

April Current Affairs

- 1. In April 2021, the New Development Bank (NDB) issued a USD 1.5 billion benchmark bond. Identify the points that are correctly related to NDB:
 - A) The USD 1.5 billion benchmark bond has a maturity period of 5 years
 - B) The bond will provide COVID-19 Emergency Program Loans to ASEAN countries
 - C) India's KV Kamath was the 1st President of NDB
 - 1) Only A & B
 - 2) Only B & C
 - 3) All A, B & C
 - 4) Only A & C
 - 5) Only C

Answer- 4) Only A & C

In April 2021, the New Development Bank (NDB) of BRICS (Brazil, Russia, India, China, and South Africa) issued a USD 1.5 billion benchmark bond with 5 years of maturity.

• NDB will use the total earnings of the Bond for financing sustainable development activities and to

provide COVID-19 Emergency Program Loans to the member countries (BRICS).

• India's K V Kamath was the 1st President of the New Development Bank (NDB).

- 2. Which company along with Mastercard launched the World's 1st QR Credit Card "ConQR"?
 - 1) Mahindra & Mahindra Financial Services
 - 2) Bank of Baroda Financial Solutions
 - 3) Tata Capital Financial Services
 - 4) Shriram City Union Finance
 - 5) Ujjivan Financial Services

Answer- 2) Bank of Baroda Financial Solutions

The Mastercard and Bank of Baroda Financial Solutions (BFSL), a wholly-owned subsidiary of Bank of

Baroda came together to launch World's 1st QR on Card Program 'ConQR' – a Mastercard QR on Card

solution to simplify digital payments of Small and medium-sized enterprises (SMEs).

 \bullet ConQR Credit Card will have a Bharat QR Code on the card face

3. Who won the 2021 Nelson Mandela World Humanitarian Award?

1) Marianna Vardinogiannis

- 2) Morissanda Kouyaté
- 3) Rumana Sinha Sehgal
- 4) Jorge Sampaio
- 5) Helena Ndume

Answer- 3) Rumana Sinha Sehgal

Rumana Sinha Sehgal, Software engineer turned entrepreneur from Hyderabad, Andhra Pradesh, won the Nelson Mandela World Humanitarian Award 2021 by the Diplomatic Mission Global Peace.

- 4. Who recently (in Apr'21) became the 1st woman Chairperson of NASSCOM?
 - 1) Soma Mondal
 - 2) Chanda Kochhar

3) Usha Ananthasubramanian

- 4) Arundhati Bhattacharya
- 5) Rekha Menon

Answer- 5) Rekha Menon

Accenture India's Chairperson and Senior Managing Director Rekha Menon has been appointed as the Chairman of IT industrial body, National Association of Software and Services Companies(NASSCOM) for 2021-22.

• Rekha Menon becomes the 1st woman Chairperson of NASSCOM.

5. In April 2021, RBI approved the appointment of Atanu Chakraborty as the part-time Chairman of ______ for a period of 3-years.

- 1) HDFC Bank
- 2) ICICI Bank
- 3) Axis Bank
- 4) Citibank
- 5) Canara Bank

Answer- 1) HDFC Bank

Explanation:

As per the information received from HDFC bank, the Reserve Bank of India(RBI) has approved the appointment of Atanu Chakraborty as the part-time Chairman of the bank for a period of 3-years.

About HDFC bank: Establishment:1994 Headquarters: Mumbai, Maharashtra Tagline: We understand your world

6. _____ is planning to launch its own Space Station by _____.

- 1) USA, 2025
- 2) Russia, 2030
- 3) China, 2025
- 4) USA, 2030
- 5) Russia, 2025
- Answer- 5) Russia, 2025

Roscosmos, the Space Agency of Russia is set to launch its own Space Station in 2025. The space module is

- 7. Which bank is India's leading lender of Credit Cards as of February 2021?
 - 1) State Bank of India
 - 2) Axis Bank
 - 3) Citibank
 - 4) ICICI Bank
 - 5) HDFC Bank

Answer- 5) HDFC Bank

ICICI Bank and SBI Cards have a strong growth in new Credit card issuance from December 2020 to February 2021, after the temporary halt of HDFC Bank Ltd from issuing new cards from December 2020.

Bank	cards as of February	Outstanding credit cards as of December 2020
HDFC Bank	1.51 crore	1.53 crore
ICICI	1.03 crore	99.1 lakh
SBI Cards	1.17 crore	1.14 crore
Axis Bank	70.36 lakh	68.7 lakh

8. In April 2021, PM Narendra Modi virtually conferred National Panchayat Awards 2021 and distributed e-property cards.

Identify the points that are correctly related to the occasion:

- A) e-property cards are distributed to rural Indian population under PM SVANidhi Scheme
- B) Andhra Pradesh state won 17 awards in the National Panchayat Awards 2021
- C) PM announced to distribute 5kg food grains to 80 crore beneficiaries at a cost of Rs. 26,000 crores under PM Garib Kalyan Anna Yojana
- 1) Only A & B
- 2) All A, B & C
- 3) Only B & C
- 4) Only A & C
- 5) Only B

Answer- 3) Only B & C

On occasion of National Panchayati Raj Day (April 24), Prime Minister (PM) Narendra Modi virtually launched the distribution of e-property cards under the SVAMITVA scheme (Survey of Villages and Mapping with Improvised Technology in Village Areas) to around 4.09 Lakh beneficiaries of rural India.

• During the event, he virtually conferred the National Panchayat Awards 2021, where Andhra Pradesh bagged 17 awards.

• PM Modi announced 5 kg of food grains to 80 crore beneficiaries under Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) during May, June months of 2021, at a cost of INR 26, 000 crore. 9. In April 2021, PM Narendra Modi virtually participated in the Leaders' Summit on Climate 2021.

Which are the points correctly related to the Summit?

- A) Leaders' Summit on Climate 2021 was hosted by Japan under the theme "Our Collective Sprint to 2030"
- B) During the Summit USA committed to reduce its greenhouse gas emissions by 50-52% below its 2005 emissions levels by 2030
- C) 43 International Banks have joined a UN-convened pact to reach carbon neutrality by 2030
- 1) Only B & C
- 2) Only A & C
- 3) All A, B & C
- 4) Only B
- 5) Only C

Answer- 4) Only B

Prime Minister Narendra Modi virtually participated in the Leaders' Summit on Climate 2021 which was held virtually on April 22-23, 2021 hosted by the US.

Theme of the Summit – 'Our Collective Sprint to 2030'.

• At the summit, a group of 43 International Banks have joined a UN-convened pact to reach carbon neutrality by 2050.

• The US committed to reduce its greenhouse gas emissions by 50-52% below its 2005 emissions levels by 2030.

• US announced its decision to join the Global Leadership Group for Industry Transition (LeadIT), an initiative of India & Sweden.

10. ______ allowed insurers to invest in debt instruments issued by InvIT & REIT with at least ______ being invested in AAA rated assets.

- 1) RBI, 25%
 2) SEBI, 50%
 3) IRDAI, 75%
 4) SEBI, 75%
 5) IRDAI, 50%
- Answer- 3) IRDAI, 75%

The Insurance Regulatory and Development Authority of India (IRDAI) allows insurers to invest in debt instruments which are issued by Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs).

- 75% of investments should be of AAA rated assets
- $\bullet~25\%$ should be of AA or A rated asset
- 11. Which country is planning to land its 1st Mars Rover 'Zhurong' on the surface of Mars by May 2021?
 1) Japan

2) South Korea

- 3) Israel
- 4) China
- 5) USA

Answer- 4) China

China has named its 1st Mars rover as Zhurong after a traditional fire god. The name signifies igniting the flame of Planetary Explorations of China.

Zhurong is on board the Tianwen-1 Space probe and planned to land on the martian surface by May 2021.

New Course names :- 1.Crack High level Puzzle & Seating arrangement and 2.Crack High level Data interpretation

We are pleased to serve with part of your preparation so we have activated the above mentioned 2 paid courses will be added to our subscribers who have already purchased the "Crack Current Affairs 2021" plan from January 2021.

To check the 2 additional free paid courses in your plan – Go to 'My Course' under Bank & Insurance preference in CareersCloud App.

- 12. World Malaria Day is annually observed across the globe on 25th April Identify the points that are correctly related to Malaria:
 - A) Theme of World Malaria Day 2021 is "Zero malaria starts with me"
 - B) WHO launched E-2025 initiative to end the transmission of malaria in 25 more countries by 2025
 - C) Malaria is a Viral Disease
 - 1) Only B & C
 - 2) Only A & C
 - 3) All A, B & C
 - 4) Only B
 - 5) Only C
 - Answer- 4) Only B

World Malaria Day is annually observed across the globe on 25th April to highlight the need for investment and commitment towards the prevention and control of malaria.

- i. The theme of World Malaria Day 2021 is "Reaching the zero malaria target".
- ii. WHO launched the E-2025 initiative, with an aim to end the transmission of malaria in 25 more countries by 2025.
- iii.Malaria is a mosquito-borne infectious disease, caused by the Plasmodium parasites.
- **13. WHO announced to achieve its Global Immunization Strategy of vaccinating 90% of the** World's Child population by _____.
 - 1) 2022
 - 2) 2025
 - 3) 2028
 - 4) 2023

5) 2030

Answer- 5) 2030

The World Health Organisation (WHO) unveiled the Global Immunization Strategy led by the UN to reach around 50 million children who missed their vaccination against measles, yellow fever and diphtheria.

It aims to achieve 90% coverage for essential vaccines given in childhood and adolescence by 2030.

