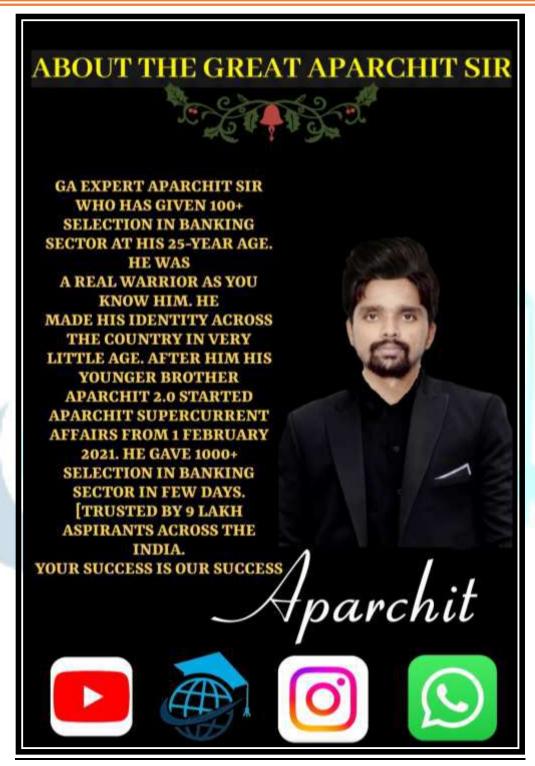


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Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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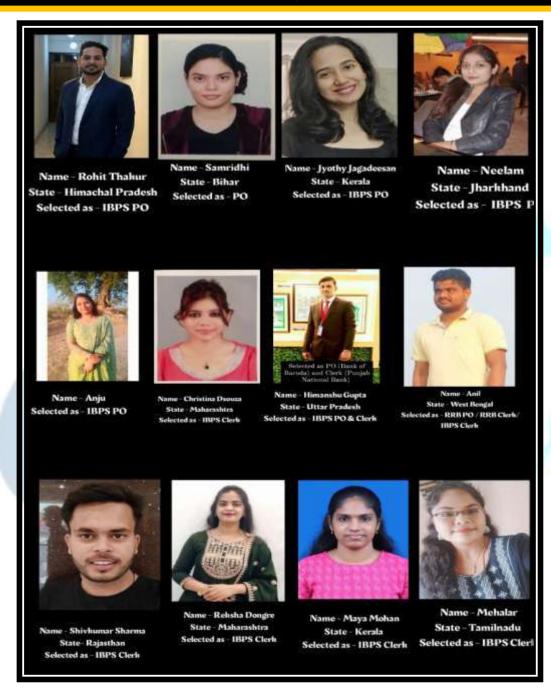






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Aparchit 11 November English Super Current Affairs MCQ with Facts 2025 By Aparchit Exam Warriors/Kumar Kaushal Sir

- **O.1.** The Reserve Bank of India (RBI) recently proposed a draft framework allowing banks to finance corporate acquisitions up to a 70% cap. This financing, along with other investments in the sector, will fall under prudential limits related to which key term?

 - A) Currency Market Exposure (CME) B) Credit Monitoring & Evaluation (CME)

 - C) Capital Market Exposure (CME) D) Corporate Merger & Equity (CME)

Answer: C

- ✓ RBI proposes 70% cap on financing for acquisitions and limits on CME.
- ✓ Reserve Bank of India (RBI) issued the draft circular on acquisition financing that proposes to allow banks to finance as much as 70% of the acquisition value, provided the rest 30% comes from acquirer.
- ✓ The RBI also released a draft circular proposing limits on banks' exposure to capital markets and acquisition finance
- ✓ The draft framework, "RBI (Commercial Banks Capital Market Exposure CME)) Directions, 2025" has proposed to allow banks to finance corporate acquisitions in India and abroad.
- ✓ New Norms: Under the proposed framework, banks will be permitted to fund up to 70% of the acquisition value, with the remaining 30% to be contributed by the acquiring company.
- ✓ This means if the acquisition cost is Rs 10,000 crore (cr), banks can lend up to Rs 7,000 cr to fund the acquirer.
- ✓ The RBI has proposed that the aggregate exposure of a bank to acquisition finance shall not exceed 10% of its Tier-1 Capital.
- ✓ It must be a listed entity with a satisfactory net worth and a profit-making track record for the last three years.
- ✓ The acquisition value of the target company be determined by two independent valuations in accordance with Securities and Exchange Board of India (SEBI) regulations.
- ✓ The RBI proposed the framework, "The Capital Market Exposure Directions, 2025" seeking to redefine how banks engage with capital markets while ensuring prudential risk control.
- ✓ Effective: These directions will come into effect from April 1, 2026, or an earlier date when adopted by a bank in entirety.



- ✓ The RBI in the draft guidelines, stated that banks' total direct investments in capital markets and acquisition finance must not exceed 20% of their tier 1 capital.
- ✓ Additionally, the RBI proposed that the aggregate capital market exposure of banks should not exceed 40% of their tier 1 capital.
- Q.2. What does the acronym 'CME' stand for in this context, and what is the proposed overall aggregate limit for a bank's total exposure to it?
 - A) Consolidated Market Equity; 20% of Tier-1 Capital
 - B) Capital Market Exposure; 40% of Tier-1 Capital
 - C) Corporate Merger Exposure; 70% of acquisition value
 - D) Credit Monitoring and Evaluation; 10% of total assets

Answer: B

- ✓ The RBI's draft framework is titled the "RBI (Commercial Banks Capital Market Exposure (CME))
 Directions, 2025". The key limits proposed are:
- ✓ A bank's aggregate CME (both direct and indirect) must not exceed 40% of its Tier-1 capital.
- ✓ Within this overall limit, the direct capital market exposure (which includes acquisition finance) is capped at 20% of Tier-1 capital.
- ✓ The bank financing for a single acquisition deal is limited to 70% of the acquisition value, with the acquiring company funding the remaining 30% from its own funds.
- Q.3. The Reserve Bank of India (RBI) plans to implement the ECL (Expected Credit Loss) provisioning framework for all scheduled commercial banks from which date?

