

Most Important One Liner Questions and Answers, August 2023

- Q1.** What position has Prof Ganesan Kannabiran taken up recently?
Ans: Director of the National Assessment and Accreditation Council (NAAC)
- Q2.** What is the primary target audience of the ULLAS: Nav Bharat Saksharta Karyakram?
Ans: Citizens aged 15 and above who missed formal schooling
- Q3.** What essential life skills does the ULLAS initiative aim to promote?
Ans: Digital literacy and financial literacy
- Q4.** What is the primary objective of the Corporate Debt Market Development Fund (CDMDF)?
Ans: To purchase investment-grade corporate debt securities during stressed market conditions
- Q5.** Who will be responsible for regulating the Corporate Debt Market Development Fund (CDMDF)?
Ans: Securities and Exchange Board of India (SEBI)
- Q6.** What is the primary purpose of the National Assessment and Accreditation Council (NAAC)?
Ans: Assessing and accrediting institutions of higher education in India
- Q7.** What is India's current estimated tiger population?
Ans: 3,925
- Q8.** Which state in India holds the largest tiger population?
Ans: Madhya Pradesh
- Q9.** Which tiger reserve in India has the highest tiger abundance?
Ans: Corbett
- Q10.** What percentage of the world's wild tiger population does India currently hold?
Ans: 75%
- Q11.** Who will be conferred with the prestigious Maharashtra Udyog Ratna Award?
Ans: Ratan Tata
- Q12.** What is the highest award in Maharashtra, given to eminent individuals?
Ans: Maharashtra Bhushan Award
- Q13.** What is the penalty for delayed contribution to the CDMDF by AMCs of mutual funds?
Ans: 15% per annum
- Q14.** Under what circumstances will the CDMDF purchase corporate debt securities from mutual funds?
Ans: During stressed market conditions
- Q15.** Which ministry oversees Engineering Projects India Ltd (EPIL)?
Ans: Ministry of Heavy Industries & Public Enterprises
- Q16.** What was the total number of loans sanctioned under Pradhan Mantri MUDRA Yojana in FY 2022-23?
Ans: 6.23 crore
- Q17.** What was the fiscal deficit as a percentage of GDP in the financial year 2022-23?
Ans: 6.4%
- Q18.** Which agricultural products did Moldova express interest in exporting to India?
Ans: Vegetable oils.
- Q19.** What was the percentage growth of digital payments in India during FY23, according to the RBI-DPI index?
Ans: 13.24%
- Q20.** According to a PwC India report, what is the projected number of Unified Payments Interface (UPI) transactions per day by 2026-27?
Ans: 1 billion transactions
- Q21.** How often is the RBI-DPI index published?
Ans: Bi-annually
- Q22.** What is the new turnover threshold for companies to mandatorily produce e-invoices for B2B transactions and exports under the updated GST rules?
Ans: ₹5 crore
- Q23.** Which sector is expected to benefit from the inclusion in the e-invoicing regime, according to experts?
Ans: MSMEs (Micro, Small, and Medium Enterprises)
- Q24.** What does IIP stand for in the context of economic indicators?
Ans: Index of Industrial Production

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- Q25.** Among the Eight Core Sectors contributing to the Index of Industrial Production (IIP), which one holds the highest weightage?
Ans: Refinery Products
- Q26.** Which government agency compiles and publishes the Index of Industrial Production (IIP) in India?
Ans: National Statistical Office (NSO)
- Q27.** Which parameter of the RBI-DPI index focuses on factors that facilitate digital payment adoption in India?
Ans: Payment Enablers
- Q28.** What is the government's projected fiscal deficit target for the current financial year (2023-24)?
Ans: 5.9% of GDP
- Q29.** Who will be hosting the 5th World Coffee Conference (WCC) in 2023?
Ans: India
- Q30.** What is the central theme of the 5th World Coffee Conference 2023 in Bengaluru?
Ans: Sustainability through Circular Economy and
- Q31.** What was the total gross goods and services tax (GST) collection in July 2023?
Ans: Rs 1,65,105 crore
- Q32.** What was India's manufacturing PMI in July 2023?
Ans: 57.7
- Q33.** What does a manufacturing PMI above 50 imply?
Ans: Expansion
- Q34.** What was the total number of Income Tax Returns (ITRs) filed for AY 2023-24 till 31st July 2023?
Ans: 6.77 crore
- Q35.** What is the purpose of settling CGST and SGST from IGST?
Ans: To allocate revenue to the Center and States
- Q36.** Which state in India has the highest average assets per MLA according to the ADR analysis?
Ans: Karnataka
- Q37.** Which state has the lowest average assets per MLA according to the ADR analysis?
Ans: Tripura
- Q38.** How much investment has Foxconn pledged to establish a manufacturing facility in Tamil Nadu?
Ans: ₹1,600 crore
- Q39.** Where is Foxconn's largest plant in India located?
Ans: Chennai, Tamil Nadu
- Q40.** Which of the following crafts originated in Udaipur, Rajasthan, and involves decorating metal objects with fine wires or strips of gold or silver?
Ans: Udaipur Koftgari Metal Craft
- Q41.** Which Indian state has four out of the seven products recently granted the Geographical Indication (GI) tag by the Geographical Indications Registry?
Ans: Rajasthan
- Q42.** Who was the 41st individual to receive the Lokmanya Tilak National Award?
Ans: Shri Narendra Modi
- Q43.** When is the Lokmanya Tilak National Award presented to the deserving recipients?
Ans: 1st of August
- Q44.** What was the percentage growth in ITR filings for AY 2023-24 compared to AY 2022-23?
Ans: 16.1%
- Q45.** How many times has the gross GST collection crossed the Rs 1.6 lakh crore mark since its inception?
Ans: Five times
- Q46.** What was India's central government debt as a percentage of GDP at the end of March 2023?
Ans: 57.1%
- Q47.** How much of India's GDP did the central government allocate for capital expenditure in 2022-23?
Ans: 2.7%
- Q48.** What is the estimated debt-to-GDP ratio of state governments in 2022-23?
Ans: 28%
- Q49.** What significant event occurred on August 6, 1945, in Hiroshima, Japan?
Ans: The world's first atomic bomb attack
- Q50.** What event occurred in Niger on July 26, threatening political stability in the country and regional security efforts?
Ans: An attempted coup by mutinous soldiers
- Q51.** Which region of Africa is Niger located in?
Ans: West Africa
- Q52.** What was the primary cause of the historic flood in Beijing, China?
Ans: Remnants of Typhoon Doksuri
- Q53.** Which of the following minerals will now be open for private sector exploration after the Mines and Minerals (Development and Regulation) Amendment Bill, 2023?
Ans: All of the above