- 14. In April 2021, Stockholm International Peace Research Institute (SIPRI) released the 'Trends in World Military Expenditure, 2020' report. Which of the following points are correctly related to the findings of the report?
 - A) India is the World's 3rd largest spender of Military Expenditure
 - B) With USD 778 Billion Military expenditure in 2020, USA is the World's largest spender
 - C) India, China & Japan together contribute to 85% of the World's Military Spending
 - 1) Only B & C
 - 2) Only A
 - 3) Only C
 - 4) All A, B & C
 - 5) Only A & B

Answer- 5) Only A & B

According to the report 'Trends in World Military Expenditure, 2020' released by Stockholm International Peace Research Institute (SIPRI), India was ranked as the 3rd Highest Military Spender in 2020.

Rank Country Spending 3 India USD 72.9 Billion 1 US USD 778 Billion 2 China USD 252 Billion China & India together accounted for 62% of total military expenditure in the Asia & Oceania region in 2020.

- **15.** Which financial institution introduced India's 1st video-based Wealth Community for its users to live interact with subject-matter experts?
 - 1) PhonePe
 - 2) Zerodha
 - 3) Upstox
 - 4) Pavtm
 - 5) India Infoline

Answer- 4) Paytm

Paytm, the digital financial service company introduced India's first video-based wealth community for the users to interact with subject-matter experts in live sessions on different wealth topics such as IPO, F&O, ETFs, mutual funds, stocks, gold, fixed income, and personal finance.

16. In April 2021, RBI released a circular "Corporate Governance in Banks – Appointment of Directors and Constitution of Committees of the Board".

Identify the points that are correct with respect to RBI's notification:

A) Tenure of MD & CEO of Banks is increased to 20 years

- B) Maximum age limit of Non-Executive Directors is altered to 75 years
- C) Changes are applicable to all banking entities except Foreign banks operating as branches in India
- 1) Only B & C
- 2) Only A
- 3) Only C
- 4) All A, B & C
- 5) Only A & B

Answer- 1) Only B & C

RBI in its circular – "Corporate Governance in Banks – Appointment of Directors and Constitution of Committees of the Board", has fixed 15 years as the tenure for the Managing Director and Chief executive officers (MD & CEOs) or whole-time directors (WTDs) to hold their post in a bank.

• RBI also extended the Upper age limit for MD & CEOs of banks to 70 years

• While Non-Executive Directors can serve upto 75 years of age or for a maximum tenure of 8 years.

• The instructions are applicable to all banking entities except Foreign banks operating as branches in India.

17. In April 2021, the 93rd Academy Awards, also known as the Oscar 2021 was announced.

Identify the points that are correct with respect to Oscar 2021:

A) Nomadland won the Best Pictures Award

- B) Gary Oldman became the oldest person to win the Oscars for Best Actor
- C) Chloé Zhao is the 2nd woman & also the 1st woman of colour (Asian) to win the award for Best Director.
- 1) All A, B & C
- 2) Only B & C
- 3) Only C
- 4) Only A & C
- 5) Only A & B

Answer- 4) Only A & C

Explanation:

In April 2021, the 93rd Academy Awards, also known as the Oscar 2021 was announced.

• Nomadland won the Best Pictures Award

 \bullet Anthony Hopkins (83 years old) won the award for the Best Actor for his performance in the film

"The Father". He is the oldest person ever to win an Oscars.

• Chloé Zhao is the 2nd woman & also the 1st woman of colour (Asian) to win the award for Best

Director.

• Frances McDormand won the Best Actress award for "Nomadland".

- 18. Indian Navy participated in the bilateral naval exercise 'VARUNA-2021' with ______ in April 2021
 - at the _____ region.

1) USA, Indian Ocean

2) France, Arabian Sea

3) France, Bay of Bengal

4) Japan, Bay of Bengal

5) Japan, Arabian Sea

Answer- 2) France, Arabian Sea

The 19th Edition of the Indian and French Navy Bilateral Exercise 'VARUNA-2021' took place in the Arabian Sea from April 25-27, 2021.

• Varuna is a bilateral naval exercise initiated in 1983; it was named as 'VARUNA' in 2001. Varuna is the god of oceans.

• Japan is set to conduct a Joint Military Drill with US & French troops in May 2021.

19. Which countries (in Apr'21) along with India launched the 'Supply Chain Resilience Initiative (SCRI)' for creating a free, transparent trade & investment environment?

- 1) China & Russia
- 2) USA, Japan & Australia
- 3) USA & Australia
- 4) China, Russia & Turkey

5) Australia & Japan

Answer- 5) Australia & Japan

On April 27, 2021, During a trilateral Ministerial Meeting, the Trade Ministers of India, Japan & Australia virtually launched the 'Supply Chain Resilience Initiative (SCRI)'.

• SCRI aims to build a resilient supply chain with focus on a free, transparent trade & investment environment in the Indo-Pacific region and reduce the dependence on China.

- 20. What is India's rank in the 'Chandler Good Government Index (CGGI) 2021' the 1st Edition produced by Chandler Institute of Governance (CIG)?
 - 1) 90

2) 41

3) 74

4) 86

5) 49

Answer- 5) 49

India with an index score of 0.516 has been ranked 49th in 'Chandler Good Government Index (CGGI) 2021' - 1st Edition produced by Chandler Institute of Governance (CIG). The Index was topped by Finland, followed by Switzerland & Singapore.

Ranks of India's Neighbours: Pakistan – 90, Sri Lanka – 74th, China – 41.

21. In April 2021, RBI issued guidelines for the appointment of Statutory Central Auditors

(SCAs)/Statutory Auditors (SAs) for Banks and NBFCs.

Identify the points that are correctly related to the guidelines:

A) SCAs/SAs should be appointed for a continuous period of 3 years with effect from FY-22

B) Regional Rural Banks are exempted from this procedure

C) Entities with asset size less then Rs 15,000 crores, should appoint a minimum of 1 audit firm for auditing $\$

1) Only B & C

2) Only A & C

3) All A, B & C

4) Only B

5) Only A & B

Answer- 3) All A, B & C

Explanation:

On April 27, 2021, RBI issued guidelines for the appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding Regional Rural Banks(RRBs)), Urban Cooperative Banks (UCBs) and Non-banking finance companies(NBFCs) (including Housing finance companies(HFCs)) from FY22 onwards.

i.The banks have to appoint the SCAs/SAs for a continuous period of 3 years, satisfying the eligibility norms each year.

ii.All the other Entities with asset size less then Rs 15,000 crores, should appoint a minimum of 1 audit firm for conducting statutory audit.

- 22. Which company partnered (in Apr'21) with NPCI International Payments Ltd (NIPL) to expand its UPI transactions in the Global Market?
 - 1) Avancer Software Solutions
 - 2) Financial Software & Systems
 - 3) Sensiple Software Solutions
 - 4) Aspire Systems
 - 5) Global Software Solutions

Answer- 2) Financial Software & Systems

Financial Software and Systems (FSS), India's largest payments processor, and NPCI International Payments Ltd (NIPL), the International arm of National Payment Corporation of India (NPCI) made a partnership to expand Unified Payment Interface (UPI) rails in international markets.

23. Which organisation projected India's GDP to grow by 11% in FY-22 in its Asian Development Outlook in April 2021?

1) Moody's Analytics

- 2) UN-ESCAP
- 3) World Bank
- 4) Bank of America

5) Asian Development Bank

Answer- 5) Asian Development Bank

Explanation:

Asian Development Outlook (ADO), 2021 was released by Asian Development Bank (ADB) on April 26, 2021, in which it forecasted the Indian economy to grow at 11 per cent in FY22 from 8% earlier and it also predicted a GDP expansion in FY22 at 7 per cent. It also pointed out the risk in economic recovery due to an increase in COVID-19 cases.

24. Who became the 1st Asian Women to receive the 'WILD Innovator Award' in 2021?

1) Nirupabai

2) Dr. Maria Caffrey

3) Miranda Wang

4) Dr Krithi K Karanth

5) Rosamira Guillen

Answer- 4) Dr Krithi K Karanth

On April, 27,2021, the WILD ELEMENTS Foundation has awarded Dr Krithi K Karanth, Chief Conservation Scientist at Bengaluru-based Centre for Wildlife Studies (CWS), the 'WILD Innovator Award' for 2021, she became the first Indian and Asian woman to receive such an award.

- 25. Where did ISRO establish a community service centre 'Aditya-L1 Support Cell (AL1SC)' for integrating information from Aditya-L1, India's 1st Solar Mission?
 - 1) Aryabhatta Research Institute of Observational Sciences (ARIES)
 - 2) U R Rao Satellite Centre (URSC)
 - 3) Space Applications Centre (SAC)
 - 4) Vikram Sarabhai Space Centre (VSSC)

5) Liquid Propulsion Systems Centre (LPSC)

Answer- 1) Aryabhatta Research Institute of Observational Sciences (ARIES)

The Aditya-L1 Support Cell (AL1SC), the Community service centre, was established at the Aryabhatta Research Institute of Observational Sciences (ARIES) transit campus in Haldwani, Uttarakhand, as a part of the efforts of Indian Researchers to create a skilled community of solar scientists to bring & Store the data from the Aditya L1, the first Solar Mission of India.

- 26. In April 2021, the Union Cabinet approved the signing of an agreement on Customs Cooperation and Mutual Administrative Assistance in Customs Matters between India & Which Country?
 - 1) United States of America
 - 2) Canada
 - 3) Russia
 - 4) United Kingdom

5) Australia

Answer- 4) United Kingdom

In April, 2021, The Union Cabinet chaired by Prime Minister Narendra Modi approved the signing and ratification of an Agreement between India & the United Kingdom of Great Britain & Northern Island on Customs Cooperation and Mutual Administrative Assistance in Customs Matters.

