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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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 <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 &amp; 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 18 September English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

**Q.1. Which festival is proposed for inclusion in UNESCO's Representative List of the Intangible Cultural Heritage of Humanity?**

- A) Chhath Mahaparva
- B) Holi
- C) Diwali
- D) Pongal

**Answer : A**

- ✓ The Ministry of Culture has started consultations to include Chhath Mahaparva in UNESCO's Representative List of the Intangible Cultural Heritage of Humanity.
- ✓ The meeting was held at Indira Gandhi National Centre for the Arts (IGNCA), New Delhi, under UNESCO's 2003 Convention.
- ✓ Diplomats from the United Arab Emirates (UAE), Suriname, and the Netherlands supported the multinational nomination. UNESCO recognition will help global awareness, documentation, and preservation of Chhath Mahaparva.
- ✓ The festival is dedicated to Sun God and Goddess Chhathi Maiya, celebrated in Bihar, Jharkhand, Uttar Pradesh, West Bengal, and by diaspora worldwide.
- ✓ India currently has 15 cultural elements inscribed in UNESCO's Representative List.

### UNESCO IN NEWS 2025

- Ministry of Culture has started consultations to include Chhath Mahaparva in UNESCO's Representative List of the Intangible Cultural Heritage of Humanity.
- India has officially nominated the 'Ancient Buddhist Site, Sarnath' for the UNESCO World Heritage List under the 2025–26 nomination cycle.
- United States will again withdraw from the United Nations Educational, Scientific and Cultural Organization (UNESCO).
- The 'Maratha Military Landscape of India' has become the 44th property of India to be inscribed on the UNESCO World Heritage List.
- Uttar Pradesh's Salkhan Fossils Park, located in the Sonbhadra district, has made it to UNESCO's tentative list of World Heritage Sites.





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- The Lakkundi group of monuments in Karnataka is being proposed for inclusion on UNESCO's tentative list of World Heritage Sites.
- Port Royal, Jamaica, is currently undergoing the nomination process to be inscribed on UNESCO's World Heritage List.
- The classical ancient Indian texts, Natyashastra and Shrimad Bhagavad Gita, have been inscribed in UNESCO's Memory of the World Register.
- La Prensa, a Nicaraguan newspaper, was indeed announced as the recipient of the UNESCO/Guillermo Cano World Press Freedom Prize for 2025.
- Two Indian heritage conservation projects—the Abathsahayeswarar Temple Conservation Project in Thukkatchi, Tamil Nadu, and the BJPCI Conservation Project of Mumbai, Maharashtra—have won UNESCO's Asia-Pacific Awards for Cultural Heritage Conservation 2024.
- UNESCO recently designated 16 new Global Geoparks, increasing the total number of geoparks in its network to 229 across 50 countries.
- UNESCO and the Indian Ministry of Electronics and Information Technology (MeitY) are collaborating on an AI Readiness Assessment (AI RAM) initiative in India.
- UNESCO has declared West Bengal as a top destination for heritage tourism.
- Kozhikode made history by becoming the first UNESCO City of Literature in India.
- **India added 6 new properties to its UNESCO Tentative List, increasing the total count of tentative sites in the country to 62.**
  - 1. Kanger Valley National Park (Chhattisgarh)
  - 2. Mudumal Megalithic Menhirs (Telangana)
  - 3. Ashokan Edict Sites along the Mauryan Routes
  - 4. Chausath Yogini Temples
  - 5. Gupta Temples of North India
  - 6. Palace-Fortresses of the Bundelas (Madhya Pradesh & Uttar Pradesh)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- Formation : 16 November 1945
- Headquarters : Paris, France
- Director-General : Audrey Azoulay (France)
- India currently has 44 UNESCO World Heritage Sites. This includes 36 cultural sites, 7 natural



