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Ques : In February 2025, how many new branches Muthoot Finance received approval to open from the RBI?

फरवरी 2025 में मुथूट फाइनेंस को RBI से कितनी नई शाखाएँ खोलने की मंजूरी मिली है ?

- (a) 75
- (b) 88
- (c) 95
- (d) 110
- (e) 115

Answer : Option E

Explanation :

- Muthoot Finance, a finance and insurance firm, has received approval from the RBI to open 115 new branches.
 - The corporation is also urged to make appropriate arrangements for the security and storage of gold jewellery, including a safe deposit vault, as specified in the existing guidelines, to the extent applicable.
 - Muthoot Finance reported a 21% growth in consolidated PAT in Q3 FY25 to Rs.1,392 crore from Rs.1,145 crore in Q3 FY24.
-

Ques : In February 2025, what is the total penalty imposed by SEBI on three foreign portfolio investors, Nexpect Ltd, AIRD Investment Commercial LLC, and Aviator Global Investment Fund?

फरवरी 2025 में, सेबी ने तीन विदेशी पोर्टफोलियो निवेशकों, नेक्सपैक्ट लिमिटेड, एआई आरडी इन्वेस्टमेंट कमर्शियल एलएलसी और एविएटर ग्लोबल इन्वेस्टमेंट फंड पर कुल कितना जुर्माना लगाया है?

- (a) Rs 20 lakh
- (b) Rs 30 lakh
- (c) Rs 40 lakh
- (d) Rs 50 lakh

(e) Rs 60 lakh

Answer : Option D

Explanation :

- SEBI, the capital markets regulator, has imposed penalties totaling Rs 50 lakh on three foreign portfolio investors for breaching the short-term investment restrictions in debt securities.
 - In three separate rulings, the regulator fined Nexpect Ltd and AIRD Investment Commercial LLC Rs 20 lakh apiece, while imposing a Rs 10 lakh penalty on Aviator Global Investment Fund.
 - The orders came after Sebi inspected the custodian, Orbis Financial Corporation, during FY22.
 - The regulator found that Aviator Global Investment Fund, Nexpect Ltd, and AIRD Investment Commercial LLC's investments in debt instruments did not meet the allowed limits (in terms of residual maturity) for FPIs as of March 31, 2022.
-

Ques : Who has been appointed as the new Chairman of Securities and Exchange Board of India (SEBI)?

भारतीय प्रतिभूति एवं विनिमय बोर्ड (सेबी) के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Arvind Subramanian / अरविंद सुब्रमण्यन
- (b) Raghuram Rajan / रघुराम राजन
- (c) Ajay Tyagi / अजय त्यागी
- (d) Tuhin Kanta Pandey / तुहिन कांता पांडे
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option D

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Explanation :

- Finance Secretary Tuhin Kanta Pandey has been appointed the next Chairman of the Securities and Exchange Board of India (SEBI) for a three-year term.
 - The Odisha-cadre Indian Administrative Service (IAS) officer would succeed Madhabi Puri Buch, who finished her three-year term on February 28, 2025.
 - Mr. Pandey has an MA in economics from Punjab University in Chandigarh and an MBA from the University of Birmingham (UK). He has worked in various capacities for both the Odisha and the Indian governments.
-

Ques : Which regulatory body imposed a Rs 5.05 crore penalty on the Indian Clearing Corporation (ICCL) in February 2025?

फरवरी 2025 में किस नियामक संस्था ने भारतीय समाशोधन निगम (ICCL) पर 5.05 करोड़ रुपये का जुर्माना लगाया?

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

Answer : Option B

Explanation :

- SEBI imposed a total penalty of Rs 5.05 crore on Indian Clearing Corporation (ICCL), a wholly owned subsidiary of the BSE, for alleged violations of cyber security and system auditing standards.
- The market regulator performed an inspection from December 2022 to July 2023, after which it issued the show-cause notice in October.
- According to Sebi's findings, ICCL submitted the network auditor report to the regulator with no comments from management or the board.

- The requirements require that the audit report, along with management comments, be presented to the governing board of market infrastructure institutions. The same, together with the board's comments, must be reported to Sebi within one month of the audit's completion.

Ques : Recently, what is the maximum withdrawal amount permitted per depositor by RBI from New India Co-operative Bank?

हाल ही में,

RBI ने न्यू इंडिया कोऑपरेटिव बैंक से प्रति जमाकर्ता अधिकतम कितनी निकासी की अनुमति दी है?

- (a) Rs.10000
- (b) Rs.15000
- (c) Rs.20000
- (d) Rs.25000
- (e) Rs.30000

Answer : Option D

Explanation :

- The RBI eased restrictions on New India Co-operative Bank, allowing customers to withdraw up to Rs.25,000 from their savings accounts starting February 27.
- On February 13, the Reserve Bank imposed All Inclusive Directions (AID) on the Mumbai-based cooperative bank, including a ban on deposit withdrawals, due to supervisory concerns.
- The RBI later took over the Board of Directors of the New India Cooperative Bank for a 12-month period. It also nominated Shreekant, the former Chief General Manager of State Bank of India (SBI), as Administrator to oversee the bank's business during this time. It also established a 'Committee of Advisors' to support the Administrator.

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Ques : Association of Mutual Funds in India established in which year ?
भारत में म्यूचुअल फंड एसोसिएशन की स्थापना किस वर्ष हुई?

- (a) 1959
- (b) 1965
- (c) 1978
- (d) 1984
- (e) 1995

Answer : Option E

Explanation :

- The Association of Mutual Funds in India (AMFI) has launched three programs to promote financial inclusion, investor awareness, and investment recovery.
- These efforts, Chhoti SIP, Tarun Yojana, and MITRA, aim to make mutual fund investing more accessible.
- India's mutual fund business has grown significantly, with AUM exceeding Rs.65 lakh crore.
- Chhoti SIP : Introduces a Rs.250 Systematic Investment Plan (SIP), making it easier for small investors
- Tarun Yojana : This program focuses on integrating financial literacy into school curricula
- MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) : MITRA is designed to help investors and their legal heirs identify and recover inactive or forgotten investments

About Association of Mutual Funds in India :

- Established : 1995
- HQ : Mumbai
- CEO : Chalasani Venkat Nageswar

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Ques : The Reserve Bank of India (RBI) has announced an increase in the small value loan ceiling for Urban Co-operative Banks (UCBs) to ____ per borrower.

भारतीय रिजर्व बैंक (RBI) ने छोटे में बढ़ोतरी की घोषणा की है शहरी सहकारी बैंकों (यूसीबी) के लिए मूल्य ऋण सीमा प्रति उधारकर्ता ____।

- (a) Rs 1 crore
- (b) Rs 2 crore
- (c) Rs 3 crore
- (d) Rs 4 crore
- (e) Rs 5 crore

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has increased the small loan ceiling for Urban Co-operative Banks (UCBs) to Rs 3 crore per borrower.
- Previously, the restriction was 0.2% of Tier I capital, with a cap of Rs 1 crore.
- The updated guidelines boost the restriction to 0.4% of Tier I capital, with a maximum limitation of Rs 3 crore per borrower.
- By March 31, 2026, UCBs must have at least 50% of their loans and advances in small value loans.
- The RBI defined exposure limits for housing and real estate loans.
- The RBI has authorized banks to increase their exposure to residential mortgages from 5% to 25% of total loans.
- Loans to builders and developers are regulated at 5% of total loans and advances.
- The RBI has updated the individual housing loan limitations for Tier 3 and Tier 4 UCBs, while Tier 1 and Tier 2 UCBs remain unaltered.
- The amended loan ceilings for each borrower are as follows: For Tier 1 UCBs, the maximum housing loan limit is Rs 60 lakh, For Tier 2 UCBs, the loan ceiling has been established at Rs 1.40 crore, For Tier 3 UCBs, borrowers can avail housing loans up to Rs 2 crore and For Tier 4 UCBs, the highest loan limit is Rs 3 crore.

Ques : The government has asked private insurers to increase the free-look period for policyholders from one month to ____.

सरकार ने निजी बीमाकर्ताओं से पॉलिसीधारकों के लिए फ्री-लुक अवधि को एक महीने से बढ़ाकर ____ करने के लिए कहा है।

- (a) 4 Month
- (b) 5 Month
- (c) 8 Month
- (d) 10 Month
- (e) 1 Year

Answer : Option E

Explanation :

- The government has requested that private insurers lengthen the free-look period for policyholders from one month to a year.
 - The free-look period allows customers to quit their insurance policy without paying surrender charges.
 - Last year, the insurance regulator extended the time to 30 days from 15.
 - In FY24, the Irdai reported 23,335 grievances against life insurers, a decrease from 26,107 in FY23. These grievances accounted for 19.3% of overall grievances, compared to 21% in FY23.
-

Ques : Anmol Savings Account Launched by which bank ?

अनमोल बचत खाता किस बैंक द्वारा लॉन्च किया गया?

- (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 D

Explanation :

- Anmol Savings Account Launched by HDFC Bank Limited.
- It is India's first Public Sector Undertaking (PSU) Salary Account with a cyber-fraud protection
- It Provides cyber fraud cover up to Rs. 1.5 lakhs to senior citizens while the cyber fraud cover ranges from Rs. 25,000-Rs 50,000 for professionals
- Similarly, the 'Speciale Gold Women' account gives a cancer cover of up to Rs. 5 lakhs for women

Ques : What was India's real GDP growth rate in the third quarter (October to December) of the fiscal year 2024-25?

वित्त वर्ष 2024-

25 की तीसरी तिमाही (अक्टूबर से दिसंबर) में भारत की वास्तविक जीडीपी वृद्धि दर क्या थी?

- (a) 5.6%
- (b) 5.8%
- (c) 6.2%
- (d) 6.8%
- (e) 7.2%

Answer :Option C

Explanation :

- According to data issued by the National Statistics Office (NSO), India's real Gross Domestic Product (GDP) increased by 6.2% between October and December 2024, the third quarter of the fiscal year, up from 5.6% the previous quarter.
- However, this was much slower than the 9.5% growth observed during the same period in 2023. Growth in the third quarter fell 0.2 % points short of the Reserve Bank of India's projections.

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- According to the First Revised Estimates provided by the Ministry of Statistics and Programme Implementation (MoSPI), real GDP is predicted to expand by 6.5% in FY 2024-25, while nominal GDP is expected to grow by 9.9%.
 - MoSPI data also showed that India's real GDP increased by 9.2 percent in fiscal year 2023-24, the best annual growth rate in 12 years, excluding the post-pandemic rebound in FY22.
 - This growth was driven by double-digit growth in the 'Manufacturing' sector (12.3%), the 'Construction' sector (10.4%), and the 'Financial, Real Estate & Professional Services' sector (10.3%).
-

Ques : Accidental Insurance scheme for School Children launched in which state ?

स्कूली बच्चों के लिए दुर्घटना बीमा योजना किस राज्य में शुरू की गई?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option C

Explanation :

- The Rajasthan government has established the Shiksha Sanjeevani Bima Yojana, which would give accidental insurance to schoolchildren in the state.
- This first-of-its-kind initiative would provide personal accident insurance coverage of Rs 1 lakh to 1.3 lakh to children and their parents enrolled in state-run schools. Initially, the plan would apply to schools in the Udaipur Division.
- Madan Dilawar, the State Education and Panchayati Raj Minister, launched the project. The plan was introduced at the Shiksha Jeevan Personal Accident Insurance Ceremony, which was held at the Residency School in Udaipur. The plan would be gradually expanded to all schools

in the state, benefiting around one crore students.

- The Shiksha Sanjeevani Bima Yojana plan is partnered by Wonder Cement, Zurich Kotak General Insurance, and State Bank of India.
- Under its financial inclusion drive, the State Bank of India will open savings bank accounts with no minimum balance requirement for registered students.
- The State Bank of India will deposit Rs 500 into the account on a monthly basis, allowing students to use it for their everyday necessities.

Ques : Which insurance company partnered with K.M. Dastur Reinsurance Brokers (KMD) to launch India's first Air Quality Index (AQI)-based parametric insurance policies ?

किस बीमा कंपनी ने के.एम. के साथ साझेदारी की? दस्तूर रीइश्योरेंस ब्रोकर्स (KMD) भारत की पहली वायु गुणवत्ता सूचकांक (AQI)-आधारित पैरामीट्रिक बीमा पॉलिसी लॉन्च करेगा?

- (a) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (b) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Bajaj Finance / बजाज फाइनेंस
- (e) None of these / इनमें से कोई नहीं

Answer : option A

Explanation :

- Go Digit General Insurance Limited (Digit Insurance) and K.M. Dastur Reinsurance Brokers (KMD) have developed India's first parametric insurance plans based on Air Quality Index (AQI).
- This program is for migrant laborers in the Delhi National Capital Region (NCR) who are affected by construction prohibitions due to excessive air pollution levels.
- When Delhi's AQI exceeds 400 on more than two occasions, the parametric insurance policy covers up to Rs 6,000 for 6,200 migrant workers.

Ques : National Stock Exchange (NSE) signed Mou with which state government to skill youth in Banking, Financial Services and Insurance (BFSI) sector ?

नेशनल स्टॉक एक्सचेंज (NSE) ने बैंकिंग, वित्तीय सेवा और बीमा (BFSI) क्षेत्र में युवाओं को कौशल प्रदान करने के लिए किस राज्य सरकार के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Assam / असम
- (b) Meghalaya / मेघालय
- (c) Tripura / त्रिपुरा
- (d) Manipur / मणिपुर
- (e) Arunachal Pradesh / अरुणाचल प्रदेश

Answer : Option A

Explanation :

- At the Advantage Assam 2.0 Summit, the National Stock Exchange (NSE) and the Government of Assam inked an MoU to execute a student skilling plan for Assam's youth in the Banking, Financial Services, and Insurance (BFSI) sector.
- Assam is the fourth state, following Uttarakhand, Meghalaya, and Chhattisgarh, to collaborate with NSE on youth skill development.
- This initiative corresponds with the Assam government's goal of providing the state's young with important skills and knowledge in the BFSI (Banking, Financial Services, and Insurance) sector, bridging the skill gap and increasing their employment chances in the future.

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Ques : Which bank hosted the 9th edition of Evolve, its flagship knowledge-sharing seminar for MSMEs in Bengaluru, Karnataka ?

किस बैंक ने बेंगलुरु, कर्नाटक में एमएसएमई के लिए अपने प्रमुख ज्ञान-साझाकरण सेमिनार, इवॉल्व के 9वें संस्करण की मेजबानी की?

- (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 B

Explanation :

- Axis Bank Limited held the 9th edition of Evolve, its flagship knowledge-sharing event for MSMEs, in Bengaluru, Karnataka.
 - The event's theme was 'Future-Proofing MSMEs for the NewAge Business'.
 - In 2025, the initiative will take place in 10 significant cities.
 - In 2014, 'Evolve' was launched as a platform to empower India's MSMEs, benefiting over 9,000 entrepreneurs in 50 cities.
-

Ques : Who has been appointed as the Deputy Chief Executive Officer (CEO) of SBI Life Insurance Company?

एसबीआई लाइफ इंश्योरेंस कंपनी के उप मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Dorababu Daparti / दोराबाबू दपर्ती
- (b) Amitabh Chaudhry / अमिताभ चौधरी
- (c) Salila Pande / सलिला पांडे
- (d) Shahrukh Todiwala / शाहरुख टोडीवाला

(e) Deepak Parekh / दीपक पारेख

Answer : Option A

Explanation :

- Dorababu Daparti has been named SBI Life Insurance Company's Deputy Chief Executive Officer (CEO). The nomination and compensation committee's recommendation served as the basis for this appointment.
 - Dorababu Daparti is a highly skilled banking specialist who has worked in the financial sector for more than 29 years. He is a Chartered Associate of the Indian Institute of Bankers (CAIIB) and has a Master of Science (M.Sc.).
 - Since 1995, Daparti has worked with the State Bank of India (SBI), where he has held a number of executive and managerial positions.
 - He is well-versed in international banking and has a successful track record. Beginning in September 2021, Daparti was the CEO and Country Head of SBI's activities in the Maldives.
-

Ques : Which organization has imposed a penalty of Rs 66.60 lakh and Rs 33.10 lakh on The Hong Kong and Shanghai Banking Corporation Limited (HSBC) and IIFL Samasta Finance, respectively, for violating norms?

किस संगठन ने मानदंडों का उल्लंघन करने के लिए हांगकांग और शंघाई बैंकिंग कॉर्पोरेशन लिमिटेड (HSBC) और IIFL समस्ता फाइनेंस पर क्रमशः 66.60 लाख रुपये और 33.10 लाख रुपये का जुर्माना लगाया है?

- (a) RBI / आरबीआई
- (b) SEBI / सेबी
- (c) NABARD / नाबार्ड
- (d) SIDBI / सिडबी
- (e) IRDAI / आईआरडीएआई

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has imposed penalties of Rs 66.60 lakh and Rs 33.10 lakh on The Hong Kong and Shanghai Banking Corporation Limited (HSBC) and IIFL Samasta Finance, respectively, for violating regulations.
- Violations by HSBC included outsourcing AML alert closures, failing to report unhedged foreign currency exposures to CICs, and opening savings accounts for ineligible entities.
- IIFL Samasta Finance Violations: The company charged interest before loan disbursement, misclassified NPAs, and issued multiple customer IDs instead of a unique identification code

Ques : Mizoram Chief Minister Lalduhoma has launched the Mizoram chapter of the Women Entrepreneurship Forum (WEP), the first such forum in the Northeast. Which organisation is supporting the Women Entrepreneurship Forum (WEP) in Mizoram?

मिजोरम के मुख्यमंत्री लालदुहोमा ने महिला उद्यमिता मंच (WEP) के मिजोरम चैप्टर का शुभारंभ किया है, जो पूर्वोत्तर में इस तरह का पहला मंच है। कौन सा संगठन मिजोरम में महिला उद्यमिता मंच (WEP) का समर्थन कर रहा 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 A

Explanation :

- Mizoram Chief Minister Lalduhoma has inaugurated the Mizoram branch of the Women Entrepreneurship Platform (WEP), the first such platform in the Northeast under NITI Aayog.
 - Dr. VK Paul, an NITI Aayog member, attended the launch, which took place during a state workshop on women-led development through entrepreneurship at Mizoram University (MZU) in Tanhril near Aizawl as part of the NITI Aayog state support mission project.
 - This initiative seeks to increase regional support for female entrepreneurs by offering tools, mentorship, and business opportunities.
-

Ques : Corporate Profits Jump ____ in FY24 Despite Slow Sales.

धीमी बिक्री के बावजूद वित्त वर्ष 24 में कॉर्पोरेट मुनाफे में ____ का उछाल।

- (a) 12%
- (b) 13.5%
- (c) 14.2%
- (d) 15.3%
- (e) 16%

Answer : Option D

Explanation :

- Despite weak sales growth of about 5.5%, corporate profits increased by 15.3% in FY24 thanks to cost reduction, according to an RBI data.
- Operating expenses increased 3.4% in FY24 despite weak revenues, mostly as a result of slower rise in manufacturing costs.
- Additionally, employee pay increased more slowly, with a slowdown observed in both manufacturing and services.
- Because of this, operating profits increased by 15.3% in FY24 as opposed to 4.2% in FY23.
- Manufacturing's operating profit increased by 13.2%, but the services

sector's increased by 15.5%.

- After double-digit increase the year before, manufacturing and services sales growth in FY24 fell to 4.1% and 6.8%, respectively.
- In FY24, profit after tax rose 16.3%, with manufacturing PAT increasing 7.6% and services sector PAT growing 38.1%.
- Improved financial stability was found by the RBI after analyzing data from 6,955 public non-financial enterprises.