It will facilitate trade and ensure seamless clearance of goods traded between the 2 countries.

27. _____ reclassified New India Assurance Co Ltd (NIACL) as Public Category investor from Promoter as per the regulatory guidelines of _____.

- 1) Canara Bank, SEBI
- 2) Axis Bank, SEBI
- 3) Canara Bank, RBI
- 4) Axis Bank, Ministry of Corporate Affairs

5) Canara Bank, Ministry of Corporate Affairs

Answer- 2) Axis Bank, SEBI

On April 28, 2021, The board of Axis Bank approved the reclassification of New India Assurance Co Ltd (NIACL) from promoter category to public category investor. NIACL owns 0.67 per cent of the total issued and paid-up equity share capital of the Axis bank.

• Reclassification of Promoters as Public is done based on the regulatory norms of SEBI.

- 28. Which Bank launched the digital banking service, 'Merchant Stack' to serve its retail merchant customers?
 - 1) Canara Bank
 - 2) Axis Bank
 - 3) ICICI Bank
 - 4) HDFC Bank
 - 5) Indian Bank

Answer- 3) ICICI Bank

ICICI Bank launched 'Merchant Stack', a digital banking services as a continuation of its 'ICICI Stack', for retail merchants especially for the Micro, Small and Medium Enterprises (MSMEs) and Entrepreneurs.

29. In April 2021, _____ became the 3rd largest IT firm in India, while it also announced to achieve Net-Zero Greenhouse Gas (GHG) emissions by

1) HCL Technologies, 2050

2) Tata Consultancy Services, 2030

- 3) Wipro, 2030
- 4) HCL Technologies, 2040
- 5) Wipro, 2040

Answer- 5) Wipro, 2040

Wipro Ltd regained its position of 3rd-largest Indian IT company by market capitalization(market-cap) of Rs 2.65 trillion by surpassing Noida-headquartered HCL Technologies' Rs 2.62 trillion market cap.

On Earth Day, Wipro, the IT software major announced its plan to achieve Net-Zero Greenhouse Gas (GHG) emissions by 2040.

30. Which are the 2 Indian Companies that were listed among the TIME Magazine's 1st-ever list 'TIME 100 Most Influential Companies'?

1) Jio Platforms & Unacademy

2)Unacademy & Byju's

3) Bharti Airtel & Jio Platforms

4) Jio Platforms & Byju's

5) Bharti Airtel & Unacademy

Answer- 4) Jio Platforms & Byju's

Reliance Industry Limited's (RIL) technology wing Jio Platforms and e-learning startup Byju's have made it to the TIME Magazine's first-ever list 'TIME 100 Most Influential Companies', which is an expansion of the TIME100 franchise.

31. Who was appointed as the Finance Secretary of India in April 2021?

1) Ajay Bhushan Pandey

2) Ajay Seth

3) T V Somanathan

- 4) Debasish Panda
- 5) Tuhin Kanta Pandey

Answer- 3) T V Somanathan

The Expenditure Secretary T V Somanathan was recently appointed as the Finance Secretary by the Appointments Committee of the Cabinet. He will succeed Ajay Bhushan Pandey.

Finance Secretary is the senior most post among the 4 secretaries in the Finance Ministry.

- 32. In April 2021, Amitabh Chaudhry was appointed as the MD & CEO of ______ for a 3-year term until 31 December 2021.
 - 1) ICICI Bank
 - 2) Axis Bank
 - 3) Federal Bank
 - 4) Bandhan Bank
 - 5) City Union Bank
 - Answer- 2) Axis Bank

On 29th April 2021, the board of Axis Bank approved the re-appointment of Amitabh Chaudhry as the Managing Director(MD) and Chief Executive Officer(CEO) of Axis Bank for a period of 3 years, with effect from January 1, 2022 up to December 31, 2024.

33. ______ successfully conducted the maiden trail of the Short Range Air-to-Air Missile 'Python-5' at

- 1) DRDO, Rajasthan
- 2) DRDO, Goa
- 3) ISRO, Goa

4) HAL, Goa

5) ISRO, Rajasthan

Answer- 2) DRDO, Goa

Defence Research and Development Organization (DRDO) successfully conducted the Maiden trial of 5th Generation Python-5 Short Range Air-to-Air Missile (AAM) in Goa. The missile would add to the air-toair combat capability of India's Indigenous LCA Tejas (Light Combat Aircraft). • Python-5 is the 2nd Air-to-Air Missile of Israel origin to be integrated on Tejas Aircraft.

- 34. Which organisation (in Apr'21) announced to invest USD 100 mn in J.C. Flowers India Opportunities Fund to help Indian financial institutions in resolving distressed assets?
 - 1) International Monetary Fund
 - 2) Multilateral Investment Guarantee Agency
 - 3) International Finance Corporation
 - 4) International Bank for Reconstruction and Development
 - 5) International Development Association

Answer- 3) International Finance Corporation

On 14 April 2021, International Finance Corporation (IFC), member of the World Bank Group announced to invest USD 100 million in J.C. Flowers India Opportunities Fund to help Indian financial institutions in resolving distressed assets and free up the capital for new lending.

• The investment is part of IFC's Distressed Asset Recovery Program (DARP) work in India.

- **35.** Which country is planning to send a rover named "Rashid" to the moon by 2022?
 - 1) Turkey
 - 2) Israel
 - 3) UAE
 - 4) Afghanistan
 - 5) Saudi Arabia
 - Answer- 3) UAE

The United Arab Emirates (UAE) Space Centre is planning to send its rover 'Rashid' to the moon on an unmanned spacecraft by 2022. The rover will be deployed on the Moon using Japan based ispace company's Lunar lander, which will be launched into space aboard through a SpaceX rocket.

36. In April 2021, Minister of Housing & Urban Affairs, Hardeep Singh Puri launched 2 Challenges – EatSmart Cities Challenge & Transport 4 All (T4All) Challenge.

Identify the points that are Correctly related to the Challenges:

- A) Only the 100 Smart Cities can take part in the challenge
- B) EatSmart Cities Challenge is based on the 'Eat Right India' Movement launched by FSSAI in 2018
- C) 1st edition of T4All Challenge is focused on 'Digital Innovation'
- 1) Only A & B
- 2) Only B & C
- 3) Only A & C
- 4) All A, B & C
- 5) Only B

Answer- 2) Only B & C

Hardeep S Puri, Minister of State (I/C) Housing & Urban Affairs virtually launched 2 Challenges during an online event.

· EatSmart Cities Challenge & Transport 4 All (T4All) Challenge

• All Smart Cities, capital cities of States/UTs and cities with a population of more than 5 Lakh are eligible to take part in the 2 challenges.

EatSmart Cities Challenge:

 \cdot The challenge is aimed at building awareness among consumers for making better food choices

set-up under the 'Eat Right India' Movement.

 \cdot Eat Right India was launched in 2018 by FSSAI (Food Safety and Standards Authority of India).

Transport 4 All (T4All) Challenge:

 \cdot The focus of the 1st Edition of the challenge will be on 'Digital Innovation'.

- 37. Minister for Europe & Foreign Affairs of France, Jean-Yvesh Le Drian, visited India in April 2021. Which of the following initiatives were taken during his visit?
 - A) France agreed to be a part of International Solar Alliance (ISA)
 - B) France to set-up an Astronaut Training centre in Trivandrum, Kerala to support India's 'Gaganyaan' mission
 - C) MeitY Startup Hub & La French Tech, Bengaluru partnered to support Start-ups
 - 1) Only C
 - 2) Only B & C
 - 3) All A, B & C
 - 4) Only A & B
 - 5) Only A
 - Answer- 1) Only C

Mr Jean-Yvesh Le Drian, Minister for Europe and Foreign Affairs of France paid an official visit to India from April 13-15, 2021.

i.France has agreed to be part of the Indo-Pacific Ocean Initiative (IPOI) that was launched by Prime Minister Narendra Modi in 2019.

ii.ISRO & French National Space Agency (CNES) signed an Implementing Arrangement for cooperation concerning India's 1st Human Space Mission 'Gaganyaan'.

· France agreed to provide technical support for the construction of an Astronaut Training centre in Bangalore, Karnataka.

iii.MeitY Startup Hub & La French Tech, Bengaluru have launched the Indo-French Tech Programme for supporting startups.

- **38.** Who was appointed as the head of RBI's 2nd Regulation Review Authority (RRA)?
 - 1) M. Rajeshwar Rao
 - 2) Y.V. Reddy
 - 3) Michael Patra

4) BP Kanungo

5) Mahesh Kumar Jain

Answer- 1) M. Rajeshwar Rao

RBI has formed the 2nd Regulation Review Authority (RRA) named RRA 2.0 in order to review the regulations, circulars, reporting systems of RBI based on the feedback from the public, banks and financial institutions.

 \cdot M. Rajeshwar Rao, Deputy Governor was appointed as the head of RRA 2.0

• RBI set up its 1st RRA for one year i.e. from April 1, 1999, to April 1, 2000

39. Which International bank recently (in Apr'21) announced to close its consumer banking operations in 13 countries including India?

- 1) Standard Chartered
- 2) Capital One
- 3) HSBC Bank
- 4) DBS Bank
- 5) Citibank

Answer- 5) Citibank

Citibank announced to exit its consumer banking operations in India.

