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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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- The State Bank of India (SBI) and HDFC Bank were the only Indian banks included in S&P Global Market Intelligence's ranking of the world's 100 largest banks by total assets in their April 2025 report.
- SBI climbed 4 places to 43rd position, while HDFC Bank rose 1 spot to 73rd .
- HDFC BANK
- Founded : 1994
- Founder : Hasmukhbhai Parekh
- HQ : Mumbai, Maharashtra
- MD & CEO : Sashidhar Jagdishan
- Tagline : We understand your world

Q.2. The initial transaction cap of ₹5,000 for UPI payments is specifically for transactions authenticated by which method?

- A) Entering the standard UPI PIN manually
- B) Using a fingerprint or facial recognition on your device
- C) Making small, offline payments through UPI Lite
- D) Any transaction made by a new UPI user in the first 24 hours

Answer : B

- ✓ The government is rolling out fingerprint and facial approval of Unified Payments Interface (UPI) transactions to simplify digital payments and strengthen verification.
- ✓ Users will now also have the option to authenticate transactions with fingerprints or facial recognition on their devices, eliminating the need to manually enter the personal identification number (PIN), announced financial services secretary M. Nagaraju at the Global Fintech Fest 2025 on Tuesday.
- ✓ Initially, such transactions will be capped at ₹5,000, and the limit will be reviewed later.
- ✓ Separately, Aadhaar-based facial authentication will offer users a new and secure way to set or reset their PIN within UPI apps.
- ✓ Until now, creating a UPI PIN required entering debit card details or going through Aadhaar one-time password (OTP) verification



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Q.3. Which of the following statements is/are correct regarding Non-Scheduled Primary (Urban) Co-operative Banks with a deposit size of ₹50 crore?

- A) They are not covered under the Reserve Bank - Integrated Ombudsman Scheme, 2021.
- B) They are exclusively regulated by the Registrar of Co-operative Societies (RCS).
- C) They are covered under the Reserve Bank - Integrated Ombudsman Scheme, 2021, and are also supervised by the RBI for their banking-related functions.
- D) Their deposit size is below the minimum threshold for any RBI-mandated regulatory oversight.

Answer : C

- ✓ Reserve Bank has, in exercise of the powers conferred under Section 35A of the Banking Regulation Act, 1949, issued a Notification to bring State Co-operative Banks and Central Co-operative Banks under the ambit of the Reserve Bank - Integrated Ombudsman Scheme, 2021 (the Scheme), with effect from November 01, 2025.
- ✓ Eligibility for the Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021)
- ✓ The Reserve Bank of India (RBI) Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021) provides a cost-free grievance redress mechanism for customers of regulated entities.
- ✓ It covers both scheduled and non-scheduled Primary (Urban) Co-operative Banks (UCBs).
- ✓ The minimum requirement for non-scheduled UCBs to be included under this scheme is a deposit size of ₹50 crore and above, based on the audited balance sheet of the previous financial year.
- ✓ **Regulatory framework for UCBs**
- ✓ UCBs operate under a dual regulatory framework.
- ✓ Administrative functions are managed by the Registrar of Co-operative Societies (RCS) of the state or the Central Registrar of Co-operative Societies (CRCS) for multi-state banks.
- ✓ Banking-related functions are regulated and supervised by the RBI under the Banking Regulation Act, 1949.
- ✓ In September 2020, amendments to the Banking Regulation Act brought UCBs under the direct supervision of the RBI.
- ✓ **Categorization of UCBs**
- ✓ In 2022, the RBI announced a four-tiered regulatory framework for UCBs based on their deposit size.
- ✓ Tier 1: UCBs with deposits up to ₹100 crore.
- ✓ Tier 2: UCBs with deposits between ₹100 crore and ₹1,000 crore.



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- 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.
- 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.



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- 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.
- 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

Q.5. What are the key textile segments covered by the PLI scheme, which was approved in September 2021 with a budgetary outlay of ₹10,683 crore?

