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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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The Top 12 students of Aparchit's Warrior who were selected in IBPS PO and IBPS Clerk 2023 with the highest marks in GA.

 <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 & 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 9 October English Super Current Affairs MCQ with Facts 2025 By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. What is the current RBI limit for an individual's Initial Public Offering (IPO) financing?

- A) ₹10 lakh B) ₹25 lakh
C) ₹1 crore D) ₹50 lakh

Answer : B

Q.2. What is the current RBI limit for an individual's Loan Against Shares (LAS)?

- A) ₹10 lakh B) ₹25 lakh
C) ₹1 crore D) ₹50 lakh

Answer : C

Q.3. What is the maximum Loan-to-Value (LTV) ratio for loans against shares?

- A) 25% B) 50%
C) 75% D) 90%

Answer : B

- ✓ The Reserve Bank of India (RBI) has significantly increased lending limits for IPO financing and loans against shares (LAS) to encourage more capital market participation.
- ✓ The IPO financing limit for individuals is now ₹25 lakh, up from ₹10 lakh, and the LAS limit has been raised from ₹20 lakh to ₹1 crore per individual.
- ✓ These changes are intended to boost retail participation in IPOs and enable investors to leverage their existing holdings more effectively.
- ✓ Key Changes
- ✓ IPO Financing Limit:
 - ✓ The maximum loan amount for an individual applying for shares in an initial public offering has increased from ₹10 lakh to ₹25 lakh.
 - ✓ Loan Against Shares (LAS):
 - ✓ The ceiling on loans against shares has been elevated from ₹20 lakh to ₹1 crore per individual.
 - ✓ Increased Retail Participation:



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- ✓ The higher limits make it easier for more retail investors, including high net worth individuals (HNIs), to participate in large IPOs and equity markets.
- ✓ **Loan-to-Value (LTV) Ratio** : The loan amount is capped at 50% of the value of the pledged shares.
- ✓ **Margin calls**: If the value of the shares drops, the lender may demand additional collateral.
- ✓ **End-use restrictions**: The borrowed funds cannot be used for speculative purposes, including investing in other shares, mutual funds, or derivative contracts.

Q.4. As per RBI's 4th Bi-monthly Monetary Policy FY2025-26, what was the Repo Rate (Repurchase Rate) kept by the Reserve Bank of India (RBI)?

A) 5.25%

B) 6.00%

C) 5.75%

D) 5.50%

Answer : D

- ✓ Reserve Bank of India (RBI) conducted the 57th and 4th Bi-monthly Monetary Policy Committee Meeting (MPC) of Financial Year (FY) 2025-26 from September 29 to October 1, 2025 under the chairmanship of Shri Sanjay Malhotra, Governor, RBI.
- ✓ The meeting was attended by the MPC members Dr. Nagesh Kumar, Shri Saugata Bhattacharya, Prof. Ram Singh, Dr. Poonam Gupta and Shri Indranil Bhattacharyya.
- ✓ RBI retains repo rate at 5.5%, Maintains 'Neutral' stance:
- ✓ Rate unchanged: All the MPC members voted unanimously to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 5.5%.
- ✓ Consequently, the standing deposit facility (SDF) rate shall remain unchanged at 5.25% and the marginal standing facility (MSF) rate and the bank rate at 5.75%
- ✓ The MPC also decided to continue with the neutral stance.
- ✓ RBI Policy Rates:
- ✓ Repo Rate : 5.50%
- ✓ Reverse Repo Rate : 3.35%
- ✓ SDF : 5.25%
- ✓ MSF : 5.75%
- ✓ Bank Rate : 5.75%
- ✓ Cash Reserve Ratio (CRR) : 3.00%
- ✓ Statutory Liquidity Ratio (SLR) : 18.00%



