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## Current Affairs



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**Ques : Which organization has developed the web-based portal for RCA reports?**

**आरसीए रिपोर्ट के लिए वेब-आधारित पोर्टल किस संगठन ने विकसित किया है?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option D**

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**Explanation :**

- SEBI, the market regulator, has created a web-based site for stock exchanges and other market infrastructure institutions to submit preliminary and final root cause analysis (RCA) reports on technical issues.
- The new portal, Integrated SEBI Portal for Technical Glitches (iSPOT), aims to streamline the reporting of technical glitches across MIs while also generating a centralized archive of technical malfunctions.
- Currently, MIs – stock exchanges, clearing organizations, and depositories — are required to report technical issues and submit Root Cause Analysis (RCA) reports to Sebi via a designated email address.
- iSPOT has been connected with SEBI's Intermediary (SI) site for easy access to MIs, and MIs can access it using their current SI portal login credentials.

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**Ques : What is the full form of PSLAI, the newly formed organization, which focuses on promoting loans for priority sectors as per RBI guidelines ?**

**नवगठित संगठन पीएसएलएआई का पूर्ण रूप क्या है, जो आरबीआई दिशानिर्देशों के अनुसार प्राथमिकता वाले क्षेत्रों के लिए ऋण को बढ़ावा देने पर केंद्रित है?**

- (a) Public Sector Lending Association of India / भारत का सार्वजनिक क्षेत्र ऋण संघ
- (b) Priority Sector Lenders Association of India / भारत के प्राथमिकता क्षेत्र ऋणदाता संघ
- (c) Private Sector Loan Association of India / भारत का निजी क्षेत्र ऋण संघ
- (d) Primary Savings and Loans Association of India / भारतीय प्राथमिक बचत और ऋण संघ
- (e) Public Sector Loan and Investment Association of India / भारत का सार्वजनिक क्षेत्र ऋण और निवेश संघ

**Answer : Option B**

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**Explanation :**

- Priority Sector Lenders Association of India (PSLAI) Formed by Indian Software Product Industry Round Table (iSPIRT)
- It is a non-profit organization focused on promoting loans for sectors outlined by the Reserve Bank of India's (RBI) PSL guidelines
- It is Formed under Section 8 of the Companies Act 2013. Priyashmita Guha appointed as the Chief Executive Officer (CEO)
- UGRO Capital Limited, India Infoline Finance Limited (IIFL), GetVantage Private Limited and GetGrowth Capital Private Limited are the founding members.
- It helps to streamline and enhance the availability of loans under Priority Sector Lending (PSL) norms.
- RBI norms require banks to devote at least 40% of their Adjusted Net Bank Credit (ANBC) to PSL loans, resulting in an annual disbursement of Rs 64 trillion for sectors such as agriculture, MSMEs, and affordable housing.

**Ques : What is the rate of interest applicable on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) for the period January 25, 2025, to January 24, 2030?**

**25 जनवरी, 2025 से 24 जनवरी,**

**2030 की अवधि के लिए भारत सरकार फ्लोटिंग रेट बॉन्ड, 2035 (GOI FRB 2035) पर लागू ब्याज दर क्या है?**

- (a) 5.66%
- (b) 6.25%
- (c) 6.66%
- (d) 6.82%
- (e) 7.24%

**Answer : Option C**

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**Explanation :**

- The interest rate on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) from January 25, 2025 to January 24, 2030 will be 6.66 percent per annum.
- On January 25, 2005, the Government of India issued the GOI FRB 2035 to the Reserve Bank of India through a private placement in exchange for the transfer of IDFC's subordinated debt.
- The Bank shall reset the bond interest rate every five years at the prevailing 5-year yield on Government of India securities as of the last working day prior to the start of each five-year period.
- As a result, the coupon for the GOI FRB 2035 has been determined based on secondary market transactions in Government of India assets as of January 24, 2025.

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**Ques : Which organization is responsible for unveiling the 'Dharohar' digital knowledge repository?**

**'धरोहर' डिजिटल ज्ञान भंडार का अनावरण करने के लिए कौन सा संगठन जिम्मेदार है?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option D**

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**Explanation :**

- On India's 76th Republic Day, the Securities and Exchange Board of India (SEBI) launched 'Dharohar - Milestones in the Indian Securities Market,' a digital knowledge repository.
  - Dharohar documents the 150-year history of the Indian securities market, highlighting its diverse products, participants, and institutions.
  - It currently has over 3,000 assets, including articles, regulatory evolution, interviews with notable personalities, share certificates, infographics, videos, committee reports, and more.
- 

**Ques : India Post Payments Bank Limited (IPPB) and which Insurance Company entered into a bancassurance partnership ?**

**इंडिया पोस्ट पेमेंट्स बैंक लिमिटेड (आईपीपीबी) और किस बीमा कंपनी ने बैंकएश्योरेंस साझेदारी में प्रवेश किया?**

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इश्योरेंस
- (d) TATA AIG General Insurance Company / टाटा एआईजी जनरल इश्योरेंस कंपनी
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इश्योरेंस

### **Answer : Option E**

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#### **Explanation :**

- IPPB and PNB MetLife India Insurance Company Limited formed a bancassurance cooperation to provide access to life insurance solutions in India.
- This agreement brings together PNB MetLife's life insurance products with IPPB's 650 banking outlets and 110 million customers.

#### **About India Post Payments Bank Limited (IPPB) :**

- Established : 2017
- HQ : New Delhi, Delhi
- CEO & MD : R. Viswesvaran
- Tagline : Your Bank at Your Doorstep

#### **About PNB MetLife India :**

- Established : 2001
- HQ : Mumbai
- CEO & MD : Sameer Bansal

**Ques : Which fintech company has become the first to launch a beta version of its e-rupee wallet for transactions using India's CBDC (Central Bank Digital Currency)?**

**कौन सी फिनटेक कंपनी भारत की CBDC (सेंट्रल बैंक डिजिटल करेंसी) का उपयोग करके लेनदेन के लिए अपने ई-रुपी वॉलेट का बीटा संस्करण लॉन्च करने वाली पहली कंपनी बन गई है?**

- (a) Paytm
- (b) PhonePe
- (c) Google Pay
- (d) CRED
- (e) Razorpay

**Answer : Option D**

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**Explanation :**

- CRED has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (CBDC).
- This project builds on the Reserve Bank of India's (RBI) plan to widen access to CBDC-Retail by allowing non-bank payment system operators to support digital currency transactions.
- The e-rupee wallet is intended to improve financial inclusion and streamline digital payments in India.
- Yes Bank will be the first sponsor bank to provide CBDC issuing for a third-party application provider such as CRED.
- CRED's e-rupee wallet allows transactions up to Rs.10,000 per transfer, with a daily transaction limit of Rs.50,000 and storage capacity of Rs 1 lakh. These will be fee-free merchant transactions.
- Future improvements will include programmable merchant payments, CRED Pay integration, and PIN-less transactions under Rs.500 for all CRED members in the coming months.
- Founder of CRED - Kunal Shah

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**Ques : Which digital wallet provider has launched the full production version of India's Central Bank Digital Currency (CBDC) e-rupee wallet?**

**किस डिजिटल वॉलेट प्रदाता ने भारत के सेंट्रल बैंक डिजिटल करेंसी (CBDC) ई-रुपी वॉलेट का पूर्ण उत्पादन संस्करण लॉन्च किया है?**

- (a) PhonePe
- (b) Paytm
- (c) Google Pay
- (d) CRED
- (e) MobiKwik

**Answer : Option E**

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**Explanation :**

- MobiKwik, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank.
- All MobiKwik Android users now have access to the e-rupee wallet, which allows for smooth peer-to-peer (P2P) and peer-to-merchant (P2M) transactions. The wallet is fully UPI compatible, so users may make payments by scanning any UPI QR code.
- Existing MobiKwik users who have completed the Know Your Customer (KYC) process can quickly open an e-rupee wallet and transfer funds from their bank accounts.
- To gain access to the functionality, new customers must first pass a video KYC process.
- The wallet supports transactions worth up to Rs 50,000 per day, with a single-transaction limit of Rs 10,000. It accepts denominations ranging from Rs 0.50 to 500.

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**Ques : What is the fiscal deficit target for India in the Union Budget 2025-26?**  
**केंद्रीय बजट 2025-26 में भारत के लिए राजकोषीय घाटे का लक्ष्य क्या है?**

- (a) 3.8% of GDP
- (b) 4.4% of GDP
- (c) 4.8% of GDP
- (d) 5.6% of GDP
- (e) 5.4% of GDP

**Answer : Option B**

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**Explanation :**

- Finance Minister Nirmala Sitharaman has set a fiscal deficit target of 4.4% of GDP (gross domestic product) for fiscal year 2025-26.
- This is a decrease from the previous year's revised estimate of 4.8%.
- The updated Fiscal Responsibility and Budget Management (FRBM) Act 2003 requires the government to reduce the fiscal deficit to less than 4.5 percent by FY26.
- To cover the budget deficit, net market borrowings from dated securities are expected at Rs.11.54 lakh crore.
- India's Union Budget for FY26 sets overall government expenditure at Rs.50.65 trillion, up from Rs.47.16 trillion in the revised estimates for 2024-25.

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**Ques : RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) received its Certificate of Registration (CoR) from which organization ?**

**आरएमबीएस (आवासीय बंधक-समर्थित प्रतिभूतिकरण) विकास कंपनी लिमिटेड (आरडीसीएल) ने किस संगठन से अपना पंजीकरण प्रमाणपत्र (सीओआर) प्राप्त किया?**

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

**Answer : Option A**

**Explanation :**

- The Reserve Bank of India (RBI) has granted RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) a Certificate of Registration (CoR), a significant milestone for India's housing finance sector.
- RDCL has a paid-up capital of Rs. 500 crore and plans to start operations in March 2025.
- Between March 2019 and March 2024, India's outstanding individual home loans increased from Rs 17.95 Lakh Crore to Rs 33.19 Lakh Crore, with a CAGR of 13.1%.

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**Ques : What is the Goods and Services Tax (GST) collections for the month of January ?**

**जनवरी महीने के लिए वस्तु एवं सेवा कर (जीएसटी) संग्रह क्या है?**

- (a) Rs.1.96 lakh crore
- (b) Rs.1.24 lakh crore
- (c) Rs.1.38 lakh crore
- (d) Rs.1.08 lakh crore
- (e) Rs.1.74 lakh crore

**Answer : Option A**

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**Explanation :**

- GST receipts for the month of January totaled Rs 1.96 lakh crore, up 12.3% year on year.
- In the previous month, India's GST collections increased 7.3% to Rs 1.77 lakh crore in December over the previous year. This growth has slowed after an 8.5% surge in November.
- Central GST receipts were Rs 36,100 crore, while states collected Rs 44,900 crore. Furthermore, this month's consolidated GST collections maintained at Rs 1.01 lakh crore. Furthermore, GST cess receipts were reported at Rs 13,400 crores.

**Collection of GST in January 2024:**

- Gross GST Revenue : Rs 1,95,506 crore
- Central GST : Rs 36,100 crore
- State GST : Rs 44,900 crore
- Integrated GST : Rs 1.01 lakh crore
- Cess : Rs 13,400 crore

**GST Collection of Previous Months :**

- August 2024 – 1.75 lakh crore
- September 2024 – 1.73 lakh crore
- October 2024 – 1.87 lakh crore
- November 2024 – 1.82 lakh crore
- December 2024 – 1.77 lakh crore
- January 2025 – 1.96 lakh crore

**Ques : Which digital payments app has partnered with The FinTech Yatra 2025 as a Principal Partner?**

**किस डिजिटल भुगतान ऐप ने फिनटेक यात्रा 2025 के साथ प्रमुख भागीदार के रूप में भागीदारी की है?**

- (a) Google Pay
- (b) PhonePe
- (c) BHIM
- (d) Paytm
- (e) Amazon Pay

**Answer : Option C**

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**Explanation :**

- BHIM, India's digital payments app powered by NPCI BHIM Services Ltd (NBSL), has joined The FinTech Yatra 2025 as a Principal Partner.
  - The FinTech Yatra is a 10,000 kilometer tour to locate and support financial services players in India.
  - Over 200 NGOs will receive train-the-trainer training to promote digital payments as part of this collaboration.
- 

**Ques : What was the total value of UPI transactions in January 2025?**

**जनवरी 2025 में UPI लेनदेन का कुल मूल्य क्या था?**

- (a) Rs 20.48 trillion
- (b) Rs 22.45 trillion
- (c) Rs 26.48 trillion
- (d) Rs 20.45 trillion
- (e) Rs 23.48 trillion

**Answer : Option E**

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### **Explanation :**

- Unified Payments Interface (UPI) transactions increased by 1.6% month on month in January, reaching 16.99 billion from 16.73 billion in December 2024. This was a new record for volume since the computerized system went live in April 2016.
  - In November, the volume was estimated at 15.48 billion. On the other side, the value climbed by 1% to Rs 23.48 trillion, from Rs 23.25 trillion in December.
  - This was Rs 21.55 trillion in November and Rs 23.5 trillion in October, the highest value so far, according to data from the National Payments Corporation of India (NPCI).
  - In January, volume increased by 39% and value increased by 28% compared to the same month in the previous fiscal year. The average daily transaction for the month was 548 million, which equates to approximately Rs 75,743 crore.
- 

**Ques : The National Urban Co-operative Finance and Development Corporation (NUCFDC) has officially inaugurated its Corporate Office in which state ?**

**राष्ट्रीय शहरी सहकारी वित्त और विकास निगम (NUCFDC) ने आधिकारिक तौर पर किस राज्य में अपने कॉर्पोरेट कार्यालय का उद्घाटन किया है?**