Options:

- A) All apparel and home textiles, including those made of 100% cotton
- B) Only products made from silk and wool
- C) MMF (Man-Made Fibre) apparel, MMF fabrics, and technical textiles
- D) Handloom products and handicrafts exclusively



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Answer : C

- ✓ The Textiles Ministry has announced significant revisions in the Production Linked Incentive (PLI) Scheme for manmade fibre (MMF) apparel & fabrics, and products of technical textiles
- ✓ 8 new HSN codes (numerical classification of products for taxation and foreign trade purposes) for MMF apparel and 9 new HSN codes for MMF fabrics had been included in the PLI scheme.
- ✓ From August 1, 2025, the minimum investment requirement for all new applicants has been halved to ₹150 crore from ₹300 crore in part-1 category and to ₹50 crore from ₹100 crore in part-2 category of the scheme
- ✓ Significantly, from the current fiscal, applicants will have to demonstrate a minimum of 10 per cent incremental turnover over the previous year (down from 25 per cent) to qualify for incentives (from second year onwards).
- ✓ The PLI scheme for textiles was notified on September 24 2021 with a corpus of ₹10,683 crore to promote the MMF and technical textiles sector in the country and enable it to achieve size and scale to become competitive

Q.6. What is the primary purpose of the new Foreign Currency Settlement System (FCSS) launched at GIFT City?

- A) To provide real-time settlements for rupee transactions within India
- B) To allow IFSC Banking Units to settle foreign currency transactions locally in real-time or near real-time
- C) To offer cross-border settlement for all types of transactions globally
- D) To regulate the issuance of all foreign currencies in India

Answer : B

- ✓ The Foreign Currency Settlement System (FCSS) launched recently at GIFT City is set to expand soon, with plans to support multiple global currencies such as the Euro and British Pound in a phased rollout
- ✓ The FCSS, launched by Union Finance Minister Nirmala Sitharaman on the opening day of Global Fintech Fest 2025 held in Mumbai, currently supports only US dollar transactions, with Standard Chartered Bank as the settlement partner, enabling near real-time settlement without relying on traditional correspondent banking routes.
- ✓ However, the USD-based transactions are limited to IFSC Banking Units (IBUs) located in GIFT City in Gujarat.



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GIFT CITY IN NEWS 2025

- Bank of Baroda had received approval from the International Financial Services Centres Authority (IFSCA) to operate as a Trading - Cum Clearing member (TCM) on the India International Bullion Exchange IFSC Ltd (IIBX), at GIFT City.
- Standard Chartered Bank, CCIL IFSC Ltd, and IFSCA will launch a platform for real time settlement of US dollar denominated trades in GIFT City in Gandhinagar.
- State Bank of India has announced the listing of its regulations S bonds worth \$500 million on NSE-IX in GIFT City Gujarat
- state bank of India and France's AFD have signed €100 mn line of credit at SBI's GIFT City branch to promote green financing in India
- S&P Global Ratings Singapore PTE Ltd has become the biggest foreign credit rating agency to set up a base in GIFT City in Gujarat.
- Sanjay Kaul has been appointed as the new Managing Director and Group CEO of GIFT City, succeeding Tapan Ray.
- CTBC Bank, the largest privately owned bank in Taiwan, applied to the International Financial Services Authority (IFSCA) for setting up a IFSC Banking Unit (IBU) in GIFT City.
- UAE-based lender Mashreq has become the first from the country to receive in-principle approval from IFSCA to open a branch in Gujarat's GIFT City.
- NTPC has signed a foreign currency loan agreement worth \$750 million with the IFSC banking units of Bank of Baroda (BoB) and HDFC Bank, located in GIFT City, Gandhinagar
- Coventry University to open first English university campus in GIFT City by 2026.
- GIFT City has partnered with Zaggie to introduce a prepaid citizen card and a visitor management system.
- Axis Bank has become the first Indian bank to execute an aircraft financing transaction through its International Banking Unit at GIFT City IFSC
- Bank of Maharashtra has received RBI approval to open its first international branch at GIFT City IFSC in Gujarat.
- HDFC Bank has become the first domestic bank to execute a gold forward deal from GIFT City, Gujarat.
- **About the GIFT City**



