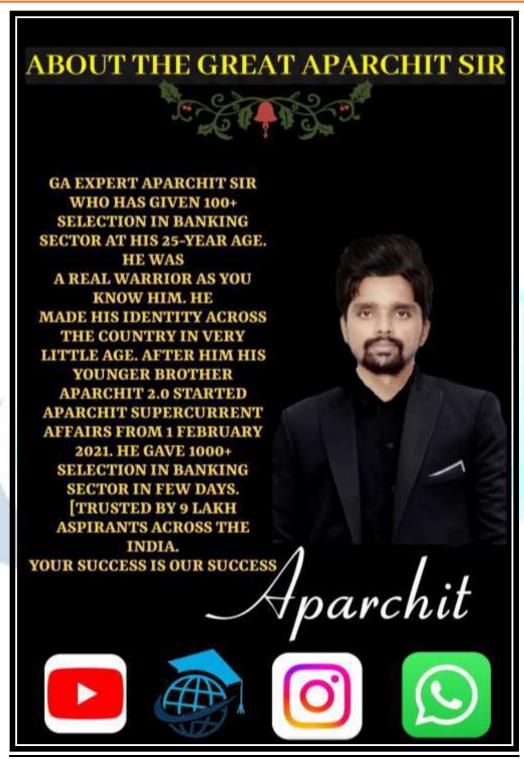


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Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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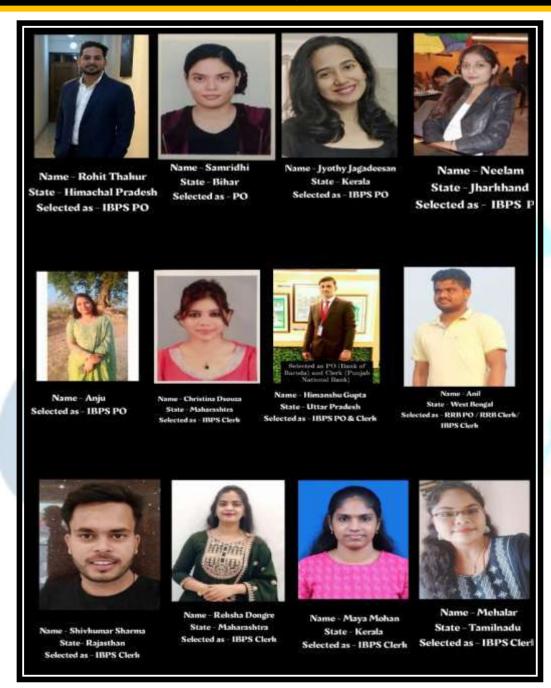






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Aparchit 25 September English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which organisation was recognised by RBI as the Self-Regulatory Organisation for the FinTech sector (SRO-FT)?

A) FACE

B) FICCI

C) ASSOCHAM

D) DICGC

Answer: A

- ✓ The Fintech Association for consumer Empowerment (FACE), India's first self regulatory organisation for Fintech (SRO-FT) sector, has grown to about 275 members in August 2025 from just 60 in August last year.
- ✓ SRO-FT (Fintech): A minimum net worth of ₹2 crore is required.
- ✓ General Financial Market SROs: For example, the FIMMDA, a recognized SRO in the financial markets, requires a minimum net worth of ₹10 crore.
- ✓ For a SRO within the Account Aggregator (AA) ecosystem, the minimum net worth requirement is ₹2 crore.
- ✓ The first self-regulatory organization (SRO) in India's fintech sector, as recognized by the RBI, is the Fintech Association for Consumer Empowerment (FACE).
- ✓ The Fixed Income Money Market and Derivatives Association of India (FIMMDA) was officially recognized by the RBI as a Self-Regulatory Organization (SRO) for financial markets in May 2025.
- ✓ An SRO must be a not-for-profit company with a minimum net worth of Rs.10 crore and diversified shareholding (no single entity holding more than 10% of the paid-up share capital).
- Q.2. Sumitomo Mitsui Banking Corporation (SMBC) of Japan has acquired an additional 4.22% stake in which bank?

