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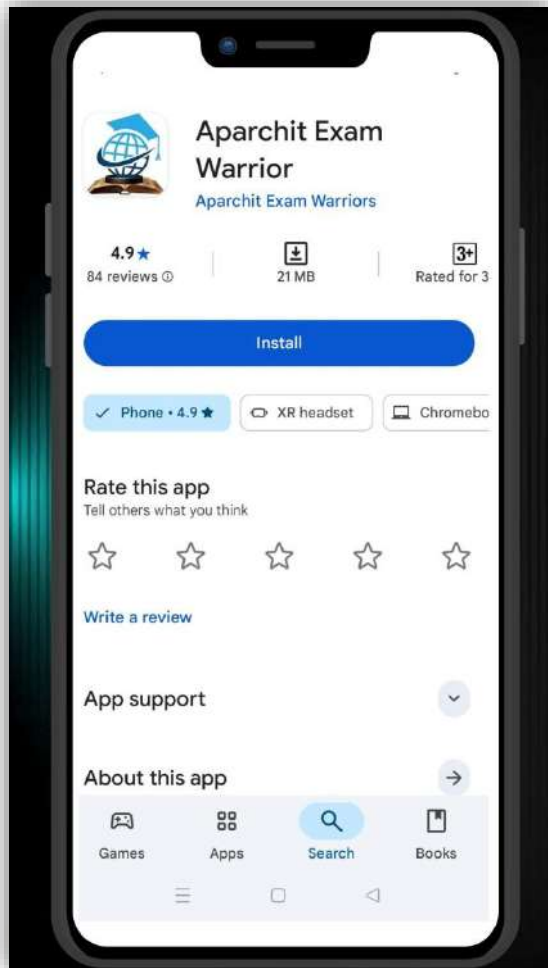
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**Aparchit Sir** is not just an educator, but a seasoned aspirant who has successfully Cracked SSC(2019) & Defence(2020), Bank (SBI PO & RRB Clerk 2022) Examinations . Having navigated the evolving patterns of these major recruitment boards, Deep understands 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.

His method goes beyond rote memorization; He bridges the gap between Current affairs and Static GK to help you tackle the analytical questions now common in **Banking, Insurance and SSC -pattern exams.**

Founder of **Aparchit Exam Warrior** YouTube channel he is dedicated to simplifying complex topics for aspirants across India.

He is committed to simplifying complex current affairs into digestible, revision-friendly notes that stay with you until the final exam day.

Every topic in the PDF is curated based on a deep analysis of **previous years' questions (PYQs)** and recent trends across major government boards.



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## Aparchit Free 3<sup>rd</sup> April Current Affairs MCQs With Details English Pdf By Aparchit Exam Warriors

**Q. 1. Which organisation has the Unique Identification Authority of India (UIDAI) partnered with to display authorised Aadhaar centres on a digital mapping platform?**

- A) MapmyIndia  
B) Google Maps  
C) Apple Maps  
D) ISRO (Bhuvan)

**Answer: A**

- UIDAI signs agreement with MapmyIndia to enable Aadhaar centres on Mappls App.
- UIDAI signed a formal agreement with MapmyIndia on April 1, 2026, to enable the display of verified Aadhaar centres on its Mappls App.
- This collaboration aims to help citizens find the nearest authorised centres and identify services like adult/child enrolment or mobile/address updates.
- It helps residents locate the nearest authorised Aadhaar centres and identify them based on the specific services offered, such as adult or child enrolment and mobile or address updates.

### UIDAI IN NEWS 2025-26

- ☞ UIDAI signs agreement with MapmyIndia to enable Aadhaar centres on Mappls App.
- ☞ UIDAI launched its first structured Bug Bounty Programme on March 11, 2026, to enhance the cybersecurity of the Aadhaar ecosystem.
- ☞ UIDAI joins hand with Google for displaying authorised Aadhaar Centres on Google Maps.
- ☞ UIDAI has introduced a new, friendly mascot named 'Udai' (उदय) to make Aadhaar-related services more relatable, accessible, and user-friendly.
- ☞ Designer of Udai: Arun Gokul
- ☞ UIDAI completes over one crore biometric updates for schoolchildren across India.
- ☞ UIDAI has launched a new Aadhaar app that can be used for age verification under the Digital Personal Data Protection Act (DPDP Act) without sharing any additional data.
- ☞ UIDAI has inaugurated a new UIDAI Aadhaar Seva Kendra (ASK) at Mangaluru, Dakshina Kannada.



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UIDAI has set up a high-level expert panel to develop the 'Aadhaar Vision 2032' framework, aimed at securing the country's digital identity ecosystem.

