

GUPTA

CLASSES

BANKING

July-2022

English

Part-5



GUPTA

CLASSES

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

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

Explanation:

Demat Debit and Pledge Instruction (DDPI) system:

- i.** Significance: Since DDPI is designed to prevent misuse of client securities by brokers using the POA system, it will be a reliable mechanism for stock brokers to gain consent from their clients for debiting and pledging their securities in the demat account.
- ii.** With the DDPI, clients will explicitly grant permission for the stock broker and depository participant to have access to the accounts of their beneficial owners for the limited purpose of meeting pay-in obligations for the settlement of trades they have conducted.
- iii.** A client can use the DDPI or complete the settlement by issuing physical Delivery Instruction Slip (DIS) or electronic Delivery Instruction Slip (eDIS) themselves.

5. In SWIFT code, the 1st four alphabetic characters represent _____.

- 1) User Name
- 2) Branch Code
- 3) Location Code
- 4) Country Name
- 5) Bank Name

Answer- **5) Bank Name**

Explanation:

SWIFT (**Society for Worldwide Interbank Financial Telecommunication**) is a 8 to 11 Alphabetic code that is a combination of various kinds of letters and are used to identify the branch codes of the banks.

It is approved by the International Organization for Standardization (ISO).

The components of SWIFT code are:

- The first four alphabetic characters representing the bank name,
- The next two alphabetic characters represent the country name
- The next two letters or digits represent the location code, and
- The last 3 letters or digits represent the branch code.

Example: SWIFT Code of a branch of Punjab National Bank in Delhi is PUNBINBDRG

6. Which of the following points are 'correct' with respect to the Non-Resident External (NRE) account?

- 1) Non-Resident External (NRE) account is a rupee account, offering complete security.
- 2) The accounts may be maintained in any form of savings, current, recurring, or fixed deposits.
- 3) In NRE, the currency risk is on the depositor.
- 4) Only 1 & 2
- 5) All 1, 2 & 3

Answer- **5) All 1, 2 & 3**

Explanation:

Non-Resident External (NRE) account is a rupee account, offering complete security.

- These accounts can be in the form of savings, current, recurring, or fixed deposits.
- The currency risk is on the depositor and is financed from abroad income through inward remittances. Money can be fully repatriated (sent back) abroad without restrictions.
- Given the attractive post-tax return, NRE temporary deposits are very popular with non-residents.

7. CAR is the ratio of a bank's capital to its risk. In CAR what does A stands for:

- 1) Acceptable
- 2) Asset
- 3) Advance
- 4) Adequacy
- 5) Annual

Answer- **4) Adequacy**

Explanation:

CRAR also known as **Capital Adequacy Ratio (CAR)** is the ratio of a bank's capital to its risk. CRAR is decided by central banks and bank regulators to prevent commercial banks from taking excess leverage and becoming insolvent in the process.

8. Which company recently (in July'22) received RBI approval for a Payment Aggregator (PA) License?

- 1) Freecharge
- 2) Cashfree
- 3) CCAvenue
- 4) Instamojo
- 5) Razorpay

Answer- **5) Razorpay**

Explanation:

Razorpay has received **RBI's** approval for a Payment Aggregator (PA) License. The move endorses Razorpay as India's full-stack financial platform and further reiterates the trust placed by over 8 million businesses in the platform to boost and support their business growth.

9. Who is current (as of July'22) Managing Director (MD) & Chief Executive Officer (CEO) of Bank of India?

- 1) Atanu Kumar Das
- 2) Sanjiv Chadha
- 3) Hasmukh Adhia
- 4) J. Packirisamy
- 5) Mallikarjuna Rao

Answer- **1) Atanu Kumar Das**

Explanation:

About Bank of India (BoI):

MD & CEO – Atanu Kumar Das

Establishment – 1906

Headquarters – Mumbai, Maharashtra

Tagline – Relationship beyond banking

10. What is the maximum proportion of shares that can be allocated to anchor investors in an Initial Public Offering (IPO)?

- 1) 40%
- 2) 50%
- 3) 20%
- 4) 60%
- 5) 30%

Answer- 4) 60%

Explanation:

According to Securities and Exchange Board of India (SEBI) rules, Anchor investors who get guaranteed allotment a day before the IPO opens to the public are normally allocated **60%** of the Qualified Institutional Buyers (QIB) quota.

11. What is the maximum number of digits that a UPI-PIN can have?

- 1) 9
- 2) 7
- 3) 8
- 4) 6
- 5) 4

Answer- 4) 6

Explanation:

UPI-PIN (UPI Personal Identification Number) is a 4-6 digit pass code you create/set during first time registration with UPI App.

i. Recently, the National Payments Corporation of India has directed that all Unified Payments Interface (UPI)-based applications, while capturing their location or geographic coordinates, must take prior consent from the customers.

12. The NRE account is an Indian rupee-denominated account, offering complete security.

The NRE Account stands for?

- 1) Non-Recurring Entry
- 2) Non-Resident Earner
- 3) Non-Resident External
- 4) Non-Recurring External
- 5) Non-Resident Entry

Answer- 3) Non-Resident External

Explanation:

The Non-Resident External (**NRE**) account is an Indian rupee-denominated account, offering complete security. These accounts can be in the form of savings, current, recurring, or fixed deposits. The foreign currency you deposit into the account is converted to Indian Rupee (INR).

13. Which Small Finance Bank (SFB) plan to run down the erstwhile Punjab and Maharashtra Co-operative (PMC) Bank's loan book of about Rs 800 crore?

- 1) Ujjivan SFB
- 2) Equitas SFB
- 3) Unity SFB
- 4) Capital SFB
- 5) AU SFB

Answer- **3) Unity SFB**

Explanation:

Unity Small Finance Bank plans to run down the erstwhile Punjab and Maharashtra Co-operative (PMC) Bank's loan book of about Rs.800 crore even as it focuses on growing its micro finance and MSME (micro, small and medium enterprises) loan portfolio.

14. Which bank recently (in July'22) approved fund raising via debt securities aggregating up to Rs. 20,000 crores?

- 1) South Indian Bank
- 2) YES Bank
- 3) IndusInd Bank
- 4) ICICI Bank
- 5) HDFC Bank

Answer- **3) IndusInd Bank**

Explanation:

The Board of Directors of **IndusInd Bank** approved fund raising via debt securities aggregating up to Rs. 20,000 crores or its equivalent amount in foreign currency.

i. The fund raising by IndusInd Bank will be on a private placement basis, subject to approval of its shareholders

15. In July 2022, the Enforcement Directorate (ED) imposed penalties of _____ on Amnesty India for violating the Foreign Exchange Management Act (FEMA) 1999.

- 1) Rs 21 crore
- 2) Rs 51 crore
- 3) Rs 10 crore
- 4) Rs 48 crore
- 5) Rs 25 crore

Answer- **2) Rs 51 crore**

Explanation:

The Enforcement Directorate (**ED**) imposed penalties of **Rs 51 crore** and Rs 10 crore, respectively, on **Amnesty India** and its former head Aakar Patel, citing violations of the Foreign Exchange Management Act (FEMA) 1999.

16. Name the bank that recently (in July'22) approved a proposal to raise up to Rs 20,000 crore in debt on a private placement basis to fund its business growth.

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

Answer- 2) IndusInd Bank

Explanation:

IndusInd Bank has approved a proposal to raise up to Rs 20,000 crore in debt on a private placement basis to fund its business growth.

i. The capital adequacy ratio of the bank stood at 18.42% as on March 31, with tier-I capital being at 16.80% and tier-II capital at 1.62% as percentage of its risk-weighted assets.

CA STATIC GK

1. What is the currency of Hawaii?

- 1) Rial
- 2) Dinar
- 3) Dollar
- 4) Euro
- 5) Peso

Answer- 3) Dollar

Explanation:

About Hawaii:

Capital – Honolulu

Currency – USD (US Dollar)

2. Which article of the Indian constitution deals with the post of Attorney General of India?

- 1) Article 71
- 2) Article 52
- 3) Article 75
- 4) Article 63
- 5) Article 76

Answer- 5) Article 76

Explanation:

About Attorney General of India:

i. **Article 76** of the constitution deals with the post of **Attorney General of India**. He/She is the highest law officer of India.

ii. He/She works as a chief legal advisor to the government of India and advises the union government on all legal matters.

iii. The President of India appoints a person who is qualified for the post of Supreme Court Judge.

- Term of office-The Constitution mentions no specified tenure of Attorney General.
- 1st Attorney General- M.C. Setalvad

3. In which state 'Ambubachi Mela' festival was started in June 2022?

- 1) Assam
- 2) Karnataka
- 3) Uttarakhand
- 4) Gujarat
- 5) Madhya Pradesh

Answer- **1) Assam**

Explanation:

The four-day-long **Ambubachi Mela** has kickstarted June 23 2022 at the famous Kamakhya temple atop the Nilachal Hills in **Assam's** Guwahati after a gap of two years. Due to the devastating floods in the state, the festival is being observed in a subdued manner this year 2022.

4. In June 2022, Garuda Aerospace Pvt Ltd partnered with HiiLSE Drones to set up a drone factory in Malaysia.

In which city Garuda Aerospace Pvt Ltd is located?

- 1) Chennai, Tamil Nadu
- 2) Gandhinagar, Gujarat
- 3) Sriharikota, Andhra Pradesh
- 4) Bengaluru, Karnataka
- 5) Pune, Maharashtra

Answer- **1) Chennai, Tamil Nadu**

Explanation:

Chennai, Tamil Nadu-based drone startup **Garuda Aerospace Pvt Ltd** on June 22 announced that it has teamed up with Malaysia-based HiiLSE Global Sdn Bhd (HiiLSE Drones) to set up a 2.42 hectares drone factory in Malaysia with an investment of Rs 115 crore.

5. In which state, Karnala Bird Sanctuary is located?

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

Answer- **3) Maharashtra**

Explanation:

About Maharashtra:

Chief Minister- Uddhav Thackeray

UNESCO Heritage Sites – Ellora Caves , Chhatrapati Shivaji Terminus (formerly Victoria Terminus)

Sanctuary – **Karnala Bird Sanctuary** , Great Indian Bustard Sanctuary

6. Which country and India recently (in June'22) conducted the 9th Army to Army Staff Talks (AAST) in Dehradun, Uttarakhand?

- 1) Germany
- 2) Australia
- 3) France
- 4) Sri Lanka

5) Indonesia

Answer- **2) Australia**

Explanation:

The 9th Army to Army Staff Talks (AAST) between the Australian Army and Indian Army were conducted in Dehradun, Uttarakhand.

i. Australian Army delegation is on a visit to India from June 25 to August 01

7. The Ramsar convention, named after Ramsar, a city in _____, is an international treaty for the conservation and wise use of wetlands.

1) Egypt

2) Israel

3) Syria

4) Iran

5) Saudi Arabia

Answer- **4) Iran**

Explanation:

Ramsar convention:

It is an international treaty for the conservation and wise use of wetlands. It is named after the **Iranian city** of Ramsar, on the Caspian Sea, where the treaty was signed on 2 February 1971.

i. Known officially as 'the Convention on Wetlands of International Importance especially as Waterfowl Habitat' (or, more recently, just 'the Convention on Wetlands'), it came into force in 1975.

ii. As part of promoting sustainable mining, the Ministry of Coal has contacted the Ministry of the Environment, Forestry and Climate Change (MoEFCC) to include five coal mines in Coal India Ltd (CIL) in the Ramsar list.

8. Recently, a place, 'Barpeta,' was in the news. It is the district of which state?

1) Odisha

2) Assam

3) Maharashtra

4) Madhya Pradesh

5) West Bengal

Answer- **2) Assam**

Explanation:

The flood situation in Assam has remained critical with nearly 42 lakh people in over 30 districts affected by it as of June 14, 2022.

i. Nearly half of the 42 lakh people impacted by the **Assam** floods are from the four western districts- Barpeta, Baksa, Goalpara and Kamrup. Around twenty-one per cent of the total area in Barpeta is under flood.

