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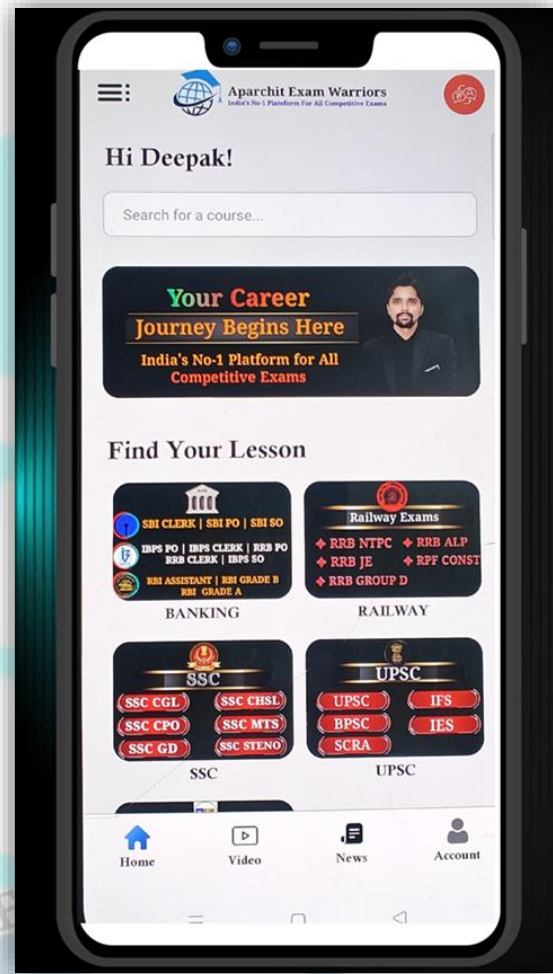
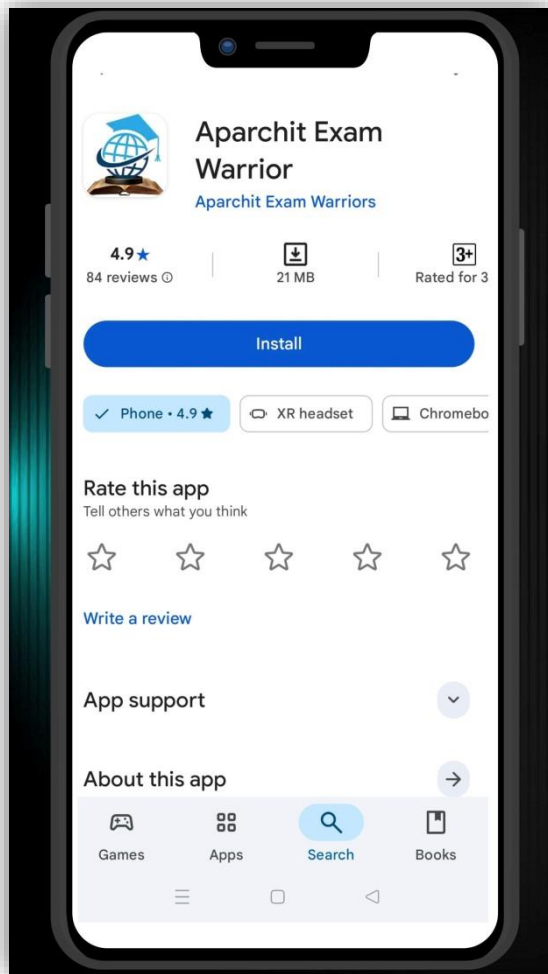
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About Aparchit 2.0 Sir PDFs

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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Parties (COP33) in 2028. This decision, announced by the **Ministry of External Affairs (MEA)** on April 17, 2026, marks a withdrawal of the proposal first made by Prime Minister Narendra Modi at COP28 in Dubai.