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sites, and 1 mixed site

**Q.2. Global Innovation Index 2025 of the World Intellectual Property Organization, which rank has India got?**

- A) 38
- B) 44
- C) 67
- D) 73

**Answer : A**

- ✓ In the Global Innovation Index (GII) 2025 of the World Intellectual Property Organization (WIPO), European country Switzerland is first and Sweden is second. Whereas India got 38th rank.
- ✓ According to the Global Innovation Index (GII) 2025 of the World Intellectual Property Organization (WIPO), the growth rate of Research & Development (R&D) declined to 2.9 percent in the year 2024 and is estimated to further decline to 2.3 percent in the year 2025.
- ✓ India has risen to 38th rank in 2025, improving from 48th in 2020.
- ✓ Switzerland ranks first, followed by Sweden, United States, South Korea, and Singapore.
- ✓ India performs best in Knowledge & Technology Outputs (22nd) and Market Sophistication (38th). Weak areas for India are Business Sophistication (64th), Infrastructure (61st), and Institutions (58th).
- ✓ India is first among lower-middle-income economies and in the Central and Southern Asia region.

**Q.3. Global Innovation Index 2025 of the World Intellectual Property Organization, who has got the first rank?**

- A) Norway
- B) Sweden
- C) Switzerland
- D) Finland

**Answer : C**

- ✓ **World's top 10 most innovative countries 2025:**
- ✓ 1 Switzerland
- ✓ 2 Sweden
- ✓ 3 United States of America
- ✓ 4 Republic of Korea
- ✓ 5 Singapore
- ✓ 6 United Kingdom





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- ✓ 7 Finland
- ✓ 8 Netherlands (Kingdom of the Kingdom)
- ✓ 9 Denmark
- ✓ 10 China
- ✓ **Top innovation clusters:**
- ✓ Shenzhen-Hong Kong-Guangzhou (China and Hong Kong), followed by Tokyo-Yokohama (Japan) and San Jose-San Francisco (USA).
- ✓ India has four clusters in the top 100: Bengaluru (21st), Delhi (26th), Mumbai (46th) and Chennai (84th).

**Q.4. Who won the FIDE Grand Swiss tournament for the second consecutive year?**

**A) Vidit Gujrathi**

**B) Tan Zhongyi**

**C) Vaishali Rameshbabu**

**D) Koneru Humpy**

**Answer : C**

- ✓ Vaishali Rameshbabu won the FIDE Grand Swiss Tournament in Samarkand, Uzbekistan for the second consecutive time.
- ✓ Vaishali became the first player to win this elite event twice in a row in the women's section.
- ✓ Vaishali Rameshbabu won the FIDE Grand Swiss Tournament for the second time in a row after 2023.
- ✓ She sealed her victory by drawing against former women's world champion Tan Zhongyi in the final round in Samarkand, Uzbekistan.
- ✓ With this win, Vaishali became the third Indian woman to qualify for the 2026 Candidates Tournament, along with Koneru Humpy and Divya Deshmukh.
- ✓ R. Vaishali is India's 84th Grandmaster, and the third Indian woman Grandmaster, who achieved her title in December 2023 by crossing 2500 FIDE rating points.

## CHESS GRANDMASTER IN NEWS 2025

- Vaishali Rameshbabu won the FIDE Grand Swiss Tournament in Samarkand, Uzbekistan for the second consecutive time.
- S. Rohith Krishna has become India's 89th chess Grandmaster after achieving his final GM-norm at the Almaty Region Open Qonaev Cup 2025.
- Divya Deshmukh of Maharashtra became the first Indian chess player to win the FIDE Women's



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Chess World Cup title by beating compatriot Grandmaster (GM) Koneru Humpy.

- Divya Deshmukh becomes the first Indian woman to reach the FIDE Women's World Cup Final and secures a spot in the 2026.
- FIDE has announced that India will host the Chess World Cup from 30 October to 27 November 2025.
- Harikrishnan A. Ra has become India's 87th Grandmaster.
- Magnus Carlsen, the world number one chess player, secured victory in the SuperUnited Rapid and Blitz 2025 tournament held in Zagreb, Croatia
- L.R. Srihari became the 86th chess Grandmaster of India by securing his third Grandmaster norm at the Asian Individual Men's Chess Championship 2025.
- Indian Grandmaster Pranav Venkatesh, aged 18, won the FIDE World Junior Chess Championship 2025
- Grandmaster R Praggnanandhaa clinched the Tata Steel Masters 2025 title in Netherlands by defeating World Champion D Gukesh.