Ques : What is the name of centralized database portal launched by SEBI for corporate bonds to create a single, authentic source of information on such securities ?

ऐसी प्रतिभूतियों पर जानकारी का एकल, प्रामाणिक स्रोत बनाने के लिए कॉर्पोरेट बॉन्ड के लिए सेबी द्वारा लॉन्च किए गए केंद्रीकृत डेटाबेस पोर्टल का नाम क्या है?

- (a) Bond share / बांड शेयर
- (b) Mega Bond / मेगा बॉन्ड
- (c) Bond Central / बॉन्ड सेंट्रल
- (d) SEBI Bonds / सेबी बांड
- (e) SEBI Funding / सेबी फंडिंग

Answer : Option C

Explanation :

- SEBI, the market regulator, has developed a centralized database portal for corporate bonds in an effort to offer a single, reliable source of information on such instruments.
- The Online Bond Platform Providers Association (OBPP Association) collaborated with Market Infrastructure Institutions (MIIs), such as stock exchanges and depositories, to create and run the Bond Central portal.
- The Bond Central strives to offer a single, authentic source of information on corporate bonds issued in India, serves as an information repository for the general public, and is free to use.
- To make more informed judgments, investors might compare corporate

bond prices to Government Securities (G-Secs) and other fixed-income indices.

Ques : How much total GST revenue was collected in February 2025?

फरवरी 2025 में कुल कितना जीएसटी राजस्व एकत्र किया गया?

- (a) Rs 1.65 lakh crore
- (b) Rs 1.72 lakh crore
- (c) Rs 1.78 lakh crore
- (d) Rs 1.82 lakh crore
- (e) Rs 1.84 lakh crore

Answer : Option E

Explanation :

- The Indian economy performed strongly in the fourth and final quarter of the year, with GST collections rising 9.1 percent to Rs 1.84 lakh crore in February from Rs 1.96 lakh crore the previous month.
- February marks the 12th consecutive month with over Rs 1.7 lakh crore in collections.

Collection of GST in February 2025 :

- Gross GST Revenue : Rs 183,646 crore
- Central GST : Rs 35,204 crore
- State GST : Rs 43,704 crore
- Integrated GST : Rs 90,870 crore
- Cess : Rs 13,868 crore

GST Collection of Previous Months :

- January 2025 : 1,95,506 crore
- December 2024 : 1.77 lakh Crore
- November 2024 : 1,82,269 Crore
- October 2024 : 1,87,346 Crore
- September 2024 : 1.73 lakh crore

Ques : Which bank has partnered with Chennai Super Kings (CSK), to introduce a new co-branded credit card for cricket fans ?

किस बैंक ने क्रिकेट प्रशंसकों के लिए एक नया सह-ब्रांडेड क्रेडिट कार्ड पेश करने के लिए चेन्नई सुपर किंग्स (सीएसके) के साथ साझेदारी की 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 A

Explanation :

- City Union Bank Ltd, a historic private sector bank, has teamed with Chennai Super Kings (CSK) to establish a co-branded credit card.
- CUB – CSK Co-Branded Credit Card will get multiple benefits. Fans can experience the thrill of having CSK's famous yellow color and lion logo on their credit card, demonstrating their support for the team.
- The CUB-CSK Co-Branded Credit Card will be available in three variants: MasterCard, Platinum, and Signature. Powered by MasterCard and RuPay, the card boasts global acceptance, top-notch security, and contactless payment possibilities.
- These cards are not limited to ticket purchases. While the initial focus will be on sports-related benefits for the first two to three months, we will gradually include additional rewards to stimulate everyday spending.

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Ques : Which bank in collaboration with the World Trade Center (WTC) Mumbai, hosted the Export Conclave 2025 ?

विश्व व्यापार केंद्र (डब्ल्यूटीसी) मुंबई के सहयोग से किस बैंक ने निर्यात सम्मेलन 2025 की मेजबानी की?

- (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 E

Explanation :

- YES BANK, India's sixth-largest private sector bank, collaborated with the World Trade Center (WTC) Mumbai to present the Export Conclave 2025 at YES BANK House.
- The event saw the signing of a strategic Memorandum of Understanding (MoU) between YES BANK and WTC Mumbai.
- This alliance intends to benefit MSMEs by providing better access to loans, trade facilitation services, and global market information.
- YES BANK unveiled two flagship solutions within its YES Business portfolio, YES Exports and YES PowherUp, to help MSMEs and women entrepreneurs expand abroad.
- YES Exports : offer pre- and post-shipment financing for speedy access to working capital. We offer export financing up to Rs.10 Cr with low collateral, based on financial performance.
- YES PowherUp : YES BANK collaborated with FICCI FLO to establish YES PowherUp, a specialized MSME program for women entrepreneurs. FICCI FLO members can benefit from a 50% processing fee waiver on SME loans under the program.
- YES BANK's effort supports India's MSME sector, which accounts for almost one-third of GDP and 45% of total exports.
- India's exports are projected to exceed \$1 trillion by 2030.

Ques : Who launches report on "From Borrowers To Builders: Women's Role in India's Financial Growth Story" ?

"उधारकर्ताओं से बिल्डरों तक: भारत की वित्तीय विकास कहानी में महिलाओं की भूमिका" पर रिपोर्ट किसने लॉन्च की?

- (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 A

Explanation :

- The NITI Aayog produced a paper titled "From Borrowers to Builders: Women's Role in India's Financial Growth Story." The report, released by NITI Aayog CEO Shri B.V.R. Subrahmanyam, reveals that more women in India are taking out loans and checking their credit scores.
- By December 2024, 27 million women were monitoring their credit, up 42% from the previous year. This growth indicates that women are becoming more conscious of financial issues.
- The research was created by TransUnion CIBIL, NITI Aayog's Women Entrepreneurship Platform (WEP), and MicroSave Consulting.
- The percentage of women who check their credit reports rose from 17.89% in 2023 to 19.43% in 2024. Women in non-metro areas are becoming more financially active, with a 48% increase compared to 30% in metro cities.
- Maharashtra, Tamil Nadu, Karnataka, Uttar Pradesh, and Telangana accounted for 49% of total women's self-monitoring credit, with the southern region topping with 10.2 million women.
- Northern and central states, including Rajasthan, Uttar Pradesh, and Madhya Pradesh, have had the greatest increase of active female borrowers.
- Since 2019, women's proportion of business loans has increased by 14%, while their share of gold loans has increased by 6%. By December 2024, women accounted for 35% of company loans.

Ques : According to the World Bank, at what average growth rate does India need to grow to achieve high-income status by 2047?

विश्व बैंक के अनुसार, 2047 तक उच्च आय का दर्जा प्राप्त करने के लिए भारत को किस औसत वृद्धि दर से बढ़ने की आवश्यकता है?

- (a) 6.5%
- (b) 6.8%
- (c) 7.2%
- (d) 7.8%
- (e) 8.2%

Answer : Option D

Explanation :

- According to a new World Bank assessment, India will need to expand at an average rate of 7.8% over the next 22 years to meet its goal of being a high-income country by 2047.
- The latest India Country Economic Memorandum, headlined 'Becoming a High-Income Economy in a Generation,' concludes that this goal is achievable.
- The World Bank classifies economies according to Gross National Income (GNI) per capita. GNI is calculated in United States dollars (USD) using conversion coefficients taken from the World Bank Atlas technique.
- The classifications are revised annually on July 1st, depending on the preceding year's GNI per capita.
- The World Bank divides countries into three categories: low income, middle income, and high income. Middle income is further classified into Lower Middle Income and Upper Middle Income.
- According to the World Bank, India is a low-middle-income country, whereas China is a high-middle-income economy. India's GDP per capita in 2023 was \$2,480.

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Ques : Who lowered risk weights for bank finance to NBFCs and microfinance loans, a move that will unlock more funds and boost credit ?

किसने एनबीएफसी और माइक्रोफाइनेंस ऋणों के लिए बैंक वित्त के जोखिम भार को कम कर दिया है, एक ऐसा कदम जिससे अधिक धनराशि उपलब्ध होगी और ऋण को बढ़ावा मिलेगा

- (a) RBI / आरबीआई
- (b) SEBI / सेबी
- (c) NABARD / नाबार्ड
- (d) SIDBI / सिडबी
- (e) IRDAI / आईआरडीएआई

Answer : Option A

Explanation :

- The Reserve Bank has reduced risk weights for bank financing to NBFCs and microfinance loans, resulting in increased credit availability.
- This measure, effective April 1, 2025, aims to free up capital for banks, boost lending to NBFCs, and clarify risk weights for microloans.
- The RBI has reversed the 25 percentage point increase in risk weights for bank loans to NBFCs implemented in November 2023.
- Increased risk weights reduced bank credit growth to NBFCs from 15% in December 2023 to 6.7% in December 2024.
- In November 2023, the RBI increased risk weights for consumer credit exposures, including personal loans, by 25 percentage points to 125%.
- For NBFCs, the risk weights were also increased by 25 percentage points for exposures where the existing risk weight was below 100%.

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Ques : Who has allowed all non-banking financial companies (NBFC), including housing finance companies, to invest in security receipts issued by Asset Reconstruction Companies (ARCs) ?

किसने आवास वित्त कंपनियों सहित सभी गैर-बैंकिंग वित्तीय कंपनियों (एनबीएफसी) को एसेट रिकंस्ट्रक्शन कंपनियों (एआरसी) द्वारा जारी सुरक्षा रसीदों में निवेश करने की अनुमति दी है?

- (a) RBI / आरबीआई
- (b) SEBI / सेबी
- (c) NABARD / नाबार्ड
- (d) SIDBI / सिडबी
- (e) IRDAI / आईआरडीएआई

Answer : Option B

Explanation :

- SEBI, the market regulator, has permitted all non-banking financial businesses (NBFCs), including home finance companies, to participate in security receipts issued by Asset Reconstruction businesses (ARCs), in an effort to encourage investment in the bad loans industry.
- This has expanded the number of parties who can obtain security receipts from ARCs, increasing liquidity in the distressed asset market.
- ARCs are designed to buy poor loans from banks and financial institutions after suitable haircuts and then issue security receipts (SRs).
- SEBI indicated that these "NBFCs including HFCs will have to ensure that the defaulting promoters or their related parties do not directly or indirectly gain access to secured assets through security receipts; and such NBFCs including HFCs shall comply with such other conditions as the RBI may specify from time to time" .

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Ques : Which company has partnered with Hyundai India Insurance Broking Pvt. Ltd. (HIIB) to expand motor insurance accessibility in March 2025?

मार्च 2025 में मोटर बीमा सुलभता का विस्तार करने के लिए किस कंपनी ने हुंडई इंडिया इंश्योरेंस ब्रोकिंग प्राइवेट लिमिटेड (HIIB) के साथ साझेदारी 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) Go Digit Life Insurance / गो डिजिट लाइफ इंश्योरेंस
- (e) Magma HDI General Insurance / मैग्मा एचडीआई सामान्य बीमा

Answer : Option E

Explanation :

- Magma General Insurance Limited (Magma) has formed a strategic relationship with Hyundai India Insurance Broking Pvt. Ltd. (HIIB) to improve motor insurance accessibility throughout the country.
- As part of this agreement, HIIB will provide Magma's motor insurance products for private and commercial passenger vehicles through its wide network of 600+ dealerships across India.
- This cooperation aims to provide car owners with comprehensive insurance coverage against risks such as accidents, theft, natural disasters, and third-party liabilities. By collaborating, both organizations hope to provide smooth, cost-effective, and simply accessible insurance products to customers across the country.

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Ques : What was the total UPI transaction volume in February 2025?

फरवरी 2025 में कुल UPI लेनदेन की मात्रा कितनी थी?

- (a) 15.24 billion
- (b) 15.72 billion
- (c) 15.98 billion
- (d) 16.04 billion
- (e) 16.11 billion

Answer : option E

Explanation :

- Unified Payments Interface (UPI) transactions fell 5% month on month to 16.11 billion in February, down from 16.99 billion in January, due to fewer days in the month.
- Similarly, the value fell 6.5 percent to Rs 21.48 trillion in February, from Rs 23.48 trillion in January.
- This compares to 16.73 billion in volume and Rs 23.25 trillion in value in December. However, this represented a 33% increase in volume and a 20% increase in value over February 2024, according to data from the National Payments Corporation of India (NPCI).
- Immediate Payment Service (IMPS) transactions fell 9 percent in February to 405 million, compared to 444 million in January. In value terms, it fell by 7% to Rs 5.63 trillion in February from Rs 6.06 trillion in January.
- In February, the number of Aadhaar Enabled Payment System (AePS) transactions remained steady at 94 million. However, in value terms, this increased by 2%, from Rs 24,026 crore in January to Rs 24,410 crore in February. This compares to Rs 24,020 crore in December.

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Ques : What is the GDP growth rate projected by Crisil for FY26?
क्रिसिल द्वारा वित्त वर्ष 26 के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 6.5%
- (b) 6.8%
- (c) 7.2%
- (d) 7.6%
- (e) 7.8%

Answer : Option A

Explanation :

- Crisil predicts that India's GDP would increase at a constant 6.5%. The rating agency predicted GDP growth of 6.5 percent this fiscal year, down from 9.2 percent the previous year.
- However, growth remains close to the pre-pandemic decadal average of 6.6% between fiscal years 2011 and 2020, allowing India to maintain its status as the fastest growing big economy.

Updated GDP List :

- CRISIL – 6.5% (FY26)
- Moody's Analytics – 6.4% (FY25)
- RBI – 6.6% (FY25), 6.7% (FY26)
- Deloitte – 6.5-6.8 (FY25)
- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)

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Ques : Which insurance company launches 'Pru GIFT Select' for guaranteed income ?

किस बीमा कंपनी ने गारंटीकृत आय के लिए 'प्रू गिफ्ट सेलेक्ट' लॉन्च किया 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 B

Explanation :

- ICICI Prudential Life Insurance has launched ICICI Pru GIFT Select, a new long-term savings plan designed to provide consumers with assured immediate income as they manage the current market's uncertainty.
 - Customers can personalize their income with ICICI Pru GIFT Select by selecting the start date, length, and amount of their guaranteed payout. The plan also contains a life cover component, which provides financial stability for policyholders and their families.
 - One of the product's noteworthy features is the rising income option, which allows the guaranteed income to grow at a compounded rate of 5% per year, making it an effective inflation hedge.
-

Ques : By what percentage did the All-India House Price Index (HPI) increase in Q3 FY25?

वित्त वर्ष 2025 की तीसरी तिमाही में अखिल भारतीय आवास मूल्य सूचकांक (HPI) में कितने प्रतिशत की वृद्धि हुई?

- (a) 2.5%
- (b) 3.1%
- (c) 3.8%
- (d) 4.3%

(e) 5.0%

Answer : Option B

Explanation :

- In February 2025, the Reserve Bank of India (RBI) announced the quarterly House Price Index (HPI) for the December quarter of 2024-25. The All-India HPI increased by 3.1% for the third quarter of the Financial Year 2024-25 (Q3 FY25).
 - Compared to 4.3% in Q2 FY25 and 3.8% in the same quarter last year.
 - In Q3 FY25, the All-India HPI increased by 0.4% compared to the previous quarter.
 - Annual HPI growth varied by city, with Kolkata witnessing the biggest growth at 8.1% and Kanpur seeing the smallest increase at 0.1%.
 - The RBI released its quarterly house price index for the December quarter based on transaction-level data received from the registration authorities in 10 major cities.
 - The cities are Ahmedabad, Bengaluru, Chennai, Delhi, Jaipur, Kanpur, Kochi, Kolkata, Lucknow, and Mumbai.
-

Ques : Which bank has launched a facility for customers to download their housing loan interest certificate from DigiLocker?

किस बैंक ने ग्राहकों के लिए डिजीलॉकर से अपने आवास ऋण ब्याज प्रमाणपत्र डाउनलोड करने की सुविधा शुरू की 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) has introduced a new feature that allows customers to download their home loan interest certificates directly from DigiLocker.
 - This effort eliminates the need for branch visits, giving a more convenient, secure, and efficient way to access financial documents.
 - DigiLocker is a central government digital India effort that offers users a safe platform for storing and accessing crucial documents at any time and from any location.
 - Indian Overseas Bank has integrated with DigiLocker to make financial document retrieval faster, paperless, and more ecologically friendly.
 - Ajay Kumar Srivastava is the MD and CEO of Indian Overseas Bank.
-

Ques : Which Bank appointed Narendra Agrawal as president and head of branch banking and retail liabilities ?

किस बैंक ने नरेंद्र अग्रवाल को अध्यक्ष और शाखा बैंकिंग और खुदरा देनदारियों का प्रमुख नियुक्त किया?

- (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 D

Explanation :

- RBL Bank, a private sector lender, has named Narendra Agrawal as president and head of branch banking and retail liabilities, and T S Pari as chief operating officer (COO).

- Agrawal has almost 25 years of combined expertise in deposits, loans, distribution, and payments. He has a solid track record of developing organizations and achieving profitable growth using a digital-first approach.
 - Agrawal will prioritize deposit growth, improving customer experience through an omnichannel strategy, and increasing the company's contribution to the lender's long-term goal.
-

Ques : Which Bank Executes 1st gold trade through India International Bullion Exchange (IIBX) ?

कौन सा बैंक इंडिया इंटरनेशनल बुलियन एक्सचेंज (IIBX) के माध्यम से पहला सोने का व्यापार निष्पादित करता है?

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) Poonawalla Fincorp Limited / पूनावाला फिनकॉर्प लिमिटेड
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (e) Tata Capital / टाटा कैपिटल

Answer : Option C

Explanation :

- HDFC Bank Limited was the first domestic bank to trade 5 kg of gold at the India International Bullion Exchange (IIBX) in GIFT City, Gujarat.
- The transaction was completed by HDFC Bank's GIFT City International Banking Unit (IBU) in collaboration with Mumbai-based Hindustan Platinum Private Limited.

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Ques : Which company has launched the fully digital personal loan product "PL Prime Digital 24x7"?

किस कंपनी ने पूरी तरह से डिजिटल पर्सनल लोन उत्पाद "पीएल प्राइम डिजिटल 24x7" लॉन्च किया है?

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) Poonawalla Fincorp Limited / पूनावाला फिनकॉर्प लिमिटेड
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (e) Tata Capital / टाटा कैपिटल

Answer : Option B

Explanation :

- Poonawalla Fincorp Limited has launched a new digital personal loan product called "PL Prime Digital 24x7" for salaried professionals.
 - The new offering allows for rapid loan approvals of up to ₹15 lakh in 15 minutes through a paperless process. The service is available 24/7 and can be accessed via the company's mobile app, website, and authorized partners.
 - The program promises to avoid paperwork and delays in the financing procedure, especially for professionals from top corporations who need immediate access to capital.
-

Ques : State Bank of India (SBI) has decided to divest its _____ stake in Jio Payments Bank Limited, a joint venture between the state-owned bank and Jio Financial Services (JFS).

