He was born on 17 May 1951 in Jetpur, Saurashtra, Gujarat.

- The Government of India honoured him with the **Padma Shri** for **arts** in **2006**.

IMPORTANT DAYS

1. When was Martyrs' Day/Shahed Diwas 2024 observed across India?

- 1) 30th January 2024
- 2) 28th January 2024
- 3) 31st January 2024
- 4) 27th January 2024
- 5) 29th January 2024

Answer- **1) 30th January 2024**

Explanation:

Martyrs' Day, also known as Sarvodaya Day or Shahed Diwas, **2024** was observed across India on **30th January 2024** to commemorate those who sacrificed their lives in the line of duty to the nation.

i. The 30th January 2024 also marks the 76th death anniversary of Mahatma Gandhi, who was considered the "Father of the Nation".

2. The _____ Raising Day of Indian Coast Guard (ICG) observed across India on 1st February 2024.

- 1) 43rd
- 2) 45th
- 3) 48th
- 4) 46th
- 5) 40th

Answer- **3) 48th**

Explanation:

Indian Coast Guard (ICG) Day is annually observed across India on **1st February** to mark the Raising Day of ICG, India's maritime armed force operating under the Ministry of Defence.

i. **1st February 2024** marks the observance of the **48th** Raising Day of ICG.

3. When was the United Nations (UN) World Interfaith Harmony Week (WIHW) 2024 observed across the globe?

- 1) 22nd to 28th January 2024
- 2) 24th to 30th January 2024
- 3) 25th to 31st January 2024
- 4) 1st to 7th February 2024
- 5) 23rd to 29th January 2024

Answer- **4) 1st to 7th February 2024**

Explanation:

The United Nations (UN)'s **World Interfaith Harmony Week (WIHW)** is annually observed across the globe during the 1st week of February (1-7 February) to promote a culture of peace and nonviolence among people irrespective of their faith.

- WIHW 2024 is observed from **1-7 February 2024**.

4. When was United Nations (UN) World Wetlands Day 2024 observed across the globe with the theme of 'Wetlands and Human Wellbeing'?

- 1) 29th January 2024
- 2) 2nd February 2024
- 3) 31st January 2024
- 4) 1st February 2024
- 5) 30th January 2024

Answer- **2) 2nd February 2024**

Explanation:

The United Nations (UN)'s **World Wetlands Day 2024** was observed across the globe on **2nd February 2024** with the **theme** of 'Wetlands and Human Wellbeing'.

i. The Day also marks the date of adopting the Convention on Wetlands of International Importance ("Ramsar Convention"), an intergovernmental treaty adopted on 2 February 1971, in the Iranian city of Ramsar on the shores of the Caspian Sea. [Click here to read more](#)

5. The _____ International Day of Human Fraternity 2024 observed across the globe on 4th February 2024.

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

Answer- **1) 4th**

Explanation:

The United Nations (UN) International Day of Human Fraternity is annually observed across the globe on 4 February to promote peace, tolerance, inclusion, understanding, and solidarity between all people of diverse faiths.

i. **4th February 2024** marks the observance of the **4th** International Day of Human Fraternity.

6. When was World Cancer Day (WCD) 2024 observed across the globe?

- 1) 3rd February 2024
- 2) 1st February 2024
- 3) 4th February 2024
- 4) 2nd February 2024
- 5) 5th February 2024

Answer- **3) 4th February 2024**

Explanation:

World Cancer Day (WCD) 2024 observed across the globe on **4th February 2024** to raise awareness of fundamental cancer issues and to encourage its prevention, detection, and treatment.

i. The campaign theme of WCD 2024 is, "Close the Care Gap: Together, we challenge those in power."

7. When was the Safer Internet Day (SID) 2024 observed across the globe?

- 1) 4th February 2024
- 2) 6th February 2024
- 3) 3rd February 2024

4) 5th February 2024

5) 2nd February 2024

Answer- **2) 6th February 2024**

Explanation:

Safer Internet Day (SID) is annually observed across the globe on the **2nd day (Tuesday)**, of the 2nd week, of the 2nd month (February) to promote safer, better, and more responsible use of the Internet for all, especially for children and young people.

i. The **21st edition of SID 2024** is observed on **6th February 2024** with the theme of "Together for a better internet."

8. When was the United Nations (UN) International Day of Zero Tolerance for Female Genital Mutilation (FGM) 2024 observed across the globe?

1) 7th February 2024

2) 4th February 2024

3) 6th February 2024

4) 3rd February 2024

5) 5th February 2024

Answer- **3) 6th February 2024**

Explanation:

The United Nations (UN) International Day of Zero Tolerance for Female Genital Mutilation (FGM) is annually observed across the globe on 6 February to amplify and direct the efforts on the elimination of the practice of Female Genital Mutilation (FGM).

i. The **13th** observance of UN recognised International Day of Zero Tolerance for FGM was observed on **6th February 2024** with the **theme** of "Her Voice. Her Future. Investing in Survivor-Led Movements to End Female Genital Mutilation." [Click here to read more](#)

9. What was the theme of United Nations (UN) World Pulses Day (WPD) 2024, observed across the globe on 10th February 2024?

1) Pulses: Nourishing Soils and People

2) Pulses for a sustainable future

3) Pulses to empower youth

4) #Lovepulses

5) Pulses to achieve sustainable agrifood systems

Answer- **1) Pulses: Nourishing Soils and People**

Explanation:

The United Nations (UN) **World Pulses Day (WPD) 2024** was observed across the globe on **10th February 2024** with the **theme** of "**Pulses: Nourishing Soils and People.**"

i. The 1st ever WPD was observed on 10 February 2019. [Click here to read more](#)

10. The 1st round of National Deworming Day (NDD) 2024 was observed across India on _____.

1) 6th February 2024

2) 8th February 2024

3) 10th February 2024

4) 7th February 2024

5) 9th February 2024

Answer- **3) 10th February 2024**

Explanation:

The **National Deworming Day (NDD)** is organised biannually in all states and Union Territories (UTs) across India to eradicate intestinal worms also referred to as Soil-Transmitted Helminths (STH), among children of age 1-19 years.

- The 1st round is conducted in February and the 2nd round is conducted in August.

i. In **2024**, the **first round of NDD** will be observed on **10th February 2024**, with a mop-up day (MUD) followed by the next day of NDD or on which the state government decides. The day was first observed on 10th February 2015.

11. When was the first-ever United Nations (UN)'s International Day of the Arabian Leopard observed across the globe?

- 1) 9th February 2024
- 2) 7th February 2024
- 3) 11th February 2024
- 4) 8th February 2024
- 5) 10th February 2024

Answer- **5) 10th February 2024**

Explanation:

The **first-ever** United Nations (UN)'s **International Day of the Arabian Leopard** was observed across the globe on **10th February 2024** to raise awareness about the critically endangered status of the Arabian Leopard (*Panthera pardus nimr*).

i. The Arabian leopard is listed as Critically Endangered on the International Union for Conservation of Nature (IUCN) Red List. [Click here to read more](#)

12. When was the 9th International Day of Women and Girls in Science (IDWGIS) 2024 observed across the globe by the United Nations (UN)?

- 1) 9th February 2024
- 2) 11th February 2024
- 3) 8th February 2024
- 4) 10th February 2024
- 5) 7th February 2024

Answer- **2) 11th February 2024**

Explanation:

The **9th** United Nations (UN) International Day of Women and Girls in Science (**IDWGIS**) **2024** was observed across the globe on **11th February 2024** with the **theme** of "Women and Girls in Science Leadership: A New Era for Sustainability".

i. The sub theme of IDWGIS 2024 is "Think Science ... Think Peace". [Click here to read more](#)

13. What was the theme of World Unani Day 2024 that was observed across the globe on 11th February 2024?

- 1) Unani Medicine for Diet and Nutrition
- 2) Unani Medicine for Good Health & Well-being
- 3) Unani Medicine for Public Health

4) Unani Medicine for One Earth, One Health

5) Unani Medicine: Opportunities and Challenges in times of COVID-19

Answer- **4) Unani Medicine for One Earth, One Health**

Explanation:

World Unani Day 2024 was observed across the globe on **11th February 2024** with the **theme** of "**Unani Medicine for One Earth, One Health**".

