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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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 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 10 October English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. What is the World Bank's revised GDP growth forecast for India in FY26?

- A) 6.1%
- B) 6.3%
- C) 6.8%
- D) 6.5%

Answer : D

- ✓ India's growth forecast for FY26 has been raised by World Bank to 6.5%.
- ✓ World Bank raised India's FY26 GDP growth forecast to 6.5% from 6.3%.
- ✓ The upgrade reflects resilient domestic demand, rural recovery, strong agriculture, and GST 2.0 reforms.
- ✓ India is expected to remain the world's fastest-growing major economy.
- ✓ For FY27, growth is projected at 6.3%, with risks from U.S. tariffs on exports.
- ✓ South Asia's growth is forecast at 6.6% in 2025, moderating to 5.8% in 2026.
- ✓ India continues to be the engine of regional growth despite global headwinds.

WORLD BANK IN NEWS 2025

- The World Bank has cleared a \$212.64 million loan for the Strengthening Coastal Resilience and the Economy (SHORE) project in Tamil Nadu and Karnataka.
- The loan comes from the World Bank's International Bank for Reconstruction and Development (IBRD). It has a final maturity of 23 years, with a grace period of 6.5 years.
- World Bank has approved a \$426 million (approximately Rs 3,700 crore) loan for the Karnataka Water Security and Resilience Programme.
- World Bank has pegged India's economic growth projection at 6.3 per cent for the Financial Year 2025-26
- Government of Uttar Pradesh and World Bank launched the 'UP AGREES (Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening)' and 'AI Pragma' initiatives
- WORLD BANK
- Founded : 1944
- Headquarters : Washington Dc
- 14th President : Ajay Banga



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- MD&CFO : Anshula Kant
- Chief Economist : Indermit Gill
- Executive Director : Parameswaran Iyer
- Member Countries : 189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID).
- All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID

Q.2. Who won the 2025 Nobel Prize in Literature?

- A) Annie Ernaux B) László Krasznahorkai
C) Olga Tokarczuk D) Salman Rushdie

Answer : B

- ✓ László Krasznahorkai Wins the 2025 Nobel Prize in Literature for His Visionary Oeuvre.
- ✓ Nobel Prize in Literature was awarded to Hungarian author László Krasznahorkai.
- ✓ He was honoured for his "visionary oeuvre that reaffirms the power of art amid apocalyptic terror."
- ✓ Born in 1954 in Gyula, Hungary, he is known for long, philosophical, and allegorical novels.
- ✓ His major works include Satantango, The Melancholy of Resistance, War & War, and Seiobo There Below.
- ✓ He earlier won the 2015 Man Booker International Prize.

Q.3. NPCI Tech Solutions Limited (NTSL) has been established by which organization?

- A) National Payments Corporation of India
B) Ministry of Finance
C) Reserve Bank of India
D) NITI Aayog

Answer : A

- ✓ NPCI Launches New Subsidiary 'NTSL' to Boost Payments Innovation in India.



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- ✓ National Payments Corporation of India (NPCI) launched a new subsidiary called NPCI Tech Solutions Limited (NTSL).
- ✓ NTSL has been created to drive payments innovation, fintech experimentation, and deep-tech solutions in India.
- ✓ It will focus on AI-driven fraud detection, blockchain-based settlements, and next-gen UPI (Unified Payments Interface) features.
- ✓ NTSL joins NPCI's other subsidiaries – NPCI Bharat BillPay Limited (NBBL), NPCI International Payments Limited (NIPL), and NPCI BHIM Services Limited (NBSL).
- ✓ The move supports UPI and RuPay's global expansion while strengthening India's digital payments ecosystem

