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Hey there,

Your Aparchit sir is here.

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

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

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





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State - Himachal Pradesh  
Selected as - IBPS PO



Name - Samridhi  
State - Bihar  
Selected as - PO



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



Name - Neelam  
State - Jharkhand  
Selected as - IBPS P



Name - Anju  
Selected as - IBPS PO



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



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



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



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



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



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



Name - Mehalar  
State - Tamilnadu  
Selected as - IBPS Clerk



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## Aparchit 20 September English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

**Q.1. Which Indian company became the first payment aggregator to integrate with Apple Pay for cross-border transactions in September 2025?**

- A) Paytm
- B) Razorpay
- C) PhonePe
- D) CRED

**Answer : B**

- ✓ Razorpay has become the first Indian payment aggregator to integrate with Apple Pay for cross-border transactions.
- ✓ The move enables Indian merchants to offer one-tap, biometric checkout to global customers, boosting trust and ease of payments.
- ✓ Early pilots showed 58% higher conversions, 45% faster checkout, and 12% higher order value. Apple Pay, with 500M+ global users, gives Indian brands wider international reach.
- ✓ Brands like Sabyasachi, Akasa Air, Mokobara, House of Masaba have already adopted it.
- ✓ The integration complies with India's cross-border payment regulations and strengthens Razorpay's global expansion.

### RBI CROSS-BORDER PAYMENT AGGREGATOR IN NEWS 2025

- Razorpay has become the first Indian payment aggregator to integrate with Apple Pay for cross-border transactions.
- FIEO Signs MoU with BRISKPE to Enable Secure and Efficient Cross-Border Payments.
- EximPe has received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator – Cross Border (PA-CB).
- Skydo Technologies has received in-principle approval from the RBI to operate as a Payment Aggregator-Cross Border entity.
- PayPal and Worldline have received in-principle approval from the Reserve Bank of India (RBI) to operate as cross-border payment aggregators in India.
- Amazon Pay, Adyen, and BillDesk have been granted the Reserve Bank of India's (RBI) cross-border payment aggregator license, joining Cashfree in this newly regulated sector.





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**Q.2. Which international body hailed India's Unified Payments Interface (UPI) as a global model for digital payments?**

- A) World Bank
- B) Asian Development Bank (ADB)
- C) Bank for International Settlements (BIS)
- D) International Monetary Fund (IMF)

**Answer : D**

- ✓ International Monetary Fund (IMF) hailed India's Unified Payments Interface (UPI) as a global model for digital payments
- ✓ UPI processed over 20 billion transactions in August 2025, worth ₹24.85 lakh crore, making it the world's largest retail fast payment system.
- ✓ Built on India's Digital Public Infrastructure (DPI) – Pradhan Mantri Jan Dhan Yojana (PMJDY) for financial inclusion, Aadhaar for digital identity, and mobile internet penetration.
- ✓ The IMF praised UPI's interoperability, low-cost design, and open architecture, which prevent monopolies and encourage innovation.
- ✓ Globally, UPI is linked with PayNow (Singapore) and operational in United Arab Emirates (UAE), Mauritius, Nepal, Bhutan, and even usable at the Eiffel Tower in France.
- ✓ National Payments Corporation of India (NPCI) raised the Person-to-Merchant (P2M) transaction limit to ₹10 lakh/day for verified categories.

## IMF IN NEWS 2025

- Government of India has approved the appointment of Dr. Urjit Ravindra Patel, ex-Governor of the Reserve Bank of India (RBI), as the Executive Director (ED) for India at the International Monetary Fund (IMF).
- International Monetary Fund (IMF) has increased India's gross domestic product (GDP) growth forecast to 6.4 % for fiscal year 2025-26 as compared to its 6.2% forecast in April 2025.
- Indian-American economist Gita Gopinath will leave the IMF by the end of August 2025 to rejoin Harvard as the inaugural Gregory and Ania Coffey Professor of Economics in the Department of Economics.
- Gopinath, who had joined the IMF in January 2019 as chief economist and was promoted to first



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deputy managing director in January 2022.

