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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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Top 12 Students Selected in RRB PO With Highest Marks in GA Section





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State - Himachal Pradesh
Selected as - IBPS PO



Name - Samridhi
State - Bihar
Selected as - PO



Name - Jyothy Jagadeesan
State - Kerala
Selected as - IBPS PO



Name - Neelam
State - Jharkhand
Selected as - IBPS P



Name - Anju
Selected as - IBPS PO



Name - Christina Daouza
State - Maharashtra
Selected as - IBPS Clerk



Name - Himanshu Gupta
State - Uttar Pradesh
Selected as - IBPS PO & Clerk



Name - Anil
State - West Bengal
Selected as - RRB PO / RRB Clerk/
IBPS Clerk



Name - Shivhumar Sharma
State - Rajasthan
Selected as - IBPS Clerk



Name - Relisha Dongre
State - Maharashtra
Selected as - IBPS Clerk



Name - Maya Mohan
State - Kerala
Selected as - IBPS Clerk



Name - Mehalar
State - Tamilnadu
Selected as - IBPS Clerk



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Aparchit 13 August English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Consider the following statements regarding the UNDP Equator Initiative Award:

1. It is awarded biennially to recognize outstanding community efforts to reduce poverty through sustainable use of biodiversity.
2. It is referred as the Nobel Prize for Biodiversity Conservation.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ Bibi Fatima Women's Self-Help Group from Teertha village in Kundgol taluk of Dharwad district, Karnataka has bagged the 'Equator Initiative Award' given by the United Nations Development Programme (UNDP).
- ✓ It is presented under the Equator Initiative of the United Nations Development Programme.
- ✓ It is awarded biennially to recognize outstanding community efforts to reduce poverty through the conservation and sustainable use of biodiversity.
- ✓ It is also referred to as the Nobel Prize for Biodiversity Conservation.
- ✓ Prize money: The award includes a cash prize of \$10,000.
- ✓ This year's award selection was based on the theme Women and Youth Leadership for Nature-Based Climate Action".
- ✓ **Eligibility Criteria**
- ✓ The initiative must have been in existence for at least three years, and/or the actions taken must have been in place for at least three years.
- ✓ The nominee must be either a local community-based group, operating in a rural area, based in a country receiving support from the United Nations Development Programme or an Indigenous Peoples' community in any country, operating in a rural area.
- ✓ The actions taken must be nature-based, and must deliver benefits related to two or more Sustainable Development Goals (SDGs).



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Q.2. Which Indian group won the UNDP Equator Initiative Award 2025?

- A) Alli Self Help Group B) Chamoli Self Help Group
C) Gram Chetna Self Help Group D) Bibi Fatima Self-Help Group

Answer : D

- ✓ The Bibi Fatima Women's Self-Help Group (SHG) from Dharwad district won the Equator Initiative Award 2025.
- ✓ The award is presented every two years by the United Nations Development Programme (UNDP) under the Equator Initiative.
- ✓ It supports Indigenous Peoples and local communities in tackling land degradation, conserving biodiversity, and improving livelihoods.
- ✓ The award is often called the Nobel Prize for Biodiversity Conservation.
- ✓ Bibi Fatima SHG introduced millet-based mixed cropping on rainfed farms.
- ✓ They promoted climate-resilient farming, livestock rearing, horticulture, and popularised millets.

Q.3. What was the theme of the Equator Prize 2025 awarded by the UNDP?

- A) Restoring Our Planet B) Climate Solutions for All
C) Nature for Climate Action D) Green Earth, Blue Future

Answer : C

- ✓ The Equator Prize 2025, presented by the United Nations Development Programme through its Equator Initiative, recognised 10 community-led nature-based solutions by Indigenous Peoples and local communities.
- ✓ The central theme for this year's awards was "Nature for Climate Action," emphasising the vital role that ecosystems and biodiversity play in mitigating climate change

Q.4. Which bank has launched the 'Lock FD' feature to protect customers from digital banking fraud?

