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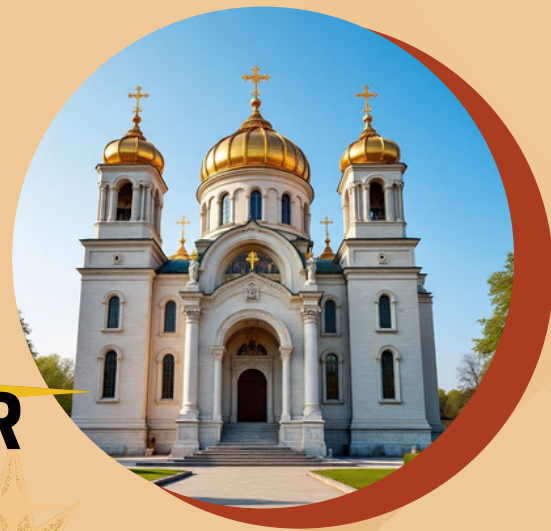


BANKING AND FINANCIAL AWARENESS

7 - 13 SEPTEMBER

2ND WEEK OF SEPTEMBER

35+ MCQ
with detailed
explanation



- Banking & finance
- Banking Facilities
- Banking Appointment
- Banking Agreement



Ques: Who has been appointed as the Non-Executive Chairman of Yes Bank Limited, with a term ending on May 13, 2027?

यस बैंक लिमिटेड के नॉनएग्जीक्यूटिव चेयरमैन के रूप में किसे नियुक्त किया – गया है, जिनका कार्यकाल 13 मई 2027 को समाप्त होगा?

- A. Shaktikanta Das / शक्तिकांत दास
- B. Rama Subramaniam Gandhi / राम सुब्रमण्यम गांधी
- C. Rajnish Kumar / रजनीश कुमार
- D. Raghuram Rajan / रघुराम राजन
- E. Urjit Patel / उर्जित पटेल

Answer: Option B

Explanation:

- Rama Subramaniam Gandhi has been appointed as the Non-Executive Chairman of Yes Bank Limited, with a term ending on May 13, 2027.
 - The RBI has sanctioned the remuneration for this position.
 - He was first appointed as Chairman of Yes Bank in September 2022 for a three-year term.
 - Previously, he served as the Deputy Governor of the Reserve Bank of India (RBI) for a three-year tenure from 2014 to 2017.
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Ques: According to SEBI's revised framework, what is the new intraday net position limit for index options per entity?

SEBI के संशोधित ढांचे के अनुसार, इंडेक्स ऑप्शन्स में प्रति संस्था नई इंट्राडे नेट पोज़िशन सीमा क्या है?

- A. ₹1,000 crore
- B. ₹1,500 crore
- C. ₹3,000 crore
- D. ₹5,000 crore
- E. ₹10,000 crore

Answer: Option D

Explanation:

- SEBI has tightened rules for intraday positions in equity derivatives, particularly index options, to curb excessive speculation and potential market manipulation.
- Under the revised framework, the intraday net position limit for index options has been raised to ₹5,000 crore per entity, up from the earlier ₹1,500 crore.
- Stock exchanges are required to strengthen real-time surveillance and conduct at least four random checks of traders' positions during trading sessions, especially between 2:45 pm and 3:30 pm.
- Violations on expiry days could result in penalties or additional surveillance deposits, effective from December 6, 2025.
- The move is expected to benefit retail investors indirectly by reducing expiry-day volatility and improving price discovery.

Ques: During April-June FY26, which country emerged as the largest source of Foreign Direct Investment (FDI) in India?

अप्रैल जून वित्त वर्ष-2026 के दौरान भारत में विदेशी प्रत्यक्ष निवेश (FDI) का सबसे बड़ा स्रोत कौन सा देश रहा?

- A. Singapore / सिंगापुर
- B. Mauritius / मॉरीशस
- C. United States (US) / संयुक्त राज्य अमेरिका
- D. United Arab Emirates (UAE) / संयुक्त अरब अमीरात
- E. Japan / जापान

Answer: Option C

Explanation:

- FDI in India rose 15% to USD 18.62 billion during April-June FY26, up from USD 16.17 billion in the same period last year.
- United States (US) emerged as the largest source of FDI, with inflows nearly tripling to USD 5.61 billion compared to USD 1.50 billion during

April-June FY25, despite ongoing tariff issues.