- i. The day was observed to commemorate the birth anniversary of social reformer and renowned Unani scholar Mohammad Ajmal Khan better known as Hakim Ajmal Khan, widely regarded as the pioneer of Unani medicine in India.
- ii. The inauguration of Unani Day 2024 and the National Conference on Unani Medicine for One Earth, One Health was organized by CCRUM at Pusa, New Delhi (Delhi). [Click here to read more](#)

14. The _____ United Nations (UN) International Day for the Prevention of Violent Extremism as and When Conducive to Terrorism (PVE Day) 2024 was observed across the globe on 12th February 2024.

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

Answer- **4) 2nd**

Explanation:

The **2nd United Nations (UN) International Day for the Prevention of Violent Extremism as and When Conducive to Terrorism (PVE Day) 2024** was observed across the globe on **12th February 2024** to raise awareness of the threats linked to violent extremism as and when conducive to terrorism and to enhance international cooperation.

- The 1st ever International PVE Day was observed on 12 February 2023. [Click here to read more](#)

15. When was the National Productivity Day 2024 observed across India?

- 1) 9th February 2024
- 2) 11th February 2024
- 3) 13th February 2024
- 4) 10th February 2024
- 5) 12th February 2024

Answer- **5) 12th February 2024**

Explanation:

National Productivity Day or National Productivity Council Foundation Day 2024 was observed across India on **12th February 2024** to mark the foundation day of the National Productivity Council of India (NPC) and raise awareness of productivity, efficiency, and innovation.

- i. National Productivity Day is celebrated as part of National Productivity Week, which is being observed from **12th to 18th February 2024** with the **theme** of 'Artificial Intelligence (AI)-Productivity Engine for Economic Growth'. [Click here to read more](#)

16. When was the International Darwin Day 2024 observed across the globe?

- 1) 11th February 2024
- 2) 9th February 2024
- 3) 12th February 2024
- 4) 10th February 2024
- 5) 13th February 2024

Answer- **3) 12th February 2024**

Explanation:

International Darwin Day 2024 was observed across the globe on **12th February 2024** to commemorate the **birth anniversary of Charles Robert Darwin**, a 19th-century British Naturalist, Geologist who was credited with “The Theory of Evolution by Natural Selection”.

i. The day recognises Darwin’s contributions to science and promotes scientific development. [Click here to read more](#)

17. When was the International Epilepsy Day 2024 observed across the globe with the theme of “Milestones on My Epilepsy Journey”?

- 1) 14th February 2024
- 2) 11th February 2024
- 3) 13th February 2024
- 4) 10th February 2024
- 5) 12th February 2024

Answer- **5) 12th February 2024**

Explanation:

International Epilepsy Day is annually observed across the globe on the 2nd Monday in February to raise awareness about epilepsy, a neurological disorder, its condition, diagnosis, and treatment.

i. International Epilepsy Day 2024 is observed on **12th February 2024** with the **theme** of “Milestones on My Epilepsy Journey.”

ii. National Institutes under the Ministry of Social Justice and Empowerment(MoSJE) and Composite Regional Centre (CRC) for Persons with Disabilities(PwDs) organised several events across India to mark the observance of International Epilepsy Day on 12th February 2024. [Click here to read more](#)

18. What was the theme of United Nations (UN) World Radio Day (WRD) 2024 that was observed across the globe on 13th February 2024?

- 1) Radio is You
- 2) Radio and Peace
- 3) Radio: A century informing, entertaining and educating
- 4) Radio and Trust
- 5) New World, New Radio - Evolution, Innovation, Connection

Answer- **3) Radio: A century informing, entertaining and educating**

Explanation:

The **13th** United Nations (UN) World Radio Day (**WRD**) **2024** was observed across the globe on **13th February 2024** with the **theme** of “**Radio: A century informing, entertaining and educating**”.

i. On the occasion of WRD 2024, Union Minister Anurag Singh Thakur, Ministry of Information and Broadcasting (MIB) unveiled revised policy guidelines to enhance the setup of Community Radio Stations (CRS) in India.

- The guidelines were released during the 2-day Regional Community Radio Sammelan (South) at Anna University, Chennai, Tamil Nadu. [Click here to read more](#)

19. When was the National Women’s Day observed across India to commemorate the birth anniversary of Sarojini Naidu, popularly known as the “Nightingale of India”?

- 1) 13th February 2024
- 2) 14th February 2024
- 3) 15th February 2024
- 4) 12th February 2024
- 5) 11th February 2024

Answer- **1) 13th February 2024**

Explanation:

National Women’s Day is annually observed across India on 13th February to commemorate the birth anniversary of Sarojini Naidu, popularly known as the “Nightingale of India” or “Bharat Kokila”.

i. **13 February 2024** marks the 145th birth anniversary of **Sarojini Naidu**. [Click here to read more](#)

20. When was the International Childhood Cancer Day (ICCD) 2024 observed across the globe?

- 1) 13th February 2024
- 2) 11th February 2024
- 3) 14th February 2024
- 4) 12th February 2024
- 5) 15th February 2024

Answer- **5) 15th February 2024**

Explanation:

International Childhood Cancer Day (**ICCD**) **2024** was observed across the globe on **15th February 2024** to raise awareness about childhood cancer and its unique challenges, and to express support for children and adolescents battling cancer, the cancer survivors, and their families.

- i. The campaign theme of ICCD 2024 is “Unveiling Challenges.” [Click here to read more](#)

21. When was the United Nations (UN) Global Tourism Resilience Day (GTRD) 2024 observed across the globe?

- 1) 13th February 2024
- 2) 15th February 2024
- 3) 17th February 2024
- 4) 14th February 2024
- 5) 16th February 2024

Answer- **3) 17th February 2024**

Explanation:

The United Nations (**UN**) Global Tourism Resilience Day (**GTRD**) **2024** was observed across the globe on **17th February 2024** to recognise the importance of fostering resilience in the tourism industry.

- 17 February 2024 marks the observance of the 2nd Global Tourism Resilience Day. [Click here to read more](#)

22. When was the 13th World Pangolin Day observed across the globe?

- 1) 17th February 2024
- 2) 15th February 2024
- 3) 18th February 2024
- 4) 14th February 2024
- 5) 16th February 2024

Answer- **1) 17th February 2024**

Explanation:

World Pangolin Day is annually observed across the globe on the 3rd Saturday of February to celebrate and raise awareness about the Pangolin or scaly anteater, one of the most unique mammals on Earth, and their plight.

i. The **13th World Pangolin Day** is observed on **17th February 2024**. [Click here to read more](#)

23. When was the United Nations (UN) World Day of Social Justice 2024 observed across the globe?

- 1) 20th February 2024
- 2) 17th February 2024
- 3) 19th February 2024
- 4) 16th February 2024
- 5) 18th February 2024

Answer- **1) 20th February 2024**

Explanation:

The United Nations (UN)'s **World Day of Social Justice 2024** was observed across the globe on **20th February 2024** with the **theme** of "Global Coalition for Social Justice: Bridging Gaps, Building Alliances".

i. The day was observed to raise awareness about the need for social justice, particularly in areas such as poverty eradication, employment, gender equality, and access to education, healthcare, and social services.

ii. The first World Day of Social Justice was observed on 20th February 2009. [Click here to read more](#)

24. When was the United Nations (UN) International Mother Language Day (IMLD) 2024 observed across the globe?

- 1) 19th February 2024
- 2) 17th February 2024
- 3) 20th February 2024
- 4) 18th February 2024
- 5) 21st February 2024

Answer- **5) 21st February 2024**

Explanation:

The United Nations (UN) International Mother Language Day (IMLD) 2024 was observed across the globe on **21st February 2024** with the **theme** of "Multilingual education is a pillar of intergenerational learning".

