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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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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  
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Name - Mehalar  
State - Tamilnadu  
Selected as - IBPS Clerk



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## Aparchit 27 August English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

**Q.1. RBI approved Japan's Sumitomo Mitsui Banking Corporation (SMBC) to acquire up to 24.99% stake in which Indian private sector bank?**

- A) ICICI Bank
- B) Axis Bank
- C) Yes Bank
- D) HDFC Bank

### Answer : C

- ✓ Japan's SMBC Receives RBI Approval to Acquire 25% Stake in Yes Bank.
- ✓ Reserve Bank of India (RBI) has recently granted approval to Japan's Sumitomo Mitsui Banking Corporation (SMBC), a wholly-owned subsidiary of Sumitomo Mitsui Financial Group, Inc. (SMFG), to acquire up to 24.99% paid-up capital and voting rights in Yes Bank Limited, one of India's leading private sector banks.
- ✓ This acquisition marks one of the largest cross-border investments in the Indian banking sector.
- ✓ In May 2025, SMBC entered into a definitive agreement to purchase a 20% stake in Yes Bank through a secondary stake purchase valued at around ₹13,483 crore.
- ✓ The approved deal by RBI covers the acquisition of a total 24.99% stake, which includes 13.19% purchased directly from the SBI, the largest shareholder in Yes Bank.
- ✓ Additionally, the remaining 6.81% stake will be acquired collectively from seven other major financial institutions, including ICICI Bank Limited, HDFC Bank Limited, Kotak Mahindra Bank Limited (KMBL), Axis Bank Limited, IDFC First Bank Limited, Federal Bank Limited, and Bandhan Bank Limited.
- ✓ The acquisition is subject to regulatory frameworks, including the Banking Regulation Act (BRA), 1949, the RBI's guidelines on acquisition of bank shares, and the Foreign Exchange Management Act (FEMA), 1999.

### STAKE IN NEWS 2025

- Japan's Sumitomo Mitsui Banking Corporation (SMBC) to acquire up to 24.99% stake in Yes Bank.
- RBI has allowed Warburg Pincus, through its affiliate Currant Sea Investments B.V., to acquire up to a 9.99% stake in IDFC First Bank





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- Carlyle Group Sells 2.6 % Stake in Yes Bank for Rs 1,775 Crore
- Renault group of France and Nissan of Japan have signed a framework agreement by which Renault group would control 100% equity in Renault Nissan Automotive india pvt ltd by acquiring 51% stake owned by Nissan.
- Federal Bank is set to increase its stake in Ageas Federal Life Insurance Co Ltd to 30% by acquiring an additional 4% stake from Ageas Insurance International for up to Rs 105 crore.
- The Centre has decided to increase its stake in Vodafone Idea from 22.60 per cent to 48.99 per cent by converting debt worth ₹36,950 crore into equity.
- Singapore based private equity firm Teamasek will acquire nearly 10% stake in Haldiram snacks for about Rs.8,600 crore
- Life Insurance Corp of India (LIC) is preparing to acquire a 40-49% stake in ManipalCigna Health Insurance.
- ONGC Ntpc green has completed acquisition of 100% equity stake in Ayana Renewable power
- Reliance Strategic Business Ventures Limited (RSBVL), a subsidiary of Reliance Industries Ltd (RIL), has acquired a 100% stake in Nauyaan Tradings Private Limited (NTPL) for ₹1 lakh.
- Bain Capital is acquiring an 18% stake in Manappuram Finance for ₹4,385 crore.
- Ahmedabad-based Torrent Group has acquired a 67% majority stake in the Indian Premier League (IPL) franchise Gujarat Titans (GT) from Irelia Company, which is owned by private equity fund CVC.
- German insurance giant Allianz is selling its 26% stake in its life and non-life joint ventures with Bajaj Finserv, Bajaj Allianz General Insurance Company (BAGIC) and Bajaj Allianz Life Insurance Company (BALIC), for a total consideration of approximately Rs. 24,600 crore (EUR 2.6 billion).
- The Competition Commission of India (CCI) has approved Tata Sons' acquisition of an additional 10% stake in Tata Play, formerly known as Tata Sky, increasing Tata Sons' total stake to 70%.
- State Bank of India (SBI) has decided to sell its entire 17.8 percent stake in Jio Payments Bank Limited.
- RBI has given its nod to Canara Bank to divest its shareholding in Canara Robeco Asset Management Company Ltd and Canara HSBC Life Insurance Company by 13% and 14.5% respectively through Initial Public Offer (IPO).
- Canara HSBC Life Insurance Company is a joint venture company with a 51% stake owned by



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Canara Bank and a 26% stake held by the HSBC Insurance (Asia Pacific) Holdings and remaining 23% stake by Punjab National Bank.

