

ECGC PO 2022 Exam

Most Expected Questions for General Awareness

1. Under which act the Reserve Bank of India (RBI) will regulate and supervise the National Bank for Financing Infrastructure and Development (NaBFID)?

- A. Negotiable Instrument Act, 1881
- B. Reserve Bank of India Act, 1934
- C. Banking Regulation Act, 1949
- D. Deposit Insurance and Credit Guarantee Corporation Act, 1961
- E. None of the above

2. The Ministry of Education (MoE) has approved the continuation of the National Means-cum-Merit Scholarship Scheme (NMMSS) till _____.

- A. 2022-23
- B. 2023-24
- C. 2024-25
- D. 2025-26
- E. 2027-28

3. Union Budget 2022-23 proposes to roll out open platform for National Digital Health Ecosystem. What will be included under this platform?

- A. Digital registries of health providers
- B. Health identity card
- C. Universal access to health facilities
- D. A and B
- E. A, B and C

4. What is the budgetary allocation for the Indian Renewable Energy Development Agency (IREDA) in the Union Budget 2022-23?

- A. Rs. 1,500 crores
- B. Rs. 2,000 Crores
- C. Rs. 3,500 Crores
- D. Rs. 1,800 Crores
- E. None of these

5. G20 summit in 2022 will be held in which country?

- A. Indonesia
- B. India
- C. Saudi Arabia
- D. Malaysia
- E. Brazil

6. Which fintech firm has collaborated with National Payments Corporation of India (NPCI) Bharat BillPay to launch ClickPay for its customers?

- A. MobiKwik
- B. Paytm
- C. Amazon Pay
- D. Google Pay
- E. Lendingkart

7. On which place does India stand among the start-up ecosystem of the world, as per Economic Survey 2021-22?

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

8. Who has authored the book titled 'The Great Tech Game: Shaping Geopolitics and the Destinies of Nations'?

- A. Anirudh Suri
- B. Rajiv Kumar Bhatia



- C. RO Khanna
- D. Uma Das Gupta
- E. Navdeep Singh Gill

9. Which Regional Rural Bank (RRBs) has signed a memorandum of understanding (MoU) with the Mecwin Technologies Ltd to introduce farmer-friendly solar-powered pump-sets using bank finance?

- A. Kaveri Grameena Bank
- B. Karnataka Vikas Grameena Bank (KVGB)
- C. Pragathi Krishna Grameena Bank
- D. Sapthagiri Grameena Bank
- E. Andhra Pragathi Grameena Bank

10. What is the theme of the World Consumer Rights Day 2022?

- A. Consumer Safety
- B. Consumer Awareness
- C. Fair Digital Finance
- D. The Sustainable Consumer
- E. Consumer Rights – Awareness and Safety

11. Name the cargo vessel which has become the longest vessel ever to sail on the river Brahmaputra?

- A. MV Bhupen Hazarika
- B. MV Northern Jaguar
- C. MV MSC Valeria
- D. MV Ram Prasad Bismil
- E. MV APL Raffles

12. Who is the author of the book titled, "The Stars in My Sky: Those Who Brightened My Film Journey"?

- A. Konkona Sen
- B. Sushmita Sen

- C. Nandita Das
- D. Divya Dutta
- E. Pooja Bhatt

13. Which committee of the Reserve Bank of India has recommended that the scope of Section 5 of the SARFAESI Act be expanded to permit ARCs to acquire financial assets from all regulated entities, including AIFs, FPIs, AMCs making investment on behalf of MFs and all NBFCs including HFCs?

- A. T V Mohandas Pai Committee
- B. G Kishan Reddy
- C. Sudarshan Sen Committee
- D. PK Mohanty Committee
- E. Rajneesh Sharma Committee

14. What is the full form of FEMA?

- A. Foreign Exchange Management Act
- B. Foreign Export Management Act
- C. Foreign Emergency Management Authority
- D. Foreign External Maintenance Account
- E. Foreign Exchange Management Account

15. Which bank has entered into a strategic partnership with Airtel to strengthen the growth of the digital ecosystem in India, through a range of financial solutions?