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- ✓ The RBI revised India's Gross Domestic Product (GDP) growth forecast for Financial Year 2025-26 (FY 26) upwards to 6.8% from earlier estimate of 6.5%.
- ✓ India's real GDP grew 7.8% in Quarter 1 (Q1: April-June 2025) FY 26, up from 7.4% in the previous quarter, driven by strong private consumption and fixed investment.
- ✓ The real GDP growth for Q1:2026-27 is projected at 6.4%
- ✓ Consumer Price Index (CPI) inflation for FY26 is now projected at 2.6% (lowered by 50 basis points) with Q2 at 1.8%; Q3 at 1.8%; and Q4 at 4.0%.
- ✓ Risk Based Premium Framework for Deposit Insurance in India.
- ✓ Deposit Insurance and Credit Guarantee Corporation (DICGC), under the DICGC Act, 1961 has been operating the deposit insurance scheme since 1962 on a flat rate premium basis.
- ✓ At present, the banks are charged a premium of 12 paise (p) per Rs.100 of assessable deposits. The existing system's major drawback is its inability to distinguish between banks based on their risk profile.
- ✓ Under the new Risk Based Premium (RBP) model, banks demonstrating greater financial stability and robustness will be rewarded with a significantly lower premium payout, fostering better risk management across the sector.
- ✓ Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS)
- ✓ The Regulated Entities (RE) currently covered under the RB-IOS include Commercial Banks (CB), Regional Rural Banks (RRB), Scheduled Primary (Urban) Co-operative Banks (UCBs), Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of Rs.50 crore (cr) and above, select Non-Banking Financial Companies (NBFC) and Credit Information Companies (CIC).
- ✓ In the MPC meeting, it was decided to bring State Co-operative Banks (SCB) and District Central Co-operative Banks (DCCB), which were previously under National Bank for Agriculture and Rural Development (NABARD), within the scope of the RB-IOS.
- ✓ The RBI has institutionalized the Internal Ombudsman (IO) mechanism in select REs which enables an independent apex level review of complaints that are being rejected by the Regulated Entities (RE).

Q.5. How much loan did the Asian Development Bank (ADB) approve for the Indore Metro Rail Project in 2025?

- A) USD 100 million B) USD 150 million
C) USD 190 million D) USD 225 million

Answer : C



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- ✓ Asian Development Bank (ADB) approved a USD 190 million loan for the Indore Metro Rail Project.
- ✓ The loan will finance an 8.62 km underground metro line with 7 stations, linking congested city areas to the airport.
- ✓ The project will be implemented by the Madhya Pradesh Metro Rail Corporation Limited (MPMRCL), with operations targeted by Jan 2030.
- ✓ It is designed with universal accessibility (ramps, lifts, CCTV, emergency systems) for women, elderly, children, and persons with disabilities.

ADB IN NEWS 2025

- Asian Development Bank (ADB) has downgraded India's growth outlook for the current financial year to 6.5% from the 6.7% predicted in April, on account of the impact of the 50% tariffs imposed by the U.S. on imports from India.
- The outlook for 2026-27 has also been revised downwards to 6.5% from the earlier prediction of 6.8%
- L. Satya Srinivas has been appointed as India's Executive Director at the Asian Development Bank (ADB).
- He will take over from Vikas Sheel.
- He currently serves as the Chief Negotiator for the India-EU and India-UK Free Trade Agreement (FTA) negotiations.
- India and the Asian Development Bank (ADB) have signed a \$126.4 million loan to promote sustainable, climate-resilient tourism in Uttarakhand's Tehri Lake region.
- Asian Development Bank (ADB) approved a \$125 million loan on September 1, 2025, for the Assam Urban Sector Development Project to enhance urban livability and climate resilience in six district headquarters and Guwahati.
- Asian Development Bank (ADB) and the Green Climate Fund (GCF) launched the \$200 million India Green Finance Facility (IGFF) in July 2025 to accelerate clean energy investments and help India meet its net-zero emissions target by 2070.
- Asian Development Bank (ADB) approved a Rs 975.26 crore loan to develop world-class infrastructure in nine industrial areas in Tripura.
- Asian Development Bank (ADB) has approved a \$109.97 million results-based loan to support Gujarat Skills Development Programme.



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- Asian Development Bank (ADB) has announced a five-year initiative to provide up to \$10 billion to support India's urban transformation.
- Asian Development Bank (ADB) is prepared to offer India USD 4-4.5 billion in annual sovereign lending, along with approximately USD 1 billion in private sector financing.
- ADB's support aligns with India's Viksit Bharat 2047 vision, focusing on urban transformation, private sector development, and skills programs.
- Asian Development Bank (ADB) and Shriram Finance Limited signed a \$150 million loan to expand financing for micro, small, and medium-sized enterprises (MSMEs) in India
- 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.6. Who were awarded the Nobel Prize in Chemistry 2025 for their work on molecular constructions with large spaces for gases and chemicals?

