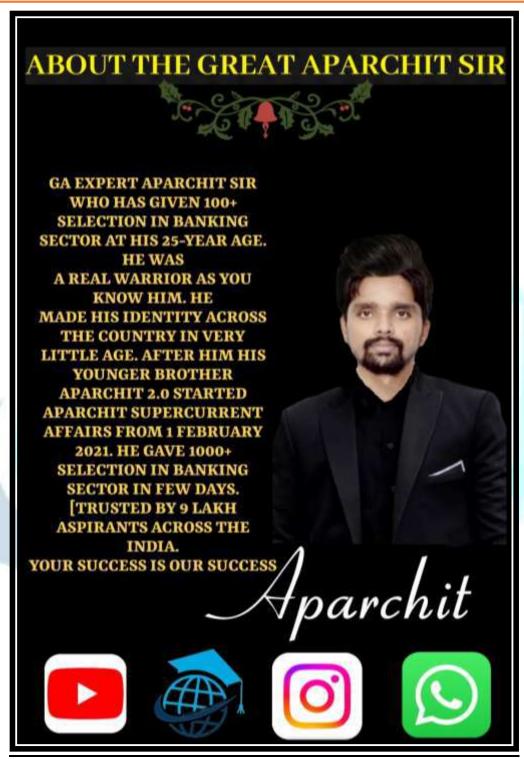


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Hey there,

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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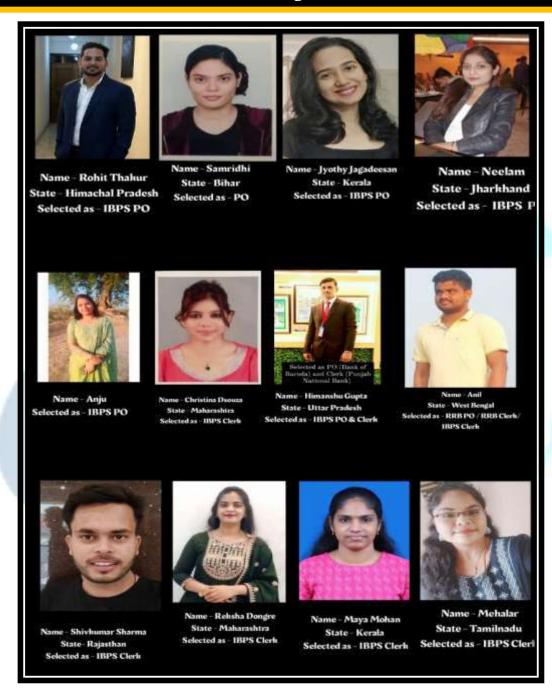






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Aparchit 4 September English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Ravi Kumar S, listed as a Leader in the TIME100 AI List 2025, is associated with which company?

A) OpenAI

B) Meta

C) NVIDIA

D) Cognizant

#### Answer: D

- ✓ TIME Magazine released its 2025 TIME100 AI List, spotlighting the 100 most influential people in artificial intelligence across four categories: Leaders, Innovators, Shapers, and Thinkers.
- ✓ Cognizant CEO Ravi Kumar S. has been named to the 2025 TIME 100 AI list.
- ✓ Leaders include tech giants like Elon Musk (xAI), Sam Altman (OpenAI), Jensen Huang (NVIDIA), Mark Zuckerberg (Meta), and Ravi Kumar S (Cognizant).

#### **TIME MAGAZINE IN NEWS 2025**

- Cognizant CEO Ravi Kumar S. has been named to the 2025 TIME 100 AI list.
- > Prajakta Koli, popularly known by her YouTube handle @MostlySane, became the first Indian to be featured on the TIME100 Creators List in 2025.
- Time Magazine has unveiled its 2025 list of the 100 Most Influential People.
- This year's selection includes familiar names like US President Donald Trump, tech visionary Elon Musk, UK Prime Minister Keir Starmer, Bangladesh's Chief Advisor Muhammad Yunus, and Mexican President Claudia Sheinbaum.
- TIME magazine names Donald Trump as 'Person of the Year' for 2024.
- ➤ Indian conservationist Purnima Devi Barman has made it to Time magazine's Women of the Year 2025 list for her exceptional contribution to wildlife conservation.
- Q.2. What is the name of India's first fully indigenous 32-bit microprocessor launched at Semicon India 2025?