NPCI IN NEWS 2025

- Unified Payment Interface (UPI) transactions witnessed a marginal month-on-month (MoM) decrease in volume, drooping to 19.63 billion in September 2025, compared to 20.01 billion in August, according to the latest data released by the National Payments Corporation of India (NPCI).
- In terms of value, UPI transactions in september amounted to Rs 24.90 trillion, slightly increasing from Rs 24.85 trillion in August despite a dip in transaction volume.
- NPCI Bharat Billpay integrates Bandhan Bank on Bharat connect.
- NPCI International Payments Ltd (NIPL), the international arm of India's National Payments Corporation of India (NPCI), has partnered with Qatar National Bank (QNB) to introduce QR code-based Unified Payments Interface (UPI) in Qatar.
- Qatar is now the eighth country to adopt India's UPI network, following in the footsteps of Bhutan, France, Mauritius, Nepal, Singapore, Sri Lanka, and the UAE.
- The new Unified Payments Interface (UPI) guidelines issued by the National Payments Corporation of India (NPCI) in May 2025 became effective on August 1, 2025.
- Balance inquiry limit: You can now check your bank balance a maximum of 50 times per day per UPI app.
- The initiative you're referring to is the UPI-UPU Integration, which connects India's Unified Payments Interface (UPI) with the Universal Postal Union (UPU)'s Interconnection Platform (IP) to



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make cross-border remittances faster, safer, and more affordable by leveraging the global postal network.

- NPCI grants TPAP approval to Viyona Fintech - The Economic TimesViyona Fintech, a Hyderabad-based digital payments platform, received approval from the National Payments Corporation of India (NPCI) in September 2025 to become a Third-Party Application Provider (TPAP).
- According to NPCI data, the Unified Payments Interface (UPI) recorded a record-breaking 20.01 billion transactions in August 2025, marking the first time it crossed the 20 billion monthly transaction milestone.
- Key Details:
 - Transaction Volume: 20.01 billion transactions in August 2025.
 - Total Value: ₹24.85 lakh crore.
 - Year-on-Year Growth: 34% increase in volume and 21% increase in value compared to August 2024.
 - Daily Average: The platform averaged 645 million transactions per day in August 2025.
 - Previous Month: The previous record high was 19.47 billion transactions in July 2025.
 - PayPal to launch cross-border platform with link to India's UPI payments system
 - NPCI has announced that peer-to-peer 'collect requests' on UPI will be discontinued starting October 1, 2025
 - NPCI and IDRBT Sign MoU to Jointly Develop Training Programmes Enabling Payment Security and Cyber Resilience
 - NPCI will start delinking UPI IDs linked to the mobile number revocation list (MNRL) and the digital intelligence platform (DIP) from April 1, 2025.
 - NPCI has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026.
 - National Payments Corporation of India (NPCI)
 - Founded : 2008
 - Headquarters : Mumbai, Maharashtra
 - Non-Exe Chairman : Ajay Kumar Chaudhary
 - MD & CEO : Dilip Asbe



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Q.4. Consider the following statements regarding AgriEnIcs Programme:

1. It is a national programme of the Ministry of Electronics and Information Technology.
2. It is being implemented by the Centre for Development of Advanced Computing.

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

- ✓ Ministry of Electronics and Information Technology (MeitY) has announced the transfer of technology under the AgriEnIcs Programme.
- ✓ It is a national programme of the Ministry of Electronics and Information Technology (MeitY).
- ✓ Objective: It involves research, development, deployment, demonstration, and commercialization of technologies in the agriculture and environment domain.
- ✓ Nodal Agency: The programme is being implemented by the Centre for Development of Advanced Computing (C-DAC), Kolkata, as the nodal agency with participating agencies from Academic Institutes, R&D laboratories, and Industries..
- ✓ By integrating AI, IoT, machine vision, and sensor networks, the initiative aims to bring digital precision to sectors that directly impact farmers and communities.

Q.5. With reference to Saksham System, consider the following:

1. It is an indigenously developed Counter-Unmanned Aerial System (UAS) Grid System.
2. It is designed to detect and neutralise hostile drones and unmanned aerial systems in real time.
3. It is developed by the ISRO.

Select the correct answer using the code given below:

- A) 1 and 2 only B) 2 and 3 only
C) 1 and 3 only D) 1, 2, and 3

Answer : A

- ✓ Indian Army has initiated procurement of the indigenously developed 'Saksham' Counter-Unmanned Aerial System (CUAS) Grid System.



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- ✓ The Situational Awareness for Kinetic Soft and Hard Kill Assets Management (SAKSHAM) is an indigenously developed Counter-Unmanned Aerial System (UAS) Grid System.
- ✓ It is a modular, high-end Command and Control (C2) system operating on the secure Army Data Network (ADN).
- ✓ It ensures comprehensive airspace security across the newly defined Tactical Battlefield Space (TBS), which now includes the Air Littoral (airspace up to 3,000 metres, or 10,000 feet, above ground level).
- ✓ It is developed by the Bharat Electronics Limited (BEL).
- ✓ **Features of SAKSHAM System**
- ✓ Real time detection and tracking: It is designed to detect, track, identify, and neutralise hostile drones and unmanned aerial systems in real time.
- ✓ Integrated Recognised UAS Picture: It creates a real-time, integrated Recognised UAS Picture (RUASP) for commanders, merging sensor data, counter-drone systems, and AI-driven analytics.