**Q.5. Global Innovation Index (GII), recently in news, is published by:**

A) World Bank

B) World Economic Forum

C) Asian Development Bank

D) World Intellectual Property Organisation

**Answer : D**

- ✓ According to the World Intellectual Property Organisation's (WIPO) Global Innovation Index (GII) 2025, R&D growth fell to 2.9 per cent in 2024 and is projected to drop further to 2.3 per cent in 2025.
- ✓ It is a ranking of countries as per their success and capacity in innovation.
- ✓ It was first time launched in 2007, and has become the leading global benchmark for measuring and comparing innovation performance.
- ✓ It is recognized by the UN General Assembly as an authoritative reference for Science, Technology and Innovation (STI) policies.
- ✓ It is published yearly by the World Intellectual Property Organization (WIPO).
- ✓ It tracks global innovation trends through investment patterns, technological progress, adoption rates, and socioeconomic impacts.





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**Q.6. Who has been appointed as India's Executive Director (ED) to the Asian Development Bank (ADB)?**

A) Vikas Sheel

B) L Satya Srinivas

C) Tarun Bajaj

D) Rajiv Gauba

**Answer : B**

- ✓ L Satya Srinivas Appointed as India's Executive Director to Asian Development Bank (ADB).
- ✓ The Appointments Committee of Cabinet (ACC) chaired by Prime Minister Narendra Modi approved the appointment of L Satya Srinivas, Special Secretary in the Department of Commerce (DoC), Ministry of Commerce and Industry (MoC&I), as India's Executive Director (ED) to the Asian Development Bank (ADB).
- ✓ He succeeds Vikas Sheel.
- ✓ India remains a major stakeholder in the ADB, being the 4th largest shareholder and its biggest borrower after Japan, the United States, and China

## ADB IN NEWS 2025

- L Satya Srinivas Appointed as India's Executive Director to Asian Development Bank (ADB).
- India, ADB Ink \$126.4 M Deal for Sustainable Tourism in Uttarakhand
- Asian Development Bank (ADB) approved a USD 125 million loan for the Assam Urban Sector Development Project on 1 September 2025.
- Asian Development Bank and Green Climate Fund have launched a \$200 million India Green Finance Facility to boost clean energy investments
- ADB and Shriram Finance Limited have signed a loan agreement for \$150 million to boost access to finance for micro, small, and medium-sized enterprises in India.
- ADB Launches "Frontier Seed" to Catalyze Private Sector Growth and Ocean Impact in the Pacific
- ADB has approved a \$200-million loan to enhance the development of climate-and disaster-resilient sewerage and drainage infrastructure in Kolkata, aiming to improve the city's livability.
- ADB Masato Kanda has assumed office as the 11th President of ADB. Kanda has succeeded Masatsugu Asakawa.
- ADB has signed a USD 500 million (about Rs 4,250 crore) loan to support green and sustainable infrastructure projects aligned with the country's climate commitments.



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- ADB have signed a \$42 million loan to provide coastal and riverbank protection to increase resilience of local communities and natural ecosystems in the state of Maharashtra.
- ADB has approved a USD 788.8-million (about Rs 6,620 crore) results-based loan to Andhra Pradesh for the development of Amaravati as a green and smart capital city that offers world-class infrastructure.
- Asian Development Bank (ADB) and the National Bank for Financing Infrastructure and Development (NaBFID) have collaborated to address the substantial funding gap in India's infrastructure sector
- Asian Development Bank (ADB) on Wednesday approved a \$500 million loan to support India's economic growth by promoting environmentally sustainable infrastructure.
- Asian Development Bank (ADB) lowered India's GDP growth forecast for FY25 to 6.5% from 7% and for FY26 to 7% from 7.2%.
- ASIAN DEVELOPMENT BANK (ADB)
- Founded : 19 December 1966
- HQ : Mandaluyong, Metro Manila, Philippines
- 11th President : Masato Kanda (Japan)
- Vice President : Ashok Lavasa (Indian)
- Director of ADB for India : Mio Oka (Japan)
- Executive Director : L Satya Srinivas
- Member Countries : 69 (Israel)
- Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.