A) Aryabhata 3201

B) Chandrayaan 3201

C) Bhaskara 3201

D) Vikram 3201

Answer: D



- India unveiled its first fully indigenous 32-bit microprocessor, Vikram 3201, at Semicon India 2025.
- ✓ It is designed by Vikram Sarabhai Space Center (VSSC) and fabricated by Indian Space Research Organisation's (ISRO) Semiconductor Laboratory (SCL), Chandigarh.
- ✓ Vikram 3201 is designed specifically for rockets and satellites, unlike processors in smartphones or laptops.
- ✓ It is an upgrade of Vikram 1601, a 16-bit processor used in ISRO launch vehicles since 2009.
- ✓ The processor manages navigation, control, and mission management in launch vehicles.
- Q.3. Consider the following statements regarding Vikram 3201, recently seen in the news:
  - 1. It is India's first fully indigenous 32-bit microprocessor.
  - 2. Built by the ISRO Semiconductor Laboratory (SCL) in Chandigarh.

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

- ✓ India unveiled its first fully indigenous 32-bit microprocessor, the Vikram 3201, at the Semicon India 2025 conference recently. Warriors
- ✓ About Vikram 3201:
- ✓ It is India's first fully indigenous 32-bit microprocessor.
- ✓ Designed by the Vikram Sarabhai Space Center (VSSC), Vikram 3201 has been built by the Indian Space Research Organisation's (ISRO) Semiconductor Laboratory (SCL) in Chandigarh.
- ✓ Unlike processors in everyday devices like smartphones or laptops, this one is designed specifically for rockets and satellites.
- ✓ It is an upgrade to Vikram 1601, a 16-bit processor that has powered ISRO's launch vehicles since 2009.
- ✓ The Vikram 3201 marks the first time India has indigenously designed and fabricated a processor of this scale and specification for launch vehicle avionics.
- Which Indian bank signed a €100 million Line of Credit with Agence Française de Développement 0.4. (AFD) to boost green financing recently?

A) State Bank of India

B) Axis Bank

C) HDFC Bank

D) ICICI Bank

#### Answer: A

- ✓ SBI and AFD Sign €100 Million Line of Credit to Boost Green Financing in India.
- ✓ State Bank of India (SBI) and Agence Française de Développement (AFD) formalized a €100 million (approximately ₹900 crore) Line of Credit (LoC) agreement at SBI's GIFT City branch in Gandhinagar, Gujarat.
- ✓ This collaboration aims to accelerate India's transition to a low-carbon economy by supporting climate mitigation and adaptation projects.
- ✓ SBI has set an ambitious target to increase its green loan portfolio to 7.5–10% of its domestic advances by 2030, aligning with national and international climate goals.
- ✓ The partnership also allows SBI to leverage AFD's global expertise in green technology, project structuring, and environmental, social, and governance (ESG) practices

#### SBI IN NEWS 2025

- ➤ SBI and AFD Sign €100 Million Line of Credit to Boost Green Financing in India.
- ➤ SBI raises ₹25000 crore through largest QIP in Indian capital markets.
- > State Bank of India (SBI) was honored as the World's Best Consumer Bank by Global Finance Magazine.
- > State Bank of India (SBI) has launched a collateral free digital SME (small and medium enterprise) loan product 'SBI Asmita' for women entrepreneurs to help them expand their business
- > State Bank of India has decided to divest its entire 17.8 per cent stake in Jio Payments Bank Limited, a joint venture between SBI and Jio Financial Services (JFS).
- > State Bank of India (SBI) has set a target to achieve net-zero emissions by 2055.
- > SBI Singapore's YONO-UPI integration with PayNow will allow for more transactions from Singapore to India.
- > YONO is an abbreviation for "You Only Need One".
- > PayNow is a payment system in Singapore.
- RBI has superseded the board of directors of New India Cooperative Bank, and appointed Shreekant, a former chief general manager of State Bank of India (SBI), as the 'Administrator' to oversee the bank's operations.
- > SBI Mutual Fund, in collaboration with State Bank of India (SBI), has introduced the JanNivesh SIP

scheme, allowing micro systematic investment plans (SIPs) starting from ₹250.