भारतीय स्टेट बैंक (एसबीआई) ने जियो पेमेंट्स बैंक लिमिटेड में अपनी _____ हिस्सेदारी बेचने का फैसला किया है, जो सरकारी स्वामित्व वाले बैंक और जियो फाइनेंशियल सर्विसेज (जेएफएस) के बीच एक संयुक्त उद्यम है।

- (a) 16.8%
- (b) 17.8%
- (c) 18.8%

- (d) 19.8%
- (e) 20.8%

Answer : Option B

Explanation :

- State Bank of India (SBI) has chosen to sell its whole 17.8% ownership in Jio Payments Bank Limited, a joint venture between the state-owned bank and Jio Financial Services (JFS).
 - JFS would purchase SBI's stake for ₹104.5 crore, making Jio Payments Bank a wholly-owned subsidiary. JFS now holds an 82.17 percent interest in Jio Payments Bank.
 - Jio Payment Bank is a joint venture between Jio Financial Service Limited and SBI, which began operations in April 2018.
 - Jio Financial Services Limited owns 82.17% of Jio Payments Bank Limited's paid-up equity share capital, with SBI holding 17.8% of the shares.
-

Ques : Who has been appointed as the new Executive Director (ED) of the Reserve Bank of India (RBI)?

भारतीय रिजर्व बैंक (आरबीआई) के नए कार्यकारी निदेशक (ईडी) के रूप में किसे नियुक्त किया गया है?

- (a) Shaktikanta Das / शक्तिकांत दास
- (b) Ajay Banga / अजय बंगा
- (c) Ajit Ratnakar Joshi / अजीत रत्नाकर जोशी
- (d) Viral Acharya / विरल आचार्य
- (e) Nirmala Sitharaman / निर्मला सीतारमण

Answer : Option C

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Explanation :

- The Reserve Bank has named Ajit Ratnakar Joshi as Executive Director (ED), in charge of the Department of Statistics and Information Management and the Department of Financial Stability.
 - Prior to his promotion to ED, Mr. Joshi was the chief adviser in the Department of Statistics and Information Management.
 - He brings over thirty years of experience in statistics, information technology, and cyber risk management. He has been a faculty member at Hyderabad's Institute of Development and Research in Banking Technology.
-

Ques : What percentage of Rs.2,000 banknotes have been returned to the banking system as per the RBI's latest update?

आरबीआई के नवीनतम अपडेट के अनुसार 2,000 रुपये के कितने प्रतिशत बैंक नोट बैंकिंग प्रणाली में वापस आ गए हैं?

- (a) 95.50%
- (b) 97.25%
- (c) 98.18%
- (d) 99.50%
- (e) 96.80%

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) reported that 98.18% of the Rs.2,000 banknotes in circulation have been returned to the banking system, leaving only Rs.6,471 crore for the public.
- The central bank released an update on the withdrawal of Rs.2,000 notes from circulation on May 19, 2023.
- At the time of the announcement, the total value of high-denomination notes in circulation was Rs.3.56 lakh crore.
- As of February 28, 2025, this figure has dramatically fallen to Rs.6,471 crore.

Ques : What measure has the RBI announced to inject liquidity into the banking system in March 2025?

मार्च 2025 में बैंकिंग प्रणाली में तरलता बढ़ाने के लिए आरबीआई ने क्या उपाय की घोषणा की है?

- (a) Increasing the repo rate / रेपो दर में वृद्धि
- (b) Conducting Open Market Purchases and USD/INR swaps / खुले बाजार में खरीदारी और USD/INR स्वैप का संचालन
- (c) Raising the Cash Reserve Ratio (CRR) / नकद आरक्षित अनुपात (CRR) में वृद्धि
- (d) Issuing new government bonds / नए सरकारी बांड जारी करना
- (e) Increasing foreign exchange reserves / विदेशी मुद्रा भंडार में वृद्धि

Answer : Option B

Explanation :

- On March 5th, 2025, the Reserve Bank of India (RBI) announced open market purchases of government assets and USD/INR swaps totaling Rs 1.9 lakh crore to boost banking liquidity.
- The central bank announced two Open Market Operations (OMO) purchase auctions for Government of India securities worth Rs 1 lakh crore.
- The auctions will be conducted in two parts: Rs 50,000 crore on March 12, 2025, and another Rs 50,000 crore on March 18, 2025.
- The RBI will hold a USD/INR Buy/Sell Swap auction for Rs 10 billion with a 36-month duration on March 24, 2025.
- The Indian banking system is experiencing its worst liquidity crisis in ten years, with a surplus of Rs 1.35 lakh crore in November and a shortfall of Rs 0.65 lakh crore by December.
- The deficit has increased to Rs 2.07 lakh crore in January and Rs 1.59 lakh crore in February.
- Since late 2024, the RBI has added almost Rs 3 lakh crore of durable liquidity to the system through VRR auctions, swaps, and open market operations.

Ques : Who Introduces Unified Payments Interface (UPI) Trading Blocks to Simplify Stock Investments ?

स्टॉक निवेश को सरल बनाने के लिए यूनिफाइड पेमेंट्स इंटरफेस (UPI) ट्रेडिंग ब्लॉक्स की शुरुआत किसने की?

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

Answer : Option C

Explanation :

- Paytm, owned by One 97 Communications, now offers a technology that allows brokerage apps to freeze cash directly in users' bank accounts using its Unified Payments Interface (UPI). The feature uses the NPCI infrastructure.
- The feature aligns with the Securities and Exchange Board of India's (SEBI) directive on UPI Trading Blocks for certified stock brokers beginning February 1, 2025.
- SEBI introduced the system in beta form as an optional feature on January 1, 2024.
- This framework keeps funds in bank accounts and debits them only when trades are executed. Payouts follow a T+1 settlement cycle.

About UPI trading blocks :

- UPI Trading Blocks, also known as Single Block Multiple Debits, enable investors to approve fund blocking straight from their bank accounts while making trade requests through brokerage apps.
- The functionality removes the need for multiple UPI PIN entry and increases flexibility by keeping cash available till needed.

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Ques : According to SEBI's annual statement of accounts 2023-24, By what percentage did SEBI's total income rise in 2023-24 compared to the previous year?

सेबी के 2023-24 के वार्षिक लेखा विवरण के अनुसार, 2023 -

24 में सेबी की कुल आय में पिछले वर्ष की तुलना में कितने प्रतिशत की वृद्धि हुई?

- (a) 30%
- (b) 35%
- (c) 40%
- (d) 45%
- (e) 48%

Answer : Option E

Explanation :

- SEBI's total income climbed 48% year-on-year to Rs.2,075 crore in 2023-24, owing to higher earnings from fees and subscriptions.
- According to Sebi's annual statement of finances 2023-24, the regulator earned Rs.1,851.5 crore in fee income, a significant increase over the previous year's Rs.1,213.22 crore.
- Investment income jumped to Rs.192.41 crore from Rs.161.42 crore, while other revenue grew to roughly Rs.18 crore from Rs.15 crore.
- The market watchdog's total income increased by 48% to Rs.2,075 crore in the fiscal year ended March 31, 2024, from Rs.1,404.36 crore the previous year, according to the annual records.
- The regulator's expenditure increased from Rs.851.33 crore to Rs.1,006 crore for the fiscal year ending March 31, 2024, in addition to total income.

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Ques : Who has launched the 'insuring HEROES' campaign on the occasion of International Women's Day ?

अंतर्राष्ट्रीय महिला दिवस के अवसर पर 'इंश्योरिंग हीरोज' अभियान किसने शुरू किया है?

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

Answer : Option B

Explanation :

- PhonePe has launched the 'insuring HEROES' campaign in honor of International Women's Day.
 - As part of the program, the business is offering women-specific savings of up to 30% on various term life and health insurance plans.
 - Women can take advantage of these exclusive discounts on the PhonePe app to improve their entire economic situation and achieve long-term stability.
 - Discounts range from 15% to 30% off health insurance products and term life insurance plans.
-

Ques : Which bank launched the Project HAKK (Hawai Anubhavi Kalyan Kendra-Serving those who have served) ?

किस बैंक ने प्रोजेक्ट HAKK (हवाई अनुभव कल्याण केंद्र-सेवा करने वालों की सेवा करना) लॉन्च किया?

- (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 A

Explanation :

- Project HAKK (Hawai Anubhavi Kalyan Kendra-Serving those who have served) Launched By HDFC Bank Limited
 - Its aim is to provide comprehensive support and services to Indian Air Force (IAF) pensioners, veterans, and their families
 - The bank will establish 25 centers across the IAF units. The project will provide access to over 500 Government-toCitizen (G2C) and Business-to-Customer (B2C) services
 - It is launched in collaboration with CSC Academy, HDFC Bank will offer skill development programs under its Parivartan programme
-

Ques : As per the Insurance 100 (2025) report Published by Brand Finance, what is the rank of LIC among the world's strongest insurance brands?

ब्रांड फाइनेंस द्वारा प्रकाशित इंश्योरेंस 100 (2025) रिपोर्ट के अनुसार, दुनिया के सबसे मजबूत बीमा ब्रांडों में एलआईसी की रैंक क्या है?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option C

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Explanation :

- According to the Insurance 100 (2025) report Published by Brand Finance, Life Insurance Corporation of India (LIC) is the world's third-strongest insurance brand, with a Brand Strength Index (BSI) score of 88 out of 100.
- PZU, situated in Poland, took the top spot with a BSI score of 94.4, followed by China Life Insurance, which came second with 93.5.
- In terms of overall brand value, LIC ranks 12th among the world's most valuable insurance brands, with SBI Life ranking 76th, making them the only two Indian insurers in the top 100.
- The Report highlights that top 100 insurance brands have witnessed a 9% increase in brand value in 2025

Ranking of top 5 & last companies :

- 1 Ping An Insurance, China
- 2 Allianz, Germany
- 3 AXA, France
- 4 China Life Insurance, China
- 5 Generali Group, Italy
- 12 LIC, India
- 76 SBI Life, India
- 100 Medibank , Australia

Ques : Small Industries Development Bank of India (SIDBI) signed an MoU with which bank to provide financial support to Micro, Small, and Medium Enterprises (MSMEs) ?

भारतीय लघु उद्योग विकास बैंक (SIDBI) ने सूक्ष्म, लघु और मध्यम उद्यमों (MSMEs) को वित्तीय सहायता प्रदान करने के लिए किस बैंक के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (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 :

- The Small Industries Development Bank of India (SIDBI) and the Federal Bank have struck an agreement to provide financial assistance to micro, small, and medium-sized firms (MSMEs).
- This cooperation intends to boost the MSME ecosystem by providing a variety of financial services such as project financing, machinery and equipment financing, working capital assistance, and property loans.
- Under this arrangement, both institutions will look into collaborative financing solutions for extending credit to MSMEs.

About SIDBI :

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

Ques : Which country did Razorpay officially enter after its successful operations in Malaysia?

मलेशिया में अपने सफल संचालन के बाद रेजरपे ने आधिकारिक तौर पर किस देश में प्रवेश किया?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Moldova / मोल्दोवा
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

Answer : Option D

Explanation :

- Razorpay, a leading fintech startup, has officially entered the Singapore market, its second expansion in Southeast Asia following successful operations in Malaysia.
 - Razorpay's move aims to improve digital payment infrastructure and streamline cross-border transactions for Singapore firms, enabling seamless, safe, and cost-effective financial operations.
 - Razorpay's advanced payment solutions are intended to assist organizations reduce transaction costs by 30-40% while also enabling real-time, multi-currency payment capabilities.
 - Businesses in Singapore currently pay significant transaction costs of 4-6% for cross-border payments, which limits scalability and efficiency. Small and medium-sized firms (SMEs) also face fragmented payment methods, which increase expenses and cause settlement delays.
-

Ques : What is the name of the collateral-free digital SME loan product launched by SBI for women entrepreneurs?

महिला उद्यमियों के लिए एसबीआई द्वारा शुरू किए गए संपार्श्विक-मुक्त डिजिटल एसएमई ऋण उत्पाद का नाम क्या है?

- (a) SBI Shakti / एसबीआई शक्ति
- (b) SBI Nari Udyam / एसबीआई नारी उद्यम
- (c) SBI Asmita / एसबीआई अस्मिता
- (d) SBI Udyogini / एसबीआई उद्योगिनी
- (e) SBI Mahila Vikas / एसबीआई महिला विकास

Answer : Option C

Explanation :

- State Bank of India (SBI) has launched 'SBI Asmita', a collateral-free digital SME (small and medium enterprise) loan product for women entrepreneurs to assist them build their businesses.
 - It also launched the 'Nari Shakti' platinum debit card to meet the demands of women from various categories.
 - The offering will have a special feature in which top female entrepreneurs will be selected among SBI Asmita borrowers and given entrepreneurial and management training.
 - The recently announced 'Nari Shakti' platinum debit card (made of 100% recycled plastic) is a RuPay-enabled card developed specifically for women. It offers features in a variety of categories, including entertainment, shopping, travel, leisure, and insurance.
-

Ques : Which company launched the insurance plans 'Smart Future Star' and 'Smart Platina Young Achiever'?

किस कंपनी ने 'स्मार्ट फ्यूचर स्टार' और 'स्मार्ट प्लेटिना यंग अचीवर' बीमा योजनाएं शुरू कीं?

- (a) HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) LIC of India / एलआईसी ऑफ इंडिया
- (d) SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- (e) Shriram Life Insurance / श्रीराम लाइफ इंश्योरेंस

Answer : Option D

Explanation :

- 'SBI Life – Smart Future Star' and 'SBI Life – Smart Platina Young Achiever' Launched by SBI Life Insurance Company Limited, a joint venture between the State Bank of India and French insurer BNP Paribas Cardif

About SBI Life – Smart Future Star :

- It is an Individual, Non-Linked, Participating, Life Insurance Savings Product
- Offers long-term corpus growth through bonuses and provides an in-built Waiver of Premium benefit in case of the proposer's death or Accidental Total Permanent Disability (ATPD)

About SBI Life – Smart Platina Young Achiever :

- It is an Individual, Non-Linked, Non-Participating, Life Insurance Savings Product
- Ensures guaranteed maturity benefits to support children's education, career, or marriage aspirations, along with an in-built Waiver of Premium benefit under specified conditions

Ques : Which bank signed a MoU with the Indian Army (IA) to extend 'Rakshak Salary Package' ?

किस बैंक ने 'रक्षक वेतन पैकेज' का विस्तार करने के लिए भारतीय सेना (आईए) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

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

Answer : Option C

Explanation :

- The Bank of India (BOI) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to provide the 'Rakshak Salary Package' to Army personnel, veterans, and Agniveers recruited through the Agnipath Scheme in New Delhi.
- The Rakshak Salary Package offers additional benefits such as free Personal Accident Insurance (PAI) coverage up to Rs.100 lakh and air accident coverage up to Rs.200 lakh.

About Bank of India :

- Established : 7 September 1906
 - HQ : Mumbai, Maharashtra
 - MD & CEO : Rajneesh Karnatak
 - Tagline : Relationship Beyond Banking
-

Ques : Which Bank has become the first Indian bank to execute an aircraft financing transaction through its International Banking Unit (IBU) at GIFT City IFSC ?

कौन सा बैंक GIFT सिटी IFSC में अपनी अंतर्राष्ट्रीय बैंकिंग इकाई (IBU) के माध्यम से विमान वित्तपोषण लेनदेन को निष्पादित करने वाला पहला भारतीय बैंक बन गया है?

- (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 Vyas Bank / करूर व्यास बैंक

Answer : Option B

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Explanation :

- Axis Bank has become the first Indian bank to carry out an aircraft finance transaction through its International Banking Unit (IBU) at GIFT City IFSC.
 - The contract was completed for AI Fleet Services Limited (AIFS), Air India's leasing arm and wholly owned subsidiary.
 - It is a long-term USD loan for the purchase of 34 training aircraft that will be stationed at Air India's new pilot training institution in Amravati, Maharashtra.
 - For the first time, GIFT City entities represent all essential players in the transaction, including the lender, borrower, law firm, facility agent, and security agent.
 - Air India has begun a five-year restructuring journey known as Vihaan.AI has placed an order for 570 aircraft, and GIFT City will be key in financing these aircraft.
-

Ques : Which bank Launches 'Global Women NRE & NRO Savings Account' for Women NRIs ?

किस बैंक ने महिला एनआरआई के लिए 'ग्लोबल वूमेन एनआरई और एनआरओ बचत खाता' लॉन्च किया 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 C

Explanation :

- Bank of Baroda (BoB) is the first public sector bank to offer the 'bob Global Women Non-Resident External (NRE) and Non-Resident Ordinary (NRO) Savings Account' for female NRIs.
 - The project supports global goals with features like auto sweep for better interest profits and concessional house and auto loan rates.
 - The Bank of Baroda serves over 165 million customers globally through 60,000 touch points in 17 countries across five continents.
 - The Bank claims to be the first public sector bank to offer insurance coverage to NRIs in savings accounts.
-

Ques : In March 2025, which life insurance company partnered with GIC Housing Finance Limited to provide credit life insurance solutions?

मार्च 2025 में, किस जीवन बीमा कंपनी ने क्रेडिट जीवन बीमा समाधान प्रदान करने के लिए जीआईसी हाउसिंग फाइनेंस लिमिटेड के साथ साझेदारी की?

- (a) Canara HSBC Life Insurance / केनरा एचएसबीसी जीवन बीमा
- (b) Bharti AXA Insurance / भारती एक्सा इंश्योरेंस
- (c) SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- (d) Max Life Insurance / मैक्स लाइफ इंश्योरेंस
- (e) HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस

Answer : Option A

Explanation :

- Canara HSBC Life Insurance Company Limited ("Canara HSBC Life Insurance") has teamed up with GIC Housing Finance Limited ("GICHF") to offer credit life insurance options to house loan borrowers.
- This agreement intends to provide financial stability for borrowers and their families by protecting against loan liabilities in the event of unforeseen occurrences.

- As part of this collaboration, Canara HSBC Life Insurance will provide its 'Group Asset Secure' plan, a specialized credit life insurance product, through GIC Housing Finance's wide customer base.
 - GIC Housing Finance Limited's MD and CEO, Sachindra Salvi
-

Ques : Who has been appointed as the Chief Executive (CE) of the Indian Banks' Association (IBA)?

भारतीय बैंक संघ (आईबीए) के मुख्य कार्यकारी (सीई) के रूप में किसे नियुक्त किया गया है?

- (a) Sunil Mehta / सुनील मेहता
- (b) Shaktikanta Das / शक्तिकान्त दास
- (c) Atul Kumar Goel / अतुल कुमार गोयल
- (d) Rajnish Kumar / रजनीश कुमार
- (e) Uday Kotak / उदय कोटक

Answer : Option C

Explanation :

- Atul Kumar Goel has been named Chief Executive (CE) of The Indian Banks' Association.
- Goel served as the MD and CEO of Punjab National Bank (PNB) from February 2022 to December 2024. He served as Chairman of the IBA for two terms: 2021-22 and 2022-23.
- Sunil Mehta, his predecessor at IBA, was also the MD and CEO of PNB from May 2017 to September 2019 and the Association's Chairman from 2018 to 2019. Mehta was IBA CE from January 2020 to September 2024.
- The New IBA The Chief Executive is a trained Chartered Accountant. He has three decades of banking experience at four banks: Allahabad Bank (now Indian Bank), Union Bank of India (as Executive Director), UCO Bank (MD & CEO), and PNB.

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Ques : Which bank Renew MoU with Indian Army and CSC Academy to Expand Project NAMAN ?

किस बैंक ने प्रोजेक्ट नमन का विस्तार करने के लिए भारतीय सेना और सीएससी अकादमी के साथ समझौता ज्ञापन को नवीनीकृत किया?

- (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 A

Explanation :

- HDFC Bank Limited, the Indian Army's Directorate of Indian Army Veterans (DIAV), and Common Service Centres Academy (under CSC e-Governance Services India Limited) have renewed their MoU to expand Project NAMAN.
- This effort strives to provide crucial services to Army veterans, their families, and next of kin.