- Q54.** How many atomic minerals were previously reserved for mining and exploration by state-owned entities in India?
Ans: 12
- Q55.** Aadi Perukku is celebrated on the 18th day of the Tamil month of Aadi, which falls on August 3rd. Aadi Perukku is primarily associated with the celebration of:
Ans: Monsoon season and fertility of the soil
- Q56.** Which deity is venerated during the Aadi Perukku celebration?
Ans: Goddess Parvati
- Q57.** What is the name of the scholarship entrance examination launched by the National Testing Agency (NTA)?
Ans: PM YASASVI Scholarship Test
- Q58.** How many scholarships are planned to be offered through the PM YASASVI Scholarship Test?
Ans: 15,000
- Q59.** Which Indian company has maintained its highest ranking among Indian corporates in the Fortune Global 500 list in 2023?
Ans: Reliance Industries
- Q60.** How many Indian companies feature in the Fortune Global 500 ranking in 2023?
Ans: 8
- Q61.** Which zoo in India recently achieved the breeding of a Himalayan Vulture in captivity?
Ans: Assam State Zoo
- Q62.** What is the conservation status of the Himalayan Vulture?
Ans: Near Threatened
- Q63.** What is Vivad se Vishwas 2.0?
Ans: A dispute resolution scheme for contractual disputes involving the government.
- Q64.** What are the settlement amounts offered under Vivad se Vishwas 2.0?
Ans: Up to 85% of the net amount awarded for Court Awards passed on or before April 30, 2023.
- Q65.** Which of the following public sector undertakings was not among those imposed with late submission fees by RBI?
Ans: Bharat Heavy Electricals Limited (BHEL)
- Q66.** Which regulations introduced the late submission fee for failing to report overseas investments within the prescribed timeframe?
Ans: RBI's Foreign Exchange Management (Overseas Investment) Regulations, 2022
- Q67.** What is the purpose of the Communication Interoperability and Security Memorandum of Agreement (CIS-MOA) between Pakistan and the United States?
Ans: To provide legal cover for the sale of military hardware and equipment
- Q68.** What was the S&P Global India Services PMI reading for July 2023?
Ans: 62.3
- Q69.** Which countries contributed significantly to the growth in export orders for India's services sector in July 2023?
Ans: Bangladesh, Nepal, and Sri Lanka
- Q70.** What is the projected average GDP growth rate for India from FY24 to FY31 according to S&P Global's report?
Ans: 6.7%
- Q71.** What percentage of India's GDP is the government aiming to achieve from manufacturing by 2025?
Ans: 25%
- Q72.** The BRICS Summit in Johannesburg is scheduled to take place on which dates?
Ans: August 22-24, 2023
- Q73.** What is the purpose of the Government of National Capital Territory of Delhi (Amendment) Bill, 2023?
Ans: To replace an existing ordinance on control of services in Delhi
- Q74.** How much funding has NABARD sanctioned to the Rajasthan government under the Rural Infrastructure Development Fund (RIDF) for the financial year 2023-24?
Ans: Rs 1,974.07 crore

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- Q75.** Which districts in Rajasthan will witness the lining of 450 km of earthen canals with the assistance of NABARD Infrastructure Development Assistance?
Ans: Kota and Bundi
- Q76.** What was the State Bank of India's (SBI) highest-ever quarterly profit in Q1 2023-24?
Ans: ₹ 16,884 crore
- Q77.** What contributed to SBI's exceptional performance in Q1 2023-24?
Ans: Significant growth in net interest income
- Q78.** What is the estimated cost of the revamp of 508 railway stations under the Amrit Bharat Scheme?
Ans: ₹24,470 crore
- Q79.** Which station is receiving the highest allocation for redevelopment under the Amrit Bharat Scheme?
Ans: Chhatrapati Shivaji Maharaja Terminus
- Q80.** What innovative feature is being proposed in station design as an alternative to foot over bridges?
Ans: Wider rooftop plazas
- Q81.** In which states are the 24 stations currently undergoing redevelopment located?
Ans: Andhra Pradesh, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and Tamil Nadu
- Q82.** Until when can import consignments of laptops, tablets, and personal computers be cleared without a license?
Ans: October 31, 2023
- Q83.** What does the AAA credit rating signify?
Ans: The highest rating indicating a strong ability to repay debts
- Q84.** Which of the following countries still holds a AAA credit rating from all three major agencies?
Ans: Australia
- Q85.** Which agency downgraded the United States' credit rating from AAA to AA+?
Ans: Fitch
- Q86.** What is the primary consequence of losing a AAA credit rating?
Ans: Loss of investors and market confidence
- Q87.** What is the primary objective behind developing the Monitoring App for Seamless Inspection (MASI)?
Ans: To synchronize the monitoring of Child Care Institutions (CCIs) by various authorities
- Q88.** Which of the following authorities are involved in conducting unified inspections through the MASI app?
Ans: All of the above
- Q89.** Who is the current Chairman of the National Commission for Protection of Child Rights?
Ans: Priyank Kanoongo
- Q90.** The Spike NLOS ATGMs are integrated with which fleet of helicopters in the Indian Air Force?
Ans: Mi-17V5
- Q91.** Which award did Gaddar win for his song "Jai Bolo Telangana"?
Ans: Nandi Award for Best Male Playback Singer
- Q92.** How many railway stations are set to be rejuvenated under the Amrit Bharat Station Scheme (ABSS)?
Ans: 1,309
- Q93.** How many gold medals did Japan win at the FISU World University Games 2023?
Ans: 21
- Q94.** When is the National Handloom Day celebrated in India?
Ans: 7th August
- Q95.** Which edition of the National Handloom Day is being celebrated this year?
Ans: 9th
- Q96.** Who is the director general of the Food and Agriculture Organization (FAO)?
Ans: Qu Dongyu
- Q97.** What was the percentage increase in the FAO All Rice Price Index in July compared to the previous month?
Ans: 2.8%
- Q98.** Which bacterium causes the contagious eye infection known as trachoma?
Ans: Chlamydia trachomatis
- Q99.** Which strategy is used to combat trachoma as part of the elimination efforts?
Ans: SAFE strategy
- Q100.** Which reserve has been selected under the National Rhino Conservation Scheme for the potential reintroduction of rhinos?
Ans: Valmiki Tiger Reserve
- Q101.** Before joining Tesla, Vaibhav Taneja worked at which company?
Ans: PricewaterhouseCoopers