**Q.7. Consider the following statements regarding PM MITRA Parks, recently seen in the news:**

- 1. Ministry of Commerce and Industry is the nodal ministry for the PM MITRA scheme.**
- 2. MITRA parks can be either Greenfield or Brownfield.**

**Which of the statements given above is/are correct?**

- |                        |                           |
|------------------------|---------------------------|
| <b>A) 1 only</b>       | <b>B) 2 only</b>          |
| <b>C) Both 1 and 2</b> | <b>D) Neither 1 nor 2</b> |





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## Answer : B

- ✓ The Prime Minister recently laid the foundation stone of the country's first Pradhan Mantri Mega Integrated Textile Region and Apparel (PM MITRA) Park in Madhya Pradesh's Dhar District
- ✓ **About PM MITRA Park:**
- ✓ **Pradhan Mantri Mega Integrated Textile Region and Apparel (PM MITRA) is a mega textile hub that brings every step of textile production, like spinning, weaving, dyeing, printing, and garment-making, into one single place.**
- ✓ Each park covers a large area (about 1,000 acres or more) and acts as a complete ecosystem for textile manufacture.
- ✓ MITRA parks can be either Greenfield or Brownfield.
- ✓ The scheme is inspired by the vision “Farm to Fibre to Factory to Fashion to Foreign” and aims to make Indian textiles cheaper, faster to market, and of higher quality.
- ✓ Nodal Ministry: Ministry of Textiles
- ✓ PM MITRA will develop 50% area for pure Manufacturing Activity, 20% area for utilities, and 10% of area for commercial development.
- ✓ The Ministry of Textiles will provide financial assistance up to Rs 800 crores per park for Greenfield projects and up to Rs 500 crores per park for Brownfield projects.
- ✓ **The seven approved PM Mitra Parks are being set up in:**
- ✓ Tamil Nadu (Virudhunagar)
- ✓ Telangana
- ✓ Gujarat
- ✓ Karnataka
- ✓ Madhya Pradesh
- ✓ Uttar Pradesh (Lucknow district)
- ✓ Maharashtra.
- ✓ The Scheme has a budget outlay of Rs. 4445 Crore including administrative expenses of Rs 30 crore over 7-year period up to 2027-28
- ✓ PM MITRA mega textile parks will boost the textiles sector in line with 5F (Farm to Fibre to Factory to Fashion to Foreign) vision.



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- ✓ The scheme envisages to leverage the Public Private Partnership (PPP) model for fast paced implementation in a time-bound manner.

**Q.8. Consider the following statements regarding Bima Sugam Portal:**

1. It is a unified digital marketplace for insurance, designed to bring all stakeholders onto a single platform.
2. It serves as a centralised database to answer insurance-related queries of customers.

**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**

- ✓ Insurance Regulatory and Development Authority of India have officially announced the launch of the much-awaited Bima Sugam portal.
- ✓ It is a unified digital marketplace for insurance, designed to bring insurers, intermediaries, and customers onto a single platform.
- ✓ It is backed by the Life Insurance Council and the General Insurance Council (GIC).
- ✓ Features of Bima Sugam Portal
- ✓ It helps users to buy, sell, service, renew, manage, and even claim insurance policies with ease and full transparency.
- ✓ This platform will serve as a centralised database to answer insurance-related queries and help consumers navigate the complex world of insurance.
- ✓ It will cover life insurance in all its forms, including term plans, savings products (both participating and non-participating), annuity and pension plans, as well as ULIP products.
- ✓ Bima Sugam, the Indian digital insurance marketplace, has an authorized capital of ₹500 crore and a paid-up capital of approximately ₹310 crore.

## IRDAI IN NEWS 2025

- Ajay Seth chairman of the Insurance Regulatory and Development Authority of India (IRDAI), launched the official website of Bima sugam india federation (BSIF).
- Bima Sugam has an authorized capital of ₹500 crore (Rs. 5 billion) and a paid-up capital of ₹310





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crore.