9. The case of 'Roe V Wade' is related to the issue of _____.

1) Equality

2) Abortion

3) Euthanasia

4) Surrogacy

5) LGBTQ

Answer- **2) Abortion**

Explanation:

Roe v. Wade was a landmark decision of the U.S. Supreme Court in which it was ruled that the Constitution of the United States protects a pregnant woman's liberty to choose to have an **abortion**.
i. The U.S. Supreme Court recently overturned the landmark 1973 Roe v. Wade ruling that recognized women's constitutional right to abortion. Subsequently, protests spread across the country after the ruling.

10. Thiomargarita magnifica, which was recently in the news, It is a ____.

- 1) Lizard
- 2) Butterfly
- 3) Bacteria
- 4) Virus
- 5) Fish

Answer- **3) Bacteria**

Explanation:

Scientists have discovered the **world's largest bacterium** which can be seen with the naked eye. The bizarre bacterium has been found in a Caribbean mangrove swamp.

i. The bacterium is named **Thiomargarita magnifica** or "magnificent sulfur pearl" and can reach a length of 2 centimetres. It is roughly 50 times larger than all known **giant bacteria**.

11. Bavarian Alps is situated in which country?

- 1) Germany
- 2) Argentina
- 3) Brazil
- 4) Indonesia
- 5) Chile

Answer- **1) Germany**

Explanation:

The Bavarian Alps is a collective name for several mountain ranges of the Northern Limestone Alps within the **German** state of Bavaria.

i. Recently, Ukrainian President Volodymyr Zelenskyy has joined the Group of Seven leaders by video link at their summit in the Bavarian Alps.

12. Keibul Lamjao National Park is the only floating National Park in the world.

In which Indian state, Keibul Lamjao National Park is located?

- 1) Meghalaya
- 2) Arunachal Pradesh
- 3) Tripura
- 4) Mizoram
- 5) Manipur

Answer- **5) Manipur**

Explanation:

Keibul Lamjao National Park is the only floating National Park in the world, the Keibul Lamjao National Park located on the Loktak Lake is the last natural habitat of the 'Sangai' (*Rucervus eldii*), the dancing deer of **Manipur**.

i. This is the last natural habitat of the brow-antlered deer (Sangai) , the dancing deer of Manipur.

13. In which sea, Snake Island is located?

- 1) Coral sea
- 2) Black Sea
- 3) Norwegian sea
- 4) Red Sea
- 5) Baltic sea

Answer- **2) Black Sea**

Explanation:

Ukrainian forces have taken control of **Snake Island** in the **Black Sea**, which was occupied by Russia very early in the war.

i. Snake or Serpent Island, called Zmiinyi in Ukrainian, is a rocky outcrop that extends less than 700 metres from end to end, and is often described as being "X-shaped". It is located 35 km from the coast, to the east of the mouth of the Danube and roughly southwest of Odessa.

ii. The island is marked on the map by the tiny village of Bile that is located on it. The island is close to the coast of Romania, with which Ukraine has had a dispute — and which was settled in 2009 by the International Court of Justice, which drew a new maritime border between the two countries.

14. Which of the following committee related to deliberate on the legalisation of abortion in India?

- 1) Mukherjee Committee
- 2) Chadha Committee
- 3) Shantilal Shah Committee
- 4) Udupa Committee
- 5) Kartar Singh Committee

Answer- **3) Shantilal Shah Committee**

Explanation:

In the 1960s, in the wake of a high number of induced abortions taking place, the Union government ordered the constitution of the **Shantilal Shah Committee** to deliberate on the legalisation of abortion in India. The Medical Termination Of Pregnancy (MTP) Act was brought into force in 1971.

i. Under the Medical Termination of Pregnancy (Amendment) Act, 2021, abortion is permitted after medical opinion under stipulated circumstances. The 2021 Act increased the upper limit of the gestation period to which a woman can seek a medical abortion to 24 weeks from 20 weeks permitted in the 1971 Act.

ii. From 20 weeks up to 24 weeks, the opinion of two registered medical practitioners is required.

15. The Classical Flute player Hariprasad Chaurasia's birth anniversary was celebrated on July 1st, 2022. In which year did he receive the Padma Vibhushan?

- 1) 1992
- 2) 2010

3) 1982

4) 2000

5) 1998

Answer- **4) 2000**

Explanation:

Hariprasad Chaurasia was born on July 1st, 1938 in Allahabad and he began his musical pursuit at the age of 15, learning classical vocal technique from Pandit Rajaram. He is a world-renowned exponent of the bansuri or bamboo **flute**.

Awards: Padma Vibhushan-**2000**, Padma Bhushan-1992.

16. In which state, Rath Yatra was celebrated in July 2022?

1) Odisha

2) Gujarat

3) Jharkhand

4) West Bengal

5) Uttarakhand

Answer- **1) Odisha**

Explanation:

The world famous **Rath Yatra** will begin on July 1 2022 at Puri in **Odisha**. Thousands of devotees from across the country have arrived in the temple town.

i. The enthusiasm among the devotees is clearly visible across Odisha as the nine-day annual Rath Yatra of Lord Balabhadra, Devi Subhadra and Lord Jagannath will be held with full public participation after two years.

17. In which state, ICAR-National Dairy Research Institute (NDRI) is located?

1) Odisha

2) Madhya Pradesh

3) West Bengal

4) Haryana

5) Gujarat

Answer- **4) Haryana**

Explanation:

Recently, the Union Minister for Agriculture and Farmers Welfare, Narendra Singh Tomar inaugurated the centenary year celebrations of the National Dairy Research Institute (**NDRI**), Karnal (Haryana).

i. ICAR-National Dairy Research Institute (NDRI) at **Karnal, Haryana** is one of the premier Institutes in the dairy sector, which has contributed a lot in the growth of the dairy industry and played a crucial role in India's development in milk production with its continuous research.

ii. Speaking on the occasion, Tomar said that India ranks first in the world in terms of most agricultural products, and in this situation it is even more necessary to maintain the quality of products.

18. The 'LaQshya program' under which ministry?

1) Ministry of Micro, Small and Medium Enterprises

2) Ministry of Women and Child Development

3) Ministry of Education

- 4) Ministry of Health and Family Welfare
- 5) Ministry of Skill Development and Entrepreneurship

Answer- **4) Ministry of Health and Family Welfare**

Explanation:

The LaQshya program under the aegis of Ministry of Health and Family Welfare, LAQshya aims at improving quality of care in the labour room and maternity Operation Theatre (OT).

19. In which city, the All India Institute of Ayurveda (AIIA) is located?

- 1) Mumbai, Maharashtra
- 2) New Delhi, Delhi
- 3) Chennai, Tamil Nadu
- 4) Gandhinagar, Gujarat
- 5) Noida, Uttar Pradesh

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

Explanation:

About All India Institute of Ayurveda (AIIA):

Located- New Delhi, Delhi

Founded- 2017

20. The Varada River is the tributary of the _____ River.

- 1) Luni
- 2) Indus
- 3) Brahmaputra
- 4) Godavai
- 5) Tungabhadra

Answer- **5) Tungabhadra**

Explanation:

The Bedti-Varada project was envisaged in 1992 to supply drinking water. The plan aims to link the Bedti, a river flowing west into the Arabian Sea, with the **Varada**, a tributary of the **Tungabhadra River**, which flows into the Krishna, which in turn flows into the Bay of Bengal.

i. A massive dam will be erected in the Gadag district. A second dam will be built on the Pattanahalla river in Sirsi, Uttara Kannada district.

ii. Both dams will take water to the Varada via tunnels.

21. In July 2022, China delivered its largest and most advanced warship named 'PNS Tughril' to _____.

- 1) Indonesia
- 2) Pakistan
- 3) United States
- 4) Japan
- 5) India

Answer- **2) Pakistan**

Explanation:

China has delivered its largest and most advanced warship to Pakistan as it seeks to beef up the navy of its all-weather ally in the Arabian Sea and the Indian Ocean, where it has increased its own naval presence in recent years.

i. Designed and built by China State Shipbuilding Corporation Limited (CSSC), the frigate was delivered to the Pakistan Navy in a commissioning ceremony in Shanghai. The Type 054A/P frigate was named the PNS Tughril.

22. Sydney McLaughlin is associated with which sports?

- 1) Squash
- 2) Cricket
- 3) Weight Lifting
- 4) Athletic
- 5) Football

Answer- **4) Athletic**

Explanation:

Olympic champion Sydney McLaughlin broke her own world record in the 400-metre hurdles at the U.S. outdoor track and field championships.

i. She crossed the finish line at Hayward Field in 51.41 seconds, breaking her own record of 51.46 set last year at the Tokyo Games, where she won the gold medal.

23. In which state Sports Journalist Federation of India (SJFI) is located?

- 1) Kolkata, West Bengal
- 2) Gandhinagar, Gujarat
- 3) Chennai, Tamil Nadu
- 4) Mumbai, Maharashtra
- 5) Noida, Uttar Pradesh

Answer- **1) Kolkata, West Bengal**

Explanation:

Sports Journalist Federation of India (**SJFI**) is located in Kolkata, West Bengal. It was established in 1976 at Eden Gardens, Calcutta (Kolkata).SJFI got affiliated with AIPS in 1979.

24. In which state, the Ramgarh Vishdhari Sanctuary is located?

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

Answer- **2) Rajasthan**

Explanation:

The **Ramgarh Vishdhari Sanctuary** in Rajasthan was notified as **India's 52nd** tiger reserve. This is Rajasthan's fourth tiger reserve after Ranthambore, Sariska and Mukundra.

25. What is the currency of Algeria?

- 1) Franc
- 2) Euro
- 3) Dinar
- 4) Dollar
- 5) Peso

Answer- **3) Dinar**

Explanation:

About Algeria:

Capital-Algiers

Currency- Algerian **Dinar**

26. In July 2022, the government moved the administration of the Narcotic Drugs and Psychotropic Substances Act from Ministry of Finance to _____.

- 1) Ministry of Home Affairs
- 2) Ministry of Health and Family Welfare
- 3) Ministry of Women and Child Development
- 4) Ministry of Corporate Affairs
- 5) Ministry of Youth Affairs and Sports

Answer- **1) Ministry of Home Affairs**

Explanation:

The government is reportedly considering moving the administration of the Narcotic Drugs and Psychotropic Substances Act, 1985, and the Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act, 1988 from the finance ministry to the **Ministry of Home Affairs**.

Aim: To bring all matters relating to narcotics under one department.

27. Which of the following points are 'correct' with respect to the Foreign Portfolio Investment (FPI)?

- 1) FPI is a direct investment but investment in only financial assets such as stocks, bonds etc. of a company located in another country.
- 2) In FPI, Investment gives investors only ownership rights and not management rights.
- 3) FPI is one of the common ways for investors to participate in an overseas economy, especially retail investors.
- 4) Both 1 & 2
- 5) All 1, 2 & 3

Answer- **5) All 1, 2 & 3**

Explanation:

FPI is a direct investment but investment in only financial assets such as stocks, bonds etc. of a company located in another country.

i. In FPI, Investment gives investors only ownership rights and not management rights.

ii. FPI is one of the common ways for investors to participate in an overseas economy, especially retail investors.

28. Which National Park is known for the one horned Indian rhinoceros?

- 1) Kudremukh National Park
- 2) Gir National Park
- 3) Bandipur National Park
- 4) Kaziranga National Park
- 5) Kanger Valley National Park

Answer- **4) Kaziranga National Park**

Explanation:

The Indian state of Assam is home to the largest population of greater-one horned rhinos, with more than 90% in **Kaziranga National Park**.

i. Recently in June 2022, the Kaziranga National Park and Tiger Reserve (KNPTR) which is home to more than 2,600 one-horned Indian rhinos, is faced with a major threat from around 17 invasive plant species that are threatening to destroy the habitats of one-horned rhinos and other animals who reside in the park.

