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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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Selected as - IBPS PO



Name - Samridhi
State - Bihar
Selected as - PO



Name - Jyothy Jagadeesan
State - Kerala
Selected as - IBPS PO



Name - Neelam
State - Jharkhand
Selected as - IBPS P



Name - Anju
Selected as - IBPS PO



Name - Christina Daouza
State - Maharashtra
Selected as - IBPS Clerk



Name - Himanshu Gupta
State - Uttar Pradesh
Selected as - IBPS PO & Clerk



Name - Anil
State - West Bengal
Selected as - RRB PO / RRB Clerk/
IBPS Clerk



Name - Shivhumar Sharma
State - Rajasthan
Selected as - IBPS Clerk



Name - Relisha Dongre
State - Maharashtra
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Name - Maya Mohan
State - Kerala
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Name - Mehalar
State - Tamilnadu
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Aparchit 17 October English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which Indian bank was recognized as the World's Best Consumer Bank 2025 under the World's Best Banks category?

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) State Bank of India

Answer : D

- ✓ The Global Finance Rankings 2025 were released by Global Finance Magazine, a New York-based financial publication, between April and October 2025.
- ✓ The rankings include three major lists – World's Best Banks 2025, Safest Banks 2025, and Best Digital Banks 2025.
- ✓ In the World's Best Banks list, Société Générale (France) was named World's Best Bank, while State Bank of India (SBI) was recognized as the World's Best Consumer Bank.
- ✓ The Safest Banks 2025 list expanded to 100 banks, led by European institutions like KfW (Germany), with Asian banks such as DBS (Singapore) also ranking high.
- ✓ The Best Digital Banks 2025 honored regional leaders for mobile banking, AI-driven services, cybersecurity, and customer experience.

SBI IN NEWS 2025

- SBI and AFD Sign €100 Million Line of Credit to Boost Green Financing in India.
- SBI raises ₹25000 crore through largest QIP in Indian capital markets.
- State Bank of India (SBI) was honored as the World's Best Consumer Bank by Global Finance Magazine.
- State Bank of India (SBI) has launched a collateral free digital SME (small and medium enterprise) loan product 'SBI Asmita' for women entrepreneurs to help them expand their business
- State Bank of India has decided to divest its entire 17.8 per cent stake in Jio Payments Bank Limited, a joint venture between SBI and Jio Financial Services (JFS).
- State Bank of India (SBI) has set a target to achieve net-zero emissions by 2055.
- SBI Singapore's YONO-UPI integration with PayNow will allow for more transactions from



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Singapore to India.

- YONO is an abbreviation for "You Only Need One" .
- PayNow is a payment system in Singapore.
- RBI has superseded the board of directors of New India Cooperative Bank, and appointed Shreekant, a former chief general manager of State Bank of India (SBI), as the 'Administrator' to oversee the bank's operations.
- SBI Mutual Fund, in collaboration with State Bank of India (SBI), has introduced the JanNivesh SIP scheme, allowing micro systematic investment plans (SIPs) starting from ₹250.
- State Bank of India has a network of 22,542 branches across the country as of March 2024.
- SBI has 65,000 ATMs and 85,000 business correspondents.
- SBI plans to increase the threshold of the instant loan scheme for MSMEs from Rs 5 crore.
- State Bank of India (SBI) has raised ₹5,000 crore through its first Basel III compliant Additional Tier 1 bond issuance for the current financial year at a coupon rate of 7.98%.
- The tenor of these bonds is perpetual with call option after 10 years.
- State Bank of India (SBI) was recognised as the Best Bank in India for 2024 by Global Finance Magazine of the US at its 31st Annual Best Bank Awards event, Washington USA.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
- (1) Pure Banking Nothing Else
- (2) With you all the way
- (3) A bank of the common man
- (4) The banker to every Indian
- (5) The Nation banks on us.
- It is one of the largest and oldest banks in India.



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Q.2. Which type of financial instrument will State Bank of India (SBI) use to raise up to ₹7,500 crore, and what is its tenure?

- A) 10-year Infrastructure Bonds B) 10-year Tier-II Bonds
C) 15-year Tier-II Bonds D) 5-year dollar bonds

Answer : B

- ✓ State Bank of India is poised to raise ₹7,500 crore through the sale of 10-year Tier II bonds, with pricing expected above a 7% coupon.
- ✓ This marks the first such bond issuance by India's largest bank.
- ✓ The issue includes a base size of ₹5,000 crore with a green shoe option of ₹2,500 crore which the bank will decide to retain depending on the issue.

