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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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The Top 12 students of Aparchit's Warrior who were selected in IBPS PO and IBPS Clerk 2023 with the highest marks in GA.

 <p>Name - Rohit Thakur State - Himachal Pradesh Selected as - IBPS PO</p>	 <p>Name - Samridhi State - Bihar Selected as - PO</p>	 <p>Name - Jyothy Jagadeesan State - Kerala Selected as - IBPS PO</p>	 <p>Name - Neelam State - Jharkhand Selected as - IBPS P</p>
 <p>Name - Anju Selected as - IBPS PO</p>	 <p>Name - Christina Daouza State - Maharashtra Selected as - IBPS Clerk</p>	 <p>Name - Himanshu Gupta State - Uttar Pradesh Selected as - IBPS PO & Clerk</p>	 <p>Name - Anil State - West Bengal Selected as - RRB PO / RRB Clerk / IBPS Clerk</p>
 <p>Name - Shivhumar Sharma State - Rajasthan Selected as - IBPS Clerk</p>	 <p>Name - Relisha Dongre State - Maharashtra Selected as - IBPS Clerk</p>	 <p>Name - Maya Mohan State - Kerala Selected as - IBPS Clerk</p>	 <p>Name - Mehalar State - Tamilnadu Selected as - IBPS Clerk</p>



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Aparchit 14 August English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which Indian airport won the International Architectural Award 2025 in the Transport category?

- A) Kempegowda International Airport, Bengaluru
- B) Lokpriya Gopinath Bordoloi International Airport, Guwahati
- C) Indira Gandhi International Airport, Delhi
- D) Chhatrapati Shivaji Maharaj International Airport, Mumbai

Answer : B

- ✓ Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.
- ✓ The award was presented by The Chicago Athenaeum in collaboration with The European Centre for Architecture Art Design and Urban Studies.
- ✓ The newly built Terminal 2 (T2) was honoured for its Assam-inspired design, blending bamboo resilience and foxtail orchid elegance.
- ✓ Designed by NUDES, led by Nuru Karim, the terminal features open-air layouts, green walls, and an arrival forest, promoting sustainability and cultural identity.
- ✓ Operated by Adani Airport Holdings, the terminal can handle 10 million passengers annually.
- ✓ Guwahati Airport joins a select group of global airports recognized for eco-conscious and culturally rooted architecture.

AIRPORT IN NEWS 2025

- Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.
- Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.
- Mumbai's Chhatrapati Shivaji Maharaj International Airport (CSMIA) has secured the ninth spot among the top-10 international airports in the prestigious Travel + Leisure World's Best Awards 2025.
- Singapore Changi Airport has been named the World's Best Airport 2025 by air transport rating

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organization Skytrax.

- Hubballi Airport in Karnataka earned Platinum Recognition under the ACI Green Airports Recognition (GAR) 2025 for its 8 MW solar power plant.
- PM Modi laid the foundation stone of the Rs 410 crore second terminal building of the Maharaja Agrasen Airport at Hisar, Haryana.
- Delhi International Airport, operated by GMR Airports Infrastructure Limited, won the ASQ Airport Experience Award 2024 for the Best Airport Over 40 Million Passengers in the Asia-Pacific region.

Q.2. What is India's net direct tax collection for FY26?

- A) ₹6.91 lakh crore
- B) ₹6.64 lakh crore
- C) ₹7.99 lakh crore
- D) ₹4.12 lakh crore

Answer : B

- ✓ Net direct tax collections for FY26 have fallen to ₹6.64 lakh crore, marking a 3.95% decline from ₹6.91 lakh crore in the same period last year.
- ✓ This drop is primarily driven by a 10% year-on-year increase in refunds to ₹1.35 lakh crore and delays in personal income tax filings.
- ✓ Corporate tax collections rose by 3% to ₹2.29 lakh crore, while non-corporate tax collections saw a sharper decline of 7.45% to ₹4.12 lakh crore.
- ✓ The Securities Transaction Tax contributed ₹22,362 crore, and gross collections before refunds were ₹7.99 lakh crore, down 1.87% year-on-year.
- ✓ The government's FY26 target of ₹25.20 lakh crore, requiring 12.7% annual growth, looks ambitious given the current trajectory.