Q.6. In the 2026 rankings, which country had the second-highest number of ranked universities after the United States?

- A) China
- B) Japan
- C) United Kingdom
- D) India

Answer : D

- ✓ The Times Higher Education (THE) World University Rankings 2026 were released on 9 October 2025 by Times Higher Education, UK.
- ✓ The University of Oxford retained the No. 1 spot for the 10th consecutive year, followed by MIT (USA) in 2nd place and Princeton University (USA) in 3rd.
- ✓ This edition ranked a record 2,191 universities from 115 countries, making it the most comprehensive so far.
- ✓ The US dominates the Top 20 with 13 institutions, though its overall performance shows signs of decline.
- ✓ The UK holds 3 places in the Top 10, led by Oxford.
- ✓ Asia is rising, with China placing 5 universities in the Top 40 and Hong Kong 6 in the Top 200.
- ✓ For the first time, India has the second-highest number of ranked universities, after the US.



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Q.7. What is the mandatory suffix used for SEBI-registered brokers in the new Validated UPI Handles system?

- A) .mf
B) .bank
C) .brk
D) .sebi

Answer : C

- ✓ SEBI Launches 'Validated UPI Handles', 'SEBI Check' to Strengthen Investor Payment Security.
- ✓ Securities and Exchange Board of India (SEBI) launched Validated Unified Payments Interface (UPI) Handles and SEBI Check with the National Payments Corporation of India (NPCI).
- ✓ All SEBI-registered intermediaries must use "@valid" UPI IDs with suffixes like .brk (Broker) and .mf (Mutual Fund).
- ✓ Payments through these IDs show a green triangle thumbs-up icon and verified Quick Response (QR) code for authenticity.
- ✓ SEBI Check allows investors to verify UPI IDs or bank account number + Indian Financial System Code (IFSC) via the SEBI Saarthi mobile app or web portal.

Q.8. What was the theme of Indian Air Force Day 2025?

- A) Operation Ganga
B) Operation Sindoor
C) Operation Vijay
D) Operation Rahat

Answer : B

- ✓ Indian Air Force Day 2025 was celebrated on 8 October at Hindon Air Base, Ghaziabad, marking the 93rd anniversary of the Indian Air Force (IAF).
- ✓ The theme was "Operation Sindoor", highlighting India's swift retaliatory strikes after the Pahalgam terror attack (April 2025).
- ✓ The parade showcased Rafale, Su-30MKI, C-17, Apache, Netra AEW&C, and indigenous defence systems under Atmanirbhar Bharat.
- ✓ A special tribute was paid to the retiring MiG-21 Bison, after six decades of service.
- ✓ The IAF also honoured its humanitarian missions and space milestone with Group Captain Shubhanshu Shukla's ISS mission.
- ✓ The day reaffirmed the IAF's motto "Nabhah Sprisam Diptam" – Touch the Sky with Glory.



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Q.9. Who has been presented with a special memento for winning the Champions Trophy at the CEAT Cricket Lifetime Achievement Awards 2025?

