

Spardhaguru India Private Limited Daily Concurrent News

10 Years of Excellence



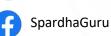
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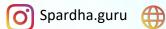


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Parliament's



England's

Today in History on 20 OCT

1296 - Alauddin Khilji takes over the throne of Delhi:

October 1296 - Alauddin Khilji takes over the throne of Delhi Alauddin Khilji becomes the second ruler of the Khilji dynasty of the Delhi Sultanate. He gained power by killing his uncle and father-in-law Jalaluddin Khilji. Alauddin made many tough reforms to consolidate his power, such as changes in the market system and agricultural taxes. He successfully faced the Mongol invasions and expanded the Delhi Sultanate extensively.

safe from foreign influence.

attitude

recognize him as King of Spain. The dispute arose because of political and religious differences between England and Spain. This decision reflects

independence, which wanted to keep its country

towards



> 1555 - Parliament of England refuses to recognize Philip as King of Spain:

1555 – Parliament of England refuses to recognize Philip as King of Spain Philip was the husband of Mary I, Queen of England, and Parliament refused to

1871 - First amateur outdoor athletic games held in the US (New York):

On October, 1871, the first amateur outdoor athletic games were held in New York. This event was an important step in the development of American sports culture and was followed by organized sports in schools and colleges. It played an important role in popularizing athletic events.



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> 1934 - Jayaprakash Narayan formed the Congress Socialist Party:

Jayaprakash Narayan and his colleagues formed a Socialist Party within the Indian National Congress. Its aim was to establish an egalitarian and independent India based on the principles of socialism. The party became an important stream in the freedom movement and broke away from the Congress and promoted socialist ideology.



1945 - Women in France get the right to vote for the first time:

After World War II, women in France got the right to vote for the first time on October 1945. This was a major change in French society, giving women

political rights and making them a part of society with equality and freedom.



Important NEWS on 20 OCT

National News

IndiaAI Launches Face Authentication Challenge for Exams

In a decisive step toward enhancing transparency and fairness in India's public examination system, IndiaAI, under the Ministry of Electronics and Information Technology (MeitY), has launched the Face Authentication Challenge. This nationwide competition calls on startups and companies to create a secure, AI-powered facial verification system that can eliminate duplicate or fraudulent applications, helping uphold the sanctity of meritbased selections in large-scale exams.

Key Points:

India's public recruitment and examination systems, including agencies like the UPSC, SSC, and state boards, face challenges related to identity fraud, impersonation, and duplicate applications.

Traditional logic-based systems largely fail to detect such discrepancies.

To combat this, AI-powered facial authentication offers a reliable alternative, enabling accurate image

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verification and duplicate removal across vast applicant databases.

FASTag Annual Pass Crosses 25 Lakh Users in 2 **Months**

The FASTag Annual Pass, launched on August 2025, has crossed a major milestone by attracting over 25 lakh users within just two months. With 5.67 crore transactions already recorded, this initiative marks a significant step in simplifying and economizing highway travel across India.

Key Points:

Crossing the 2.5 million user mark so soon after its launch reflects the widespread public interest and trust in the infrastructure and digital initiatives of the National Highways Authority of India (NHAI).

With this, NHAI further strengthens its mission of providing safe, fast, and efficient road transportation across the country.

International News

US Announces \$20 Billion Aid to Stabilize Argentina

In a high-profile diplomatic move, the United States has unveiled a \$20 billion financial aid package to help Argentina navigate its worsening currency and economic crisis. The announcement came after a bilateral meeting between US President Donald Trump and Argentine President Javier Milei at the White House. The aid is intended to restore investor confidence and prevent a financial collapse in Argentina, which is grappling with severe economic instability ahead of its midterm elections scheduled for October 2025.

Sports

Messi Becomes Top Assist Maker in International **Football**

In a dazzling display of playmaking brilliance, Lionel Messi etched another chapter in football history by becoming the all-time leader in international assists. In Argentina's 6-0 rout of Puerto Rico, the 38-yearold icon provided two assists, taking his total to 60surpassing both Neymar and Landon Donovan on the all-time list.

