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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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 Name - Rohit Thakur State - Himachal Pradesh 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 Selected as - IBPS Clerk	 Name - Mehalar State - Tamilnadu Selected as - IBPS Clerk



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Aparchit 12 November English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which of the following statements is INCORRECT regarding the RBI's new guidelines on loans against silver and gold collateral?

- A) The new regulations for loans against silver will come into effect from April 1, 2026.
- B) Borrowers can pledge up to a maximum of 10 kg of silver ornaments or jewellery.
- C) Loans are permitted against silver bullion (bars/ingots) and silver Exchange Traded Funds (ETFs).
- D) The maximum Loan-to-Value (LTV) ratio can be up to 85% for loans up to ₹2.5 lakh.)

Answer : C

- ✓ RBI has opened up a new avenue for borrowers by allowing loans against silver, in addition to gold.
- ✓ This means individuals can now pledge silver jewellery or coins to avail loans from banks and non-banking finance companies (NBFCs).
- ✓ The new regulations will take effect on April 1, 2026.
- ✓ **Who can extend loans against silver?**
- ✓ Commercial Banks (including SFBs and RRBs), Urban and Rural Co-operative Bank, NBFCs and Housing Finance Companies
- ✓ What jewellery or coins can be pledged?
- ✓ Gold jewelry - up to a maximum of 1 kg
- ✓ Silver jewelry - up to a maximum of 10 kg
- ✓ Gold coins - up to 50 grams
- ✓ Silver coins - up to 500 grams
- ✓ **How much loan will you get? (Loan-to-value ratio)**
- ✓ The RBI has also fixed the maximum limit of loan-to-value (LTV).
- ✓ Up to 85% on loans up to Rs 2.5 lakh
- ✓ Up to 80% on loans from Rs 2.5 to Rs 5 lakh
- ✓ Up to 75% on loans above Rs 5 lakh
- ✓ This means that if you have silver worth Rs 1 lakh, you can get a maximum loan of up to Rs 85,000 on it.



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Q.2. According to the RBI guidelines for loans against silver, what is the maximum LTV ratio for a loan amount up to ₹2.5 lakh?

- A) 75%
- B) 80%
- C) 85%
- D) 90%

Answer : C

- ✓ According to the new RBI guidelines, the maximum Loan-to-Value (LTV) ratio for a loan amount up to ₹2.5 lakh against silver is 85%.
- ✓ This ratio applies to loans up to ₹2.5 lakh, with the ratio decreasing for larger loan amounts.
- ✓ **For loans up to ₹2.5 lakh: 85% LTV**
- ✓ **For loans between ₹2.5 lakh and ₹5 lakh: 80% LTV**
- ✓ **For loans above ₹5 lakh: 75% LTV**

Q.3. The International Finance Corporation (IFC) recently made its maiden investment in a licensed Indian life insurance company, investing ₹285 crore through long-dated subordinated instruments. Which company received this investment?

- A) Axis Bank
- B) Max Financial Services
- C) HDFC Life
- D) Axis Max Life Insurance Limited

Answer : D

- ✓ **Axis Max Life Insurance Partners with IFC to Expand Life Insurance Services to Underserved Communities.**
- ✓ Axis Max Life Insurance Limited, a Joint Venture between Max Financial Services Limited and Axis Bank Limited, partnered with International Finance Corporation (IFC), lending arm of the World Bank, to promote inclusive life insurance services in India.
- ✓ The partnership aims to expand access to life insurance for underserved and low-income communities, with a special focus on women, promoting financial inclusion across India.
- ✓ IFC has invested Rs.285 crores (approximately USD 33 million) in Axis Max Life Insurance, through long-dated subordinated debt instruments.
- ✓ The initiative aligns with India's vision of "Insurance for All by 2047," aiming to bolster household safety nets and contribute to a more resilient future