- In Union Budget 2025, the FDI limit for companies investing their entire premium within India was raised from 74% to 100%.
- In the previous fiscal year, total FDI equity inflows stood at USD 50.01 billion, while overall FDI reached USD 80.6 billion.

Top FDI sources (April 2000 – June 2025):

- Mauritius: USD 182.2 billion
- Singapore: USD 179.48 billion
- United States: USD 76.26 billion

Top FDI recipient states (April-June FY26):

- Karnataka: USD 5.69 billion
- Maharashtra: USD 5.36 billion
- Tamil Nadu: USD 2.67 billion
- Haryana: USD 1.03 billion

Ques: SBI recently raised \$500 million through which instrument?
एसबीआई ने हाल ही में 500 मिलियन डॉलर किस माध्यम से जुटाए?

- A. Equity Shares / इक्विटी शेयर
- B. Green Bonds / ग्रीन बॉन्ड
- C. 5-year Bonds / 5-वर्षीय बॉन्ड
- D. Treasury Bills / ट्रेज़री बिल्स
- E. Preference Shares / प्रेफरेंस शेयर

Answer: Option C

Explanation:

- State Bank of India (SBI) raised \$500 million by issuing 5-year bonds with a 4.50% coupon rate, payable semi-annually.
- The bonds are to be issued through SBI's London branch on September 9, 2025.

- These bonds will be listed on the Singapore Stock Exchange and NSE-IX Exchange, GIFT City.
 - This fundraising follows the upgrade of India's sovereign credit rating by S&P Global Ratings, which has boosted investor confidence.
 - The bonds provide investors a secure fixed-income investment while enabling SBI to raise funds efficiently for its operations.
-

Ques: Which organization has provided a USD 125 million loan for the Assam Urban Sector Development Project (AUSDP)?

किस संगठन ने असम अर्बन सेक्टर डेवलपमेंट प्रोजेक्ट (AUSDP) के लिए 125 मिलियन अमेरिकी डॉलर का ऋण प्रदान किया है?

- A. Asian Development Bank (ADB) / एशियाई विकास बैंक (ADB)
- B. International Monetary Fund (IMF) / अंतर्राष्ट्रीय मुद्रा कोष (IMF)
- C. World Bank / विश्व बैंक
- D. United Nations Development Programme (UNDP) / संयुक्त राष्ट्र विकास कार्यक्रम (UNDP)
- E. BRICS Bank / ब्रिक्स बैंक

Answer: Option A

Explanation:

- The Asian Development Bank (ADB) has provided a loan of USD 125 million for the Assam Urban Sector Development Project (AUSDP).
- The objective of this project is to transform urban infrastructure and strengthen climate resilience in Assam.
- The project will cover six district headquarters – Barpeta, Bongaigaon, Dhubri, Goalpara, Golaghat, Nalbari – and the state capital Guwahati.

About ADB:

- Established : 19 December 1966
- Headquarters : Manila, Philippines
- Members : 69
- Chief Economist : Albert Park
- President : Masato Kanda

Ques: Which bank has launched the 'bob Digi Udyam' platform to provide collateral-free loans to Micro and Small Enterprises (MSEs)?

किस बैंक ने सूक्ष्म और लघु उद्यमों (MSEs) को जमानतमुक्त ऋण प्रदान करने – के लिए 'बॉब डिगी उद्यम' प्लेटफॉर्म लॉन्च किया है?

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

Answer: Option C

Explanation:

- Bank of Baroda (BoB) launched the 'bob Digi Udyam' platform, a fully digital, collateral-free lending scheme designed exclusively for Micro and Small Enterprises (MSEs).
- The scheme offers collateral-free working capital loans through Cash Credit (CC) and Overdraft (OD) facilities.
- Loan range: ₹10 lakhs to ₹50 lakhs for a period of one year.
- The final loan approval is done through TEJAS Loan Origination & Processing System, BoB's end-to-end digital loan processing platform.
- This initiative aims to streamline credit access and empower small businesses with hassle-free financing.

Ques: Sohan Lal Commodity Management Limited (SLCM) recently partnered with which two banks to provide unified collateral management services across India?

सोहन लाल कमोडिटी मैनेजमेंट लिमिटेड (SLCM) ने हाल ही में पूरे भारत में एकीकृत कोलेटरल मैनेजमेंट सेवाएं प्रदान करने के लिए किन दो बैंकों के साथ साझेदारी की है?