A) State Bank of India

B) Yes Bank

C) HDFC Bank

D) ICICI Bank

Answer: B

- ✓ SMBC picks up additional 4.22% stake in Yes Bank
- ✓ SMBC's stake in Yes Bank has increased from 20% to 24.22%
- ✓ SMBC acquired 132.39 crore shares via off-market sale



- SBI, announced the completion of the divestment of about 13.18% stake in Yes Bank to Sumito mo Mitsui Banking Corporation (SMBC) of Japan for ₹8,888.97 crore
- ✓ SMBC has reached an agreement with CA Basque Investments, an affiliate of the global investment firm Carlyle Group, to increase its equity stake in Yes Bank by an additional 4.22%

YES BANK IN NEWS 2025

- ➤ SMBC picks up additional 4.22% stake in Yes Bank
- > SBI completes divestment of 13.18% stake in Yes Bank to Japan's SMBC for ₹8,889 crore.
- Reserve Bank of India (RBI) has approved Sumitomo Mitsui Banking Corporation's (SMBC) acquisition of up to 24.99% stake in Yes Bank.
- Fintech firm Finvasia, in collaboration with YES Bank, has launched Jumpp, an AI-powered financial super app aimed at simplifying digital finance.
- Yes Bank has partnered with Vegapay to launch a new platform called 'Credit Line on UPI'.
- SBI is planning to sell its 24 per cent stake in YES Bank, worth Rs 18,420 crore (\$2.2 billion) by the end of March 2025.
- > YES BANK
- > Founded: 2004
- Founder: Rana Kapoor and Ashok Kapoor
- ➤ Headquarters : Mumbai, Maharashtra
- Chairman : Sunil Mehta
- MD & CEO : Prashant Kumar
- parchit Exam Warriors YES BANK launches new logo, to roll out campaign 'Life Ko Banao Rich'.
- Which Food delivery platform has sold its entire 12% stake in bike taxi and ride-hailing firm Rapido Q.3. for Rs 2,399 crore to Prosus and WestBridge Capital?

A) Swiggy

B) Uber Eats

C) Zomato

D) Domino's

Answer: A

✓ Swiggy offloads Entire 12% stake in Rapido to Prosus, Westbridge for Rs 2,399 crore



- ✓ Food delivery platform Swiggy has sold its entire 12% stake in bike taxi and ride-hailing firm Rapido for Rs 2,399 crore to Prosus and WestBridge Capital
- ✓ Netherlands-based Prosus acquired shares worth Rs 1,968 crore (\$223 million), while US-based WestBridge Capital bought the remaining stake for Rs 431 crore (\$49 million).

STAKE IN NEWS 2025

- ➤ Food delivery platform Swiggy has sold its entire 12% stake in bike taxi and ride-hailing firm Rapido for Rs 2,399 crore to Prosus and WestBridge Capital
- > CCI approves the acquisition of up to 75% shareholding in Akzo Nobel India Limited (Target) by JSW Paints Limited (Acquirer
- > Japan's Sumitomo Mitsui Banking Corporation (SMBC) to acquire up to 24.99% stake in Yes Bank.
- ➤ RBI has allowed Warburg Pincus, through its affiliate Currant Sea Investments B.V., to acquire up to a 9.99% stake in IDFC First Bank
- Carlyle Group Sells 2.6 % Stake in Yes Bank for Rs 1,775 Crore
- ➤ Renault group of France and Nissan of Japan have signed a framework agreement by which Renault group would control 100% equity in Renault Nissan Automotive india pvt ltd by acquiring 51% stake owned by Nissan.
- Federal Bank is set to increase its stake in Ageas Federal Life Insurance Co Ltd to 30% by acquiring an additional 4% stake from Ageas Insurance International for up to Rs 105 crore.
- ➤ The Centre has decided to increase its stake in Vodafone Idea from 22.60 per cent to 48.99 per cent by converting debt worth ₹36,950 crore into equity.
- ➤ Singapore based private equity firm Teamasek will acquire nearly 10% stake in Haldiram snacks for about Rs.8,600 crore
- ➤ Life Insurance Corp of India (LIC) is preparing to acquire a 40-49% stake in ManipalCigna Health Insurance.
- ➤ ONGC Ntpc green has completed acquisition of 100% equity stake in Ayana Renewable power
- ➤ Reliance Strategic Business Ventures Limited (RSBVL), a subsidiary of Reliance Industries Ltd (RIL), has acquired a 100% stake in Nauyaan Tradings Private Limited (NTPL) for ₹1 lakh.
- ➤ Bain Capital is acquiring an 18% stake in Manappuram Finance for ₹4,385 crore.
- Ahmedabad-based Torrent Group has acquired a 67% majority stake in the Indian Premier League