29. Which state's Power Generation Company recently (in June'22) signed an MoU with the South Eastern Coalfield Limited (SECL) for setting up a 660-MW unit?

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

Answer- **5) Madhya Pradesh**

Explanation:

The Chhattisgarh-based South Eastern Coalfield Limited (SECL), an undertaking of the state-owned Coal India Limited (CIL), has decided to venture into power production.

i. SECL has signed an MoU with the **Madhya Pradesh** Power Generation Company Limited (MPPGCL) for setting up a 660-MW unit. The project will be expedited by setting up a joint venture between SECL and the MPPGCL.

ii. The coal-fired plant of the state-run MPPGCL will have an installed capacity of 660-MW, that will come near the existing Amarkantak Thermal Power Station at Chachai in Anuppur district of MP.

30. The disputed Western Sahara region between which two countries?

- 1) Kenya and Spain
- 2) Congo and Algeria
- 3) Algeria and Spain
- 4) Libya and Spain
- 5) Spain and Egypt

Answer- **3) Algeria and Spain**

Explanation:

Recently, **Algeria** has taken steps to cut friendly ties with **Spain**, over Spain's recent foreign policy shift on the disputed Western Sahara region. Algeria will soon suspend its 20-year-old treaty of friendship, good neighborliness, and co-operation with Spain.

- i. Since 2002, this treaty has led to a close partnership between the two countries on migration flows, anti-human trafficking measures, as well as in the economic, financial, educational, and defence sectors. Algeria will also be banning imports from Spain.
- ii. Western Sahara is a vast, sparsely-populated desert region in Northwest Africa.

31. In which state, Dimapur Honey Testing Laboratory was inaugurated by Union Minister for Agriculture and Farmers Welfare Narendra Singh Tomar?

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

Answer- 2) Nagaland

Explanation:

The Union Minister for Agriculture and Farmers Welfare, Narendra Singh Tomar, officially inaugurated the Dimapur Honey Testing Laboratory in **Nagaland**. The honey testing facility will support beekeepers and producers in testing their produced honey.

32. According to the Kotak Institutional Equities, which of the following states are among the top Indian plastic waste producers?

- 1) Tamil Nadu
- 2) Maharashtra
- 3) Gujarat
- 4) Both 1 & 3
- 5) All 1, 2 & 3

Answer- 5) All 1, 2 & 3

Explanation:

India ranks as the fifth-highest country in the generation of plastic waste with an annual discharge of 3.5 million tonne in fiscal year 2020, according to a note by Kotak Institutional Equities.

i. Maharashtra, Tamil Nadu and Gujarat are among the top Indian plastic waste producers,

according to a Kotak Institutional Equities that has cited the Central Pollution Control Board (CPCB)

ii. In 2002, Bangladesh became the first country in the world to implement a ban on thin plastic bags.

33. In which state, the Nongkhylllem Wildlife Sanctuary is located?

- 1) Manipur
- 2) Tripura
- 3) Madhya Pradesh
- 4) Arunachal Pradesh
- 5) Meghalaya

Answer- 5) Meghalaya

Explanation:

Nongkhylllem Wildlife Sanctuary in Ri Bhoi district of **Meghalaya** has been found to be the best protected area (PA) in the North East, according to a management effectiveness evaluation (MEE) report of national parks and wildlife sanctuaries.

i. Recently, Scientists have discovered a new species of bamboo-dwelling bat near the Nongkhyllam Wildlife Sanctuary. The new species of bamboo-dwelling bat has been named *Glischropus meghalayanus*.

34. The Ambubachi Mela festival is celebrated in ____ state.

- 1) Madhya Pradesh
- 2) Kerala
- 3) Andhra Pradesh
- 4) Assam
- 5) Uttarakhand

Answer- **4) Assam**

Explanation:

An annual Hindu festival known as the **Ambubachi Mela** takes place at the Kamakhya Temple in Guwahati, **Assam**.

i. This annual festival is held in the middle of June, when the Brahmaputra River is at its highest flow, during the monsoon season, which also happens to fall within the Assamese month of Ahaar.

35. In July 2022, Kaamya Karthikeyan became the youngest Indian to scale the summit of Mount Denali.

In which country, Mt. Denali is located?

- 1) Nigeria
- 2) Tanzania
- 3) Argentina
- 4) Alaska
- 5) Brazil

Answer- **4) Alaska**

Explanation:

Denali, also called Mount McKinley, is the tallest mountain in North America, located in south-central **Alaska**.

i. Kaamya Karthikeyan has become the youngest Indian to scale the summit of Mount Denali, the highest mountain peak in North America at 20,310 feet.

36. Recently, Djibouti was in the news. It is located in which country?

- 1) Australia
- 2) Africa
- 3) China
- 4) Russia
- 5) South America

Answer- **2) Africa**

Explanation:

Djibouti, is located on the northeast coast of the Horn of **Africa**. It is situated on the Bab el Mandeb Strait, which lies to the east and separates the Red Sea from the Gulf of Aden.

i. Recently, the International Organization for Migration (IOM) disclosed it needs 93.4 million US dollars funding to meet the humanitarian needs of three million people in four Horn of Africa

countries. In a situation overview report, IOM said the funds are required to meet the basic needs of around three million people in Djibouti, Ethiopia, Kenya and Somalia.

37. The 'Menar bird village' is located in which state?

- 1) Madhya Pradesh
- 2) Rajasthan
- 3) West Bengal
- 4) Odisha
- 5) Andhra Pradesh

Answer- **2) Rajasthan**

Explanation:

Recognised as the "**Menar bird village**" following community-driven conservation efforts, Menar in Udaipur district is set to be notified as **Rajasthan's** new wetland. This will pave the way for getting the Ramsar site status for this rural heartland of the Mewar region.

- i. The two lakes in the Menar village - the Brahma and Dhandh play host to a large number of migratory birds every year.
- ii. At present, Rajasthan has two wetlands recognised as Ramsar sites - Keoladeo Ghana in Bharatpur district and Sambhar Salt Lake in Jaipur district.

38. Name the state government that recently (in June'22) started a pilot project on a siren system to alert traffic about elephant movement.

- 1) Tamil Nadu
- 2) Kerala
- 3) Maharashtra
- 4) Madhya Pradesh
- 5) Odisha

Answer- **5) Odisha**

Explanation:

The **Odisha** Forest Department in association with a non-government organization has started a pilot project on a **siren system** to alert traffic about elephant movement.

- i. The siren system detects elephant herds approaching the National Highway by its infrared sensor system. There is an in-built programme to identify jumbos from their sizes and other attributes. Once detected, the siren would go off alerting traffic from both sides.

Other Initiatives to reduce Human-Elephant encounters:

- Khadi Village Industries Commission is implementing Apiculture Programme to keep elephants at bay in Angul district in Odisha. Under this programme, about 100 bee boxes have been set up at the border of Laxmipur village in Angul district.
- Elephants are expected to be stung by bees if their boxes are hit. It would drive the elephant's back. Closed circuit television cameras have been installed to capture the reaction of elephants.

39. Recently, a place called 'Sikar' was in the News. It is the district of which state?

- 1) Rajasthan
- 2) Uttar Pradesh
- 3) Uttarakhand

- 4) Punjab
- 5) Madhya Pradesh

Answer- **1) Rajasthan**

Explanation:

Uranium deposits have been found in the Rohil area of **Sikar** district of **Rajasthan**, prompting the Rajasthan government to issue a letter of interest (LOI) to the state-owned Uranium Corporation of India, the first step to start the process of mining the radioactive mineral.

i. Uranium is currently being excavated in the country in Jajagoda of Singhbhum in **Jharkhand** and **Andhra Pradesh**.

ii. The highest uranium production globally takes place in Kazakhstan, Canada and Australia. Apart from this, uranium minerals have also been found in Russia, Namibia, Uzbekistan, USA and Ukraine. Uranium is mainly used to make electricity. However, apart from nuclear energy, uranium is also used in medicine, defense equipment, photography among others.

40. A nuclear-powered flying hotel named 'Sky Cruise' is set to fly over 5000 guests.

The 'Sky Cruise' designed by Hashem Al-Ghaili from ____.

- 1) Oman
- 2) Yemen
- 3) Iraq
- 4) Saudi Arabia
- 5) Iran

Answer- **2) Yemen**

Explanation:

A nuclear-powered flying hotel that never lands called 'Sky Cruise' is set to fly over 5000 guests. The demo of the flying hotel went viral, leaving the netizens astounded. It is the first-ever such concept to be implemented in the world.

i. Sky Cruise has 20 nuclear-powered engines and it will always be airborne throughout the scheduled travel.

ii. The AI-piloted aircraft has the capacity to carry over 5000 guests. It has been designed by a **Yemeni** producer **Hashem Al-Ghaili**.

41. Who recently (in July '22) became the first black woman to serve as a United States Supreme Court justice?

- 1) Amy Coney Barrett
- 2) Sonia Sotomayor
- 3) Elena Kagan
- 4) Ketanji Brown Jackson
- 5) Elena Thomas

Answer- **4) Ketanji Brown Jackson**

Explanation:

Ketanji Brown Jackson was sworn in as the **first Black woman** to serve as a U.S. Supreme Court justice. The 51-year-old's appointment by Democratic President Joe Biden.

i. Jackson is the court's 116th justice, and she took the place of the justice she once worked for. Justice Stephen Breyer's retirement took effect at noon.

42. Name the Commodore who was recently (in June'22) appointed as the Commanding Officer and Station Commander of INS Agrani.

- 1) Sunil Kumar Malik
- 2) Narayan Menon
- 3) AK Sharma
- 4) Manmohan Singh
- 5) Santanam Rangaswami

Answer- 4) Manmohan Singh

Explanation:

Commodore **Manmohan Singh** assumed office as the Commanding Officer and Station Commander of INS Agrani, Coimbatore, Tamil Nadu.

- i. He assumed the command from outgoing Commanding Officer Commodore Ashok Rai at a ceremonial parade in June 2022.
- ii. Commodore Singh, an alumnus of National Defence Academy, was commissioned into the Indian Navy on January 1, 1992. He has specialised in gunnery and missiles. The officer has commanded Minesweeper INS Kakinada, missile vessel INS Pralaya and destroyer INS Rana.

43. State Bank of India announced (in June'22) that SBI will review its partnership with Mukesh Ambani-backed Jio for launching payments bank operations.

SBI holds a _____ stake in Jio.

- 1) 30%
- 2) 51%
- 3) 20%
- 4) 49%
- 5) 10%

Answer- 1) 30%

Explanation:

State Bank of India will review its partnership with Mukesh Ambani-backed Jio for launching payments bank operations. The joint venture was announced in 2018, but four years later, the venture is yet to be launched.

- i. SBI holds a 30% stake in the venture.

44. Who authored the book, 'My land and My People'?

- 1) Nadia Murad
- 2) Dalai Lama
- 3) Abiy Ahmed
- 4) Denis Mukwege
- 5) Maria Ressa

Answer- 2) Dalai Lama

Explanation:

On 6th July, 2022, Prime Minister Narendra Modi spoke to the Dalai Lama, the spiritual head of Tibetans, to greet him on his 87th birthday.

- i. The 14th Dalai Lama, known as Gyalwa Rinpoche to the Tibetan people, is the current Dalai Lama, the highest spiritual leader and former head of state of Tibet. Born on 6 July 1935.

ii. Dalai Lama famous books: The Book of Joy, The Art of Happiness, My Spiritual Autobiography, My land and my people, How to Practice: The Way to a Meaningful Life, Ethics for the new Millennium, The Wisdom of Forgiveness and The Universe in a Single Atom

45. During the G7 Summit meeting, the PM gifted Lacquerware Ram Durbar to Indonesian president, Joko Widodo.

Wooden lacquerware is a GI-tagged of which state?