As a part of its global restructuring process Citibank has decided to close its operations in consumer banking in 13 countries which includes Australia, Bahrain, China, India, Indonesia, Korea, Malaysia,

Philippines, Poland, Russia, Taiwan, Thailand and Vietnam.

40. Which bank partnered with MasterCard (in Apr'21) for providing contactless payment solutions to its customers through MasterCard's 'Pay by Bank' app?

1) IDBI Bank

2) RBL Bank

3) Indian Bank

4) ICICI Bank

5) DCB Bank

Answer- 2) RBL Bank

Explanation:

RBL Bank announced its partnership with MasterCard to provide the first of its kind payment solution in India through the Pay by bank app. Now, the customers of RBL bank will be able to do contactless transactions both in store & online across the world through MasterCard's 'Pay by Bank' app.

- 41. Who was recognized as the Cricketer of the decade for 2010s in the listing by Wisden Cricketers' Almanack?
 - 1) MS Dhoni
 - 2) Ben Stokes
 - 3) Ross Taylor
 - 4) Virat Kohli
 - 5) Steve Smith

Answer- 4) Virat Kohli

Famous Cricketing Magazine, Wisden Cricketers' Almanack, has named 5 best cricketers for each decade, starting from 1970's to 2010's to commemorate the 50th anniversary of the 1st One-Day

International (ODI) match.

- · Kapil Dev for the decade 1980's
- · Sachin Tendulkar for the decade 1990's
- \cdot Virat Kohli for the decade 2010's
- · Ben Stokes was declared as 'Cricketer of the Year'
- 42. In April 2021, India virtually conducted the 1st edition of Hydrogen Roundtable conference, "The Hydrogen Economy-New Delhi Dialogue 2021".

Which are the points that are correctly related to Hydrogen & India's Hydrogen Policy?

- A) India & US agreed to set-up a Hydrogen Task Force
- B) 'India H2 Alliance (IH2A)', will frame the roadmap for India's 'National Hydrogen Policy' 202130
- C) Green hydrogen gas is produced by splitting water into hydrogen and oxygen using an electrolyzer
- 1) Only B & C
- 2) Only A & C
- 3) Only C
- 4) Only A & B
- 5) All A, B & C

Answer- 5) All A, B & C

The Energy Forum (TEF), organized the 1st Edition of Hydrogen Roundtable, 'The Hydrogen EconomyNew Delhi Dialogue 2021' took place virtually on 15th April, 2021.

They discussed emerging hydrogen ecosystems & exploring opportunities in Hydrogen fuel based economy.

 \cdot During the conference, India & US agreed to set-up a Hydrogen Task Force.

· India's energy transition coalition called 'India H2 Alliance (IH2A)', will frame the roadmap for

India's 'National Hydrogen Policy' 2021-30.

 \cdot Green hydrogen gas is produced by splitting water into hydrogen and oxygen using an electrolyzer.

- 43. Which country recently (in Apr'21) launched its 1st Mega Food Park project in India?
 - 1) Turkey
 - 2) Italy
 - 3) France
 - 4) South Korea
 - 5) Australia
 - Answer- 2) Italy

Italy launched its 1st ever Mega Food Park project, including food processing facilities in India. The pilot project "The Mega Food Park" was launched over a virtual platform in April 2021. \cdot A Letter of Intent was signed between the ICE Office in Mumbai and Fanidhar Mega Food Park, in Gujarat.

44. What is the Rank of Indian passport as per the 'Henley Passport Index: Q2 2021 Global Ranking'?

- 1) 76th
- 2) 58th
- 3) 108th
- 4) 92nd
- 5) 84th

Answer- 5) 84th

Explanation:

According to 'Henley Passport Index: Q2 2021 Global Ranking' released by Henley & Partners, India has been ranked as 84th Most Powerful Passport (visa-free score – 58). The Index has been topped by Japan, Singapore while Germany & South Korea together took the 3rd spot.

45. Which space organisation is planning to land 1st Women on the Surface of Moon by 2024 in its 'Artemis' space mission?

- 1) ISRO
- 2) JAXA
- 3) SpaceX
- 4) Roscosmos
- 5) NASA
- Answer- 5) NASA

The National Aeronautics and Space Administration (NASA) aims to land the first woman and firstperson of colour to the surface of the Moon by 2024 as a part of its international spaceflight programme, 'Artemis' & it will create sustainable missions to the earth's natural satellite by 2028.

- 46. India's Ministry of ______ signed an agreement, "Cities Combating Plastic Entering the Marine Environment" with ______ for technical cooperation in Combating marine pollution.
 - 1) Environment, Forest and Climate Change, Italy
 - 2) Animal Husbandry, Dairying and Fisheries, Germany
 - 3) Housing and Urban Affairs, Germany
 - 4) New and Renewable Energy, France

5) Jal Shakti, France

Answer- 3) Housing and Urban Affairs, Germany Explanation:

Ministry of Housing and Urban Affairs (MoHUA), Government of India and Deutsche GIZ GmbH India on behalf of German Federal Ministry of Environment, Nature Conservation and Nuclear Safety signed an agreement titled "Cities Combating Plastic Entering the Marine Environment" on Technical cooperation over a virtual event in New Delhi.

47. India was ranked _____ in the 'Inclusive Internet Index 2021' released by the Economist Intelligence Unit (EIU) in partnership with _____.

- 1) 52nd, Google
- 2) 52nd, Facebook
- 3) 52nd, Amazon
- 4) 49th, Google
- 5) 49th, Facebook

Answer- 5) 49th, Facebook

India has been ranked 49th out of 120 countries in the 'Inclusive Internet Index 2021' released by

Economist Intelligence Unit (EIU) in partnership with Facebook. India shares its rank with Thailand.

- Top 3 countries Sweden, United States, Spain
- India Ranked at 52nd Position in 2020

• 4 Parameters measured – Availability, Affordability, Relevance & Readiness

48. Amazon India organized the 2nd edition of 'Amazon Smbhav Summit' virtually. In which Amazon has launched a _____ as Amazon Smbhav Venture Fund & announced \$10 million investment in _____.

1) \$250 Million, M1xchnage

2) \$100 Million, SMEcorner

3) \$150 Million, M1xchnage

- 4) \$500 Million, SMEcorner
- 5) \$250 Million, M1xchnage

Answer- 1) \$250 Million, M1xchnage

Explanation:

Amazon India has organized the 2nd edition of its annual summit called 'Amazon Sambhav Summit' virtually from April 15 to 18, 2021. In which Amazon has launched a \$250 million Amazon Sambhav Venture Fund to support the digitization of small and medium businesses (SMBs), Agriculture, and Healthcare in India.

It also launched 'Spotlight North East', to bring 50,000 artisans, weavers, and small businesses, online from the 8 North-East states of India by 2025.

• Amazon announced an investment of \$10 million in "M1xchange"– a startup that lends to MSMEs.

49. In April 2021, Union Minister Piyush Goyal launched the Startup India Seed Fund Scheme (SISFS).

Which are the points that are correct with respect to the SISFS?

- A) It provides financial assistance to startups for creating a Robust Startup ecosystem in Tier-2 & Tier-3 towns of India
- B) It was set-up with a corpus of Rs. 945 Crore for 4 years
- C) Rs. 5 Crore will be provided to eligible Incubators selected by Experts Advisory Committee (EAC)
- 1) All A, B & C
- 2) Only A & C
- 3) Only A
- 4) Only A & B
- 5) Only C
- Answer-1) All A, B & C

On April 19, 2021, Union Minister of Commerce & Industry Piyush Goyal launched the Startup India Seed Fund Scheme (SISFS).

i.It aims to build a Robust Startup ecosystem in Tier-2 & Tier-3 towns of India which are suffering due to

inadequate funding.

ii.It was set-up with a corpus of INR 945 Crore for 4 years, starting 2021-22.

iii.INR 5 Crore will be provided as grant assistance to eligible Incubators selected by Experts Advisory Committee (EAC).

50. In April 2021, RBI has set-up a 6-member committee headed by Sudarshan Sen, to evaluate the role of Asset Reconstruction Companies (ARCs) in stressed debt resolution.

Which of the following point(s) is/are correct with respect to ARCs?

- A) ARCs buy NPAs (Non-Performing Assets) or bad loans from banks to helps them recover fast
- B) An ARC should maintain a capital adequacy ratio of 15% of its risk-weighted assets
- C) The minimum capital for an ARC is Rs. 2 crores as per the SARFAESI Act
- 1) Only A & B
- 2) All A, B & C
- 3) Only B & C
- 4) Only C
- 5) Only A & C

Answer-1) Only A & B

In April 2021, RBI has set-up a 6-member committee headed by Sudarshan Sen, to evaluate the role of Asset Reconstruction Companies (ARCs) in stressed debt resolution and review their business model.

i.ARC is a financial institution (FI) that buys the NPAs (Non-Performing Assets) or bad loans from banks and FI and helps them to recover from the NPAs.

ii. They are registered under RBI and regulated under the Securitisation and Reconstruction of Financial

Assets and Enforcement of Securities Interest (SARFAESI) Act, 2002.

iii.Capital needs: The net owned funds of ARCs should be Rs 100 crore or more and they also have to maintain a capital adequacy ratio of 15% of its risk-weighted assets.

51. In April 2021, Kim Boo-kyum was appointed as the Prime Minister of which country?

- 1) China
- 2) Singapore
- 3) Taiwan
- 4) South Korea
- 5) Indonesia

Answer- 4) South Korea

Moon Jae-in, President of South Korea nominated Kim Boo-kyum, the former Minister of the Interior and Safety as the new Prime Minister (PM) of South Korea. Kim Boo-kyum will be the 3rd PM under the government headed by President Moon Jae-in.