- 21st February 2024 marks the observance of the **25th** edition of **IMLD**.

25. When was the World Thinking Day (WTD) 2024 observed across the globe?

- 1) 18th February 2024
- 2) 21st February 2024
- 3) 19th February 2024
- 4) 22nd February 2024
- 5) 20th February 2024

Answer- **4) 22nd February 2024**

Explanation:

World Thinking Day (**WTD**) **2024** was observed across the globe on **22nd February 2024** with the theme of “Our World, Our Thriving Future: The Environment and Global Poverty”.

i. The day is celebrated as the day of international friendship and sisterhood, and aims to empower young girls and women across the world. [Click here to read more](#)

26. When was the Central Excise Day 2024 observed across India?

- 1) 21st February 2024
- 2) 25th February 2024
- 3) 23rd February 2024
- 4) 24th February 2024
- 5) 22nd February 2024

Answer- **4) 24th February 2024**

Explanation:

The **Central Excise Day 2024** was observed across India on **24th February 2024** to recognise and highlight the contributions of the Central Board of Indirect Taxes and Customs (CBIC), which is responsible for administering indirect taxes in India.

i. The day also commemorates the anniversary of the enactment of the Central Excise and Salt Act, 1944 on 24 February 1944.

27. When was the World Non-Governmental Organisation (NGO) Day 2024 observed across the globe?

- 1) 27th February 2024
- 2) 26th February 2024
- 3) 25th February 2024
- 4) 24th February 2024
- 5) 23rd February 2024

Answer- **1) 27th February 2024**

Explanation:

World Non-Governmental Organisation (NGO) Day 2024 was observed across the globe on **27th February 2024** with the **theme** of “Building a Sustainable Future: The Role of NGOs in Achieving the Sustainable Development Goals (SDGs)”.

- 27 February 2024 marks the observance of the **11th edition** of World NGO Day. [Click here to read more](#)

28. When was the National Protein Day 2024 observed across the globe with the theme of 'Solve With Protein'?

- 1) 23rd February 2024
- 2) 25th February 2024
- 3) 27th February 2024
- 4) 24th February 2024
- 5) 26th February 2024

Answer- 3) 27th February 2024

Explanation:

National Protein Day 2024 was observed across the globe on **27th February 2024** with the **theme** of "**Solve With Protein**" to raise awareness about the health benefits of protein in our diets.

- 27 February 2024 marks the observance of the 5th National Protein Day in India. [Click here to read more](#)

29. What was the theme of National Science Day (NSD) 2024 that was observed across India on 28th February 2024?

- 1) Indigenous Technologies for Viksit Bharat
- 2) Women in Science
- 3) Integrated Approach in S&T for Sustainable Future
- 4) Global Science for Global Wellbeing
- 5) Future of STI: Impacts on Education, Skills, and Work

Answer- 1) Indigenous Technologies for Viksit Bharat

Explanation:

The 38th National Science Day (**NSD**) **2024** was observed across India on **28th February 2024** with the **theme** of "Indigenous Technologies for Viksit Bharat."

i. The day was observed to commemorate the discovery of the 'Raman Effect', a Nobel Prize-winning discovery by the Indian Physicist Sir Chandrasekhara Venkata Raman (CV Raman) in 1928. [Click here to read more](#)

ENVIRONMENT

1. In which state, a new species of damselfly named Phylloneura rupestris was discovered in February 2024?

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

Answer- 1) Kerala

Explanation:

A team of researchers discovered a **new species of damselfly** named **Phylloneura rupestris** from the Ponmudi Hills (Western Ghats) in Thiruvananthapuram, **Kerala**.

i. The common name of the new species of the bambootails group is "Cliffside Bambootail".

2. In which state, a new species of crustacean named 'Parhyale Odian' was discovered in February 2024?

- 1) West Bengal
- 2) Odisha
- 3) Karnataka
- 4) Tamil Nadu
- 5) Kerala

Answer- 2) Odisha

Explanation:

Researchers from Berhampur University (Odisha) have discovered a **new species of crustacean named 'Parhyale Odian'** from the Chilika Lake, spread over the Puri, Khordha and Ganjam in **Odisha**.

- The new species is named after Odia, the official & native language of Odisha.
- Parhyale Odian is a shrimp-like amphipod belonging to the genus Parhyale.

i. The discovery is published in an article titled 'A new species of amphipod of the genus Parhyale from Chilika lagoon, India' in the online edition of journal Zootaxa.

APP and WEB PORTAL

1. In January 2024, Union Minister of Coal Pralhad Joshi launched C- CARES web portal to digitise the records and work processes of the Coal Mines Provident Fund Organisation (CMPFO).

Which organisation under the Ministry of Electronics and Information Technology developed and designed the C- CARES portal?

- 1) Council of Scientific and Industrial Research
- 2) Centre for Development of Advanced Computing
- 3) Centre for Research in Rural and Industrial Development
- 4) Centre for Development of Imaging Technology
- 5) Centre for Development of Telematics

Answer- 2) Centre for Development of Advanced Computing

Explanation:

Union Minister Pralhad Joshi, Ministry of Coal (**MoC**), has launched a **web portal** called **C- CARES** (<https://cares-cmpfo.in/>) to digitise the records and work processes of the Coal Mines Provident Fund Organisation (**CMPFO**).

i. The portal was developed and designed by the Centre for Development of Advanced Computing (**C-DAC**), a Research and development (**R&D**) **organization** under the Ministry of Electronics and Information Technology (**MeitY**). The project was awarded to C-DAC in March 2023.

2. Which company has recently (in Feb '24) partnered with IBM Consulting to build a 24x7 super app?

- 1) Muthoot Finance Limited
- 2) LIC Housing Finance Limited
- 3) BOBCARD Limited
- 4) Mahindra & Mahindra Financial Services Limited
- 5) Bajaj Finance Limited

Answer- 4) Mahindra & Mahindra Financial Services Limited

Explanation:

Mahindra & Mahindra Financial Services Limited (Mahindra Finance) in collaboration with **IBM Consulting** (formerly IBM Global Business Services) aims to build a **24×7 super mobile application** (app) which acts as a single digital interface for consumers to access multiple businesses within Mahindra Finance.

- The app offers customers with various financial products and services under one roof.

3. Which of the transformative portals was not launched by Union Minister of Information and Broadcasting, Anurag Thakur to modernise India's media industry at New Delhi, Delhi in February 2024?

- 1) Press Sewa Portal
- 2) CPGRAMS Portal
- 3) Transparent, Empanelment, Media Planning, and eBilling System(TEMPEST)
- 4) NaViGate (National Video Gateway) Bharat portal
- 5) National Register for Local Cable Operators (LCOs)

Answer- 2) CPGRAMS Portal

Explanation:

Union Minister Anurag Thakur, Ministry of Information and Broadcasting (MIB), launched **4 transformative portals** as part of MIB's digital initiatives, to modernise India's media industry in New Delhi, Delhi. The 4 portals are,

- Press Sewa Portal;
- Transparent, Empanelment, Media Planning, and eBilling System (TEMPEST)
- NaViGate (National Video Gateway) Bharat portal; and
- National Register for Local Cable Operators (LCOs). [Click here to read more](#)

4. Name the Union Ministry who has recently (in Feb '24) launched the SWAYAM (Study Webs of Active-Learning for Young Aspiring Minds) Plus Platform to offer employability and professional development.

- 1) Narayan Tatu Rane (Union Minister of MSME)
- 2) Virendra Kumar (Union Minister of Social Justice and Empowerment)
- 3) Giriraj Singh (Union Minister of Rural Development & Panchayati Raj)
- 4) Dharmendra Pradhan (Union Minister of Education and Skill Development and Entrepreneurship)
- 5) Subrahmanyam Jaishankar (Union Minister of External Affairs)

Answer- 4) Dharmendra Pradhan (Union Minister of Education and Skill Development and Entrepreneurship)

Explanation:

On 27th February 2024, Union Minister **Dharmendra Pradhan**, Ministry of Education (**MoE**) and Ministry of Skill Development and Entrepreneurship (**MoSDE**), launched the **SWAYAM** (Study Webs of Active-Learning for Young Aspiring Minds) **Plus Platform** from New Delhi, Delhi.

