

# Diwali Special PDF Important General Awareness Questions PDF



1. Which bank entered into partnership with IIFL finance Ltd to source and manage retail gold loan assets in untapped locations, including rural areas?

- A. DCB Bank
- B. Standard Chartered Bank
- C. Dhanlaxmi Bank
- D. CSB Bank
- E. Bandhan Bank

2. Which entity organized 'India Australia Circular Economy Hackathon (I-ACE)' in association with Australia's Commonwealth Scientific and Industrial Research Organisation (CSIRO)?

- A. FICCI
- B. University Grants Commission
- C. Ministry of Earth Sciences
- D. Atal Innovation Mission (AIM)
- E. Confederation of Indian Industry

3. What is the theme of World Day for Audiovisual Heritage 2020?

- A. Engage the Past Through Sound and Images
- B. Your Window to the World
- C. Your Story is Moving
- D. Discover, remember and share
- E. It's your story – don't lose it

4. Which of the following state government has secured first rank in loan disbursement under PM SVANidhi Scheme?

- A. Uttar Pradesh
- B. Madhya Pradesh
- C. Maharashtra
- D. Andhra Pradesh
- E. Orissa

5. What is the theme of Vigilance Awareness Week 2020?

- A. Integrity- A way of life
- B. Vigilant India - Prosperous India
- C. Eradicate Corruption – Build a New India
- D. My Vision - Corruption Free India
- E. No Corruption - More Development

6. What is India's rank in Ookla Speedtest Global Index that ranks nation on the basis of Global Mobile Internet Speed?

- A. 101

- B. 111
- C. 121
- D. 131
- E. 88

7. Which of the following tech giant has bagged the first position in the Forbes' list of World's Best Employer 2020?

- A. IBM
- B. HCL Technologies
- C. Amazon
- D. Adobe
- E. Samsung

8. Which of the following state has been recently included under ESI Scheme for the first time?

- A. Nagaland
- B. Andhra Pradesh
- C. Punjab
- D. Arunachal Pradesh
- E. Orissa

9. Which of the following bank has partnered with IIT Madras Incubation Cell (IITMIC) to launch 'IND Spring Board' initiative for funding start-ups?

- A. HDFC Bank
- B. Indian Bank
- C. ICICI Bank
- D. Karur Vysya Bank
- E. Axis Bank

10. Which of the following ministries has launched 'e-Dharti Geo Portal'?

- A. Ministry of Earth Sciences
- B. Ministry of Housing and Urban Affairs
- C. Ministry of Home Affairs
- D. Ministry of Agriculture & Farmers Welfare
- E. Ministry of External Affairs

11. Which state government has launched 'Roko -Toko' campaign for those who do not wear masks?

- A. Uttar Pradesh
- B. West Bengal
- C. Madhya Pradesh
- D. Jharkhand
- E. Uttarakhand

12. Which state government has signed a Memorandum of Understanding (MoU) with HDFC Bank to provide digital

payment solutions to the state's transport department?

- A. West Bengal
- B. Jharkhand
- C. Odisha
- D. Madhya Pradesh
- E. Rajasthan

13. Which state's finance commission has recommended for Rs 23,848 crore for the Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs) in the state over six financial year (2020-21 to 2025-26)?

- A. Maharashtra
- B. Rajasthan
- C. Odisha
- D. Gujarat
- E. Madhya Pradesh

14. World's largest, 10,000 bed Sardar Patel COVID Care Centre and Hospital (SPCCCH) was inaugurated in which state of India?

- A. Gujarat
- B. Delhi
- C. Maharashtra
- D. Madhya Pradesh
- E. Karnataka

15. What number of the session of United Nations General Assembly is to be conducted virtually in 2020 for the first time in its history?

- A. 74<sup>th</sup>
- B. 75<sup>th</sup>
- C. 76<sup>th</sup>
- D. 77<sup>th</sup>
- E. 78<sup>th</sup>

16. Who has inaugurated the 5th edition of the conference on "Aerospace and Defence Manufacturing Technologies"?

- A. Nirmala Sitharaman
- B. Shripad Yesso Naik
- C. Nitin Gadkari
- D. Dr Harshvardhan
- E. Rajnath Singh

17. Which Indian city ranked 16th among the list of top 20 cities with maximum number of CCTV surveillance cameras installed in a survey done on most

surveilled cities in the world by the UK-based Comparitech?