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



16. Which of the following portal has been interlinked for providing boost to MSME sectors?

- A. Udyam and ASEEM portals
- B. Udyam and e-shram portals
- C. e-shram, NCS and ASEEM portals
- D. Udyam, e-shram, NCS and ASEEM portals
- E. Udyam, NCS and ASEEM portals

17. Under which Act are Scheduled commercial banks listed?

- A. RBI Act, 1934
- B. Banking Regulation Act, 1949
- C. State Bank of India Act, 1955
- D. SARFAESI Act, 2002
- E. Negotiable Instruments Act, 1881

18. SoftBank-backed Quick Commerce start-up Blinkit, earlier known as Grofers, has signed a merger deal with which food delivery company?

- A. Zomato
- B. Uber Eats
- C. Swiggy
- D. Faasos
- E. None of the above

19. Which edition of Surajkund International Crafts Mela has been inaugurated recently?

- A. 30th
- B. 33rd
- C. 34th
- D. 35th
- E. 37th

20. What is the yearly allocation per person under PM Kisan?

- A. Rs. 6000
- B. Rs. 4000
- C. Rs. 2000
- D. Rs. 10000
- E. None of these

21. After defeating whom, Badminton player PV Sindhu has notched the Swiss Open Women's Singles title 2022?

- A. Pornpawee Chochuwong
- B. Sapsiree Taerattanachai
- C. Busanan Ongbamrungpha
- D. Rawinda Prajongjai
- E. Yeo Jia Min

22. What is India's rank in the 10th edition of the World Happiness Report 2022 published by the United Nations Sustainable Development Solutions Network?

- A. 134th
- B. 135th
- C. 136th
- D. 139th
- E. 140th

23. As per the latest RBI data, released on January 2022, the total volume of digital payments rose by what percent year-on-year in November 2021?

- A. 27.50 per cent
- B. 37.50 per cent
- C. 39.50 per cent
- D. 43.50 per cent
- E. 57.50 per cent



24. Money is accepted as a unit of account this statement is verified by which function of money?

- A. Standard of deferred payment
- B. Medium of exchange
- C. Measure of value
- D. Store of value
- E. None of the above

25. How much capital is being infused in Indian Renewable Energy Development Agency Limited, (IREDA) by Union Cabinet?

- A. Rs 900 crores
- B. Rs 1200 crores
- C. Rs 1500 crores
- D. Rs 2000 crores
- E. Rs 2500 crores

26. After defeating which team, India won the title of SAFF U-18 Women's Championship title 2022?

- A. Sri Lanka
- B. Nepal
- C. Bangladesh
- D. Bhutan
- E. Maldives

27. MUFG Bank Ltd belongs to which country on which the Reserve Bank of India (RBI) has imposed a monetary penalty of ₹30 Lakh for non-compliance with its directions on 'Loans and Advances – Statutory and Other Restrictions'?

- A. Germany
- B. France
- C. China
- D. Japan
- E. South Korea

28. According to the Henley Global Mobility Report 2022, Indian passport has been ranked at what position?

- A. 81st
- B. 82nd
- C. 83rd
- D. 84th
- E. 85th

29. In partnership with the National Payments Corporation of India (NPCI) which bank has launched a 'RuPay Select Contactless Debit Card' with a host of benefits for its premium/HNI (High Networth Individuals) customers?

- A. UCO Bank
- B. Union Bank of India
- C. Bank of Maharashtra
- D. Indian Bank
- E. Canara Bank

30. Legendary playback singer Lata Mangeshkar awarded the nation's highest civilian honour in which year, who passed away recently?