UIDAI has launched the Scheme for Innovation and Technology Association with Aadhaar (SITAA) to foster innovation and collaboration in the digital identity domain.

## Unique Identification Authority of India (UIDAI)

Headquarters: New Delhi

Established: Initially on 28 January 2009 (as an attached office of the Planning Commission).

Statutory Status: Re-established as a statutory authority on 12 July 2016 under the Aadhaar Act, 2016.

Parent Ministry: Ministry of Electronics and Information Technology (MeitY).

Regional Offices: There are 8 regional offices located in Bengaluru, Chandigarh,

Delhi, Hyderabad, Guwahati, Lucknow, Mumbai, and Ranchi.

Technology Centre: Located in Bengaluru.

**Q. 2. According to the RBI circular issued in April 2026, which group(s) are now permitted to exchange Indian Rupee (INR) notes at foreign exchange counters in the departure halls of international airports beyond the immigration or customs desk?**

A) Only Non-Residents

B) Only Indian Residents

C) Both Residents and Non-Residents

D) Only Foreign Tourists

**Answer: C**

- **The Reserve Bank of India (RBI)** issued a circular on April 2, 2026, expanding currency exchange facilities at international airports to include Indian residents.
- This move aims to enhance traveler convenience and streamline foreign exchange access at critical departure points.
- The RBI's latest amendment to the Master Direction on Money Changing Activities explicitly allows both residents and non-residents to exchange INR notes at counters located in Duty-Free Areas or Security Hold Areas beyond immigration/customs.
- **Key Facts of the 2026 Amendment**
- **Effective Date:** The circular (A.P. (DIR Series) Circular No. 04) was dated April 2, 2026.



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- **Legal Framework:** These directions were issued under Sections 10(4) and 11(1) of the Foreign Exchange Management Act (FEMA), 1999.
- **Location of Counters:** The facility is available in departure halls specifically in the Duty-Free Area (DFA) or Security Hold Area (SHA).
- **Currency Limits (General):** While this specific circular focuses on the location and access of exchange, general FEMA rules still limit residents to carrying ₹25,000 in physical INR notes when traveling abroad.
- **Purpose:** The expansion is intended to help travelers manage unspent Indian currency and reduce last-minute forex issues after passing through security checkpoints

**Q. 3. Which of the following insurance companies was NOT retained as a D-SII by IRDAI for FY 2025-26?**

- A) Life Insurance Corporation of India (LIC)
- B) General Insurance Corporation of India (GIC Re)
- C) ICICI Lombard General Insurance Company
- D) The New India Assurance Company Ltd

**Answer: C**

- **IRDAI** retains LIC, GIC Re, New India Assurance as D-SIIs for FY26.
- The Insurance Regulatory and Development Authority of India (IRDAI) has retained Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC Re), and The New India Assurance Company as Domestic Systemically Important Insurers (D-SIIs) for FY 2025-26.
- These state-owned entities are deemed "too big or too important to fail" (TBTF) due to their size and market importance, requiring enhanced regulatory supervision.
- **Key Facts about D-SIIs:**
  - **Designated Companies:** LIC (life), New India Assurance (non-life), and GIC Re (reinsurer).
  - **Significance:** These firms are considered "too big to fail" (TBTF), meaning their failure could cause significant domestic financial disruption.
  - **Regulatory Focus:** Subject to enhanced supervision, improved corporate governance, and stronger risk management frameworks



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- **Consistency:** These three public sector entities have maintained this status since 2020-21.
- This list mirrors the Reserve Bank of India's (RBI) designation of "Domestic Systemically Important Banks" (D-SIBs), which currently includes SBI, ICICI Bank, and HDFC Bank.

## IRDAI IN NEWS 2025-26

- ✎ The Insurance Regulatory and Development Authority of India (IRDAI) is set to roll out standardised insurance products on the Bima Sugam platform in 2026.
- ✎ IRDAI approves registration of Allianz Jio Reinsurance & Kiwi General Insurance.
- ✎ IRDAI has proposed that all insurers adopt Indian Accounting Standards (Ind AS) starting April 1, 2026.
- ✎ IRDAI Reconstitutes Reinsurance Advisory Committee for Three Years under A.V. Girija Kumar in January 2026.
- ✎ TRAI Mandates Adoption of 1600-Series Numbers for Service Calls by IRDAI-Regulated Entities.
- ✎ IRDAI has imposed a Rs 1 crore penalty on Liberty General Insurance for violating outsourcing norms and policyholder protection regulations.
- ✎ IRDAI has imposed a penalty of ₹5 crore on Policybazaar Web Aggregator Private Limited, now known as Policybazaar Insurance Brokers Private Limited.
- ✎ 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 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.