A) April 1, 2024

B) April 1, 2025

C) April 1, 2027

D) March 31, 2031

Answer: C

- ✓ RBI to implement ECL framework, Full Basel III Norms.
- ✓ The Expected Credit Loss (ECL) framework model moves away from the traditional incurred-loss approach to a forward-looking method, requiring banks to provision for possible future losses based on detailed credit risk assessment and broader data signals.



- ✓ The RBI proposed that the framework is proposed to be made applicable to all Scheduled Commercial Banks (excluding Small Finance Banks (SFBs), Payment Banks (PBs), Regional Rural Banks(RRBs)) and All India Financial Institutions (AIFIs) with effect from April 1, 2027.
- ✓ It also gives a glide path of nearly four years to smoothen any impact from higher provisioning.
- ✓ Basel –III: It is proposed to make the revised Basel III capital adequacy norms effective for commercial banks (excluding SFBs, PBs and RRBs) from April 1, 2027.
- ✓ India's Basel III capital ratios are higher than the global minimum Basel III norms. Under the Basel III framework globally, the minimum capital adequacy ratio (CAR) is 8%, plus a capital conservation buffer of 2.5%, totaling 10.5%. In contrast, the RBI mandates a higher minimum CAR of 9% and including CCB it is 11.5%.
- Q.4. Which type of banks are currently excluded from the initial applicability of the ECL framework by the RBI?
 - A) Scheduled Commercial Banks
 - B) Public Sector Banks
 - C) Small Finance Banks, Payment Banks, and Regional Rural Banks
 - D) Private Sector Banks

Answer: C

RBI IN NEWS 2025

➤ RBI has significantly revised its lending norms for IPO financing and Loans Against Shares (LAS), increasing the IPO limit from ₹10 lakh to ₹25 lakh and the LAS limit from ₹20 lakh to ₹1 crore per person.

Warriors

- FACE appoints ex-RBI executive Manoranjan Mishra as independent director.
- ➤ Fintech Association for Consumer Empowerment (FACE), a self-regulatory body for fintechs in the country.
- RBI extended the period for foreign currency payment or expenditure for Merchanting Trade Transactions (MTT) from four months to six months.
- The Reserve Bank of India (RBI) is taking important steps to make the Indian Rupee (INR) more global with India's neighbouring countries like Bangladesh, Bhutan, Nepal, and Sri Lanka.
- Reserve Bank of India (RBI) has decided to give a glide path of four years starting 1 April, 2027 for

expected credit loss (ECL) norms.

- ECL norms will not be applicable for Small Finance Banks (SFBs), Payment Banks (PBs), Regional Rural Banks (RRBs) and All India Financial Institutions (AIFIs).
- Reserve Bank of India (RBI) has withdrawn its 2016 circular, the "Guidelines on Enhancing Credit Supply for Large Borrowers through Market Mechanism,".
- ➤ The withdrawal took effect on April 1, 2026.
- As per the circular, the threshold of credit exposure to a borrower by the banking system was reduced from Rs 25,000 cr in FY18 to Rs 15,000 cr in FY19, and to Rs 10,000 cr from FY20.
- > RBI has ordered Simpl, a Bengaluru based buy -now- pay- later(BNPL) firm, to shut its payment operations with immediate effect.
- Reserve Bank of India (RBI) issued new authentication rules for digital payments, effective April 1, 2026, which mandate two-factor authentication (2FA).
- ➤ Outward remittances by Indian residents under the Reserve Bank of India's (RBI) Liberalised Remittance Scheme (LRS) decreased by nearly 11% year-on-year in July 2025, reaching \$2,452.93 million from \$2,754.05 million in July 2024.
- Indian government will route funds for all Centrally Sponsored Schemes (CSS), with a total annual budget of Rs 5 lakh crore, directly through the Reserve Bank of India (RBI) to State Nodal Agencies (SNA).
- > RBI has constituted a Regulatory Review Cell (RRC) as part of its efforts to strengthen the institutional mechanism for review of regulations.
- > The mandate of the RRC, headed by State Bank of India Managing Director Rana Ashutosh Kumar Singh.
- > DBS Bank India is the first wholly-owned subsidiary of a foreign bank in India to be authorized by the Reserve Bank of India (RBI) to collect Goods and Services Tax (GST) payments.
- ➤ The 32nd meeting of the sub-committee of the Financial Stability and Development Council (FSDC) was chaired by the Reserve Bank of India (RBI) governor, Sanjay Malhotra, to discuss economic challenges due to US tariffs, KYC simplification, and measures for financial inclusion.
- Former Reserve Bank of India (RBI) Governor Urjit Patel has been appointed as executive director at the International Monetary Fund(IMF).
- Urjit Patel served as the 24th Governor of the Reserve Bank of India (RBI) from September 2016 to

December 2018.

- ➤ RBI has granted 'in- principle' approval to Aditya Birla Capital Digital (ABCD), the digital arm of Aditya Birla Capital, to act as an online payment aggregator under the payment and settlement System Act 2007
- The RBI's FREE-AI (Framework for Responsible and Ethical Enablement of Artificial Intelligence)
 Committee recommends that the Indian financial sector adopt a dual approach to AI, fostering innovation and mitigating risks together rather than in opposition.
- This framework is built on seven principles (Sutras) and six strategic pillars—three for innovation (Infrastructure, Policy, Capacity) and three for risk mitigation (Governance, Protection, Assurance)—and includes 26 actionable recommendations to guide ethical and inclusive AI development in finance.
- Reserve Bank of India (RBI) has approved the nomination of Executive Director Indranil Bhattacharyya as an ex officio member of the Monetary Policy Committee (MPC).