About Project NAMAN :

- Implemented through : Common Service Centres (CSC)
- Operated by : Veterans or their families
- Phase 1 (September 2023) : The project established CSCs at 14 DIAV locations
- Phase 2 (March 2025) : The project will now expand to 26 DIAV locations across Rajasthan, West Bengal, Himachal Pradesh, Maharashtra, Gujarat, Madhya Pradesh, Punjab, Jammu & Kashmir, Meghalaya, Bihar, Odisha, and New Delhi

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Ques : Where was the 29th Meeting of the Standing Advisory Committee (SAC) on MSME credit flow held?

एमएसएमई ऋण प्रवाह पर स्थायी सलाहकार समिति (एसएसी) की 29वीं बैठक कहाँ आयोजित की गई?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

Answer : Option D

Explanation :

- The Standing Advisory Committee (SAC) chaired by Swaminathan J, Deputy Governor of the Reserve Bank of India, held its 29th meeting in Ahmedabad to assess credit flows to the MSME sector.
 - The meeting focused on strategies to improve institutional credit assistance, tackle financial difficulties, and advance digital solutions.
-

Ques : Which insurance company Launched SheTARA campaign ?

किस बीमा कंपनी ने SheTARA अभियान शुरू किया?

- (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) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Star Health Insurance / स्टार हेल्थ इंश्योरेंस

Answer : Option E

Explanation :

- SheTARA campaign Launched by Star Health Insurance at Tamil Nadu
- Its aim is to promote preventive healthcare among women while also encouraging more women to join as insurance agents
- Tamil Nadu, which employs nearly 42% of India's women workforce (6.3 lakh), serves as an ideal location for this initiative

About Star Health Insurance :

- Established : 2006
- HQ : Chennai
- MD & CEO : Anand Roy

**Ques : Which organisation has launched DesignShaala™, an initiative aimed at promoting financial innovation through Human-Centered Design (HCD) ?
किस संगठन ने मानव-केंद्रित डिज़ाइन (HCD) के माध्यम से वित्तीय नवाचार को बढ़ावा देने के उद्देश्य से डिज़ाइनशाला™ नामक पहल शुरू की 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 C

Explanation :

- The Reserve Bank Innovation Hub (RBIH) has launched DesignShaala™, an initiative that promotes financial innovation through Human-Centered Design (HCD).
 - The program was inaugurated by Nandan Nilekani, Infosys' Chairman and Co-Founder, during the 'Building for Billions' event in Bengaluru.
 - DesignShaala™ builds financial solutions based on user needs, behaviors, and experiences, making it more intuitive, inclusive, and impactful.
 - The program seeks to enable financial innovators to create solutions that go beyond functionality and provide really revolutionary user experiences.
-

Ques : The Digital Payments Awareness Week (DPAW) is part of which RBI initiative?

डिजिटल भुगतान जागरूकता सप्ताह (DPAW) RBI की किस पहल का हिस्सा है?

- (a) UPI Expansion Mission / यूपीआई विस्तार मिशन
- (b) Secure Banking for All / सभी के लिए सुरक्षित बैंकिंग
- (c) Har Payment Digital / हर भुगतान डिजिटल
- (d) Digital Economy Drive / डिजिटल अर्थव्यवस्था अभियान
- (e) FinTech Revolution / फिनटेक क्रांति

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has launched the 5th Digital Payments Awareness Week (DPAW), a campaign to raise awareness about the importance of digital transactions and ensure their safe use.
- The event, taking place from March 10 to 16, 2025, is part of the RBI's 'Har Payment Digital' program.
- This year's theme, "India Pays Digitally," underscores the country's tremendous progress toward a digitally empowered society in which digital payments are fast becoming the norm.

- Throughout the week, the RBI, in partnership with banks, payment system operators, and other stakeholders, will launch a variety of awareness campaigns around the country. These include multimedia campaigns, on-the-ground instructional activities, and broad outreach via social media channels.
-

Ques : Which UPI app recorded the highest number of transactions in February 2025?

फरवरी 2025 में किस UPI ऐप ने सबसे अधिक लेनदेन दर्ज किए?

- (a) Google Pay / गूगल पे
- (b) Paytm / पेटीएम
- (c) PhonePe / फोनपे
- (d) Super.money / सुपर मनी
- (e) Cred / श्रेय

Answer : Option C

Explanation :

- The Unified Payments Interface (UPI) experienced a 5.2% decrease in transaction volume in February 2025, totaling 16.11 billion transactions.
- Despite the fall, PhonePe, Google Pay, and Paytm remained the market leaders, with Flipkart's Super.money making its debut among the top five UPI apps.

UPI Market Share & Performance Overview :

1. PhonePe – The Market Leader

- Transaction Volume: 7,656.40 million
- Market Share: 47.54%
- Total Transaction Value: Rs.11,18,963.81 crore
- Value Share: 50.94%

2 Google Pay – The Strongest Challenger

- Transaction Volume: 5,836.80 million
- Market Share: 36.24%
- Total Transaction Value: Rs.7,71,089.15 crore
- Value Share: 35.11%

3 Paytm – Maintaining Stability

- Market Share: 6.70%
- Transaction Value: Rs.1,17,090.29 crore
- Value Share: 5.33%

4 Super.money – The Emerging Contender

- Transaction Volume: 139.10 million
- Now Ranked as the 5th Largest UPI App, Surpassing CRED

5 CRED & Other Players – Niche Presence

- CRED's Transaction Value: Rs.45,127.72 crore
- Value Share: 2.05%
- Navi's Transaction Volume: 260.75 million

Ques : Under which initiative will RBI set up an on-tap cohort on climate change risks?

RBI किस पहल के तहत जलवायु परिवर्तन जोखिमों पर ऑन-टैप समूह स्थापित करेगा?

- (a) Green Finance Program / ग्रीन फाइनेंस प्रोग्राम
- (b) Regulatory Sandbox / रेगुलेटरी सैंडबॉक्स
- (c) Sustainable Banking Mission / सस्टेनेबल बैंकिंग मिशन
- (d) Climate Risk Fund / क्लाइमेट रिस्क फंड
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has announced the establishment of an on-tap cohort focused on climate change risks and sustainable finance under its regulatory sandbox initiative.
- RBI Governor Sanjay Malhotra also revealed plans to conduct a special event called 'Greenathon' to address challenges related to climate change and green finance.
- The initiative aims to promote sustainable finance and mitigate climate change risks in the financial sector.
- Green financing poses higher credit risks due to the involvement of new technologies that have limited track records.
- This move is expected to enhance financial stability by fostering innovative solutions for climate resilience and green investments.

Ques : What was India's retail inflation rate in February 2025?

फरवरी 2025 में भारत की खुदरा मुद्रास्फीति दर क्या थी?

- (a) 2.8%
- (b) 3.2%
- (c) 3.6%
- (d) 3.8%
- (e) 4.2%

Answer : Option C

Explanation :

- India's retail inflation fell to 3.6% in February 2025, marking the lowest level in seven months, primarily due to a decline in food prices, especially in vegetables, pulses, and eggs.
- The annual change in consumer prices was 4.26% in January 2025, showing a reduction in inflation.

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- The Consumer Price Index (CPI), which tracks retail prices, has now shown a declining trend for the fourth consecutive month, and the inflation rate is currently below the Reserve Bank of India's (RBI) target of 4%.
- This drop in inflation raises the likelihood of a 0.25% rate cut by the RBI in the coming month to further support economic growth.

Month-wise list of retail inflation :

- January 2025 : 4.31%
 - December 2024 : 5.22%
 - November 2024 : 5.48%
 - October 2024 : 6.21%
 - September 2024 : 5.49%
-

Ques : Why is the RBI issuing new Rs.100 and Rs.200 banknotes?

आरबीआई Rs.100 और Rs.200 के नए नोट क्यों जारी कर रहा है?

- (a) To introduce new security features / नई सुरक्षा विशेषताएं शुरू करने के लिए
- (b) To change the design of Indian currency / भारतीय मुद्रा के डिजाइन को बदलने के लिए
- (c) To commemorate a special occasion / किसी विशेष अवसर को मनाने के लिए
- (d) To replace old banknotes / पुराने बैंक नोटों को बदलने के लिए
- (e) As a routine process following the appointment of a new RBI Governor / नए आरबीआई गवर्नर की नियुक्ति के बाद एक नियमित प्रक्रिया के रूप में

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) will shortly produce Rs.100 and Rs.200 banknotes in the Mahatma Gandhi (New) Series, with the signature of the newly appointed Governor, Shri Sanjay Malhotra.
 - The new banknotes will have the same design as the current Rs.100 and Rs.200 notes from the Mahatma Gandhi (New) Series. The introduction of these banknotes is a standard procedure following the appointment of a new RBI Governor.
 - The central bank has declared that all previously issued ₹100 and ₹200 denomination banknotes will remain legal tender. There is no effect on the validity of old banknotes in circulation.
-

Ques : How much capital can Power Finance Corporation raise using Zero Coupon Bonds, as per the Finance Ministry's notification?

वित्त मंत्रालय की अधिसूचना के अनुसार, पावर फाइनेंस कॉर्पोरेशन जीरो कूपन बांड का उपयोग करके कितनी पूंजी जुटा सकता है?

- (a) Rs.10000 crore
- (b) Rs.15000 crore
- (c) Rs.18000 crore
- (d) Rs.20000 crore
- (e) Rs.22000 crore

Answer : Option A

Explanation :

- The Finance Ministry has officially notified Zero Coupon Bonds (ZCB) for Power Finance Corporation (PFC), allowing the company to raise up to Rs.10,000 crore.
- Zero Coupon Bonds (ZCBs) do not pay periodic interest during their tenure. Instead, they are issued at a discount and redeemed at face value upon maturity.

- The bond is issued at a discount of Rs.49,546 for a face value of Rs.1 lakh, meaning an investor pays Rs.50,454 at issuance and receives Rs.1 lakh at maturity.
 - These bonds have a maturity period of 121 months (10 years and 1 month).
 - The total number of bonds issued has been capped at 10 lakh as per the government's notification.
-

Ques : What was the total number of digital payment transactions in FY 2023-24?

वित्त वर्ष 2023-24 में डिजिटल भुगतान लेनदेन की कुल संख्या कितनी थी?

- (a) 8,839 crore
- (b) 13,116 crore
- (c) 20,000 crore
- (d) 18,737 crore
- (e) 15,432 crore

Answer : Option D

Explanation :

- Between FY 2021-22 and FY 2023-24, digital payment transactions increased by 46% from 8,839 crore to 18,737 crore.
- Unified Payment Interface (UPI) transactions increased at a 69% CAGR, from 4,597 crore in FY 2021-22 to 13,116 crore in FY 2023-24.
- UPI accounts for approximately 70% of digital payment transactions in FY 2023-24.
- The government's DIGIDHAN mission aims to promote and enhance digital payments throughout the country.
- A special Incentive Scheme for Banks (ISB) portal has been built to raise awareness and facilitate data collecting.

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Ques : What is the final redemption price set by RBI for Sovereign Gold Bonds (SGBs) maturing on March 17, 2025?

आरबीआई द्वारा 17 मार्च 2025 को परिपक्व होने वाले सॉवरेन गोल्ड बॉन्ड (SGBs) का अंतिम मोचन मूल्य क्या निर्धारित किया गया है?

- (a) Rs.7,500
- (b) Rs.8,000
- (c) Rs.8,624
- (d) Rs.9,200
- (e) Rs.9,500

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has set the final redemption price for Sovereign Gold Bonds (SGBs) maturing on March 17, 2025, at Rs.8,624 per unit.
- This price is determined based on the simple average of closing gold prices for the period of March 10-13, 2025, as published by the India Bullion and Jewellers Association (IBJA).
- The SGBs under the 2016-17 Series IV were issued on March 17, 2017, as part of the Union Government's Sovereign Gold Bond Scheme.
- These bonds have a maturity period of eight years, with the redemption scheduled for March 17, 2025.
- The Sovereign Gold Bond Scheme was introduced to encourage investments in digital gold and reduce reliance on physical gold.

Ques : Which organization awarded RBI the Digital Transformation Award 2025?

आरबीआई को डिजिटल ट्रांसफॉर्मेशन अवॉर्ड 2025 किस संगठन द्वारा दिया गया?

- (A) International Monetary Fund (IMF) / अंतर्राष्ट्रीय मुद्रा कोष (आईएमएफ) /
- (B) World Bank / विश्व बैंक
- (C) Central Banking, London / सेंट्रल बैंकिंग, लंदन

- (D) Financial Action Task Force (FATF) / वित्तीय कार्रवाई कार्य बल (एफएटीएफ)
(E) Bank for International Settlements (BIS) / बैंक फॉर इंटरनेशनल सेटलमेंट्स (बीआईएस)

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has been awarded the Digital Transformation Award 2025 by Central Banking, London, UK, for its innovative digital initiatives.
 - The award acknowledges RBI's efforts in developing the Pravaah and Sarthi systems, which have enhanced both internal and external workflows.
 - Sarthi, launched in January 2023, digitized RBI's internal operations, improving document storage, record management, and data analysis.
 - Pravaah, introduced in May 2024, serves as a digital platform for external users to submit regulatory applications to RBI.
 - This recognition highlights RBI's commitment to leveraging technology for efficient banking regulation and governance.
-

Ques : Which organization, along with RBI, has launched nationwide financial literacy campaigns?

किस संगठन ने आरबीआई के साथ मिलकर देशव्यापी वित्तीय साक्षरता अभियान शुरू किया है?

- (a) SEBI / सेबी
(b) NABARD / नाबार्ड
(c) National Centre for Financial Education (NCFE) / राष्ट्रीय वित्तीय शिक्षा केंद्र (NCFE)
(d) Ministry of Finance / वित्त मंत्रालय
(e) NITI Aayog / नीति आयोग

Answer : Option C

Explanation :

- The RBI and National Centre for Financial Education (NCFE) have started nationwide programs to promote financial literacy.
- These efforts aim to equip varied parts of the public with the necessary knowledge and skills to manage

Key Initiatives :

- Financial Literacy Centres (FLCs) have been established by Lead Banks to promote financial awareness and inclusion.
- 'RBI Kehta Hai' is a multimedia, multilingual campaign aimed at educating the public on safe banking practices.
- Mass media campaigns are conducted to disseminate essential financial awareness messages to all age groups.
- The Financial Awareness Messages (FAME) booklet, developed by RBI, provides standardized financial education content tailored for different target groups, including senior citizens.
- The National Strategy for Financial Education (NSFE) focuses on equipping individuals with the knowledge, skills, and behavior necessary for effective financial management and future planning.
- The National Centre for Financial Education (NCFE) conducts financial education programs targeting individuals below 18 years and above 60 years.

Ques : HDFC Bank is selling Rs.1,028 crore bad loans through which auction method?

HDFC बैंक Rs.1,028 करोड़ के खराब ऋण किस नीलामी पद्धति के माध्यम से बेच रहा है?

- (a) Open Auction / खुली नीलामी
- (b) Swiss Challenge / स्विस् चैलेंज
- (c) Reverse Auction / रिवर्स नीलामी
- (d) Online Bidding / ऑनलाइन बोली
- (e) Direct Negotiation / प्रत्यक्ष बातचीत

Answer : Option B

Explanation :

- HDFC Bank is selling Rs.1,028 crore worth of bad loans using the Swiss Challenge auction method, which allows competitive bidding.
 - The bad loan portfolio includes Rs.329 crore from mortgage & home loans, Rs.77 crore from commercial vehicle loans, and Rs.72 crore from agriculture loans.
 - The Swiss Challenge method ensures transparency, allowing higher bids to be challenged by other bidders, creating a fair and competitive process.
-

Ques : Where is the Headquarter of Kuhoo Finance Private Limited ?

कुहू फाइनेंस प्राइवेट लिमिटेड का मुख्यालय कहाँ है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

Answer : Option E

Explanation :

- Kuhoo Finance Private Limited, a fintech platform specializing in student loans, has received a Non-Banking Financial Company (NBFC) license from the Reserve Bank of India (RBI).
- The company is backed by WestBridge Capital India Advisors Private Limited, strengthening its financial credibility.
- With this approval, Kuhoo Finance can directly disburse loans up to ₹2 crores from its own books.
- The license enhances the startup's ability to support students pursuing higher education by offering tailored financial solutions.

About Kuhoo Finance Private Limited :

- Established : 2021
- HQ : Mumbai
- MD & CEO : Prashant A Bhonsle

Ques : According to Morgan Stanley, by which year will India become the world's third-largest economy?

मॉर्गन स्टैनली के अनुसार, किस वर्ष तक भारत दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बन जाएगा?

- (a) 2027
- (b) 2028
- (c) 2029
- (d) 2030
- (e) 2031

Answer : Option B

Explanation :

- According to Morgan Stanley, India will be the world's third-largest economy by 2028 as it becomes the world's most sought-after consumer market and gains share of global output, owing to macroeconomic stability, favorable policies, and improved infrastructure.
- By 2028, India's economy will have grown to \$5.7 trillion, surpassing Germany. The Indian economy is anticipated to grow from \$3.5 trillion in 2023 to \$4.7 trillion in 2026, making it the world's fourth largest behind the United States, China, and Germany.
- According to Morgan Stanley, India was the world's 12th largest economy in 1990, dropped to 13th in 2000, then rose to 9th in 2020 and 5th in 2023.

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Ques : Which company owns the flagship payment gateway brand CCAvenue?

प्रमुख भुगतान गेटवे ब्रांड CCAvenue का स्वामित्व किस कंपनी के पास है?

- (a) Infibeam Avenues Ltd / इन्फीबीम एवेन्यूज लिमिटेड
- (b) BillDesk / बिलडेस्क
- (c) Paytm / पेटीएम
- (d) PayU / पेयू
- (e) Razorpay / रेजरपे

Answer : Option A

Explanation :

- CCAvenue, Infibeam Avenues Ltd's premier payment gateway, has teamed with The Sutex Co-operative Bank Ltd to improve the bank's online banking services.
- This agreement will allow Sutex Co-operative Bank to conduct safe direct debit digital payments for its merchants, including multi-currency transactions, so making the payment process more efficient.
- The Sutex Co-operative Bank was founded to benefit retailers at the Surat Textile Market by offering financial services and assisting them in starting and managing their companies.

Ques : Which private sector bank has introduced a Goods and Services Tax (GST) payment facility?

किस निजी क्षेत्र के बैंक ने माल एवं सेवा कर (जीएसटी) भुगतान सुविधा शुरू 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 E

Explanation :

- YES Bank Ltd, a private sector lender, has introduced a GST payment facility to improve its digital banking services.
 - This project, approved by the Government of India, enables businesses and individuals to make GST payments easily via YES Bank's NetBanking platform and branch network.
 - The tool, which integrates directly with the GST portal, allows corporates and single proprietors to discharge their tax responsibilities conveniently and securely through YES Bank's Retail and Corporate Internet Banking platforms or any of its branches.
-

Ques : Who has signed a MoU with Jammu -based J&K Grameen Bank for the promotion and financing of 2,000 Joint Liability Groups (JLGs) ?

2,000 संयुक्त देयता समूहों (जेएलजी) के प्रचार और वित्तपोषण के लिए जम्मू स्थित जेएंडके ग्रामीण बैंक के साथ किसने समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) SEBI / सेबी
- (b) NABARD / नाबार्ड
- (c) National Centre for Financial Education (NCFE) / राष्ट्रीय वित्तीय शिक्षा केंद्र (NCFE)
- (d) Ministry of Finance / वित्त मंत्रालय
- (e) NITI Aayog / नीति आयोग

Answer : Option B

Explanation :

- The National Bank for Agriculture and Rural Development (NABARD), Jammu & Kashmir (J&K) Regional Office has signed a Memorandum of Understanding (MoU) with J&K Grameen Bank to promote and finance 2,000 Joint Liability Groups.
- According to the MoU, J&K Grameen Bank would establish and fund 2,000 JLGs in the Union Territories (UTs) of J&K and Ladakh.
- NABARD would provide a promotional grant of Rs 4,000 to each JLG through J&K Grameen Bank, increasing financial empowerment in the region.