- According to an IMF report from July 20, 2025, titled "Growing Retail Digital Payments: The Value of Interoperability", India has become a global leader in fast retail digital payments, primarily due to the success of the Unified Payments Interface (UPI).
- In a sudden move, govt has removed Krishnamurthy Subramanian, its nominee on the IMF board, six months before his tenure was to end.
- India has temporarily appointed Parameswaran Iyer as its nominee director on the IMF board.
- According to the recently published International Monetary Fund (IMF) report, India is expected to overtake Japan to become the world's fourth-largest economy in the financial year 2025.
- Currently, India is the world's 5th largest economy in terms of its gross domestic product (GDP) at market price in US dollar terms.
- FSAP, or Financial Sector Assessment Program, is a joint initiative of the World Bank and International Monetary Fund (IMF).
- International Monetary Fund (IMF)
- Founded : 1945
- Headquarters: Washington, D.C.
- Managing Director : Kristalina Georgieva (Bulgaria)
- Chief Economist : Pierre-Olivier Gourinchas (France)
- Member countries : 191 (Principality of Liechtenstein)
- IMF Released Report
- Global Financial Stability Report
- World Economic Outlook.
- The value of Special Drawing Right (SDR) is determined by the basket of 5 currencies.
- The currencies are, US Dollar, Japanese Yen, British Pound, Chinese Yuan and Euro.
- Special Drawing Right is known as the Paper Gold. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. SDR was introduced in the 1969
- by the IMF to solve the problem of International liquidity





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**Q.3. Consider the following statements regarding Adamya Fast Patrol Vessel:**

- 1. It is designed and built indigenously by Goa Shipyard Limited.**
- 2. It consists of Integrated Bridge and Platform Management System.**

**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**

- ✓ Indian Coast Guard ship fast patrol vessels Adamya was commissioned at Paradip Port.
- ✓ It is the first ship of the eight in series Adamya-class Fast Patrol Vessels (FPVs)
- ✓ 'Adamya' meaning 'indomitable' is a projection of ICG's will and commitment in ensuring safe, secure, and clean seas towards the maritime interest of the Nation.
- ✓ Developed by: It has been designed and built indigenously by Goa Shipyard Limited.
- ✓ Features of Adamya Fast Patrol Vessel
- ✓ Carrying Capacity: It displaces approx. 320 tons.
- ✓ It is propelled by two 3000 KW diesel engines to attain a maximum speed of 28 Knots along with an endurance of 1500 nm at economical speed.

**Q.4. Who has been appointed as the Chairperson of the Reserve Bank of India (RBI) Regulatory Review Cell (RRC)?**

- A) M. Rajeshwar Rao                                      B) Shaktikanta Das  
C) Rana Ashutosh Kumar Singh                                      D) T. Rabi Sankar

**Answer : C**

- ✓ RBI Sets Up New Internal Mechanism to Review Regulations Periodically.
- ✓ Reserve Bank of India (RBI) announced the creation of a Regulatory Review Cell (RRC) under its Department of Regulation, effective 1 Oct 2025.
- ✓ The RRC will ensure that all RBI regulations are reviewed every 5–7 years for relevance, efficiency, and global alignment.
- ✓ It will be chaired by Rana Ashutosh Kumar Singh (MD, SBI), with five other senior experts from banking, NBFCs, and insurance.



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- ✓ A parallel Advisory Group on Regulation (AGR) of external experts will provide industry feedback into the review process.
- ✓ The review will consider objectives, supervisory experience, court rulings, global best practices, and redundancies.
- ✓ The AGR will have a 3-year tenure (extendable by 2 years), ensuring continuity in regulatory reforms.

## COMMITTEE IN NEWS 2025

- Union Education Ministry formed a panel led by Vineet Joshi to reduce student dependency on coaching centres and review competitive exams.
- The Reserve Bank had set up the Committee on the MIBOR Benchmark headed by Ramanathan Subramanian to review the rupee interest rate benchmarks in the country, especially the usage of Mumbai Interbank Outright Rate (MIBOR), and to examine the need for transition to new benchmarks.
- IRDAI has set up a seven-member committee headed by former chairman of State Bank of India Dinesh Khara to look into the proposed amendments to the Insurance Act, 1938 and suggest a framework for implementation of the same.
- The Reserve Bank of India has appointed a five-member Standing External Advisory Committee (SEAC), led by MK Jain, to assess applications for Universal and Small Finance Banks.
- To develop a framework for responsible and ethical enablement of artificial intelligence (FREE-AI) in the financial sector, the Reserve Bank of India (RBI) has set up an eight-member expert committee.
- The chairman of the expert committee is Professor Pushpak Bhattacharyya.
- The government of India has set up a Working Group to revise the base year of the Wholesale Price Index (WPI) and also suggest a road map to gradually transit from the existing WPI to the Producer Price Index.
- The base year of the present WPI is 2011-12 and it is to be switched to 2022-23.
- The Working Group will be headed by Professor Ramesh Chand.