- Life Insurance Corporation of India (LIC) increased its stake in Bank of Maharashtra from 4.05% to 7.10%.

**Q.2. Which country launched the world's first Artificial Intelligence (AI)-powered bank named Ryt Bank?**

- A) South Korea
- B) Singapore
- C) Japan
- D) Malaysia

**Answer : D**

- ✓ Malaysia Launches Ryt Bank, World's First AI-Powered Bank.
- ✓ Malaysia launched Ryt Bank, the world's first Artificial Intelligence (AI)-powered bank developed indigenously for local users.
- ✓ The initiative highlights Malaysia's rapid digital transformation and growing role in global fintech innovation.
- ✓ Ryt Bank was developed by Malaysia's YTL in collaboration with Singapore's tech firm Sea Limited, marking a milestone partnership in the digital banking sector.
- ✓ The project emphasizes cross-border cooperation to strengthen Southeast Asia's fintech ecosystem.

**Q.3. What is the name of the world's first fully AI-powered bank, launched in Malaysia by YTL Group and Sea Limited?**

- A) MyBank
- B) Ryt Bank
- C) SMBC
- D) IDBI Bank

**Answer : B**

- ✓ Malaysia launched Ryt Bank, the world's first fully AI-powered bank.
- ✓ It's built by YTL Group (YTL Corporation Berhad) and Sea Limited, featuring Ryt AI powered by ILMU (Intelligent Language Model for Understanding).





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**Q.4. Union Finance Ministry allowed Central Government employees a one-time, one-way switch from which pension scheme to the National Pension System (NPS)?**

- A) Unified Pension Scheme (UPS)      B) Employees' Provident Fund Scheme (EPFS)  
C) Atal Pension Yojana (APY)      D) Old Pension Scheme (OPS)

**Answer : A**

- ✓ The Union Finance Ministry introduced a one-time, one-way switch facility from the Unified Pension Scheme (UPS) to the National Pension System (NPS).
- ✓ This option is available to Central Government employees enrolled in UPS, up to 1 year before superannuation or 3 months before voluntary retirement.
- ✓ Once switched, UPS benefits end, and the government's 4% differential contribution is added to the employee's NPS corpus at exit.
- ✓ According to the government of India the Unified Pension Scheme is proposed to be implemented from 1 April 2025.
- ✓ **Mains points of the Unified Pension Scheme:**
- ✓ A person who has worked for the central government for at least 10 years is eligible for a pension.
- ✓ The minimum assured pension will be Rs 10,000 per month.
- ✓ Central Government employees with at least 25 years of service will get an assured pension of 50 per cent of the average basic pay drawn over the last 12 months prior to retirement.
- ✓ Pension will be proportionate to the duration of the employee's employment.
- ✓ Family members will get 60% of the employee's pension immediately before her/his demise.
- ✓ The benefit of inflation indexation is that the pension amount will be increased based on the increase in the inflation rate.
- ✓ The scheme will use the All India Consumer Price Index for Industrial Workers for inflation indexation purposes.