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Pune / पुणे
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Mumbai / मुंबई

**Answer : Option E**

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**Explanation :**

- The National Urban Cooperative Finance and Development Corporation (NUCFDC) has opened its Corporate Office in Mumbai.
  - The Honourable Union Home and Cooperation Minister, Amit Shah, inaugurated the NUCFDC Corporate Office during the International Year of Co-operatives 2025 in Mumbai.
  - In February 2024, NUCFDC acquired RBI registration after acquiring Rs 117.95 crore in paid-up capital.
  - NUCFDC will only gain clearance if it reaches Rs 300 crore in paid-up capital within one year of registration by RBI, by February 7, 2025.
- 

**Ques : CREST and CREST PLUS scheme launched by which bank ?**

**क्रेस्ट और क्रेस्ट प्लस योजना किस बैंक द्वारा शुरू की गई?**

- (a) Canara Bank / केनरा बैंक
- (b) Bank of India / बैंक ऑफ इंडिया
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

**Answer : Option A**

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**Explanation :**

- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS.
- Membership for 'CREST' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 10 lakh to Rs 50 lakh
- Membership for 'CREST PLUS' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 50 lakh and above
- The program will offer exclusive benefits to its eligible customers like: service lounge access, dining rewards, exclusive hotel stays, unlimited fitness memberships, and more

### **About Canara Bank :**

- Established : 1906
  - HQ : Bangalore, Karnataka
  - MD & CEO : K. Satyanarayana Raju
  - Tagline : Together we can
- 

**Ques : Who has implemented New Rules for Unified Payments Interface (UPI) transactions, effective from February 1, 2025 ?**

**1 फरवरी, 2025 से प्रभावी यूनिफाइड पेमेंट इंटरफेस (UPI) लेनदेन के लिए नए नियम किसने लागू किए हैं?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई



**Answer : Option E**

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### **Explanation :**

- The National Payments Corporation of India (NPCI) has established new rules for Unified Payments Interface (UPI) transactions, beginning February 1, 2025.
- This law requires that any UPI transaction IDs with special characters (@, #, \$, %, and others) be denied and replaced with only alphanumeric characters.
- This directive attempts to enforce conformity with UPI technical specifications, effective in March 2024.

### **About National Payments Corporation of India (NPCI) :**

- Established : 2008



- HQ : Mumbai, Maharashtra
  - CEO & MD : Dilip Asbe
  - Non-Executive Chairman : Ajay Kumar Choudhary
- 

**Ques : Which insurance company has launched the first indemnity health insurance plan called Shri Health Suraksha Insurance?**

**किस बीमा कंपनी ने श्री स्वास्थ्य सुरक्षा बीमा नामक पहली क्षतिपूर्ति स्वास्थ्य बीमा योजना शुरू की है?**

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Shriram General Insurance Company / श्रीराम जनरल इंश्योरेंस कंपनी
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इंश्योरेंस

**Answer : Option D**

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**Explanation :**

- Shriram General Insurance (SGIC) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price.
- The plan provides a wide range of treatments, including both modern medical procedures and AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, and Homeopathy), to meet the unique healthcare needs of people and families.
- Shri Health Suraksha Insurance provides countrywide coverage, allowing policyholders to receive cashless treatments at more than 13,000 network facilities.
- The plan provides several sum-insured alternatives, ensuring flexibility and affordability for a wide range of policyholders.
- Anil Aggarwal is the MD and CEO of Shriram General Insurance Company.

**Ques : Digital payments across the country registered how much per cent year-on-year rise as of September 2024 ?**

**सितंबर 2024 तक देश भर में डिजिटल भुगतान में साल-दर-साल कितने प्रतिशत की वृद्धि दर्ज की गई?**

- (a) 9.9%
- (b) 10.10%
- (c) 11.11%
- (d) 12.12%
- (e) 13.13%

**Answer : Option C**

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**Explanation :**

- As of September 2024, digital payments in the country increased by 11.11 percent year on year, according to the RBI's online transaction adoption index.
- The RBI's Digital Payments Index (RBI-DPI) for September 2024 is 465.33, compared to 445.5 in March 2024.

**About RBI-DPI :**

- Started : January 2021
- Base year : March 2018
- Interval : Published on a semi-annual basis from March 2021 onwards with a lag of four months
- Parameters are : • Payment Enablers (weight 25%) • Payment Infrastructure Demand-side factors (10%) • Payment Infrastructure Supply-side factors (15%) • Payment Performance (45%) • Consumer Centricity (5%).

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**Ques : SBI Patrons Launched by SBI as Term Deposit (TD) Scheme for which age group ?**

**एसबीआई पैट्रन्स को एसबीआई ने किस आयु वर्ग के लिए सावधि जमा (टीडी) योजना के रूप में लॉन्च किया है?**

- (a) aged 50 years or above
- (b) aged 60 years or above
- (c) aged 70 years or above
- (d) aged 80 years or above
- (e) aged 90 years or above

**Answer : Option D**

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**Explanation :**

- SBI Patrons Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above)
- Interest rates are From 4.10% to 7.60% for super senior citizens
- Minimum deposit of Rs.1,000 and a maximum deposit of up to Rs.3 crore and tenure ranges from 7 days to 10 years
- penalty of 0.50% for premature withdrawals up to Rs.5 lakh, and 1% for amounts exceeding Rs.5 lakh

---

**Ques : In January 2025, which two banks were penalized by the Reserve Bank of India (RBI) for deficiencies in regulatory compliance?**

**जनवरी 2025 में, भारतीय रिजर्व बैंक (RBI) ने विनियामक अनुपालन में कमियों के लिए किन दो बैंकों को दंडित किया?**

- (a) Axis Bank and IDFC First Bank / एक्सिस बैंक और आईडीएफसी फर्स्ट बैंक
- (b) Kotak Mahindra Bank and Punjab National Bank / कोटक महिंद्रा बैंक और पंजाब नेशनल बैंक
- (c) ICICI Bank and Yes Bank / आईसीआईसीआई बैंक और यस बैंक
- (d) State Bank of India (SBI) and HDFC Bank / भारतीय स्टेट बैंक (एसबीआई) और एचडीएफसी बैंक

(e) Equitas Small Finance Bank and India Post Payments Bank / इक्विटास स्मॉल फाइनेंस बैंक और इंडिया पोस्ट पेमेंट्स बैंक

**Answer : Option E**

---

**Explanation :**

- The Reserve Bank of India (RBI) has issued penalties on Equitas Small Finance Bank and India Post Payments Bank for failing to comply with regulatory requirements.
  - Equitas Small Finance Bank has been fined Rs 65 lakh by the RBI for failing to comply with key guidelines on 'Levy of Foreclosure Charges/Pre-payment Penalty on Floating Rate Term Loans' and 'Credit Flow to Agriculture — Collateral-free agricultural loans'.
  - India Post Payments Bank Ltd has been fined Rs 26.70 lakh for failing to comply with specific 'Customer Service in Banks' guidelines.
  - Aptus Finance India Pvt Ltd has also received a Rs 3.10 lakh penalty for violating certain non-banking financial business standards.
  - The fines are based on inadequacies in regulatory compliance and are not meant to determine the legitimacy of any transaction or agreement entered into by the firms with their consumers.
- 

**Ques : Which financial services company, has launched AI-Powered Home Loan Advisor 'KAI' ?**

**किस वित्तीय सेवा कंपनी ने AI-पावर्ड होम लोन सलाहकार 'KAI' लॉन्च किया है?**

- (a) Muthoot Finance / मुथूट फाइनेंस
- (b) Mahindra & Mahindra Financial Services Limited / महिंद्रा एंड महिंद्रा फाइनेंशियल सर्विसेज लिमिटेड
- (c) Shriram Finance Ltd. / श्रीराम वित्त लिमिटेड
- (d) LIC Housing Finance / एलआईसी हाउसिंग फाइनेंस
- (e) L&T Finance Ltd / एल एंड टी फाइनेंस लिमिटेड

**Answer : Option E**

---

**Explanation :**

- L & T Finance Limited (LTF) has launched Knowledgeable AI (KAI), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website.
  - KAI addresses issues such as technical language, elaborate calculations, and lengthy processes by providing straightforward, efficient support to first-time homebuyers, assisting them in easily navigating the home financing process.
  - KAI, using a sophisticated Large Language Model (LLM), gives personalized advice, fast EMI calculations, and professional answers, acting as a 24/7 home loan guide rather than a regular chatbot.
- 

**Ques : Finance Minister Nirmala Sitharaman announced an increase in the foreign investment limit in the insurance sector from 74% to \_\_\_\_ in the Budget 2025-26.**

**वित्त मंत्री निर्मला सीतारमण ने बजट 2025-26 में बीमा क्षेत्र में विदेशी निवेश की सीमा 74% से बढ़ाकर \_\_\_\_ करने की घोषणा की।**

- (a) 80%
- (b) 85%
- (c) 90%
- (d) 95%
- (e) 100%

**Answer : Option E**

---

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**Explanation :**

- Finance Minister Nirmala Sitharaman has increased the foreign investment ceiling in the insurance sector from 74% to 100%.
  - However, this will necessitate changes to the Insurance Act 1938, the Life Insurance Corporation Act 1956, and the Insurance Regulatory and Development Authority Act 1999.
  - This increased ceiling would be accessible for enterprises that invest their entire premium in India.
  - The change is expected to attract more players and eventually contribute to the goal of 'Insurance for All' by 2047. The addition of more businesses into the industry would not only increase penetration but also result in more job creation across the country.
  - Currently, India has 25 life insurance businesses and 34 non-life or general insurance organizations. These include companies such as Agriculture Insurance Company of India Ltd and ECGC Ltd.
- 

**Ques : Last year, digital payment transactions in the country reached over 18,000 crore rupees, representing how much percent annual growth rate ?**  
**पिछले वर्ष देश में डिजिटल भुगतान लेनदेन 18,000 करोड़ रुपये से अधिक तक पहुंच गया, जो कितने प्रतिशत वार्षिक वृद्धि दर को दर्शाता है?**

- (a) 35%
- (b) 42%
- (c) 44%
- (d) 54%
- (e) 50%

**Answer : Option C**

---

**Explanation :**

- Last year, digital payment transactions in the country reached over 18,000 crore rupees, representing a 44% annual growth rate.
- The incentive scheme for promoting RuPay Debit Cards and low-value BHIM-UPI transactions cost 3,500 crore rupees in the last fiscal year.

- The Payment Infrastructure Development Fund, established by the RBI to promote digital payments infrastructure in Tier-3 to Tier-6 centers and Northeastern states, had deployed 4.08 crore touch points as of November last year.

---

**Ques : Who has been appointed as the India subcontinent sub-cluster and banking head of Citibank?**

**सिटीबैंक के भारत उपमहाद्वीप उप-क्लस्टर और बैंकिंग प्रमुख के रूप में किसे नियुक्त किया गया है?**

- (a) Ashu Khullar / आशु खुल्लर
- (b) K Balasubramanian / के बालासुब्रमण्यम
- (c) Chanda Kochhar / चंदा कोचर
- (d) Aditya Puri / आदित्य पुरी
- (e) Sandeep Bakhshi / संदीप बखशी

**Answer : Option B**

---

**Explanation :**

- Citibank appointed K Balasubramanian as India subcontinent sub-cluster and banking head, succeeding Ashu Khulla.
- Balasubramanian will report to Amol Gupte, the head of Asia South and the banking division. Ashu Khullar will become co-head of global asset managers (GAM) alongside Anthony Diamandakis.
- From 2019 to 2025, Khullar led Citi India to considerable expansion, becoming a leading investment bank in equities capital markets and mergers and acquisitions.

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**Ques : Who conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion ?**

**5.1 बिलियन अमेरिकी डॉलर के लिए डॉलर-रुपया खरीद/बिक्री स्वैप एफएक्स स्वैप नीलामी किसने आयोजित की?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option B**

---

**Explanation :**

- Reserve Bank of India (RBI), conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion
  - The auction received offers totaling USD 25.59 billion from 253 participants, more than five times the original amount.
  - The central bank aims to inject around Rs.1.5 trillion into the financial system through this step, which will increase rupee liquidity in banks.
- 

**Ques : CreditAccess Grameen has secured approval for how much amount commitment from the International Finance Corporation (IFC) ?**

**क्रेडिटएक्सेस ग्रामीण ने अंतर्राष्ट्रीय वित्त निगम (आईएफसी) से कितनी राशि की प्रतिबद्धता के लिए मंजूरी प्राप्त कर ली है?**

- (a) USD 20 million
- (b) USD 30 million
- (c) USD 40 million
- (d) USD 50 million
- (e) USD 60 million

**Answer : Option D**

---

**Explanation :**

- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
  - This deal demonstrates CA Grameen's continuous efforts to strengthen its asset liability management (ALM) position through flexible repayment structures and regional diversification to mitigate market volatility.
  - The IFC's investment will improve access to finance for microentrepreneurs, with a special emphasis on women borrowers involved in agricultural and agri-related industries.
  - The money will enable CA Grameen to reach 3-4 million new women borrowers during the course of the project.
- 

**Ques : How much has the National Bank for Financing Infrastructure and Development (NaBFID) raised through 15-year bonds?**

**नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (NaBFID) ने 15वर्षीय बॉन्ड के माध्यम से कितनी राशि जुटाई है?**

- (a) Rs 2,000 crore
- (b) Rs 3,000 crore
- (c) Rs 4,000 crore
- (d) Rs 5,000 crore
- (e) Rs 6,000 crore

**Answer : Option D**

---

**Explanation :**

- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate.
- Furthermore, the state-owned Power Finance Corporation (PFC) obtained Rs 3,950 crore through bonds due in about ten and twenty years, with cut-off rates of 7.24 percent and 7.25 percent, respectively.
- State-owned REC raised Rs 1,620 crore with bonds expiring in 10 years at

a very advantageous 7.10 percent discount. During this period, the 10-year government bond yield fell from 6.74% at the end of November to 6.67% as of February 4.