- A. New Delhi
- B. Bengaluru
- C. Mumbai
- D. Hyderabad
- E. Indore

18. An e-Portal named "Automobile Solutions Portal for Industry, Research & Education (ASPIRE)" has been launched by which of the following entities?

- A. NITI Aayog
- B. International Centre for Automotive Technology (ICAT)
- C. Department of Heavy Industry (DHI)
- D. Ministry of Commerce and Industry
- E. Automotive Research Association of India (ARAI)

19. Who has won the World Stars Sharjah Online International Chess Championship 2020?

- A. Shakhriyar Mamedyarov
- B. Harikrishna Pentala
- C. Wojtaszek Radoslaw
- D. Amin Baseem
- E. Kasimdzhanov Rustam

20. Which state will host 4th edition of the Khelo India Youth Games after the 2021 Tokyo Olympics?

- A. Odisha
- B. Punjab
- C. Haryana
- D. Gujarat
- E. Karnataka

21. Which fintech company has entered into a partnership with Atlantis to expand the Digital First Program in India?

- A. Mastercard
- B. VISA
- C. NPCI
- D. Mobikwik
- E. PayU

22. Which bank has entered into a tie-up with Toyota Kirloskar Motor (TKM), whereby the bank will be one of the preferred financiers for the entire range of vehicles sold by the latter?

- A. UCO Bank

- B. Punjab National Bank
- C. Canara Bank
- D. Bank of Baroda
- E. Bank of India

23. Which Bank has shut down operations in Sri Lanka after getting approval from the Sri Lankan monetary authority?

- A. HDFC Bank
- B. Yes Bank
- C. ICIC Bank
- D. Axis Bank
- E. IndusInd Bank

24. Which e wallet in partnership with various credit card issuers will introduce 2 million co-branded credit cards for consumers in India in the next 12-18 months?

- A. Amazon Pay
- B. Mobikwik
- C. PhonePe
- D. Paytm
- E. Google Pay

25. Tata Motors has partnered with which bank for financing of its passenger vehicles?

- A. ICICI Bank
- B. Yes Bank
- C. Axis Bank
- D. HDFC Bank
- E. IndusInd Bank

26. Which NBFCs became the first company to list its commercial papers borrowing of Rs 100 crore on the bourses?

- A. Aditya Birla Finance
- B. Bajaj Finance Limited
- C. HDB Financial Services Limited
- D. Mahindra & Mahindra Financial Services Limited
- E. Tata Capital Financial Services Limited

27. Which financial company in collaboration with National Payments Corporation of India (NPCI) launched 'Salary Card', a Zero-Touch Digital card?

- A. Stash Fin
- B. EarlySalary
- C. Cashbin
- D. Home Credit
- E. Clix Capital

28. Which housing finance company has launched "Project RED" to improve efficiencies at every level of the organization?

- A. Indiabulls Housing Finance Limited
- B. Reliance Home Finance Limited
- C. IIFL Home Finance Limited
- D. LIC Housing Finance Limited
- E. Tata Capital Housing Finance Limited

29. Which of the Following bank provides USD 310 million lines of credit to Zimbabwe for thermal and river projects?

- A. NBFC
- B. EXIM
- C. NABARD
- D. RBI
- E. SBI

30. Which bank has launched a new entry-level credit card named ACE Credit Card, with a focus on increasing participation of users in the digital economy partnership with Google Pay?

- A. ICICI Bank
- B. Axis Bank
- C. Yes Bank
- D. HDFC Bank
- E. IndusInd Bank

###ANSWERS###

1. Ans. D.

- CSB Bank Ltd (formerly Catholic Syrian Bank Ltd) entered into partnership with IIFL finance Ltd. to source and manage retail gold loan assets in untapped locations, including rural areas.
- Under the partnership, IIFL will act as a Business Correspondent (BC) of the Bank.
- IIFL with its vast branch network will source new business from markets where CSB Bank does not have an adequate branch network.
- This helps the bank to penetrate the lower strata of customers and rural areas.

2. Ans. D.

- The 'India Australia Circular Economy Hackathon (I-ACE)' will be organised by Atal Innovation Mission (AIM) in association with Australia's Commonwealth Scientific and Industrial Research Organisation (CSIRO).
- This hackathon on the circular economy will be held on 7th and 8th Dec 2020.
- In the linear economy, raw natural resources are taken, transformed into products and get disposed off.
- Circular economy model aims to close the gap between the production and the natural ecosystems' cycles – on which humans ultimately depend upon.
- The hackathon will be based on four themes:

- (a) Innovation in reducing packaging waste
- (b) Innovation in food supply chains avoiding waste
- (c) Creating opportunities for plastic waste reduction
- (d) Recycling critical energy metals and e-waste.