About South Korea: President– Moon Jae-in Capital– Seoul Currency– South Korean won

- 52. In April 2021, the 1st unit of India's Indigenous ALH (Advanced Light Helicopter) Mk-III Aircraft, INAS 323, built by _____ was commissioned into Indian Navy at _____.
 - 1) Defence Research & Development Organisation, INS Hansa
 - 2) Hindustan Aeronautics Limited, INS Rajali
 - 3) Defence Research & Development Organisation, INS Rajali
 - 4) Hindustan Aeronautics Limited, INS Hansa
 - 5) Defence Research & Development Organisation, INS Dega

Answer- 4) Hindustan Aeronautics Limited, INS Hansa

Explanation:

On April 19, 2021, Indian Naval Air Squadron (INAS) 323, the 1st Unit of the Indigenously built ALH

(Advanced Light Helicopter) Mk-III Aircraft was commissioned into the Indian Navy at INS Hansa, Goa.

• The ALHs are designed and developed Indigenously by the Hindustan Aeronautics Limited (HAL).

53. In April 2021, Union Cabinet gave approval for Amendments to Finance Bill, 2021 and the Exclusive subsidy policy for Urea produced through coal gasification by Talcher Fertilizers Limited (TFL). Identify the points that are correctly related to the approvals:

A) 10-year Income tax exemption to the National Bank for Financing Infrastructure and

Development (NBFID)

B) A new Agriculture Infrastructure and Development Cess (AIDC) on Hotel Bills

C) Allocation of Rs. 13, 277 Crore for Talcher Fertilizers Limited (TFL)

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

In April, 2021, the Union Cabinet gave approval to several key initiatives. They are:

i.Approval to Bangalore Metro Rail Project Phase 2A & Phase 2B

ii.Approval for Amendments to Finance Bill, 2021

• It provides a 10-year income tax exemption to the National Bank for Financing Infrastructure and Development (NBFID).

• Introduction of new Agriculture Infrastructure and Development Cess (AIDC) on Petrol and Diesel (INR 2.5/litre on petrol and INR 4/litre on diesel).

iii.Approval for Exclusive subsidy policy for Urea produced through coal gasification by Talcher Fertilizers Limited (TFL).

• The new subsidy policy costing INR 13, 277 Crore will be provided to Talcher Fertilizers Limited (TFL).

• It is a Joint Venture company of 4 Public Sector Undertakings (PSUs) namely Rashtriya Chemicals & Fertilizers (RCF), GAIL (India) Ltd. (GAIL), Coal India Ltd. (CIL) and Fertilizer Corporation of India Ltd. (FCIL)

54. Which is the 1st country to ratify the Regional Comprehensive Economic Partnership (RCEP)?

- 1) Japan
- 2) China
- 3) Singapore
- 4) Bangladesh
- 5) Pakistan

Answer- 3) Singapore

Singapore ratified the Regional Comprehensive Economic Partnership (RCEP), with this it became the 1st Participating country to ratify the RCEP, which is the World's Largest Free Trade Agreement (FTA) among 15 Asia -Pacific countries.

• RCEP is an initiative by China, while India had pulled out of the pact in 2019.

55. Identify the bodies of the UN Economic and Social Council (ECOSOC) in which India was elected for a 3-year term.

A) Commission on Crime Prevention and Criminal Justice (CCPCJ)

B) United Nations Commission on the Status of Women $(\ensuremath{\mathsf{CSW}})$

C) Executive Board of the World Food Programme (WFP)

D) Executive Board of the UN Entity for Gender Equality and Empowerment of Women (UN Women)

1) Only A & B

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

5) Only A & D

Answer- 4) Only A, C & D

India has been elected by acclamation (a form of election that does not use a ballot) to 3 bodies of the UN Economic and Social Council (ECOSOC). It has been elected to the 3 bodies for a 3-year term beginning January 1, 2022.

• Commission on Crime Prevention and Criminal Justice (CCPCJ)

• Executive Board of the UN Entity for Gender Equality and Empowerment of Women (UN Women)

• Executive Board of the World Food Programme (WFP)

- 56. Which company partnered with Federal Bank to launch a Neo Banking app, "Fi" for the salaried millennials?
 - 1) Freecharge
 - 2) PhonePe
 - 3) MobiKwik
 - 4) Google Pay
 - 5) Amazon Pay
 - Answer- 4) Google Pay

Explanation:

Google Pay partnered with Federal Bank to launch a Neo Banking app, "Fi" for the salaried millennials.

About Federal Bank: MD & CEO: Shyam Srinivasan

Headquarters: Aluva, Kerala

Tagline: Your Perfect Banking Partner

57. India secured _____ rank in the World Press Freedom Index 2021, which is continuously topped for the 5th time by _____.

- 1) 142nd, Sweden
- 2) 108th, Finland
- 3) 142nd, Norway
- 4) 103rd, Sweden
- 5) 108th, Norway

Answer- 3) 142nd, Norway

India with a score of 46.56 retained 142nd Rank (out of 180 countries) in the World Press Freedom Index 2021 released by international journalism not-for-profit body, Reporters Without Borders.

• The index was topped by Norway (for the 5th time), followed by Finland & Sweden. While Eritrea was ranked 180th.

• India was ranked 142nd in the 2020's Index.

- 58. India was ranked _____ in the 'Fostering Effective Energy Transition 2021' report released by
 - 1) 53rd, International Renewable Energy Agency
 - 2) 87th, United Nations Environment Programme

3) 87th, International Energy Agency

4) 53rd, International Energy Forum

5) 87th, World Economic Forum

Answer- 5) 87th, World Economic Forum Explanation:

India with a score of 53 has been ranked 87th (out of 115 countries) in the Global Energy Transition Index (ETI) 2021 released by World Economic Forum (WEF) in its report 'Fostering Effective Energy Transition 2021' edition. The index was topped by Sweden, Norway & Denmark.

- 59. Which Bank recently (in Apr'21) appointed Ernst & Young Global Limited as its digital consultant?
 - Bandhan Bank
 Indian Overseas Bank
 - 2) Indian Overseas Da
 - 3) Federal Bank

4) Corporation Bank

5) Canara Bank

Answer- 2) Indian Overseas Bank

Indian Overseas Bank (IOB) appointed Ernst & Young Global Limited, a multinational professional services network as its digital consultant. This partnership is a part of IOB's growth strategy to transform its banking services into Digital format.

About Indian Overseas Bank (IOB): MD & CEO– Partha Pratim Sengupta Tagline– Good people to grow with

60. _____ released guidelines to Asset Management Companies for setting-up Limited Purpose Clearing Corporation (LPCC) in Mutual Funds with a share capital of _____.

1) Securities and Exchange Board of India (SEBI), Rs. 200 crore

2) Reserve Bank of India (RBI), Rs. 250 crore

3) Securities and Exchange Board of India (SEBI), Rs. 150 crore

4) Mutual Fund Advisory Committee (MFAC), Rs. 250 crore

5) Mutual Fund Advisory Committee (MFAC), Rs. 150 crore

Answer- 3) Securities and Exchange Board of India (SEBI), Rs. 150 crore

Securities and Exchange Board of India (SEBI) modified its framework relating to the guidelines on contribution to set up Limited Purpose Clearing Corporation (LPCC) by Asset Management Companies (AMCs) of Mutual Funds(MFs).

 \cdot AMCs were required to contribute ?150 crores as share capital for setting up of LPCC by mutual funds.

61. Who was appointed (in Apr'21) as the new Chairman & Managing Director of Small Industries Development Bank of India (SIDBI) for a period of 3-years?

1) U. B. Pravin Rao

2) S Ramann

- 3) G.R. Chintala
- 4) Ajay Tyagi

5) Suneet Sharma

Answer- 2) S Ramann

S Ramann, the Chief Executive officer(CEO) of National e-Governance Services Ltd (NeSL), has been appointed as the Chairman and Managing Director (CMD)of Small Industries Development Bank of India ikol(SIDBI) for a period of 3-years.

About SIDBI: Headquarters- Lucknow, Uttar Pradesh Established – 2nd April 1990

62. What is the theme of 2021's World Health Day which is annually celebrated by the UN on 7th of April?1) Fast Recovery from COVID-19

2) Healthy World for All

- 3) Universal Health Coverage: Everyone, Everywhere
- 4) Building a Fairer, Healthier World
- 5) Support Nurses and Midwives

Answer- 4) Building a Fairer, Healthier World

The United Nations World Health Day is annually observed across the globe on 7th April to draw attention towards a specific health topic that concerns people across the globe to highlight the priority area of concern for the World Health Organisation (WHO).

Theme of 2021 – "Building a Fairer, Healthier World".

About WHO:

Director-General- Dr Tedros Adhanom Ghebreyesus Headquarters– Geneva, Switzerland

63. Recently (in Apr'21), the Union Cabinet approved the inclusion of Solar Manufacturing & White goods into the Production Linked Incentive (PLI) Scheme. What are the goods classified as "White Goods"? 1) Tortile Draducts

1) Textile Products

2) Electric Vehicles & Renewable Energy

3) Air Conditioners & LEDs Lights

4) Pharmaceutical Drugs

5) Food Products

Answer- 3) Air Conditioners & LEDs Lights

The Union Cabinet approved the Ministry of New & Renewable Energy's proposal for the implementation of INR 4, 500 Crore PLI Scheme for Solar Manufacturing through, 'National Programme on High-Efficiency Solar PV (Photovoltaic) Modules'.