Q.3. How has the premium structure for deposit insurance changed as of October 2025?

- A) The flat-rate premium of 12 paise/Rs 100 has been completely abolished.
B) The DICGC has lowered the premium for all banks to 10 paise/Rs 100.
C) The RBI has proposed a risk-based premium (RBP) model to replace the flat-rate system, with the 12 paise/Rs 100 rate acting as a ceiling.
D) The premium is now determined solely by the size of the bank's total deposits.

Answer : C

- ✓ RBI announced in October 2025 that it would be transitioning from a flat-rate premium system to a risk-based premium (RBP) model for deposit insurance.
- ✓ This means stronger, more financially sound banks will pay lower premiums, while the 12 paise/Rs 100 rate will serve as the maximum for other banks.

Q.4. What does the RBI's 12 paise/Rs 100 cap on deposit insurance premiums refer to?

- A) It is the maximum premium that a depositor can be charged for their bank deposits.
B) It was the former flat-rate premium charged to all insured banks by the DICGC.
C) It is the new risk-based premium that will be applied to banks starting in the next financial year.
D) It is the penalty rate for banks that fail to pay their deposit insurance premiums on time.

Answer : B



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- ✓ The Deposit Insurance and Credit Guarantee Corporation (DICGC), a subsidiary of the RBI, formerly charged a flat premium rate of 12 paise per Rs 100 of assessable deposits to all insured banks, regardless of their risk profile.
- ✓ In October 2025, the RBI proposed a new risk-based premium (RBP) model, with the 12 paise/Rs 100 rate becoming the cap for premiums charged under the new system.
- ✓ The deposit insurance coverage of ₹5 lakh applies to all of a depositor's accounts in the same bank, including savings, fixed, and current deposits, under the same right and capacity.

Q.5. What is LIC's shareholding in Dr. Reddy's Laboratories?

- A) 8.21% B) 9.69%
C) 10.26% D) 7.7%

Answer : C

- ✓ LIC raised its holding in Dr. Reddy Laboratories from 8.21% to 10.26%.
- ✓ State-owned Life Insurance Corporation of India (LIC) acquired more than 1.71 crore shares in Dr. Reddy's Laboratories since June taking its stake in the generic drugmaker to more than 10%.
- ✓ LIC raised its holding in from 8.21% in early June to 10.26% as on October 15, a filing by Dr. Reddy's.
- ✓ LIC acquired 17140819 shares translating into an additional 2% stake through market purchase.

LIC IN NEWS 2025

- LIC raised its holding in Dr. Reddy Laboratories from 8.21% to 10.26%
- Life Insurance Corporation of India (LIC) recently entered into an MoU with the Department of Rural Development, Union Ministry of Rural Development, to promote its Bima Sakhi Yojana in rural areas.
- The Government of India has appointed R Doraiswamy as the new Managing Director (MD) and Chief Executive Officer (CEO) of Life Insurance Corporation of India (LIC), effective from July 15, 2025.
- His term will continue until August 28, 2028, when he reaches the retirement age of 62.
- Brand Finance Insurance 100 report, LIC (Life Insurance Corporation of India) has been ranked as the world's third strongest insurance brand.
- The report, released on March 10, 2025, awarded LIC a Brand Strength Index (BSI) score of 88 out of 100.



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- IRDAI has indeed reaffirmed the status of LIC, New India Assurance, and GIC Re as Domestic Systemically Important Insurers (D-SIIs) for the year 2024-25.
- LIC has launched the "One Man Office" (OMO) initiative to equip its agents with 24/7 digital tools for policy sales and related services.
- LIC's purchase of Bank of Maharashtra shares through a Qualified Institutional Placement (QIP) resulted in LIC increasing its stake from 4.05% to 7.10%.
- About Life Insurance in India and LIC
- Oriental Life Insurance Company was the first life insurance company established in India in 1818. It was established by the Europeans.
- The first life insurance company established by Indians was the Bombay Mutual Life Assurance Society, established in 1870.
- In 1956, the President issued an ordinance to nationalise all the private life insurance companies operating in India.
- Parliament later passed the Life Insurance Corporation Act 1956, which created the Life Insurance Corporation (LIC).
- All the nationalised life insurance companies were merged with LIC, which started operating on 1st September 1956.
- MD & CEO : R Doraiswamy
- Tagline of LIC - Yogakshemam Vahamyaham (Your Welfare is our Responsibility). It has been taken from the Bhagavad Gita.
- Headquarters : Mumbai, Maharashtra.

Q.6. Who led Zepto's \$450 million funding round in October 2025?

