

MOCKS LEARNING 

GA  
→

1. Racial discr = 21 Mar
2. Bango segar = B'desh (BOB)
3. UP + Zurich = Jewar I'd airport
4. CSC (Common Serv Cent) + Helpline = <55 yr pension
5. Hengshan '21 Asia Para games → Fei Fei
6. Inst of Econ Peace + Terrorism Studies → Afg (10%)  
↳ Ind (8%)
7. eNote → Ppr less → IND BNK
8. Pesticide = TN + AP
9. Dalma Jharkhand
10. Bagalihar → J&K
11. Wohakalikai → Megha
12. French Open → Nadal
13. RBI Deputy Governor = Kanungo, MK Jain, M. Patra  
+ Rajeshwar Rao (actg)
14. Chinese Invest → Bhatta Sahab
15. ADB \$430 mn → UP → Power supply
16. TN + wef = AMHUB (mfg Hub Advance)



- 17 High HP locom (1200) = 6th Country
- 18 PARAM Siddhi + H Vidya
- 19 Nobel liter = Louis Gullack (American)
- 20 Freight Seva = Chennai
- 21 Arowa & ICICI = Arowa Money App
22. WORLD Bank + MoE = STARS (  $\frac{42.15}{12.12}$  )
23. FXV → Canada (Prabhakar, B'lyy)
24. > 7% FDI defence automatic
25. Koilwar bridge - Sone river - Bihar
26. Fincare + NHB → PMAY
27. PayU + Gpay
28. Atal Beemit Vyakti Kalyan Yojna -  $\frac{100}{100}$  - 50% unemp
29. 1 Oct 2016 - Sns Bank Board of Ind
30. Unstoppable - Maria Shara
31. Lower Kupili (Aps) - ADB - 231\$
32. I<sup>st</sup> Integrated multi village water supply - Aruna
33. Vikas Lgha Swarna → fr. Vikas Graman sur

34. Climate scope → Chile → Ind (2<sup>nd</sup>)
35. SBI GL + Railyatri
36. Dalle Khursani → Sikkim
37. IIT Mad + Raj → Road Safety
38. IIT Kanpur + ASI → Monuments
39. Global fund → Geneva
40. BOB + SIDBI → Do IT yourself
41. FNB + IIT Kanpur → BFSI Space
42. Central Bank of year = Bank of Ghana
43. HCI = 116<sup>th</sup> (Singa Top)
44. IOW → risk mgmt Committee
45. Virat Kohli → great learning
46. Physical Share dematerialisation → Paper
47. BBPOU → Bharat Bill Payment Operating Unit
48. MCX (Multi Commodity Exchange)
  - ↳ Base Metal Index METLDEX
49. SDG Bond → Mexico
50. Praytna Sanjeevani Scheme → Assam
51. Flip + Niti Aayog (52) Krishna WS → Andhra
- (53) ADB + Megha → Power Distribution

54. Impossible Trinity (Trilemma) → Free Capital, Fixed Ex Rate, Sovereign Monetary policy

55. Shiksha Kishu Torun  
50 5 10

56. China currency = Renminbi

57. Fin Stab Assessment → IMF & WB → financial Dist

58. Aadhar seed by Mar 2021

59. Flexi Cap category, > 65% of corpus in equity

60. Go Dhan Nyay yojna → Chhi

61. Women selection Committee → Neetu David

62. Cert of deposit > 15 day; < 15y

63. JLG → Joint liability group 64. Majhi Bhint → Rajendra

65. RBI → Amitabh B. Acharya

66. KVIC → Silk training → Aruna

67. ADB Director of Ind → Takes Konishi

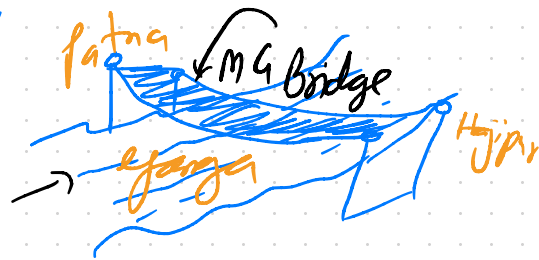
68. Adi Mahat → Yuvachari

69. Fifa U-17 → India → Kick off dreams

70. Dhanlaxmi → GS Iyer

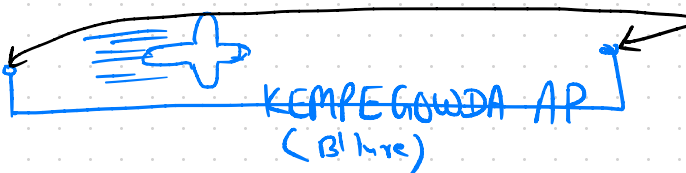
71. EASE 2.0 → BOB top

72. 95% rural electrification → WB  
(Singalila NP)



