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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 20 November English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. The Bima Gram API was introduced by which regulatory body in India?

- A) Reserve Bank of India (RBI)
- B) Ministry of Finance
- C) Insurance Regulatory and Development Authority of India (IRDAI)
- D) Life Insurance Corporation (LIC)

Answer : C

- ✓ The Bima Gram API is a new tool introduced by the Insurance Regulatory and Development Authority of India (IRDAI) to help insurers verify and report rural insurance data accurately.
- ✓ It connects with government data to validate policies originating from Gram Panchayats (GPs).

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.
- 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.



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- 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.2. Which brand was ranked as India's most valuable brand in the Kantar BrandZ Top 100 Most Valuable Indian Brands 2025 report?

- A) Tata Consultancy Services (TCS) B) HDFC Bank
C) Airtel D) Infosys

Answer : B

- ✓ Kantar's Brandz Top 100 Most Valuable Indian Brands 2025: HDFC Bank Emerged as the Most Valuable Brand Replaces TCS.
- ✓ 'Kantar Brandz's Top 100 Most Valuable Indian Brands 2025' report, HDFC Bank Limited, India's largest private sector bank, has emerged as India's most valuable brand, registering 18% Year-on-Year (Y-o-Y) growth to USD 44.99 billion, replacing Tata Consultancy Services (TCS) which slipped to 2nd position, with a total valuation of USD 44.23 billion.
- ✓ Since the 1st BrandZ India report published in 2014, the brand value of HDFC Bank has surged 377%, driven mainly by digital investments and consumer focused innovation.
- ✓ Airtel (USD 41.1 billion) and Infosys (USD 25.54 billion) ranked at 3rd and 4th positions respectively.
- ✓ **Top 5 Brands:**



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- ✓ 1. HDFC Bank (\$44.99 billion)
- ✓ 2. Tata Consultancy Services (\$44.23 billion)
- ✓ 3. Airtel (\$41.07 billion)
- ✓ 4. Infosys (\$25.54 billion)
- ✓ 5. ICICI Bank (\$20.63 billion)
- ✓ **Other Top 10 Most Valuable Indian Brands:** India's largest Public Sector Bank, State Bank of India (SBI) (ranked at 6th spot, valued at USD 18.80 billion); UltraTech Cement (ranked at 7th spot); Reliance Jio (ranked at 8th spot, valued at USD 14.05 billion); and HCL Technology (ranked at 9th spot, valued at USD 12.82 billion) and Life Insurance Corporation of India (LIC) (ranked at 10th spot, valued at USD 10.34 billion).

Q.3. Which brand was the fastest-growing in brand value for the second consecutive year in the 2025 report?

- A) Zudio
- B) UltraTech Cement
- C) Zomato
- D) MakeMyTrip

Answer : C

- ✓ **Fastest-Rising Brand:** Zomato, Online Food company, climbed 10 positions to rank 21st, recording a growth of about 69% and reaching a brand value of nearly USD 6 billion. This makes it the fastest-growing brand for the second consecutive year.
- ✓ **Top 5 Biggest Gainers:** The report revealed that travel brands like luxury hotel brand Taj (ranked at 43rd spot; valued at USD 2.9 billion, +55%); India's largest airline IndiGo (ranked at 24th spot; USD 5.1 billion; +42%) emerged among this year's biggest gainers.

Q.4. Which of the following companies from the Tata Group was NOT listed in the Top 10 in the 2025 report, despite the conglomerate having nine brands in the Top 100?

- A) TCS (Tata Consultancy Services)
- B) UltraTech Cement
- C) Taj
- D) HCL Tech

Answer : B



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- ✓ (UltraTech Cement is part of the Aditya Birla Group and entered the list at No. 7; TCS, Taj, and HCL Tech (not a Tata company) are separate entities mentioned in the report.)
- ✓ Some of the popular Indian brands featured in the list for the 1st time: Ultratech Cement (ranked at 7th spot, valued at USD 14.5 billion) under the newly recognised 'material category', and Tata Group's Retail Chain brand Westside (valued at USD 3.3 billion) and affordable fashion-brand Zudio (valued at 2.5 billion) were ranked at 38th spot and 52nd spot respectively.