- A. SBI and PNB / एसबीआई और पीएनबी
- B. IDBI Bank and Punjab & Sind Bank / आईडीबीआई बैंक और पंजाब एंड सिंध बैंक

- C. HDFC Bank and ICICI Bank / एचडीएफसी बैंक और आईसीआईसीआई बैंक
D. Bank of Baroda and Canara Bank / बैंक ऑफ बड़ौदा और केनरा बैंक
E. Axis Bank and Union Bank of India / एक्सिस बैंक और यूनियन बैंक ऑफ इंडिया

Answer: Option B

Explanation:

- Sohan Lal Commodity Management Limited (SLCM), India's largest post-harvest logistics and agri-solutions company, has collaborated with IDBI Bank Limited and Punjab & Sind Bank
 - The partnership enables farmers and traders to use their stored crops (like wheat, rice, pulses, etc.) as collateral (security) to avail loans from these banks.
 - With this collaboration, SLCM has expanded its network to 27 banking partners across India and Myanmar.
 - This initiative will help improve access to agricultural finance and promote the post-harvest value chain ecosystem.
-

Ques: Which bank signed an MoU with DPIIT to support startups and innovators across India?

भारत भर में स्टार्टअप्स और इनोवेटर्स को समर्थन देने के लिए DPIIT ने किस बैंक के साथ समझौता (ज्ञापन) MoU) पर हस्ताक्षर किए?

- A. HDFC Bank / एचडीएफसी बैंक
B. ICICI Bank / आईसीआईसीआई बैंक
C. Axis Bank / एक्सिस बैंक
D. Yes Bank / यस बैंक
E. SBI / एसबीआई

Answer: Option B

Explanation:

- The Department for Promotion of Industry and Internal Trade (DPIIT),

Ministry of Commerce and Industry, signed an MoU with ICICI Bank to boost support for startups and innovators across India.

- Under this MoU, ICICI Bank will launch a Startup Engagement Programme, hosted on the Startup India portal.

Selected startups will gain:

- Access to ICICI Bank's Mumbai-based accelerator facility, including dedicated workspace.
- A structured curriculum and mentorship by industry leaders.
- Opportunities to run pilot projects with ICICI Bank business units to validate their product-market fit.

Ques: Who chaired the recent Sub-Committee meeting of the Financial Stability and Development Council (FSDC-SC)?

वित्तीय स्थिरता एवं विकास परिषद (FSDC-SC) की हाल की उपसमिति बैठक – की अध्यक्षता किसने की?

- A. Nirmala Sitharaman / निर्मला सीतारमण
- B. Sanjay Malhotra / संजय मल्होत्रा
- C. Shaktikanta Das / शक्तिकांत दास
- D. Ajay Seth / अजय सेठ
- E. Rajiv Kumar / राजीव कुमार

Answer: Option B

Explanation:

- The Sub-Committee of the Financial Stability and Development Council (FSDC-SC) was chaired by RBI Governor Sanjay Malhotra.
- The meeting focused on global and domestic macroeconomic and financial sector developments, along with issues impacting financial stability.
- The panel also reviewed inter-regulatory matters, including the simplification of KYC processes.
- Additionally, it emphasized special drives for financial inclusion to

strengthen the reach of financial services across the country.

Ques: Suryoday Small Finance Bank (SSFB) recently launched secured credit cards backed by which type of collateral?

सूर्योदय स्मॉल फाइनेंस बैंक (SSFB) ने हाल ही में किस प्रकार के कोलैटरल पर आधारित सुरक्षित क्रेडिट कार्ड लॉन्च किए हैं?

- A. Gold / सोना
- B. Mutual Funds / म्यूचुअल फंड
- C. Insurance Policies / बीमा पॉलिसियां
- D. Real Estate / रियल एस्टेट
- E. Fixed Deposits / फिक्स्ड डिपॉजिट

Answer: Option E

Explanation :

- Using fixed deposits as security, Suryoday Small Finance Bank (SSFB) has launched a secured credit card that aims to improve loan accessibility.
- Customers can use their fixed deposits to obtain credit using the bank's new products, the Suryoday SFB RuPay Platinum Credit Card and the Suryoday SFB RuPay Select Credit Card.
- These cards can be obtained instantly through virtual issuance and are connected with the RuPay and UPI platforms.
- The Platinum and Select versions of the secured credit card need an initial fixed deposit of ₹1,000 and ₹1,11,500, respectively.

About Suryoday Small Finance Bank :

- Established : 2017
 - HQ : Navi Mumbai
 - Tagline : A bank of smiles
 - MD & CEO : Baskar Babu Ramachandran
-

Ques: How many Aadhaar authentication transactions were recorded in August 2025 by UIDAI?