73. Microsoft + AICTE = AI, IOT etc

74. Int. Sand Art festival → Puri, Odisha

75. Poshan Sarkar 76. Sugar Drink from Tap → Odisha  
 ↳ Chilika
77. RBI SOMC → NARAD + NHB
78. IRDAI (1999) → Hyderabad, Telangana
79. SBI Insur + Mahindra = Sahedari 80. CWC + Google = Flood Forecast
81. Young Career → Sourabh Reda (82) T20 WC = India (men)
83. World Athlete of year = Monda (Swedish)
84. Sri Lanka Presid, Gotabaya PM, Mahinda (85) Winter Olymp = China
- (86) GAME (Global Alliance for Mass Enter) = Punjab
- (87) 1<sup>st</sup> Organic UT = Lakshadweep
- (88) FCCB (Foreign Currency Convertible Bond) → Quasi debt
- (89) Grand Anicut Dam = Cau VERY (Good) ↳ 2nd listed companies in foreign
- (90) Raj + WFP = Achieve food & nutritional security goals
91. SIDBI + MoHUA = PM SVANidhi 92. IIT Bombay = Dhruva
93. Diego Maradona (Argentina) = Football
94.  Aviation Weather Monitoring
95. IRDAI (Chair) = S.C. Khuntia  
 ↳ UAV Insurance Committee head = Anjan Dey

96. Bharti AXA + DBS = one stop Travel market place
97. Tarun gogoi is an asshole → Assam former CM
98. बस रस → BASKETBALL → RUSSELL
99. B ande Utakala Janani → उड़िया  
 हर किशा मे है ↑
100. World Bank + Megha = Modernise Transport = \$120mm
101. Sampo Insur + KARNATAK → Covid-19 insur
102. FIFA HQ → Switzerland (103) 20 (19nd) = 2023 =
104. Victim of chemical welfare → 30NO Vember
105. हर सुसम्पन्नी परिकल्पना खास्ता है।  
 (ग्राम) - (Scheme)
106. BCCI → MPL → Merchandise Partner U-19
107. NAFTA → North American Free Trade Agreement
108. YES → SMS PAY
109. Pharmacist frontline Health Professional.
110. ICC Indep Chairman → BarClay III ADB \$100mm → B'lore  
 (upgrade power distrib'n)
111. Co-Origin.in Model = NBFC + NBFC + Housing Fin  
 (Banks)
112. Global Innovation Index = WIPO
114. BIS - Basel  
 IMF - Washington  
 WTO - Geneva  
 FAO - Rome
115. Uttarakhand head Coach = Wasim Jaffer
116. Skill Connect = Karnataka
117. (NHM) west Bengal = ILICI

- 118 Aditya Birla Kala Sikhar = Nassoruddin Shah
- 119 WHO में Withdraw = US
- 120 ICICI -  $\frac{1}{2}$  एन ई सी,  $\frac{1}{2}$  एन सी एन सी  
 HDFC - We understand your world  
 IDFC - Banking Hatke  
 RBL - Apno Ka Bank
- 121 Slow down in IND economy  
 1.5 - 2.0 (World Bank)
- 122 IROAI (Whole Time Distri) - Rajeshwari
- 123 UNICEF + PwC = YOWAAH
- 124 Diabatese day - Nurse 4 Diabatese
- 125 NDB + Andhra = Road (\$646 mn)
- 126 Slovakia Capital = Bratislava
- 127 Share Based Employee benefit = Sandip Bhagat
- 128 IAF HQ = Delhi
- 129 Bee day Bees May (20th May)
- 130 MOODY = Baa3 (BaaB)
- 131 Mobile se current A/c → Indusind
- 132 Automatic Ticket checking = Nagpur (ATMA)
- 133 UNSC Presid (Aug 2011) = Ind
- 134 Delhi → Jeevan Sewa App
- 135 MoECC → Mh
- 136 World Entrepic = Kiran Marjundar
- 137 Mukhy. Shramik yoj → Jharkh
- 138 Insolv Min default → 1 वर्ष
- 139 [Mapillary (Sweden) + FB]
- 140 1st (PPP) = China
- 141 Phone Pe + ICICI = Multimodal UPI
- 142 Statistic → C. Rangarajan  
 Lifetime Award
- 143 FPI → Instnt rate → 5000 Core  
 Derivative
- 144 Small Saving Scheme  
 1 are decided by MoF
- 145 1st Yoga University of India  
 VaYU (VINEK Yoga University)
- 146 Agri Prodn 4 Farmer welfare dept - Jtk