- **Key Facts about India's COP33 Withdrawal Official Reason:** The MEA stated the withdrawal followed a "review of its commitments for 2028". Spokesperson Randhir Jaiswal noted that "several issues" were considered while maintaining that India remains fully committed to its climate responsibilities.
- **Previous Hostings:** India has hosted a COP summit only once before—**COP8 in 2002**—which was a relatively low-key event.
- **Regional Grouping:** COP hosting rotates among five UN regional groups; COP33 is designated for the **Asia-Pacific group**.
- **Remaining Contenders:** With India's exit, **South Korea** is currently the only other country that has expressed interest in hosting the 2028 summit.
- **Confirmed Future Hosts: COP31 (2026):** Jointly hosted by **Turkey** and Australia.
- **COP32 (2027):** Hosted by **Ethiopia** (Addis Ababa). Brazil is scheduled to host COP30 in 2025 in Belém do Pará.

SOME CURRENT AND UPCOMING SUMMITS IN NEWS 2025-26

AI Summit	<ul style="list-style-type: none"> 2026 - INDIA 2027 - Switzerland 2028 - UAE
G20	<ul style="list-style-type: none"> 2025 host - South Africa 2026 host - USA
G7	<ul style="list-style-type: none"> 2025 host - Canada 2026 host - France
NATO	<ul style="list-style-type: none"> 2025 host - Netherlands 2026 host- Turkiye 2027- Albania
SCO	<ul style="list-style-type: none"> 2025 host - China



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	<ul style="list-style-type: none"> ☞ 2026 host- Kyrgyzstan ☞ 2027 host- Pakistan
☞ BRICS	<ul style="list-style-type: none"> ☞ 2025 host - Brazil ☞ 2026 host- India
☞ ASEAN	<ul style="list-style-type: none"> ☞ 2025 host- Malaysia ☞ 2026 host - Philippines ☞ 2027 host - Singapore
☞ Cop29	☞ Baku, Azerbaijan (2024)
☞ Cop30	☞ Belem, Brazil (2025)
☞ Cop31	☞ Jointly Turkey & Australia (2026)
☞ Cop32	☞ Ethopia (2027)
☞ Cop33	☞ South Korea (2028)
☞ <u>Other member countries that are in the news:-</u>	
☞ EAEU	☞ Armenia, Belarus, Kazakhstan, Kyrgyzstan, Russia
☞ EFTA	☞ Iceland, Norway, Liechtenstein, Switzerland
☞ MERCOSUR	☞ Argentina, Brazil, Uruguay, Paraguay
☞ Seychelles becomes Colombo Security Conclave (CSC) as its sixth full member in November 2025(total 6 members are= India, Srilanka, Maldives, Mauritius, Bangladesh and Seychelles)	

Q. 5. Under the updated Master Direction effective April 1, 2026, what is the incentive for banks for the exchange of soiled notes in denominations of ₹50 and below?

- A) ₹1 per packet
- B) ₹2 per packet
- C) ₹5 per packet
- D) ₹10 per packet

Answer: B

- The Reserve Bank of India (RBI) issued the **Master Direction on Incentives for Currency Distribution and Exchange and Penalties** effective April 1, 2026.



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- This consolidated framework integrates the **Clean Note Policy** objectives with financial incentives for efficient currency handling and strict penalties for operational deficiencies.
- **Key Facts from the Master Direction Incentives for Infrastructure: New Currency Chests (CCs):** RBI may reimburse up to **100% of capital expenditure** (capped at ₹50 lakh) for setting up CCs in the North Eastern region or inaccessible/hilly areas like Jammu & Kashmir and Ladakh.
- **Revenue Support:** Up to **50% of revenue expenditure** can be reimbursed for the initial years of operation in these difficult terrains.
- **Service-Based Incentives: Soiled Note Exchange:** Banks receive **₹2 per packet** for exchanging soiled notes in denominations of ₹50 and below.
- **Mutilated Notes:** An incentive of **₹2 per piece** is paid for adjudicating mutilated notes. **Coin Distribution:** Banks receive **₹65 per bag** for coin distribution, with an **additional ₹10 per bag** for distribution in rural and semi-urban areas.
- **Operational Penalties: CCTV Failures:** A penalty of **₹5,000 per instance** is levied for non-functional CCTVs, increasing to **₹10,000** for repeat violations.
- **Service Refusal:** Denying exchange facilities or refusing to issue coins (despite having stock) attracts a **₹10,000 penalty** per instance.
- **Reporting Delays:** A flat penalty of **₹50,000** is levied for delayed reporting of "net deposits" in currency chest transactions.
- **ATM Cash-outs:** Non-replenishment of ATMs resulting in cash-out for more than **10 hours in a month** attracts a flat penalty of **₹10,000 per ATM**.

