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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
Selected as - IBPS Clerk



Name - Maya Mohan
State - Kerala
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Name - Mehalar
State - Tamilnadu
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Aparchit 31 October English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. What was Life Insurance Corporation of India's (LIC) revised stake in Tata Consumer Products Ltd after its recent acquisition of shares?

- A) 6.633% B) 8.645%
C) 2.012% D) 4.918%

Answer : B

- ✓ LIC increased its stake in Tata Consumer Products from 6.633 per cent to 8.645 per cent.
- ✓ LIC increased its shareholding in Tata Consumer Products from 6.633% to a revised total of 8.645% through market purchases made between July 11, 2023, and October 23, 2025.
- ✓ This represents an increase of 2.012 percentage points.

LIC IN NEWS 2025

- LIC increased its stake in Tata Consumer Products from 6.633 per cent to 8.645 per cent.
- 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.
- 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

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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.2. The CLAMP Portal is an initiative of which Union Ministry in India?

- A) Ministry of Environment, Forest and Climate Change
- B) Ministry of Rural Development
- C) Ministry of Coal
- D) Ministry of Finance

Answer : C

- ✓ Union Minister of Coal and Mines launched two digital platforms: the KOYLA SHAKTI Dashboard and the CLAMP Portal.
- ✓ **About CLAMP Portal:**
- ✓ The Coal Land Acquisition, Management, and Payment (CLAMP) portal is a unified digital solution.



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- ✓ It is aimed at streamlining land acquisition, compensation, and rehabilitation & resettlement (R&R) processes in the coal sector.
- ✓ It serves as a centralized repository of land records, the portal ensures data integration, enhances accountability, and minimizes procedural delays.
- ✓ **Initiative of:** Ministry of Coal
- ✓ Advantages: CLAMP portal enhances transparency, efficiency, and inter-agency coordination in land management practices across coal PSUs.

Q.3. Which other digital platform was launched by the Ministry of Coal alongside the CLAMP Portal?

- A) e-Praamaan Portal B) Saksham Portal
C) KOYLA SHAKTI Dashboard D) Mine Mitra Portal

Answer : C

- ✓ **Key Facts about Koyla Shakti Dashboard**
- ✓ It is a digital platform that integrates the entire coal value chain from mine to market on a unified interface.
- ✓ Features: The platform facilitates real-time coordination among coal companies, railways, ports, and end users, thereby enhancing operational efficiency and ensuring seamless coal logistics.
- ✓ The platform acts as a comprehensive decision-support system, ensuring:
- ✓ Seamless coordination among coal companies, railways, ports, and end users.
- ✓ Transparency and accountability through data-driven monitoring.
- ✓ Faster, smarter decision-making enabled by live analytics and digital dashboards

APP & PORTAL IN NEWS 2025

- Government of India has revised the advance registration period to apply for registration on the Steel Import Monitoring System (SIMS) 2.0 portal for import of all steel products, except some items.
- SIMS 2.0 Portal was launched by the Union Ministry of Steel, Government of India.
- The mobile application “Meri Panchayat” has been internationally recognized with the prestigious World Summit on the Information Society (WSIS) Prizes 2025 Champion Award.
- The Sugamya Bharat App (SBA) has been revamped to provide a more user-friendly and impactful experience.
- Markets regulator SEBI has launched a centralised database portal for corporate bonds in a bid to



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create a single, authentic source of information on such securities.