अगस्त 2025 में यूआईडीएआई द्वारा कितने आधार प्रमाणीकरण लेनदेन दर्ज किए गए?

- A. 180 crore
- B. 200 crore
- C. 213 crore
- D. 221 crore
- E. 230 crore

Answer: Option D

Explanation:

- In August 2025, UIDAI recorded 221 crore Aadhaar authentication transactions, showing a 10.3% increase compared to August 2024.
 - Face Authentication saw rapid growth, reaching 18.6 crore transactions in August 2025, up from 6.04 crore in August 2024.
 - On 1 September 2025, UIDAI achieved its highest-ever single-day face authentications – over 1.5 crore transactions.
 - Till date, more than 213 crore face authentications have been completed using Aadhaar.
 - Aadhaar authentication is now used by 150+ government and private entities, including banks, telecom companies, and ministries.
 - In the same month, 38.53 crore e-KYC transactions were completed, supporting various financial and non-financial services.
-

Ques: Axis Bank recently launched the 3rd edition of its flagship initiative, Sparsh Week. What is the theme for Sparsh Week 2025?

एक्सिस बैंक ने हाल ही में अपने प्रमुख पहल, स्पर्श वीक के तीसरे संस्करण की शुरुआत की। स्पर्श वीक 2025 का थीम क्या है?

- A. Raise the Bar / रेज़ द बार
- B. Empower the Customer / ग्राहक को सशक्त करें

- C. Banking for All / सभी के लिए बैंकिंग
D. Digital First / डिजिटल फर्स्ट
E. Customer First / ग्राहक प्रथम

Answer: Option A

Explanation:

- Axis Bank Limited launched the 3rd edition of Sparsh Week, to be celebrated from September 1 to 5, 2025.
- The theme for Sparsh Week 2025 is “Raise the Bar”, focusing on enhancing customer experience, employee engagement, and leadership presence across its network.
- The initiative is anchored in four core principles such as Own the Brand, Own the Customer, Act with Speed, and Zero Pendency.
- This program aims to strengthen Axis Bank’s service excellence and operational efficiency.

About Axis Bank :

- Established : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi

Ques: Tata Capital's upcoming Initial Public Offering (IPO) in September 2025 is valued at approximately how much?

सितंबर 2025 में टाटा कैपिटल का आगामी प्रारंभिक सार्वजनिक निर्गम (IPO) लगभग कितने मूल्य का है?

- A. USD 1 billion
B. USD 1.5 billion
C. USD 2 billion
D. USD 2.5 billion

E. USD 3 billion

Answer: Option C

Explanation:

- Tata Capital is set to launch a USD 2 billion (₹17,200 crore) IPO in the week starting September 22, 2025.
 - The IPO includes 47.58 crore shares, consisting of 21 crore fresh issue shares and 26.58 crore shares via Offer-for-Sale (OFS).
 - In the OFS portion Tata Sons will sell 23 crore shares. International Finance Corporation (IFC) will offload 3.58 crore shares.
 - Before the IPO, Tata Sons holds 88.6% and IFC holds 1.8% stake in Tata Capital.
 - This IPO complies with RBI's mandate requiring upper-layer NBFCs to go public within 3 years of classification; Tata Capital was classified in September 2022.
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Ques: Who has been appointed as the new Chairman of the Association of Mutual Funds in India (AMFI)?

एसोसिएशन ऑफ म्यूचुअल फंड्स इन इंडिया (AMFI) के नए चेयरमैन के रूप में किसे नियुक्त किया गया है?

- A. Navneet Munot / नवनीत मुनोत
- B. Vishal Kapoor / विशाल कपूर
- C. Sundeep Sikka / संदीप सिक्का
- D. Nilesh Shah / निलेश शाह
- E. Ashish Chauhan / आशीष चौहान

Answer: Option C

Explanation:

- Sundeep Sikka, Executive Director (ED) and Chief Executive Officer (CEO) of Nippon Life India Asset Management Limited, has been appointed as

the Chairman of the Association of Mutual Funds in India (AMFI).

- He replaces Navneet Munot, MD & CEO of HDFC AMC.
- Vishal Kapoor, CEO of Bandhan Asset Management Company (AMC), has been appointed as the Vice Chairman of AMFI.
- AMFI (Association of Mutual Funds in India) Established in 1995 and Headquarters in Mumbai

Ques: PhonePe launched Loans Against Mutual Funds (LAMF) in partnership with which company?