---

**Ques : What is the target amount to be generated under the second Asset Monetization Plan announced in the Union Budget 2025?**

**केंद्रीय बजट 2025 में घोषित दूसरी संपत्ति मुद्रीकरण योजना के तहत उत्पन्न होने वाली लक्ष्य राशि क्या है?**

- (a) Rs.2 lakh crore
- (b) Rs.5 lakh crore
- (c) Rs.7 lakh crore
- (d) Rs.9 lakh crore
- (e) Rs.10 lakh crore

**Answer : Option E**

---

**Explanation :**

- In the Union Budget 2025, Finance Minister Nirmala Sitharaman announced the launch of the second Asset Monetization Plan for 2025-30.
- The strategy intends to raise Rs 10 lakh crore by selling government-owned assets and reinvesting the proceeds in new infrastructure projects.
- At the plan's announcement, the Prime Minister stated "Building on the success of the first Asset Monetization Plan announced in 2021, the second Plan for 2025-30 will be launched to plough back capital of ' 10 lakh crore in new projects" .
- Aside from the Asset Monetization Plan, the government has proposed a financial investment of Rs 1.5 lakh crore in interest-free loans to states. These 50-year loans are intended to increase capital expenditures and incentivize state-level infrastructure changes.
- The program builds on the first Asset Monetisation Plan, which was announced in the Union Budget 2021-22. Under that strategy, the National Monetisation Pipeline (NMP) was created to identify prospective core assets for monetization by Central Government

Ministries and Public Sector Enterprises (PSEs) between 2021-22 and 2024-25.

---

**Ques : Who has approved Tata Communications' plan to sell its entire stake in Tata Communications Payment Solutions (TCP SL) to Transaction Solutions International (TSI) ?**

**टाटा कम्युनिकेशंस पेमेंट सॉल्यूशंस (TCP SL) में अपनी पूरी हिस्सेदारी ट्रांजेक्शन सॉल्यूशंस इंटरनेशनल (TSI) को बेचने की टाटा कम्युनिकेशंस की योजना को किसने मंजूरी दे दी है?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option B**

---

**Explanation :**

- The Reserve Bank of India (RBI) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (TCP SL) to Transaction Solutions International (TSI), the Indian subsidiary of Findi, an Australian fintech business.
- The contract, which was first announced in November 2024, is worth Rs 330 crore, with an additional Rs 75 crore due to interchange rate modifications.
- TSI now operates over 7,500 "brown label" ATMs in collaboration with institutions including SBI, PNB, Central Bank of India, and HDFC.
- It also runs back-end operations for over 10,000 "white label" ATMs and accepts digital payments from over 50,000 merchants under the FindiPay brand.

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**Ques : Who launched a Regulatory Sandbox (RS) to test the "On Tap" application facility under the theme of 'Retail Payments' ?**

**'खुदरा भुगतान' विषय के तहत "ऑन टैप" एप्लिकेशन सुविधा का परीक्षण करने के लिए रेगुलेटरी सैंडबॉक्स (RS) किसने लॉन्च किया?**

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

**Answer : Option A**

---

**Explanation :**

- The Reserve Bank of India (RBI) has developed a Regulatory Sandbox (RS) to test the "On Tap" application for retail payments.
- Exto India Technologies Private Limited, situated in Chennai, was chosen to participate in the initiative's 'Test Phase'.
- The company tested an offline digital payment solution that combines Distributed Ledger Technology (DLT) with private biometric authorization, allowing for offline card-to-card and card-to-phone transactions.

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**Ques : Recently which bank has become a signatory of the Partnership for Carbon Accounting Financials (PCAF) ?**

**हाल ही में कौन सा बैंक कार्बन अकाउंटिंग फाइनेंशियल्स (पीसीएफ) के लिए साझेदारी का हस्ताक्षरकर्ता बन गया है?**

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

**Answer : Option B**

---

**Explanation :**

- Indian Overseas Bank (IOB), India's major PSB, has joined the Partnership for Carbon Accounting Financials (PCAF).
- As a PCAF signatory, IOB will monitor and disclose greenhouse gas (GHG) emissions from its sponsored activities, using globally harmonized methodology for GHG accounting.

**About Partnership for Carbon Accounting Financials (PCAF) :**

- Formed : 2015
- Launched : 2019
- Formed by : 14 Dutch financial Institutions (FIs) under the leadership of the Hague (the Netherlands)-based ASN Bank
- Union Bank of India (UBI) was the 1st major Indian bank to sign the PCAF in September 2016
- Punjab National Bank (PNB) signed this framework in November 2024

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**Ques : Which NBFC Factor became India's first RBI-registered company to partner with Government e-Marketplace (GeM) for GeM Sahay 2.0?**

**कौन सी NBFC फैक्टर GeM सहाय 2.0 के लिए सरकारी ई-मार्केटप्लेस (GeM) के साथ साझेदारी करने वाली भारत की पहली RBI-पंजीकृत कंपनी बन गई?**

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) 121 Finance Private Limited / 121 फाइनेंस प्राइवेट लिमिटेड
- (c) Muthoot Finance / मुथूट फाइनेंस
- (d) Shriram Finance / श्रीराम फाइनेंस
- (e) Mahindra Finance / महिंद्रा फाइनेंस

**Answer : Option B**

---

**Explanation :**

- 121 Finance Private Limited, India's 1st Reserve Bank of India (RBI) registered Non-Banking Financial Company (NBFC) Factor partnered with Government e-Marketplace (GeM) along with Perfios Software Solutions Private Limited and Tata Consultancy Services (TCS) developed GeM Sahay 2.0
- GeM Sahay 2.0 aims to enhance financial inclusion by making the platform more accessible and effective for MSMEs while ensuring a seamless experience for lenders.
- This collaboration designs specialized loan products with small ticket sizes, serving as key partners in the Open Credit Enablement Network (OCEN) framework.

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**Ques : What is the proposed increase in the transaction fee for exceeding the five free transactions?**

**पांच मुफ्त लेनदेन से अधिक के लिए लेनदेन शुल्क में प्रस्तावित वृद्धि क्या है?**

- (a) Rs 20 to Rs 21
- (b) Rs 21 to Rs 22
- (c) Rs 22 to Rs 23
- (d) Rs 18 to Rs 20
- (e) Rs 19 to Rs 21

**Answer : Option B**

---

**Explanation :**

- The NPCI has recommended increasing ATM interchange fees for both cash and non-cash transactions.
  - The National Payments Corporation of India (NPCI) proposes increasing the maximum price for consumers who exceed five free transactions from Rs 21 to 22.
  - NPCI plans to raise further costs. They propose raising the ATM interchange fee for cash withdrawals from Rs 17 to Rs 19, and non-cash transactions from Rs 6 to Rs 7.
  - ATM interchange rates were last revised in August 2012, with consumer charges updated in August 2014.
- 

**Ques : Which bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem ?**

**किस बैंक ने भारत के स्टार्टअप पारिस्थितिकी तंत्र का समर्थन करने के लिए दो विशेष स्टार्टअप चालू खाता उत्पाद लॉन्च किए?**

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

**Answer : Option A**

---

**Explanation :**

- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem
- SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB)
- SIB Business Startup Current Account : This program offers banking support to sole proprietorships and partnerships in the early phases of their firm.
- SIB Corporate's Startup Current Account : It applies to private limited corporations, public limited companies, one-person businesses, and limited liability partnerships.

**About South Indian Bank :**

- Established : 1929
  - HQ : Thrissur, Kerala
  - MD & CEO : PR Seshadri
  - Tagline : Experience Next Generation Banking
- 

**Ques : Who is the founder of The 1% Club, the financial advisory startup?**  
**वित्तीय सलाहकार स्टार्टअप द 1% क्लब के संस्थापक कौन हैं?**

- (a) Rachana Ranade / रचना रानाडे
- (b) Sharan Hegde / शरण हेगड़े
- (c) Ankur Warikoo / अंकुर वारिकू
- (d) Nikhil Kamath / निखिल कामथ
- (e) Tanmay Bhat / तन्मय भट्ट

**Answer : Option B**

---

### **Explanation :**

- The 1% Club, founded by online personality Sharan Hegde, is the first influencer-led company to receive an RIA license from the Securities and Exchange Board of India (SEBI).
- The company hopes to disrupt India's wealth management business by providing scalable solutions such as stock recommendations, thematic portfolios, small cases, and high-yielding debt options in the future.
- The division presently handles Rs.750 crore (USD 90 million) in advisory assets (AUA).
- The company's RIA license, acquired after a 6-month examination, allows for the expansion of low-cost advice solutions based on technology.
- As of January 2025, India has only 1,300 RIAs.

### **Criteria for RIA License :**

- The firm must be a company or Limited Liability Partnership (LLP)
- At least one director or partner must have a minimum of a graduate degree in any discipline from a recognized university.
- Additionally, professional qualifications like Chartered Financial Analyst (CFA) or Master of Business Administration (MBA) (with a specialization in finance) may be considered
- Individuals providing advisory services must have passed the National Institute of Securities Markets (NISM)-Series-X-A: Investment Adviser (Level 1) Examination
- The firm must have a minimum net worth of Rs 25 lakh to register as an RIA with the SEBI

### **About The 1% Club :**

- Established : 2022
- HQ : Mumbai
- CEO : Sharan Hegde

**Ques : Which Small Finance Bank (SFB) applies for a universal banking licence to expand offerings ?**

**कौन सा लघु वित्त बैंक (एसएफबी) अपनी पेशकशों का विस्तार करने के लिए सार्वभौमिक बैंकिंग लाइसेंस के लिए आवेदन करता है?**

- (a) Ujjivan Small Finance Bank / उज्जीवन लघु वित्त बैंक
- (b) Bandhan Bank / बंधन बैंक
- (c) Janalakshmi Financial Services / जनलक्ष्मी फाइनेंशियल सर्विसेज
- (d) Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
- (e) VFS Capital / वीएफएस कैपिटल

**Answer : Option A**

---

**Explanation :**

- Ujjivan Small Finance Bank (SFB) said it has submitted an application to the Reserve Bank of India (RBI) seeking a universal banking licence to strengthen its products and its position in the industry.
- The Bengaluru-based lender is the second SFB after AU SFB to apply for a universal banking licence under the voluntary transition path.

**Eligibility for SFBs to change into UBs :**

- SFBs must have a minimum net worth of Rs 1,000 crore
- SFBs must be scheduled banks with a satisfactory track record of performance for a minimum of 5 years
- Should have net profits in the last two Financial Years
- Shares must be listed on a recognized stock exchange
- No addition of new promoters or changes to existing promoters are permitted during the transition
- Gross non-performing assets (G-NPA) and net NPA (NNPA) must be less than or equal to 3% and 1%, respectively, over the last two FYs

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**Ques : Which Bank has launched the 8th edition of its Parivartan Start-Up Grants initiative, with a total commitment of up to Rs.20 crore ?**

**किस बैंक ने 20 करोड़ रुपये तक की कुल प्रतिबद्धता के साथ अपनी परिवर्तन स्टार्ट-अप अनुदान पहल का 8वां संस्करण लॉन्च किया है?**

- (a) Canara Bank / केनरा बैंक
- (b) Bank of India / बैंक ऑफ इंडिया
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

**Answer : Option C**

---

**Explanation :**

- HDFC Bank, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore.
- The program plans to fund 50-60 social entrepreneurs this fiscal year. Selected startups will receive grants up to Rs.50 lakh.
- HDFC Bank has collaborated with 15 incubators and accelerators, including IIT Madras, IIM Ahmedabad companies, Villgro, and ICAR Pusa Krishi, to identify potential social companies.
- Since 2017, HDFC Bank Parivartan has supported over 400 firms through 120 incubators, with an emphasis on social entrepreneurship and sustainability.

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**Ques : By how many basis points did the Reserve Bank of India (RBI) reduce the repo rate?**

**भारतीय रिजर्व बैंक (RBI) ने रेपो रेट में कितने आधार अंक की कटौती की?**

- (a) 10 basis points
- (b) 15 basis points
- (c) 25 basis points
- (d) 50 basis points
- (e) 75 basis points

**Answer : Option C**

---

**Explanation :**

- The Reserve Bank of India (RBI) is due to release its sixth and last biweekly monetary policy for the fiscal year 2025.
- On Friday, the Reserve Bank of India (RBI) decreased the repo rate by 25 basis points to 6.25%, the first cut in nearly five years.

**various rates are as follows :**

- Repo Rate : 6.25%
- Reverse Repo Rate : 3.35%
- Standing Deposit Facility (SDF) : 6.00%
- Marginal Standing Facility Rate : 6.50%
- Bank Rate : 6.50%
- Cash reserve ratio (CRR) : 4.00%
- Statutory Liquidity Ratio (SLR) : 18.00%

**GDP Growth Projections :**

- For FY 2025 : 26 6.7%
- For Q1 FY 2025 : 26 6.7%
- For Q2 FY 2025 : 26 7.0%
- For Q3 & Q4 FY 2025 : 26 6.5%

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**Ques : Which Indian food and grocery delivery platform announced a rebranding with a new name and logo?**

**किस भारतीय खाद्य और किराना डिलीवरी प्लेटफॉर्म ने नए नाम और लोगो के साथ रीब्रांडिंग की घोषणा की?**

- (a) Swiggy / स्विगी
- (b) Zomato / ज़ोमैटो
- (c) Zepto / ज़ेप्टो
- (d) Blinkit / ब्लिंकिट
- (e) Instamart / इंस्टामार्ट

**Answer : Option B**

---

**Explanation :**

- Zomato, a food and grocery delivery business, will rebrand itself "Eternal" and debut a new logo.
- The change of name requires the approval of shareholders, the corporate affairs ministry, and other statutory authorities. Following approval, the company's corporate website will change from zomato.com to eternal.com.
- Eternal will include the company's four main businesses: meal delivery network Zomato, rapid commerce arm Blinkit, going-out business District, and business-to-business supply vertical Hyperpure.
- The development comes more than two years after the corporation started using the new name internally.