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- **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. 4. Which country recently completed four years of a trade pact with India, with bilateral trade reaching \$24.1 billion in FY 2024-25?**

- A) United Arab Emirates (UAE)      B) Australia  
C) Mauritius      D) Japan

**Answer: B**

- **India-Australia** ECTA agreement completes 4 years, trade reaches USD 24.1 billion in FY24-25.
- The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA), signed on April 2, 2022, completed four years in 2026.
- In the financial year 2024-25, total bilateral trade reached \$24.1 billion.
- The India-Australia ECTA was signed on April 2, 2022, and marked its four-year anniversary in April 2026. Official data confirms that total bilateral trade for FY 2024-25 hit \$24.1 billion, with Indian exports to Australia more than doubling since 2020-21.
- **Key Facts about Ind-Aus ECTA:**
- **Export Growth:** India's exports to Australia rose from \$4 billion in FY 2020-21 to \$8.5 billion in FY 2024-25.
- **Zero-Duty Access:** As of January 1, 2026, 100% of Indian exports are eligible for zero-duty market access into Australia.
- **Major Sectors:** Significant growth was recorded in textiles, pharmaceuticals, chemicals, and agricultural products.







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**Q. 8. Which indigenous technology will be used for the first time on a commercial scale at the Lakhanpur Coal-to-Ammonium Nitrate Project?**

- A) Integrated Gasification Combined Cycle (IGCC)
- B) Pressurised Fluidised Bed Gasification (PFBG)
- C) Entrained Flow Gasification
- D) Plasma Gasification

**Answer: B**

- **BCGCL and MCL Sign Landmark Land Leasing Agreement for Coal to Ammonium Nitrate Project at Lakhanpur, Odisha.**
- Bharat Coal Gasification and Chemicals Limited (BCGCL) and Mahanadi Coalfields Limited (MCL) signed a land leasing agreement for India's first indigenous Coal-to-Ammonium Nitrate Project at Lakhanpur, Odisha.
- **Key Project Facts:**
- **Total Investment:** Approximately ₹25,000 crore.
- **Production Capacity:** Planned for 2,000 tonnes per day (TPD) of ammonium nitrate.
- **Technology:** First commercial-scale use of Pressurised Fluidised Bed Gasification (PFBG) technology, developed indigenously by Bharat Heavy Electricals Limited (BHEL).
- **Land Area:** Spread over approximately 350 acres of land provided by MCL.
- **Joint Venture (BCGCL):** A JV between Coal India Limited (CIL) and BHEL, with CIL holding 51% and BHEL 49% equity.
- **Financial Support:** The Ministry of Coal has extended ₹1,350 crore in financial assistance for the project.
- **Contracts:** Major Lump Sum Turnkey (LSTK) packages have been awarded to BHEL and Larsen & Toubro (L&T).





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- Q. 10. Which country is the host of the 15th Conference of the Parties (COP15) to the Convention on the Conservation of Migratory Species of Wild Animals (CMS) in 2026?**
- A) Brazil  
B) Uzbekistan  
C) India  
D) Germany

**Answer: A**

- **The 15th Conference** of the Parties (COP15) to the Convention on the Conservation of Migratory Species of Wild Animals (CMS) concluded on 29 March 2026 in Campo Grande, Brazil.
- The summit, themed "Connecting Nature to Sustain Life," resulted in the addition of 40 new species to the convention's protected appendices to combat rising extinction risks.
- CMS COP15 added 40 species (including the Cheetah, striped hyena, snowy owl, giant otter, and great hammerhead shark) to its Appendices to ensure stricter international conservation.
- **Key Facts from CMS COP15:**
- **Location & Venue:** Held in Campo Grande, Brazil, the gateway to the Pantanal (the world's largest tropical wetland) from 23 to 29 March 2026.
- **Notable New Protected Species:**
- **Terrestrial:** Cheetah and Striped Hyena.
- **Avian:** Snowy Owl, Hudsonian Godwit, and several Gadfly petrels.
- **Aquatic:** Giant Otter, Great Hammerhead Shark, and three types of Thresher Sharks.
- **Urgent Warnings:** An interim report released during the summit revealed that 49% of CMS-listed species are in decline, and 24% are facing extinction.
- **Strategic Decisions:** Parties approved 39 binding resolutions and 16 new international cooperation initiatives, including multi-species conservation plans for the Amazon region.
- **Future Outlook:** The next meeting, COP16, is scheduled to be held in Bonn, Germany in 2029, marking the 50th anniversary of the Bonn Convention.