फोनपे ने किस कंपनी के साथ साझेदारी में म्यूचुअल फंड्स के खिलाफ ऋण (LAMF) लॉन्च किया?

- A. DSP Finance / डीएसपी फाइनेंस
- B. HDFC Finance / एचडीएफसी फाइनेंस
- C. ICICI Securities / आईसीआईसीआई सिक््योरिटीज
- D. Axis Capital / एक्सिस कैपिटल
- E. SBI Capital / एसबीआई कैपिटल

Answer: Option A

Explanation:

- PhonePe, a leading fintech company, has launched Loans Against Mutual Funds (LAMF) in partnership with DSP Finance, an NBFC backed by the DSP Group.
- This product offers a secured credit limit of up to ₹2 crore by pledging mutual fund units as collateral.
- Unlike traditional loans, there are no monthly principal repayments or EMIs; customers only need to pay interest on the withdrawn amount.

Ques: As per the HSBC India Manufacturing PMI survey, India's Manufacturing PMI reached a 17-year high of 59.3 in August 2025. This index is compiled by which organization?

HSBC इंडिया मैन्युफैक्चरिंग PMI सर्वेक्षण के अनुसार, अगस्त 2025 में भारत का

मैन्युफैक्चरिंग PMI 59.3 के 17-वर्षीय उच्च स्तर पर पहुंच गया। यह सूचकांक किस संगठन द्वारा तैयार किया जाता है?

- A. World Bank / विश्व बैंक
- B. International Monetary Fund (IMF) / अंतर्राष्ट्रीय मुद्रा कोष
- C. S&P Global / एसएंडपी ग्लोबल
- D. Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक
- E. United Nations (UN) / संयुक्त राष्ट्र

Answer: Option C

Explanation:

- HSBC released the 'HSBC India Manufacturing Purchasing Managers' Index (PMI)', which is compiled by S&P Global.
- In August 2025, India's Manufacturing PMI rose to 59.3, up from 59.1 in July 2025, reaching its highest level since 2008 (17-year high).
- The PMI survey is based on responses from around 400 manufacturing companies, making it a key economic indicator.
- PMI (Purchasing Managers' Index) reflects business activity, production levels, and overall economic health in the manufacturing and services sectors.

Ques: Which bank recently declared the loan accounts of Reliance Communications Ltd. and Anil Ambani as "fraud"?

किस बैंक ने हाल ही में रिलायंस कम्युनिकेशंस लिमिटेड और अनिल अंबानी के ऋण खातों को घोषित किया है "धोखाधड़ी"?

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

Answer: Option C

Explanation:

- Bank of Baroda (BoB) has officially declared the loan accounts of insolvent Reliance Communications Ltd. (RCom) and Anil Ambani as "fraud", as disclosed in a late exchange filing by the company.
 - As of August 28, 2025, the total outstanding credit facilities extended by Bank of Baroda to RCom stood at ₹1,656.07 crore.
 - RCom had a lender consortium comprising 14 banks, indicating that multiple banks were involved in funding the company.
 - This follows similar actions by other banks, including SBI and Bank of India, which have earlier flagged RCom accounts for fund diversion and misappropriation of funds.
-

Ques: The Investor Education and Protection Fund Authority (IEPFA) recently received a report from a committee formed to recommend reforms in simplifying documentation for which type of cases?

निवेशक शिक्षा और संरक्षण कोष प्राधिकरण (IEPFA) को हाल ही में एक समिति से रिपोर्ट प्राप्त हुई, जिसे किस प्रकार के मामलों में दस्तावेजीकरण को सरल बनाने के लिए सुधार की सिफारिश हेतु गठित किया गया था?

- A. High Value Claim Cases / उच्च मूल्य दावा मामले
- B. Low Value Claim Cases / निम्न मूल्य दावा मामले
- C. Corporate Merger Cases / कॉर्पोरेट विलय मामले
- D. Taxation Disputes / कर विवाद
- E. Insolvency Cases / दिवालियापन मामले

Answer: Option B

Explanation:

- The IEPFA (Investor Education and Protection Fund Authority), under the Ministry of Corporate Affairs (MCA), formed a Committee to review

current procedures and suggest reforms to simplify documentation for low value claim cases.