- Union Home Minister and Minister of Cooperation will launch BHARATPOL portal in New Delhi on 07th January, 2025 in Bharat Mandapam.
- It will streamline the processing of all requests for international assistance through INTERPOL, including the issuance of Red Notices and other colour-coded INTERPOL notices.
- It is developed by the Central Bureau of Investigation (CBI).
- Financial services secretary M Nagaraju has launched a revamped 'Baanknet' portal that aims to streamline property e-auctions from all public sector banks (PSBs).
- The Department of Consumer Affairs is launching 'Jago Grahak Jago App,' 'Jagriti App,' and 'Jagriti Dashboard' for public use on National Consumers Day 2024 to protect Consumers from the Dark Patterns.
- Ministry Consumer Affairs, Food and Public Distribution, government of India has launched SCAN (Subsidy Claim Application for NFSA) Portal and 'Anna Chakra' to modernise the Public Distribution System in the country.
- e-Sankhyiki portal launched by the Ministry of Statistics and Programme Implementation (MoSPI).
- Ministry of Labour & Employment (MoLE) stated that eShram has registered more than 30 crore unorganised workers, showcasing its rapid and widespread adoption among the unorganised workers.
- **About e-Shram Portal:**
- It was launched by the Ministry of Labour and Employment in 2021 for the registration and creation of a comprehensive National Database of Unorganized Workers.
- Union Health Minister recently launched the National Medical Register Portal in New Delhi.
- **About National Medical Register (NMR) Portal:**
- It is a portal of the National Medical Commission (NMC) for the registration of all MBBS doctors eligible for registration in India
- Union Ministry of Women and Child Development recently launched the new SHe-Box portal.
- **About SHe-Box Portal:**
- It is a centralized platform for registering and monitoring complaints of sexual harassment of women in the workplace
- Uttarakhand government's eSwasthya Dham portal is now integrated with the Centre's Ayushman



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Bharat Digital Mission (ABDM), allowing 'Char Dham' pilgrims to seamlessly create their national digital health accounts.

- Union Home Minister and Minister of Cooperation Amit Shah launched four apps—e-Sakshya, Nyaya Setu, Nyaya Shruti, and e-Summon—to ensure the smooth implementation of the three new criminal laws in the country.
- Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata and also launched the Bhusanket Web Portal and Bhooskhalan Mobile App.
- Madhya Pradesh Launches 'Lokpath Mobile App' to Expedite Road Issue Resolution.
- RBI launches PRAVAAH(Platform for Regulatory Application, VALidation and AutHorisation) Portal and mobile app for G secs trading.
- The Ministry of Statistics and Programme Implementation (MoSPI) Launches eSankhyiki Portal for Enhanced User Experience and Ease of Data Access.
- Election Commission of India (ECI) has launched the Saksham app, a mobile application designed to facilitate voter registration and electoral services for Persons with Disabilities (PwDs).

Q.4. Which two GI-tagged lime varieties were part of India's first-ever air shipment to the United Kingdom in October 2025?

- A) Kaji Nemu and Mahalasa Lime B) Assam Lemon and Kagzi Kalan Lime
C) Indi Lime and Puliyanakudi Lime D) Rangpur Lime and Tahitian Lime

Answer : C

- ✓ The Agricultural and Processed Food Products Export Development Authority (APEDA) recently facilitated the first-ever air shipment of GI-tagged Indi Lime and Puliyanakudi Lime to the United Kingdom.
- ✓ Indi Lime is mainly grown in Vijayapura district of Karnataka.
- ✓ It has received the Geographical Indication (GI) tag for its superior quality, strong aroma, high juice yield, and balanced acidity.
- ✓ Puliyanakudi Lime is cultivated in Puliyanakudi, known as the “Lemon City of Tamil Nadu.”
- ✓ The Kadayam variety has a thin peel, strong acidity, 55% juice content, and 34.3 mg/100g ascorbic acid.



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- ✓ It is rich in vitamin C and antioxidants, promoting immunity and digestion. Puliyanakudi Lime received its GI tag in April 2025

Q.5. The Insurance Regulatory and Development Authority of India (IRDAI) recently imposed a penalty of Rs 1 crore on Liberty General Insurance for violating which of the following regulations?

- A) Motor Vehicle Act, 1988
- B) IRDAI (Outsourcing of Activities by Indian Insurers) Regulations, 2017 and IRDAI (Payment of Commission or Remuneration or Reward to Insurance Agents and Insurance Intermediaries) Regulations, 2016
- C) IRDAI (Health Insurance) Regulations, 2016
- D) General Insurance Business (Nationalisation) Amendment Act, 2021

Answer : B

- ✓ Insurance Regulatory and Development Authority of India (IRDAI) has imposed a Rs 1 crore penalty on Liberty General Insurance for violating outsourcing norms and policyholder protection regulations .
- ✓ IRDAI (Outsourcing of Activities by Indian Insurers) Regulations, 2017 and IRDAI (Payment of Commission or Remuneration or Reward to Insurance Agents and Insurance Intermediaries) Regulations, 2016.
- ✓ The penalty was imposed in the exercise of powers vested under Section 102 of the Insurance Act, 1938.