Q.3. Which NBFC became the first miscellaneous NBFC in India to cross ₹1 lakh crore turnover?

- A) Kerala State Financial Enterprises (KSFE)
- B) L&T Finance
- C) Mahindra Finance
- D) Bajaj Finance

Answer : A



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- ✓ Kerala State Financial Enterprises (KSFE) became the first miscellaneous NBFC in India to cross a ₹1 lakh crore business turnover.
- ✓ The milestone was celebrated at Central Stadium, Thiruvananthapuram, with CM Pinarayi Vijayan inaugurating the event.
- ✓ KSFE doubled its business from ₹50,000 crore in just four years, reflecting strong public trust.

INDIA'S FIRST IN NEWS 2025

- Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the



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establishment of the Artificial Intelligence (AI) University in Amaravati.

- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q.4. What investment option did the RBI allow for surplus rupee balances in Special Rupee Vostro Accounts (SRVAs)?

A) Corporate Bonds only

B) Government Securities (G-Secs) and Treasury Bills (T-Bills)

C) Mutual Funds and ETFs

D) Real Estate Investment Trusts (REITs)

Answer : B

- ✓ RBI Allowed NRIs to Invest Surplus Rupee SRVAs in G-Secs & T-Bills.
- ✓ RBI permitted non-residents holding Special Rupee Vostro Accounts (SRVAs) to invest surplus rupee balances in Government Securities (G-Secs) and Treasury Bills (T-Bills)
- ✓ The move supports rupee internationalisation and aims to deepen the domestic debt market.
- ✓ These investments will follow FPI norms but are exempt from short-term maturity restrictions.
- ✓ AD Category-I banks must open dedicated securities accounts and provide access to the NDS-OM platform.
- ✓ Surplus funds can be used for both capital and current account transactions.
- ✓ This reform is expected to boost liquidity and yield stability



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Q.5. Consider the following statements regarding the Cheque Truncation System (CTS), recently seen in the news:

1. It is an online image-based cheque clearing system for faster clearing of cheques.
2. It is undertaken by the Reserve Bank of India (RBI).

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 Reserve Bank of India (RBI) has decided on the transition of the Cheque Truncation System (CTS) from the current approach of batch processing to continuous clearing with settlement on realisation in two phases.
- ✓ **About Cheque Truncation System (CTS):**
- ✓ It is a cheque clearing system undertaken by the Reserve Bank of India (RBI) for faster clearing of cheques.
- ✓ As the name suggests, truncation is the process of stopping the flow of the physical cheque in its way of clearing.
- ✓ CTS is an online image-based cheque clearing system where cheque images and Magnetic Ink Character Recognition (MICR) data are captured at the collecting bank branch and transmitted electronically, eliminating the actual cheque movement.
- ✓ Security: CTS is protected by a comprehensive PKI-based security architecture which incorporates basic security and authentication controls such as dual access control, user ID, and passwords with crypto box and smart card interfaces.
- ✓ Only CTS-2010 standards-compliant instruments can be presented for clearing through CTS.
- ✓ CTS-2010 standards contain certain benchmarks towards achieving standardization of cheques issued by banks across the country.

Q.6. Consider the following statements regarding IN-SPACE:

1. It is a single-window, independent, nodal agency that functions as an autonomous agency in the Department of Space (DOS).
2. It was formed following the Space sector reforms to enable and facilitate the participation of private players.