- ➤ State Bank of India has a network of 22,542 branches across the country as of March 2024.
- SBI has 65,000 ATMs and 85,000 business correspondents.
- > SBI plans to increase the threshold of the instant loan scheme for MSMEs from Rs 5 crore.
- ➤ State Bank of India (SBI) has raised ₹5,000 crore through its first Basel III compliant Additional Tier 1 bond issuance for the current financial year at a coupon rate of 7.98%.
- The tenor of these bonds is perpetual with call option after 10 years.
- State Bank of India (SBI) was recognised as the Best Bank in India for 2024 by Global Finance Magazine of the US at its 31st Annual Best Bank Awards event, Washington USA.
- ➤ State Bank of India (SBI) raised ₹50,000 crore through domestic bonds in the financial year 2024-2025.
- ➤ This was done through a combination of AT1 bonds, tier 2 bonds, and long-term infrastructure bonds.
- ➤ AT1 bonds: ₹5,000 crore
- ➤ Tier 2 bonds: ₹15,000 crore
- ➤ Long-term infrastructure bonds: ₹30,000 crore.
- All the bonds had a tenor of 15 years, except for the AT1 bonds, which were perpetual.
- ➤ The AT1 and tier 2 bonds had a call option after 10 years or any anniversary date thereafter.
- State Bank of India (SBI) has launched a nation-wide drive to re-activate inoperative accounts, including Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts, in a bid to improve the proportion of current account, savings account (CASA) deposits in domestic deposits.
- > State Bank of India recently launched two new deposit schemes namely, Har Ghar Lakhpati and SBI Patrons, designed to provide customers with greater financial flexibility and enhanced value.
- ➤ About Har Ghar Lakhpati Scheme:
- > It is a pre-calculated recurring deposit scheme designed to help customers to accumulate Rs 1 lakh or multiples thereof.
- The minimum tenure of recurring deposits is 36 months (three year), and the maximum is 120 months (10 years).
- ➤ About SBI Patrons Scheme:
- This is a specialized fixed deposit scheme tailored for senior citizens aged 80 years and above.



- STATE BANK OF INDIA (SBI)
- Founded: 1 July 1955
- > Headquarters : Mumbai, Maharashtra
- > Chairman : Challa Sreenivasulu Setty
- Imperial Bank of India was previous name of SBI
- ➤ The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- > Tagline of State Bank of India
- ➤ (1) Pure Banking Nothing Else
- > (2) With you all the way
- > (3) A bank of the common man
- ➤ (4) The banker to every Indian
- (5) The Nation banks on us.
- > It is one of the largest and oldest banks in India.

#### Q.5. Which institute has proposed a mission called PRATUSH to study the Cosmic Dawn?

- A) Raman Research Institute (RRI), Bengaluru
- B) Physical Research Laboratory (PRL), Ahmedabad
- C) Indian Institute of Astrophysics (IIA), Bengaluru
- D) None of the Above

#### Answer: A

✓ Scientists at the Raman Research Institute have proposed a pioneering mission called PRATUSH designed to unlock the Cosmic Dawn.

Marrio

- ✓ Probing ReionizATion of the Universe using Signal from Hydrogen (PRATUSH) is a radio telescope to be sited on the moon's far side.
- ✓ It is built by the Raman Research Institute (RRI) in Bengaluru with active collaboration from the Indian Space Research Organisation (ISRO).
- ✓ PRATUSH will carry a wideband frequency-independent antenna, operating over the frequency band 30-250 MHz, a self-calibratable analog receiver, and a digital correlator with high spectral resolution.



- ✓ The observing strategy of PRATUSH will be to continually observe large sky regions, and recording spectra of the beam-averaged radio emission with a high spectral resolution of 100 kHz.
- ✓ At the heart of PRATUSH's innovative design lies an unexpectedly modest piece of technology: a compact single-board computer (SBC). Built initially around a Raspberry Pi, the SBC is serving as the master controller for the radiometer system.
- Q.6. Consider the following statements regarding the Incentive Scheme to Promote Critical Mineral Recycling, recently seen in the news:
  - 1. The Scheme will have a tenure of six years from Financial Year 2025-26 to Financial Year 2030-31.
  - 2. The incentives include a 90% capital subsidy on plant and machinery for projects that commence production within the stipulated timeframe.