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IFC IN NEWS 2025

- IFC has invested ₹285 crore in Axis Max Life to strengthen its solvency margin and boost insurance inclusion in line with India's 'Insurance for All' vision.
- International Finance Corporation (IFC) committed \$150 million to HDFC Capital's H-DREAM Fund in August 2025 to develop affordable, green-certified housing in urban India
- The International Finance Corporation (IFC), a World Bank Group member, has committed \$60 million to India Business Excellence Fund V G, the fifth fund of Motilal Oswal Alternates.
- International Finance Corporation (IFC), part of the World Bank Group, is investing \$50 million (approximately ₹420 crore) in Birla Estates to fund two residential projects in Pune (Manjri) and Thane.
- International Finance Corporation (IFC), part of the World Bank Group, pledged USD 137 million to boost India's e-mobility sector.
- International Finance Corporation (IFC), a member of the World Bank Group, committed ₹460 crore (approximately \$55 million) to IndiGrid (India Grid Trust) for developing India's largest standalone Battery Energy Storage System (BESS) in Gujarat.
- CreditAccess Grameen has secured approval for a \$50 million commitment from the International Finance Corporation (IFC).
- IFC invests Rs 630 cr in NDR InvIT to bolster sustainable warehousing
- IFC to partner with Bajaj Finance to pump in \$400 mn for climate finance.
- IFC extends \$500 mn loan to Axis Bank to fund green projects in India
- **International Finance Corporation**
- The International Finance Corporation was set up by the World Bank in 1956 to support the private sector of the developing countries who are members of the World Bank.
- The IFC invests in the private sector by investing in their capital instruments like shares or debt instruments like debentures.
- IFC is a part of the World Bank group, which also includes the International Bank for Reconstruction and Development (IBRD) and the International Development Association.
- The headquarters of IFC: Washington D.C. the United States of America
- Managing Director: Makhtar Diop.
- Members: 186 countries.



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Q.4. Who won the 2025 Booker Prize for Fiction?

A) Andrew Miller

B) Kiran Desai

C) David Szalay

D) Susan Choi

Answer : C

- ✓ **Hungarian-British Author David Szalay Wins 2025 Booker Prize for Novel 'Flesh'.**
- ✓ Hungarian-British author David Szalay won the 2025 Booker Prize for Fiction for his sixth novel "Flesh" at a ceremony held at Old Billingsgate, London, the United Kingdom.
- ✓ He became the first author of Hungarian origin to receive the Booker Prize.
- ✓ He received the Booker Prize trophy from Samantha Harvey, the 2024 winner for her novel "Orbital."
- ✓ David Szalay received a cash prize of British Pound Sterling (GBP) 50,000 (USD 66,000) along with a trophy.
- ✓ **2025 Booker Prize Shortlist.**
- ✓ 'Flesh' by David Szalay – Winner
- ✓ 'The Land in Winter' by Andrew Miller
- ✓ 'The Loneliness of Sonia and Sunny' by Kiran Desai
- ✓ 'Flashlight' by Susan Choi
- ✓ 'Audition' by Katie Kitamura
- ✓ 'The Rest of Our Lives' by Ben Markovits.
- ✓ **About David Szalay.**
- ✓ He is a Hungarian-British author acclaimed for his insightful explorations of contemporary masculinity and social dynamics.
- ✓ Previously shortlisted for the 2016 Booker Prize for 'All That Man Is', he has also won the Betty Trask Award, Geoffrey Faber Memorial Prize, and Gordon Burn Prize.
- ✓ **About Booker Prize.**
- ✓ Founded in 1969, the Booker Prize is presented by the Booker Prize Foundation.
- ✓ The Booker Prize annually honours the best original, full-length work of fiction written in English and published in the United Kingdom (UK).
- ✓ P H Newby's "Something to Answer For" won the first Booker Prize in 1969."
- ✓ **So far, three Indian authors have won the Booker Prize.**
- ✓ Arundhati Roy in 1997 for The God of Small Things.