- A. 1999
- B. 2000
- C. 2001
- D. 2005
- E. 2010

31. Who has taken charge of Forest Research Institute as the new Director?

- A. Arun Singh Rawat
- B. Omkar Singh
- C. Renu Singh
- D. Lalaram Thanga
- E. Preeti Desai



32. Which of the following is the most valued company in terms of Mcap?

- A. Reliance Industries
- B. TCS
- C. HDFC Bank
- D. Infosys
- E. ICICI Bank

33. The country's first Digital Water Bank 'AQVERIUM' was launched in _____.

- A. Ahmedabad
- B. Jaisalmer
- C. Bengaluru
- D. Jaipur
- E. Ranchi

34. Which institution releases the 'Financial Stability Report (FSR)'?

- A. International Monetary Fund (IMF)
- B. NITI Aayog
- C. Reserve Bank of India (RBI)
- D. World Bank
- E. Asian Development Bank (ADB)

35. SHWAS and AROG Schemes are two quick delivery schemes for COVID Preparedness. It has been launched by _____.

- A. NABARD
- B. SIDBI
- C. PFRDA
- D. RBI
- E. IDBI

36. Which of the following statements is/are correct regarding the eligibility norms for entities tapping into data from credit information companies (CICs), or credit bureaus, laid down by the Reserve Bank of India?

1. Company must be owned and controlled by resident Indian citizens to become a specified user with a credit bureau.
 2. In order to be eligible as a 'specified user', an entity must be a company incorporated in India or a statutory corporation established in India.
 3. Companies should have a net worth of not less than 2 crore rupees as per the latest audited balance sheet.
- A. Only 2 and 3
 - B. Only 1 and 3
 - C. Only 1 and 2
 - D. Only 3
 - E. All 1, 2 and 3

37. EaseMyTrip partners with which bank to launch environment-friendly green international debit card?

- A. ICICI Bank
- B. RBS Bank
- C. DBS Bank
- D. SBI Bank
- E. HDFC Bank



38. Which of the following National Park is not situated in Andaman and Nicobar?

- A. Galathea National Park
- B. Mahatma Gandhi Marine National Park
- C. Mount Harriet National Park
- D. Darrah National Park
- E. None of the above

39. According to the World Economic Outlook report released in January 2022, what will be India's economic growth rate in the fiscal 2021-22 (FY22)?

- A. 8.0 percent
- B. 8.5 percent
- C. 9.0 percent
- D. 9.5 percent
- E. 9.8 percent

40. Digital marketplace for consumer credit, paisabazaar.com has partnered with which bank to launch a pre-qualified program for unsecured loans on its platform?

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



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ANSWERS

1. Ans. B.

* RBI has announced to regulate and supervise National Bank for Financing Infrastructure and Development (NaBFID) as an All India Financial Institution (AIFI) under the RBI Act, 1934.

* It will now be guided under Sections 45L and 45N of the Reserve Bank of India Act, 1934.

* Currently RBI has four AIFIs: EXIM Bank, NABARD, NHB and SIDBI.

* NaBFID: Development Financial Institution (DFI) to support the development of long-term infrastructure financing in India.

2. Ans. D.

• The Ministry of Education (MoE) has approved the continuation of the National Means-cum-Merit Scholarship Scheme (NMMSS) till 2025-26.

• In eligibility criteria minor changes has been made such as increasing income ceiling from Rs 1.5 lakh to Rs 3.5 lakh per annum.

• The objective of the scheme is to award scholarships to meritorious students of economically-weaker sections to deter them from dropping out at class 8 and encourage them to continue their education at secondary stage.

3. Ans. E.

* Union Budget 2022-23 proposed to roll out an open platform for National Digital Health Ecosystem,

which comprises digital registries of health providers and health facilities, unique health identity, consent framework, and universal access to health facilities.

* It will help in providing greater access to health-care services and strengthen capacities.

4. Ans. A.

• The Indian Renewable Energy Development Agency (IREDA) was allocated Rs. 1,500 crores.

5. Ans. A.

• G20 is the premier forum for international economic cooperation that plays an important role in global economic governance.