(IPL) franchise Gujarat Titans (GT) from Irelia Company, which is owned by private equity fund CVC.

- ➤ German insurance giant Allianz is selling its 26% stake in its life and non-life joint ventures with Bajaj Finserv, Bajaj Allianz General Insurance Company (BAGIC) and Bajaj Allianz Life Insurance Company (BALIC), for a total consideration of approximately Rs. 24,600 crore (EUR 2.6 billion).
- ➤ The Competition Commission of India (CCI) has approved Tata Sons' acquisition of an additional 10% stake in Tata Play, formerly known as Tata Sky, increasing Tata Sons' total stake to 70%.
- > State Bank of India (SBI) has decided to sell its entire 17.8 percent stake in Jio Payments Bank Limited.
- ➤ RBI has given its nod to Canara Bank to divest its shareholding in Canara Robeco Asset Management Company Ltd and Canara HSBC Life Insurance Company by 13% and 14.5% respectively through Initial Public Offer (IPO).
- ➤ Canara HSBC Life Insurance Company is a joint venture company with a 51% stake owned by Canara Bank and a 26% stake held by the HSBC Insurance (Asia Pacific) Holdings and remaining 23% stake by Punjab National Bank.
- Life Insurance Corporation of India (LIC) increased its stake in Bank of Maharashtra from 4.05% to 7.10%.

Q.4. Who was recently appointed as the Chair of the UNEP FI Principles for Sustainable Insurance (PSI) Board?

A) Indra Nooyi

B) Kiran Mazumdar-Shaw

C) Naina Lal Kidwai

D) Amita Chaudhary

Answer: D

- ✓ Amita Chaudhary Appointed as Chair of UNEP FI Principles for Sustainable Insurance, Becomes First Indian-Origin Woman to Lead Global Board.
- ✓ United Nations (UN) appointed Amita Chaudhary, Group Head of Sustainability at American International Assurance Company (AIA), as Chair of the United Nations Environment Programme Financial Initiative (UNEP FI) Principles for Sustainable Insurance (PSI).
- ✓ She became the first woman of Indian origin to lead the Global Sustainable Insurance Board.



- ✓ The Principles for Sustainable Insurance (PSI), established in 2012 under UNEP FI, is a global governance body overseeing sustainable insurance practices.
- ✓ About United Nations Environmental Programme Financial Initiative (UNEP FI)
- ✓ Headquarters : Geneva, Switzerland

Q.5. Which bank launched India's first eRUPI Person-to-Person (P2P) Digital Gifting feature?

