



EXCEL CIVILS ACADEMY

DAILY CURRENT AFFAIRS

Date: 24-07-2023

KEYS

1. Ans: C

2. Ans: A

3. Ans: D

4. Ans: C

5. Ans: D

6. Ans: C

7. Ans: B

Explanation:

- Statement 2 is incorrect. While biosensors are indeed used in medical diagnostics, their applications extend beyond healthcare. Biosensors find utility in numerous industries and sectors, including environmental monitoring, agriculture, food safety, and biotechnology. They are employed for detecting and monitoring not only diseases and health conditions but also environmental pollutants, foodborne pathogens, and various biomolecules.
- Statement 4 is incorrect. Biosensors are not limited to laboratory settings. In fact, one of the major advantages of biosensors is their potential for on-site or point-of-care testing. They can be designed to be portable, user-friendly, and capable of providing rapid results at the site of sample collection. This makes them valuable for applications where immediate testing and decision-making are critical, such as in remote areas, resource-limited settings, or during emergencies.
- The correct statements about biosensors are 1 and 3.

8. Ans: B

Explanation:

- The PCA framework is applicable only to commercial banks and not extended to cooperative banks.
- New Branches UCBs can open new branches up to 10% (maximum 5 branches) of the previous year's branch count.
- UCBs have to get the policy approved by their board and comply with the Financially Sound and Well Managed (FSWM) Norms One-Time Settlement UCBs can also do One-Time Settlements at par with

commercial banks.

- UCBs can have board-approved policies for technical write-offs and settlements with borrowers Priority Sector Lending (PSL) Extension of timeline by two years (until March 31, 2026) to achieve PSL targets. Deadline extension from March 31, 2023, to March 31, 2024, to achieve the PSL target of 60%.
- Designating Nodal Officer in RBI Appointment of a Nodal Officer in RBI for closer coordinator.

9. Ans: C

10. Ans: D