A) Virat Kohli

B) Joe Root

C) Steve Smith

D) Rohit Sharma

Answer : D

- ✓ The 27th CEAT Cricket Rating Awards were organized in Mumbai on October 7, 2025, in which global cricket talents were honored. Rohit Sharma was presented with a special memento, and Joe Root was chosen as the Best Male International Cricketer of the Year.
- ✓ West Indies legend Brian Lara was honored with the Lifetime Achievement Award and joined Indian spin legend Bhagwat Chandrasekhar, who received the Lifetime Achievement of the Year award.
- ✓ Sri Lankan left-arm spinner Prabath Jayasuriya won the Men's Test Bowler of the Year award
- ✓ **Complete list of CEAT Cricket Rating Awards Winners 2025**
- ✓ Special Memento for Winning the Champions Trophy: Rohit Sharma
- ✓ Lifetime Achievement Award: Brian Lara
- ✓ Best International Cricketer of the Year: Joe Root
- ✓ Best T20I Batter of the Year: Sanju Samson
- ✓ Best T20I Bowler of the Year: Varun Chakravarthy
- ✓ CEAT Geostar Award: Shreyas Iyer
- ✓ Best Male ODI Batter of the Year: Kane Williamson
- ✓ Best Male ODI Bowler of the Year: Matt Henry
- ✓ CEAT Lifetime Achievement Award: B.S. Chandrasekhar
- ✓ Best Female Batter of the Year: Smriti Mandhana
- ✓ Best Female Bowler of the Year: Deepti Sharma
- ✓ Emerging Player of the Year: Angkrish Raghuvanshi
- ✓ Award for Outstanding Leadership: Temba Bavuma
- ✓ Best Male Test Bowler of the Year: Prabath Jayasuriya
- ✓ Best Male Test Cricketer of the Year: Harry Brook
- ✓ Best CEAT Domestic Cricketer of the Year: Harsh Dubey



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Q.10. Which city is the venue of eighth Session of the International Solar Alliance (ISA) Assembly?

A) New Delhi

B) Mumbai

C) Chennai

D) Hyderabad

Answer : A

- ✓ The Eighth Session of the International Solar Alliance (ISA) Assembly will be held from October 27–30, 2025 at Bharat Mandapam, New Delhi.
- ✓ ISA was launched by India and France at COP21, Paris, in 2015 and has 124 Member and Signatory Countries.
- ✓ ISA promotes solar energy deployment, energy access, and security, especially in the Global South, supporting agriculture, health, transport, and power sectors.
- ✓ PM-KUSUM scheme supports 10 GW small solar plants, 1.4 million off-grid solar pumps, and 3.5 million grid-connected pumps.
- ✓ India is second largest solar module manufacturer and aims for 5 million tonnes of green hydrogen by 2031.

ISA IN NEWS 2025

- Moldova becomes 107th member of International Solar Alliance (ISA).
- Angola has become the 123rd country in the world to sign the International Solar Alliance (ISA) Framework Agreement
- Mauritius has become the first African nation to sign the Country Partnership Framework (CPF) with the International Solar Alliance (ISA)
- Moldova has officially signed the International Solar Alliance (ISA) Framework Agreement, furthering its commitment to promoting renewable energy.
- Armenia has become the 104th full member of the International Solar Alliance (ISA).
- Ashish Khanna of India was elected as the third Director General of the International Solar Alliance (ISA).
- He met Dr. He has replaced Ajay Mathur
- India has been re-elected as the President of the International Solar Alliance for another two-year term from 2024 to 2026.
- The Seventh annual session of the International Solar Alliance Assembly, held in New Delhi from 3-



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6 November 2024.

- Nepal has become the 101st country to join the International Solar Alliance (ISA).
- Prime Minister Narendra Modi virtually addressed the first International Solar Festival, which was being held in New Delhi
- Paraguay has become the 100th full member of the International Solar Alliance (ISA)
- Spain has become the 99th member of the International Solar Alliance (ISA)
- Panama has become the 97th member country of ISA.
- Malta as the 119th country to join the International Solar Alliance.
- Chile has become the 95th member of the International Solar Alliance.
- International Solar Alliance (ISA).
- Founded - 2015
- HQ - Gurugram Haryana
- Director General - Ashish Khanna
- ISA : Joint Initiative by India and France
- International Solar Alliance (ISA) was launched by Indian Prime Minister Narendra Modi and Former France Prime Minister Francois Hollande on 30 November 2015 during the 21st session of the United Nations Climate Change COP-21 in Paris, France to promote solar energy.
- India and France have been re-elected as the President and co-President of the International Solar Alliance..

Q.11. Which city is the venue of India-AI Impact Summit 2026?

A) New Delhi

B) Chennai

C) Hyderabad

D) Bengaluru

Answer : A

- ✓ The Government of India unveiled the logo for India-AI Impact Summit 2026, scheduled on 19–20 February 2026 at Bharat Mandapam, New Delhi.
- ✓ The Logo Design Contest was hosted on the MyGov platform from 28 May to 12 June 2025, receiving 599 entries.



