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# WEEKLY CURRENT AFFAIRS

**28 SEPT - 4 OCTOBER**

**1ST WEEK OF OCTOBER**

150+ MCQ  
with detailed  
explanation



- **Banking & finance**
- **National**
- **International**
- **Sports**



**Ques: Hero Future Energies secured ₹1,024 crore funding from SBI for a hybrid project in which state?**

- A. Rajasthan
- B. Andhra Pradesh
- C. Gujarat
- D. Tamil Nadu
- E. Karnataka

**Answer: Option B**

**Explanation:**

- Hero Future Energies (HFE), the renewable energy arm of Hero Group, secured ₹1,024 crore funding from SBI for a 60 MW Hybrid Peak Power Project in Kurnool district, Andhra Pradesh.
- The project combines solar, wind, and storage technologies and is contracted with Solar Energy Corporation of India (SECI).
- Financing is structured through SPV – Clean Solar Power Barmer, with repayment spread over 21 years to ensure timely completion.
- HFE is backed by global investors like IFC and KKR, strengthening India's renewable energy infrastructure and supporting long-term energy security.

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**Ques: Who has been appointed as the new CFO of IndusInd Bank?**

- A. Viral Damania
- B. Santosh Kumar
- C. Gobind Jain
- D. Sunil Mehta
- E. Rakesh Sharma

**Answer: Option A**

**Explanation:**

- Viral Damania has been appointed as the new Chief Financial Officer (CFO) of IndusInd Bank.
- He brings over 27 years of experience, having earlier served as the CFO of Bank of America India.
- With this appointment, the additional responsibilities of Santosh Kumar as Special Officer-Finance & Accounts cease immediately, though he will continue as Deputy CFO.
- The former CFO Gobind Jain had resigned earlier this year citing personal reasons.

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**Ques: What is the objective of the BOI Trade Easy digital platform launched by Bank of India for MSMEs?**

- A. To provide long-term loans to large corporations
- B. To disburse Rs.1,000 crore in working capital loans to MSMEs within 4–6 months
- C. To offer free financial advisory services to startups
- D. To provide grants for MSME infrastructure development
- E. To invest in foreign markets for MSME growth

**Answer: Option B**

**Explanation:**

- BOI Trade Easy is a digital credit platform launched by Bank of India in partnership with Cashinvoce, aimed at providing instant working capital loans to Micro, Small, and Medium Enterprises (MSMEs) within 30 minutes of application.
- The objective is to disburse Rs.1,000 crore in working capital loans within the next four to six months, reaching over 200,000 MSMEs nationwide.

**EXAM**  
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**Ques: Who formally launched the Goods and Services Tax Appellate Tribunal (GSTAT) in New Delhi?**

- A) Piyush Goyal
- B) Nirmala Sitharaman
- C) Amit Shah
- D) Rajnath Singh
- E) S. Jaishankar

**Answer: Option B**

**Explanation:**

- Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman, formally launched the Goods and Services Tax Appellate Tribunal (GSTAT) in New Delhi.
- President of GSTAT, Justice Shri Sanjaya Kumar Mishra, was also present during the launch event.
- A GSTAT e-Courts Portal was also unveiled, developed by GST Network (GSTN) in collaboration with National Informatics Centre (NIC).
- GSTAT is a statutory appellate body established under GST laws to hear appeals against GST Appellate Authority orders, providing taxpayers with an independent forum for justice.
- The Tribunal will function through a Principal Bench in New Delhi and 31 State Benches across 45 locations to ensure nationwide accessibility.

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**Ques: Which company recently signed a Memorandum of Understanding with the Ministry of Labour & Employment to enhance employment opportunities on the National Career Service (NCS) Portal?**

- A) Amazon
- B) Swiggy
- C) Quikr Jobs
- D) Rapido
- E) Zepto

**Answer:** Option E

**Explanation:**

- The Ministry of Labour & Employment recently signed an MoU with Zepto to enhance employment opportunities and youth employability through the National Career Service (NCS) Portal.
- The NCS platform serves as a unique bridge between employers and job-seekers, with over 52 lakh registered employers and nearly 7.5 crore mobilized vacancies since inception.
- Over the past year, the Ministry has also signed MoUs with other organizations such as Amazon, Swiggy, Rapido, and Quikr Jobs.

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**Ques: How many vessels are currently under construction for the Indian Navy?**

- A. 25
- B. 40
- C. 54
- D. 100
- E. 60

**Answer: Option C**

**Explanation:**

- The Indian Navy is undertaking its largest-ever shipbuilding programme with 54 vessels under construction in Indian shipyards.
- All 54 vessels are expected to join the fleet by 2030, strengthening India's naval capabilities.
- India aims to expand naval strength to 200+ warships and submarines by 2035 and 230 by 2037, supporting maritime security and the SAGAR vision.
- The Navy has transformed from a “Buyer’s Navy” to a “Builder’s Navy,” highlighting significant domestic shipbuilding capabilities.

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**Ques: After the sanction of 25 lakh additional LPG connections under PMUY in FY 2025–26, the total number of PMUY connections will reach how many?**

- A. 9.85 crore
- B. 10.25 crore
- C. 10.58 crore
- D. 11.00 crore
- E. 10.75 crore

**Answer: Option C**

**Explanation:**

- The Ministry of Petroleum and Natural Gas (MoPNG) sanctioned 25 lakh additional LPG connections under Pradhan Mantri Ujjwala Yojana (PMUY) for FY 2025–26.
- With this addition, the total number of PMUY connections rises to 10.58 crore.
- The government approved ₹676 crore for the scheme, which includes:

₹512.5 crore for 25 lakh deposit-free connections @ ₹2,050 per connection.

₹160 crore for targeted subsidy of ₹300 per 14.2 kg LPG cylinder (up to 9 refills per year, proportionate for 5 kg cylinders).

**₹3.5 crore for project management and administrative expenses.**

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**Ques: Which initiative marked its 10th anniversary with the release of India's first-ever coloured Rs.100 commemorative coin by Union Minister Piyush Goyal?**

- A. Digital India
- B. Make in India
- C. Startup India
- D. Skill India
- E. Vocal for Local

**Answer: Option B**

**Explanation:**

- Union Minister Piyush Goyal, Ministry of Commerce and Industry, released India's first-ever coloured commemorative coin of ₹100 to mark the 10th anniversary of the Make in India initiative.
- The ₹100 commemorative coin weighs 35 gram, measures 44 millimeter in diameter, and is made of a quaternary alloy (50% silver, 40% copper, 5% nickel, 5% zinc) with 200 serrations.
- Obverse: Lion Capital of Ashoka with "Satyamev Jayate" below; periphery shows "India" and the ₹100 denomination with Rupee symbol.
- Reverse: 'Make in India' emblem, a lion made of industrial tools, symbolizing manufacturing and innovation.

**About Make in India:**

- Launched: 25th September, 2014
- Implemented by: Ministry of Commerce and Industry (MoC&I)
- Aims : to facilitate investment, foster innovation, build best in class infrastructure, and make India a hub for manufacturing, design, and innovation
- 4 foundational pillars : 1. New Processes 2. New Infrastructure 3. New Sectors 4. New Mindset
- Focuses on : 27 sectors under Make in India 2.0 (15 – manufacturing sectors and 12 – service sectors)
- Between 2014 and 2024, India received USD 667 billion (bn) in Foreign Direct Investment (FDI)



- India has also made significant progress in ease of doing business, rising from 142nd in 2014 to 63rd in the World Bank's Doing Business Report (WB-DBR) 2020





**Ques: Who has been appointed as the Deputy Prime Minister, Justice Secretary, and Lord Chancellor of the United Kingdom in 2025?**

- A. Angela Rayner
- B. David Lammy
- C. Yvette Cooper
- D. Shabana Mahmood
- E. Rishi Sunak

**Answer: Option B**

**Explanation:**

- David Lammy has been appointed as Deputy Prime Minister, Justice Secretary, and Lord Chancellor following the sudden resignation of Angela Rayner amid a tax scandal.
- He became the first black person to hold this role in the UK.