Key Points:

Interestingly, Messi made his first assist for Argentina in a 6-0 FIFA World Cup win against Serbia and Montenegro in 2006.

Nineteen years later, with the same scoreline, he broke this record—reflecting the poetic symmetry of his career.

Abhishek, Mandhana Win ICC Player of the Month October 2025

Indian cricket celebrated a proud moment in September 2025 as Abhishek Sharma and Smriti Mandhana were named ICC Players of the Month for their exceptional performances in international cricket. Both left-handed openers, they stood out with match-winning knocks and career milestones that resonated across global rankings and fan votes.

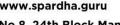
Banking/Economy

Bajaj Finserv AMC Launches 'Pay with Mutual Fund' via UPI

Bajaj Finserv AMC has unveiled a groundbreaking feature that bridges investing and daily payments the 'Pay with Mutual Fund' facility. In collaboration with fintech firm Curie Money, this innovation allows investors to use their mutual fund units to make UPI transactions, seamlessly blending the world of asset growth with real-time spending needs.

Key Points:













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This new feature enables investors to scan any UPI QR code and make direct payments using their mutual fund investments.

The transaction is routed through the investor's bank account, while the underlying amount is withdrawn from a liquid mutual fund in real time.

State News

Aran Illam

Tamil Nadu Chief Minister launched 'Aran Illam' shelter homes for transgender persons. Two homes were opened in the first phase—one in Shenoy Nagar, Chennai, and the other in Anna Nagar, Madurai. Transgender individuals above 18 years with an ID from the State Transgender Welfare Board are eligible to stay. The shelter duration ranges from one month to three years based on individual needs. The homes provide counselling, education, free legal help, and support for family reintegration.



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Current affairs MCQS on 20 OCT

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Q.1. Recently, Prime Minister Narendra Modi inaugurated development projects worth how much amount in Kurnool, Andhra Pradesh?

- (a) ₹10,500 crore
- (b) ₹12,000 crore
- (c) ₹13,430 crore
- (d) ₹14,000 crore

Answer: (c) ₹13,430 crore

Prime Minister Narendra Modi inaugurated, laid the foundation stone, and dedicated to the nation several development projects worth approximately ₹13,430 crore in Kurnool, Andhra Pradesh. These projects span key sectors including industry, power transmission, roads, railways, manufacturing, and petroleum and natural gas. Addressing a public gathering in Kurnool, the Prime Minister highlighted India's rapid progress in clean energy and electricity access.













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Q.2. India's trade deficit increased to how many billion dollars in September 2025, the highest in 11 months?

- (a) \$28.5 billion
- (b) \$30.2 billion
- (c) \$32.15 billion
- (d) \$35.6 billion

Answer:(c) \$32.15 billion

India's trade deficit widened sharply to a record US\$32.15 billion in September 2025—the highest in 11 months. According to data released by the Commerce Ministry, the increase was much higher than anticipated. The increase was due to a sharp increase in imports and a relatively slower growth in exports, as well as the impact of the recent US tariff hike on Indian goods. This comes at a time when crucial trade negotiations are underway between India and the US, in which India is preparing to increase energy imports from the US and secure its purchases of Russian oil.

Q.3. Which AMC recently launched the 'Pay with Mutual Funds' feature for UPI payments?

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- (a) HDFC AMC
- (b) ICICI Prudential AMC
- (c) Bajaj Finserv AMC
- (d) Axis AMC

Answer:(c) Bajaj Finserv AMC

Bajaj Finserv AMC has launched a groundbreaking feature that brings together investing and daily payments—the "Pay with Mutual Funds" feature. In collaboration with fintech firm Curie Money, this innovation allows investors to make UPI transactions using their mutual fund units, seamlessly blending the worlds of asset growth and real-time spending needs.