• It also approved the Production Linked Incentive (PLI) Scheme for White Goods (Air Conditioners & LED Lights) with a budgetary outlay of INR 6, 238 Crore.

 \cdot An incentive of 4%-6% for a period of 5 years will be provided on incremental sales of White goods manufactured in India.

64. Indian Navy along with its Quad partners participated in the French Joint-Naval Exercise, 'La Perouse' in April 2021.

Identify the Wrongly matched bilateral exercise between India & France.

- 1) Varuna Naval Exercise
- $2) \ Shakti Army \ Exercise$
- 3) Desert-Knight 21 Air Exercise
- 4) Garuda Shakti Army Exercise
- 5) Garuda Air Exercise

Answer- 4) Garuda Shakti – Army Exercise Explanation:

Navies of India & Three other QUAD (Quadrilateral Security Dialogue) Countries namely US, Japan and Australia participated in the Multilateral French Maritime Exercise 'La Perouse'. Naval forces of France, USA, Australia & Japan participated in the exercise.

List of Indo-French Exercises:

• Varuna – Naval Exercise

- Desert-Knight 21 & Garuda Air Exercise
- Shakti Army Exercise

Note - Garuda Shakti is a bilateral Military exercise between India & Indonesia

65. To improve the interoperability of Prepaid Payment Instruments (PPIs) to full-KYC, RBI has doubled the Maximum limit of the Payment Bank Savings Accounts.

Which of the following points is precise with respect to payment banks?

A) Maximum limit of Savings Account is Rs. 4 lakhs

- B) Minimum Paid-up capital of Payment Banks is Rs. 100 crore
- C) They can provide all banking facilities Debit cards, Credit Cards, Mobile Banking
- 1) Only A & B
- 2) Only A
- 3) Only B
- 4) Only B & C
- 5) Only C

Answer- 3) Only B

On April 7, 2021, RBI increased the existing maximum limit of Savings Accounts in payment banks from Rs 1 lakh to Rs 2 lakh to improve the interoperability of Prepaid Payment Instruments (PPIs) to full-KYC.

Note- RBI has also extended payment facilities such as National Electronic Funds Transfer (NEFT) and Real-Time Gross Settlement (RTGS) to non-bank payment system operators.

· Payment Banks can issue ATM or Debit cards, Net Banking and Mobile Banking facilities, but are restricted from providing credit cards and loans facilities.

• The initial minimum capital requirement of ?100 crores is mandatory for Payment banks

66. In April 2021, RBI extended the classification of NBFCs under Priority Sector Lending (PSL) up to September 30, 2021.

Which of the following points are correct with respect to Priority Sector Lending (PSL)?

A) All scheduled banks should set as ide 40% of their Adjusted Net Bank Credit (ANDC) for PSL

B) Maximum loan limit under PSL for banks' lending against Negotiable Warehouse Receipts (NWRs) is Rs. 50 lakhs

C) Housing loans are categorized under PSL

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

On April 7, 2021, the Reserve Bank of India(RBI) extended the classified lending of Banks to NBFCs for

on-lending under the Priority Sector Lending (PSL) for 6 months i.e. up to September 30, 2021.

i.RBI has mandated all scheduled commercial banks and foreign banks to set aside 40% of their

Adjusted Net Bank Credit (ANDC) for lending to these sectors.

ii.On April 7, 2021, RBI has enhanced the loan limits under PSL for banks' lending against Negotiable

Warehouse Receipts (NWRs) from ?50 lakhs to ?75 lakhs per borrower.

iii.Categories under Priority Sector: Agriculture, Micro and Small Enterprises, Education, Housing, Export Credit & others.

67. In April 2021, Agriculture Minister, Narendra Singh Tomar launched the Madhukranti Portal that acts as a database for _____ producers, with technical and banking partnership from

1) Milk, State Bank of India

2) Honey, Indian Bank

3) Milk, Indian Bank

4) Honey, State Bank of India

5) Honey, Canara Bank

Answer- 2) Honey, Indian Bank

On 7th April 2021, Narendra Singh Tomar, Union Minister, Ministry of Agriculture and Farmers' Welfare (MoA&FW), launched the Madhukranti Portal and Honey Corners of the National Agricultural Cooperative Marketing Federation (NAFED) in New Delhi.

• The Madhukranti portal is an initiative of the National Bee Board(NBB) under the National Beekeeping and Honey Mission (NBHM), that acts as a database of all stakeholders involved in honey.

 \cdot Indian Bank is the technical and banking partner of the digital platform.

68. Which bank recently (in Apr'21) approved USD 484 Mn Loan for the road transport connectivity project along Chennai-Kanyakumari Industrial Corridor(CKIC) in Tamil Nadu?

1) Asian Infrastructure Investment Bank

2) New Development Bank

3) World Bank

4) International Monetary Fund

5) Asian Development Bank

Answer- 5) Asian Development Bank

On 8th April 2021, The Asian Development Bank (ADB) approved a USD 484 Million Loan to improve transport connectivity and road maintenance in Chennai-Kanyakumari Industrial Corridor(CKIC) in Tamil Nadu.

 \cdot CKIC is a part of the East Coast Economic Corridor of India which stretches from West Bengal to Tamil Nadu.

69. RBI, in its 1st bi-monthly monetary policy statement for FY22, set the Marginal Standing Facility (MSF) Rate to _____, and Cash Reserve Ratio (CRR) to _____.
1) 4.00%, 3.50%
2) 3.75%, 4.00%

3) 3.50%, 4.25%

4) 4.25%, 3.50%

5) 3.35%, 4.25%

Answer- 4) 4.25%, 3.50%

The Reserve Bank of India's (RBI) 6-members Monetary Policy Committee (MPC) released its first bimonthly monetary policy statement for FY22 (April 2021 – March 2022).

Category Rate Repo Rate 4.00% Reverse Repo Rate 3.35%

- 70. To promote mobile payment in India, the Monetary Policy Committee has increased the balance limit of Mobile Wallets to ______ & enabled cash withdrawal from ATMs using Mobile Wallets.
 - 1) Rs. 1 lakhs
 - 2) Rs. 50,000
 - 3) Rs. 2 lakhs
 - 4) Rs. 2.5 lakhs
 - 5) Rs. 1.5 lakhs
 - Answer- 3) Rs. 2 lakhs

The 1st Monetary Policy Committee of FY-22 has proposed to increase the limit of outstanding balance in such PPIs (Mobile Wallets) from the current level of ?1 lakh to Rs. 2 lakhs.

After this, Mobile wallets like Paytm, Mobikwik can be used to withdraw cash from ATMs. Earlier, banking PPIs like the Yono app from SBI had this facility.

71. Which country's Prime Minister participated in a virtual summit with PM Modi (in Apr'21), where they agreed to set-up 25 Centres of Excellence (CoE) in Indian Agriculture sector by 2025?

1) France

- 2) Israel
- 3) Netherlands
- 4) South Korea

5) Canada

Answer- 3) Netherlands

On April 9, 2021, Indian Prime Minister Narendra Modi & Prime Minister of Netherlands Mark Rutte cochaired the India-Netherlands Virtual Summit 2021.

The two PMs agreed to on various bilateral initiatives:

Instituting a 'Strategic Partnership on Water'.

Fast Track Mechanism for promoting bilateral trade · Establishment of 25 Centres of Excellence (CoE) sanctioned under the Indo-Dutch Joint Action Plan on Agriculture by 2025.

- 72. _____ Municipal Corporation, is the 1st in India to issue Municipal Green Bonds in BSE, while _____ Municipal Corporation is the 1st to introduce Municipal Bonds in India.
 - 1) Ghaziabad, Bangalore
 - 2) Indore, Bangalore
 - 3) Bangalore, Ghaziabad
 - 4) Ghaziabad, Indore
 - 5) Bangalore, Indore

Answer- 1) Ghaziabad, Bangalore

Ghaziabad Municipal Corporation, a civic body in Uttar Pradesh(UP), has become India's 1st municipal corporation to issue municipal green bonds.

 \cdot It issued municipal green bonds in Bombay Stock Exchange (BSE) & raised Rs 150 crore.

 \cdot Funds of these green bonds will be used for the construction of a tertiary sewage treatment plant to benefit industries in Ghaziabad.

• The Bangalore Municipal Corporation issued municipal bonds for the 1st time in Indian in 1997.

 \cdot Indore was the 1st to get its municipal bonds listed on the National Stock Exchange(NSE).

73. In April 2021, RBI revised the Quarterly Projection Model (QPM) – 2.0 to provide targeted Inflation Forecast on:

A) Fiscal & Monetary behaviours

- B) Pricing of Fuels
- C) Balance of Payments
- 1) Only A
- 2) Only B & C
- 3) Only A & C
- 4) Only A & B
- 5) All A, B & C

Answer- 5) All A, B & C

RBI has revised the Quarterly Projection Model (QPM) to enrich the model's analytics and to capture the interactions between the fiscal and monetary policy with real-economy elements.

• The revised model, QPM 2.0 incorporates, fiscal-monetary dynamics, disaggregated fuel pricing (oil price, exchange rate and fuel taxes), the balance of payments and exchange rate interactions.

 \cdot QPM 2.0 model consists of 3 blocks - Fiscal Block, Fuel Block, Balance of Payments Block.

 \cdot In 2016 RBI has introduced QPM to provide support for a flexible Inflation Forecast Targeting framework in India.