Other key cabinet shifts include:

- Yvette Cooper, previously Home Secretary, became Foreign Secretary.
- Shabana Mahmood was elevated to Home Secretary.

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**Ques: Which summit, anchored by the Ministry of Jal Shakti and coordinated by NITI Aayog, focuses on water management?**

- A. Swachh Bharat Summit
- B. Sujalam Bharat Summit
- C. Jal Jeevan Mission Summit
- D. National Water Innovation Summit
- E. Aqua India Summit

**Answer: Option B**

**Explanation:**

- The Sujalam Bharat Summit has been conceptualized as one of a series of six Departmental Summits to gather feedback on national and state-level policy implementation.
- It is anchored by the Ministry of Jal Shakti and coordinated by NITI Aayog, with a primary focus on water management.
- As part of the summit, the Central Water Commission organized a virtual workshop on the theme "Technology for Efficient Water Management".

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**Ques: Which academic institutions have recently been added as partners to the “Goldman Sachs 10,000 Women” Programme in India?**

- A. IIM Bangalore & IIM Calcutta
- B. IIM Ahmedabad & IIM Lucknow
- C. IIM Kozhikode & IIM Indore
- D. IIM Shillong & IIM Udaipur
- E. IIM Rohtak & IIM Trichy

**Answer: Option B**

**Explanation:**

- Goldman Sachs added IIM Ahmedabad and IIM Lucknow Enterprise Incubation Centre (IIM-L EIC) as new academic partners for the “Goldman Sachs 10,000 Women” Programme.
- Nadathur S Raghavan Centre for Entrepreneurial Learning, IIM Bangalore has been a partner since 2008.
- The initiative aims to graduate 1,000 women entrepreneurs in 2026 and increase participants from 3,800 to 10,000 by 2033, supporting the Government of India’s “Viksit Bharat 2047” vision for women’s economic empowerment.

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**Ques: Who was awarded the 'Living Bridge' honour in 2025 for his pivotal role in strengthening India-UK relations and concluding the India-UK Free Trade Agreement (FTA)?**

- A. Keir Starmer
- B. Rishi Sunak
- C. GP Hinduja
- D. Bina Mehta
- E. Seema Malhotra

**Answer: Option A**

**Explanation:**

- British Prime Minister Keir Starmer was awarded the 'Living Bridge' honour by the India Business Group (IBG).
- He was recognised for his key role in fostering deeper India-UK relations and successfully concluding the long-awaited India-UK Free Trade Agreement (FTA).
- The award was presented at a ceremony in the House of Lords, London, and received on his behalf by Seema Malhotra, Britain's Indian-origin Minister for the Indo-Pacific in the Foreign, Commonwealth and Development Office (FCDO).

**Other 2025 awardees included:**

- GMR Group (India-based multinational conglomerate)
- GP Hinduja (British-Indian businessman)
- Bina Mehta (Chair, KPMG UK)
- University of Southampton



**Ques: How many days' wages have been approved by the Union Cabinet as Productivity Linked Bonus (PLB) for railway employees in 2025?**

- A) 60 days
- B) 70 days
- C) 75 days
- D) 78 days
- E) 80 days

**Answer: Option D**

**Explanation:**

- The Union Cabinet chaired by Prime Minister Narendra Modi approved the payment of Productivity Linked Bonus (PLB) for railway employees.
- A total of 78 days' wages, amounting to ₹1,865.68 crore, will be given to 10,91,146 non-gazetted railway employees.
- The maximum payable amount per eligible employee is ₹17,951.
- This bonus is paid every year before the Durga Puja/Dussehra holidays as a festival gesture.

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**Ques: Which country became the first to commit \$1 billion to the Tropical Forests Forever Facility?**

- A. India
- B. Brazil
- C. Indonesia
- D. Norway
- E. Australia

**Answer: Option B**

**Explanation:**

- Brazil, under the leadership of President Luiz Inacio Lula da Silva, became the first country to contribute \$1 billion to the Tropical Forests Forever Facility.
- The facility is a multilateral funding mechanism to support the conservation of endangered tropical forests.
- The initiative aims at sustainable development, biodiversity protection, and climate action.

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## Ques: Which core industry has the highest weight in the Index of Eight Core Industries (ICI)?

- A. Steel
- B. Petroleum Refinery Products
- C. Electricity
- D. Coal
- E. Cement

**Answer: Option B**

**Explanation:**

- The Index of Eight Core Industries (ICI) measures the combined and individual performance of eight key sectors: Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement, and Electricity. These industries together account for 40.27% weight in the Index of Industrial Production (IIP).
- Among these, Petroleum Refinery Products carry the highest weight of 28.04%, reflecting their critical role in India's industrial and energy sectors.
- Fertilizers have the lowest weight at 2.63%, as their contribution to overall industrial output is smaller.
- Hence, performance in petroleum refineries significantly influences the overall growth of the ICI.

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**Ques: Which two flagship initiatives were launched by the Ministry of Social Justice and Empowerment to promote community-based elderly care and senior citizens' well-being?**

- A. Vriddha Mitra Toolkit & Shrinkhala Talk Series
- B. Senior Citizens Pension Scheme & Elder Care App
- C. Ayush Senior Wellness Program & Golden Age Fellowship
- D. Community Health Worker Training & Ageing Support Portal
- E. Elderly Digital Literacy & Social Inclusion Program

**Answer: Option A**

**Explanation:**

- Union Minister Dr. Virendra Kumar Khatik, Ministry of Social Justice and Empowerment, launched the Vriddha Mitra Toolkit under the SAHAJ program and the 2nd edition of Shrinkhala Talk Series to strengthen elderly care and promote senior citizens' well-being.
- Vriddha Mitra Toolkit is a comprehensive, user-friendly resource developed by SCHOOL (Society of Community Health Oriented Operational Links) to support community-based elder-care, aligned with SDG 3 – Good Health and Wellbeing.
- SAHAJ Program (launched in 2024) encourages active participation of senior citizens in community-based elder care.

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**Ques: Which institute inaugurated the Analytical Skills Development Course (ASDC) in collaboration with OPCW, The Netherlands?**

- A. Indian Council of Agricultural Research (ICAR)
- B. Institute of Pesticide Formulation Technology (IPFT), Gurugram
- C. Central Drug Research Institute (CDRI), Lucknow
- D. National Institute of Plant Health Management (NIPHM), Hyderabad
- E. Central Institute of Chemical Technology (CICT), Mumbai

**Answer:** Option B

**Explanation:**

- The Institute of Pesticide Formulation Technology (IPFT), Gurugram inaugurated the Analytical Skills Development Course (ASDC).
- The programme is organized from 22nd September to 3rd October 2025, in collaboration with OPCW, The Netherlands.
- The course brings together 16 international participants from 14 countries, including developing and transition economies like Burundi, Kenya, Uganda, Tanzania, Philippines, Malaysia, Sri Lanka, Zambia, Lesotho, Morocco, Oman, Brazil, Malawi, and Barbados.

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**Ques: Who became the fastest Indian to score an ODI century in both men's and women's cricket, achieving the milestone in just 50 balls against Australia?**

- A. Smriti Mandhana
- B. Harmanpreet Kaur
- C. Meg Lanning
- D. Mithali Raj
- E. Virat Kohli

**Answer: Option A**

**Explanation:**

- On 20th September 2025, during the third ODI against Australia at Arun Jaitley Stadium, New Delhi, Smriti Mandhana scored a century in just 50 balls, setting a new Indian record.
- She broke Virat Kohli's record of 52 balls against Australia in 2013.
- Mandhana became the fastest Indian to score an ODI century across both men's and women's cricket.
- Her century is now the second-fastest in women's ODI history, behind Meg Lanning's 45-ball century against New Zealand.