- A) Lightspeed Venture Partners
- B) Nexus Venture Partners
- C) California Public Employees' Retirement System (CalPERS)
- D) SoftBank Vision Fund

Answer : C

- ✓ Zepto raised \$450 million in a funding round, pushing its valuation to \$7 billion.



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- ✓ The quick-commerce startup's valuation is up from \$5 billion last year.
- ✓ The funding was led by the California Public Employees' Retirement System (CalPERS) and included participation from existing investors.
- ✓ This funding comes as the quick-commerce company prepares for a potential initial public offering (IPO) in 2026.
- ✓ Zepto CEO and Co-Founder Aadit Palicha.

ZEPTO IN NEWS 2025

- Zepto raised \$450 million in a funding round, pushing its valuation to \$7 billion
- DPIIT signs MoU with Zepto to support manufacturing startups through Zepto Nova Innovation Challenge
- Zepto launches "Zepto Pharmacy" a 10 minute medicine delivery service
- Zepto 2nd most downloaded Food & Beverage app globally in 2024 after McDonald's
- Zepto officially changed its parent company name from Kiranakart Technologies Pvt Ltd to Zepto Private Ltd
- Zepto was co-founded in 2021 by Aadit Palicha and Kaivalya Vohra.

Q.7. Which company launched India's first e-RUPI Voucher Issuance Stack for businesses?

A) NPCI

B) ICICI Bank

C) CotoPay

D) HDFC Bank

Answer : C

- ✓ CotoPay launches India's First e-RUPI Voucher Issuance Stack for Businesses.
- ✓ CotoPay has launched India's first e-RUPI Voucher Issuance Stack for businesses, a system that leverages NPCI's e-RUPI platform to help companies manage business expenses through existing UPI apps.
- ✓ This new solution allows businesses to issue e-RUPI vouchers to employees for specific purposes like operational expenses or fuel, which can be used with the security and convenience of their personal UPI payment methods.



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Q.8. NMDC Steel Limited (NSL) recently became the first company in India to receive a Bureau of Indian Standards (BIS) license for which specific product?

- A) Hot rolled steel for welded steel pipe for pipeline transportation
- B) Cold rolled steel for automobile bodies
- C) Stainless steel sheets for kitchen utensils
- D) Structural steel for building construction

Answer : A

- ✓ NMDC Steel becomes India's first to receive BIS certification for pipeline-grade hot-rolled steel.
- ✓ NMDC Steel Limited (NSL) has become the first company in India to receive a Bureau of Indian Standards (BIS) licence for Hot Rolled Steel Strip, Sheet, and Plates for Welded Steel Pipe for Pipeline Transportation Systems – General Requirements (IS 18384:2023).
- ✓ The certification establishes NMDC Steel as the first Indian producer licensed to manufacture steel products conforming to the IS 18384:2023 standard, which covers materials used in pipeline transportation systems for the petroleum and natural gas sectors.

Q.9. Which country has been elected as co-chair of UN Global Geospatial's Regional Committee for 2025-2028?

- A) Nepal
- B) Sri Lanka
- C) Myanmar
- D) India

Answer : D

Q.10. Which regional committee was India elected as Co-Chair of for the 2025-2028 term?

- A) WHO South-East Asia Regional Committee
- B) Interpol Asian Committee
- C) UN Global Geospatial Information Management for Asia and the Pacific
- D) World Customs Organization Asia Pacific Region

Answer : C

- ✓ India has been elected as Co-Chair of the Regional Committee of the United Nations Global Geospatial Information Management for Asia and the Pacific (UN-GGIM-AP) for a three-year term till 2028.



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- ✓ The UN-GGIM-AP is one of the five regional committees of the United Nations Committee of Experts on Global Geospatial Information Management.
- ✓ **History of UN-GGIM-AP**
- ✓ It was initially established in 1995 as the Permanent Committee on GIS Infrastructure for Asia and the Pacific (PCGIAP).
- ✓ It was rebranded as UN-GGIM-AP in 2012, subsequent to the establishment of UN-GGIM in 2011.
- ✓ **Aim:** To address global challenges regarding the use of geospatial information.
- ✓ **Members:** It is represented by the National Geospatial Information Agencies of 56 countries in Asia and the Pacific region.
- ✓ **Functions:** It works to maximize the economic, social, and environmental benefits of geospatial information through cooperation, capacity development, and shared solutions.
- ✓ **Secretariat:** United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) serves as secretariat since 2018.