- 147 NITI + Int. Transport forum = Decarbonising Transport of India 148 ADB \$9bn Vaccine
- 149 4th Asian Para Youth Games - Bahrain 146 NATO Ho - Boudel
- 147 Startup Eco system = 23rd India 140 Spandan = Chattisgarh Bank
- 149 Sameer Verma = Badminton 150 Richard Dawkins = Javed Akhtar Award
- 151 2023 Women World Cup = Australia Football NZ 152 Animation of NPA Secy by 30 June 21
- 153 1st VCB → SFB? Shivalik Mercantile 154 A Burning - Megha Majumdar
- 155 Aranya Sampark 156 Mission Shakti for SHG Odhisa
- 157 2x7 NEFT RTGS Section 18 of PISA 2007 158 DBT → MP (Power) → KRTK (Pension)
- 158 Fifa (x22) = Qatar 159 NISE 1st Agri Commodity C → Soybean
- 160 Unlisted InvITs ← SEBI
- 161 Rabies day = 28 Sept (14x2) 162 Int Youth Day = 12th Aug
- 163 IBM (CEO) = Arvind Krishna 164 Yodhavan = Kerala
- 165 Naandi (HYD) = Farid Vision 2050 166 Social Media Super App = Elyments
- 167 SEBI SOCIAL stock exchange = HARSH BENDRAL (Bhanwala)
- 168 Newspace India Ltd = G. Narayan
- 169 \$5 Trn by 2024 170 Bhavishya = Tino Payment

171. WB  $\xrightarrow{1950 \text{ Crise for CORONA}}$  WB
172. UNDP + Rectyal = Prithvi (Plastic mgt)
173. Housing Fin Company = 15 Crise by 3/3/22
174. A Song of = Ruskin  
Ind = Bond
175. UNICEF + Ficci = #ReImagine
176. Avid Bin Hassan = Cartoonist
177. Swachh Survekshan  $\rightarrow$  Prerak  
Daur Samman (New Category)
178. Martyrura Re Jamaraj = odea
179. Swift = 8/11 digit  
code
180. 3/2/95, RBI estd, Bharatiya RB Note Mudran Pvt Ltd
181. Sabah Khaleda  $\rightarrow$  Kuwait
182. Parvati Siddhi = 63/500
183. Asia largest 750mw solar pwr plant = Rewa, MP
184. Dursolence के पाई पाई गुं 2 जगती I BBI =  $\frac{गुं 2 जगती}{पाई}$
185. IUCN  $\rightarrow$  Gland (Switzerland)
186. Nashik  
Godavari
187. World Hepatitis = 28 July
188. Intl Static Day = Mahabharat
189. Madrid  $\leftarrow$  Spain
190. Kampala  $\leftarrow$  Uganda
191. Stand Up  $\leq$  100 lakh
192. RBI can print  
note  $\leq$  10,000
193. Ist woman Rafael = Shivan GI Singh
194.  $\Rightarrow$  Score for erasion = Non Available
195. NBFC accept deposit  $\leq$  60 months
196. Kasur Vysya (MD) = Babu Budden



197 KARAI pass Nuclear Pt = Gujarat 199 Maharaja Pratap  
Sagar Dam = H.P

199 Vyapar Mela Express Train = NR  
200 1<sup>st</sup> Solar Power Textile Mill = Maharashtra (Pardubhi)

201 GOI + SBI → Spd Liquidity Scheme (SL) for NBFC  
for Rs 30,000 Cr

202 NSE → 2 New Indices, base date 30 Jun, 2020  
base value = 1000 ₹

203 Andhra → Sampurna Poshan 204 Akhara Valley  
(Teh)

205 All Ind Football Fed, 1<sup>st</sup> deputy general sec → Abhi Yadav

206 National Sports Day = 29th Aug (207) NADA INDIA

207 Fut of Higher Edc<sup>n</sup> → V P Ram (210) Kunk = Kodakupp

208 RBI → Positive Pay for cheques ≥ 50,000

211 1 Jul 2020 21

212 Embassy + Kunt  
= Edc<sup>n</sup>

Enterprise	mic investment	Turnover
Micro	< 1 Cr	< 5 Cr
Small $\times 10$	< 10 Cr	< 50 Cr
Med $\times 15$	< 50 Cr	< 250 Cr