About NABARD :

- Established : 12 July 1982 (Under recommendations of B. Sivaraman Committee)
- HQ : Mumbai
- Chairman : K V Shaji

Ques : What was the Wholesale Price Index (WPI) inflation rate in February 2024?

फरवरी 2024 में थोक मूल्य सूचकांक (WPI) मुद्रास्फीति दर कितनी थी?

- A) 3.6%
- B) 2.3%
- C) 2.4%
- D) 5.9%
- E) 7.5%

Answer : Option C

Explanation :

- The Wholesale Price Index (WPI) inflation rose to 2.4% in February, up from 2.3% in January, primarily due to higher prices of food products, textiles, and manufactured goods.
- Food prices saw a decline, with food articles falling by -2.05%, crude petroleum & natural gas by -1.46%, and minerals by -1.26% compared to January. This contributed to easing retail inflation (CPI) to a 7-month low of 3.6% in March.
- ICRA reported that WPI food inflation softened to a 6-month low of 5.9%, compared to 7.5% in the previous month, driven by a sharp correction in vegetable prices.
- Looking ahead, ICRA predicts WPI inflation will remain around 2.3% in FY25. However, global crude oil fluctuations may impact WPI crude & fuel inflation in the coming months, while rising temperatures could push food inflation higher despite strong output.

Ques : Which fintech company has been approved by RBI as a Payment Aggregator – Cross Border (PA-CB)?

किस फिनटेक कंपनी को RBI द्वारा पेमेंट एग्रीगेटर – क्रॉस बॉर्डर (PA-CB) के रूप में अनुमोदित किया गया है?

- (a) Razorpay / रेज़रपे
- (b) PayU / पेयू
- (c) BRISKPE / ब्रिस्कपे
- (d) Instamojo / इंस्टामोजो
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has approved BRISKPE as a Payment Aggregator – Cross Border (PA-CB) for import and export transactions in India.
 - This approval allows BRISKPE to facilitate cross-border payments for MSMEs and businesses, reducing reliance on foreign payment service providers.
 - The decision aligns with RBI's 2023 guidelines under the Payments and Settlement Act, aimed at ensuring transparency and security in international transactions.
 - This move supports India's growing digital payment ecosystem and strengthens the country's fintech infrastructure for global trade.
-

Ques : Karur Vysya Bank (KVB) recently expanded its branch network to how many total branches?

करूर वैश्य बैंक (KVB) ने हाल ही में अपनी शाखा नेटवर्क को कितनी कुल शाखाओं तक बढ़ाया है?

- (a) 480
- (b) 580
- (c) 680
- (d) 780
- (e) 880

Answer : Option E

Explanation :

- Karur Vysya Bank (KVB) has expanded its branch network to 880 by inaugurating three new branches in Andhra Pradesh, Karnataka, and Vellore.
- The newly opened branches are located in Ongole (Andhra Pradesh), Bengaluru (Karnataka), and Bagayam (Vellore).

- With these additions, KVB has opened a total of 38 new branches in the current financial year.
 - This expansion strengthens KVB's presence in key regions, enhancing accessibility and customer outreach.
-

Ques : Which of the following is NOT an option available under Tata AIA Shubh Flexi Income Plan?

निम्नलिखित में से कौन सा टाटा एआईए शुभ फ्लेक्सी इनकम प्लान के तहत उपलब्ध विकल्प नहीं है?

- (a) Endowment Option / एंडोमेंट विकल्प
- (b) Early Income Option / प्रारंभिक आय विकल्प
- (c) Deferred Income Option / आस्थगित आय विकल्प
- (d) Guaranteed Double Benefit Option / गारंटीकृत डबल लाभ विकल्प
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option D

Explanation :

- Tata AIA Life Insurance has introduced the Tata AIA Shubh Flexi Income Plan, a non-linked, participating life insurance savings plan.
- The plan offers three options: Endowment, Early Income, and Deferred Income, catering to different financial needs.
- The Endowment option provides a lump sum payout at maturity, while the Early Income option ensures regular cash flow.
- The Deferred Income option is designed for wealth accumulation and early retirement planning.
- Additionally, the plan includes a waiver of premium feature, ensuring financial security for policyholders.

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Ques : What is the primary objective of ADB's 'Frontier Seed (Pacific)' initiative?

एडीबी के 'फ्रंटियर सीड (पैसिफिक)' पहल का मुख्य उद्देश्य क्या है?

- (a) Providing large-scale infrastructure financing / बड़े पैमाने पर बुनियादी ढांचे के लिए वित्तपोषण प्रदान करना
- (b) Supporting SMEs with funding and technical assistance / एसएमई को वित्तपोषण और तकनीकी सहायता प्रदान करना
- (c) Developing digital payment solutions / डिजिटल भुगतान समाधान विकसित करना
- (d) Expanding trade agreements among Pacific nations / प्रशांत देशों के बीच व्यापार समझौतों का विस्तार करना
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- The Asian Development Bank (ADB) is set to launch the 'ADB Frontier Seed (Pacific)' program to support small and medium-sized enterprises (SMEs) in Pacific developing member countries (DMCs).
- The initiative aims to identify and fund high-growth SMEs, fostering economic development in the region.
- The program will focus on transforming and strengthening local industries in Pacific DMCs.
- It will contribute to sustainable and inclusive economic growth by improving access to financing and technical assistance for SMEs.

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Ques : What is the primary objective of the MoU signed between RBI and Bank of Mauritius?

RBI और बैंक ऑफ मॉरीशस के बीच हस्ताक्षरित समझौता ज्ञापन (MoU) का मुख्य उद्देश्य क्या है?

- (a) Facilitating the use of local currencies for cross-border transactions / सीमा पार लेनदेन के लिए स्थानीय मुद्राओं के उपयोग को सुविधाजनक बनाना
- (b) Promoting cryptocurrency exchanges between the two nations / दोनों देशों के बीच क्रिप्टोकॉर्सी एक्सचेंज को बढ़ावा देना
- (c) Setting up a new international payment system / एक नई अंतर्राष्ट्रीय भुगतान प्रणाली स्थापित करना
- (d) Creating a common currency for the SAARC region / सार्क क्षेत्र के लिए एक आम मुद्रा बनाना
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) and the Bank of Mauritius (BOM) have signed an MoU to promote the use of Indian Rupee (INR) and Mauritian Rupee (MUR) for cross-border transactions.
 - The agreement aims to reduce dependence on third-party currencies like the US Dollar in bilateral trade and investment.
 - This initiative will facilitate smoother trade settlements and enhance economic cooperation between India and Mauritius.
 - The move aligns with India's de-dollarization efforts, encouraging local currency usage in international trade.
-

Ques : Who published the Report on Trends and Progress of Housing in India, 2024 ?

भारत में आवास के रुझान और प्रगति पर रिपोर्ट, 2024 किसने प्रकाशित की?

- (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 E

Explanation :

- Report on Trends and Progress of Housing in India, 2024 Published by National Housing Bank (NHB)
- As of September 30, 2024, individual house loans were Rs 33.53 lakh crore, up 14% from the same period last year.
- As of September 30, 2024, the Middle-Income Group (MIG) accounted for 44% of all housing loans.
- The Economically Weaker Section & Lower Income Group (EWS & LIG) accounted for 39% of outstanding individual housing loans, followed by the Higher Income Group (HIG) with 17%.
- Finance is distributed regionally as follows: Southern (35%), Western (30%), Northern (28%), Eastern (5.4%), and North Eastern States (0.68%).
- Banks make up 81% of housing loans, with Housing Finance Companies (HFCs) accounting for 19%.
- In the first half of FY25 (April-September), individual home loan disbursements totaled Rs 4.10 lakh crore, compared to Rs 9.07 lakh crore in FY24 (ending March 31, 2024).
- In the September 2024 quarter, the Housing Price Index (NHB-RESIDEX) increased by 6.8% compared to the previous year.
- Housing loans (as a percentage of GDP) have climbed from 6.60% in 2011-12 to 11.29% in 2023-24.
- Green buildings: Only 5% are classified as green.
- NHB released this report in accordance with provision of Section 42 of NHB Act 1987.

Ques : Piramal Finance has partnered with which bank to Expand Credit Access for middle and low-income borrowers ?

पिरामल फाइनेंस ने मध्यम और निम्न आय वाले उधारकर्ताओं के लिए ऋण पहुंच का विस्तार करने के लिए किस बैंक के साथ साझेदारी की है?

- (a) Karnataka Bank / कर्नाटक बैंक
- (b) Central Bank of India / सेंट्रल बैंक ऑफ इंडिया
- (c) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (d) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (e) Punjab & Sind Bank / पंजाब एंड सिंध बैंक

Answer: Option E

Explanation :

- Piramal Finance has collaborated with Punjab & Sind Bank to make loans more affordable for medium and low-income customers, particularly in rural and semi-urban areas.
- This collaboration aims to increase financial inclusion in smaller cities by offering inexpensive and personalized lending solutions.
- Punjab & Sind Bank's 1,575 branches and Piramal Finance's 514+ branches, which cover 13,000 pin codes and serve 4.5 million consumers in 26 states, will collaborate to provide better lending solutions.
- The program, which combines Punjab & Sind Bank's financial experience with Piramal Finance's technology-driven strategy, will benefit small enterprises (MSMEs) and home loan seekers.

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Ques : Recently, which bank has started accepting deposits under the Senior Citizens' Savings Scheme (SCSS)?

हाल ही में, किस बैंक ने वरिष्ठ नागरिक बचत योजना (SCSS) के तहत जमा स्वीकार करना शुरू किया 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 A

Explanation :

- HDFC Bank, one of India's top private banks, will now accept deposits under the Senior Citizens' Savings Scheme (SCSS). This scheme, run by the Government of India, is designed to help elderly individuals save money securely.
- As an agency bank, HDFC Bank will assist the government by accepting SCSS deposits and offering smooth services to customers. Eligible individuals can visit any HDFC Bank branch to apply for the scheme.
- As of March 17, 2025, the SCSS offers an interest rate of 8.2% per year, fixed by the government for the period from April 1, 2024, to March 31, 2025.
- This scheme is open to individuals aged 60 and above. People who have retired at or after 55 years of age can also apply. Additionally, retired Defence personnel can join the scheme after turning 50.
- Investments in SCSS qualify for tax benefits under Section 80C of the Income Tax Act. The scheme provides interest payments every three months and has a lock-in period of five years, with the option to extend it by three years multiple times. The government may update the interest rate from time to time.

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Ques : IIFL Finance established in which year ?
आईआईएफएल फाइनेंस की स्थापना किस वर्ष हुई?

- (a) 1980
- (b) 1985
- (c) 1990
- (d) 1995
- (e) 1999

Answer : Option D

Explanation :

- On Women's Day, IIFL Finance, one of India's leading non-banking financial organizations, rebranded seven existing branches as 'Shakti' branches, staffed entirely by women.
- The seven renamed branches are spread across Delhi National Capital Region and Mumbai Metropolitan Region.

About IIFL Finance :

- Established : 1995
 - HQ : Mumbai
 - Chairman : Nirmal Jain
-

Ques : SATYA MicroCapital Ltd, a NBFC-MFI committed to promoting entrepreneurship and financial independence, has unveiled an ambitious goal of reaching 10 million households by _____.

उद्यमिता और वित्तीय स्वतंत्रता को बढ़ावा देने के लिए प्रतिबद्ध एनबीएफसी-एमएफआई सत्या माइक्रोकैपिटल लिमिटेड ने _____ तक 10 मिलियन परिवारों तक पहुंचने का महत्वाकांक्षी लक्ष्य रखा है।

- (a) 2026
- (b) 2027
- (c) 2028

- (d) 2029
(e) 2030

Answer : Option E

Explanation :

- SATYA MicroCapital Ltd, an NBFC-MFI committed to promoting entrepreneurship and financial independence, has set an ambitious target of reaching 10 million families by 2030.
 - This milestone is consistent with the company's primary purpose of fostering financial inclusion, with a special emphasis on assisting women-led businesses.
 - This effort seeks to increase access to cheap financial resources, thereby providing poor families with consistent possibilities for economic advancement.
 - SATYA aims to promote entrepreneurship, increase household incomes, and contribute to long-term development by offering specialized financial solutions such as microloans.
-

Ques : How much loan amount was written off by scheduled commercial banks between FY15 and FY24?

FY15 से FY24 के बीच अनुसूचित वाणिज्यिक बैंकों द्वारा कितना ऋण राइट-ऑफ किया गया?

- (a) Rs.10 lakh crore
(b) Rs.12 lakh crore
(c) Rs.14 lakh crore
(d) Rs.16 lakh crore
(e) Rs.18 lakh crore

Answer : Option D

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Explanation :

- Scheduled commercial banks wrote off over Rs.16 lakh crore worth of loans between FY15 and FY24, reflecting a significant financial adjustment in the banking sector.
 - The trend of loan write-offs has seen a sharp rise, increasing from Rs.59,000 crore in FY15 to Rs.1.71 lakh crore in FY24, indicating growing non-performing assets (NPAs).
 - Large industries and the services sector accounted for Rs.9.26 lakh crore, which is 57% of the total write-offs, highlighting their substantial contribution to the NPA burden.
 - Various recovery measures have been implemented, including legal actions through Debt Recovery Tribunals, the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, and the Insolvency & Bankruptcy Code.
 - Governance challenges persist in the banking sector, with 12 public sector banks having board vacancies and 40% of director positions remaining unfilled, potentially affecting decision-making and oversight.
-

Ques : How much stake is Allianz selling in Bajaj Allianz General and Life Insurance JVs?

Allianz, Bajaj Allianz जनरल और लाइफ इंश्योरेंस जेवी में कितनी हिस्सेदारी बेच रहा है?

- (a) 51%
- (b) 49%
- (c) 26%
- (d) 75.06%
- (e) 19.95%

Answer : Option C

Explanation :

- Allianz SE, a German insurance company, is exiting its joint ventures with Bajaj Group by selling its 26% stake in Bajaj Allianz General Insurance (BAGIC) and Bajaj Allianz Life Insurance (BALIC) for Rs.24,600 crore.
 - Bajaj Finserv will increase its ownership to 75.01% in both BAGIC and BALIC, making it the majority stakeholder.
 - Allianz will sell 11.13 crore shares in BAGIC at Rs.4,808.24 per share and 15.2 crore shares in BALIC at Rs.2,654.12 per share.
 - The transaction is subject to regulatory approvals, which may take a few months to be finalized.
 - Allianz plans to utilize the proceeds from the sale for global expansion and exploring new opportunities in the Indian market.
-

**Ques : What is the primary objective of SEBI's partnership with DigiLocker?
SEBI की डिजीलॉकर के साथ साझेदारी का मुख्य उद्देश्य क्या है?**

- (a) To promote digital banking / डिजिटल बैंकिंग को बढ़ावा देना
- (b) To reduce unclaimed assets in the securities market / प्रतिभूति बाजार में लावारिस परिसंपत्तियों को कम करना
- (c) To regulate stock trading / स्टॉक ट्रेडिंग को विनियमित करना
- (d) To provide insurance for investors / निवेशकों के लिए बीमा प्रदान करना
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

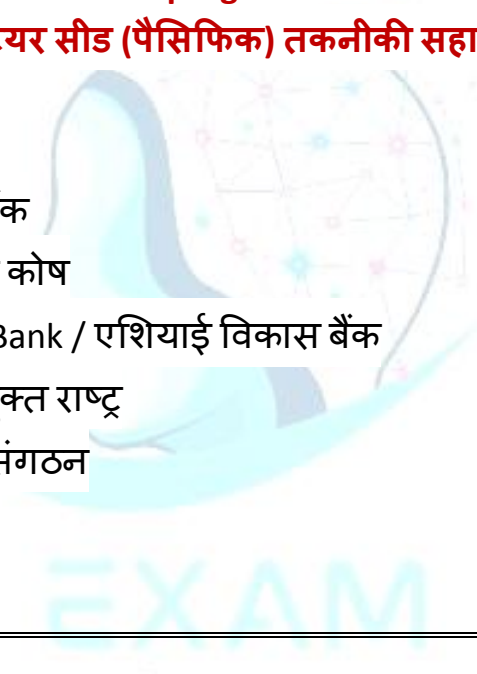
- SEBI has collaborated with DigiLocker, a government-backed digital document storage platform, to address the issue of unclaimed assets and enhance investor protection.
- This partnership allows investors to store and access their demat and mutual fund holdings in DigiLocker, ensuring easy management of financial

documents.

- Investors can also add nominees, who will receive SMS and email notifications in case of the investor's demise, simplifying the transmission of assets.
 - SEBI has directed AMCs, RTAs, and depositories to integrate with DigiLocker, while KRAs will provide information on deceased investors.
 - The initiative aims to reduce unclaimed assets by resolving issues related to dormant accounts, missing bank details, and complex asset transmission procedures.
-

Ques : Which organization is responsible for administering the ADB Frontier Seed (Pacific) technical assistance program?

कौन सा संगठन ADB फ्रंटियर सीड (पैसिफिक) तकनीकी सहायता कार्यक्रम का संचालन करता है?

- 
- (a) World Bank / विश्व बैंक
 - (b) IMF / अंतर्राष्ट्रीय मुद्रा कोष
 - (c) Asian Development Bank / एशियाई विकास बैंक
 - (d) United Nations / संयुक्त राष्ट्र
 - (e) WTO / विश्व व्यापार संगठन

Answer : Option C

Explanation :

- The Asian Development Bank (ADB) has launched the Frontier Seed (Pacific) technical assistance (TA) program to support SMEs in Pacific developing member countries (DMCs).
- This initiative aims to identify and fund SMEs that have the potential to transform or create local industries, fostering sustainable and inclusive economic growth.
- The program will provide financial assistance to SMEs, helping them expand and drive industrial transformation in the Pacific region.
- By strengthening economic resilience in developing countries, ADB seeks to promote long-term stability and growth in the region.

Ques : Which bank has partnered with Sunrisers Hyderabad as their exclusive banking partner?

सनराइजर्स हैदराबाद के साथ विशेष बैंकिंग भागीदार के रूप में किस बैंक ने साझेदारी की है?

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

Answer : Option A

Explanation :

- City Union Bank (CUB) has become the exclusive banking partner of Sunrisers Hyderabad (SRH).
 - The bank will offer customized financial services and exclusive benefits to SRH fans, players, and staff.
 - CUB aims to enhance brand visibility through sports partnerships.
 - The partnership will help in expanding its customer base among cricket fans. Special offers and banking services will be tailored for SRH members.
 - Boosts customer engagement and loyalty among cricket enthusiasts. Provides financial benefits to SRH fans and stakeholders.
-

Ques : How much total incentive has the government approved for banks under the UPI incentive scheme for FY 2024-25?

वित्त वर्ष 2024-25 के लिए सरकार ने UPI प्रोत्साहन योजना के तहत बैंकों के लिए कुल कितनी राशि मंजूर की है?