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- The Gujarat Financial Tech (GIFT) City is a multi-service special economic zone situated between Ahmedabad and Gandhinagar in Gujarat.
- The Gujarat Government has developed GIFT City.
- India's first and only International Financial Service Center is in GIFT City.
- GIFT City has been developed as a Smart City and aims to be a Global Financial hub like Singapore in Asia.
- India's first international stock exchange, India International Exchange (IFSC) Limited (India INX), has been set up in GIFT City.
- Chairman of GIFT City: Hasmukh Adhia
- MD & CEO : Sanjay Kaul

Q.7. As of October 2025, India and the UK are targeting to double their bilateral trade to what approximate amount by 2030?

A) \$50 billion

B) \$75 billion

C) \$112 billion

D) \$150 billion

Answer : C

- ✓ As of October 2025, India and the UK are targeting to double their bilateral trade to reach approximately \$112 billion by 2030.
- ✓ This goal was re-emphasized during UK Prime Minister Keir Starmer's visit to India in October 2025, following the signing of a new free trade agreement in July 2025.
- ✓ **Initial trade value:** The target aims to double the bilateral trade from its standing of around \$56 billion, according to statements made by Prime Minister Narendra Modi in October 2025.
- ✓ **Trade agreement:** A new Comprehensive Economic and Trade Agreement (CETA) was signed in July 2025 to boost trade and investment between the two nations.
- ✓ **Early achievement:** Prime Minister Modi has expressed confidence that the \$112 billion target may be achieved even ahead of the 2030 deadline.
- ✓ **Benefiting sectors:** The new trade agreement offers significant opportunities for Indian exports in sectors such as textiles, footwear, and leather, as well as reduced tariffs for UK exports like Scotch whisky and premium cars.



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Q.8. Which organization imposes a withdrawal cap of ₹10,000 on a financially distressed urban co-operative bank, like The Baghat Urban Co-operative Bank?

- A) Deposit Insurance and Credit Guarantee Corporation (DICGC)
- B) National Bank for Agriculture and Rural Development (NABARD)
- C) Reserve Bank of India (RBI)
- D) Ministry of Finance, Government of India

Answer : C

- ✓ The ₹10,000 withdrawal cap on The Baghat Urban Co-operative Bank was implemented by the RBI as part of these regulatory actions.
- ✓ Under sub section (1) of Section 35 A read with Section 56 of the Banking Regulation Act, 1949, the Reserve Bank of India (RBI) has imposed several restrictions on Solan based Bagahat Urban Co- operative bank , including a Rs.10,000 cap on withdrawal per customer.
- ✓ The eligible depositors would be entitled to receive deposit insurance claim amount of their deposits up to a monetary ceiling of ₹5,00,000/- in the same capacity and in the same right, from the Deposit Insurance and Credit Guarantee Corporation (DICGC), as applicable under the provisions of the DICGC Act, 1961
- ✓ These Directions shall remain in force for a period of six months from the close of business on October 08, 2025 and are subject to review.

Q.9. How is the coupon rate for the Government of India Floating Rate Bond 2028 (GOI FRB 2028) determined?

- A) It is linked to the RBI's repo rate.
- B) It is based on the average yield of the last three auctions of the 182-day T-bills, plus a fixed spread.
- C) It is tied to the interest rate of the National Savings Certificate (NSC).
- D) The coupon rate is decided at the time of issue and remains constant.

Answer : B

- ✓ The Government of India Floating Rate Bond 2028 (GOI FRB 2028) is a debt instrument with a variable coupon rate.
- ✓ The rate of interest on Government of India Floating Rate Bond 2028 (GOI FRB 2028) applicable for the half year October 04, 2025 to April 03, 2026 shall be 6.22 per cent per annum



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- ✓ **Key features**
- ✓ **Coupon Rate:** The interest rate is variable and reset semi-annually. The rate consists of a base rate, which is the average of the Weighted Average Yield (WAY) of the last three auctions of 182-day T-Bills, plus a fixed spread of 0.64%.
- ✓ **Maturity Date:** The bond matures on October 4, 2028.
- ✓ **Interest Payment Frequency:** Interest is paid semi-annually.
- ✓ **Current Interest Rate:** The interest rate for the half-year from April 4, 2025, to October 3, 2025, was 7.11% per annum. The rate for the half-year from October 4, 2025, to April 3, 2026, is 6.22% per annum.
- ✓ **Tradability:** These bonds are listed on stock exchanges and can be bought and sold in the secondary market. This differs from Floating Rate Savings Bonds (FRSBs), which are not tradable.
- ✓ **Investment Amount:** The minimum investment is ₹1,000 and in multiples thereof. There is no maximum investment limit.
- ✓ **Taxation:** Interest on these bonds is taxable under the Income-tax Act, 1961. They are exempt from wealth tax.
- ✓ **Factors influencing the bond**
- ✓ **Benchmark Rates:** The bond's coupon rate is directly linked to the yield of 182-Day T-Bills.
- ✓ **RBI Policies:** Actions by the Reserve Bank of India (RBI), particularly regarding interest rates, affect the bond's returns. Higher interest rates typically benefit bondholders as the floating rate adjusts upwards.

Q.10. Which of the following is the primary objective of the Reserve Bank of India (RBI) launching a verified WhatsApp channel?

- A) To enable citizens to conduct banking transactions via WhatsApp.
- B) To offer personalized customer support and resolve individual banking complaints.
- C) To disseminate financial literacy messages, public awareness campaigns, and verified updates directly to the public.
- D) To introduce a new digital payment system for instant fund transfers.

Answer : C

- ✓ The RBI launched its verified WhatsApp channel as part of its "RBI Kehta Hai" (RBI Says) public awareness initiative.



- ✓ The main goal is to deliver authentic, timely information on topics like banking regulations, digital safety, and fraud prevention in a simple, accessible, and direct manner.
- ✓ Currently, the Reserve Bank's verified WhatsApp numbers are: 99990 41935 (already active) 99309 91935 (being added)

Q.11. How often is the OBICUS survey conducted by the Reserve Bank of India?

- | | |
|----------------|--------------|
| A) Annually | B) Quarterly |
| C) Bi-annually | D) Monthly |

Answer : B

- ✓ The RBI has launched the 71st round of its Order Books, Inventories and Capacity Utilisation Survey (OBICUS) for the manufacturing sector, covering the reference period July – September 2025 (Q2:2025-26).
- ✓ This ongoing quarterly exercise collects comprehensive quantitative data essential for monitoring industrial health.
- ✓ The survey gathers precise information on new orders received during the quarter, the accumulated backlog of orders, and the value of inventories, which is segregated into Raw Material (RM), Work-in-Progress (WiP), and Finished Goods (FG).
- ✓ Crucially, the data is used to estimate the level of Capacity Utilisation (CU) across industries.
- ✓ This detailed monitoring of demand (orders) and supply (CU and inventories) provides critical, high-frequency insights into the trajectory of industrial growth and potential price pressures within the Indian economy.
- ✓ The OBICUS data is a crucial input for the Monetary Policy Committee (MPC) under the RBI Act, 1934, allowing it to assess real-time aggregate demand and supply side pressures to guide inflation-targeting decisions.
- ✓ The Reserve Bank has been conducting the Order Books, Inventories and Capacity Utilisation Survey (OBICUS) of the manufacturing sector on a quarterly basis since 2008

Q.12. Which country launched its first-ever National Child Safeguarding Policy to ensure child safety across all sectors of society?

- | | |
|------------|----------|
| A) Fiji | B) Samoa |
| C) Vanuatu | D) Tonga |



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Answer : A

- ✓ Fiji has introduced its first National Child Safeguarding Policy, establishing a comprehensive framework to protect children across all sectors.
- ✓ The policy mandates that services involving children be safe, respectful, and child-friendly, aiming to prevent harm and promote well-being.
- ✓ This initiative addresses growing regional concerns about child safety in the Pacific and sets a national benchmark for other countries to follow

Q.13. Who made history by winning India's first-ever Mrs Universe crown in 2025?

- A) Sherry Singh
- B) Urmimala Boruah
- C) Priya Sharma
- D) Neha Dubey

Answer : A

- ✓ Sherry Singh created history by becoming the first Indian to win the Mrs Universe 2025 title at the grand finale held in Manila, Philippines.
- ✓ Competing against 120 contestants from around the world, she impressed the judges with her confidence, intellect, and advocacy for women's empowerment and mental health awareness.

Q.14. Which of the following was a key theme at the Global Fintech Fest (GFF) 2025?

- A) Promoting traditional banking services over digital finance
- B) Eliminating regulations to foster unchecked innovation
- C) Empowering finance for a better world powered by AI
- D) Discouraging the use of Unified Payments Interface (UPI)

Answer : C

- ✓ The Global Fintech Fest (GFF) 2025, held in Mumbai, India on October 7-9, 2025, focused on "Empowering Finance for a Better World Powered by AI".
- ✓ India's Digital Stack: Prime Minister Narendra Modi highlighted India's digital public infrastructure as a model for the world.
- ✓ Role of AI: AI was a central theme, discussed in the context of personalized financial services, fraud prevention, and enhancing customer experience.



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- ✓ Financial Inclusion: Initiatives to expand financial access in rural areas and for underserved populations were emphasized, including efforts to onboard the "next 300 million UPI users".
- ✓ Visa unveiled its Payment Passkey solution with partners like Razorpay, PhonePe, and PayU, focusing on enhanced security and cross-border convenience.
- ✓ NPCI announced measures to curb online fraud by phasing out UPI collect requests for peer-to-peer (P2P) payments starting October 1, 2025.
- ✓ Easebuzz launched interoperable banking connect IBMB and other sector-focused digital solutions
- ✓ The Reserve Bank of India (RBI) has implemented a structured regulatory framework, including initiatives like the PRAVAAH portal for streamlined applications and a FinTech Repository for knowledge sharing.
- ✓ India's fintech funding dipped by 17% in the first nine months of 2025 to \$1.6 billion, though early-stage startups showed resilience.

Q.15. Which cities in India have been selected by Meta Platforms as landing sites for the undersea cable project, Waterworth?

- A) Mumbai and Chennai B) Chennai and Kolkata
C) Mumbai and Visakhapatnam D) Visakhapatnam and Kochi

Answer : C

- ✓ Meta Platforms has chosen Mumbai and Visakhapatnam as landing sites for its undersea cable project named Waterworth.
- ✓ Undersea cables are fiber-optic cables laid on the ocean floor to transmit information globally.
- ✓ They form the backbone of the international internet.
- ✓ Around 90% of global data and 80% of world trade are carried through undersea cables.
- ✓ They also facilitate approximately \$10 trillion of financial transactions annually.
- ✓ The project will strengthen India's connectivity with global digital networks and support faster internet and data services.

Q.16. According to IUCN's first-ever 'Green Status' assessment, how is the gharial (*Gavialis gangeticus*) classified?

- A) Vulnerable B) Endangered
C) Least Concern D) Critically Depleted

Answer : D



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- ✓ The International Union for Conservation of Nature (IUCN) classified the gharial (*Gavialis gangeticus*) as “Critically Depleted” in its first-ever Green Status assessment.
- ✓ Survival depends on restoring undammed river stretches across South Asia, especially India, and supporting wild breeding.
- ✓ The Chambal river, spanning Uttar Pradesh, Madhya Pradesh, and Rajasthan, is the last stronghold with several thousand individuals; other populations in northern India and Nepal are small and isolated. Only 0.5% of young gharials reach adulthood, making protection of nesting habitats critical for recovery

Q.17. Plutonium Management and Disposition Agreement (PMDA) is a pact between the United States and which country?

- A) China
- B) Israel
- C) Russia
- D) India

Answer : C

- ✓ Russia’s lower house of parliament approved withdrawing from the Plutonium Management and Disposition Agreement (PMDA) with the United States.
- ✓ The Plutonium Management and Disposition Agreement (PMDA) is a pact between the United States and Russia signed in 2000.
- ✓ It came into force in 2011 to reduce weapons-grade plutonium from dismantled Cold War nuclear warheads.
- ✓ Both countries had large plutonium stockpiles that were expensive to store and posed a nuclear proliferation risk.
- ✓ The PMDA required each country to dispose of 34 tonnes of plutonium.
- ✓ The plan involved converting it into Mixed Oxide (MOX) fuel or using it in fast-neutron reactors for electricity

Q.18. Which country inaugurated the world’s first solar thermal power station in the Gobi Desert in October 2025?

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

Answer : A

- ✓ China inaugurated the world’s first solar thermal power station in the Gobi Desert, Gansu Province.



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- ✓ The plant is built by China Three Gorges Corporation and uses two 200-meter-high towers feeding a single turbine system. 27,000 mirrors concentrate sunlight, storing heat up to 570°C for electricity generation after sunset or cloudy weather.
- ✓ The dual-tower setup is 25% more efficient than single-tower designs and reduces mirror requirements, saving costs

STATIC GK Based Current Affairs MCQs 11 October 2025

Q.1. The Transformation of Aspirational Districts Programme will be anchored by which entity on behalf of the Government of India?

- A) Planning Commission
- B) NITI Aayog
- C) Finance Commission of India
- D) National Development Council

Answer : B

Q.2. The Transformation of Aspirational Districts Programme is based upon how many themes?

- A) 5
- B) 4
- C) 7
- D) 10

Answer : B

- ✓ Health & Nutrition,
- ✓ Education,
- ✓ Agriculture & Water Resources,
- ✓ Financial Inclusion & Skill Development, and
- ✓ Basic Infrastructure

Q.3. India's largest National Health Protection Scheme has been implemented under the name_____

- A) Ayushman Bharat
- B) Aadarsh Bharat
- C) Samman Bharat
- D) Nirman Bharat

Answer : A



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Q.4. The Ayushman Bharat scheme will subsume which among the following central schemes?

- i. Rashtriya Swasthya Bima Yojana (RSBY)
- ii. Central Government Health Scheme (CGHS)
- iii. Senior Citizen Health Insurance Scheme (SCHIS)

- A) Only I
- B) Only ii
- C) Both i & iii
- D) Both i & ii

Answer : C

✓ The scheme will subsume the centrally sponsored schemes-Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).

Q.5. Who will head the Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) formed at national level to implement the scheme?

- A) Prime Minister
- B) Minister of Health and Family Welfare
- C) Minister of Ayush
- D) NITI Aayog Chairman

Answer : B

Q.6. What will be the minimum monthly pension payable to the subscriber under the Atal Pension Yojana (APY)?

- A) Rs 4,000
- B) Rs 2,000
- C) Rs 1,000
- D) Rs 5,000

Answer : C

✓ Monthly Pension of either Rs 1000/- , Rs 2000/-, Rs 3000/-, Rs 4000/- or Rs 5000/- would be paid to the subscriber after he attains the age of 60

Q.7. Which of the following is a nation-wide financial inclusion scheme of Government of India?

- A) PMJDY
- B) PMJJBY
- C) PMMY
- D) PMSBY

Answer : A



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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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JOURNEY FEELING PROUD

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