• In 2021, the G20 summits was held in Rome, Italy. In 2022 the G20 summit will be held in Bali, Indonesia while in 2023 it will be held in New Delhi, India.

• India will hold the Presidency of the G20 from 1st December this year to 30th November 2023, culminating with the G20 Summit in India in 2023.

• As per practice, a G20 Secretariat is being established to handle work relating to knowledge, content, technical, media, security, and logistical aspects of India's G20 Presidency.

6. Ans. A.

• Fintech firm MobiKwik has collaborated with National Payments Corporation of India



(NPCI) Bharat BillPay to launch ClickPay for its customers.

- Through ClickPay, MobiKwik customers will be able to pay recurring online bills, such as mobile, gas, water, electricity, DTH, insurance and loan EMIs with ease by eliminating the need to remember individual bill details and due dates.

- ClickPay is a two-step payment feature wherein the billers generate a unique payment link within the bill-pay message and send it to the customer allowing them to make payments directly on the payment page.

7. Ans. C.

- India has become 3rd largest start-up ecosystem of the world, as per Economic Survey 2021-22.

- Largest start-up ecosystem of the world: US and China.

8. Ans. A.

- * Famous Indian author Anirudh Suri has come out with his new book titled as 'The Great Tech Game: Shaping Geopolitics and the Destinies of Nations.'

- * It has been published by HarperCollins India publication.

- * The book lays out a roadmap for how any country must develop its own strategic plan to succeed in this technology-dominant era.

- * He is the founding partner and managing director of India Internet Fund.

9. Ans. B.

- * Karnataka Vikas Grameena Bank (KVGB) and the Bengaluru-based

Mecwin Technologies Ltd signed an MoU to introduce farmer-friendly solar-powered pump-sets using bank finance.

- * The MoU will benefit farmers since Mecwin Technologies Ltd is specialised in the production and management of solar irrigation pump-sets.

- * Apart from this, the bank has the largest branch network in rural areas.

- * KVGB was the first bank to introduce solar loan schemes.

10. Ans. C.

- World Consumer Rights Day is celebrated on March 15 every year to raise global awareness about consumer rights and needs, and protect consumers across the globe against market abuses.

- The theme for World Consumer Rights Day 2022 is "Fair Digital Finance".

- The day highlights the power of consumers and their rights for a fair, safe and sustainable marketplace for everyone.

11. Ans. D.

- * MV Ram Prasad Bismil became the longest vessel ever to sail on the Brahmaputra, achieving a landmark in sailing history

- * The vessel is 90 meters long flotilla is 26 meters wide, loaded with a draft of 2.1 meters.

- * With this, it successfully completed the aspiring pilot run of heavy cargo movement from Haldia Dock in Kolkata.



* The vessel along with two barges DB Kalpana Chawla and DB APJ Abdul Kalam were flagged off from the Syama Prasad Mookerjee Port in Haldia.

12. Ans. D.

- National Award-winning actress Divya Dutta turned an author in 2017 with her memoir 'Me and Ma'.
- And now, news is that her second book titled 'Stars In My Sky' will be out this month.
- In 'Stars In My Sky', Divya will share her emotional journey of becoming an actor along with some of her defining moments as an artist.
- The book also includes her interactions and experiences with some Bollywood legends like Amitabh Bachchan, Irfan Khan, and Rakeysh Omprakash Mehra among others who played an important role in her journey as an actor.
- 'Stars In My Sky' by Divya Dutta will be published by Penguin Random House India.

13. Ans. C.

- * The RBI committee headed by former RBI Executive Director Sudarshan Sen, has come out with a host of suggestions including the creation of an online platform for the sale of stressed assets and allowing ARCs to act as resolution applicants during the IBC process.
- * It suggested that the scope of Section 5 of the SARFAESI Act be expanded to permit ARCs to acquire financial assets from all regulated entities, including AIFs, FPIs, AMCs

making investment on behalf of MFs and all NBFCs including HFCs.