- A) HDFC Bank B) Axis Bank
C) ICICI Bank D) Kotak Mahindra Bank

Answer : B

- ✓ Axis Bank has introduced the 'Lock FD' feature as a proactive measure to safeguard customers from digital banking fraud.



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- ✓ This feature prevents the premature closure of fixed deposits through online channels, allowing closure only via in-person visits to a branch with proper identity verification.
- ✓ By blocking digital closure requests and requiring branch-based verification, the initiative significantly reduces the risk of unauthorised fund withdrawals, even if digital credentials are compromised.

AXIS BANK IN NEWS 2025

- Axis Bank has introduced the 'Lock FD' feature as a proactive measure to safeguard customers from digital banking fraud.
- Axis Bank has become the first Indian bank to launch 24/7 near-real-time programmable USD clearing capabilities using J.P. Morgan's Kinexys Digital Payments platform.
- Axis Bank launched the 9th edition of its Evolve seminar, which focuses on helping Micro, Small, and Medium Enterprises (MSMEs) adapt to digital transformation, innovation, and operational resilience.
- Axis Bank has pledged ₹104 crore to Ashoka University over the next four years to strengthen its PhD and Post-Doctoral research programs.
- Reserve Bank of India has approved the re-appointment of Amitabh Chaudhry as the Managing Director & CEO of the Axis Bank, for a period of three years w.e.f. January 1, 2025 till December 31, 2027
- Axis Bank has unveiled its Corporate Credit Card Suite designed specifically for start-ups within the New Economy Group (NEG).
- Society for Worldwide Interbank Financial Telecommunications (SWIFT), the Belgium-based Society for Worldwide Interbank Financial Telecommunications, has recently announced an AI-driven pilot project in collaboration with Axis Bank.
- Axis Bank has announced plans to increase its stake in Max Life Insurance to 19.99% from its current holding of 19.02%, by acquiring additional shares for a total consideration of Rs 336 crore.
- Financial Intelligence Unit has fined Axis Bank over Rs 1.66 crore for failure to detect and report suspicious transactions involving a fraudulent account created in the name of the NSG counter-terrorist force.
- AXIS BANK
- Founded : 1993



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- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi

Q.5. Which two advanced stealth frigates will the Indian Navy commission simultaneously on 26 August 2025?

- A) INS Shivalik and INS Satpura B) INS Vikrant and INS Visakhapatnam
C) INS Udaygiri and INS Himgiri D) INS Talwar and INS Trikand

Answer : C

- ✓ Indian Navy will achieve a historic first by commissioning two advanced stealth frigates, INS Udaygiri and INS Himgiri, on the same day at Visakhapatnam.
- ✓ Both ships are part of Project 17A, featuring stealth-optimised hulls, advanced propulsion systems, and formidable multi-role weaponry.
- ✓ INS Udaygiri was built by Mazagon Dock Shipbuilders Limited, while INS Himgiri was constructed by Garden Reach Shipbuilders & Engineers.

Q.6. Which bank launched the zero-fee digital remittance platform RemitFIRST2India for NRIs?

- A) IDFC FIRST Bank
B) HDFC Bank
C) ICICI Bank
D) Axis Bank

Answer : A

- ✓ IDFC FIRST Bank has introduced RemitFIRST2India, a zero-fee digital remittance platform designed for Non-Resident Indians to send money to India quickly, securely, and transparently.
- ✓ Launched in partnership with SingX, the service currently operates from Singapore and Hong Kong, offering competitive forex rates, real-time transaction tracking, and fully digital, paperless transfers to any bank account in India.
- ✓ This initiative aligns with IDFC FIRST Bank's customer-first approach, digital innovation leadership, and commitment to ethical, socially responsible, and inclusive banking practices



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IDFC FIRST Bank IN NEWS 2025