- The SWAYAM plus offers employability and professional development focused courses developed collaboratively with industry players like Larsen & Toubro (L&T), Microsoft, CISCO.

CURRENT STATIC BANKING

1. Which year, the Reserve Bank of India (RBI) was established?

- 1) 1935
- 2) 1947
- 3) 1950
- 4) 1969
- 5) 1980

Answer- 1) 1935

Explanation:

The Reserve Bank of India (RBI) was established in **1935**.

- Recently, RBI has called upon the internal ombudsman of banks, NBFCs, and CICs to provide inputs for enhancing internal systems and processes.
- As part of the Reserve Bank's continuing engagement with regulated entities, the second Conference of Internal Ombudsman on the theme 'Orchestrating Customer Delight through an Empowered Internal Ombudsman', was held in Mumbai on January 16, 2024.

2. In January 2024, the Reserve Bank of India (RBI) decided to make available an additional aggregate amount of Rs. _____ to Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility at the prevailing repo rate starting from January 31, 2024.

- 1) 2,000 crore
- 2) 4,000 crore
- 3) 3,000 crore
- 4) 5,000 crore
- 5) 6,000 crore

Answer- 4) 5,000 crore

Explanation:

In view of the liquidity deficit in the banking system, the Reserve Bank of India (**RBI**) has decided to make available an additional aggregate amount of **Rs. 5,000** crore to Standalone Primary Dealers (**SPDs**) under the Standing Liquidity Facility at the prevailing repo rate starting from January 31, 2024.

- The repo rate (the interest rate at which banks draw liquidity from the RBI to overcome short-term liquidity mismatches) is at 6.50 per cent.
- The banking system has been facing a liquidity deficit since September 2024, with the deficit standing at about Rs. 2.68 lakh crore as of January 29, 2024.

3. Which bank is the sponsor of National Assets Reconstruction Company Ltd (NARCL)?

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

Answer- 5) Canara Bank

Explanation:

About National Assets Reconstruction Company Ltd (NARCL):

- i. NARCL has been incorporated under the Companies Act and has applied to Reserve Bank of India for licence as an Asset Reconstruction Company (ARC). NARCL has shareholding from 15 Indian banks, and **Canara Bank** is the sponsor bank of this ARC.
- ii. NARCL has been set up by banks to aggregate and consolidate stressed assets for their subsequent resolution.

4. MCLR is the minimum lending rate below which a bank is not permitted to lend.

What does 'M' Stand for?

- 1) Marginal
- 2) Minimum
- 3) Market
- 4) Money
- 5) Monetary

Answer- **1) Marginal**

Explanation:

Marginal Cost of Funds based Lending Rate (MCLR) is the minimum lending rate below which a bank is not permitted to lend.

- i. MCLR replaced the earlier base rate system to determine the lending rates for commercial banks.
- ii. RBI implemented MCLR on 1 April 2016 to determine rates of interest for loans.

5. Magnetic Ink Character Recognition (MICR) is a _____ digit code used to identify the particular branch of a particular bank.

- 1) 8
- 2) 9
- 3) 11
- 4) 12
- 5) 10

Answer- **2) 9**

Explanation:

Magnetic Ink Character Recognition (**MICR**) is a unique code used to identify the particular branch of a particular bank. It is used mainly by the banking industry to ease the processing and clearance of cheques and other documents. It is a **9-digit code**.

- i. The first three digits represent the city code of the bank branch – generally the pin code initials, The next three digits represent the bank code, and The last three digits represent the bank branch.

6. When was the National Pension System (NPS) launched in India?

- 1) 2000
- 2) 2004
- 3) 2008
- 4) 2011
- 5) 2015

Answer-**2) 2004**

Explanation:

The National Pension System (NPS) was launched on **1st January, 2004** with the objective of providing retirement income to all the citizens. NPS aims to institute pension reforms and to inculcate the habit of saving for retirement amongst the citizens.

- Initially, NPS was introduced for the new government recruits (except armed forces). With effect from 1st May, 2009, NPS has been provided for all citizens of the country including the unorganized sector workers on a voluntary basis.

7. In January 2024, SBI Card raised up to Rs _____ by issuing non-convertible debentures to fund its business growth.

- 1) 356 crore
- 2) 439 crore
- 3) 525 crore
- 4) 421 crore
- 5) 502 crore

Answer- **3) 525 crore**

Explanation:

SBI Card has raised up to **Rs 525 crore** by issuing non-convertible debentures to fund its **business growth**. It will allot 525 fixed rate, unsecured, rated, taxable, redeemable, subordinate tier II, listed, non-convertible debentures aggregating to Rs 525 crore on a private placement basis.

i. They will have a face value of Rs 1 crore each and carry a coupon rate of 8.33 per cent.

8. Name the Committee that recommended the formation of National Bank for Agriculture and Rural Development (NABARD).

- 1) Kasturirangan Committee
- 2) Narayan K. Seshadri Committee
- 3) C Rangarajan Committee
- 4) Bimal Jalan Committee
- 5) Sivaramman Committee

Answer- **5) Sivaramman Committee**

Explanation:

The National Bank for Agriculture and Rural Development (NABARD) is a development bank focussing primarily on the rural sector of the country. It is the apex banking institution to provide finance for Agriculture and rural development.

i. It is a statutory body established in 1982 under the Parliamentary Act-National Bank for Agriculture and Rural Development Act, 1981.

ii. The formation was recommended by the **Sivaramman Committee** under the Chairmanship of Sivaramman, former member of Planning Commission.

9. Name the Committee that recommended the formation of National Bank for Agriculture and Rural Development (NABARD).

- 1) Kasturirangan Committee
- 2) Narayan K. Seshadri Committee
- 3) C Rangarajan Committee
- 4) Bimal Jalan Committee

5) Sivaramman Committee

Answer- **5) Sivaramman Committee**

Explanation:

The National Bank for Agriculture and Rural Development (NABARD) is a development bank focussing primarily on the rural sector of the country. It is the apex banking institution to provide finance for Agriculture and rural development.

- i. It is a statutory body established in 1982 under the Parliamentary Act-National Bank for Agriculture and Rural Development Act, 1981.
- ii. The formation was recommended by the **Sivaramman Committee** under the Chairmanship of Sivaramman, former member of Planning Commission.

10. Which of the following is associated with the SCORES portal?

- 1) Reserve Bank of India (RBI)
- 2) Bombay Stock Exchange (BSE)
- 3) National Stock Exchange (NSE)
- 4) Securities and Exchange Board of India (SEBI)
- 5) Competition Commission of India(CCI)

Answer-**4) Securities and Exchange Board of India (SEBI)**

Explanation:

SEBI Complaints Redress System (SCORES) portal is designed to enable investors to lodge their grievances.

- SCORES has helped the investors in getting real time information regarding the status of their grievances. Investors may lodge a complaint on SCORES within one year from the date of cause of complaint, where the investor has approached the listed company or registered intermediary or MII for redressal of the complaint and the entity rejected the complaint or in cases of nonreceipt of communication from the entity/non satisfaction with the reply or redressal action taken by the entity.

11. Who holds majority share in Regional Rural Banks (RRBs)?

- 1) RBI
- 2) NABARD
- 3) Sponsoring commercial bank
- 4) State Government
- 5) Government of India

Answer-**5) Government of India**

Explanation:

Regional Rural Banks (**RRBs**) are jointly owned by Government of India, State Governments and Sponsoring commercial banks with equity contribution in the ratio 50:15:35 (GoI: State Government: Sponsor Banks).

- RRBs are regulated by RBI and supervised by National Bank for Agriculture and Rural Development (NABARD).