- Q102.** Which public sector bank achieved the highest percentage growth in profit, making a substantial 307% increase?
Ans: Punjab National Bank
- Q103.** What percentage of sequences in the UK was identified as the Eris variant in the second week of July?
Ans: 11.8%
- Q104.** In which constellation is the Ring Nebula located?
Ans: Lyra
- Q105.** On which date is Nagasaki Day observed annually?
Ans: 9th August
- Q106.** Which region in India is known as a hotspot for avian endemism, sheltering 28 of the exclusive species?
Ans: Western Ghats
- Q107.** Who is the head of all-women panel formed to provide healing and relief in the violence-stricken region of Manipur?
Ans: Justice Gita Mittal
- Q108.** How long are the policy terms available for the G.O.L.D. Plan?
Ans: 30 years and 40 years
- Q109.** Under the Godhan Nyay Yojna, what is the primary resource procured at a rate of Rs.2 per kg within the state's 'gauthans'?
Ans: Cow dung
- Q110.** What is the official name of the bill that has been passed in the Indian Parliament regarding the governance of the National Capital Territory of Delhi?
Ans: Government of National Capital Territory of Delhi (Amendment) Bill, 2023
- Q111.** Whose research experiments are honored on World Biofuel Day observed on 10th August every year?
Ans: Sir Rudolf Diesel
- Q112.** Which ministry has been observing World Biofuel Day since 2015?
Ans: Ministry of Petroleum & Natural Gas
- Q113.** What are "Advanced Biofuels" in the context of India's biofuel categories?
Ans: Second Generation (2G) Ethanol and Drop-in fuels
- Q114.** Where is the headquarters of the Central Board of Indirect Taxes and Customs (CBIC) located?
Ans: New Delhi
- Q115.** Who recently took charge as the Chairman of the Central Board of Indirect Taxes and Customs (CBIC)?
Ans: Sanjay Kumar Agarwal
- Q116.** Who recently succeeded Justice S Muralidhar as the 33rd Chief Justice of the Orissa High Court?
Ans: Justice Subhasis Talapatra
- Q117.** What is the main responsibility of the Supreme Court Collegium in India?
Ans: Evaluating judicial appointments
- Q118.** What significance did July 2023 hold in terms of global temperatures?
Ans: It was the hottest month on record.
- Q119.** What was the percentage decline in China's exports in July compared to the previous year?
Ans: 14.5%
- Q120.** What is the primary purpose of the "Swathi Mountains" WLR (Weapon Locating Radar)?
Ans: Locating hostile artillery and rockets in mountainous areas.
- Q121.** Which organization developed the "Swathi Mountains" WLR?
Ans: Bharat Electronics Limited (BEL).
- Q122.** Which country is hosting the upcoming Malabar joint drills?
Ans: Australia
- Q123.** Which countries are permanent partners in the Malabar Exercise?
Ans: United States, Japan, and India
- Q124.** What does the term 'Havana Syndrome' refer to?
Ans: A set of symptoms experienced by US officials
- Q125.** What is the possible cause of Havana Syndrome?
Ans: Exposure to high-frequency microwave transmissions

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- Q126.** What was the outcome of the RBI's August 2023 Monetary Policy Meeting regarding the repo rate?
Ans: Repo rate remained unchanged at 6.5%
- Q127.** What step did the RBI take to tighten liquidity from the August 12 fortnight?
Ans: Maintained an incremental cash reserve ratio of 10% on deposit growth
- Q128.** What change did the RBI introduce in UPI transactions during the August 2023 meeting?
Ans: Introduced near-field communication for UPI transactions
- Q129.** What does the acronym "ECOWAS" stand for?
Ans: Economic Community of West African States
- Q130.** Which of the following is not a member state of ECOWAS?
Ans: Kenya
- Q131.** What prompted the dissolution of Pakistan's parliament, paving the way for a national election?
Ans: Prime Minister Shehbaz Sharif's suggestion
- Q132.** What does the term "deflation" in economics refer to?
Ans: A sustained and general decrease in the overall price levels of goods and services.
- Q133.** What is one consequence of deflation on consumer behavior?
Ans: Delayed purchases and reduced demand for goods.
- Q134.** What strategy might a central bank adopt to counter deflation?
Ans: Lowering interest rates.
- Q135.** Which economic indicator declined in China, signaling the onset of deflation?
Ans: Consumer Price Index (CPI) and Producer Price Index (PPI)
- Q136.** What factor contributed to the rise in inflation during June and projected for July and August 2023?
Ans: Surge in vegetable prices
- Q137.** What is the primary aim of the RBI's Monetary Policy Committee (MPC) regarding inflation?
Ans: Anchor inflation expectations at 4%
- Q138.** What is the main achievement of the Srinagar district in the Jal Jeevan Survekshan (JJS-2023)?
Ans: Became the top-ranked district in India
- Q139.** What is the deadline for the Jal Jeevan Mission's goal of providing individual tap connections to rural households in India?
Ans: 2024
- Q140.** Which two products have recently been granted Geographical Indication (GI) Tags?
Ans: Mushqbudji Rice and Rajouri Chikri Wood Craft
- Q141.** What is the revised timeline for listing shares on stock exchanges after the closure of IPOs, as per SEBI's recent decision?
Ans: T+3 days
- Q142.** When will the new listing timeframe be mandatory for all public issues as per SEBI's circular?
Ans: December 1, 2023
- Q143.** What is the primary purpose of the Standing Committee on Statistics (SCoS) formed by the Indian Government?
Ans: To enhance oversight of official data
- Q144.** Which entity was replaced by the Standing Committee on Statistics (SCoS) in India?
Ans: Standing Committee on Economic Statistics (SCES)
- Q145.** Who is the chairman of the Standing Committee on Statistics (SCoS)?
Ans: Pronab Sen
- Q146.** What is AU Small Finance Bank's recent innovation in customer service?
Ans: Video Banking
- Q147.** How does AU Small Finance Bank ensure the security of video banking transactions?
Ans: Encryption, Facial Recognition, OTP, and Video Validation
- Q148.** Which bank was penalized by RBI for exceeding prudential inter-bank exposure limits?
Ans: Shri Vinayak Sahakari Bank Ltd
- Q149.** What was the violation that led to a penalty on Shreeji Bhatia Cooperative Bank Ltd?
Ans: Unauthorized capital expenditure
- Q150.** Why did Mizoram Urban Cooperative Development Bank Ltd receive a penalty?
Ans: Issuing loans with high risk weights
- Q151.** What is the key feature of Conversational Payments on UPI?
Ans: AI-powered transaction conversations
- Q152.** What is the purpose of introducing NFC technology for UPI Lite?
Ans: To enable offline payments
- Q153.** How does UPI Lite differentiate its balance ceiling from the transaction limit?
Ans: UPI Lite's balance ceiling is unchanged