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## STATIC GK Based Current Affairs MCQs 3 April 2026

**Q. 1. National Waterway-2 (NW-2) in India is developed on which river and connects which two locations?**

- A) Ganga River: Prayagraj to Haldia
- B) Brahmaputra River: Sadiya to Dhubri
- C) West Coast Canal: Kottapuram to Kollam
- D) Krishna River: Vijayawada to Muktyala

Answer: B

**Q. 2. Where is the headquarters of the CITES Secretariat located?**

- A) Washington, D.C., USA
- B) Nairobi, Kenya
- C) Geneva, Switzerland
- D) Gland, Switzerland

Answer: C

**Q. 3. Where is the headquarters of the Drugs Controller General of India (DCGI) established?**

- A) Mumbai
- B) Kolkata
- C) New Delhi
- D) Chennai

Answer: C

**Q. 4. In which year was the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) originally launched?**

- A) 2014
- B) 2008
- C) 2015
- D) 2016

Answer: B

**Q. 5. When was the first edition of the Raisina Dialogue held?**

- A) March 2015
- B) March 2016
- C) January 2017
- D) February 2018

Answer: B



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**Q. 6. The Raisina Dialogue is designed on the lines of which international conference?**

- A) Munich Security Conference
- B) Shangri-La Dialogue
- C) Davos Summit
- D) Valdai Discussion Club

**Answer: B**

**Q. 7. The Geological Survey of India (GSI) is an attached office under which ministry?**

- A) Ministry of Earth Sciences
- B) Ministry of Environment, Forest and Climate Change
- C) Ministry of Mines
- D) Ministry of Petroleum and Natural Gas

**Answer: C**

**Q. 8. Where is the headquarters of the Competition Commission of India (CCI) located, and in which year was it established?**

- A) Mumbai; 2002
- B) New Delhi; 2003
- C) Kolkata; 2009
- D) Chennai; 2007

**Answer: B**

**Q. 9. What is the total number of Aspirational Districts identified under the NITI Aayog's Aspirational Districts Programme (ADP)?**

- A) 115
- B) 112
- C) 117
- D) 110

**Answer: B**

**Q. 10. The Office of the Registrar General and Census Commissioner of India functions under which Union Ministry?**

- A) Ministry of Statistics and Programme Implementation
- B) Ministry of Health and Family Welfare
- C) Ministry of Home Affairs
- D) Ministry of Social Justice and Empowerment

**Answer: C**



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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.

Sir Last year My elder sister got selected as an IBPS PO in BANK OF INDIA (<https://t.me/gadiscussionchannel/32985>). She followed your content with full trust and strongly recommended that I do the same.

I followed your booster PDFs and quizzes regularly, which helped me build strong clarity and confidence.

I'm happy and grateful to share that this year I have been selected as a Probationary Officer in BANK OF BARODA 🙏 😊. This success would not have been possible without your guidance and quality content.

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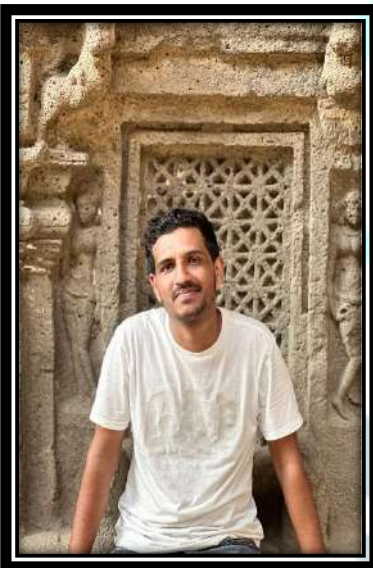
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(<https://aparchitexamwarriors.com/package/pdf>). I must say, the 9PM discussions we do are a real deep dive into the core of the news articles. The special free mocks just before the exam week are a grand revision & confidence builder thank you 4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

(<https://www.youtube.com/@AparchitExamWarriors>) classes & 4 providing such a nice Platform

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**THE TOP 12 STUDENTS OF APARCHIT'S WARRIOR WHO WERE  
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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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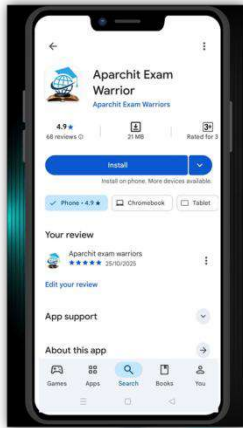
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