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**Q.5. Consider the following statements regarding INS Rajali, recently seen in the news:**

**1. It is an Indian Naval Air Station.**

**2. It is located in Maharashtra.**

**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**

- ✓ Indian Navy's Eastern Naval Command recently hosted a two-day seminar on long-range maritime reconnaissance (LRMR) at INS Rajali, Arakkonam, underscoring India's growing maritime responsibilities and surveillance capabilities.
- ✓ **About INS Rajali:**
- ✓ It is an Indian Naval Air Station located near Arakkonam in Tamil Nadu.
- ✓ It was commissioned on March 11, 1992.
- ✓ It was named as 'Rajali', named after an aggressive bird of the Hawk family, predominant in the Tamil Nadu coastal belt.
- ✓ The air station is spread over 2,200 acres and is located 80 km west of Chennai.

## INS IN NEWS 2025

- Indian Navy has received the second indigenously built anti-submarine warfare-shallow watercraft INS Andorth.
- It draws its name from Androth Island in the Lakshadweep archipelago.
- It is the second of eight anti-submarine warfare-shallow watercraft (ASW-SWC) built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- INS Tamal, the Indian Navy's newest stealth frigate, commissioned in Russia on 1 July 2025, concluded a three-day port visit to Casablanca, Morocco, from 6–9 August 2025.
- INS Himgiri (Yard 3022) was delivered to the Indian Navy at GRSE, Kolkata.
- It is the third ship of Nilgiri Class (Project 17A) and the first of the class built at Garden Reach Shipbuilders & Engineers (GRSE).
- INS Nistar is India's first indigenously designed and built Diving Support Vessel (DSV), commissioned by the Indian Navy at Visakhapatnam.



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- Indian Navy's INS Sandhayak made her maiden port call at Port Klang, Malaysia, for hydrographic cooperation.
- It is the first of the indigenously designed and built Sandhayak-class hydrographic survey ship, which was commissioned in February 2024.
- It was constructed at Garden Reach Shipbuilders & Engineers (GRSE), Kolkata.
- Yard 12652 (Udaygiri) being built at Mazagon Dock Shipbuilders Limited (MDSL), was delivered to the Indian Navy.
- It is the second among the seven Project 17A (P-17A) frigates under construction at Mazagon Dock Shipbuilders Limited (MDSL) in Mumbai and Garden Reach Shipbuilders and Engineers in Kolkata.
- Prime Minister Narendra Modi commissioned three frontline naval warships and submarines - INS Surat, INS Nilgiri and INS Vagsheer at the Mazagon Dock Shipbuilders Limited (MDL), Mumbai, Maharashtra on 15 January 2025.
- INS Nilgiri is a stealth frigate and is the lead ship of the Indian Navy's Project 17A, to develop stealth frigates .
- INS Surat is the last of the four guided missile destroyer class ships to be constructed under Project 15B and INS Vaghsheer is the the sixth and final submarine of the Kalvari class built under Project 75 of the Indian Navy
- Larsen & Toubro (L&T) launched the second multi-purpose vessel (MPV) INS Utkarsh for the Indian Navy.
- Mumbai based Mazagon Dock Shipbuilders Limited (MDL) marked a key milestone in India's defence capabilities with the delivery of the sixth and final Scorpene-class submarine, INS Vaghsheer, to the Indian Navy.
- It is the sixth submarine of the first batch of six Kalvari-class submarines for the Indian Navy.
- INS Nirdeshak is the second ship under the Survey Vessel (Large) Project of the Indian Navy. It is designed to conduct hydrographic surveys, assist in navigation and support maritime operations.
- It is built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- Indian Navy is set to commission its latest multi-role stealth guided missile frigate, INS Tushil, at Kaliningrad, Russia
- Garden Reach Shipbuilders and Engineers (GRSE) Ltd delivered INS Nirdeshak to the Indian





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Navy. It is the second in a series of four Survey Vessels (Large) being built by the Garden Reach Shipbuilders and Engineers.