213 Uganda, Red + +

214 Pradip Shah Committee → Int Business @ IFSC

215 BFIL (Inclus Ind) + Mah = Maha Pashudhan Sanyojan

216 Odhisa 3 Surami ready

- 217 RBI 5C approach → Content, Capacity, Collab, Communication, Community  
218 Vishesh, The code to win → Nisupama Yadav  
219 Niti Ayoj's Sugar can Committee head → Ramesh Chand.  
220 ICC HQ = Dubai, UAE 221 CET Score Validity = 3yr  
222 World Sanskrit Conference = Canberra Australia  
223 SIDBI fund of fund scheme 75 crore Units  
224 NPCI launched NIPL (NPCI Interlink Payments Ltd)  
 ↳ CEO = Dilip Ashu ↳ CEO = Ritesh Shukla  
225 Pd. Jaisraj → Meenati Ghoshana. 226 SFURTI = MSME  
227 Cricket (USA) = J. Green Ker. 228 Japan → ¥50 Lakh  
229 Delhi App → LEAD 230 City Chalk → Bharat Milk Chalk  
231 Ind + Oman = Naseem Al Bahar (3dk)  
232 Czech Republic = Prague 233 Imperfect = Sanjay Majumdar  
234 Finance Sec = Ajay Bhushan Pandey  
235 Mridula Sinha = Goa  
236 BOB = Insta Click Saving A/c  
237 HIL → DDT → South Africa  
238 Ayodhya → Shriya 240 TRIFED + IIT Delhi = Umnat Bharat Athiya  
239 EU HQ = Belgium  
241 Bajaj Auto = Most valuable 2 wheeler

- 242 Largest State = Raj  
 UT = Andh  
 Smallest State = Goa  
 Smallest UT = Lakshadweep
- 243 IPPB paid up Capital = 800 Cr  
244 Armenia Curr = Dram  
 ↳ yet evan (Capital)
- 245 Section 42, RBI 1934 → CRR  
 ↳ yet evan (Capital)
- 246 World Breast feeding week = (A) just 1-7 (एक साप्ता)  
↳ mother milk = gold (A) all together
- 247 IND-Viet = Passer → South China Sea
- 248 ICICI → Pay 2 Corp  
249 World Health Day  
 ↳ Support Nurse & Midwives
- 250 IT grievances = e-chivaran
- 251 Amazing Ayodhya = Neena Rai
- 252 Coal production target = 710 MT
- 253 1<sup>st</sup> governor to sign note = James Taylor
- 254 Quit India movement = 8 Aug 1942
- 255 CASA mobilisation campaign = Karntk Bank
- 256 ITTF HQ = Lausanne  
257 UMMID = Dept of Bio
- 258 IRDAI → Surety → G. Srinivasan  
 Bond
- 259 NASSCOM Chair = Pravin Rao
- 260 DRDO 63<sup>rd</sup> FD → 1 Jan 2021

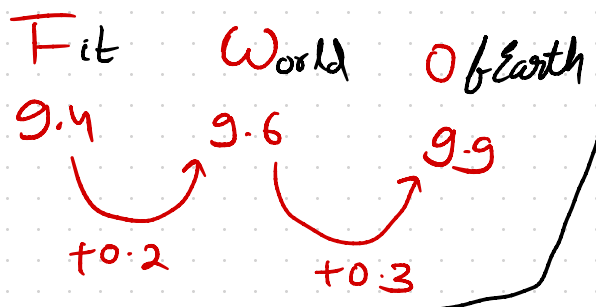
- 261 RBI  $\rightarrow$  Analysis of OR  $\rightarrow$  P.B. Pathak
- 262 NISTHA = Ntral Initiative for School Heads & Teacher  
Holistic Advancement
- 263 Intial Day of Peace (21<sup>st</sup> Sept) - Shaping Peace  
Together
- 264 ICICI (Saxal) = House loan  $\leq$  30 lakh
- 265 Late Mangeshkar award  $\rightarrow$  Usha mangeshkar
- 266 Trace Bribery Risk matrix  $\rightarrow$  NZ (top)
- 267 loan limit PSL (educ) = 1 million  $\text{₹}$  Ind (77)
- 268 World Maritime Day = 26<sup>th</sup> Sept
- 269 DRDO + Maha Metro = eco-friendly BioDise
- 270 Bank FDI  $\leq$  74%. 27<sup>th</sup> Tarajja = greece  
film fest
- 272 Ban sagar = UP + MP + Bihar
- 273 NDB + NCR  $\rightarrow$  \$500 m  $\rightarrow$  Delhi-Meerut  
highway