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**Ques : The Reserve Bank of India (RBI) has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules. Who is the chairperson of the RBI Working Group?**  
**भारतीय रिजर्व बैंक (RBI) ने वित्तीय बाजार व्यापार और निपटान कार्यक्रम का संपूर्ण मूल्यांकन करने के लिए नौ सदस्यीय कार्य समूह का गठन किया है। आरबीआई वर्किंग ग्रुप के अध्यक्ष कौन हैं?**

- (a) Radha Shyam Ratho / राधा श्याम राठो
- (b) Vinaya Acharya / विनय आचार्य
- (c) Urjit Patel / उर्जित पटेल
- (d) Shaktikanta Das / शक्तिकान्त दास
- (e) None of the above / उपरोक्त में से कोई नहीं

**Answer : Option A**

---

**Explanation :**

- The Reserve Bank of India (RBI) has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules.
- The group will analyze recent developments in the financial sector, such as electronic trading, 24/7 availability of Forex and interest rate derivative markets, increased participation of non-residents in domestic markets, and round-the-clock payment systems.
- The Working Group will be chaired by Radha Shyam Ratho, Executive Director of the Reserve Bank of India, and will have eight other members.
- The Working Group's principal goal is to analyze the present trading and settlement times for various financial markets supervised by the RBI.
- The panel will also look at worldwide market timing techniques and assess how they affect market development, such as participation, liquidity, and trading volumes.
- The group intends to present its findings by April 30, 2025.

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**Ques : In February 2024, The Reserve Bank of India (RBI) has approved two voluntary amalgamations in the urban co-operative bank (UCB) Under which Act has the Reserve Bank of India sanctioned the amalgamations?**

**फरवरी 2024 में, भारतीय रिजर्व बैंक (RBI) ने शहरी सहकारी बैंक (UCB) में दो स्वैच्छिक सम्मामेलन को मंजूरी दे दी है। भारतीय रिजर्व बैंक ने किस अधिनियम के तहत सम्मामेलन को मंजूरी दी है?**

- (a) Companies Act, 2013
- (b) Banking Regulation Act, 1949
- (c) Co-operative Societies Act, 1912
- (d) Reserve Bank of India Act, 1934
- (e) Urban Co-operative Bank Act, 1950

**Answer : Option B**

---

**Explanation :**

- The RBI has approved two voluntary amalgamations in the urban co-operative bank (UCB) space: The Citizen Co-operative Bank (Vasco-De-Gama, Goa) with TJSB Sahakari Bank (Thane, Maharashtra), and Pune Commercial Co-operative Bank (Satara, Maharashtra) with Pimpri Chinchwad Sahakari Bank (Pune, Maharashtra).
- The Citizen Cooperative Bank's Scheme of Amalgamation with TJSB Sahakari Bank has been approved in accordance with the powers granted to it under the Banking Regulation Act of 1949.
- The Scheme will take effect from February 10, 2025, and the branches of Goa-based UCB will serve as TJSB Sahakari Bank.
- The Scheme of Amalgamation of Pune Commercial Co-operative Bank with Pimpri Chinchwad Sahakari Bank has been approved in execution of the powers granted on it under the Banking Regulation Act of 1949.
- The Scheme will take effect from February 10, 2025, and the branches of the Satara-based UCB would serve as Pimpri Chinchwad Sahakari Bank.

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**Ques : Which bank has launched a specialised range of banking products and services tailored for senior citizens?**

**किस बैंक ने वरिष्ठ नागरिकों के लिए बैंकिंग उत्पादों और सेवाओं की एक विशेष श्रृंखला लॉन्च की है?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) Dhanlaxmi Bank / धनलक्ष्मी बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

**Answer : Option B**

---

**Explanation :**

- IDFC FIRST Bank has launched a dedicated range of banking products and services designed specifically for elderly persons, reinforcing its commitment to providing secure, personalized, and superior financial solutions to this important customer category.

As part of this program, the bank has also introduced a unique section on its Mobile Banking App dubbed 'Senior Citizen Specials', which provides exclusive incentives like as :

- Safe, and tailored investment solutions for older citizens based on their life stage demands.
- There is no penalty for premature closure of fixed deposits.
- Complimentary one-year MediBuddy health membership with unlimited doctor video consultations for up to four family members.
- Fixed deposits now earn an additional 0.5% interest.
- Cyber Insurance Coverage of Rs.2 lakhs to defend against increasing cyber dangers.

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**Ques : Which bank has partnered with Ikonz to introduce an AI avatar of Amitabh Bachchan?**

**अमिताभ बच्चन के ऐ अवतार को पेश करने के लिए किस बैंक ने इकोनज़ के साथ भागीदारी की है?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) Dhanlaxmi Bank / धनलक्ष्मी बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

**Answer : Option B**

---

**Explanation :**

- IDFC FIRST Bank, in collaboration with Ikonz, has installed the latest artificial intelligence (AI) avatar of Bollywood superstar Amitabh Bachchan at ten additional branches across five new cities, including Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad.
- Bachchan would be able to connect with an additional 70 million individuals with this campaign.
- Last year, Ikonz collaborated with IDFC FIRST Bank to make the legend's AI avatar the face of all banking interactions at the Juhu Branch in Mumbai. The project has quickly gained widespread support, resulting in increased productivity and customer trust.
- During the launch, Bachchan stated that the one-of-a-kind projects, which use cutting-edge technology, will allow him to engage with people in a unique way.
- This collaboration between IDFC FIRST Bank and Ikonz Studios uses AI and Holographic Extended Reality to create an immersive experience.

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**Ques : In order to boost trust in digital banking and reduce fraud risks which organization launching exclusive internet domains—'bank.in' and 'fin.in' ?**  
**डिजिटल बैंकिंग में विश्वास बढ़ाने और धोखाधड़ी के जोखिमों को कम करने के लिए किस संगठन ने विशेष इंटरनेट डोमेन-'bank.in' और 'fin.in' लॉन्च किया है?**

- (a) NITI Aayog / नीति आयोग
- (b) Ministry of Home affairs / गृह मंत्रालय
- (c) RBI / आरबीआई
- (d) SEBI / सेबी
- (e) Ministry of Education / शिक्षा मंत्रालय

**Answer : Option C**

---

**Explanation :**

- The Reserve Bank of India (RBI) is introducing unique internet domains 'bank.in' and 'fin.in' for Indian financial institutions to improve digital banking trust and reduce fraud threats.
- This effort intends to address fraud and cybersecurity issues in the fast expanding digital payment market.
- Indian banks would get exclusive access to the 'bank.in' domain, ensuring a secure and recognized online presence.
- In the future, a 'fin.in' domain will be launched for nonbank organizations in the financial industry to promote security and confidence throughout the ecosystem.

**Ques : Tata Power Renewable Energy Limited (TPREL) signed a Memorandum of Understanding (MoU) with which Bank to offer loans for Residential Rooftop Solar Installations ?**

**टाटा पावर रिन्यूएबल एनर्जी लिमिटेड (TPREL) ने आवासीय छत सौर प्रतिष्ठानों के लिए ऋण की पेशकश करने के लिए किस बैंक के साथ एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

---

**Explanation :**

- Tata Power Renewable Energy Limited (TPREL) has partnered with Bank of Baroda Limited (BoB) in Vadodara, Gujarat, to provide loans for residential rooftop solar installations.
- This collaboration supports the Prime Minister's Surya Ghar Muft Bijli Yojana (PMSGMBY), which intends to provide rooftop solar panels to 1 crore homes by March 2027.
- Customers can borrow up to Rs.6 lakhs at 7% annual interest rate, with fixed and adjustable rate choices.
- Homeowners installing up to 3 kilowatt (kW) systems can get loans up to Rs.2 lakhs without income documentation.
- The scheme requires only a 10% margin investment and offers a payback tenure of up to 10 years.
- Installations ranging from 3 kW to 10 kW are eligible for loans up to Rs.6 lakh with a 20% margin contribution.

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**Ques : HDFC Life has partnered with which platform to offer HDFC Life Click 2 Protect Ultimate?**

**एचडीएफसी लाइफ ने एचडीएफसी लाइफ क्लिक 2 प्रोटेक्ट अल्टीमेट की पेशकश करने के लिए किस प्लेटफॉर्म के साथ साझेदारी की है?**

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

**Answer : Option A**

---

**Explanation :**

- Policybazaar has teamed with HDFC Life, a private life insurer, to provide HDFC Life Click 2 Protect Ultimate, a term plan with 100% claim assurance.
  - This innovative solution combines financial protection with the assurance of a smooth claim process, catering to customers who value dependability and transparency in their insurance coverage.
  - The product's value stems from its commitment to delivering a strong financial safety net while also addressing two main consumer concerns: the ease of acquiring insurance and the smooth, hassle-free claims experience for beneficiaries.
- 

**Ques : Until when has the RBI deferred the LCR and project financing norms?**

**आरबीआई ने एलसीआर और परियोजना वित्तपोषण मानदंडों को कब तक के लिए स्थगित कर दिया है?**

- a) March 31, 2024 / 31 मार्च, 2024
- b) December 31, 2025 / 31 दिसंबर, 2025
- c) March 31, 2026 / 31 मार्च, 2026



d) April 1, 2025/ 1 अप्रैल, 2025

e) No fixed timeline has been given / कोई निश्चित समयसीमा नहीं दी गई है

**Answer : Option C**

---

**Explanation :**

- RBI Governor Sanjay Malhotra suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026.
  - These regulations were formerly planned to take effect on April 1, 2025.
  - Banks would have needed to have more high-quality liquid assets (HQLAs) on hand to handle unexpected withdrawals under these standards.
  - The guidelines included an additional 5% run-off component for retail savings accessed via internet and mobile banking.
  - Banks would have been obliged to shift cash worth over ₹4 lakh crore from lending to purchase government securities.
- 

**Ques : What does "CNP" stand for in the context of digital transactions?  
डिजिटल लेनदेन के संदर्भ में "सीएनपी" का क्या अर्थ है?**

- (a) Card Number Protection / कार्ड नंबर सुरक्षा
- (b) Contactless Network Processing / संपर्क रहित नेटवर्क प्रोसेसिंग
- (c) Card Not Present / कार्ड मौजूद नहीं है
- (d) Cashless Net Payment / कैशलेस नेट भुगतान
- (e) Cardholder Name Protection / कार्डधारक के नाम की सुरक्षा

**Answer : Option C**

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**Explanation :**

- The Reserve Bank of India (RBI) proposes to use Additional Factor Authentication (AFA) for cross-border "Card Not Present" transactions.
  - This ruling ensures that foreign digital transactions using Indian-issued cards follow the same security standards as domestic ones
  - AFA reduces fraud in domestic online payments by demanding additional verification, such as OTP or biometric authentication.
- 

**Ques : Who has approved the voluntary amalgamation of two urban co-operative banks in Hyderabad, Telangana ?**

**हैदराबाद, तेलंगाना में दो शहरी सहकारी बैंकों के स्वैच्छिक एकीकरण को किसने मंजूरी दी है?**

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

**Answer : Option A**

---

**Explanation :**

- The RBI has approved a voluntary merger of two urban co-operative banks in Hyderabad, Telangana.
- The RBI approved the merger of Twin Cities Co-operative Urban Bank Ltd. with Kranti Co-operative Urban Bank Ltd. in Hyderabad.
- Another merger has been allowed between The Navinirman Co-operative Urban Bank Ltd. and Rajadhani Co-operative Urban Bank Ltd., both headquartered in Hyderabad.

**Ques : The Reserve Bank of India (RBI) will soon issue Rs.50 denomination banknotes featuring the signature of which newly appointed Governor?**

**भारतीय रिज़र्व बैंक (RBI) जल्द ही किस नवनियुक्त गवर्नर के हस्ताक्षर वाले Rs.50 मूल्यवर्ग के बैंक नोट जारी करेगा?**

- (a) Shaktikanta Das / शक्तिकांत दास
- (b) Raghuram Rajan / रघुराम राजन
- (c) Sanjay Malhotra / संजय मल्होत्रा
- (d) Urjit Patel / उर्जित पटेल
- (e) D. Subbarao / डी. सुब्बाराव

**Answer : Option C**

---

**Explanation :**

- The Reserve Bank of India will soon print Rs.50 bank notes in the Mahatma Gandhi (new) Series, with the signature of newly appointed Governor Sanjay Malhotra, according to a release.
- These notes are designed similarly to the Rs.50 banknotes in the Mahatma Gandhi (new) Series.
- All previous Rs.50 banknotes issued by the Reserve Bank shall remain legal tender.
- On December 9, 2024, Malhotra took over as the next RBI chief.

