



**Daily You Tube Class Monday To Saturday 10AM to 11 AM**



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*Ganesh*  
**CHATURTHI**



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elevator to  
success. You  
have to take  
the stairs.





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**WEST BENGAL/GOA/UK/PUNJAB/J&K:-**

**CM&GOVERNOR Name**

**WEST BENGAL :-  
MAMTA  
BENARJI/JAGDEEP  
DHANKAR**

**GOA:-PRAMOD  
SAWANT/BHAGAT  
SINGH KOSHYARI**

**UK:-TRIVENDRA  
SINGH  
RAWAT/BABY  
RANI MAURYA**

**PUNJAB:-CAPT.  
AMARINDAR  
SINGH/V.P. SINGH  
BADNORE**

**J&K:-NO CM  
/ONLY  
GOVERNOR  
MANOJ SINHA**



R

Rakshita Pathak 12 hours ago

Good morning sir

West Bengal:

Capital:kolkata

CM: Mamata Banerjee

Governor: Jagdeep Dhankar

Goa

Capital: Panji

CM: Pramod Sawant

Governor:Satya pal Malik

Uttarakhand

Capital: Dehradun

CM:Trivendra Singh Rawat

Governor:Baby Rani Maurya

Punjab

Capital: Chandigarh

CM: Amrinder Singh

Governor: VP Singh

Jammu&amp; kashmir

Capital: Srinagar

Governor: Lt. Governor Mano

Chief Minister :Vacant

Chief Secretary: B. V. R. Subrah

Show less



Rityaj Seth 12 hours ago

West Bengal :- Mamta Benarji/Jagdeep dhankar

Goa:-Pramod Sawant/Bhagat singh koshyari

UK:-Trivendra singh rawat/Baby Rani Maurya

Punjab:-capt. Amarindar singh/V.P. singh Badn

J&amp;k:-present me cm nhi h/Manoj sinha

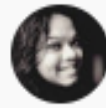
Show less



1



REPLY



Oindrila Das 11 hours ago

1. West Bengal 😊 : CM - Mamata Banerjee Gov

2. Goa : CM - Pramod Sawant

Gov - Bhagat Singh Koshyari(additional charge

3. Uttarakhand : CM - Trivendra Singh Rawat Gov

4. Punjab : CM - Amarinder Singh Gov - V.P.Singh

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1



REPLY



Rashmi Soni 12 hours ago

HOMEWORK ANSWER

WB... CM MAMTA BANERJI GOV... JALDEE DH

GOA... PRAMOD SAWANT... GOV.. BHAGAT SINGH

UK... TRIVENDRA SINGH RAWAT GOV.. BABY RANI MAURYA

PUNJAB... AMIRENDRA SINGH.. GOV.. VP SINGH

THANK YOU SO MUCH SIR 🙏

AWESOME SESSION 🙏🙏🙏🙏

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Nitesh nag 12 hours ago

West Bengal CM/Governor Mamta banarjee/Jagdeep Dhankar

Goa Pramod pandurang sawant/ Bhagat Singh koshyari

Uk trivendra Singh Rawat/ baby Rani Maurya

Punjab caption Amrinder Singh/V P Singh Badnore...

Read more



1



REPLY



Neha Pandey 12 hours ago

West Bengal - cm - Mamata Banerjee

Gov- jagdeep dhankhar

Goa- cm - pramod sawant

Gov - Bhagat Singh koshyari...

Read more



1



REPLY



Pooja kumari 12 hours ago

LIST OF GOVERNER

1- GOA- SHRI STAYAPAL MALIK

2-WEST BENGAL- JAGDEEP DHANKAR JI

3-UK- BABY RANI MAURYA JI

4-PANJAB - V.P SINGH BADNORE

5-J&amp;K- SHRI GIRISH CHANDRA MURMU JI

LIST OF CM

1- GOA- PRAMOD SAWANT JI

2- WEST BENGAL- MAMTA BENERGEE JI



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**Article 266.1- Consolidated Fund**



**Article 267- Contingency Fund of India**



**Article 266.2- Public Account Fund of India**

**Banking Booster**



Amrut

ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION

**ODISHA TOPS IN  
IMPLEMENTATION OF  
AMRUT SCHEME**



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**Building more than 100 Smart Cities in India is one of the dreams of Prime Minister Narendra Modi.**