Q.4. Which company will recently operate Indian visa centers in China under a three-year contract?

- (a) TCS
- (b) VFS Global
- (c) BLS International

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(d) Infosys

Answer:(c) BLS International

In a significant move aimed at strengthening people-to-people diplomatic and ties. International Services Limited has secured a threeyear contract from India's Ministry of External Affairs (MEA) to establish and operate Indian Visa Application Centers (IVACs) in China. The contract authorizes BLS to manage visa services in three major Chinese cities: Beijing, Shanghai, and Guangzhou. This move follows India's recent decision to resume issuing tourist visas to Chinese citizens after a long suspension.

Q.5. Recently, Adami Group is building a ropeway project from Sonprayag to Kedarnath Dham worth how much?

- (a) ₹2,500 crore
- (b) ₹3,200 crore
- (c) ₹4,081 crore
- (d) ₹5,000 crore

Answer:(c) ₹4,081 crore

The Adani Group is building a 12.9-kilometer ropeway project from Sonprayag to Kedarnath at a cost of ₹4,081 crore. This project will reduce the 8-9 hour uphill journey for pilgrims to 36 minutes.

Q.6. Which new energy storage solution has Ola Electric recently launched?

- (a) Ola Charge
- (b) Ola Volt
- (c) Ola Shakti
- (d) Ola PowerCell

Answer:(c) Ola Shakti

Moving beyond electric vehicles, Ola Electric has launched a new battery energy storage system (BESS) called Ola Shakti. Known for pioneering India's electric two-wheeler market, Ola is now venturing into the broader clean energy ecosystem, aiming to meet residential and grid-scale energy needs. This development is in line with India's growing focus on energy self-reliance and sustainability.









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Q.7. Who has recently been appointed as the first Indian MD and CEO of Hyundai Motor India Limited?

- (a) Unsoo Kim
- (b) Tarun Garg
- (c) Shailesh Chandra
- (d) Rajiv Bajaj

Answer:(b) Tarun Garg

In a significant juncture for Hyundai Motor India Limited (HMIL), Tarun Garg has been appointed as the new Managing Director and Chief Executive Officer (MD & CEO), effective January 1, 2026. This appointment marks the first time an Indian executive will be at the helm of Hyundai's operations in India since the company entered India in 1996.

0.8. Where was the first India-South Korea naval exercise (IN-RoKN) held recently?

- (a) Visakhapatnam
- (b) Busan Naval Base
- (c) Kochi
- (d) Goa

Answer:(b) Busan Naval Base

Giving new impetus to maritime cooperation in the Indo-Pacific region, the Indian Navy (IN) and the Republic of Korea Navy (ROKN) commenced their first bilateral naval exercise series "IN-ROKN" at Busan Naval Base, South Korea. This historic exercise is a significant step towards strengthening the strategic partnership between the two countries and promoting maritime interoperability, trust and regional stability.

Q.9. Where was the 5th edition of India-Indonesia naval exercise 'Samudra Shakti' held recently?

- (a) Chennai
- (b) Jakarta
- (c) Visakhapatnam
- (d) Port Blair

Answer:(c) Visakhapatnam

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Continuing strategic defence cooperation in the Indo-Pacific region, the Indian Navy (IN) and the Indonesian Navy commenced the fifth edition of the bilateral maritime exercise "Samudra Shakti 2025"

off Visakhapatnam in Andhra Pradesh. This reflects the growing maritime partnership between the two countries. Launched in 2018 under India's Act East Policy, the Samudra Shakti exercise is conducted with the aim of deepening operational coordination and shared maritime interests in the region.

Q.10. Who won the ICC Player of the Month (Men's and Women's categories) for September 2025?