**Q.5. Who has been appointed Vice President and Chief Risk Officer of the BRICS New Development Bank?**

- A) Rajiv Ranjan      B) P. K. Sinha  
C) Rajiv Gauba      D) T. V. Somanathan

**Answer : A**



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- ✓ Rajiv Ranjan appointed VP & CRO of BRICS New Development Bank.
- ✓ Former member of the Monetary Policy Committee (MPC) Dr. Rajiv Ranjan has been appointed by BRICS countries as Vice President and Chief Risk Officer (CRO) of their New Development Bank (NDB).
- ✓ Ranjan is an experienced central banker with more than 35 years of experience. After starting his tenure at the Reserve Bank of India (RBI) in 1989, he served as Executive Director and member of the Monetary Policy Committee (MPC) since May 2022.
- ✓ He worked at the Central Bank of Oman (2012–2015) as an Economic Policy Expert, contributing to macroeconomic advisory functions in a Gulf economy.
- ✓ The 17th BRICS Summit was held in Rio de Janeiro, Brazil, with the theme - “Strengthening Global South Cooperation for More Inclusive and Sustainable Governance.”
- ✓ India will assume the presidency of BRICS in 2026 and host the 18th BRICS Summit.
- ✓ **New Development Bank (NDB)**
- ✓ During the 6th BRICS Summit meeting held in Fortaleza, Brazil, in 2014, a decision was taken by the BRICS leaders to set up a multilateral development bank.
- ✓ In 2015, the BRICS bank was established, which was later renamed as the New Development Bank.
- ✓ **Function**
- ✓ To provide loans to develop infrastructure and sustainable development projects in emerging markets and developing countries.
- ✓ Authorized Capital of Bank: USD 100 billion
- ✓ **Members:**
- ✓ The membership of the National Development Bank is open to all members of the United Nations.
- ✓ Headquarters and Regional offices
- ✓ Headquarters: Shanghai, China
- ✓ President: Dilma Rousseff of Brazil.
- ✓ **Membership:**
- ✓ Founding Members: Brazil, Russia, India, China, South Africa (BRICS).
- ✓ New Members: Bangladesh, Egypt, Algeria, United Arab Emirates, Colombia, and Uzbekistan

**Q.6. Super Garuda Shield is a multinational joint military exercise primarily led by which countries?**

A) United States and Japan

B) United States and Indonesia

C) India and Vietnam

D) India and Thailand





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## Answer : B

- ✓ Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- ✓ **About Super Garuda Shield:**
- ✓ It is a large-scale, multinational joint military exercise designed to enhance interoperability, build mutual trust, and strengthen collective readiness among the participating armed forces of partner nations.
- ✓ The exercise has been held annually in Jakarta, Indonesia.
- ✓ With more than 4,100 Indonesian and 1,300 American troops taking part, the 2025 edition of Super Garuda Shield will be the largest ever.

## EXERCISE IN NEWS 2025

- Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025
- The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise



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held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.

- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

**Q.7. Consider the following statements regarding the Vibrant Villages Programme (VVP), recently seen in the news:**

- 1. It is a Centrally Sponsored Scheme.**
- 2. It aims for the comprehensive development of villages along India's coastal 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





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**Answer : A**

- ✓ Union Home Minister and Minister of Cooperation recently inaugurated a two-day workshop on the Vibrant Villages Programme (VVP) in New Delhi, organised by the Border Management Division of the Ministry of Home Affairs.
- ✓ **About Vibrant Villages Programme (VVP):**
- ✓ It is a Centrally Sponsored Scheme implemented over the financial years 2022-23 to 2025-26.
- ✓ **Objective:** Comprehensive development of the 2,967 villages in 46 blocks in 19 districts abutting the northern border in the States of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and UT of Ladakh.
- ✓ Vibrant Village Action Plans will be created by the district administration with the help of Gram Panchayats, and 100% saturation of Central and state schemes will be ensured.
- ✓ There will be no overlap with the Border Area Development Programme.
- ✓ This will help in encouraging people to stay in their native locations in border areas and reversing the outmigration from these villages, adding to improved security of the border.
- ✓ The programme will provide funds for the development of essential infrastructure and the creation of livelihood opportunities.

**Q.8. ISRO successfully conducted the Integrated Air Drop Test 'IADT-1.' It is related to which mission?**

- A) Gaganyaan Mission
- B) Venus Orbiter mission
- C) Chandrayaan-4
- D) NISAR

**Answer : A**

- ✓ ISRO completes first IADT-1 test for Gaganyaan mission.
- ✓ Indian Space Research Organisation (ISRO) successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ✓ IADT is a special test aimed at ensuring that the parachute system designed for the Gaganyaan crew module works reliably under real-world conditions.
- ✓ The first human spaceflight is expected to take place before 2026.
- ✓ The success of the Gaganyaan mission will place India among the exclusive group of countries (the USA, Russia, and China) with human spaceflight capability.