A) State Bank of India

B) ICICI Bank

C) Bank of Baroda

D) HDFC Bank

Answer: C

- ✓ Bank of Baroda Launches India's First eRUPI P2P Digital Gifting Feature.
- ✓ Bank of Baroda (BOB) introduced an industry-first eRUPI Person-to-Person (P2P) Digital Gifting feature on its bob (e) Pay UPI (Unified Payments Interface) app, utilizing the National Payments Corporation of India (NPCI)'s eRUPI system.
- ✓ The launch enables customers to send purpose-specific prepaid digital vouchers, marking a significant step in India's digital payments ecosystem.
- ✓ The eRUPI P2P digital vouchers can be issued for values ranging from Rs. 1 to Rs. 10,000. Users can generate an unlimited number of vouchers, subject to the prevailing daily UPI transaction limit, providing flexibility for gifting small or large amounts.
- ✓ This innovation aligns with the Reserve Bank of India (RBI)'s vision of Central Bank Digital Currency (CBDC) adoption and extends eRUPI usage from Business-to-Consumer (B2C) to Person-to-Person (P2P) transactions, strengthening India's digital payment infrastructure.

BOB IN NEWS 2025

- ➤ Bank of Baroda Launches India's First eRUPI P2P Digital Gifting Feature
- ➤ Bank of Baroda has introduced bob FxOne, a digital foreign exchange platform tailored for corporate and MSME clients.
- ➤ Bank of Baroda has introduced a new recurring deposit product called bob Flexi Systematic Deposit Plan (SDP).
- ▶ Bank of Baroda inks pact for government salary accounts with special benefits in Tamil Nadu.
- > Yield on India's benchmark 10-year bonds will stay soft in July, according to Bank of Baroda (BoB)
 Research



- Bank of Baroda released a comprehensive report projecting a sharp rise in state-driven capital expenditure in India for FY26, with a total outlay of ₹10.2 lakh crore.
- LIC has increased its stake in state-owned Bank of Baroda (BoB) by nearly 2 per cent to 7.05 per cent.
- > Bank of Baroda has initiated the Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme to offer financial support to meritorious students pursuing higher education.
- ▶ Bank of Baroda receives BSI's ISO 22301:2019 Business Continuity Management System Certification
- Bank of Baroda to provide AI-driven support, forex facility, ATMs, and coin vending machines for Maha Kumbh 2025.
- > Bank of Baroda Expands Employee Assistance Program to Promote Emotional and Mental Wellbeing.
- Tata Consultancy Services (TCS) and Bank of Baroda (BoB) have expanded their longstanding partnership to continue delivering financial inclusion solutions for the next 5 years.
- ➤ Bank of Baroda ropes in Sachin Tendulkar as global brand ambassador
- Bank of Baroda (BOB)
- > Founded: 1908
- Founder: Sayajirao Gaekwad III
- > Headquarters : Vadodara, Gujarat
- > MD & CEO: Debadatta Chand
- ∝ CEO : Debadatta Chand

 Tagline : India's International Bank Q.6. Which fund launched India's first Equity Long-Short Specialised Investment Fund (SIF) on 17 September 2025?

A) SBI Mutual Fund

B) HDFC Mutual Fund

C) ICICI Prudential Mutual Fund

D) Quant Mutual Fund

Answer: D

✓ Quant Mutual Fund Launches India's First Equity Long-Short Specialised Investment Fund.



- ✓ Quant Mutual Fund (MF), managed by Quant Money Managers Limited (QMML), launched India's first Equity Long-Short Specialised Investment Fund (SIF) named 'QSIF Equity Long-Short Fund', offering investors access to advanced strategies for both rising and falling markets.
- ✓ The New Fund Offer (NFO) is open from 17 September 2025 to 1 October 2025.
- ✓ The minimum investment amount is Rs. 10 lakhs, targeting high-net-worth investors interested in sophisticated equity strategies.
- ✓ The fund's performance will be benchmarked against the Nifty 500 Total Return Index.
- ✓ QSIF Equity Long-Short Fund falls under the SIF category, recently introduced by the Securities and Exchange Board of India (SEBI),
- Q.7. Which company's Certification of Registration (CoR) was cancelled by RBI on 22 September 2025?
 - A) Zest Top One Technology Pvt Ltd
 - B) KinCash Pvt Ltd
 - C) Bajaj Finserv Ltd
 - D) Datta Finance and Trading Pvt Ltd