- Q154.** What is the main objective of the Gruha Lakshmi Yojana launched by the Karnataka Government?
Ans: To provide financial assistance to women heads of households.
- Q155.** Which languages will Conversational Payments on UPI initially be available in, according to the RBI announcement?
Ans: Hindi and English
- Q156.** What feature does UPI 2.0 introduce to enhance security?
Ans: Biometric authentication
- Q157.** Which organization regulates UPI transactions in India?
Ans: NPCI
- Q158.** What does UPI Lite aim to optimize?
Ans: Small-value transaction processing
- Q159.** Who is the current Director General of the World Trade Organization (WTO)?
Ans: Ngozi Okonjo-Iweala
- Q160.** What does NFC technology enable in UPI transactions?
Ans: Offline payments with weak connectivity
- Q161.** What is the projected economic growth rate for India in FY24, according to the National Institute of Public Finance and Policy (NIPFP) mid-year review?
Ans: 6.0%
- Q162.** What is the projected retail inflation rate for FY24, as per the NIPFP review?
Ans: 5.1%
- Q163.** What is the Reserve Bank of India's (RBI) maintained GDP growth forecast for FY24?
Ans: 6.5%
- Q164.** What is the current interest rate approved by the Union government for EPF deposits for the financial year 2022-23?
Ans: 8.15%
- Q165.** How has the RBI revised its inflation estimate for FY24?
Ans: 5.4%
- Q166.** What is India's target natural gas share in its energy mix by 2030?
Ans: 15%
- Q167.** Which company has signed agreements for supplying LNG to India as part of its efforts to increase the natural gas share?
Ans: Total Energies Gas and Power
- Q168.** Exercise Talisman Sabre is an annual military exercise conducted between which two countries?
Ans: Australia and the United States
- Q169.** What is the primary objective of the Bharatiya Sakshya Bill, 2023?
Ans: To modernize the Indian Evidence Act
- Q170.** Which other bills are introduced alongside the Bharatiya Sakshya Bill, 2023?
Ans: Bharatiya Nyaya Sanhita
- Q171.** Who is the Minister of Rural Development & Panchayati Raj?
Ans: Shri Giriraj Singh
- Q172.** What is the purpose of the 'ODOP Wall' initiative?
Ans: To showcase India's cultural diversity and craftsmanship
- Q173.** What is the expected impact of the collaboration between ODOP and DAY-NRLM?
Ans: Empowering marginalized communities and boosting sales
- Q174.** Who is the Director-General of the World Health Organization (WHO)?
Ans: Dr. Tedros Adhanom Ghebreyesus
- Q175.** When is the first WHO Traditional Medicine Global Summit scheduled to take place?
Ans: August 17 and 18, 2023
- Q176.** Who are the co-hosts of the first WHO Traditional Medicine Global Summit?
Ans: World Health Organization (WHO) and the Government of India
- Q177.** What does ESOP stand for?
Ans: Employee Stock Option Plan
- Q178.** What is the primary objective of the Reserve Bank of India (RBI) collaborating with McKinsey and Accenture for integrating AI and ML technologies?
Ans: To improve regulatory supervision over financial entities

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- Q179.** What options are banks required to offer borrowers under the RBI's new reforms for home loans?
Ans: Switching to fixed rate loans or foreclosing the loan.
- Q180.** Which committee guided the launch of the UPI Chalega campaign?
Ans: Financial Literacy Advisory Committee (FLAC)
- Q181.** What was the primary reason for the surge in retail inflation in July?
Ans: Spike in food prices
- Q182.** What was the overall inflation rate in rural areas in July?
Ans: 7.63%
- Q183.** Which index rose by 2.9% from the previous month, indicating inflationary pressures?
Ans: Consumer Price Index (CPI)
- Q184.** What did the Reserve Bank of India (RBI) state in response to the rising inflation?
Ans: It will raise interest rates if conditions require.
- Q185.** What is the projected increase in India's per capita income by FY47, according to the SBI Research study?
Ans: 7.5 times
- Q186.** The New Development Bank (NDB) was established by which group of countries?
Ans: BRICS
- Q187.** What is the expected proportion of the taxable workforce by FY47, as projected by the SBI Research study?
Ans: 85.3%
- Q188.** Which states contribute to nearly half of all tax returns filed by FY22, as highlighted by the SBI Research study?
Ans: Maharashtra, Uttar Pradesh, Gujarat, Rajasthan, West Bengal
- Q189.** Which state secured the top position in the Fiscal Health Report?
Ans: Maharashtra
- Q190.** According to the Fiscal Health Report, which states are identified as most vulnerable to debt sustainability risks?
Ans: Punjab, Bihar, and Rajasthan
- Q191.** What impact does the expected nominal GDP growth rate for the current year have on states' debt/GSDP ratio?
Ans: It could result in a higher debt/GSDP ratio.
- Q192.** When does the windfall profit tax come into effect?
Ans: When global oil prices drop below a certain threshold.
- Q193.** What is the primary purpose of a windfall tax in the context of the energy sector?
Ans: To regulate excessive profits during favorable market conditions
- Q194.** What was the wholesale price inflation rate in July following a 4.12% deflation in June?
Ans: -1.36%
- Q195.** Which of the following is NOT an initiative taken by the Ministry of Cooperation to strengthen Primary Cooperatives (PACS)?
Ans: All of the above are initiatives taken by the Ministry of Cooperation.
- Q196.** What is the main objective of the Vishwakarma Yojana announced by Prime Minister Narendra Modi?
Ans: Empowering traditional artisans with financial support
- Q197.** How much financial allocation has been set aside for the Vishwakarma Yojana to empower artisans?
Ans: Rs 13,000 crore
- Q198.** What is the interest rate for loans provided to artisans under the Vishwakarma Yojana in its initial phase?
Ans: 5%
- Q199.** What did the Reserve Bank of India (RBI) state in response to the rising inflation?
Ans: It will raise interest rates if conditions require.
- Q200.** Who among the following is NOT a member of the committee established by the DGCA?
Ans: Radha Bhatia
- Q201.** Which international organization's commitment aligns with the initiative for gender equality in the aviation sector?
Ans: International Civil Aviation Organization (ICAO)
- Q202.** What is the purpose of the USD 40.5 million loan sanctioned by the Asian Development Bank (ADB) for Meghalaya?
Ans: Strengthening early childhood development and maternal mental health
- Q203.** Which states contribute to nearly half of all tax returns filed by FY22, as highlighted by the SBI Research study?
Ans: Maharashtra, Uttar Pradesh, Gujarat, Rajasthan, West Bengal