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- ✓ A modified version of ISRO's most reliable rocket, LVM3 (formerly called Geosynchronous Satellite Launch Vehicle Mk III), is the launch vehicle for the Gaganyaan mission.
- ✓ Gaganyaan is India's ambitious space mission, under which a three-member crew will be sent into low Earth orbit (LEO) at an altitude of about 400 kilometers for three days and then brought back safely to Earth.
- ✓ ISRO's Thiruvananthapuram unit has developed a humanoid robot 'Vyommitra' for the Gaganyaan mission. It is made of high-strength aluminum alloy, which can withstand pressure and vibration

## ISRO IN NEWS 2025

- ISRO) successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- About Bluebird Satellite
- It is an advanced American communications satellite.
- It was developed by the U.S.-based AST SpaceMobile.
- ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ISRO launched the NASA-ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).
- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with a repeat cycle of 12 days
- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like





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GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).

- 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).
- ISRO conducted two short-duration hot tests of the Gaganyaan Service Module Propulsion System (SMPS).
- The tests were carried out at the ISRO Propulsion Complex (IPRC) in Mahendragiri, Tamil Nadu.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbian and significantly reducing import costs by 90%.
- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.
- 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
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bangalore, Karnataka



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- 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.9. SEBI approved the reclassification of LIC from a promoter shareholder to a public shareholder in which bank?**

A) State Bank of India

B) Punjab National Bank

C) Union Bank of India

D) IDBI Bank

**Answer : D**

- ✓ SEBI Approves Reclassification of LIC as a Public Shareholder in IDBI Bank.
- ✓ SEBI has approved the request of Life Insurance Corporation of India (LIC) to be reclassified from a promoter shareholder to a public shareholder in Industrial Development Bank of India (IDBI Bank), marking a key step in the bank's privatization process.
- ✓ SEBI gave its nod for the reclassification move, which comes as a pre-condition for the privatization of IDBI Bank. As of June 2025, LIC held a 49% stake in IDBI Bank, making it one of the largest shareholders alongside the Government of India (GoI).
- ✓ The reclassification requires LIC to comply with strict SEBI conditions, including voting rights capped at 10%, no direct or indirect control over IDBI Bank, absence of board representation, and a compulsory reduction of its stake to 15% or less within two years
- ✓ As part of the disinvestment plan, the Government of India and LIC together hold 94.72% stake in IDBI Bank, with GoI holding 45.48% and LIC holding 49.24%.

## 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





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(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 nation-wide 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.
- 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.





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- 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 from 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

**Q.10. According to ADR's report, who is the Chief Minister with the highest number of criminal cases?**

A) M.K. Stalin

B) Revanth Reddy

C) Chandrababu Naidu

D) Hemant Soren

**Answer : B**



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- ✓ The Association for Democratic Reforms (ADR) recently released a report on the Chief Ministers of India with the most criminal cases and the richest Chief Ministers.
- ✓ According to it, Telangana Chief Minister Revanth Reddy is the Chief Minister with the highest number of criminal cases, and Andhra Pradesh Chief Minister Chandrababu Naidu is the richest Chief Minister in the country.
- ✓ A new analysis by the Association for Democratic Reforms (ADR) has revealed that 40% of India's Chief Ministers have criminal cases registered against them, highlighting the ongoing issue of criminalization of politics.
- ✓ **Chief Ministers with the highest number of cases**
- ✓ 1. Revanth Reddy (Chief Minister of Telangana): 89 cases (highest in the country).
- ✓ 2. M.K. Stalin (Chief Minister of Tamil Nadu): 47 cases.
- ✓ 3. Chandrababu Naidu (Chief Minister of Andhra Pradesh): 19 cases.
- ✓ 4. Siddaramaiah (Chief Minister of Karnataka): 13 cases.
- ✓ 5. Hemant Soren (Chief Minister of Jharkhand): 5 cases.