IRDAI IN NEWS 2025

- IRDAI has imposed a Rs 1 crore penalty on Liberty General Insurance for violating outsourcing norms and policyholder protection regulations
- Ajay Seth chairman of the Insurance Regulatory and Development Authority of India (IRDAI) , launched the official website of Bima sugam india federation (BSIF).
- Bima Sugam has an authorized capital of ₹500 crore (Rs. 5 billion) and a paid-up capital of ₹310 crore.
- IRDAI has imposed a penalty of ₹5 crore on Policybazaar Web Aggregator Private Limited, now known as Policybazaar Insurance Brokers Private Limited.
- IRDAI mandated all life, general, and health insurers to extend coverage to 75,000 Gram Panchayats by FY 2026–27.
- Ajay Seth appointed as IRDAI Chairman for three years, succeeding Debasish Panda.



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- IRDAI has set up a seven-member committee headed by former chairman of SBI Dinesh Khara to examine proposed amendments to the Insurance Act, 1938, and suggest a framework for its implementation.
- IRDAI introduced Bima-ASBA, a UPI-based premium payment system for life and health insurance.
- With an aim to provide “Insurance for All by 2047,” the Insurance Regulatory and Development Authority of India (IRDAI) has announced the ‘Bima Vahak’ initiative, a women-centric insurance field sales force, which is inching closer to implementation.
- The portal for 'Bima Vahak' is near completion and gearing up for a soft launch in April 2025.
- Neo-bank Freo has secured a Corporate Agent licence from the Insurance Regulatory and Development Authority of India (IRDAI).
- Insurance Regulatory and Development Authority of India (IRDAI)
- IRDAI was established on the recommendation of the R.N. Malhotra Committee, which the government of India established on Insurance Sector reform in 1993.
- Parliament passed the Insurance Regulatory and Development Authority Act 1999, which made the authority a statutory body in April 2000.
- Headquarters: Hyderabad, Telangana
- Chairperson: Ajay Seth
- It is the regulator of the Insurance sector in India

Q.6. Which country recently became the 26th in the world to eliminate trachoma as a public health problem, a milestone validated by the WHO?

- A) India
- B) Senegal
- C) Papua New Guinea
- D) Fiji

Answer : D

- ✓ Fiji has officially become the 26th country to eliminate trachoma as a public health concern.
- ✓ Trachoma is a neglected tropical disease (NTD) and the world's leading infectious cause of blindness.
- ✓ It is caused by Chlamydia trachomatis bacteria.
- ✓ The disease spreads through personal contact, contaminated surfaces, and flies exposed to eye or nasal discharge.



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- ✓ Trachoma is endemic in communities with limited clean water and sanitation access. India has also successfully eliminated trachoma as a public health problem.

Q.7. India has received a waiver on the United States sanctions against Iran's Chabahar port for how many months?

- A) Three months
- B) Six months
- C) Nine months
- D) Twelve months

Answer : B

- ✓ India gets 6-month exemption from US sanctions for Chabahar Port in Iran.
- ✓ India has received a six-month waiver from U.S. sanctions on Iran's Chabahar Port, extending until April 2026.
- ✓ This waiver allows India to continue its operations at the port, which is crucial for its regional connectivity plans to Afghanistan and Central Asia.
- ✓ The Ministry of External Affairs (MEA) spokesperson confirmed the development, which comes after intensive negotiations between India and the United States.
- ✓ **Chabahar Port**
- ✓ The Chabahar port project was signed in 2003.
- ✓ Chabahar Port is situated in Sistan and Baluchistan province in the Southeastern part of Iran, on the Gulf of Oman.
- ✓ In December 2018, India took over the operations of the Port.
- ✓ It was being operated by India Ports Global Private Limited.
- ✓ India's first shipment of wheat to Afghanistan was sent through Chabahar Port.