- Q204.** Which state secured the top position in the Fiscal Health Report?
Ans: Maharashtra
- Q205.** What is the specialized savings account introduced by Canara Bank aimed at pensioners and those nearing retirement called?
Ans: Canara Jeevan Dhara
- Q206.** What impact does the expected nominal GDP growth rate for the current year have on states' debt/GSDP ratio?
Ans: It could result in a higher debt/GSDP ratio.
- Q207.** What is the range of enhanced interest rates provided on savings account balances in the Canara Jeevan Dhara account?
Ans: 2.90% - 4.00%
- Q208.** What is the primary purpose of a windfall tax in the context of the energy sector?
Ans: To regulate excessive profits during favorable market conditions
- Q209.** How is bubonic plague primarily transmitted?
Ans: Through rodents
- Q210.** What is the main objective of the Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA) scheme introduced by the Ministry of Education?
Ans: Enhancing access, equity, and excellence in higher education
- Q211.** Which organization spearheaded the separatist movement seeking independence from India in the Mizo Hills during the 1960s?
Ans: Mizo National Front (MNF)
- Q212.** What is the main objective of the 'Lakshpati Didi' scheme announced by the Indian government?
Ans: To elevate women's economic standing through skill training
- Q213.** Why did the International Monetary Fund (IMF) raise India's GDP growth forecast for the current fiscal year to 6.1%?
Ans: Stronger domestic investments
- Q214.** Who outlined the vision of cultivating two crore 'lakshpati didis' in rural areas during the Independence Day address?
Ans: Prime Minister of India
- Q215.** What is the main objective of extending the Digital India project with a substantial outlay of ₹14,903 crore?
Ans: To enhance India's technological capabilities and digital transformation
- Q216.** How many IT professionals are targeted for reskilling and upskilling under the extended Digital India project?
Ans: 5.25 lakh IT professionals
- Q217.** What is the estimated total cost of the PM-eBus Sewa scheme?
Ans: Rs 57,613 crore
- Q218.** How much is the estimated investment in the seven ambitious railway projects approved by the Union Cabinet?
Ans: ₹32,500 crore
- Q219.** What is the primary goal of the multi-tracking projects under the Engineering, Procurement, and Construction (EPC) model?
Ans: Elevating operational efficiency and reducing congestion in the rail network
- Q220.** Which ministry oversees the functioning of the Employees Provident Fund Organisation (EPFO)?
Ans: Ministry of Labour and Employment
- Q221.** In which Russian port has India's contribution to cargo handling been significant?
Ans: Murmansk
- Q222.** What percentage of the cargo handled at Murmansk port did India account for in the first seven months of 2023?
Ans: 35%
- Q223.** Adille Sumariwalla recently secured a prominent position in the global track and field governing body. What is the position he has been elected to?
Ans: Vice President of World Athletics
- Q224.** What is the main objective of the Gruha Lakshmi Yojana launched by the Karnataka Government?
Ans: To provide financial assistance to women heads of households.