- The Committee comprised representatives from the Ministry of Corporate Affairs (MCA), the Investor Education and Protection Fund Authority (IEPFA), the Securities and Exchange Board of India (SEBI), the Institute of Chartered Accountants of India (ICAI), the Institute of Cost Accountants of India (ICMAI), the Institute of Company Secretaries of India (ICSI), the Federation of Indian Chambers of Commerce and Industry (FICCI), the PHD Chamber of Commerce and Industry (PHDCCI), the Confederation of Indian Industry (CII), and the Registrar Association of India (RAIN).
- The Committee has submitted its report to IEPFA.
- The suggestions, once adopted by IEPFA, would have been applicable to claims valued up to ₹5 lakh (physical securities), ₹15 lakh (demat securities), and dividends up to ₹10,000, as suggested by the Committee

The IEPFA, established on September 7, 2016, manages the Investor Education and Protection Fund, which:

- Safeguards investor interests
- Facilitates refund of shares, unclaimed dividends, matured deposits/debentures
- Promotes financial literacy and transparency across India.

Ques: Which company's loan account was recently classified as fraudulent by the Bank of India, citing alleged fund diversion in 2016?

किस कंपनी के ऋण खाते को बैंक ऑफ इंडिया ने हाल ही में 2016 में कथित धन विचलन का हवाला देते हुए धोखाधड़ी घोषित किया है?

- A. Vodafone Idea / वोडाफोन आइडिया
- B. Reliance Jio / रिलायंस जियो
- C. Airtel / एयरटेल
- D. Reliance Communications (RCom) / रिलायंस कम्युनिकेशंस (आरकॉम)
- E. MTNL / एमटीएनएल

Answer: Option D

Explanation:

- Bank of India has classified the loan account of Reliance Communications (RCom) as fraudulent, citing alleged fund diversion in 2016.
- The bank had sanctioned a ₹700 crore loan in August 2016 for Capital expenditure, Operations and Liability repayment
- SBI had earlier, in June 2015, also classified RCom's account as fraudulent for misappropriation of bank funds.
- RCom was declared a Non-Performing Asset (NPA) on June 30, 2017, with an outstanding of ₹724.78 crore to Bank of India.
- As of March 2025, RCom's total debt stood at ₹40,400 crore, reflecting the company's severe financial distress.

About Bank of India :

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

Ques: State Bank of India (SBI) recently hosted its first-ever start-up pitch fest named Dream2Demo. What was the main objective of this event?

भारतीय स्टेट बैंक (SBI) ने हाल ही में अपना पहला स्टार्ट-अप पिच फेस्ट 'ड्रीम2डेमो' आयोजित किया। इस कार्यक्रम का मुख्य उद्देश्य क्या था?

- A. Launching new SBI digital banking services / नई एसबीआई डिजिटल बैंकिंग सेवाओं की शुरुआत
- B. Providing a platform for entrepreneurs to present ideas to investors / उद्यमियों को निवेशकों के सामने अपने विचार प्रस्तुत करने का मंच प्रदान करना
- C. Offering loans to small-scale industries / लघु उद्योगों को ऋण प्रदान करना
- D. Signing MoUs with state governments / राज्य सरकारों के साथ समझौता ज्ञापन (MoU) पर हस्ताक्षर करना
- E. Organizing financial literacy camps / वित्तीय साक्षरता शिविरों का आयोजन करना

Answer: Option B

Explanation:

- State Bank of India (SBI), through its Start-up Branch, hosted its first-ever Start-up Pitch Fest – Dream2Demo.
 - The event served as a platform for entrepreneurs to pitch their innovative ideas directly to leading investors, fostering growth in the start-up ecosystem.
 - SBI also showcased its collaborations with Startup TN and the IIT Madras Incubation Cell to strengthen support for start-ups and innovation.
-

Ques : How much liquidity is expected to be infused into the Indian economy by RBI's phased 100 bps CRR cut by November 2025?

नवंबर 2025 तक आरबीआई की चरणबद्ध 100 बेसिस प्वाइंट सीआरआर कटौती से भारतीय अर्थव्यवस्था में कितनी तरलता प्रवाहित होने की उम्मीद है?

- A. ₹1.5 lakh crore
- B. ₹2.0 lakh crore
- C. ₹2.5 lakh crore
- D. ₹3.0 lakh crore
- E. ₹3.5 lakh crore

Answer: Option C

Explanation :

- The Reserve Bank of India (RBI) announced a phased 100 basis point (1%) reduction in the Cash Reserve Ratio (CRR) to boost liquidity in the banking system.
- The reduction will take place in four stages, each with a 25 basis point cut, on September 6, October 4, November 1, and November 29, 2025.
- As a result of this full 1% CRR cut, ₹2.5 lakh crore will be released into the economy by end of November 2025.
- This move aims to enhance liquidity, support credit flow, and strengthen

economic growth momentum.