- 74. During April-January 2020-21, the Foreign Direct Investment (FDI) inflow into India grew by 28% to \$54.18 billion. Which is India's top FDI investor?
 1) Mauritius
 - 2) USA
 - 2) USF 3) UK
 - 3) UK (4) TIAE

5) Singapore

Answer- 5) Singapore

The Ministry of Commerce and Industries announced that Foreign Direct Investment (FDI) equity inflows into India during April-January 2020-21(first ten months of FY21) grew by 28% to \$54.18 billion.

 \cdot Singapore is the top with FDI to India, followed by the US and the UAE.

75. Finance Minister Nirmala Sitharaman virtually participated in the 103rd Development Committee Meeting of World Bank-International Monetary Fund (IMF) 2021. Along with India, she was also the representative of _____

1) Bhutan

2) Bangladesh

3) Sri Lanka

4) Only 1 & 3

5) All 1, 2 & 3

Answer- 5) All 1, 2 & 3

Union Minister for Finance & Corporate Affairs Nirmala Sitharaman virtually participated in the 103rd Development Committee Meeting of World Bank-International Monetary Fund (IMF) 2021.

• Nirmala Sitharaman represented India, Bangladesh, Bhutan & Sri Lanka in the meeting.

Nirmala Sitharaman also virtually attended the Plenary Meeting of the International Monetary and Financial Committee (IMFC) of the Board of Governors of the IMF at the Virtual Spring Meetings 2021.

About World Bank: President – David Malpass

Headquarters - Washington DC., USA

- 76. In partnership with which bank, the Fintech start-up Mobisafar Services launched its 'Mobisafar Virtual RuPay Prepaid card' in April 2021?
 - 1) YES Bank

2) Axis Bank

3) ICICI Bank

4) Kotak Mahindra Bank

5) HDFC Bank

Answer- 1) YES Bank

Explanation:

Mobisafar Services Private Limited, a Ludhiana-based Fintech start-up, has launched 'Mobisafar Virtual RuPay Prepaid card' in partnership with YES BANK, National Payments Corporation of India (NPCI).

- 77. Which public sector bank partnered with SwitchON Foundation (in Apr'21) to set up "First Loss Default Guarantee Fund" that provides collateral free loans to small & marginal farmers for buying solar pumps?
 - 1) Canara Bank
 - 2) State Bank of India
 - 3) Union Bank of India

4) Punjab National Bank

5) Indian Bank

Answer- 4) Punjab National Bank

SwitchON Foundation partnered with Punjab National Bank (PNB) to set up "First Loss Default Guarantee Fund" which offer loans upto 1.6 lakhs to small & marginal farmers for buying solar pumps.

 \cdot It is a 1st of its kind agreement between a private non-profit organisation and a public sector bank to set up a Guarantee Fund.

• India's PM-KUSUM Scheme targets to achieve 30.75 GW of solar energy generation by 2022.

78. Which Space agency is planning to launch the World's 1st all-civilian Earth Orbiter Mission, "Inspiration4"?

1) NASA

- 2) European Space Agency
- 3) SpaceX
- 4) Roscosmos

5) ISRO

Answer- 3) SpaceX

SpaceX announced the 4-member crew for the World's 1st all-civilian Earth Orbiter Mission, "Inspiration4". Chris Sembroski, Dr. Sian Proctor, Jared Isaacman and Hayley Arceneaux were the 1st batch of civilians aboard the Dragon spacecraft to be launched into orbit by SpaceX's Falcon 9 rocket by September 15, 2021.

79. With which country the communication provider, 'OneWeb' signed an MoU (in Apr'21) for cooperation in the field of Satellite Communication & establishing a Low Earth Orbiter (LEO) Center of Excellence?

- 1) Afghanistan
- 2) Kazakhstan
- 3) Indonesia
- 4) Singapore
- 5) Bangladesh
- Answer- 2) Kazakhstan

OneWeb, a Low Earth Orbit (LEO) satellite communications operator, signed a Memorandum of Understanding (MoU) with Kazakhstan for accelerating Satellite Communication technology in the country.

• OneWeb will establish an LEO Centre of Excellence (CoE) in Kazakhstan.

About OneWeb:

CEO – Neil Masterson

Executive Chairman – Sunil Bharti Mittal

Head Quarter - London, United Kingdom

80. Where was the Multilateral Military Exercise, "Shantir Ogroshena 2021", an UN-mandated Counter Terrorism Exercise conducted?

- 1) Bhutan
- 2) India

3) Sri Lanka

- 4) Myanmar
- 5) Bangladesh

Answer- 5) Bangladesh

The Indian Army participated in the Multinational Military Exercise 'Shantir Ogroshena 2021' (Front Runner of Peace) held at Bangabandhu Senanibas (BBS), Bangladesh from April 4-12, 2021. It is an UNmandated Counter-terrorism exercise.

Theme - 'Robust Peacekeeping Operations'

Other Participants – Royal Bhutan Army, Sri Lankan Army & Bangladesh Army

- 81. Which is the 1st country in the World to introduce a Climate Change Law for regulating the Financial Sector?
 - 1) Australia
 - 2) New Zealand
 - 3) Germany
 - 4) Norway
 - 5) Denmark

Answer- 2) New Zealand

New Zealand becomes the 1st country in the world to introduce a Climate Change Law for regulating the Financial Sector. As per the new law, All banks, insurers, and investment managers with total asset value greater than NZ\$1 billion (USD 703 million) shall report the impacts of climate change on their investments to the government.

- 82. President Ram Nath Kovind appointed ______ as the new Chief Election Commissioner of India under the provisions of ______.
 - 1) Rajiv Kumar, Article 124
 - 2) Sushil Chandra, Article 324
 - 3) Rajiv Kumar, Article 226
 - 4) Sunil Arora, Article 324
 - 5) Sushil Chandra, Article 124

Answer- 2) Sushil Chandra, Article 324

President Ram Nath Kovind appointed Senior-most Election Commissioner, Sushil Chandra as the 24th Chief Election Commissioner (CEC) of India. He succeeds Sunil Arora whose tenure ended on 12th April 2021.

• He was appointed in pursuance of clause (2) of Article 324 of the Constitution of India.

• Tenure of CEC is 6 years or up to 65 years of age whichever is earlier.

83. Which bank provided a loan worth Rs. 600 crores to National Cooperative Development Corporation (NCDC) in April 2021?

- 1) International Investment Bank
- 2) Sumitomo Mitsubishi Bank
- 3) Deutsche Bank
- 4) Asian Development Bank
- 5) International Monetary Fund

Answer- 3) Deutsche Bank

On April 13, 2021, National Cooperative Development Corporation (NCDC) made a deal with Deutsche Bank AG, a German Investment Bank to avail a loan for $\notin 68.87$ million (around Rs 600 crore) to finance the development work of cooperatives across India.

 \cdot NCDC will use the amount to provide easier credits to Farmers and FPOs.

- 84. What is the total amount allocated by the National Housing Bank for its "Special Refinance Facility-2021" (SRF-2021) Scheme which will benefit all eligible Primary Lending Institutions (PLI)?
 - 1) Rs. 14,400 crore
 - 2) Rs. 22,800 crore
 - 3) Rs. 10,000 crore
 - 4) Rs. 5,000 crore
 - 5) Rs. 25,000 crore
 - Answer- 3) Rs. 10,000 crore

National Housing Bank (NHB) has launched Rs. 10,000 crores 'Special Refinance Facility-2021' (SRF2021) Scheme to Primary Lending Institutions (PLI) which includes Housing Finance Companies (HFCs), Scheduled Commercial Banks including Regional Rural Banks (RRBs), Small Finance Banks (SFBs).

- 85. In April 2021, Adani Ports got approval from the Competition Commission of India (CCI) for acquiring 89.6% shares in Which port?
 - 1) Vizhinjam Port
 - 2) Gangavaram Port
 - 3) Hazira Port
 - 4) Kattupalli Port
 - 5) Dahej Port

Answer- 2) Gangavaram Port

The Competition Commission of India (CCI) approved the acquisition of 89.6% equity shareholding of Gangavaram Port Limited (GPL) by Adani Ports and Special Economic Zones (APSEZ) Limited.

- 86. Where was the Joint Military Exercise 'Vajra Prahar 2021' conducted between Indian & USA's Special Forces?
 - 1) Rajasthan
 - 2) Ladakh
 - 3) Himachal Pradesh
 - 4) Andaman & Nicobar
 - 5) Gujarat

Answer- 3) Himachal Pradesh

The 11th Edition of the Joint military exercise between India-US Special Forces Exercise 'Vajra Prahar 2021' was conducted at Special Forces Training School at Bakloh, Himachal Pradesh in March, 2021.

• The navies of India & United States conducted a 2-day Passage Exercise 'PASSEX' in Bay of Bengal in March 2021.

87. Which country recently signed 4 agreements (in Mar'21) with India to provide financial support

worth Rs. 1.93 crores for Healthcare development projects?

- 1) Australia
- 2) USA
- 3) Germany
- 4) South Korea
- 5) Japan
- Answer- 5) Japan

On March 30, 2021, India & Japan signed 4 Agreements worth ~ 29.30 Million Yen (~ INR 1.93 Crores/~USD 265,000). Under these agreements, Japan will support Healthcare projects funded under the Grant Assistance for Grassroots Projects (GGP) scheme in India.

· GGP scheme was introduced in 1989 by the Japanese government to provide financial assistance for development projects in around 100 developing countries.