- A) Ahmed Zewail, Roald Hoffmann, and Frances Arnold
- B) Jean-Pierre Sauvage, Fraser Stoddart, and Ben Feringa
- C) Carolyn Bertozzi, Morten Meldal, and K. Barry Sharpless
- D) Susumu Kitagawa, Richard Robson, and Omar M Yaghi

Answer : D

- ✓ The 2025 Nobel Prize in Chemistry has been jointly awarded to Susumu Kitagawa, Richard Robson, and Omar M. Yaghi for their pioneering work in creating Metal-Organic Frameworks (MOFs).



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- ✓ The 2025 Nobel Prize in Chemistry has been jointly awarded to Susumu Kitagawa of Kyoto University, Japan, Richard Robson of the University of Melbourne, Australia, and Omar M. Yaghi of the University of California, Berkeley, USA, for their pioneering work in creating Metal-Organic Frameworks (MOFs).
- ✓ These are a revolutionary class of materials whose molecular structures have “room for chemistry.”
- ✓ The Royal Swedish Academy of Sciences has announced that the three are being honored for the development of “Metal-Organic Frameworks,” crystalline materials that form highly porous structures by linking metal ions with organic molecules.
- ✓ **Metal-Organic Frameworks (MOF)**
- ✓ The innovation began in 1989, when Richard Robson experimented with combining copper ions and complex organic molecules into large crystalline frameworks
- ✓ 🏆 NOBEL PRIZE IN CHEMISTRY 2025
- ✓ ◇ Susumu Kitagawa (Japan)
- ✓ ◇ Richard Robson (Australia)
- ✓ ◇ Omar M Yaghi (USA)
- ✓ ◆ For their pioneering work in creating Metal-Organic Frameworks (MOFs).
- ✓ 🌐 Nobel Prize in Chemistry
- ✓ ◇ First awarded : 1901
- ✓ ◇ Reward : 11 million Swedish crowns (\$1.1 million)
- ✓ ◇ Presented By : Royal Swedish Academy of Sciences
- ✓ ◆ First Nobel Prize in Chemistry was awarded in 1901 to Jacobus Henricus van 't Hoff, "for his discovery of the laws of chemical dynamics and osmotic pressure in solutions"
- ✓ ◆ Indian Venkatraman Ramakrishnan Nobel Prize in Chemistry 2009 "for studies of the structure and function of the ribosome."

Q.7. What is the minimum fixed deposit amount required to activate the FD-backed Wish Credit Card launched by PhonePe and Utkarsh Small Finance Bank?

- A) ₹5,000
- B) ₹10,000
- C) ₹1,000
- D) ₹2,000

Answer : D



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- ✓ PhonePe and Utkarsh Small Finance Bank Launch 'Wish Credit Card' — India's FD-Backed Credit Card Starting from ₹2,000.
- ✓ PhonePe, a leading digital payments and financial services platform, in collaboration with Utkarsh Small Finance Bank (Utkarsh SFB), launched the 'Wish Credit Card', a Fixed Deposit (FD)-backed RuPay credit card available directly through the PhonePe app, with deposits starting from as low as ₹2,000.
- ✓ The card offers 3% reward points on monthly recharges and bill payments via the PhonePe app, 1% rewards on Scan & Pay and select e-commerce purchases, plus an additional ₹200 bonus reward on monthly spends exceeding ₹15,000. Reward points can be redeemed at a rate of 1 point = ₹1.

Q.8. Which fintech company collaborated with YES Bank to launch India's first biometric card authentication system in October 2025?

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

Answer : D

- ✓ Razorpay in collaboration with YES Bank launched India's first biometric card authentication system aligned with the Reserve Bank of India (RBI) 2025 guidelines.
- ✓ The system integrates facial recognition with an AI-driven risk engine to enhance security and reliability for online card payments.