- IDFC FIRST Bank has introduced RemitFIRST2India, a zero-fee digital remittance platform designed for Non-Resident Indians to send money to India quickly, securely, and transparently
- IDFC FIRST Bank launches ACE feature on the mobile banking app to empower investors with smart investments in mutual funds
- IDFC FIRST Bank has unveiled the first-of-its-kind AI powered holographic digital avatar of the country's most celebrated and legendary actor Amitabh Bachchan.
- RBI has approved the re-appointment of Mr. V. Vaidyanathan as the Managing Director and CEO of IDFC FIRST Bank for a period of three years effective from December 19, 2024 to December 18, 2027.
- IDFC First Bank has become the first Indian lender to offer a real time tracking service, in association with swift, for money sent abroad
- Life Insurance Corporation of India (LIC) increased its stake in IDFC First Bank from 0.20% to 2.68%.
- RBI has imposed a penalty of ₹1cr on IDFC First Bank for non-compliance with certain directions on 'Loans & Advances – Statutory and Other Restrictions'.
- IDFC First Bank
- Founded : 2015
- Headquarters : Mumbai, Maharashtra
- MD & CEO : V. Vaidyanathan
- The tagline for IDFC FIRST Bank is "Always You First".

Q.7. With reference to BHU-NEER Portal, consider the following:

1. It was launched by the Central Ground Water Authority (CGWA) under the Ministry of Jal Shakti.
2. It provides mechanism for regulation of rain water management in the country.
3. It issues no objection certificate for extraction of ground water by industries, infrastructure projects and mining projects.

Which of the statements given above are correct?

- A) 1 and 2 only B) 1 and 3 only
C) 2 and 3 only D) None



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Answer : B

- ✓ Recently, the minister of state for Jal Shakti informed the Lok Sabha about BHU-NEER Portal.
- ✓ It is new state of the art portal which has been rolled out in 2024 by the Central Ground Water Authority (CGWA) under the Ministry of Jal Shakti.
- ✓ **Purpose:** To provide a smooth and efficient mechanism for regulation of ground water development and management in the country by providing a quick and easy to use platform for filing No Objection Certificate (NOC) applications for ground water abstraction.
- ✓ **Features of BHU-NEER Portal**
- ✓ Its centralized database will allow users to access critical information on groundwater compliance, policies, and sustainable practices.
- ✓ The portal is developed with several user-friendly features to offer streamlined process flow to the project proponents seeking groundwater withdrawal permits.
- ✓ Having a simplified yet informative interface, and features like PAN based single Id system, NOC with QR code etc., “Bhu-Neer” marks a significant improvement over its previous version NOCAP.
- ✓ **No Objection Certificate:** The Bhu-Neer portal is for the purpose of online application and processing of NOC for extraction of ground water by industries, infrastructure projects and mining projects.
- ✓ **Significance:** By helping in enforcement of the Guidelines meant for curbing indiscriminate extraction of ground water, the Bhu-Neer contributes to sustainable development and management of ground water resources in the country.

Q.8. Orbiting Carbon Observatories Programme, which was recently in the news, is an initiative of:

- A) European Space Agency B) ISRO
C) Japan Aerospace Exploration Agency D) NASA

Answer : D

- ✓ Recently, Trump administration asked to shut down NASA’s Orbiting Carbon Observatories (OCO) program.
- ✓ OCOs are a series of dedicated Earth remote sensing satellites that were designed specifically to observe atmospheric CO₂ from space in order to better understand the characteristics of climate change.
- ✓ Timeline of Observatories
- ✓ The first mission of the series failed soon after launch in February 2009.



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- ✓ A replacement satellite, OCO-2, was launched in July 2014. It was built based on the original OCO mission to minimise cost, schedule, and performance impacts.
- ✓ In 2019, a third mission, OCO-3, was sent to the International Space Station (ISS) to further enhance the observation of atmospheric CO₂.

NASA IN NEWS 2025

- NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere
- Dangeti Jahnavi from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.
- NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program
- NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.

Q.9. The Tato-II Hydroelectric Project is a planned run-of-river project in which state?