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- Q225.** What is the main reason for the Dutch economy entering a recession in the second quarter of the year?
Ans: Rise in exports and imports
- Q226.** What is the main objective of the Bhagwan Birsa Munda Jodaraste Scheme initiated by the Maharashtra government?
Ans: Connecting tribal villages to main roads
- Q227.** How many kilometers of roads are estimated to be constructed under the Bhagwan Birsa Munda Jodaraste Scheme?
Ans: Approximately 6,838 kilometers
- Q228.** Which department is responsible for the execution and implementation of the Bhagwan Birsa Munda Jodaraste Scheme?
Ans: Tribal Development Department
- Q229.** What is the primary focus of the Memorandum of Understanding (MoU) signed between India and Trinidad and Tobago?
Ans: Sharing INDIA STACK technology
- Q230.** Who has been elected as the chair of the 13th Ministerial Conference of the World Trade Organization (WTO) to be held in Abu Dhabi in February 2024?
Ans: Dr. Thani Al Zeyoudi
- Q231.** The New Development Bank (NDB) was established by which group of countries?
Ans: BRICS
- Q232.** How much financial investment is estimated for the Bhagwan Birsa Munda Jodaraste Scheme?
Ans: Rs 5,000 crore
- Q233.** According to Crisil, what is the projected GDP growth rate for India in the fiscal year 2024?
Ans: 6.0%
- Q234.** What is Crisil's average growth rate projection for the Indian economy over the next five fiscal years?
Ans: 6.8%
- Q235.** What is Crisil's prediction for the average inflation rate in fiscal year 2024?
Ans: 5.0%
- Q236.** Which technological initiative of RBI Innovation Hub powers the newly introduced lending products by Axis Bank?
Ans: Public Tech Platform for Frictionless Credit (PTPFC)
- Q237.** In which Indian state will the Kisan Credit Card (KCC) pilot project be initially rolled out by Axis Bank?
Ans: Madhya Pradesh
- Q238.** What does the UDGAM acronym stand for in the context of the RBI's portal?
Ans: Unclaimed Deposits Gateway to Access Information
- Q239.** Which organizations collaborated with RBI to develop the UDGAM portal?
Ans: Reserve Bank Information Technology Pvt Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS), and select banks
- Q240.** World Mosquito Day is observed to commemorate the contributions of Sir Ronald Ross. What did British doctor Sir Ronald Ross discover on August 20, 1897?
Ans: The connection between female Anopheles mosquitoes and malaria transmission
- Q241.** What are the distinctive attributes of the Matti Banana variety from Kanniyakumari District?
Ans: Slightly larger size, sweet fragrance, and honey-like taste
- Q242.** What is the Semmati Banana, and what advantages does it offer?
Ans: A hybrid of Matti and Red bananas, suitable for individuals with diabetes and child growth
- Q243.** What does the term "Genotype-Environment-Microbiome Interaction (G×ExM)" refer to?
Ans: The interaction between genes, environment, and microbiome in shaping genetic expression
- Q244.** How many Jan Dhan accounts have been opened in India within a span of less than 9 years?
Ans: 50 crore
- Q245.** What percentage of Jan Dhan accounts are owned by women?
Ans: 56%
- Q246.** What is the cumulative amount of deposits in Jan Dhan accounts?
Ans: ₹2.03 lakh crore
- Q247.** What is the main aim of the updated guidelines introduced by RBI for IDF-NBFCs?
Ans: To align regulations governing infrastructure sector financing by NBFCs
- Q248.** What is the minimum Net Owned Fund (NOF) requirement for IDF-NBFCs under the new guidelines?
Ans: Rs 300 crore

- Q249.** How many Jan Dhan account holders are utilizing the Direct Benefit Transfer (DBT) system?
Ans: 5.5 crore
- Q250.** Who can now sponsor Infrastructure Debt Fund-Mutual Funds (IDF-MFs) as per the revised guidelines?
Ans: All NBFCs
- Q251.** What significant amendment is introduced by the Integrated Goods and Services Tax (Amendment) Bill, 2023?
Ans: Exclusion of online money gaming from the definition of "online information and data access or retrieval services"
- Q252.** What percentage of an employee's wages is contributed to the Employees' Provident Fund (EPF) account?
Ans: 12%
- Q253.** What is the goal of the 'Likaru-Mig La-Fukche' road project in Ladakh?
Ans: To build the highest motorable road in the world
- Q254.** Where is the 'Likaru-Mig La-Fukche' road project being constructed?
Ans: Demchok sector of Ladakh
- Q255.** Who secured the gold medal in the U-17 category of the Asian Junior Squash Individual Championships?
Ans: Anahat Singh
- Q256.** What is the name of the mobile application introduced by Canara Bank?
Ans: Canara Digital Rupee App
- Q257.** Who is the Managing Director and CEO of Canara Bank?
Ans: K. Satyanarayana Raju
- Q258.** Who has been appointed as the CEO of Viacom18's digital business division?
Ans: Kiran Mani
- Q259.** What is the significance of the Canara Digital Rupee app in the context of the Reserve Bank of India's (RBI) initiative?
Ans: It is the first app to be part of RBI's Central Bank Digital Currency (CBDC) pilot project.
- Q260.** Where was the 'Namoh 108' lotus variety discovered?
Ans: Manipur
- Q261.** How many IT professionals are targeted for reskilling and upskilling under the extended Digital India project?
Ans: 5.25 lakh IT professionals
- Q262.** What is the estimated total cost of the PM-eBus Sewa scheme?
Ans: Rs 57,613 crore
- Q263.** Which organizations will collaborate to implement the initiative funded by the G20 Pandemic Fund?
Ans: Asian Development Bank, World Bank, and FAO
- Q264.** When was the ASEAN-India Trade in Goods Agreement (AITIGA) originally signed?
Ans: 2009
- Q265.** Which countries are part of the BRICS economic alliance?
Ans: Brazil, Russia, India, China, South Africa
- Q266.** In which Russian port has India's contribution to cargo handling been significant?
Ans: Murmansk
- Q267.** Who among the following individuals has been reappointed as a director on the central board of the State Bank of India (SBI)?
Ans: Ketan Shivji Vikamsey
- Q268.** Onam, a significant cultural celebration in Kerala, spans over how many days?
Ans: 10 days
- Q269.** Onam heralds the commencement of the Malayalam year, known as:
Ans: Kolla Varsham
- Q270.** Where did the Ninth India Region Conference of the Commonwealth Parliamentary Association (CPA) take place?
Ans: Udaipur
- Q271.** Who will become a "national icon" of the Election Commission (EC) to spread awareness about greater voter participation?
Ans: Sachin Tendulkar

