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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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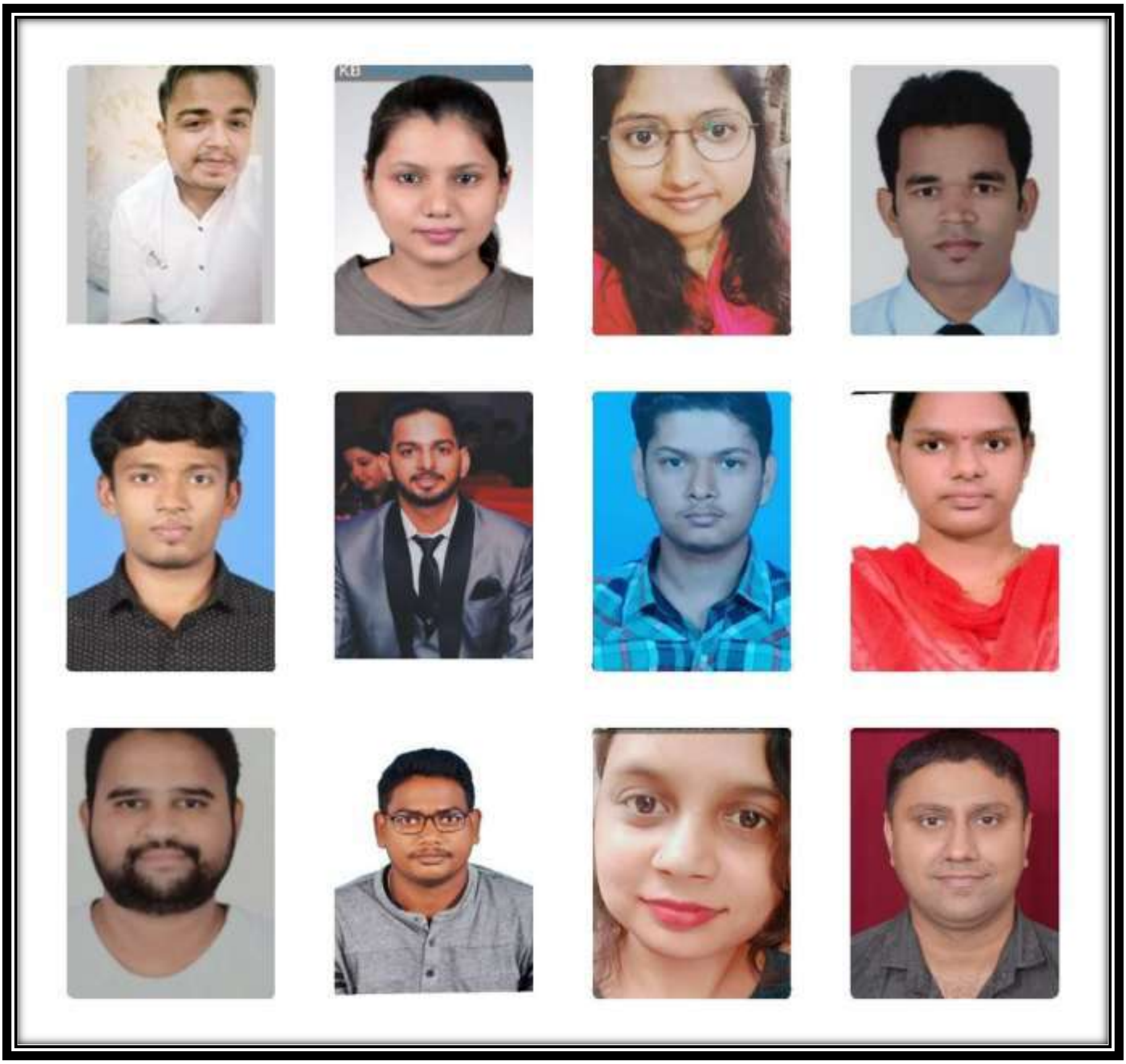

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Aparchit 15 October English Super Current Affairs MCQ with Facts 2025
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Who signed the Memorandum of Understanding (MoU) with NTT DATA to enable UPI payments in Japan?