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: A

- ✓ The Union Cabinet recently approved a Rs.1,500 crore Incentive Scheme to develop recycling capacity in the country for the separation and production of critical minerals from secondary sources.
- ✓ About Incentive Scheme to Promote Critical Mineral Recycling:
- ✓ It is part of the National Critical Mineral Mission (NCMM), which is aimed at building the domestic capacity of and supply chain resilience in critical minerals.
- ✓ The Scheme will have a tenure of six years from Financial Year 2025-26 to Financial Year 2030-31.
- ✓ Total Outlay: Rs.1,500 crore
- ✓ Features:
- ✓ Eligible feedstock is e-waste, Lithium Ion Battery (LIB) scrap, and scrap other than e-waste and LIB scraps.
- ✓ Expected beneficiaries will be both large, established recyclers, as well as small, new recyclers (including start-ups), for whom one-third of the scheme outlay has been earmarked.
- ✓ The Scheme will be applicable to investments in new units as well as expansion of capacity and modernization and diversification of existing units.



- ✓ The Scheme will provide incentive for the recycling value chain, which is involved in the actual extraction of critical minerals, and not the value chain involved in only black mass production.
- ✓ The incentives include a 20% capital subsidy on plant and machinery for projects that commence production within the stipulated timeframe and an operational subsidy tied to incremental sales.
- ✓ The operational support will be provided in tranches—40% in the second year and 60% in the fifth year—on meeting specific sales thresholds.
- ✓ To ensure wider participation, the total incentive has been capped at ₹50 crore per large entity and ₹25 crore per small entity, with limits on operating subsidies of ₹10 crore and ₹5 crore, respectively.
- ✓ The Scheme incentives are expected to develop at least 270 kilotons of annual recycling capacity, resulting in around 40 kilotons annual critical mineral production, bringing in about Rs.8,000 crore of investment, and creating close to 70,000 direct and indirect jobs.
- Q.7. Under SEBI's revised rules, what is the maximum cap on net intraday positions for entities in index options trading?

A) ₹5,000 crore

B) ₹2,500 crore

C) ₹7,500 crore

D) ₹10,000 crore

#### Answer: A

- ✓ SEBI's revised rules for intraday index options trading will take effect from October 01, 2025, aiming to curb risky expiry-day bets and enhance market stability.
- ✓ Entities will face a ₹5,000 crore cap on net intraday positions and a ₹10,000 crore cap on gross positions per side, calculated on a futures-equivalent basis.
- ✓ Exchanges must conduct at least four random checks daily, including one between 2:45–3:30 PM, to monitor compliance.
- ✓ Breaches on expiry days will attract penalties or surveillance deposits starting December 06, 2025.
- ✓ The move balances flexibility for traders with stricter oversight, preserving liquidity while preventing volatility.

#### **SEBI IN NEWS 2025**

- > SEBI issues new rules for monitoring intraday derivative positions
- > The new framework, which will take effect from October 1, sets an intraday net position limit of

₹5,000 crore per entity in index options, compared with an end-of-day limit of ₹1,500

- ➤ 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 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 OnlineDispute 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.

- > 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
- Q.8. Which city has become the first in Madhya Pradesh to receive the CII-IGBC Green City Platinum Certification?

A) Indore

B) Bhopal

C) Gwalior

D) Ujjain

Answer: A



- ✓ Indore became the first city in Madhya Pradesh and one of only three cities in India to receive the Confederation of Indian Industry (CII) Indian Green Building Council (IGBC) Green City Platinum Certification.
- ✓ Other recipients include Rajkot Smart City Development Limited (RSCDL), Pune Municipal Corporation, and Pimpri Chinchwad Municipal Corporation.
- ✓ Certification was based on a six-month evaluation of data across master planning, water and energy conservation, solid waste management, e-governance, green cover expansion, and policy interventions.
- Q.9. Which organisation launched the BHARATI initiative to boost agri-food exports?
  - A) Food Safety and Standards Authority of India (FSSAI)
  - B) Agricultural and Processed Food Products Export Development Authority (APEDA)
  - C) NITI Aayog
  - D) Ministry of Agriculture & Farmers' Welfare