- a) Rs.1,000 crore
- b) Rs.1,500 crore
- c) Rs.2,000 crore

- d) Rs.3,631 crore
- e) Rs.5,000 crore

Answer : Option B

Explanation :

- The Union Cabinet has approved a Rs.1,500 crore incentive scheme for FY 2024-25 to encourage UPI transactions below Rs.2,000.
 - Under this scheme, banks will get a 0.15% incentive per eligible transaction, with one-fifth of it based on their infrastructure performance.
 - The incentive is specifically aimed at small merchants and does not apply to payments above Rs.2,000.
 - The initiative supports wider UPI adoption since UPI does not levy merchant fees like card-based transactions.
 - In FY 2023-24, Rs.3,631 crore was disbursed to banks as UPI incentives, more than the combined total of the previous two years.
 - The government aims to achieve Rs.20,000 crore in UPI transaction volume in FY 2024-25.
-

Ques : Which company has won two Gold Awards at the SKOCH Awards 2025?

किस कंपनी ने SKOCH अवार्ड्स 2025 में दो स्वर्ण पुरस्कार जीते हैं?

- a) Bandhan Bank / बंधन बैंक
- b) Ujjivan Small Finance Bank / उज्जीवन स्मॉल फाइनेंस बैंक
- c) Muthoot Microfin / मुथूट माइक्रोफिन
- d) Equitas Microfinance / इक्विटास माइक्रोफाइनेंस
- e) Spandana Sphoorty / स्पंदना स्फूर्ति

Answer : Option C

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Explanation :

- Muthoot Microfin, a pioneering microfinance institution dedicated to helping female entrepreneurs, won a spectacular double triumph at the SKOCH Awards 2025, receiving two coveted Gold Awards.
- The awards were awarded to Sadaf Sayeed, CEO of Muthoot Microfin, by Sameer Kochhar, Chairman of SKOCH Group, and Gursharan Dhanjal, Vice-Chairman of SKOCH Group, at a ceremony in New Delhi.

The company received recognition for its competence in digital financial inclusion and insurance solutions, winning :

- Corporate Excellence - "Best Customer Application on Digital Financial Inclusion" for its pioneering Mahila Mitra program.
- BFSI Award - "Best Insurance Scheme" for its Griha Raksha Insurance Scheme, which has insured 2.66 million people, demonstrating Muthoot Microfin's dedication to financial stability and social empowerment.

Ques : Which bank has become the first in India to launch an Online Digital Balance Confirmation Certificate?

ऑनलाइन डिजिटल बैलेंस कन्फर्मेशन सर्टिफिकेट लॉन्च करने वाला भारत का पहला बैंक कौन सा बन गया 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 D

Explanation :

- Canara Bank has been the first bank in India to introduce an Online Digital Balance Confirmation Certificate through the PSB Alliance Pvt. Ltd platform, marking a significant step forward in digitisation and operational efficiency.
 - This effort minimizes the time required for auditors to complete the auditing process by replacing the traditional manual approach with a streamlined digital alternative.
 - Previously, auditors had to visit banks individually with authority letters to get Balance Confirmation Certificates, which was a time-consuming procedure.
 - With this digital solution, confirmation will be delivered straight to auditors via the web portal after the customer provides online approval, removing the need for manual interaction.
-

Ques : How much stake will Bain Capital acquire in Manappuram Finance initially?

बैन कैपिटल मणप्पुरम फाइनेंस में प्रारंभ में कितनी हिस्सेदारी अधिग्रहित करेगा?

- (a) 10%
- (b) 12%
- (c) 16%
- (d) 18%
- (e) 20%

Answer : Option D

Explanation :

- Bain Capital will initially acquire an 18% stake in Manappuram Finance Ltd for Rs.4,385 crore through preferential allotment of equity and warrants.
- The shares will be issued at Rs.236 per share, which is a 30% premium over the 6-month average trading price.
- This deal triggers a mandatory open offer for an additional 26% stake at the same price.

- Depending on the open offer subscription, Bain Capital's total stake could go up to 41.7%.
 - The investment aims to support Manappuram's growth, digital transformation, and operational efficiency.
-

Ques : What was the total issuance of Certificates of Deposits (CDs) by banks in FY25 (up to March 7, 2025)?

FY25 (7 मार्च 2025 तक) में बैंकों द्वारा जारी किए गए सर्टिफिकेट ऑफ डिपॉजिट्स (CDs) की कुल मात्रा कितनी थी?

- a) Rs.7.89 lakh crore
- b) Rs.9.25 lakh crore
- c) Rs.10.58 lakh crore
- d) Rs.12.10 lakh crore
- e) Rs.11.75 lakh crore

Answer : Option C

Explanation :

- Banks' Certificate of Deposits (CDs) issuances reached Rs.10.58 lakh crore in FY25 up to March 7, 2025.
- This marks a 34% increase compared to Rs.7.89 lakh crore in FY24.
- The surge in CD issuances is due to a credit growth of 12% outpacing deposit growth of 10.6% as of February 21, 2025.
- To bridge the credit-deposit gap, banks have increased their dependence on short-term borrowings through CDs.
- CD rates also rose by 17 basis points from 7.47% to 7.64% between February 3 and March 18, 2025.
- This indicates rising short-term borrowing costs for banks.
- Tight liquidity conditions have been caused by RBI's forex interventions, high credit growth, and FPI outflows.

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Ques : SEBI has reduced the timeline for completing rights issues from 126 days to just ____ days.

राइट्स इश्यू को पूरा करने की समयसीमा 126 दिन से घटाकर सिर्फ ____ दिन कर दी है

- (a) 20
- (b) 21
- (c) 22
- (d) 23
- (e) 24

Answer : Option D

Explanation :

- The SEBI has decreased the timescale for completing rights issues from 126 days to 23 days.
 - This is a significant improvement over the current average timetable of 317 days. The new rule will become effective on April 7, 2025.
 - Rights issues must be open for 7-30 days. Stock exchanges, depositories, and registrars will now verify application bids and finalize allotments.
 - A monitoring organization will oversee the use of monies received from all rights problems. Previously, issuers raising less than Rs 50 crore through rights issues did not need to hire a monitoring firm.
-

Ques : Who is the chairperson of the Inter-Ministerial-Industry Committee on Fintech (IMICF)?

फिनटेक पर अंतर-मंत्रालयी-उद्योग समिति (आईएमआईसीएफ) के अध्यक्ष कौन हैं?

- a) Nirmala Sitharaman / निर्मला सीतारमण
- b) Sanjay Malhotra / संजय मल्होत्रा
- c) Shaktikanta Das / शक्तिकांत दास
- d) M Nagaraju / एम नागराजू
- e) T V Narendran / टी वी नरेंद्रन

Answer : option D

Explanation :

- The government has formed an Inter-Ministerial-Industry Committee on Fintech (IMICF) to address various issues impacting the growth of the fintech sector.
 - The committee is chaired by Department of Financial Services (DFS) Secretary M Nagaraju.
 - It will assess fintech's influence on the banking and financial services industry (BFSI), identify growth challenges, and study global best practices in regulation and governance.
 - The panel will also evaluate the fintech sector's growth, regulatory landscape, and policy developments.
 - It aims to draft a long-term "vision strategy" with policy interventions and industry recommendations for the sector's development.
-

Ques : Which of the following correctly describes the type of the SBI BSE PSU Bank ETF?

निम्नलिखित में से कौन सा एसबीआई बीएसई पीएसयू बैंक ईटीएफ के प्रकार का सही वर्णन करता है?

- a) Closed-ended mutual fund / क्लोज्ड-एंडेड म्यूचुअल फंड
- b) Actively managed fund / सक्रिय रूप से प्रबंधित फंड
- c) Open-ended exchange-traded fund / ओपन-एंडेड एक्सचेंज-ट्रेडेड फंड
- d) Portfolio management service / पोर्टफोलियो प्रबंधन सेवा
- e) Real estate investment trust / रियल एस्टेट निवेश ट्रस्ट

Answer : Option C

Explanation :

SBI Mutual Fund has introduced two new investment options centred around India's public sector banking sector :

- SBI BSE PSU Bank Index Fund : An open-ended scheme that mirrors or tracks the BSE PSU Bank Index.
- SBI BSE PSU Bank ETF : An open-ended exchange-traded fund (ETF) that also replicates the BSE PSU Bank Index.

Their goal is to generate returns that are closely correlated with the performance of the BSE PSU Bank Index, subject to tracking error. However, SBI Mutual Fund has emphasized that meeting this investing aim is not assured.

Ques : How many large-scale projects did SBI finance in FY 2024 through its existing project finance and structuring unit?

वित्त वर्ष 2024 में एसबीआई ने अपनी मौजूदा परियोजना वित्त और संरचना इकाई के माध्यम से कितनी बड़ी परियोजनाओं को वित्तपोषित किया?

- (a) 36
- (b) 38
- (c) 42
- (d) 46
- (e) 48

Answer : Option E

Explanation :

- SBI, India's largest public sector bank, is launching a specialized arm to manage project financing for developing industries like AI, e-commerce, and fintech.
- The bank wants to establish this entity within a year.
- In FY 2024, SBI supported 48 large-scale projects through its project finance and structuring section.

Ques : How much liquidity has the Reserve Bank of India (RBI) infused into the banking system since mid-January?

जनवरी के मध्य से अब तक भारतीय रिजर्व बैंक (आरबीआई) ने बैंकिंग प्रणाली में कितनी तरलता डाली है?

- a) Rs.1 lakh crore
- b) Rs.2.5 lakh crore
- c) Rs.5 lakh crore
- d) Rs.10 lakh crore
- e) Rs.50,000 crore

Answer : Option C

Explanation :

- Since mid-January, the Reserve Bank of India (RBI) has pumped more than Rs. 5 lakh crore into the banking system through bond purchases, FX swaps, and early-April maturity repos.
 - To preserve surplus liquidity and guarantee that the advantages of its rate cuts are passed on to borrowers, the central bank plans to infuse an extra Rs. 50,000 crore through bond repurchases.
 - Additionally, even as the RBI injects liquidity, it continues to withdraw rupees by selling dollars from its forex reserves. This method has helped to stabilize the financial system, but short-term interest rates remain high due to liquidity deficiencies and economic uncertainty.
-

Ques : Who has been appointed as RBI's Executive Director in March 2025?

मार्च 2025 में RBI के कार्यकारी निदेशक के रूप में किसे नियुक्त किया गया है?

- a) Shaktikanta Das / शक्तिकांत दास
- b) Indranil Bhattacharyya / इंद्रनील भट्टाचार्य
- c) Michael Patra / माइकल पात्रा
- d) Raghuram Rajan / रघुराम राजन
- e) Viral Acharya / विरल आचार्य

Answer : option B

Explanation :

- Indranil Bhattacharyya has been appointed as the Executive Director (ED) of the Reserve Bank of India (RBI), effective from March 19, 2025.
 - In his new role, he will be responsible for overseeing the Department of Economic and Policy Research.
 - Prior to this appointment, he served as an adviser in RBI's Monetary Policy Department.
 - The Executive Director position is a key leadership role in the RBI, focusing on formulating research-driven economic and policy decisions.
-

Ques : What is the main purpose of introducing Specialised Investment Funds (SIFs) by SEBI?

SEBI द्वारा स्पेशलाइज्ड इन्वेस्टमेंट फंड्स (SIFs) शुरू करने का मुख्य उद्देश्य क्या है?

- a) To replace mutual funds completely / म्यूचुअल फंड को पूरी तरह से बदलना
- b) To offer high-risk investments for beginners / शुरुआती लोगों के लिए उच्च जोखिम वाले निवेश की पेशकश करना
- c) To bridge the gap between mutual funds and portfolio management services / म्यूचुअल फंड और पोर्टफोलियो प्रबंधन सेवाओं के बीच की खाई को पाटना
- d) To introduce a government-backed investment option / सरकार समर्थित निवेश विकल्प पेश करना
- e) To regulate traditional savings accounts / पारंपरिक बचत खातों को विनियमित करना

Answer : Option C

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Explanation :

- The Securities and Exchange Board of India (SEBI) introduced Specialised Investment Funds (SIFs) to bridge the gap between mutual funds and portfolio management services.
 - SIFs are designed to offer sophisticated investors more flexibility in investment while still being under SEBI's regulatory oversight.
 - These funds aim to provide governance, transparency, standard KYC norms, and tax benefits similar to mutual funds.
 - SIFs are expected to attract High Net-worth Individuals (HNIs) and play a key role in asset allocation, especially in volatile markets.
 - Despite their potential, many mutual funds have yet to seek SEBI approval, with cautious optimism seen among wealth managers.
-

Ques : Paytm has partnered with which mutual fund company to launch the JanNivesh Rs. 250 SIP initiative?

पेटीएम ने जननिवेश 250 रुपए एसआईपी पहल शुरू करने के लिए किस म्यूचुअल फंड कंपनी के साथ साझेदारी की है?

- (a) Aditya Birla Sun AMC / आदित्य बिड़ला सन एएमसी
- (b) Axis Asset Management Company Limited / एक्सिस एसेट मैनेजमेंट कंपनी लिमिटेड
- (c) Kotak Mahindra Mutual Fund / कोटक महिंद्रा म्यूचुअल फंड
- (d) SBI Mutual Fund / एसबीआई म्यूचुअल फंड
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Paytm has teamed with Mumbai-based SBI Mutual Fund, a subsidiary of State Bank of India (SBI), to create the JanNivesh Rs.250 Systematic Investment Plan (SIP).

- SEBI Chairperson Madhabi Puri Buch inaugurated the plan on February 17, 2025.
 - This scheme allows consumers to start investing with as little as Rs.250 and offers daily, weekly, or monthly SIP options to meet various financial demands.
-

Ques : Which mutual fund has recently introduced 'Choti SIP' to make investing more accessible?

किस म्यूचुअल फंड ने हाल ही में 'Choti SIP' शुरू की है ताकि निवेश को अधिक सुलभ बनाया जा सके?

- (a) Aditya Birla Sun AMC / आदित्य बिड़ला सन एएमसी
- (b) Axis Asset Management Company Limited / एक्सिस एसेट मैनेजमेंट कंपनी लिमिटेड
- (c) Kotak Mutual Fund / कोटक म्यूचुअल फंड
- (d) SBI Mutual Fund / एसबीआई म्यूचुअल फंड
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Kotak Mutual Fund has launched a new investment plan called 'Choti SIP' to make mutual fund investments more accessible for small investors.
- Investors are required to choose the Growth Option under this scheme.
- A minimum commitment of 60 monthly SIP (Systematic Investment Plan) installments is mandatory.
- Payments for the SIP must be made only through NACH (National Automated Clearing House) or UPI auto-pay.

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Ques : What is the new minimum investment amount for Zero Coupon Zero Principal (ZCZP) instruments on the Social Stock Exchange (SSE)?

सोशल स्टॉक एक्सचेंज (SSE) पर जीरो कूपन जीरो प्रिंसिपल (ZCZP) इंस्ट्रूमेंट्स के लिए नई न्यूनतम निवेश राशि क्या है?

- (a) Rs.1000
- (b) Rs.2000
- (c) Rs.3000
- (d) Rs.4000
- (e) Rs.5000

Answer : Option A

Explanation :

- The SEBI has reduced the minimum investment requirement for Zero Coupon Zero Principal (ZCZP) instruments on the SSE from Rs 10,000 to Rs 1,000.
- Its aim is to Encourage individual investors to fund social projects. Increase funding for non-profit organizations in essential sectors such as education, healthcare, and rural development
- The conclusion is consistent with Section 11 and 11A of the SEBI Act, 1992, and Regulation 299 of the SEBI ICDR (Issue of Capital and Disclosure Requirements) Regulations.
- In November 2023, SEBI reduced the minimum issue size for ZCZP from Rs 1 crore to Rs 50 lakh and the application size from Rs 2 lakh to Rs 10,000, demonstrating a commitment to promoting SSE.
- It is based on recommendations from the public and Social Stock Exchange Advisory Committee (Chaired by Dr. R. Balasubramaniam).

About Zero Coupon Zero Principal (ZCZP) Instruments :

- These are donation-based financial instruments where investors fund NPOs without expecting interest or principal repayment
- Issued only by SSE-listed NPOs and Funds are utilized for pre-defined social welfare projects
- Minimum maturity period is 5 years (as per SEBI norms)

Ques : Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with which bank to Strengthen India's Startup Ecosystem ?

उद्योग और आंतरिक व्यापार संवर्धन विभाग (DPIIT) ने भारत के स्टार्टअप इकोसिस्टम को मजबूत करने के लिए किस बैंक के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (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 E

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed MOU with YES BANK. This alliance strives to promote innovation and provide critical support to product startups, innovators, and entrepreneurs around the country.
- The collaboration will use DPIIT's Startup India initiative and YES BANK's financial experience to provide market connections, finance access, mentorship, and infrastructural support for early-stage businesses.
- Startups will benefit from YES BANK's Head Startup program, which provides customized banking and financial solutions such as working capital, loan access, and cash flow management.
- They will also receive access to YES BANK's wide network, strategic connections, and industry experience, allowing businesses to scale operations and attract investment more effectively.

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Ques : Who has been appointed as the Interim Managing Director and CEO of Edelweiss Asset Reconstruction Company (EARC)?

एडलवाइस एसेट रिकंस्ट्रक्शन कंपनी (ईएआरसी) के अंतरिम प्रबंध निदेशक और सीईओ के रूप में किसे नियुक्त किया गया है?

- a) Usha Thorat / उषा थोराट
- b) Shikha Sharma / शिखा शर्मा
- c) Renu Karnad / रेनू कर्नाड
- d) Mythili Balasubramanian / मैथिली बालासुब्रमण्यम
- e) Arundhati Bhattacharya / अरुंधति भट्टाचार्य

Answer : option D

Explanation :

- Edelweiss Asset Reconstruction Company (EARC) has selected Mythili Balasubramanian as Interim Managing Director and Chief Executive Officer, with RBI clearance.
 - Balasubramanian, who has been with EARC for nearly five years, has over four decades of experience in banking, non-performing asset (NPA) resolution, and Insolvency and Bankruptcy Code (IBC) processes and will manage the company until September 30, 2025.
 - The nomination comes after the RBI declined to reappoint the previous MD and CEO, Raj Kumar Bansal, in June 2024, leading EARC to organize a Search Committee, backed by Korn Ferry, to find a permanent successor.
-

Ques : Which regulatory authority granted the Certificate of Registration to Paytm Money Limited as a Research Analyst (RA)?

किस नियामक प्राधिकरण ने पेटीएम मनी लिमिटेड को रिसर्च एनालिस्ट (आरए) के रूप में पंजीकरण प्रमाणपत्र प्रदान किया?

- (a) RBI / आरबीआई
- (b) SEBI / सेबी

- (c) NABARD / नाबार्ड
- (d) SIDBI / सिडबी
- (e) IRDAI / आईआरडीएआई

Answer : Option B

Explanation :

- Paytm Money Limited, a subsidiary of One 97 Communications Limited (OCL), has been registered as a Research Analyst (RA) by the Securities and Exchange Board of India (SEBI) under the 2014 Regulations.
- These services attempt to improve user experience and offer professional insights to retail and institutional investors.

About SEBI :

- Established : April 12, 1988
 - ACT : Securities and Exchange Board of India Act, 1992
 - HQ : Mumbai
 - Chairman : Tuhin Kanta Pandey
-

Ques : Which regulatory body has recently inducted new members into its Insurance Advisory Committee (IAC)?

किस नियामक संस्था ने हाल ही में अपनी बीमा सलाहकार समिति (IAC) में नए सदस्यों को शामिल किया है?