12. Central Public Sector Undertakings (CPSUs) units have to make mandatory procurement of _____ from Micro, Small & Medium Enterprises (MSMEs).

- 1) 25%
- 2) 15%
- 3) 5%
- 4) 50%
- 5) 10%

Answer-1) 25%

Explanation:

Central Public Sector Undertaking (CPSUs) units have to make mandatory procurement of **25%** from MSMEs.

- CPSUs make mandatory procurement of 3% from Women Entrepreneurs out of 25% mandatory procurement.

13. What is the full form of CIR, which is a report on past repayment performance as reported by various member banks and financial institutions about an individual?

- 1) Client Information Report
- 2) Customer Information Report
- 3) Credit Information Report
- 4) Capital Information Report
- 5) Complete Information Report

Answer- 3) Credit Information Report

Explanation:

A Credit Information Report (CIR) is a report on past repayment performance as reported by various member banks and financial institutions about an individual.

- TransUnion CIBIL Limited is India's first Credit Information Company. It collects and maintains monthly reports (Credit Information Report- CIR) from banks and financial institutions, detailing individuals' loan and credit card payment history.

14. Which of the following committee recommendations led to the establishment of Small Finance banks?

- 1) Sam Pitroda Committee
- 2) Nandan Nilekani Committee
- 3) Nachiket Mor Committee
- 4) Narasimham Committee
- 5) Raghuram Rajan Committee

Answer-3) Nachiket Mor Committee

Explanation:

Small Finance Banks (SFB) were set up based on the recommendations of Dr. Nachiket mor committee to promote financial inclusion.

i. Salient features of Small Finance Bank(SFB)

- No cap on deposit amount
- Focus is on Small borrowers -
- Can issue both Debit and credit cards
- Extend 75% of loans to priority sector

- Ensure that 50 % of loan portfolio constitutes advances of up to RS 25 lakh
- Can distribute financial products such as Mutual Funds , Insurance and Pension.

15. Insurance Regulatory and Development Authority of India (IRDAI) has committed to enable 'Insurance for All' by _____.

- 1) 2030
- 2) 2040
- 3) 2035
- 4) 2047
- 5) 2029

Answer- **4) 2047**

Explanation:

Insurance Regulatory and Development Authority of India (**IRDAI**) has committed to enable '**Insurance for All**' by **2047**, where every citizen has an appropriate life, health and property insurance cover and every enterprise is supported by appropriate insurance solutions and also to make the Indian insurance sector globally attractive.

16. Unified Payments Interface (UPI) lite is designed for _____ payments.

- 1) Low Value
- 2) High Value
- 3) Cross border
- 4) Overdraft
- 5) Encrypted

Answer- **1) Low Value**

Explanation:

Unified Payments Interface (UPI) LITE is a new payment solution that leverages the trusted NPCI Common Library (CL) application to process **low value transactions** that have been set at below Rs. 500.

i. UPI LITE experience is intended to be a customer-friendly approach to enabling low value transactions without utilizing a Remitter bank's core banking systems in real-time, while providing adequate risk mitigation.

17. Which of the following points is/are "correct" with respect to the credit rating agencies?

A. In India, credit rating agencies are regulated by the Reserve Bank of India.

B. The rating agency popularly known as ICRA is a public limited company.

C. Brickwork Ratings is an Indian credit rating agency.

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

Answer- **2) Only B and C**

Explanation:

In India, credit rating agencies are regulated by the Securities Exchange Board of India (**SEBI**).

- **ICRA Limited** (formerly Investment Information and Credit Rating Agency of India Limited) was set up in 1991 by leading financial/investment institutions, commercial banks and financial services companies as an independent and professional investment Information and Credit Rating Agency.
- ICRA is a **Public Limited Company**, with its shares listed on the Bombay Stock Exchange and the National Stock Exchange.
- **Brickwork Ratings** is an Indian credit rating agency.

18. Which of the following is the objective of EXIM Bank?

- 1) Providing financial assistance to exporters and importers
- 2) Promoting India abroad
- 3) Regulating the country's international trade
- 4) Reducing imports gradually
- 5) None of the above

Answer-1) Providing financial assistance to exporters and importers

Explanation:

The objectives of **EXIM Bank** is to provide **financial assistance** to exporters and importers, and function as the principal financial institution for coordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade.

19. Which of the following was the first Credit Rating Agency(CRA) of India?

- 1) CRISIL
- 2) CARE
- 3) ICRA
- 4) Brickwork rating
- 5) India rating and research

Answer-1) CRISIL

Explanation:

CRISIL Ltd. formerly (Credit Rating Information Services of India) was the **first rating agency in India**. It was set-up in 1987 jointly by the erstwhile ICICI Ltd. and UTI.

- Currently CRISIL Ltd is a Subsidiary of global Credit Rating Agency S&P after it acquired a majority stake .
- Currently there are seven registered Credit Rating Agencies(CRA) in India viz. CRISIL, CARE, ICRA, SMREA, Brickwork rating, India rating and research Pvt. Ltd.

20. What is the legal status of the Securities and Exchange Board of India(SEBI)?

- 1) Registered Society
- 2) Not for Profit Company
- 3) Statutory Body
- 4) Constitutional Body
- 5) Independent body

Answer-3) Statutory Body

Explanation:

The Securities and Exchange Board of India (**SEBI**) was established by the Government of India on 12 April 1988 as an interim administrative body to promote orderly and healthy growth of the securities market and for investor protection.

- It was to function under the overall administrative control of the Ministry of Finance of the Government of India. The SEBI was given **statutory status** on 30 January 1992 through an ordinance.
- The ordinance was later replaced by an Act of Parliament known as the Securities and Exchange Board of India Act, 1992.

21. After how many years of operation can a Payments bank be converted into a Small Finance Bank (SFB)?

- 1) 5 years
- 2) 6 years
- 3) 4 years
- 4) 3 years
- 5) 2 years

Answer-1) **5 years**

Explanation:

According to the latest guidelines of RBI, Payments banks can apply for conversion into small finance banks (SFBs) after **five years** of successful operation.

Salient features of Small Finance Bank(SFB)

- No cap on deposit amount
- Focus is on Small borrowers -
- Can issue both Debit and credit cards
- Extend 75% of loans to priority sector
- Ensure that 50 % of loan portfolio constitutes advances of up to RS 25 lakh
- Can distribute financial products such as Mutual Funds , Insurance and Pension.

22. Which of the following is an umbrella organisation that operates retail payments and settlement systems in India ?

- 1) National Payments Corporation of India
- 2) Indian Banks Association
- 3) Reserve Bank of India
- 4) National Securities Depository Limited
- 5) State Bank of India

Answer-1) **National Payments Corporation of India**

Explanation:

The National Payments Corporation of India (**NPCI**) is the umbrella organization for operating **retail payments and settlement systems in India.**

i. It has created a robust payment and settlement infrastructure in the country and changed the way payments are made through a bouquet of retail payment products such as RuPay card, Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), BHIM Aadhaar, National Electronic Toll Collection (NETC Fastag) and Bharat BillPay.

23. A license authorizing to carry on payments bank business is issued by Reserve Bank of India under the _____ (Section) of the Banking Regulation Act, 1949.

- 1) Section 22
- 2) Section 12
- 3) Section 20
- 4) Section 15
- 5) Section 18

Answer-1) Section 22

Explanation:

A license authorizing to carry on payments bank business is issued by Reserve Bank of India under **Section 22** of the **Banking Regulation Act, 1949**.

- A payments bank is like any other bank, but operating on a smaller or restricted scale.
- They cannot advance loans or issue credit cards.
- It can accept demand deposits (savings account, current account) but not time deposits.
- A committee headed by Dr. Nachiket Mor recommended the setting up of 'Payments Bank' to cater to the lower income groups and small business.