- 88. Which bank signed a \$1 billion loan agreement (in Mar'21) with Japan Bank for International Cooperation (JBIC) to provide loans to Japanese automobile manufacturers in India?
 - 1) HDFC Bank
 - 2) Canara Bank
 - 3) Indian Bank
 - 4) State Bank of India
 - 5) Punjab National Bank

Answer- 4) State Bank of India

On March 31, 2021, the State Bank of India (SBI) signed a loan agreement of \$1 billion with the Japan Bank for International Cooperation (JBIC) to provide loans for the whole range of business operations of the Japanese automobile manufacturers in India.

· In October 2020, SBI made a similar \$1 billion loan agreement with JBIC. After the current loan agreement, the total loan facility is now about \$2 billion.

- 89. What is India's rank in the 15 edition of 'Global Gender Gap Report 2021' released by the World Economic Forum?
 - 1) 156
 - $2)\,65$
 - 3) 112
 - 4) 78
 - 5) 140
 - Answer- 5) 140

India with a score of 0.625 has been ranked 140th out of 156 countries in the 15th edition of the World Economic Forum's (WEF) 'Global Gender Gap Report 2021'. Iceland is the most gender-equal country in the world (for the 12th time) followed by Finland & Norway.

 \cdot India has slipped 28 places to 140 in 2021 (from 112 in 2020).

 \cdot Among the South Asian Countries, Bangladesh was the top performer on the "Gender Gap Index" with a global ranking of 65.

90. Where was the 1st "World Immunisation & Logistics Summit 2021" conducted, which saw the th virtual participation of Health Minister Harsh Vardhan?
1) Andrease Thurbert

- Ankara, Turkey
 Madrid, Spain
- 3) Abu Dhabi, UAE
- 4) Berlin, Germany
- 5) Sydney, Australia
- Answer- 3) Abu Dhabi, UAE

Union Health Minister, Harsh Vardhan, virtually participated in the 1st "World Immunisation & Logistics Summit 2021" conducted by the HOPE Consortium in Abu Dhabi, United Arab Emirates. The 2-day long summit was conducted for enhancing International Cooperation to tackle COVID-19 across the world.

• Hope Consortium, an initiative by the UAE govt. to deliver 18 billion doses of Covid-19 vaccine across the globe by the end of 2021.

- 91. Which bank(s) partnered with e-commerce major Amazon & Visa cards (in Mar'21) to launch a New Umbrella Entity (NUE) for retail payments?
 1) ICICI Bank
 - 2) HDFC Bank
 - 3) Axis Bank
 - 4) Only 1 & 2
 - 5) Only 1 & 3
 - Answer- 5) Only 1 & 3

On March 31, 2021, ICICI Bank and Axis Bank, have tied up to launch a New Umbrella Entity (NUE) for retail payments along with global e-commerce major Amazon & Visa as their partners.

 \cdot ICICI Bank & Axis Bank will be co-leading with each having a 20% stake (40%) and the other partners including Amazon, Billdesk, Pine Labs and Visa will be holding a stake of 15% each (60%)

• NUEs will be a non-profit entity that will set-up, manage and operate new payment systems, especially in the retail space such as white-labelled ATMs.

- **92.** What was the deadline set by RBI (in Mar'21) for Banking entities to implement e-Mandate services to the customers for recurring payments?
 - 1) September 30, 2021
 - 2) April 30, 2021
 - 3) July 31, 2021
 - 4) October 1, 2021
 - 5) August 1, 2021

Answer- 1) September 30, 2021

RBI extended the timeline for Banks to move to the new norms for Additional Factor Authentication (AFA) on e-Mandate for recurring payments through online transactions by 6 months i.e. till September 30, 2021.

 \cdot e-Mandate / e-Nach is a digital payment service for banks to collect recurring payments (like insurance premiums, bill payments, loan instalment collections) from their customers without any human intervention.

- 93. Who is the present (as of Apr'21) Chairman & Managing Director of Jammu & Kashmir (J&K) Bank, whose tenure has been extended by 6 months by RBI in March 2021?
 - 1) Parvez Ahmed
 - 2) Shyam Srinivasan
 - 3) R K Chhibber
 - 4) V. G. Mathew
 - 5) Sumant Kathpalia

Answer- 3) R K Chhibber

Explanation:

On March 31, 2021, Reserved Bank of India (RBI), had extended the tenure of Rajesh Kumar Chhibber (R K Chhibber), the Chairman & Managing Director (CMD) of Jammu & Kashmir (J&K) Bank by 6 months or till the appointment of MD & CEO whichever is earlier.

94. What is the total financial outlay of the 'Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)' that facilitates Manufacturing, Branding & Marketing of 4 food products?

- 1) Rs. 14075 crores
- 2) Rs. 7,650 crores
- 3) Rs. 10,900 crores
- 4) Rs. 18,500 crores
- 5) Rs. 5650 crores

Answer- 3) Rs. 10,900 crores

On March 31, 2021, the Union Cabinet chaired by Prime Minister Narendra Modi approved the Central Sector Scheme – 'Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)' with a total outlay of INR 10, 900 Crores.

The scheme has 2 major components – Incentivising the manufacturing of 4 Major Food Products and Branding & Marketing of Indian Products Abroad.

- Ready to Cook (RTC) / Read to Eat foods (RTE)
- Processed Fruits & Vegetables
- Marine Products
- Mozzarella Cheese
- **95.** Which country topped the list with most number of real-time transactions in Digital Payments in 2020 & Which one was the fastest growing country for real-time payments based on CAGR 2020-25, according to the report 'Prime-Time for Real Time'-2021?
 - 1) China & Croatia
 - 2) India & Croatia
 - 3) China & Malaysia
 - 4) India & Malaysia
 - 5) India & Colombia

Answer- 2) India & Croatia

According to the report 'Prime-Time for Real Time'-2021 launched by ACI Worldwide and GlobalData, India with 25.5 Billion transactions topped the list of countries with most number of real-time transactions in Digital Payments in 2020. It was followed by China (15.7 Billion) & South Korea (6.0 Billion).

 \bullet The report further states that Digital Payments will account for 71.7% of all Transactions in India by 2025.

• The fastest growing countries for real-time payments based on CAGR 2020-25 are Croatia, Colombia, Malaysia, Peru and Finland. The Fastest Growing Region is North America.

96. _____ announced the inflation rate of 4% with a +/- 2% tolerance band for the next _____ years.

1) Govt. of India, 2 years

2) Reserve Bank of India, 2 years

3) Govt. of India, 5 years

- 4) Reserve Bank of India, 5 years
- 5) Govt. of India, 8 years

Answer- 3) Govt. of India, 5 years

On April 1,2021, Government of India has decided to continue the existing inflation-targeting framework which fixed the inflation target (price stability) of 4% with a +/- 2% tolerance band (in the range of 2% - 6%) for the next 5 fiscal years i.e. FY22 to FY26.

 \cdot Indian Govt. has allocated ?12.05 trillion as the total Gross borrowing target for FY22, of which 60% will be borrowed by the 1st half (September) of the year.

- 97. Name the newly formed (in Apr'21) company, a wholly-owned subsidiary of National Payments Corporation of India (NPCI).
 - 1) NPCI Aadhaar Enabled Payment System Ltd
 - 2) NPCI Bharat BillPay Ltd
 - 3) NPCI BHIM Aadhaar Ltd
 - 4) NPCI National Financial Switch Ltd
 - 5) NPCI Immediate Payment Service Ltd

Answer- 2) NPCI Bharat BillPay Ltd

On April 01, 2021, The National Payments Corporation of India (NPCI) formed its wholly-owned subsidiary firm called NPCI Bharat BillPay Limited (NBBL) to offer recurring payment services. NPCI transferred all its Bharat Bill Payment System (BBPS) transaction mandates to the newly formed subsidiary.

 \cdot It has a paid-up capital of Rs 5 lakh and a Share capital of Rs 1 crore.

98. When was World Autism Awareness Day annually observed by the United Nations?

- 1) 2nd April
- 2) 29th March
- 3) 1st April
- 4) 31st March
- 5) 30th March
- Answer- 1) 2nd April

United Nations(UN)'s World Autism Awareness Day is annually observed across the globe on 2nd April to highlight the needs to improve the quality of the life of the people living with autism. \cdot An awareness campaign <code>#LightItUpBlue</code> was observed to love & support people with Autism.

 \cdot The SDG 8 – Decent Work and Economic Growth, promote productive employment and decent work for all including people with disabilities.

99. Which state govt. recently (in Apr'21) got approval for financial assistance from the World Bank & Asian Infrastructure Investment Bank (AIIB) for its USD 300 mn canal-based drinking water projects?

1) Mizoram

2) Rajasthan

3) Gujarat

4) Punjab

5) Tamil Nadu

Answer- 4) Punjab

International Bank for Reconstruction and Development (IBRD) of World Bank & Asian Infrastructure Investment Bank (AIIB) have approved the loan for the 300 Million USD (around Rs.2190 crore) for the canal-based drinking water projects in Punjab: Amritsar Project & Ludhiana Project.

About World Bank:

President– David Malpass

Headquarters- Washington DC, USA

About Asian Infrastructure Investment Bank (AIIB):

President– Jin Liqun Headquarters– Beijing, China

100. In April 2021, Nguyen Xuan Phuc & Pham Minh Chinh were elected as the President & Prime Minister of _____.

1) Indonesia

2) Cambodia

3) Laos

4) Thailand

5) Vietnam

Answer- 5) Vietnam

On 5th April 2021, Nguyen Xuan Phuc of Communist Party of Vietnam, was sworn in as the President of Vietnam at Hanoi, Vietnam. While Pham Minh Chinh was elected as the new Prime Minister of Vietnam.

About Vietnam:

Capital-Hanoi

Currency–Vietnamese dong