**Q.6. Consider the following statements regarding Swasth Nari, Sashakt Parivar Abhiyaan:**

**1. It is aimed at strengthening healthcare services for women and children across India.**

**2. It is initiative of the Ministry of Health and Family Welfare and the Ministry of Women and Child Development.**

**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**

- ✓ Prime Minister of India launched the 'Swasth Nari, Sashakt Parivar' (SNSP) Abhiyaan in Dhar, Madhya Pradesh.
- ✓ It is aimed at strengthening healthcare services for women and children across India, with a focus on improving access, quality care, and awareness.
- ✓ It is an initiative by the Ministry of Health and Family Welfare (MoHFW) and the Ministry of Women and Child Development (MoWCD),
- ✓ It encourages active participation from private hospitals and healthcare professionals to foster inclusive healthcare delivery.
- ✓ Objectives of Swasth Nari, Sashakt Parivar Abhiyaan
- ✓ Enhance Women's Health Through Comprehensive Screening and Services
- ✓ Promote Family Well-Being via Maternal and Child Care
- ✓ Foster Behaviour Changes Through Education
- ✓ Encourage Community Participation and Public Awareness.
- ✓ **Implementation Strategy**
- ✓ Nationwide Health Camps with Real-Time Monitoring : It will organise more than one lakh health camps across Ayushman Arogya Mandirs and Community Health Centres, coordinated and tracked through the SASHAKT portal.



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- ✓ **Multi-Platform Outreach for Awareness:** This abhiyan aims to leverage Doordarshan, All India Radio (AIR), and social media campaigns to maximise public awareness and participation

**Q.7. Where was the World Teak Conference, 2025 started for the first time?**

- A) Kochi, Kerala                      B) Visakhapatnam, Andhra Pradesh  
C) Chennai, Tamil Nadu              D) Hyderabad, Telangana

**Answer : A**

- ✓ World Teak Conference, 2025 held for the first time in Kochi, Kerala.
- ✓ For the first time in India, the World Teak Conference, 2025 has been organized.
- ✓ Its fifth edition began on September 17, 2025, in Kochi, Kerala.
- ✓ The previous edition was held in Accra, Ghana, until September 2022.
- ✓ The fifth edition of the World Teak Conference (WTC) began on September 17, 2025, at the Grand Hyatt Hotel in Kochi, Kerala. India is hosting this summit for the first time.
- ✓ The fourth World Teak Conference (WTC) 2022 was held in Accra, Ghana, from September 5-8, 2022.
- ✓ The first was in Costa Rica (2011), followed by Bangkok (2013), and Ecuador (2015).
- ✓ The event is expected to bring together more than 350 participants from over 40 countries, including forestry scientists, policymakers, researchers, and trade representatives.
- ✓ The theme of this edition is "Sustainable Development of the Global Teak Sector - Adapting to Future Markets and Environments."

**Q.8. Where will India's first private sector strategic petroleum reserve be established?**

- A) Tamil Nadu                      B) Karnataka  
C) Kerala                              D) Andhra Pradesh

**Answer : B**

- ✓ Megha Engineering has been awarded a Rs 5,700 crore contract for the construction and management of India's first private strategic petroleum reserve at Padur, Karnataka.
- ✓ This 2.5 million metric ton capacity facility will significantly boost India's energy security as a complement to the existing reserves.
- ✓ This venture includes the cost of filling crude oil worth USD 1.25 billion (Rs 11,020 crore) at current rates, making it the largest private investment in strengthening the country's energy security infrastructure.



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- ✓ This capacity is significantly lower compared to the United States' 727 million barrels and China's estimated 1200 million barrels.
- ✓ In 2018, the Union Cabinet gave initial approval for two PPP model projects: Padur in Karnataka (2.5 million metric tons) and Chandikhole in Odisha (4 million metric tons).