- Q.5. The winning novel for the 2025 Booker Prize was titled?**

B) The Land in Winter

D) Flesh

✓ Hungarian-British Author David Szalay Awarded 2025 Booker Prize for novel 'Flesh'.

D) Fintech Association for Consumer Empowerment (FACE)

- ✓ **RBI recognizes SRPA as self-regulatory body for payment operators.**



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- ✓ Reserve Bank of India (RBI) has decided to recognise 'Self-Regulated PSO Association (SRPA)' as the self-regulatory organisation (SRO) for the payment system operators (PSO) sector.
- ✓ The recognition follows the RBI's Framework for Recognition of SRO for Payment System Operators issued in October 2020, and the Omnibus Framework for Recognition of SROs for Regulated Entities of the Reserve Bank issued in March 2024.
- ✓ With this, the financial sector now has multiple officially RBI recognised SROs, including MFIN and Sa-Dhan which represent the microfinance institutions sector, FACE for fintech sector, and FIDC for the NBFC sector.
- ✓ Companies such as Infibeam Avenues (CC Avenue), BillDesk, Razorpay, PhonePe, CRED, Mobikwik, Mswipe, Euronet, Spice Money, Payworld, Unimoni, Open, In Solutions Global, Payglocal, Zokudo, SabPaisa, OxyMoney, and Concerto Software & Systems, have already joined SRPA and several other PSOs have also initiated their membership process and are expected to join the association shortly following the formal RBI approval

Q.7. The "Self-Regulated PSO Association" (SRPA) has recently been recognized by the Reserve Bank of India (RBI) as the official Self-Regulatory Organisation (SRO) for which sector?

- A) Particle Swarm Optimization in artificial intelligence
- B) Personal Security Officers and private security agencies
- C) Payment System Operators in the digital payments industry
- D) Public Sector Undertakings in the banking sector

Answer : C

- ✓ Reserve Bank of India (RBI) has decided to recognise 'Self-Regulated PSO Association (SRPA)' as the self-regulatory organisation (SRO) for the payment system operators (PSO) sector..

Q.8. Which organization published the world's first global ethical framework for Artificial Intelligence (AI)?

- A) World Health Organization (WHO)
- B) United Nations Educational, Scientific and Cultural Organization (UNESCO)
- C) International Telecommunication Union (ITU)
- D) European Union (EU)



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Answer : B

- ✓ **UNESCO Adopts World's First Global Ethical Framework for Neurotechnology.**
- ✓ United Nations Educational, Scientific and Cultural Organization (UNESCO) adopted the "Recommendation on the Ethics of Neurotechnology", the world's first global ethical framework for neurotechnology, during its 43rd General Conference held in Paris, France.
- ✓ The framework sets safeguards to harness neurotechnology for societal benefit while protecting human rights.
- ✓ The standards define "neural data" as a distinct category requiring protection.
- ✓ The neurotechnology sector is projected to exceed USD 30 billion by 2030.
- ✓ UNESCO aimed to eliminate the "Wild West" scenario, where mental privacy, manipulation, and inequality could be out of control

UNESCO IN NEWS 2025

- UNESCO has adopted the world's first global ethical standards on neurotechnology, addressing privacy, human rights, and data protection amid the rapid rise of AI-driven brain-computer interfaces.
- Cold Desert Biosphere Reserve located in Himachal Pradesh has been included in UNESCO's World Biosphere Reserve Network.
- With this, now 13 biospheres in India have been listed in UNESCO's World Biosphere Reserve Network (WNBR).
- Ministry of Culture has started consultations to include Chhath Mahaparva in UNESCO's Representative List of the Intangible Cultural Heritage of Humanity.
- India has officially nominated the 'Ancient Buddhist Site, Sarnath' for the UNESCO World Heritage List under the 2025–26 nomination cycle.
- United States will again withdraw from the United Nations Educational, Scientific and Cultural Organization (UNESCO).
- The 'Maratha Military Landscape of India' has become the 44th property of India to be inscribed on the UNESCO World Heritage List.
- Uttar Pradesh's Salkhan Fossils Park, located in the Sonbhadra district, has made it to UNESCO's tentative list of World Heritage Sites.