Indian GDP 'Crises' @ 7.7%

+II ↓ +0.1

2nd Qtr @ 7.8%

Still \$5 bn economy banajenge,  
isn't it FANI(?) → 8%



- NSO - 8% Contr
- ES - 7.7
- SP - 7.7
- Crisis - 7.7
- Dnd Ra - 7.8
- ICRA - 7.8
- Ficci - 8
- ADB - 8
- IMF - 8
- Fitch - 9.4
- WB - 9.6 } +0.2
- OECD - 9.9 } +0.3

All are Contractions

	Place	Presi/Head	HQ
G20	Saudi	Mario Draghi	Mexico
G7	US	Angela Merkel	Tadamina
BRICS	Russia	Troyjo Prado	
SAARC			Kathmandu

# To Be Covered

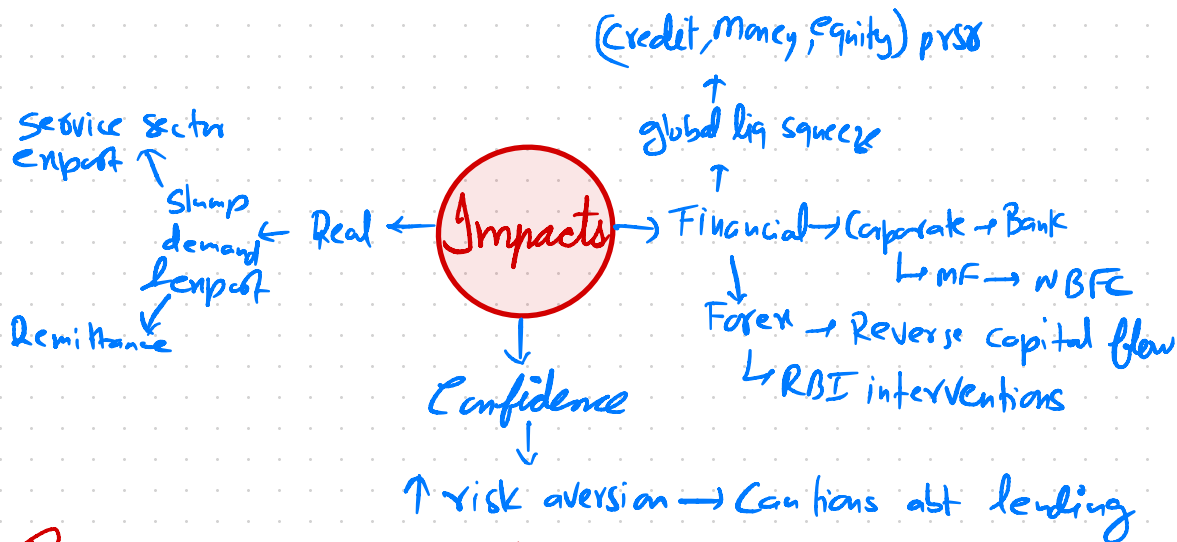
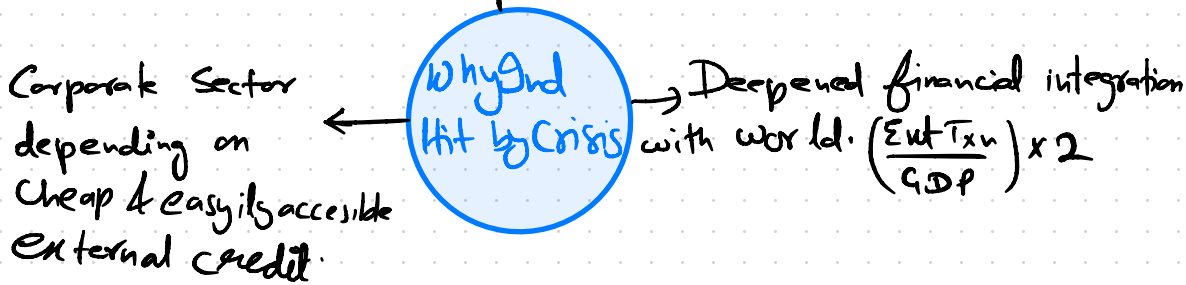
- ~~1) State CM & Governor (recent changed)~~
  - 2) Nobel Prize (Countries) ✓
  - ~~3) Exercise 4 places~~
  - ~~4) RBI, Sebi, IRDAI, TRAI related commit~~
  - ~~5) Cabinet min Constituency~~
  - ~~6) Theme of day~~
  - ~~7) Tiger reserve~~
  - ~~8) In fusion~~
  - ~~9) Bank merged~~
  - ~~10) UN Presidency~~
  - ~~11) Padam shree awarded~~
  - ~~12) INS Port~~
  - ~~13) Bank HQ~~
  - ~~14) Org HQ~~
  - ~~15) Govt~~
- ~~16) Bank pool~~
  - ~~17) Cricket award~~
  - ~~18) Olympics Venue~~
  - ~~19) Baker Prize~~
  - ~~20) Largest land area~~
- 2021 → Tokyo  
2024 → Paris
1. org p as  
All