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**Ques : Recently RBI lifted the restrictions imposed on which Bank over nine months ago, allowing the lender to onboard new customers through its online and mobile banking platforms ?**

**हाल ही में RBI ने नौ महीने पहले किस बैंक पर लगाए गए प्रतिबंधों को हटा दिया, जिससे ऋणदाता को अपने ऑनलाइन और मोबाइल बैंकिंग प्लेटफार्मों के माध्यम से नए ग्राहकों को जोड़ने की अनुमति मिल गई?**

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

**Answer : Option E**

---

**Explanation :**

- The Reserve Bank of India (RBI) eased limitations on Kotak Mahindra Bank over nine months ago, allowing the institution to accept new customers through its online and mobile banking systems.
- The RBI authorized the private sector bank to issue new credit cards.
- The limits were placed on April 24, 2024, under Section 35A of the Banking Regulation Act, 1949, due to concerns raised by the RBI's IT assessment of the bank in 2022 and 2023.

**About Kotak Mahindra Bank :**

- Established : 2003
- HQ : Mumbai
- MD & CEO : Ashok Vaswani
- Tagline : Let's make money simple

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**Ques : The Reserve Bank of India will conduct a 49-day variable rate repo for how much ?**

**भारतीय रिज़र्व बैंक कितने के लिए 49-दिवसीय परिवर्तनीय दर रेपो आयोजित करेगा?**

- (a) Rs 55,000 crore
- (b) Rs 65,000 crore
- (c) Rs 75,000 crore
- (d) Rs 85,000 crore
- (e) Rs 95,000 crore

**Answer : Option C**

---

**Explanation :**

- The Reserve Bank of India will execute a 49-day variable rate repo for Rs 75,000 crore (\$8.63 billion) on Friday, as announced after market hours.
- The RBI increased the amount of government bonds it plans to purchase in an open market operation to Rs 40,000 crore.
- On Wednesday, the central bank announced an overnight repo auction totaling Rs 2.75 trillion rupees, the highest amount since the process began a month ago.
- about the past month, the central bank has injected about Rs 1.50 trillion through bond purchases, dollar/rupee swaps, and a 56-day repo.

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**Ques : Who launches MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors trace inactive mutual fund folios ?**

**निवेशकों को निष्क्रिय म्यूचुअल फंड फोलियो का पता लगाने में मदद करने के लिए**

**MITRA (म्यूचुअल फंड इन्वेस्टमेंट ट्रेसिंग एंड रिट्रीवल असिस्टेंट) किसने लॉन्च किया?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option D**

---

**Explanation :**

- 'MITRA' (Mutual Fund Investment Tracing and Retrieval Assistant)  
Launched by Market regulator Securities Exchange Board of India (SEBI)
  - Its objective is to help investors trace their unclaimed or inactive mutual fund folios
  - It is hosted by Two qualified RTAs (QRTAs) – Computer Age Management Services Limited (CAMS) and KFIN Technologies Limited
  - Operational within 15 working days of the circular's issuance, with a beta version available for two months
- 

**Ques : What activities is the New India Co-operative Bank prohibited from doing due to the RBI's restrictions?**

**RBI के प्रतिबंधों के कारण न्यू इंडिया को-ऑपरेटिव बैंक को कौन सी गतिविधियाँ करने से प्रतिबंधित किया गया है?**

- (a) Granting loans and renewing advances / ऋण देना और अग्रिम नवीनीकरण करना
- (b) Accepting new deposits / नई जमा स्वीकार करना
- (c) Allowing withdrawals / निकासी की अनुमति
- (d) All of the above / उपरोक्त सभी
- (e) Only (a) and (c) / केवल (ए) और (सी)

**Answer : Option D**

---

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### **Explanation :**

- The Reserve Bank of India (RBI) has restricted New India Co-operative Bank due to liquidity concerns. Beginning February 13, 2025, the bank will no longer provide loans, renew advances, take new deposits, or allow withdrawals to protect depositors.
  - As of March 2024, the bank's deposits totaled Rs.2,436 crore. New India Co-operative Bank has had losses in the past two fiscal years. In fiscal 2024, the bank reported a loss of Rs.227.8 million, down from Rs.307.5 million in the previous year.
  - Depositors are insured up to Rs.5 lakh, but the bank's ongoing hold on transactions and six-month limitation period pose a key period for recovery.
- 

**Ques : What type of banks have been allowed to offer pre-sanctioned credit lines via UPI?**

**किस प्रकार के बैंकों को UPI के माध्यम से पूर्व-स्वीकृत क्रेडिट लाइन की पेशकश करने की अनुमति दी गई है?**

- (a) Public sector banks / सार्वजनिक क्षेत्र के बैंक
- (b) Private commercial banks / निजी वाणिज्यिक बैंक
- (c) Small Finance Banks (SFBs) / लघु वित्त बैंक (एसएफबी)
- (d) Foreign banks operating in India / भारत में कार्यरत विदेशी बैंक
- (e) Regional Rural Banks (RRBs) / क्षेत्रीय ग्रामीण बैंक (आरआरबी)

**Answer : Option C**

---

### **Explanation :**

- The Reserve Bank of India (RBI) has expanded Unified Payments Interface (UPI) transactions by allowing small financing banks (SFBs) to offer pre-approved credit lines.
- In September 2023, the RBI introduced credit lines on UPI for banks and third-party apps.



- Pre-sanctioned credit lines via UPI enable users to access preapproved credit immediately on the platform.
- 

**Ques : What was the retail inflation based on the Consumer Price Index (CPI) in January 2025?**

**जनवरी 2025 में उपभोक्ता मूल्य सूचकांक (CPI) पर आधारित खुदरा मुद्रास्फीति क्या थी?**

- (a) 4.31%
- (b) 3.57%
- (c) 2.58%
- (d) 4.59%
- (e) 3.25%

**Answer : Option A**

---

**Explanation :**

- India's retail inflation fell to 4.31% in January, a considerable decrease from the previous month's 5.22%.
- This is the lowest retail inflation rate in five months, approaching the Reserve Bank of India's target of 4%.

**Month-wise list of retail inflation :**

- December 2024 : 5.22%
- November 2024 : 5.48%
- October 2024 : 6.21%
- September 2024 : 5.49%
- August 2024 : 3.65%
- July 2024 : 3.54%

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**Ques : Which Indian financial institution has partnered with AFD, France, for a USD 100 million credit facility?**

**किस भारतीय वित्तीय संस्थान ने 100 मिलियन अमेरिकी डॉलर की क्रेडिट सुविधा के लिए एएफडी, फ्रांस के साथ साझेदारी की है?**

- (a) RBI
- (b) EXIM Bank
- (c) NABARD
- (d) SEBI
- (e) SIDBI

**Answer : Option E**

---

**Explanation :**

- Small Industries Development Bank of India (SIDBI) and AFD, France have inked a USD 100 million credit facility agreement (CFA) to expand Green Finance solutions for Indian MSMEs.
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- MSMEs play a crucial role in India's goal of becoming carbon neutral by 2070.

**About SIDBI :**

- Established : 1990
- HQ : Lucknow, Uttar Pradesh
- Chairman & MD : Manoj Mittal

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**Ques : What does CKYC stand for in the context of Decentro's latest solution?**  
**डेसेंट्रो के नवीनतम समाधान के संदर्भ में CKYC का क्या अर्थ है?**

- (a) Central Know Your Compliance / सेंट्रल अपने अनुपालन को जानें
- (b) Common Know Your Credit / सामान्य अपने क्रेडिट को जानें
- (c) Central Know Your Customer / सेंट्रल नो योर कस्टमर
- (d) Customer Knowledge & Compliance / ग्राहक ज्ञान और अनुपालन
- (e) Certified Know Your Credentials / प्रमाणित अपनी साख जानें

**Answer : Option C**

---

**Explanation :**

- Decentro, a leading fintech infrastructure platform, has introduced India's first completely compliant, self-hosted CKYC (Central Know Your Customer) solution, allowing financial institutions to adapt smoothly to the new CERSAI compliance framework.
- This invention reduces third-party dependencies, allowing banks, NBFCs, and insurers to onboard consumers more quickly while maintaining regulatory compliance.
- Furthermore, the Union Budget 2025 focuses on AI-driven KYC changes, emphasizing the importance of a safe, transparent, and centralized CKYC system.
- The changing CKYC market poses problems such as compliance risks, operational disruptions, and considerable time and cost implications for institutions that lack the requisite infrastructure.
- Rohit Taneja is the co-founder and CEO of Decentro.

**Ques : Which bank gets board approval to raise up to Rs 8,500 crore equity ?  
किस बैंक को 8,500 करोड़ रुपये तक की इक्विटी जुटाने के लिए बोर्ड की मंजूरी मिली?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

---

**Explanation :**

- The board of public sector lender Bank of Baroda has approved the bank's intention to issue up to Rs 8,500 crore in common equity shares to promote business expansion and comply with regulatory requirements.
  - The Mumbai-based lender would use multiple modalities, including Qualified Institutional Placement (QIP), in appropriate tranches till March 2028 and beyond, as needed.
  - The bank's capital adequacy was 15.96 percent, with Common Equity Tier-I (CET-I) at 12.38 percent as of December 31, 2024. During fiscal year 21, BoB raised Rs 4,500 crore using a QIP.
- 

**Ques : What type of investment products has Union Mutual Fund recently launched?**

**यूनियन म्यूचुअल फंड ने हाल ही में किस प्रकार के निवेश उत्पाद लॉन्च किए हैं?**

- (a) Real estate mutual funds / रियल एस्टेट म्यूचुअल फंड
- (b) Union Gold ETF and Union Gold ETF Fund of Fund / यूनियन गोल्ड ईटीएफ और यूनियन गोल्ड ईटीएफ फंड ऑफ फंड
- (c) Cryptocurrency exchange-traded funds / क्रिप्टोकॉरेसी एक्सचेंज-ट्रेडेड फंड
- (d) Green energy investment funds / हरित ऊर्जा निवेश कोष

(e) Union Silver ETF and Union Silver ETF Fund of Fund / यूनियन सिल्वर ईटीएफ और यूनियन सिल्वर ईटीएफ फंड ऑफ फंड

**Answer : Option B**

---

**Explanation :**

- According to the business, Union Mutual Fund has launched two new funds that will invest in gold "at a time when investors are looking for diversified solutions".
  - Union Gold ETF and Union Gold ETF Fund of Fund subscriptions are now open and will continue till February 24, with a minimum investment of Rs 1,000.
  - Gold is important for portfolio diversification because of its low connection with other asset classes and potential as an inflation hedge. Central banks around the world are big buyers of gold, which drives up demand and prices.
  - The schemes provide significant benefits, including low-cost exposure to gold without the need for charges or storage.
- 

**Ques : What was India's Wholesale Price Index (WPI) inflation rate in January 2025?**

**जनवरी 2025 में भारत की थोक मूल्य सूचकांक (WPI) मुद्रास्फीति दर क्या थी?**

- (a) 2.04%
- (b) 2.16%
- (c) 2.31%
- (d) 2.68%
- (e) 3.2%

**Answer : Option C**

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### **Explanation :**

- India's annual Wholesale Price Index (WPI) inflation fell to 2.31% in January 2025 from 2.37% in December 2024, according to Commerce and Industry Ministry data.
- The WPI fell 0.45% month on month in January, driven by decreased food prices. The index of primary articles fell by 2.01%, while food article prices fell by 3.62%. However, prices for crude oil and natural gas (6.34%), non-food items (0.66%), and minerals (0.22%) rose.
- The WPI Food Index inflation rate fell from 8.89% in December to 7.47% in January.

### **Recent WPI-based Retail inflation in India :**

- December 2024 : 2.37%
- November 2024 : 1.89%
- October 2024 : 2.36%
- September 2024 : 1.84%
- August 2024 : 1.31%
- July 2024 : 2.04%

---

**Ques : Which Non-Banking Finance Company (NBFC) has raised \$500 million via SACE ECB loan?**

**किस गैर-बैंकिंग वित्त कंपनी (NBFC) ने SACE  
ECB ऋण के माध्यम से 500 मिलियन डॉलर जुटाए हैं?**

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) 121 Finance Private Limited / 121 फाइनेंस प्राइवेट लिमिटेड
- (c) Muthoot Finance / मुथूट फाइनेंस
- (d) Shriram Finance / श्रीराम फाइनेंस
- (e) Mahindra Finance / महिंद्रा फाइनेंस

**Answer : Option D**

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**Explanation :**

- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term.
  - SACE is an Italian government-run export finance agency. Shriram Finance has raised more than \$2.5 billion in offshore funding in the current fiscal year.
  - HSBC served as the sole export credit agency, with Coordinator and ING Bank serving as the social loan coordinators for the transaction.
- 

**Ques : Who has been appointed as the Administrator of New India Cooperative Bank?**

**न्यू इंडिया कोऑपरेटिव बैंक का प्रशासक किसे नियुक्त किया गया है?**

- (a) Uday Kotak / उदय कोटक
- (b) Shreekant / श्रीकांत
- (c) Shaktikanta Das / शक्तिकांत दास
- (d) Dinesh Khara / दिनेश खारा
- (e) Ajay Banga / अजय बंगा

**Answer : Option B**

---

**Explanation :**

- The Reserve Bank of India (RBI) has replaced the board of directors of New India Cooperative Bank, appointing Shreekant, a former chief general manager of State Bank of India (SBI), as the bank's 'Administrator' to oversee operations.
- The RBI confirmed that the board's replacement will be in force for 12 months.
- In addition, the RBI has formed a 'Committee of Advisors' to assist the administrator in running the bank's activities. The committee's members include Ravindra Sapra, a former general manager at SBI, and chartered accountant Abhijeet Deshmukh.



- The RBI had put limitations on the Mumbai-based New India Cooperative Bank, prohibiting it from providing new loans or allowing deposit withdrawals for six months due to ongoing supervisory concerns.
- Depositors can claim up to Rs.5 lakh under the deposit insurance plan. As of March 2024, the bank's deposits exceeded Rs.2,400 crore.