Answer: D

- ✓ Reserve Bank of India (RBI) has cancelled the certificate of registration (CoR) of Datta Finance and Trading Pvt Ltd, a Delhi-based non-banking financial company (NBFC), due to irregular lending practices, violating regulatory guidelines.
- ✓ The cancellation, exercised under Section 45-IA (6) of the RBI Act, 1934, means the company can no longer carry out the business of a NBFC.
- ✓ KinCash app & DoLoan app and ZestCash app are the service providers
- ✓ What are the requirements for registration with the Reserve Bank?
- ✓ A 'company' desirous of commencing the business of non-banking financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:
- ✓ i) . It should be a company incorporated under Section 3 of the companies Act, 1956 or corresponding Section under the Companies Act, 2013
- ✓ ii) . It should have a minimum net owned fund of ₹10 crore. (The minimum net owned fund requirements for specialized NBFCs are NBFC-Infrastructure Finance Company (NBFC-IFC) ₹300 crore;
 Infrastructure Debt Fund NBFC (IDF-NBFC) ₹300 crore; Mortgage Guarantee Company (MGC) –



₹100 crore; Housing Finance Company (HFC) – ₹20 crore, Standalone Primary Dealers (SPDs) which undertake only the core activities – ₹150 crore and SPDs which also undertake non-core activities – ₹250 crore; NBFC-AA – ₹2 crore; and NBFC-P2P – ₹2 crore).

- Q.8. Who became the Chairman of Piramal Finance Limited (PFL) after the merger with Piramal Enterprises Ltd. (PEL)?
 - A) Ajay Piramal

B) Anand Piramal

C) Jairam Sridharan

D) Uday Kotak

Answer: B

- ✓ Piramal Enterprises Ltd. (PEL) completed its merger with Piramal Finance Ltd. (PFL) after NCLT approval
- ✓ PEL shareholders received 1:1 equity shares of PFL, and PEL was delisted from stock exchanges.
- ✓ Anand Piramal took charge as Chairman of Piramal Finance, while Jairam Sridharan continues as MD & CEO.
- ✓ The merged entity is now an RBI-regulated NBFC-Investment & Credit Company (NBFC-ICC).
- ✓ With an AUM of ~₹89,000 crore, Piramal Finance will focus on retail and MSME lending (93% of assets).
- Q.9. Which Indian institution virtually participated in the Science Summit 2025 at the 80th United Nations General Assembly (SSUNGA80)?
 - A) CSIR-CDRI

B) CSIR-NAL

- C) CSIR-NIO
- D) CSIR-NISCPR

Answer: D

- ✓ Council of Scientific & Industrial Research National Institute of Science Communication and Policy Research (CSIR-NISCPR) virtually participated in the Science Summit 2025 during the 80th United Nations General Assembly (SSUNGA80) in New York, USA, highlighting women's role in science-driven innovation and equality.
- ✓ The session conducted by CSIR-NISCPR was themed "Women and Girls in Science: Driving Gender-Inclusive Innovation, Gender Equality, and Breaking Barriers", presenting CSIR as a case study.
- ✓ The discussions were aligned with specific SDGs, particularly SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequality), and SDG 17 (Partnerships for the Goals), showing CSIR's role in contributing to global commitments.



Q.10. The 2025 edition of the Chief Science Advisers' Roundtable (CSAR) was recently held in which country?

A) France

B) India

C) Japan

D) South Africa

Answer: D

- The 2025 edition of the Chief Science Advisers' Roundtable (CSAR), held on 21 September 2025 in Pretoria, South Africa, under the South Africa G20 Presidency, concluded with the adoption of the outcome document on "Equity-Based Science, Technology and Innovation (STI) for Inclusive Human Development and Global Sustainability."
- The initiative was first conceptualised during India's G20 Presidency in 2023 by the Office of the Principal Scientific Adviser (OPSA).
- ✓ The 2024 edition was co-hosted by OPSA and UNESCO in Paris, France.