**Top 3 fastest centuries in women's ODIs (by balls faced):**

- 45 balls: Meg Lanning vs New Zealand, 2012
- 50 balls: Smriti Mandhana vs Australia, 2025
- 57 balls: Karen Rolton vs South Africa, 2000



## Top 3 Most centuries in women's ODIs :

- Meg Lanning (Australia) : 15 centuries
- Suzie Bates (New Zealand) : 13 centuries
- Smriti Mandhana : 13 centuries





**Ques: As of September 2025, how many defence pensioners are onboarded on SPARSH?**

- A. 20.17 lakh
- B. 31.54 lakh
- C. 48 lakh
- D. 15.76 lakh
- E. 6.43 lakh

**Answer: Option B**

**Explanation:**

- As of September 2025, 31.54 lakh defence pensioners across India and Nepal are onboarded on SPARSH, ensuring efficient and transparent pension administration.
- SPARSH has resolved 87% of legacy pension cases, reduced average disposal time from 56 days to 20 days, and disbursed pensions in real-time, including under OROP-III.
- With 202 DAD offices, 4.63 lakh CSCs, and 5,200+ bank branches acting as SPARSH Service Centers, it is the world's largest pension system.

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**Ques: By which year is the government targeting to increase 5,000 PG seats and 5,023 MBBS seats in government medical institutions under the newly approved CSS scheme?**

- A) 2028-2029
- B) 2027-2028
- C) 2026-2027
- D) 2029-2030
- E) 2030-2031

**Answer: Option A**

**Explanation:**

- The Union Cabinet approved Phase-III of the Centrally Sponsored Scheme (CSS) to upgrade state and central government medical colleges, standalone PG institutes, and government hospitals.
- The scheme aims to add 5,000 PG seats and 5,023 MBBS seats in government institutions by 2028-2029.
- The enhanced cost ceiling per seat has been set at ₹1.50 crore.
- Total financial outlay is ₹15,034.50 crore, with the central share at ₹10,303.20 crore and state share at ₹4,731.30 crore.
- India currently has 808 medical colleges, the highest globally, with a total intake of 1,23,700 MBBS seats.





**Ques: Which two institutions launched the Quick Response-based Unified Payments Interface (UPI) for Indian travelers in Qatar?**

- A. NPCI International Payments Limited & Qatar National Bank
- B. Reserve Bank of India & State Bank of India
- C. Paytm & Qatar National Bank
- D. NPCI International Payments Limited & Emirates NBD
- E. Visa & Mastercard

**Answer:** Option A

**Explanation:**

- On February 25, 2025, NPCI International Payments Limited (NIPL) and Qatar National Bank (QNB) launched the Quick Response-based UPI for Indian travelers in Qatar.
- The UPI service was first made live for merchants at Qatar Duty Free, Hamad International Airport, Doha.
- Qatar became the 8th country to integrate UPI after Bhutan, France, Mauritius, Nepal, Singapore, Sri Lanka, and the UAE.
- QNB is the first bank in Qatar to enable UPI acceptance, with payments processed at POS terminals powered by Japanese payment aggregator NETSTARS.

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**Ques: Recently, Sumitomo Mitsui Banking Corporation (SMBC) increased its stake in Yes Bank to what percentage?**

- A. 20%
- B. 22%
- C. 24.22%
- D. 26%
- E. 23%

**Answer: Option C**

**Explanation:**

- Sumitomo Mitsui Banking Corporation (SMBC) of Japan acquired an additional 4.22% stake in Yes Bank, raising its shareholding from 20% to 24.22%.
- SMBC bought 132.39 crore shares through an off-market sale on 22nd September 2025.
- After this acquisition, SMBC's total holding in Yes Bank reached 759.51 crore shares.

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**Ques: From when will the RBI's "Authentication Mechanisms for Digital Payment Transactions" Directions, 2025, come into force, mandating two-factor authentication for all digital payments in India?**

- A. 1 April 2025
- B. 1 April 2026
- C. 1 October 2025
- D. 1 October 2026
- E. 1 January 2026

**Answer: Option B**

**Explanation:**

- The RBI has finalized the "Authentication Mechanisms for Digital Payment Transactions" Directions, 2025, which will come into force from 1 April 2026.
- Under these guidelines, all digital payments in India must satisfy two-factor authentication (2FA).
- At least one authentication factor must be dynamic, i.e., unique or changing for each transaction (e.g., OTP).
- For non-recurring, cross-border card-not-present transactions, issuers must validate the Additional Factor of Authentication (AFA) when requested by overseas merchants, to be implemented by 1 October 2026.

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**Ques: What is the Government of India's projected gross market borrowing for FY26?**

- A. ₹13.50 lakh crore
- B. ₹14.01 lakh crore
- C. ₹14.82 lakh crore
- D. ₹15.00 lakh crore
- E. ₹16.20 lakh crore

**Answer: Option C**

**Explanation:**

- The Government of India announced gross bond issuance of ₹14.82 lakh crore for FY26, which will remain unchanged for the second half of the year.
- Of this, ₹8 lakh crore is planned for the first half (April–September 2025) and ₹6.82 lakh crore for the second half (October–March 2026).
- In comparison, gross borrowing in FY25 was ₹14.01 lakh crore.
- The fiscal deficit projection for FY26 has been set at 4.4% of GDP.

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**Ques: Which institution reaffirmed its dedication to global best practices in the foreign exchange market by renewing its Statement of Commitment to the FX Global Code?**

- A. Reserve Bank of India
- B. Securities and Exchange Board of India
- C. Ministry of Finance
- D. International Monetary Fund
- E. State Bank of India

**Answer: Option A**

**Explanation:**

- On September 2025, the Reserve Bank of India renewed its Statement of Commitment (SoC) to the FX Global Code, reaffirming its adherence to global best practices in the foreign exchange market.
- As per the SoC, RBI acts as a Market Participant as defined by the Code and is committed to conducting its FX market activities according to the Code's principles.
- The FX Global Code is a set of international principles of good practice, first published in 2017 under a strategic partnership between central banks and market participants worldwide.
- The Global Foreign Exchange Committee (GFXC), responsible for promotion and maintenance of the Code, reviewed it for the first time in July 2021 and later in December 2024.

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**Ques: According to OECD, what is India's FY26 growth forecast?**

- A. 6.2%
- B. 6.3%
- C. 6.5%
- D. 6.7%
- E. 7.0%

**Answer: Option D**

**Explanation:**

- The OECD revised India's FY26 GDP growth forecast upward from 6.3% to 6.7%, citing GST reforms, fiscal easing, and strong domestic demand.
- It also highlighted risks from higher tariffs and potential pressure on the export sector.
- Global agencies like S&P Global, IMF, and World Bank kept their FY26 growth forecasts largely unchanged at 6.5%, 6.2%, and 6.3%, respectively.

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**Ques: Which regulator increased the minimum net worth requirement for custodians from Rs 50 crore to Rs 75 crore in 2025?**

- A. Reserve Bank of India
- B. Securities and Exchange Board of India
- C. Ministry of Finance
- D. National Stock Exchange
- E. State Bank of India

**Answer: Option B**

**Explanation:**

- In 2025, SEBI raised the minimum net worth requirement for custodians from Rs 50 crore to Rs 75 crore by amending the SEBI (Custodian) Regulations, 1996.
- Following this amendment, the regulations are now called 'SEBI (Custodian) (Amendment) Regulations, 2025'.
- The new provisions will come into force six months from the date of their publication in the official gazette.
- Existing custodians are required to meet the new capital adequacy requirement within three years of the commencement of the new regulations.
- SEBI also extended the implementation dates for phase-II and phase-III of the framework to August 08, 2025, and December 15, 2025, respectively.