* The committee has recommended that for all accounts above Rs 500 crore, two bank-approved external valuers should carry out a valuation to determine the liquidation value and fair market value.

* In case of accounts between Rs 100 crore and Rs 500 crore, one valuer may be engaged.

14. Ans. A.

* FEMA stands for Foreign Exchange Management Act.

* It is an Act to consolidate and amend the law relating to foreign exchange to facilitate external trade and payments and promote the orderly development and maintenance of foreign exchange market in India.

15. Ans. C.

* Axis Bank and Bharti Airtel have entered into a strategic partnership to strengthen the growth of the digital ecosystem in India, through a range of financial solutions.

* The partnership would enable access to credit and various digital financial offerings from Axis Bank to Airtel's 340 million-plus customers.

* These will include first-of-its-kind co-branded credit card 'Airtel Axis Bank Credit Card' with industry-leading benefits, pre-approved instant loans, Buy Now Pay Later offerings and many more.

16. Ans. D.

* Union Budget 2022-23 announced inter-linking of Udyam, e-SHRAM,



NCS & ASEEM portals for MSME sector's formalization and growth.

17. Ans. A.

* Scheduled commercial banks are those banks which are included in the Schedule II of RBI Act, 1934.

* Scheduled commercial banks carry out the normal business of banking activities such as accepting deposits, giving loans and other banking services.

18. Ans. A.

* SoftBank-backed Quick Commerce start-up Blinkit, earlier known as Grofers, has signed a merger deal with food delivery unicorn Zomato. The deal will value Blinkit between \$700-800 million.

* Reportedly, it will be an all-stock deal where Blinkit's investors will gain proportionate shares in Zomato.

* The deal is likely to be completed in 60 days time.

* The companies have signed a term sheet about two-three weeks ago and are preparing to file an application with the Competition Commission of India for approval of the transaction.

* In August 2021, Zomato had received CCI approval for a \$100-million investment for 9.3 percent stake in Blinkit.

19. Ans. D.

* Haryana Governor Bandaru Dattatraya and Chief Minister Manohar Lal Khattar inaugurated the 35th Surajkund International Crafts Mela.

* During the inauguration session, Dattatraya in his address pointed out the importance of art and crafts in the development of civilization and culture.

* This year's Suraj Kund Crafts Mela is special as organized when we are celebrating Azadi Ka Amrit Mahotsav.

* The Mela was first organized in 1987 and this is the 35th Crafts Mela organized this year it is a stage not only for the artisans from Haryana but also from all over India giving an opportunity to showcase their talent and encourages to preserve our rich heritage and culture.

20. Ans. A.

Samman Nidhi (PM-KISAN) is the Government of India's (GoI's) income support scheme, under which all landholding farmers get up to Rs. 6,000 per year to supplement their financial needs.

21. Ans. C.

* PV Sindhu defeated Thailand's Busanan Ongbamrungpha to win the Swiss Women's Singles title 2022

* After this win, PV Sindhu notched up her second women's singles title of the season.

* Sindhu had won her first title of 2022 in the Syed Modi International Super 300 in Lucknow.

22. Ans. C.

• Indian ranked 136th in the 10th edition of the World Happiness Report 2022.



- This year the report was published ahead of the annual International Day of Happiness on March 20.
- Finland has again topped the list as the happiest country in the world for the fifth time in a row.
- It was followed by Denmark, Iceland, Switzerland, and the Netherlands.
- the World Happiness Report is based on two key ideas – happiness or life evaluation measured through opinion surveys, and identifying key elements that determine well-being including levels of GDP, life expectancy, freedom to make life choices, across countries.
- India ranked 139th in last year's report
- Afghanistan was ranked as the unhappiest nation, followed by Lebanon, Zimbabwe, Rwanda and Botswana, respectively.

23. Ans. E.

* The Reserve Bank of India's Digital Payment Index (DPI) improved to 304.06 in September 2021 against 270.59 in March 2021 and 217.74 in September 2020.