#### Answer: B

- ✓ The Agricultural and Processed Food Products Export Development Authority (APEDA) launched a new initiative called BHARATI.
- ✓ BHARATI stands for Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Enablement.
- ✓ It aims to empower 100 agri-food and agri-tech startups, promote innovation, and create new export opportunities for young entrepreneurs.
- ✓ The initiative supports APEDA's vision of achieving \$50 billion in agri-food exports for Scheduled Products by 2030.
- ✓ BHARATI addresses export challenges like product development, value addition, quality assurance, perishability, wastage, and logistics.

#### Q.10. Where was the 20th Global Sustainability Summit (GSS) held?

A) Bengaluru

B) New Delhi

C) Chennai

D) Hyderabad

#### Answer: B

✓ The 20th Global Sustainability Summit (GSS) was held from September 02-03, 2025 in New Delhi.



- ✓ The event was organised by the Confederation of Indian Industry-ITC Centre of Excellence for Sustainable Development (CII-ITC-CESD).
- ✓ The theme was "Reimagining Sustainability: Resilient. Regenerative. Responsible."
- ✓ The summit included delegates from over 10 countries and industry leaders.
- ✓ India highlighted balancing economic growth with ecological stewardship and promoting sustainability as a lifestyle choice.
- ✓ India leads in renewable energy deployment, climate action, circular economy, and forest cover expansion.
- Q.11. Consider the following statements regarding Solar Orbiter Mission:
  - 1. It is a joint project of European Space Agency and NASA.
  - 2. It aims to measure the solar wind, energetic particles, and electromagnetic fields.

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

- ✓ According to a new study the European Space Agency's (ESA) Solar Orbiter Mission has traced the origin of Solar Energetic Electrons (SEEs) emerging from the Sun.
- ✓ It is a joint project of European Space Agency and NASA which was launched in 2020.
- ✓ Objective: It explores the Sun and heliosphere from close up and out of the ecliptic plane.
- ✓ Payload: It carries six remote-sensing instruments to observe the Sun and the solar corona, and four in-situ instruments to measure the solar wind, energetic particles, and electromagnetic fields.
- Q.12. Consider the following statements regarding Niveshak Didi Initiative:
  - 1. It aims to create financial awareness amongst rural communities, particularly women.
  - 2. It is launched by the Reserve Bank 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: A



- ✓ Investor Education and Protection Fund Authority (IEPFA) successfully launched Phase II of its flagship financial literacy initiative Niveshak Didi at Hyderabad.
- ✓ **Aim:** The initiative is aimed at deepening financial awareness and empowering rural communities, particularly women.
- ✓ It is based on the ideology of women for women as rural area women feel more comfortable to share their queries with a female itself.
- ✓ **Nodal Ministry:** Ministry of Corporate Affairs
- ✓ Launched by: Investor Education and Protection Fund Authority
- ✓ **Significance:** It serves as a catalyst for bridging knowledge gaps and building confidence in communities.

#### Q.13. What is the full form of the 'BHARATI' initiative recently launched by APEDA?

- A) Bharat's Centre for Agriculture, Innovation and Export
- B) Bharat's Hub for Agritech, Resilience, Advancement, and Incubation for Export Enablement
- C) Bharat's Agricultural Development and Export Authority
- D) Bharat's Agricultural Technology and Export Centre

#### Answer: B

- ✓ Agricultural and Processed Food Products Export Development Authority (APEDA) launched its new initiative BHARATI.
- ✓ BHARATI, stands for Bharat's Hub for Agritech, Resilience, Advancement and Incubation for Export Enablement.
- ✓ It has been designed to empower 100 agri-food and agri-tech startups, accelerate their journey, promote innovation and create new export opportunities for young entrepreneurs.
- ✓ It is conceived as APEDA's vision to achieve \$50 billion in agri-food exports for its Scheduled Products by 2030.
- ✓ It is structured to complement and enhance industry and government-led incubation programmes in the agriculture, food and food processing sectors.
- ✓ It seeks to drive innovation in high-value categories such as GI-tagged agri-products, organic foods, superfoods, novel processed Indian agri-foods, livestock products and AYUSH products.