3. Ans. B.

- The theme for World Day for Audiovisual Heritage 2020 is "Your Window to the World."
- World Day for Audiovisual Heritage is held annually on 27 October across the globe.
- This day was chosen by UNESCO in 2005 to raise awareness of the significance and preservation risks of

recorded sound and audiovisual documents.

4. Ans. A.

- Uttar Pradesh Government has secured first rank in approving the highest number of loans under centre's PM Street Vendor's Atmanirbhar Nidhi scheme (SVANidhi Scheme)
- UP has been ranked first in all the categories like Applications, Sanctions and Disbursements of the loans under PM SVANidhi scheme.

5. Ans. B.

- Vigilance Awareness Week, 2020 will be observed from 27th October till 2<sup>nd</sup> November.

- Vigilance Awareness Week 2020 Theme: Satark Bharat, Samridh Bharat (Vigilant India, Prosperous India).

- It is commemorated to affirm our commitment towards promotion of integrity and probity in public life through citizen participation.

6. Ans. D.

- India has been ranked 131 in Ookla Speedtest Global Index, that ranks Global Mobile Internet Speed across the nations of the world

- India was ranked 121 in 2019 in this index

- South Korea has topped the list with an average mobile internet speed of 121.00 Mbps.

- Sri Lanka, Pakistan, and Nepal ranked higher on the list at 102, 116, and 117 respectively.

7. Ans. E.

- Samsung tops Forbes' list of World's Best Employer 2020, HCL Tops among Indian list

- Samsung Electronics has topped the Forbes list of World's Best Employer 2020, which features 750 multinational and large corporations

- Amazon has bagged second position, followed by IBM, Microsoft and LG

- From India, HCL Technologies is top industry in the list. It is placed at 30th position globally.

8. Ans. D.



- Centre has extended Employees' State Insurance (ESI) Scheme for the first time to Arunachal Pradesh with effect from 1st November 2020.

- It will be applicable to all the factories located in Papum Pare district of Arunachal Pradesh employing 10 or more persons, along with other benefits

- ESI Scheme has been implemented in 568 districts in all the States and Union Territories, except Lakshdweep.

9. Ans. B.

- Indian Bank has partnered with IIT-Madras Incubation Cell (IITMIC) to launch 'IND Spring Board' initiative for funding start-ups.

- Under this, IITMIC will refer start-ups with proven technology and established cash flows to the Indian bank.

- Indian bank will extend loans of up to Rs 50 crore to these selected start-ups for their working capital requirements or purchase of machinery and equipment, among others.

- Indian Bank Headquarters: Chennai

10. Ans. B.

- Ministry of Housing and Urban Affairs has launched 'e-Dharti Geo Portal' to integrate legacy drawings such as maps and lease plans in the management information system and make its geographic information system (GIS)-enabled.

- Union Housing and Urban Affairs Minister: Hardeep Singh Puri

11. Ans. C.

- In Madhya Pradesh, the government will now run a Roko -Toko means stop and campaign for those who do not wear masks.

- As the Use of masks is mandatory in all public places in the state. Now selected voluntary organizations will provide masks to the people who do not wear masks in public places and will charge an amount of Rs 20 per mask from the concerned.

- In the guidelines issued by the state government, it has been said that the collector will select voluntary organizations in the district for this work.

- The number of persons available, credibility and efficiency of the

organization will be taken into consideration while making the selection.

12. Ans. B.

- Jharkhand government signed Memorandum of Understanding (MoU) with HDFC Bank to provide digital payment solutions to the state's transport department.

- The Digital solution will enable the traffic police to equip themselves with Point of Sale (POS) machines to collect traffic-related penalties.

- The traffic rules violators can also use this online payment facility to pay a fine.

13. Ans. C.

\* Over the period of next six financial year (2020-21 to 2025-26), an amount of Rs 23,848 crore for the Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs) in the state of Odisha has been recommended by the 5th State Finance Commission of Odisha on 7th July 2020.

\* These funds allocated will be for strengthening the ULBs and PRIs in the state financially so that various developmental projects and maintenance of existing assets can be taken up by these institutes and bodies.

\* Projects on which the funds will be invested by PRIs and ULBs: drainage networks, sanitation, drinking water, solid waste management, maintenance of public Health Sub Centers and Anganwadis, construction of roads, etc.