Q.8. In which country's financial market have municipal bonds recently been permitted as eligible collateral for repo and reverse repo transactions?

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

Answer : C



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- ✓ The Finance Ministry has allowed municipal bonds to be used as eligible collateral in repo and reverse repo transactions, as per a notification under the Securities and Exchange Board of India (SEBI) Act, 1992.
- ✓ **What are Municipal Bonds**
- ✓ Definition: Debt instruments issued by Urban Local Bodies (ULBs) to raise funds for infrastructure projects (e.g., water supply, sanitation, urban mobility).
- ✓ **Types:**
- ✓ General Obligation Bonds: Backed by the issuer's credit and taxing power.
- ✓ Revenue Bonds: Secured by specific revenue streams (e.g., tolls, user charges).
- ✓ **Legal Framework in India:**
- ✓ SEBI's 2015 Regulations – Issue and Listing of Debt Securities by Municipalities.
- ✓ Requires credit rating, financial disclosure, and no default record in previous 365 days.
- ✓ **Significance of Allowing Repo Eligibility**
- ✓ **Liquidity and Depth**
- ✓ **Before:** Municipal bonds were largely illiquid, held mainly by long-term investors (pension funds, ESG investors).
- ✓ **Now:** Can be used for short-term borrowing/lending, attracting banks, mutual funds, insurers, etc.
- ✓ Enhances market depth, price discovery, and liquidity.
- ✓ **Broader Investor Base**
- ✓ Expands participation from institutional investors who prefer liquid securities.
- ✓ Improves credit visibility and market confidence in ULBs.
- ✓ **Infrastructure Financing**
- ✓ Enables cash-strapped municipalities to fund urban infrastructure (water, waste, transport, green projects) through market borrowings rather than dependence on grants.
- ✓ **Data & Trends**
- ✓ **First modern municipal bond:** Ahmedabad, 1998.
- ✓ **Total raised till 2025:** ~₹3,300 crore (SEBI).
- ✓ **Top issuers:** Pune, Hyderabad, Indore, Surat, Ahmedabad, and Lucknow.
- ✓ **GoI incentive:** ₹13 crore for every ₹100 crore bond issue (since FY18).
- ✓ **Credit Costs:** Gradual moderation in H2FY26 as repayment trends improve (Kotak Mahindra Bank).



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Q.9. At what age did Paul Biya win his most recent presidential election in Cameroon?

- A) 82
- B) 90
- C) 92
- D) 99

Answer : C

- ✓ Paul Biya re-elected at 92 as world's oldest president amid Cameroon unrest.
- ✓ Paul Biya, aged 92, has secured another term as Cameroon's President, making him the world's oldest sitting head of state.
- ✓ The country's Constitutional Council announced his victory following a tense election held on October 12, 2025.
- ✓ The result extends his rule, which began in 1982, into an eighth consecutive term amid growing political unrest and public discontent

Q.10. What is the import duty percentage recently imposed by India on yellow peas, effective November 1, 2025?

- A) 10%
- B) 20%
- C) 30%
- D) 50%

Answer : C

- ✓ The government has imposed a 30% import duty on yellow peas, effective November 1, 2025, which consists of a 10% standard import duty and a 20% Agriculture Infrastructure Development Cess (AIDC).
- ✓ The levy applies to shipments with a Bill of Lading dated on or after November 1, while consignments with a Bill of Lading dated on or before October 31 will be exempt.

Q.11. Jio has partnered with Google to offer which AI service for free to eligible young users for 18 months?

- A) ChatGPT Go
- B) Perplexity Pro
- C) Google AI Pro
- D) Microsoft Copilot

Answer : C

- ✓ Reliance Ties Up with Google to Offer Gemini Pro Plan Free to Some Jio Users For 18 Months.
- ✓ The offer provides 18 months of free access to Google's AI Pro plan.
- ✓ This includes Gemini 2.5 Pro, 2TB cloud storage, and advanced AI tools.