- A) Uttarakhand
- B) Arunachal Pradesh
- C) Madhya Pradesh
- D) Tamil Nadu

Answer : B

- ✓ The Cabinet Committee on Economic Affairs (CCEA) recently approved an investment proposal worth ₹8,146.21 crore for the construction of the 700 MW Tato-II Hydro Electric Project (HEP) in Shi Yomi district of Arunachal Pradesh.
- ✓ **About Tato-II Hydroelectric Project:**
- ✓ It is a 700 MW hydro power project planned on Siyom river/basin in Arunachal Pradesh.

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- ✓ It is a run-of-river project. The hydro reservoir capacity is planned to be 56 million cubic meters.
- ✓ The project consists of 4 turbines, each with 175MW nameplate capacity.
- ✓ It is expected to generate 2,738.06 million units of energy.
- ✓ The Power generated from the project will help improve the power supply position in the state of Arunachal Pradesh and will also help in balancing the national grid.
- ✓ Arunachal Pradesh will receive 12% free power and an additional 1% for the Local Area Development Fund (LADF).
- ✓ The project will be implemented through a joint venture between North Eastern Electric Power Corporation Ltd (NEEPCO) and the Government of Arunachal Pradesh.
- ✓ The project will cost Rs 8,146.21 crore.

Q.10. Consider the following statements regarding the India Semiconductor Mission (ISM):

1. It is an independent institution under the Ministry of Electronics and Information Technology (MeitY).
2. It has all the administrative and financial powers and is tasked with the responsibility of catalysing India's Semiconductor ecosystem.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ The government recently approved four additional semiconductor manufacturing projects in the states of Odisha, Punjab, and Andhra Pradesh under the India Semiconductor Mission (ISM).
- ✓ **About India Semiconductor Mission (ISM):**
- ✓ It is a specialized and independent institution under the Ministry of Electronics and Information Technology (MeitY), Government of India.
- ✓ It is an independent Business Division within the Digital India Corporation.
- ✓ aims to build a vibrant semiconductor and display ecosystem to enable India's emergence as a global hub for electronics manufacturing and design.
- ✓ ISM has all the administrative and financial powers and is tasked with the responsibility of catalysing the India Semiconductor ecosystem in manufacturing, packaging, and design.



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- ✓ ISM has an advisory board consisting of some of the leading global experts in the field of semiconductors.
- ✓ ISM has been working as a nodal agency for the schemes approved under the Semicon India Programme.

Q.11. Consider the following statements regarding State Health Regulatory Excellence Index:

1. It is initiative to benchmark and strengthen state drug regulatory systems through a transparent, data-driven framework.
2. It will enable targeted improvements in human resources, infrastructure, and digitization across states.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ Union health secretary virtually launched the State Health Regulatory Excellence Index (SHRESTH).
- ✓ It is a first-of-its-kind national initiative to benchmark and strengthen state drug regulatory systems through a transparent, data-driven framework.
- ✓ The initiative, proposed by the Central Drugs Standard Control Organization (CDSCO) aims to drive improvements in the performance of state drug regulatory authorities across India, ensuring drug safety and quality standards are consistently met.
- ✓ It will have 27 indices for Manufacturing States across five key themes: Human Resources, Infrastructure, Licensing Activities, Surveillance Activities and Responsiveness and 23 indices for Primarily Distribution States.
- ✓ States will submit the data on predefined metrics to CDSCO which will be collected by 25th of every month and these metrics will be scored on the 1st of next month and shared with all states and UTs.
- ✓ SHRESTH is a virtual gap assessment tool for states to assess their current position and help towards maturity certification

Q.12. Who has been announced as Zomato's new brand ambassador?