24. Which of the following organisations regulates the Stock Market ?

- 1) Investor Education and Protection Fund Authority
- 2) Association of Mutual Funds in India
- 3) Competition Commission of India
- 4) Securities and Exchange Board of India
- 5) Financial Stability and Development Council

Answer- 4) Securities and Exchange Board of India

Explanation:

Regulatory Functions of Securities and Exchange Board of India (**SEBI**):

- Registration of brokers and sub brokers and other players in the market.
- Registration of collective investment schemes and Mutual Funds.
- Regulation of stock brokers, portfolio exchanges, underwriters and merchant bankers and the business in stock exchanges and any other securities market.
- Regulation of takeover bids by companies.
- Calling for information by undertaking inspection, conducting enquiries and audits of stock exchanges and intermediaries.

25. Which of the following Organisation/Mission is associated with the Bima Bharosa portal ?

- 1) Ayushman Bharat Digital Mission
- 2) Pension Fund Regulatory and Development Authority
- 3) Insurance Regulatory and Development Authority of India
- 4) Securities and Exchange Board of India
- 5) Competition Commission of India

Answer- 3) Insurance Regulatory and Development Authority of India

Explanation:

Insurance Regulatory and Development Authority of India (**IRDAI**) has launched the **Bima Bharosa Portal** in 2022. Apart from creating a central repository of industry-wide insurance grievance data, Bima Bharosa is a grievance redress monitoring tool for IRDAI.

i. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, Bima Bharosa Portal provides a gateway to register complaints with insurance companies.

26. In February 2024, _____ became the 5th Public Sector Bank to cross the market capitalization of Rs 1 lakh crore.

- 1) Indian Bank
- 2) Indian Overseas Bank
- 3) Bank of India
- 4) Bank of Maharashtra
- 5) Canara Bank

Answer- **2) Indian Overseas Bank**

Explanation:

State-owned Indian Overseas Bank's (IOB) market capitalization crossed the Rs 1 lakh crore mark for the first time following a 100% rally in the stock over the last six months.

i. The stock rose over 6.5% to hit a 52-week high at Rs 55.5, backed by heavy volumes on the NSE. A total of 5.71 crore equity shares worth Rs 310.7 crore have changed hands so far.

ii. Indian Overseas Bank's (IOB) is the **fifth public lender** after the State Bank of India (SBI), Bank of Baroda, Punjab National Bank (PNB), and Union Bank of India to cross the market capitalization of **Rs 1 lakh crore**.

27. Legal Entity Identifier (LEI) is a unique ____ character code to identify legally distinct entities that engage in financial transactions.

- 1) 20
- 2) 10
- 3) 15
- 4) 11
- 5) 14

Answer-**1) 20**

Explanation:

Legal Entity Identifier (LEI) is a unique **20-character code** to identify legally distinct entities that engage in financial transactions. It is designed to create a global reference data system that uniquely identifies every legal entity.

i. In 2023-24, LEI would be introduced for the issuers who have listed and/ or propose to list nonconvertible securities, securitised debt instruments and security receipts.

28. Which company has the largest number of White Label ATMs (WLAs) in India?

- 1) Muthoot Finance
- 2) Tata Communications Payment Solutions
- 3) Hitachi Payment Services
- 4) India1 Payments Ltd
- 5) None of the above

Answer - **4) India1 Payments Ltd**

Explanation:

India 1 Payments Ltd is India's largest White Label ATMs(WLAs) operator in India. It is based in Bengaluru, Karnataka.

- ATMs set up, owned and operated by non-banks are called WLAs.

29. Which of the following is not the function of Insurance?

- 1) Providing Certainty
- 2) Protection
- 3) Risk Sharing
- 4) Giving Credit to Insured
- 5) Assist in Capital Formation

Answer- **4) Giving Credit to Insured**

Explanation:

Insurance companies don't lend to Individuals; they invest the collected premium money in safe assets like government securities etc

i. Functions of Insurance:

- Providing certainty:
- Protection:
- Risk sharing
- Assist in capital formation.

30. In February 2024, Brookfield Asset Management appointed _____ as the new chief executive officer of its private equity business.

- 1) Sachin Shah
- 2) Anthony Bavaro
- 3) Anuj Ranjan
- 4) Jaspreet Dehl
- 5) Arpit Agrawal

Answer- **3) Anuj Ranjan**

Explanation:

Brookfield Asset Management has appointed **Anuj Ranjan** as the **new chief executive officer** of its **private equity** business as the Canadian investment giant seeks to scale up the unit amid a challenging period for the broader buyout industry.

i. Anuj Ranjan will replace Cyrus Madon, who is taking on a new role as executive chairman of private equity and will continue to be actively involved in the group, which manages about USD 140 billion in assets globally.

31. Which bank has recently (in Feb '24) launched its centenary campaign, marking a hundred years of its service to the nation?

- 1) Bank of Maharashtra
- 2) Punjab National Bank
- 3) State Bank of India
- 4) Indian Bank
- 5) Karnataka Bank

Answer- **5) Karnataka Bank**

Explanation:

Karnataka Bank has launched its **centenary campaign**, 'Bharat Ka Karnataka Bank', marking a hundred years of its service to the nation.

- i. Jointly executed by Havas Media India and Havas Worldwide India, the campaign underscores Karnataka Bank's ability to adapt to the changing times while staying true to its core values.
- ii. The campaign aims to strengthen Karnataka Bank's brand awareness, fostering a deeper connection with customers while also inviting new patrons to be a part of its storied legacy.

32. What is the Main Objective of Asian Development Bank (ADB)?

- 1) Promote Economic Stability in the World
- 2) Promoting Free Trade in Asia and the Pacific
- 3) Fighting Poverty in Asia and the Pacific
- 4) Fighting Corruption in Asia and the Pacific
- 5) Funding Infrastructure in Asia and the Pacific

Answer- **3) Fighting Poverty in Asia and the Pacific**

Explanation:

Asian Development Bank (**ADB**) is committed to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific while sustaining its efforts to **eradicate extreme poverty**.

33. The act of signing and transferring the bill of exchange is called_____.

- 1) Endorsement
- 2) Discounting
- 3) Realisation
- 4) Dishonour
- 5) None of the above

Answer- **1) Endorsement**

Explanation:

The act of signing and transferring the bill of exchange is called **Endorsement**.

- i. Any holder may transfer a bill unless its transfer is restricted, i.e., the bill has been negotiated containing words prohibiting its transfer. The bill can be initially endorsed by the drawer by putting his signatures at the back of the bill along with the name of the party to whom it is being transferred.

34. How many times a Monetary Policy Committee(MPC) is required to meet in a year?

- 1) at least four times
- 2) at least two times
- 3) at least three times
- 4) at least one time
- 5) None of the above

Answer -**1) at least four times**

Explanation:

The Monetary Policy Committee(MPC) is required to meet **at least four times in a year**. The quorum for the meeting of the MPC is four members.

- The Monetary Policy Committee (MPC) of Reserve Bank of India is a 6 member body entrusted with maintaining price stability by controlling inflation.

- MPC shall consist of the RBI Governor as its ex officio chairperson, the Deputy Governor in charge of monetary policy, an officer of the Bank to be nominated by the Central Board, and three persons to be appointed by the central government .
- The MPC determines the policy repo rate required to achieve the inflation target.
- Each member of the MPC has one vote, and in the event of an equality of votes, the Governor has a second or casting vote.

35. The Tagline of Insurance Regulatory and Development Authority of India (IRDAI) is

- 1) Progressive Insurance, Prosperous India
- 2) Promoting Insurance, Protecting Insured
- 3) Promoting Insurance, Protecting India
- 4) Insurance - Your friend forever
- 5) Protecting Insured, Protecting India

Answer - **2) Promoting Insurance, Protecting Insured**

Explanation:

The **Tagline** of Insurance Regulatory and Development Authority of India (**IRDAI**) is **Promoting Insurance, Protecting Insured.**

- Following the recommendations of the Malhotra Committee report, in 1999, the IRDAI was constituted as an autonomous body to regulate and develop the insurance industry.
- IRDAI, is a statutory body formed under an Act of Parliament, i.e., Insurance Regulatory and Development Authority Act, 1999 (IRDA Act, 1999) for overall supervision and development of the Insurance sector in India.