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- ✓ It is initially available to Jio customers aged 18 to 25 with an eligible Unlimited 5G plan.
- ✓ The plan is worth about ₹35,100 per user.
- ✓ The offer is expected to expand to all eligible Jio users nationwide.

Q.12. Which country has set a target to achieve 500 GW of total power capacity from non-fossil fuel sources?

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

Answer : C

- ✓ The goal of achieving 500 Gigawatt (GW) of total power capacity from non-fossil fuel sources has been set by India, with a target date of 2030.
- ✓ India's non-fossil fuel capacity reached approximately 256 GW as of September 30, 2025, which is over 51% of its total installed capacity, achieving its 50% non-fossil fuel goal five years early.

Q.13. What is the target year for achieving the 500 GW non-fossil fuel capacity goal?

- A) 2035
- B) 2050
- C) 2040
- D) 2030

Answer : D

- ✓ India has also achieved one of its major COP26 (Panchamirit goals) to have 50 % of installed electric power capacity from non-fossil fuel sources by 2030 five years ahead of the schedule.
- ✓ **India's Present Energy Mix:**
 - ✓ Non-fossil fuels-51% (256 GW),
 - ✓ Fossil fuels 49% (244 GW).
 - ✓ Share of Renewables: Solar: 127 GW, Wind: 53 GW, Hydro: 47 GW.
- ✓ India's Key Renewable Energy Initiatives
 - ✓ **PLI Scheme:** to boost domestic manufacturing of high-efficiency Solar PV modules.
 - ✓ **PM-KUSUM:** to install grid-connected solar power plants and solarise agricultural pumps.
 - ✓ **Green Hydrogen Mission:** Aimed at making India a global hub for the production, utilisation, and export of Green Hydrogen.



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- ✓ **RPO Obligation:** Mandates Discoms to procure a specified minimum percentage of power from renewable sources

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.14. President Droupadi Murmu is the first Indian President to have undertaken sorties in two different fighter aircraft. Which two aircraft were they?

- A) Mirage 2000 and Sukhoi-30 MKI B) Rafale and Sukhoi-30 MKI
C) Rafale and Tejas D) MiG-21 and Rafale



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Answer : B

- ✓ President Droupadi Murmu did arrive at the Air Force Station in Ambala and undertook a historic sortie in a Rafale fighter jet on October 29, 2025.
- ✓ This event made her the first Indian President to fly in two different fighter aircraft of the Indian Air Force, having previously flown in a Sukhoi-30 MKI in April 2023.
- ✓ The sortie, which lasted for about 30 minutes, was piloted by Group Captain Amit Gehani, the Commanding Officer of the 17 Squadron.
- ✓ The sortie took place at the Air Force Station in Ambala, Haryana.
- ✓ She became the third Indian President and the second woman head of state to fly in a Sukhoi-30 MKI from the Tezpur Air Base in Assam.
- ✓ Earlier, former Presidents Dr. APJ Abdul Kalam and Pratibha Patil had undertaken similar sorties in Sukhoi jets in 2006 and 2009 respectively.

Q.15. Who piloted the Rafale fighter jet during President Murmu's sortie?

- A) Air Chief Marshal A. P. Singh
- B) Squadron Leader Shivangi Singh
- C) Group Captain Amit Gehani
- D) Wing Commander Abhinandan Varthaman

Answer : C

Q.16. The Government of India has extended the fiscal benefits under which of the following export incentive schemes until March 31, 2026?

- A) Merchandise Exports from India Scheme (MEIS) only
- B) Remission of Duties and Taxes on Exported Products (RoDTEP) only
- C) Rebate of State and Central Taxes and Levies (RoSCTL) only
- D) Both RoDTEP and RoSCTL

Answer : D

- ✓ Government of India (GoI) constituted a committee chaired by former secretary Neeraj Kumar Gupta, Ministry of Finance (MoF) to review and rationalize the ceiling rates under two schemes such as



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Remission of Duties and Taxes on Exported Products (RoDTEP) and Rebate of State and Central Taxes and Levies (RoSCTL) based on data from Financial Year 2024-25 (FY25).

