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Ques: Who chaired the review meeting of Public Sector General Insurance Companies (PSGICs) held in New Delhi in 2025?

2025 में नई दिल्ली में आयोजित सार्वजनिक क्षेत्र की सामान्य बीमा कंपनियों (PSGICs) की समीक्षा बैठक की अध्यक्षता किसने की?

- A. Dr. Jitendra Singh / डॉ. जितेंद्र सिंह
- B. Shri Amit Shah / श्री अमित शाह
- C. Smt. Nirmala Sitharaman / श्रीमती निर्मला सीतारमण
- D. Shri Ashwini Vaishnaw / श्री अश्विनी वैष्णव
- E. Shri Piyush Goyal / श्री पीयूष गोयल

Answer: Option C

Explanation:

- Union Minister for Finance and Corporate Affairs Smt. Nirmala Sitharaman chaired the review meeting of Public Sector General Insurance Companies (PSGICs) in New Delhi.
- After seven years, United India Insurance Company Ltd. (UIICL) reported a profit in Q3 of FY 2024-25. Oriental Insurance Company Ltd. (OICL) and National Insurance Company Ltd. (NICL) began reporting quarterly profits in Q4 of FY 2023-24 and Q2 of FY 2024-25, respectively.
- Notably, New India Assurance Company Ltd. (NIACL) has been profitable on a regular basis and has continuously held its position as the market leader.

Key highlights from the meeting:

- PSGICs' total premium collection increased from Rs.80,000 crore in 2019 to nearly Rs.1.06 lakh crore in 2025.
- The overall general insurance industry reported Rs.3.07 lakh crore in premium collections in FY 2024–25.
- Insurance penetration in India is still low at 1% of GDP, compared to the global average of 4.2% (2023).
- Insurance density rose from \$9 in 2019 to \$25 in 2023.

Ques: What new rule has the NPCI introduced for UPI apps effective from 30 June 2025?

30 जून 2025 से लागू एनपीसीआई द्वारा यूपीआई ऐप्स के लिए कौन सा नया नियम पेश किया गया है?

- A. Only QR code-based payments will be allowed / केवल क्यूआर कोड-आधारित भुगतान की अनुमति होगी
- B. Maximum UPI limit reduced to Rs.50,000 / अधिकतम UPI सीमा घटाकर Rs.50,000 कर दी गई
- C. Payment reminders must be disabled / भुगतान अनुस्मारक अक्षम किए जाने चाहिए
- D. UPI apps must charge a transaction fee / UPI ऐप्स को लेनदेन शुल्क लेना चाहिए
- E. Recipient's verified bank name must be shown, not custom names / प्राप्तकर्ता का सत्यापित बैंक नाम दिखाया जाना चाहिए, न कि कस्टम नाम

Answer: Option E

Explanation:

- NPCI (National Payments Corporation of India) has mandated that from 30 June 2025, UPI apps must show only the recipient's name as registered with their bank.
- This means custom or user-defined names will no longer be displayed.
- The decision aims to prevent digital payment fraud caused by scammers using fake or misleading recipient names to trick users.
- This move enhances transparency and trust in UPI transactions.

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Ques : Why did SEBI impose a fine of Rs.25 lakh on MCX?

SEBI ने MCX पर Rs.25 लाख का जुर्माना क्यों लगाया?

- A. For insider trading / इनसाइडर ट्रेडिंग के लिए
- B. For improper disclosure of payments to 63 Moons Technologies / 63 Moons Technologies को भुगतान की गलत जानकारी देने के लिए
- C. For failure to launch a new platform / नया प्लेटफॉर्म शुरू न करने के लिए
- D. For manipulation in commodity prices / कमोडिटी कीमतों में हेरफेर के लिए
- E. For non-submission of quarterly reports / तिमाही रिपोर्ट न देने के लिए

Answer: Option B

Explanation :

- SEBI (Securities and Exchange Board of India) imposed a fine of Rs.25 lakh on MCX, India's largest commodity exchange.
- Reason: Failure to disclose significant payments (Rs.222 crore across three quarters from Oct 2022 to June 2023) made to 63 Moons Technologies for support & managed services.
- These payments were not mentioned in press releases or financial notes, which misled investors.
- The disclosure was delayed until January 11, 2023, which was considered a serious lapse in transparency.
- MCX later termed it an inadvertent mistake, but SEBI found the non-disclosure to be a violation of fair disclosure norms, hence the penalty.

Ques: Which financial institution has received regulatory approval to open branches and offer credit services in Jammu & Kashmir?

किस वित्तीय संस्था को जम्मू-कश्मीर में शाखाएं खोलने और क्रेडिट सेवाएं देने की नियामकीय मंजूरी मिली है?

- A. Bajaj Finance / बजाज फाइनेंस
- B. HDFC Bank / एचडीएफसी बैंक
- C. IIFL Finance / आईआईएफएल फाइनेंस

- D. Muthoot Finance / मुथूट फाइनेंस
E. SBI / भारतीय स्टेट बैंक

Answer: Option C

Explanation :

- IIFL Finance has received regulatory approval to open new branches and provide credit services in Jammu & Kashmir.
 - This move is aimed at expanding financial access to underserved communities, including small businesses and households in the region.
 - It aligns with IIFL's CSR efforts, which are focused on areas like education, healthcare, and community empowerment in Jammu & Kashmir.
 - The initiative is also expected to support the revival of local businesses and contribute to the region's economic development.
-

Ques: What is the maximum short-term loan amount eligible for interest subvention under the Modified Interest Subvention Scheme (MISS) through Kisan Credit Cards (KCC)?

संशोधित ब्याज अनुदान योजना (MISS) के तहत किसान क्रेडिट कार्ड (KCC) के माध्यम से ब्याज अनुदान के लिए पात्र अधिकतम अल्पकालिक ऋण राशि कितनी है?

- A. Rs.1 lakh
B. Rs.2 lakh
C. Rs.3 lakh
D. Rs.5 lakh
E. Rs.10 lakh

Answer: Option C

Explanation:

- The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, approved the continuation of the Interest Subvention (IS) component

- under the Modified Interest Subvention Scheme (MISS) for FY 2025–26.
- MISS is a Central Sector Scheme aimed at providing affordable short-term credit to farmers via Kisan Credit Cards (KCC).
 - There are over 7.75 crore KCC accounts in India.
 - Institutional credit disbursement through KCC rose from Rs.4.26 lakh crore in 2014 to Rs.10.05 lakh crore in December 2024.
 - Overall agricultural credit flow grew from Rs.7.3 lakh crore (FY 2013–14) to Rs.25.49 lakh crore (FY 2023–24).

Key Features:

- Farmers can avail short-term loans up to Rs.3 lakh through KCC at a 7% interest rate.
- 1.5% interest subvention is provided to eligible lending institutions.
- Farmers who repay promptly get a Prompt Repayment Incentive (PRI) of 3%, reducing the effective interest rate to 4%.
- For loans exclusively for animal husbandry or fisheries, the interest subvention applies up to Rs.2 lakh.

**Ques: Which is India's first pet food brand to achieve Unicorn status in 2025?
2025 में यूनिकॉर्न का दर्जा प्राप्त करने वाला भारत का पहला पेट फूड ब्रांड कौन सा है?**

- A. Netradyne / नेट्राडाइन
B. Porter / पोर्टर
C. JSW One Platforms / जेएसडब्ल्यू वन प्लेटफॉर्म्स
D. Drools / ड्रूल्स
E. Juspay / जस्पे

Answer: Option D

Explanation:

- Drools Pet Food Private Limited has become India's first pet food brand to achieve Unicorn status in 2025.
- The milestone came after Nestlé S.A. (Switzerland) acquired a minority stake, elevating Drools' valuation to over USD 1 billion.

- The company is backed by USA-based L Catterton.
- Drools is the fifth Indian startup to enter the unicorn club in 2025, following Netradyne, Juspay, Porter, and JSW One Platforms.
- A Unicorn is a privately held startup valued at USD 1 billion or more.

Ques: Which company has recently been authorised by RBI to act as a Payment Aggregator for import and export transactions?

हाल ही में आयात और निर्यात लेनदेन के लिए आरबीआई द्वारा किस कंपनी को भुगतान एग्रीगेटर के रूप में अधिकृत किया गया है?

- A. Razorpay / रेज़रपे
- B. PhonePe / फोनपे
- C. Paytm / पेटीएम
- D. Worldline ePayments India / वर्ल्डलाइन ई-पेमेंट्स इंडिया
- E. BharatPe / भारतपे

Answer: Option D

Explanation:

- Worldline ePayments India, a leading digital payments company, has been authorised by the Reserve Bank of India (RBI) to operate as a Payment Aggregator (PA) for cross-border trade, i.e., import and export transactions.
- The authorisation was granted under the Payment and Settlement Systems Act, 2007.
- This move empowers Worldline to enable seamless digital payments for international trade, enhancing efficiency and compliance in global transactions.
- Worldline already manages a significant volume of domestic digital payments in India and is now expanding into the cross-border segment with this RBI approval.

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Ques: SBI Life Insurance and which firm jointly acquired a 4.25% stake in National Highways Infra Trust (NHIT)?

एसबीआई लाइफ इंश्योरेंस और किस फर्म ने मिलकर नेशनल हाईवेज़ इन्फ्रा ट्रस्ट (NHIT) में 4.25% हिस्सेदारी अधिग्रहित की?

- A. LIC Housing Finance / एलआईसी हाउसिंग फाइनेंस
- B. Aditya Birla Capital / आदित्य बिड़ला कैपिटल
- C. HDFC Pension / एचडीएफसी पेंशन
- D. Vidyaniti LLP / विद्यानिति एलएलपी
- E. ICICI Prudential / आईसीआईसीआई प्रुडेंशियल

Answer: Option D

Explanation:

- SBI Life Insurance Company Limited and Vidyaniti LLP have jointly acquired a 4.25% stake in the National Highways Infra Trust (NHIT) for Rs.1,100.61 crore.
 - Out of this, SBI Life purchased approximately 3.74 crore units, equating to a 1.93% stake.
 - Vidyaniti LLP acquired over 4.49 crore units, which amounts to a 2.3% stake in NHIT.
 - This investment marks a significant move in India's infrastructure sector.
-

Ques: What was the share of UPI in total retail payments by volume in 2024–25?

2024–25 में वॉल्यूम के आधार पर कुल खुदरा भुगतानों में UPI का हिस्सा कितना था?

- A. 70%
- B. 75%
- C. 80%
- D. 84%
- E. 90%

Answer: Option D

Explanation:

- UPI continued to dominate India's digital payment landscape in 2024–25.
 - UPI transactions grew by 41.7% in volume and 30.3% in value compared to the previous year.
 - It accounted for 84% of total retail payment transactions by volume, the highest among all payment modes.
 - The growth was also supported by a 91.5% increase in UPI QR codes, which reached 65.8 crore by March 31, 2025.
 - RBI also authorized 26 new online payment aggregators to strengthen the retail payment ecosystem.
-

Ques: What was the total size of RBI's balance sheet at the end of FY 2024–25?

FY 2024–25 के अंत में RBI की बैलेंस शीट का कुल आकार कितना था?

- A. Rs.72.50 lakh crore
- B. Rs.74.10 lakh crore
- C. Rs.76.25 lakh crore
- D. Rs.78.90 lakh crore
- E. Rs.80.00 lakh crore

Answer: Option C

Explanation:

- RBI's balance sheet expanded by 8.2% in FY 2024–25, reaching a total size of Rs.76.25 lakh crore.
- Net income grew by 27% to Rs.2.11 lakh crore, and Rs.1.28 lakh crore surplus was transferred to the government.
- Provisioning for the contingency fund rose significantly to Rs.50,994 crore, compared to around Rs.38,000 crore the previous year.
- The rise in income was supported by foreign exchange gains and a sharp increase in interest income from foreign assets, which crossed Rs.1.35 lakh crore.
- Despite higher income, expenditure increased only 8%, reflecting strong cost discipline by the RBI.

Ques: What is the new per-transaction limit for UPI tax payments as per the RBI's latest revision?

RBI के हालिया संशोधन के अनुसार, टैक्स भुगतान के लिए UPI की प्रति लेनदेन नई सीमा क्या है?

- A. Rs.1 lakh
- B. Rs.2 lakh
- C. Rs.3 lakh
- D. Rs.5 lakh
- E. Rs.10 lakh

Answer: Option D

Explanation:

- The Reserve Bank of India (RBI) has enhanced various UPI limits to promote its wider adoption.
 - For direct and indirect tax payments, the UPI limit has been increased from Rs.1 lakh to rs.5 lakh per transaction.
 - This is aimed at making UPI more useful for high-value government transactions.
 - Other enhancements include raising the UPI123Pay limit to Rs.10,000 per transaction, and the UPI Lite wallet limit to Rs.1,000 per transaction and Rs.5,000 overall
-

Ques: What was the percentage growth in UPI QR codes as of March 31, 2025?

31 मार्च 2025 तक UPI QR कोड्स में कितने प्रतिशत की वृद्धि हुई?

- A. 65%
- B. 78.3%
- C. 84%
- D. 91.5%
- E. 100%

Answer: Option D

Explanation:

- UPI QR codes increased by 91.5%, reaching 65.8 crore by March 31, 2025.
 - This growth in QR infrastructure supported the expansion of UPI usage.
 - Alongside, UPI transactions rose by 41.7% in volume and 30.3% in value, further strengthening its dominance in the retail payment ecosystem.
 - The RBI also approved 26 new online payment aggregators, enhancing digital payment capabilities across the country.
-

Ques: Which country was the top source of FDI equity inflows into India in FY 2024–25?

FY 2024–25 में भारत में एफडीआई इक्विटी प्रवाह का शीर्ष स्रोत देश कौन था?

- A. United States / अमेरिका
- B. Japan / जापान
- C. Netherlands / नीदरलैंड
- D. Mauritius / मॉरीशस
- E. Singapore / सिंगापुर

Answer: Option E

Explanation:

- Singapore remained the top source of FDI equity inflows into India in both FY 2023–24 and FY 2024–25.
- Inflows from Singapore rose from US\$ 12.5 billion to US\$ 15 billion.
- Mauritius came second, with inflows increasing slightly from US\$ 8.5 billion to US\$ 9 billion.
- The United States maintained third place, with an increase from US\$ 5 billion to US\$ 5.5 billion.
- UAE showed a notable rise in FDI ranking, while Japan's inflow declined during FY 2024–25.

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**Ques: What was the value of RBI's forex transaction gains in FY 2024–25?
FY 2024–25 में RBI की विदेशी मुद्रा लेन-देन से आय कितनी रही?**

- A. \$9 billion
- B. \$11 billion
- C. \$15 billion
- D. \$13 billion
- E. \$17 billion

Answer: Option D

Explanation:

- RBI earned \$13 billion (Rs.1.11 lakh crore) from foreign exchange transactions in FY 2024–25, marking a nearly 33% increase year-on-year.
 - This gain was a key driver behind the 27.5% rise in net income, which reached Rs.2.69 lakh crore.
 - Interest income from foreign securities also rose significantly to Rs.97,070 crore, up from Rs.65,328 crore the previous year.
 - The RBI's balance sheet expanded by 8.2% to Rs.76.25 lakh crore, reflecting strength in its monetary and reserve management policies.
 - These forex gains contributed to a substantial dividend transfer to the government and increased provisioning to the contingency fund, now at Rs.4.84 lakh crore.
-

Ques : RBI has issued how many draft guidelines outlining the procedures for banks and NBFCs to issue gold loans to individuals ?

आरबीआई ने बैंकों और एनबीएफसी द्वारा व्यक्तियों को स्वर्ण ऋण जारी करने की प्रक्रियाओं को रेखांकित करते हुए कितने मसौदा दिशानिर्देश जारी किए हैं?

- A 5
- B 6
- C 7
- D 8
- E 9

Answer : Option E

Explanation :

- Draft guidelines detailing the steps for banks and non-banking financial institutions (NBFCs) to offer gold loans to consumers have been released by the Reserve Bank of India (RBI).

About the Proposals :

- When a borrower takes out a loan secured by gold, lenders are required to provide a certificate attesting to the gold's value and purity. This certificate will include information on the gold's weight, carat purity, any deductions (such as stones or other materials), and the collateral's estimated worth.
- Loans Against Silver Now Allowed, Specially minted silver coins sold by banks with a minimum purity of 925 will now be acceptable as collateral under these draft guidelines
- Loan-to-Value (LTV) Ratio Capped at 75%. This means that if the pledged gold was worth Rs.100, the maximum loan amount would be around Rs.75
- As per the proposal, the gold must be returned within 7 working days to the borrower after the full payment. In case of delay, the lender will pay Rs 5,000 for each day of delay
- According to the draft, only gold jewellery, ornaments, and specified gold coins are eligible as collateral for gold loan
- The gold will be valued at the price of 22-carat purity, regardless of the actual purity of your gold
- As per the draft, the aggregate weight of gold ornaments pledged by a borrower should not exceed 1 Kilogram (kg), and the total weight of gold coins should not exceed 50 grams (gm) per borrower
- According to the RBI draft, borrowers would need to provide evidence of ownership for the gold that will be pledged as security.
- The loan document must include complete details of the pledged gold (description, weight, value, etc.)

Ques: What is the percentage of Currency in Circulation (CIC) as a share of GDP in FY 2024–25?

FY 2024–25 में जीडीपी के मुकाबले सर्कुलेशन में करेंसी का प्रतिशत कितना है?

- A. 12.2%
- B. 13.5%
- C. 14.4%
- D. 11.2%
- E. 10.0%

Answer: Option D

Explanation:

- In FY 2024–25, Currency in Circulation (CIC) as a percentage of GDP declined to 11.2%, continuing a downward trend from 14.4% in FY 2020–21.
 - This level is even lower than the pre-demonetisation level of 12.2% recorded in FY17.
 - The decline indicates growing adoption of UPI and other digital payment methods.
 - However, in absolute terms, CIC increased from Rs.13.35 lakh crore in FY17 to Rs.37.24 lakh crore in FY25.
 - Also, 98.99% of CIC is in the form of banknotes as of FY25.
-

Ques: What was India's fiscal deficit as a percentage of GDP in FY 2024–25?