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► On 8 August 2025, SEBI scrapped the ₹100 (₹150 for new investors) transaction fee charged on investments above ₹10,000 for mutual fund distributors.





**Ques: Who has been appointed as the Chairman of Piramal Finance following the recent merger of Piramal Enterprises?**

- A. Anand Piramal
- B. Ajay Piramal
- C. Jairam Sridharan
- D. Shikha Sharma
- E. Uday Kotak

**Answer: Option A**

**Explanation:**

- Anand Piramal has been appointed as the Chairman of Piramal Finance, replacing his father, Ajay Piramal, following the recent merger of Piramal Enterprises.
- Jairam Sridharan has been appointed as the MD & CEO of Piramal Finance.
- Shikha Sharma, former MD & CEO of Axis Bank, has been appointed as a Non-Executive Director of Piramal Finance.

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**Ques: Which ministry signed an agreement with the WHO to co-host the 2nd WHO Global Summit on Traditional Medicine in New Delhi?**

- A. Ministry of Health and Family Welfare
- B. Ministry of AYUSH
- C. Ministry of Science and Technology
- D. Ministry of External Affairs
- E. Ministry of Education

**Answer: Option B**

**Explanation:**

- The Ministry of AYUSH has signed an agreement with the World Health Organization (WHO) to co-host the 2nd WHO Global Summit on Traditional Medicine.
- The Summit will be held in New Delhi from December 17 to 19, 2025.
- The theme of the summit is “Restoring balance for people and planet: The science and practice of well-being”.

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**Ques: Under the Mukhya Mantri Mahila Rozgar Yojana in Bihar, how much amount will each eligible woman receive initially?**

- A. ₹5,000
- B. ₹10,000
- C. ₹25,000
- D. ₹2,00,000
- E. ₹1,00,000

**Answer:** Option B

**Explanation:**

- PM Modi will transfer ₹7,500 crore as the first instalment under the Mukhya Mantri Mahila Rozgar Yojana, giving ₹10,000 each to 75 lakh women in Bihar through Direct Benefit Transfer (DBT).
- The scheme aims at employment generation for rural women, economic empowerment, and strengthening Bihar's economy.
- After a 6-month performance review, eligible women entrepreneurs will receive an additional ₹2 lakh grant.
- The initial ₹10,000 assistance will not have to be returned.

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**Ques: Under the WAVES initiative, how many new incubation centres were launched by the Ministry of Information and Broadcasting to support AVGC and XR startups?**

- A. 5
- B. 6
- C. 7
- D. 8
- E. 10

**Answer: Option C**

**Explanation:**

- The Ministry of Information and Broadcasting (MIB) expanded its startup accelerator WaveX by launching seven new incubation centres under the WAVES (World Audio Visual & Entertainment Summit) initiative.
- These centres are focused on supporting startups in the AVGC (Animation, Visual Effects, Gaming, Comics) and XR (Extended Reality) sectors.
- In the first phase, each centre will select 15 startups for incubation, with a monthly fee of ₹8,500 + GST per startup.
- Preference will be given to startups in the Media-Entertainment and AVGC-XR domains.

**Locations of the seven centres:**

- Indian Institute of Mass Communication (IIMC): Delhi, Jammu, Dhenkanal (Odisha), Kottayam (Kerala), Amravati (Maharashtra)
- Film and Television Institute of India (FTII): Pune, Maharashtra
- Satyajit Ray Film and Television Institute (SRFTI): Kolkata





**Ques: Which aerospace startup launched India's first large-format 3D printing facility for rocket systems at IIT-Madras Research Park?**

- A. Agnikul Cosmos Private Limited
- B. Skyroot Aerospace
- C. ISRO
- D. Astrogate Labs
- E. TeamIndus

**Answer: Option A**

**Explanation:**

- Agnikul Cosmos Private Limited launched India's first large-format 3D printing facility for rocket systems at IIT-Madras Research Park in Chennai, Tamil Nadu.
- The facility enables printing rocket components in 3D up to one metre tall, a first in India.
- It enhances quality, reliability, and supply chain resilience while reducing manufacturing costs by 50%.

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**Ques: Which company did the Ministry of Defence sign a ₹62,370 crore deal with for the procurement of 97 Tejas Mark-1A fighter jets for the Indian Air Force?**

- A. Hindustan Aeronautics Ltd
- B. Bharat Electronics Limited
- C. DRDO
- D. Lockheed Martin
- E. Boeing

**Answer: Option A**

*Explanation:*

- The Ministry of Defence signed a ₹62,370 crore deal with Hindustan Aeronautics Ltd (HAL) for the procurement of 97 Tejas Mark-1A fighter jets for the Indian Air Force.
- This order includes 68 single-seat fighters and 29 twin-seat trainers along with associated equipment.
- It is the second procurement of indigenous LCA Mark-1A fighters, after a February 2021 order of 83 aircraft worth around ₹48,000 crore.
- The IAF has now placed orders for over 180 Tejas aircraft in total.
- “Tejas,” meaning “brilliance” in Hindi, was first inducted into the IAF in July 2016 as a single-engine, lightweight multi-role fighter designed to replace the MiG-21.

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**Ques: The recently approved 2,200 MW Oju Hydroelectric Project is proposed on which river?**

- A. Teesta River
- B. Dibang River
- C. Brahmaputra River
- D. Lohit River
- E. Subansiri River

**Answer: Option E**

**Explanation:**

- The Oju Hydel Project (2,200 MW) is proposed on the Subansiri River in Arunachal Pradesh near the China border.
- It will be the largest hydel project in the Subansiri basin, comprising a 2,100 MW main plant and a 120 MW dam-toe plant.
- The project requires diversion of around 750 hectares of forest land, submergence of 43 hectares, and will displace 9 families.

**EXAM**  
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**Ques: Which missile was successfully test-launched by DRDO from a rail-based mobile launcher off the coast of Odisha?**

- A. Akash
- B. Agni-V
- C. Prithvi-II
- D. BrahMos
- E. Agni-P

**Answer: Option E**

**Explanation:**

- The Defence Research and Development Organisation (DRDO), in partnership with the Strategic Forces Command, successfully conducted the test launch of the next-generation Intermediate Range Agni-Prime (Agni-P) missile from a Rail-Based Mobile Launcher at Abdul Kalam Island, off the Odisha coast.
- Agni-P has a maximum strike range of 2,000 kilometers.
- It is the 6th variant of the Agni series missiles developed under the Integrated Guided Missile Development Program.
- The missile is 10.5 metres tall, 1.2 metres in diameter, and can carry warheads weighing up to 1.5 tonnes.

**EXAM**  
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## Ques: Why did the International Cricket Council (ICC) suspend USA Cricket's membership with immediate effect?

- A. Financial irregularities
- B. Governance and compliance failures
- C. Poor on-field performance
- D. Match-fixing allegations
- E. Lack of players

**Answer: Option B**

**Explanation:**

- The International Cricket Council (ICC) has suspended USA Cricket's membership with immediate effect due to governance and compliance failures.
- The decision came after prolonged concerns about USA Cricket's ability to function as a responsible ICC member, especially ahead of cricket's return to the 2028 Los Angeles Olympics.
- ICC had first warned USA Cricket in 2024, giving them 12 months to fix governance issues.
- Even after assurances in July 2025, the issues continued, forcing ICC to suspend the membership.
- ICC will now appoint a Normalization Committee to monitor progress and define steps for USA Cricket's reinstatement.