**Q.9. Saudi Arabia signed a NATO-based "Attack on One = Attack on Both" defense agreement with which country?**

- A) Nepal                                      B) Bangladesh  
C) Pakistan                                    D) Afghanistan

**Answer : C**

- ✓ Saudi Arabia and Pakistan signed a NATO-based "Attack on One = Attack on Both" defense agreement.
- ✓ Nuclear-armed Pakistan and Saudi Arabia have signed a NATO-style 'Strategic Mutual Defense Agreement' named "Attack on One = Attack on Both."
- ✓ In fact, the timing of this agreement appears to be a signal to Israel, which has rung alarm bells in Arab countries, as Israeli operations are increasing in Iran, Lebanon, Syria, Yemen, and now Qatar.
- ✓ This NATO-style defense agreement and the terminology of "Attack on One = Attack on Both" will be seen as a major diplomatic victory in Islamabad. The agreement can be seen as a strategic deterrent against India.
- ✓ Pakistan and Saudi Arabia have had informal defense relations for decades, this latest agreement is an important step towards formalizing security cooperation among Islamic countries

**Q.10. Where did India and FAO collaborate to make world-class blue ports for sustainable fisheries?**

- A) Gujarat, Diu and Puducherry                      B) Maharashtra, Diu and Gujarat  
C) Kerala, Diu and Telangana                      D) Tamil Nadu, Diu and Kerala

**Answer : A**

- ✓ India and the United Nations Food and Agriculture Organization (FAO) have joined hands to make world-class blue ports.
- ✓ Three pilot ports named Vanakbara in Diu, Karaikal in Puducherry, and Jakhau in Gujarat have been approved with a total investment of Rs 369.8 crore
- ✓ The Department of Fisheries under the Ministry of Fisheries, Animal Husbandry and Dairying has signed a technical cooperation program agreement with FAO to strengthen blue port infrastructure in India.





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- ✓ Under the Blue Ports framework, the Department of Fisheries is leading the development of smart and integrated fishing ports that combine technological innovation with environmental conservation.

**Q.11. Which country for the first time announced the launch of its 'ISSA-J1 satellite' with a PSLV rocket?**

- A) China
- B) United States
- C) Russia
- D) Japan

**Answer : D**

- ✓ Japan's ISSA-J1 Satellite to Launch on India's PSLV in 2027.
- ✓ A Japanese company has purchased an Indian PSLV rocket for the launch of its ISSA-J1 'In-Situ Space Situational Awareness-Japan 1' mission.
- ✓ This spacecraft will be launched in the spring of 2027 from the Satish Dhawan Space Centre on Sriharikota Island, Andhra Pradesh.
- ✓ For the first time, a Japanese company has purchased a complete Indian PSLV rocket to carry its ISSA-J1 satellite into space. ISSA-J1 stands for In-Situ Space Situational Awareness-Japan 1 mission.
- ✓ This spacecraft will be launched in the spring of 2027 from the Satish Dhawan Space Centre on Sriharikota Island, Andhra Pradesh, through India's Polar Satellite Launch Vehicle (PSLV).
- ✓ ISSA-J1, which means 'In-Situ Space Situational Awareness-Japan 1,' is being developed under Japan's Small Business Innovation Research (SBIR) program.

**Q.12. Recently Centre for Nano and Soft Matter Sciences (CeNS) has developed aluminium-ion battery, where is this institute located?**

- A) Chennai
- B) Hyderabad
- C) Bengaluru
- D) Mumbai

**Answer : C**

- ✓ CeNS Develops Flexible Aqueous Aluminium-Ion Battery in India.
- ✓ Bengaluru based Centre for Nano and Soft Matter Sciences (CeNS) has developed a flexible aqueous aluminium-ion battery
- ✓ Bengaluru based Centre for Nano and Soft Matter Sciences (CeNS) has developed a flexible aqueous aluminium-ion battery as a safe and sustainable alternative to commonly used lithium-ion batteries in phones, laptops, electric vehicles etc.



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- ✓ It is an autonomous institute under the Department of Science and Technology (DST), Government of India.
- ✓ This new battery uses aluminium, one of the most abundant metals on Earth, and a water-based solution. This combination makes it safer, cheaper and more environmentally friendly.
- ✓ This innovative battery stores energy efficiently and reliably, retaining 96.77% of its power after 150 charge-discharge cycles, limiting battery life in long daily use.