वित्त वर्ष 2024–25 में भारत का राजकोषीय घाटा जीडीपी का कितना प्रतिशत रहा?

- A. 5.4%
- B. 6.1%
- C. 4.8%
- D. 4.5%
- E. 3.9%

Answer: Option C

Explanation:

- India's fiscal deficit for FY 2024–25 stood at 4.8% of GDP, as per data released by the Comptroller General of Accounts.
 - The deficit amounted to Rs.15.77 lakh crore, which is 100.5% of the revised annual target.
 - Total expenditure was Rs.46.56 lakh crore, or 98.7% of the revised budget target.
 - Revenue receipts stood at Rs.30.36 lakh crore – with Rs.24.99 lakh crore from taxes and Rs.5.38 lakh crore from non-tax revenue.
 - Capital expenditure was Rs.10.52 lakh crore, exceeding the target at 103.3%.
 - Revenue deficit was at Rs.5.67 lakh crore or 92.9% of the target.
 - RBI surplus transfer to the government was Rs.2.11 lakh crore for FY24
-

Q. Which Indian fintech company recently completed a reverse flip to shift its parent domicile from the US to India?

किस भारतीय फिनटेक कंपनी ने हाल ही में अपनी पैरेंट कंपनी का डोमिसाइल अमेरिका से भारत स्थानांतरित करने की प्रक्रिया पूरी की है?

- A. PhonePe / फ़ोनपे
- B. Razorpay / रेज़रपे
- C. Paytm / पेटीएम
- D. Groww / ग्रो
- E. CRED / क्रेड

Answer: Option B

Explanation :

- Fintech unicorn Razorpay, backed by Y Combinator and Peak XV, has

successfully completed the reverse flip process by merging its US-based parent entity with Razorpay Software India.

- This shift brings the company's operations under Indian jurisdiction and supports its goal of listing on Indian stock exchanges.
 - Co-founder Shashank Kumar highlighted this as a milestone, reflecting confidence in India's economic and innovation ecosystem.
 - Razorpay's move follows the trend set by other startups like PhonePe, Groww, and Zepto, who also shifted their domicile to India.
-

Ques: What is the projected value of India's overall goods and services exports for FY 2025–26, as per FIEO?

FIEO के अनुसार FY 2025–26 में भारत के कुल वस्तु एवं सेवा निर्यात का अनुमानित मूल्य क्या है?

- A. \$850 billion
- B. \$900 billion
- C. \$950 billion
- D. \$1 trillion
- E. \$1.1 trillion

Answer: Option D

Explanation:

- According to the Federation of Indian Export Organisations (FIEO), India's overall goods and services exports are projected to reach \$1 trillion in FY 2025–26, reflecting a 21% increase over the previous year.
- In FY 2024–25, total exports stood at \$825 billion.
- Merchandise exports are expected to rise from \$437 billion to \$525–535 billion (around 12% growth).
- Services exports are projected to grow from \$387 billion to \$465–475 billion (around 20% growth).

About Federation of Indian Export Organisations :

- Established : 1965
 - HQ : New Delhi
 - Director General & CEO : Dr. Ajay Sahai
 - President : Ashvini Kumar
-

Q. Who has been recommended as the new MD & CEO of Union Bank of India by FSIB?

FSIB द्वारा यूनियन बैंक ऑफ इंडिया के नए एमडी और सीईओ के रूप में किसे सिफारिश की गई है?

- A. Kalyan Kumar / कल्याण कुमार
- B. A. Manimekhalai / ए. मणिमेखलाई
- C. Asheesh Pandey / आशीष पांडे
- D. Rajkiran Rai G / राजकिरण राय जी
- E. Atul Kumar Goel / अतुल कुमार गोयल

Answer: Option C

Explanation :

- The Financial Services Institutions Bureau (FSIB) has recommended Asheesh Pandey as the new Managing Director and CEO of Union Bank of India (UBI).
- He is currently serving as Executive Director at Bank of Maharashtra.
- Along with him, Kalyan Kumar, Executive Director at Punjab National Bank, has been recommended for the role of MD & CEO of Central Bank of India.
- FSIB conducted interviews of 23 candidates between May 27–30, 2025, for top leadership roles in public sector banks.
- These recommendations are part of the government's selection process for ensuring strong leadership in the public banking sector.

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Ques: What is the name of the new investor-focused initiative launched by IEPFA and SEBI in Pune on June 1, 2025?

IEPFA और SEBI द्वारा 1 जून 2025 को पुणे में शुरू की गई निवेशक केंद्रित नई पहल का नाम क्या है?

- A. NiveshakSahyog / निवेशक सहयोग
- B. SmartInvestor Camp / स्मार्ट इन्वेस्टर कैंप
- C. NiveshakShivir / निवेशक शिविर
- D. DhanSuraksha Mission / धन सुरक्षा मिशन
- E. SEBI Helpdesk Yatra / सेबी हेल्पडेस्क यात्रा

Answer: Option C

Explanation:

- The Investor Education and Protection Fund Authority (IEPFA), under the Ministry of Corporate Affairs, in collaboration with SEBI, launched a new pilot initiative titled "NiveshakShivir".
 - The first camp was held in Pune on June 1, 2025.
 - The initiative aims to be a one-stop solution for resolving issues related to unclaimed dividends and shares and providing access to investor services.
 - Over 1.1 billion unclaimed shares, worth approximately Rs.1 lakh crore, and unclaimed dividends worth Rs.6,000 crore are currently with the IEPFA.
-

Ques: Who has been appointed as the 9th President of the African Development Bank (AfDB)?

अफ्रीकी विकास बैंक (AfDB) के 9वें अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- A. Akinwumi Adesina / अकिनवुमी एडेसिना
- B. Sidi Ould Tah / सिदी औल्द ताह
- C. Donald Kaberuka / डोनाल्ड कबेरुका

D. Ngozi Okonjo-Iweala / न्गोजी ओकोंजो-इवेला

E. Moussa Faki / मौसा फकी

Answer: Option B

Explanation:

- Mauritanian economist Sidi Ould Tah has been appointed as the 9th President of the African Development Bank (AfDB).
 - He succeeds Akinwumi Adesina of Nigeria.
 - His term will be for 5 years.
 - The African Development Bank (AfDB) was established on September 10, 1964.
 - It is headquartered in Abidjan, Ivory Coast, and has 81 member countries.
 - AfDB plays a crucial role in promoting economic development and social progress across the African continent.
-

Ques: What is the title of the documentary series launched by RBI in collaboration with Jio Hotstar?

भारतीय रिज़र्व बैंक (RBI) द्वारा जियो हॉटस्टार के सहयोग से लॉन्च की गई डॉक्यूमेंट्री सीरीज का क्या नाम है?

A. Rupee Chronicles / रुपी क्रॉनिकल्स

B. RBI @ 90 / आरबीआई @ 90

C. RBI Unlocked: Beyond the Rupee / आरबीआई अनलॉक्ड: बियॉन्ड द रुपी

D. The Reserve Story / द रिज़र्व स्टोरी

E. Money Matters India / मनी मैटर्स इंडिया

Answer: Option C

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Explanation:

- The Reserve Bank of India (RBI) announced a five-part documentary series in collaboration with Jio Hotstar.
 - The series is titled “RBI Unlocked: Beyond the Rupee”, produced by Chalkboard Entertainment, a Mumbai-based production house.
 - The estimated cost of the project is Rs 7 crore.
 - This initiative was commissioned to visually document the RBI’s 90-year history and aims to raise awareness about the central bank’s functions and roles.
-

Ques: How much sovereign lending is the Asian Development Bank (ADB) ready to provide annually to India?

एशियाई विकास बैंक (ADB) भारत को प्रति वर्ष कितनी संप्रभु ऋण सहायता देने के लिए तैयार है?

- A. \$2 billion
- B. \$3 billion
- C. \$4.5 billion
- D. \$5 billion
- E. \$6 billion

Answer: Option C

Explanation:

- Asian Development Bank (ADB) President Masato Kanda announced that ADB is ready to provide up to \$4.5 billion annually in sovereign lending to India.
- The announcement was made during a meeting with Union Finance Minister Nirmala Sitharaman in New Delhi to deepen ADB’s partnership with India.
- The discussion aimed to align ADB's efforts with Prime Minister Narendra Modi’s Viksit Bharat 2047 vision.
- This engagement took place during the 58th ADB Annual Meeting held from 4–7 May 2025 in Milan, Italy.
- ADB is a multilateral development bank promoting economic growth and cooperation in the Asia-Pacific region.

Ques: How much has ADB committed for India's urban transformation over the next 5 years?

अगले पांच वर्षों में भारत के शहरी परिवर्तन के लिए एडीबी ने कितनी प्रतिबद्धता जताई है?

- A. \$5 billion
- B. \$3 billion
- C. \$7 billion
- D. \$10 billion
- E. \$15 billion

Answer: Option D

Explanation :

- The Asian Development Bank (ADB) has committed up to \$10 billion over 5 years for India's urban transformation, including metro expansions.
 - The funding includes sovereign loans, private sector financing, and third-party capital.
 - This initiative is supported by India's Urban Challenge Fund (UCF) to boost private investment in urban infrastructure.
 - ADB is also providing \$3 million in technical assistance to help design bankable projects and strengthen urban local bodies (ULBs).
 - ADB's active urban portfolio involves 27 loans worth \$5.15 billion, covering over 110 cities across 22 states.
 - In the transport sector, \$4 billion has been committed for metro and RRTS projects covering 300 km across 8 cities, including Delhi-Meerut RRTS, Mumbai, Chennai, Nagpur, and Bengaluru metros.
-

Ques: According to RBI's revised 2025 guidelines, deposits not operated for how many years will be transferred to the DEA Fund?

RBI के 2025 के संशोधित निर्देशों के अनुसार, कितने वर्षों तक संचालित नहीं होने वाले जमा DEA फंड में स्थानांतरित किए जाएंगे?

- A. 5 years

- B. 7 years
- C. 10 years
- D. 2 years
- E. 15 years

Answer: Option C

Explanation :

- As per RBI's 2025 amendment titled "Inoperative Accounts/Unclaimed Deposits in Banks – Revised Instructions", any bank deposit not operated for 10 years or more will be transferred to the Depositor Education and Awareness (DEA) Fund.
 - To make reactivation easier, KYC updates can now be done at any branch, not just the home branch.
 - RBI also allows V-CIP (Video Customer Identification Process) and assistance by Business Correspondents to reactivate dormant accounts.
-

Ques: Which bank signed a tripartite MoU with AMUL and Richplus to promote organic farming in India?

भारत में जैविक खेती को बढ़ावा देने के लिए किस बैंक ने अमूल और रिचप्लस के साथ त्रिपक्षीय समझौता (MoU) पर हस्ताक्षर किए हैं?

- A. Indian Overseas Bank / इंडियन ओवरसीज बैंक
- B. Punjab National Bank / पंजाब नेशनल बैंक
- C. State Bank of India / भारतीय स्टेट बैंक
- D. Bank of Baroda / बैंक ऑफ बड़ौदा
- E. Union Bank of India / यूनियन बैंक ऑफ इंडिया

Answer: Option A

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Explanation:

- Indian Overseas Bank (IOB) signed a tripartite Memorandum of Understanding (MoU) with AMUL, India's largest dairy cooperative, and Richplus, a bio fertilizer company.
- The MoU aims to promote organic farming and empower one lakh organic farmers by offering credit facilities and agricultural support services.
- This initiative supports sustainable agriculture practices.
- Under the agreement, IOB will launch a dedicated credit scheme named "Harit Kranti" tailored to the financial needs of organic farmers.

About Indian Overseas Bank (IOB) :

- Founded : 1937
 - HQ : Chennai
 - MD & CEO : Ajay Kumar Srivastava
 - Tagline : Good people to grow with
-

Ques: What was the total volume of UPI transactions recorded in May 2025?
मई 2025 में दर्ज किए गए कुल UPI लेनदेन की संख्या क्या थी?

- A. 17.89 billion
- B. 18.3 billion
- C. 25.14 billion
- D. 18.68 billion
- E. 16.72 billion

Answer: Option D

Explanation :

- As per NPCI (National Payments Corporation of India), UPI transactions reached a record high of 18.68 billion in May 2025.
- This marks the highest monthly transaction volume ever recorded on UPI.
- The value of these transactions stood at Rs.25.14 trillion.
- Compared to April 2025, there was a 4% increase in volume (April: 17.89 billion) and 5% in value (April: Rs.23.95 trillion).
- On a year-on-year basis, transaction volume increased by 33%, and

transaction value increased by 23%.

Ques : What is the name of the new climate risk data platform launched by the Reserve Bank of India (RBI) to address data gaps in climate-related financial information?

जलवायु संबंधी वित्तीय जानकारी में डेटा की खामियों को दूर करने के लिए भारतीय रिजर्व बैंक (RBI) द्वारा शुरू किए गए नए डेटा प्लेटफॉर्म का नाम क्या है?

- A. RBI Green Tracker / आरबीआई ग्रीन ट्रैकर
- B. Climate Financial Hub / क्लाइमेट फाइनेंशियल हब
- C. RBI-CRIS / आरबीआई-सीआरआईएस
- D. RBI-ECO Portal / आरबीआई-ईको पोर्टल
- E. Bharat Climate Index / भारत क्लाइमेट इंडेक्स

Answer : Option C

Explanation :

- To address long-standing gaps in climate-related financial data, the Reserve Bank of India (RBI) introduced the "Reserve Bank-Climate Risk Information System (RBI-CRIS)," a two-pronged data platform.
- With the introduction of this new approach, the RBI has acknowledged that one of the biggest threats to the financial system is climate change.
- The RBI initially recommended this RBI-CRIS data portal during its biweekly Monetary Policy Committee (MPC) meeting in October 2024.
- The new data platform will be divided into two sections: an online directory that will be publicly available on the RBI website and identify different data sources, including geospatial and meteorological data.
- Regulated Financial Institutions (FIs) will have access to processed, standardized datasets through a restricted-access data site.
- Physical risk, transition risk, and carbon emissions are the three data gaps that it seeks to solve and standardize.

Ques: How much total penalty did the Reserve Bank of India (RBI) impose on regulated entities in FY 2024-25 for statutory violations?

भारतीय रिज़र्व बैंक (RBI) ने वित्त वर्ष 2024-25 में वैधानिक उल्लंघनों के लिए विनियमित संस्थाओं पर कुल कितनी जुर्माना राशि लगाई?

- A. Rs.11.11 crore
- B. Rs.15.63 crore
- C. Rs.54.78 crore
- D. Rs.14.80 crore
- E. Rs.83 lakh

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) imposed total penalties of Rs.54.78 crore in FY 2024-25 on various regulated entities for statutory violations.
- A total of 353 penalties were issued for non-compliance, including cybersecurity lapses, IRAC norm breaches, KYC violations, and reporting issues.
- 264 cooperative banks were fined Rs.15.63 crore, and 13 housing finance companies faced penalties totaling Rs.83 lakh.
- 37 NBFCs/ARCs were fined a combined Rs.7.29 crore.
- Penalties worth Rs.11.11 crore were levied on 8 public sector banks, and Rs.14.8 crore on 15 private banks.
- Six foreign banks were also penalized during the period.

Ques : What was the gross GST collection in May 2025, as per recent government data?

हाल ही में जारी सरकारी आंकड़ों के अनुसार मई 2025 में सकल जीएसटी संग्रह कितना रहा?

- A. Rs.2.01 Lakh Crore
- B. Rs.1.87 Lakh Crore
- C. Rs.1.50 Lakh Crore
- D. Rs.2.37 Lakh Crore

E. Rs.1.92 Lakh Crore

Answer: Option A

Explanation :

- Gross GST collections in May 2025 rose by 16.4% year-on-year to Rs.2.01 lakh crore, reflecting sustained momentum in economic activity and compliance.
- This follows a record GST collection in April 2025, when revenues hit an all-time high of Rs.2.37 lakh crore.
- Of the May collection:
 - Domestic transactions contributed Rs.1.50 lakh crore (up 13.7%).
 - GST from imports amounted to Rs.51,266 crore (up 25.2%).

Collection of GST in May 2025 :

- Gross GST Revenue : Rs 2,01,050 crore
- Central GST : Rs 35,434 crore
- State GST : Rs 43,902 crore
- Integrated GST : Rs 1.09 lakh crore
- Cess : Rs 12,879 crore

GST Collection of Previous Months :

- April 2025 : 2,36,716 crore
- March 2025 : 1,96,141 crore
- February 2025 : 183,646 crore
- January 2025 : 1,95,506 crore

Ques: Which debit cards are included with Indian Bank's new NRE savings account variants for NRIs?

इंडियन बैंक ने NRI ग्राहकों के लिए नए NRE सेविंग्स अकाउंट वेरिएंट में कौन-कौन से डेबिट कार्ड शामिल किए हैं?

- A. IND Classic, IND Silver, IND Gold / इंड क्लासिक, इंड सिल्वर, इंड गोल्ड
- B. IND D'Elite, IND Premium, IND Plus / IND D'Elite, IND Premium, IND Plus

C. Visa Platinum, MasterCard Signature, Rupay Titanium / वीज़ा प्लेटिनम, मास्टरकार्ड सिग्नेचर, रुपे टाइटैनियम

D. Axis Magnus, SBI Elite, ICICI Sapphire / एक्सिस मैग्नुस, SBI एलीट, ICICI सफायर

E. HDFC Regalia, Kotak Privy, Yes First / HDFC रेगालिया, कोटक प्रिवी, यस फर्स्ट

Answer: Option B

Explanation:

- Indian Bank has launched new NRE Savings Account variants specifically for NRIs, bundled with premium debit cards — IND D'Elite, IND Premium, and IND Plus.
 - These cards offer benefits such as domestic and international airport lounge access, personal accident cover, and exclusive loyalty rewards.
 - The new account variants blend traditional banking trust with modern digital conveniences, providing NRIs a secure and convenient banking experience globally.
-

Ques: How much worth of G-Secs did FPIs sell in Q1 FY26 under the Fully Accessible Route (FAR)?

Q1 FY26 में FPIs ने Fully Accessible Route (FAR) के तहत कितने मूल्य के G-Secs बेचे?