* RBI-DPI Index continues to demonstrate significant growth in adoption and deepening of digital payments across the country.

* The Index captures the extent of digitisation of payments across the country.

* As per latest RBI data, the total volume of digital payments rose about 57.50 per cent year-on-year to 645.84 crore in November 2021

against 410.07 crore in November 2020.

* The total value of digital payments was up 32 per cent y-o-y to ₹1,48,03,884 crore in November 2021 against ₹1,11,99,549 crore in November 2020.

24. Ans. C.

• Money helps in calculating related prices of goods and services. Due to this reason it is regarded as a unit of account.

• Money allows us to separate the transaction into sale and purchase, rather than exchange.

• And since money is a universally accepted medium of exchange, we now have freedom of choice.

• It gives us the economic independence to buy any goods and/or services from a wide market. In fact, it also facilitates more choices and healthy competition.

25. Ans. C.

• Union Cabinet has approved capital infusion of Rs 1,500 crore in Indian Renewable Energy Development Agency Limited, (IREDA)

• It will raise the lending capacity of IREDA to Rs 12,000 crore to the renewable energy sector.

26. Ans. C.

* Indian team managed to win the South Asian Football Federation U-18 Women's Football Championship title 2022 held at Jamshedpur in Jharkhand.

* India lost to Bangladesh by 0-1 but still emerged as champions of the tournament.



* The highest goal scorer of the tournament was Lynda Kom, she scored five goals in the tournament.

27. Ans. D.

* The RBI has imposed a monetary penalty of ₹30 Lakh on MUFG Bank Ltd for non-compliance with its directions on 'Loans and Advances – Statutory and Other Restrictions'.

* MUFG Bank has the largest network amongst Japanese banks in India, with a presence in five locations.

* MUFG Bank caters to the banking needs of Japanese and global corporates that are establishing or growing their businesses in India.

28. Ans. C.

* India's passport power has improved this quarter compared to 2021.

* It now ranks at 83rd position in the Henley Passport Index, climbing seven places from 90th rank last year.

* However, in 2020, its rank stood at 84 while in 2016, India was ranked 85th along with Mali and Uzbekistan.

* Japan and Singapore top the index.

* The current rankings are for first quarter of 2022 and India shares the position with Sao Tome and Principe in Central Africa, behind Rwanda and Uganda.

* The index ranks all the world's passports according to the number of destinations their holders can access without a prior visa and is based on exclusive data from the

International Air Transport Association (IATA).

29. Ans. A.

* UCO Bank in partnership with the National Payments Corporation of India (NPCI) launched the 'UCO Bank RuPay Select Contactless Debit Card' with a host of benefits for its premium/HNI (High Networth Individuals) customers.

* This launch was made on the occasion of the 79th Inauguration Day of the bank i.e. January 6, 2022.

* The card offers an ATM (Automated Teller Machine) withdrawal limit of Rs 50000 along with a purchase of up to Rs 2 lakh at POS (Point of Sale) or E-Commerce.

* All RuPay Select Contactless Debit cardholders are eligible for the Insurance cover of up to Rs 10 lakhs (Death due to personal accident and permanent disability).

* Two free domestic lounge access per quarter. Also, free access across more than 25 airports lounges in 15 cities

* Two free international lounge access per annum. Access to more than 500 lounges in 300+ cities.

30. Ans. C.

* Legendary singer and Bharat Ratna recipient Lata Mangeshkar (92 years) passed away in Mumbai's Breach Candy hospital due to multiple organ failures.

* Mangeshkar began singing in her teens, and in a career spanning 73



years sang more than an estimated 15,000 songs in 36 languages.

* She is known as the 'Nightingale of India'.

* She was awarded the nation's highest civilian honour, the Bharat Ratna in March 2001.

31. Ans. C.

Ministry of Environment, Forest, and Climate Change appointed Dr Renu Singh as the next director of the Forest Research Institute (FRI) in Dehradun.