Q.11. Consider the following statements regarding Scheme for Innovation and Technology Association with Aadhaar:

1. It was launched to strengthen India's digital identity ecosystem.
2. It brings together startups, academic institutions, and industry players to co-develop globally benchmarked solutions to enhance Aadhaar authentication.

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

- ✓ Unique Identification Authority of India (UIDAI) has launched the Scheme for Innovation and Technology Association with Aadhaar (SITAA).
- ✓ It was launched to strengthen India's digital identity ecosystem and combat emerging security threats such as deepfakes, spoofing, and presentation attacks.
- ✓ **Aim:** To bring together startups, academic institutions, and industry players to co-develop secure, scalable, and globally benchmarked solutions that enhance Aadhaar authentication.



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- ✓ SITAA will particularly focus on advanced biometric technologies, authentication frameworks, artificial intelligence, and data privacy.
- ✓ The SITAA pilot phase will roll out three targeted challenges designed to address critical areas of Aadhaar authentication security:
- ✓ **Face Liveness Detection:** Startups are invited to develop software development kits (SDKs) for passive and active face liveness detection.
- ✓ Solutions must prevent spoofing through photos, videos, masks, morphs, deepfakes, and adversarial inputs.
- ✓ **Presentation Attack Detection (PAD):** Academic and research institutions can submit proposals for advanced PAD solutions that leverage AI/ML to detect a wide range of attacks, including print, replay, masks, morphs, and deepfakes.
- ✓ Solutions must be privacy-compliant, scalable, and capable of real-time or near-real-time detection.
- ✓ **Contactless Fingerprint Authentication:** It focuses on developing SDKs for fingerprint authentication using standard smartphone cameras or low-cost imaging devices.
- ✓ The solutions must ensure high-quality image capture, spoof detection, and compatibility with Aadhaar's authentication ecosystem.

Q.12. Which organization launched the Scheme for Innovation and Technology Association with Aadhaar (SITAA)?

- A) Unique Identification Authority of India (UIDAI)
- B) Ministry of Electronics and Information Technology
- C) National Cyber Security Centre (NCSC)
- D) Reserve Bank of India

Answer : A

- ✓ Unique Identification Authority of India (UIDAI) launched the Scheme for Innovation and Technology Association with Aadhaar (SITAA).
- ✓ SITAA aims to strengthen India's digital identity ecosystem and tackle security threats like deepfakes, spoofing, and presentation attacks.
- ✓ It brings together startups, academic institutions, and industry players to co-develop secure, scalable, and globally benchmarked solutions for Aadhaar authentication.



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- ✓ The pilot phase has three challenges: Face Liveness Detection, Presentation Attack Detection (PAD), and Contactless Fingerprint Authentication.
- ✓ Solutions must prevent spoofing, be privacy-compliant, scalable, and compatible with Aadhaar systems.

Q.13. What is a fundamental difference in the issuing authority between CBDCs and stablecoins?

- A) Both are issued exclusively by private companies, but stablecoins are subject to more regulation.
- B) Stablecoins are issued by private entities, whereas CBDCs are issued by a nation's central bank.
- C) Stablecoins are issued by a central bank, and CBDCs are issued by private companies.
- D) Neither is subject to any form of regulatory oversight.

Answer : B

- ✓ RBI Governor Sanjay Malhotra urged global central banks to adopt and promote Central Bank Digital Currencies (CBDCs) over stablecoins for cross-border payments.
- ✓ Speaking at the World Bank-IMF annual meeting in Washington, DC, he reiterated India's caution on cryptocurrencies, citing risks to monetary policy, capital flows, and financial integrity, including money laundering concerns.
- ✓ **Stablecoins**
- ✓ Stablecoins are a type of cryptocurrency designed to maintain a stable value by being pegged to a reserve asset such as a fiat currency (like the US dollar), a commodity (like gold), or a basket of assets.
- ✓ **Types of Stablecoins**
- ✓ Fiat-backed Stablecoins: Backed by reserves of fiat currency (e.g., Tether (USDT), USD Coin (USDC)).
- ✓ Crypto-backed Stablecoins: Collateralised by other cryptocurrencies (e.g., DAI).
- ✓ Algorithmic Stablecoins: Maintain value through algorithms that control supply and demand (e.g., UST – now defunct)..
- ✓ **Central Bank Digital Currency (CBDC)**
- ✓ CBDC is the legal tender issued by a central bank in a digital form.
- ✓ E.g., CBDC of India is the digital form of the Indian rupee, issued and regulated by the Reserve Bank of India (RBI).
- ✓ It represents sovereign currency in an electronic form and is backed by the full faith and credit of the government, just like physical cash.
- ✓ **Types of CBDC in India**



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- ✓ **Retail CBDC (₹-R)**
- ✓ Meant for use by the public, including individuals and businesses.
- ✓ Functions as a digital alternative to cash for everyday transactions.
- ✓ Pilot launched in December 2022 in select cities.
- ✓ **Wholesale CBDC (₹-W)**
- ✓ Designed for financial institutions to settle interbank transfers and securities transactions efficiently.
- ✓ Aims to improve the speed, transparency, and cost-effectiveness of large-value payments.
- ✓ Pilot project to use digital rupee in the wholesale market for secondary trade in government securities (G-secs) was launched in November 2022.