- A. Rs.15,000 crore
- B. Rs.25,544 crore
- C. Rs.20,000 crore
- D. Rs.12,650 crore
- E. Rs.30,000 crore

Answer: Option B

Explanation:

- In Q1 of FY26, Foreign Portfolio Investors (FPIs) sold Government Securities (G-Secs) worth Rs.25,544 crore under the Fully Accessible Route (FAR).
- This marks the largest quarterly sale since G-Secs were included in global bond indices.
- Notably, G-Secs were added to the JP Morgan GBI-EM Index (effective June 28, 2024) and Bloomberg's EM LC Government Index (January 31, 2025).

Key reasons for the sell-off include:

- A reduced yield spread (~180 bps) between the 10-year US Treasury and the 10-year Indian G-Sec (down from 400–500 bps earlier)
- Geopolitical tensions (e.g., India-Pakistan) and global trade/tariff uncertainties.
- Profit-booking after a bond rally, supported by 50 bps RBI rate cuts earlier this year.

Ques: Which HDFC Bank subsidiary received SEBI approval for launching India's largest NBFC IPO worth Rs.12,500 crore?

Rs.12,500 करोड़ के भारत के सबसे बड़े NBFC IPO के लिए SEBI से मंजूरी किस HDFC बैंक की सहायक कंपनी को मिली?

- A. HDFC Securities / एचडीएफसी सिक्योरिटीज
- B. HDB Financial Services / एचडीबी फाइनेंशियल सर्विसेज
- C. HDFC Capital / एचडीएफसी कैपिटल
- D. HDFC AMC / एचडीएफसी एएमसी
- E. HDFC Infra Ltd / एचडीएफसी इन्फ्रा लिमिटेड

Answer: Option B

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Explanation:

- HDB Financial Services, a subsidiary of HDFC Bank, has received SEBI approval to launch an IPO worth Rs.12,500 crore, the largest NBFC IPO in India.
 - The IPO includes an Offer for Sale (OFS) of Rs.10,000 crore and a fresh issue of Rs.2,500 crore.
 - HDFC Bank currently holds a 94.36% stake in HDB Financial Services.
 - The IPO is in compliance with the RBI's upper-layer NBFC norms, which mandate listing by 30 September 2025.
 - Funds raised will be used to augment Tier-I capital and meet future lending needs.
 - The company filed its Draft Red Herring Prospectus (DRHP) in October 2024.
 - Lead book-running managers include JM Financial, BNP Paribas, BofA Securities, Goldman Sachs, HSBC, IIFL, Jefferies, Motilal Oswal, among others.
-

Ques: Swarup Kumar Saha's tenure as MD & CEO of Punjab & Sind Bank has been extended till which year?

स्वरूप कुमार साहा का पंजाब एंड सिंध बैंक के एमडी और सीईओ के रूप में कार्यकाल किस वर्ष तक बढ़ाया गया है?

- A. 2027
- B. 2026
- C. 2025
- D. 2028
- E. 2030

Answer: Option A

Explanation:

- The Government of India has extended the tenure of Swarup Kumar Saha, Managing Director and CEO of Punjab & Sind Bank, till February 28, 2027, or until further orders.
- His original tenure was supposed to end on June 2, 2025, but has now been extended under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980.

- Saha has over 30 years of experience in banking and has led the bank since June 2022.
 - Punjab & Sind Bank reported strong financial results in Q4 and FY 2024-25.
-

Ques: Which global investment firm sold 2.6% stake in YES Bank for Rs.1,775 crore through open market transactions?

किस वैश्विक निवेश फर्म ने ओपन मार्केट ट्रांजैक्शन के ज़रिए YES बैंक में 2.6% हिस्सेदारी Rs.1,775 करोड़ में बेची?

- A. Blackstone Group / ब्लैकस्टोन ग्रुप
- B. Bain Capital / बैन कैपिटल
- C. Carlyle Group / कार्लाइल ग्रुप
- D. Warburg Pincus / वारबर्ग पिंगस
- E. KKR & Co. / केकेआर एंड कंपनी

Answer: Option C

Explanation:

- The Carlyle Group, a global investment firm based in the United States, sold a 2.6% stake in YES Bank worth Rs.1,775 crore via open market transactions.
- The transaction was conducted through its affiliate, CA Basque Investments.
- Carlyle sold 82 crore shares at a price between Rs.21.61– Rs.21.68 per share.
- Post-sale, Carlyle's stake in YES Bank declined from 6.84% to 4.22%.
- This development followed the announcement by SBI and 7 other lenders to sell 20% combined stake in YES Bank to Sumitomo Mitsui Banking Corporation (SMBC) of Japan for Rs.13,483 crore, marking the largest cross-border investment in the Indian banking sector.
- Following the sale, YES Bank shares fell over 10% on both BSE and NSE.

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Ques: Which company recently received in-principle RBI approval to operate as a cross-border payment aggregator in India?

हाल ही में भारत में क्रॉस-बॉर्डर पेमेंट एग्रीगेटर के रूप में कार्य करने के लिए किस कंपनी को RBI की सैद्धांतिक मंजूरी मिली है?

- A. PayPal / पेपाल
- B. Wise / वाइज
- C. PhonePe / फोनपे
- D. Revolut / रेवोल्यूट
- E. Western Union / वेस्टर्न यूनियन

Answer: Option B

Explanation:

- Wise, a global technology company, has received in-principle approval from the Reserve Bank of India (RBI) to operate as a cross-border payment aggregator in India.
 - This move allows Wise to provide faster, cheaper, and more transparent cross-border payment solutions to Indian users.
 - Currently, Wise handles about 10% of all inbound international remittances to India.
 - According to SK Saraogi, APAC Head of Expansion at Wise, this is a major step toward simplifying global money transfers for customers.
 - The approval further solidifies Wise's footprint in the Indian fintech and remittance market.
-

Ques: Who has been appointed as the new Chairman of Telangana Grameena Bank (TGB) for a three-year term?

तीन वर्षों के कार्यकाल के लिए तेलंगाना ग्रामीण बैंक (TGB) के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- A. Y. Sobha / वाई. शोभा

- B. K. Prathapa Reddy / के. प्रतापा रेड्डी
C. R. K. Singh / आर. के. सिंह
D. V. Satyanarayana / वी. सत्यनारायण
E. P. Ramesh Rao / पी. रमेश राव

Answer: Option B

Explanation:

- K. Prathapa Reddy has been appointed as the Chairman of Telangana Grameena Bank (TGB) for a three-year term, replacing Y. Sobha.
 - Before this role, he served as Deputy General Manager at SBI.
 - As of January 1, 2025, TGB was restructured by merging the original TGB with the Telangana operations of Andhra Pradesh Grameena Vikas Bank (APGVB).
 - This move made Telangana the first Indian state to implement the “One State One RRB” (Regional Rural Bank) framework.
-

Ques: Under the RBI's 2024–25 scheme, how many prizes will be awarded for writing books originally in Hindi on Economics/Banking/Finance?

आरबीआई की 2024–25 योजना के तहत अर्थशास्त्र/बैंकिंग/वित्त विषयों पर हिंदी में पुस्तक लेखन के लिए कितने पुरस्कार दिए जाएंगे?

- A. One
B. Two
C. Three
D. Five
E. Ten

Answer: Option C

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Explanation:

- The Reserve Bank of India (RBI) launched a Hindi Book Writing Scheme (2024–25) to encourage original works in Economics, Banking, and Finance.
 - The scheme is open to working or retired professors from UGC-recognized Indian universities.
 - A total of three prizes, each worth Rs.1,25,000, will be awarded for original Hindi books on the specified subjects.
 - The deadline for nomination submission is June 30, 2025, by 5:00 PM to the Rajbhasha Department, RBI, Mumbai.
-

Ques : What does the newly launched Motilal Oswal BSE 1000 Index Fund track?

हाल ही में लॉन्च हुआ मोटिलाल ओस्वाल BSE 1000 इंडेक्स फंड किस इंडेक्स को ट्रैक करता है?

- A. BSE Sensex
- B. NSE Nifty 50
- C. BSE 1000 Total Return Index
- D. BSE Midcap 150
- E. NSE Nifty Next 50

Answer : Option C

Explanation :

- Motilal Oswal MF launched the Motilal Oswal Bombay Stock Exchange (BSE) 1000 Index Fund, India's first index fund tracking the BSE 1000 Total Return Index.
- The New Fund Offer (NFO) opens on June 5, 2025, and closes on June 19, 2025.
- The fund offers broad exposure to Indian equities, tracking about 94% of India's listed market capitalization.
- Motilal Oswal MF was established in 1987, headquartered in Mumbai, with Prateek Agrawal as MD & CEO.

Ques: SBI signed an MoU with which state's Digital Economy Mission to support the development of Global Capability Centres (GCCs)?

SBI ने Global Capability Centres (GCCs) के विकास को समर्थन देने के लिए किस राज्य के Digital Economy Mission के साथ समझौता किया है?

- A. Maharashtra / महाराष्ट्र
- B. Gujarat / गुजरात
- C. Tamil Nadu / तमिलनाडु
- D. Karnataka / कर्नाटक
- E. Telangana / तेलंगाना

Answer: Option D

Explanation:

- The State Bank of India (SBI) signed an MoU with the Karnataka Digital Economy Mission (KDEM) to promote the establishment and support of Global Capability Centres (GCCs) in Karnataka.
 - On the same day, SBI also launched India's first Exclusive GCC Centre in Bengaluru.
 - This initiative aims to boost Karnataka's positioning as a global technology and innovation hub, contributing to digital economy growth and skill development in the state.
-

Ques: What stake has Central Bank of India acquired in Future Generali India Life Insurance Company Ltd (FGILICL)?

सेंट्रल बैंक ऑफ इंडिया ने फ्यूचर जेनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड में कितनी हिस्सेदारी खरीदी है?

- A. 24.91%
- B. 25.18%
- C. 51%
- D. 8.21%
- E. 20%

Answer: Option B

Explanation:

- The Central Bank of India acquired a 25.18% stake in Future Generali India Life Insurance Company Ltd (FGILICL).
 - This was done under the IBBI (Insolvency Resolution Process) Regulations, 2016.
 - The acquisition cost for the life insurance stake was Rs.57 crore, and necessary approvals were obtained from CCI, RBI, and IRDAI.
 - With this move, CBoI joins other public sector banks like SBI, PNB, and BoB with their own insurance ventures.
-

Ques: What is the estimated Real GDP growth rate of India for FY25, as per the Provisional Estimates released by NSO?

NSO द्वारा जारी अनंतिम अनुमान (Provisional Estimates) के अनुसार, FY25 के लिए भारत की वास्तविक जीडीपी वृद्धि दर कितनी आंकी गई है?

- A. 6.2%
- B. 6.4%
- C. 6.5%
- D. 6.6%
- E. 7.4%

Answer: Option C

Explanation:

- The National Statistics Office (NSO), under the Ministry of Statistics and Programme Implementation (MoSPI), released the Provisional Estimates (PE) for India's Gross Domestic Product (GDP) for the financial year 2024–25 (FY25).
- India's Real GDP is estimated to grow at 6.5% for FY25, marking a 4-year low.
- This estimate is 10 basis points lower than the Reserve Bank of India

(RBI)'s projection of 6.6% for the same year.

- However, Q4FY25 (Jan–Mar 2025) showed 7.4% growth, the fastest quarterly growth in the year.
- The GDP growth estimate for Q3FY25 has been revised upward from 6.2% to 6.4%.

Growth Estimates for full FY25 :

- Real GDP or GDP at Constant (2011-12) : Rs 187.97 lakh crore in FY25 compared to Rs 176.51 lakh crore in FY24
- Real Gross Value Added (GVA) : Growth of 6.4% (in FY25) Rs 171.87 lakh crore in FY25, against Rs 161.51 lakh crore in FY24
- Nominal GDP or GDP at Current Prices : Growth rate of 9.8% Rs 330.68 lakh crore in FY25 as against Rs 301.23 lakh crore in FY24
- Nominal GVA : Growth rate of 9.5% in FY25 Rs 300.22 lakh crore during FY25 compared to Rs 274.13 lakh

Growth Estimates for Q4FY25 :

- Real GDP or GDP at Constant (2011-12) Prices : Rs 51.35 lakh crore in Q4FY25 Increase of 7.4%
- Real Gross Value Added (GVA) : Growth of 6.8% (in FY25) Rs 45.76 lakh crore in Q4FY25
- Nominal GDP : Growth rate of 10.8% Rs 88.18 lakh crore in Q4FY25
- Nominal GVA : Growth rate of 9.6% in FY25 Rs 79.46 lakh crore (in Q3FY25)

Ques: Who topped the 2025 Candere Hurun India Women Leaders List among top professionals?

2025 कैंडरे हुरुन इंडिया विमेन लीडर्स सूची में शीर्ष पेशेवरों में किसने पहला स्थान प्राप्त किया?

- A. Vibha Padalkar / विभा पडलकर
- B. Parminder Chopra / परमिंदर चोपड़ा
- C. Radha Vembu / राधा वेम्बू
- D. Shanti Ekambaram / शांति एकांबरम
- E. Roshni Nadar / रेशनी नादर

Answer: Option D

Explanation:

- Shanti Ekambaram, Deputy Managing Director of Kotak Mahindra Bank, secured the top position in the 2025 Candere Hurun India Women Leaders List under the professionals category.
 - Her company is valued at ₹3.8 trillion, the highest among all women professionals listed.
 - Other top professionals included Parminder Chopra (Power Finance Corp), Vibha Padalkar (HDFC Life), Hina Nagarajan (United Spirits), and A. Manimekhalai (Union Bank of India).
-

Ques: As per the June 2025 MPC meeting, what is the current Policy Repo Rate set by RBI?

जून 2025 की MPC बैठक के अनुसार RBI द्वारा तय किया गया वर्तमान पॉलिसी रेपो रेट क्या है?

- A. 6.00%
- B. 5.75%
- C. 5.50%
- D. 5.25%
- E. 5.00%

Answer: Option C

Explanation:

- In the 55th meeting of the Monetary Policy Committee (MPC) held from June 4 to 6, 2025, RBI reduced the Policy Repo Rate by 50 basis points to 5.50%.
- This decision was taken to support growth while controlling inflation, which was revised downward to 3.7% for FY 2025-26.
- Other related rates like SDF, MSF, Bank Rate, and Reverse Repo were also

adjusted accordingly.

- MPC stance changed from 'accommodative' to 'neutral' signaling a balanced approach towards inflation and growth.

Ques: Which public sector bank recently announced the removal of Average Monthly Balance (AMB) requirements for all savings bank accounts?

किस सार्वजनिक क्षेत्र के बैंक ने हाल ही में सभी बचत बैंक खातों के लिए औसत मासिक शेष (AMB) की आवश्यकता को समाप्त करने की घोषणा की है?

- A. State Bank of India / भारतीय स्टेट बैंक
- B. Punjab National Bank / पंजाब नेशनल बैंक
- C. Bank of Baroda / बैंक ऑफ बड़ौदा
- D. Canara Bank / केनरा बैंक
- E. Union Bank of India / यूनियन बैंक ऑफ इंडिया

Answer: Option D

Explanation:

- Canara Bank has announced that it will no longer require customers to maintain an Average Monthly Balance (AMB) in any type of savings bank (SB) account.
- This decision applies to regular savings accounts, salary accounts, and NRI accounts.
- With this move, Canara Bank becomes the first major public sector bank in India to completely eliminate AMB-related penalties across all savings account categories.
- This step aims to enhance customer convenience and promote financial inclusion.

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Ques: Which company plans to launch a UPI-based payment app for feature phones using GSPay technology?

कौन सी कंपनी GSPay तकनीक का उपयोग करके फीचर फोनों के लिए UPI आधारित भुगतान ऐप लॉन्च करने की योजना बना रही है?

- A. Google Pay / गूगल पे
- B. Paytm / पेटीएम
- C. BharatPe / भारतपे
- D. PhonePe / फोनपे
- E. Amazon Pay / अमेज़न पे

Answer: Option D

Explanation :

- PhonePe has acquired Gupshup's proprietary GSPay technology stack, which is built on NPCI's UPI 123PAY platform.
 - Using this stack, PhonePe plans to launch a UPI-based payment app for feature phones, targeting rural and non-smartphone users.
 - The initiative is aimed at expanding digital payment access and boosting financial inclusion in India.
 - GSPay enables UPI payments via feature phones, helping bridge the digital divide in low-connectivity or low-end device areas.
-

Ques: What is the new LTV ratio for gold-backed loans up to Rs.2.5 lakh as per RBI's update?

RBI के अनुसार Rs.2.5 लाख तक के गोल्ड लोन पर नया LTV अनुपात क्या है?

- A. 90%
- B. 85%
- C. 80%
- D. 75%
- E. 70%

Answer: Option B

Explanation :

- The Reserve Bank of India (RBI) has increased the Loan-to-Value (LTV) ratio for gold jewellery-backed loans up to Rs.2.5 lakh to 85%.
 - For loans between Rs.2.5 lakh and Rs.5 lakh, the new LTV ratio is 80%.
 - For loans above Rs.5 lakh, the LTV ratio remains unchanged at 75%.
 - This move aims to enhance liquidity access for small borrowers and households.
-

Ques: Who has been appointed as part-time member of the 16th Finance Commission after Ajay Narayan Jha's resignation?

अजय नारायण झा के इस्तीफे के बाद 16वें वित्त आयोग के अंशकालिक सदस्य के रूप में किसे नियुक्त किया गया है?

- A. T. Rabi Sankar / टी. रबी शंकर
- B. Shaktikanta Das / शक्तिकांत दास
- C. Urjit Patel / उर्जित पटेल
- D. Arvind Panagariya / अरविंद पनगड़िया
- E. Viral Acharya / विरल आचार्य

Answer: Option A

Explanation:

- Shri T. Rabi Sankar, Deputy Governor of the Reserve Bank of India (RBI), has been appointed as the part-time member of the 16th Finance Commission (XVIFC).
- He replaces Ajay Narayan Jha, who resigned from the position due to personal reasons.
- His tenure will last until the submission of the XVIFC report or 31st October 2025, whichever is earlier.
- The 16th Finance Commission was constituted on 31st December 2023 under the chairmanship of Dr. Arvind Panagariya, former Vice-Chairman of NITI

Aayog.