**Q.11. According to ADR's report, who is the richest Chief Minister of the country?**

A) Chandrababu Naidu

B) Pema Khandu

C) Siddaramaiah

D) Neiphiu Rio

**Answer : A**

- ✓ According to a new analysis by the Association for Democratic Reforms (ADR) and National Election Watch (NEW), out of 30 Chief Ministers of states/union territories, two, i.e., 7 percent, are billionaires.
- ✓ Andhra Pradesh Chief Minister N. Chandrababu Naidu is the richest, with total assets worth more than ₹931 crore.
- ✓ In contrast, West Bengal Chief Minister Mamata Banerjee has declared the least assets, only ₹15.38 lakh, which is entirely movable, with no immovable property.
- ✓ Among India's top 10 richest Chief Ministers, the Bharatiya Janata Party (BJP) is at the top with three names — Pema Khandu, Mohan Yadav, and Himanta Biswa Sarma — followed by the Indian National Congress (INC) and other political parties with two Chief Ministers each.
- ✓ **Top 10 richest Chief Ministers of India in 2025**
- ✓ 1. Chandrababu Naidu Nara TDP Andhra Pradesh 9,31,83,70,656 (931 crore+)



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- ✓ 2. Pema Khandu BJP Arunachal Pradesh 3,32,56,53,153 (332 crore+)
- ✓ 3. Siddaramaiah Congress Karnataka 51,93,88,910 (51 crore+)
- ✓ 4. Neiphiu Rio NDPP Nagaland 46,95,07,855 (46 crore+)
- ✓ 5. Dr. Mohan Yadav BJP Madhya Pradesh 42,04,81,763 (42 crore+)
- ✓ 6. N. Rangasamy AI N.R. Congress Puducherry 38,39,75,200 (38 crore+)
- ✓ 7. Anumula Revanth Reddy Congress Telangana 30,04,98,852 (30 crore+)
- ✓ 8. Hemant Soren JMM Jharkhand 25,33,87,953 (25 crore+)
- ✓ 9. Himanta Biswa Sarma BJP Assam 17,27,65,162 (17 crore+)
- ✓ 10. Conrad Sangma NPP Meghalaya 14,06,83,315 (14 crore+)

**Q.12. Which global credit rating agency has recently reaffirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB-' with a stable outlook?**

- |                                     |   |
|-------------------------------------|---|
| <b>A) Fitch Ratings</b>             | <b>B) Standard &amp; Poor's (S&amp;P)</b>             |
| <b>C) Moody's Investors Service</b> | <b>D) Credit Analysis and Research (CARE) Ratings</b> |

**Answer : A**

- ✓ Fitch Ratings Reaffirms India's 'BBB-' Long-Term Rating with Stable Outlook.
- ✓ Fitch Ratings, one of the three largest global credit rating agencies, reaffirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB-' with a stable outlook.
- ✓ This rating reflects strong growth fundamentals but highlights risks from high government debt and U.S. tariff threats.
- ✓ Fitch Ratings, headquartered in New York and London, recently retained India's rating at 'BBB-', which is the lowest investment-grade rating under the International Credit Rating Scale.
- ✓ The reaffirmation is supported by India's projected Gross Domestic Product (GDP) growth of 6.5 percent for the fiscal year 2025-26 (FY26), significantly higher than the 'BBB' median of 2.5 percent.

**Q.13. India's Akums Drugs and Pharmaceuticals Limited signed a Joint Venture (JV) agreement with which government to establish a pharmaceutical manufacturing facility?**

- |                                  |                                  |
|----------------------------------|----------------------------------|
| <b>A) Government of Zambia</b>   | <b>B) Government of Namibia</b>  |
| <b>C) Government of Botswana</b> | <b>D) Government of Tanzania</b> |

**Answer : A**





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- ✓ Akums Drugs & Pharmaceuticals Limited and Government of Zambia Form Joint Venture to Establish Pharmaceutical Manufacturing Facility by 2025.
- ✓ India's leading Contract Development and Manufacturing Organisation (CDMO), Akums Drugs and Pharmaceuticals Limited, signed a framework agreement with the Government of Zambia (GRZ) to set up a joint venture (JV) pharmaceutical manufacturing facility in Zambia.
- ✓ The facility will boost medicine supply for Zambia's health programs and regional exports.
- ✓ The JV company is scheduled to be incorporated by December 2025, with the new greenfield pharmaceutical facility expected to commence operations by 2028

**Q.14. What was the official theme of the FIBAC (FICCI-IBA Annual Banking Conference) 2025?**

- A) Banking Beyond Borders
- B) Fuelling Inclusive Growth
- C) Building a Self-Reliant Banking Sector
- D) Charting New Frontiers