- IRDAI has imposed a penalty of ₹5 crore on Policybazaar Web Aggregator Private Limited, now known as Policybazaar Insurance Brokers Private Limited.
- IRDAI mandated all life, general, and health insurers to extend coverage to 75,000 Gram Panchayats by FY 2026–27.
- Ajay Seth appointed as IRDAI Chairman for three years, succeeding Debasish Panda.
- IRDAI has set up a seven-member committee headed by former chairman of SBI Dinesh Khara to examine proposed amendments to the Insurance Act, 1938, and suggest a framework for its implementation.
- IRDAI introduced Bima-ASBA, a UPI-based premium payment system for life and health insurance.
- With an aim to provide “Insurance for All by 2047,” the Insurance Regulatory and Development Authority of India (IRDAI) has announced the ‘Bima Vahak’ initiative, a women-centric insurance field sales force, which is inching closer to implementation.
- The portal for 'Bima Vahak' is near completion and gearing up for a soft launch in April 2025.
- Neo-bank Freo has secured a Corporate Agent licence from the Insurance Regulatory and Development Authority of India (IRDAI).
- Insurance Regulatory and Development Authority of India (IRDAI)
- IRDAI was established on the recommendation of the R.N. Malhotra Committee, which the government of India established on Insurance Sector reform in 1993.
- Parliament passed the Insurance Regulatory and Development Authority Act 1999, which made the authority a statutory body in April 2000.
- Headquarters: Hyderabad, Telangana
- Chairperson: Ajay Seth
- It is the regulator of the Insurance sector in India

**Q.9. What was the official theme of the Rabi Abhiyan 2025 Conference?**

- A) Doubling Farmers' Income by 2030    B) One Nation – One Agriculture – One Team  
C) Sustainable Farming – Secure Future    D) Climate Resilient Agriculture for Atmanirbhar Bharat

**Answer : B**



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- ✓ The Rabi Abhiyan 2025 Conference was held on 15–16 September 2025 at Pusa, New Delhi, organised by the Ministry of Agriculture & Farmers' Welfare.
- ✓ It was chaired by Union Agriculture Minister Shivraj Singh Chouhan under the theme “One Nation – One Agriculture – One Team”.
- ✓ The aim was to strategise for the Rabi cropping season 2025–26 and set a foodgrain production target of 362.5 million tonnes.
- ✓ A major highlight was the launch of the Viksit Krishi Sankalp Abhiyan (from 3 Oct 2025), deploying 2,000 expert teams to guide farmers at the village level.

**Q.10. Under the One State–One RRB policy effective 1 May 2025, how many RRBs were consolidated into fewer entities?**

- A) From 28 to 15                      B) From 43 to 28  
C) From 56 to 43                      D) From 196 to 82

**Answer : B**

- ✓ NABARD will launch the Centralised Digital Credit Infrastructure (CDCI) platform for Regional Rural Banks (RRBs).
- ✓ The platform will provide end-to-end digital automation of credit delivery to improve efficiency and transparency.
- ✓ It will help RRBs compete with Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (MFIs).
- ✓ Linked to the One State–One RRB policy (1 May 2025), which consolidated 43 RRBs into 28.
- ✓ The CDCI will digitise loan origination, sanction, monitoring, and repayment processes.
- ✓ It will also support innovative products like housing loans with first-loss default guarantees and MSME-focused credit.
- ✓ The initiative strengthens financial inclusion and aligns with Digital India & Aatmanirbhar Bharat.

**Q.11. Prime Minister Narendra Modi inaugurated the interim terminal building of Purnia Airport in which state?**

- A) West Bengal                      B) Uttar Pradesh  
C) Bihar                                D) Jharkhand

**Answer : C**



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- ✓ Prime Minister Narendra Modi inaugurated the interim terminal building of Purnia Airport in Bihar's Seemanchal region and launched projects worth Rs. 36,000 crore, covering power, rail, irrigation, agriculture, housing, and connectivity.
- ✓ The biggest project was the 3×800 MW Pirpainti Thermal Power Plant in Bhagalpur, worth Rs. 25,000 crore, the largest private investment in Bihar's power sector.
- ✓ Foundation stone was laid for Kosi-Mechi Intra-State River Link Project (Phase-1) costing Rs. 2,680 crore, to enhance irrigation and flood control with increased discharge capacity up to 20,000 cusecs.
- ✓ The Kosi-Mechi River Link Project is designed to benefit the districts of Araria, Purnea, Kishanganj, and Katihar in Bihar's northeast region.
- ✓ The government also announced the National Makhana Board under the Ministry of Agriculture & Farmers' Welfare, to boost Bihar's makhana production which accounts for 90% of India's output.