- The Commission is tasked to submit its recommendations by 31st October 2025 for the five-year award period beginning 1st April 2026.

Ques: Which financial institution's application for a Universal Bank licence was recently rejected by the RBI?

हाल ही में RBI ने किस वित्तीय संस्था का यूनिवर्सल बैंक लाइसेंस के लिए आवेदन खारिज कर दिया?

- A. Annapurna Finance / अन्नपूर्णा फाइनेंस
- B. Ujjivan SFB / उज्जीवन स्मॉल फाइनेंस बैंक
- C. AU Small Finance Bank / एयू स्मॉल फाइनेंस बैंक
- D. Fino Payments Bank / फिनो पेमेंट्स बैंक
- E. ESAF Small Finance Bank / ईएसएफ स्मॉल फाइनेंस बैंक

Answer: Option A

Explanation:

- The Reserve Bank of India (RBI) has rejected the application of Annapurna Finance for a Universal Bank Licence.
- Annapurna Finance, established in 2009, is among India's top 10 NBFC-MFIs.
- As of March 2025, it had a loan portfolio of Rs.11,034 crore, 2.9 million customers, and 1,636 branches.
- The RBI is currently reviewing other applications, including those from Fino Payments Bank (for an SFB licence) and Ujjivan SFB, whose board has approved applying for a universal bank licence.
- AU Small Finance Bank was the first to apply for a Universal Bank licence.
- Annapurna Finance has stated it has not yet received official communication from RBI and may consider applying for a Small Finance Bank (SFB) licence instead.

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Ques: What is the current extreme poverty rate in India as per World Bank's updated \$3/day threshold?

विश्व बैंक द्वारा अद्यतन \$3/दिन की सीमा के अनुसार भारत में वर्तमान अत्यधिक गरीबी दर क्या है?

- A. 15.5%
- B. 20.9%
- C. 5.3%
- D. 27.1%
- E. 9.8%

Answer: Option C

Explanation :

- According to the World Bank, India's extreme poverty rate declined to 5.3% in 2022-23, down from 27.1% in 2011-12.
- The extreme poverty line has been revised to \$3/day (2021 PPP) from the earlier \$2.15/day threshold.
- Approximately 269 million people have been lifted out of extreme poverty over the last decade.
- The total number of extremely poor people in India fell from 344.47 million in 2011-12 to 75.24 million in 2022-23.
- India is also planning to develop its own poverty measurement method via NITI Aayog for more precise estimates.

Ques: How much fund has Adani Airports Holdings Limited (AAHL) raised through External Commercial Borrowings (ECB)?

अदानी एयरपोर्ट्स होल्डिंग्स लिमिटेड (AAHL) ने एक्सटर्नल कमर्शियल बॉरोइंग्स (ECB) के जरिए कितनी राशि जुटाई है?

- A. \$500 million
- B. \$1 billion
- C. \$750 million
- D. \$300 million

E. \$900 million

Answer: Option C

Explanation:

- Adani Airports Holdings Limited (AAHL), a subsidiary of Adani Enterprises, has raised \$750 million (6250 crore) through External Commercial Borrowings (ECB).
 - ECB refers to the borrowing of funds by Indian companies from foreign sources like loans, bonds, or financial instruments.
 - The transaction was led by First Abu Dhabi Bank, Barclays PLC, and Standard Chartered Bank.
 - The loan has been secured at an interest rate of around 7.5%.
 - The raised funds will be utilized to refinance existing debt, upgrade airport infrastructure, and expand capacity across six major airports: Ahmedabad, Lucknow, Mangaluru, Jaipur, Guwahati, and Thiruvananthapuram
-

Ques: Who has been given the additional charge as CEO & MD of LIC for 3 months starting June 8, 2025?

8 जून 2025 से 3 महीनों के लिए एलआईसी के सीईओ और एमडी का अतिरिक्त प्रभार किसे दिया गया है?

- A. Siddhartha Mohanty / सिद्धार्थ मोहंती
- B. Raj Kumar / राज कुमार
- C. M R Kumar / एम आर कुमार
- D. Sat Pal Bhanoo / सत पाल भानू
- E. V K Sharma / वी के शर्मा

Answer: Option D

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Explanation :

- The Government of India has appointed Sat Pal Bhanoo, currently Managing Director of LIC, to take on the additional charge of CEO & MD.
 - The assignment is effective from June 8, 2025, and will continue for a period of three months.
 - This interim decision ensures leadership continuity after the conclusion of the previous tenure at LIC.
 - A full-time appointment is expected to be made following this transitional period.
-

Ques: Which Indian company became the first to issue ESG bonds under SEBI's new sustainability-linked bond framework?

सेबी की नई स्थिरता-लिंकड बॉन्ड रूपरेखा के तहत ESG बॉन्ड जारी करने वाली पहली भारतीय कंपनी कौन बनी?

- A. Reliance Industries / रिलायंस इंडस्ट्रीज
- B. Tata Power / टाटा पावर
- C. Adani Green Energy / अडानी ग्रीन एनर्जी
- D. Larsen & Toubro (L&T) / लार्सन एंड टुब्रो (एलएंडटी)
- E. NTPC Limited / एनटीपीसी लिमिटेड

Answer: Option D

Explanation :

- Larsen & Toubro (L&T) became the first Indian corporate to issue ESG bonds under the SEBI's newly introduced sustainability-linked bond framework.
- The deal size is Rs.500 crore, and the sole lead arranger for this transaction is HSBC (UK).
- L&T has pledged to reduce its greenhouse gas emissions and the intensity of freshwater withdrawal.
- These initiatives are aligned with its targets of achieving water neutrality by 2035 and carbon neutrality by 2040.

About Hongkong and Shanghai Corporation (HSBC) :

- Established : 1865
- HQ : London, United Kingdom
- CEO : Georges Elhedery

Ques: How much dividend has SBI paid to the government for FY 2024–25?
एसबीआई ने वित्त वर्ष 2024-25 के लिए सरकार को कितना लाभांश दिया है?

- A. Rs.6,000 crore
- B. Rs.7,500 crore
- C. Rs.8,076.84 crore
- D. Rs.9,200 crore
- E. Rs.10,000 crore

Answer: Option C

Explanation :

- For FY 2024–25, State Bank of India (SBI) paid a dividend of Rs.8,076.84 crore to the central government.
- The dividend cheque was presented by SBI Chairman C S Setty to Finance Minister Nirmala Sitharaman.
- SBI also declared a dividend of Rs.15.90 per share, up from ₹13.70 per share last year.
- The bank posted a record net profit of Rs.70,901 crore, marking a 16% increase from Rs.61,077 crore in FY 2023–24.

Ques: Which two Indian states together accounted for 51% of India's total FDI inflows in FY 2024–25?

वित्त वर्ष 2024–25 में भारत के कुल एफडीआई का 51% किस दो राज्यों ने मिलकर आकर्षित किया?

- A. Gujarat and Delhi / गुजरात और दिल्ली
- B. Maharashtra and Karnataka / महाराष्ट्र और कर्नाटक
- C. Tamil Nadu and Telangana / तमिलनाडु और तेलंगाना
- D. Delhi and Haryana / दिल्ली और हरियाणा
- E. Maharashtra and Gujarat / महाराष्ट्र और गुजरात

Answer: Option B

Explanation :

- As per data released by DPIIT, Maharashtra and Karnataka together contributed 51% of India's total FDI inflows in FY 2024–25.
 - Maharashtra received the highest FDI at \$19.6 billion (31% of total), followed by Karnataka at \$6.62 billion.
 - Other top contributors: Delhi (\$6 billion), Gujarat (\$5.71 billion), Tamil Nadu (\$3.68 billion), Haryana (\$3.14 billion), and Telangana (\$3 billion).
 - India's total FDI inflows in FY 2024–25 stood at \$81.04 billion, marking a 14% increase over the previous fiscal year.
-

Ques: Why is the RBI discontinuing the daily Variable Rate Repo (VRR) auctions from June 12, 2025?

RBI 12 जून 2025 से दैनिक VRR नीलामी को क्यों बंद कर रहा है?

- A. Due to inflationary pressure / महंगाई के दबाव के कारण
- B. Due to elections and model code of conduct / चुनाव और आचार संहिता के कारण
- C. Because liquidity surplus has improved / क्योंकि तरलता अधिशेष में सुधार हुआ है

D. Due to rising NPA levels in banks / बैंकों में बढ़ते NPA स्तर के कारण

E. To promote long-term bond purchases / दीर्घकालिक बांड खरीद को बढ़ावा देने के लिए

Answer: Option C

Explanation :

- RBI will discontinue daily Variable Rate Repo (VRR) auctions from June 12, 2025, as the liquidity surplus in the banking system has significantly improved.
 - The daily VRR auctions were introduced on January 16 to handle short-term liquidity shortages caused by tax outflows and forex volatility.
 - Currently, there is a net liquidity surplus of Rs.2.45 trillion, and low demand for funds — banks bid only Rs.3,711 crore against the Rs.25,000 crore notified.
 - RBI has also recently cut the CRR by 100 basis points, expected to infuse Rs.2.5 trillion more liquidity by November.
 - Since January, RBI has injected Rs.9.5 trillion through VRR, OMO, and forex swaps, reducing the need for further short-term infusions.
-

Ques: Which e-commerce company recently received an NBFC license from the Reserve Bank of India (RBI)?

हाल ही में किस ई-कॉमर्स कंपनी को भारतीय रिज़र्व बैंक (RBI) से NBFC लाइसेंस प्राप्त हुआ है?

- A. Amazon India / अमेज़न इंडिया
- B. Reliance JioMart / रिलायंस जिओमार्ट
- C. Meesho / मीशो
- D. Snapdeal / स्नैपडील
- E. Flipkart / फ्लिपकार्ट

Answer: Option E

Explanation :

- Flipkart Private Limited, India's largest e-commerce platform, has secured a Non-Banking Finance Company (NBFC) license from the Reserve Bank of India (RBI).
 - With this license, Flipkart can now directly offer loans or credit to customers.
 - However, it is not authorized to accept deposits like banks.
 - Previously, Flipkart offered consumer loans through partnerships with financial institutions like Axis Bank and IDFC First Bank.
-

Ques: How much refined gold did SPMCIL deliver to RBI in FY25?

SPMCIL ने FY25 में RBI को कितना शुद्ध सोना सौंपा?

- A. 2.5 tonnes
- B. 3.4 tonnes
- C. 5 tonnes
- D. 4.2 tonnes
- E. 3.0 tonnes

Answer: Option B

Explanation :

- Security Printing and Minting Corporation of India Ltd (SPMCIL) delivered 3.4 tonnes of refined gold to the Reserve Bank of India (RBI) during FY25.
- The gold was purified from confiscated gold handed over by the Customs Department.
- This delivery was exclusive to RBI and was disclosed by Finance Minister Nirmala Sitharaman during the inauguration of SPMCIL's new corporate office.
- SPMCIL also refines metals received from religious institutions such as Tirumala Tirupati Devasthanams and the Vaishno Devi Shrine Board.

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Ques: What percentage of economic interest will IFC hold in Birla Estates' SPVs?

बिरला एस्टेट्स की SPV परियोजनाओं में IFC की आर्थिक हिस्सेदारी कितनी होगी?

- A. 50%
- B. 44%
- C. 60%
- D. 56%
- E. 40%

Answer: Option B

Explanation :

- International Finance Corporation (IFC) will invest \$50 million (Rs.420 crore) in two projects of Birla Estates, a subsidiary of Aditya Birla Real Estate.
- These projects, covering over 9 million sq ft of saleable area, are located in Pune and Thane. Rs.148 crore in Pune (3.13 million sq ft) and Rs.272 crore in Thane (6.43 million sq ft)
- The projects will be executed through Special Purpose Vehicles (SPVs) fully controlled by Birla Estates.
- As per the investment structure Birla Estates will hold 56% economic interest and IFC will hold 44% economic interest
- This partnership highlights a commitment to sustainable development and utilizes IFC's global expertise in real estate.

Ques : In June 2025, the Reserve Bank of India (RBI) released data showing that bank deposit growth in India slowed to _____ Year-on-Year (YoY)

जून 2025 में, भारतीय रिजर्व बैंक (RBI) ने डेटा जारी किया, जिसमें दिखाया गया कि भारत में बैंक जमा वृद्धि साल-दर-साल (YoY) _____ तक धीमी हो गई है।

- A 7.6%
- B 8.6%
- C 9.6%
- D 10.6%
- E 11.6%

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) published data in June 2025 indicating that bank deposit growth in India decreased to 10.6% YoY in FY25, the fiscal year 2024–2025, from 13% in FY24.

Data regarding deposits :

- Term Deposit (TD) : 59.5 % in FY25
- Savings Deposits : 29.1% in FY25
- Current Deposits : 9.8% in FY25
- Households deposit : 60.2% of the total in March 2025
- Within household deposits, female depositors : 20.7%
- Senior citizens' deposits : 20.2% of the total deposits

Regional Variations in Deposit Growth :

- Metropolitan areas : 11.7%
 - Rural areas : 10.1%
 - Semi-urban areas : 8.9%
 - Urban areas : 9.3%
-

**Ques: Why did SEBI impose a fine on Motilal Oswal Financial Services?
SEBI ने मोतीलाल ओसवाल फाइनेंशियल सर्विसेज पर जुर्माना क्यों लगाया?**

- A. Insider trading / इनसाइडर ट्रेडिंग
- B. Delay in audit report / ऑडिट रिपोर्ट में देरी
- C. Unauthorized trading terminal usage / अनधिकृत टर्मिनल उपयोग
- D. Misuse of investor funds / निवेशकों की निधियों का दुरुपयोग
- E. Non-disclosure of shareholding / शेयरधारिता का प्रकटीकरण न करना

Answer: Option C

Explanation :

- SEBI imposed a Rs.3 lakh penalty on Motilal Oswal Financial Services for violating stock brokers' regulations.
 - An inspection conducted between April 2022 and January 2024 found irregularities.
 - SEBI discovered that trading terminals were not located at authorised locations.
 - 4 NSE terminals were operated by users who were not approved.
 - 4 BSE terminals were accessed by unauthorised users, breaching exchange norms.
 - The violations were serious enough to warrant regulatory action under SEBI rules.
 - The penalty must be paid within 45 days from the order.
-

Ques: Which municipal corporation became the first in India to list a green bond on BSE?

भारत में बीएसई पर ग्रीन बॉन्ड सूचीबद्ध करने वाला पहला नगर निगम कौन बना?

- A. Mumbai Municipal Corporation / मुंबई नगर निगम
- B. Nagpur Municipal Corporation / नागपुर नगर निगम
- C. Pimpri-Chinchwad Municipal Corporation / पिंपरी-चिंचवड नगर निगम
- D. Pune Municipal Corporation / पुणे नगर निगम
- E. Thane Municipal Corporation / ठाणे नगर निगम

Answer: Option C

Explanation:

- Pimpri-Chinchwad Municipal Corporation (PCMC) became the first civic body in India to list a green municipal bond on the Bombay Stock Exchange (BSE).
- The listing marks a significant step in promoting eco-friendly and sustainable urban infrastructure.

- The ceremonial bell at BSE was rung by Maharashtra Deputy CM Devendra Fadnavis, with Ajit Pawar and Eknath Shinde also present.
- The green bond issue reflects a growing climate-conscious financing trend in urban governance.

Ques: As per the World Bank's latest Global Economic Prospects report, what is India's GDP growth forecast for FY26?

विश्व बैंक की नवीनतम ग्लोबल इकनॉमिक प्रॉस्पेक्ट्स रिपोर्ट के अनुसार, FY26 के लिए भारत की जीडीपी वृद्धि दर कितनी अनुमानित की गई है?

- A. 6.0%
- B. 6.3%
- C. 6.5%
- D. 6.7%
- E. 6.9%

Answer: Option B

Explanation:

- The World Bank has retained India's GDP growth forecast for FY26 at 6.3%, as per its Global Economic Prospects report.
- Although it had previously cut the forecast by 40 basis points in April 2025 due to global uncertainties and investment slowdown, India still remains the fastest-growing major economy.
- The FY27 growth forecast was also revised downward by 20 bps to 6.5%, mainly due to weak exports and rising global trade barriers.
- The report also notes a possible slowdown in investment growth amid policy uncertainty.

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Ques: Where is Nabard's Annual Mango Festival 2025 being held?

नाबार्ड का वार्षिक आम महोत्सव 2025 कहां आयोजित किया जा रहा है?

- A. Cuttack / कटक
- B. Nayapalli, Bhubaneswar / नयापल्ली, भुवनेश्वर
- C. Balasore / बालासोर
- D. Ranchi / रांची
- E. Sambalpur / संबलपुर

Answer: Option B

Explanation:

- Nabard's Annual Mango Festival 2025 is being held from 10 to 12 June 2025 at the Nabard Regional Office in Nayapalli, Bhubaneswar, Odisha.
- The event is part of Nabard's Tribal Development Fund (TDF) to promote orchard-based livelihoods for tribal communities through the Wadi model.
- Odisha is emerging as a mango-growing hub, with unique varieties and rising global demand.
- Under the "Export Pathshala" initiative, Odisha exported 50 quintals of mangoes to Europe in May 2025.
- The festival connects farmers directly with consumers, removing middlemen and ensuring better prices and feedback.
- According to Sanjay Kumar Talukdar, CGM, Nabard, the initiative strengthens rural incomes and builds sustainable market linkages.
- Over 50 participants from 20 FPOs and various TDF projects are participating in the festival.

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Ques: Which international organization has partnered with AU Small Finance Bank for a climate risk advisory program?

AU स्मॉल फाइनेंस बैंक ने जलवायु जोखिम परामर्श कार्यक्रम के लिए किस अंतरराष्ट्रीय संगठन के साथ साझेदारी की है?