- A) Akshay Kumar B) Ranveer Singh
C) Shah Rukh Khan D) Amitabh Bachchan

Answer : C



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- ✓ Zomato has partnered with Bollywood superstar Shah Rukh Khan as its new brand ambassador, building on his appearance in the company's recent "Fuel Your Hustle" campaign.
- ✓ The collaboration aims to inspire people by linking food with the spirit of persistence, reflecting both Khan's decades-long journey of hard work and Zomato's mission to support every hustle.

LATEST BRAND AMBASSADOR IN NEWS 2025

- Shah Rukh Khan : Zomato
- Sachin Tendulkar: Reddit
- Shubman Gill : MRF Tyre
- Shikhar Dhawan : ICC Men's Champions Trophy 2025
- Ayushmann Khurrana : FICCI Frames
- Kartik Aryan : Emami Smart and Handsome
- Rajkumar Rao : Cashfree Payments
- Chess Grandmaster D Gukesh : RBL Bank's brand ambassador
- Sachin Tendulkar : Bank of Baroda
- Mahendra Singh Dhoni : Brand ambassador for Jharkhand election by the Election Commission,
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre (I4C)
- Rahul Dravid : Shriram Finance Limited
- Manu Bhaker: Brand Ambassador of Ministry of Ports, Shipping & Waterway
- Salman Khan : GRM Basmati Rice
- Shikhar Dhawan : MotoGP in India

Q.13. Which Indian telecom company signed MoUs with Ericsson, Qualcomm, Cisco, and Nokia to boost 5G, AI, and digital skills?

- A) Reliance Jio
- B) Airtel
- C) Vodafone Idea
- D) BSNL

Answer : D

- ✓ Bharat Sanchar Nigam Limited (BSNL) has entered into strategic partnerships with global technology leaders Ericsson, Qualcomm, Cisco, and Nokia to advance 5G, AI, and networking skills in India.



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- ✓ These collaborations will be implemented at BSNL's premier training institute, the Bharat Ratna Bhim Rao Ambedkar Institute of Telecom Training (BRBRAITT) in Jabalpur.
- ✓ The initiative is part of the Department of Telecommunications' plan to set up the Telecom Innovation, Research and Training Centre (TIRTC) to create a skilled, future-ready workforce.

Q.14. What is the theme of International Youth Day 2025?

- A) Local Youth Actions for the SDGs and Beyond
- B) Green Skills for Youth
- C) Intergenerational Solidarity
- D) Transforming Food Systems

Answer : A

- ✓ International Youth Day is celebrated globally every year on August 12 to recognize youth contributions, challenges, and potential.
- ✓ It was first proposed in 1991 at the World Youth Forum in Vienna, Austria.
- ✓ The World Conference of Ministers Responsible for Youth declared August 12 as International Youth Day in 1999.
- ✓ The United Nations General Assembly endorsed it in December 1999.
- ✓ The first celebration was held on August 12, 2000.
- ✓ The 2025 theme is "Local Youth Actions for the Sustainable Development Goals (SDGs) and Beyond."

Q.15. What is the name of the operation launched by the Border Security Force along the Rajasthan border ahead of Independence Day?

- A) Operation Suraksha
- B) Operation Eagle
- C) Operation Vijay
- D) Operation Alert

Answer : D

- ✓ The Border Security Force (BSF) launched Operation Alert along the Rajasthan border from 11 to 17 August to strengthen security before Independence Day.
- ✓ The operation includes intensified patrols, drills, and a review of Standard Operating Procedures (SOPs) to counter potential threats.



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- ✓ BSF aims to implement strict border management and improve preparedness through monitoring and counterplanning using advanced gadgets

Q.16. Which state government has launched India's first drone-based artificial rain trial?

- A) Rajasthan
- B) Gujarat
- C) Punjab
- D) Haryana

Answer : A

- ✓ Rajasthan launched India's first drone-based artificial rain trial at Ramgarh Dam, shifting from aeroplane-assisted to unmanned aerial vehicles for cloud seeding.
- ✓ The project uses around 60 drones and is a joint effort between the state agriculture department and GenX AI (US and Bengaluru-based).
- ✓ It aims to revive the 129-year-old dam, which has been dry for 20 years.
- ✓ The project involves multi-department coordination with approval from the Directorate General of Civil Aviation (DGCA) for drone use.
- ✓ Cloud seeding uses particles like silver iodide to boost rainfall, with potential up to 20%, though results vary.