---

**Ques : What is the total penalty amount imposed by the Reserve Bank of India on Nainital Bank and Ujjivan Small Finance Bank for contravention of regulatory norms?**

**नियामक मानदंडों के उल्लंघन के लिए भारतीय रिजर्व बैंक द्वारा नैनीताल बैंक और उज्जीवन लघु वित्त बैंक पर कुल कितनी राशि का जुर्माना लगाया गया है?**

- (a) Rs.57.4 lakh
- (b) Rs.55.3 lakh
- (c) Rs.64.5 lakh
- (d) Rs.68.1 lakh
- (e) Rs.68.5 lakh

**Answer : Option D**

---

**Explanation :**

- The Reserve Bank levied penalties of Rs.68.1 lakh on Nainital Bank and Ujjivan Small Finance Bank for violating regulatory requirements.
- Nainital Bank Ltd received a penalty of Rs.61.40 lakh for failing to follow guidelines on 'Interest Rate on Advances' and 'Customer Service in Banks.'
- The RBI assessed a Rs.6.70 lakh penalty on Ujjivan Small Finance Bank for failing to comply with its 'Loans and Advances - Statutory and Other Restrictions.'
- Shriram Finance, a non-banking business, was fined Rs.5.80 lakh by the RBI for failing to comply with KYC standards and 'Data Format for Furnishing of Credit Information to Credit Information Companies.'

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**Ques : Which Coca-Cola brand in India achieved a historic milestone of \$1 billion in annual sales in 2024?**

**भारत में किस कोका-कोला ब्रांड ने 2024 में वार्षिक बिक्री में \$1 बिलियन का ऐतिहासिक मील का पत्थर हासिल किया?**

- (a) Sprite / स्प्राइट
- (b) Thums Up / थम्स अप
- (c) Maaza / माज़ा
- (d) Fanta / फैंटा
- (e) Limca / लिम्का

**Answer : Option C**

---

**Explanation :**

- In 2024, Coca-Cola's mango-based beverage Maaza reached USD1 billion in yearly sales, marking a historic milestone.
  - Maaza becomes Coca-Cola's third billion-dollar brand in India, joining Thums Up (2021) and Sprite (2022).
  - This makes Maaza the world's 30th billion-dollar beverage brand.
  - Maaza, a popular mango-flavored drink in India, was launched by Parle Bisleri in 1976.
  - Coca-Cola purchased Maaza and other Indian beverage brands in 1993, including Thums Up, Limca, and Gold Spot.
- 

**Ques : Recently which Bank Receives RBI Approval to Establish Branch in GIFT City ?**

**हाल ही में किस बैंक को GIFT सिटी में शाखा स्थापित करने के लिए RBI की मंजूरी मिली है?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक

- (c) Bank of baroda / बैंक ऑफ बड़ौदा  
(d) Canara Bank / केनरा बैंक  
(e) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र

**Answer : Option E**

---

**Explanation :**

- The Reserve Bank of India (RBI) has allowed the Bank of Maharashtra (BoM) to open a branch in Gujarat International Finance Tec-City.
- This strategic move intends to strengthen BoM's offshore banking operations in India and coincide with the bank's expansion goals in the area.
- The bank aims to reach Rs.15,000 crore in revenue by the second quarter of 2024-25, a 25% increase from its current level.

**About Bank Of Maharashtra :**

- Established : 1935
  - HQ : Pune, Maharashtra
  - MD & CEO : Nidhu Saxena
  - Tagline : One Family One Bank
- 

**Ques : Which organization has launched a marketing technology (MarTech) platform under Project DIVE?**

**किस संगठन ने प्रोजेक्ट DIVE के तहत मार्केटिंग टेक्नोलॉजी (MarTech) प्लेटफॉर्म लॉन्च किया है?**

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस  
(b) Tata AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस  
(c) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस  
(d) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस

(e) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम

**Answer : Option E**

---

**Explanation :**

- The state-owned Life Insurance Corporation of India (LIC) has launched a marketing technology (MarTech) platform aimed at redefining consumer engagement.
  - The platform is the first key milestone in the DIVE project.
  - This launch marks LIC's first move toward becoming a worldwide digital champion in the insurance business, employing world-class technology to transform consumer engagement on a massive scale.
  - The MarTech platform adds an intelligent, multi-channel engagement capability, allowing LIC to run hyper-personalized, always-on campaigns that improve the customer experience and drive revenue.
- 

**Ques : which public sector bank has launched Aadhaar-OTP based account opening and API banking services?**

**किस सार्वजनिक क्षेत्र के बैंक ने आधारओटीपी आधारित खाता खोलने और एपीआई बैंकिंग सेवाएं शुरू की हैं?**

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

**Answer : Option B**

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**Explanation :**

- On the occasion of its 89th Foundation Day celebrations, the public sector Indian Overseas Bank has launched Aadhaar-OTP-based account opening and API banking services.
  - The efforts were intended to provide streamlined banking services to both individual and corporate consumers.
  - The city-based bank has implemented an Aadhaar OTP-based account opening facility, allowing consumers to open a savings account easily through the bank's website.
- 

**Ques : REC Limited established in which year ?**

**आरईसी लिमिटेड की स्थापना किस वर्ष हुई?**

- (a) 1952
- (b) 1962
- (c) 1969
- (d) 1972
- (e) 1980

**Answer : Option C**

---

**Explanation :**

- Loan amount of Rs 2,147.51 crore given by REC Limited (formerly Rural Electrification Corporation Limited) to Chenab Valley Power Project Limited (CVPPL).
- For the development and construction of the Pakal Dul Hydro Electric Project (HEP) in Jammu & Kashmir (J&K)
- It is Developed on Marusudar River, situated in the Kishtwar District of J&K with the Capacity of 1,000 megawatts (MW). Cost incurred is Rs 12,669.67 crore.

**About REC Limited :**

- Established : 1969
- HQ : Gurugram, Haryana
- CMD : Vivek Kumar Dewangan

**Ques : Who has been appointed as the MD & CEO of SBI Cards and Payment Services Board, effective from 1 April 2025?**

**1 अप्रैल 2025 से प्रभावी, एसबीआई कार्ड और भुगतान सेवा बोर्ड के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?**

- (a) Dinesh Kumar Khara / दिनेश कुमार खरा
- (b) Rajnish Kumar / रजनीश कुमार
- (c) Salila Pande / सलिला पांडे
- (d) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (e) Ashwini Kumar Tewari / अश्विनी कुमार तिवारी

**Answer : Option C**

---

**Explanation :**

- Salila Pande has been appointed as the MD and CEO of SBI Cards and Payment Services Board, effective April 1, 2025. The appointment of Pande, who has been nominated by the State Bank of India, will be for two years.
- The board has accepted Pande's nomination following Abhijit Chakravorty's retirement from the State Bank of India on March 31, 2025, according to the statement.
- Pande is the Chief General Manager at the State Bank of India. She is a career banker who joined the SBI as a probationary officer in 1995 and has worked for the country's leading banking organization ever since.

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**Ques : Until when has Vakrangee Limited been authorized to operate WLAs by RBI?**

**आरबीआई द्वारा वक्रांगी लिमिटेड को डब्ल्यूएलए संचालित करने के लिए कब तक अधिकृत किया गया है?**

- (a) March 31, 2025
- (b) March 31, 2026
- (c) December 31, 2024
- (d) June 30, 2027
- (e) September 30, 2025

**Answer : Option B**

---

**Explanation :**

- The Reserve Bank of India (RBI) has extended the authority of Mumbai-based Vakrangee Limited to operate White Label ATMs (WLAs) across India till March 31, 2026.
- As of January 31, 2025, Vakrangee operates 6,036 WLAs, 76% of which are in Tier 4 and Tier 6 regions, aiming to improve financial access in neglected areas.
- Vakrangee intends to generate USD 1 billion in revenue and a gross transaction value of USD 150 billion by 2030.

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**Ques : Who has introduced a new rule for managing charge backs in Unified Payments Interface (UPI) transaction ?**

**यूनिफाइड पेमेंट्स इंटरफेस (UPI) लेनदेन में चार्ज बैक के प्रबंधन के लिए एक नया नियम किसने पेश किया है?**

- (a) National Payments Corporation of India (NPCI) / नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (एनपीसीआई)
- (b) Small Industries Development Bank of India (SIDBI) / भारतीय लघु उद्योग विकास बैंक (सिडबी)



- (c) Reserve Bank Innovation Hub (RBIH) / रिजर्व बैंक इनोवेशन हब (आरबीआईएच)
- (d) Securities and Exchange Board of India (SEBI) / भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी)
- (e) Indian Banks' Association (IBA) / भारतीय बैंक संघ (आईबीए)

**Answer : Option A**

---

**Explanation :**

- The National Payments Corporation of India (NPCI) has implemented a new guideline for handling chargebacks in UPI transactions.
  - The new UPI regulation will automatically accept or reject charge backs depending on TCC and RET raised by beneficiary banks in the next settlement cycle after the charge back is initiated.
  - The new facility is available in the UPI Dispute Resolution System (URCS) starting February 15, 2025.
- 

**Ques : What was the latest edition of 'Bima Manthan' held by IRDAI?**  
**IRDAI द्वारा आयोजित 'बीमा मंथन' का नवीनतम संस्करण कौन सा था?**

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

**Answer : Option E**

---

**Explanation :**

- The insurer Regulatory and Development Authority of India (IRDAI) convened the 9th edition of Bima Manthan, a quarterly review conference with insurer CEOs.

- The discussions centered on the performance of the life and general insurance industries, the status of the state insurance plan, distribution reforms, and improving disclosure and transparency.
- The presentation of Bima Trinity, a transformative program focused at improving accessibility, affordability, and efficiency in the insurance business, was a high point of the gathering.

**The Bima Trinity consists of three important components:**

- Bima Sugam: A unified digital marketplace for selling, servicing, and claiming insurance policies from many insurers.
- Bima Vahaak is a women-centric, localised insurance distribution approach designed to increase insurance uptake.
- Bima Vistaar is a first-of-its-kind composite insurance plan that includes life, accident, property, and hospitalization.

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**Ques : Which insurance company has launched the “One Man Office” (OMO) service to provide its sales force with a comprehensive digital ecosystem ?  
किस बीमा कंपनी ने अपनी बिक्री बल को व्यापक डिजिटल पारिस्थितिकी तंत्र प्रदान करने के लिए "वन मैन ऑफिस" (ओएमओ) सेवा शुरू की है?**

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (b) Tata AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस
- (c) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (d) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस
- (e) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम

**Answer : Option E**

---

### **Explanation :**

- The Life Insurance Corporation of India (LIC) has launched the "One Man Office" (OMO) solution to offer its sales staff with a comprehensive digital ecosystem that would allow them to serve customers smoothly.
  - The project is consistent with LIC's long-term goal of delivering 'Insurance for All by 2047'.
  - OMO is intended to promote digital policy sales, provide after-sales services, track business success, and serve as a training and information base for agents.
  - The program is based on LIC's ANANDA (Atma Nirbhar Agents New Business Digital Application) platform, which enables agents to onboard consumers.
  - It also offers a knowledge center, insurance and health-related calculators, an office locator, and NEFT search tools to help agents with consumer interactions.
- 

**Ques : What is the primary reason behind the expected decline in banks' NIMs in 2025-26?**

**2025-26 में बैंकों के एनआईएम में अपेक्षित गिरावट के पीछे प्राथमिक कारण क्या है?**

- (a) Increase in credit demand / ऋण मांग में वृद्धि
- (b) Decline in non-performing assets / गैर-निष्पादित संपत्तियों में गिरावट
- (c) Reserve Bank of India's interest rate cuts / भारतीय रिजर्व बैंक की ब्याज दरों में कटौती
- (d) Rise in deposit growth / जमा वृद्धि में वृद्धि
- (e) Strengthening of the Indian Rupee / भारतीय रुपये का मजबूत होना

**Answer : Option C**

---

**Explanation :**

- Fitch Ratings predicts that Indian banks' net interest margins (NIMs) will decrease by 10 basis points on average in 2025-26 due to the Reserve Bank of India's interest rate decreases.
  - However, the loss will be mitigated by the central bank's efforts to ease liquidity circumstances.
  - This projection comes after the Reserve Bank of India (RBI) reduced the key policy rate by 25 basis points to 6.25% in February 2025.
  - During April-September 2024, Indian banks maintained an average NIM of 3.5%, slightly lower than 3.6% the previous year due to higher deposit expenses.
- 

**Ques : Under Bima-ASBA, when is the premium amount transferred to the insurer?**

**बीमा-एसबीए के तहत, प्रीमियम राशि बीमाकर्ता को कब हस्तांतरित की जाती है?**

- (a) At the time of policy application / पॉलिसी आवेदन के समय
- (b) Immediately after premium blocking / प्रीमियम ब्लॉक होने के तुरंत बाद
- (c) After the insurance policy is issued / बीमा पॉलिसी जारी होने के बाद
- (d) In monthly installments / मासिक किस्तों में
- (e) Only after claim approval / दावा अनुमोदन के बाद ही

**Answer : Option C**

---

**Explanation :**

- The Insurance Regulatory and Development Authority of India (IRDAI) has approved a one-time order for blocking premium amounts through the Unified Payments Interface (UPI) for the issuance of life and health insurance policies.
- Under the Bima Applications Supported by Blocked Amount (Bima-ASBA) mechanism, money is only sent from the prospect to the insurer when an insurance policy is issued.