**Ques: Swiggy sold its entire 12% stake in Rapido to which investors for ₹2,399 crore?**

- A. SoftBank and Sequoia
- B. Prosus and Westbridge Capital
- C. Accel and Tiger Global
- D. Blackstone and KKR
- E. Temasek and Carlyle

**Answer: Option B**

**Explanation:**

- On 23rd September 2025, Swiggy sold its 12% stake in Rapido for ₹2,399 crore to existing investors Prosus and Westbridge Capital.
- Prosus acquired shares worth ₹1,968 crore (\$223 million), while Westbridge Capital bought shares worth ₹431.5 crore (\$49 million).
- The proceeds raised Swiggy's liquidity from ₹5,354 crore at the end of Q1 FY26 to nearly ₹7,753 crore, strengthening its financial position and operational flexibility.

**EXAM**  
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**Ques: Who won the gold medal in the women's 400 metres at the 2025 World Athletics Championships in Tokyo?**

- A. Shauna Miller-Uibo
- B. Sydney McLaughlin-Levrone
- C. Marita Koch
- D. Allyson Felix
- E. Shericka Jackson

**Answer: Option B**

**Explanation:**

- At the 2025 World Athletics Championships in Tokyo, Sydney McLaughlin-Levrone won the gold medal in the women's 400 metres, clocking 47.78 seconds.
- This is the fastest women's 400m time in the last 40 years, making it the best performance since the mid-1980s.
- The world record in women's 400m is 47.60 seconds, set by Marita Koch in 1985.
- McLaughlin's timing of 47.78 seconds is just 0.18 seconds slower than Koch's record.
- This was her first World Championship gold in the 400m flat, although she already holds the world record in the 400m hurdles.

**EXAM**  
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**Ques: Which organization has directed banks to settle unclaimed deposits through special camps between October and December 2025?**

- A. SEBI
- B. IRDAI
- C. RBI
- D. Ministry of Finance
- E. NABARD

**Answer:** Option C

**Explanation:**

- The Reserve Bank of India (RBI) has asked all banks to settle unclaimed deposits such as savings/current accounts inactive for 10 years, term deposits not claimed within 10 years, dividends, interest warrants, pensions, etc., over the next three months (October–December 2025).
- Such deposits are transferred to the Depositor Education and Awareness Fund (DEAF) maintained by RBI, but claimants can withdraw them later with interest.
- To facilitate settlement, RBI will organize district-level week-long joint camps, starting in Gujarat in October 2025 and continuing across India until December.
- The State Level Bankers' Committee (SLBC) will lead the initiative in respective states to ensure maximum claim settlements.

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**Ques: What is the Ways and Means Advances (WMA) limit set by the RBI for the second half of FY 2025-26 (October 2025–March 2026)?**

- A. ₹25,000 crore
- B. ₹50,000 crore
- C. ₹75,000 crore
- D. ₹1,00,000 crore
- E. ₹1,50,000 crore

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI), in consultation with the Government of India, set the WMA limit for H2 FY 2025-26 (Oct–Mar 2026) at ₹50,000 crore.
- RBI may trigger fresh market loan floatation once the Government utilises 75% of this limit.
- For the first half (H1) of FY 2025-26, the WMA limit was ₹1,50,000 crore.
- Interest rate: WMA = Repo Rate; Overdraft = Repo Rate + 2%.

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**Ques: What is the minimum net worth requirement for an SRO in the Fintech (SRO-FT) sector?**

- A. ₹1 crore
- B. ₹2 crore
- C. ₹5 crore
- D. ₹10 crore
- E. ₹15 crore

**Answer:** Option B

**Explanation:**

- The Fintech Association for Consumer Empowerment (FACE) is India's first Self-Regulatory Organisation for Fintech (SRO-FT).
- To qualify as an SRO-FT, an entity must have a minimum net worth of ₹2 crore.
- In comparison, general financial market SROs like FIMMDA require ₹10 crore, while SROs within the Account Aggregator (AA) ecosystem also need ₹2 crore.
- After RBI recognition, FACE's membership grew from 60 in August 2024 to 275 in August 2025, showing its expanding role in fintech regulation and consumer empowerment.

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**Ques: SBI Mutual Fund recently launched its first scheme under the Specialised Investment Fund (SIF) category. What is its name?**

- A. SBI Magnum Balanced Fund
- B. SBI Magnum Equity Hybrid Fund
- C. SBI Magnum Hybrid Long Short
- D. SBI Magnum Debt Fund
- E. SBI Magnum Arbitrage Fund

**Answer: Option C**

**Explanation:**

- SBI Mutual Fund launched its first Magnum Hybrid Long Short scheme under the Specialised Investment Fund (SIF) category.
- The scheme aims to generate regular income through derivatives strategies, including covered calls, arbitrage, and cash & derivatives segments.
- Investment allocation: 65–75% equity, 25–35% debt, and 10% in REITs & InVITs; target returns are 8–11% (not guaranteed).
- The New Fund Offer (NFO) opened for subscription from October 1, 2025.

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**Ques: Which organization launched a dedicated window in the Food Safety Compliance System (FSCS) portal for licensing and registration of Ayurveda Aahara products?**

- A. Ministry of AYUSH
- B. Food Safety and Standards Authority of India (FSSAI)
- C. Ministry of Health and Family Welfare
- D. Indian Council of Medical Research (ICMR)
- E. National Institute of Ayurveda

**Answer: Option B**

**Explanation:**

- FSSAI launched a dedicated window in the Food Safety Compliance System portal for licensing and registration of Ayurveda Aahara products.
- Ayurveda Aahara refers to traditional Ayurvedic food products formulated based on ancient texts and principles.
- The initiative includes a list of 91 pre-approved traditional recipes, published on 25 July 2025, based on ancient Ayurvedic texts.

**About FSSAI:**

- Established: 2008
- HQ: New Delhi
- Chairperson: Ms. Punya Salila Srivastava

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- SBI revised its IMPS (Immediate Payment Service) charges effective August 15, 2025.
- SBI plans to raise up to ₹15,000 crore in FY26 through Tier-II bonds.
- SBI disbursed ₹32,311 crore in education loans between FY 2022-23 and 2024-25, topping the list; Union Bank of India ranked second with ₹14,559 crore.
- SBI has been named the World's Best Consumer Bank for 2025 by Global Finance magazine.
- SBI posted a 12.48% YoY increase in Q1 FY26 net profit to ₹19,160 crore.

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**Ques: Who was appointed as the Chairman of the Advertising Standards Council of India (ASCI) during its 39th AGM?**

- A. Partha Sinha
- B. Sudhanshu Vats
- C. Rakesh Kapoor
- D. Nitin Paranjpe
- E. Amitabh Kant

**Answer: Option B**

**Explanation:**

- Sudhanshu Vats, Managing Director of Pidilite Industries, was appointed as Chairman of ASCI during the 39th Annual General Meeting.
- He replaced Partha Sinha, the outgoing chairman.

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**Ques: Who launched the Viksit Bharat Buildathon 2025, India's largest school hackathon?**

- A. Prime Minister Narendra Modi
- B. Union Minister for Education, Shri Dharmendra Pradhan
- C. NITI Aayog CEO
- D. AICTE Chairman
- E. Atal Innovation Mission Director

**Answer: Option B**

**Explanation:**

- The Viksit Bharat Buildathon 2025, India's largest school hackathon, was launched by Union Minister for Education, Shri Dharmendra Pradhan.
- Aim: To engage students from Class 6th to 12th across India in a large-scale hackathon focusing on creativity and problem-solving.
- Organised by: Department of School Education & Literacy, in partnership with Atal Innovation Mission, NITI Aayog, and AICTE.
- Four key themes: Vocal for Local, Atmanirbhar Bharat, Swadeshi, and Samriddhi.
- Winners will be announced in January 2026, with over 1,000 top innovators recognised.

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**Ques: Where will the tri-service exercise 'Cold Start 1', aimed at testing drones and counter-drone technologies, be conducted?**

- A. Rajasthan
- B. Gujarat
- C. Madhya Pradesh
- D. Punjab
- E. Haryana

**Answer: Option C**

**Explanation:**

- The Indian Armed Forces will conduct the tri-service exercise 'Cold Start 1' in Madhya Pradesh from 6–10 October 2025.
- The exercise will focus on testing indigenous drones and counter-drone technologies, building on lessons from Operation Sindoor.
- It aims to strengthen India's counter-drone capabilities and multi-layered air defence systems.
- India is also developing the Sudarshan Chakra Air Defence System for counter-UAVs, hypersonic threat mitigation, and integrated weapon systems.