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- The Lakkundi group of monuments in Karnataka is being proposed for inclusion on UNESCO's tentative list of World Heritage Sites.
- Port Royal, Jamaica, is currently undergoing the nomination process to be inscribed on UNESCO's World Heritage List.
- The classical ancient Indian texts, Natyashastra and Shrimad Bhagavad Gita, have been inscribed in UNESCO's Memory of the World Register.
- La Prensa, a Nicaraguan newspaper, was indeed announced as the recipient of the UNESCO/Guillermo Cano World Press Freedom Prize for 2025.
- Two Indian heritage conservation projects—the Abathsahayeswarar Temple Conservation Project in Thukkatchi, Tamil Nadu, and the BJPCI Conservation Project of Mumbai, Maharashtra—have won UNESCO's Asia-Pacific Awards for Cultural Heritage Conservation 2024.
- UNESCO recently designated 16 new Global Geoparks, increasing the total number of geoparks in its network to 229 across 50 countries.
- UNESCO and the Indian Ministry of Electronics and Information Technology (MeitY) are collaborating on an AI Readiness Assessment (AI RAM) initiative in India.
- UNESCO has declared West Bengal as a top destination for heritage tourism.
- Kozhikode made history by becoming the first UNESCO City of Literature in India.
- India added 6 new properties to its UNESCO Tentative List, increasing the total count of tentative sites in the country to 62.
 - 1. Kanger Valley National Park (Chhattisgarh)
 - 2. Mudumal Megalithic Menhirs (Telangana)
 - 3. Ashokan Edict Sites along the Mauryan Routes
 - 4. Chausath Yogini Temples
 - 5. Gupta Temples of North India
 - 6. Palace-Fortresses of the Bundelas (Madhya Pradesh & Uttar Pradesh)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- Formation : 16 November 1945
- Headquarters : Paris, France
- India currently has 44 UNESCO World Heritage Sites. This includes 36 cultural sites, 7 natural sites, and 1 mixed site



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Q.9. Which city was ranked as the happiest city in Asia in the Time Out City Life Index 2025?

- A) Beijing
- B) Singapore
- C) Mumbai
- D) Tokyo

Answer : C

- ✓ Time Out's City Life Index 2025 : Mumbai ranked as Asia's happiest city; Abu Dhabi as world's happiest city.
- ✓ The Time Out, the United Kingdom(UK-based media and lifestyle organization has recently published the City Life Index 2025, which ranks the happiest cities across Asia.
- ✓ According to the 2025 Index, Mumbai(India) topped Asia's happiness chart, with 94% of residents saying the city makes them happy.
- ✓ Beijing and Shanghai in China ranked second and third, with 93% and 92% of residents reporting being happy.
- ✓ Chiang Mai in Thailand and Hanoi in Vietnam rank in the top 4 and 5, each with 88% of residents saying their city makes them happy.
- ✓ Seoul (South Korea), Singapore, and Tokyo (Japan) ranked lower on the happiness list.

Q.10. Which city topped the global ranking in the Time Out City Life Index 2025?

- A) Abu Dhabi
- B) Medellin
- C) Cape Town
- D) Zurich

Answer : A

- ✓ Abu Dhabi, United Arab Emirates (UAE) ranked the world's happiest city in 2025, with:
- ✓ 99% of locals agreeing that their city makes them happy,
- ✓ 96% stating that city seems positive,
- ✓ 93% feel happier in this city than anywhere else
- ✓ The 2nd place was occupied by Medellin in Colombia, followed by Cape Town in South Africa (SA).
- ✓ **Top 5 cities in World.**
- ✓ 1. Abu Dhabi, UAE
- ✓ 2. Medellin, Colombia
- ✓ 3. Cape Town, South Africa
- ✓ 4. Mexico City, Mexico



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- ✓ 5. Mumbai, India

Q.11. Which of the following cities ranked lower in the Asian happiness index, potentially due to long working hours and a fast-paced lifestyle?