#### Q.14. What is the theme of India Mobile Congress (IMC) 2025?

A) Digital India for All

B) Empowering with 6G

C) Innovate to Transform

D) Connecting the Future

#### Answer: C

- ✓ Union Communications Minister Jyotiraditya M. Scindia launched an AI-powered mobile app for the upcoming India Mobile Congress (IMC) 2025.
- ✓ The 9th edition of IMC will be held from October 8-11, 2025 at Yashobhoomi Convention Centre, Dwarka, New Delhi.
- ✓ The theme of India Mobile Congress (IMC) 2025 is "Innovate to Transform."
- ✓ The event will showcase over 1,000 innovations across sectors such as 5G/6G, Artificial Intelligence, IoT, quantum computing, semiconductors, clean technology, and cybersecurity.
- ✓ IMC 2025 aims to be a leading platform for policy dialogue, technological exhibitions, and industry collaboration.

#### Q.15. Which city is the host of 18th edition of Inclusion International's World Congress 2025?

A) Sharjah, United Arab Emirates

B) Paris, France

C) New Delhi, India

D) Dubai, United Arab Emirates

#### Answer: A

- ✓ Sharjah will host the 18th edition of Inclusion International's World Congress 2025 from September 15 to 17 at Expo Centre Sharjah.
- ✓ The theme is "We Are Inclusion", marking the first time the event is held in the Middle East and North Africa (MENA) region.
- ✓ Participants from more than 70 countries will discuss inclusive education, systemic reforms, advocacy, healthcare, legal rights, employment, and community participation.

### STATIC GK Based Current Affairs MCQs 4 September 2025

#### O.1. Scheduled banks are included under which schedule of the RBI act 1934?

A) 1st schedule

B) 2nd schedule

C) 3rd schedule

D) 4th schedule

Answer: B



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- Q.2. What is the minimum paid up capital of a bank, must have to be eligible for inclusion in the Reserve Bank of India at 1934's Second Schedule to attain Scheduled Banks' status?
  - A) Rs. 2 lakhs

B) Rs. 4 lakhs

C) Rs. 5 lakhs

D) Rs. 20 lakhs

#### Answer : C

- Q.3. RRBs are Indian government owned scheduled commercial banks that operate at the regional level in several states. What is the share of the central government in the regional rural banks?
  - A) 50

B) 35

C) 45

D) 15

#### Answer: A

- ✓ Regional Rural Banks should have the share of 50%, 15% and 35% owned by the central government, state government and sponsoring bank respectively.
- Q.4. What is the authorized capital of regional rural banks?
  - A) ₹20 lakhs

B) ₹50 lakhs

C) ₹ 1 crore

D) ₹5 crores

#### Answer: D

- Q.5. Which bank is the sponsor Bank of India's first regional rural bank Prathama Grama bank in Uttar Pradesh?
  - A) Indian bank

B) Canara Bank

C) Punjab National Bank

D) Syndicate Bank

#### Answer: D

- Q.6. Anyonya Co-operative Bank Limited (ACBL) is the first cooperative bank in India. Where was it located?
  - A) Uttar Pradesh

B) Gujarat

C) Maharashtra

D) Bihar

#### Answer: B

✓ First co-operative bank in India is Anyonya Co-operative Bank Limited (ACBL), which is based in Vadodara (previously Baroda) in Gujarat



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- Q.7. The local area bank scheme was introduced in August 1996. What is the minimum paid up capital required for setting up of local area banks?
  - A) Rs. 1 crore

B) Rs. 2 crores

C) Rs. 5 crores

D) Rs. 10 crores

#### Answer: C

- Q.8. What is the number of digits used to represent the universal account number?
  - A) 10

B) 20

C) 12

D) 16

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#### Answer : C

- Q.9. Society for Worldwide Interbank Financial Telecommunication (SWIFT) is 8 to 11\_.
  - A) digital code

B) alphabetic code

C) alpha-numerical code

D) Roman code

#### Answer: B

- **Q.10.** What is the full form of PPI?
  - A) Postpaid Payment Instrument

**B)** Prepaid Payment Instrument

C) PostOffice Payment Inclusion

D) none of the above

#### Answer: B





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