- A. Asian Development Bank / एशियाई विकास बैंक
- B. World Economic Forum / विश्व आर्थिक मंच
- C. International Finance Corporation (IFC) / अंतर्राष्ट्रीय वित्त निगम
- D. United Nations Environment Programme / संयुक्त राष्ट्र पर्यावरण कार्यक्रम
- E. IMF / अंतर्राष्ट्रीय मुद्रा कोष

Answer: Option C

Explanation:

- AU Small Finance Bank has partnered with International Finance Corporation (IFC) — a member of the World Bank Group — to implement a comprehensive climate risk advisory program.
- IFC will serve as the lead ESG and climate risk advisor, helping the bank assess and manage climate-related financial risks.
- For technical execution, IFC will collaborate with StepChange, a Bengaluru-based climate risk solutions provider, to conduct analytical modeling and quantification.

About AU Small Finance Bank :

- Established : 2017
- HQ : Jaipur, Rajasthan
- CEO & MD : Sanjay Agarwal
- Tagline : Badlaav Humse Hai

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Ques: Which foreign credit rating agency became the first to set up base at GIFT City, Gujarat?

GIFT सिटी, गुजरात में बेस स्थापित करने वाली पहली विदेशी क्रेडिट रेटिंग एजेंसी कौन सी बनी?

- A. Fitch Ratings / फिच रेटिंग्स
- B. Moody's Investors Service / मूडीज इन्वेस्टर्स सर्विस
- C. CareEdge Global / केयरएज ग्लोबल
- D. S&P Global Singapore / एसएंडपी ग्लोबल सिंगापुर
- E. DBRS Morningstar / डीबीआरएस मॉर्निंगस्टार

Answer: Option D

Explanation :

- S&P Global Ratings Singapore Ltd became the first foreign credit rating agency to receive approval from the International Financial Services Centres Authority (IFSCA) to operate in GIFT City, Gujarat.
- The agency will begin operations with a small team of 5 employees.
- It follows the path of CareEdge Global IFSC Ltd, which was the first Indian CRA to start operations in GIFT City in October 2024.
- S&P Global will assist in rating IPOs, debt listings, and trade finance instruments such as Letters of Credit (LoCs) and Certificates of Deposit (CoDs).
- The approval follows SEBI's July 2024 circular, allowing CRAs to function under IFSCA guidelines at GIFT IFSC.
- S&P has already issued sovereign ratings for 39 countries, including India, which is rated BBB+.

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Ques : Who has been recommended by FSIB for the post of CEO and MD of LIC in 2025?

2025 में LIC के CEO और MD पद के लिए FSIB ने किसकी सिफारिश की है?

- A. Dinesh Pant / दिनेश पंत
- B. Sat Pal Bhanoo / सतपाल भानू
- C. R Doraiswamy / आर दोरैस्वामी
- D. Ratnakar Patnaik / रत्नाकर पटनायक
- E. None of these / इनमें से कोई नहीं

Answer: Option C

Explanation :

- The Financial Services Institutions Bureau (FSIB) interviewed four LIC candidates on June 11, 2025 for the top position.
 - Based on performance, experience, and other criteria, R Doraiswamy was recommended as the next CEO and MD of LIC.
 - He has been serving as Managing Director at LIC since September 2023.
 - Although Sat Pal Bhanoo was given interim powers from June 8, 2025, FSIB selected Doraiswamy for the permanent role.
-

Ques: What is the revised qualifying asset threshold for NBFC-MFIs as per the RBI's new guidelines?

RBI के नए दिशानिर्देशों के अनुसार NBFC-MFIs के लिए संशोधित क्वालिफाइंग एसेट थ्रेशोल्ड क्या है?

- A. 75%
- B. 70%
- C. 65%
- D. 60%
- E. 50%

Answer: Option D

Explanation :

- The Reserve Bank of India (RBI) has reduced the qualifying asset threshold for Non-Banking Financial Companies – Microfinance Institutions (NBFC-MFIs) from 75% to 60% to provide a boost to the sector.
 - This means qualifying assets must constitute at least 60% of the total net assets (excluding intangible assets), maintained on an ongoing basis.
 - If the threshold is not maintained for four consecutive quarters, the NBFC-MFI must submit a remediation plan to the RBI.
 - The RBI also aligned the definition of 'qualifying assets' with that of 'microfinance loans', which are collateral-free loans provided to households with an annual income of up to Rs.3,00,000.
-

Ques: From which date will the validated UPI handle “@valid” for investor-facing intermediaries be enforced by SEBI?

निवेशकों से जुड़े बिचौलियों के लिए SEBI द्वारा सत्यापित UPI हैंडल “@valid” किस तिथि से लागू किया जाएगा?

- A. April 1, 2025
- B. December 11, 2026
- C. October 1, 2025
- D. July 1, 2025
- E. January 1, 2026

Answer: Option C

Explanation :

- SEBI (Securities and Exchange Board of India) is introducing a validated UPI handle “@valid” for investor-facing intermediaries such as brokers, research analysts, and investment advisors.
- This initiative will be enforced from October 1, 2025, and is aimed at preventing payment frauds and enhancing trust in digital transactions.
- A verified transaction will display a thumbs-up sign inside a green triangle, especially aiding non-English speaking users.
- The measure will impact around 8,000 to 9,000 intermediaries and will not

affect existing SIPs. However, older UPI IDs will be discontinued from December 11, 2026.

Ques: Which foreign corporate entity became the first to list Green Bonds on NSE International Exchange (NSE IX) at GIFT IFSC, Gujarat?

गुजरात के GIFT IFSC स्थित एनएसई इंटरनेशनल एक्सचेंज (NSE IX) पर ग्रीन बॉन्ड सूचीबद्ध करने वाली पहली विदेशी कॉर्पोरेट इकाई कौन बनी?

- A. Sampath Bank / संपथ बैंक
- B. HSBC Holdings / एचएसबीसी होल्डिंग्स
- C. Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- D. Hatton National Bank / हैटन नेशनल बैंक
- E. DFCC Bank PLC / डीएफसीसी बैंक पीएलसी

Answer: Option E

Explanation :

- DFCC Bank PLC, based in Colombo, Sri Lanka, became the first foreign corporate entity to list Green Bonds worth LKR 2.5 billion on the National Stock Exchange – International Exchange (NSE IX) at GIFT IFSC, Gujarat.
- The raised funds will be used to finance solar energy projects in Sri Lanka, including ground and rooftop installations.
- DFCC Bank PLC was established in 1955 and is headquartered in Colombo, Sri Lanka.
- The current Chairman of DFCC Bank is Jegatheesan Durairatnam.

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Ques: According to NSO, retail inflation in May 2025 fell to what percentage — the lowest in 75 months?

NSO के अनुसार, मई 2025 में खुदरा महंगाई दर कितनी रही, जो 75 महीनों में सबसे कम है?

- A. 2.82%
- B. 2.99%
- C. 3.16%
- D. 1.78%
- E. 0.99%

Answer: Option A

Explanation :

- According to the National Statistical Office (NSO), retail inflation (CPI) in May 2025 dropped to 2.82%, the lowest level in 75 months. In April, the rate was 3.16%.
- The primary reason for this dip was the sharp fall in food prices, especially vegetables and pulses.
- The Consumer Food Price Index (CFPI) also declined to 0.99% in May, compared to 1.78% in April, making it the lowest since October 2021.
- HDFC Bank has cautioned that due to heavy rains, some vegetable prices may rise again in select regions.
- Kotak Mahindra Bank observed that downward trends in pulses and cereals are continuing.
- Inflation could remain below the RBI's FY26 forecast of 3.7%.
- The RBI is not expected to cut the repo rate before September 2025, though rate cuts may follow if inflation remains controlled.

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Ques: What is the minimum outstanding amount required for a State Government Security (SGS) to be eligible for STRIPS as per RBI?

RBI के अनुसार STRIPS के लिए किसी राज्य सरकार सुरक्षा (SGS) की न्यूनतम आउटस्टैंडिंग राशि कितनी होनी चाहिए?

- A. Rs.500 crore
- B. Rs.1,000 crore
- C. Rs.2,000 crore
- D. Rs.750 crore
- E. Rs.1,500 crore

Answer: Option B

Explanation :

- The Reserve Bank of India (RBI) has allowed STRIPS (Separate Trading of Registered Interest and Principal of Securities) for State Government Securities (SGS).
 - This facility was previously only applicable to Government of India (GoI) bonds.
 - Now extended to bonds issued by states and union territories.
 - To be eligible for STRIPS, an SGS must have Minimum outstanding amount of Rs.1,000 crore, and Residual maturity of up to 14 years.
 - STRIPS separate the interest (coupon) and principal components of a bond into individual zero-coupon securities, which are Traded at a discount, and Redeemed at face value.
 - Its objective is to Enhance liquidity in the primary and secondary markets and promote overall bond market development.
-

Ques: How much stake did PhonePe sell in CE Info Systems (MapmyIndia's parent) in June 2025?

जून 2025 में PhonePe ने CE Info Systems (MapmyIndia की मूल कंपनी) में कितनी हिस्सेदारी बेची?

- A. 3%
- B. 5%

- C. 6.5%
- D. 8%
- E. 4.25%

Answer: Option B

Explanation :

- In June 2025, PhonePe sold a 5% stake in CE Info Systems, the parent company of MapmyIndia, via an open market transaction.
 - The deal involved the sale of 27.21 lakh shares at an average price of Rs.1,786.22 per share, amounting to a total value of Rs.486 crore.
 - Following this transaction, PhonePe's total stake in CE Info Systems dropped from 18.74% to 13.74%.
 - After the stake sale, CE Info Systems' stock price fell 9.39%, closing at Rs.1,768.75.
 - PhonePe is a subsidiary of Flipkart, which is owned by Walmart.
-

Ques: Where is the new cancer care block being constructed by Tata Memorial Centre and ICICI Bank?

टाटा मेमोरियल सेंटर और ICICI बैंक द्वारा नई कैंसर देखभाल इकाई का निर्माण किस स्थान पर किया जा रहा है?

- A. Navi Mumbai / नवी मुंबई
- B. Hyderabad / हैदराबाद
- C. Chandigarh / चंडीगढ़
- D. Visakhapatnam / विशाखापत्तनम
- E. Bhubaneswar / भुवनेश्वर

Answer: Option D

Explanation :

- Tata Memorial Centre (TMC) and ICICI Bank have initiated construction of an advanced cancer care block at Homi Bhabha Cancer Hospital & Research Centre (HBCHRC) in Visakhapatnam, Andhra Pradesh.
 - The Rs.550 crore facility is part of ICICI Bank's larger Rs.1,800 crore CSR initiative.
 - It will provide care for 3,000 paediatric and blood cancer patients and include 215 beds, bone marrow transplant, and immunotherapy services.
 - The total campus capacity after this expansion will be 555 beds across 10.7 lakh sq. ft. with 19 LINACs for radiotherapy.
-

Ques: What is the extended deadline for low-risk customers to update their KYC as per RBI?

RBI के अनुसार कम जोखिम वाले ग्राहकों के लिए KYC अपडेट की बढ़ाई गई समय सीमा क्या है?

- A. December 2025
- B. January 2026
- C. June 2026
- D. March 2025
- E. April 2026

Answer: Option C

Explanation :

- The Reserve Bank of India (RBI) has extended the deadline for low-risk individual customers to update their KYC (Know Your Customer) details.
- The new deadline is 30 June 2026 or within one year from the due date, whichever is later.
- This move comes in response to a large backlog, especially in accounts opened under DBT (Direct Benefit Transfer), Scholarship schemes and Pradhan Mantri Jan Dhan Yojana (PMJDY)
- RBI has also authorized Business Correspondents (BCs) — including NGOs,

SHGs, MFIs, and local kirana shopkeepers — to collect self-declarations from customers if there are no changes or only address changes in KYC.

- Banks are mandated to send three advance notices, including one by letter, and conduct awareness camps to ensure smoother KYC completion.

Ques: Who has been appointed as the Managing Director and CEO of Axis Max Life Insurance in 2025?

2025 में एक्सिस मैक्स लाइफ इंश्योरेंस के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (CEO) के रूप में किसे नियुक्त किया गया है?

- A. Prashant Tripathy / प्रशांत त्रिपाठी
- B. Sumit Madan / सुमित मदान
- C. Amitabh Chaudhry / अमिताभ चौधरी
- D. Rajesh Sud / राजेश सूद
- E. Sandeep Bakhshi / संदीप बखशी

Answer: Option B

Explanation :

- Sumit Madan has been appointed as the Managing Director and Chief Executive Officer (CEO) of Axis Max Life Insurance in 2025.
- He replaces Prashant Tripathy, who took early retirement.
- Axis Max Life Insurance is a joint venture between Max Financial Services and Axis Bank, providing life insurance and related financial products in India.

Ques: As per RBI's announcement, how much worth of Sovereign Green Bonds (SGrBs) maturing in 2054 will be re-issued in the G-Secs auction on June 13, 2025?

RBI की घोषणा के अनुसार, 13 जून 2025 को होने वाली सरकारी प्रतिभूति (G-Secs) नीलामी में 2054 में परिपक्व होने वाले कितने मूल्य के सॉवरेन ग्रीन बॉन्ड (SGrBs) को

पुनः जारी किया जाएगा?

- A. Rs.10,000 crore
- B. Rs.7,000 crore
- C. Rs.5,000 crore
- D. Rs.15,000 crore
- E. Rs.3,000 crore

Answer: Option C

Explanation :

- The Reserve Bank of India (RBI) plans to re-issue sovereign green bonds (SGrBs) during the upcoming government securities (G-Secs) auction on June 13, 2025.
- The entire notified amount for sale is Rs.30,000 crore, including Rs.5,000 crore of 6.98% SGrB maturing in 2054.
- Sovereign green bonds are government-issued bonds designed to fund environmentally beneficial projects.
- In addition to sovereign green bonds, two dated securities will be re-issued: Rs.11,000 crore of 6.79% government securities maturing in 2031 and Rs.14,000 crore of 7.09% securities maturing in 2074.
- The auction will be held via RBI's e-Kuber platform.

Ques: What is excluded from SEBI's new ESG debt securities framework, which came into effect on June 5, 2025?

5 जून 2025 से प्रभावी SEBI के नए ESG ऋण प्रतिभूतियों ढांचे से किसे बाहर रखा गया है?

- A. Social Bonds / सामाजिक बॉन्ड
- B. Sustainability Bonds / सततता बॉन्ड
- C. Sustainability-Linked Bonds (SLBs) / सततता-लिंकड बॉन्ड
- D. Green Bonds / ग्रीन बॉन्ड
- E. All of the above are included / उपरोक्त सभी शामिल हैं

Answer: Option D

Explanation :

- SEBI introduced a comprehensive framework for the issuance and listing of ESG (Environmental, Social, and Governance) debt securities, effective June 5, 2025.
 - The framework covers social bonds, sustainability bonds, and Sustainability-Linked Bonds (SLBs), but explicitly excludes green bonds, which are governed under a separate regulation.
 - The framework aligns with SEBI's Sustainable Finance Roadmap (2025–2028) and mandates adherence to global ESG standards such as ICMA, CBS, ASEAN, or Indian regulatory guidelines.
 - ESG-labelled bonds must finance projects that meet specific environmental or social criteria.
-

Ques: Which two institutions recently signed an MoU to enhance cybersecurity in India's digital payment ecosystem?

भारत की डिजिटल भुगतान प्रणाली में साइबर सुरक्षा को मजबूत करने हेतु हाल ही में किन दो संस्थानों ने समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- A. RBI and SEBI / आरबीआई और सेबी
- B. NPCI and IDRBT / एनपीसीआई और आईडीआरबीटी
- C. NPCI and NITI Aayog / एनपीसीआई और नीति आयोग
- D. RBI and UIDAI / आरबीआई और यूआईडीएआई
- E. NABARD and NPCI / नाबार्ड और एनपीसीआई

Answer: Option B

Explanation :

- National Payments Corporation of India (NPCI) and Institute for Development and Research in Banking Technology (IDRBT) signed an MoU to boost cybersecurity and resilience in India's digital payment ecosystem.
 - The partnership focuses on enhancing security, trust, and response capabilities in digital transactions.
 - IDRBT is India's premier institute for banking technology R&D, and NPCI manages key systems like UPI, RuPay, IMPS, and NACH.
 - The collaboration will explore AI-ML based cybersecurity frameworks, cyber threat intelligence, and risk mitigation strategies.
-

Ques: How much amount was raised by Indian Renewable Energy Development Agency (IREDA) through its Qualified Institutional Placement (QIP)?

भारतीय अक्षय ऊर्जा विकास एजेंसी (IREDA) ने अपनी क्वालिफाइड इंस्टीट्यूशनल प्लेसमेंट (QIP) के माध्यम से कितनी राशि जुटाई?

- A. Rs.2,005.90 crore
- B. Rs.2,000 crore
- C. Rs.1,500 crore
- D. Rs.1,800 crore
- E. Rs.1,650 crore

Answer: Option A

Explanation :

- Indian Renewable Energy Development Agency (IREDA) raised Rs.2,005.90 crore via Qualified Institutional Placement (QIP).
- A total of 12.15 crore equity shares were issued at an issue price of Rs.165.14 per share.
- The QIP was oversubscribed 1.34 times, receiving bids worth Rs.2,005.90 crore against the base issue size of Rs.1,500 crore.

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About IREDA :

- Established : 1987
 - HQ : New Delhi
 - CMD : Pradip Kumar Das
-

Ques: ADB has approved a \$109.97 million loan to support which Indian state's skill development initiative?

ADB ने \$109.97 मिलियन का ऋण भारत के किस राज्य की कौशल विकास पहल का समर्थन करने के लिए मंजूर किया है?

- A. Maharashtra / महाराष्ट्र
- B. Tamil Nadu / तमिलनाडु
- C. Gujarat / गुजरात
- D. Rajasthan / राजस्थान
- E. Karnataka / कर्नाटक

Answer: Option C

Explanation :

- The Asian Development Bank (ADB) approved a \$109.97 million (Rs.927 crore) results-based loan to Gujarat.
- The loan supports the Gujarat Skills Development Programme, run by the state's Labour, Skill Development and Employment Department, in collaboration with Kaushalya: The Skill University.
- The aim is to enhance employability by providing industry-aligned, advanced skills training to the workforce.

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Ques: Where was the new corporate office of the Security Printing and Minting Corporation of India Limited (SPMCIL) inaugurated?

सिक्योरिटी प्रिंटिंग एंड मिंग्टिंग कॉर्पोरेशन ऑफ इंडिया लिमिटेड (SPMCIL) का नया कॉर्पोरेट कार्यालय कहां उद्घाटित किया गया?