- A) Chiang Mai
- B) Hanoi
- C) Hong Kong
- D) Tokyo

Answer : D

- ✓ Seoul (South Korea), Singapore, and Tokyo (Japan) ranked lower on the happiness list.

Q.12. When is ISRO planning to attempt a landing mission on Mars with Mangalyaan-2?

- A) 2028
- B) 2035
- C) 2030
- D) 2040

Answer : C

- ✓ **ISRO announces to land Mangalyaan-2 on Mars by the year 2030.**
- ✓ Indian Space Research Organisation (ISRO) has officially announced that the Mangalyaan-2 mission is set to launch in the year 2030.
- ✓ The objective of Mangalyaan-2 will be to land on the surface of Mars with the help of an orbiter and a lander.
- ✓ Twelve years after India made history by launching Mangalyaan, the Indian Space Research Organisation (ISRO) has officially announced that the country will attempt to land on Mars for the first time.
- ✓ The ambitious Mangalyaan-2 mission is set to be launched in 2030, confirmed by ISRO Chairman Dr. V. Narayanan.
- ✓ It is part of India's growing participation in deep-space missions worldwide following the successes of Chandrayaan-3, Aditya-L1, and NISAR.
- ✓ The Mangalyaan-2 mission is ready to explore Mars and will carry four payloads to study various aspects of the Red Planet
- ✓ **Payloads in the Mangalyaan-2 mission -**
 - ✓ Mars Orbital Dust Experiment (MODEX),
 - ✓ Radio Occultation (RO) Experiment,
 - ✓ Energetic Ion Spectrometer (EIS), and
 - ✓ Langmuir Probe and Electric Field Experiment (LPEX).



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- ✓ The study will focus on the atmosphere, environment, and interplanetary dust of Mars.
- ✓ If successful, Mangalyaan-2 will place India among the select group of nations that have landed on Mars — alongside the United States, China, and the former Soviet Union.
- ✓ **Mangalyaan**
- ✓ Launched on November 5, 2013, the original Mars Orbiter Mission (MOM) made India the first Asian nation to reach Martian orbit and the first country to do so on its maiden attempt.
- ✓ Mangalyaan was launched from the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh, aboard the Polar Satellite Launch Vehicle (PSLV C25) rocket.

ISRO IN NEWS 2025

- ISRO has officially announced that the Mangalyaan-2 mission is set to launch in the year 2030.
- ISRO, NewSpace India Limited (NSIL), IN-SPACe, and Hindustan Aeronautics Limited (HAL) signed a landmark technology transfer deal on September 10, 2025, for ISRO's Small Satellite Launch Vehicle (SSLV).
- ISRO successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- About Bluebird Satellite
- It is an advanced American communications satellite.
- It was developed by the U.S.-based AST SpaceMobile.
- ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ISRO launched the NASA-ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).
- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with



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a repeat cycle of 12 days

- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).
- The Cabinet Committee approved \$3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbian and significantly reducing import costs by 90%.
- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bangalore, Karnataka



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- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q.13. Where was the international conference on the urban cooperative credit sector, 'Co-Op Kumbh 2025', held?

A) Mumbai

B) Bengaluru

C) New Delhi

D) Ahmedabad

Answer : C

- ✓ Union Minister Amit Shah Inaugurates Co-Op Kumbh 2025, Launches Sahakar Digi Pay, Sahakar Digi Loan in Delhi.
- ✓ Union Minister Amit Shah, Ministry of Cooperation, Ministry of Home Affairs (MHA), inaugurated “Co-op Kumbh 2025”, an International Conference on the Urban Cooperative Credit Sector, held from November 10 to 11, 2025, in New Delhi, Delhi.
- ✓ He launched two digital applications such as Sahakar Digi Pay and Sahakar Digi Loan, designed to modernize the Urban Cooperative Banking (UCB) in India.
- ✓ The Co-Op Kumbh 2025, organized by the National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB), under the Ministry of Cooperation.
- ✓ The event aligns with the International Year of Cooperatives 2025, declared by the United Nations (UN) and the Government of India (GOI)’s aim to strengthen the cooperative sector.
- ✓ The conference was held under the theme titled “Digitalising Dreams-Empowering Communities”.
- ✓ The initiative aims to strengthen the urban cooperative sector, encompassing UCBs and Credit Societies, through policy reform, governance, and digitalization



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Q.14. The theme of the Co-Op Kumbh 2025 conference was:

- A) "Strengthening the Rural Cooperative Movement"
- B) "Global Cooperation for a Better Future"
- C) "Digitalising Dreams – Empowering Communities"
- D) "Policy Reforms for Cooperative Growth"

Answer : C

- ✓ The conference was held under the theme titled “Digitalising Dreams-Empowering Communities”.

Q.15. What were the names of the digital apps launched during the event to promote digital services among small cooperative banks?

- A) Co-Op Connect and Co-Op Pay
- B) Sahkar Wallet and Sahkar Credit
- C) Sahkar Digi-Pay and Sahkar Digi-Loan
- D) Digital Sahkar and E-Loan

Answer : C

- ✓ The conference adopted the “Delhi Declaration 2025”, a roadmap to 2030, outlining a five-year plan to modernize and digitalize UCBs and credit societies.
- ✓ **Sahakar Digi Pay:** It is a new digital payment system for cooperative banks that enables real-time transactions, including Unified Payments Interface (UPI) and card-based systems, for customers of UCBs.
- ✓ It is designed to help small cooperative banks join India’s mainstream digital payments ecosystem.
- ✓ **Sahakar Digi Loan:** It is an online lending solution that enables UCBs to process, sanction, and monitor loans digitally, facilitating faster loan approvals, efficient credit analysis, and streamlined document management, helping UCBs compete effectively with commercial banks and fintech firms.
- ✓ Sahakar Digi Pay and Sahakar Digi Loan applications have been developed by the NAFCUB in collaboration with the National Cooperative Development Corporation (NCDC) and Ministry of Cooperation.

Q.16. Which city hosted the first BIMReN Conference in November 2025?

- A) Kolkata
- B) Colombo
- C) Dhaka
- D) Kochi



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Answer : D

- ✓ **India Hosts First Biennial BIMReN Conference in Kochi, Kerala.**
- ✓ India hosted the inaugural biennial conference of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)-India Marine Research Network (BIMReN) in Kochi, Kerala, from November 4-6, 2025, highlighting its commitment to advancing Blue Economy collaboration across the Bay of Bengal region.
- ✓ The conference facilitated discussions on the outcomes of BIMReN's activities since its launch.
- ✓ Pilot phase: Connected 25 institutions and over 50 researchers from BIMSTEC countries, fostering collaborative studies in marine sciences, ocean health, and sustainable fisheries.
- ✓ It aligns with India's regional policy objectives under Neighbourhood First, Act East, Indo-Pacific, and the (Mutual and Holistic Advancement for Security and Growth Across Regions) MAHASAGAR strategy, fostering scientific networks and engaging youth for sustainable marine research.
- ✓ The BIMReN initiative was announced by Prime Minister Narendra Modi at the Colombo BIMSTEC Summit in 2022 and officially launched in 2024 by the Ministry of External Affairs (MEA).
- ✓ It promotes data sharing, capacity building, and maritime governance, reinforces India's regional marine diplomacy, strengthens Bay of Bengal Blue Economy cooperation.

Q.17. Catherine Martina Ann Connolly has been elected as president of which country?

- A) United Kingdom
- B) United States
- C) Ireland
- D) Germany

Answer : C

- ✓ **Catherine Martina Ann Connolly Sworn in as 10th President of Ireland.**
- ✓ She succeeded Michael D. Higgins, who completed his 14-year term as President on 10th November 2025.
- ✓ **About Ireland.**
- ✓ Capital : Dublin
- ✓ Currency : Euro
- ✓ PM : Micheál Martin
- ✓ President : Catherine Martina Ann Connolly



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Q.18. What is the primary purpose of the "Digital Labour Chowk" application?

- A) To provide online courses and skill development training.
- B) To connect blue-collar and construction workers with employers for job opportunities, eliminating middlemen.
- C) To offer e-commerce services for construction materials.
- D) To manage government pension funds for retired workers.

Answer : B

- ✓ Union labour ministry has launched the Digital Labour Chowk mobile application, a multilingual platform that will connect workers with employers digitally for transparent and efficient job matching, reducing dependence on middlemen and unsafe waiting on the streets.
- ✓ It also launched a portal for collection of (BOCW) "Building and Other Construction Workers Cess," a unified digital system for automatic cess calculation, online payment, and real-time monitoring

Q.19. What is the name of Google's seventh-generation Tensor Processing Unit (TPU)?

- A) Trillium
- B) Axion
- C) Blackwell
- D) Ironwood

Answer : D

- ✓ Google has officially unveiled "Ironwood", its seventh-generation Tensor Processing Unit (TPU), now available to AI developers worldwide.
- ✓ Designed for training and running massive machine-learning models, Ironwood marks Google's boldest move yet in the battle for AI infrastructure dominance—directly taking aim at Nvidia's long-standing GPU supremacy.
- ✓ Ironwood represents a leap in Google's custom silicon innovation.
- ✓ The chip delivers more than four times the performance of its predecessor and can interconnect up to "9,216 TPUs" in a single pod

Q.20. Which country was recently hit by Super Typhoon Uwan?

- A) China
- B) Phillipines
- C) Japan
- D) Australia

Answer : B



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- ✓ On November 9, 2025, several airports in the Bicol region of the Philippines suspended operations as Super Typhoon Uwan (international name: Fung-Wong) brought torrential rains and powerful winds.
- ✓ Typhoons are a type of tropical cyclone that form over the Western Pacific Ocean

STATIC GK Based Current Affairs MCQs 12 November 2025

Q.1. Atal Pension Yojana (APY) is administered by which organisation?

- A) PFRDA
- B) RBI
- C) IRDA
- D) LIC

Answer : A

Q.2. The Premature Withdrawal under the Kisan Vikas Patra can be made after how many years?

- A) 1 year
- B) 2 years
- C) 2.5 years
- D) 3 years

Answer : C

Q.3. What is the tenure of the Sovereign Gold Bond Scheme (SGB)?

- A) 8 years
- B) 7 years
- C) 6 years
- D) 5 years

Answer : A

Q.4. Which among the following is the Pension Fund Manager under the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Yojana?

- A) New India Assurance
- B) Life Insurance Corporation of India
- C) United India Insurance
- D) The Oriental Insurance Company

Answer : B

Q.5. 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



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Q.6. What should be the minimum age of the person to join the Atal Pension Yojana(APY)

- A) 21 years
- B) 19 years
- C) 20 years
- D) 18 years

Answer : D

✓ A person may join the scheme at any age between 18 – 40 years, but he will have to make the monthly contribution till the age of 60 years.

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. How many accounts can be opened per girl child under the Sukanya Samriddhi Account scheme?

- A) no limit
- B) three
- C) two
- D) one

Answer : D

Q.10. The beneficiaries under the PM-KISAN programme should have cultivable land of upto how many hectares?

- A) 2 hectare
- B) 4 hectare
- C) 6 hectare
- D) 3 hectare

Answer : A



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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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JOURNEY FEELING PROUD

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