Q.11. All-India CPI for Agricultural Labour (AL) increased from 135.32 in July 2025 to what value in **August 2025?**

A) 136.00

B) 135.50

C) 136.34

D) 137.00

Answer: C

- parchit Exam Warriors ✓ Labour Bureau under the Ministry of Labour & Employment (MoL&E) released the All-India Consumer Price Index (CPI) for Agricultural Labour (AL) and Rural Labour (RL) for August 2025, with the base year 2019=100.
- ✓ The data was collected from 787 sample villages across 34 States and Union Territories (UTs).
- The CPI for Agricultural Labour (AL) rose by 0.76%, increasing from 135.32 in July 2025 to 136.34 in August 2025. For Rural Labour (RL), it increased by 0.69%, rising from 135.66 to 136.60, reflecting moderate month-on-month price growth.
- The Food Index for AL increased to 137.07 in August 2025, up 1.39 points from July. For RL, it rose to 137.38, an increase of 1.29 points, showing a slight rise in food prices during the month.
- The year-on-year inflation rate remained low, at 1.07% for AL and 1.26% for RL in August 2025.

Q.12. GRSE signed a deal with a German firm for Hybrid Multi-Purpose Vessels worth?

A) USD 75 Million

B) USD 80 Million

C) USD 62.44 Million

D) USD 50 Million

Answer: C

- ✓ GRSE Signs USD 62.44 Million Deal with German Firm for Hybrid Multi-Purpose Vessels.
- ✓ Garden Reach Shipbuilders & Engineers Ltd (GRSE) signed a USD 62.44 Million contract with Carsten Rehder Schiffsmakler und Reederei GmbH & Co. Hamburg, Germany for the construction of four Hybrid Multi-Purpose Vessels (MPVs), along with provision for two additional propulsion vessels, strengthening GRSE's international commercial shipbuilding footprint
- ✓ GRSE commenced steel cutting for the CORAL 7500 DWT MPV series in April 2025, marking its first major international export order in the commercial vessel segment.
- ✓ The multi-purpose vessel programme began with an initial four-vessel contract in June 2024, followed by additional orders in September 2024, December 2024, and March 2025, bringing the total order to eight vessels

Q.13. Who won the 2025 Men's Ballon d'Or?

A) Lionel Messi

B) Karim Benzema D) Kylian Mbappé

C) Ousmane Dembele

Answer: C

- ✓ The 69th edition of the Ballon d'Or (2025) award ceremony was held at the Théâtre du Châtelet in Paris, France, celebrating the best footballers globally in men's and women's football along with other prestigious awards.
- ✓ Ousmane Dembele, forward for Paris Saint-Germain (PSG), won the 2025 Men's Ballon d'Or, becoming the sixth French player to receive the award after Raymond Kopa (1958), Michel Platini (1983-85), Jean-Pierre Papin (1991), Zinedine Zidane (1998), and Karim Benzema (2022).
- In women's football, Aitana Bonmatí, midfielder for Barcelona and Spain, won the Women's Ballon d'Or for the third consecutive year (2023–2025), making her only the third footballer in history to achieve a three-peat after Michel Platini (1983–85) and Lionel Messi (2009–12).



Q.14. India unveiled the 'Zorawar Light Tank' to enhance combat readiness along which border area?

A) Western Front

B) Indo-Bangladesh Border

C) Line of Actual Control (LAC)

D) Line of Control (LoC)

Answer: C

- ✓ India Unveils 'Zorawar Light Tank' to Boost Combat Readiness Along LAC.
- ✓ India unveiled the 'Zorawar Light Tank', developed by DRDO, L&T, and CVRDE under Atmanirbhar Bharat to strengthen the Indian Army along the LAC.
- ✓ Named after General Zorawar Singh, it is designed to counter China's Type-15 in high-altitude terrain.
- ✓ The Zorawar Light Tank was conceptualized and built within 24 months at L&T's Armoured Systems Complex, Hazira, Gujarat.
- ✓ It weighs 25 tonnes, has a 3-person crew, and offers a high power-to-weight ratio (~30 hp/tonne) for superior maneuverability in deserts, rugged terrains, and high-altitude regions above 4,200 meters (m).