CRR Reduction Schedule:

- 6 September 2025 → 3.75% → 3.50%
- 4 October 2025 → 3.50% → 3.25%
- 1 November 2025 → 3.25% → 3.00%
- 29 November 2025 → 3.00% → 2.75%

Ques: Which state had the highest outstanding small business credit portfolio growth rate as per the 'Small Business Spotlight' report by SIDBI and CRIF High Mark?

SIDBI और CRIF हाई मार्क की 'स्मॉल बिजनेस स्पॉटलाइट' रिपोर्ट के अनुसार, किस राज्य में छोटे व्यवसाय ऋण पोर्टफोलियो की सबसे अधिक वार्षिक वृद्धि दर दर्ज की गई?

- A. Maharashtra / महाराष्ट्र
- B. Karnataka / कर्नाटक
- C. Tamil Nadu / तमिलनाडु
- D. Gujarat / गुजरात
- E. Uttar Pradesh / उत्तर प्रदेश

Answer: Option E

Explanation:

- The 'Small Business Spotlight' report was jointly published by Small Industries Development Bank of India (SIDBI) and CRIF High Mark.
- Uttar Pradesh recorded the highest YoY growth in outstanding small business credit portfolio at 20.7%.
- Maharashtra remained the largest market with an outstanding credit portfolio of ₹6.0 lakh crore, followed by Tamil Nadu (₹4.21 lakh crore), Gujarat (₹3.69 lakh crore), Uttar Pradesh (₹3.61 lakh crore), and Karnataka (₹3.18 lakh crore).

- The top five states collectively accounted for 46% of India's total portfolio as of June 2025.
- India's total small business credit exposure grew by 19.3% YoY, reaching ₹45.3 lakh crore in June 2025.
- Private sector banks held the largest share in the portfolio at 34.4%.

Ranking of Top states in terms of Portfolio outstanding (Rs. Thousand cr)

1 Maharashtra : 606.2

2 Tamil Nadu : 421.9

3 Gujarat : 369.2

4 Uttar Pradesh : 361.7

5 Karnataka : 318.6

Ques: Punjab National Bank (PNB) signed an MoU to invest ₹21,000 crore under the 'Rising Rajasthan' initiative with which state government?
पंजाब नेशनल बैंक (PNB) ने 'राइजिंग राजस्थान' पहल के तहत ₹21,000 करोड़ निवेश करने के लिए किस राज्य सरकार के साथ समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?

- A. Gujarat / गुजरात
- B. Madhya Pradesh / मध्य प्रदेश
- C. Rajasthan / राजस्थान
- D. Haryana / हरियाणा
- E. Uttar Pradesh / उत्तर प्रदेश

Answer: Option C

Explanation:

- Punjab National Bank (PNB) signed a Memorandum of Understanding (MoU) with the Government of Rajasthan to invest ₹21,000 crore under the state's *Rising Rajasthan* initiative.
- The initiative focuses on Supporting Micro, Small, and Medium Enterprises (MSMEs), Promoting women entrepreneurs and Advancing

digital financial services in the state

- *Rising Rajasthan* is a comprehensive economic and industrial development program launched by the Rajasthan government with the goal of transforming the state into a USD 350 billion economy by 2029.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Ashok Chandra
- Tagline : The Name You Can Bank Upon

Ques: Public-sector banks recently closed nearly 1.5 million inactive zero-balance accounts under which financial inclusion scheme?

सार्वजनिक क्षेत्र के बैंकों ने हाल ही में किस वित्तीय समावेशन योजना के तहत लगभग 15 लाख निष्क्रिय शून्य-बैलेंस खातों को बंद किया?