- In this capability, insurers can provide a one-time mandate to block a specific amount in the prospect's bank account via UPI.
  - The cash for the insurance premium will be deducted only once the insurer decides to accept the proposal. If the insurer declines the proposal, the funds will be released and made available to the prospect.
  - The sum under Bima-ASBA will be unblocked automatically 14 days after the initial date of blocking funds, or within one working day of the proposal form's non-acceptance. This customer service facility will be operational by March 1, 2025.
- 

**Ques : Which Indian IT company has partnered with Greece's Eurobank S.A. for a multi-year banking technology program?**

**किस भारतीय आईटी कंपनी ने बहु-वर्षीय बैंकिंग प्रौद्योगिकी कार्यक्रम के लिए ग्रीस के यूरोबैंक एस.ए. के साथ साझेदारी की है?**

- (a) Infosys / इंफोसिस
- (b) Tata Consultancy Services (TCS) / टाटा कंसल्टेंसी सर्विसेज (टीसीएस)
- (c) HCL Technologies / एचसीएल टेक्नोलॉजीज
- (d) L&T Infotech Mindtree (LTI Mindtree) / एल एंड टी इन्फोटेक माइंडट्री (एलटीआई माइंडट्री)
- (e) Wipro / विप्रो

**Answer : Option D**

---

**Explanation :**

- L&T Infotech Limited (LTI) Mindtree Ltd has teamed with Eurobank S.A., Greece's largest banking services provider, for a multi-year banking technology program to improve customer experience.
- Additionally, it will improve technology for Eurobank Group's operations in Cyprus, Luxembourg, and Greece.
- LTIMindtree and Eurobank collaborated to establish a new Global Delivery Center in Pune, Maharashtra.

**Ques : Tata Capital plans to raise how much through debt, including green bonds and non-convertible debentures (NCDs) ?**

**टाटा कैपिटल ने ग्रीन बांड और गैर-परिवर्तनीय डिबेंचर (एनसीडी) सहित ऋण के माध्यम से कितना जुटाने की योजना बनाई है?**

- (a) Rs.11,000 crore
- (b) Rs.12,000 crore
- (c) Rs.13,000 crore
- (d) Rs.14,000 crore
- (e) Rs.15,000 crore

**Answer : Option E**

---

**Explanation :**

- Tata Capital aims to issue Rs.15,000 crore (\$1.72 billion) in debt, including green bonds and non-convertible debentures.
- Green bonds and market-linked NCDs will raise Rs.10,000 crore through private placement.
- 5,000 crore will be raised via secured redeemable NCDs with liquidity window facility.

**About Tata Capital :**

- Established : 2007
  - HQ : Mumbai
  - MD & CEO : Rajiv Sabharwal
- 

**Ques : Who has cancelled the registrations of 19 foreign venture capital institutions (FVCI) ?**

**19 विदेशी उद्यम पूंजी संस्थानों (FVCI) का पंजीकरण किसने रद्द कर दिया है?**

- (a) SEBI
- (b) RBI
- (c) IRDAI
- (d) SBI
- (e) NABARD

**Answer : Option A**

---

**Explanation :**

- The Securities and Exchange Board of India (SEBI) has canceled the registrations of 19 foreign venture capital institutions (FVCI) after investigations revealed that they had violated capital market rules.
- Among the 14 entities with available strike-off dates, 11 had been defunct for more than five years, while three had been defunct in their respective jurisdictions for ten months to three years.
- SEBI sent show-cause notices to these 19 firms in December 2024, but received no response.

**Some of the entities whose FVCI registration has been cancelled :**

- Blackstone Capital Partners (Singapore) VI FVCI
  - Axis Capital Mauritius
  - Summit Partners India Venture Capital Investments
  - IFCI Sycamore India Infrastructure Fund
  - Blackstone Family Investment Partnership (Singapore) VI-ESC FVCI
- 

**Ques : Under the Capital Utilization Plan (CUP), by how much will ADB's annual financing commitments increase by 2034?**

**पूंजी उपयोग योजना (सीयूपी) के तहत, 2034 तक एडीबी की वार्षिक वित्तपोषण प्रतिबद्धताएं कितनी बढ़ जाएंगी?**

- (a) \$24 billion
- (b) \$30 billion
- (c) Over \$36 billion
- (d) \$40 billion
- (e) \$50 billion

**Answer : option C**

---



### **Explanation :**

- The Asian Development Bank (ADB) plans to increase its operations by 50% over the next decade, leveraging its existing capital base to enhance development effect throughout Asia and the Pacific.
- The Capital Utilization Plan (CUP) aims to boost ADB's annual lending commitments from \$24 billion in 2024 to more than \$36 billion by 2034.
- Non-sovereign operations are projected to increase from 20% to 27% of commitments, while sovereign operations will expand moderately with a balanced portfolio.
- The country has set aggressive climate finance targets, including allocating 50% of overall commitments to climate initiatives and securing \$13 billion in private sector financing by 2030.

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**Ques : What is the primary purpose of the RBI's 'RBIDATA' mobile application?**

**RBI के 'RBIDATA' मोबाइल एप्लिकेशन का प्राथमिक उद्देश्य क्या है?**

- (a) To provide real-time stock market updates. / वास्तविक समय शेयर बाजार अपडेट प्रदान करने के लिए।
- (b) To offer seamless access to economic and financial data. / आर्थिक और वित्तीय डेटा तक निर्बाध पहुंच प्रदान करना।
- (c) To facilitate online banking transactions. / ऑनलाइन बैंकिंग लेनदेन की सुविधा के लिए।
- (d) To allow the public to file banking complaints. / जनता को बैंकिंग शिकायतें दर्ज करने की अनुमति देना।
- (e) To issue digital currency directly to users. / उपयोगकर्ताओं को सीधे डिजिटल मुद्रा जारी करना।

**Answer : Option B**

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**Explanation :**

- The Reserve Bank of India (RBI) has launched a new smartphone application called 'RBIDATA', which provides easy access to over 11,000 series of economic and financial data relating to the Indian economy.
- The mobile app presents macroeconomic and financial facts about the Indian economy in a user-friendly and visually appealing way.
- Users will be able to examine time series data as graphs/charts and download it for analysis. There will also be information about the data source, unit of measurement, frequency, and latest revisions.
- Furthermore, the app's 'Banking Outlet' area will assist users in locating banking facilities within 20 kilometers of their location, and the 'SAARC Finance' portion will provide users with information about SAARC member countries.

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**Ques : According to Moody's Analytics, what is India's projected GDP growth rate for 2025?**

**मूडीज एनालिटिक्स के अनुसार, 2025 के लिए भारत की अनुमानित जीडीपी वृद्धि दर क्या है?**

- (a) 6.4%
- (b) 6.8%
- (c) 5.6%
- (d) 4.5%
- (e) 7.2%

**Answer : Option A**

---

**Explanation :**

- According to Moody's Analytics, India's GDP is expected to slow to 6.4% in 2025 from 6.6% in 2024, owing to new US tariffs and weakening global demand, which will hurt exports.
- The report cites a broader decline in the Asia-Pacific area, with China's GDP growth also slowing.
- Moody's Analytics stated in their study titled 'Asia-Pacific Outlook: Chaos

Ahead' that growth in the Asia-Pacific economy will slow in 2025 due to trade disputes, policy shifts, and unequal recoveries.

- According to its APAC estimate, India's GDP is predicted to increase by 6.4% in both the fiscal years 2025 and 2026.

#### **Updated GDP List :**

- RBI –6.6% (FY25), 6.7% (FY26)
- Deloitte – 6.5-6.8 (FY25)
- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)
- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)

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**Ques : Which bank launched Prospera Non-Resident External (NRE) Savings Account ?**

**किस बैंक ने प्रोस्पेरा नॉन-रेजिडेंट एक्सटर्नल (एनआरई) बचत खाता लॉन्च किया?**

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

**Answer : Option A**

---

#### **Explanation :**

- Prospera Non-Resident External (NRE) Savings Account Launched by Federal Bank Limited
- An exclusive banking solution designed for NonResident Indians (NRIs), Persons of Indian Origin (PIO), and Overseas Citizens of India (OCIs).
- TATA AIG General Insurance Company Limited is Insurance coverage provider.
- It has Average Monthly Balance (AMB) of Rs 25,000

**Ques : According to RBI latest data, outward remittances under its Liberalised Remittance Scheme (LRS) declined \_\_\_\_\_ Year-on-Year (Y-o-Y) ?**

**RBI के नवीनतम आंकड़ों के अनुसार, इसकी उदारीकृत प्रेषण योजना (LRS) के तहत जावक प्रेषण में साल-दर-साल (Y-o-Y) \_\_\_\_\_ की गिरावट आई है?**

- (a) 9.15%
- (b) 10.15%
- (c) 10.45%
- (d) 10.50%
- (e) 11.15%

**Answer : Option B**

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**Explanation :**

- The Reserve Bank of India (RBI) reported that outward remittances under its Liberalised Remittance Scheme (LRS) decreased by 10.15% year on year to USD 22.82 billion from April to December of Financial Year 2024-25 (9MFY25), from USD 24.80 billion in 9M FY24.

**Data about Remittances:**

- Outward Remittance in Q3FY25 3.3% increase (USD 6,670.4 million)
- Remittances for Deposits 43% decrease (USD 422.28 million)
- Remittances of Close Relatives as well for Gifts 25.2% decrease (USD 2,757 million)
- Outward Remittances from International Travel 2.23% decrease (USD 13.10 billion)
- Remittances for investments in equity and debt instruments 2.09% increase (USD 1,113.73 million)

**About Liberalised Remittance Scheme (LRS) :**

- Launched : 4th February, 2004
- Objective : to simplify and streamline the process of remitting funds overseas
- Limit : to freely remit up to USD 2,50,000 per financial year (April-March) for any permissible current or capital account transaction or a combination of both

**Ques : Karnataka Bank recently celebrated which milestone Founders' Day?**  
**कर्नाटक बैंक ने हाल ही में कौन सा मील का पत्थर संस्थापक दिवस मनाया?**

- (a) 50th
- (b) 65th
- (c) 75th
- (d) 90th
- (e) 101th

**Answer : Option E**

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**Explanation :**

- Karnataka Bank launched two new products to commemorate its 101st founders' day: 'KBL Stri' and 'KBL One Family Banking Programme'.
  - The bank's 'KBL Stri' savings account empowers women to define their own success, whether as homemakers, professionals, or entrepreneurs.
  - The 'KBL One Family Banking Programme' provides tailored rewards, shared privileges, and easy access for families using a single ID.
- 

**Ques : In February 2025, which financial institution was fined Rs 39 lakh by RBI for breaches in 'Large Exposures' limits and delayed reporting?**  
**फरवरी 2025 में, किस वित्तीय संस्थान पर RBI ने 'बड़े जोखिम' की सीमा का उल्लंघन करने और देरी से रिपोर्टिंग करने के लिए 39 लाख रुपये का जुर्माना लगाया था?**

- (a) Citibank / सिटी बैंक
- (b) Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- (c) Barclays Bank / बार्कलेज बैंक
- (d) HSBC India / एचएसबीसी इंडिया
- (e) Deutsche Bank / डॉयचे बैंक

**Answer : Option A**

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### **Explanation :**

- Citibank, Asirvad Micro Finance, and JM Financial Home Loans have all received monetary penalties from the Reserve Bank of India (RBI) for breaking regulatory standards.
  - Citibank was fined Rs 39 lakh by the central bank for failing to notify violations in 'Large Exposures' limitations on time and not uploading corrected data in certain categories within seven days of receiving rejection reports from Credit Information Companies (CICs).
  - Meanwhile, Asirvad Micro Finance failed to declare the household income of some borrowers to CICs. Due to these inadequacies, the RBI imposed a penalty of Rs 6.20 lakh on the company.
  - In the case of JM Financial Home Loans, the RBI imposed a Rs 1.50 lakh penalty based on the National Housing Bank's evaluation of its financial status on March 31, 2022 and March 31, 2023.
- 

**Ques : IRDAI Forms Committee to Review Insurance Law Amendments. Who chaired the committee ?**

**IRDAI ने बीमा कानून संशोधनों की समीक्षा के लिए समिति बनाई। समिति की अध्यक्षता किसने की?**

- (a) Dinesh Kumar Khara / दिनेश कुमार खरा
- (b) Rajnish Kumar / रजनीश कुमार
- (c) Salila Pande / सलिला पांडे
- (d) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (e) Ashwini Kumar Tewari / अश्विनी कुमार तिवारी

**Answer : Option A**

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### **Explanation :**

- 7 Members Committee to review and implement changes to the Insurance Act of 1938 Formed by Insurance Regulatory and Development Authority of India (IRDAI)
- It is Chair by Dinesh Kumar Khara, the former Chairman of the Mumbai (Maharashtra) based State Bank of India (SBI)
- Its aim is to review and implement changes to the Insurance Act of 1938 and submit the report Within 3 months

### **Proposed Amendments to the Insurance Act :**

- Raise the FDI cap in the insurance sector from 74% to 100% aiming to attract more foreign investment
- Allow insurance companies to operate across different insurance segments (like life and general) under a single license
- Lowering the minimum paid-up capital for insurance companies

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**Ques : Who has been appointed as Principal Secretary II to Prime Minister Narendra Modi?**

**प्रधानमंत्री नरेंद्र मोदी के प्रधान सचिव द्वितीय के रूप में किसे नियुक्त किया गया है?**

- (a) Nandan Nilekani / नंदन नीलेकणि  
(b) Shaktikanta Das / शक्तिकांत दास  
(c) Raghuram Rajan / रघुराम राजन  
(d) Parul Tyai / पारुल टायई  
(e) None of these / इनमें से कोई नहीं

**Answer : Option B**

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**Explanation :**

- Shaktikanta Das, former Governor of the Reserve Bank of India (RBI), has been appointed Principal Secretary II to Prime Minister Narendra Modi.
- Mr. Das served as RBI Governor from 2018 to 2023, a critical period for the Indian economy because to the uncertainty caused by the COVID-19 pandemic.
- Changes in the PMO at this level have been infrequent under Modi, with outgoing Principal Secretary I Nripendra Misra resigning after serving a full term from 2014 to 2019.
- Mr. P.K. Mishra served as Additional Principal Secretary from 2014 to 2019, and then became Principal Secretary I upon Mr. Nripendra Misra's retirement.