Q.14. Which of the following statements is true about the minimum balance requirement for an ₹ wallet?

- A) A minimum balance is not required.**
- B) A minimum balance is required, similar to a traditional bank account.**
- C) The minimum balance is determined by the individual bank issuing the ₹ wallet.**
- D) The Reserve Bank of India (RBI) has set a fixed minimum balance for all ₹ wallets.**

Answer : A

- ✓ Digital Rupee or ₹, is India's Central Bank Digital Currency (CBDC).
- ✓ It is the digital form of India's physical currency, the Rupee (₹)
- ✓ ₹ is issued by the Reserve Bank of India (RBI) in digital form and offers features similar to physical cash like convenience of use, guarantee of RBI, finality of settlement, etc.
- ✓ ₹ can be held and transacted through ₹ wallets offered by banks and non-banks for person-to-person payments or person-to-merchant transactions
- ✓ There is no minimum balance required to open/maintain an ₹ wallet.
- ✓ Currently, opening of ₹ wallets is linked to user's saving accounts
- ✓ There are no charges or fees associated with using ₹ or ₹ wallets
- ✓ Users can raise disputes via their ₹ wallet app or reach out to their customer care centre.
- ✓ Given the cash-like features of ₹, there is no interest payable on the wallet balances.
- ✓ In terms of Section 26 of the Reserve Bank of India (RBI) Act, 1934, every ₹ bank note shall be legal tender at any place in India in payment or on account for the amount expressed therein and is guaranteed by the Central Government.



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- ✓ e₹, being a digital form of the ₹ bank note, is legal tender and is the liability of Reserve Bank of India.
- ✓ Currently, 15 banks are offering CBDC wallets. (SBI, ICICI, IDFC First Bank, Yes Bank, HDFC, Union Bank of India, Bank of Baroda, Kotak Mahindra Bank, Canara Bank, Axis Bank, Indusind bank, PNB, Federal Bank, Karnataka Bank, Indian Bank)
- ✓ **Wholesale CBDC**
- ✓ Wholesale Central Bank Digital Currency (e₹-W) is designed for use by financial institutions and intermediaries, primarily to streamline interbank settlements and large-value transactions
- ✓ Currently, there are 14 participants in the wholesale CBDC pilot, which includes banks and non-banks.

Q.15. What is the bilateral trade target that India and Brazil aim to achieve by 2030?

- A) \$12 billion
- B) \$15 billion
- C) \$20 billion
- D) \$25 billion

Answer : C

Q.16. With which trade bloc does India currently have a PTA that it is working to deepen with Brazil?

- A) ASEAN
- B) MERCOSUR
- C) European Union
- D) SAARC

Answer : B

- ✓ India, Brazil look to broaden PTA, eye US\$ 20 billion bilateral trade by 2030.
- ✓ India and Brazil are working to expand their Preferential Trade Agreement (PTA) and have set a bilateral trade target of Rs. 1,75,600 crore (US\$ 20 billion) by 2030, up from Rs. 1,05,360 crore (US\$ 12 billion) in 2024.
- ✓ The collaboration aims to strengthen economic ties under the broader framework of the MERCOSUR bloc, which includes Argentina, Brazil, Uruguay, and Paraguay.
- ✓ The India-Mercosur PTA, signed in January 2004 and implemented in June 2009, currently offers tariff concessions on around 450-452 tariff lines, ranging from 10% to 100%.



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Q.17. What is the primary reason the FSSAI withdrew its orders regulating the use of 'ORS' in brand names, leading to a complete ban on the term for food products?

- A) A change in World Health Organization (WHO) guidelines for Oral Rehydration Solution (ORS) composition.
- B) The decision of the Office of the Controller General of Patents, Designs and Trademarks to prohibit the term.
- C) The finding that using "ORS" in brand names, even with a disclaimer, was misleading and deceptive to consumers.
- D) A directive from the Ministry of Health and Family Welfare to standardize all beverage labels.