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- ✓ The winning design was submitted by Shri Ajith P. Suresh and selected by Emerging Technologies team under Ministry of Electronics and Information Technology (MeitY).
- ✓ The logo features the Ashoka Chakra, symbolizing ethical governance, justice, and Constitutional values.
- ✓ The Summit, hosted by MeitY, will showcase AI's role in inclusive development, sustainability, social progress, and innovations for humanity.

Q.12. Which universities' NSS Units were among the awardees in the MY Bharat – NSS Awards 2022–23?

- A) JNU, AMU, and DU
- B) DU, BHU, and Savitribai Phule Pune University
- C) IGNOU, DU, and Osmania University
- D) BHU, Delhi Technological University, and Manipal University

Answer : B

- ✓ President Droupadi Murmu presented the MY Bharat – NSS Awards 2022–23 at Rashtrapati Bhavan.
- ✓ A total of 50 awards were given: 10 Units, 10 Programme Officers, and 30 Volunteers.
- ✓ Main awardees included NSS Units of Delhi University, BHU, and Savitribai Phule Pune University.
- ✓ Programme Officers like Dr. S. S. Rathore (Gujarat Univ.) and Prof. R. K. Sharma (HP Univ.) were honoured.
- ✓ Volunteers such as Anjali Kumari (Bihar), Rohit Yadav (UP), and Sneha Patil (Maharashtra) received recognition.
- ✓ The awards aim to encourage youth in community service, health, literacy, environment, and nation-building

Q.13. Which of the following is NOT one of the new UPI initiatives launched by the RBI at the Global Fintech Festival 2025?

- A) UPI Help (AI-based)
- B) IoT Payments with UPI
- C) UPI Reserve Pay
- D) UPI International Remittance

Answer : D



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- ✓ The Reserve Bank of India launched four new digital payment initiatives at the Global Fintech Festival 2025 in Mumbai.
- ✓ **The four new initiatives are:**
- ✓ **UPI Help (AI-based):** An AI-powered support system to help with payment assistance and dispute resolution.
- ✓ **IoT Payments with UPI:** Enables payments directly from connected devices like cars and smartwatches.
- ✓ **UPI Reserve Pay:** Allows users to block and manage a portion of their credit card or credit line for specific merchants.
- ✓ Banking Connect: An interoperable net banking solution that simplifies online payments and merchant onboarding.
- ✓ UPI International Remittance was not one of the four new initiatives announced at the event.

Q.14. The primary purpose of the Unified Markets Interface (UMI), unveiled by the RBI, is to facilitate:

- A) Retail payments via UPI
- B) Tokenization of financial assets
- C) Issuance of retail Central Bank Digital Currency (CBDC)
- D) International trade settlements

Answer : B

- ✓ The Reserve Bank of India (RBI) has introduced the Unified Markets Interface (UMI), a pioneering financial market infrastructure aimed at asset tokenisation.
- ✓ Announced in 2025 by RBI Governor Sanjay Malhotra, UMI leverages blockchain technology and wholesale Central Bank Digital Currency (CBDC) to digitise real-world assets.
- ✓ This innovation promises to enhance market efficiency, transparency, and accessibility
- ✓ UMI is a financial market infrastructure specifically designed for the tokenization of assets.
- ✓ **Unified Markets Interface and Asset Tokenisation**
- ✓ UMI enables conversion of physical assets into digital tokens on a blockchain. This process creates fractional ownership, allowing global trading of smaller asset portions.
- ✓ Tokenisation improves settlement speed using smart contracts and broadens market access.
- ✓ The pilot phase of UMI has shown positive signs in boosting market efficiency



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Q.15. Under the Draft Ombudsman Scheme, 2025, what is the new ceiling for compensation that can be awarded for consequential loss?

- A) ₹10 lakh
- B) ₹20 lakh
- C) ₹30 lakh
- D) There is no limit on the compensation for consequential loss.

Answer : C

- ✓ Reserve Bank of India is enhancing the banking ombudsman scheme. Customers may receive up to Rs 30 lakh for losses.
- ✓ An additional Rs 3 lakh can be awarded for harassment and time spent on grievances. Co-operative bank customers can now approach the ombudsman from November 1.
- ✓ The Reserve Bank of India has proposed that the banking ombudsman may pay a compensation up to Rs 30 lakh to aggrieved bank customers for any consequential loss they suffer.
- ✓ This is part of the central bank's effort to strengthen the ombudsman scheme and raise customer satisfaction.
- ✓ In addition, the ombudsman shall also have the power to provide up to Rs 3 lakh for harassment suffered and time spent for taking up their grievances, if any, by the complainant.