- A. Pradhan Mantri Mudra Yojana (PMMY) / प्रधानमंत्री मुद्रा योजना
- B. Jan Suraksha Scheme / जन सुरक्षा योजना
- C. Pradhan Mantri Jan Dhan Yojana (PMJDY) / प्रधानमंत्री जन धन योजना
- D. Stand-Up India Scheme / स्टैंड-अप इंडिया योजना
- E. Financial Literacy Mission / वित्तीय साक्षरता मिशन

Answer: Option C

Explanation:

- Public-sector banks (PSBs) conducted a one-time exercise in April 2025 to close nearly 1.5 million inactive zero-balance accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY).
- PMJDY, launched in August 2014 by Prime Minister Narendra Modi, aims to provide banking access to India's unbanked population.
- As of July-end 2025, total PMJDY accounts stood at 560.3 million, of which 130.4 million (around 23%) were classified as inoperative.
- Uttar Pradesh topped the list with 27.5 million inactive accounts, followed by Bihar (13.9 million) and Madhya Pradesh (10.7 million).

- RBI norms: Savings accounts with no transactions for over two years are deemed inoperative.

Ques: The International Finance Corporation (IFC) has provided a loan of Rs.498 crores to Greater Visakhapatnam Municipal Corporation (GVMC) for which project?

अंतर्राष्ट्रीय वित्त निगम (IFC) ने ग्रेटर विशाखापट्टनम नगर निगम (GVMC) को किस परियोजना के लिए 498 करोड़ रुपये का ऋण प्रदान किया है?

- A. Smart City Infrastructure Project / स्मार्ट सिटी इन्फ्रास्ट्रक्चर परियोजना
- B. Coastal Road Development Project / कोस्टल रोड विकास परियोजना
- C. Madhurawada Sewerage System Project / मधुरावाड़ा सीवरेज सिस्टम परियोजना
- D. Drinking Water Supply Project / पेयजल आपूर्ति परियोजना
- E. Urban Housing Development Project / शहरी आवास विकास परियोजना

Answer: Option C

Explanation:

- The International Finance Corporation (IFC) has provided a loan of Rs.498 crores (USD 60 million) to the Greater Visakhapatnam Municipal Corporation (GVMC) for the development of the Madhurawada Sewerage System Project.
- The loan has been sanctioned for a 15-year tenure at an interest rate of 8.15%.
- The project aims to improve urban sanitation infrastructure and support sustainable city development in Visakhapatnam.

Total estimated project cost: Rs.553 crores, funded as follows:

- Rs.498 crores – from IFC
- Rs.45.64 crores – through *Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT 2.0)*
- Rs.9.36 crores – from GVMC's own resources.

About International Finance Corporation :

- Established : 1956
- HQ : Washington, D.C., United States
- Members : 186 countries
- Managing Director : Makhtar Diop

Ques: Which fintech company has received approval from NPCI as a Third-Party Application Provider (TPAP) to offer UPI services?

किस फिनटेक कंपनी को NPCI से UPI सेवाएं प्रदान करने के लिए थर्डपार्टी –) एप्लिकेशन प्रोवाइडर(TPAP) के रूप में मंजूरी मिली है?

- A. PhonePe / फोनपे
- B. Paytm / पेटीएम
- C. Viyona Fintech / वियोना फिनटेक
- D. Razorpay / रेज़रपे
- E. BharatPe / भारतपे

Answer: Option C

Explanation:

- Viyona Fintech has been approved as a Third-Party Application Provider by the National Payments Corporation of India to work with partner institutions to provide Unified Payments Interface services.
- Viyona's two applications, GraamPay and Viyona Pay, are covered by the NPCI approval.
- To ensure fair prices, quicker payments, and greater UPI access, Viyona intends to introduce a GraamPay marketplace that will connect farmers and buyers directly.

About NPCI :

- Established : 2008
 - HQ : Mumbai
 - MD & CEO : Dilip Asbe
-

Ques: Ajay Kumar Srivastava's tenure as Managing Director (MD) and Chief Executive Officer (CEO) of Indian Overseas Bank (IOB) has been extended till which date?

अजय कुमार श्रीवास्तव का भारतीय ओवरसीज बैंक (IOB) के प्रबंध निदेशक (MD) और मुख्य कार्यकारी अधिकारी (CEO) के रूप में कार्यकाल किस तिथि तक बढ़ा दिया गया है?

- A. December 31, 2025
- B. January 1, 2026
- C. October 8, 2027
- D. March 31, 2026
- E. September 30, 2027

Answer: Option C

Explanation:

- Ajay Kumar Srivastava's tenure as MD & CEO of Indian Overseas Bank (IOB) has been extended till October 8, 2027, or until further orders, whichever is earlier.
- He succeeded Partha Pratim Sengupta in December 2022.
- His initial tenure was set to end on December 31, 2025, before this extension.

About Indian Overseas Bank (IOB) :

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



EXAM
Genius