- A. Mumbai / मुंबई
- B. Hyderabad / हैदराबाद
- C. Kolkata / कोलकाता
- D. Noida / नोएडा
- E. World Trade Centre, New Delhi / वर्ल्ड ट्रेड सेंटर, नई दिल्ली

Answer: Option E

Explanation :

- Union Finance Minister Nirmala Sitharaman inaugurated the new corporate office of SPMCIL at the World Trade Centre, New Delhi.
- SPMCIL (Security Printing and Minting Corporation of India Limited) was established on 13 January 2006 in New Delhi.
- It is responsible for printing currency and banknotes for the Reserve Bank of India, producing security papers, passports, stamps, coins, medallions, security inks, and refining bullion.

SPMCIL has 9 production units:

- 2 Security Presses : Nashik (Maharashtra), Hyderabad (Telangana)
- 2 Currency Note Presses : Dewas (Madhya Pradesh), Nashik (Maharashtra)
- 4 Mints : Mumbai (Maharashtra), Kolkata (West Bengal), Hyderabad (Telangana), Noida (Uttar Pradesh)
- 1 Security Paper Mill : Narmadapuram (Madhya Pradesh)

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Ques: Who has been re-appointed as the Managing Director and CEO of Yes Bank for a six-month extension?

किसे छह महीने के लिए यस बैंक के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में पुनः नियुक्त किया गया है?

- A. Shaktikanta Das / शक्तिकांत दास
- B. Prashant Kumar / प्रशांत कुमार
- C. Uday Kotak / उदय कोटक
- D. Aditya Puri / आदित्य पुरी
- E. Chanda Kochhar / चंदा कोचर

Answer: Option B

Explanation :

- Prashant Kumar has been given a six-month extension as the Managing Director and Chief Executive Officer (CEO) of Yes Bank.
- He originally took charge of Yes Bank in 2020, during a period of severe financial crisis for the bank.
- His term was extended for three years in 2022 and was initially set to end in October 2025.
- As per Section 35B of the Banking Regulation Act, 1949, appointments of MD, CEO, or Chairman in Indian private banks require approval from the Reserve Bank of India (RBI).
- The extension will ensure continuity in leadership as the bank continues to stabilize and strengthen its operations.

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Ques: Vedanta Aluminium signed an MoU with which bank to provide collateral-free financing to MSMEs and OEMs through BALCO in Korba, Chhattisgarh?

वेदांता एल्युमिनियम ने छत्तीसगढ़ के कोरबा में बाल्को के माध्यम से MSMEs और OEMs को बिना जमानत ऋण प्रदान करने के लिए किस बैंक के साथ समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?

- A. State Bank of India / भारतीय स्टेट बैंक
- B. Bank of Baroda / बैंक ऑफ बड़ौदा
- C. Punjab National Bank / पंजाब नेशनल बैंक
- D. Central Bank of India / सेंट्रल बैंक ऑफ इंडिया
- E. Union Bank of India / यूनियन बैंक ऑफ इंडिया

Answer: Option D

Explanation :

- Vedanta Aluminium signed an MoU with the Central Bank of India to provide collateral-free financing to MSMEs and OEMs through Bharat Aluminium Company Limited (BALCO) in Korba, Chhattisgarh.
- This initiative is aimed at improving working capital access for downstream customers, especially those that constitute over 60% of Vedanta's customer base.
- Loans ranging from Rs.10 lakh to Rs.10 crore will be provided based on parameters like business turnover, customer history, and recommendation from BALCO, at some of the lowest interest rates in the aluminium sector.

About Central Bank of India :

- Established : 1911
- HQ : Mumbai
- MD & CEO : M.V. Rao
- Tagline : Central to You Since 1911

Ques: Recently, the RBI approved the extension of the term of Sandeep Batra as Executive Director of which bank?

हाल ही में RBI ने संदीप बत्रा के कार्यकारी निदेशक के रूप में कार्यकाल विस्तार को किस बैंक के लिए मंजूरी दी है?

- A. HDFC Bank / एचडीएफसी बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. Axis Bank / एक्सिस बैंक
- D. SBI / भारतीय स्टेट बैंक
- E. Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer: Option B

Explanation :

- The Reserve Bank of India (RBI) approved the extension of Sandeep Batra's term as Executive Director (ED) of ICICI Bank.
 - His renewed term will be effective from December 23, 2025 to December 22, 2027.
 - Final shareholder approval will be obtained in due course.
 - Sandeep Batra has been serving as ED since July 2018, managing vital departments like corporate communications, finance, HR, legal, customer service, and compliance.
 - He also oversees risk management, internal audit, and regulatory compliance functions.
-

Ques: Which company launched the fully digital 'Business Loan 24/7' product for MSMEs in India?

भारत में MSMEs के लिए पूर्णतः डिजिटल 'बिजनेस लोन 24/7' उत्पाद किस कंपनी ने लॉन्च किया?

- A. Bajaj Finserv / बजाज फिनसर्व
- B. HDFC Bank / एचडीएफसी बैंक

- C. Tata Capital / टाटा कैपिटल
D. Muthoot Finance / मुथूट फाइनेंस
E. Poonawalla Fincorp / पूनावाला फिनकोर्प

Answer: Option E

Explanation :

- Poonawalla Fincorp Limited, promoted by the Cyrus Poonawalla Group, has launched 'Business Loan 24/7', a first-of-its-kind fully digital loan product for Micro, Small, and Medium Enterprises (MSMEs).
 - The product enables MSMEs to apply, get approval, and receive disbursement without visiting any branch or submitting physical documents.
 - It uses a digital risk assessment model integrated with India's public digital infrastructure such as GST system, Credit Bureaus, and Account Aggregators.
 - This initiative is aimed at enhancing financial accessibility and supporting the growth of MSMEs across India.
-

Ques: Recently, the Reserve Bank of India issued draft regulations for which type of derivatives?

हाल ही में भारतीय रिजर्व बैंक ने किस प्रकार के डेरिवेटिव्स के लिए मसौदा दिशानिर्देश जारी किए हैं?

- A. Commodity Derivatives / क्मोडिटी डेरिवेटिव्स
B. Currency Derivatives / मुद्रा डेरिवेटिव्स
C. Rupee Interest Rate Derivatives / रुपये ब्याज दर डेरिवेटिव्स
D. Credit Default Swaps / क्रेडिट डिफॉल्ट स्वेप
E. Equity Derivatives / इक्विटी डेरिवेटिव्स

Answer: Option C

Explanation :

- Reserve Bank of India (RBI) has issued draft guidelines for Rupee Interest Rate Derivatives (IRD) to keep the regulatory framework in line with evolving market dynamics.
 - The previous IRD guidelines were issued in June 2019.
 - Due to the introduction of new derivative products and increased participation of non-resident entities, an updated regulatory approach was deemed necessary.
 - An Interest Rate Derivative is a financial contract whose value is based on rupee interest rates, related instruments, or indices.
 - The revised norms aim to promote transparency, safety, and broader market access.
-

Ques: Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of CSB Bank for a 3-year term?

सीएसबी बैंक के प्रबंध निदेशक (MD) और मुख्य कार्यकारी अधिकारी (CEO) के रूप में 3 साल की अवधि के लिए किसे नियुक्त किया गया है?

- A. Shyam Srinivasan / श्याम श्रीनिवासन
- B. Pralay Mondal / प्रलय मोंडल
- C. Rajkiran Rai G / राजकिरण राय जी
- D. Sandeep Bakhshi / संदीप बखशी
- E. Atanu Chakraborty / अतनु चक्रवर्ती

Answer: Option B

Explanation:

- Pralay Mondal has been appointed as the MD & CEO of CSB Bank Limited for a term of 3 years.
- His appointment is in accordance with Section 35B of the Banking Regulation Act, 1949.

- He had been serving as the interim MD & CEO of CSB Bank since April 2022.
- His confirmation marks a continuation of leadership at the private sector bank, strengthening its strategic and operational direction.

About CSB Bank Limited :

- Established : 1920
 - HQ : Thrissur, Kerala
 - Tagline : "Banking on Transformation"
-

Ques: Which stock exchange received SEBI approval to launch monthly electricity futures contracts?

किस स्टॉक एक्सचेंज को मासिक बिजली वायदा अनुबंध शुरू करने के लिए सेबी से मंजूरी मिली है?

- A. Bombay Stock Exchange / बॉम्बे स्टॉक एक्सचेंज
- B. National Commodity & Derivatives Exchange / नेशनल कमोडिटी एंड डेरिवेटिव्स एक्सचेंज
- C. National Stock Exchange / नेशनल स्टॉक एक्सचेंज
- D. Indian Energy Exchange / इंडियन एनर्जी एक्सचेंज
- E. Multi Commodity Exchange / मल्टी कमोडिटी एक्सचेंज

Answer: Option C

Explanation :

- National Stock Exchange of India Limited (NSE) has received SEBI's approval to launch monthly electricity futures contracts.
- This is aimed at strengthening India's power markets and aligns with long-term structural reforms under the Electricity Act, 2003.
- NSE Clearing Limited will handle the clearing and settlement of these contracts.
- NSE, in collaboration with NCDEX, had earlier set up Power Exchange India

Limited in 2008, India's first dedicated power exchange.

- According to NITI Aayog, achieving net-zero emissions by 2047 will require annual investments of over USD 250 billion.

Ques: IFC has committed \$60 million investment in which company's investment arm?

IFC ने किस कंपनी की निवेश इकाई में \$60 मिलियन का निवेश करने की घोषणा की है?

- A. HDFC Group / एचडीएफसी समूह
- B. Motilal Oswal Group / मोतीलाल ओसवाल समूह
- C. ICICI Group / आईसीआईसीआई समूह
- D. Axis Group / एक्सिस समूह
- E. Kotak Group / कोटक समूह

Answer: Option B

Explanation :

- International Finance Corporation (IFC), a member of the World Bank Group, has committed a \$60 million (approximately Rs.510 crore) investment in Motilal Oswal Alternates, the private investment arm of Motilal Oswal Financial Services.
- This funding aims to support mid-market companies in India by enabling business expansion and job creation.
- The target sectors for this investment include Consumer goods, Financial services, Life sciences and Manufacturing
- The partnership aligns with IFC's broader mission to foster sustainable economic development through private sector growth.

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Ques: RuPay has partnered with which international company to offer 25% cashback for in-store transactions abroad?

RuPay ने विदेशी दुकानों पर लेनदेन के लिए 25% कैशबैक देने हेतु किस अंतरराष्ट्रीय कंपनी के साथ साझेदारी की है?

- A. Visa / वीज़ा
- B. MasterCard / मास्टरकार्ड
- C. JCB International / जेसीबी इंटरनेशनल
- D. American Express / अमेरिकन एक्सप्रेस
- E. UnionPay / यूनियनपे

Answer: Option C

Explanation:

- RuPay, supported by the National Payments Corporation of India (NPCI), has partnered with Japan-based JCB International to launch a limited-time 25% cashback offer.
 - This scheme applies to in-store Point-of-Sale (POS) purchases in eight Asian countries and is valid until August 31, 2025.
 - Both debit and credit cardholders of RuPay-JCB co-branded cards are eligible.
 - The initiative aims to boost international usage of RuPay cards and enhance overseas benefits for Indian users.
-

Ques : According to the new NPCI directives effective from June 16, 2025, what is the new time limit for UPI transactions to be processed?

16 जून 2025 से प्रभावी NPCI के नए निर्देशों के अनुसार, UPI लेनदेन को संसाधित करने की नई समय सीमा क्या है?

- A. 5–10 seconds
- B. 10–15 seconds
- C. 15–20 seconds
- D. 20–25 seconds
- E. 30 seconds

Answer: B

Explanation :

- As per NPCI's new norms effective June 16, 2025, UPI payments, balance checks, and reversals must now be processed in 10 to 15 seconds, improving from the earlier limit of 30 seconds.
 - It used to take up to 30 seconds to send or receive money using UPI. This is reduced to 15 seconds under the new regulations.
 - Additionally, the time required to verify a payee's address has been reduced from 15 to 10 seconds.
 - This significantly improves user experience, making UPI transactions quicker and more reliable.
 - A new limit of 50 balance checks per day via UPI apps has also been introduced.
-

Ques: Where has RBI relocated its Andhra Pradesh Regional Office recently?
हाल ही में RBI ने अपने आंध्र प्रदेश क्षेत्रीय कार्यालय को कहाँ स्थानांतरित किया है?

- A. Guntur / गुंटूर
- B. Vishakhapatnam / विशाखापट्टनम
- C. Vijayawada / विजयवाड़ा
- D. Tirupati / तिरुपति
- E. Hyderabad / हैदराबाद

Answer: Option C

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Explanation:

- On June 16, 2025, RBI Deputy Governor T. Rabi Sankar inaugurated the new Regional Office of the Reserve Bank of India in Vijayawada, Andhra Pradesh.
- The office accommodates key departments such as Integrated Banking, Financial Inclusion & Development, Foreign Exchange, Supervision, Human Resources, IT Cell, and more.
- Despite the relocation, currency management for Andhra Pradesh will continue to be handled from the RBI Hyderabad Office.
- The new office is headed by Shri Attah Omar Basheer, serving as the Regional Director.

Ques : In May 2025, India's wholesale inflation eased to what percentage, marking a 14-month low?

मई 2025 में भारत की थोक महंगाई दर कितने प्रतिशत तक घट गई, जो 14 महीनों का न्यूनतम स्तर है?

- A. 0.85%
- B. 0.49%
- C. 0.39%
- D. 0.26%
- E. 0.75%

Answer: Option C

Explanation :

- As per the latest government data, India's Wholesale Price Index (WPI)-based inflation fell to 0.39% in May 2025, down from 0.85% in April 2025.
- This is the lowest inflation rate since March 2024, when it was recorded at 0.26%.
- The decline indicates cooling price pressures at the wholesale level.

Recent WPI-based Retail inflation in India :

- January 2025 : 2.31%
 - February 2025 : 2.38%
 - March 2025 : 2.05%
 - April 2025 : 0.85%
-

Ques: TRAI has launched a pilot project with RBI to digitise user consent in which sector?

TRAI ने RBI के साथ मिलकर किस क्षेत्र में यूज़र कंसेंट को डिजिटल करने के लिए पायलट प्रोजेक्ट शुरू किया है?

- A. Health Sector / स्वास्थ्य क्षेत्र
- B. Telecom Sector / दूरसंचार क्षेत्र
- C. E-commerce Sector / ई-कॉमर्स क्षेत्र
- D. Banking Sector / बैंकिंग क्षेत्र
- E. Education Sector / शिक्षा क्षेत्र

Answer: Option D

Explanation:

- Telecom Regulatory Authority of India (TRAI), in collaboration with the Reserve Bank of India (RBI) and banks, launched a pilot project to digitise legacy user consents.
- These consents were earlier given on paper by users to receive calls and messages.
- The banking sector has been prioritised in Phase 1 due to the sensitive nature of financial transactions.
- This initiative aims to curb financial fraud arising from spam communications.
- It is a step towards developing a secure digital consent system to protect user interests.

Ques: CreditAccess Grameen recently secured a USD 100 million loan through External Commercial Borrowing (ECB). Which bank provided this loan?

क्रेडिटएक्सेस ग्रामीण ने हाल ही में एक्सटर्नल कमर्शियल बॉरोइंग (ECB) के माध्यम से USD 100 मिलियन का ऋण प्राप्त किया। यह ऋण किस बैंक द्वारा दिया गया?

- A. HSBC / एचएसबीसी
- B. Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- C. Bank of America / बैंक ऑफ अमेरिका
- D. Barclays Bank / बार्क्लेज बैंक
- E. Citi Bank / सिटी बैंक

Answer: Option B

Explanation:

- CreditAccess Grameen (CA Grameen), India's largest NBFC-MFI, secured a USD 100 million loan via External Commercial Borrowing (ECB).
 - The loan was provided by Standard Chartered Bank (SCB).
 - It is structured in dual currencies – Japanese Yen (JPY) and United States Dollar (USD) – to offer flexible funding.
 - The funding will support CA Grameen's efforts in expanding microfinance services across India.
-

Ques: From which date will the revised agency commission rates for banks handling government transactions become applicable?

सरकारी लेनदेन संभालने वाले बैंकों के लिए संशोधित एजेंसी कमीशन दरें किस तिथि से लागू होंगी?

- A. January 1, 2025
- B. March 31, 2025
- C. July 1, 2025
- D. June 1, 2025
- E. April 1, 2025

Answer: Option E

Explanation:

- The Reserve Bank of India (RBI) has revised the agency commission structure for banks managing government-related transactions such as revenue receipts, pension disbursements, and other payments.
 - The changes include:
 - Rs.12 commission per transaction for electronic revenue receipts/payments (up from Rs.9).
 - Rs.80 per transaction for pension payments (up from Rs.75).
 - 7 paise per Rs.100 for other government payments (up from 6.5 paise).
 - These new rates will be effective from April 1, 2025, aligning with the start of the new financial year.
-

Ques: Who has recently been appointed as a Member of the SEBI Board, replacing Ajay Seth?

हाल ही में अजय सेठ की जगह SEBI बोर्ड के सदस्य के रूप में किसे नियुक्त किया गया है?

- A. Deepti Gaur Mukerjee / दीप्ति गौड़ मुखर्जी
- B. Meena Agarwal / मीना अग्रवाल
- C. Anuradha Thakur / अनुराधा ठाकुर
- D. Nirmala Deshpande / निर्मला देशपांडे
- E. Neelam Singh / नीलम सिंह

Answer: Option C

Explanation:

- Anuradha Thakur has been appointed as a Member of the Board of the Securities and Exchange Board of India (SEBI), replacing Ajay Seth, the outgoing Economic Affairs Secretary.
 - She is the first woman to hold the position of Economic Affairs Secretary.
 - The SEBI Board includes the Chairman, four full-time members, and three part-time (ex-officio) members — the RBI Deputy Governor, Economic Affairs Secretary, and Corporate Affairs Secretary.
 - A separate notification is expected soon for her induction into the Central Board of the Reserve Bank of India (RBI).
 - Deepti Gaur Mukerjee, the Corporate Affairs Secretary, is another current member representing the government on the SEBI Board.
-

Ques: As per SEBI's new directive, what is the revised expiry day for NSE's weekly index derivatives from July 1, 2024?