Q.16. What is the proposed compensation limit for harassment, mental anguish, or time lost by a complainant under the Draft Ombudsman Scheme, 2025?

- A) ₹1 lakh
- B) ₹3 lakh
- C) ₹5 lakh
- D) There is no specific limit.

Answer : B

- ✓ The ombudsman shall also have the power to provide up to Rs 3 lakh for harassment suffered and time spent for taking up their grievances, if any, by the complainant.



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STATIC GK Based Current Affairs MCQs 10 October 2025

Q.1. To improve the performance of ARCs, the RBI has appointed the committee headed by whom to examine the issues and recommend measures for enabling ARCs?

- A) Dhananjay Jain
- B) Sudarshan Sen
- C) Nirmala Sitharaman
- D) Shaktikanta Das

Answer : B

Q.2. What is the authorised share capital of NaBFID?

- A) Rs. 1 lakh crore
- B) Rs. 2 lakh crore
- C) Rs. 20 lakh crore
- D) Rs. 3 lakh crore

Answer : A

- ✓ National Bank for Financing Infrastructure and Development (NBFID) is set up as the principal development financial institution (DFIs) for infrastructure financing.
- ✓ NBFID is set up as a corporate body with authorised share capital of one lakh crore rupees.

Q.3. There are how many printed currency presses in India?

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

Answer : B

- ✓ The currency presses of SPMCIL are at Nasik (Western India) and Dewas (Central India). The two presses of BRBNMPL are at Mysuru (Southern India) and Salboni (Eastern India).

Q.4. RBI shares how much percent of the share in National Bank for Agriculture and Rural Development?

- A) 51%
- B) 0.7%
- C) 65%
- D) 99.3%

Answer : D

Q.5. SMILE is a new scheme offered by SIDBI. What is the full form of M in SMILE.

- A) Micro
- B) MSME
- C) Medium
- D) Make



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Answer : D

- ✓ SIDBI Make in India Soft Loan Fund for MSME (SMILE): It is having minimum loan amount of INR 10 Lakh for equipment finance and INR 25 lakh for other purpose.

Q.6. An NPA is a loan or advance for which the principal or interest payment remained overdue for a period of

- A) 60 days
- B) 70 days
- C) 80 days
- D) 90 days

Answer : D

Q.7. National Housing Bank is a government-owned corporation. The government took over the NHB from the RBI in ____.

- A) 2015
- B) 2016
- C) 2018
- D) 2019

Answer : D

Q.8. Which among the following are not covered under SARFAESI Act?

- A) The NPA loan accounts amounting to less than 20% of the principal and interest.
- B) Money or security issued under the Indian Contract Act or the Sale of Goods Act, 1930.
- C) Any properties that are not liable to attachment or sale under Section 60 of the Code of Civil Procedure, 1908.
- D) All A, B and C

Answer : D

- ✓ The provisions of this Act apply to outstanding loans above Rs.1 lakh, which are classified as NPAs. The SARFAESI Act isn't applicable for:
- ✓ The NPA loan accounts amounting to less than 20% of the principal and interest.
- ✓ Money or security issued under the Indian Contract Act or the Sale of Goods Act, 1930.
- ✓ Any rights of the unpaid seller under Section 47 of the Sale of Goods Act, 1930.
- ✓ Any conditional hire-purchase, sale, lease or any other contract in which no security interest has been created.
- ✓ Any properties that are not liable to attachment or sale under Section 60 of the Code of Civil Procedure, 1908.



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Q.9. To improve the performance of ARCs, the RBI has appointed the committee headed by whom to examine the issues and recommend measures for enabling ARCs?

- A) Dhananjay Jain B) Sudarshan Sen
C) Nirmala Sitharaman D) Shaktikanta Das

Answer : B

Q.10. Which among the following is not the type of PSLCs?

- A) Agriculture B) Small/Marginal Farmers
C) Micro Enterprises D) None of the above

Answer : D

- ✓ There are four types of PSLCs: Agriculture, Small/Marginal Farmers (PSLC–SF/MF), Micro Enterprises and General — that is, other than loans to agriculture and micro enterprises.



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



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



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



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



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



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

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



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



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



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



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