A large, semi-transparent watermark logo for Exam Genius is centered on the page. It features the word "EXAM" in a large, bold, light blue sans-serif font, with "Genius" in a smaller, light gray font directly below it. The logo is set against a background of a stylized globe with a network of red and blue lines and dots.



**Ques: FIFA unveiled three official mascots for the 23rd FIFA World Cup 2026. Which of the following pairs is correct?**

- A. Clutch – Jaguar – Mexico
- B. Zayu – Moose – Canada
- C. Maple – Bald Eagle – USA
- D. Clutch – Bald Eagle – USA
- E. Zayu – Tiger – India

**Answer: Option D**

**Explanation:**

- FIFA unveiled three official mascots – Clutch, Zayu, and Maple – for the 23rd FIFA World Cup 2026.
- The tournament will be co-hosted by the United States, Mexico, and Canada from June 26 to July 19, 2026, marking the first time the event is held across three countries.
- Clutch (Bald Eagle – USA): Midfielder
- Zayu (Jaguar – Mexico): Striker
- Maple (Moose – Canada): Goalkeeper

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**Ques: Who inaugurated India's first fleet of electric heavy trucks with swappable battery technology at Nhava Sheva Distribution Terminal?**

- A. Nitin Gadkari
- B. Sarbananda Sonowal
- C. Piyush Goyal
- D. Dharmendra Pradhan
- E. Mansukh Mandaviya

**Answer: Option B**

**Explanation:**

- Union Minister of Ports, Shipping & Waterways, Sarbananda Sonowal, inaugurated India's first fleet of electric heavy trucks with swappable battery technology.
- The inauguration took place at Nhava Sheva Distribution Terminal of Jawaharlal Nehru Port Authority (JNPA).
- 50 electric heavy trucks were initially flagged-off, expected to expand to 80 trucks by end-2025.
- JNPA aims to electrify its approximately 600 heavy trucks in internal logistics operations by December 2026.

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**Ques: Where is the 11th ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 being hosted?**

- A. New Delhi, India
- B. Tokyo, Japan
- C. Paris, France
- D. Moscow, Russia
- E. Beijing, China

**Answer:** Option A

**Explanation:**

- The ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 is being held from 24 September to 2 October 2025 in New Delhi.
- Venue: Dr. Karni Singh Shooting Range.
- This is the 11th edition of the Junior Shooting World Cup and the first time India is hosting it.
- 208 shooters from 19 delegations are participating, including 69 Indian members, led by Olympian Raiza Dhillon and Asian trap champion Sabeera Haris.

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**Ques: India has nominated which institute as the UN's Centre of Excellence (COE) for Artificial Intelligence (AI)?**

- A. IIT Bombay
- B. IIT Delhi
- C. IIT Madras
- D. IISc Bengaluru
- E. IIT Kanpur

**Answer:** Option C

**Explanation:**

- India nominated IIT Madras as the UN Centre of Excellence (COE) for Artificial Intelligence (AI) under the UN Office for Digital and Emerging Technologies (ODET) initiative.
- The COE will focus on AI capacity building, skilling, and governance to address challenges in the evolving technological landscape.
- India will also host the AI Impact Summit in February 2026, showcasing its India AI Mission with 38,000 GPUs and over 300 open-source AI models.

**EXAM**  
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**Ques: Which country has announced the launch of the new K-Visa for global young STEM professionals from October 1, 2025?**

- A. United States
- B. Australia
- C. Canada
- D. United Kingdom
- E. China

**Answer:** Option E

**Explanation:**

- China launched the K-Visa for young STEM (Science, Technology, Engineering, Mathematics) professionals worldwide.
- The visa does not require employer sponsorship, allowing independent applications.
- This initiative comes after the U.S. announced a \$100,000 application fee for new H-1B visas.

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**Ques: Which authority launched the Dubai Autonomous Zone (DAZ), a 15-kilometre corridor for driverless vehicles and marine transport?**

- A. Dubai Civil Aviation Authority
- B. Dubai Roads and Transport Authority (RTA)
- C. Dubai Maritime Authority
- D. Dubai Smart City Authority
- E. Dubai Traffic Police

**Answer:** Option B

**Explanation:**

- Dubai Roads and Transport Authority (RTA) announced the launch of the Dubai Autonomous Zone (DAZ), a 15-kilometre dedicated corridor for driverless vehicles and marine transport.
- RoboTaxis will start operations within DAZ by Q1 2026, and all seven autonomous modes are expected to be functional by mid-2027.
- Developed in partnership with Uber and WeRide, app-based autonomous services are expected to launch in early 2026.

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**Ques: According to the Kroll Celebrity Brand Valuation 2024, who retained the top spot in India with a brand value of USD 231.1 million?**

- A. Rohit Sharma
- B. Shahrukh Khan
- C. MS Dhoni
- D. Ranveer Singh
- E. Virat Kohli

**Answer: Option E**

**Explanation:**

- Virat Kohli retained the top spot in 2024 with a brand value of USD 231.1 million, an increase of nearly 2% from USD 227.9 million in 2023.
- India's top 25 celebrities, including movie stars and sportspersons, accounted for USD 2 billion in 2024, up over 8.6% from last year.
- Bollywood celebrities accounted for 65% of total brand value, followed by sportspersons (28.4%).
- Alia Bhatt ranked 4th with a brand valuation of USD 116.4 million, making her the most valued female celebrity in the list.
- Only 9 women featured in the top 25 list for 2024, up from 8 in 2023.

**Ranking of Top 5 Most Valued Indian Celebrities:**

1. Virat Kohli – Cricketer
2. Ranveer Singh – Actor
3. Shah Rukh Khan – Actor
4. Alia Bhatt – Actor
5. Sachin Tendulkar – Cricketer



**Ques: By 2030, how much green energy capacity does ONGC aim to acquire?**

- A. 1–1.5 GW
- B. 5–6 GW
- C. 2.5–3 GW
- D. 7–8 GW
- E. 10 GW

**Answer: Option C**

**Explanation:**

- ONGC has set a target to acquire 2.5–3 GW of solar and wind projects by 2030 as part of its renewable energy expansion plan.
- The company will invest ₹1 lakh crore in green energy projects, focusing on solar, wind, green hydrogen, bioenergy, and ammonia.
- This aligns with ONGC's goal to reduce carbon emissions by 1 billion tonnes and cut carbon intensity by 45% by 2030.

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**Ques: Which popular Assamese singer passed away on 19 September 2025 in Singapore during a scuba diving accident?**

- A. Bhupen Hazarika
- B. Zubeen Garg
- C. Angaraag Mahanta
- D. Papon
- E. Jayanta Hazarika

**Answer: Option B**

**Explanation:**

- Zubeen Garg, a popular Assamese singer, passed away on 19 September 2025 in Singapore during a scuba diving accident at the age of 52.
- Born on 18 November 1972 in Tura, Meghalaya, he was remembered as a cultural icon of Assam.
- He was popularly called “Luit Kontho” because his voice was compared to the mighty Brahmaputra River.
- Zubeen won several awards, including the National Film Award for Best Music Direction in 2007 for the film Echoes of Silence.