- (a) NABARD / नाबार्ड
- (b) IRDAI / आईआरडीएआई
- (c) PFRDA / पीएफआरडीए
- (d) SEBI / सेबी
- (e) SIDBI / सिडबी

Answer : Option B

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) has inducted new members into its Insurance Advisory Committee (IAC) to fill existing vacancies.
 - The IAC plays a crucial role in advising IRDAI on matters related to insurance regulations and policy formulation.
 - The newly inducted members include former banking and insurance leaders such as M.R. Kumar (LIC), Dinesh Kumar Khara (SBI), Vishakha Mule (Aditya Birla Capital), Nilesh Shah (Kotak AMC), and Alice G Vaidyan (GIC Re).
 - Their diverse expertise aims to enhance the decision-making capacity of the regulatory body.
-

Ques : Who has been re-appointed as an Additional Director (Independent Director) for a second term on the Board of Fino Payments Bank?

फिनो पेमेंट्स बैंक के बोर्ड में दूसरे कार्यकाल के लिए अतिरिक्त निदेशक (स्वतंत्र निदेशक) के रूप में किसे पुनः नियुक्त किया गया है?

- a) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- b) Kalpana Morparia / कल्पना मोरपारिया
- c) Deena Mehta / दीना मेहता
- d) Chitra Ramkrishna / चित्रा रामकृष्ण
- e) Shyamala Gopinath / श्यामला गोपीनाथ

Answer : Option C

Explanation :

- The Fino Payments Bank Board of Directors has reappointed Deena Mehta as an Additional Director in the function of Independent Director for a second term.
- Mehta has nearly four decades of capital market experience, having contributed to significant changes such as the BSE's BOLT system, the Central Depository Service, and the simplification of Clearing Corporation's BOISL.

- She was on the BSE Board for nine years, serving as Vice President and President. For the past 21 years, she has served on different SEBI committees, helping to implement numerous market reforms.
 - She is a founding member of SAFE, the SAARC countries' stock exchange association.
-

Ques : What is the revised GDP growth projection for India in FY27 by Fitch Ratings?

फिच रेटिंग्स द्वारा वित्त वर्ष 27 में भारत के लिए संशोधित जीडीपी वृद्धि अनुमान क्या है?

- (a) 6.1%
- (b) 6.2%
- (c) 6.3%
- (d) 6.4%
- (e) 6.5%

Answer : Option C

Explanation :

- Fitch Ratings has maintained India's GDP growth prediction of 6.5% for fiscal year 2025-26 (FY26), showing confidence in the country's economic resilience in the face of global trade concerns, which is being driven by robust domestic consumption and corporate confidence.
- The agency boosted its GDP growth prediction for India in fiscal year 2026-27 (FY27) to 6.3%, up from 6.2% before, noting sustained investment growth driven by substantial government capital expenditure and a lower cost of capital.
- The Indian economy accelerated in the December quarter, rising 6.2% from a seven-quarter low of 5.6% in the previous quarter, owing to increased consumer expenditure.

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Updated GDP List :

- CRISIL – 6.5% (FY26)
 - Moody's Analytics – 6.4% (FY25)
 - RBI – 6.6% (FY25), 6.7% (FY26)
 - Deloitte – 6.5-6.8 (FY25)
 - FICCI – 6.4% (FY25)
-

Ques : Where was the Annual Conference of RBI Ombudsmen 2025 held?
आरबीआई लोकपाल का वार्षिक सम्मेलन 2025 कहाँ आयोजित किया गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) has held its Annual Conference of RBI Ombudsmen in Mumbai.
- The conference's theme was "Transforming Grievance Redress: The AI Advantage".
- Sanjay Malhotra, Governor, launched the Conference in the presence of the Deputy Governor, Shri Swaminathan J., RBI Executive Directors, and conference attendees.

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Ques : RBI imposed a monetary penalty of ₹36.30 lakh on IDBI Bank for violating which section of FEMA, 1999?

RBI ने FEMA, 1999 की किस धारा के उल्लंघन के कारण आईडीबीआई बैंक पर ₹36.30 लाख का जुर्माना लगाया?

- a) Section 11(3)
- b) Section 10(4)
- c) Section 12(1)
- d) Section 13(5)
- e) None of these

Answer : Option B

Explanation :

- RBI imposed a penalty of Rs.36.30 lakh on IDBI Bank under Section 11(3) of FEMA, 1999.
 - The penalty was due to failure in exercising due diligence while processing inward remittances from a foreign currency account.
 - This lapse led to a violation of Section 10(4) of FEMA, 1999.
 - A Show Cause Notice was issued, and after reviewing the bank's written and oral submissions, RBI found the violation substantiated.
 - The penalty pertains to regulatory non-compliance and does not affect the validity of customer transactions or agreements.
-

Ques : What is the fixed spread added to the average Weighted Average Yield of 182-day Treasury Bills to determine the interest rate of GOI FRB 2033?

भारत सरकार के फ्लोटिंग रेट बॉन्ड 2033 की ब्याज दर निर्धारित करने के लिए 182-दिनों के ट्रेजरी बिलों के भारित औसत यील्ड में कितना निश्चित स्प्रेड जोड़ा जाता है?

- a) 1.00%
- b) 1.22%
- c) 1.50%
- d) 2.00%
- e) 2.22%

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has announced the interest rate for the Government of India Floating Rate Bond 2033 (GOI FRB 2033) as 7.81% per annum for the period from March 22, 2025, to September 21, 2025.
 - The interest rate is determined by adding a fixed spread of 1.22% to the average Weighted Average Yield (WAY) of the last three auctions of 182-day Treasury Bills before the rate-fixing date.
 - The interest on these bonds is reset every six months to keep it aligned with the prevailing market conditions.
 - These bonds are beneficial for investors seeking market-linked returns and offer protection against interest rate fluctuations compared to fixed-rate bonds.
-

Ques : What is the name of the new feature introduced by IDFC FIRST Bank on its mobile banking app for mutual fund investments?

म्यूचुअल फंड निवेश के लिए आईडीएफसी फर्स्ट बैंक द्वारा अपने मोबाइल बैंकिंग ऐप पर शुरू की गई नई सुविधा का नाम क्या है?

- a) SmartInvest / स्मार्टइन्वेस्ट
- b) Ace / ऐस
- c) FinGrow / फिनग्रो
- d) MF Buddy / एमएफ बडी
- e) InvestPro / इन्वेस्टप्रो

Answer : Option B

Explanation :

- IDFC FIRST Bank has added a "Ace" feature to its mobile banking app, which will provide information on over 2500 mutual funds. This is intended to encourage 'do-it-yourself' investment among its clients.
 - Customers of the private sector bank can explore numerous fund types (such as equity, debt, tax-saving, hybrid, and index funds) and select the appropriate need-based fund to build a diversified portfolio.
 - They can also view specific information such as historical fund performance (1, 3, and 5 years), holding patterns (by sector, company, and market cap), and expert ratings on each fund (Morningstar Rating).
-

Ques : What is the outlook associated with the 'BBB-' rating for Union Bank of India and Punjab National Bank by Fitch?

फिच द्वारा यूनियन बैंक ऑफ इंडिया और पंजाब नेशनल बैंक के लिए 'बीबीबी-' रेटिंग से जुड़ा दृष्टिकोण क्या है?

- a) Positive / सकारात्मक
- b) Negative / नकारात्मक
- c) Stable / स्थिर
- d) Neutral / तटस्थ
- e) Watchlist / वॉचलिस्ट

Answer : option C

Explanation :

- Fitch Ratings has affirmed the ratings of Union Bank of India and Punjab National Bank at 'BBB-' with stable outlook.
- The grade is based on government backing, a favorable operating environment, improved risk profile, enhanced asset quality, and strong funding and liquidity.
- The agency has improved the banks' viability rating to 'bb-' from 'b+' and

maintained the Government Support Rating (GSR) at 'BBB-'.

- The grade is affirmed due to the likelihood of government help, as the Indian government owns 75% of Union Bank of India and 70% of PNB, and their systemic importance.
- The agency increased PNB's risk profile ranking to 'b+' from 'b'.
- Fitch has upgraded Union Bank of India's risk profile to 'b+' from 'b'.
- PNB's earnings and profitability score has been revised to 'bb-' from 'b+' due to improved profitability.

Ques : Under which section of FEMA, 1999, did RBI impose a monetary penalty on Citibank N.A.?

RBI ने सिटीबैंक N.A. पर FEMA, 1999 की किस धारा के तहत मौद्रिक जुर्माना लगाया?

- a) Section 10(2)
- b) Section 11(3)
- c) Section 12(1)
- d) Section 13(5)
- e) Section 10 (4)

Answer : Option B

Explanation :

- RBI imposed a monetary penalty of Rs.36.28 lakh on Citibank N.A. under Section 11(3) of FEMA, 1999.
- The penalty was related to violations of RBI's directions regarding transaction reporting under the Liberalized Remittance Scheme (LRS).
- A Show Cause Notice was issued, and after reviewing Citibank's written and oral responses, RBI found the violations to be substantiated.
- The penalty was due to regulatory compliance deficiencies and does not affect the validity of any transactions or agreements between Citibank and its customers.

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Ques : The ATM interchange fee for financial transactions has been increased to:

वित्तीय लेन-देन के लिए एटीएम इंटरचेंज शुल्क को कितने तक बढ़ाया गया है?

- a) 15
- b) 17
- c) 19
- d) 21
- e) 23

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has approved a revision in ATM interchange fees, which will take effect from May 1.
- The fee for financial transactions has been increased from Rs.17 to Rs.19, and for non-financial transactions from Rs.6 to Rs.7.
- An ATM interchange fee is paid by one bank to another when its customer uses the latter's ATM.
- The hike was proposed by NPCI to address financial challenges faced by white-label ATM operators.
- Metro city customers are allowed 5 free transactions per month on other bank ATMs, while non-metro city customers get 3.

Ques : Who has been appointed as the Managing Director and Chief Executive Officer (MD & CEO) of IFCI Ltd for a three-year term?

तीन साल के कार्यकाल के लिए IFCI लिमिटेड के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (MD & CEO) के रूप में किसे नियुक्त किया गया है?

- a) Rajiv Kumar / राजीव कुमार
- b) Rahul Bhawe / राहुल भावे
- c) Sanjeev Kaushik / संजीव कौशिक
- d) Arvind Subramanian / अरविंद सुब्रमण्यन
- e) N. S. Vishwanathan / एन.एस. विश्वनाथन

Answer : Option B

Explanation :

- Rahul Bhawe has been appointed as the Managing Director and Chief Executive Officer (MD & CEO) of IFCI Ltd by the Government of India for a period of three years. His appointment was approved by the Appointments Committee of the Cabinet.
 - Prior to this, he served as Deputy Managing Director at IFCI Ltd and has over 25 years of experience in the banking sector.
 - He also held the position of Executive Director at the National Housing Bank.
 - IFCI Ltd, established in 1948, is India's first development financial institution and plays a crucial role in promoting industrial and infrastructure development.
 - Bhawe's leadership comes at a time when a major restructuring is planned, including the consolidation of IFCI Group with entities such as Stock Holding Corporation of India Ltd.
-

Ques : SEBI has extended the suspension of derivatives trading in how many agricultural commodities till March 2026?

SEBI ने मार्च 2026 तक कितनी कृषि वस्तुओं में डेरिवेटिव ट्रेडिंग का निलंबन बढ़ाया है?

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

Answer : Option C

Explanation :

- The Securities and Exchange Board of India (SEBI) has extended the suspension of derivatives trading in seven agricultural commodities until March 31, 2026.
 - This decision aims to control price volatility in the market and ensure stable prices for essential agricultural products.
 - The commodities under suspension include wheat, moong, paddy (non-basmati), chana, crude palm oil, mustard seeds & derivatives, and soybean & derivatives.
 - The initial suspension began on December 19, 2021, and has been extended multiple times – now continuing through March 2026.
 - SEBI's move reflects ongoing efforts to manage inflation and safeguard the interests of consumers and farmers.
-

Ques : Which Singapore-based firm has NPCI International Payments Limited (NIPL) partnered with to enable UPI payments in Singapore?

सिंगापुर में यूपीआई भुगतान को सक्षम करने के लिए एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल) ने किस सिंगापुर स्थित फर्म के साथ साझेदारी की है?

- a) PayNow / पेनाउ
- b) Razorpay / रेजरपे
- c) HitPay / हिटपे
- d) GrabPay / ग्रैबपे
- e) FinPay / फिनपे

Answer : Option C

Explanation :

- NPCI International Payments Limited (NIPL), the international arm of the National Payments Corporation of India (NPCI), has teamed with HitPay, a Singapore-based full-stack payments infrastructure provider, to enable UPI payments in Singapore.

- Indian travelers can now pay using UPI QR codes at over 12,000 merchants in Singapore, marking NIPL's second partnership in the country after launching UPI-PayNow for cross-border transactions in 2023.
 - In January 2025, NIPL teamed with Magnati, a Middle East-based payment system provider, to extend QR-based UPI merchant payments in the UAE.
 - UPI presently operates in Singapore, Maldives, Qatar, Sri Lanka, Mauritius, Bhutan, Nepal, UAE, and Canada.
-

Ques : What is the primary objective of the \$150 million agreement between ADB and Shriram Finance?

ADB और Shriram Finance के बीच \$150 मिलियन के समझौते का मुख्य उद्देश्य क्या है?

- a) Promoting Startups / स्टार्टअप्स को बढ़ावा देना
- b) Supporting MSME and EV Financing / MSME और EV वित्तपोषण को समर्थन देना
- c) Enhancing Digital Banking / डिजिटल बैंकिंग को बढ़ावा देना
- d) Funding Infrastructure Development / बुनियादी ढांचे के विकास के लिए वित्त पोषण
- e) Increasing Investment in Agriculture / कृषि क्षेत्र में निवेश बढ़ाना

Answer : Option B

Explanation :

- The Asian Development Bank (ADB) and Shriram Finance Limited have signed a \$150 million loan agreement to promote financial inclusion in India.
- The funding is directed towards micro, small, and medium enterprises (MSMEs), with a focus on women entrepreneurs and underserved states.
- A portion of the loan will also be used to finance low-emission commercial electric vehicles (EVs), supporting green mobility.
- The partnership aims to boost sustainable business models and contribute to inclusive economic growth.

Ques : According to the RBI's remittance survey, which group of countries contributed over 50% of India's remittances in FY 2023–24?

RBI के प्रेषण सर्वेक्षण के अनुसार, वित्त वर्ष 2023-24 में भारत के प्रेषण में 50% से अधिक का योगदान किस समूह के देशों ने दिया?

- a) Gulf Cooperation Council (GCC) countries / खाड़ी सहयोग परिषद (GCC) देश
- b) BRICS nations / ब्रिक्स राष्ट्र
- c) European Union countries / यूरोपीय संघ के देश
- d) Advanced Economies (USA, Singapore, Canada, Australia) / उन्नत अर्थव्यवस्थाएँ (यूएसए, सिंगापुर, कनाडा, ऑस्ट्रेलिया)
- e) SAARC countries / सार्क देश

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) released a paper titled 'Changing Dynamics of India's Remittances: Insights from the Sixth Round of India's Remittances Survey' in their monthly bulletin.
- According to the RBI survey, advanced economies (AEs) including the USA, Singapore, Canada, and Australia accounted for over 50% of India's remittances in FY24.
- According to the RBI report, MTOs received 73.5% of total remittances digitally in FY24.
- Total Remittances Received in FY24 is USD 118.7 billion (in 2023-24)
- Top source countries for India's remittances in FY24 are USA (27.7%) and UAE (19.2%)
- Share of Other Countries are United Kingdom (10.8%), Singapore (6.6%), Canada (3.8%), and Australia (2.3%)
- The combined share of GCC countries such as: UAE, Saudi Arabia, Kuwait, Qatar, Oman and Bahrain stood at 38% in FY24
- State-wise distribution are Maharashtra (20.5%), Kerala (19.7%), Tamil Nadu (10.4%), Telangana (8.1%) and Karnataka (7.7%)
- Increase in India's share to international migrants is 18.5 million (in 2024)

Ques : Which initiative was launched by RBI in 2023 to help users search unclaimed deposits?

RBI ने 2023 में बिना दावा वाली जमा को खोजने में सहायता के लिए कौन सी पहल शुरू की?

- a) Bharat Bill Payment System (BBPS) / भारत बिल भुगतान प्रणाली
- b) UDGAM Portal / UDGAM पोर्टल
- c) DigiLocker for Banking / बैंकिंग के लिए डिजीलॉकर
- d) Jan Dhan Seva Kendra / जन धन सेवा केंद्र
- e) Depositor Awareness Yojana / जमाकर्ता जागरूकता योजना

Answer : Option B

Explanation :

- Public Sector Banks (PSBs) have transferred over Rs.45,000 crore of unclaimed deposits to the Depositor Education and Awareness (DEA) Fund between FY 2019-20 and FY 2024-25 (up to December 31, 2024).
- Unclaimed deposits are defined as savings/current accounts or term deposits that have been inactive or unclaimed for 10 years.
- These funds are transferred to the DEA Fund managed by the Reserve Bank of India (RBI).
- Depositors or their legal heirs can approach the concerned bank to claim these funds, and the bank can seek reimbursement from the RBI.
- In 2023, RBI launched the UDGAM portal to provide a centralized platform for users to search for their unclaimed deposits across multiple banks.

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Ques : Which bank introduced Embassy Fixed Deposit, a specialized foreign currency term deposit scheme ?

किस बैंक ने विशेष विदेशी मुद्रा सावधि जमा योजना, एम्बेसी फिक्स्ड डिपॉजिट शुरू की?

- (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 A

Explanation :

- HDFC Bank has launched the Embassy Fixed Deposit scheme, a foreign currency term deposit available only in USD.
- The scheme is designed for diplomats, non-diplomatic staff, and diplomatic missions.
- The minimum deposit amount is USD 5,000, with additional deposits accepted in multiples of USD 1,000.
- Fixed deposit tenures are limited to 1 month, 3 months, 6 months, and 1 year for diplomatic staff.
- Interest rates are updated monthly based on prevailing market conditions, and automatic renewal is not available.
- Upon maturity, a fresh request form is required for reinvestment.
- Premature withdrawals are allowed but attract a 0.5% penalty on the applicable interest rate.
- If the adjusted interest rate after penalty falls below zero, no interest is paid.

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Ques : What was the record profit earned by Regional Rural Banks (RRBs) in FY24?

वित्त वर्ष 2023-24 में क्षेत्रीय ग्रामीण बैंकों (RRBs) द्वारा कमाया गया रिकॉर्ड मुनाफा कितना था?

- (a) Rs.5,621 crore
- (b) Rs.6,850 crore
- (c) Rs.7,571 crore
- (d) Rs.8,210 crore
- (e) None of the above

Answer : Option C

Explanation :

- Regional Rural Banks (RRBs) earned a record profit of ₹7,571 crore in the financial year 2023-24, as reported by the government in Parliament.
- This reflects a steady improvement in their financial health over the past few years.
- RRBs have shown progress in key areas such as Capital Adequacy Ratio (CRAR), increase in deposits and loans, reduction in Non-Performing Assets (NPAs), and better Credit-Deposit (CD) ratio.
- The improved profitability indicates stronger asset quality and efficient banking operations.
- RRBs play an important role in expanding credit in rural areas and promoting financial inclusion.
- The government is focusing on strengthening RRBs through capital support and digital transformation.

Ques : What was the total dividend payout by Public Sector Banks (PSBs) in FY24?

वित्त वर्ष 24 में सार्वजनिक क्षेत्र के बैंकों (PSB) द्वारा कुल लाभांश भुगतान कितना था?