\* Impact of Global Crisis 2007-08?

Any Worldwide - Demands slumped, jobs loss, production plunged, credit market remain seizure

\* Decoupling Theory failed reinforcing that globalised world, no nation can be an island.

Increased 2 way trade (export + import) as a proportion of GDP



Response :- RBI & govt coordination  
ie Fiscal stimulus & monetary accommodation & counter cyclical regulatory forbearance.

Augment FX liquidity

3 objectives of RBI

Maintain a comfortable Rupee liquidity pos<sup>n</sup>

- \* Tight regulations
- \* No investment banking on US Model
- \* Insulated
- \* No fear or favour

Arrest moderate growth by keeping credit delivery on track, using policy framework

RBI Measures

Conventional

\* ↓ policy i. rate

- \* relaxed ECB norms for corporates, NBFC etc
- \* Higher ceiling on % on foreign currency by NRI

- \* ↓ bank reserve with RBI
- \* liberalised refinance facility for export credit

Unconventional

- \* Rupee dollar swap facility
- \* Refinance window for NBFC

Government

\* FRBM Act emergency provision - fiscal targets relaxation

↳ 2 fiscal stimulus packages

↳ Pub spending, gov guarantee fund for infra spending, cut in indirect tax, MSe guarantee cover for credit expanded, loan waiver, ↑ salary govt employees

Admirable Resilience

Impact

- Banking remain sound, healthy, well capitalized,
- Equity etc we pyada log nahi lagate the so
- PSL mandak kept Agri intact
- ↳ Social safety net prog = MGNREGA



## 2. Poverty - Most visible characteristics of economic underdevel.



Measure  $HCR = \frac{HC (poor)}{n(\text{total pop})}$

\* 2400 (Rur) & 2100 (Urban)

\* Poverty Alleviation  $\rightarrow$  To remove obstacle to things a person can do in his life.  
Aim

## + Poverty Alleviation :-

- ① 1<sup>st</sup> 2 yrs plan
- ② 3-d  $\rightarrow$  ① growth oriented - Trickle down (50-60%)  $\rightarrow$  Indu } failed  
Green Rev
- ③ Food for Work prog.
- ④ Wage Empl & Self Empl  $\rightarrow$  MGNREGA, Standup, Startup, SVANIDHI, PM-KISAN, MUDRA,
- ⑤ Provide basic needs - PDS, food grains, ed<sup>n</sup>, health, water supply, sanitation (5<sup>th</sup> FYP) Jandhan Yojna, Insurance, Mid Day Meal ICDS etc. Awas yojna, NRLM, Natl Food security, Jawahargram Kaushal Vikas, PMJJBY, Samridhi, PM Garib Kalyan yojna...

Issue - Corruption, leakage, inequality etc.

Fad - social mobilisation, empower women, integrated app.

### 3 Envt & Sust Devt :- \* Absorptive Capacity \* Regener'n Capacity

Threat - ① Poverty Induced Env'tal degrad'n  
② Pollution of Industry

Issues → ① Land degrad'n → encroachment, soil degrad'n, unplanned, excess agri/water extraction, etc.  
② Biodiversity Loss  
③ Solid waste mgmt  
④ Air Pollution

Sustainable Devt → Dev't that meets the needs of present generation w/o compromising the ability of future gen to meet their own needs.

Herman Daly - ① Popul'n  $\leq$  Carrying capacity  
② Technical to be IP efficient & not IP consuming  
③ Renewable resources → extraction  $\leq$  regeneration  
④ Non-Renew → depletion  $\leq$  Creation

eg → Non-Conventional, Solar, Mini Hydel, CNG, Gyobar gas, Organic farming etc.