A) National Payments Corporation of India (NPCI)

B) NPCI International Payments Ltd (NIPL)

C) Both NPCI and NIPL

D) Reserve Bank of India (RBI)

Answer : B

- **UPI Enters Japan:** NPCI's International Arm Signs MoU with NTT Data to Enable Payments for Indian Tourists.
- NPCI International Payments Ltd (NIPL) has signed a memorandum of understanding (MoU) with Japan's NTT Data to enable Unified Payments Interface (UPI) acceptance at merchants served by NTT Data.
- The arrangement is aimed mainly at making payments simpler for Indian tourists in Japan.
- Travellers will be able to scan QR codes with their familiar UPI apps to pay at participating merchant locations.
- Under the agreement, UPI acceptance will initially be limited to transactions by Indian tourists at merchants using NTT Data's payment services.
- **NIPL's First East Asia Launch**
- The pact marks NIPL's first formal entry into East Asia and expands UPI's international footprint to some 20 partners across nine countries, including Singapore, France, Nepal and Bhutan.
- NTT Data, which operates CAFIS, Japan's largest card-processing network, will assess how UPI can be integrated across its acquired merchant base and payment infrastructure.

Q.2. NTT DATA Japan operates which of Japan's largest payment processing networks?

A) PAYPAL
B) CAFIS®
C) JCB
D) Visa

Answer : B

- ✓ NTT DATA Japan is a leading player in the payments ecosystem and operates CAFIS® -- Japan's largest card payment processing network.

Q.3. What is the new GDP growth forecast for India for the fiscal year 2025-26, according to the IMF?

A) 6.2%	**B) 6.4%**
C) 6.6%	**D) 7.8%**

Answer : C

- ✓ IMF projects India to grow 6.6% in 2025, cuts projection for next year.
- ✓ International Monetary Fund chief economist Pierre-Olivier Gourinchas speaks during the "World Economic Outlook" press briefing at the IMF/World Bank 2025 Annual Meetings in Washington, D.C., U.S., on October 14, 2025.
- ✓ The International Monetary Fund (IMF) in the October outlook increased India's growth projections by 20 basis points to 6.6% for 2025 whilst projecting a decline of the same intensity to 6.2% in 2026.
- ✓ Meanwhile, the Washington-headquartered financial institution predicts global growth would edge upwards by 20 basis points to 3.2% this year, with the outlook for 2026 unchanged at 3.1%

IMF IN NEWS 2025

- ➢ Government of India has approved the appointment of Dr. Urjit Ravindra Patel, ex-Governor of the Reserve Bank of India (RBI), as the Executive Director (ED) for India at the International Monetary Fund (IMF).
- ➢ He replaced Krishnamurthy Subramanian.
- ➢ Indian-American economist Gita Gopinath will leave the IMF by the end of August 2025 to rejoin Harvard as the inaugural Gregory and Ania Coffey Professor of Economics in the Department of Economics.
- ➢ Gopinath, who had joined the IMF in January 2019 as chief economist and was promoted to first deputy managing director in January 2022.
- ➢ According to an IMF report from July 20, 2025, titled "Growing Retail Digital Payments: The Value of Interoperability", India has become a global leader in fast retail digital payments, primarily due to the success of the Unified Payments Interface (UPI).
- ➢ According to the recently published International Monetary Fund (IMF) report, India is expected to overtake Japan to become the world's fourth-largest economy in the financial year 2025.

