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 SBI PO	 IBPS CLERK	 AFCAT	 SSC JE	 CTET
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Solutions

S1. Ans.(b)

Sol. State Bank of India, the largest lender with a fifth of the market share, launched a payments machine that would help merchants eliminate the multiple choices that they keep to facilitate transactions from cards to QR code based payments. The new device titled MOPAD, or Multi Option Payment Acceptance Device, is a Point of Sale (PoS) terminal that would along with cards accept payments through UPI, Bharat QR, and SBI Buddy wallet which till now required different tools to receive payments.

S2. Ans.(e)

Sol. The Reserve Bank of India has constituted a 10-member 'High Level Task Force on Public Credit Registry (PCR) for India', which will, among other things, suggest a roadmap for developing a transparent, comprehensive and near-real-time PCR for India. Headed by YM Deosthalee, ex-CMD, L&T Finance Holdings, the task force includes Sekar Karnam, DMD & Chief Credit Officer, SBI; Vishaka Mulye, ED, ICICI Bank; Rashesh Shah, Chairman and CEO, Edelweiss Group; and Sriram Kalyanaraman, MD and CEO, National Housing Bank.

S4. Ans.(d)

Sol. Bengaluru, the IT capital of India, is also the third in terms of e-waste generation in the country. While India produces 18.5 lakh metric tonnes of electronic waste annually, a whopping 92,000 metric tonnes comes from Bengaluru, according to 2016 figures. And as per the study, computers form 70% of the total e-waste and telecommunication equipment constitutes 12%. The Centre, noting that Bengaluru is one of the topmost e-waste producers nationally, has decided to sanction India's first government run e-waste recycling unit.

S5. Ans.(c)

Sol. Karur Vysya Bank (Tamil) is an Indian old private-sector bank, headquartered in Karur in Tamil Nadu.

S6. Ans.(e)

Sol. An innovative cost-effective drinking water project in Bihar promises to lower the price of one-litre bottle to 50 paise (cheapest in the world). The project- "Sulabh Jal" was launched in Darbhanga by Sulabh International.

S7. Ans.(d)

Sol. Himachal Pradesh has been adjudged first among states for its performance under the Pradhan Mantri Surakshit Matritav Abhiyan (PMSMA) in the country.

Union Health Minister Jagat Prakash Nadda conferred the award upon the state which was received by Additional Chief Secretary, Health, BK Agarwal at a ceremony in New Delhi.

S8. Ans.(c)

Sol. One hundred years after his birth, Mandela's example of courage and compassion continue to inspire the world. The Nelson Mandela Foundation is dedicating this year's (2018) Mandela Day to Action Against Poverty, honouring Mandela's leadership and devotion to fighting poverty and promoting social justice for all.

S9. Ans.(b)

Sol. In his address to the Parliament, while presenting the Budget for 2018, Finance Minister Arun Jaitley stated that NITI Aayog will initiate a national program to direct efforts in artificial intelligence. The Budget doubled the allocation on Digital India programme to Rs. 3073 crore in 2018-19.

S10. Ans.(a)

Sol. Prime Minister Narendra Modi was inaugurated 10th edition of Defence Expo (DefExpo 2018) in Chennai at Tiruvidanthal.

S11. Ans.(a)

Sol. West Bengal chief minister Mamata Banerjee set a "one person one car" policy for ministers and bureaucrats and mandated economy class for all domestic air travel in a bid to cut costs incurred by the state government.

S12. Ans.(b)

Sol. An eight-year-old Indian-origin schoolboy who is the under-11 UK national yoga champion has been named the British Indian of the Year for his achievements in the field. Ishwar Sharma has won a string of titles in both individual and artistic yoga, most recently a gold medal representing Great Britain at the World Student Games 2018 in Winnipeg, Canada, in June 2018.

S13. Ans.(c)

Sol. The Government of India has notified the Electoral Bond Scheme 2018. As per provisions of the Scheme, Electoral Bonds may be purchased by a person, who is a citizen of India or incorporated or established in India. It may be noted that Electoral Bond shall be valid for fifteen days from the date of issue and no payment shall be made to any payee Political Party if the Bond is deposited after expiry of the validity period. The bond deposited by any eligible political party to its account shall be credited on the same day.