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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

- ✓ Pune-based space tech startup Astrophel Aerospace recently signed a framework MoU with IN-SPACe, the Department of Space nodal body, to access ISRO facilities for technical reviews, system-level testing, and qualification support for semi-cryogenic propulsion systems, including turbopumps and engine modules.
- ✓ **About IN-SPACe:**
- ✓ **Indian National Space Promotion and Authorization Center (IN-SPACe) is a single-window, independent, nodal agency that functions as an autonomous agency in the Department of Space (DOS).**
- ✓ It is formed following the Space sector reforms to enable and facilitate the participation of private players.
- ✓ IN-SPACe is responsible to promote, enable, authorize and supervise various space activities of non-governmental entities (NGEs) including building launch vehicles & satellites and providing space-based services; sharing space infrastructure and premises under the control of DOS/ISRO; and establishing of new space infrastructure and facilities.
- ✓ The agency acts as an interface between ISRO and NGEs and assesses how to utilize India's space resources better and increase space-based activities.
- ✓ It also assesses the needs and demands of private players, including educational and research institutions, and explores ways to accommodate these requirements in consultation with ISRO.
- ✓ Three Directorates viz., Promotion Directorate (PD), Technical Directorate (TD) and Program Management and Authorization Directorate (PMAD) are carrying out the functions of IN-SPACe

ISRO IN NEWS 2025

- ISRO launched the HOPE (Himalayan Outpost for Planetary Exploration) mission in Ladakh on August 1, 2025.
- ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile.
- ISRO will launch three navigation satellites for its Indian Regional Navigation Satellite System (IRNSS) by 2026.



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- The Cabinet Committee approved \$3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- DIGIPIN, or Digital Postal Index Number, is a geo-coded, grid-based digital address system developed by the Department of Posts in collaboration with IIT Hyderabad and NRSC, ISRO.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- PSLV-C61 was meant to carry the EOS-09 (Earth Observation Satellite-09) into a Sun-Synchronous Polar Orbit (SSPO).
- ISRO will launch EOS-09 aboard the PSLV-C61 from the First Launch Pad (FLP) at Satish Dhawan Space Centre, SHAR .
- ISRO's satellite-based study estimates India's wheat production from eight major growing states at 122.724 million tonnes as of March 31, 2025. The study uses a framework called CROP, developed by ISRO's National Remote Sensing Centre.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.
- ISRO recently faced a setback in its mission to position the NVS-02 satellite in the desired orbit due to thruster failure, but is working on alternative strategies to utilise the satellite in its current elliptical orbit for the NavIC navigation system.
- The Indian Space Research Organisation (ISRO) is set to mark milestone with its 100th launch. Scheduled for January 29, 2025, the GSLV-F15 mission will deploy the NVS-02 satellite from the Satish Dhawan Space Centre.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- ISRO's upcoming 100th mission, the NVS-02 satellite, is set for January 2025.



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- This achievement will be highlighted by a Geosynchronous Launch Vehicle (GSLV) mission, following Monday's successful PSLV-C60 mission, which marked the 99th launch from the Sriharikota spaceport.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bangalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q.7. Consider the following statements regarding the SabhaSaar AI Tool:

1. It will automatically generate minutes of meetings of gram sabhas.
2. It is built on Bhashini, which is an AI-powered language translation platform launched by the government of India.

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 Centre is set to unveil an artificial intelligence (AI)-powered tool named 'SabhaSaar' in Tripura on Independence Day.
- ✓ It is an AI tool which will automatically generate minutes of meetings of gram sabhas.
- ✓ Gram Sabha is the primary body of the Panchayati Raj system, consisting of all registered voters of a gram panchayat.
- ✓ **Features of SabhaSaar AI Tool**
- ✓ It leverages the power of AI to generate structured minutes of meetings from gram sabha videos and audio recordings.



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- ✓ It will bring uniformity in minutes of the gram sabha meetings across the country.
- ✓ Panchayat officials can use their e-GramSwaraj login credentials to upload video/audio recordings on 'SabhaSaar'.
- ✓ It is built on Bhashini, an AI-powered language translation platform launched by the government of India to bridge literacy, language, and digital divides.