14. Ans. B.

- 10,000 bed Sardar Patel COVID Care Centre and Hospital (SPCCCH) was inaugurated in New Delhi.

- To date, SPCCCH is the World's largest COVID-19 Treatment and Care facility.

The infrastructure for the 10,000-bed facility was created in a record time of 10 days. With support from the Union Ministry of Home Affairs, the infrastructure was created by the South Delhi District Administration.

- SPCCCH is built on the campus of spiritual organization 'Radha Soami Satsang Beas'. SPCCCH is located in South Delhi's Chhatarpur area. SPCCCH is an air-conditioned facility that will be cooled by 18,000 tons of air-conditioners.

15. Ans. B.

- The 75th United Nations General Assembly is to be conducted virtually in 2020 for the first time in its history. The 2020 session is to begin on September 15.
- This year, pre recorded statements of world leaders are to be aired. With the meet being arranged virtually, the world is expecting leaders such as Kim Jong Un of North Korea to participate in the meet. Kim has been avoiding the meet traditionally to avoid travelling to the US.
- Every year, world leaders meet at UN headquarters in New York to debate important issues of the planet.
- The UNGA is the main policy making body of the United Nations. It was created under Chapter IV of the UN charter. The charter was signed in San Francisco in 1945.

16. Ans. B.

- \* Raksha Rajya Mantri Shri Shripad Yesso Naik has inaugurated the 5th edition of the conference on "Aerospace and Defence Manufacturing Technologies".
- \* The conference was held with the theme Empowering India with 'Aatma Nirbhar Bharat Mission'.
- \* Tamil Nadu Technology Development & Promotion Centre (TNTDPC) jointly organised the conference with Society of Indian Defence Manufacturers (SIDM), and the Confederation of Indian Industry (CII).
- \* Raksha Rajya Mantri Shri Shripad Yesso Naik addressed the conference and stated that aerospace and defence market of India has immense growth potential and strong fundamentals to be globally competitive.
- \* The Aerospace and Defence industry in India has been projected to reach around 70 billion Dollar by 2030.

17. Ans. D.

- \* Hyderabad was ranked 16th among the list of top 20 cities with maximum number of CCTV surveillance cameras installed in a survey done on most surveilled cities in the world.
- \* The UK-based Comparitech released the list of top 20 cities in the world which use CCTV cameras for surveillance of

open places with an intent to detect and prevent crimes.

- \* According to the report, three lakh cameras were installed in Hyderabad to keep a watch on one crore people at the rate of 29.99 cameras per 1,000 people in the city.

18. Ans. B.

- \* An e-Portal named "Automobile Solutions Portal for Industry, Research & Education (ASPIRE)" has been launched by the International Centre for Automotive Technology (ICAT).
- \* The portal has been launched to improve the technological capability of Indian automotive sector with the help of exchange of knowledge & expertise, to make them self reliant and to enable the growth of automobile sector including overall socio-economic progress of the country.

19. Ans. A.

- Grandmaster Shakhriyar Mamedyarov of Azerbaijan has won the World Stars Sharjah Online International Chess Championship.
- He won the coveted title and price of \$3000 after scoring 7.5 points from 10 rounds.
- Indian Grandmaster Pentala Harikrishna finished second in the Championship after scoring 6.5 points from 10 rounds.
- Sharjah Online International Chess Championship was hosted by the Sharjah Cultural & Chess Club.
- The Championship was held under the patronage of Sheikh Saqr Bin Mohammed Al Qasimi, Chairman of Sharjah Sports Council.

20. Ans. C.

- \* Haryana will host the 4th edition of the Khelo India Youth Games after the 2021 Tokyo Olympics.
- \* The announcement was made by the state's chief minister Manohar Lal Khattar and Union sports minister Kiren Rijiju via video conference. The Games will be held in Panchkula.
- \* Haryana has done well in all three editions of KIYG. While they came second in both 2019 and 2020 editions (200 medals in 2020 and 159 medals in 2019)

Haryana won it in 2018 with 102 podium finishes (38 gold, 26 silver, 38 bronze).

21. Ans. A.

- Mastercard has entered into a partnership with Atlantis to expand the Digital First Program in India.
- The partnership aims to provide the users of Mastercard, a technology solution that enables them to enjoy a best-in-class digital banking experience.
- After the launch in India, the partnership will expand to Malaysia, Singapore and Thailand. The partnership allows the users of the Mastercard to have immediate account access and convenient payments.