SEBI के नए निर्देश के अनुसार, 1 जुलाई 2024 से NSE के साप्ताहिक इंडेक्स डेरिवेटिव्स की नई एक्सपायरी तिथि क्या होगी?

- A. Monday / सोमवार
- B. Tuesday / मंगलवार
- C. Wednesday / बुधवार
- D. Thursday / गुरुवार
- E. Friday / शुक्रवार

Answer: Option B

Explanation:

- The Securities and Exchange Board of India (SEBI) has directed that NSE's weekly index derivatives contracts will now expire on Tuesday instead of the earlier Thursday.
- This decision is effective from July 1, 2024, and aims to reduce clustering of expiry dates in the derivatives segment and ensure smoother market functioning.

- BSE's weekly index derivatives, on the other hand, will now expire on Thursday.
 - The expiry change applies to new contracts only, while existing contracts will follow the old schedule.
-

Ques: NTPC Limited recently secured a USD 750 million loan through External Commercial Borrowing (ECB). Which two banks acted as the Mandated Lead Arrangers and Underwriters for this deal?

एनटीपीसी लिमिटेड ने हाल ही में USD 750 मिलियन का ऋण एक्सटर्नल कमर्शियल बॉरोइंग (ECB) के माध्यम से प्राप्त किया। इस सौदे के लिए किस दो बैंकों ने मैनेज्ड लीड अरेंजर और अंडरराइटर के रूप में कार्य किया?

- A. SBI and ICICI Bank / एसबीआई और आईसीआईसीआई बैंक
- B. Bank of Baroda and Axis Bank / बैंक ऑफ बड़ौदा और एक्सिस बैंक
- C. ICICI Bank and Yes Bank / आईसीआईसीआई बैंक और यस बैंक
- D. Punjab National Bank and HDFC Bank / पंजाब नेशनल बैंक और एचडीएफसी बैंक
- E. Bank of Baroda and HDFC Bank / बैंक ऑफ बड़ौदा और एचडीएफसी बैंक

Answer: Option E

Explanation:

- NTPC Limited secured a USD 750 million loan via External Commercial Borrowing (ECB) for financing capital expenditure and renewable energy projects.
- Bank of Baroda acted as the Mandated Lead Arranger and Underwriter for the USD 500 million portion.
- HDFC Bank Limited was the Mandated Lead Arranger and Underwriter for the greenshoe portion of USD 250 million.
- The loan has a door-to-door tenor of 10 years with an average maturity of 7 years.

Ques: Where has India's first Cyber-Security Operation Centre "Sahakar Suraksha" been launched by the Maharashtra State Cooperative Bank?

भारत का पहला साइबर-सुरक्षा ऑपरेशन सेंटर "सहकार सुरक्षा" महाराष्ट्र राज्य सहकारी बैंक द्वारा कहाँ शुरू किया गया है?

- A. Pune / पुणे
- B. Aurangabad / औरंगाबाद
- C. Nashik / नासिक
- D. Vashi, Navi Mumbai / वाशी, नवी मुंबई
- E. Nagpur / नागपुर

Answer: Option D

Explanation:

- India's first Cyber-Security Operation Centre (C-SOC) named "Sahakar Suraksha" has been launched by the Maharashtra State Cooperative Bank (MSC Bank) in Vashi, Navi Mumbai.
 - The initiative was executed in collaboration with Sequaretek IT Solutions Pvt. Ltd, a cybersecurity firm.
 - This state-of-the-art facility is built at a cost of Rs.50 crore and is operated 24/7 by 35 trained cybersecurity professionals.
 - It is powered by an AI-driven platform capable of real-time threat detection and early fraud prevention.
 - The system sends instant alerts to member banks, enabling a rapid response to potential cyber threats.
 - The C-SOC will serve 31 District Central Cooperative Banks (DCCBs) across Maharashtra.
-

Ques: As per Swiss National Bank (SNB) data, how much Indian money was parked in Swiss banks in 2024?

स्विस नेशनल बैंक (SNB) के अनुसार, 2024 में स्विस बैंकों में कितना भारतीय धन जमा था?

- A. 1.04 billion Swiss francs

- B. 2.5 billion Swiss francs
- C. 3.5 billion Swiss francs
- D. 4.2 billion Swiss francs
- E. 346 million Swiss francs

Answer: Option C

Explanation:

- According to official data released by the Swiss National Bank (SNB), Indian money in Swiss banks rose to CHF 3.5 billion (approximately Rs.37,600 crore) in 2024, more than three times the amount recorded in 2023.
 - This amount includes funds held via local branches of Indian banks, other financial institutions, fiduciaries, and trusts—not just customer deposits.
 - Customer deposits alone stood at CHF 346 million, showing only an 11% increase.
 - The major rise in 2024 came from CHF 3.02 billion parked via other banks and entities, not individual clients.
 - Notably, in 2023, Indian funds in Swiss banks had dropped by 70% to CHF 1.04 billion.
 - These figures do not represent unreported or black money, as clarified by SNB.
-

Ques: Which organization partnered with the SBI Foundation to expand the experiential Kriya programme in Raichur district?

रायचूर जिले में अनुभवात्मक क्रिया कार्यक्रम का विस्तार करने के लिए SBI फाउंडेशन ने किस संस्था के साथ साझेदारी की?

- A. NCERT / एनसीईआरटी
- B. Azim Premji Foundation / अज़ीम प्रेमजी फाउंडेशन
- C. Prayoga Institute of Education Research / प्रयोग एजुकेशन रिसर्च संस्थान
- D. NITI Aayog / नीति आयोग
- E. Vidya Bharati / विद्या भारती

Answer: Option C

Explanation:

- Prayoga Institute of Education Research has partnered with SBI Foundation and SBI Funds Management Pvt. Ltd. to expand its Kriya programme in 12 government schools in Raichur district, Karnataka.
 - The programme is part of SBI Foundation's Integrated Learning Mission (ILM) under the initiative "Reimagining Science Education."
 - It aligns with the National Education Policy (NEP) 2020, focusing on curiosity, critical thinking, and scientific skills for students from Classes 6 to 10.
 - Initially, it will be implemented in 77 schools, impacting 11,000+ students across Karnataka.
-

Ques: What is the name of the centralized payment system promoted by SEBI for secure fee payments to investment advisers and research analysts?

निवेश सलाहकारों और शोध विश्लेषकों को सुरक्षित शुल्क भुगतान के लिए SEBI द्वारा प्रचारित केंद्रीकृत भुगतान प्रणाली का क्या नाम है?

- A. FinTrack / फिनट्रैक
- B. CeFCoM / सीईएफसीओएम
- C. PaySecure / पेसिक्योर
- D. SEBI PayNet / सेबी पेनेट
- E. TrustPay / ट्रस्टपे

Answer: Option B

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Explanation:

- The Securities and Exchange Board of India (SEBI) has introduced a secure platform called CeFCoM (Centralized Fee Collection Mechanism).
 - To ensure that investors make payments only to SEBI-registered investment advisers and research analysts, reducing the risk of financial fraud and unauthorized collections.
 - Operational Since October 1, 2024
 - The system is operated by BSE Ltd in partnership with MF Utilities India Pvt. Ltd.
 - CeFCoM is designed to bring transparency and trust into the advisory fee payment process.
-

Ques: Which digital financial platform recently joined the ONDC network as a buyer-side participant?

हाल ही में किस डिजिटल वित्तीय प्लेटफॉर्म ने ONDC नेटवर्क में एक buyer-साइड पार्टिसिपेंट के रूप में भागीदारी की है?

- A. Paytm / पेटीएम
- B. PhonePe / फोनपे
- C. Bajaj Markets / बजाज मार्केट्स
- D. Google Pay / गूगल पे
- E. MobiKwik / मोबिक्विक

Answer: Option C

Explanation:

- Bajaj Markets, a subsidiary of Bajaj Finserv, has joined the Open Network for Digital Commerce (ONDC) as a buyer-side participant.
- With this integration, customers of Bajaj Markets will now be able to access ONDC services via its mobile app and website.
- Bajaj Markets offers a wide range of financial products and services and its participation in ONDC will help enhance digital commerce reach and

adoption.

- This development is in line with ONDC's mission to democratize e-commerce in India by connecting buyers and sellers through an open and interoperable network.

Ques : What is the minimum loan amount under NABARD's Green Lending Facility for FY26?

NABARD की ग्रीन लेंडिंग सुविधा के तहत FY26 में न्यूनतम ऋण राशि क्या होगी?

- A. Rs.10 crore
- B. Rs.25 crore
- C. Rs.50 crore
- D. Rs.100 crore
- E. Rs.500 crore

Answer: Option D

Explanation :

- NABARD (National Bank for Agriculture and Rural Development) will provide Rs.10,000 crore in loans during FY 2025–26 under its Green Lending Facility.
- This funding will be directed towards projects aligned with Sustainable Development Goals (SDGs), covering Ethanol plants and Electric vehicles (EVs)
- Other eco-friendly and sustainable infrastructure initiatives is the minimum loan amount per project under this scheme is Rs.100 crore.
- Eligible borrowers include Central and State governments, government agencies, and private sector entities.
- As per Deputy MD Ajay Kumar Sood, this facility was initially launched in FY25 and is being scaled up in FY26.

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Ques : What is India's rank in global FDI inflows in 2024 as per UNCTAD's World Investment Report 2025?

UNCTAD की विश्व निवेश रिपोर्ट 2025 के अनुसार 2024 में वैश्विक FDI प्रवाह में भारत की रैंक क्या रही?

- A. 12
- B. 14
- C. 15
- D. 16
- E. 18

Answer: Option C

Explanation :

- As per UNCTAD's World Investment Report 2025, India ranked 15th in the world in terms of Foreign Direct Investment (FDI) inflows for the year 2024, improving one spot from the previous year.
- FDI inflows remained stable at \$27.6 billion, almost the same as in 2023.
- India retained its 4th position globally in greenfield project announcements, showing continued investor interest in new projects.
- However, India dropped to 5th place in international project finance deals (97 deals in 2024 vs. 123 in 2023).
- India is also among the few developing nations receiving over 30% of its FDI in renewable energy and infrastructure, signaling a green investment shift.

Top 5 FDI recipient countries in 2024:

- USA – \$279 billion
- Singapore – \$68 billion
- Hong Kong – \$62 billion
- China – \$61 billion
- Netherlands – \$54 billion

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Ques: What is the new priority sector lending (PSL) requirement for Small Finance Banks (SFBs) as per RBI's updated guidelines for FY 2025–26 onward?
आरबीआई के अद्यतन दिशा-निर्देशों के अनुसार, वित्त वर्ष 2025–26 से छोटे वित्त बैंकों (SFBs) के लिए नई प्राथमिकता क्षेत्र ऋण (PSL) आवश्यकता क्या होगी?

- A. 40% of Adjusted Net Bank Credit (ANBC)
- B. 75% of total lending
- C. 60% of ANBC or CEOBE, whichever is higher
- D. 50% of total advances
- E. None of the above

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has revised the priority sector lending (PSL) norms for Small Finance Banks (SFBs) effective from FY 2025–26.
- Earlier, SFBs were mandated to lend 75% of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBE) to priority sectors.
- Out of the revised 60% , 40% remains fixed for core PSL categories (like agriculture, MSMEs, etc.) and The remaining 20% can be allocated to one or more sub-sectors where the bank has a competitive advantage.
- Under the revised norms:
 - The additional 35% PSL component has been reduced to 20%.
 - Thus, the overall PSL target now stands at 60% of ANBC or CEOBE, whichever is higher.

Ques : What is the new asset provisioning requirement mandated by RBI for under-construction project finance loans, effective from Oct 1, 2025?

1 अक्टूबर 2025 से प्रभावी RBI के नए नियमों के अनुसार निर्माणाधीन परियोजनाओं के लिए प्रावधान की नई दर क्या होगी?

- A. 5%
- B. 0.4%

- C. 2.5%
- D. 1%
- E. 1.5%

Answer: Option D

Explanation :

- The Reserve Bank of India (RBI) has eased project funding norms, especially for under-construction loans, to support infrastructure financing and reduce liquidity stress on banks.
 - Effective from October 1, 2025, the standard asset provisioning requirement has been reduced to 1% from the earlier proposed 5% for general under-construction project finance loans.
 - For under-construction commercial real estate (CRE), the provisioning will be 1.25%. Once the project becomes operational, provisioning rates will be 1% for CRE, 0.75% for CRE-RH (Residential Housing) and 0.40% for other projects.
 - This phased approach is aimed at encouraging project finance by making capital requirements more flexible as risk reduces post-completion.
 - The reform is expected to boost infrastructure lending and ease cash flow pressure on financial institutions.
-

Ques : According to RBI's latest circular, what is the maximum amount allowed for advance remittance for importing shipping vessels without a bank guarantee or LC?

RBI के नवीनतम सर्कुलर के अनुसार, शिपिंग जहाजों के आयात के लिए कितनी अधिकतम अग्रिम प्रेषण राशि बिना बैंक गारंटी या एलसी के अनुमति दी गई है?

- A. USD 10 million
- B. USD 25 million
- C. USD 50 million
- D. USD 100 million
- E. USD 5 million

Answer: Option C

Explanation :

- The Reserve Bank of India (RBI) has amended the Master Direction – Import of Goods and Services, originally issued on January 1, 2016.
 - Under the new circular, Authorised Dealer Category-I (AD Cat-I) banks are now allowed to permit advance remittances for shipping vessel imports.
 - The major relaxation is Importers can send advance remittance up to USD 50 million. No requirement for bank guarantee or an unconditional, irrevocable standby Letter of Credit (LC).
 - This move aims to ease international trade and boost the shipping industry.
 - The circular is issued under Section 10(4) and Section 11(1) of the Foreign Exchange Management Act (FEMA), 1999.
-

Ques: RBI imposed a monetary penalty of Rs.29.60 lakh on which payments bank in June 2025?

जून 2025 में किस पेमेंट्स बैंक पर RBI ने Rs.29.60 लाख का जुर्माना लगाया?

- A. Paytm Payments Bank / पेटीएम पेमेंट्स बैंक
- B. Fino Payments Bank / फिनो पेमेंट्स बैंक
- C. India Post Payments Bank / इंडिया पोस्ट पेमेंट्स बैंक
- D. Airtel Payments Bank / एयरटेल पेमेंट्स बैंक
- E. Jio Payments Bank / जियो पेमेंट्स बैंक

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) imposed a Rs.29.60 lakh penalty on Fino Payments Bank.
- The penalty was for non-compliance with RBI's licensing directions for Payments Banks.
- The action was taken under Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.
- The violation was discovered during the Supervisory Evaluation (ISE 2024) held on March 31, 2024.

- The bank was found to have exceeded the end-of-day balance ceiling in certain accounts on multiple occasions.
 - The penalty is regulatory in nature and does not affect customer services or transactions.
-

Ques: At which temple has the South Indian Bank installed E-Kiosk and E-Kanika facilities?

साउथ इंडियन बैंक ने किस मंदिर में ई-कियोस्क और ई-कणिका सुविधाएं शुरू की हैं?

- A. Lotus Temple / लोटस टेम्पल
- B. Akshardham Temple / अक्षरधाम मंदिर
- C. ISKCON Temple / इस्कॉन मंदिर
- D. Birla Mandir / बिरला मंदिर
- E. Uttara Guruvayurappan Temple / उत्तर गुरुवायूरप्पन मंदिर

Answer: Option E

Explanation:

- South Indian Bank has launched E-Kiosk and E-Kanika facilities at Uttara Guruvayurappan Temple in New Delhi.
- The E-Kiosk allows devotees to book poojas, scan UPI QR codes, receive instant receipts, and make voluntary donations.
- The E-Kanika feature enables easy digital donations, promoting digital convenience at places of worship.
- This digital initiative was inaugurated on a Saturday, aiming to enhance the spiritual experience using technology.

Ques : What is the name of the upgraded system that NPCI will launch in July 2025 to enhance recurring transactions like salaries, pensions, and EMIs?

एनपीसीआई जुलाई 2025 में वेतन, पेंशन और ईएमआई जैसे आवर्ती लेनदेन को बेहतर बनाने के लिए कौन-सी उन्नत प्रणाली लॉन्च करेगा?

- A. UPI 3.0
- B. RTGS 2.0
- C. IMPS Pro
- D. NACH 3.0
- E. BHIM Advanced

Answer: Option D

Explanation :

- NACH 3.0 (National Automated Clearing House) is being launched by the National Payments Corporation of India (NPCI) in the first week of July 2025.
- It will enhance processing of recurring payments like salaries, pensions, EMIs, and SIPs.
- NACH 3.0 will impact recurring payment ecosystems throughout India with improvements like encrypted data transfer, better file management, and real-time warnings.

About National Payments Corporation of India (NPCI) :

- Established : 2008
 - HQ : Mumbai, Maharashtra
 - CEO & MD : Dilip Asbe
 - Non Executive Chairman : Ajay Kumar Choudhary
-

Ques: What is the name of the platform being developed by RBI and banks to combat digital payment frauds?

डिजिटल भुगतान धोखाधड़ी से निपटने के लिए RBI और बैंकों द्वारा विकसित किए जा रहे प्लेटफॉर्म का नाम क्या है?

- A. UPI Secure Platform / UPI सुरक्षित प्लेटफॉर्म
- B. Bharat Fraud Shield / भारत फ्रॉड शील्ड
- C. DPIP (Digital Payment Intelligence Platform) / DPIP (डिजिटल पेमेंट इंटेलिजेंस प्लेटफॉर्म)
- D. DigiRaksha Portal / डिजीरक्षा पोर्टल
- E. PaySafe India / पेसेफ इंडिया

Answer: Option C

Explanation :

- To address the rising issue of digital payment frauds, the Reserve Bank of India (RBI) is collaborating with major public and private sector banks to build a new platform named DPIP (Digital Payment Intelligence Platform).
 - DPIP will function as a Digital Public Infrastructure (DPI) under RBI's supervision and will enable real-time intelligence sharing and advanced data analytics to detect and prevent digital frauds.
 - This initiative is a direct response to the growing fraud volumes, which reached Rs.36,014 crore in FY25, with a large chunk of these being digital in nature.
 - The platform is expected to become operational within a few months and will significantly enhance fraud risk management across the Indian banking ecosystem.
-

Ques: What is the revised base year for the new CPI series as per the latest government update?