Q.8. Consider the following statements regarding the Burevestnik Missile, recently seen in the news:

1. It is a hypersonic ballistic missile.

2. It was developed by Russia.

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 : B

- ✓ According to multiple media reports, Russia is preparing for new tests of its much-discussed and feared 9M730 Burevestnik nuclear-powered cruise missile, a "one-of-a-kind" weapon in Moscow's arsenal.
- ✓ **About Burevestnik Missile:**
- ✓ The Burevestnik, whose name translates as "storm petrel", is a ground-launched, low-flying cruise missile that is not only capable of carrying a nuclear warhead but is also nuclear-powered.
- ✓ The Burevestnik is one of six strategic weapons that the Russian President introduced in a 2018 speech.
- ✓ It is code-named 'SSC-X-9 Skyfall' by NATO.
- ✓ In theory, the nuclear energy could let it fly around the world several times before hitting its target.

MISSILE IN NEWS 2025

- Russia is preparing for new tests of its much-discussed and feared 9M730 Burevestnik nuclear-powered cruise missile, a "one-of-a-kind" weapon in Moscow's arsenal
- Iran may have developed or prepared for testing its first intercontinental ballistic missile (ICBM), called Khorramshahr-5.
- Turkey recently unveiled its first hypersonic ballistic missile, the Tayfun Block-4, in Istanbul.



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- Russia has reportedly offered the R-37M missile, one of the world's best air-to-air missiles, to India.
- Iran recently unveiled two missiles, named Etemad and Ghadr-380.
- India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
- About Bhargavastra:
 - It is India's first indigenous micro-missile system designed to take on the threat of swarm drones.
 - It was developed by the Economic Explosives Ltd.
 - It can quickly deploy on a mobile platform and hit targets over 2.5 km.
- Turkey has successfully tested the firing of the supersonic missile UAV-122 from the Bayraktar Akinci drone.
- DRDO successfully test-fired a long-range hypersonic missile from Dr. APJ Abdul Kalam Island, off the coast of Odisha, on November 16, 2024. The missile was designed to carry payloads over 1,500 kilometers.
- Tu-22M3 missile carriers of the Russian Aerospace Forces recently struck Snake Island in the Black Sea with Kh-22 cruise missiles.
- Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- The DRDO developed the Astra Mk-1, which is being manufactured by Bharat Dynamics Limited.
- The Astra is an air-to-air beyond visual range (BVR) missile. Astra Mk-1 has a range of 80-110 km with a maximum speed of 4.5 Mach.
- Indian "Iron-Dome" Akash Surface-to-Air Missile (SAM) is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- India has successfully test-fired its first indigenous anti-radiation missile, the Rudram-1 (air-to-surface missile), developed by the DRDO for the Indian Air Force (IAF)
- India's Strategic Forces Command has successfully tested a new model of its Medium-Range Ballistic Missile, Crystal Maze 2.
- Russia will supply the remaining two units of the S-400 Triumf surface-to-air missile system in the next year.



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Q.9. National Small Industries Corporation (NSIC) signed MoUs with which of the following banks under the MSME Credit Facilitation Program?

- A) Axis Bank, AU Small Finance Bank, IndusInd Bank
- B) HDFC Bank, Kotak Mahindra Bank, Axis Bank
- C) State Bank of India, Canara Bank, Axis Bank
- D) Axis Bank, ICICI Bank, AU Small Finance Bank

Answer : A

- ✓ NSIC Signs MoUs with Private Banks for MSME Credit Facilitation.
- ✓ National Small Industries Corporation (NSIC) signed Memoranda of Understanding (MoUs) with private sector banks including Axis Bank, AU Small Finance Bank, and IndusInd Bank in New Delhi.
- ✓ These MoUs are part of the MSME Credit Facilitation Program, aimed at enhancing credit access for Micro, Small and Medium Enterprises (MSMEs).
- ✓ The initiative focuses on improving availability, affordability, and accessibility of formal finance.
- ✓ NSIC will provide free handholding support to MSMEs for documentation, loan application, and bank coordination.