**EXAM**  
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**Ques: Which public sector bank became the second PSB to be approved as a Trading-Cum-Clearing Member (TCM) on the India International Bullion Exchange (IIBX)?**

- A. Punjab National Bank
- B. Indian Bank
- C. Canara Bank
- D. Union Bank of India
- E. Bank of Baroda

**Answer: Option E**

**Explanation:**

- Bank of Baroda (BOB) has been approved by the International Financial Services Centres Authority (IFSCA) to operate as a Trading-Cum-Clearing Member (TCM) on the India International Bullion Exchange (IIBX) at GIFT City, Gujarat.
- BOB becomes the second Public Sector Bank (PSB) after SBI to receive the TCM status.
- IIBX, established by the Government of India in July 2022 at Gandhinagar, Gujarat, is India's first international bullion exchange.

**EXAM**  
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**Ques: BRICS-backed New Development Bank (NDB) will issue its first rupee-denominated bond in India before which year?**

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

**Answer: Option C**

**Explanation:**

- The BRICS-backed New Development Bank (NDB) will issue its first rupee-denominated bond in India's domestic market before end-March 2026.
- Earlier, NDB raised funds in Chinese yuan and South African rand and is in advanced discussions with the RBI for this debut issuance.
- The bank plans to raise \$400–500 million via 3–5 year bonds in the first tranche.

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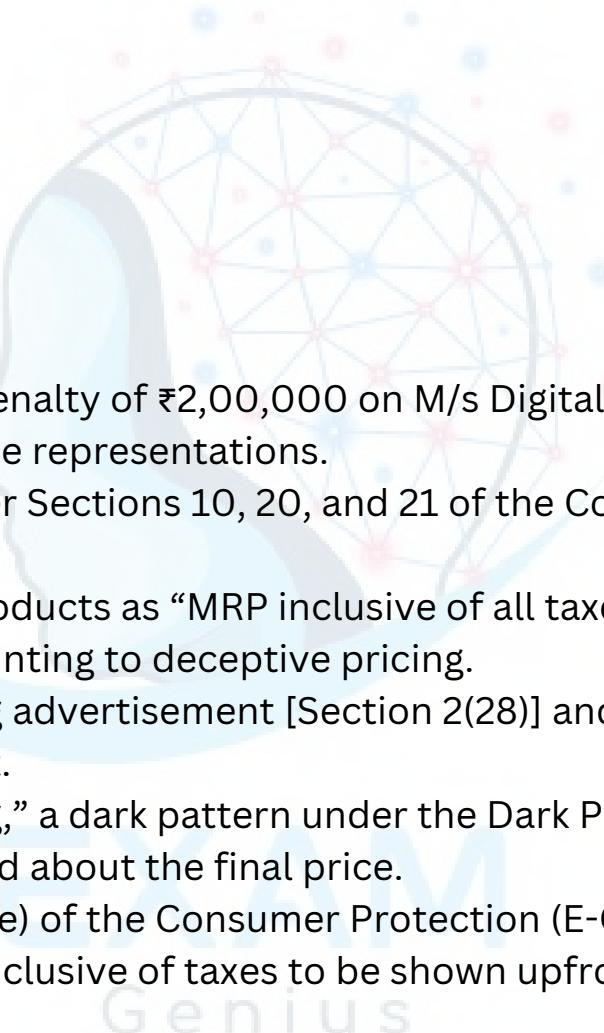
**Ques: The Central Consumer Protection Authority (CCPA) recently imposed a penalty of ₹2,00,000 on which company for false and misleading price representations?**

- A. Amazon
- B. Flipkart
- C. FirstCry (Digital Age Retail Pvt. Ltd.)
- D. Snapdeal
- E. Myntra

**Answer: Option C**

**Explanation:**

- The CCPA has imposed a penalty of ₹2,00,000 on M/s Digital Age Retail Pvt. Ltd. (FirstCry) for misleading price representations.
- The order was passed under Sections 10, 20, and 21 of the Consumer Protection Act, 2019.
- The company displayed products as “MRP inclusive of all taxes,” but later levied extra GST at checkout, amounting to deceptive pricing.
- This was held as misleading advertisement [Section 2(28)] and unfair trade practice [Section 2(47)] under the Act.
- By engaging in “drip pricing,” a dark pattern under the Dark Patterns Guidelines, 2023, consumers were misled about the final price.
- This also violated Rule 7(1)(e) of the Consumer Protection (E-Commerce) Rules, 2020, requiring total price inclusive of taxes to be shown upfront.





**Ques: Which regulator barred HDFC Bank's DIFC branch from taking new clients?**

- A. DFSA
- B. SEBI
- C. RBI
- D. IMF
- E. FATF

**Answer: Option A**

**Explanation:**

- The Dubai Financial Services Authority (DFSA) has barred HDFC Bank's DIFC branch from soliciting or conducting business with new clients, effective 26 September 2025.
- The restriction covers all financial services, including advising on financial products, arranging investments, arranging credit, custody services, and client onboarding.
- HDFC Bank opened its DIFC branch on 4 August 2014 to provide wealth management services to the Indian diaspora in the Gulf.
- This was HDFC Bank's third overseas branch, after Bahrain and Hong Kong.

**EXAM**  
Genius



**Ques: Which bank signed an MoU with Tata Power Renewable Energy Limited to provide financial support for solar energy adoption by MSMEs and C&I customers?**

- A. State Bank of India
- B. Punjab National Bank
- C. ICICI Bank
- D. Bank of Baroda
- E. HDFC Bank

**Answer: Option D**

**Explanation:**

- Bank of Baroda (BOB) signed a Memorandum of Understanding (MoU) with Tata Power Renewable Energy Limited (TPREL) to support MSMEs and Commercial & Industrial (C&I) customers in adopting solar energy.
- Under the MoU, BOB will offer loans for solar projects with interest rates starting from 7.75% for capacities up to 10 MW, through TPREL or its authorized partners.
- The bank provides collateral-free loans up to ₹10 crore, covered under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), with flexible repayment tenure up to 120 months, relaxed margin requirements starting at 20%, and concessional processing fees.

**EXAM**  
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**Ques: Which country clinched their ninth Asia Cup title with a thrilling five-wicket victory over Pakistan at the Dubai International Stadium?**

- A. India
- B. Japan
- C. France
- D. Russia
- E. China

**Answer: Option A**

**Explanation:**

- India clinched their ninth Asia Cup title with a thrilling five-wicket victory over Pakistan at the Dubai International Stadium on 28 September 2025.
- The winning Indian team reportedly received US \$300,000 as the prize money (approx. Rs ~20–21 million).
- The runner-up (Pakistan) reportedly received US \$75,000.
- In addition, the Board of Control for Cricket in India (BCCI) announced a cash reward of ₹21 crore for the Indian team and its support staff.

**Awards of Asia Cup 2025:**

- Man of the Match: Tilak Verma
- Most Valuable Player of Tournament: Kuldeep Yadav – 17 Wickets
- Player of the Tournament: Abhisek Varma – 314 Runs



## About Asia Cup 2025 :

- Started : 1984
- Tournament format : Group stage and knockout
- 2025 edition : 17th Edition, 8 Participants
- Host : United Arab Emirates
- Mascot : Sheru
- Champions : India (9th title) Most Successful
- Runners-up : Pakistan
- This was the first time that India and Pakistan met in an Asia Cup final.



**EXAM**  
Genius



**Ques: Under the PM E-Drive scheme, what subsidy is provided for EV charging stations at government premises?**

- A. 50% on both infrastructure and EVSE
- B. 80% on both infrastructure and EVSE
- C. 100% on infrastructure only
- D. 100% on both infrastructure and EVSE
- E. 70% on EVSE and 50% on infrastructure

**Answer: Option D**

**Explanation:**

- Under the PM E-Drive scheme, government premises (offices, hospitals, schools, residential complexes) will receive 100% subsidy on both upstream infrastructure and EV charging equipment (EVSE), provided chargers are open for public use.
- For transport hubs & PSU-controlled locations (railway stations, airports, OMC outlets, bus depots, toll plazas), the subsidy is 80% on infrastructure and 70% on EVSE.
- At other public locations (streets, malls, markets), only 80% subsidy on infrastructure is provided.
- The total outlay of PM E-Drive scheme is ₹10,900 crore, extended till 31 March 2028.