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**Ques : Which of the following depository services have been integrated under the Unified Investor App (UIP)?**

**निम्नलिखित में से कौन सी डिपॉजिटरी सेवाओं को यूनिफाइड इन्वेस्टर ऐप (यूआईपी) के तहत एकीकृत किया गया है?**

- (a) MyEasi (CDSL) & SPEED-e (NSDL) / MyEasi (CDSL) और स्पीड-ई (NSDL)
- (b) BSE & NSE trading platforms / बीएसई और एनएसई ट्रेडिंग प्लेटफॉर्म
- (c) Paytm Money & Zerodha / पेटीएम मनी और ज़ेरोधा
- (d) Mutual Funds & Government Bonds / म्यूचुअल फंड और सरकारी बांड
- (e) CIBIL & Experian Credit Score / सिबिल और एक्सपीरियन क्रेडिट स्कोर

**Answer : option A**

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**Explanation :**

- National Securities Depository (NSDL) and Central Depository Services (CDSL), in partnership with capital market regulator Sebi, have introduced the Unified Investor App (UIP), which combines CDSL's MyEasi and NSDL's SPEED-e.
- This platform gives investors a comprehensive picture of their financial

statements, shareholdings, investments, and financial statements.

- One significant advantage of this project is the opportunity to see demat securities from both NSDL and CDSL accounts.
- The technology also addresses major issues by eliminating fraudulent intermediaries using direct data sourcing from exchanges, depositories, and clearing firms.

---

**Ques : Japan International Cooperation Agency (JICA) established in which year ?**

**जापान अंतर्राष्ट्रीय सहयोग एजेंसी (JICA) की स्थापना किस वर्ष में हुई?**

- (a) 1954
- (b) 1964
- (c) 1974
- (d) 1984
- (e) 1994

**Answer : Option C**

---

**Explanation :**

- The Japan International Cooperation Agency (JICA) and the Department of Horticulture and Food Processing (DHFP), Government of Uttarakhand, have signed the 'Records of Discussions' for a four-year Technical Cooperation Project (TCP) titled 'Uttarakhand Integrated Horticulture Development Promotion Project'.
- The project intends to strengthen market mechanisms and boost horticultural production in Uttarakhand's Tehri Garhwal and Nainital districts.
- According to recent data, most farmers in Uttarakhand own less than two hectares of land, and agriculture employs 39% of the state's population.

**About Japan International Cooperation Agency (JICA) :**

- Established : 1974
- HQ : Tokyo, Japan
- President : TANAKA Akihiko

**Ques : Which bank has signed a MoU with the Indo-Tibetan Border Police (ITBP) to provide exclusive financial benefits and insurance coverage ?**  
**किस बैंक ने विशेष वित्तीय लाभ और बीमा कवरेज प्रदान करने के लिए भारत-तिब्बत सीमा पुलिस (ITBP) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?**

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

**Answer : Option D**

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**Explanation :**

- Punjab National Bank (PNB) has signed a Memorandum of Understanding (MoU) with the Indo-Tibetan Border Police (ITBP) to offer special financial and insurance benefits to ITBP soldiers, pensioners, and families.
- PNB has renewed its commitment to supporting India's military forces, including the 'Himveers' of ITBP, by offering specialized financial products and services to meet their needs.

**The salient features offered to ITBP personnel are :**

- Air Accidental Insurance – Rs 150 lakhs
- Additional Cover of Death during Operations – Rs 10 lakhs
- Cost of imported medicines including transportation – Up to Rs10 lakhs
- 6. Air Ambulance Cost – Up to Rs 10 lakhs
- Permanent/Partial Disability Coverage – Rs 100 lakhs
- Personal Accidental Insurance – Rs 100 lakhs

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**Ques : Bank Credit to NBFCs Falls to 4-Year Low at what percent in 2024 ?  
2024 में एनबीएफसी को बैंक क्रेडिट 4 साल के निचले स्तर पर कितने प्रतिशत पर गिर गया?**

- (a) 5.7%
- (b) 6.2%
- (c) 5.4%
- (d) 6.7%
- (e) 4.8%

**Answer : Option D**

---

**Explanation :**

- In 2024, bank lending to non-banking financial organizations (NBFCs) increased at the slowest rate in four years, rising 6.7% to Rs 16.22 lakh crore by December, compared to a 15% increase in 2023.
  - In November 2023, the RBI upped the risk weight for bank loans to NBFCs by 25 basis points to 125%, citing concerns about their reliance on bank borrowings.
  - In 2024, NBFCs raised more funds through external commercial borrowings (ECB) than in previous years.
  - According to PRIME Database, NBFCs raised Rs 3.64 lakh crore through ECBs in 2024, the biggest sum in the past five years.
- 

**Ques : What is the theme of the 2025 Financial Literacy Week initiated by the RBI?**

**RBI द्वारा शुरू किए गए 2025 वित्तीय साक्षरता सप्ताह का विषय क्या है?**

- (a) Financial Education for Youth / युवाओं के लिए वित्तीय शिक्षा
- (b) Financial Awareness for All / सभी के लिए वित्तीय जागरूकता
- (c) Financial Literacy—Women's Prosperity / वित्तीय साक्षरता-महिला समृद्धि
- (d) Digital Payments and Financial Inclusion / डिजिटल भुगतान और वित्तीय समावेशन
- (e) Smart Investments for a Better Future / बेहतर भविष्य के लिए स्मार्ट निवेश

**Answer : Option C**

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**Explanation :**

- The Reserve Bank of India launched the 2025 Financial Literacy Week, an annual program to raise financial awareness among the public.
  - This year's campaign runs from February 24 to 28, with the theme "Financial Literacy—Women's Prosperity."
  - As part of the effort, banks have been asked to raise awareness by posting RBI-created posters on their websites, ATMs, mobile applications, and branch display boards.
- 

**Ques : Which organization has partnered with the Department for Promotion of Industry and Internal Trade (DPIIT) to support fintech startups?**

**किस संगठन ने फिनटेक स्टार्टअप्स को समर्थन देने के लिए उद्योग एवं आंतरिक व्यापार संवर्धन विभाग (DPIIT) के साथ साझेदारी की है?**

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

**Answer : Option C**

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**Explanation :**

- The Department for Promotion of Industry and Internal Trade (DPIIT) has teamed up with Paytm to foster innovation and help manufacturing and fintech firms in India.

- Paytm will provide companies with mentorship, infrastructure, market access, and financial opportunities to help them grow and innovate.
  - This project intends to provide entrepreneurs with crucial tools, allowing them to develop cutting-edge payment and financial technology solutions.
- 

**Ques : State Bank of India Chairman C S Setty said the largest Indian lender is targeting to be Net-Zero by \_\_\_\_.**

**भारतीय स्टेट बैंक के अध्यक्ष सी एस सेट्टी ने कहा कि सबसे बड़ा भारतीय ऋणदाता है \_\_\_\_ तक नेट-जीरो होने का लक्ष्य**

- (a) 2035
- (b) 2040
- (c) 2045
- (d) 2050
- (e) 2055

**Answer : Option E**

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**Explanation :**

- C S Setty, Chairman of State Bank of India, stated that the largest Indian lender aims to achieve Net-Zero status by 2055. The bank will celebrate its centenary year.
- Setty made the remarks after launching the "SBI Green Marathon Season 5" event in the financial capital.
- Over 10,000 runners competed in the 5km, 10km, and 21km categories at this event.

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**Ques : The Reserve Bank of India (RBI) received bids worth \_\_\_\_\_ against the notified amount of Rs 40,000 crore at the OMO purchase auction.**

**भारतीय रिजर्व बैंक (RBI) को \_\_\_\_\_ की बोलियां प्राप्त हुईं ओएमओ खरीद नीलामी में 40,000 करोड़ रुपये की अधिसूचित राशि के मुकाबले**

- (a) Rs 1.87 trillion
- (b) Rs 2.54 trillion
- (c) Rs 1.34 trillion
- (d) Rs 1.27 trillion
- (e) Rs 2.87 trillion

**Answer : Option A**

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**Explanation :**

- During the Open Market Operation (OMO) buy auction, the Reserve Bank of India (RBI) received bids for Rs 1.87 trillion versus the notified amount of Rs 40,000 crore.
  - The RBI has purchased Rs 1 trillion of government securities through OMO auctions. In January, the central bank bought Rs 58,875 crore in securities using screen-based OMOs.
- 

**Ques : Net direct tax collections rise 15% to \_\_\_\_\_ till Feb 10**

**10 फरवरी तक शुद्ध प्रत्यक्ष कर संग्रह 15% बढ़कर \_\_\_\_\_ हो गया**

- (a) Rs 16.48 lakh crore
- (b) Rs 17.78 lakh crore
- (c) Rs 17.25 lakh crore
- (d) Rs 14.38 lakh crore
- (e) Rs 11.78 lakh crore

**Answer : Option B**

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### **Explanation :**

- The Central Board of Direct Taxes (CBDT) reported a 14.69% increase in net direct tax collection this fiscal year, reaching over Rs 17.78 lakh crore.
- Gross direct tax collections increased by 19.06% to above Rs 21.88 lakh crore as of February 10.
- During the time, refunds totaling over Rs 4.10 lakh crore were issued, representing a 42.63% increase over the previous year.
- The collection of net non-corporate taxes, primarily personal income tax, increased by 21% year on year to over Rs 9.48 lakh crore.
- Net corporation tax revenue increased by about 6% to Rs 7.78 lakh crore between April 1, 2024 and February 10, 2025.
- This fiscal year, net collections from securities transaction tax (STT) increased by 65%, reaching Rs 49,201 crore.

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**Ques : Who Launched India's First Solar-Powered Payment Sound box for Merchants ?**

**व्यापारियों के लिए भारत का पहला सौर ऊर्जा संचालित भुगतान साउंड बॉक्स किसने लॉन्च किया?**

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

**Answer : Option C**

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### **Explanation :**

- Paytm Money Limited has launched India's first solar-powered payment device, the 'Paytm Solar Sound Box', which accepts UPI and RuPay credit card payments via a QR code.
- It charges in 2-3 hours of sunlight for a full day, while the electricity-powered battery can last up to 10 days without recharging.
- It supports 11 Indian languages, delivers real-time audio payment confirmations with a 3-watt (W) speaker, and works with a 4G (fourth generation wireless) connection for rapid transaction alerts.

### **About Paytm :**

- Established : August 2010
- HQ : Noida
- CEO : Vijay Shekhar Sharma

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**Ques : According to the latest data from the RBI, NRI deposits jump \_\_\_\_% in April-December 2024**

**RBI के नवीनतम आंकड़ों के अनुसार, अप्रैल-दिसंबर 2024 में NRI जमा में \_\_\_\_% का उछाल आया**

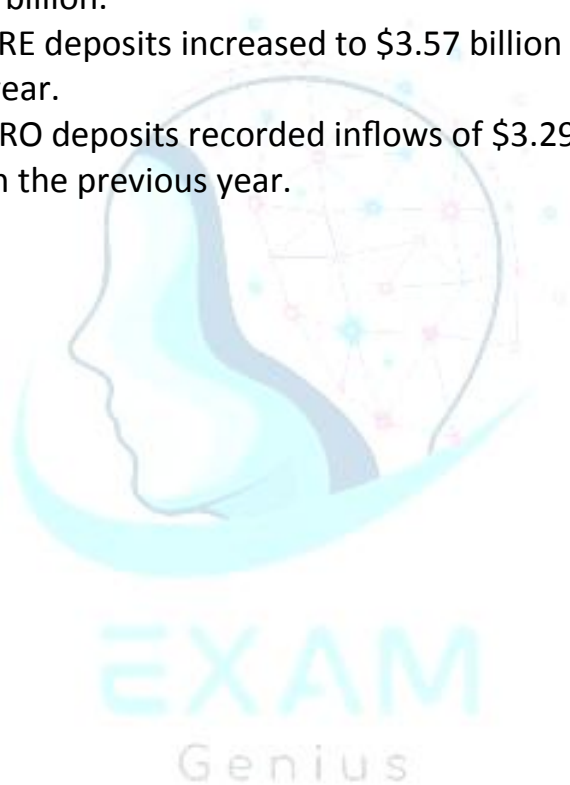
- (a) 34%  
(b) 42.8%  
(c) 43.6%  
(d) 50%  
(e) 54%

**Answer : Option B**

---

### **Explanation :**

- Between April and December 2024, the influx of funds from Indians working overseas into non-resident Indian (NRI) bank accounts increased by 42.8% to \$13.33 billion, up from \$9.33 billion the previous year, according to RBI data.
- The total outstanding NRI deposits reached \$161.8 billion in December 2024, up from \$146.9 billion in December 2023.
- NRI deposit schemes include FCNR, NRE, and NRO deposits held in rupees.
- During April-December 2024, FCNR(B) deposits saw the largest inflows, totaling \$6.46 billion.
- Inflows into NRE deposits increased to \$3.57 billion from \$2.91 billion the previous year.
- Meanwhile, NRO deposits recorded inflows of \$3.29 billion, compared to \$2.97 billion in the previous year.



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