S14. Ans.(d)

Sol. Punjab National Bank (PNB), which was recently hit by a multi billion dollar fraud by manipulation of its financial messaging -- Swift -- system, has been ranked as the best PSU bank in the overall digital transactions category in India. The bank said in a statement on Saturday: "Based on the recent findings of DFS (Department of Financial Services), PNB is ranked the number 1 PSU bank in digital transactions in India." A Rs. 13,500-crore fraud came to light in January, when it was found that the financial messaging system SWIFT was manipulated. It was used to issue Letters of Undertakings (LoUs) to conduct the fraud.

S15. Ans.(e)

Sol. India's first engineless rail, Train 18, manufactured by the Integral Coach Factory (ICF) was rolled out on October 29 in Chennai.

S16. Ans.(d)

Sol. The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi has gave its approval to rename the Agartala Airport in Tripura as 'Maharaja Bir Bikram Manikya Kishore Airport, Agartala. The decision comes in the wake of the long pending demand of people of Tripura as well as the Tripura Government for paying tribute to Maharaja Bir Bikram Manikya Kishore.

S17. Ans.(a)

Sol. The Haryana Education Department has launched "I am not afraid of English" initiative to promote English language right from Class 1 in the state's primary schools. The initiative is aimed at capacity building of teachers to enable them to help the students to learn, read, write and speak English.

S18. Ans.(c)

Sol. Microdot technology in India to be launched by the Government of India to check vehicle thefts.

S19. Ans.(e)

Sol. Ministry of Drinking Water and Sanitation has launched the Swachh Bharat Mission (Gramin) and the Swachh Bharat Mission (Urban).

S20. Ans.(b)

Sol. The environment ministry has decided to re-introduce a scheme "The Medini Puraskar Yojnaa", which aims at promoting original writing of books in Hindi, will have four awards for authors of various environmental topics.

S21. Ans.(a)

Sol. Shri Dharmendra Pradhan, Union Minister of Petroleum and Natural Gas & Skill Development and Entrepreneurship has kicked off an innovative initiative in New Delhi on 1st October, 2018, with PSU Oil Marketing Companies (OMCs ,i.e. IOC, BPCL and HPCL) inviting Expression of Interest (EoI) from potential entrepreneurs to set up Compressed Bio-Gas (CBG) production plants and make available CBG in the market for use in automotive fuels. This significant move has the potential to boost availability of more affordable transport fuels, better use of agricultural residue, cattle dung and municipal solid waste, as well as to provide an additional revenue source to farmers. Titled SATAT, the initiative is aimed at providing a Sustainable Alternative Towards Affordable Transportation (SATAT) as a developmental effort that would benefit both vehicle-users as well as farmers and entrepreneurs.

S22. Ans.(b)

Sol. Indian naval ship INS Sumitra became the first-ever warship to enter port of Sabang in Indonesia. The Indian Navy said, INS Sumitra was received by traditional dancers and Indonesian traditional band. The ship was welcomed by Indian Ambassador to Indonesia PK Rawat, Indonesian foreign affairs officials, members from Indian embassy, Indian businessmen and Indonesian naval and air force officers onboard. The warship was deployed in Malacca Straits.

S23. Ans.(c)

Sol. SBI and Nabard tie-up for credit in Telangana. State Bank of India and National Bank for Agriculture and Rural Development have joined hands to provide collateral-free credit through Joint Liability Groups in Telangana.

S24. Ans.(d)

Sol. The Government of India signed a loan deal worth USD 200 million with the World Bank for the National Nutrition Mission (POSHAN Abhiyaan). The POSHAN Abhiyaan, an overarching scheme for holistic nourishment, was launched by Prime Minister Narendra Modi in March this year at Jhunjhunu, Rajasthan.

S25. Ans.(e)

Sol. Project "Sashakt" aims to strengthen the credit capacity, credit culture and credit portfolio of public sector banks. The committee has set a five-prong strategy towards resolution of stressed assets. 'SASHAKT' stands for strengthening and the whole objective was to strengthen the credit capacity, credit culture and portfolio of public sector banks. The AMC will be set up by state-run banks for resolution of loans above Rs 500 crore.

S26. Ans.(b)

Sol. NMCG Organises "Ganga Vriksharopan Abhiyan" in Five Ganga Basin States Intervention in Ganga a Major Components of Namami Gange Programme. National Mission for Clean Ganga (NMCG) is running "Ganga Vriksharopan Abhiyan" in five main stem Ganga basin states – Uttarakhand, Uttar Pradesh, Bihar, Jharkhand and West Bengal.