She will be the second woman director of Forest Research Institute.

She is an officer of the IFS of the 1990 batch of Madhya Pradesh cadre.

32. Ans. A.

- The top-10 most valued companies suffered a combined erosion of Rs 2.53 lakh cr in market valuation last week.

- This is due to the domestic equity benchmarks witnessed heavy selling in line with the global market.

- Benchmark indices witnessed nearly a 4% cut last week as FPIs booked profits across large-caps and select mid-caps.

- The top-10 firms are Reliance Industries, TCS, HDFC Bank, Infosys, ICICI Bank, Hindustan Unilever, HDFC, SBI, Bajaj Finance and Bharti Airtel respectively.

33. Ans. C.

- First Digital Water Bank of India 'AQVERIUM' has been launched in Bengaluru, which is an innovative

initiative aimed at better water management

- It is formed by AquaKraft Group Ventures.

- It is a very unique innovation combining sustainable & green technologies along with information technology, skill development & entrepreneurship.

- It is a curated list of water data from all institutions and sources, that will help tackle some common development challenges.

34. Ans. C.

- * 'Financial Stability Report (FSR)' is a flagship report released by the Reserve Bank of India on half-yearly basis.

- * The RBI Financial Stability Report (FSR) has identified some key macro risks to the Indian economy and the markets.

- * These macro risks arise from the global economic situation, the domestic situation and the structure of the market and the banking system.

- * The recent edition of the report was released by RBI.

- * As per the report, the retail-led credit growth model in India is beginning to face issues due to two factors, increase in defaults in the consumer finance portfolio and slowdown in the new credit segment.

35. Ans. B.

- * Small Industries Development Bank of India (SIDBI), the principal financial institution engaged in the promotion, financing and



development of Micro, Small and Medium Enterprises (MSMEs), has launched SHWAS and AROG to help the MSMEs with required financial support.

* SHWAS is SIDBI assistance to the Healthcare sector in War Against Second wave of COVID19 and AROG is SIDBI Assistance to MSMEs for Recovery & Organic Growth during COVID19 pandemic, two new quick credit delivery schemes.

* The schemes are devised under the guidance from Government of India (GoI) which facilitates funding for production and services related to supply of oxygen cylinders, oxygen concentrators, oximeters and essential drugs.

36. Ans. E.

- The Reserve Bank of India, RBI has laid down eligibility norms for entities tapping into data from credit information companies (CICs), or credit bureaus.
- The rules said that a company must be owned and controlled by resident Indian citizens to become a specified user with a credit bureau, amid reports of lending apps with Chinese links operating in India.
- In order to be eligible as a 'specified user' under the Credit Information Companies (Amendment) Regulations, 2021, an entity must be a company incorporated in India or a statutory corporation established in India.
- It added that in the case of a company, it should have a net worth of not less than 2 crore rupees as

per the latest audited balance sheet, and shall meet the requirement on a continuing basis.

37. Ans. C.

DBS Bank India collaborate with EaseMyTrip to launch the Green international debit card.

This card is made using 99% recycled polyvinyl chloride (PVC) material.

Green Debit Card provides exclusive travel-related offers and rewards to customers for adopting eco-friendly practices.

38. Ans. D.

Darrah National Park is in Rajasthan.

- Galathea, Mahatma Gandhi Marine and Mount Harriet National Parks are in Andaman and Nicobar.
- Mount Harriet National Park is an important bird area as attributed by Birdlife International
- New species frog named Rana Charles Darwin also found in Mount Harriet National Park.

39. Ans. C.

- The International Monetary Fund (IMF) has cut India's economic growth forecast for the current fiscal 2021-22 (FY22) to 9 percent, in its latest world economic outlook report, released on January 25, 2022.
- Earlier this was estimated at 9.5%
- IMF has projected the growth forecast for India in 2022-23 (FY23) at 7.1%
- IMF has projected the global growth rate in 2022 to 4.4%, and in 2023 to 3.8%.