Q.10. Which Army officers were among the Vir Chakra awardees for Operation Sindoor?

- A) Lt Gen Pratik Sharma and Air Marshal Narmdeshwar Tiwari
- B) Colonel Koshank Lamba and Lt Colonel Sushil Bisht
- C) SI Mohd Imteyaj and Constable Deepak Chingakham
- D) Group Captain R S Sidhu and Group Captain Manish Arora

Answer : B

- ✓ 127 Gallantry Awards were announced, honoring heroes of Operation Sindoor.
- ✓ Vir Chakra recipients included IAF pilots like Group Captains R S Sidhu, Manish Arora, and Wing Commander Joy Chandra.
- ✓ Army awardees featured Colonel Koshank Lamba and Lt Colonel Sushil Bisht; BSF heroes included SI Mohd Imteyaj and Constable Deepak Chingakham.
- ✓ Top planners like Lt Gen Pratik Sharma and Air Marshal Narmdeshwar Tiwari received the first-ever Sarvottam Yudh Seva Medals.



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Q.11. MY Bharat (Dept. of Youth Affairs) signed a 3-year MoU with which body to train 1 lakh youth leaders?

- A) National Skill Development Corporation
- B) School of Ultimate Leadership Foundation
- C) Indian Institute of Management, Ahmedabad
- D) NITI Aayog

Answer : B

- ✓ MY Bharat (Dept. of Youth Affairs) signed a 3-year MoU with the School of Ultimate Leadership Foundation (SOUL) in New Delhi.
- ✓ Aim: To develop 1 lakh youth leaders (aged 18–29) across India through inclusive, merit-based programs.
- ✓ 3-year MoU focused on governance, public policy, social entrepreneurship, digital & financial literacy
- ✓ Launch of an online leadership programme in September 2025
- ✓ Activities include conclaves, fellowships, joint research, capacity building, and trainer exchange
- ✓ Special focus on youth from rural, tribal, aspirational, and marginalised communities.

Q.12. Which country has India surpassed to become the world's third-largest automobile market?

- A) Germany
- B) Japan
- C) South Korea
- D) Brazil

Answer : B

- ✓ India Emerges as World's 3rd-Largest Automobile Market.
- ✓ Road Transport & Highways Minister Nitin Gadkari announced that India has surpassed Japan to become the third-largest automobile market globally.
- ✓ The Indian auto industry is now valued at ₹22 lakh crore, trailing only the United States (₹78 lakh crore) and China (₹49 lakh crore).
- ✓ It provides employment to over 4.5 crore people, making it a key pillar of India's economic growth.
- ✓ Gadkari highlighted the role of ethanol blending, green hydrogen, and electric mobility in driving sustainable expansion.
- ✓ India's push for alternative fuels and biofuel technologies has positioned it as a global leader in clean transport innovation.



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Q.13. NABARD, Andhra Pradesh Grameena Bank, and Aqua Exchange signed an MoU in which district to launch collateral-free shrimp farming loans?

- A) Guntur B) Krishna
C) East Godavari D) Nellore

Answer : B

- ✓ NABARD, Andhra Pradesh Grameena Bank (APGB), and Aqua Exchange signed an MoU in Veeravalli, Krishna District to launch collateral-free shrimp farming loans
- ✓ The initiative aims to formalize aquaculture financing and reduce reliance on informal credit.
- ✓ ₹25 crore will be disbursed to 100 farmers over 3–6 months, starting with ₹1.2 crore to five farmers.
- ✓ A Shrimp Farming Rating Score (FRS) will assess creditworthiness, while IoT devices will monitor water quality and disease control.
- ✓ Loans will be processed via Aqua Exchange with crop disease insurance.
- ✓ The programme targets ₹100 crore disbursement this fiscal and ₹250 crore next year.