YES BANK IN NEWS 2025

- Sumitomo Mitsui Banking Corporation (SMBC) acquired an additional 4.22% stake in Yes Bank on September 22, 2025.
- State Bank of India has announced the completion of the divestment of about 13.18% stake in Yes Bank to Sumitomo Mitsui Banking Corporation of Japan for ₹8,888.97 crore
- Reserve Bank of India (RBI) has approved changes to Yes Bank's Articles of Association (AoA) regarding the appointment of nominee directors following a stake acquisition by Sumitomo Mitsui Banking Corporation (SMBC), Japan.
- RazorpayX has launched new corporate cards for startups, in a partnership with Mastercard, RBL Bank, and YES Bank, to address the credit gap for emerging businesses. The cards offer credit up to ₹2 crore without collateral.
- Yes Bank has reappointed Prashant Kumar as its Managing Director and Chief Executive Officer,



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extending his tenure from October 6, 2025, to April 5, 2026.

- Global investment firm Carlyle Group sold a 2.6% stake in Yes Bank for ₹1,775 crore through its affiliate CA Basque Investments.
- DPIIT has partnered with Yes Bank to support early-stage startups through funding, mentorship, and infrastructure
- YES BANK
- Founded : 2004
- Founder : Rana Kapoor and Ashok Kapoor
- Headquarters : Mumbai, Maharashtra
- Chairman : Sunil Mehta
- MD & CEO : Prashant Kumar
- YES BANK launches new logo, to roll out campaign 'Life Ko Banao Rich'.

Q.9. The Ministry of Mines (MoM) recently issued guidelines for the Critical Mineral Recycling Incentive Scheme with a total outlay of:

- A) Rs 1,000 crore B) Rs 1,500 crore
C) Rs 2,500 crore D) Rs 2,000 crore

Answer : B

- ✓ Ministry of Mines (MoM) released guidelines for the Rs 1,500 crore Critical Mineral Recycling Incentive Scheme, following Union Cabinet approval chaired by PM Narendra Modi in September 2025, under the National Critical Mineral Mission (NCMM).
- ✓ The scheme aims to enhance India's capacity to recycle critical minerals from electronic waste (e-waste), spent Lithium-ion Batteries (LiB), and other scrap materials, reducing dependence on imports.
- ✓ Operational for six years (FY 2025-26 to FY31), the scheme is open for applications from 2 October 2025 to 1 April 2026.
- ✓ Incentives are allocated based on technical capability, recovery capacity, and compliance with safety standards.
- ✓ By promoting critical mineral recycling, the scheme supports sustainable waste management, strengthens domestic resource security, and advances sectors like electric mobility, renewable energy, and electronics.



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Q.10. What is the name of the recently launched youth-focused digital banking app introduced by Cosmos Co-operative Bank?

- A) Cosmo Neo B) Cosmo Galgal
C) Cosmo SmartBank D) Cosmo YouthPay

Answer : B

- ✓ Cosmos Co-operative Bank Launches India's First Youth-Focused Digital Banking App 'Cosmo Galgal' in Partnership with Umunthu System Pvt. Ltd.
- ✓ Cosmos Co-operative Bank, one of India's oldest urban co-operative banks, partnered with Umunthu System Private Limited to launch 'Cosmo Galgal', India's first youth-centric digital banking solution from a co-operative bank.
- ✓ The app enables users to open zero-balance savings accounts with integrated video KYC in under 15 minutes.
- ✓ The Cosmo Galgal app offers a full suite of banking services including deposits, fund transfers, fixed deposits, and access to account statements, providing seamless branch-free banking for youth customers.

Q.11. Mera Hou Chongba Festival, recently in news, is celebrated in:

- A) Manipur B) Ladakh
C) Sikkim D) Kerala

Answer : A

- ✓ Mera Hou Chongba festival, which symbolises Hill-valley unity was celebrated in Manipur.
- ✓ It is celebrated in Manipur on the 15th lunar day of the Mera month of the Meitei calendar every year.
- ✓ The festival's historical roots are believed to date back to the time of Nongda Lairen Pakhangba, a legendary early ruler of Manipur.