Q. 6. Which bank's overseas branch is currently facilitating Chinese yuan payments for Indian refiners to settle Iranian oil purchases?

A) State Bank of India (SBI), Singapore branch

B) ICICI Bank, Shanghai branch

C) HDFC Bank, Hong Kong branch

D) Bank of Baroda, Dubai branch

Answer: B

- Indian refiners, including state-run **Indian Oil Corp (IOC)** and private **Reliance Industries**, are



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currently utilizing a temporary US sanctions waiver to settle payments for rare Iranian oil cargoes in **Chinese yuan**.

- These transactions are being routed through the **Shanghai branch of ICICI Bank** to bypass the US dollar-denominated financial system. Indian refiners like IOC and Reliance are routing funds in Chinese yuan through **ICICI Bank's Shanghai branch** to seller accounts.
- **Key Facts on the Payment Mechanism Temporary Waiver:** The US Treasury issued a 30-day waiver (effective around March 20, 2026) allowing the sale of Iranian oil already loaded on tankers at sea to stabilize global prices.
- **Looming Deadline:** US Treasury Secretary Scott Bessent confirmed the waiver for Iranian oil is set to expire on **Sunday, April 19, 2026**, and will not be renewed.
- **Historical Import:** This marks India's **first Iranian oil import in seven years** (since 2019), with IOC recently purchasing 2 million barrels valued at approximately **\$200 million**.
- **Broader Strategy:** Indian refiners have similarly used Chinese yuan to settle some **Russian oil purchases** to navigate Western financial restrictions

Q. 7. According to the latest DGFT notification effective from April 2026, which of the following banks is authorized to import ONLY gold until March 31, 2029?

- A) State Bank of India B) HDFC Bank
C) Sberbank D) Industrial and Commercial Bank of China (ICBC)

Answer: C

Q. 8. According to the latest DGFT notification effective from April 2026, which of the following Indian banks is authorized to import ONLY gold until March 31, 2029?

- A) State Bank of India B) HDFC Bank
C) Union Bank of India D) ICICI Bank

Answer: C



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Q. 9. How many banks have been authorized by the Reserve Bank of India (RBI) to import both gold and silver until March 31, 2029?

A) 12

B) 15

C) 17

D) 20

Answer: B

- **RBI Permits 17 Banks To Import Gold, Silver Till March 2029.** The Indian government, through the **Directorate General of Foreign Trade (DGFT)**, issued a notification on **April 17, 2026**, authorizing a total of **17 banks** to import bullion (gold and silver). This authorization is valid for a three-year period, specifically from **April 1, 2026, to March 31, 2029**.
- This updated list includes **15 banks** permitted to import both gold and silver, and **2 banks**—Union Bank of India and Sberbank—authorized to import **only gold**.
- **Key Facts on the Bullion Import Authorization Authorized Entities: Both Gold and Silver (15 Banks):** Includes major players like State Bank of India, **HDFC Bank**, **ICICI Bank**, **Axis Bank**, **Kotak Mahindra Bank**, and **Industrial and Commercial Bank of China (ICBC)**.
- **Gold Only (2 Banks):** Union Bank of India and **Sberbank**. **Regulatory Context:** The list was updated under **Appendix 4B** of the **Handbook of Procedures, 2023**, in exercise of powers under the Foreign Trade Policy (FTP), 2023.
- **Market Impact:** The notification ended a procedural delay that left approximately **5 metric tonnes of gold** and **8 metric tonnes of silver** stuck at customs. The timing was critical as it preceded **Akshaya Tritiya** (April 19, 2026), a peak period for gold demand in India.
- **Shift in Policy:** This revised list is larger than the previous year's, with **Deutsche Bank** and **Indian Overseas Bank** now permitted for both metals, whereas the latter was previously limited to gold.