## AIRPORT IN NEWS 2025

- Prime Minister Narendra Modi inaugurated the interim terminal building of Purnia Airport in Bihar's Seemanchal region and launched projects worth Rs. 36,000 crore.
- Union Cabinet has approved the development of a new greenfield airport at Kota-Bundi, Rajasthan at the cost of ₹1,507 crore.
- Yantai Penglai International Airport's Terminal 2 in China has been named the world's most beautiful airport of 2025 by the Prix Versailles awards.
- 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 organization Skytrax.
- Indira Gandhi International Airport (IGIA) in Delhi has been named among the top-10 hub airports across Asia-Pacific and Middle East, according to the Airports Council International (ACI) Asia-Pacific & Middle East's Air Connectivity Ranking 2024.
- 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





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Agrasen Airport at Hisar, Haryana.

- Delhi's Indira Gandhi International Airport, operated by GMR Airports Infrastructure Limited, was indeed awarded the ASQ Airport Experience Award 2024 for the "Best Airport Over 40 Million Passengers" in the Asia-Pacific region.
- The Bihta Airport, being developed as a brownfield airport, will be a part of the existing Jay Prakash Narayan International Airport just 35 km away from Patna.

**Q.12. The recently approved Defence Procurement Manual (DPM) 2025 will govern revenue procurements worth approximately how much in FY 2025-26?**

- A) 50,000 crore
- B) 1 lakh crore
- C) 75,000 crore
- D) 1.5 lakh crore

**Answer : B**

- ✓ Union Defence Minister Rajnath Singh approved the Defence Procurement Manual (DPM) 2025, replacing the 2009 version to streamline revenue procurement in the Ministry of Defence (MoD).
- ✓ The new manual emphasizes indigenisation, transparency, faster decision-making, and stronger participation from MSMEs, startups, and Defence Public Sector Undertakings (DPSUs).
- ✓ The DPM 2025 will govern revenue procurements worth nearly Rs. 1 lakh crore in FY 2025-26 and aims to strengthen operational readiness of the Indian Army (IA), Indian Navy (IN), and Indian Air Force (IAF) while reducing procurement delays and cost escalations.
- ✓ The policy introduces relaxations such as reducing Liquidated Damages (LD) to 0.1%, limiting LD caps to 5%, and exempting prototype development from penalties.
- ✓ It ensures suppliers may receive guaranteed orders for up to five years, extendable to 10 years in special cases.

**Q.13. Which institute signed an MoU with Aditya Birla Fashion & Retail Limited (ABFRL) to empower rural women of SHG Jeevika in Bihar?**

- A) NID Ahmedabad
- B) NIFT Delhi
- C) IIIT Bhagalpur
- D) NIFT Patna

**Answer : D**



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- ✓ National Institute of Fashion Technology (NIFT), Patna, Bihar, signed a Memorandum of Understanding (MoU) with Aditya Birla Fashion & Retail Limited (ABFRL) to provide skill development and employment opportunities to rural women of Self-Help Groups (SHGs) under the Jeevika initiative, in the presence of Union Minister of Textiles Giriraj Singh.
- ✓ The MoU is focused on empowering Jeevika Didis, members of SHGs formed under the Bihar Rural Livelihoods Promotion Society (BRLPS), by training them with industry-relevant skills in the textile and apparel sector to improve their livelihoods
- ✓ The Jeevika program was launched in 2006 by the Government of Bihar with support from the World Bank (WB) to reduce rural poverty, promote women's empowerment, and enhance income opportunities through SHGs.