Q.15. World Rhino Day is observed globally on which date?

A) 21st September

B) 23rd September

C) 24th September

D) 22nd September

Answer: D

- ✓ World Rhino Day is observed globally on 22nd September every year to raise awareness about the five remaining rhino species and highlight urgent conservation efforts.
- ✓ World Rhino Day was first initiated in 2010 by WWF (Worldwide Fund for Nature) South Africa and officially celebrated in 2011.
- ✓ The initiative was driven by two women conservationists—Lisa Jane Campbell from Chishakwe Ranch, Zimbabwe, and Rhishja Cota-Larson from Saving Rhinos, USA—who played a pivotal role in starting this global movement.

Q.16. Which country recently became the 61st nation to ratify the BBNJ Treaty after the required 60 ratifications were achieved?

A) Morocco

B) Brazil

C) Sierra Leone

D) India

Answer: A



- ✓ The Agreement under the United Nations (UN) Convention on the Law of the Sea (UNCLOS) on the Conservation and Sustainable Use of Marine Biological Diversity of Areas Beyond National Jurisdiction (BBNJ agreement) achieved 60 ratifications, followed by Morocco.
- ✓ The treaty, also called the High Seas Treaty, will officially come into force on 17 January 2026.
- ✓ The BBNJ Treaty, the first legally binding framework for high-seas biodiversity (covering two-thirds of oceans), focuses on Marine Protected Areas (MPAs), Environmental Impact Assessments (EIA), equitable benefit-sharing of marine genetic resources, and scientific cooperation.
- ✓ The BBNJ Agreement has been signed by 145 countries and ratified by 61 countries, with Morocco being the latest to ratify. The ratification threshold of 60 countries is required for the treaty to enter into force.
- ✓ The BBNJ Treaty represents a historic milestone in international maritime law, providing a comprehensive framework to conserve high-seas biodiversity, regulate sustainable use
- Q.17. What is the minimum capital requirement for a platform to operate as an NBFC-P2P lending entity in India?

A) ₹50 lakh

B) ₹1 crore

C) ₹2 crore

D) ₹5 crore

Answer: C

- ✓ RBI Clarifies Regulations on NBFC-Peer to Peer (P2P) Lending Platforms.
- ✓ The Reserve Bank of India (RBI) issued clarifications on the regulatory framework for Non-Banking Financial Company Peer to Peer (NBFC-P2P) lending platforms, aiming to enhance transparency, protect customer funds, and ensure operational stability.
- ✓ Definition:
- ✓ A P2P lending platform is an online marketplace connecting borrowers (individuals/businesses) directly with investors/lenders, bypassing traditional banks.
- ✓ Leverage and Capital Requirements:
- ✓ Leverage ratio: Outside liabilities ÷ owned funds (excluding customer funds).
- ✓ Investible funds: Capital infused by promoters and business surplus; excludes lender/borrower funds.
- ✓ Minimum ₹2 crore capital required before issuance of Certificate of Registration (CoR).
- ✓ Operational Guidelines:
- ✓ Customer funds cannot be used by the platform.



- ✓ All loan disbursals and repayments must go through bank accounts of registered lenders and borrowers via escrow accounts.
- ✓ 'T+1' settlement refers to one bank working day.
- ✓ Eligibility:
- ✓ Existing NBFCs are not allowed to operate as NBFC-P2P entities.
- Q.18. According to NABARD's Rural Sentiment Survey, what percentage of rural households expect income improvement in the next quarter?