Exam Warriors

- > He replaces Rajiv Ranjan.
- Reserve Bank of India (RBI)
- Founded: 1 April 1935
- RBI Nationalised: 1 January 1949
- > HQ: Mumbai, Maharashtra
- > RBI set up : Hilton Young Commission
- ➤ 1st Governor : Sir Osborne Smith (Australia)
- > 1st Indian Governor : CD Deshmukh
- > 26th Governor : Sanjay Malhotra
- ➤ RBI Deputy Governor (4)
 - 1. Tavarna Rabi Sankar
 - 2. Poonam Gupta
 - 3. Shirish Chandra Murmu
 - 4. Swaminathan Janakiraman
- ➤ FIVE SUBSIDIARIES OF RBI :
 - 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
 - 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)



- 3. Reserve Bank Information Technology Private Limited (ReBIT)
- 4. Indian Financial Technology and Allied Services (IFTAS).
- 5. Reserve Bank Innovation Hub (RBIH)
- ➤ India has four currency note printing presses.
- Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- Coins are minted in four mints owned by the Government of India.
- Mumbai, Hyderabad, Calcutta and Noida.
- ➤ The RBI was promoted as a private shareholders' bank in 1935 with a paid up capital of Rs 5 crore.
- Q.5. NPCI International Payments Limited (NIPL) recently signed a pact with "BENEFIT" to enable cross-border payments between India and which country?

A) UAE

B) Saudi Arabia

C) Singapore

D) Bahrain

Answer: D

- ✓ NPCI arm, BENEFIT sign pact for faster remittances between India, Bahrain.
- ✓ NPCI International Payments Ltd (NIPL), the international arm of the National Payments Corporation of India (NPCI), has entered into a tie up with BENEFIT, Bahrain's fintech and electronic financial transactions company, to enable real-time cross-border remittances between India and Bahrain.
- ✓ This linkage will connect India's Unified Payments Interface (UPI) with Bahrain's Electronic Fund Transfer System (EFTS), specifically, Fawri+ service, allowing users in both countries to send and receive money instantly and securely.

NPCI IN NEWS 2025

- NPCI arm, BENEFIT sign pact for faster remittances between India, Bahrain.
- ➤ NIPL Partners with Razorpay to Enable UPI Transactions in Malaysia.
- ➤ Unified Payment Interface (UPI) transactions witnessed a marginal month-on-month (MoM) decrease in volume, drooping to 19.63 billion in September 2025, compared to 20.01 billion in August, according to the latest data released by the National Payments Corporation of India (NPCI).



- ➤ In terms of value, UPI transactions in september amounted to Rs 24.90 trillion, slightly increasing from Rs 24.85 trillion in August despite a dip in transaction volume.
- NPCI Bharat Billpay integrates Bandhan Bank on Bharat connect.
- ➤ NPCI International Payments Ltd (NIPL), the international arm of India's National Payments Corporation of India (NPCI), has partnered with Qatar National Bank (QNB) to introduce QR codebased Unified Payments Interface (UPI) in Qatar.
- ➤ Qatar is now the eighth country to adopt India's UPI network, following in the footsteps of Bhutan, France, Mauritius, Nepal, Singapore, Sri Lanka, and the UAE.
- ➤ The new Unified Payments Interface (UPI) guidelines issued by the National Payments Corporation of India (NPCI) in May 2025 became effective on August 1, 2025.
- ➤ Balance inquiry limit: You can now check your bank balance a maximum of 50 times per day per UPI app.
- The initiative you're referring to is the UPI-UPU Integration, which connects India's Unified Payments Interface (UPI) with the Universal Postal Union (UPU)'s Interconnection Platform (IP) to make cross-border remittances faster, safer, and more affordable by leveraging the global postal network.
- ➤ NPCI grants TPAP approval to Viyona Fintech The Economic TimesViyona Fintech, a Hyderabad-based digital payments platform, received approval from the National Payments Corporation of India (NPCI) in September 2025 to become a Third-Party Application Provider (TPAP).
- According to NPCI data, the Unified Payments Interface (UPI) recorded a record-breaking 20.01 billion transactions in August 2025, marking the first time it crossed the 20 billion monthly transaction milestone.
- ➤ Key Details:
- > Transaction Volume: 20.01 billion transactions in August 2025.
- ➤ Total Value: ₹24.85 lakh crore.
- > Year-on-Year Growth: 34% increase in volume and 21% increase in value compared to August 2024.
- ➤ Daily Average: The platform averaged 645 million transactions per day in August 2025.
- ▶ Previous Month: The previous record high was 19.47 billion transactions in July 2025.



- > PayPal to launch cross-border platform with link to India's UPI payments system
- ➤ NPCI has announced that peer-to-peer 'collect requests' on UPI will be discontinued starting October 1, 2025
- ➤ NPCI and IDRBT Sign MoU to Jointly Develop Training Programmes Enabling Payment Security and Cyber Resilience
- ➤ NPCI will start delinking UPI IDs linked to the mobile number revocation list (MNRL) and the digital intelligence platform (DIP) from April 1, 2025.
- ➤ NPCI has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026.
- National Payments Corporation of India (NPCI)
- > Founded: 2008
- Headquarters : Mumbai, Maharashtra
- Non-Exe Chairman : Ajay Kumar Chaudhary
- ➤ MD & CEO : Dilip Asbe
- Q.6. The ₹1,000 crore Venture Capital (VC) Fund for the Indian space sector was established under the aegis of which organization and operationalized by which entity?
 - A) ISRO (Indian Space Research Organisation) and NITI Aayog
 - B) Department of Science and Technology and SIDBI
 - C) IN-SPACe (Indian National Space Promotion and Authorization Center) and SIDBI Venture Capital Limited (SVCL)
 - D) Ministry of Finance and various private VCs

Answer: C

- ✓ IN-SPACe and SIDBI Venture Capital Fund sign agreement to operationalise ₹1,000-cr. for space sector.
- ✓ Indian National Space Promotion and Authorisation Centre (IN-SPACe) and the Small Industries Development Bank of India Venture Capital Ltd (SIDBI Venture Capital Fund) on Monday signed the contribution agreement to operationalise the ₹1,000-crore Venture Capital Fund for the Indian space sector.



- ✓ The Union Cabinet approved the establishment of the ₹1,000 crore Venture Capital Fund for the Indian space sector in October 2024.
- Q.7. Exercise MITRA SHAKTI-2025 is a joint military exercise between India and which country?