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- Q272.** Who has been elected as the new prime minister of Thailand?
Ans: Srettha Thavisin
- Q273.** What is the interest rate for loans provided to artisans under the Vishwakarma Yojana in its initial phase?
Ans: 5%
- Q274.** What did the Reserve Bank of India (RBI) state in response to the rising inflation?
Ans: It will raise interest rates if conditions require.
- Q275.** Who has been appointed as the Chairperson of the National Green Tribunal (NGT)?
Ans: Justice Prakash Shrivastava
- Q276.** Which international organization's commitment aligns with the initiative for gender equality in the aviation sector?
Ans: International Civil Aviation Organization (ICAO)
- Q277.** Where is the headquarters of the National Green Tribunal located?
Ans: New Delhi
- Q278.** What percentage stake has LIC acquired in Jio Financial Services (JFSL)?
Ans: 6.7%
- Q279.** Which state secured the top position in the Fiscal Health Report?
Ans: Maharashtra
- Q280.** What is the name of the groundbreaking mobile banking app introduced by YES BANK?
Ans: IRIS by YES BANK
- Q281.** What impact does the expected nominal GDP growth rate for the current year have on states' debt/GSDP ratio?
Ans: It could result in a higher debt/GSDP ratio.
- Q282.** Which scientific payload of the Chandrayaan-3 mission is responsible for estimating plasma density and variations on the Moon?
Ans: Langmuir Probe (LP)
- Q283.** What is the primary purpose of a windfall tax in the context of the energy sector?
Ans: To regulate excessive profits during favorable market conditions
- Q284.** Which module of Chandrayaan-3 is responsible for carrying the Lander and Rover to the lunar orbit?
Ans: Propulsion Module
- Q285.** What is the significance of the Laser Retroreflector Array (LRA) payload on the Chandrayaan-3 mission?
Ans: It facilitates lunar laser ranging studies for precise distance measurement.
- Q286.** The Reserve Bank of India (RBI) recently approved the amalgamation of which two cooperative urban banks?
Ans: Twin Cities Co-operative Urban Bank Ltd with Kranti Co-operative Urban Bank Ltd
- Q287.** Under what circumstances does the framework for amalgamation of Urban Cooperative Banks (UCBs) consider proposals for merger and amalgamation?
Ans: Only when the amalgamated bank has a positive net worth and deposits are protected
- Q288.** Which six countries have recently been included in the BRICS alliance?
Ans: Argentina, Iran, United Arab Emirates, Saudi Arabia, Ethiopia, and Egypt
- Q289.** What did the Reserve Bank of India (RBI) state in response to the rising inflation?
Ans: It will raise interest rates if conditions require.
- Q290.** According to the report from the World Organisation for Animal Health (WOAH), how many countries have been affected by the African Swine Fever (ASF) virus since January 2021?
Ans: 49 countries
- Q291.** The New Development Bank (NDB) was established by which group of countries?
Ans: BRICS
- Q292.** Which regions have been affected by the spread of the African Swine Fever (ASF) virus?
Ans: Asia, Africa, the Americas, Europe, and Oceania
- Q293.** Which states contribute to nearly half of all tax returns filed by FY22, as highlighted by the SBI Research study?
Ans: Maharashtra, Uttar Pradesh, Gujarat, Rajasthan, West Bengal
- Q294.** What is the approved budget for the North East Special Infrastructure Development Scheme (NESIDS) for the period 2022-2023 to 2025-2026?
Ans: Rs. 8139.50 crore
- Q295.** According to the Fiscal Health Report, which states are identified as most vulnerable to debt sustainability risks?
Ans: Punjab, Bihar, and Rajasthan

- Q296.** What impact does the expected nominal GDP growth rate for the current year have on states' debt/GSDP ratio?
Ans: It could result in a higher debt/GSDP ratio.
- Q297.** The 15th BRICS Summit aimed to enhance cooperation among emerging economies. Which city hosted the summit?
Ans: Johannesburg
- Q298.** What is the primary purpose of a windfall tax in the context of the energy sector?
Ans: To regulate excessive profits during favorable market conditions
- Q299.** The irregular galaxy ESO 300-16 was captured by which space observatory?
Ans: Hubble Space Telescope
- Q300.** What is the primary distinction between Irr I and Irr II subtypes of irregular galaxies?
Ans: Concentration of star formation
- Q301.** What is ICRA Ratings' forecast for India's GDP growth in the first quarter (Q1) of fiscal year 2023-24 (FY24)?
Ans: 8.5%
- Q302.** Which Greek leader extended an invitation to Prime Minister Modi for the historic visit?
Ans: Kyriakos Mitsotakis
- Q303.** During the visit, what areas of cooperation are expected to be discussed between the Indian and Greek leaders?
Ans: Maritime transport, defense, trade, and investments
- Q304.** What factors contribute to the positive growth observed in the services sector during Q1 FY24?
Ans: Catch-up in services demand and improved investment activity
- Q305.** What was the percentage of microfinance loans held by standalone MFIs in FY23?
Ans: 40%
- Q306.** Which state is the Yadadri Thermal Power Station located in?
Ans: Telangana
- Q307.** Sunil Bharti Mittal referred to Africa as:
Ans: The last continent of hope
- Q308.** Which state led the microfinance sector in terms of Assets Under Management (AUM)?
Ans: Bihar
- Q309.** What is the name of the co-branded hotel credit card launched by HDFC Bank and Marriott Bonvoy?
Ans: Marriott Bonvoy HDFC Bank Credit Card
- Q310.** What is the primary pollutant that SCR Catalysts aim to reduce?
Ans: Nitrogen oxide (NOx)
- Q311.** Which network's platform is the Marriott Bonvoy HDFC Bank Credit Card part of?
Ans: Discover Global Network
- Q312.** What is the name of YES BANK's newly introduced mobile banking app?
Ans: IRIS by YES BANK
- Q313.** Which bank has introduced the UPI interoperable digital rupee mobile application?
Ans: Canara Bank
- Q314.** Who is the current Governor of the Reserve Bank of India (RBI)?
Ans: Shaktikant Das
- Q315.** Who signed the Standard Operating Procedure (SOP) for exchange of White Shipping Information on 23 August 2023?
Ans: Chief of the Naval Staff and Commandant of Philippine Coast Guard
- Q316.** The 'Tomb of the Unknown Soldier' in Athens is a war memorial that commemorates:
Ans: Greek soldiers who sacrificed their lives in different conflicts
- Q317.** Who is the Managing Director and CEO of Canara Bank?
Ans: K. Satyanarayana Raju
- Q318.** Who has been appointed as the CEO of Viacom18's digital business division?
Ans: Kiran Mani