Q.17. Which state government has launched the 'Garud Drishti' social media monitoring and cyber intelligence project?

- A) Maharashtra
- B) Gujarat
- C) Odisha
- D) Rajasthan

Answer : A

- ✓ Maharashtra CM Devendra Fadnavis launched the 'Garud Drishti' social media monitoring and cyber intelligence project in Nagpur to curb online hate, misinformation, and cybercrime.
- ✓ ₹10 crore recovered from cybercrime cases was distributed to victims during the event.
- ✓ The tool will help police detect hate posts, anti-India propaganda, caste-tension content, and online drug sales.
- ✓ It will be extended to other units to strengthen state-wide law and order.



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Q.18. Mahatari Vandan Yojana was launched by which state government?

- A) Madhya Pradesh
- B) Uttar Pradesh
- C) Chhattisgarh
- D) Uttarakhand

Answer : C

- ✓ The Mahatari Vandan Yojana is transforming women's lives in Chhattisgarh by boosting economic and social empowerment.
- ✓ More than 69.19 lakh women across the state are currently benefiting from this initiative.
- ✓ It was launched by the Chhattisgarh government in March 2024 to empower women socially and economically.
- ✓ It aims to address gender discrimination, inequality, improve health and nutrition, promote economic independence, and strengthen women's decision-making in families.

Q.19. Where was India's first 'Animal Stem Cell Biobank' inaugurated?

- A) Bengaluru
- B) Chennai
- C) Hyderabad
- D) New Delhi

Answer : C

- ✓ Union Minister of State for Science & Technology Jitendra Singh inaugurated India's first 'Animal Stem Cell Biobank' at National Institute of Animal Biotechnology (NIAB), Hyderabad.
- ✓ NIAB is under Department of Biotechnology's Biotechnology Research Innovation Council (BRIC).
- ✓ The Biobank will store high-quality stem cells from various animal species and supply cost-effective culture media to veterinary clinics, research bodies, and industry.

Q.20. World Sanskrit Day 2025 was celebrated on which day?

- A) August 8
- B) August 9
- C) August 10
- D) August 11

Answer : B

- ✓ World Sanskrit Day 2025 was celebrated on August 9, coinciding with Shravan Poornima and Raksha Bandhan.
- ✓ The day honoured Sanskrit, also called Devavani or "language of the gods," one of the world's oldest and most structured languages.



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- ✓ Sanskrit had been the medium for India's ancient scriptures, philosophies, and scientific works for thousands of years.
- ✓ The day was initiated by the Government of India in 1969. The main purpose was to promote and revive the Sanskrit language.

Q.21. According to Numbeo Safety Index mid- 2025, which city is ranked as the safest city in India?

- A) Chennai B) Ahmedabad
C) New Delhi D) Mangalore

Answer : D

- ✓ India ranked 67th in the Numbeo Safety Index mid-2025 with a score of 55.8.
- ✓ Mangalore emerged as India's safest city, ranked 49th globally with a safety index score of 74.2.
- ✓ Gujarat's Vadodara, Ahmedabad, and Surat followed with scores of 69.2, 68.2, and 66.6 respectively.
- ✓ New Delhi, Noida, and Ghaziabad were among India's most unsafe cities with high crime index scores of 59.03, 55.1, and 58.44.
- ✓ Rankings were based on public perceptions of crimes like robbery, assault, harassment, and vandalism.
- ✓ Globally, Abu Dhabi, United Arab Emirates, led for the ninth year with a score of 88.8.

STATIC GK Based Current Affairs MCQs 13 August 2025

Q.1. To improve the performance of ARCs, the RBI has appointed the committee headed by whom to examine the issues and recommend measures for enabling ARCs?