A) Nepal

B) Bangladesh

C) Sri Lanka

D) Maldives

Answer: C

- ✓ The 11th edition of India-Sri Lanka joint Military Exercise MITRA SHAKTI-2025 began at the Foreign Training Node, Belagavi, Karnataka, on 10 November 2025 and will continue till 23 November 2025.
- ✓ The exercise involves 170 Indian Army personnel mainly from the RAJPUT Regiment and 135 Sri Lankan Army personnel from the GAJABA Regiment, along with Air Force teams from both nations.
- ✓ The aim is to rehearse Sub-Conventional Operations under Chapter VII of the United Nations (UN) Mandate with focus on counter-terrorist operations.

EXERCISE IN NEWS 2025

- The 29th edition of the multilateral Exercise Malabar(2025) began at Guam in the Northern Pacific Ocean (NPO), hosted by the United States of America (USA).
- ➤ The 11th edition of India-Sri Lanka joint Military Exercise MITRA SHAKTI-2025 began at the Foreign Training Node, Belagavi, Karnataka, on 10 November 2025 and will continue till 23 November 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.8. The partnership between the Centre for Development of Telematics (C-DOT) and the Indian Institute of Technology (IIT) Gandhinagar focuses on establishing a Centre of Excellence (CoE) for research, innovation, and indigenous product development in which key areas?
 - A) Aerospace Engineering and Robotics
 - B) Biomedical Devices and Nanotechnology
 - C) Telecommunications and Cybersecurity
 - D) Civil Infrastructure and Environmental Science

Answer: C

- ✓ C-DOT and IIT Gandhinagar partners to Establish CoE for Indigenous Telecom and Cybersecurity Research.
- ✓ The Centre for Development of Telematics (C-DOT), the R&D (Research and Development) arm of the Department of Telecommunications (DoT), Ministry of Communications, and the Indian Institute of Technology (IIT) Gandhinagar, Gujarat, signed a Memorandum of Understanding (MoU) to establish a Centre of Excellence (CoE) focused on telecom and cybersecurity innovation.
- ✓ Under the partnership, IIT-GN students, faculty, and C-DOT researchers will jointly work on areas such as mobile communications, quantum communication, advanced AI (Artificial Intelligence), satellite communication systems, and cyber-secure telecom applications.
- ✓ The CoE will also support incubation, mentoring, startup collaboration, and skilling programs aligned with India's telecommunications and semiconductor missions.
- Q.9. Which country is hosting the 29th edition of the annual Malabar Naval Exercise in 2025, which features the participation of all four Quad nations (India, the United States, Japan, and Australia)?

A) India

B) Japan

C) Australia

D) United States

Answer: D

- ✓ The 29th edition of the multilateral Exercise Malabar(2025) began at Guam in the Northern Pacific Ocean (NPO), hosted by the United States of America (USA).
- ✓ The nine-day Quad naval exercise, involving the navies of India, the USA, Japan, and Australia, will run until 18 November 2025.



- ✓ The MALABAR Exercise was initiated in 1992 as a bilateral naval exercise between India and the USA to enhance interoperability and strengthen maritime cooperation between the two navies.
- ✓ Japan became a permanent member in 2015, followed by Australia, which joined permanently in 2020, transforming MALABAR into a four-nation (Quad) naval exercise.
- ✓ The 28th edition of Exercise Malabar, conducted under the aegis of the Eastern Naval Command (ENC), was held from 8 to 18 October 2024, and was hosted onboard INS Satpura at Visakhapatnam, Andhra Pradesh (AP).
- ✓ The exercise will be conducted in two phases :the Harbour Phase from November 10–12, 2025, followed by the Sea Phase from November 13–17, 2025.
- ✓ **Harbour Phase :** Focused on operational planning, communication alignment, familiarisation visits, and sports interactions among participating navies.
- ✓ **Sea Phase :** Involves complex naval drills at sea, including joint fleet operations, anti-submarine warfare (ASW), gunnery serials, and cross-deck flying exercises.
- ✓ **Indian Participation:** The indigenously built Shivalik-class Guided Missile Stealth Frigate, Indian Naval Ship(INS) Sahyadri, represented India in Exercise Malabar 2025.
- Q.10. The "M Circle" initiative by AU Small Finance Bank is a banking proposition aimed specifically at which demographic?

A) Senior Citizens

B) Small and Medium Enterprises (SMEs)

C) Women

D) Non-Resident Indians (NRIs)

Answer: C

- ✓ AU Small Finance Bank Launched 'M Circle' for Women.
- ✓ AU Small Finance Bank Limited, India's largest SFB, launched 'M Circle', a specialized banking proposition designed exclusively for women to address evolving financial, lifestyle, and healthcare needs of modern Indian women.
- ✓ 'M' embodies Money, Motivation, and Modernity is a premier banking program exclusively for women to empower their growing role in wealth creation and enriched living beyond traditional banking.
- ✓ Available to women who hold AU SFB's premium accounts, including AU Ivy, AU Eternity, AU Royale, and AU Platinum.



- ✓ It offers 25% off locker rentals, preferential loans at 0.2% lower interest, curated investment programs with financial literacy support, complimentary health check-ups and exclusive lifestyle offers from brands like Nykaa, Ajio Luxe, Kalyan Jewellers, BookMyShow, Zepto, and Swiggy.
- Q.11. Who was honored with the 2025 Dayton Literary Peace Prize Lifetime Achievement Award (Ambassador Richard C. Holbrooke Distinguished Achievement Award)?