36. The term _____ refers to the date on which a bill of exchange or a promissory note becomes due for payment.

- 1) Retirement
- 2) Grace Period
- 3) Maturity
- 4) Realisation
- 5) None of the above

Answer - **3) Maturity**

Explanation:

The term **maturity** refers to the date on which a **bill of exchange** or a promissory note becomes due for payment. In arriving at the maturity date three days, known as days of grace, must be added to the date on which the period of credit expires instrument is payable.

i. However, where the date of maturity is a public holiday, the instrument will become due on the preceding business day.

37. What is the full form of CASA in which you find in the balance sheet of Banks?

- 1) Current Associated Savings Account
- 2) Current Authorised Savings Account
- 3) Current Actual Savings Account
- 4) Current Account Savings Account
- 5) None of the above

Answer - **4) Current Account Savings Account**

Explanation:

CASA full form is **Current Account Savings Account**, which is a type of bank account that allows customers to deposit and withdraw funds, make transactions, and earn interest on deposits. It is a popular type of account provided by banks worldwide.

38. Which of the following actions will not be taken by the RBI to contain rising Inflation in the economy?

- 1) Buying of Government Securities by RBI
- 2) Selling of Government Securities by RBI
- 3) Increasing Statutory Liquidity
- 4) Increasing Cash Reserve Ratio
- 5) Increasing Bank rate

Answer - **1) Buying of Government Securities by RBI**

Explanation:

i. Buying of Government Securities by RBI , will infuse cash into the economy causing more inflation.

ii. Selling of Government Securities by RBI will reduce cash with the public, as people pay money to buy Government Securities.

iii. Increasing Statutory Liquidity, Cash Reserve Ratio, Bank rate will lead to hike in Interest rates offered by banks leading to less credit creation and money supply.

39. If a cheque is presented for payment _____ from the date of the cheque, it is called a stale cheque.

- 1) after 5 months
- 2) after 4 months
- 3) after 3 months
- 4) before 2 months
- 5) before 1 month

Answer - **3) after 3 months**

Explanation:

If a **cheque** is presented for payment after **3 months** from the date of the cheque, it is called a stale cheque. It is dishonoured by banks.

40. As of February 2024, India has _____ Scheduled Public Sector Banks.

- 1) 10
- 2) 12
- 3) 15
- 4) 20
- 5) 40

Answer - **2) 12**

Explanation:

As of February 2024, **India** has **12** Scheduled Public Sector Banks. The list of Scheduled Public Sector Banks is as below

- Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank and Union Bank of India.

41. Which company has recently (in Feb '24) partnered with one of India's leading credit card issuers - Rupicard?

- 1) MoneyTap
- 2) Razorpay
- 3) Policybazaar
- 4) Bajaj Markets
- 5) ZestMoney

Answer- **4) Bajaj Markets**

Explanation:

Bajaj Markets, a subsidiary of Bajaj Finserv has **partnered** with one of India's leading credit **card issuers - Rupicard**. They are focused on making credit cards accessible to every Indian, irrespective of their location, income, or credit history.

- This FD-backed credit card comes with several exclusive perks that make it an ideal choice for both beginners and experienced card users.

42. In February 2024, State Bank of India got the approval of the executive committee of its central board to acquire a 100 per cent stake held by SBI Capital Markets in SBICAP Ventures for Rs _____.

- 1) 708 crore
- 2) 510 crore
- 3) 489 crore
- 4) 320 crore
- 5) 650 crore

Answer- **1) 708 crore**

Explanation:

State Bank of India has got the approval of the executive committee of its central board to acquire a **100 per cent stake** held by SBI Capital Markets in SBICAP Ventures for **Rs 708 crore**.

43. In February 2024, Paytm E-commerce changed its name to Pai Platforms and acquired _____ (company), a seller platform on Open Network for Digital Commerce (ONDC).

- 1) Globus
- 2) Ebay India
- 3) Jabong
- 4) Bitsila
- 5) Homeshop18

Answer- **4) Bitsila**

Explanation:

Paytm E-commerce has changed its name to **Pai Platforms** and has acquired **Bitsila**, a seller platform on Open Network for Digital Commerce (**ONDC**), **gaining share** in the online retail business.

- The company had applied for a name change around three months ago and got the approval from the Registrar of Companies on 8th February 2024.

- Elevation Capital is the largest shareholder in Paytm E-commerce. It is also backed by Paytm Founder and CEO Vijay Shekhar Sharma, Softbank and eBay.

44. Which of the following committees dealt with the MSME sector and recommended an enhanced role of Small Industries Development Bank of India (SIDBI)?

- 1) U.K.Sinha Committee
- 2) Nandan Nilekani Committee
- 3) Nachiket Mor Committee
- 4) Narasimham Committee
- 5) Raghuram Rajan Committee

Answer- 1) U.K.Sinha Committee

Explanation:

Salient recommendations of the **U.K.Sinha Committee** on Micro, Small and Medium Enterprises constituted by the Reserve Bank of India are in respect of:-

- Amendments in MSME Development Act.
- Enhancing the role of Small Industries Development Bank of India (SIDBI).
- Creating Equity and Venture Capital Fund for MSMEs.
- Effective resolution mechanism for issues of delayed payments.
- Enhancing the usage of Government e-Marketplace (GeM) portal for MSMEs etc.

45. Which of the following is not operated by National Payments Corporation of India(NPCI)?

- 1) Unified Payments Interface (UPI)
- 2) Immediate Payment Service (IMPS)
- 3) National Electronic Fund Transfer (NEFT)
- 4) Aadhar enabled Payment System(AePS)
- 5) NETC FASTag

Answer- 3) National Electronic Fund Transfer (NEFT)

Explanation:

National Electronic Fund Transfer (**NEFT**) is operated by the Reserve Bank of India(**RBI**).

- i. While Unified Payments Interface (UPI), Immediate Payment Service (IMPS), Aadhar enabled Payment System(AePS),NETC FASTag are operated by National Payments Corporation of India(NPCI).
- ii. National Electronic Fund Transfer (NEFT) is a popular electronic payment system used in India that enables individuals and businesses to transfer funds between banks in a secure and efficient manner.

46. Hitachi Payment Services , a leading White label ATMs (WLAs) operator is a 100% owned subsidiary of Hitachi, Ltd.

To which country does Hitachi belong ?

- 1) China
- 2) India
- 3) United States of America
- 4) Japan
- 5) United Kingdom

Answer -4) Japan

Explanation:

Hitachi, Ltd. is a Japanese company based in Tokyo, **Japan**.

- Hitachi Payment Services is one of the select non-bank entities in India which has been licensed by the Reserve Bank of India (RBI) to deploy White label ATMs (WLAs) across the country. With a strong focus in Tier 3 to Tier 6 towns.
- It provides ATM services under the brand name Hitachi Money Spot and currently has over 9000 ATMs.

47. Credit Information Bureau (India) Limited was incorporated based on recommendations made by the RBI_____.

- 1) Siddiqui Committee
- 2) Rangarajan Committee
- 3) Narasimham Committee
- 4) Urjit Patel Committee
- 5) None of the above

Answer- **1) Siddiqui Committee**

Explanation:

Credit Information Bureau (India) Limited) was incorporated based on recommendations made by the RBI **Siddiqui Committee**.

- Credit Information Companies (CIC) in India are licensed by the RBI and governed by the Credit Information Companies Regulation Act, 2005 (CICRA) and various other rules and regulations issued by the RBI.
- As per Section 15 of the CICRA, every Credit Institution (like banks) should be a member of at least one CIC.

48. After how many years of operation can a Small Finance Bank(SFB) be converted into a Universal Bank?

- 1) 5 years
- 2) 6 years
- 3) 4 years
- 4) 3 years
- 5) 2 years

Answer-**1) 5 years**

Explanation:

Small Finance Banks (**SFB**) are allowed to apply to the Reserve Bank of India (RBI) for a transition to a **universal bank** after a minimum of **five years** of successful operations and meeting other necessary criteria set by the RBI.