**Answer : D**

- ✓ The FIBAC 2025 banking conference titled "Charting New Frontiers" was held on 25–26 August 2025 at Hotel Trident, Nariman Point, Mumbai.
- ✓ It was jointly organised by the Federation of Indian Chambers of Commerce and Industry (FICCI) and the Indian Banks' Association (IBA), with Boston Consulting Group (BCG) as the Knowledge Partner.
- ✓ RBI Governor Sanjay Malhotra delivered the inaugural address, highlighting India's resilience and potential to become the world's third-largest economy.
- ✓ Key topics included AI adoption, digital transformation, ESG integration, and core modernization strategies.
- ✓ A report titled "Charting New Frontiers" was released, outlining how banks must grow 3–3.5 percentage points faster than nominal GDP to support the Viksit Bharat Mission

**Q.15. Which state government introduced community service punishments under the Bharatiya Nyaya Sanhita (BNS), 2023, in August 2025?**

- A) Kerala
- B) Gujarat
- C) Tamil Nadu
- D) Rajasthan



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## Answer : C

- ✓ Tamil Nadu Government launched a reform-based punishment system introducing 16 types of community service.
- ✓ Offenders may be assigned tasks like cleaning hospital wards, assisting in outpatient care, or maintaining public spaces.
- ✓ The initiative aligns with Bharatiya Nyaya Sanhita, 2023, promoting socially useful, non-custodial penalties for minor offences.

**Q.16. Who clinched the gold medal in the women's 48kg category at the Commonwealth Weightlifting Championships 2025 in Ahmedabad?**

- A) Arshia Goswami                      B) Mirabai Chanu  
C) Karnam Malleswari                D) Kunjarani Devi

## Answer : B

- ✓ Star Indian weightlifter Mirabai Chanu won a Gold medal at the 2025 Commonwealth Weightlifting Championships in Ahmedabad.
- ✓ She marked a triumphant return to competitive action after previous international events.
- ✓ Chanu lifted a total of 193 kilograms to set new Commonwealth Championship records in snatch, clean and jerk, and total.
- ✓ She lifted 84 kilograms in snatch and 109 kilograms in clean and jerk, both setting new records.
- ✓ She finished first on the women's 48-kilogram podium.
- ✓ The victory secured her direct qualification for the Glasgow 2026 Commonwealth Games.

**Q.17. Which country signed a Letter of Intent with the World Food Programme to supply fortified rice globally in 2025?**

- A) India                                      B) China  
C) Brazil                                    D) South Africa

## Answer : A

- ✓ India signed a Letter of Intent (LoI) with the World Food Programme (WFP) on August 25, 2025, to supply fortified rice to crisis-hit regions worldwide.
- ✓ Fortified rice, enriched with vital nutrients such as iron, folic acid, and vitamin B12, plays a crucial role in addressing hidden hunger caused by nutrient deficiencies.



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- ✓ India's agricultural surplus makes it a dependable global supplier, and this step strengthens its humanitarian commitment under the principle of Vasudhaiva Kutumbakam, meaning "the world is one family."

**Q.18. Who has taken charge as the MD & CEO of IndusInd Bank for a three-year term until August 2028?**

- A) Sumant Kathpalia
- B) Shyam Srinivasan
- C) Rajiv Anand
- D) Amitabh Chaudhry

**Answer : C**

- ✓ Rajiv Anand has been appointed as the new MD & CEO of IndusInd Bank, beginning his three-year tenure that will run until August 2028.
- ✓ IndusInd Bank
- ✓ Founded : 1994
- ✓ Founder : S.P. Hinduja
- ✓ Headquarters : Mumbai, Maharashtra,
- ✓ MD & CEO : Rajiv Anand
- ✓ Tagline : We Make You Feel Richer

**Q.19. Which country is hosting the first Art & Culture Festival from September 5–27, 2025?**

- A) Nepal
- B) India
- C) Bhutan
- D) Sri Lanka

**Answer : A**

- ✓ The first Art & Culture Festival is being organised in Nepal from September 5–27, 2025, across multiple venues including Kathmandu, Bhaktapur, Kirtipur, Lalitpur, and Hadigaon.