A) 45.2%

B) 51.6%

C) 56.4%

D) 60.1%

Answer: B

- ✓ National Bank for Agriculture and Rural Development (NABARD) has released the findings of its 7th bimonthly rural economic conditions and sentiment survey (September 2025).
- ✓ The report shows weakening confidence among rural households, largely due to the impact of steep US tariffs on Indian exports imposed by President Donald Trump.
- ✓ Key Factor: US Tariffs
- ✓ Trump's 50% tariff on Indian goods—covering 55% of India's shipments to the US—is among the steepest globally.
- ✓ Sectors with strong rural linkages such as seafood exports are directly hit, dampening rural confidence.
- ✓ Rural Income Sentiment Weakens
- ✓ In July 2025, nearly 75% of rural households expected their incomes to rise in the next year.
- ✓ By September 2025, this figure fell to 72.8%.
- ✓ Short-term optimism also declined: 51.6% expect income improvement in the next quarter, compared to 56.4% in July.
- ✓ Borrowing Behaviour and Credit Trends
- ✓ 54.5% of rural households now borrow exclusively from formal sources (highest since survey inception).
- ✓ 20% rely solely on informal credit, with over half borrowing from friends and relatives.
- ✓ Interest rates on informal loans remain high:

✓ Average: 17–18%

✓ Median: 12%

✓ One-third pay above 20%, while ~30% pay no interest (family/friend lending).



- ✓ Rural Development Priorities
- ✓ Road infrastructure topped rural development satisfaction rankings: 45.3% households highlighted improvement.
- ✓ Followed by:
- ✓ Education (12%)
- ✓ Electricity (8.7%)

STATIC GK Based Current Affairs MCQs 25 September 2025

- Q.1. Who has set up a committee to develop a framework for responsible and ethical enablement of artificial intelligence (FREE-AI) in the financial sector?
 - A) RBI

B) SEBI

C) IRDAI

D) SIDBI

Answer: A

- Q.2. Where is the world's longest glass bridge located?
 - A) India

B) China

C) Russia

D) United States

Answer: B

- ✓ Zhangjiajie Glass Bridge in the Hunan province of China is the world's highest and longest glass bridge. It is 430 meters long, 6 meters wide, and 300 meters above the ground
- Q.3. Where is the headquarters of the National Cooperative Exports Limited?
 - A) Chennai

B) Mumbai

C) New Delhi

D) Hyderabad

Answer: C

- Q.4. Tamu Lhosar festival is observed in which country?
 - A) Nepal
 - B) Bhutan
 - C) Myanmar
 - D) Sri Lanka

Answer: A



- Q.5. Yadgir Fort, which was seen in news, is located in which state?
 - A) Karnataka

B) Gujarat

C) Madhya Pradesh

D) Tamil NaduIndia

Answer: A

- ✓ Karnataka government announced a ₹100 crore plan to develop Yadgir Fort under the "One District, One Spot" initiative to boost tourism.
- Vembanad lake, that was recently seen in news, lies in which state?
 - A) Kerala

B) Karnataka

C) Maharashtra

D) Tamil Nadu

Answer: A

- ✓ Vembanad Lake, a Ramsar site and the second-largest wetland system in India, is the largest lake in Kerala and the longest in India.
- Chashma Nuclear Power Plant, which was seen in news, is located in which country?
 - A) Pakistan
 - B) Nepal
 - C) Myanmar
 - D) Bangladesh

Answer: A

- Aparchit Exam Warriors ✓ Pakistan constructs its largest nuclear power plant, Chashma Nuclear Power Plant Unit 5 (C-5), with a capacity of 1200 MWe.
- Which countries are part of Quad nations? Q.8.
 - A) United Kingdom, France, Germany and India
 - B) Australia, India, Japan, and United States
 - C) India, Russia, Brazil and Japan
 - D) Ukraine, France, Kuwait and Qatar

Answer: B



Q.9. Shendurney Wildlife Sanctuary is located in which state?

A) Kerala

B) Tamil Nadu

C) Maharashtra

D) Karnataka

Answer: A

✓ A four-day faunal survey at Shendurney Wildlife Sanctuary enriched its biodiversity records. Shendurney Wildlife Sanctuary is located in Kollam, Kerala

Q.10. Rythu Bharosa scheme is associated with which state?

A) Karnataka

B) Telangana

C) Odisha

D) Haryana

Answer: B







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