Salient features of Small Finance Bank(SFB):

- No cap on deposit amount
- Focus is on Small borrowers
- Can issue both Debit and credit cards
- Extend 75% of loans to priority sector
- Ensure that 50 % of loan portfolio constitutes advances of up to RS 25 lakh

49. What is the full form of CGTMSE , which is established by the Government of India and SIDBI ?

- 1) Credit Guarantee Foundation Trust for Micro and Small Enterprises
- 2) Credit Guarantee Fund Trust for Micro and Small Entrepreneurs
- 3) Credit Guarantee Fund Trust for Micro and Small Enterprises
- 4) Credit Guarantee Fund Trust for Macro and Small Enterprises
- 5) Credit Guarantee Finance Trust for Micro and Small Enterprises

Answer- 3) Credit Guarantee Fund Trust for Micro and Small Enterprises

Explanation:

The full form of CGTMSE is **Credit Guarantee Fund Trust for Micro and Small Enterprises.**

- CGTMSE was launched by the government of India to ensure there is collateral-free credit to the micro and small enterprise sector.
- This scheme is applicable to both existing and new enterprises. the ministry of micro, small and medium enterprises, government of india, and small industries development bank of india (SIDBI) in collaboration has established CGTMSE to implement the credit guarantee fund scheme for micro and small enterprises.

50. Who has been recently (in Feb '24) appointed as the Managing Director (MD) & Chief Executive Officer (CEO) of SBI Capital Markets (SBICAPS)?

- 1) Rajay Kumar Sinha
- 2) Suresh Kozhikote
- 3) Amitava Chatterjee
- 4) Deepak Kaushik
- 5) Virendra Bansal

Answer- 5) Virendra Bansal

Explanation:

Virendra Bansal has been appointed as the new Managing Director & Chief Executive Officer of SBI Capital Markets (**SBICAPS**), the wholly-owned subsidiary and investment banking arm of State Bank of India (SBI).

i. He replaces Rajay Kumar Sinha, who has been appointed as the Whole Time Member (Finance and Investment) of the Insurance Regulatory and Development Authority of India (IRDAI) for a period of three years in January 2024

51. In which year the Reserve Bank of India(RBI) was established?

- 1) 1930
- 2) 1935
- 3) 1942
- 4) 1949
- 5) 1950

Answer- 2) 1935

Explanation:

The Reserve Bank of India was established on **April 1, 1935** in accordance with the provisions of the Reserve Bank of India Act, 1934.

i. Recently, RBI has reportedly asked card payment gateways like Mastercard and Visa to halt card-based commercial payments made by companies and small entities.

- Following this, the card networks have discontinued their services to all non-KYC-ed merchants and business outlets who might not be authorised to accept card payments until further notice.

52. Which company has recently (in Feb '24) partnered with the National Payments Corporation of India (NPCI) to offer a credit line on UPI feature?

- 1) Freecharge
- 2) IppoPay
- 3) PayU
- 4) Instamojo
- 5) Cashfree

Answer- **3) PayU**

Explanation:

Online payments solution company **PayU** announced the acceptance of '**Credit Lines on UPI**' feature on its platform, in collaboration with the National Payments Corporation of India (**NPCI**). The integration enables PayU's merchants to accept digital payments via credit line.

- The enablement of pre-sanctioned credit lines by banks through UPI will empower businesses and consumers alike, fostering India's financial inclusion agenda.

53. Which of the following publishes the Monetary Policy Committee Report?

- 1) Fiscal Stability and Development Council
- 2) Ministry of Finance
- 3) Reserve Bank of India
- 4) State Bank of India
- 5) None of the above

Answer- **3) Reserve Bank of India**

Explanation:

The Reserve Bank of India (**RBI**) is mandated to publish a **Monetary Policy Report** every six months, explaining the sources of inflation and the forecasts of inflation for the coming period of six to eighteen months.

54. What is the name of the cheque that can only be issued to the person whose name is mentioned on the cheque?

- 1) Stale Cheque
- 2) Bearer Cheque
- 3) Order Cheque
- 4) Uncrossed Cheque
- 5) None of the above

Answer - **3) Order Cheque**

Explanation:

Order Cheque: In these cheques, the words 'or bearer' is canceled. Such cheques can only be issued to the person whose name is mentioned on the cheque, and the bank will do its background check to authenticate the cheque bearer's identity before releasing the payment.

55. Which of the following is India's sole note issuing authority?

- 1) Reserve Bank of India
- 2) State Bank of India
- 3) Central Government
- 4) Ministry of Finance
- 5) Bharatiya Reserve Bank Note Mudran Private Ltd.

Answer - 1) Reserve Bank of India

Explanation:

The Reserve Bank of India (**RBI**) is the nation's sole note **issuing authority**. Along with the Government of India, RBI is responsible for the design, production and overall management of the nation's currency, with the goal of ensuring an adequate supply of clean and genuine notes.

56. Who is the current (as of Feb '24) Managing Director (MD) & Chief Executive Officer (CEO) of Federal Bank?

- 1) Prashant Kumar
- 2) Shyam Srinivasan
- 3) Sandeep Bakhshi
- 4) Sumant Kathpalia
- 5) Ajay Kumar Srivastava

Answer- 2) Shyam Srinivasan

Explanation:

About Federal Bank Limited:

Managing Director (MD) & Chief Executive Officer (CEO) – Shyam Srinivasan

Headquarters – Aluva, Kochi, Kerala

Established in – 1931

Tagline – Your Perfect Banking Partner

57. Which among the following is a Risk Transfer Method?

- 1) Savings Bank
- 2) Insurance
- 3) Share Market
- 4) Lottery
- 5) Betting

Answer- 2) Insurance

Explanation:

Insurance is a mechanism of **risk transfer** and sharing by pooling of risks and funds among a group of individuals who are exposed to similar kinds of risks for the benefit of those who suffer loss on account of the risk.

58. Which of the following is an umbrella organization that operates retail payments and settlement systems in India?

- 1) National Payments Corporation of India
- 2) Indian Banks Association
- 3) Reserve Bank of India
- 4) National Securities Depository Limited

5) State Bank of India

Answer-1) National Payments Corporation of India

Explanation:

The National Payments Corporation of India (**NPCI**) is the **umbrella organisation** for operating retail payments and settlement systems in India.

- It has created a robust payment and settlement infrastructure in the country and changed the way payments are made through a bouquet of retail payment products such as RuPay card, Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), BHIM Aadhaar, National Electronic Toll Collection (NETC Fastag) and Bharat BillPay.

59. Which among the following do not form part of the payment and Settlement system in India?

- 1) Regional Rural Banks
- 2) Public Sector Banks
- 3) Small Finance Banks
- 4) Non-Banking Financial Companies
- 5) Payment Banks

Answer- 4) Non-Banking Financial Companies

Explanation:

Non-Banking Financial Companies (NBFCs) do not form part of the payment and settlement system and cannot issue cheques drawn on itself.

- NBFCs lend and make investments and hence their activities are akin to that of banks; however, there are a few differences as given below.
- NBFC cannot accept demand deposits
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

60. Name the bank that has recently (in Feb '24) entered into an MoU with the Government of Uttar Pradesh to collaborate on livestock healthcare management and welfare.

- 1) Kotak Mahindra Bank
- 2) IndusInd Bank
- 3) ICICI Bank
- 4) HDFC Bank
- 5) Axis Bank

Answer- 2) IndusInd Bank

Explanation:

IndusInd Bank Ltd.'s shares were up by 1.29 per cent after the company and its subsidiary, Bharat Financial Inclusion Limited, entered into a Memorandum of Understanding (**MoU**) with the **State Government of Uttar Pradesh** to collaborate on livestock healthcare management and welfare in the Western Uttar Pradesh region.

- This partnership is part of their social initiative, the Bharat Sanjeevani Program, aimed at fostering livestock welfare in the region.