- Currently, India is the world's 5th largest economy in terms of its gross domestic product (GDP) at market price in US dollar terms.
- FSAP, or Financial Sector Assessment Program, is a joint initiative of the World Bank and International Monetary Fund (IMF).
- International Monetary Fund (IMF)
- Founded : 1945
- Headquarters: Washington, D.C.
- Managing Director : Kristalina Georgieva (Bulgaria)
- Chief Economist : Pierre-Olivier Gourinchas (France)
- Member countries : 191 (Principality of Liechtenstein)
- IMF Released Report
- Global Financial Stability Report
- World Economic Outlook.
- The value of Special Drawing Right (SDR) is determined by the basket of 5 currencies.
- The currencies are, US Dollar, Japanese Yen, British Pound, Chinese Yuan and Euro.
- Special Drawing Right is known as the Paper Gold. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. SDR was introduced in the 1969 by the IMF to solve the problem of International liquidity

Q.4. Which Indian national park director has received the Kenton R. Miller Award 2025?

A) Gir National Park **B) Sundarbans National Park**

C) Kaziranga National Park **D) Jim Corbett National Park**

Answer : C

- ✓ Kaziranga Director Sonali Ghosh First Indian to Win IUCN Innovation Award.
- ✓ Sonali Ghosh, Director of Kaziranga National Park and Tiger Reserve, became the first Indian to receive the prestigious Kenton R. Miller Award.
- ✓ The award honours innovation in national parks and protected area sustainability.
- ✓ Presented by the World Commission on Protected Areas (WCPA) under the International Union for Conservation of Nature (IUCN), it was given at a ceremony in Abu Dhabi in October 2025.

- ✓ This recognition marks her pioneering work in conservation rooted in community engagement and blending traditional knowledge with modern science.
- ✓ **About the Kenton R. Miller Award**
- ✓ The Kenton R. Miller Award was established in 2006 by the IUCN-WCPA.
- ✓ It is presented every two years to individuals or teams who innovate in protected area governance, management, finance, policy, or capacity building.
- ✓ Awardees must demonstrate impact and peer recognition without prior international awards.
- ✓ The award addresses challenges like poaching, climate change, invasive species, financial constraints in protected areas and carries a cash prize of US $5,000.

Q.5. Which country is the host of NATO's nuclear deterrence exercise called "Steadfast Noon 2025"?

A) Netherlands **B) France**

C) Iceland **D) Italy**

Answer : A

- ✓ NATO (North Atlantic Treaty Organization) conducts an annual nuclear deterrence exercise called Steadfast Noon.
- ✓ The exercise tests NATO's nuclear deterrent readiness.
- ✓ It is hosted by a different NATO country each year.
- ✓ In 2025, the Netherlands is hosting Steadfast Noon at Volkel Air Base. Other participating bases are Kleine Brogel (Belgium), Lakenheath (Britain), and Skrydstrup (Denmark).
- ✓ Finland, Poland, United States, Germany, and other allies are participants.
- ✓ Around 70 aircraft from 14 allied nations will take part, including conventional and dual-capable aircraft.

EXERCISE IN NEWS 2025

- ➢ The fourth edition of India-Australia joint military Exercise AUSTRAHIND 2025 will begin in Perth, Australia.
- ➢ The Indo-Russian joint military exercise 'Indra 2025' is being held from 6th to 15th October 2025, at the Mahajan Field Firing Range in Bikaner, Rajasthan.
- ➢ The Indian Armed Forces contingent has departed for Russia to take part in the Joint multilateral military exercise ZAPAD 2025, which will be held in Nizhniy, Russia.
- ➢ The 21st edition of the India-US joint military exercise Yudh Abhyas is being held at Fort

Wainwright, Alaska, USA.

- Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025
- The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.

Q.6. Which of the following figures most closely represents the surge in user registrations for the RBI Retail Direct Scheme following the launch of its mobile app in September 2025?