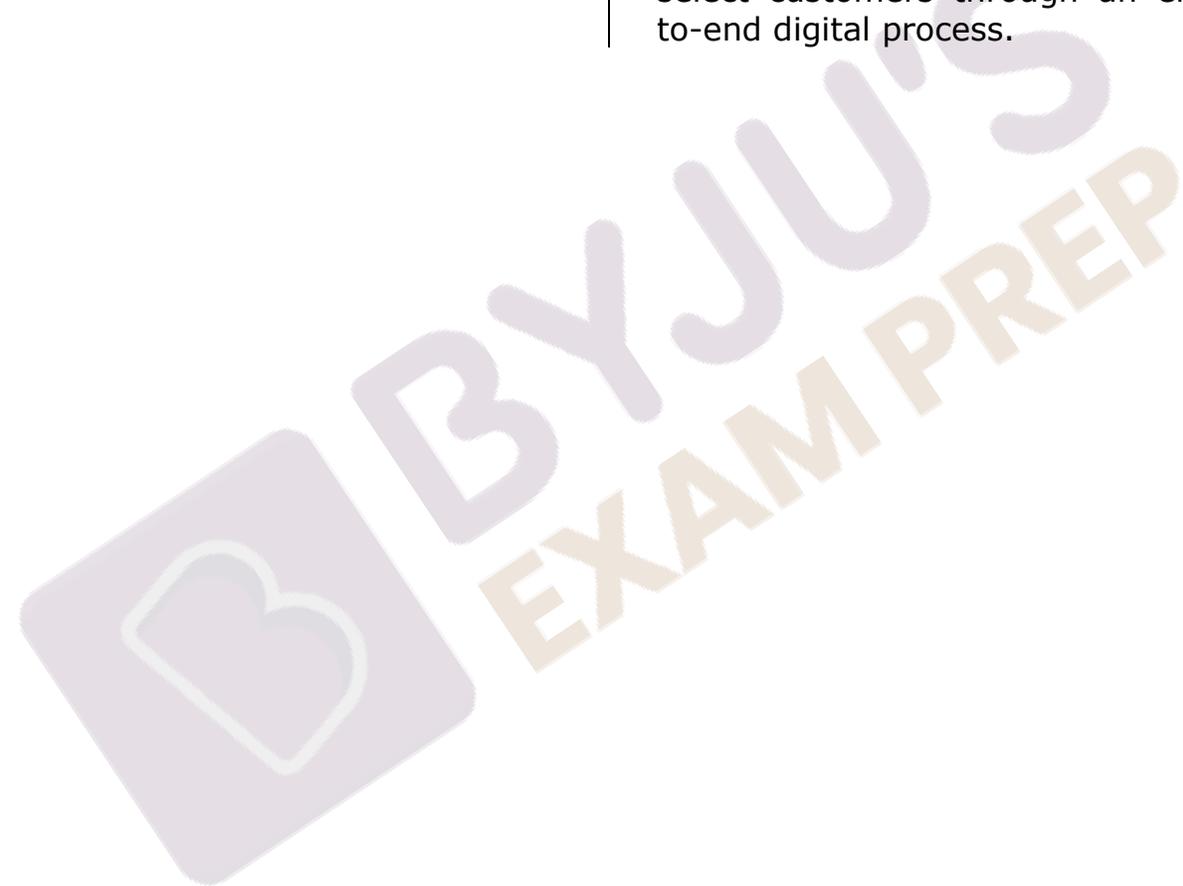


40. Ans. D.

* Paisabazaar.com partnered with Axis Bank to launch a pre-qualified program for unsecured loans on its platform.

* Axis Bank customers, both salaried and self-employed, who are eligible for pre-qualified personal loans from the bank, will now be able to view and apply for the same offers through the Paisabazaar platform as well.

* This integration would lead to instant access to credit for these select customers through an end-to-end digital process.



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