**Q.14. Who is the author of the biography "M.S. Swaminathan: The Man Who Fed India," recently published in September 2025?**

- A) Priyambada Jayakumar
- B) Arundhati Roy
- C) Ramachandra Guha
- D) Shashi Tharoor

**Answer : A**

- ✓ The biography "M. S. Swaminathan: The Man Who Fed India", authored by Priyambada Jayakumar, was released to commemorate the 100th birth anniversary of Monkombu Sambasiva (M.S.) Swaminathan, born on 7 August 1925.
- ✓ Published by HarperCollins India, the book highlights his remarkable contributions to agriculture and India's Green Revolution.
- ✓ M.S. Swaminathan is regarded as the "Father of the Green Revolution" for introducing high-yielding varieties of wheat and rice that transformed India's food security landscape.
- ✓ Swaminathan received numerous awards, including the Ramon Magsaysay Award (1971), the inaugural World Food Prize (1987), and India's highest civilian honour, Bharat Ratna (2024).
- ✓ His national honours include Padma Shri (1967), Padma Bhushan (1972), and Padma Vibhushan (1989), acknowledging his lifelong service to science, agriculture, and society.



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**Q.15. Who has been reappointed as the Executive Director of UN Women for a second term starting September 2025?**

A) Antonio Guterres

B) Phumzile Mlambo-Ngcuka

C) Amina J. Mohammed

D) Dr. Sima Bahous

**Answer : D**

- ✓ Dr. Sima Bahous, a seasoned Jordanian diplomat, has been reappointed as the Executive Director of UN Women for a second term beginning on 11 September 2025 by UN Secretary-General António Guterres.
- ✓ She advanced gender equality in global policy, enhanced operational transparency, and strengthened crisis response with a focus on women's leadership.
- ✓ Her reappointment comes at a critical moment, coinciding with the launch of the UN Women Strategic Plan 2026–2029

**Q.16. What global rank did Kotak811 achieve in banking app downloads during the first half of 2025?**

A) 1st

B) 2nd

C) 3rd

D) 4th

**Answer : C**

- ✓ Kotak Mahindra Bank's Kotak811 app achieved the 3rd position globally in banking app downloads in the first half of 2025, according to Sensor Tower.
- ✓ It recorded over 16 million downloads, surpassing SBI's Yono app, which ranked 4th with 14 million downloads

**Q.17. The 14th Sirarakhong Hathei Chilli Festival is celebrated in which state?**

A) Tripura

B) Manipur

C) Sikkim

D) Assam

**Answer : B**

- ✓ Manipur inaugurated the 14th Sirarakhong Hathei Chilli Festival in Ukhrul district on 17 September.
- ✓ The festival lasts 14 days and promotes Sirarakhong Hathei, a Geographical Indication (GI)-tagged chilli.
- ✓ Sirarakhong Hathei is famous for its unique aroma and flavour across India.
- ✓ Cultural performances were organised to showcase the rich heritage of the region.
- ✓ A Buyer-Seller Meet was held to enhance economic opportunities for farmers.





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- ✓ A tree plantation drive was also held under the national initiative 'Ek Ped Maa Ke Naam'.

**Q.18. The World Trade Report 2025 is released by which organization?**

- A) International Monetary Fund (IMF)   B) World Bank  
C) World Trade Organization (WTO)   D) United Nations Development Programme (UNDP)

**Answer : C**

- ✓ The World Trade Organization (WTO) released the World Trade Report 2025 highlighting the impact of Artificial Intelligence (AI) on global trade.
- ✓ With proper enabling policies, AI could boost cross-border trade of goods and services by nearly 40% by 2040 through productivity gains and lower costs.
- ✓ Global trade is projected to rise by 34–37%, while global GDP may increase by 12–13% by 2040 under different scenarios.
- ✓ In 2023, global trade in AI-enabling goods like semiconductors and raw materials was worth USD 2.3 trillion.
- ✓ If low- and middle-income nations narrow their digital gap by 50%, their incomes could rise by 15% and 14% respectively.
- ✓ Report stresses bridging the digital divide, investing in skills, and ensuring open, predictable trade policies

## STATIC GK Based Current Affairs MCQs 18 September 2025

**Q.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**

**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**



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**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

**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**



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**Q.8. What is the number of digits used to represent the universal account number?**

- A) 10
- B) 20
- C) 12
- D) 16

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



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



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



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



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



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

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



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



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



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



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