- (a) Rohit Sharma, Harmanpreet Kaur
- (b) Abhishek Sharma, Smriti Mandhana
- (c) Virat Kohli, Deepti Sharma
- (d) Shubman Gill, Jemimah Rodrigues

Answer:(b) Abhishek Sharma, Smriti Mandhana Indian cricketers Abhishek Sharma and Smriti Mandhana have been named ICC Players of the Month for September. In the men's category, Abhishek scored 314 runs in seven Asia Cup matches at an average of 44.85 and a strike rate of 200, earning him the Player of the Tournament award and a career-high 931 T201 rating points. In women's cricket, Smriti scored 308 runs in four ODIs against Australia, including India's fastest century off 50 balls during the ongoing ODI World Cup campaign. During this period, she scored at an average of 77 and a strike rate of 135.68.

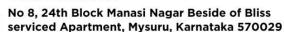
Q.11. Recently A.R. Which company has Rahman collaborated with to create an AI-powered musical avatar?

- (a) Microsoft
- (b) Google Cloud
- (c) Meta AI
- (d) Amazon Web Services

Answer:(b) Google Cloud

Oscar-winning composer A.R. Rahman collaborated with Google Cloud for his new project "Secret Mountain," a metahuman digital avatar band that blends artificial intelligence (AI), music, and storytelling for a next-generation entertainment experience.









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Q.12. Where was the IUCN World Conservation Congress 2025 recently held?

- (a) Paris
- (b) New Delhi
- (c) Abu Dhabi
- (d) Geneva

Answer:(c) Abu Dhabi

Over 1,400 member organizations came together to shape global conservation policies at the IUCN World Conservation Conference 2025 in Abu Dhabi. Held every four years, the conference is a key event in biodiversity governance.

Q.13. Which two new insurance plans has LIC recently launched under the new GST regime?

- (a) Jeevan Labh & Jeevan Umang
- (b) Jan Suraksha & Bima Lakshmi
- (c) Jeevan Anand & Jeevan Arogya
- (d) Bima Jyoti & Jeevan Tarun

Answer:(b) Jan Suraksha & Bima Lakshmi

The Life Insurance Corporation of India (LIC) has launched two new insurance plans—Jan Suraksha Yojana (880) and Bima Lakshmi Yojana (881). These are the first policies launched by LIC under the new GST regime, reflecting its efforts to expand financial protection to diverse income and gender groups. While Jan Suraksha is aimed at lower-income groups, Bima Lakshmi is a special offering for women, providing a mix of protection, savings, and health benefits.

Q.14. Which organization recently designed and developed the Akash missile system?

- (a) Indian Space Research Organisation (ISRO)
- (b) Defence Research and Development Organisation (DRDO)
- (c) Hindustan Aeronautics Limited (HAL)
- (d) Bharat Electronics Limited (BEL)

Answer:(b) Defence Research and Development Organisation (DRDO)

India recently proposed to supply the Akash missile system to Brazil during the Defence Minister's talks with Brazilian Vice President Geraldo Alckmin in New Delhi. Akash is a short-range surface-to-air missile (SAM) system. It is designed to protect sensitive areas and assets against aerial threats such as fighter jets, drones, helicopters, and cruise missiles. It has been indigenously developed by the Defence Research and Development Organisation (DRDO). The missile is manufactured by Hyderabadbased Bharat Dynamics Limited (BDL). It is currently in service with both the Indian Air Force (IAF) and the Indian Army.

Q.15. Lagochelys hayaomiyazakii, which was recently in the news, belongs to which species?

- (a) Frog
- (b) Snake
- (c) Spider
- (d) Snail

Answer:(d) Snail

Researchers at the Thackeray Wildlife Foundation recently discovered a new species of snail, Lagochelys hayaomiyazakii, also known as the Tillari Hairy Snail. The species was found in the evergreen Tillari Forest in Maharashtra's Kolhapur district. The snail is found in the dense foliage and rocky areas of the Western Ghats. It is named after Hayao Miyazaki, the renowned Japanese filmmaker and cofounder of Studio Ghibli, who is known for his love of harmony with nature. Its habitat is highly limited and it is threatened by forest fires and deforestation, putting it on the verge of extinction.

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