- 1) Sultanpur, Uttar Pradesh
- 2) Varanasi, Uttar Pradesh
- 3) Agra, Uttar Pradesh
- 4) Nizamabad, Uttar Pradesh
- 5) Lucknow, Uttar Pradesh

Answer- 2) Varanasi, Uttar Pradesh

Explanation:

During the G7 Summit meeting, PM Narendra Modi gifted Lacquerware Ram Durbar to Indonesian president, Joko Widodo. The GI-tagged Wooden lacquerware art-form has its roots in the temple town of **Varanasi, Uttar Pradesh (UP)**.

46. Which of the following is 'Not' a member nation of G7 Groups?

- 1) United States
- 2) Canada
- 3) Japan
- 4) India
- 5) France

Answer- 4) India

Explanation:

G7 is a grouping of the world's seven richest nations viz. the United Kingdom (UK), Canada, France, Germany, Italy, Japan and the United States (US).

i. Germany is the current chair of G7. Germany previously hosted a G7 summit in 2015 at Schloss Elmau, Bavaria. In 2022, the 48th G7 Summit in 2022 in Germany.

47. Which of the following points are 'correct' with respect to the One Nation One Ration Card (ONORC)?

- 1) The ONORC scheme was rolled out by the Ministry of Consumer Affairs, Food and Public Distribution in 2019.
- 2) The ONORC scheme is being implemented under National Food Security Act (NFSA) to claim foodgrains from any Fair Price Shop (FPS) through existing ration cards with biometric/Aadhaar authentication.
- 3) Assam has become the 36th State/UT to implement One Nation One Ration Card (ONORC).
- 4) Both 1 & 2
- 5) All 1, 2 & 3

Answer- 5) All 1, 2 & 3

Explanation:

The ONORC scheme was rolled out by the Ministry of Consumer Affairs, Food and Public Distribution in 2019.

i. The ONORC scheme is being implemented under the National Food Security Act (NFSA). This system allows all NFSA beneficiaries, particularly migrant beneficiaries, to claim either full or part foodgrains from any Fair Price Shop (FPS) in the country through existing ration cards with biometric/Aadhaar authentication in a seamless manner.

ii. Assam has become the 36th State/UT to implement One Nation One Ration Card (ONORC).

iii. India has now become 100% connected under One Nation One Ration Card (ONORC). So far, approximately 45 crore transitions have taken place, allowing beneficiaries to collect rations

48. Who recently (in June'22) became the 3rd fastest Indian woman in 200m?

- 1) Seema Punia
- 2) Sekar Dhanalakshmi
- 3) Dutee Chand
- 4) Saraswati Saha
- 5) Hima Das

Answer- 2) Sekar Dhanalakshmi

Explanation:

Ace sprinter **Sekar Dhanalakshmi** ran her personal best time to win 200m gold at the Qosanov Memorial Athletics. Dhanalakshmi ran a creditable sub-23 second, clocking 22.89s to better her earlier personal best of 23.14s she had come up in 2021. Dhanalakshmi is only the third Indian woman to run sub-23s after national record holder Saraswati Saha (22.82s) and Hima Das (22.88s).

i. Dhanalakshmi had won a 200m gold in the national Inter-State Championships in Chennai in May 2022 with a time of 23.27s.

49. The Seti River belongs to which country?

- 1) Bangladesh
- 2) Pakistan
- 3) Bhutan
- 4) Nepal
- 5) China

Answer- 4) Nepal

Explanation:

The Seti Gandaki River, also known as the Seti River or the Seti Khola, is a river of western **Nepal**, a left tributary of the Trishuli River.

i. India will be taking over an ambitious hydropower project in Nepal West Seti nearly four years after China withdrew from it, ending a six-year engagement between 2012 and 2018.

ii. India's National Hydro Power Corporation has already begun preliminary engagement of the site in far-western Nepal following Indian Prime Minister Narendra Modi's visit to Lumbini

West Seti project:

- The proposed 750-megawatt West Seti Hydropower Project is to be built on the Seti river in far-western Nepal.
- West Seti and Seti river, a joint project, has the capacity to generate 1200 MW of electricity.

50. Who was recently (in June'22) conferred the Saraswati Samman for 2021 for the collection of poems 'Mein to Yahan Hun'?

- 1) Mridula Garg
- 2) Ramdarash Mishra
- 3) Mannu Bhandari
- 4) Geetanjali Shree
- 5) Mamta Kalia

Answer- 2) Ramdarash Mishra

Explanation:

In June 2022, Eminent Hindi poet and litterateur Prof **Ramdarash Mishra** was conferred the Saraswati Samman for 2021 for his collection of poems "**Mein to Yahan Hun**", which covers a gamut of social issues and societal concerns.

i. The Saraswati Samman was instituted in 1991 by KK Birla Foundation and prestigious literary awards in India. It is given annually to an outstanding literary work published during the past 10 years by an Indian citizen in any language included in the 8th Schedule of the Constitution. It carries a cash prize of ₹15 lakhs.

51. _____ recently (in June'22) became the world's 1st city to announce entry fee for tourists.

- 1) Hanoi, Vietnam
- 2) Bali, Indonesia
- 3) Venice, Italy
- 4) Paris, France
- 5) Valencia, Spain

Answer- 3) Venice, Italy

Explanation:

Italy's Venice has become the world's first city to announce an entry fee for tourists as it tries to tackle the problem of crowding and "over tourism". The city will charge a 3 Euro-10 Euro (₹247-₹823) entry fee from tourists starting January 16, 2023.

i. Visitors will also have to make an online booking before travelling to Venice next year.

52. Name the actor who was recently (in July'22) featured in the Policybazaar campaign to raise awareness about the significance of term life insurance.

- 1) Kartik Aaryan
- 2) Aparshakti Khurana
- 3) Manoj Bajpayee
- 4) Pankaj Tripathi
- 5) Vikrant Massey

Answer- 4) Pankaj Tripathi

Explanation:

Policybazaar, an online insurance marketplace, has launched its latest brand campaign featuring actor Pankaj Tripathi. The campaign aims at raising awareness about the significance of term life insurance.

53. Who was recently (in June'22) elected as the Member of the Royal Society of Biology (MRSB) in London?

- 1) Susan Eapen
- 2) Jayant Narlikar
- 3) Yash Pal
- 4) Hemachandran Ravikumar
- 5) Radha Balakrishnan

Answer- 4) Hemachandran Ravikumar

Explanation:

Indian Scientist Dr **Hemachandran Ravikumar** has been elected as the Member of the Royal Society of Biology (**MRSB**), London, for his outstanding contributions in the field of Bio-Science, Microbiological Studies and Neuro-Science.

i. The Royal Society of Biology is an eminent global body of dedicated researchers in biological sciences partnered with industries, Academia, and Advises governments on policy and promotes the talent, collaboration, innovation, information and ideas that lead to great advances in science.

54. When was the Zoological Survey of India (ZSI) celebrated its 107th foundation day?

- 1) 4th July 2022
- 2) 2nd July 2022
- 3) 5th July 2022
- 4) 1st July 2022
- 5) 3rd July 2022

Answer- 4) 1st July 2022

Explanation:

About Zoological Survey of India (ZSI):

On **1st July 2022** ZSI observed its **107th** foundation day

Director – Dhriti Banerjee

Establishment – 1st July 1916

Headquarters – Kolkata, West Bengal

55. Name the Athlete who recently (in June'22) set a new national record in the women's 3000 metres event at the Sunset Tour in Los Angeles.

- 1) Lalita Babar
- 2) Annu Rani
- 3) Parul Chaudhary
- 4) Dutee Chand
- 5) Anju Bobby George

Answer- 3) Parul Chaudhary

Explanation:

Athlete **Parul Chaudhary** has set a new national record in the women's 3000 metres event at the Sunset Tour in Los Angeles, surpassing the six-year-old record of Suriya Loganathan as she became the first athlete from the country to clock a sub-nine-minute time in the women's 3000m event.

56. The State Bank of India (SBI) celebrated its ____ Foundation Day on 1st July 2022.

- 1) 67th
- 2) 63rd
- 3) 65th
- 4) 68th
- 5) 66th

Answer- 1) 67th

Explanation:

The oldest commercial bank in the country, **State Bank of India**, is celebrating its **67th** Foundation Day on 1st July.

i. SBI descends from the Bank of Calcutta founded in 1806 through the Imperial Bank of India. The Bank of Madras merged into the other two presidency banks, the bank of Calcutta and the bank of Bombay to form the Imperial Bank of India which in turn became the SBI on 1st July 1955.

57. In July 2022, the Securities and Exchange Board of India (SEBI) imposed a penalty of _____ on the stock exchange, National Stock Exchange of India in the dark fibre case.

- 1) Rs.5 crore
- 2) Rs.7 crore
- 3) Rs.2 crore
- 4) Rs.4 crore
- 5) Rs.6 crore

Answer- 2) Rs.7 crore

Explanation:

Securities and Exchange Board of India (**SEBI**) has imposed a penalty of **Rs. 7 crores** on the stock exchange, National Stock Exchange of India Ltd (NSE) in the dark fibre case. A penalty of Rs 5 crore each is levied on former NSE officials Chitra Ramakrishna and Anand Subramanian. In this case, a total of 18 entities received penalties.

58. In which state National Chambal Sanctuary is located?

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

Answer- 4) Madhya Pradesh

Explanation:

National Chambal Sanctuary also called the National Chambal Gharial Wildlife Sanctuary in **Madhya Pradesh**. It is located on the Chambal River. It constitutes a long narrow eco-reserve co-administered by the three states: Rajasthan, Madhya Pradesh and Uttar Pradesh.

i. Recently, the Madhya Pradesh government proposed to open 292 hectares for mining in five stretches on Chambal and its tributary Parvati rivers to fight illegal mining in the National Chambal Sanctuary.

59. As per the Ministry of Finance, India's Goods and Services Tax (GST) collections in June 2022 were _____.

- 1) Rs 2.17 lakh
- 2) Rs 1.45 lakh
- 3) Rs 1.23 lakh
- 4) Rs 1.10 lakh
- 5) Rs 2.87 lakh

Answer- 2) Rs 1.45 lakh

Explanation:

India's Goods and Services Tax (GST) collections in June 2022 surged 56 percent year-on-year to around **1.45 lakh** crore rupees. The GST collections in June 2021 stood at 92,800 crore rupees.

i. According to the Ministry of Finance, this is the fifth time the monthly GST collection crossed 1.40 lakh crore rupees' mark since the inception of GST and fourth month at a stretch since March 2022.

60. Which edition of the Academy Awards (Oscars 2022) ceremony was held in Los Angeles, United States of America (USA) in March 2022?

- 1) 91st
- 2) 93rd
- 3) 90th
- 4) 94th
- 5) 92nd

Answer- 4) 94th

Explanation:

The **94th Academy Awards** (Oscars 2022), presented by the Academy of Motion Picture Arts and Sciences (AMPAS), were announced at the ceremony held at the Dolby Theatre at Ovation Hollywood, Los Angeles, California, United States of America(USA) on 27th March 2022.

i. Recently (in June 2022), the Academy of Motion Picture Arts and Sciences has announced its list of invitees for the year 2022. The Academy extended an invite to 397 distinguished artists and executives to join its organisation in 2022. As actors, **Kajol** and **Suriya** have been invited. In the Documentary section, Oscar nominees **Sushmit Ghosh** and **Rintu Thomas** have also scored an invite.

61. Uttar Pradesh CM Yogi Adityanath recently (on 4th July'22) launched 'Uttar Pradesh Aam Mahotsav-2022' at _____.

- 1) Kanpur
- 2) Agra
- 3) Meerut
- 4) Lucknow
- 5) Varanasi

Answer- 4) Lucknow

Explanation:

Uttar Pradesh Chief Minister Yogi Adityanath on July 4, 2022, launched the four-day '**Uttar Pradesh Aam Mahotsav-2022**' at Awadh Shilp Gram, **Lucknow**. The festival was held till July 7, 2022.

i. Chief Minister Yogi Adityanath announced the creation of a mega cluster of mangoes in Lucknow. The project will be completed in the next five years. An amount of Rs 100 crore has been sanctioned from the Centre for this project.