- ✓ **About the committee.**
- ✓ It also includes SR Baruah, former Principal Chief Commissioner of Customs and Central Excise and Vivek Ranjan, former Central Board of Indirect Taxes and Customs (CBIC) member as members to review the notified rebate rates under two key export schemes RoDTEP and RoSCTL.
- ✓ Timeline: The committee is to submit its main report by 31 March 2026.
- ✓ The existing RoDTEP and RoSCTL rates, based on 2020–22 data, will be revised by the GoI to align with rising input, logistics, and compliance costs, tax changes, and global market shifts.
- ✓ **About RoDTEP scheme.**
- ✓ RoDTEP scheme was introduced in 2021, replacing the Merchandise Exports from India Scheme (MEIS), to enhance India's export competitiveness by neutralizing domestic taxes on exported goods. Currently, the scheme is valid till 31 March 2026.
- ✓ The scheme initially covered exports from Domestic Tariff Area (DTA) and was later extended to Special Economic Zone (SEZ), Export Oriented Units (EOUs), and Advance Authorization (AA) holders.
- ✓ **About RoSCTL scheme.**
- ✓ The RoSCTL scheme was introduced in 2019 by the Ministry of Textiles (MoT), replacing the earlier Rebate of State Levies (RoSL) scheme.
- ✓ Initially applicable till March 2020, it was later extended till March 2026.
- ✓ It is implemented by the Directorate General of Foreign Trade (DGFT) under the Ministry of Commerce & Industry (MoC&I).
- ✓ The scheme ensures zero-rating of exports, removing the burden of unrefunded taxes and levies.

Q.17. The US and Singapore together accounted for over one-third of the FDI in India during FY 2024-25. This statement is:

- A) True
- B) False
- C) Partially True
- D) Cannot be determined from data

Answer : A

- ✓ U.S, Singapore accounted for one-third of FDI during FY25: RBI census.
- ✓ The U.S. and Singapore together accounted for over one-third of the FDI in India during 2024-25, according to the Reserve Bank's census on foreign liabilities and assets of Indian direct investment entities.



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- ✓ The Central bank released the provisional results of the 2024-25 round of the annual census on foreign liabilities and assets (FLA) covering cross-border liabilities and assets of the Indian entities.
- ✓ Out of the 45,702 entities which responded in the latest census, 41,517 reported foreign direct investment (FDI) and/or overseas direct investment (ODI) in their balance sheet for March 2025.
- ✓ Of these entities, 33,637 had also reported in the previous census round, and 7,880 have newly reported in the current round.
- ✓ Over three-fourths of the companies that reported inward direct investment were subsidiaries of foreign companies (single foreign investor holding more than 50% of total equity).
- ✓ United States and Singapore together accounted for over one-third of the FDI in India; other top sources included Mauritius, the United Kingdom and the Netherlands.
- ✓ Of the total FDI during 2024-25 was ₹68,75,931 crore, the share of the U.S. was 20%, followed by Singapore (14.3%), Mauritius (13.3%), the U.K. (11.2%) and the Netherlands (9%).
- ✓ The manufacturing sector accounted for the highest share of total FDI equity capital at market value (48.4%) as well as at face value (37.8%). The services sector was the second-highest shareholder in total FDI equity capital at market value.
- ✓ In case of outward direct investment (₹11,66,790 crore), the share of Singapore was 22.2%, followed by the U.S. (15.4%), the U.K. (12.8%) and the Netherlands (9.6%) during 2024-25.

Q.18. Which of the following statements about the Government of India Floating Rate Bond 2034 (GOI FRB 2034) is correct?

- A) The bond has a fixed annual interest rate of 8.00% until maturity.
- B) The interest rate (coupon rate) is reset every five years based on market conditions.
- C) The coupon rate consists of a base rate linked to the average yield of 182-Day T-Bills plus a fixed spread of 0.98%.
- D) The bond can be prematurely withdrawn by all investors at any time without penalty.