Q.5. Which of the following is NOT one of the entities recently added to the RBI's alert list?

- A) Fusion Markets
- B) OctaFX
- C) Trive
- D) Nord FX

Answer : B

- ✓ The Reserve Bank of India (RBI) has added seven new entities to its alert list of unauthorized forex trading platforms, bringing the total number on the list to 95.
- ✓ The new additions are Starnet FX, CapPlace, Mirrox, Fusion Markets, Trive, NXG Markets, and Nord FX.

Q.6. The RBI warns the public against these unauthorized platforms because they are not authorized under which Indian act?

- A) Foreign Exchange Management Act (FEMA), 1999
- B) Reserve Bank of India Act, 1934
- C) Securities and Exchange Board of India Act, 1992
- D) Banking Regulation Act, 1949

Answer : A

- ✓ The Reserve Bank of India (RBI) has added new entities to its 'alert list' of unauthorized foreign exchange trading platforms, bringing the total to 95.
- ✓ The list is intended to caution the public against platforms that are neither authorized to deal in forex under the Foreign Exchange Management Act (FEMA), 1999, nor permitted to operate electronic trading platforms (ETPs) for forex transactions in India.



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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.
- 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).



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- 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).
- He replaces Rajiv Ranjan.
- Reserve Bank of India (RBI)
- Founded : 1 April 1935
- RBI Nationalised : 1 January 1949
- HQ : Mumbai, Maharashtra



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- 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. Tavarana 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.7. What is the '1600' numbering series used for by entities regulated by the RBI, SEBI, and PFRDA, according to recent directives?

- A) Promotional and marketing calls to prospective customers.
- B) Internal employee communication within the financial institutions.
- C) Service and transactional voice calls to existing customers.
- D) Emergency communication with regulatory bodies.

Answer : C



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- ✓ The Telecom Regulatory Authority of India (TRAI) has set deadlines for the adoption of the '1600' numbering series by entities regulated by RBI, SEBI, and PFRDA
- ✓ Mandating clear completion timelines, it said commercial banks, including public sector banks, private sector banks, and foreign banks, should onboard by January 1, 2026.
- ✓ Adoption of '1600' numbering series for all mutual funds and asset management companies (AMCs) shall be completed by February 15, 2026, while commercial banks (including public sector banks, private sector banks, and foreign banks) shall onboard by January 1, 2026, as per TRAI.
- ✓ Adoption of '1600' numbering series for all qualified stockbrokers (QSBs) has to be completed by March 15, 2026.
- ✓ Among RBI-regulated entities, large NBFCs, payments banks, and small finance banks have been asked to onboard by February 1, 2026, and remaining NBFCs, co-operative banks, regional rural banks, and smaller entities are required to onboard by March 1, 2026.

SEBI IN NEWS 2025

- SEBI issues new rules for monitoring intraday derivative positions
- The new framework, which will take effect from October 1, sets an intraday net position limit of ₹5,000 crore per entity in index options, compared with an end-of-day limit of ₹1,500
- SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
 - (i) Number of years of existence of the CRA (Credit Rating Agencies) should be minimum 15 years
 - (ii) Minimum net worth of the CRA should be INR 100 crores
 - (iii) Number of issuers which have obtained ratings of listed or proposed to be listed debt securities



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from the CRA should be 250 or more; and

- (iv) CRA should have Investor grievance redressal mechanism including Online Dispute Resolution (“ODR”) Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre (“PDC”) :-
- I) Number of years of existence of the SE should be minimum 15 years
- (ii) Minimum net worth of the SE should be INR 200 crores
- (iii) The SE should have nation-wide terminals
- (iv) SE should have Investor grievance redressal mechanism including Online Dispute Resolution (“ODR”) Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy (non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days from the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.



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- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q.8. The 21st installment released a total amount of approximately how much to farmers across the country?

- A) ₹9 crore
- B) ₹2,000 crore
- C) ₹18,000 crore
- D) ₹3.70 lakh crore

Answer : C

- ✓ The 21st installment of the PM-KISAN scheme was released by Prime Minister Narendra Modi on November 19, 2025, from Coimbatore, Tamil Nadu.
- ✓ Approximately ₹18,000 crore was disbursed to over 9 crore eligible farmer families across India via Direct Benefit Transfer (DBT).
- ✓ **Key Facts about the PM-KISAN Scheme:**
- ✓ **Scheme Type:** A Central Sector Scheme with 100% funding from the Government of India.
- ✓ **Objective:** To provide income support to all landholding farmer families across the country to supplement their financial needs for agricultural inputs and household expenses.
- ✓ **Financial Assistance:** Eligible families receive ₹6,000 per year, paid in three equal installments of ₹2,000 every four months (April-July, August-November, December-March).



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- ✓ **Mode of Transfer:** The funds are transferred directly into the Aadhaar-linked bank accounts of the beneficiaries through Direct Benefit Transfer (DBT) to ensure transparency and eliminate middlemen.
- ✓ **Launch Date:** The scheme was launched on February 24, 2019, but was effective from December 2018.
- ✓ **Beneficiary Identification:** The responsibility for identifying eligible farmer families rests with the respective State/UT Governments.
- ✓ **Exclusions:** Certain categories are excluded, such as institutional landholders, income tax payers, government employees (serving or retired), and professionals like doctors and lawyers, even if they own agricultural land.
- ✓ **Technological Integration:** The scheme leverages the "JAM Trinity" (Jan Dhan, Aadhaar, Mobile) and has features like an official portal (pmkisan.gov.in), a mobile app, and the AI-powered 'Kisan-eMitra' chatbot to enhance accessibility and grievance redressal.
- ✓ **Mandatory Requirements:** e-KYC (Know Your Customer) and Aadhaar seeding with bank accounts are mandatory for receiving installments without issues.

Q.9. What is the primary focus of the collaboration agreement signed between Hindustan Aeronautics Limited (HAL) and HENSOLDT Sensors GmbH?

- A) Joint production of fighter jet engines
- B) Development of new radar systems for naval applications
- C) Design and manufacture of Obstacle Avoidance Systems (OAS) for helicopters
- D) Manufacturing of unmanned aerial vehicles (UAVs)

Answer : C

- ✓ Hindustan Aeronautics Limited (HAL) and HENSOLDT sign landmark agreement at Dubai Airshow 2025 for advanced helicopter Obstacle Avoidance System (OAS)
- ✓ HENSOLDT, a leading German sensor solutions provider, and Hindustan Aeronautics Limited (HAL), India's premier aerospace and Defence manufacturer, have signed a major contract at the Dubai Airshow 2025 for the transfer of technology including design and manufacturing IPRs and integration of HENSOLDT's state-of-the-art Obstacle Avoidance System (OAS) for Indian military helicopters.
- ✓ This cooperation represents a significant milestone in Indo-German Defence industrial collaboration and positions India to join a very select group of nations possessing sovereign LiDAR-based helicopter obstacle avoidance technology.



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Q.10. Which of the following is true about Roger Federer's election to the International Tennis Hall of Fame?

- A) He was elected in his first year of eligibility for the Class of 2026.
- B) He was not the only person elected to the Class of 2026; broadcaster Mary Carillo was also elected in the contributor category.
- C) His induction ceremony is scheduled for August 2026.
- D) All of the above.

Answer : D

- ✓ Roger Federer has been elected to the International Tennis Hall of Fame as part of the Class of 2026. He was chosen in his first year of eligibility and will be inducted during a ceremony in Newport, Rhode Island, in August 2026.
- ✓ **Key highlights of his career include:**
- ✓ **Grand Slam titles:** He was the first man to win 20 Grand Slam singles titles. His Grand Slam championships include eight at Wimbledon, six at the Australian Open, five at the U.S. Open, and one at the French Open.
- ✓ **Ranking:** He spent a record 310 weeks at No. 1 in the ATP rankings, including a record 237 consecutive weeks.
- ✓ **Career Titles:** He won 103 career singles titles, second only to Jimmy Connors in the Open era.
- ✓ **Matches Won:** His 1,251 singles victories are also second only to Connors in the Open era.
- ✓ **Olympic medals:** He won a doubles gold medal with Stan Wawrinka at the 2008 Beijing Olympics and a singles silver at the 2012 London Olympics.
- ✓ **Davis Cup:** He led Switzerland to the Davis Cup title in 2014.

Q.11. As per recent government notifications (2025), what is the fitness test fee for a Light Motor Vehicle (LMV) older than 20 years?

- A) ₹5,000
- B) ₹10,000
- C) ₹15,000
- D) ₹25,000

Answer : C

- ✓ The Ministry of Road Transport & Highways (MoRTH) has now revised fitness test fees, making it significantly costlier to keep motor vehicles beyond 20 years



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- ✓ MoRTH has created three clear age groups for fitness testing: 10–15 years, 15–20 years, and above 20 years. One major shift is that commercial vehicles will now fall into higher fee slabs from the age of 10 years instead of 15
- ✓ For light motor vehicles (LMVs) older than 20 years, the renewal fee has increased from Rs 10,000 to Rs 15,000
- ✓ The steepest increase has been applied to heavy trucks and buses above 20 years, where the fitness test fee has jumped from Rs 3,500 to Rs 25,000. Medium commercial vehicles in the same age bracket will now pay Rs 20,000, while light commercial vehicles above 20 years match the Rs 15,000 fee
- ✓ Two-wheelers older than 20 years will also see a sharp rise in fees, with charges increasing from Rs 600 to Rs 2,000

Q.12. In most of India, what is required for a private Light Motor Vehicle (LMV) after it completes 15 years of age?

- A) Immediate mandatory scrappage
- B) Renewal of registration and a fitness certificate, valid for 5 years
- C) A one-time fine of ₹15,000
- D) Conversion to an electric vehicle

Answer : B

Q.13. Which among the following best describes BvS10 Sindhu, recently seen in the news?

- A) An amphibious all-terrain vehicle.
- B) A satellite-based navigation system.
- C) A light utility helicopter.
- D) An unmanned ground robot.

Answer : A

- ✓ Infrastructure major Larsen & Toubro Ltd. (L&T) and BAE Systems recently bagged a contract from the Indian Army for supply of BvS10 Sindhu – a specialised all-terrain armoured vehicle, according to a regulatory filing.
- ✓ **About BvS10 Sindhu:**
- ✓ The BvS10 is a well-known articulated all-terrain vehicle used by several European militaries.
- ✓ The BvS10 is already in service with the armed forces of Austria, France, the Netherlands, Sweden, Ukraine, and the United Kingdom.



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- ✓ It's also on order for the German Army and has been selected for the US Army's Cold Weather All-Terrain Vehicle (CATV) program.

Q.14. Consider the following statements regarding NASAMS (National Advanced Surface-to-Air Missile System), recently seen in the news:

- 1. It is a medium-range, ground-based air defense system.**
- 2. It was developed by France.**

Which of the statements given above is/are correct?

- A) 1 only**
- B) 2 only**
- C) Both 1 and 2**
- D) Neither 1 nor 2**

Answer : A

- ✓ The United States recently confirmed the sale to Taiwan of the NASAMS advanced air defence missile system worth almost \$700 million.
- ✓ **About NASAMS (National Advanced Surface-to-Air Missile System):**
- ✓ It is a medium-range, ground-based air defense system.
- ✓ It is designed to intercept aircraft, helicopters, unmanned aerial vehicles, and cruise missiles.
- ✓ It was designed and developed jointly by Raytheon (United States) and Kongsberg Defence & Aerospace (Norway).
- ✓ NASAMS reached operational capability in 1994 and was first deployed by the Royal Norwegian Air Force.
- ✓ NASAMS is operated by 13 countries and has been integrated into the U.S. National Capital Region's air defense system since 2005.
- ✓ In addition to the U.S., Norway, Finland, Spain, The Netherlands, Oman, Lithuania, Indonesia, Australia, Qatar, Hungary, Ukraine, and one undisclosed country depend on NASAMS for homeland defense and the protection of critical assets.



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Q.15. Consider the following statements regarding National Industrial Classification 2025 (NIC-2025), recently seen in the news:

- 1. It represents the latest updated national standard for classifying economic activities in India.**
- 2. It introduces a new 5-digit coding structure in place of the 6-digit structure of NIC 2008.**

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : A

- ✓ The Ministry of Statistics and Programme Implementation (MoSPI) recently released the National Industrial Classification (NIC) 2025 during the 'Culmination Ceremony' of the 75th anniversary of National Sample Survey (NSS) and World Statistics Day 2025.
- ✓ About National Industrial Classification 2025 (NIC-2025):
- ✓ The NIC is the standardized system used to classify all economic activities in India for statistical surveys, censuses (like the Annual Survey of Industries), and national accounts (GDP calculation).
- ✓ First introduced in 1962, it has been revised periodically in line with international standards and the changing economic landscape, leading to NIC 1970, NIC 1987, NIC 1990, NIC 1998, NIC 2004, and NIC 2008.
- ✓ The NIC 2025 represents the latest updated national standard for classifying economic activities in India.
- ✓ The NIC 2025 has been prepared by the MoSPI in alignment with the International Standard Industrial Classification of All Economic Activities (ISIC) Revision 5, developed by the United Nations Statistics Division (UNSD).
- ✓ The revision was carried out under the guidance of the Expert Committee for Revision of Economic Classifications (ECREC).
- ✓ Major Changes:
- ✓ The NIC 2025 introduces a new 6-digit coding structure, in place of the 5-digit structure of NIC 2008.
- ✓ The shift to a 6-digit structure matters because it provides the granularity needed to distinguish specific modern activities (e.g., distinguishing "fintech" from general financial services), enabling more precise measurement of the digital and green economies.



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Q.16. Consider the following statements regarding the Climate Change Performance Index:

1. It is published by German watch, New Climate Institute, and Climate Action Network International.
2. It assesses performance of countries in GHG emission, and renewable energy categories.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ India slipped 13 ranks to figure at the 23rd position in the latest Climate Change Performance Index (CCPI) 2026.
- ✓ It is published by think tanks German watch, New Climate Institute, and Climate Action Network International.
- ✓ It tracks the progress of the world's largest emitters in terms of emissions, renewables, and climate policy.
- ✓ The performance of countries is assessed in four categories — GHG emission, renewable energy, energy use and climate policy.
- ✓ It was first published in 2005.

Q.17. Consider the following statements regarding Indira Gandhi Peace Prize:

1. It consists of a monetary award of 25 lakh rupees along with a citation.
2. It is awarded annually only to a person and not to organization.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : A

- ✓ Recently, former Chile President Michelle Bachelet was awarded with the Indira Gandhi Prize for Peace, Disarmament and Development for 2024.
- ✓ It was instituted in the memory of the former Prime Minister Indira Gandhi by a trust in her name in 1986.
- ✓ It is also known as the Indira Gandhi Prize for Peace, Disarmament, and Development.



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- ✓ It consists of a monetary award of 25 lakh rupees along with a citation.

Q.18. What is the primary objective of the "YUVA AI for ALL" initiative?

- A) To provide advanced AI research funding to universities
- B) To make Artificial Intelligence accessible and understandable to every Indian citizen
- C) To develop a national AI supercomputer
- D) To regulate the use of AI in private companies

Answer : B

- ✓ Ministry of Electronics and Information Technology (MeitY) launched the YUVA AI for ALL Initiative to help everyone understand Artificial Intelligence.
- ✓ It is an initiative launched by the Ministry of Electronics and Information Technology (MeitY), under the IndiaAI Mission.
- ✓ It is a first-of-its-kind free course that introduces the world of Artificial Intelligence (AI) to all Indians, especially the youth.
- ✓ It consists of 4.5-hour self-paced course designed to make students, professionals and other curious learners comfortable with the basics of Artificial intelligence.
- ✓ **Aim:** To empower 1 crore (10 million) citizens with foundational AI skills.
- ✓ **Key Features of YUVA AI for ALL Initiative:**
- ✓ It's simple, practical, and filled with real-life Indian examples to make learning relatable and fun.
- ✓ It is available for free on leading learning platforms - FutureSkills Prime, iGOT Karmayogi, and other popular ed-tech portals.
- ✓ Every learner who completes the course will get an official certificate from the Government of India.
- ✓ It's 100% free and open to everyone
- ✓ It allows learning at one's own pace — anytime, anywhere

Q.19. BIRSA 101, recently in news, is a:

- A) CRISPR-based Gene Therapy
- B) New variety of Rice
- C) Herbal plant
- D) New Nano chip

Answer : A



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- ✓ Union Minister of State (Independent Charge) for Science & Technology launched India's first indigenous "CRISPR" based gene therapy for Sickle Cell Disease and named it as BIRSA 101.
- ✓ It is India's first indigenous CRISPR-based gene therapy, designed to treat Sickle Cell Disease (SCD).
- ✓ The therapy has been named Birsa-101 in honour of the tribal leader Birsa Munda.
- ✓ **Developed by:** It is developed by the CSIR-Institute of Genomics and Integrative Biology (IGIB).
- ✓ **Key Features of BIRSA 101**
- ✓ **CRISPR Technology:** It utilizes the CRISPR-Cas9 gene-editing tool to correct the genetic mutation causing Sickle Cell Disease.
- ✓ **Affordability:** It is priced significantly lower than global CRISPR treatments, making it more accessible to the poorest populations.

STATIC GK Based Current Affairs MCQs 20 November 2025

Q.1. RBI has extended the facility of processing of e-mandate for recurring transactions to cover Unified Payment Interface (UPI). What is the maximum permissible limit for a transaction under this arrangement?

- A) Rs 1000
- B) Rs 100000
- C) Rs 3000
- D) Rs 15000

Answer : B

- ✓ The Additional Factor of Authentication (AFA) limit for UPI AutoPay transactions is ₹1,00,000.

Q.2. What is the investment cap on Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt?

- A) Rs. 75,000 crores
- B) Rs. 2.5 lakh crores
- C) Rs. 1 lakh crores
- D) Rs 50,000 crores

Answer : B

Q.3. Name the mobile app launched by RBI for aiding persons with visual impairment to identify the denomination of Indian Banknotes?

- A) VANI
- B) MONEY
- C) MANI
- D) MAVI

Answer : C



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Q.4. RBI has released the National Strategy for Financial Inclusion (NSFI) for which period?

- A) 2020-2024
- B) 2019-2023
- C) 2019-2024
- D) 2020-2023

Answer : C

Q.5. The term of the Chairman of National Bank For Agriculture And Rural Development (NABARD) is

- A) 3 years
- B) 5 years
- C) 7 years
- D) 2 years

Answer : A

Q.6. The chairman of the Securities And Exchange Board Of India(SEBI) is appointed by

- A) Government of India
- B) RBI
- C) President of India
- D) None is Correct

Answer : A

Q.7. When one bank borrow money from another bank(for one day only), then it is called

- A) Call Money
- B) Recall Money
- C) Aerial Money
- D) Easy Money

Answer : A

Q.8. Who decide on the value and volume of bank notes to be printed and on what basis :

- A) Finance Ministry
- B) Planning Commission
- C) RBI
- D) Stock exchange

Answer : C

Q.9. The Financial Literacy Week (FLW) is organised annually by which organisation?

- A) Ministry of Finance
- B) NPCI
- C) RBI
- D) SBI

Answer : C

- ✓ Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country



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Q.10. LAF is a monetary policy tool which allows banks borrow money through repurchase agreements. Expand LAF

- | | |
|----------------------------------|----------------------------------|
| A) Lending adjustment facility | B) Loan adjustment facility |
| C) Liability adjustment facility | D) Liquidity adjustment facility |

Answer : D





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