FESTIVAL IN NEWS 2025

- Mera Hou Chongba festival : Manipur
- Zanskar Festival : Ladakh
- Bathukamma Festival : Telangana
- Aadi Thiruvathirai festival : Tamil Nadu
- Behdeinkhlam Festival : Meghalaya



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- Ambubachi Mela : Assam
- Kheer Bhawani festival : Jammu and Kashmir
- Shirui Lily Festival : Manipur
- Rongali Bihu : Assam
- Bharani Festival : Kerala
- Matho Nagrang Festival : Ladakh
- Makaravilakku : Kerala
- Kagyed Dance Festival : Sikkim
- Ashtalakshmi Mahotsav : New Delhi.
- Ningol Chakkouba festival : Manipur
- Mera Hou Chongba festival : Manipur
- 25th Hornbill Festival : Nagaland
- Naga King Chilli festival : Nagaland
- Hemis Tsechu, or Hemis Festival : Ladakh
- Saga Dawa Festival : Sikkim
- Koothandavar Festival : Tamil Nadu
- Seng Khihlang Festival : Meghalaya
- Gorsam Kora festival : Arunachal Pradesh
- Chapchar Kut Festival : Mizoram

Q.12. Consider the following statements regarding Foreign Currency Settlement System:

1. It is established under a comprehensive legal and regulatory framework of the Payment and Settlement Systems Act, 2007.

2. It is authorised by International Financial Services Centres Authority (IFSCA).

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



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- ✓ Union Finance Minister launched a Foreign Currency Settlement System (FCSS) at the International Financial Services Centre (IFSC) in Gujarat International Finance Tec-City (GIFT City).
- ✓ It is established under a comprehensive legal and regulatory framework of the Payment and Settlement Systems Act, 2007.
- ✓ It is authorised by International Financial Services Centres Authority (IFSCA).
- ✓ **Key Features**
- ✓ It enables foreign currency transactions between IFSC Banking Units (IBUs) to be settled locally instead of routing through the traditional correspondent banking route.
- ✓ It provides a structured framework for the settlement of foreign currency transactions, enabling market participants to process cross-border payments with greater speed, reliability, and legal certainty.
- ✓ Initially, the system will support US dollar transactions, with scope to add other foreign currencies over time.
- ✓ It is operated by the CCIL IFSC Limited (CCIL IFSC), a subsidiary of Clearing Corporation of India Limited.
- ✓ Currently, foreign currency transactions in GIFT IFSC are processed via correspondent banking routes i.e through multiple Nostro account relationships (accounts held with foreign banks) and intermediaries to route funds.
- ✓ That chain of relay can lead to settlement lags of 36 to 48 hours.

Q.13. Consider the following statements regarding PM-KUSUM Scheme:

- 1. It has an objective to provide energy and water security to farmers and enhance their income.**
- 2. It aims to up of 10,000 MW of Decentralized Grid Connected Renewable Energy Power Plants on barren land.**

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



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- ✓ Union government is looking to showcase the PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan) programme to several African countries and island nations by using International Solar Alliance platform.
- ✓ It was launched in 2019 with the objective to provide energy and water security to farmers, enhance their income, de-dieselize the farm sector, and reduce environmental pollution.
- ✓ Target: To add Solar capacity of about 34,800 MW by March 2026.
- ✓ Nodal Ministry: Ministry of New and Renewable Energy (MNRE).
- ✓ The eligible categories for KUSUM Scheme are:
 - ✓ An individual farmer.
 - ✓ A group of farmers.
 - ✓ FPO or Farmer producer organization.
 - ✓ Panchayat.
 - ✓ Co-operatives.
 - ✓ Water User Associations.
- ✓ Components of PM-KUSUM Scheme
 - ✓ Component A: Setting up of 10,000 MW of Decentralized Grid Connected Renewable Energy Power Plants on barren land.
 - ✓ Under this component, renewable energy based power plants (REPP) of capacity 500 kW to 2 MW will be setup by individual farmers/ group of farmers/ cooperatives/ panchayats/ Farmer Producer Organisations (FPO)/ on barren/fallow land.
 - ✓ The power generated will be purchased by the local DISCOM at a pre-fixed tariff determined by the respective State Electricity Regulatory Commission (SERC).
 - ✓ The renewable energy power project will be installed within five km radius of the sub-stations.
 - ✓ **Component B:** Installation of 20 lakhs of standalone Solar Powered Agriculture Pumps.
 - ✓ Individual farmers will be supported to install standalone solar Agriculture pumps of capacity up to 7.5 HP for the replacement of existing diesel Agriculture pumps / irrigation systems in off-grid areas, where grid supply is not available
 - ✓ **Component C:** For Solarisation of 15 Lakh Grid Connected Agriculture Pumps.
 - ✓ Under this Component, individual farmers having grid connected agriculture pump will be supported to solarise pumps.