**Q.13. India got license for exploration of what in the Carlsberg Ridge of the Indian Ocean?**

A) Sillimanite

B) Feldspar

C) Kyanite

D) Polymetallic sulphides

**Answer : D**

- ✓ India has received a license from the International Seabed Authority located in Jamaica for exploration of polymetallic sulphides in the Carlsberg Ridge of the Indian Ocean
- ✓ Polymetallic nodules, also called manganese nodules, are rocky concretions formed of concentric layers of iron and manganese hydroxides around a core such as shark teeth or shells.
- ✓ This is the first license issued globally for the exploration of polymetallic sulphur nodules in the Carlsberg Ridge. The Carlsberg Ridge is an area of 300,000 sq km in the Arabian Sea in the north-western Indian Ocean.
- ✓ It forms the boundary between the Indian and the Arab tectonic plates, extending from near Rodrigues Island to the Owen Fracture Zone.
- ✓ Earlier, India had also applied for the Afanasy-Nikitin Seamount (ANS), which is yet to be approved. ANS is located in the central Indian Ocean and Sri Lanka has claimed exploration rights over this region.
- ✓ **About polymetallic sulphides (PMS)**
- ✓ These deposits are rich sources of metals like copper, zinc, gold and silver found on the seabed.
- ✓ About ISA
- ✓ Headquarters: Kingston, Jamaica.
- ✓ Members: 170 (including India).
- ✓ India's involvement in seabed exploration is not new. It had earlier secured exploration rights for polymetallic nodules in the Central Indian Ocean Basin (2002) and later for polymetallic sulphides along the Indian Ocean Ridge in 2016.



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- ✓ These contracts, valid until 2027 and 2031 respectively, laid the foundation for India's technical and institutional capabilities in deep-sea mining.

**Q.14. Which company recently signed a MoU with WHO India to launch the CSR initiative 'Nurturing Beginnings'?**

- A) Reliance Industries
- B) Tata Group
- C) Malabar Group
- D) Adani Group

**Answer : C**

- ✓ Malabar Group Signs MoU with WHO India to Launch CSR Initiative 'Nurturing Beginnings' in Urban Communities.
- ✓ Malabar Group signed a Memorandum of Understanding (MoU) with the World Health Organization (WHO) India to implement a Corporate Social Responsibility (CSR) initiative titled 'Nurturing Beginnings' at the company's headquarters in Calicut, Kerala.
- ✓ The initiative aims to improve maternal and child health and nutrition in disadvantaged urban areas

**Q.15. Which bank has recently launched the 'AU KOSMO Credit Card' in collaboration with KIWI?**

- A) AU Small Finance Bank
- B) Axis Bank
- C) HDFC Bank
- D) Federal Bank

**Answer : A**

- ✓ AU Small Finance Bank and KIWI Launch 'AU KOSMO Credit Card' on Rupay Network with UPI Integration.
- ✓ AU Small Finance Bank (AU SFB), India's largest small finance bank, in partnership with KIWI, a leading credit company on the Unified Payments Interface (UPI) platform, launched the 'AU KOSMO Credit Card' in India.
- ✓ The card is built on the Rupay Network and integrates UPI payments for both online and offline transactions, aligning with the growing preference for UPI-based banking.
- ✓ The AU KOSMO Credit Card is tailored for first-time credit card users and young professionals, offering a seamless digital onboarding process, inclusive banking benefits, and a zero-cost annual structure to encourage wider adoption.





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**Q.16. Which state recently became the first in India to issue ID cards to Self-Help Group (SHG) women?**

- A) Kerala
- B) Andhra Pradesh
- C) Karnataka
- D) Tamil Nadu

**Answer : D**

- ✓ Tamil Nadu Launches ID Cards & Rs 3,500 Crore Loan Scheme for SHG Women.
- ✓ Tamil Nadu (TN) Deputy Chief Minister Udhayanidhi Stalin launched the distribution of Identification (ID) cards and sanctioned loans worth ₹3,500 crore for Self-Help Group (SHG) women at Karuppur Engineering College, Salem.
- ✓ With this, Tamil Nadu became the first Indian state to issue ID cards to SHG women.
- ✓ Tamil Nadu has become the first state in India to introduce official ID cards for SHG women, ensuring recognition, easy access to welfare schemes, and priority support in government initiatives.
- ✓ Tamil Nadu pioneered the SHG movement in 1989 under former CM Kalam Karunanidhi, when the first women's SHG was introduced in Dharmapuri.

**Q.17. Who has become Bihar's first Woman FIDE Master (WFM)?**

- A) Marium Fatima
- B) Koneru Humpy
- C) Dronavalli Harika
- D) Tania Sachdev

**Answer : A**

- ✓ Marium Fatima Becomes Bihar's First Woman FIDE Master.
- ✓ In a groundbreaking achievement for Bihar, Marium Fatima from Muzaffarpur has become the state's first-ever Woman FIDE Master (WFM) in chess.
- ✓ At just 19 years old, she surpassed the 2000 Elo rating mark at the Commonwealth Chess Championship, earning her this prestigious title.
- ✓ Marium's accomplishment is a first in the 40-year sporting history of Muzaffarpur, marking a significant achievement for the district.
- ✓ With a FIDE rating of 2083, Marium stands among India's promising young chess talents.