- a) Rs.20,964 crore
- b) Rs.18,013 crore
- c) Rs.27,830 crore
- d) Rs.13,804 crore

e) Rs.25,000 crore

Answer : Option C

Explanation :

- Public sector banks (PSBs) reported a 33% rise in dividend payouts, disbursing Rs.27,830 crore to shareholders in FY24—up from Rs.20,964 crore in FY23. This marks a significant improvement in the financial health of these banks.
- Of the total dividend, about 65% (Rs.18,013 crore) was paid to the Central Government, reflecting its majority shareholding. In comparison, the government received Rs.13,804 crore in FY23, including payouts from major lenders like State Bank of India (SBI).

Record Profits Back the Dividend Surge :

- In FY24, 12 PSBs posted their highest-ever cumulative net profit of Rs.1.41 lakh crore, compared to Rs.1.05 lakh crore in FY23.
- In the first nine months of FY24, PSBs had already earned Rs.1.29 lakh crore.
- SBI alone contributed over 40% of total PSB profits, earning Rs.61,077 crore in FY24—22% higher than Rs.50,232 crore in FY23.

Top Performers by Profit Growth (YoY) :

- **Punjab National Bank (PNB)** : 228% growth to Rs.8,245 crore
- **Union Bank of India** : 62% growth to Rs.13,649 crore
- **Central Bank of India** : 61% growth to Rs.2,549 crore
- **Bank of India** : 57% growth to Rs.6,318 crore
- **Bank of Maharashtra** : 56% growth to Rs.4,055 crore
- **Indian Bank** : 53% growth to Rs.8,063 crore

Ques : How much dollar-denominated syndicated loan did SBI raise in 2025?
SBI ने 2025 में कितना डॉलर-संकेतित सिंडिकेटेड ऋण जुटाया?

- (a) \$500 million
- (b) \$750 million
- (c) \$1 billion
- (d) \$1.5 billion
- (e) None of the above

Answer : Option C

Explanation :

- The State Bank of India (SBI) has raised \$1 billion through a dollar-denominated syndicated loan, making it the largest such loan from India in 2025.
 - This move is expected to revive the sluggish foreign currency debt market and reflects growing investor confidence.
 - SBI did not exercise the greenshoe option, which could have increased the loan amount by \$250 million.
 - The loan facility is for five years and supports India's forex reserves, aiding in economic stability.
 - This success may encourage other Indian banks to raise funds in the international markets.
-

Ques : Vikram Sahu is set to replace whom as the head of Bank of America's India operations?

विक्रम साहू बैंक ऑफ अमेरिका के भारत परिचालन के प्रमुख के रूप में किसकी जगह लेंगे?

- a) Shyam Srinivasan / श्याम श्रीनिवासन
- b) Kaku Nakhate / काकू नखाते
- c) Chanda Kochhar / चंदा कोचर
- d) Ajay Banga / अजय बंगा
- e) Vishal Sikka / विशाल सिक्का

Answer : Option B

Explanation :

- Vikram Sahu, Bank of America's head of global equity research, will take over as the next country executive for India.
 - He will succeed Kaku Nakhate, who will conclude 15 years as CEO of Indian operations in June.
 - According to an internal memo written by Jin Su, president of Asia Pacific, Sahu will transfer from New York in the second quarter of the calendar year to take over as overall leader of the India franchise.
-

Ques : Which bank has launched the 'mDigiNext' mobile app for corporate cash management services?

किस बैंक ने कॉर्पोरेट कैश मैनेजमेंट सेवाओं के लिए 'mDigiNext' मोबाइल ऐप लॉन्च किया 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 C

Explanation :

- Bank of Baroda (BoB) has introduced the 'mDigiNext mobile app' to meet the cash management demands of its corporate customers.
- BoB's specialized cash management services app provides payment functionalities that assist businesses in managing their working capital and cash flows, resulting in increased efficiencies, faster execution, and

simplicity of operations.

- The new tool will help corporations optimize their cash management procedures and workflows. It offers users 24/7 access to critical and innovative financial tools, enabling corporates to make educated decisions anytime and anywhere.

Ques : "Terrorism Risk Insurance Pool" was formed in which year?

"आतंकवाद जोखिम बीमा पूल" किस वर्ष बनाया गया था?

- (a) 1999
- (b) 2001
- (c) 2002
- (d) 2008
- (e) 2010

Answer : Option C

Explanation :

- The General Insurance Corporation of India (GIC Re) has announced a 15% cut in terrorism insurance premiums under the Terrorism Risk Insurance Pool, effective from April 1, 2025.
- This pool was established in 2002 after international reinsurers stopped offering terrorism risk coverage following the 9/11 attacks in the US.
- The insurance is provided under property policies and covers both residential buildings and fixed assets.
- The maximum indemnity limit for sabotage and terrorism risks has been increased to Rs.2,000 crore per location, compared to the earlier limit of Rs.200 crore.
- In FY24, the terrorism pool collected premiums worth Rs.1,654.63 crore, while claims stood at only Rs.3.12 crore.
- No major terrorism-related insurance losses have been reported since the 2008 Mumbai terror attacks.

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Ques : Where was the 614th meeting of the Central Board of Directors of the Reserve Bank of India held?

भारतीय रिजर्व बैंक के केंद्रीय निदेशक मंडल की 614वीं बैठक कहाँ आयोजित की गई?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Thiruvananthapuram / तिरुवनंतपुरम
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

Answer : Option C

Explanation :

- The 614th meeting of the Central Board of Directors of the Reserve Bank of India (RBI) was held in Thiruvananthapuram.
 - The meeting was chaired by Shri Sanjay Malhotra, the Governor of the RBI.
 - The Board reviewed the global and domestic economic situation, including current geopolitical developments and financial market challenges.
 - It also discussed the Reserve Bank's key activities for the ongoing accounting year 2024–25.
 - Additionally, the Board approved the budget of the RBI for the upcoming accounting year 2025–26.
-

Ques : How much does Ribbit Capital aim to raise for its new fund?

रिबिट कैपिटल अपने नए फंड के लिए कितना धन जुटाने का लक्ष्य रखता है?

- a) \$300 million
- b) \$500 million
- c) \$800 million
- d) \$1 billion
- e) \$1.15 billion

Answer : Option B

Explanation :

- Ribbit Capital, a San Francisco-based venture firm, is planning to raise \$500 million for a new fund named Ribbit Capital Y.
 - The firm has previously backed major fintech startups like CRED, Razorpay, and PhonePe in India, and globally known firms like Nubank and Robinhood.
 - This fundraise follows \$800 million raised in 2023 and \$1.15 billion in 2022, but the current fund is smaller due to a global slowdown in fintech investments.
 - In 2024, fintech funding fell to \$95.6 billion, indicating a cautious market.
 - Despite the slowdown, Ribbit's continued investment shows strong confidence in fintech's future, especially in India, where firms like PhonePe and Groww are preparing for IPOs.
-

Ques : What is the new investment threshold set by SEBI for granular disclosures by Foreign Portfolio Investors (FPIs)?

विदेशी पोर्टफोलियो निवेशकों (एफपीआई) द्वारा विस्तृत जानकारी देने के लिए सेबी द्वारा निर्धारित नई निवेश सीमा क्या है?

- a) Rs.10,000 crore
- b) Rs.20,000 crore
- c) Rs.30,000 crore
- d) Rs.50,000 crore
- e) Rs.75,000 crore

Answer : Option D

Explanation :

- SEBI has approved increasing the disclosure threshold for foreign portfolio investors (FPIs) from Rs.25,000 crore to Rs.50,000 crore in equity AUM.
- This move allows SEBI to adapt to market changes without altering the existing concentration rules.
- Now, only FPIs with equity AUM exceeding Rs.50,000 crore will need to provide granular (detailed) disclosures of their stakeholders.

- The aim is to maintain transparency while reducing unnecessary compliance burden for smaller FPIs.
 - SEBI also plans to enhance investor awareness in light of recent market volatility and prevent the spread of misinformation by unregistered financial influencers.
 - Over 17,000 financial influencers have been acted upon in collaboration with Google and Meta.
 - A High-Level Committee (HLC) will be formed to review existing rules on conflicts of interest and disclosures related to property, investments, and liabilities.
-

Ques : What was the total net inflow from External Commercial Borrowings (ECBs) during April 2024 – January 2025?

अप्रैल 2024 से जनवरी 2025 के दौरान बाह्य वाणिज्यिक उधार (ईसीबी) से कुल शुद्ध प्रवाह कितना था?

- a) USD 42.3 billion
- b) USD 23.9 billion
- c) USD 18.4 billion
- d) USD 47.3 billion
- e) USD 9.2 billion

Answer : Option C

Explanation :

- During the 10 months of Financial Year 2024-25 (FY25), net inflows from External Commercial Borrowings (ECBs) increased by more than two times to USD 18.4 billion compared to FY24.
- ECB registrations and disbursements totaled USD 47.3 billion and 42.3 billion, respectively, in FY25.
- According to RBI data, ECB withdrawals for principal repayments totaled USD 23.9 billion in FY25.
- In FY24, ECBs received net inflows of USD 9.5 billion, a significant increase over FY23 levels.
- The article found that the lower secured overnight financing rate (SOFR) since August 2024 has reduced the cost of ECBs.

Ques : By which year does the IMF predict India will surpass Germany to become the world's third-largest economy?

आईएमएफ ने किस वर्ष तक भारत के जर्मनी को पीछे छोड़कर दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बनने की भविष्यवाणी की है?

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2028
- (e) 2029

Answer : Option C

Explanation :

- According to IMF data, India is projected to surpass Japan in 2025 and Germany in 2027, becoming the world's third-largest economy after the USA and China.
 - This follows a World Bank report stating India must grow at an average of 7.8% annually to achieve the Viksit Bharat 2047 goal.
 - India's real GDP has doubled from \$2.1 trillion in 2015 to \$4.3 trillion in 2025.
 - India recorded a growth rate of 105%, the highest among major economies.
 - In comparison, the US grew by 66% and China by 76% in the same period.
 - Japan's real GDP remained stagnant at \$4.4 trillion between 2015 and 2025, showing 0% growth.
-

Ques : S K Majumdar appointed as new Executive Director for a term of three years of which bank ?

एस के मजूमदार को किस बैंक के तीन वर्ष की अवधि के लिए नया कार्यकारी निदेशक नियुक्त किया गया 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 D

Explanation :

- Canara Bank has appointed S K Majumdar as its new Executive Director for a term of three years.
 - Before this, he served as the Chief General Manager and Group Chief Financial Officer (GCFO) at the same bank.
 - Majumdar is a chartered accountant and cost accountant with over 25 years of experience in the banking sector.
 - His appointment is expected to boost Canara Bank's leadership team and contribute to its goals of innovation, customer focus, and financial strength.
-

Ques : How many years has Equitas Small Finance Bank partnered with Chennai Super Kings (CSK)?

इक्विटास स्मॉल फाइनेंस बैंक ने चेन्नई सुपर किंग्स (CSK) के साथ कितने वर्षों के लिए साझेदारी की है?

- a) 2 years
b) 3 years
c) 4 years
d) 5 years
e) 6 years

Answer : Option E

Explanation :

- Equitas Small Finance Bank, a leading bank in India, has renewed its association with Chennai Super Kings (CSK) and Gujarat Titans (GT), the

most successful teams in the Indian T20 League.

- Equitas' six-year cooperation with CSK and three-year partnership with GT demonstrate the company's dedication to excellence and community engagement through its 'Bank Behind Champions' initiative.

About Equitas Small Finance Bank :

- Established : 2007
 - HQ : Chennai, Tamil Nadu
 - MD & CEO : Vasudevan P N
 - Tagline : It's Fun Banking
-

Ques : What was the penalty amount imposed by the RBI on Punjab & Sind Bank?

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ ਪਰ ਆਰਬੀਆਈ ਦੁਵਰਾ ਲਗਾਯਾ ਗਯਾ ਜੁਰਮਾਨਾ ਕਿਤਨਾ ਥਾ?

- a) Rs.75 lakh
- b) Rs.68.2 lakh
- c) Rs.50 lakh
- d) Rs.90 lakh
- e) Rs.100 lakh

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has imposed monetary penalties on Punjab & Sind Bank for not complying with regulatory guidelines.
- Punjab & Sind Bank faced a Rs.68.2 lakh penalty for lapses related to reporting large exposures and failure to maintain basic savings bank accounts as per RBI norms.

Reason : **Non-compliance** with RBI directions related to:

- Creation of a Central Repository of Large Common Exposures – Across Banks.
- Financial Inclusion – Access to Banking Services – Basic Savings Bank

Deposit Account (BSBDA).

The penalty was imposed under **Section 47A(1)(c)**, read with relevant provisions of the **Banking Regulation Act, 1949**.

RBI conducted a **statutory inspection** based on the bank's financial position as of **March 31, 2023**.

Ques : The Indian National Space Promotion and Authorisation Centre (INSPACe) has appointed which institution to manage a Rs.1,000 crore venture capital fund ?

भारतीय राष्ट्रीय अंतरिक्ष संवर्धन और प्राधिकरण केंद्र (INSPACe) ने 1,000 करोड़ रुपये के उद्यम पूंजी कोष का प्रबंधन करने के लिए किस संस्था को नियुक्त किया है?

- (a) NABARD / नाबार्ड
- (b) IRDAI / आईआरडीएआई
- (c) PFRDA / पीएफआरडीए
- (d) SEBI / सेबी
- (e) SIDBI / सिडबी

Answer : Option E

Explanation :

- The Indian National Space Promotion and Authorization Centre (INSPACe) has chosen Small Industries Development Bank of India (SIDBI) Venture Capital Limited (SVCL) to oversee a Rs.1,000 crore fund for space technology entrepreneurs in India.
- The fund has a total amount of Rs.1,000 crore, spread over five years. Rs.150 crore is allotted for 2025-26, Rs.250 crore yearly for the next three years, and Rs.100 crore for 2029-30.
- Growth-stage firms can obtain capital ranging from Rs.10 crore to Rs.30 crore, while late-stage startups can receive Rs.30 crore to Rs.60 crore.
- The fund aims to help approximately 40 businesses in the space supply chain, encompassing upstream, midstream, and downstream industries.
- The plan aims to increase India's space economy by fivefold during the

next decade, reaching a \$44 billion sector by 2033.

About Small Industries Development Bank of India (SIDBI) :

- Established : April 2, 1990
 - HQ : Lucknow, Uttar Pradesh
 - CMD : Shri Manoj Mittal
-

Ques : Why has the Reserve Bank of India (RBI) imposed a Rs.75 lakh penalty on HDFC Bank?

भारतीय रिजर्व बैंक (RBI) ने HDFC बैंक पर ₹75 लाख का जुर्माना क्यों लगाया है?

- (a) For not maintaining minimum CRR / न्यूनतम सीआरआर न बनाए रखने के लिए
- (b) For financial frauds / वित्तीय धोखाधड़ी के लिए
- (c) For non-compliance with KYC norms / केवाईसी मानदंडों का पालन न करने के लिए
- (d) For violating RBI's forex regulations / आरबीआई के विदेशी मुद्रा विनियमों का उल्लंघन करने के लिए
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation :

- Reserve Bank of India (RBI) imposed a Rs.75 lakh penalty on HDFC Bank for non-compliance with KYC norms.
- The penalty is under Section 47A(1)(c) and Section 46(4)(i) of the Banking Regulation Act, 1949.
- Action was taken following ISE 2023 (Inspection for Supervisory Evaluation), which reviewed the bank's financials as of March 31, 2023.

Key violations:

- Failure to categorize customers into low, medium, or high risk based on risk perception.
- Assigning multiple customer IDs instead of a Unique Customer Identification Code (UCIC) per customer.

RBI clarified that this penalty is regulatory and does not affect the validity of customer transactions.

Ques : Which organizations have signed a pact to digitally transform rural areas using BharatNet broadband?

किस संगठन ने भारतनेट ब्रॉडबैंड का उपयोग करके ग्रामीण क्षेत्रों को डिजिटल रूप से बदलने के लिए समझौता किया है?

- (a) TRAI and NABARD / ट्राई और नाबार्ड
- (b) DoT and NABARD / दूरसंचार विभाग और नाबार्ड
- (c) NITI Aayog and NABARD / नीति आयोग और नाबार्ड
- (d) DoT and SEBI / दूरसंचार विभाग और सेबी
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- The Department of Telecommunications (DoT) and NABARD have signed a pact to digitally transform rural areas using the BharatNet broadband network.
- This collaboration aims to boost rural digital inclusion by enhancing access to high-speed internet and digital services.
- Key areas of focus include reference data and digital content sharing, integration of digital services, awareness programs, and capacity building.
- The initiative will also support the expansion of ICT infrastructure to strengthen digital connectivity across rural India.
- The goal is to promote the digital economy and bridge the rural-urban digital divide.

Ques : What is the maximum time limit set by IRDAI for approving cashless authorization requests?

कैशलेस प्राधिकरण अनुरोधों को मंजूरी देने के लिए IRDAI द्वारा निर्धारित अधिकतम समय सीमा क्या है?

- a) 30 minutes
- b) 1 hour
- c) 2 hours
- d) 3 hours
- e) 4 hours

Answer : Option B

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) has introduced new guidelines to make health insurance claims faster and more policyholder-friendly.
- Insurers must approve cashless authorization requests within 1 hour and process discharge authorizations within 3 hours to ensure prompt support during medical emergencies.
- IRDAI is pushing for 100% cashless claim settlements, requiring digital pre-authorization and hospital help desks, with a compliance deadline of July 31, 2024.
- Claim rejections must be approved by a senior committee (PMC or CRC) and include written explanations based on policy terms.
- Policyholders can choose how to settle claims when holding multiple policies, and insurers/TPAs must collect documents themselves. Premium refunds are allowed for mid-term cancellations.
- These reforms aim to build transparency, trust, and faster service in India's health insurance sector.

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Ques : Previously, SPDs were not allowed to participate in which of the following operations?

इससे पहले, एसपीडी को निम्नलिखित में से किस ऑपरेशन में भाग लेने की अनुमति नहीं थी?

- a) Overnight liquidity operations / ओवरनाइट लिक्विडिटी ऑपरेशन
- b) Marginal Standing Facility (MSF) / मार्जिनल स्टैंडिंग फैसिलिटी (MSF)
- c) Long-term Variable Rate Repos (VRRs) / लॉन्ग-टर्म वेरिएबल रेट रेपो (VRR)
- d) Term repos / टर्म रेपो
- e) Call money operations / कॉल मनी ऑपरेशन

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has allowed standalone primary dealers (SPDs) to participate in all repo operations, regardless of the tenor.
- Earlier, SPDs were permitted only in overnight liquidity management operations, excluding the Marginal Standing Facility.
- Their participation in long-term variable rate repo (VRR) operations and daily VRRs was limited and allowed on a case-by-case basis.
- This change comes at a time of liquidity crunch, particularly at the financial year-end.
- The move aims to ease liquidity access for SPDs and support the banking system through broader participation in repo operations.

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Ques : What is the maximum number of nominees a bank account holder can now have under the Banking Laws (Amendment) Bill, 2024?

Banking Laws (Amendment) Bill, 2024 के तहत अब एक बैंक खाता धारक अधिकतम कितने नामांकित व्यक्ति जोड़ सकता है?

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) None of the above

Answer : Option D

Explanation :

- The Banking Laws (Amendment) Bill, 2024 has been passed by Parliament to allow multiple nominations for bank accounts.
- Earlier, account holders could nominate only one person, but now they can nominate up to four individuals.
- This provision applies to deposits, locker contents, and items in safe custody.
- The bill also updates the definition of "substantial interest" by increasing the threshold from Rs.5 lakh to Rs.2 crore.
- The amendment aims to reduce the volume of unclaimed deposits, which currently exceed Rs.45,000 crore.
- It reflects the government's focus on improving customer rights and transparency in banking.

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