A) 43% B) 21.92%

C) 82.5% D) 80.49%

Answer : C

- ✓ The total number of accounts opened on RBI's retail direct scheme (RDS) platform soared 82.5 per cent year-on-year (y-o-y) at 3,12,618 as of September 29, 2025, in a sign of retail investors' interest amid falling deposit rates and volatile stock markets.
- ✓ As of September 30, 2024, the total number of accounts opened on the RDS platform, which was launched in November 2021, stood at 1,71,269, per RBI data.
- ✓ About RBI Retail Direct Scheme
- ✓ Retail Direct Scheme is a one-stop solution to facilitate investment in Government Securities by individual investors.
- ✓ The scheme was introduced in November 2021. Under this scheme individual retail investors can open a Gilt Securities Account – "Retail Direct Gilt (RDG)" account with RBI.
- ✓ What are the kinds of Government securities that I can invest in through the Retail Direct platform?
- ✓ >Government of India Treasury Bills (T-Bills)
- ✓ >Government of India dated securities (dated G-Sec)
- ✓ >State Development Loans (SDLs)
- ✓ >Sovereign Gold Bonds (SGB)
- ✓ Retail investors, that is, individuals (natural persons) are allowed to open an RDG account.
- ✓ Also Non-Resident retail investors are eligible to invest in Government Securities under Foreign Exchange Management Act, 1999.
- ✓ An individual can open only one RDG account. The second holder in a joint RDG account may also open an individual RDG account
- ✓ The RDG account can be opened singly or jointly with another retail investor who meets the eligibility criteria.
- ✓ An investor can add a maximum of two nominees to their Retail Direct Gilt (RDG) account.
- ✓ Investment Range: Bidding starts from INR 10,000, the upper limit is set at INR 2 crores per assets

- ✓ For Sovereign Gold Bonds (SGBs) – An individual may not subscribe to more than 4 kg of SGBs per fiscal year
- ✓ The RBI Retail Direct Scheme allows investors to buy government securities (G-Secs) with maturity periods ranging from short-term (Treasury Bills) to long-term (bonds up to 40 years). Specifically, Treasury Bills have a maturity of under 365 days, while Government bonds can range from 1 to 40 years. State Development Loans (SDLs) can have maturities up to 10 years.
- ✓ RDG Account can be opened and maintained with RBI free of cost

Q.7. The RBI Retail Direct Scheme primarily allows which group to invest directly in government securities?

A) Banks and financial institutions only

B) Individual retail investors, including Non-Resident Indians (NRIs)

C) Corporate entities with high net worth

D) Foreign institutional investors

Answer : B

- ✓ **Key aspects of the RBI Retail Direct Scheme include:**
- ✓ It allows individual investors to invest directly in government securities (G-Secs), including Treasury Bills, Dated Government Securities, State Development Loans, and Sovereign Gold Bonds.
- ✓ Investors can open and maintain an online "Retail Direct Gilt (RDG) Account" with the RBI free of cost.
- ✓ The scheme provides access to both the primary market (via auctions) and the secondary market (through the NDS-OM platform).
- ✓ The minimum investment amount is ₹10,000.
- ✓ The investments carry zero credit risk since they are backed by the government.
- ✓ Recent updates include Systematic Investment Plan (SIP) options for Treasury Bills and an auto-bidding feature.

Q.8. Which of the following is NOT an investment option available through the RBI Retail Direct Scheme?

A) Government of India Treasury Bills (T-Bills)

B) State Development Loans (SDLs)

C) Sovereign Gold Bonds (SGBs)

D) Corporate Fixed Deposits

Answer : D

Q.9. What is the minimum investment amount for G-Secs, T-Bills, and SDLs under the scheme?

A) ₹5,000 B) ₹10,000

C) ₹50,000 D) ₹1,00,000

Answer : B

Q.10. Government has extended the tenure of the 16th Finance Commission by one month till November 30. Which of the following statements is/are correct?

1. The commission, constituted in December 2023, is chaired by Arvind Panagariya.

2. The commission will give recommendations on the tax distribution between the Center and states for the 2026-2031 period.