62. In July 2022, who took charge as the President of the Financial Action Task Force (FATF)?

- 1) N. Ravi Rajan
- 2) Nandan Nilekani
- 3) T. Raja Kumar
- 4) Ajay Bhushan Pandey
- 5) James Sassoon

Answer- 3) T. Raja Kumar

Explanation:

In March 2022, the Financial Action Task Force (FATF) appointed **T. Raja Kumar** of Singapore as the President. He was appointed for the term of 2 years, which starts from 1 July 2022 to 2024. He succeeded Dr Marcus Pleyer of Germany. This is the **first time Singapore** is taking charge of the FATF presidency.

i. In July 2022, He took charge as the President of FATF.

63. Recently, the word 'Kai Chutney' was mentioned in the News. Is it popular in which state?

- 1) Mizoram
- 2) Assam
- 3) Bihar
- 4) Odisha
- 5) West Bengal

Answer- 4) Odisha

Explanation:

i. In **Odisha**, scientists are making a presentation for the Geographical Indications (GI) registry of **Kai Chutney**.

ii. The Kai Chutney is prepared from the Weaver ants and is popular in Odisha's Mayurbhanj district among the people, mostly tribals. It helps in getting rid of flu, common cold, whooping cough, to increase appetite, enhance vision and eyesight naturally. The tribal healers also prepare medicinal oil, which is used as baby oil and externally used to cure rheumatism, gout, ringworm and other skin diseases.

iii. In **2019**, Odisha received the **GI Tag** for **Odisha Rasagola** also known as Rasgulla.

64. Which of the following points are 'correct' with respect to the Electoral Bonds?

- 1) An Electoral Bond is like a promissory note that may be purchased by a person who is a citizen of India or incorporated or established in India.
- 2) It was introduced with the Finance Bill, 2017, and the Electoral Bond Scheme was notified in 2018.
- 3) Reserve Bank of India is authorised to issue and encash these bonds.
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- 4) Only 1 & 2

Explanation:

An Electoral Bond is like a promissory note that may be purchased by a person who is a citizen of India or incorporated or established in India.

i. It was introduced with the Finance Bill, 2017, and the Electoral Bond Scheme was notified in 2018.

ii. State Bank of India is authorised to issue and encash these bonds, which are valid for fifteen days from the date of issuance through its 29 Authorised Branches

65. In July 2022, Armand Duplantis broke his own men's pole vault world record by jumping 6.20 metres at the World Indoor Championships in Belgrade.

Armand Duplantis belongs to which country?

- 1) Belgium
- 2) Sweden
- 3) Turkey
- 4) Norway
- 5) Finland

Answer- 2) Sweden

Explanation:

Sweden's Armand Duplantis broke his own men's pole vault world record in July 2022, jumping 6.20 metres at the **World Indoor Championships** in Belgrade.

i. Armand Duplantis improved on his own previous landmark performance, set in the same Belgrade venue earlier in May 2022, by one centimetre.

ii. Brazil's Thiago Braz took silver with a jump of 5.95 metres, while American Christopher Nilsen claimed bronze with 5.90 metres.

66. Name the country that was recently (in July '22) passed the Turban Day Act in its Legislative Assembly.

- 1) Mali
- 2) Congo
- 3) France
- 4) Canada
- 5) Pakistan

Answer- 4) Canada

Explanation:

With the Legislative Assembly of Manitoba in **Canada** passing the **Turban Day Act**, April 13 every year will now be celebrated as Turban Day across the province.

i. International Turban Day is annually observed on 13th April, since 2004, to create awareness about the strict requirement of Sikhs to don the turban as a mandatory part of their religion.

ii. The 2022 International Turban Day marks the 553rd Birth Anniversary of Guru Nanak Dev and the festival of Baisakhi (a festival that marks the onset of spring in India)

67. In July 2022, A team of researchers from Delhi University discovered 10 dinosaur eggs in _____.

- 1) Odisha
- 2) Madhya Pradesh
- 3) Rajasthan
- 4) Andhra Pradesh
- 5) Maharashtra

Answer- 2) Madhya Pradesh

Explanation:

A team of researchers from Delhi University has discovered 10 dinosaur eggs in **Madhya Pradesh's** Dhar district. Among the mix is a unique egg which indicates that the species in India reproduce like birds.

i. The eggs were discovered in Dinosaur Fossil National Park and belong to a species of titanosaurs, a group of sauropod dinosaurs. The eggs have been found to be one within the other, a condition known as ovum-in-ovo or multi-shelled eggs.

68. Which country emerged as the largest importer or buyer of broken rice from India (as of July'22)?

- 1) Ethiopia
- 2) Indonesia
- 3) United States
- 4) Japan
- 5) China

Answer- **5) China**

Explanation:

China has emerged as the largest importer or buyer of broken rice from India. China takes over the largest importer of broken rice in India, which were the African countries.

i. During the pandemic, China took the lead as the largest importer of broken rice in India. 7.7 percent has been imported to China which is 16.34 lakh metric tonnes, and India's total export is 212.10 Lakh metric tonnes in the year 2021-2022.

69. In June 2022, the government of India imposed a windfall tax on _____ producers.

- 1) Electronics
- 2) Heavy machinery
- 3) Wheat and Rice
- 4) Crude Oil
- 5) Iron and Steel

Answer- **4) Crude Oil**

Explanation:

Indian Government slapped a windfall tax on domestic **crude oil producers**, imposed export duties on petrol, diesel and aviation turbine fuel (ATF), and **hiked** the **import duty** on **gold** in efforts to reduce pressure on the rupee, rein in the current account deficit (CAD), and increase the domestic supply of petroleum products.

i. A windfall tax is a higher tax rate on sudden big profits levied on a particular company or industry. Italy and the UK are two key economies that have levied windfall tax.

ii. Domestic producers sell crude oil to domestic refineries at international parity prices, thus making windfall gains. eg. ONGC reported bumper profits in the March quarter (when international prices soared to a near 14-year high of \$139 per barrel).

70. Who was recently (in July'22) elected as the youngest Speaker of Maharashtra Legislative Assembly and became the youngest Speaker ever in India?

- 1) Ganesh Naik
- 2) Rahul Narwekar
- 3) Geeta Bharat Jain
- 4) Sunil Prabhu
- 5) Nitin Arjun Pawar

Answer- **2) Rahul Narwekar**

Explanation:

Rahul Narwekar, age of 25, has been elected as the **youngest Speaker** of Maharashtra Legislative Assembly and also becomes the youngest ever in India to hold august 2022 Constitutional post.

71. In which city, the 'Statue of Peace' of Swamy Ramanujacharya was launched by the Union Minister of Home Affairs Amit Shah?

- 1) Kanchipuram, Tamil Nadu
- 2) Srinagar, Jammu and Kashmir
- 3) Gandhinagar, Gujarat
- 4) Varanasi, Uttar Pradesh
- 5) New Delhi, Delhi

Answer- **2) Srinagar, Jammu and Kashmir**

Explanation:

In July 2022, Union Home Minister Amit Shah virtually unveiled the **'Statue of Peace' of Swamy Ramanujacharya** in **Srinagar, Jammu & Kashmir** located in a temple in the Sonwar region.

- i.** Saint Ramanujacharya, also known as Ramanuja, is considered to be a great thinker, philosopher and social reformer, a south Indian Brahmin born in Sriperumbudur, Kanchipuram, Tamil Nadu.
- ii.** Ramanuja is known to have revolted against the discrimination of untouchability and played a role in bringing a big change in society. He is a follower of Vaishnavism and taught people the principles of salvation.
- iii.** He wrote many books, including Sri Bhashya, Vedartha Sangraha and Bhagavad Gita Bhasya, based on his belief that is different from the teachings of Adi Shankaracharya.

72. The CAPSTONE, 12-unit CubeSat lunar orbiter belongs to which organisation?

- 1) European Space Agency
- 2) Japan Aerospace Exploration Agency
- 3) National Aeronautics and Space Administration
- 4) Indian Space Research Organisation
- 5) SpaceX

Answer- **3) National Aeronautics and Space Administration**

Explanation:

NASA announced the **CAPSTONE**, 12-unit CubeSat lunar orbiter has **lost contact** with a \$32.7 million spacecraft headed to the moon to test out a lopsided lunar orbit, but agency engineers are hopeful they can fix the problem.

- i.** On June 28, 2022, National Aeronautics and Space Administration (NASA)'s CAPSTONE was successfully launched on Rocket Lab's Electron rocket from the Rocket Lab Launch Complex 1 on the Mahia Peninsula, New Zealand, which marks the first-of-its kind for both Rocket Lab and NASA.

73. Name the Non-banking finance company (NBFC) that was recently (in July'22) received approval from RBI to open up 150 new branches across India.

- 1) Muthoot Finance
- 2) HDB Finance Services
- 3) Mahindra & Mahindra Financial Services
- 4) Bajaj Finance Limited
- 5) Tata Capital Financial Services

Answer- 1) Muthoot Finance

Explanation:

Recently, a Non-banking finance company (NBFC) **Muthoot Finance** received approval from the Reserve Bank of India (RBI) to open up 150 new branches across India.

i. The RBI's nod will give a fillip to growth momentum and it will help the company to further expand its customer base and assist new customers to avail gold loan finance and other services offered by the company.

74. In which state 'Ashadhi Bij', a New Year festival was celebrated?

- 1) Rajasthan
- 2) Mizoram
- 3) Gujarat
- 4) Assam
- 5) Madhya Pradesh

Answer- 3) Gujarat

Explanation:

Ashadhi Bij-Kutchi New Year is observed every year on the second day of shukla paksha or waxing phase of the moon in Ashada month of the Hindu calendar, which is associated with the beginning of rains in the Kutch region. Kutchi community of Gujarat celebrate their new year on this day.

i. On 1st July 2022, Prime Minister Narendra Modi greetings people, especially the vibrant Kutchi community spread across the world, on the auspicious occasion of Ashadhi Bij, Kutchi New Year.

75. Name the Indian athlete who recently (in June'22) won a silver medal & created a new national record by throwing 89.94 metres at the Diamond League 2022 in Stockholm, Sweden.

- 1) Neeraj Chopra
- 2) Jabir Madari Pilliyalil
- 3) Avinash Sable
- 4) Kamalpreet Kaur
- 5) Sandeep Kumar

Answer- 1) Neeraj Chopra

Explanation:

Ace javelin thrower and Olympics gold medallist **Neeraj Chopra** won Silver medal and created a new national record for the second time in June 2022 with a throw of 89.94 metres at the prestigious Diamond League 2022 at Stockholm, Sweden.

i. Neeraj Chopra finished second after Anderson Peters of Grenada, who threw 90.31 metres on his third attempt.

ii. Significantly, it was also the first time that Neeraj Chopra finished in the top three in a Diamond League event. Recently, at the Paavo Nurmi Games, Neeraj Chopra broke his previous record by throwing at 89.30 metres.

76. Which state will host the 36th National Games of India in 2022 for the first time?

- 1) Andhra Pradesh
- 2) Karnataka
- 3) Madhya Pradesh
- 4) Gujarat

5) Kerala

Answer- **4) Gujarat**

Explanation:

Gujarat will host the **36th National Games of India 2022** between September 27 and October 10, 2022, the **first time** the state is hosting the prestigious sporting event. After a gap of seven years, the event will be held in six cities – Ahmedabad, Gandhinagar, Surat, Vadodara, Rajkot and Bhavnagar.

i. The last edition of the National Games was organised in Kerala in 2015. Due to various reasons, including the pandemic, the games are now being organised after a gap of seven years.

77. The Mountain 'Marmolada' is located in _____.

1) Italy

2) Japan

3) Sudan

4) Brazil

5) Indonesia

Answer- **1) Italy**

Explanation:

Recently, Parts of a mountain glacier collapsed in the Italian Alps amid record high temperatures, local authorities said, with local media reporting that at least six people had been killed.

i. The avalanche took place on the **Marmolada**, a mountain (in Italy) of more than 3,300 metres in the Dolomite range in the eastern part of the Italian Alps, between the regions of Trento and Veneto.