A) Margaret Atwood

B) John Irving

C) Gloria Steinem

D) Salman Rushdie

Answer: D

- ✓ Salmon Rushdie Honored with Dayton Peace Prize-Lifetime Achievement Award 2025.
- ✓ Renowned Indian-born British author Salman Rushdie was conferred with the Ambassador Richard C. Holbrooke Distinguished Achievement Award(Lifetime Achievement Award) during the Dayton Literary Peace Prize(DLPP) 2025 ceremony held in Dayton, Ohio, the United States of America (USA).
- ✓ The award, carries USD 10,000 cash prize, recognized his outstanding literary contribution and unwavering advocacy for freedom of expression, tolerance, and human dignity.
- ✓ The 2025 ceremony marked the 30th anniversary of the Dayton Peace Accords, which ended the Bosnian War.
- ✓ The Dayton Literary Peace Prize (DLPP), instituted in 2006, is the world's only international literary award that celebrates the power of the written word to promote peace.
- ✓ About Salmon Rushdie.
- ✓ Salmon Rushdie began his writing career after a short advertising stint, publishing his first novel Grimus in 1975.
- ✓ Famous book: Satanic Verses (1988), Midnight's Children (Booker Prize, 1981), The Moor's Last Sigh (1995), Quichotte (2019), Knife: Meditations After an Attempted Murder (2024) and novel The Eleventh Hour (2025).
- Q.12. Who became the first Indian para-athlete to be selected for an able-bodied national team, qualifying for the Asia Cup Stage 3 in Jeddah in November 2025?

A) Deepika Kumari

B) Ankita Bhakat

C) Bombayla Devi Laishram

D) Sheetal Devi

Answer: D



- ✓ 18-year-old para-archer Sheetal Devi, from the Union Territory (UT) of Jammu and Kashmir (J&K), became the first Indian para-athlete selected for an able-bodied national archery team at an event held from 3-6 November 2025, at the National Centre of Excellence, Sonipat, Haryana.
- ✓ She will represent India in the compound women's team category at the Asia Cup Archery 2025 (Stage 3), scheduled from December 10–15, 2025 in Jeddah, Saudi Arabia.
- ✓ Top 3 Archers Selected:
- ✓ 1st Tejal Rajendra Salve (Maharashtra)
- ✓ 2nd Vaidehi Hirachandra Jadhav (Maharashtra)
- ✓ 3rd Sheetal Devi (J&K)
- ✓ About Sheetal Devi.
- ✓ Sheetal Devi is the first Indian female armless world champion in para archery and the youngest Indian Paralympic medallist at the age of 17.
- ✓ She shoots using her legs and shoulders and trained at Shri Mata Vaishno Devi Shrine Board Sports Complex, Katra (J&K), before continuing under coach Gaurav Sharma in Patiala.
- ✓ Major Achievements:
- ✓ 2023: 2 Gold medals Asian Para Games, Hangzhou, China
- ✓ 1 Silver medal World Archery Championships, Berlin, Germany.
- ✓ 2024 :Won Bronze medal in the Compound Mixed Team event at the Paris Paralympics(France) alongside Rakesh Kumar, becoming India's youngest Paralympic medallist at the age of 17.
- ✓ 2025 : Gold World Archery Para Championships (Individual, Gwangju, South Korea)
- Q.13. Which state has become the first in India to launch a large-scale genome sequencing project focused on tribal communities?

A) Gujarat

B) Bihar

C) Jharkhand

D) Chhattisgarh

Answer: A

- ✓ Gujarat has become the 1st state in India to launch a large-scale tribal-focused genome sequencing project led by the Gujarat Biotechnology Research Centre (GBRC).
- ✓ Gujarat will officially designate the year 2025 as 'Tribal Pride Year' to commemorate the 150th birth anniversary of "Bhagwan Birsa Munda".



- ✓ About Tribal-focused Genome Sequencing Project.
- ✓ **Aim :** To understand the rising prevalence of genetic disorders among tribal communities, a trend believed to be linked to endogamous marriages and limited genetic diversity.
- ✓ In the Financial Year 2025-26 (FY26), the government of Gujarat had approved project titled 'Creation of Reference Genome Database for Tribal Population' which is designed to establish a comprehensive genomic database in order to fix existing gaps.
- ✓ The project aligns with the 'Genome India Project', initiated and completed by the Department of Biotechnology (DBT), Ministry of Science and Technology (MoS&T).
- ✓ Under this project, DNA samples from 31 tribal communities across 11 districts of Gujarat have been collected to build a reference database that could redefine how genetic conditions are diagnosed and managed in these communities.
- Q.14. The Finance Ministry recently agreed to allocate an additional ₹7,000 crore to the Food Corporation of India (FCI) for which specific purpose in the fiscal year 2025-26?
 - A) To build new modern storage silos and warehouses across the country
 - B) To cover the shortfall in the Minimum Support Price (MSP) payments to farmers
 - C) To meet its grain management and associated food subsidy expenses
 - D) To invest in the construction of new headquarters and regional offices

Answer: C

- ✓ The finance ministry has agreed to allocate an additional Rs 7,000 crore to the Food Corporation of India (FCI) for meeting its grain management expenses in the current fiscal year.
- ✓ This will take the total budgeted expenditure on food subsidy in the year to Rs 2.1 lakh crore
- Q.15. India recently signed a bilateral Memorandum of Understanding (MoU) on Cultural Cooperation with which country?
 - A) Qatar
 - B) United Arab Emirates
 - C) Iran
 - D) Saudi Arabia

Answer: D



- ✓ India and Kingdom of Saudi Arabia sign MoU on Cultural Cooperation.
- ✓ Shri Gajendra Singh Shekhawat, Culture and Tourism Minister of India, and H.H. Prince Badr Bin Abdullah Bin Farhan Al Saud, Minister of Culture of the Kingdom of Saudi Arabia, signed the bilateral MoU on Cultural Cooperation on 09 November 2025 in Riyadh.
- ✓ The MoU aims to strengthen cultural ties between two countries by fostering cooperation across a wide range of cultural fields, including arts, heritage, music, and literature.
- ✓ It focuses on promoting cultural exchanges, sharing regulatory and policy experiences, and facilitating participation in festivals and events.
- ✓ The two Culture Ministers are also co-chairs of the newly created Ministerial Committee of Tourism and Cultural Cooperation under India-Saudi Arabia Strategic Partnership Council (SPC), which was announced during the State Visit of Shri Narendra Modi, Hon'ble Prime Minister of India to Jeddah, Kingdom of Saudi Arabia in April 2025
- Q.16. Which country is hosting the Global Peace Prayer Festival (GPPF) in November 2025?

A) India

B) Nepal

C) Bhutan

D) Thailand

Answer: C

- ✓ A 16-day Global Peace Prayer Festival (GPPF) began on November 4, 2025, in Thimphu, Bhutan, to pray for world peace and healing of humanity amid global conflicts.
- ✓ The festival was launched by Bhutan's King Jigme Khesar Namgyel Wangchuk and Chief Abbot Trulku Jigme Choedra at Changlimithang ground.
- ✓ It is organized by the Royal Government of Bhutan with support from the Government of India.
- ✓ The event marks the 70th birth anniversary of the Fourth King, Jigme Singye Wangchuk, who introduced democracy in Bhutan.
- Q.17. India recently signed a Memorandum of Agreement (MoA) on "Mutual Submarine Search and Rescue Support and Cooperation" with which country to enhance defence and maritime security ties?

A) China

B) Japan

C) Vietnam

D) United States

Answer: C



- ✓ India and Vietnam have signed a Memorandum of Agreement (MoA) on Mutual Submarine Search, Rescue Support and Cooperation.
- ✓ This agreement was signed on the sidelines of the 15th India-Vietnam Defence Policy Dialogue, held in Hanoi on November 10, 2025.
- ✓ The pact establishes a formal framework for coordinated assistance and support during submarine emergencies, enhancing maritime safety cooperation and naval interoperability between the two nations.

Q.18. The "Aadi Chitra" exhibition is often organized to commemorate the birth anniversary of which tribal freedom fighter?

A) Birsa Munda

B) Rani Gaidinliu

C) Tilka Manjhi

D) Alluri Sitarama Raju

Answer: A

- ✓ "Aadi Chitra" National Tribal Painting Exhibition opened in Mumbai to celebrate the 150th Birth Anniversary of Bhagwan Birsa Munda.
- ✓ In a vibrant celebration of India's tribal heritage and creativity, the Ministry of Tribal Affairs, Government of India, in collaboration with the Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED), proudly presented "Aadi Chitra" A National Tribal Painting Exhibition.
- ✓ Organised as part of the ongoing Janjatiya Gaurav Varsh Pakhwada (1–15 November 2025) commemorating the 150th Birth Anniversary of Dharti Aaba Bhagwan Birsa Munda, the exhibition will be inaugurated on Monday, 10th November 2025, at P. L. Deshpande Maharashtra Kala Academy, Prabhadevi, Mumbai.
- ✓ "Aadi Chitra" showcases over 100 exquisite tribal paintings, representing the artistic expressions and cultural ethos of India's diverse tribal communities.
- ✓ Visitors experienced an extraordinary display of traditional art forms such as:
- ✓ Warli Paintings from Maharashtra
- ✓ Saura and Pattachitra Art from Odisha
- ✓ Gond and Bhil Art from Madhya Pradesh
- ✓ Pithora Paintings from Gujarat.
- ✓ Through initiatives like Aadi Chitra, TRIFED continued its mission to empower tribal artisans, provide national recognition to their art, and ensure sustainable livelihoods by bringing indigenous creativity to a wider audience.

- Q.19. "Warli" painting is a popular tribal art form mainly from which state of India?
 - A) Odisha

B) Madhya Pradesh

C) Maharashtra

D) Gujarat

Answer: C

- ✓ Warli Paintings Maharashtra
- ✓ Saura and Pattachitra Odisha
- ✓ Gond and Bhil Art Madhya Pradesh
- ✓ Pithora Paintings Gujarat
- Q.20. "Gond" art, a prominent feature of "Aadi Chitra" exhibitions, is a famous tribal painting style from which state?
 - A) Odisha

B) Madhya Pradesh

C) Karnataka

D) Jharkhand

Answer: B

- Q.21. A high-level delegation from Ethiopia recently visited India with the intention of adapting which specific Indian model for poverty alleviation and women's economic empowerment?
 - A) Pradhan Mantri Jan Dhan Yojana (PMJDY)
 - B) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
 - C) Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM)
 - D) Productive Safety Net Program (PSNP)

Answer: C

- ✓ Ethiopia to adopt Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM).
- ✓ Ethiopia has announced plans to adopt India's Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM) model to tackle rural poverty and promote women's empowerment
- ✓ About Ethiopia to adopt Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM):
- ✓ DAY-NRLM is India's flagship poverty alleviation and women's empowerment programme under the Ministry of Rural Development, focusing on sustainable livelihoods, financial inclusion, and social mobilization through Self-Help Groups (SHGs).



- ✓ Launched in : 2011 as National Rural Livelihoods Mission (NRLM) by restructuring the Swarnajayanti Grameen Swarozgar Yojana (SGSY).
- ✓ It has been renamed as Deendayal Antyodaya Yojana NRLM (DAY-NRLM) in 2016.
- ✓ Aim: To reduce rural poverty by enabling poor households, especially women, to access gainful selfemployment and skilled wage opportunities through community institutions, skill training, and access to credit.
- ✓ It is jointly funded by the Centre and States and is among the world's largest community-mobilisation programmes, aligning with SDGs 1 (No Poverty) and 5 (Gender Equality).
- Q.22. Which of the following was the Collins Dictionary Word of the Year for 2025?

A) Vibe coding

B) Aura farming

C) Clanker

D) Broligarchy

Answer: A

- ✓ Vibe coding' was chosen as Collins Dictionary's Word of the Year 2025.
- ✓ Vibe coding," a form of software development that involves turning natural language into computer code by using artificial intelligence (AI), has been named Collins Dictionary's Word of the Year for 2025.
- ✓ The term was coined by Andrej Karpathy in February 2025.
- ✓ It means creating software using natural language instead of traditional coding.

Q.23. What is the total estimated wild elephant population in India according to the SAIEE 2021-25 report?

A) 27,312

B) 29,964

C) 22,446

D) 18,255

Answer: C

- ✓ India's elephant numbers fall by 18% to 22,446 but Centre says 'not comparable' to past estimate.
- ✓ India's Asian elephant population is estimated at 22,446, according to the Synchronous All India Elephant Estimation (SAIEE) 2021–25.
- ✓ This marks a decrease of 4,065 elephants or 17.81% from the 2017 estimate of 27,312, though the report advises treating the current estimate as a new baseline due to methodological changes.
- ✓ **Methodology**: The first-ever DNA-based mark-recapture method was used.
- ✓ Regional Distribution



- ✓ **Western Ghats:** 11,934 elephants
- ✓ North Eastern Hills and Brahmaputra floodplains: 6,559 elephants
- ✓ Shivalik Hills and Gangetic plains: 2,062 elephants
- ✓ Central India and Eastern Ghats: 1,891 elephants
- ✓ State-wise Population
- ✓ Karnataka: 6,013
- ✓ Assam: 4,159
- ✓ Tamil Nadu: 3,136
- ✓ Kerala: 2,785
- ✓ Uttarakhand: 1,792
- ✓ Odisha: 912
- Q.24. The SAIEE 2021-25 report is significant because it is India's first-ever elephant census based on which methodology?
 - A) Direct visual counting
- B) Waterhole counts
- C) Traditional dung-decay methods
- D) DNA-based genetic mark-recapture model

Answer: D

Q.25. Which Indian state has the largest elephant population as per the SAIEE 2021-25 data?

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- A) Assam
- B) Karnataka
- C) Tamil Nadu
- D) Kerala

Answer: B

- ✓ Regional and state-wise distribution
- ✓ **Major landscapes :** Western Ghats (11,934), North Eastern Hills & Brahmaputra plains (6,559), Shivalik & Gangetic plains (2,062), Central India & Eastern Ghats (1,891).
- ✓ **Top states :** Karnataka (6,013), Assam (4,159), Tamil Nadu (3,136), Kerala (2,785), Uttarakhand (1,792), Odisha (912).



- Q.26. Which of the following statements about the 18th Urban Mobility India (UMI) Conference & Exhibition is correct?
 - A) It was held in New Delhi from November 7-9, 2025.
 - B) The theme of the conference was "Green and Inclusive Mobility".
 - C) It was jointly organized by the Ministry of Housing and Urban Affairs (MoHUA) and the Government of Haryana in Gurugram, Haryana.
 - D) The 19th UMI Conference venue was announced as Chennai, Tamil Nadu.

Answer: C

- ✓ Union Minister, Manohar Lal Khattar, Ministry of Power (MoP), Ministry of Housing and Urban Affairs (MoHUA) inaugurated the 18th edition of the Urban Mobility India (UMI) Conference & Exhibition, in Gurugram, Haryana.
- ✓ The three-day event, held from November 7 to 9, 2025, was organized under the theme "Urban Development and Mobility Nexus".
- ✓ The event was jointly organized by MoHUA, Government of India (GOI), and the Government of Haryana, in collaboration with Institute of Urban Transport (IUT) (India) and Gurugram Metro Rail Limited (GMRL).
- ✓ The UMI Conference and Exhibition, originates from the National Urban Transport Policy (NUTP) 2006.
- ✓ The first conference was held in 2008 at Pragati Maidan in New Delhi, Delhi.
- ✓ The conference includes four components, including Conference, Exhibition, Research Symposium, and Awards for Excellence in Urban Transport.
- ✓ During the event, Union Minister Manohar Lal launched the logo and website of Pradhan Mantri (PM) e-Bus Sewa Scheme, reflecting the Government of India(GoI's) vision of green mobility, Accessibility and inclusivity, and Efficiency and Innovation.
- ✓ PM e-Bus Sewa Scheme launched on August 16, 2023, by the MoHUA, aimed to deploy 10,000 e-buses across Indian cities with populations above 3 lakhs. It operates under a Public-Private Partnership (PPP) model with financial assistance from the central government.
- ✓ Total cost Rs.57,613 crore, with Rs.20,000 crore from the central government; supports bus operations for 10 years or until March 2037.

- O.27. What was the main theme of the National Urban Conclave 2025?
 - A) "Digital India: Urban Governance through Technology"
 - B) "Sustainable Urban Development and Governance"
 - C) "Smart Cities: A Global Perspective"
 - D) "Urban Mobility and Transport Planning"

Answer: B

- ✓ Union Minister Manohar Lal Khattar, Ministry of Housing and Urban Affairs (MoHUA), participated at the National Urban Conclave 2025, organized by MoHUA, held from November 8 to 9, 2025, at Yashobhoomi in New Delhi, Delhi.
- ✓ He inaugurated flagship initiatives such as Dumpsite Remediation Accelerator Programme (DRAP) and Urban Investment Window (UiWN), Swachh Bharat Mission-Knowledge Management Unit (SBM-KMU) and Jal Hi Janani.
- ✓ The 2025 event was held under the theme titled "Sustainable Urban Development and Governance".
- ✓ **Participants:** Over 2,500 policymakers, urban planners, experts, and stakeholders .
- ✓ Dumpsite Remediation Accelerator Programme (DRAP) a year-long mission-mode initiative, aims to reclaim all valuable urban land for community use and infrastructure development, supporting Government of India (GOI)'s vision of achieving "Lakshya Zero Dumpsite" by September 2026.
- ✓ The central government provides Rs.550 per tonne as financial assistance for legacy waste remediation. As of November 2025, MoHUA has sanctioned Rs.4,181 crores as central funding for projects worth Rs.10,228 crores, benefiting 2,484 Urban Local Bodies (ULBs) in 28 States and Union Territories (UTs).
- ✓ Urban Investment Window (UiWIN), an initiative of Housing and Urban Development Corporation Limited (HUDCO), under the guidance of MoHUA, is a one-stop investment platform in Indian cities to attract private investments and access affordable.
- ✓ The platform will support Public-Private Partnership (PPP) projects in areas, including waste management, urban mobility, water and climate-resilient infrastructure, with an aim to boost sustainable urban infrastructure development, with long-term financing from institutions such as World Bank and Asian Development Bank (ADB).



- ✓ **Swachh Bharat Mission-KMU**: During the event, Union Minister Manohar Lal, launched the Swachh Bharat Mission (SBM)- Knowledge Management Unit (KMU), established by the MoHUA, at the National Institute of Urban Affairs (NIUA), New Delhi.
- ✓ KMU will act as a national platform for capacity building, knowledge sharing, and institutional learning under the Swachh Bharat Mission-Urban (SBM-U) framework.
- ✓ Jal Hi Janani: He also launched the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) anthem "Jal Hi Janani", which highlights the importance of water in daily life and urges people to save water for the future
- Q.28. Which of the following initiatives was/were launched during the conclave?
 - A) Dumpsite Remediation Accelerator Programme (DRAP)
 - B) Urban Invest Window (UiWIN)
 - C) Swachh Bharat Mission Knowledge Management Unit (KMU)
 - D) All of the above

Answer: D

- ✓ The National Urban Conclave 2025, focused on "Sustainable Urban Development and Governance," took place in New Delhi from November 8-9, 2025.
- ✓ Key initiatives launched at the event included the Dumpsite Remediation Accelerator Programme (DRAP) to clean up legacy waste, the Urban Invest Window (UiWIN) to facilitate urban investment, and the Knowledge Management Unit (KMU) for Swachh Bharat Mission–Urban capacity building
- Q.29. National Highways Authority of India (NHAI) recently collaborated with Google India for which of the following purposes?
 - A) To use AI and satellite technology for monitoring toll collection.
 - B) To develop a new mobile app for booking wayside amenities.
 - C) To provide real-time information on road closures, diversions, accident-prone areas, and wayside amenities on Google Maps.
 - D) To use Google's AI to design new national highway routes.

Answer: C

✓ NHAI collaborates with Google India to enhance safety and improve user convenience.



- ✓ National Highways Authority of India (NHAI) partnered with Google India to provide near real-time, authoritative highway information through Google Maps via the API Setu (Application Programming Interface) platform.
- ✓ This collaboration allows users to access real-time information about public roads, roadside amenities, and travel disruptions across the national highway network.
- ✓ The updated Google Maps roll-out in India features "Gemini" AI (Artificial Intelligence) -powered conversational navigation, multi-step voice commands, flyover-voice guidance in nine Indian languages for complex junctions, and customizable "Navatars" for two-wheeler users.
- Q.30. Which state government has launched India's first "Women's Wellness on Wheels (WWW)" initiative?
 - A) Kerala
 - B) Maharashtra
 - C) Tamil Nadu
 - D) Karnataka

Answer: C

- ✓ Tamil Nadu to Launch India's First 'Women's Wellness on Wheels' Vehicle.
- ✓ Tamil Nadu government announced the launch of India's inaugural "Women's Wellness on Wheels" (WWW) initiative, aiming to enhance women's health through mobile medical units.
- ✓ The ₹41 crore project aims to enhance women's health through mobile medical units for early cancer detection.
- ✓ 38 mobile units will operate across all districts, offering free breast and cervical cancer screenings, focusing on rural and semi-urban women.
- ✓ The state also began free Human Papillomavirus (HPV) vaccination for girls aged 14 and below to prevent cervical cancer.
- ✓ Vaccinations are provided through schools, Primary Health Centres (PHCs), and private hospitals via Tamil Nadu Medical Services Corporation (TNMSC) with a ₹36 crore budget.



STATIC GK Based Current Affairs MCQs 11 November 2025

- Q.1. The Transformation of Aspirational Districts Programme will be anchored by which entity on behalf of the Government of India?
 - A) Planning Commission
- B) NITI Aayog
- C) Finance Commission of India
- D) National Development Council

Answer: B

- Q.2. The Transformation of Aspirational Districts Programme is based upon how many themes?
 - A) 5

B) 4

C) 7

D) 10

Answer: B

- ✓ Health & Nutrition,
- ✓ Education,
- ✓ Agriculture & Water Resources,
- ✓ Financial Inclusion & Skill Development, and
- ✓ Basic Infrastructure
- Q.3. India's largest National Health Protection Scheme has been implemented under the name
 - A) Ayushman Bharat

B) Aadarsh Bharat

C) Samman Bharat

D) Nirman Bharat

Answer: A

- Q.4. The Ayushman Bharat scheme will subsume which among the following central schemes?
 - i. Rashtriya Swasthya Bima Yojana (RSBY)
 - ii. Central Government Health Scheme (CGHS)
 - iii. Senior Citizen Health Insurance Scheme (SCHIS)

A) Only I

B) Only ii

C) Both i & iii

D) Both i & ii

Answer: C

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



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

B) Minister of Health and Family Welfare

C) Minister of Ayush

D) NITI Aayog Chairman

Answer: B

- Q.6. What will be the minimum monthly pension payable to the subscriber under the Atal Pension Yojana (APY)?
 - A) Rs 4,000

B) Rs 2,000

C) Rs 1,000

D) Rs 5,000

Answer : C

- ✓ Monthly Pension of either Rs 1000/-, Rs 2000/-, Rs 3000/-, Rs 4000/- or Rs 5000/- would be paid to the subscriber after he attains the age of 60
- Q.7. Which of the following is a nation-wide financial inclusion scheme of Government of India?
 - A) PMJDY

B) PMJJBY

C) PMMY

D) PMSBY

Answer: A

- Q.8. The PMJDY provides an accident insurance cover of how much amount?
 - A) Rs 1 lakh

B) Rs 2 lakh

C) Rs 1.5 lakh

D) Rs 75,000

Answer: B

- Q.9. Under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) what will be the insurance cover provided upon the death of the subscriber?
 - A) Rs 4 lakh
 - B) Rs 3 lakh
 - C) Rs 1 lakh
 - D) Rs 2 lakh

Answer: D



Q.10. What is the tenure of the Sovereign Gold Bond (SGB)?

A) 5 years

B) 8 years

C) 7 years

D) 4 years

Answer: B







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