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Q.14. The 42nd Session of the International Civil Aviation Organization (ICAO) Assembly was held at which location?

- A) Montréal, Canada B) Geneva, Switzerland
C) New York, USA D) Paris, France

Answer : A

- ✓ The 42nd Session of the International Civil Aviation Organization (ICAO) Assembly was held from 23 September to 3 October 2025 at ICAO Headquarters in Montréal, Canada, with participation from all 192 Member States.
- ✓ The Assembly, ICAO's supreme decision-making body, meets every three years to review global civil aviation priorities covering safety, security, sustainability, and accessibility.
- ✓ The session also adopted resolutions supporting the "No Country Left Behind" (NCLB) initiative, environmental protection, and enhanced cooperation in air navigation.
- ✓ The prestigious Edward Warner Award 2025 was jointly presented to the African Civil Aviation Commission (ACFAC) and the Association of Victims of Air Accidents and their Families International (ACVFFI).

Q.15. Which initiative was launched by Union Finance Minister Nirmala Sitharaman to empower women as pension ambassadors?

- A) Pension Sathi B) Pension Sakhi
C) Women Pension Scheme D) NPS Jan Andolan

Answer : B

- ✓ On 1 October 2025, the Pension Fund Regulatory and Development Authority (PFRDA) celebrated National Pension System (NPS) Diwas 2025 in New Delhi.
- ✓ The theme was "Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India."
- ✓ Union Finance Minister Nirmala Sitharaman launched the Multiple Schemes Framework (MSF) and the Pension Sakhi initiative to empower women as pension ambassadors.
- ✓ PFRDA also signed MoUs with Zomato (for gig workers) and National Bank for Agriculture and Rural Development (NABARD) (for farmers via FPOs).
- ✓ Currently, NPS has over 9 crore subscribers with ₹15.5 lakh crore Assets Under Management (AUM).
- ✓ The initiative aims to make NPS a "Jan Andolan" (people's movement) for retirement security in India.



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Q.16. Which company onboarded India's Unified Payments Interface (UPI) as its first payments system partner on its global platform?

- A) PayPal B) Stripe
C) Google Pay D) Apple Pay

Answer : A

- ✓ PayPal has integrated India's Unified Payments Interface (UPI) as the first payments system partner on its newly launched global platform, PayPal World.
- ✓ This collaboration significantly enhances UPI's global reach, enabling seamless cross-border transactions and positioning it as an international standard in digital payments.
- ✓ For PayPal, the integration provides access to India's rapidly growing digital payment market, while consumers and merchants benefit from instant, secure, and cost-effective transactions.

Q.17. Which country will unveil its first national Red List of Endangered Species at the IUCN World Congress 2025?

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

Answer : C

- ✓ India will launch its first national Red List of Endangered Species at the IUCN World Conservation Congress 2025 in Abu Dhabi.
- ✓ This initiative highlights species at risk within India and strengthens national conservation priorities.
- ✓ As one of the 17 mega-diverse countries, India hosts over 45,000 plant species and nearly 100,000 animal species across unique ecosystems like the Himalayas, Western Ghats, and Sundarbans.
- ✓ The Red List will provide critical scientific data to guide conservation decisions, address habitat loss, and support global biodiversity targets under the Convention on Biological Diversity, reinforcing India's commitment to preserving its rich natural heritage.

Q.18. Which regulatory body has recently launched the 'UPI Handle' and 'SEBI Check' initiatives to enhance investor protection and transparency in capital markets?