78. Which lake is known as Iraq's "Pearl of the South"?

1) Lake Hamrin

2) Lake Salt

3) Lake Sawa

4) Lake Tahoe

5) Lake Sukhna

Answer- **3) Lake Sawa**

Explanation:

The **Sawa Lake**, a biodiverse wetland situated near the city of Samawa, south of the capital Baghdad, **Iraq** has recently (in 2022) disappeared largely due to human activity and climate change. This lake was known as Iraq's pearl of the south.

i. In 2014, Lake Sawa was named a Ramsar site, an international designation for important wetlands, gaining recognition as a rare area in need of protection.

79. The Aegean dispute is a set of interrelated controversies between Greece and _____.

1) Tunisia

2) Libya

3) Egypt

4) Turkey

5) Bulgaria

Answer- **4) Turkey**

Explanation:

Greece and **Turkey** have had long-standing rival claims over the **Aegean territory**, even finding themselves on the brink of war over the issue.

- i. The Aegean Sea, spanning over two lakh square kilometres, is an arm of the Mediterranean Sea. It is located in the East Mediterranean Basin with the Greek peninsula to its west and Anatolia (Asia Minor) to its east.
- ii. The Aegean is connected through the straits of the Dardanelles, the Sea of Marmara, and the Bosphorus to the Black Sea.
- iii. Greece and Turkey have been asserting rival claims over their borders in the Aegean Sea since the 1970s.

80. In which state Pilibhit Tiger Reserve is located?

- 1) Uttar Pradesh
- 2) Madhya Pradesh
- 3) Karnataka
- 4) Maharashtra
- 5) Rajasthan

Answer- **1) Uttar Pradesh**

Explanation:

Pilibhit Tiger Reserve is located in Pilibhit district of **Uttar Pradesh**. In 2014, it was notified as a tiger reserve. The reserve is a part of Terai Arc Landscape in upper Gangetic Plain along India-Nepal border.

- i. The Uttar Pradesh government decided to give incentives to set up units in the state's first medical device park proposed on 350-acre land in Sector 28 of Yamuna Expressway Industrial Development Authority (YEIDA).
- ii. It was also decided to implement the centrally-sponsored Pt Deendayal Upadhyay Kisan Samridhi Yojana in the state till 2026-27.

81. In July 2022, India and _____ launched a physical copy of Joint Commemorative Stamp to celebrate the 50 Years of diplomatic relations.

- 1) Russia
- 2) Germany
- 3) Japan
- 4) France
- 5) United Arab Emirates

Answer- **5) United Arab Emirates**

Explanation:

Celebrating 50 years of diplomatic relations, **Indian** Ambassador to **United Arab Emirates** (UAE) Sunjay Sudhir and chief executive officer (CEO) of Emirates Post, postal operator for the United Arab Emirates, launched a physical copy of India-UAE Joint Commemorative Stamp.

- i. CEO launched the physical copy of the India-UAE Joint Commemorative Stamp, celebrating 75 Years of India's independence, UAE Year of the 50th and 50 Years of India-UAE diplomatic relations

82. In July 2022, Unilever sold its Ben & Jerry's ice cream business in which country?

- 1) France
- 2) Australia
- 3) Israel
- 4) Japan
- 5) China

Answer- 3) Israel

Explanation:

Consumer products giant United States (US) based Unilever announced that it had sold its **Ben & Jerry's ice cream business in Israel**, in a bid to defuse a growing row over the sale of its products in the Israeli-occupied West Bank.

83. Which Institutes recently (in July '22) developed an Artificial Intelligence-based Tool to Predict Cancer-causing Genes?

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

Answer- 2) IIT- Madras

Explanation:

Researchers at Indian Institutes of Technology (**IIT)- Madras** have developed a pathbreaking tool that can identify cancer-causing genes in individuals.

i. The Artificial Intelligence-based tool called Pivot, will help doctors devise personalised treatment strategies for patients based on their genetic profile.

84. In which state/UT, the biggest shopping festival in India will be held in 2023?

- 1) West Bengal
- 2) Delhi
- 3) Maharashtra
- 4) Gujarat
- 5) Jammu and Kashmir

Answer- 2) Delhi

Explanation:

Delhi Chief Minister Arvind Kejriwal announced 'the biggest shopping festival in India' that will be held in the national capital from January 28 to February 26, 2023. This will be the biggest shopping festival in India."

i. The 'biggest' shopping festival will boost the city's economy and help the local businessman.

85. Which country will host the 7th FIFA U-17 Women's World Cup 2022?

- 1) Argentina
- 2) India
- 3) United states of America
- 4) Brazil
- 5) Morocco

Answer- **2) India**

Explanation:

The Indian women's football team has been drawn in Group A with Brazil, the USA and Morocco for the FIFA U-17 Women's World Cup 2022.

- i. The seventh edition of the women's under-17 football World Cup will be **hosted in India** from October 11 to 30 2022 in three venues -- Kalinga Stadium in Bhubaneswar, Jawaharlal Nehru Stadium in Margao, and DY Patil Stadium in Navi Mumbai.
- ii. India qualified for the tournament by virtue of being hosts and will be featuring in the FIFA U-17 Women's World Cup for the first time.

86. In July 2022, the Minister of Defence Rajnath Singh dedicated a new manufacturing facility at the Bhanur Unit of Bharat Dynamics Limited (BDL) in _____.

- 1) Maharashtra
- 2) Madhya Pradesh
- 3) Gujarat
- 4) Telangana
- 5) Andhra Pradesh

Answer- **4) Telangana**

Explanation:

Defence Minister Rajnath Singh has dedicated to the nation a number of new manufacturing facilities set up at the Bhanur Unit of Bharat Dynamics Limited (BDL) in **Telangana**.

- i. They include a Warhead facility at the Bhanur Unit, a Radio Frequency (RF) Seeker facility at Kanchanbagh Unit.

87. Khambatki Ghat is a mountain pass in which state?

- 1) Mizoram
- 2) Andhra Pradesh
- 3) Madhya Pradesh
- 4) Maharashtra
- 5) Assam

Answer- **4) Maharashtra**

Explanation:

Khambatki Ghat is a mountain pass on Pune-Kolhapur section of National Highway 48 in Maharashtra, India.

- i. The Union road transport and highways minister Nitin Gadkari announced the six-lane tunnel on Pune-Satara highway being constructed at an estimated cost of Rs 926 crore is expected to be completed by March 2023.
- ii. The new tunnel at Khambatki Ghat on National Highway-4 is a twin tunnel with three lanes each

88. Which Ukrainian soup made from beetroot & other vegetables was recently (in July'22) added by UNESCO to its list of endangered cultural traditions?

- 1) Tom Yum Soup
- 2) Pikliz Soup
- 3) Haitian Soup
- 4) Borscht Soup

5) Joumou soup

Answer- **4) Borscht Soup**

Explanation:

The United Nations Educational, Scientific and Cultural Organization (UNESCO) has added the cooking of Ukrainian **borscht**, a **soup** made of beetroot and other vegetables, to its list of endangered cultural traditions. The war in Ukraine has "threatened" the cooking of borscht.

i. Moscow decried the new protected Ukrainian status of the dish, which is also popular in Russia, saying the Russian version of borscht "doesn't need protection".

89. Which of the following articles of the Indian Constitution deals with the election of vice-president?

1) Article 69

2) Article 62

3) Article 57

4) Article 63

5) Article 66

Answer- **5) Article 66**

Explanation:

The Election Commission of India issued the notification for the election of the Vice President of India. The term of office of Vice President M Venkaiah Naidu comes to an end on August 10 2022. The election is scheduled for August 6, and July 19 2022 is the last date for filing nominations.

i. Article 63 of the Constitution states that "there shall be a Vice-President of India".

ii. Under Article 64, the Vice-President "shall be ex officio Chairman of the Council of the States" (Rajya Sabha).

iii. **Article 66** lays down the process of the election of the Vice-President.

90. In July 2022, M V S Murthy was appointed as the first chief marketing officer of which bank?

1) IndusInd Bank

2) Federal Bank

3) ICICI Bank

4) South Indian Bank

5) Axis Bank

Answer- **2) Federal Bank**

Explanation:

M V S Murthy has been appointed as the first chief marketing officer of **Federal Bank**. Prior to this role, he was heading marketing, digital and corporate communication at TATA AMC.

91. In which state Shendurney Wildlife Sanctuary is located?

1) West Bengal

2) Karnataka

3) Telangana

4) Kerala

5) Andhra Pradesh

Answer- **4) Kerala**

Explanation:

Chekuriniji has been affected due to climate change, so different conservation measures are being introduced.

- i. Chenkuringi (*Gluta travancorica*), is a species endemic to the Agasthyamala Biosphere Reserve, and inspired the name of the **Shendurney Wildlife Sanctuary**, Kollam district of **Kerala**.
- ii. The Anacardiaceae family tree was once abundant in the hills on the southern parts of Aryankavu Pass, but its presence has been rapidly declining over the years. *Gluta travancorica* flowers in January on average.
- iii. The Agasthyamala Biosphere Reserve, located in the Western Ghats in India's south. The site contains three wildlife sanctuaries, Shendurney, Peppara, and Neyyar, as well as the Kalakad Mundanthurai Tiger reserve.

92. The Simla Agreement was signed between India and Pakistan that completes _____ years on 2nd July 2022.

- 1) 50 years
- 2) 75 years
- 3) 69 years
- 4) 40 years
- 5) 25 years

Answer- **1) 50 years**

Explanation:

50 years ago, On July 2, 1972, the Simla Agreement or the Simla Accord was signed between India and Pakistan at Simla in Himachal Pradesh. The Simla Agreement was signed by Prime Minister Indira Gandhi and Pakistani President Zulfikar Ali Bhutto, following a full-blown war between India and Pakistan in 1971.

About the 1971 India-Pakistan War

The war started due to Pakistan's campaign of genocide against the Bengali population in East Pakistan. India lent support to the refugees of the genocide and sought to prevent Pakistan from entering India.

- Pakistan lost East Pakistan which became an independent country, now known as Bangladesh.

93. Which company recently (in July'22) received Microsoft Partner of the Year Awards 2022 in the healthcare and life sciences category?

- 1) Mphasis
- 2) HCL Technologies
- 3) Infosys
- 4) Tata Consultancy Services
- 5) Wipro

Answer- **2) HCL Technologies**

Explanation:

HCL Technologies was recognised at Microsoft Partner of the Year Awards 2022, for innovation and implementing customer solutions based on Microsoft technology. HCL Tech bagged Microsoft Partner of the Year Award for Healthcare and Life Sciences (global winner) and the 2022 UK Microsoft Partner of the Year Award (country winner).

- i. The IT company was also named a finalist in the 2022 Microsoft Partner of the Year Award for Internet of Things (domain finalist).
- ii. The Awards recognise Microsoft partners that have developed and delivered outstanding Microsoft-based applications, services, and devices during 2021.

94. As of July 2022, the Vivek Express holds the title of the longest train route in India which runs from Dibrugarh in _____ to Kanyakumari in Tamil Nadu.

- 1) Uttarakhand
- 2) Himachal Pradesh
- 3) Assam
- 4) Ladak
- 5) Jammu and Kashmir

Answer- **3) Assam**

Explanation:

The **Vivek Express** holds the title of the **longest train route** in India which runs from **Dibrugarh** in **Assam** to **Kanyakumari** in **Tamil Nadu** by covering 4247 km of distance and nine States. There is a network of more than ten thousand kilometers of railway lines.

- i. The Vivek Express is a chain of Express trains on the Indian railway network. The railway budget of 2011-12 was announced about the Vivek Express by the then Railways Minister. These Express trains started to commemorate the 150th birth anniversary of Swami Vivekananda which was held in 2013.
- ii. The train goes through Assam, Nagaland, Bihar, West Bengal, Jharkhand, Odisha, Andhra Pradesh, Kerala, and Tamil Nādu.