Q.14. The SIMPLE principles in the Income-Tax (No.2) Bill, 2025 stand for which of the following?

- A) Strategic, Inclusive, Manageable, Progressive, Logical, Effective
B) Streamlined, Integrated, Practical, Learnable, Efficient
C) Streamlined, Integrated, Practical, Learnable, Efficient
D) Simplified, Innovative, Practical, Logical, Economical

Answer : C

- ✓ The Lok Sabha passed two major bills—Income-Tax (No.2) Bill, 2025 and Taxation Laws (Amendment) Bill, 2025—via voice vote, marking a major overhaul of India's direct tax regime.
- ✓ Introduced by Finance Minister Nirmala Sitharaman, the Income-Tax (No.2) Bill aims to replace the Income Tax Act, 1961 with a simplified, modern framework based on the SIMPLE principles (Streamlined, Integrated, Practical, Learnable, Efficient).
- ✓ It incorporates 285 recommendations from the Parliamentary Select Committee and simplifies compliance, refunds, and exemptions.
- ✓ The Taxation Laws (Amendment) Bill provides tax benefits to Unified Pension Scheme (UPS) subscribers, streamlines block assessment procedures, and extends direct tax exemptions to Saudi Arabia's Public Investment Fund.



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- ✓ Both bills now await Rajya Sabha approval and Presidential assent to become law.

Q.15. When was World Lion Day 2025 observed?

- A) 18 August
- B) 10 August
- C) 12 August
- D) 15 August

Answer : B

- ✓ World Lion Day 2025 was observed on August 10 with the theme “Community-Led Conservation”, highlighting the role of local communities in protecting lion habitats and promoting coexistence.
- ✓ The main event was held at Barda Wildlife Sanctuary, Gujarat, organized by MoEFCC and the Gujarat Forest Department.
- ✓ Focus remained on conserving the endangered Asiatic Lion, found only in the Saurashtra region.
- ✓ India’s lion population rose by 32% since 2020, reaching 891 in May 2025.
- ✓ New initiatives worth ₹180 crore were launched, including a 248-hectare safari park.
- ✓ Over 11 districts participated via satellite, engaging lakhs of students in conservation awareness.

Q.16. According to the Securities and Exchange Board of India (SEBI), which category of investors will benefit most from the SWAGAT-FI framework?

- A) Hedge funds and venture capital firms
- B) Sovereign wealth funds, central banks, pension funds, regulated financial institutions
- C) Retail foreign investors and day traders
- D) Start-up incubators and accelerators

Answer : B

- ✓ SEBI proposed the SWAGAT-FI framework (Single Window Access for Global Access to Trusted Foreign Investors) to streamline entry for low-risk global entities.
- ✓ Targeted investors include sovereign wealth funds, central banks, pension funds, and regulated financial institutions, which together hold over 70% of FPI assets in India.
- ✓ The framework allows a single demat account, simplifies registration for FPIs and FVCIs, and extends KYC review cycles to 10 years.
- ✓ It aims to reduce compliance burden and improve ease of doing business.
- ✓ SWAGAT-FI aligns with India’s goal to attract long-term, stable foreign capital.



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- ✓ SEBI has invited public comments on the proposal until 29 August 2025

SEBI IN NEWS 2025

- SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules
- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
 - (i) Number of years of existence of the CRA (Credit Rating Agencies) should be minimum 15 years
 - (ii) Minimum net worth of the CRA should be INR 100 crores
 - (iii) Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
 - (iv) CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-
 - (i) Number of years of existence of the SE should be minimum 15 years
 - (ii) Minimum net worth of the SE should be INR 200 crores
 - (iii) The SE should have nationwide terminals
 - (iv) SE should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.