3. The report by the panel was due by October 31, 2025.

4. The commission will also review disaster management financing arrangements.

A) 1 and 2 only B) 1, 2, and 3 only

C) 1, 2, and 4 only D) 1, 2, 3, and 4

Answer : D

- ✓ The 16th Finance Commission was constituted by the government on December 31, 2023, with former Niti Aayog vice-chairman Arvind Panagariya as its Chairman.
- ✓ The government extended the tenure of the 16th Finance Commission by one month, with the new deadline for its report being November 30, 2025.
- ✓ This extension gives the commission more time to finalize its recommendations on the tax distribution between the Centre and states for the 2026-2031 period and to review disaster management financing.
- ✓ The Commission will mainly make recommendations on the distribution of taxes between the Centre and states for a 5-year period starting April 1, 2026.
- ✓ The commission, chaired by Arvind Panagariya, was originally constituted on December 31, 2023.
- ✓ The Commission has four members and is assisted by Secretary Ritvik Pandey, two joint secretaries and one economic advisor.

- ✓ Retired bureaucrat Annie George Mathew and economist Manoj Panda are full-time members of the Commission, while SBI Group Chief Economic Advisor Soumya Kanti Ghosh and RBI Deputy Governor T Rabi Sankar are part-time members.
- ✓ The Finance Commission is a constitutional body that gives suggestions on Centre-state financial relations.
- ✓ Besides suggesting tax devolution b/w the Centre and states, and revenue augmentation measures, the commission would review the present arrangements for financing disaster management initiatives with reference to the funds constituted under the Disaster Management Act, 2005.
- ✓ The erstwhile 15th Finance Commission, under NK Singh, had recommended that states be given 41 per cent of the divisible tax pool of the Centre during the five-year period, i.e., 2021-22 to 2025-26, which is at the same level as was recommended by the 14th Finance Commission under YV Reddy
- ✓ **About Arvind Panagariya**
- ✓ He served as first vice-chairman of the government of India think-tank NITI Aayog between January 2015 and August 2017.
- ✓ He has been appointed as the chairman of 16th Finance Commission by the government of India.
- ✓ He is a former Chief Economist of the Asian Development Bank.
- ✓ He was awarded the Padma Bhushan by the President of India in 2012 for his contributions in the field of economics and Public Policy.
- ✓ He is currently the Chancellor of the modern Nalanda University at Rajgir, Bihar established as a successor to the historic Nalanda University by the Nalanda University Act, 2010.
- ✓ He has published widely on free
- ✓ trade as well as on the development of the Indian economy.
- ✓ "India's Trade Policy: The 1990s and Beyond" Book by Arvind Panagariya

Q.11. What were the names of the three contaminated cough syrups identified by the WHO in its October 2025 advisory?

A) Coldrif, Dimetapp, and Robitussin

B) Respifresh TR, ReLife, and Benadryl

C) Coldrif, Respifresh TR, and ReLife

D) Coldrif, Mucinex, and Robitussin

Answer : C

- ✓ The World Health Organization (WHO) issued a health advisory warning against the use and distribution of three cough syrups believed to be responsible for the deaths of several children in India over the last month.
- ✓ Several children died in Madhya Pradesh a week ago, linked to the consumption of Coldrif cough syrup.
- ✓ The drugs were identified as specific batches of Coldrif, Respifresh TR and ReLife, the WHO said in a statement, manufactured by three Indian companies: Sresan Pharmaceutical, Rednex Pharmaceuticals, and Shape Pharma.
- ✓ The oral liquid drugs were found to contain higher levels of di- ethylene glycol (DEG), a toxic ingredient that can lead to serious injury or death, especially in children, according to the agency

Q.12. The Labour Ministry signed a Memorandum of Understanding (MoU) with food aggregator Zomato for what purpose?.

A) To train street food vendors in technology and hygiene standards.

B) To list flexible livelihood opportunities on the National Career Service (NCS) platform.

C) To ensure timely payment of wages to delivery partners.

D) To offer subsidized meals to gig economy workers.

Answer : B

- ✓ The Ministry of Labour & Employment (MoLE) and Zomato signed an MoU in New Delhi.
- ✓ The primary goal is to provide access to "flexible and technology-enabled livelihood opportunities" through the government's NCS portal.
- ✓ Under the partnership, Zomato will list approximately 2.5 lakh flexible jobs annually on the NCS portal, which has a new "Aggregator" category.
- ✓ This initiative aims to formalize platform-based work, connect job seekers (including youth and women) with gig roles, and extend social security benefits to gig workers.