95. PM Narendra Modi inaugurated the Golden Jubilee celebrations of the Agradoot group of newspapers on 6th July 2022.

The Agradoot group of newspapers belongs to which state?

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

Answer- **2) Assam**

Explanation:

Prime Minister Narendra Modi inaugurated the Golden Jubilee celebrations of the Agradoot group of newspapers via video conferencing on **6th July 2022**.

- i. Agradoot is a widely read paper in **Assam** and has made a mark among people across all sections of society.
- ii. Agradoot was started as an Assamese bi-weekly. It was established by Kanak Sen Deka, senior journalist of Assam. In 1995, Dainik Agradoot, a daily newspaper, was started and it has developed as a trusted and influential voice of Assam.

96. Western Railways opens its longest skywalk connecting Bandra Terminus to Khar Road Railway station in which state?

- 1) Udaipur, Rajasthan
- 2) Panipat, Haryana

3) Jamshedpur, Jharkhand

4) Mumbai, Maharashtra

5) Patna, Bihar

Answer- **4) Mumbai, Maharashtra**

Explanation:

The Western Railway's (WR) longest skywalk from the Khar Road railway station to the nearby Bandra Terminus in **Mumbai, Maharashtra** has been opened for the passengers to reach the platforms to board trains easily. The skywalk spans 314 meters long and is 4.4 meters wide.

97. In which state, the Gurit Wind Pvt Ltd inaugurated its new plant with the investment of Rs 250 crores?

1) Karnataka

2) Andhra Pradesh

3) Kerala

4) Gujarat

5) Tamil Nadu

Answer- **5) Tamil Nadu**

Explanation:

Gurit Wind Pvt Ltd, a subsidiary of Switzerland-based Gurit Group, has inaugurated its new plant in **Tamil Nadu** that was set up at an investment of Rs 250 crore.

i. The facility, spread across 16 acres at Greenbase Industrial and Logistics Park, Oragadam, near here, would generate 300 direct jobs.

98. Name the personality who was recently (in July'22) elected as Associate Member of the prestigious European Molecular Biology Organization (EMBO).

1) Paramjit Khurana

2) Siva Umopathy

3) Ashoke Sen

4) Partha Chakrabarti

5) Rajan Sankaranarayanan

Answer- **5) Rajan Sankaranarayanan**

Explanation:

Senior scientist from Hyderabad-based Centre for Cellular and Molecular Biology (CCMB), Dr **Rajan Sankaranarayanan**, has been elected Associate Member of the prestigious European Molecular Biology Organization (EMBO).

99. Shloka Ashok was recently (in July'22) received Diana Award in recognition of social action and humanitarian efforts.

Shloka Ashok belongs to which city?

1) Gurugram

2) Ahmedabad

3) Pune

4) Bengaluru

5) Chennai

Answer- **4) Bengaluru**

Explanation:

Sixteen-year-old **Bengaluru** girl Shloka Ashok, from Greenwood High International School has been given Diana Award in recognition of social action and humanitarian efforts.

- i. Diana Award was instituted in 1999 in memory of Diana, Princess of Wales, the award is given by the charitable trust of the same name and has the support of both her sons – Prince Charles, the Duke of Cambridge, and Prince Harry, the Duke of Sussex.
- ii. Shloka won The Diana Award for founding 'InternMee', a platform that provides internship, volunteering and leadership opportunities to high schoolers free of charge. Launched in December 2020

100. Name the Police Station that was recently (in July'22) received ISO certification from Quest Certification Private Limited for regulating station records and processes.

- 1) Nongpok Sekmai Police Station
- 2) Suramangalam Police Station
- 3) Sadar Bazar Police Station
- 4) Valavanur Police Station
- 5) Pakyong Police Station

Answer- **4) Valavanur Police Station**

Explanation:

Valavanur Police Station in Villupuram has obtained ISO 9001:2015 certification from Quest Certification Private Limited for regulating station records and processes; its success in enforcement of laws, prevention, detection, and investigation of crime; maintaining law and order and peace in the area of jurisdiction; and responding to emergencies.

- i. This is the first time that a police station in Villupuram district has received the ISO certificate.

101. Which of the following is 'correct' with respect to the Asian Clearing Union (ACU)?

- 1) ACU is an initiative of the United Nations Economic and Social Commission for Asia and Pacific (ESCAP), for promoting regional cooperation and trade among member countries.
- 2) ACU was established in 1974 and the headquarters is in Tehran, Iran.
- 3) Currently, settlement of ACU transactions are done in four currencies: US dollar, the euro, Japanese yen and Indian rupee.
- 4) Only 1 & 2
- 5) Only 2 & 3

Answer- **4) Only 1 & 2**

Explanation:**Asian Clearing Union (ACU):**

ACU is an initiative of the United Nations Economic and Social Commission for Asia and Pacific (ESCAP), for promoting regional cooperation and trade among member countries.

- i. ACU was established in 1974 and headquartered in Tehran, Iran.
- ii. Currently, there are 9 members of the ACU viz. the Central Banks and Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan and Sri Lanka.
- iii. Currently, settlement of ACU transactions are done in three currencies: US dollar, the euro, and the Japanese yen.

102. In which state Nahargarh Biological Park is located?

- 1) Andhra Pradesh
- 2) Madhya Pradesh
- 3) Rajasthan
- 4) Kerala
- 5) Uttar Pradesh

Answer- 3) Rajasthan

Explanation:

A six-year-old white tiger named Chinu, died at **Nahargarh Biological Park** after a brief illness. The tiger, which was brought from Nandankanan Zoo in Odisha in 2021, had stopped eating food about six days ago.

i. Nahargarh Biological Park is a part of the Nahargarh sanctuary in the Jaipur district of the Indian state of **Rajasthan**.

103. The National Monuments Authority (NMA) organisation comes under which ministry?

- 1) Ministry of Home Affairs
- 2) Ministry of Tourism
- 3) Ministry of Education
- 4) Ministry of Culture
- 5) Ministry of Corporate Affairs

Answer- 4) Ministry of Culture

Explanation:

National Monuments Authority (**NMA**) under the **Ministry of Culture**, has recommended two sites associated with architect of the Indian Constitution Babasaheb Ambedkar to be declared as Monuments of National importance.

i. Sankalp Bhumi Banyan tree campus in Vadodara, where Dr. Ambedkar had taken a resolve to eradicate untouchability on 23th September, 1917 to be declared as Monument of National Importance.

- This place is more than hundred years old and a witness to the beginning of the social respect revolution heralded by Dr. Ambedkar.

ii. The National Monuments Authority has also recommended a place in Satara in Maharashtra where Dr Ambedkar received his primary education in PratapRao Bhosale High School to be declared as a monument of National importance.

- The school register still shows with pride a child student Bhim Rao's signature in Marathi.

104. The population census of India is a ____ List under Article ____ of Indian Constitution.

- 1) Concurrent; 246
- 2) Union; 212
- 3) State; 189
- 4) Union; 246
- 5) Concurrent; 212

Answer- 4) Union; 246

Explanation:

The Census of India is conducted under the provisions of the Census Act, 1948. The bill for this Act was piloted by Sardar Vallabhbhai Patel, the then Home Minister of India. The population census is a

Union subject list under **Article 246** of the Indian Constitution. It is listed at serial number 69 of the seventh schedule of the constitution.

- i.** The decennial Census is conducted by the Office of the Registrar General and Census Commissioner, Ministry of Home Affairs.
- ii.** Recently DMK Rajya Sabha member P. Wilson has written to Prime Minister Narendra Modi urging him to move the census from the Union List to the Concurrent List, providing both the Union and State governments power to conduct the census.

105. The alluvial soil covers _____ of the total area of India.

- 1) 65.89%
- 2) 40.16%
- 3) 39.45%
- 4) 25.78%
- 5) 43.36%

Answer- **5) 43.36%**

Explanation:

The alluvial soil covers about **43.36%** (143.1 million sq. km.) of the total area of India. It mainly occurs in the northern plain (Sutlej, Brahmaputra and Ganga plain). In coastal regions, some alluvial deposits are formed due to wave action.

- i.** This soil is well-drained and poorly drained with an immature profile in undulating areas. This soil is highly fertile.
- ii.** They support more than 40% of the India's population by providing the most productive agricultural lands.

106. The RBI has decided Hansa Research Group to conduct field work for the July 2022 round of consumer confidence and inflation expectation surveys.

Where is the Headquarters of Hansa Research Group?

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

Answer- **3) Mumbai, Maharashtra**

Explanation:

The Reserve Bank of India (RBI) has decided to engage **Mumbai (Maharashtra)-based Hansa Research Group** to conduct field work for the July 2022 round of consumer confidence and inflation expectation surveys.

- i.** It is now known that M/s Hansa Research Group Pvt.Ltd., Mumbai has been hired to conduct field work for the July 2022 round of the two surveys on behalf of the Reserve Bank of India
- ii.** The Reserve Bank of India has been regularly conducting the Inflation Expectations Survey of Households (IESH). The survey aims at capturing subjective assessments of households on price movements and inflation, based on their individual consumption baskets, across 19 cities.

107. Recently, a place called 'Kolhapur' was in the News. It is a city of which state?

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

Answer- 1) Maharashtra

Explanation:

The Polish government honoured the maharajas of Jamnagar, Gujarat and **Kolhapur, Maharashtra** and others who sheltered Polish refugees fleeing the Soviet Union invasion of Poland during World War II.

i. Honouring the invite, the Indian government sent a delegation of former royals, including Yuvraj Sambhaji Raje and Sanyogitaraje Chhatrapati of Kolhapur and representatives of Jamnagar royalty, to Poland.

ii. In 1939, Germany attacked Poland from the West and the Soviet Union from the East. At least 5,000 Polish citizens had then fled the country and sought refuge in Kolhapur. They stayed in Valiwade village near Kolhapur city for many years.

108. Safran recently (in July'22) announced the establishment of their largest and first aircraft engine MRO facility in Hyderabad, Telangana.

Safran is based on which country?

- 1) United Arab Emirates
- 2) Japan
- 3) France
- 4) Russia
- 5) United States

Answer- 3) France

Explanation:

French aerospace major **Safran** announced its decision to set up their largest and first aircraft engine MRO (maintenance, repair, and overhaul) facility in Hyderabad, Telangana.

i. The facility will be set up with an investment of Rs 1200 crore (USD150 million) and is expected to create about 1,000 high-skilled jobs in Telangana.

ii. The MRO will also give a significant boost to Hyderabad International Airport and the Telangana Aviation ecosystem.

109. The Burnpur Cement company is located in which state?

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

Answer- 2) West Bengal

Explanation:

State-owned Punjab National Bank (PNB) has put up for sale the account of loss-making Burnpur Cement of **West Bengal** and has invited bids from Asset Reconstruction Companies (ARCs) to recover loan outstanding of over Rs **50 crore**.

110. Who was recently (in July'22) appointed as the deputy election commissioner?

- 1) R K Gupta
- 2) V. S. Sampath
- 3) N. Gopaldaswami
- 4) K. Nasim Zaidi
- 5) T. S. Krishnamurthy

Answer- **1) R K Gupta**

Explanation:

Senior bureaucrat **R K Gupta** was appointed as the **deputy election commissioner**, an order issued by the Personnel Ministry said. He comes in place of T Sreekanth.

i. R K Gupta, a Central Secretariat Service (CSS) officer, will serve as deputy election commissioner (Joint secretary level) till 28 February 2023, the date of his superannuation.

111. In which state Bharat Alt Fuel will set up a greenfield unit to manufacture electric vehicles, batteries and motors?

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

Answer- **5) Tamil Nadu**

Explanation:

Bharat Alt Fuel, which focuses on alternative fuel technology and e-mobility, will set up a greenfield unit in **Tamil Nadu** at an investment of ₹250 crores to manufacture electric vehicles, batteries and motors.

i. The integrated facility spread across 40,000 square metres in Krishnagiri, around 300 kms from here, was expected to commence production in the second half of 2023.