**Q.20. The Registrar General of India (RGI) works under the administrative control of which ministry?**

- A) Ministry of Finance
- B) Ministry of Home Affairs
- C) Ministry of Social Justice and Empowerment
- D) Ministry of Women and Child Development

**Answer : B**





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- ✓ The Registrar General of India (RGI) has asked States to achieve universal registration of births and deaths.
- ✓ This follows Supreme Court directives declaring all government hospitals as registrars of births and deaths.
- ✓ Medical officers in charge must report hospital events under Section 8(1)(B) of the Registration of Births and Deaths Act (RBD Act), 1969.
- ✓ Reporting must be done within 21 days.
- ✓ The RBD Act, amended in 2023, makes online registration on the RGI portal compulsory. Registrar General of India works under the administrative control of Ministry of Home Affairs.

**Q.21. As per International Renewable Energy Agency, India has surpassed which country to become the world's third-largest solar power producer?**

- A) Germany                      B) Japan  
C) Italy                              D) Mexico

**Answer : B**

- ✓ India has become the world's third-largest solar power producer, surpassing Japan, as per International Renewable Energy Agency (IRENA).
- ✓ India generated 1,08,494 GWh of solar energy, while Japan produced 96,459 GWh.
- ✓ China is the world's largest solar power producer, generating the highest amount of solar electricity annually.
- ✓ United States holds the second position with large-scale solar farms and widespread adoption of rooftop systems.
- ✓ As of July 2025, India's total solar capacity is 119.02 GW, with 90.99 GW from ground-mounted plants, 19.88 GW from rooftop systems, 3.06 GW from hybrid projects, and 5.09 GW from off-grid installations.

**Q.22. What is the theme of Ayurveda Day 2025?**

- A) Everyday, Every Home Ayurveda      B) Ayurveda for People & Planet  
C) Ayurveda for Longevity                      D) Ayurveda for Poshan

**Answer : B**

- ✓ Ayurveda Day will be observed on a fixed date, 23 September every year, as notified by the Government of India in March 2025.
- ✓ Earlier, Ayurveda Day was celebrated on Dhanvantari Jayanti (Dhanteras).



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- ✓ The fixed date gives Ayurveda a universal calendar identity and enables greater global participation.
- ✓ The 2025 theme is “Ayurveda for People & Planet,” announced by Union Minister of State (Independent Charge) for Ayush and Minister of State for Health & Family Welfare, Shri Prataprao Jadhav

## STATIC GK Based Current Affairs MCQs 27 August 2025

**Q.1. The first Public Credit Registry (PCR) was established in which country?**

- A) USA
- B) Japan
- C) China
- D) Germany

**Answer : D**

**Q.2. What is the full form of ARC?**

- A) Amortized Reconstruction Company
- B) Asset Reconstruction Company
- C) Amortized Revalued Company
- D) Asset Revaluation Company

**Answer : B**

**Q.3. In which year was National Centre for Financial Education (NCFE) set up?**

- A) 2012
- B) 2013
- C) 2014
- D) 2015

**Answer : B**

**Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?**

- A) RBI
- B) SEBI
- C) IRDAI
- D) SIDBI

**Answer : D**

- ✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).





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Q.5. \_ are networks of issuing and acquiring banks through which payment cards of certain brand are processed.

- A) Card Network
- B) Payment Network
- C) NACH
- D) SWIFT

Answer : A

Q.6. \_\_\_ is the rate charged to a merchant for payment processing services on debit / credit card transactions.

- A) ADR
- B) MDR
- C) NDR
- D) FDR

Answer : B

Q.7. Government Departments have to make \_\_\_ of their procurement from MSEs.

- A) 25%
- B) 10%
- C) 50%
- D) 75%

Answer : A

Q.8. \_\_\_ is the apex body responsible for the development of the MSME sector.

- A) SEBI
- B) RBI
- C) SIDBI
- D) NABARD

Answer : C

Q.9. Which of the following is the settlement entity for TReDS?

- A) SEBI
- B) SIDBI
- C) RBI
- D) NPCI

Answer : D

Q.10. In India, MSMEs are defined based on \_\_\_\_\_ in Plant and Machinery / equipment.

- A) investment
- B) division
- C) limitations
- D) diversification

Answer : A



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



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STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
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JOURNEY FEELING PROUD.

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



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JOURNEY FEELING PROUD

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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IBPS RRB CLERK  
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JOURNEY FEELING PROUD

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



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STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
GOOD LUCK FOR YOUR FUTURE  
JOURNEY FEELING PROUD

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