नवीनतम सरकारी अपडेट के अनुसार CPI की नई श्रृंखला के लिए संशोधित आधार वर्ष (Base Year) क्या है?

- A. 2011-12
- B. 2022-23
- C. 2023-24
- D. 2024
- E. 2015

Answer: Option D

Explanation :

- The Ministry of Statistics and Programme Implementation has announced that the base year for the Consumer Price Index (CPI) will be updated to 2024.
 - The current CPI base year is 2012, which was revised in 2015.
 - The new base will reflect updated consumption patterns based on the Household Consumer Expenditure Survey (HCES) 2023-24.
 - Over 407 items are expected to be included in the expanded CPI basket.
 - This update aims to improve the accuracy of retail inflation measurement and serve as a more effective macroeconomic indicator.
-

Ques : Under which scheme did Punjab National Bank (PNB) provide Rs.17.02 crore support to the families of deceased defence and paramilitary personnel?

ਪੰਜਾਬ ਨੇਸ਼ਨਲ ਬੈਂਕ (PNB) ਨੇ ਕਿਸ ਯੋਜਨਾ ਦੇ ਤਹਿਤ ਸ਼ਹੀਦ ਰੱਖਾ ਅਤੇ ਅਰਧਸੈਨਿਕ ਬਲਾਂ ਦੇ ਪਰਿਵਾਰਾਂ ਨੂੰ Rs.17.02 ਕਰੋੜ ਦੀ ਸਹਾਇਤਾ ਪ੍ਰਦਾਨ ਕੀਤੀ?

- A. Rakshak Suraksha Yojana / ਰੱਖਾਕ ਸੁਰੱਖਾ ਯੋਜਨਾ
- B. Rakshak Plus Scheme / ਰੱਖਾਕ ਪਲਸ ਯੋਜਨਾ
- C. Veer Nari Scheme / ਵੀਰ ਨਾਰੀ ਯੋਜਨਾ
- D. Sena Saathi Scheme / ਸੇਨਾ ਸਾਥੀ ਯੋਜਨਾ
- E. Raksha Bandhan Scheme / ਰੱਖਾ ਬੰਧਨ ਯੋਜਨਾ

Answer: Option B

Explanation :

- Punjab National Bank (PNB) extended Rs.17.02 crore under its Rakshak Plus Scheme to the families of 26 deceased defence and paramilitary personnel.
- The scheme offers Rs.1 crore personal accidental insurance for death or permanent total disability and Rs.1.5 crore air accidental coverage.
- This initiative reinforces PNB's commitment to supporting the armed forces

and their families through strong financial protection.

Ques : Who has been appointed as the Chairperson of Sa-Dhan during its 27th AGM?

बेंगलुरु में आयोजित 27वीं वार्षिक आम सभा (AGM) के दौरान स-धन के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- A. K. Paul Thomas / के. पॉल थॉमस
- B. P. Satish / पी. सतीश
- C. M.S. Sriram / एम.एस. श्रीराम
- D. Harsh Kumar Bhanwala / हर्ष कुमार भानवाला
- E. Ajay Kumar Srivastava / अजय कुमार श्रीवास्तव

Answer: Option A

Explanation :

- K. Paul Thomas, MD & CEO of ESAF Small Finance Bank (based in Thrissur, Kerala), has been appointed as the Chairperson of Sa-Dhan.
 - The appointment took place during Sa-Dhan's 27th Annual General Body Meeting (AGM) held in Bengaluru, Karnataka.
 - Sa-Dhan, established in 1999 and headquartered in New Delhi, is a recognized self-regulatory organization (SRO) and a national-level association of community development finance institutions.
-

Ques: Which state government has barred HDFC, ICICI, and Axis Bank from handling government business and deposits?

किस राज्य सरकार ने HDFC, ICICI और एक्सिस बैंक को सरकारी कारोबार और जमा राशि संभालने से रोक दिया है?

- A. Maharashtra / महाराष्ट्र

- B. Odisha / ओडिशा
C. West Bengal / पश्चिम बंगाल
D. Andhra Pradesh / आंध्र प्रदेश
E. Karnataka / कर्नाटक

Answer: Option B

Explanation :

- The Odisha Government has barred HDFC Bank, ICICI Bank, and Axis Bank from managing its business and deposits due to poor performance in government schemes over the past two years.
 - This directive includes transferring all current and savings accounts from these banks to others, while fixed deposits will be closed only upon maturity to avoid interest losses.
 - The move is intended to safeguard government funds and ensure higher standards of banking service in the implementation of public welfare schemes.
-

Ques: What amount has the RBI announced for the VRRR auction to absorb surplus liquidity on June 27, 2025?

27 जून 2025 को अधिशेष तरलता को नियंत्रित करने के लिए RBI ने VRRR नीलामी के लिए कितनी राशि की घोषणा की है?

- A. Rs.50,000 crore
B. Rs.75,000 crore
C. Rs.1 lakh crore
D. Rs.1.5 lakh crore
E. Rs.2 lakh crore

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has scheduled a 7-day Variable Rate Reverse Repo (VRRR) auction of Rs.1 lakh crore on June 27, 2025 to absorb surplus liquidity in the banking system.
- This decision follows a rise in surplus liquidity to Rs.2.43 lakh crore as of June 23, 2025.
- RBI aims to keep liquidity surplus around 1% of total deposits to maintain monetary stability and prevent economic overheating.
- This move is part of RBI's active liquidity management strategy, especially as experts anticipate the surplus could rise to Rs.4.5 lakh crore by month-end due to increased government spending.
- RBI had earlier skipped its 14-day VRRR auction on June 13, indicating a shift toward shorter-term tools for liquidity adjustment.

Ques: Which insurance company has launched state-specific health insurance plans tailored to local medical and infrastructure needs across India?

किस बीमा कंपनी ने भारत में स्थानीय चिकित्सा और अवसंरचना आवश्यकताओं के अनुसार राज्य-विशिष्ट स्वास्थ्य बीमा योजनाएं शुरू की हैं?

- A. ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- B. HDFC ERGO / एचडीएफसी एर्गो
- C. Star Health Insurance / स्टार हेल्थ इंश्योरेंस
- D. SBI General Insurance / एसबीआई जनरल इंश्योरेंस
- E. Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस

Answer: Option E

Explanation :

- Bajaj Allianz General Insurance has launched a State-wise Health Insurance Policy, which is customized based on regional treatment costs, local medical infrastructure, and common diseases.
- The plan is available in 25 states and 5 Union Territories, with region-specific branding like 'AapKe Liye' in Hindi-speaking states and 'Mee Kosam' in Andhra Pradesh and Telangana.
- It covers hospitalization, daycare procedures, organ donor expenses, robotic

surgery, and stem cell therapy, with no age limit and lifetime renewability.

- These policies are offered in individual and floater formats, with sum insured ranging from Rs.5 lakh to Rs.20 lakh.

Ques: Which bank has partnered with Edelweiss Life Insurance for a bancassurance agreement?

किस बैंक ने एडेलवाइस लाइफ इंश्योरेंस के साथ बैंकएश्योरेंस समझौता किया है?

- A. AU Small Finance Bank / एयू स्मॉल फाइनेंस बैंक
- B. Ujjivan SFB / उज्जीवन स्मॉल फाइनेंस बैंक
- C. Equitas SFB / इक्विटास स्मॉल फाइनेंस बैंक
- D. Jana SFB / जना स्मॉल फाइनेंस बैंक
- E. Fincare SFB / फिनकेयर स्मॉल फाइनेंस बैंक

Answer: Option C

Explanation :

- Equitas Small Finance Bank has entered into a bancassurance partnership with Edelweiss Life Insurance.
- This collaboration allows Equitas SFB customers to access a wide range of life insurance products.
- The partnership will expand insurance coverage through the bank's network and help promote financial protection.
- Bancassurance enables banks to sell insurance policies directly through their branches, offering convenience to customers.

Ques: Which organization has partnered with FPSB India to integrate the Certified Financial Planner (CFP) certification into its employee training framework?

किस संगठन ने FPSB इंडिया के साथ साझेदारी कर अपने कर्मचारियों के प्रशिक्षण ढांचे में सर्टिफाइड फाइनेंशियल प्लानर (CFP) प्रमाणन को शामिल किया है?

- A. Punjab National Bank / पंजाब नेशनल बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. Reserve Bank of India / भारतीय रिज़र्व बैंक
- D. State Bank of India / भारतीय स्टेट बैंक
- E. HDFC Bank / एचडीएफसी बैंक

Answer: Option D

Explanation :

- State Bank of India (SBI) has signed a strategic partnership with Financial Planning Standards Board (FPSB) India to include the globally recognized Certified Financial Planner (CFP) certification in its employee development programs.
 - This initiative will cover approximately 2.36 lakh SBI employees, aiming to enhance the quality of financial planning services.
 - It is especially focused on improving service delivery for High Net-Worth Individuals (HNIs), Ultra HNIs (UHNIs), and Non-Resident Indians (NRIs).
-

Ques: What was the amount of penalty imposed by SEBI on BSE for lapses in information access and regulatory supervision?

सूचना पहुँच और नियामकीय निगरानी में चूक के लिए SEBI ने BSE पर कितना जुर्माना लगाया?

- A. Rs.10 lakh
- B. Rs.15 lakh
- C. Rs.20 lakh
- D. Rs.25 lakh
- E. Rs.50 lakh

Answer: Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) imposed a Rs.25 lakh fine on BSE Ltd for regulatory violations between February 2021 and September 2022.
- BSE allowed paid subscribers and listing teams to access price-sensitive information before it was made public, violating norms of equal access.
- SEBI also cited lapses in supervising broker activities, such as unaudited client code modifications and lack of annual error-account audits.
- A time-gap mechanism to fix the access issue was introduced only after SEBI's intervention.
- SEBI has asked BSE to pay the penalty within 45 days.

Ques: What is the name of the innovation challenge launched by HDFC Life in collaboration with IIT Bombay and SINE to promote tech-driven solutions in the insurance sector?

एचडीएफसी लाइफ ने आईआईटी बॉम्बे और साइन के सहयोग से बीमा क्षेत्र में तकनीकी समाधान बढ़ावा देने के लिए शुरू की गई नवाचार चुनौती का नाम क्या है?

- A. LifeTech Vision / लाइफटेक विजन
- B. HDFC Life InsUReka / एचडीएफसी लाइफ इंसुरेका
- C. Innovate Insurance / इनोवेट इंश्योरेंस
- D. Smart Insure Challenge / स्मार्ट इंश्योर चैलेंज
- E. FutureSecure Hackathon / फ्यूचरसिक्योर हैकाथॉन

Answer: Option B

Explanation:

- HDFC Life Insurance Company Limited, in collaboration with the Society for Innovation & Entrepreneurship (SINE) and IIT Bombay, has launched HDFC Life InsUReka, an innovation challenge.
- The challenge aims to promote sustainable and industry-wide innovation by

inviting startups from across India.

- It seeks to co-create transformative, technology-driven solutions addressing real-world challenges in the life insurance industry.

Ques: Which insurance company has been fined Rs.1 crore by IRDAI for corporate governance violations in 2025?

2025 में कॉर्पोरेट गवर्नेंस उल्लंघनों के लिए IRDAI ने किस बीमा कंपनी पर Rs.1 करोड़ का जुर्माना लगाया?

- A. HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस
- B. LIC / एलआईसी
- C. Edelweiss Life Insurance / एडेलवाइस लाइफ इंश्योरेंस
- D. SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- E. Max Life Insurance / मैक्स लाइफ इंश्योरेंस

Answer: Option C

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a fine of Rs.1 crore on Edelweiss Life Insurance for violating corporate governance norms.
- The violations include failure to collect mandatory bank details from policyholders where premiums exceeded Rs.10,000, and non-compliance with outsourcing due diligence.
- IRDAI rejected the insurer's claim that bank account information was optional and emphasized full regulatory responsibility lies with the insurer.
- Moving forward, the insurer must mandatorily capture complete bank account details in proposal forms.

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Ques: Which international institution has approved a USD 426 million loan for the Karnataka Water Security and Resilience Program?

कर्नाटक जल सुरक्षा और लचीलापन कार्यक्रम के लिए 426 मिलियन अमेरिकी डॉलर का ऋण किस अंतरराष्ट्रीय संस्था ने स्वीकृत किया है?

- A. Asian Development Bank (ADB) / एशियाई विकास बैंक
- B. International Monetary Fund (IMF) / अंतराष्ट्रीय मुद्रा कोष
- C. International Bank for Reconstruction and Development (IBRD) / अंतराष्ट्रीय पुनर्निर्माण और विकास बैंक
- D. New Development Bank (NDB) / नव विकास बैंक
- E. Asian Infrastructure Investment Bank (AIIB) / एशियाई अवसंरचना निवेश बैंक

Answer: Option C

Explanation:

- The International Bank for Reconstruction and Development (IBRD), part of the World Bank Group, approved a loan of USD 426 million for the Karnataka Water Security and Resilience Program.
- The loan aims to enhance water security and resilience for over four million residents of Bengaluru, Karnataka.
- The loan has a maturity period of 20 years with a 5-year grace period.
- Additionally, the World Bank also approved a USD 150 million loan for the Tamil Nadu Women Employment and Safety (TNWES) programme, with a 25-year maturity and a 5-year grace period.

About World Bank :

- Established : 1944
- HQ : Washington DC
- Members : 189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID)
- President : Ajay banga

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Ques: Which bank recently enabled UPI payment facility for its NRI customers using international mobile numbers?

किस बैंक ने हाल ही में अपने NRI ग्राहकों के लिए अंतरराष्ट्रीय मोबाइल नंबर के माध्यम से UPI भुगतान सुविधा शुरू की है?

- A. SBI / एसबीआई
- B. HDFC Bank / एचडीएफसी बैंक
- C. ICICI Bank / आईसीआईसीआई बैंक
- D. Axis Bank / एक्सिस बैंक
- E. IDFC FIRST Bank / आईडीएफसी फर्स्ट बैंक

Answer: Option E

Explanation :

- IDFC FIRST Bank has launched UPI payment services for NRIs using international mobile numbers linked to their NRE or NRO accounts via the bank's mobile app.
 - This facility is currently available in 12 countries: Australia, Canada, France, Hong Kong, Malaysia, Oman, Qatar, Saudi Arabia, Singapore, UAE, UK, and USA.
 - NRIs can now use QR codes, UPI IDs, or mobile numbers for instant rupee-based transactions within India.
 - This move aims to provide equal ease, speed, and security to NRI customers as enjoyed by domestic users.
-

Ques: From which date will the call money market operate till 7 p.m. as per RBI's new announcement?

RBI की नई घोषणा के अनुसार कॉल मनी मार्केट कब से शाम 7 बजे तक कार्य करेगा?

- A. 1 April 2025
- B. 1 July 2025
- C. 1 August 2025
- D. 1 January 2026

E. 31 March 2025

Answer: Option B

Explanation :

- The Reserve Bank of India (RBI) has extended call money market hours by 2 hours, now operating from 9:00 AM to 7:00 PM.
 - The change will come into effect from 1 July 2025.
 - The call money market is accessible only to banks and standalone primary dealers (SPDs) participating in the Liquidity Adjustment Facility (LAF).
 - Market repo and TREP timings will also be extended to 4:00 PM from 1 August 2025, but timings for G-Secs, forex, and derivatives will remain unchanged.
 - This is based on recommendations of the Radha Shyam Ratho Committee.
-

Ques: Who has been appointed as the new President of the Asian Infrastructure Investment Bank (AIIB) during its 10th Annual Meeting in Beijing?

एशियाई अवसंरचना निवेश बैंक (AIIB) के 10वें वार्षिक बैठक में किसे नया अध्यक्ष नियुक्त किया गया है?

- A. Zou Jiayi / जोउ जियाई
- B. Jin Liqun / जिन लिकुन
- C. Yi Gang / यी गेंग
- D. Liu Kun / लियू कुन
- E. Wang Qishan / वांग किशान

Answer: Option A

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Explanation:

- Zou Jiayi, former Vice Finance Minister of China, was appointed as the new President of the Asian Infrastructure Investment Bank (AIIB) during the bank's 10th Annual Meeting of the Board of Governors held in Beijing.
- She succeeds Jin Liqun and will serve a five-year term.
- China is the largest shareholder in the AIIB with 26.54% voting shares, followed by India (7.58%), Russia (5.9%), and Germany (4.1%).
- The AIIB is a multilateral development bank focused on supporting infrastructure development in Asia and beyond.

About Asian Infrastructure Investment Bank :

- Established : 16 January 2016
- HQ : Beijing, China
- Members : 110 member states

Ques: Which company raised USD 1 billion through India's first investment-grade private bond issuance in the airport sector?

भारत में एयरपोर्ट क्षेत्र की पहली इनवेस्टमेंट ग्रेड प्राइवेट बॉन्ड इश्यू के माध्यम से 1 अरब अमेरिकी डॉलर किस कंपनी ने जुटाए?

- A. GMR Airports Limited / जीएमआर एयरपोर्ट्स लिमिटेड
- B. Adani Airports Holdings Limited / अदाणी एयरपोर्ट्स होल्डिंग्स लिमिटेड
- C. Delhi International Airport Limited / दिल्ली इंटरनेशनल एयरपोर्ट लिमिटेड
- D. Tata Group Airports / टाटा समूह एयरपोर्ट्स
- E. Larsen & Toubro Airports / एलएंडटी एयरपोर्ट्स

Answer: Option B

Explanation :

- Adani Airports Holdings Limited (AAHL) raised USD 1 billion through a project finance structure for its subsidiary, Mumbai International Airport Limited (MIAL).
- The deal included the issuance of USD 750 million investment-grade notes maturing in July 2029, and a provision to raise an additional USD 250 million.
- This marks India's first investment-grade rated private bond issuance in the airport sector.
- The project aligns with MIAL's sustainability targets, including its goal to achieve net-zero carbon emissions by 2029.

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