112. Name the state that recently (in July'22) inaugurated its first disabled-friendly park in Jawaharlal Bal Bhavan (JBB), Cubbon Park.

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

Answer- **1) Karnataka**

Explanation:

Karnataka Governor Thaawarchand Gehlot inaugurated **Karnataka's first disabled-friendly park** in Jawaharlal Bal Bhavan (JBB), Cubbon Park, built for children with disabilities by Mindtree and Bal Bhavan Society.

i. Built at a cost of ₹3 crores under the guidance of health and child development experts, the park provides a safe, inclusive, and physiotherapeutic place where children with multiple forms of special abilities can play uninhibited by their mobility aids or the risk of accidents.

113. Which country recently (in July'22) signed its first international data adequacy agreement post Brexit with South Korea?

- 1) Mongolia
- 2) China
- 3) Japan
- 4) United Kingdom
- 5) North Korea

Answer- **4) United Kingdom**

Explanation:

The United Kingdom (**UK**) has entered into an agreement with **South Korea** under which organisations of both the countries will be able to share data across the borders without restrictions.

i. This is the UK's first international data adequacy agreement post Brexit. According to the UK Data Minister Julia Lopez this agreement will enable more vital research that can improve the lives of people."

114. Who is the union minister of the Textiles ministry?

- 1) Dharmendra Pradhan
- 2) Virendra Kumar
- 3) Giriraj Singh
- 4) Piyush Goyal
- 5) Sarbananda Sonowal

Answer- **4) Piyush Goyal**

Explanation:

Union Textiles Minister **Piyush Goyal**, in the presence of Haryana Chief Minister Manohar Lal Khattar, inaugurated the new campus of the National Institute of Fashion Technology (NIFT) at Panchkula, Haryana.

115. The Kargil War Hero Captain Batra was posthumously awarded the Param Vir Chakra, the highest military decoration of the Republic of India, in which year?

- 1) 1999
- 2) 2000
- 3) 1998
- 4) 2005
- 5) 1996

Answer- **1) 1999**

Explanation:

The Kargil War hero, Vikram Batra made a supreme sacrifice for India on 7th July 1999 during the Kargil War. Captain Batra was **posthumously awarded** the Param Vir Chakra on August 15, **1999**. The award was **received** by his father on January 26, **2000**, during the Republic Day Parade by President KR Narayanan.

- i. Batra was selected by the Services Selection Board (SSB) at Allahabad in 1996. He was commissioned into the Indian Army as lieutenant in the 13th battalion, Jammu and Kashmir Rifles.
- ii. Batra's battalion, the 13 JAK Rifles played a significant role in the capture of Point 5140 under the leadership of Lt Col. Yogesh Kumar Joshi. It was during the briefing for the capture of Point 5140 that Batra used the phrase 'Yeh Dil Mange More'.
- iii. Batra was severely injured during the attack. India didn't suffer a single loss of life during the capture of Point 5140.

116. The Flag Code of India took effect on 26th January _____.

- 1) 2000
- 2) 2004
- 3) 2006
- 4) 2002
- 5) 1999

Answer- **4) 2002**

Explanation:

Flag Code of India:

The use, display and hoisting of the National Flag in the country is guided by an overarching set of instructions called the 'Flag Code of India 2002'. It brings together all laws, conventions, practices, and instructions for the display of the National Flag.

- i. The Flag Code of India took effect on **January 26, 2002**. As per Clause 2.1 of the Flag Code of India, there shall be no restriction on the display of the National Flag by members of the general public, private organizations, educational institutions etc. consistent with the dignity and honour of the National Flag.
- ii. The Flag Code of India, 2002 was amended vide Order dated December 30, 2021, and National Flag made of polyester or machine made flag have also been allowed.
- iii. Now, the National Flag shall be made of hand-spun, hand-woven or machine-made cotton/polyester/wool/silk/khadi bunting, as per the amended flag code.

117. The National Motto of India 'Satyameva Jayate' was inscribed from which of the following?

- 1) Kaushitaki Upanishad
- 2) Mandukya Upanishad
- 3) Katha Upanishad
- 4) Mundaka Upanishad
- 5) Prasna Upanishad

Answer- **4) Mundaka Upanishad**

Explanation:

The words 'Satyameva Jayate' from **Mundaka Upanishad**, meaning 'Truth Alone Triumphs', are inscribed below the abacus in the Devanagari script.

Recently, Prime Minister Narendra Modi unveiled the National Emblem cast on the roof of the new Parliament building.

National Emblem of India:

- An Ashokan pillar at Sarnath near Varanasi in Uttar Pradesh depicts four lions on the top standing back to back.

- Its base has an elephant, a horse, a bull and a lion separated by intervening wheels over a bell-shaped lotus and a Dharma Chakra or the Wheel of Law carved on it.
- This symbol was adopted as the National Emblem of India by the Indian Government on 26th January 1950.

i. The two-dimensional picture of this emblem has become the official symbol of the government now that only shows three of the four lions and the base having the Dharma Chakra in the center and a bull and horse on either side and an engraved phrase that reads 'Satyameva Jayate'.

118. Who is the current (as of July'22) Chairperson of National Bank for Agriculture and Rural Development (NABARD)?

- 1) Revathy Iyer
- 2) Manoj Ahuja
- 3) GR Chintala
- 4) M. D. Patra
- 5) Urvish Shah

Answer- **3) GR Chintala**

Explanation:

About National Bank for Agriculture and Rural Development:

Founded- 12 July 1982

Headquarters- Mumbai, Maharashtra

Chairperson- GR Chintala

119. How many member nations are in Asian Development Bank (ADB)?

- 1) 68
- 2) 102
- 3) 86
- 4) 45
- 5) 98

Answer- **1) 68**

Explanation:

About Asian Development Bank (ADB):

President - Masatsugu Asakawa

Establishment - 1966

Headquarters - Manila, Philippines

Members - 68 members (48 from Asia & Pacific region)

120. The Jaldapara National Park is located in _____.

- 1) Gujarat
- 2) Madhya Pradesh
- 3) Uttar Pradesh
- 4) West Bengal
- 5) Karnataka

Answer- **4) West Bengal**

Explanation:

Jaldapara National Park is a national park situated at the foothills of the Eastern Himalayas in Alipurduar District of northern **West Bengal**, India.

i. Recently, Raja, the oldest Royal Bengal Tiger in captivity in West Bengal has died at his shelter in Jaldapara forest of Alipurduar district, West Bengal.

121. In which state/UT Asola Bhatti Wildlife Sanctuary is located?

- 1) Assam
- 2) Arunachal Pradesh
- 3) Uttar Pradesh
- 4) Delhi
- 5) Jammu and Kashmir

Answer- **4) Delhi**

Explanation:**About Delhi:**

Lieutenant Governor – Vinay Kumar Saxena

Wildlife sanctuary – Asola Bhatti Wildlife Sanctuary

Zoological park – National Zoological Park

122. In July 2022, PM Narendra Modi launched the National Emblem cast on the roof of the new Parliament building.

The existing Parliament building was designed by whom?

- 1) Herbert Baker
- 2) Edwin Lutyens
- 3) Lord Irwin
- 4) Both 1 & 2
- 5) Both 2 & 3

Answer- **4) Both 1 & 2**

Explanation:

Prime Minister Narendra Modi unveiled the National Emblem cast on the roof of the new Parliament building.

- The concept sketch and process of casting the National Emblem on the roof of the building went through eight different stages of preparation from clay modelling/ computer graphics to bronze casting and polishing.

The **existing (old)** building was designed by **Edwin Lutyens** and **Herbert Baker** who were responsible for the planning and construction of New Delhi. It was inaugurated on January 18, 1927, by then Governor General of India Lord Irwin.

Architectural style of New Parliament Building:

Bimal Patel of HCP Designs, Ahmedabad, is the architect in charge of the building, which is triangular in shape, and incorporates architectural styles from around India. The building is designed to be earthquake-resistant.

i. The building is coming up adjacent to the existing Parliament complex, and is of almost the same size.

123. In July 2022, Digital financial firm Capital Float rebranded as 'axio'.

The Capital Float headquarters is located in which state?

- 1) Hyderabad, Telangana
- 2) Chennai, Tamil Nadu
- 3) Ahmedabad, Gujarat
- 4) Noida, Uttar Pradesh
- 5) New Delhi, Delhi

Answer- 2) Chennai, Tamil Nadu

Explanation:

Online capital financing platform Capital Float has unified its offerings – Capital Float, Walnut & Walnut 369 – and rebranded itself as 'axio'.

i. Capital Float was Founded in 2013 by Gaurav Hinduja and Sashank Rishyasringa, Capital Float, now axio, will be the brand name for CapFloat Financial Services, registered as a non-banking finance company (NBFC). The Headquarters of Capital Float is **Chennai, Tamil Nadu**.

124. In which country, the Zaporizhzhia Nuclear Power Plant is located?

- 1) United States of America
- 2) Iran
- 3) Germany
- 4) Ukraine
- 5) Russia

Answer- 4) Ukraine

Explanation:

The Russian army is transforming Europe's largest (Zaporizhzhia) nuclear power plant into a military base overlooking an active front, intensifying a months-long safety crisis for the vast facility and its thousands of staff.

i. At the **Zaporizhzhia Nuclear Power Plant** in southern **Ukraine**, more than 500 Russian soldiers who seized the facility in March recently have deployed heavy artillery batteries, and laid anti-personnel mines along the shores of the reservoir whose water cools its six reactors, according to workers, residents

125. The central govt has earmarked _____ as interest-free loans for states undertaking capital works in the current fiscal FY23.

- 1) Rs 50,000 crore
- 2) Rs 80,000 crore
- 3) Rs 40,000 crore
- 4) Rs 20,000 crore
- 5) Rs 10,000 crore

Answer- 2) Rs 80,000 crore

Explanation:

The Centre has earmarked **Rs 80,000 crore** as interest-free loans for states undertaking capital works in the current fiscal FY23.

i. In her 2022-23 Budget speech, Finance Minister Nirmala Sitharaman had announced the 'Special Assistance to States for Capital Investment' scheme under which total financial assistance of Rs 1 lakh

crore would be given to states in the form of 50-year interest-free loans for capital investment projects.

126. Who recently (in July'22) won the gold medal in the 100-metre sprint at the World Masters Athletics Championships held in Tampere, Finland?

- 1) Dutee Chand
- 2) Dhanalakshmi Sekar
- 3) Hima Das
- 4) Bhagwani Devi Dagar
- 5) Amlan Borgohain

Answer- **4) Bhagwani Devi Dagar**

Explanation:

A 94-year-old sprinter from India, **Bhagwani Devi Dagar**, won the gold medal in the 100-metre sprint at the **World Masters Athletics Championships** held in Tampere, Finland from 29 June to 10 July 2022.

i. She won the gold with a time of 24.74 seconds and also bagged a bronze medal in shot-put.

127. The Royapuram railway station belongs to which state?

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

Answer- **2) Tamil Nadu**

Explanation:

Royapuram railway station is a railway station at Royapuram, on the Chennai Beach–Katpadi section of the Chennai Suburban Railway network in **Chennai, India**.

i. Unlike the Chennai Central and Egmore railway stations which bustle with commuters and train movements round-the-clock, the red brick building of the Royapuram railway station sits forlorn and isolated with only a few commuters dropping in to take one of the few odd trains that currently stop at the station.

ii. Soaked in history, the Royapuram station sent the first train in the southern part of the country, chugging out, on June 28, 1856.

iii. The sprawling railway station, which still has several tracks snaking in and out linking the several platforms and the railway shed, celebrated its 166th anniversary in 2022

128. Name the country that recently (in July'22) signed a 5year deal to provide equal pay to both men and female cricket players.

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

Answer- **3) New Zealand**