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- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey



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Q.17. According to the Numbeo Safety Index Mid-2025, what is India's rank among 148 countries?

- A) 55th
- B) 61st
- C) 67th
- D) 72nd

Answer : C

- ✓ The Numbeo Safety Index Mid-2025, by global data platform Numbeo, ranks cities and countries based on public perceptions of safety, crime levels, and law enforcement effectiveness.
- ✓ India ranks 67th out of 148 countries with a Safety Index of 55.8.
- ✓ Mangalore is the safest city in India, placed 49th globally with a score of 74.3.
- ✓ Abu Dhabi tops the global list with a score of 88.8, while the UAE leads among countries.
- ✓ Other safe Indian cities include Vadodara, Ahmedabad, Surat, and Jaipur.
- ✓ Delhi, Ghaziabad, and Noida are among the least safe in India.

STATIC GK Based Current Affairs MCQs 14 August 2025

Q.1. The Transformation of Aspirational Districts Programme will be anchored by which entity on behalf of the Government of India?

- A) Planning Commission
- B) NITI Aayog
- C) Finance Commission of India
- D) National Development Council

Answer : B

Q.2. The Transformation of Aspirational Districts Programme is based upon how many themes?

- A) 5
- B) 4
- C) 7
- D) 10

Answer : B

- ✓ Health & Nutrition,
- ✓ Education,
- ✓ Agriculture & Water Resources,
- ✓ Financial Inclusion & Skill Development, and
- ✓ Basic Infrastructure



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Q.3. India's largest National Health Protection Scheme has been implemented under the name_____

- A) Ayushman Bharat B) Aadarsh Bharat
C) Samman Bharat D) Nirman Bharat

Answer : A

Q.4. The Ayushman Bharat scheme will subsume which among the following central schemes?

- i. Rashtriya Swasthya Bima Yojana (RSBY)
ii. Central Government Health Scheme (CGHS)
iii. Senior Citizen Health Insurance Scheme (SCHIS)

- A) Only I B) Only ii
C) Both i & iii D) Both i & ii

Answer : C

- ✓ The scheme will subsume the centrally sponsored schemes-Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).

Q.5. Who will head the Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) formed at national level to implement the scheme?

- A) Prime Minister B) Minister of Health and Family Welfare
C) Minister of Ayush D) NITI Aayog Chairman

Answer : B

Q.6. What will be the minimum monthly pension payable to the subscriber under the Atal Pension Yojana (APY)?

- A) Rs 4,000
B) Rs 2,000
C) Rs 1,000
D) Rs 5,000

Answer : C

- ✓ Monthly Pension of either Rs 1000/- , Rs 2000/-, Rs 3000/-, Rs 4000/- or Rs 5000/- would be paid to the subscriber after he attains the age of 60



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Q.7. Which of the following is a nation-wide financial inclusion scheme of Government of India?

- | | |
|----------|-----------|
| A) PMJDY | B) PMJJBY |
| C) PMMY | D) PMSBY |

Answer : A

Q.8. The PMJDY provides an accident insurance cover of how much amount?

- | | |
|----------------|--------------|
| A) Rs 1 lakh | B) Rs 2 lakh |
| C) Rs 1.5 lakh | D) Rs 75,000 |

Answer : B

Q.9. Under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) what will be the insurance cover provided upon the death of the subscriber?

- | | |
|--------------|--------------|
| A) Rs 4 lakh | B) Rs 3 lakh |
| C) Rs 1 lakh | D) Rs 2 lakh |

Answer : D

Q.10. What is the tenure of the Sovereign Gold Bond (SGB)?

- | | |
|------------|------------|
| A) 5 years | B) 8 years |
| C) 7 years | D) 4 years |

Answer : B

- ✓ 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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KALIYAMOORTHY
ROLL NO - 2120036944
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SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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NAME - GARVITA VARSHNEY
ROLL NO - 2603003258
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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
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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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NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK