
ABOUT THE GREAT APARCHIT SIR
GA EXPERT APARCHIT SIR WHO HAS GIVEN 100+ SELECTION IN BANKING SECTOR AT HIS 25-YEAR AGE. HE WAS A REAL WARRIOR AS YOU KNOW HIM. HE MADE HIS IDENTITY ACROSS THE COUNTRY IN VERY LITTLE AGE. AFTER HIM HIS YOUNGER BROTHER APARCHIT 2.0 STARTED APARCHIT SUPERCURRENT AFFAIRS FROM 1 FEBRUARY 2021. HE GAVE 1000+ SELECTION IN BANKING SECTOR IN FEW DAYS. [TRUSTED BY 9 LAKH ASPIRANTS ACROSS THE INDIA.
YOUR SUCCESS IS OUR SUCCESS
Aparchit

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.

Join Official YouTube Channel

https://youtube.com/@AparchitExamWarriors?si=rvnlTGDMgoDhEV8x

All the examinations have a different pattern and syllabus but the common part in all examinations is the general awareness in which the current affair plays a crucial role. The weightage of current affairs questions in banking examinations is high. Aparchit Exam Warriors Provides you the best quality Current Affairs With amazing extra facts that will help in scoring good marks in the General Awareness Section.

Aparchit Super PAID GROUP For Quizes

- WE WILL COVER TOPIC WISE CURRENT AFFAIRS BY APARCHIT SUPER GA PAID BOOSTER
- BY - BOT
- WE WILL ORGANIZE CA QUIZS BY BOOSTER
- BY : BOT
- WE WILL COVER TOPICWISE DISCUSSION BY APARCHIT SUPER GA PAID BOOSTER (CAPSULE)
- WE WILL COVER CURRENT AFFAIR + BANKING AWARENESS
- BY: BOT
- DAILY MAINS LEVEL DI & PUZZLE TARGET.
- GA COVER BY BOT AND
- DISCUSSION WITH FACTS A SINGLE QUESTION DISCUSS WITH ITS RELATED FACTS.
- APARCHIT SUPER CURRENT BEST 350 + WEEKLY QUIZ
- BY: BOT
- WE ALREADY GIVEN 300+ SELECTION IN 2020 - CHECK RECENT RESULTS
- WE GIVEN 100+ SELECTION FOR RRB PO 2021 INTERVIEW AND 30+ FINAL SELECTION IN SBI. CLERK 2021 -CLICK HERE
- WE GIVEN 550+ SELECTION IN ALL BANKING EXAMS 2022 - CLICK HERE
- STUDY WITH US DIFINETILY YOU WILL ACHIEVE YOUR GOAL BUT ONLY SERIOUS ASPIRANTS MESSAGE ME :- @SCREENSHOT008
- COMPUTER QUIZES IN TARGET CONDUCT WITH THEIR APARCHIT PAID BOOSTER (CAPSULE) PDF
- ALL QUIZES IN TARGET CONDUCT WITH THEIR PDF

♠ FOR JOIN ♠

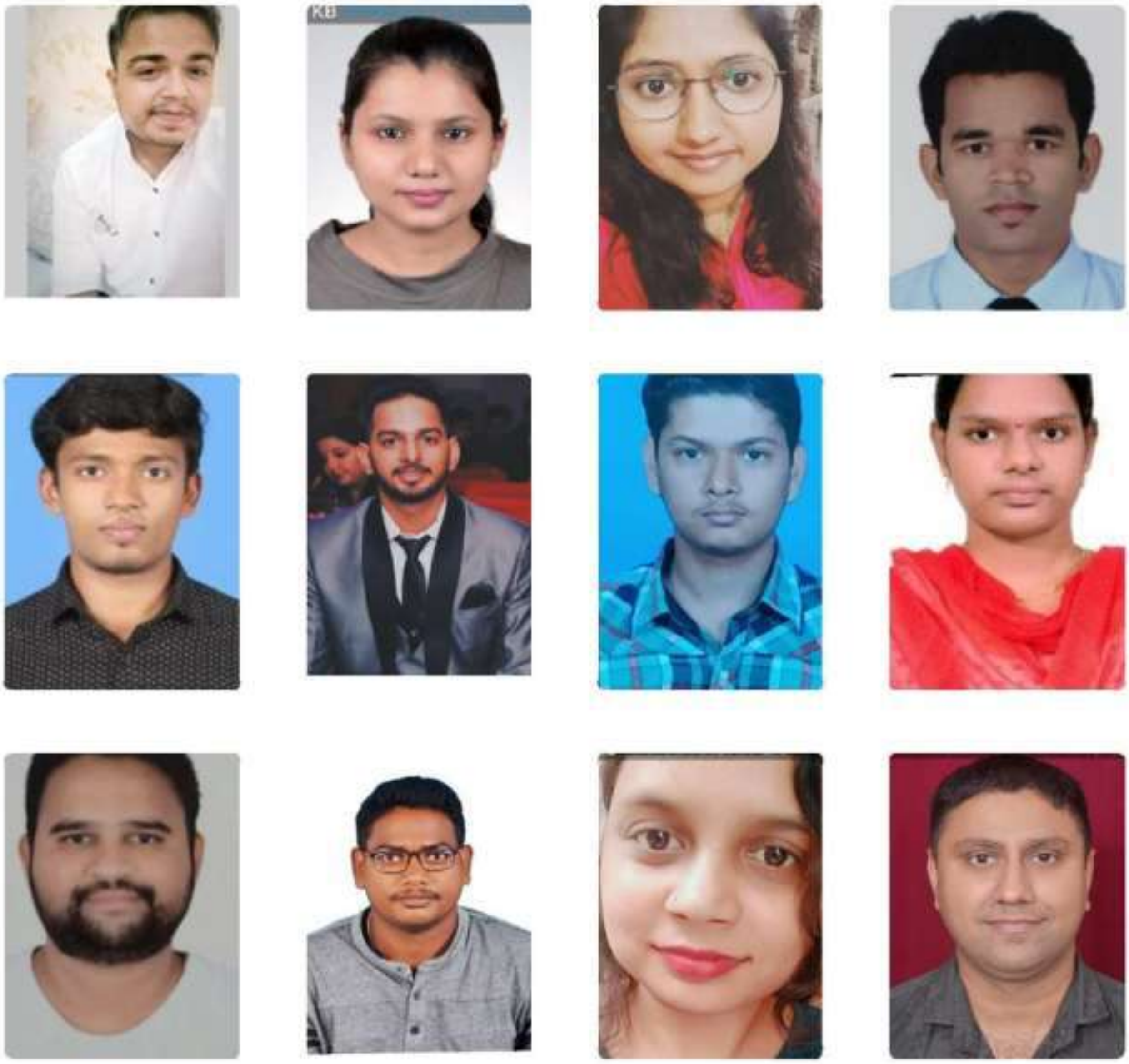
- **FEE ONLY RS.499 Rs TILL END OF SEPTEMBER 2024 & 899 TILL END OF MARCH 2025.**

FOR JOIN MESSAGE US

https://wa.me/message/PNOGTDWVVOWYJ1

CONTACT NO - 8384899706

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



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

Aparchit Daily Weekly Monthly Current Affairs Pdf Download Here

Aparchit Super Monthly Current Affairs Blog

https://aparchitexamwarriors.com/currentaffairs/monthly-current-affairs-pdf

Aparchit Super Weekly Current Affairs Blog
https://aparchitexamwarriors.com/currentaffairs/weekly-current-affairs-pdf

Aparchit Super Daily Current Affairs Blog

https://aparchitexamwarriors.com/currentaffairs/daily-current-affairs-pdf

Aparchit Super Monthly Banking Awareness:-
https://aparchitexamwarriors.com/currentaffairs/monthly-banking-awarness-pdf

Aparchitexamwarriors
(https://aparchitexamwarriors.com/currentaffairs/monthly-current-affairs-pdf)

Aparchit Exam Warriors – No. 1 Platform for all Competitive Exams | SSC | BANKING | RAILWAYS | Etc.
AparchitExamWarriors.Com **is an E-Learning platform and an Edu - Teach online portal with an aim to**

Aparchit 14 October English Super Current Affairs MCQ with Facts 2025
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. The Unified Markets Interface (UMI) aims to tokenise financial assets and settle them using which of the following?

A) Retail CBDC
B) Cryptocurrency
C) Wholesale CBDC
D) Commercial bank deposits

Answer : C

- ✓ The Reserve Bank of India (RBI) has introduced the Unified Markets Interface (UMI) to modernize India's financial market infrastructure.
- ✓ The primary goal of UMI is to enable the tokenization of financial assets, such as corporate bonds and government securities.
- ✓ For the settlement of transactions involving these tokenized assets, UMI leverages the wholesale Central Bank Digital Currency (CBDC), specifically designed for institutional transactions.
- ✓ **Retail CBDC (e.g., India's e₹-R):** Intended for the general public and businesses for everyday transactions.
- ✓ **Wholesale CBDC (e.g., India's e₹-W):** Designed for financial institutions to streamline interbank settlements and large-value transactions.

RBI IN NEWS 2025

- ➢ RBI has significantly revised its lending norms for IPO financing and Loans Against Shares (LAS), increasing the IPO limit from ₹10 lakh to ₹25 lakh and the LAS limit from ₹20 lakh to ₹1 crore per person.
- ➢ FACE appoints ex-RBI executive Manoranjan Mishra as independent director.
- ➢ Fintech Association for Consumer Empowerment (FACE), a self-regulatory body for fintechs in the country.
- ➢ RBI extended the period for foreign currency payment or expenditure for Merchanting Trade Transactions (MTT) from four months to six months.
- ➢ The Reserve Bank of India (RBI) is taking important steps to make the Indian Rupee (INR) more global with India's neighbouring countries like Bangladesh, Bhutan, Nepal, and Sri Lanka.

- Reserve Bank of India (RBI) has decided to give a glide path of four years starting 1 April, 2027 for expected credit loss (ECL) norms.
- ECL norms will not be applicable for Small Finance Banks (SFBs), Payment Banks (PBs), Regional Rural Banks (RRBs) and All India Financial Institutions (AIFIs).
- Reserve Bank of India (RBI) has withdrawn its 2016 circular, the "Guidelines on Enhancing Credit Supply for Large Borrowers through Market Mechanism,".
- The withdrawal took effect on April 1, 2026.
- As per the circular, the threshold of credit exposure to a borrower by the banking system was reduced from Rs 25,000 cr in FY18 to Rs 15,000 cr in FY19, and to Rs 10,000 cr from FY20.
- RBI has ordered Simpl, a Bengaluru based buy -now- pay- later(BNPL) firm, to shut its payment operations with immediate effect.
- Reserve Bank of India (RBI) has announced new rules to make it easier and faster for families of deceased bank customers to settle claims.
- SETTLEMENT IN CASES WITHOUT A NOMINEE OR WILL
- In cases where the account does not have a nominee, will, or where there are contesting claims, banks will be allowed to settle claims up to Rs 5 lakh for co-operative banks and Rs 15 lakh for other banks.
- Reserve Bank of India (RBI) issued new authentication rules for digital payments, effective April 1, 2026, which mandate two-factor authentication (2FA).
- Outward remittances by Indian residents under the Reserve Bank of India's (RBI) Liberalised Remittance Scheme (LRS) decreased by nearly 11% year-on-year in July 2025, reaching $2,452.93 million from $2,754.05 million in July 2024.
- Indian government will route funds for all Centrally Sponsored Schemes (CSS), with a total annual budget of Rs 5 lakh crore, directly through the Reserve Bank of India (RBI) to State Nodal Agencies (SNA).
- RBI has constituted a Regulatory Review Cell (RRC) as part of its efforts to strengthen the institutional mechanism for review of regulations.
- The mandate of the RRC, headed by State Bank of India Managing Director Rana Ashutosh Kumar Singh.
- DBS Bank India is the first wholly-owned subsidiary of a foreign bank in India to be authorized by

the Reserve Bank of India (RBI) to collect Goods and Services Tax (GST) payments.

- The 32nd meeting of the sub-committee of the Financial Stability and Development Council (FSDC) was chaired by the Reserve Bank of India (RBI) governor, Sanjay Malhotra, to discuss economic challenges due to US tariffs, KYC simplification, and measures for financial inclusion.
- Former Reserve Bank of India (RBI) Governor Urjit Patel has been appointed as executive director at the International Monetary Fund(IMF).
- Urjit Patel served as the 24th Governor of the Reserve Bank of India (RBI) from September 2016 to December 2018.
- RBI has granted 'in- principle' approval to Aditya Birla Capital Digital (ABCD), the digital arm of Aditya Birla Capital, to act as an online payment aggregator under the payment and settlement System Act 2007
- The RBI's FREE-AI (Framework for Responsible and Ethical Enablement of Artificial Intelligence) Committee recommends that the Indian financial sector adopt a dual approach to AI, fostering innovation and mitigating risks together rather than in opposition.
- This framework is built on seven principles (Sutras) and six strategic pillars—three for innovation (Infrastructure, Policy, Capacity) and three for risk mitigation (Governance, Protection, Assurance)—and includes 26 actionable recommendations to guide ethical and inclusive AI development in finance.
- Reserve Bank of India (RBI) has approved the nomination of Executive Director Indranil Bhattacharyya as an ex officio member of the Monetary Policy Committee (MPC).
- He replaces Rajiv Ranjan.
- Reserve Bank of India (RBI)
- Founded : 1 April 1935
- RBI Nationalised : 1 January 1949
- HQ : Mumbai, Maharashtra
- RBI set up : Hilton Young Commission
- 1st Governor : Sir Osborne Smith (Australia)
- 1st Indian Governor : CD Deshmukh
- 26th Governor : Sanjay Malhotra
- RBI Deputy Governor (4)

- 1. Tavarna Rabi Sankar
- 2. Poonam Gupta
- 3. Shirish Chandra Murmu
- 4. Swaminathan Janakiraman
- FIVE SUBSIDIARIES OF RBI :
- 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
- 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
- 3. Reserve Bank Information Technology Private Limited (ReBIT)
- 4. Indian Financial Technology and Allied Services (IFTAS).
- 5. Reserve Bank Innovation Hub (RBIH)
- India has four currency note printing presses.
- Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- Coins are minted in four mints owned by the Government of India.
- Mumbai, Hyderabad, Calcutta and Noida.
- The RBI was promoted as a private shareholders' bank in 1935 with a paid up capital of Rs 5 crore.

Q.2. The IIT-Madras startup that partnered with NPCI to launch India's first wearable payments ecosystem is:

A) Ring One **B) Muse Wearables**

C) RuPay Network **D) Muse Wallet**

Answer : B

- ✓ IIT-Madras, through its incubated startup Muse Wearables, partnered with the National Payments Corporation of India (NPCI) to launch India's first wearable payments ecosystem.
- ✓ Muse Wearables, an IIT-Madras incubated startup, partnered with the National Payments Corporation of India (NPCI).
- ✓ The first product in this ecosystem is a smart ring called Ring One, which enables users to make contactless payments using the RuPay network.
- ✓ Payments are processed via the Muse Wallet platform.

Q.3. What is the name of the smart ring launched by IIT-Madras-incubated Muse Wearables in partnership with NPCI?

A) RingOne **B) RingPay**

C) IndiaRing **D) MuseRing**

Answer : A

- ✓ The first product in this ecosystem is a smart ring called Ring One, which enables users to make contactless payments using the RuPay network
- ✓ Muse Wearables, which started its journey from IIT-Madras, has partnered with the National Payments Corporation of India (NPCI) to launch India's first wearable payments ecosystem, powered by Muse Wallet and NPCI's trusted RuPay network.
- ✓ The new ecosystem allows users to make instant, secure payments by tapping their Smart Ring 'Ring One' on any NFC-enabled POS terminal — no phone, card, or wallet required. Already live in over 40 countries and supporting cards from nearly 600 banks, Muse Wallet now brings its platform to India through RuPay.
- ✓ The platform aims to make digital payments simple, secure, and accessible for millions of users, including those in Tier-2 and Tier-3 cities.

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 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

Q.4. What is the key technology used by Jio Payments Bank for the MLFF toll collection system?

A) Barcode scanning

B) GPS-based tracking

C) Automatic Number Plate Recognition (ANPR) and FASTag

D) QR Code payment

Answer : C

- ✓ Jio Payments Bank wins contract for MLFF project at 2 toll plazas on Gurugram-Jaipur highway.
- ✓ Jio Financial Services its subsidiary Jio Payments Bank has secured a contract to implement the FASTag Automatic Number Plate Recognition (ANPR)-based MLFF collection system at two toll plazas between Gurugram and Jaipur.
- ✓ With this, Jio Payments Bank Ltd (JPBL) has forayed into next-generation tolling services for Multi-Lane Free Flow (MLFF) road projects, which is an electronic toll collection system that eliminates physical toll booths and allows vehicles to pay tolls without slowing down or stopping.
- ✓ In a regulatory filing, Jio Financial Services said the two toll plazas— Shahjahanpur and Manoharpura, between Gurugram and Jaipur were awarded as part of the tender issued by Indian Highways Management Company Ltd (IHMCL) for managing toll processing under India's pilot MLFF project.
- ✓ JPBL is currently managing toll operations at 11 toll plazas on different highway stretches as an acquirer bank

Q.5. Emirates NBD is reportedly in advanced talks to acquire a controlling stake in which Indian bank?

A) Yes Bank **B) Lakshmi Vilas Bank**

C) RBL Bank **D) State Bank of India**

Answer : C

- ✓ Emirates NBD is in advanced talks to acquire a controlling 51% stake in RBL Bank for an investment of approximately $1.7 billion or ₹15,000 crore.
- ✓ Emirates NBD is in advanced talks to acquire a majority stake in RBL Bank.
- ✓ The UAE-based bank intends to become the single largest shareholder with a 51% controlling stake, following a ₹15,000 crore ($1.7 billion) investment.
- ✓ This transaction would involve a preferential allotment of shares and warrants, along with an open offer for an additional 26% stake, ultimately giving Emirates NBD about 51% of the expanded equity capital.

STAKE IN NEWS 2025

- ➢ The Centre is looking to slash its ownership in Life Insurance Corp. of India (LIC) and several public sector banks (PSB) beyond what's mandated by the Securities and Exchange Board of India.
- ➢ The government currently holds a 96.5% stake in LIC, after selling 3.5% in an IPO three years ago.
- ➢ SEBI has set a target of 16 May 2027 deadline for LIC to comply with the 10% minimum public share holding rule.
- ➢ Meanwhile, five public sectors banks - Indian Overseas Bank (94.61%), Punjab & Sind Bank (93.85%), UCO Bank (90.95%), Central Bank of India (89.27%),and Bank of Maharashtra (79.60%) - must reduce government ownership below 75% by August 2026.
- ➢ Saudi Aramco likely to have 20% stake in BPCL's Ramayapatnam refinery.
- ➢ The government is planning to further reduce its stake in Life Insurance Corporation (LIC) through an offer for sale (OFS).
- ➢ Currently holding 96.5% stake, the government aims to meet the 10% public shareholding requirement by May 2027.
- ➢ Mazagon Dock Shipbuilders Limited (MDL) has announced its first international acquisition, signing a deal worth up to $52.96 million to acquire a controlling stake in Sri Lanka's Colombo Dockyard PLC (CDPLC).
- ➢ Mazagon Dock will acquire at least 51% equity stake in CDPLC.
- ➢ JSW Paints is acquiring a 74.76% stake in Akzo Nobel India for Rs 8,986 crore.
- ➢ Reliance sells 3.6% stake in Asian Paints in Rs 7,700 crore deal.
- ➢ PhonePe pares 5% stake in MapmyIndia for Rs 486 crore
- ➢ Central Bank of India has completed acquisition of 24.91 per cent equity stake in Future Generali

India insurance company Ltd(FGIICL) and 25.18 per cent equity stake in Future Generali India Life Insurance Company Ltd(FGILICL)

- LIC has increased its stake in Dr. Reddy's Laboratories by acquiring an additional 2% equity through open market purchases.
- This brings LIC's total shareholding in the pharmaceutical company to 8.216%
- Carlyle group has disposed off its 2.6% stake in Yes Bank for Rs 1,775 crore.
- Rakesh Gangwal, co-founder of IndiGo, and his family trust have sold a 5.7% stake in InterGlobe Aviation, the parent company of IndiGo, for approximately ₹11,559 crore.
- The government plans to divest a 6.5 per cent stake in Life Insurance Corporation (LIC) of India in tranches over the next 24 months.
- LIC's shareholding in Bank of India increased from 6.35% to 8.38%.
- Sumitomo Mitsui Banking Corporation (SMBC) of Japan has entered into an agreement to acquire 20 per cent stake in YES Bank through a secondary stake purchase valued at around Rs 13,483 crore.
- India is planning to permit foreign investment up to 49% in its nuclear power plants.
- Ambuja Cements, a part of the Adani Group, has acquired a 46.66% stake in Orient Cement.
- Life Insurance Corporation of India (LIC) has raised its stake in Bank of Baroda to 7.05%.
- State Bank of India (SBI) has decided to sell its entire 17.8 percent stake in Jio Payments Bank Limited.
- Life Insurance Corporation of India (LIC) increased its stake in Bank of Maharashtra from 4.05% to 7.10%.

Q.6. What is the total projected cost of the transmission plan for evacuating hydropower from the Brahmaputra basin?

A) Rs. 1.9 lakh crore **B) Rs. 4.5 lakh crore**

C) Rs. 6.4 lakh crore **D) Rs. 7.6 lakh crore**

Answer : C

- ✓ India's Central Electricity Authority (CEA) has proposed a ₹6.4 lakh crore plan to develop a transmission network to carry over 76 GW of hydroelectric power from projects on the Brahmaputra River by 2047.
- ✓ The first phase of the plan, which is scheduled to run until 2035, is estimated to cost Rs 1.9 lakh crore.

- ✓ The total cost of the project is Rs 6.4 lakh crore.

Q.7. By which year is the plan to develop 76 GW of hydroelectric capacity in the Brahmaputra basin targeted for completion?

A) 2030 **B) 2035**

C) 2047 **D) 2050**

Answer : C

- ✓ According to the CEA report, the plan is aimed at transmitting over 76 GW of hydropower from Brahmaputra projects by 2047. The plan will be implemented in two phases, with the second phase concluding by 2047.

TARGET YEAR IN NEWS 2025

- India is projected to become the world's second-largest economy in Purchasing Power Parity (PPP) terms by 2038.
- The Indian government is preparing to implement the CAFE-III and CAFE-IV norms over a ten-year period from 2027 to 2037.
- India targets to eliminate Lymphatic Filariasis by 2027.
- India will become a USD 30 trillion-economy by 2047.
- World Health Organization (WHO) is accelerating work to eliminate kala-azar by 2030.
- India has set a target to achieve a $150 billion bioeconomy by 2025.
- Technical textiles exports will cross $10 billion by 2030.
- Government of India has set a target of 20 per cent ethanol blending with petrol by 2025.
- India is set to become the third largest consumer market in 2026, surpassing Germany and Japan, according to a UBS report.
- India has made a declaration to achieve debris-free space missions by 2030.
- India plans to build its first privately managed strategic petroleum reserve (SPR) by 2029-30.
- Prime Minister Narendra Modi has declared India's plan to establish its own space station by 2035.
- National Strategic Plan & Roadmap for Leprosy (2023-27) to achieve zero transmission of leprosy by 2027.
- India self-reliant in pulses by December 2027

- Indian Consumer Tech To Touch $300 Bn By 2027.
- India is expected to overtake Japan and Germany to emerge as the third largest economy in the world by 2027

Q.8. Which state in the Brahmaputra basin is expected to contribute the highest amount of hydroelectric capacity?

A) Assam **B) Meghalaya**

C) Sikkim **D) Arunachal Pradesh**

Answer : D

- ✓ Arunachal Pradesh is expected to contribute the majority of the hydropower, with over 52 GW of the potential capacity.
- ✓ The project is a strategic response to China building mega-dams on the upper reaches of the Brahmaputra (Yarlung Zangbo) in Tibet.

Q.9. According to the Income Tax Department, the net direct tax collection grew by what percentage in the current financial year up to October 12, 2025?

A) 2.36% **B) 6.33%**

C) 15.98% **D) 12.7%**

Answer : B

- ✓ The net direct tax collection grew 6.33 per cent so far in the current financial year to over 11.89 lakh crore rupees.
- ✓ The Income Tax Department said, from 1st April to 12th October, net corporate tax collection stood at around 5.02 lakh crore rupees, up from 4.92 lakh crore rupees in the same period last year.
- ✓ Non-corporate tax stood at around 6.56 lakh crore rupees, up from over 5.94 lakh crore rupees in the same period in 2024.
- ✓ Securities Transaction Tax collection stood at 30 thousand 878 crore rupees, up from 30,630 crore in 2024.
- ✓ Gross direct tax collection, before adjusting refunds, stood at over 13.92 lakh crore rupees. It registered 2.36 per cent growth over the year-ago period.
- ✓ However, the refund issuances dropped 16 per cent to 2.03 lakh crore rupees.

Q.10. What is the name of the RBI's negative registry that integrates data from telecom operators and the I4C to detect financial fraud?

A) Financial Fraud Risk Indicator (FRI)

B) National Financial Information Registry (NFIR)

C) Digital Payments Intelligence Platform (DPIP)

D) National Cyber Crime Reporting Portal (NCRP)

Answer : C

- ✓ **Digital Payments Intelligence Platform (DPIP) :** The Reserve Bank of India is developing this AI-driven platform through its innovation hub to detect and prevent payment frauds in real-time.
- ✓ In its initial phase, it features a "negative registry" that gathers data from telecom operators and the Indian Cyber Crime Coordination Centre (I4C) to identify suspicious or fraudulent entities.
- ✓ **Central Fraud Registry (CFR):** This is an older, bank-centric system that the RBI mandated to record fraud committed by borrowers. It does not incorporate real-time telecom and I4C data in the same way as DPIP.
- ✓ **Financial Fraud Risk Indicator (FRI):** Developed by the Department of Telecommunications (DoT), the FRI is a risk-based metric that classifies mobile numbers based on their association with financial fraud.
- ✓ The RBI has advised banks to integrate the DoT's FRI into their systems, but the FRI is a component or data source, not the overall RBI platform.
- ✓ **National Cybercrime Reporting Portal (NCRP):** This is a portal operated by the I4C, under the Ministry of Home Affairs, for citizens to report cybercrimes.
- ✓ It is a source of data for the DPIP, but is not the RBI's platform itself.

Q.11. The Reserve Bank of India (RBI) has permitted authorized dealer banks in India and their overseas branches to lend Indian Rupees to which of the following countries for cross-border trade?

A) Bangladesh, Nepal, and Sri Lanka

B) Bhutan, Nepal, and Maldives

C) Bhutan, Nepal, and Sri Lanka

D) Bangladesh, Sri Lanka, and Maldives

Answer : C

- ✓ The Reserve Bank of India recently updated its Foreign Exchange Management regulations to allow AD banks in India and their overseas branches to provide loans in Indian Rupees to individuals and banks in Bhutan, Nepal, and Sri Lanka.
- ✓ This measure is intended to simplify cross-border trade and strengthen regional economic ties.
- ✓ While India has rupee trade arrangements with other countries, the specific extension of rupee-denominated loans mentioned in the recent RBI announcements applies to Bhutan, Nepal, and Sri Lanka.
- ✓ The RBI said amendments have been made to the Foreign Exchange Management (Borrowing and Lending) Regulations, 2018 and Foreign Exchange Management (Foreign currency accounts by a person resident in India) Regulations, 2015, as part of continuous efforts towards 'facilitating external trade and payments'.
- ✓ AD (authorised dealer) banks in India and their overseas branches have been permitted to lend in Indian Rupees to persons resident in Bhutan, Nepal, and Sri Lanka, including banks in these jurisdictions, to facilitate cross-border trade transactions
- ✓ The banking regulator said it has also extended the time for repatriating money in foreign currency accounts maintained in the IFSC centre in India from one month to three months

Q.12. Which of the following is NOT one of the new simplified categories for partial EPF withdrawals?

A) Essential Needs **B) Housing Needs**

C) Investment Needs **D) Special Circumstances**

Answer : C

- ✓ The Employees' Provident Fund Organisation (EPFO) board has approved liberalised partial withdrawal rules, allowing members to withdraw up to 100 per cent of their EPF balance
- ✓ 13 complex provisions for partial withdrawals have been merged into a single, streamlined framework categorised under three heads — Essential Needs (illness, education, marriage), Housing Needs, and Special Circumstances
- ✓ Members will now be able to withdraw up to 100 per cent of their eligible provident fund balance, including both employee and employer contributions.
- ✓ Withdrawal limits for education and marriage have been liberalised, allowing up to 10 times for education and 5 times for marriage, compared to the earlier combined cap of three partial withdrawals

- ✓ To enhance accessibility, the minimum service requirement for all types of withdrawals has been uniformly reduced to 12 months
- ✓ 25 % of the member's account contributions will now be earmarked as a minimum balance to ensure continued accumulation of retirement savings

Q.13. Under the new rules, what is the uniform minimum service requirement for all partial EPF withdrawals?

A) 1 month **B) 6 months**

C) 12 months **D) 5 years**

Answer : C

- ✓ The minimum service requirement for all partial withdrawals is now 12 months.
- ✓ Members must now maintain 25% of their contributions in their account after a partial withdrawal.
- ✓ Withdrawals for education are allowed up to 10 times during service.
- ✓ Withdrawals for marriage are allowed up to 5 times.
- ✓ The period for a premature final settlement of EPF is extended to 12 months.
- ✓ The final pension withdrawal period is extended to 36 months.
- ✓ Simplified rules and zero documentation will enable automatic settlement of partial withdrawal claims.

Q.14. Consider the following statements regarding the Integrated Alert System (SACHET):

1. It is a disaster early warning platform envisioned by the National Disaster Management Authority (NDMA) to provide real-time geo-targeted alerts to citizens.

2. It was developed by the Centre for Development of Advanced Computing (C-DAC), Ministry of Electronics and Information Technology (MeitY).

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ In a session on disaster risk reduction (DRR) at the ongoing G20 ministerial meeting in Durban, India's Principal Secretary to the Prime Minister outlined India's multi-agency architecture integrating meteorological, hydrological, seismic, and oceanographic institutions through a Common Alert Protocol–compliant Integrated Alert System.

- ✓ **About Integrated Alert System (SACHET):**
- ✓ It is a disaster early warning platform envisioned by the National Disaster Management Authority (NDMA) to provide real-time geo-targeted alerts to citizens.
- ✓ It was developed by the Centre for Development of Telematics (C-DOT), the premier R&D center of the Department of Telecom.
- ✓ It is based on the Common Alerting Protocol (CAP) recommended by the International Telecommunication Union (ITU).
- ✓ It integrates multiple stakeholders to bridge communication gaps and employs multiple technologies, including SMS, Cell Broadcast, Mobile App, TV, Radio, Social Media, RSS Feed, Browser Notification, and Satellite, for enabling effective communication and ensuring last-mile reachability.

Q.15. With reference to the Number of Births and Deaths in India based on the Civil Registration System (CRS) report for the year 2023, consider the following statements:

1. India registered fewer births in 2023 than in 2022.

2. India registered fewer deaths in 2023 than in 2022.

3. Haryana recorded the lowest sex ratio at birth.

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

- ✓ India registered 2.52 crore births in 2023, around 2.32 lakh fewer than in 2022, the Vital Statistics of India based on Civil Registration System (CRS) report for the year 2023 shows.
- ✓ **About Number of Births and Deaths in India:**
- ✓ India registered 2.52 crore births in 2023, around 2.32 lakh fewer than in 2022, according to the Vital Statistics of India based on the Civil Registration System (CRS) report for the year 2023.
- ✓ The report, compiled by the Registrar General of India (RGI), stated that 86.6 lakh deaths were registered in 2023, a marginal increase from 86.5 lakh deaths in 2022.
- ✓ There was no major spike in deaths in 2022 and 2023, despite the COVID-19 dashboard maintained by the Health Ministry showing that the total number of pandemic-induced deaths stood at 533,665 as on May 5, 2025.

- ✓ However, there was a significant rise in deaths in 2021, the second year of COVID-19 lockdown, which recorded an excess of 21 lakh deaths from the 2020 count.
- ✓ There were 81.2 lakh deaths in 2020 and 102.2 lakh in 2021.
- ✓ Jharkhand recorded the lowest sex ratio at birth at 899, followed by Bihar at 900, Telangana at 906, Maharashtra at 909, Gujarat at 910, Haryana at 911, and Mizoram at 911.
- ✓ The highest sex ratio was reported by Arunachal Pradesh at 1,085, followed by Nagaland at 1,007, Goa at 973, Ladakh and Tripura at 972, and Kerala at 967.
- ✓ The share of institutional births in total registered births is 74. % in 2023. However, the report did not include information from Sikkim.
- ✓ Overall registration of births for the year 2023 stood at 98.4%.
- ✓ 11 States/Union Territories (UTs) achieved more than 90% registration of births within the prescribed time limit of 21 days.
- ✓ Five States — Odisha, Mizoram, Maharashtra, Chhattisgarh, and Andhra Pradesh — reported 80-90% registration.
- ✓ In 14 States — Assam, Delhi, Madhya Pradesh, Tripura, Telangana, Kerala, Karnataka, Bihar, Rajasthan, Jammu & Kashmir, Jharkhand, West Bengal, Meghalaya, and Uttar Pradesh, the registration stood at 50-80%.

Q.16. Consider the following statements regarding Virtual Museum of Stolen Cultural Objects:

1. It was launched by the UNESCO.

2. It is an innovative digital platform which reconnects communities with their stolen cultural treasures.

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

- ✓ UNESCO launched Virtual Museum of Stolen Cultural Objects at UNESCO's MONDIACULT conference.
- ✓ It is an innovative digital platform which reconnects communities with their stolen cultural treasures.

- **Aim:** The project aims at designing the first virtual immersive reality museum of stolen cultural objects at a global scale.
- It will contribute to raising awareness among general public to the consequences of illicit trafficking of cultural property and contribute to the recovery of stolen objects.
- It was launched at the World Conference on Cultural Policies and Sustainable Development (MONDIACULT 2025).
- The museum is financially supported by the Kingdom of Saudi Arabia, and the project was developed in collaboration with the INTERPOL.
- The digital museum currently displays almost 240 missing objects from 46 countries.

Q.17. Consider the following statements regarding Blue Flag certification:

1. It is a globally recognized eco-label awarded to beaches by the Intergovernmental Oceanographic Commission of UNESCO

2. It aims to promote sustainability in the tourism sector, through environmental education.

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 : B

- Five beaches in Maharashtra have received the international Blue Flag certification.
- The list includes Shrivardhan and Nagaon beaches in Raigad district, Parnaka in Palghar, and Guhagar and Ladghar beaches in Ratnagiri district
- It is a globally recognized eco-label accorded by the Foundation for Environment Education in Denmark (FEE).
- It is awarded to beaches that meet 33 criteria related to cleanliness, beauty, and environmental sustainability.
- The Blue Flag programme was started in France in 1985 and in areas out of Europe in 2001.
- It is one of the world's most recognised voluntary awards for beaches, marinas, and sustainable tourism boats.
- Mission: The mission of Blue Flag is to promote sustainability in the tourism sector, through environmental education, environmental protection and other sustainable development practices.

- ✓ The other Indian beaches in the blue list are Shivrajpur-Gujarat, Ghoghla-Diu, Kasarkod and Padubidri-Karnataka, Kappad-Kerala, Rushikonda- Andhra Pradesh, Golden-Odisha, Radhanagar- Andaman and Nicobar, Kovalam in Tamil Nadu and Eden in Puducherry beaches, Minicoy Thundi Beach, Lakshadweep, Kadmat Beach, Lakshadweep.

STATIC GK Based Current Affairs MCQs 14 October 2025

Q.1. Where is the headquarter of FAO situated?

A) Geneva, Switzerland B) Rome, Italy

C) Beijing, China D) New York, USA

Answer : B

Q.2. Nathpa Jhakri Dam is situated in which state?

A) Gujarat B) Himachal Pradesh

C) Uttarakhand D) Odisha

Answer : B

- ✓ Nathpa Jhakri Dam is built on the Satluj River in Himachal Pradesh

Q.3. In which state is the Orchha Wildlife Sanctuary situated?

A) Gujarat B) Madhya Pradesh

C) Chhattisgarh D) Uttarakhand

Answer : B

Q.4. "Badhti Ka Naam Zindagi" is the tagline of which bank?

A) IDFC Bank B) RBL Bank

C) Kotak Mahindra Bank D) Axis Bank

Answer : D

Q.5. Sattriya is the dance form of which state?

A) Assam B) Jharkhand

C) Manipur D) Chhattisgarh

Answer : A

Q.6. Port Moresby is the capital of which country?

A) Albania
B) Slovenia
C) Papua New Guinea
D) Romania

Answer : C

✓ Country: Papua New Guinea; Currency: Kina

Q.7. Carloz Alcaraz is a player related to which sports?

A) Football
B) Chess
C) Tennis
D) Basketball

Answer : C

Q.8. What is round revolution related to?

A) Tomato Production
B) Potato Production
C) Cotton Production
D) Cocoa Production

Answer : B

Q.9. Who has authored the book "The Golden Years"?

A) Aditya Bhushan
B) Anirudh Bhattacharjee
C) Anurag Behar
D) Ruskin Bond

Answer : D

Q.10. Which of the following Temple is situated in Assam?

A) Vishwanath Temple
B) Kamakhya Temple
C) Natraj Temple Temple
D) Vaishno Devi Temple

Answer : B

Aparchit Super Current Affairs Official WhatsApp Group -

https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzl

WhatsApp.com (https://chat.whatsapp.com/LG7zHsiGs3JHk6wOI0VGzl)

FOLLOW US ON

TELEGRAM CHENNEL	https://t.me/gadiscussionchannel
FACEBOOK	https://www.facebook.com/aparchit.yadav.3
Instagram	https://www.instagram.com/aparchitexamwarriors/
WEBSITE	http://aparchitexamwarriors.com/
	https://www.aparchitexamwarriors.com
YouTube	https://youtube.com/channel/UC7uM2TJZD7uI4WusttYoAIg

MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - PRIYADARSHINI KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART GRAMIN BANK CLERK
STATE - UTTAR PRADESH
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
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
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - GURIYA KUMARI
ROLL NO -1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN BANK
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB
MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN BANK CLERK