Q. 10. According to the IMF's April 2026 World Economic Outlook, which country overtook India in 2025, causing it to slip to the 6th largest economy in the world?

A) Japan

B) Germany

C) United Kingdom

D) France

Answer: C



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- The IMF's **April 2026 World Economic Outlook** reports that India's economy was valued at **\$3.92 trillion** in 2025. This caused it to slip from 5th to **6th place** in global nominal GDP rankings, as it was overtaken by the United Kingdom (\$4.00 trillion).
- **Key Facts from the April 2026 IMF Report GDP Size:** India's nominal GDP was estimated at **\$3.92 trillion** for 2025 and is projected to reach **\$4.15 trillion** in 2026.
- **Global Rankings (2025):**
 - 1. **USA** (\$30.8 trillion)
 - 2. **China** (\$19.6 trillion)
 - 3. **Germany** (\$4.7 trillion)
 - 4. **Japan** (\$4.44 trillion)
 - 5. **UK** (\$4.00 trillion)
 - 6. **India** (\$3.92 trillion).
- **Base Year Revision:** A technical adjustment to India's GDP base year (shifted to **FY2022-23**) also contributed to a one-time downward revision of nominal figures by approximately **2.8% to 4%**.
- **Future Projections:** India is expected to regain the **4th spot by 2027** and is on track to become the world's **3rd largest economy by 2031**

Q. 11. What is the new monthly wage ceiling range currently being considered by the Ministry of Labour and Employment for mandatory EPF coverage?

- A) ₹18,000 – ₹20,000 B) ₹21,000 – ₹23,000
C) ₹25,000 – ₹30,000 D) ₹35,000 – ₹40,000

Answer: C

Q. 12. Which two states recently revised their minimum wage for unskilled workers effective April 1, 2026, potentially impacting mandatory EPF contributions?

- A) Maharashtra and Karnataka B) Uttar Pradesh and Haryana
C) Tamil Nadu and Andhra Pradesh D) West Bengal and Bihar

Answer: B



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- The Ministry of Labour and Employment is currently reviewing a proposal to increase the **Employees' Provident Fund (EPF)** wage ceiling from its current limit of **₹15,000 per month** to a proposed range of **₹25,000 to ₹30,000**.
- **Key Facts on the Proposal Current Status:** The wage ceiling has remained unchanged at **₹15,000** since September 1, 2014.
- **Proposed Limit:** While various figures have been discussed, the most recent reports suggest a hike to **₹25,000 or ₹30,000**. **Impact on Workers:** An internal assessment suggests that increasing the ceiling to ₹25,000 could bring an additional **10 million (1 crore) individuals** under mandatory social security coverage.
- **Employer Resistance:** The proposal has faced pushback from employers concerned about higher **statutory compliance costs** and the impact on hiring.
- **Minimum Wage Reality:** In several states like **Haryana and Uttar Pradesh**, minimum wages for even unskilled or semi-skilled workers now exceed ₹15,000, which technically makes their EPF enrolment voluntary and risks their exclusion from social security.
- **Relationship to Labour Codes:** The rethink coincides with the implementation of **New Labour Codes** (effective April 2026), which mandate that basic pay must be at least **50% of total remuneration**



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STATIC GK Based Current Affairs MCQs 18th April 2026

Q. 1. Where is the headquarters of the World Wide Fund for Nature (WWF) located?

- A) Paris, France
- B) Gland, Switzerland
- C) London, UK
- D) Nairobi, Kenya

Answer: B

Q. 2. What is the minimum age required to become a member of the Rajya Sabha?

- A) 25 years
- B) 30 years
- C) 35 years
- D) 18 years

Answer: B



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Q. 3. Who is the current President of France?

- A) François Hollande
- B) Nicolas Sarkozy
- C) Emmanuel Macron
- D) Marine Le Pen

Answer: C

Q. 4. Which currency has the highest weightage in the IMF's Special Drawing Rights (SDR) basket?

- A) US Dollar
- B) Euro
- C) Chinese Renminbi (Yuan)
- D) Japanese Yen

Answer: A

Q. 5. Where and when was the first UN Climate Change Conference (COP 1) held?

- A) Paris, France (2015)
- B) Berlin, Germany (1995)
- C) Kyoto, Japan (1997)
- D) Rio de Janeiro, Brazil (1992)

Answer: B

Q. 6. Which of the following combinations correctly identifies the capital, currency, and current president (as of 2026) of China?