**Started in 2015 and main motto cover 500 cities under AMRUT Scheme**

**The dream had been given finality in the form of a project. A huge fund of Rs 48,000 crore has already been approved for this outstanding project.**

Position	State	Score
1	Odisha	85.67
2	Chandigarh (UT)	75.08
3	Telangana	74.04





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## **UDAN – UDEY DESK KA AAM NAGRIK**

- **UDAN helps people from all walks of life to afford air travel services.**
- **People can book tickets through civil air services for Rs. 2500 or less.  
This helps to provide help for all sorts of people who need assistance with their travel needs.**



**SWACHH  
SURVEKSHAN  
2020**



Ministry of Housing and Urban Affairs  
Government of India



# SWACHH MAHOTSAV

CELEBRATING URBAN SWACHHATA CHAMPIONS

AWARD CEREMONY | पुरस्कार समारोह

20<sup>th</sup> August 2020 | on Virtual Platform



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- 1. Indore is India's cleanest city in Swachh Survekshan 2020, the fifth edition of the annual cleanliness survey of the country.**
- 2. Gujarat's Surat on second spot and Maharashtra's Navi Mumbai on third.**
- 3. population of less than 1 lakh, Maharashtra's Karad bagged the first position, followed by state's Saswad and Lonavala.**
- 4. Cleanest city with over 40 lakh population award was won by Ahmedabad**
- 5. Vijayawada won in the category of city with population between 10 lakh to 40 lakh**
- 6. Cleanest small city award in 1 lakh to 3 lakh population category went to Chattisgarh's Ambikapur.**
- 7. Cleanest capital city award was won by New Delhi's New Delhi Municipal Corporation (NDMC).**



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Policy Repo Rate	: 4.00%
Reverse Repo Rate	: 3.35%
Marginal Standing Facility Rate	: 4.25%
Bank Rate	: 4.25%

**Q:-As per the announcement by RBI Governor Shaktikanta Das, the repo rate is kept unchanged to?**

**RBI के गवर्नर शक्तिकांत दास की घोषणा के अनुसार, रेपो दर को अपरिवर्तित रखा गया है?**

1. 4%
2. 5%
3. 4.5%
4. 3.5%
5. None

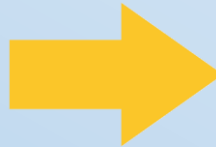






**Q:-Reserve Bank of India has announced that it will be setting up an 'Innovation Hub' in India.What is Innoation Hub?**

**भारतीय रिजर्व बैंक ने घोषणा की है कि वह भारत में एक 'इनोवेशन हब' स्थापित करेगा। इनोलेशन हब क्या है?**



1. increase and deepen financial inclusion
2. Stock Exchange Regulator
3. Saving Account
4. None





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The RBI has transferred a dividend of Rs to the central government for the fiscal year 2019-20?

RBI ने वित्त वर्ष 2019-20 के लिए केंद्र सरकार को कितने रुपये का लाभांश हस्तांतरित किया है?



1. 57128CR
2. 57218CR
3. 57812CR
4. 57182CR
5. None





**Q:-HDFC Bank has launched the card for the armed forces What is the name of that card?**

**एचडीएफसी बैंक ने सशस्त्र बलों के लिए कार्ड लॉन्च किया है? उस कार्ड का नाम क्या है?**

1. 'Shaurya KGC Card' ←
2. 'Shaurya Credit Card'
3. 'Shaurya Debit Card'
4. None



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**'CENTIBILLIONAIRE CLUB'**

1. Jeff Bezos
2. Bill Gates
3. Mark Zuckerberg.



**Q:-MUKESH AMBANI IS THE WORLD'S 4TH RICHEST PERSON AS PER WHICH MAGAZINE?**

**MUKESH AMBANI** दुनिया के 4 वें सबसे बड़े व्यक्ति है ये किस मैगजीन के अनुसार है?

1. TIME
2. FORBS
3. BLOOMBERG
4. NONE







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**Q:-The Reserve Bank of India has released a national strategy for the financial education for a period of?**