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- Q319.** The Nagarnar Steel Plant recently achieved a remarkable milestone by rolling out its inaugural:
Ans: Hot Rolled Coil
- Q320.** Which city has been recognized as the best city in the India Smart Cities Awards 2022?
Ans: Indore
- Q321.** Which state has been recognized as the best state in the Smart Cities Mission?
Ans: Madhya Pradesh
- Q322.** The Hubble Space Telescope is renowned for its ability to provide high-resolution images of celestial objects. It operates primarily in which part of the electromagnetic spectrum?
Ans: Visible light
- Q323.** Which organizations will collaborate to implement the initiative funded by the G20 Pandemic Fund?
Ans: Asian Development Bank, World Bank, and FAO
- Q324.** When was the ASEAN-India Trade in Goods Agreement (AITIGA) originally signed?
Ans: 2009
- Q325.** The Reserve Bank of India (RBI) recently increased the upper limit for offline payment transactions from ₹200 to:
Ans: ₹500
- Q326.** In case of technical or transaction security issues at the merchant's end, who bears the associated liabilities?
Ans: Acquirers
- Q327.** Who among the following individuals has been reappointed as a director on the central board of the State Bank of India (SBI)?
Ans: Ketan Shivji Vikamsey
- Q328.** The Uttar Pradesh Cabinet, led by Chief Minister Yogi Adityanath, has approved the establishment of how many 'Atal Residential Schools' across the state's divisions?
Ans: 18
- Q329.** Onam heralds the commencement of the Malayalam year, known as:
Ans: Kolla Varsham
- Q330.** Women's Equality Day is observed annually on August 26. What is the theme of Women's Equality Day in 2023?
Ans: "Embrace Equity"
- Q331.** Q1: What is the primary mode of transmission for the Zika virus?
Ans: Infected Aedes mosquitoes
- Q332.** What significant achievement has Zepto made in terms of sales growth?
Ans: 300% year-on-year increase in sales
- Q333.** What will happen to the branches of Akola Merchant Co-operative Bank after the amalgamation?
Ans: They will function as branches of The Jalgaon Peoples Co-operative Bank
- Q334.** In which regions will the "She Leads Bharat:Udyam" initiative be initially implemented?
Ans: Rajasthan and Uttar Pradesh
- Q335.** Which of the following is a common symptom of Zika virus infection?
Ans: Rash
- Q336.** How is the RBI's approach expected to benefit co-operative banks and their customers?
Ans: By fostering a robust and secure banking environment
- Q337.** How many women-owned small businesses will be enabled to grow their businesses by becoming Airtel Payments Bank Business Correspondents (BCs)?
Ans: 10,000
- Q338.** What role will "Vyommitra" play in the Gaganyaan mission?
Ans: Space-faring humanoid robot
- Q339.** How many astronauts are expected to participate in the manned mission of the Gaganyaan project?
Ans: Three
- Q340.** Which web portal complements the Khanan Prahari App in curbing illegal coal mining?
Ans: Coal Mine Surveillance & Management System (CMSMS)
- Q341.** Who recently secured the bronze medal in the men's singles category at the BWF World Badminton Championships 2023?
Ans: HS Prannoy
- Q342.** Where were the BWF World Badminton Championships 2023 held?
Ans: Copenhagen, Denmark
- Q343.** Who won the Dutch Grand Prix in 2023 for the third consecutive year?
Ans: Max Verstappen
- Q344.** Where is Exercise BRIGHT STAR-23 taking place?
Ans: Cairo (West) Air Base, Egypt
- Q345.** When is the International Day Against Nuclear Tests observed every year?
Ans: 29 August
- Q346.** What is the National Sports Day celebrated?
Ans: 29th August

- Q347.** Who represented the Maharashtra Government during the signing ceremony of the memorandum of understanding (MoU) with Bundesliga?
Ans: Ranjitsinh Deol
- Q348.** Which political party did N T Rao establish and represent during his tenure as Chief Minister of United Andhra Pradesh?
Ans: Telugu Desam Party
- Q349.** What is the main objective of the Customer Service Point (CSP) functionally introduced by SBI?
Ans: Enrolling customers in social security schemes
- Q350.** What was the percentage decline in Foreign Direct Investment (FDI) inflows into India during the first quarter of the fiscal year 2023-24?
Ans: 34%
- Q351.** For how long will IDFC Bank hold the title rights for the home international series of BCCI?
Ans: 3 years
- Q352.** Which edition of the Know India Programme (KIO) does the event mark?
Ans: 67th
- Q353.** What is the title of the newly introduced chapter in the class 7th English Textbook by NCERT?
Ans: A Homage to Our Brave Soldiers
- Q354.** Which regional football tournament did Sri Lanka missed due to the ban imposed by FIFA?
Ans: SAFF Championship 2023
- Q355.** What is the name of the initiative under which the postage stamp was unveiled?
Ans: My Stamp Initiative
- Q356.** What is the popular name given to the rice variety recently granted the Geographical Indication (GI) tag?
Ans: Magic Rice
- Q357.** What does the Geographical Indication (GI) tag signify for a product?
Ans: It indicates the geographic origin and unique qualities of the product.
- Q358.** The ORON aircraft, developed by Israel's Defense Ministry, is primarily designed for:
Ans: Intelligence-gathering and defense strategy
- Q359.** Which region is unique for the cultivation of Chokuwa rice and its award of the GI tag?
Ans: Brahmaputra River region
- Q360.** Which city has been recognized as the best city in the India Smart Cities Awards 2022?
Ans: Indore
- Q361.** What is the main focus of the Kampala Ministerial Declaration?
Ans: Addressing climate-induced migration challenges
- Q362.** The Hubble Space Telescope is renowned for its ability to provide high-resolution images of celestial objects. It operates primarily in which part of the electromagnetic spectrum?
Ans: Visible light
- Q363.** What is the primary purpose of the device 'Nabhmitra' developed by ISRO?
Ans: Enhancing safety for fishermen at sea
- Q364.** Where was the successful testing of the 'Nabhmitra' device conducted?
Ans: Neendakara
- Q365.** The Reserve Bank of India (RBI) recently increased the upper limit for offline payment transactions from ₹200 to:
Ans: ₹500
- Q366.** When is the launch date scheduled for the Aditya L1 mission?
Ans: September 2
- Q367.** Who among the following individuals has been reappointed as a director on the central board of the State Bank of India (SBI)?
Ans: Ketan Shivji Vikamsey
- Q368.** The Uttar Pradesh Cabinet, led by Chief Minister Yogi Adityanath, has approved the establishment of how many 'Atal Residential Schools' across the state's divisions?
Ans: 18
- Q369.** What unique point in space will the Aditya-L1 spacecraft journey to?
Ans: Lagrange point L1
- Q370.** When was the first-ever International Day for People of African Origin observed by the United Nations?
Ans: August 31, 2021

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