Answer : C

- ✓ A Hyderabad-based paediatrician's long-standing fight against sugar-rich beverages falsely marketed as oral rehydration solutions (ORS) has resulted in a major regulatory change.
- ✓ The Food Safety and Standards Authority of India (FSSAI) has issued an order stating that no food brand may use the term 'Oral Rehydration Salts' or 'ORS' on its products unless the formulation adheres strictly to the standards recommended by the World Health Organisation (WHO).
- ✓ FSSAI issued a detailed clarification reaffirming that the use of 'ORS' in any food product's name, whether fruit-based, non-carbonated, or ready-to-drink, violates the Food Safety and Standards Act, 2006, and related regulations.
- ✓ World Health Organisation prescribes a standard oral rehydration solution with a total osmolarity of 245 mOsm/L.
- ✓ This composition includes 2.6 grams of sodium chloride, 1.5 grams of potassium chloride, 2.9 grams of sodium citrate, and 13.5 grams of dextrose anhydrous (sugar) per litre of water.

Q.18. What is the maximum collateral-free loan amount proposed per borrower under the new credit cover scheme for MSME exporters?

- A) ₹5 crore
- B) ₹10 crore
- C) ₹20 crore
- D) ₹50 crore

Answer : C

- ✓ Centre plans new credit cover for MSME exporters.
- ✓ To aid exporters impacted due to the steep US tariffs and diversify to other markets, the Centre may soon launch a credit guarantee scheme for MSME exporters for loans up to Rs 100 crore.



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- ✓ This new scheme exporters could be on the lines of the common Mutual Credit Guarantee Scheme (MCGS) for MSMEs launched earlier this year for the manufacturing sector.
- ✓ The MCGS scheme, launched in January 2025, provides a 60% guarantee coverage by National Credit Guarantee Trustee Company Limited (NCGTC) to member lending institutions (MLIs) for credit facilities up to Rs 100 crore to eligible MSMEs for the purchase of equipment or machinery.
- ✓ An upfront contribution of 5% of the loan amount has to be deposited at the time of application of guarantee cover.
- ✓ The guarantee fee on loan under the scheme is nil during the year of sanction, it would be 1.5% per annum of the loan outstanding for the next three years and 1% of the loan outstanding thereafter.
- ✓ The scheme may be launched in the current quarter, given the adverse impact of the steep 50% US tariff on Indian goods.
- ✓ The new credit guarantee scheme for export-oriented MSMEs will be managed by the National Credit Guarantee Trustee Company Limited (NCGTC).
- ✓ The scheme, announced in the Budget 2025-26, will cover collateral-free term loans up to ₹20 crore for well-performing exporter MSMEs.
- ✓ For micro and small enterprises, the scheme will guarantee up to 95% of the loan amount.
- ✓ For medium enterprises, the guarantee cover will be up to 75%.
- ✓ While ECGC is an existing body that provides credit risk insurance to exporters, the new guarantee scheme will be operated by NCGTC.

Q.19. Consider the following statements regarding MERCOSUR Group:

1. It is a South American regional economic organization created by signing the Treaty of Asunción.
2. Its head quarter is located in Montevideo, Uruguay.

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

- ✓ India and Brazil agreed to significantly expand their existing trade agreement between India and the MERCOSUR bloc.



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- ✓ The Southern Common Market (MERCOSUR for its Spanish initials) is a South American regional economic organization.
- ✓ It is the fourth largest integrated market after the European Union (EU), North American Free Trade Agreement (NAFTA), and ASEAN.
- ✓ It was created in 1991 by signing the Treaty of Asunción.
- ✓ Objective: Free movement of goods, services, capital and people and it became a customs union in January 1995.
- ✓ **Member countries:**
- ✓ It originally comprised Argentina, Brazil, Paraguay, and Uruguay as its members.
- ✓ Bolivia and Venezuela joined it later. (Venezuela has been suspended since December 1, 2016).
- ✓ Mercosur also counts Chile, Colombia, Ecuador, Guyana, Peru, and Suriname as associate members.
- ✓ Headquarters: Montevideo, Uruguay.
- ✓ The group's presidency rotates every six months among its full members.
- ✓ India and MERCOSUR: India and MERCOSUR signed a Preferential Trade Agreement (PTA) in 2004

Q.20. World Food Day is observed annually on which day every year?

- A) October 13
- B) October 14
- C) October 15
- D) October 16

Answer : D

- ✓ World Food Day is observed annually on 16 October to raise awareness about food security, nutrition, and sustainable agriculture.
- ✓ It marks the founding of the Food and Agriculture Organization (FAO) of the United Nations in 1945 and was first observed in 1981.
- ✓ The 2025 theme, "Hand in Hand for Better Foods and a Better Future," emphasizes global cooperation to transform agrifood systems.
- ✓ India has made progress in food security, malnutrition reduction, and agricultural sustainability, producing record levels of grains, fruits, vegetables, milk, millets, honey, eggs, and fish.

Q.21. Taftan Volcano, that was recently seen in news, is located in which country?

- A) Iran
- B) Japan
- C) Indonesia
- D) Iraq



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Answer : A

- ✓ The Taftan Volcano in Iran is showing signs of reawakening after 700,000 years.
- ✓ It is a 12,927-foot or 3,940-metre-high semi-active stratovolcano.
- ✓ It lies in southeastern Iran, about 56 kilometres from the Pakistan border.
- ✓ It is the only active volcano in the Makran continental volcanic arc.
- ✓ The volcano formed due to the subduction of the Arabian Ocean crust beneath the Eurasian continent.

Q.22. Which organization has released the first State of Finance for Forests 2025 report?

- A) United Nations Environment Programme (UNEP)
- B) World Bank
- C) United Nations Development Programme (UNDP)
- D) International Monetary Fund (IMF)

Answer : A

- ✓ United Nations Environment Programme (UNEP) released the first State of Finance for Forests 2025 report.
- ✓ The report provides a global overview of public and private forest finance in 2023.
- ✓ It finds a forest finance gap of US\$ 216 billion annually between current flows and investment needed to meet global forest goals by 2030.
- ✓ Annual investment must triple to US\$ 300 billion by 2030 and increase sixfold by 2050 from US\$ 84 billion in 2023.
- ✓ Governments were the main source, providing 91% of forest funding in 2023.
- ✓ Expanding nature-based solutions by 1 billion hectares by 2030 and 1.8 billion by 2050 is essential for climate and biodiversity goals

Q.23. Which country has unveiled its most powerful intercontinental ballistic missile (ICBM) named Hwasong-20?

- A) United Kingdom
- B) Japan
- C) Australia
- D) North Korea

Answer : D



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- ✓ North Korea unveiled its most powerful intercontinental ballistic missile (ICBM) named Hwasong-20 at a military parade.
- ✓ Hwasong-20 is an intercontinental ballistic missile (ICBM) developed with a solid-fuel engine made of carbon fiber composite materials.
- ✓ Solid-fueled missiles can be quickly launched and are harder to intercept than liquid-fueled ones.
- ✓ The missile has an estimated range of over 15,000 km, capable of reaching distant continents.
- ✓ It features an advanced guidance system combining Inertial Navigation System (INS) with GPS or optical sensors for high accuracy.

Q.24. What was the theme of the India Mobile Congress 2025?

- A) Digital India: Powering Tomorrow
- B) Innovate to Transform
- C) 5G for All
- D) Empowering Digital Bharat

Answer : B

- ✓ The 9th India Mobile Congress (IMC 2025) was held from October 8–11, 2025 at Yashobhoomi–India International Convention & Expo Centre (IICC), New Delhi.
- ✓ Theme: “Innovate to Transform”, inaugurated by PM Narendra Modi.
- ✓ Key summits included the International 6G Symposium, AI Summit, Cybersecurity Summit, SATCOM Summit, and startup competitions.
- ✓ India showcased its indigenous 4G stack, while discussions focused on 5G expansion and 6G roadmap.
- ✓ India now has 1.2 billion mobile subscribers and 944 million broadband users, reflecting rapid digital growth.
- ✓ Bharat Telecom 2025, IMC Awards, and the Robotics for Good Youth Challenge were major attractions.

Q.25. Which team won the Archery Premier League (APL) 2025 title?

- A) Rajputana Royals
- B) Prithviraaj Yodhas
- C) Kakatiya Knights
- D) Chola Chiefs

Answer : A



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- ✓ The Archery Premier League (APL) 2025, the world's first professional franchise-based archery league, was held in New Delhi from 2–12 October 2025.
- ✓ Organized by the Archery Association of India, it featured six teams – Rajputana Royals, Prithviraaj Yodhas, Kakatiya Knights, Mighty Marathas, Chero Archers, and Chola Chiefs.
- ✓ A total of 48 archers (36 Indian and 12 foreign) were selected through a draft system, with global stars like Mete Gazoz, Brady Ellison, Ella Gibson, and Ojas Deotale participating.
- ✓ Actor Ram Charan served as the brand ambassador, boosting the league's visibility.
- ✓ The Rajputana Royals emerged champions, defeating Prithviraaj Yodhas in a thrilling shoot-off (5–4) in the final.

Q.26. Who was appointed as the new Executive Director of RBI ?

- A) Sonali Sen Gupta B) Shaktikanta Das
C) N. S. Vishwanathan S) Rakesh Sharma

Answer : A

- ✓ Reserve Bank of India (RBI) appointed Sonali Sen Gupta as its new Executive Director (ED).
- ✓ She earlier served as Regional Director for Karnataka with over 30 years of RBI experience.
- ✓ She has represented RBI in G20–GPMI and OECD–INFE, and was a Nominee Director on Indian Overseas Bank's Board.

Q.27. The 11th Asian Aquatics Championships 2025 were hosted in which Indian city?

- A) Mumbai B) New Delhi
C) Bengaluru D) Ahmedabad

Answer : D

- ✓ The 11th Asian Aquatics Championships 2025 were held in Ahmedabad, Gujarat, from 28 September to 11 October 2025 at the Veer Savarkar Sports Complex.
- ✓ It was the first time India hosted the event, with 1,100+ athletes from 29 countries competing in 65 events across swimming, diving, artistic swimming, and water polo.
- ✓ China dominated the medal tally with 54 medals (40 Gold, 10 Silver, 4 Bronze).
- ✓ Kazakhstan finished second with 23 medals, followed by Japan with 21 medals.
- ✓ India achieved its best-ever performance, winning 13 medals (4 Silver, 9 Bronze) in swimming and diving.



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- ✓ Willson Singh Ningthoujam & Indiver Sairem (both from Manipur) won India's first-ever diving medal – a bronze in Men's 10m Synchronised Platform.
- ✓ In artistic swimming, Kazakhstan's Karina Magrupova and Viktor Druzin topped solo events.
- ✓ In water polo, India's men's team competed but lost to stronger teams like Kazakhstan (6–20).

STATIC GK Based Current Affairs MCQs 17 October 2025

Q.1. Scheduled banks are included under which schedule of the RBI act 1934?

- A) 1st schedule
- B) 2nd schedule
- C) 3rd schedule
- D) 4th schedule

Answer : B

Q.2. What is the minimum paid up capital of a bank, must have to be eligible for inclusion in the Reserve Bank of India at 1934's Second Schedule to attain Scheduled Banks' status?

- A) Rs. 2 lakhs
- B) Rs. 4 lakhs
- C) Rs. 5 lakhs
- D) Rs. 20 lakhs

Answer : C

Q.3. RRBs are Indian government owned scheduled commercial banks that operate at the regional level in several states. What is the share of the central government in the regional rural banks?

- A) 50
- B) 35
- C) 45
- D) 15

Answer : A

- ✓ Regional Rural Banks should have the share of 50%, 15% and 35% owned by the central government, state government and sponsoring bank respectively.

Q.4. What is the authorized capital of regional rural banks?

- A) ₹20 lakhs
- B) ₹50 lakhs
- C) ₹ 1 crore
- D) ₹5 crores

Answer : D



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Q.5. Which bank is the sponsor Bank of India's first regional rural bank Prathama Grama bank in Uttar Pradesh?

- A) Indian bank
- B) Canara Bank
- C) Punjab National Bank
- D) Syndicate Bank

Answer : D

Q.6. Anyonya Co-operative Bank Limited (ACBL) is the first cooperative bank in India. Where was it located?

- A) Uttar Pradesh
- B) Gujarat
- C) Maharashtra
- D) Bihar

Answer : B

✓ First co-operative bank in India is Anyonya Co-operative Bank Limited (ACBL), which is based in Vadodara (previously Baroda) in Gujarat

Q.7. The local area bank scheme was introduced in August 1996. What is the minimum paid up capital required for setting up of local area banks?

- A) Rs. 1 crore
- B) Rs. 2 crores
- C) Rs. 5 crores
- D) Rs. 10 crores

Answer : C

Q.8. What is the number of digits used to represent the universal account number?

- A) 10
- B) 20
- C) 12
- D) 16

Answer : C



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Q.9. Society for Worldwide Interbank Financial Telecommunication (SWIFT) is 8 to 11 _.

- A) digital code
- B) alphabetic code
- C) alpha-numerical code
- D) Roman code

Answer : B

Q.10. What is the full form of PPI?

- A) Postpaid Payment Instrument
- B) Prepaid Payment Instrument
- C) PostOffice Payment Inclusion
- D) none of the above

Answer : B



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



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



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



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



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



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

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



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



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



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



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