Answer : C

- ✓ India Floating Rate Bond (GOI FRB) 2034, which matures on October 30, 2034, has an interest rate that is reset semi-annually.
- ✓ The interest rate is based on the average yield of the last three 182-day Treasury Bill auctions plus a fixed spread of 0.98%.
- ✓ For the half-year period from October 30, 2025, to April 29, 2026, the rate is 6.54% per annum.



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- ✓ **Maturity date:** October 30, 2034.
- ✓ **Interest rate reset:** Every six months.
- ✓ **Interest rate calculation:** The average Weighted Average Yield (WAY) of the last three 182-day Treasury Bill auctions, plus a fixed spread of 0.98%.
- ✓ **Interest payment frequency:** Semi-annually.
- ✓ **Recent interest rate:** 6.54% per annum for the period from October 30, 2025, to April 29, 2026.
- ✓ **About India Floating Rate Bonds.**
- ✓ **Issuer:** Reserve Bank of India (RBI)
- ✓ **Interest Rate:** 8.05% per annum as of July 2025, linked to the NSC rate plus a 0.35% spread.
- ✓ **Frequency of Payment:** Semi-annual, paid on January 1 and July 1.
- ✓ **Tenure:** 7 years.
- ✓ **Minimum Investment:** Rs 1,000, in multiples of Rs 1,000.
- ✓ **Maximum Investment:** No limit.
- ✓ **Eligibility:** Indian residents and Hindu Undivided Families (HUFs). NRIs are not eligible.
- ✓ **Taxation:** Interest is taxable as per the investor's income slab, but there is no Tax Deducted at Source (TDS).
- ✓ **Premature Withdrawal:** Generally not allowed, except for senior citizens (age 60 and above) based on their age bracket.
- ✓ **Tradability:** The bonds cannot be traded or transferred.

Q.19. Nvidia (NVDA) became the first company in history to achieve which of the following milestones?

- A) Develop the first graphics processing unit (GPU).
- B) Have its CEO work as a dishwasher before becoming a billionaire.
- C) Reach a \$5 trillion market capitalization.
- D) Become the most profitable company in the Fortune 500 list.

Answer : C

- ✓ NVIDIA Corporation has made history as the first company ever to reach a \$5 trillion market capitalisation, a valuation now larger than India's entire GDP, which stands at around \$4.2 trillion.
- ✓ The semiconductor giant's shares surged more than 4% as US markets opened crossing the milestone with a market value of \$5.05 trillion.



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- ✓ The achievement cements NVIDIA's position as the undisputed leader of the global artificial intelligence (AI) revolution, a feat unmatched even by tech giants Apple and Microsoft.
- ✓ Nvidia Corporation is an American technology company headquartered in Santa Clara, California.
- ✓ Founded in 1993 by Jensen Huang (president and CEO), Chris Malachowsky, and Curtis Priem, it develops graphics processing units (GPUs), systems on chips (SoCs), and application programming interfaces (APIs) for data science, high-performance computing, and mobile and automotive applications.
- ✓ Jensen Huang - Founder and CEO of NVIDIA.

Q.20. Under which national initiative were the Indian Institute of Science (IISc), Bengaluru, and the Centre for Materials for Electronics Technology (C-MET), Hyderabad, recently recognized as additional Centres of Excellence (CoEs)?

- A) Bharat 6G Mission
- B) National Programme on Technology Enhanced Learning (NPTEL)
- C) National Critical Mineral Mission (NCMM)
- D) Advanced Electronic Materials Laboratory initiative

Answer : C

- ✓ Ministry of Mines has recognized two additional Centres of Excellence(CoEs)- Indian Institute of Science (IISc), Bengaluru and Centre for Materials for Electronics Technology (C-MET), Hyderabad under the National Critical Mineral Mission (NCMM).
- ✓ Earlier, seven institutes had already been recognized under this initiative.
- ✓ CoE will function on a Hub & Spoke model, pooling expertise of academic, R&D, and industry partners.

STATIC GK Based Current Affairs MCQs 31 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



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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

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



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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

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



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



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



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



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



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

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



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



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



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



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