- A) Dhananjay Jain B) Sudarshan Sen
C) Nirmala Sitharaman D) Shaktikanta Das

Answer : B

Q.2. What is the authorised share capital of NaBFID?

- A) Rs. 1 lakh crore B) Rs. 2 lakh crore
C) Rs. 20 lakh crore D) Rs. 3 lakh crore

Answer : A

- ✓ National Bank for Financing Infrastructure and Development (NBFID) is set up as the principal development financial institution (DFIs) for infrastructure financing.
- ✓ NBFID is set up as a corporate body with authorised share capital of one lakh crore rupees.



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Q.3. There are how many printed currency presses in India?

- A) 3
- B) 4
- C) 5
- D) 6

Answer : B

- ✓ The currency presses of SPMCIL are at Nasik (Western India) and Dewas (Central India). The two presses of BRBNMPL are at Mysuru (Southern India) and Salboni (Eastern India).

Q.4. RBI shares how much percent of the share in National Bank for Agriculture and Rural Development?

- A) 51%
- B) 0.7%
- C) 65%
- D) 99.3%

Answer : D

Q.5. SMILE is a new scheme offered by SIDBI. What is the full form of M in SMILE.

- A) Micro
- B) MSME
- C) Medium
- D) Make

Answer : D

- ✓ SIDBI Make in India Soft Loan Fund for MSME (SMILE): It is having minimum loan amount of INR 10 Lakh for equipment finance and INR 25 lakh for other purpose.

Q.6. An NPA is a loan or advance for which the principal or interest payment remained overdue for a period of

- A) 60 days
- B) 70 days
- C) 80 days
- D) 90 days

Answer : D

Q.7. National Housing Bank is a government-owned corporation. The government took over the NHB from the RBI in ____.

- A) 2015
- B) 2016
- C) 2018
- D) 2019

Answer : D



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Q.8. Which among the following are not covered under SARFAESI Act?

- A) The NPA loan accounts amounting to less than 20% of the principal and interest.
- B) Money or security issued under the Indian Contract Act or the Sale of Goods Act, 1930.
- C) Any properties that are not liable to attachment or sale under Section 60 of the Code of Civil Procedure, 1908.
- D) All A, B and C

Answer : D

- ✓ The provisions of this Act apply to outstanding loans above Rs.1 lakh, which are classified as NPAs. The SARFAESI Act isn't applicable for:
- ✓ The NPA loan accounts amounting to less than 20% of the principal and interest.
- ✓ Money or security issued under the Indian Contract Act or the Sale of Goods Act, 1930.
- ✓ Any rights of the unpaid seller under Section 47 of the Sale of Goods Act, 1930.
- ✓ Any conditional hire-purchase, sale, lease or any other contract in which no security interest has been created.
- ✓ Any properties that are not liable to attachment or sale under Section 60 of the Code of Civil Procedure, 1908.

Q.9. To improve the performance of ARCs, the RBI has appointed the committee headed by whom to examine the issues and recommend measures for enabling ARCs?

- A) Dhananjay Jain
- B) Sudarshan Sen
- C) Nirmala Sitharaman
- D) Shaktikanta Das

Answer : B

Q.10. Which among the following is not the type of PSLCs?

- A) Agriculture
- B) Small/Marginal Farmers
- C) Micro Enterprises
- D) None of the above

Answer : D

- ✓ There are four types of PSLCs: Agriculture, Small/Marginal Farmers (PSLC-SF/MF), Micro Enterprises and General — that is, other than loans to agriculture and micro enterprises.



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NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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NAME - GARVITA VARSHNEY
ROLL NO - 2603003258
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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NAME - ISHITA GARG
ROLL NO - 2283004122
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



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NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



Name: Bathina Maneesha
Rollno: 2543024278
Selected in - RRB clerk
State : Telangana

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NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



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NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



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NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



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JOURNEY FEELING PROUD

NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK