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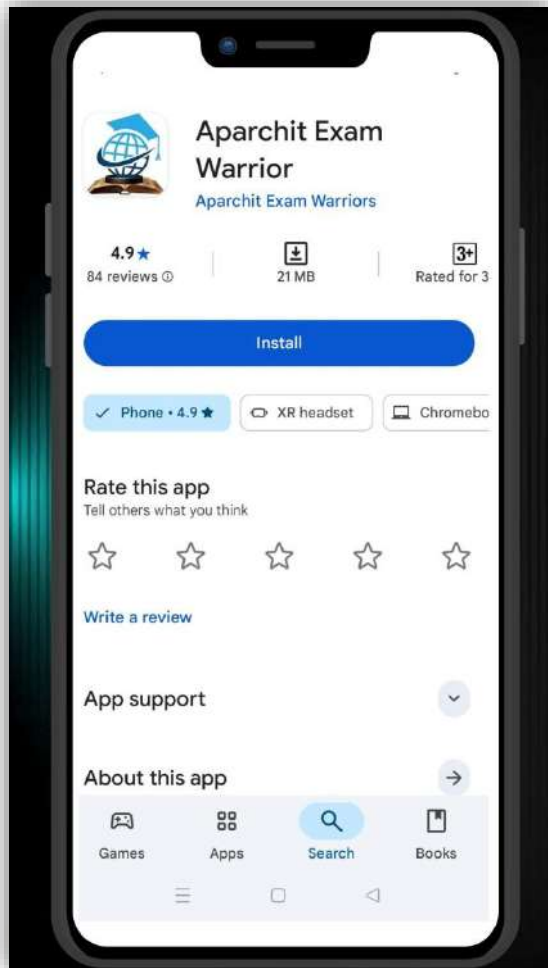
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Aparchit Sir is not just an educator, but a seasoned aspirant who has successfully Cracked SSC(2019) & Defence(2020), Bank (SBI PO & RRB Clerk 2022) Examinations . Having navigated the evolving patterns of these major recruitment boards, Deep understands the fine line between "**general news**" and "**exam-relevant current affairs.**"

Having been on both sides of the desk, He focuses only on "**Exam-Relevant**" content, filtering out the noise to save your most precious resource—time.

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Aparchit Super Free 18 March Current Affairs MCQs With Details English Pdf By Aparchit Exam Warriors

Q. 1. For which specific initiative was the Reserve Bank of India (RBI) selected for the 'Initiative of the Year Award' 2026 by Central Banking, London?

- A) Launch of Digital Rupee (₹)
- B) Introduction of the mandatory '.bank.in' domain
- C) Implementation of the 'Pravaah' and 'Sarathi' portals
- D) Joining the international 'Project Nexus'

Answer: B

Q. 2. Which organization presents the 'Initiative of the Year' award to the RBI?

- A) World Bank
- B) International Monetary Fund (IMF)
- C) Central Banking, London
- D) Bank for International Settlements (BIS)

Answer: C

- RBI Selected for Global 'Initiative of the Year' Award by London Central Banking.
- The 2026 award specifically recognizes RBI's mandate for all Indian banks to transition to the exclusive, high-security .bank.in domain to combat cyber fraud and phishing.
- **Key Facts About the Award**
- **Award Category:** Initiative of the Year Award 2026, announced on March 17, 2026.
- **The Winning Initiative:** The launch and mandatory implementation of the .bank.in domain.
- India is the first country globally to mandate such a secure and exclusive internet domain for its entire banking system.
- By October 2025, approximately 98% of India's commercial banks had successfully migrated to this domain.
- **Purpose:** To protect consumers from cyber fraud, specifically phishing and domain spoofing, by providing a verified "visual trust" indicator.



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- **Collaborating Partners:** The initiative was a coordinated effort between the RBI, the Government of India, the National Internet Exchange of India (NIXI), and the Institute for Development and Research in Banking Technology (IDRBT).
- **Previous Recognition:** In 2025, the RBI won the Digital Transformation Award from the same body for its in-house developed systems Pravaah (regulatory application portal) and Sarthi (internal workflow automation).

RBI INITIATIVE PORTALS IN NEWS

- ☞ RBI Selected for Global 'Initiative of the Year' Award by London Central Banking.
- ☞ RBI launched Mission SAKSHAM (Sahakari Bank Kshamta Nirman) , as a comprehensive sector-wide capacity-building and certification framework for India's Urban Co-operative Banks (UCBs).
- ☞ Reserve Bank of India launched the RBIDATA mobile application, designed for researchers and the public to access over 11,000 economic data series, including interactive charts and, notably, a feature to locate banking outlets within a 20-km radius.
- ☞ UDGAM (Unclaimed Deposits – Gateway to Access iNformation) is a centralized web portal developed by the RBI to help users search for unclaimed deposits across multiple banks in one place.
- ☞ Reserve Bank of India (RBI) has planned to launch a secured web-based centralised portal named 'PRAVAAH' to simplify and streamline application processes.
- ☞ RBI made the usage of the PRAVAAH (Platform for Regulatory Application, Validation and AuthOrisation) portal mandatory to streamline, digitize, and bring transparency to regulatory approvals.
- ☞ SARTHI (launched Jan 2023) is the Reserve Bank of India's (RBI) internal digital workflow system designed to automate processes, reduce paper reliance, and enhance document security.
- ☞ RBI Retail Direct Mobile App: Launched in May 2024, this app allows retail investors to buy and sell government securities (G-Secs) directly from their smartphones, democratising access to the bond market.



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- ❧ RBI to launch PRISM platform to strengthen compliance by supervised entities.

- ❧ RBI develops portal FLAIR for reporting of Foreign Liabilities and Assets (FLA).

- ❧ RBI launches CISBI portal for keeping track of Banking Outlets.

- ❧ RBI launches Mobile Aided Note Identifier (MANI) app for visually impaired persons.

- ❧ Reserve Bank of India (RBI) launched, on August 4, 2016, the Sachet portal to make it easier for people to check if a financial company is genuine and to report unauthorised deposit-taking or investment schemes.

Q. 3. The Supreme Court recently struck down a provision in which legislation that restricted 12-week maternity leave for adoptive mothers only to children below three months?

- A) The Maternity Benefit Act, 1961 B) The Juvenile Justice Act, 2015
C) The Social Security Code, 2020 D) The Code on Wages, 2019

Answer: C

- **The Court** held that an adoptive mother should be entitled to maternity leave of 12 weeks, irrespective of the age of the adopted child.
- The Supreme Court of India, on March 17, 2026, struck down the age-based restriction for maternity leave in adoption cases, ruling that all adoptive mothers are entitled to benefits regardless of the child's age.
- The Supreme Court ruled that the previous 3-month age cap was unconstitutional and discriminatory. It held that all adoptive mothers are entitled to 12 weeks of leave from the date the child is handed over, irrespective of the child's age.
- **Key Facts of the Ruling:**
- **Legal Provision Struck Down:** The Court struck down Section 60(4) of the Social Security Code, 2020 (and by extension the similar provision in the Maternity Benefit Act, 1961), which limited benefits to mothers adopting children under three months old.
- **Constitutional Basis:** The Bench, led by Justices J.B. Pardiwala and R. Mahadevan, held that the age cap violated Articles 14 (Right to Equality) and 21 (Right to Life and Dignity) of the Constitution.



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- **Duration of Leave:** Adoptive mothers (and commissioning mothers in surrogacy) are entitled to 12 weeks of paid maternity leave.

Q. 4. Which of the following is the primary target for the BHIM app regarding its UPI market share by the year 2028?

- A) 1% market share B) 5% market share
C) 15% market share D) 30% market share

Answer: B

- **The NPCI-backed BHIM app** (Bharat Interface for Money) has set a target to achieve a 5% market share in the Unified Payments Interface (UPI) ecosystem by 2028.
- This goal is part of a broader strategy to address the current "duopoly" where two private players (PhonePe and Google Pay) control nearly 80% of transaction volumes.
- The Indian government and NPCI aim for BHIM to reach a 5% market share by 2028 to improve competition and serve as a "sovereign alternative" to private players.
- **Key Facts & Strategic Moves:**
- **Current Standing:** As of February 2026, BHIM held approximately 0.86% of the UPI market share.
- **Organizational Shift:** In August 2024, NPCI hived off BHIM into a separate wholly-owned subsidiary called NPCI BHIM Services Ltd (NBSL) to enhance its competitiveness.
- **Leadership:** Lalitha Nataraj, a former banker, was appointed as the CEO of NBSL to drive this growth.
- **Growth Drivers:** To achieve the 5% target, BHIM is focusing on:
- **User Experience:** Revamping the app (BHIM 2.0) to improve speed and navigation.
- **Incentives:** Offering rewards and cashbacks to attract and retain users.
- **New Features:** Introducing "UPI Circle" (delegate payments to family), "Family Mode," and voice-based payments.
- **Partnerships:** Collaborating with public sector banks to integrate BHIM technology into their native apps.



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NPCI IN NEWS 2025-26

- ☞ The NPCI-backed BHIM app (Bharat Interface for Money) has set a target to achieve a 5% market share in the Unified Payments Interface (UPI) ecosystem by 2028.

- ☞ NPCI has extended its 'UPI One World' wallet service to international delegates from over 40 countries attending the India AI Impact Summit 2026.

- ☞ NPCI International Payments Limited (NIPL) and Payments Network Malaysia (PayNet) have partnered to enable seamless cross-border QR code payments, allowing Indian users to scan DuitNow QR codes in Malaysia and vice versa.

- ☞ NPCI International (NIPL) and Cambodia's ACLEDA Bank have partnered to enable a two-way QR payment system for travelers between India and Cambodia.

- ☞ CotoPay has launched India's first e-RUPI Voucher Issuance Stack for businesses, which uses NPCI's e-RUPI platform to manage business expenses through UPI vouchers.

- ☞ NPCI International Payments Ltd (NIPL) and NTT DATA Japan signed a pact in October 2025 to bring UPI acceptance to Japan.

- ☞ IIT Madras-incubated Muse Wearables partners with NPCI to launch India's first wearable payments ecosystem.

- ☞ Razorpay, NPCI, and OpenAI have launched a pilot program called Agentic Payments, which uses ChatGPT to facilitate e-commerce transactions through India's UPI network.

- ☞ NPCI's 4th subsidiary is NPCI Tech Solutions Limited (NTSL), announced in October 2025 to focus on deep-tech, AI-driven fraud detection, blockchain-based settlements, and next-gen UPI infrastructure.

- ☞ **NPCI Subsidiary Structure:**
 1. NPCI International Payments Limited (NIPL): Focuses on global expansion of UPI and RuPay.
 2. NPCI Bharat BillPay Limited (NBBL): Manages the Bharat BillPay system.
 3. NPCI BHIM Services Limited (NBSL): Operates the BHIM app and UPI services.
 4. NPCI Tech Solutions Limited (NTSL): Focuses on innovative, non-payment infrastructure.



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- ❧ Reserve Bank of India and NPCI International Payments Limited (NIPL) have been engaging with the European Central Bank on the initiative to connect UPI with the TARGET Instant Payment Settlement (TIPS), the instant payment system operated by the Eurosystem.

- ❧ Indian tourists in Malaysia will soon be able to pay merchants directly using their UPI apps following a partnership between Razorpay's Malaysian entity, Curlec, and NPCI International Payments Limited (NIPL).

- ❧ NPCI has launched "UPI Help," an AI-powered assistant to simplify digital payments by helping users with queries, resolving disputes, and managing mandates directly within UPI apps.

- ❧ NPCI arm, BENEFIT sign pact for faster remittances between India, Bahrain.

- ❧ NIPL Partners with Razorpay to Enable UPI Transactions in Malaysia.

- ❧ 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 code-based 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.

- ❧ 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. 5. Which country became India's third-largest export destination in February 2026, surpassing the Netherlands?

- A) United Arab Emirates (UAE)
- B) China
- C) United States (USA)
- D) United Kingdom (UK)

Answer: B



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- In February 2026, China officially overtook the Netherlands to become India's third-largest export destination.
- This shift was fueled by a significant 32.4% surge in shipments to China, reaching a total value of \$1.67 billion for the month.
- **Key Trade Facts (February 2026):**
- **Export Value to China:** Shipments reached \$1.67 billion, a 32.4% year-on-year increase.
- **Top 3 Destinations:**
 1. USA
 2. UAE
 3. China.
- **Driving Sectors:** The surge was supported by high demand for Engineering Goods (up 12.90%), Electronic Goods (up 10.37%), and Organic/Inorganic Chemicals.
- **Overall Momentum:** India's total exports (merchandise and services) for February 2026 were estimated at \$76.13 billion, showing an 11.05% growth compared to the previous year

Q. 6. According to the IRDAI roadmap for 2026, which insurance segment is expected to be the first to go live with standardised products on the Bima Sugam platform?

- A) Life Insurance B) Health Insurance
C) Motor Insurance D) Travel Insurance

Answer: C

- **The Insurance Regulatory and Development Authority of India (IRDAI)** is set to roll out standardised insurance products on the Bima Sugam platform in 2026.
- This digital marketplace, often called the "Amazon of Insurance," aims to simplify the buying, servicing, and claiming of insurance policies.
- Motor insurance products are scheduled to go live first (expected by July), followed by health insurance in August, and life insurance by September.
- **Key Facts about Bima Sugam:**
- **Rollout Timeline:** While the official website was launched in September 2025, the first commercial use cases with real transactions are expected to go live by May 2026.



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- **Standardisation Strategy:** Separate committees from the insurance industry have been formed to design standardised products. These will feature uniform terms but differ in pricing, underwriting, and customer experience.
- **Bima Trinity:** Bima Sugam is one part of IRDAI's "Bima Trinity," which also includes Bima Vistaar (a rural-focused composite product) and Bima Vahak (a women-led agent network).
- **Ownership:** The platform is managed by the Bima Sugam India Federation (BSIF), a not-for-profit company.
- **Unified Identity:** Every user will receive a Bima Pehchaan ID, a single digital identity linked to Aadhaar/PAN to manage all their policies across different insurers.
- **Objective:** The initiative supports the national goal of "Insurance for All by 2047" by making insurance more accessible and affordable.
- **Technology Partner:** Protean eGov Technologies has been appointed to develop and maintain the platform.

Q. 7. Which QR code standard must Indian tourists scan to make UPI payments at merchant locations in Sri Lanka?

A) India QR

B) Lanka QR

C) SriPay QR

D) RuPay QR

Answer: B

- Indian tourists can make payments in Sri Lanka by scanning LankaQR codes using their existing UPI-enabled mobile applications.
- **Key Facts about UPI in Sri Lanka:**
- **Official Launch:** UPI services were officially launched in Sri Lanka on February 12, 2024, during a virtual ceremony attended by Prime Minister Narendra Modi and Sri Lankan President Ranil Wickremesinghe.
- **Operational Mechanism:** The system works through a partnership between NPCI International Payments Limited (NIPL) and LankaPay, Sri Lanka's national payment network.
- **Activation:** Users must first activate "International UPI" on their preferred app (such as PhonePe, Google Pay, or Paytm).



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- **The Tribes Art Fest (TAF) 2026** was a national cultural event held at the historic Travancore Palace on K.G. Marg, New Delhi, from March 2 to March 13, 2026.
- Organised by the Ministry of Tribal Affairs in collaboration with FICCI and the National Gallery of Modern Art (NGMA), the festival served as a premier platform for India's indigenous creative spirit.
- **Key Facts about Tribes Art Fest 2026:**
- **Scale:** The fest featured over 75 master tribal artists and showcased more than 1,000 artworks.
- **Diversity:** Represented over 30 distinct tribal art traditions, including Warli (Maharashtra), Gond (Madhya Pradesh), Bhil (Rajasthan/Gujarat), Dokra (West Bengal/Odisha), and Sohrai (Jharkhand).
- **Project Khum:** A major highlight was "Project Khum" (meaning 'flower' in Kokborok), a collaborative installation by tribal women artists focused on cultural memory and leadership.
- **Economic Impact:** The festival facilitated over ₹1.25 crore in artwork sales, with some artists seeing their monthly income jump from ₹25,000 to nearly ₹7 lakh due to direct market access.
- **Events:** Activities included live demonstrations, workshops for persons with special needs, and daily cultural performances like the Mundari Tribal Folk Dance and Puruliya Chhau

Q. 10. In which district was India's 10,000th Farmer Producer Organisation (FPO) registered, and what are its primary focal crops?

- A) Chitrakoot, Uttar Pradesh; Wheat and Mustard
- B) Bhagalpur, Bihar; Rice and Sugarcane
- C) Khagaria, Bihar; Maize, Banana, and Paddy
- D) Pali, Rajasthan; Custard Apple and Spices

Answer: C

- **Government Achieves Milestone of 10,000 Farmer Producer Organisations Registered Across the Country.**
- India has achieved the landmark registration of 10,000 Farmer Producer Organisations (FPOs) under its flagship central sector scheme, a major step toward empowering small and marginal farmers.



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- The 10,000th FPO was officially launched in the Khagaria district of Bihar. It specifically focuses on the cultivation and marketing of maize, banana, and paddy.
- **Key Facts: Formation and Promotion of 10,000 FPOs:**
- **Launch & Budget:** The Central Sector Scheme was launched on February 29, 2020, with a total budget outlay of ₹6,865 crore up to 2027-28.
- **Inclusivity & Membership:**
- Over 56.32 lakh farmers are mobilised under the scheme.
- Approximately 40% of members (nearly 22 lakh) are women farmers.
- 1,175 FPOs are registered with 100% women members.
- **Financial Support:**
- **Management Cost:** Each FPO receives up to ₹18 lakh over three years.
- **Equity Grant:** Matching grants up to ₹2,000 per member, capped at ₹15 lakh per FPO.
- **Credit Guarantee:** A facility of up to ₹2 crore per project loan to ensure institutional credit access.
- **Implementation:**
- Nodal agencies include the Small Farmers' Agribusiness Consortium (SFAC), NABARD, NCDC, and NAFED.
- FPOs are formed based on "Produce Clusters" and aligned with the One District One Product (ODOP) initiative.
- **Digital Integration:** Nearly 5,000 FPOs are onboarded on the Open Network for Digital Commerce (ONDC) to sell produce directly online.

Q. 11. The LPG tanker 'Nanda Devi', which recently arrived at Vadinar Port in Gujarat, transported its cargo from which country?

- A) Saudi Arabia
- C) Qatar

- B) United Arab Emirates
- D) Oman

Answer: C

- The LPG tanker Nanda Devi has successfully arrived at Vadinar Port in Devbhoomi Dwarka district of Gujarat.



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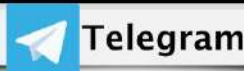
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- The vessel, which departed from Qatar and navigated the Strait of Hormuz, is carrying approximately 46,000 metric tons of LPG.
- **Key Facts:**
- **Vessel Name:** Nanda Devi (LPG Tanker).
- **Cargo:** Approximately 46,000 metric tons of LPG.
- **Origin:** Qatar.
- **Route:** Navigated the Strait of Hormuz, a critical global maritime chokepoint.
- **Destination:** Vadinar Port, Devbhoomi Dwarka, Gujarat.
- **Significance:** Vadinar is a major hub for energy imports, feeding refineries and the national LPG grid.

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Q. 6. In which year was the National Payments Corporation of India (NPCI) established, and where is its headquarters located?

A) 2007, New Delhi

B) 2008, Mumbai

C) 2010, Bengaluru

D) 2009, Hyderabad

Answer: B

Q. 7. Where is the headquarters of the Food Safety and Standards Authority of India (FSSAI) located?

A) Mumbai

B) Chennai

C) New Delhi

D) Kolkata

Answer: C

Q. 8. Who is the current CEO of YouTube (as of March 2026)?

A) Susan Wojcicki

B) Salar Kamangar

C) Neal Mohan

D) Sundar Pichai

Answer: C

Q. 9. In which year was the Central Sector Scheme for the formation and promotion of 10,000 Farmer Producer Organisations (FPOs) launched?

A) 2019

B) 2020

C) 2021

D) 2022

Answer: B

Q. 10. In which year were the three Presidency Banks (Bank of Bengal, Bank of Bombay, and Bank of Madras) merged to form the Imperial Bank of India?

A) 1806

B) 1921

C) 1935

D) 1955

Answer: B



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Isha Chauhan this side

I want to sincerely thank you for your excellent content, especially the booster PDFs, quizzes, and General awareness material, your content is the best for current affairs and financial awareness, and it played a crucial role in my preparation.

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Thank you so much for your consistent efforts and support to banking aspirants. I will always be thankful to you and your team Sir

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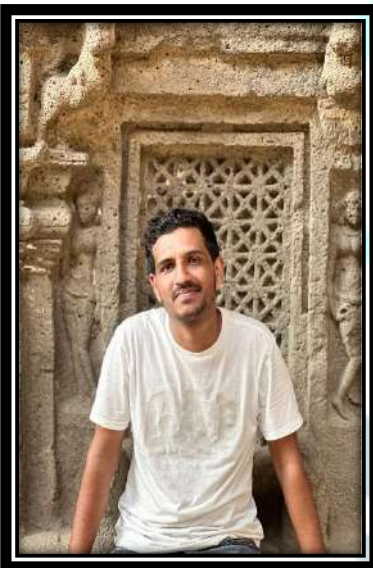
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(<https://aparchitexamwarriors.com/package/pdf>). I must say, the 9PM discussions we do are a real deep dive into the core of the news articles. The special free mocks just before the exam week are a grand revision & confidence builder thank you 4 your YouTube

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🎉 Congratulations "Dear Pragalbh P" For selected as SBI PO & God bless you.. Good Luck for your bright future.

Name - Pragalbh P
State - Kerala
Selected as an - SBI PO

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**THE TOP 12 STUDENTS OF APARCHIT'S WARRIOR WHO WERE
SELECTED IN IBPS PO AND IBPS CLERK 2023 WITH THE
HIGHEST MARKS IN GA**





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 <p>129.8 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD (🔥)</p> <p>NAME - PRIYADARSHINI KALIYAMOORTHY ROLL NO - 2120036944 SELECTED IN - RRB PO SAPTHA GIRI GRAMEEN BANK STATE - TAMILNADU</p>	 <p>24.3 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GARVITA VARSHNEY ROLL NO - 2603003298 SELECTED IN - ARYAVART GRAMIN BANK CLERK STATE - UTTAR PRADESH</p>	 <p>127.0 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - ISHITA GARG ROLL NO - 2283004123 STATE - PUNJAB BANK - PUNJAB GRAMIN BANK</p>	 <p>97.8 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - NIPUN ROLL NO - 1533002831 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>154.5 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - PRAVEEN ROLL NO - 1801005776 SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA</p>
 <p>34.5 KB APARCHIT'S GRAMIN BANK</p> <p>Name: Bathina Maneesha Rollno: 2543024278 Selected in : RRB clerk State : Telangana</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - BATHINA MANEESHA ROLL NO - 2543024278 SELECTED IN - RRB CLERK STATE - TELAGANA</p>	 <p>30.3 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - NISHU SHARMA ROLL NO - 1523008901 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>84.9 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GURIYA KUMARI ROLL NO - 1373006773 SELECTED IN - RRB CLERK DAKSHIN BIHAR GRAMEEN BANK</p>	 <p>17.7 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - GURPREET KAUR ROLL NO - 2283002821 BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB</p>	 <p>15.7 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - MANU VARGHESE ROLL NO - 2110710970 BANK - KERALA GRAMEEN BANK CLERK</p>



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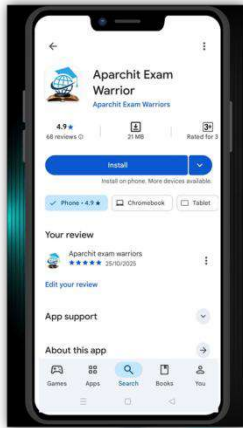
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