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

Answer : C



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- ✓ SEBI Launches 'UPI Handle' and 'SEBI Check' Initiatives to Safeguard Investors.
- ✓ Securities and Exchange Board of India (SEBI) recently launched two major initiatives — the Unified Payment Interface (UPI) Handle and SEBI Check — to strengthen investor protection and ensure transparency in the capital market.
- ✓ These initiatives were developed in collaboration with the National Payments Corporation of India (NPCI).
- ✓ The initiatives aim to prevent fraudulent transactions and unauthorized intermediaries in the securities market.
- ✓ SEBI introduced verified "@valid" UPI IDs for all registered investor-facing intermediaries, including brokers and mutual funds. Over 90% of investors and all mutual funds have already adopted these verified handles.
- ✓ The suffix, such as ".brk" for brokers and ".mf" for mutual funds, indicates the intermediary type.
- ✓ When an investor makes a UPI payment using a registered @valid handle, a green triangle with a thumbs-up symbol appears on the payment screen for authentication.
- ✓ This visual cue ensures transaction legitimacy and acts as a warning signal in the absence of the symbol, alerting investors about potential fraud.
- ✓ The SEBI Check is a digital self-verification tool that allows investors to verify the authenticity of SEBI-registered entities before making payments.
- ✓ It supports UPI transactions and other transfer modes such as NEFT (National Electronic Funds Transfer), RTGS (Real-Time Gross Settlement), and IMPS (Immediate Payment Service).

SEBI IN NEWS 2025

- SEBI issues new rules for monitoring intraday derivative positions
- The new framework, which will take effect from October 1, sets an intraday net position limit of ₹5,000 crore per entity in index options, compared with an end-of-day limit of ₹1,500
- SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.



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- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
 - (i) Number of years of existence of the CRA (Credit Rating Agencies) should be minimum 15 years
 - (ii) Minimum net worth of the CRA should be INR 100 crores
 - (iii) Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
 - (iv) CRA should have Investor grievance redressal mechanism including Online Dispute Resolution (“ODR”) Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre (“PDC”) :-
 - (i) Number of years of existence of the SE should be minimum 15 years
 - (ii) Minimum net worth of the SE should be INR 200 crores
 - (iii) The SE should have nation-wide terminals
 - (iv) SE should have Investor grievance redressal mechanism including Online Dispute Resolution (“ODR”) Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy (non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.



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- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days from the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
 - It is the regulatory body for securities and commodity markets in India established in 1988.
 - It is the regulator of the Capital market and Commodities market in India.
 - The first SEBI chairman was Dr S A Dave (1988-90)
 - Headquarters : Mumbai
 - 11th Chairperson : Tuhin Kanta Pandey

STATIC GK Based Current Affairs MCQs 9 October 2025

Q.1. Which Article of Indian Constitution recognises Hindi in Devanagari script as the Official Language of the Union?

- A) Article 341
- B) Article 342
- C) Article 343
- D) Article 344

Answer : C

- ✓ Article 343 of the Indian Constitution recognizes Hindi in Devanagari script as the Official Language of the Union.



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Q.2. Kudankulam Nuclear Power Project' is located in which Indian state?

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

Answer : B

Q.3. Where is "Marine National Park" located?

- A) Gujarat
- B) Madhya Pradesh
- C) Andhra Pradesh
- D) Himachal Pradesh

Answer : A

Q.4. Where is the headquarter of Universal Postal Union (UPU) based?

- A) Brussels
- B) Bern
- C) Copenhagen
- D) London

Answer : B

Q.5. Who is the current Minister of External Affairs of the Government of India?

- A) Amit Shah
- B) S. Jaishankar
- C) Ravi Shankar Prasad
- D) Narendra Singh Tomar

Answer : B

Q.6. In which of these states is the Desert National Park located?

- A) Rajasthan
- B) Himachal Pradesh
- C) Haryana
- D) Gujarat

Answer : A

Q.7. "Pure Banking Nothing Else" is the tagline of which of the following bank?

- A) Punjab National Bank
- B) State Bank of India
- C) Dena Bank
- D) IDBI Bank

Answer : B



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Q.8. Where is the headquarter of United Nations Educational, Scientific and Cultural Organization (UNESCO) situated?

- A) Paris
B) Dubai
C) London
D) Washington D.C

Answer : A

Q.9. Which is the first nuclear power plant in india?

- A) Tarapur Nuclear Power Station
B) Narora Atomic Power Station
C) Rana Pratap Sagar Nuclear Station
D) Kalpakkam Nuclear Power Station

Answer : A

✓ Tarapur Atomic Power station is located in Tarapur, Maharashtra

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

- A) Karnataka
B) Telangana
C) Odisha
D) Haryana

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 - 2283004123
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