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**Q.18. What is the name of the first 3D Air Surveillance Radar (3D-ASR) commissioned by the Indian Navy aboard a warship?**

- A) Agni
- B) Lanza-N
- C) Kaveri
- D) Surya

**Answer : B**

- ✓ Indian Navy has commissioned its first 3D Air Surveillance Radar (3D-ASR) aboard a warship.
- ✓ The radar, called Lanza-N, is developed by Tata Advanced Systems with Spanish defence company Indra. This is the first time Lanza-N is operational outside Spain.
- ✓ Tata Advanced Systems became the first Indian company to build and integrate next-generation naval surveillance radars.
- ✓ A radar assembly and testing facility is set up in Karnataka to speed up deliveries.
- ✓ Lanza-N can detect drones, supersonic fighters, anti-radiation missiles, and naval platforms.

**Q.19. Which state won the Best State Tourism Board Award at the India Travel Awards 2025?**

- A) Madhya Pradesh
- B) Uttar Pradesh
- C) Gujarat
- D) Bihar

**Answer : A**

- ✓ Madhya Pradesh Tourism Board (MPTB) won the 'Best State Tourism Board' Award at the India Travel Awards 2025 in New Delhi.
- ✓ The award was presented by Union Minister Gajendra Singh Shekhawat for excellence in innovation, sustainable growth, and tourism leadership.
- ✓ Madhya Pradesh Tourism Board (MPTB) initiatives include eco-tourism circuits, community homestays, adventure tourism, and hospitality upgrades.
- ✓ The award strengthens Madhya Pradesh's identity as the "Heart of Incredible India."

## STATIC GK Based Current Affairs MCQs 20 September 2025

**Q.1. Grammy Award is given in which of the following field?**

- A) Music
- B) Journalism
- C) Environment
- D) Medicine

**Answer : A**



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**Q.2. Who conducts Monetary Policy operations in India?**

- A) State Bank of India
- B) Reserve Bank of India
- C) Ministry of Finance
- D) All of the above

**Answer : B**

- ✓ Reserve Bank of India (RBI) frames the monetary policy in India, under the provisions of the Reserve Bank of India Act, 1934.

**Q.3. What is the present inflation target set by the Central Government?**

- A) 2 % with a tolerance band of +/- 2%    B) 3 % with a tolerance band of +/- 2%
- C) 4 % with a tolerance band of +/- 2%    D) 5 % with a tolerance band of +/- 2%

**Answer : C**

- ✓ Central Government has decided the Inflation target for the 5-year period – April 1, 2021 to March 31, 2026 with the upper tolerance limit of 6 percent and the lower tolerance limit of 2 percent. This means that inflation should not go below 2% and should not go above 6%. In other words, the inflation can be in the range of 4 (+/- 2)%.

**Q.4. In India, the inflation target is defined in terms of \_.**

- A) WPI
- B) CPI
- C) IIP
- D) Both WPI and CPI

**Answer : B**

**Q.5. Which of the following committee has been formed by the Central Government to keep the inflation target in control?**

- A) Monetary Policy Committee
- B) Inflation Check Committee
- C) Monetary Targeting Committee
- D) Inflation Targeting Committee

**Answer : A**

**Q.6. The Monetary Policy Committee has been formed for which of the following institution?**

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

**Answer : D**





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**Q.7. The Monetary Policy Committee has how many members?**

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

**Answer : D**

**Q.8. Who is the Chairperson of the Monetary Policy Committee?**

- A) Finance Minister of India
- B) Cabinet Secretary
- C) Governor of Reserve Bank of India
- D) Deputy Governor of Reserve Bank of India

**Answer : C**

**Q.9. What is the tenure of appointment of external members in the Monetary Policy Committee?**

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

**Answer : C**

**Q.10. The Monetary Policy Committee (MPC) has been formed by the Central Government under which Act/framework?**

- A) Banking Regulation Act 1949
- B) Reserve Bank of India Act, 1934
- C) Monetary Policy Committee Act, 2016
- D) Both A and B

**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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JOURNEY FEELING PROUD

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