**भारतीय रिज़र्व बैंक ने कितने अवधि के लिए वित्तीय शिक्षा के लिए एक राष्ट्रीय रणनीति जारी की है?**

- 1. 5years**
- 2. 6years**
- 3. 7 years**
- 4. 10 years**



**On June 18, 2020, as per RBI, the strategy has been approved by the FSDC**



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**Q:-GST EXEMPTION TO THE BUSINESSES  
WITH ANNUAL TURNOVER OF UPTO?**

**कितने तक के वार्षिक टर्न ओवर वाले कारोबारियों को  
जीएसटी की छूट दी गई है?**

1. RS 40 LAKH
2. RS 10 LAKH
3. RS 20 LAKH
4. RS 30 LAKH






## **Goods and Service Tax (GST)**

**Integrated Goods & Services Tax  
(IGST)**

**Central Goods & Services Tax  
(CGST)**

**State Goods & Services Tax  
(SGST)**

- ❖ GST (Goods and Services Tax) is a single indirect tax aimed at making the country a unified common market.
- ❖ The taxes levied and collected by the Centre until 1 July, 2017.



Tax slabs-
5%
12%
18%
28%



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**Q:-DEBT AND CREDIT GUARANTEE PROGRAMME  
INTRODUCED BY WHICH ORGANIZATION ?**

**डेब्ट और क्रेडिट गारंटी कार्यक्रम को किसके द्वारा शुरू किया गया है?**

- 
1. RBI
  2. NABARD
  3. SEBI
  4. ALL
  5. None







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The 'Structured Finance and Partial Guarantee Program' will help to ensure the flow of credit without any interruptions to the destination in rural areas which are affected due to COVID-19




It Will Help to facilitate 2500 crore and target for 1Milion Household across 28 State and 60 Districts



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**Q:-The gross non-performing ratio of the banking system has reduced to %?**

**बैंकिंग प्रणाली का सकल गैर-प्रदर्शन अनुपात कितने % तक कम हो गया है?**

- 
1. 9.1%
  2. 8.1%
  3. 9.1%
  4. 9.1%





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## **Non-Performing Asset**



**With effect from March 31, 2004, a Non-Performing Asset shall be a loan or an advance where:**



**(i) Interest and/or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.**



**(ii) The account remains 'Out of Order' for a period of more than 90 days, in respect of an Overdraft/ Cash Credit (OD/CC).**



**(iii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,**



**(iv) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.**



**(v) With effect from September 30, 2004, revised norms from direct agricultural advances:**

**a) A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons.**

**b) A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.**





**RBI ANNUAL REPORT 2019-2020**

- 1. As per the data in the report, total income in the year 2019-2020 has increased by 28.97%. In the year 2018-2019 total income was Rs 1,49,672 crore. And in 2019-2020, the total income is Rs 1,93,036 crore.**
- 2. The expenditure decreased by 39.72%.**
- 3. The gross non-performing ratio of the banking system has reduced to 9.1% when compared with March 2019 which was 11.2%.**
- 4. The interest income of the bank increased by 44.62%.**



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**Q:-Which Bank USES SATELLITE DATA TO ASSESS CREDIT WORTHINESS OF FARMERS?**

**कौन सा बैंक SATELLITE डेटा का उपयोग करके किसानों के क्रेडिट स्कोर को जानेगा?**

1. SBI
2. AXIS
3. YES
4. ICICI BANK





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**Q:-Recently 'Zipdrive in news what you mean by?**

**हाल ही में 'ज़िप ड्राइव खबर में है इसका क्या मतलब है?**

1. auto loan
2. Education loan
3. Housing Loan
4. None



**HDFC Bank has announced to offer instant auto loan named as 'Zipdrive' to its customers.**

**This instant loan facility will be offered to its customers in about 1000 cities.**



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**Q:-Which state TOPS IN MARKET Borrowings as per RBI?**

**RBI के अनुसार MARKET BORROWINGS में कौन सा राज्य टॉप पर है?**



- 1. Tamil Nadu**
- 2. Maharashtra**
- 3. Andhra Pradesh**
- 4. Rajasthan**







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**SBI –IMF-PNB-NDB-IRDA:-  
HEAD**



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