Q.13. Google is investing $15 billion over five years to establish its largest Artificial Intelligence (AI) hub outside the US. In which Indian city will this AI hub be located?

A) Hyderabad **B) Visakhapatnam**

C) Bengaluru **D) Mumbai**

Answer : B

- ✓ Google announced it will invest $15 billion over five years to set up an Artificial Intelligence (AI) hub in Visakhapatnam, Andhra Pradesh, India.
- ✓ This will be Google's largest AI hub outside of the United States.
- ✓ The project is a collaboration with Adani Group and Bharti Airtel.
- ✓ Details on the investment and AI hub:
- ✓ The project will feature a gigawatt-scale data center campus.
- ✓ It includes a new international subsea gateway to improve global connectivity.
- ✓ The investment also covers large-scale energy infrastructure, including clean energy generation and storage.
- ✓ The hub is designed to accelerate AI innovation, boost India's digital economy, and create thousands of jobs.
- ✓ The plan is in alignment with the Indian government's "Viksit Bharat" vision for development.
- ✓ It will benefit from technology developed by Google's research and development (R&D) centres in Bengaluru, Hyderabad, and Pune

Q.14. Which organization awarded Infosys the 15-year, £1.2 billion contract?

A) UK's Department of Health and Social Care

B) National Health Service (NHS) Business Services Authority

C) A global oil and gas company

D) A European telecommunications company

Answer : B

- ✓ Infosys recently won a 15-year contract valued at £1.2 billion from the UK's National Health Service (NHS) Business Services Authority.
- ✓ The deal is to develop and manage a new workforce management platform for the NHS.
- ✓ The project involves replacing the existing Electronic Staff Record (ESR) system with a new, AI-driven "Future NHS Workforce Solution".

Q.15. Razorpay's new biometric authentication system is designed to replace what for online card payments?

A) Aadhar verification | **B) Debit card numbers**

C) OTPs and PINs | **D) UPI PIN**

Answer : C

- ✓ Razorpay partnered with YES BANK to launch India's first RBI-compliant biometric authentication for online card payments, using facial recognition to replace traditional PINs and OTPs for a faster, more secure experience.
- ✓ This new system is designed to reduce transaction failures caused by OTP delays and errors, and complies with the Reserve Bank of India's 2025 guidelines that mandate stronger authentication methods for digital transactions.
- ✓ The new feature is built on the RBI's guidelines, using India's first biometric-ready Access Control Server (ACS) to ensure it meets the necessary security standards

Q.16. At the Global Fintech Fest (GFF) 2025, what major initiative was launched by NABARD to drive collaboration and innovation in rural technology?

A) The Green Finance Initiative **B) The RuralTech CoLab portal**

C) The AgriSURE Fund **D) The Digital Cooperative Banking Platform**

Answer : B

- ✓ During the Global Fintech Fest (GFF) 2025, NABARD announced the launch of the RuralTech CoLab portal, a platform designed to connect cooperatives, agritechs, and fintechs to co-create scalable rural solutions.
- ✓ In its focus on cooperatives and rural technology, NABARD also highlighted the role of cooperatives in digital lending and financial inclusion, unveiled the first investment from the AgriSURE Fund, and hosted a hackathon focusing on climate-friendly farming technologies.
- ✓ **Key actions and announcements by NABARD at GFF 2025:**
- ✓ **Launch of RuralTech CoLab:** This portal will help bring together different technology players to improve last-mile delivery and strengthen the infrastructure of cooperative banking.
- ✓ **First AgriSURE Fund investment:** NABARD announced its first investment under this fund, which it jointly promotes with the Union Agriculture Ministry. The first beneficiary was Fambo Innovation Pvt. Ltd., a startup connecting farmers and FPOs with food businesses.
- ✓ **NABARD Hackathon 2025:** The hackathon focused on developing affordable and scalable Monitoring, Reporting, and Verification (MRV) systems for climate-friendly farming practices, such as agroforestry and rice-based carbon projects.

- ✓ NABARD also showcased ongoing efforts to digitise cooperative banks through initiatives such as the Sahakar Sarathi Private Limited (SSPL) platform, which is backed by the Ministry of Cooperation, NCDC and NABARD to upgrade over 1,000 rural cooperative banks with technology, operational support and capacity-building.

Q.17. What were Bajaj Finserv's insurance businesses formerly known as before the recent rebranding?

A) Bajaj Life and Bajaj General Insurance

B) Bajaj Financial Services

C) Bajaj Allianz Life Insurance and Bajaj Allianz General Insurance

D) Allianz India Insurance

Answer : A

- ✓ Diversified financial services group Bajaj Finserv Limited announced the rebranding of its insurance businesses as Bajaj General Insurance and Bajaj Life Insurance.
- ✓ Earlier, they were known as Bajaj Allianz General Insurance and Bajaj Allianz Life Insurance.
- ✓ The rebranding follows the execution of the Share Purchase Agreement (SPA) signed by the Bajaj Group early this year to acquire Allianz SE's 26 percent interest in its general and life insurance joint ventures, taking the Bajaj Group's ownership to 100 percent from 74 percent.
- ✓ The rebranding unveils a new identity and campaign - '100% Bajaj. Made in India. Made for India. Made by India'

Q.18. What percentage of the stake did Bajaj Finserv acquire in its insurance joint ventures to gain 100% ownership?

A) 50%

B) 26%

C) 74%

D) 49%

Answer : B

- ✓ Bajaj Finserv's insurance businesses were known as Bajaj Allianz General Insurance and Bajaj Allianz Life Insurance.

- ✓ The rebrand followed the Bajaj Group's acquisition of Allianz SE's 26% stake in the joint ventures, giving Bajaj 100% ownership.

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.19. The Cosmo Galgal app was launched by which institution?

A) Reserve Bank of India (RBI) **B) A public sector bank**

C) A co-operative bank **D) A private sector fintech company**

Answer : C

- ✓ Cosmos Bank launches Cosmos Galgal, youth focused App for Gen Z.
- ✓ Cosmos Co-operative Bank and Umunthu System Pvt. Ltd. have launched Cosmo Galgal, India's first youth-focused digital banking app introduced by a co-operative bank.
- ✓ The launch marks a new phase in co-operative banking, blending legacy trust with next-generation digital innovation.
- ✓ Designed specifically for Gen Z and millennials, Cosmo Galgal promises a fully digital, paperless experience.

- ✓ With a secure video KYC, users can open zero-balance savings accounts in under 15 minutes without visiting a branch.
- ✓ It integrates banking services, fund transfers, deposits, fixed deposits, and statements, within one sleek platform.
- ✓ The app is fully UPI-enabled, allowing users to link any UPI app and manage their Cosmos Bank account seamlessly.

Q.20. The decision to reclassify limestone was based on recommendations from which of the following?

A) The Supreme Court of India **B) The Prime Minister's Office**

C) The NITI Aayog **D) The Indian Bureau of Mines**

Answer : C

- ✓ Ministry of Mines has officially reclassified all limestone as a major mineral, removing earlier end-use distinctions and promoting ease of doing business.
- ✓ Earlier, limestone used for lime in construction was a minor mineral, while other uses were classified as major mineral.
- ✓ Limestone: It is a sedimentary rock mainly composed of calcium carbonate ($CaCO_3$), sometimes containing dolomite, clay, iron carbonate, feldspar, pyrite, and quartz.
- ✓ **Major and Minor Minerals**
- ✓ Major minerals are those listed in the schedule of the Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act) commonly including Calcite, Clay, Coal, Quartz, and others, and are typically used in large-scale industrial applications.
- ✓ Minor minerals, as defined under the Minor Mineral Concession Rules framed by State Governments under the MMDR Act, 1957, include low-value materials primarily used in construction and small-scale industries.
- ✓ Leaseholders of minor mineral limestone leases must register with the IBM by March 31, 2026.
- ✓ They can continue to pay royalty at existing state-specified rates until March 31, 2026.
- ✓ Key implications include bringing all limestone extraction under the central government's Mines and Minerals (Development and Regulation) Act, and existing minor mineral leaseholders must register with the Indian Bureau of Mines (IBM) by March 31, 2026, to transition to the major mineral category.
- ✓ The decision follows a recommendation from an inter-ministerial committee led by NITI Aayog.

Q.21. Which Indian agency developed the SACHET, a disaster early warning platform?

A) Centre for Development of Telematics (C-DOT)

B) Defence Research and Development Organisation (DRDO)

C) National Disaster Response Force (NDRF)

D) Indian Meteorological Department (IMD)

Answer : A

- ✓ India's Principal Secretary to the Prime Minister outlined the Integrated Alert System at the G20 Disaster Risk Reduction (DRR) meeting in Durban.
- ✓ SACHET is a disaster early warning platform by the National Disaster Management Authority (NDMA) for real-time geo-targeted alerts.
- ✓ It was developed by the Centre for Development of Telematics (C-DOT) under the Department of Telecom.
- ✓ It follows the Common Alerting Protocol (CAP) recommended by the International Telecommunication Union (ITU).
- ✓ The system integrates multiple stakeholders to bridge communication gaps.

Q.22. According to the Civil Registration System (CRS) report, which State recorded the lowest sex ratio at birth in 2023?

A) Bihar **B) Telangana**

C) Jharkhand **D) Haryana**

Answer : C

- ✓ 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).
- ✓ The report was compiled by the Registrar General of India (RGI).
- ✓ Total deaths registered in 2023 were 86.6 lakh, slightly higher than 86.5 lakh in 2022.
- ✓ No major spike in deaths occurred in 2022-2023, though COVID-19 deaths totaled 5,33,665 as of May 5, 2025.
- ✓ Excess deaths were high in 2021, with 102.2 lakh deaths compared to 81.2 lakh in 2020.
- ✓ Jharkhand had the lowest sex ratio at birth at 899, Arunachal Pradesh the highest at 1,085.
- ✓ Institutional births accounted for 74% of total registered births in 2023.

- ✓ Five States reported 80–90% registration, while 14 States reported 50–80% registration.

STATIC GK Based Current Affairs MCQs 15 October 2025

Q.1. The first Public Credit Registry (PCR) was established in which country?

A) USA B) Japan

C) China D) Germany

Answer : D

Q.2. What is the full form of ARC?

A) Amortized Reconstruction Company

B) Asset Reconstruction Company

C) Amortized Revalued Company

D) Asset Revaluation Company

Answer : B

Q.3. In which year was National Centre for Financial Education (NCFE) set up?

A) 2012 B) 2013

C) 2014 D) 2015

Answer : B

Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?

A) RBI B) SEBI

C) IRDAI D) SIDBI

Answer : D

- ✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

Q.5. _ are networks of issuing and acquiring banks through which payment cards of certain brand are processed.

A) Card Network B) Payment Network

C) NACH D) SWIFT

Answer : A

Q.6. ___ is the rate charged to a merchant for payment processing services on debit / credit card transactions.

A) ADR
B) MDR
C) NDR
D) FDR

Answer : B

Q.7. Government Departments have to make ___ of their procurement from MSEs.

A) 25%
B) 10%
C) 50%
D) 75%

Answer : A

Q.8. __ is the apex body responsible for the development of the MSME sector.

A) SEBI
B) RBI
C) SIDBI
D) NABARD

Answer : C

Q.9. Which of the following is the settlement entity for TReDS?

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

Answer : D

Q.10. In India, MSMEs are defined based on ____ in Plant and Machinery / equipment.

A) investment
B) division
C) limitations
D) diversification

Answer : A

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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