- A) Shanghai | Yen | Li Qiang
- B) Beijing | Renminbi | Xi Jinping
- C) Hong Kong | Yuan | Hu Jintao
- D) Beijing | Dollar | Zhao Leji

Answer: B

Q. 7. Which of the following statements is incorrect regarding ICICI Bank?

- A) Its corporate headquarters are located in Mumbai.
- B) Sandeep Bakhshi is the current Managing Director and CEO.
- C) The bank's tagline is "We Understand Your World."
- D) It was the first Indian bank to be listed on the New York Stock Exchange (NYSE).

Answer: C



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- The correct tagline for ICICI Bank is "Hum Hai Na, Khayal Aapka".

Q. 8. The Employees' Provident Fund (EPF) and the EPFO fall under the administrative control of which Union Ministry in India?

- A) Ministry of Finance
B) Ministry of Personnel, Public Grievances and Pensions
C) Ministry of Labour and Employment
D) Ministry of Commerce and Industry

Answer: C

Q. 9. Which of the following bodies of water are connected by the Strait of Hormuz?

- A) Red Sea and Gulf of Aden
B) Persian Gulf and Gulf of Oman
C) Mediterranean Sea and Atlantic Ocean
D) Andaman Sea and South China Sea

Answer: B

- Strait of Hormuz is a strategically vital waterway that links the Persian Gulf (to its west) with the Gulf of Oman and the Arabian Sea (to its southeast). It separates Iran from the Musandam Peninsula of Oman.

Q. 10. Who is the current Minister of External Affairs of India?

- A) Nitin Gadkari
B) Dr. S. Jaishankar
C) Amit Shah
D) Rajnath Singh

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.

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

And to all the new aspirants, for General Awareness and financial awareness, you can blindly follow APARICHIT BOOSTER Pdfs and classes (<https://t.me/gadiscussionchannel/34831>).



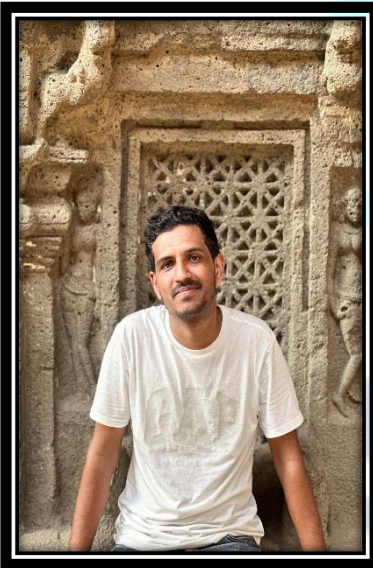
My name is Harish & I am from Bangalore. I have been selected as a Probationary Officer-XIV in Bank of Baroda. I have been following Aparchit sir 4 current affairs since the beginning of my preparation. I had regularly used your PDFs, the newspaper articles on the channel

(https://t.me/Aparchit_Super_CA_Pdfs) & the bot quizzes in my preparation. These 3 things combined helped me develop the confidence while facing both mocks & real exams. I can vouch 4 the quality & exam relevance of your CA & CA Boosters

(<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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Wishing you a successful, fulfilling, and bright career ahead!



Heartiest Congratulations to My Dear Warrior **Rathina Balaji M!**

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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 GRAMINEEN</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>24.0 KB #APARCHIT'S GRAMINEEN</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>128.0 KB #APARCHIT'S GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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 GRAMINEEN</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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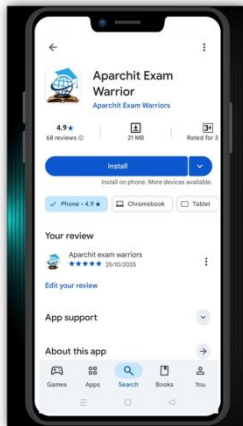
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