S27. Ans.(e)

Sol. Prime Minister Narendra Modi has launched a scheme that seeks to strengthen the country's Panchayati Raj system and address critical gaps that hinder its success. He launched the Rashtriya Gram Swaraj Abhiyan at Ramnagar in this tribal-dominated district of Madhya Pradesh on the occasion of National Panchayati Raj Day.

S28. Ans.(a)

Sol. The government announced a scheme for informants of benami transactions under which an individual can get a reward of up to ₹1 crore for providing information to the tax authorities. "Under the Benami Transactions Informants Reward Scheme 2018, a person can get reward [of] up to ₹1 crore for giving specific information in prescribed manner to the Joint or Additional Commissioners of Benami Prohibition Unit (BPU) in Investigation Directorates of Income Tax Department about benami transactions and properties as well as proceeds from such properties which are actionable under Benami Property Transactions Act, 1988, as amended by Benami Transactions (Prohibition) Amendment Act, 2016.

S29. Ans.(c)

Sol. As a signatory to the 2030 Agenda for Sustainable Development, India is committed to participate in the international review of progress of Sustainable development Goals (SDGs) on a regular basis. NITI Aayog presented India's Voluntary National Review Report on the implementation of the Sustainable development Goals (SDGs).

S30. Ans.(d)

Sol. Bank of Baroda has entered into an agreement in May 2018 with CDSL Commodity Repository Limited (CCRL). Bank of Baroda is the first Public Sector Bank to become the Repository Participant for Pledge Finance under the Repository Ecosystem for registered / accredited warehouses by WDRA.

S31. Ans.(e)

Sol. An emerging market economy is highly classified with relatively - one in which the country is becoming a developed nation and is determined through many socio- economic factors.

S32. Ans.(d)

Sol. The Uttarakhand High Court on Wednesday declared the "entire animal kingdom including avian and aquatic" as legal entities with a distinct persona and corresponding rights, duties and liabilities of a living person. The Bench comprising Justice Rajiv Sharma and Justice Lok Pal Singh observed, "The Corporations, Hindu idols, holy scriptures, rivers have been declared legal entities and thus, in order to protect and promote greater welfare of animals including avian and aquatic, animals are required to be conferred with the status of legal entity/ legal person. The animals should be healthy, comfortable, well- nourished, safe, able to express innate behaviour without pain, fear and distress. They are entitled to justice.

S33. Ans.(c)

Sol. The Reserve Bank of India has asked banks authorised to deal in foreign exchange (Authorised Dealer- I Banks) to share data with the Directorate of Revenue Intelligence (DRI).

S34. Ans.(b)

Sol. Aug 16, 2018- Bharat Sanchar Nigam Ltd (BSNL) has launched BSNL WINGS a VOIP based service. In WINGS, there is no SIM or cable wiring as is a VOIP service through an app.

S35. Ans.(a)

Sol. Hartsfield–Jackson Atlanta International Airport, USA is the Busiest Airport 2017 by terms of traffic in the world.

S36. Ans.(c)

Sol. Survey points out for the first time in India's history that five States Maharashtra, Gujarat, Karnataka, Tamil Nadu and Telangana account for a whopping 70 % of India's exports.

S37. Ans.(a)

Sol. The government will take steps to boost exports of agriculture commodities which have the potential of reaching \$100 billion. The country's agricultural exports are around \$30 billion at present.

S38. Ans.(d)

Sol. The Election Commission of India (ECI) has organized a two-day “National Consultation on Accessible Elections,” from the 3rd July, 2018 in New Delhi. It inaugurated by the Chief Election Commissioner Shri O.P.Rawat, in presence of the Election Commissioners Shri Sunil Arora and Shri Ashok Lavasa. The event is a part of the ECI's pursuit of its mission 'leave no voter behind,' with special focus on “Persons with Disabilities” (PwD). During the inaugural session, a dedicated portal for the ECI's 'Systematic Voters Education and Electoral Participation' (SVEEP) initiative will also be launched.

S39. Ans.(e)

Sol. Another Rs 1.5 trillion (or Rs 1.5 lakh crore) of non-performing assets are now likely to be with the National Company Law Tribunal in the next six months,” according to a Credit Suisse report on RBI's new rules.

S40. Ans.(b)

Sol. Gross national product (GNP) is a broad measure of a nation's total economic activity. GNP is the value of all finished goods and services produced in a country in one year by its nationals.



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