22. Ans. D.

- Bank of Baroda (BoB) has entered into a tie-up with Toyota Kirloskar Motor (TKM), whereby the bank will be one of the preferred financiers for the entire range of vehicles sold by the latter.
- India's third-largest public sector bank, in a statement, stated that under the tie-up, customers can avail customised solutions such as high on-road funding of 90 per cent, long repayment period of 84 months, no prepayment or foreclosure charges. On the other hand, TKM dealers will benefit from 'digitised supply chain finance' with competitive interest rates.

23. Ans. C.

- ICICI Bank has shut down operations in Sri Lanka after getting approval from the Sri Lankan monetary authority.
- The Monetary Board of the Central Bank of Sri Lanka, having considered the request made by ICICI Bank, has granted approval to close down business operation of the bank in Sri Lanka and cancel the licence issued to it.

24. Ans. D.

- Paytm in partnership with various credit card issuers will introduce 2 million co-branded credit cards for consumers in India in the next 12–18 months.
- The company had digitised the entire credit card experience on Paytm app, in order to include a digital application process and help customers track issuance of their new credit card.
- The users can choose a convenient time to collect the documents on the app.

- Paytm has also announced that it is building the new 'Next Generation Credit Cards' will have diverse one-touch services, including changing security pin number, updating address, blocking card in the event of fraud prevention, issuing duplicate card and viewing outstanding credit limit.

25. Ans. D.

- Tata Motors has partnered with HDFC Bank for financing of its passenger vehicles.

- Through the partnership, it has introduced two new schemes 'Gradual Step Up Scheme' and 'TML Flexi Drive Scheme' with an eye on making its products more accessible and driving up sales in the festive season.

- Under the Gradual Step Up scheme, customers can avail EMI options as low as ₹799 per lakh per month, depending on the product and variant.

- The EMI payments gradually increase over a period of 2 years depending on the payment convenience of the buyer,

- Flexi Drive scheme offers the option to the consumer to choose any three months every year, where s/he can pay a minimum EMI of ₹789 per lakh per month, depending on the product and variant as per convenience.

26. Ans. A.

- Non-bank lender Aditya Birla Finance on Thursday became the first company to list its commercial papers borrowing of Rs 100 crore on the bourses.

- The Kumarmangalam Birla-led company listed its CPs on NSE with a value date of November 28, 2019 and maturity date on February 7, 2020 on BSE and NSE.

- In October, the capital markets regulator Securities and Exchange Board of India (Sebi) asked exchanges to put in place a necessary framework for systems and procedures for listing of commercial papers.

- Under the guidelines, an issuer who desires to list its CPs needs to send an application for listing along with the specified disclosures to stock exchanges.

- Companies, NBFCs, other entities with a net worth of at least Rs 100 crore and



any other security specifically allowed by Reserve Bank of India (RBI) are eligible to list commercial papers.

27. Ans. B.

- EarlySalary in collaboration with National Payments Corporation of India (NPCI) launched 'Salary Card', a Zero-Touch Digital card.
- The Salary Card credit solution is powered by Rupay. It provides instant access for salaried professionals, allowing them to make purchases instantly across merchants in India.
- Vivifi India Finance Private Limited (Vivifi) has launched FlexPay, which offers credit on Unified Payments Interface (UPI).

28. Ans. D.

\* LIC Housing Finance Ltd (LICHFL) launched "Project RED" (Reimagining Excellence through Digital transformation) to improve efficiencies at every level of the organisation.

\* Project RED aims to create value across the entire spectrum of stakeholders that includes employees, shareholders, business associates, existing and potential customers of LICHFL, as per the housing finance company's statement.

29. Ans. B.

\* Exim Bank has provided USD 42.5 million (about Rs 310 crore) line of credit (LOC) to Zimbabwe for upgradation of a thermal power plant and river project. Under the LOCs, the terminal utilization period is 60 months after the scheduled completion date of the project.

\* An agreement had been signed between the governments of India and Zimbabwe in April 2019 for USD 23 million line of credit for financing renovation and upgradation of Bulawayo Thermal Power Plant at the revalidated/escalated project cost.

30. Ans. B.

- Axis Bank has launched a new entry-level credit card named Axis ACE Credit Card, with a focus on increasing participation of users in the digital economy.
- It also aims to bring a seamless, digital experience to users from application to issuance.

- The card has been launched in collaboration with Google Pay and will run on Visa (Signature) platform.