**EXAM**  
Genius



**Ques: Which ministry is organizing the 29th Conference of Central and State Statistical Organizations (CoCSSO) in Chandigarh?**

- A. Ministry of Finance
- B. Ministry of Statistics and Programme Implementation
- C. Ministry of Home Affairs
- D. Ministry of Planning
- E. Ministry of Science and Technology

**Answer: Option B**

**Explanation:**

- The Ministry of Statistics and Programme Implementation (MoSPI) is organizing the 29th Conference of Central and State Statistical Organizations (CoCSSO) in Chandigarh.
- CoCSSO has been playing a key role in strengthening Centre-State coordination since 1971.
- This year's CoCSSO conference theme is: 'Strengthening Local Level Governance'.

**EXAM**  
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**Ques: Who won the Changemaker of the Year Award at The Hindu BusinessLine Changemaker Awards 2024?**

- A. Azim Premji Foundation
- B. DRDO
- C. Bhashini
- D. Impulse NGO Network
- E. eVidyaloka

**Answer:** Option B

**Explanation:**

- At the Hindu BusinessLine Changemaker Awards 2024, the Defence Research & Development Organisation (DRDO) was honoured as the Changemaker of the Year for its remarkable contributions to India's defence research and innovation.
- Other winners included Azim Premji Foundation (Iconic Changemaker), Bhashini (Digital Transformation), Impulse NGO Network (Social Transformation), Kalyani Shinde, Vaishali Sharma & Anil Pradhan (Young Changemakers), and eVidyaloka (Chairperson's Award).

**EXAM**  
Genius



**Ques: From 1 October 2025, what type of arrival card will foreigners travelling to India need to submit?**

- A. Physical Arrival Card
- B. Digital Arrival Card (E-Arrival Card)
- C. Visa-on-Arrival Form
- D. Paperless Travel Card
- E. Manual Immigration Form

**Answer: Option B**

**Explanation:**

- The Government of India (GoI) has discontinued the physical disembarkation form (Paper Arrival Card) for foreigners travelling to India from 1 October 2025.
- Instead, travelers can now submit a Digital Arrival Card (E-Arrival Card) online for a smooth immigration process at arrival counters.
- With this move, India joins countries like Singapore, the United Kingdom (UK), and Taiwan, which have successfully implemented digital arrival cards.

**EXAM**  
Genius



**Ques: The book “Akashvani: A Century of Stories from All India Radio” has been authored by which of the following?**

- A. Vikram Sampath and Anant Pai
- B. Neelesh Kulkarni and Vikrant Pande
- C. Rajdeep Sardesai and Shashi Tharoor
- D. R. Jagannathan and Arun Shourie
- E. Krishna Sobti and Ruskin Bond

**Answer: Option B**

**Explanation:**

- The book “Akashvani: A Century of Stories from All India Radio” is authored by Neelesh Kulkarni and Vikrant Pande and published by HarperCollins India.
- It captures the 100-year journey of All India Radio (AIR) and its impact on Indian society, culture, and communication.

**EXAM**  
Genius



**Ques: Who has been appointed as the Attorney General of India for a two-year term starting October 1, 2025?**

- A. K.K. Venugopal
- B. R. Venkataramani
- C. Mukul Rohatgi
- D. Gopal Subramanium
- E. Soli Sorabjee

**Answer: Option B**

**Explanation:**

- Senior Advocate R. Venkataramani (75) has been appointed as the Attorney General of India for a two-year tenure from October 1, 2025 to September 30, 2027.
- He was appointed by the President of India in consultation with the Ministry of Law and Justice (MoL&J) under Article 76(1) of the Constitution.
- R. Venkataramani replaced veteran jurist K.K. Venugopal, who served as AG from September 30, 2022.
- The Attorney General is the highest law officer of the Union Government and serves as its principal legal advisor.

**EXAM**  
Genius



**Ques: Prime Minister Narendra Modi inaugurated BSNL's "Swadeshi 4G stack" in which state?**

- A. Gujarat
- B. Maharashtra
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Odisha

**Answer: Option E**

**Explanation:**

- Prime Minister Narendra Modi inaugurated BSNL's Swadeshi 4G stack in Jharsuguda, Odisha, marking India's entry into the league of nations capable of manufacturing advanced telecom equipment.
- Alongside, over 97,500 mobile 4G towers were commissioned with an investment of about ₹37,000 crore.
- The initiative will provide high-speed internet to 30,000 previously unconnected villages, benefiting around 2 crore people nationwide.
- This marks a major milestone in India's journey towards becoming a global telecom manufacturing hub.

**EXAM**  
Genius



**Ques: Which integrated neuro-rehabilitation centre was recently unveiled by the Ministry of AYUSH at the All India Institute of Ayurveda (AIIA), Goa?**

- A. Prayas
- B. Aarogya
- C. Niramay
- D. Swasthya
- E. Samarth

**Answer: Option A**

**Explanation:**

- The Ministry of AYUSH unveiled “Prayas”, an Integrated Neuro-Rehabilitation Centre at the All India Institute of Ayurveda (AIIA), Goa.
- “Prayas” is among the first-of-its-kind multi-disciplinary centres in India, combining Ayurveda, Physiotherapy, Yoga, Speech Therapy, Occupational Therapy, and modern Paediatrics under one roof.
- The centre is designed to provide holistic and patient-centred neuro-rehabilitation, with a special focus on children with neurological and developmental conditions.

**EXAM**  
Genius



**Ques: India recently designated two new Ramsar Sites in Bihar. With this, how many Ramsar Sites does India now have?**

- A. 91
- B. 92
- C. 93
- D. 94
- E. 95

**Answer: Option C**

**Explanation:**

- India has added Gokul Jalashay (Buxar, 448 ha) and Udaipur Jheel (West Champaran, 319 ha) as new Ramsar Sites in Bihar.
- With this addition, the total number of Ramsar Sites in India has reached 93, covering 13,60,719 hectares.
- Globally, the UK leads with 176 Ramsar Sites, followed by Mex Lico with 144.

**EXAM**  
Genius



**Ques: Which company did TVS Motors acquire to establish a Global Centre of Excellence for Design and Engineering in Bologna, Italy?**

- A. Engine Engineering
- B. Piaggio Engineering
- C. Ducati Design Labs
- D. Ferrari Technologies
- E. Magneti Marelli

**Answer: Option A**

**Explanation:**

- TVS Motors Company Limited (TVSM) acquired Engine Engineering by purchasing 100% stake for 5.1 million Euros (over Rs 50 crore).
- This acquisition is a strategic move to establish a Global Centre of Excellence (CoE) for Design and Engineering in Bologna, Italy.



**EXAM**  
Genius



**Ques: Where was the 69th General Conference (GC) of the International Atomic Energy Agency (IAEA) held?**

- A. Geneva, Switzerland
- B. New York, USA
- C. Rome, Italy
- D. Paris, France
- E. Vienna, Austria

**Answer: Option E**

**Explanation:**

- The 69th General Conference (GC) of the International Atomic Energy Agency (IAEA) was held at the Vienna International Centre in Vienna, Austria.
- Theme: Leveraging Science, Technology, and Innovation for Sustainable Development.
- The conference was presided over by Peter Burian, Ambassador of Slovakia to IAEA, with Vice-Chairs including Iran, Argentina, France, Ivory Coast, Mongolia, New Zealand, Poland, and the USA.
- India was represented by Dr. Ajit Kumar Mohanty, Chairman of the Atomic Energy Commission (AEC).
- The Maldives joined as the 181st member state of the IAEA.
- The GC elected 11 new countries (Belgium, Chile, Jordan, Lithuania, Niger, Peru, the Philippines, Portugal, Romania, Saudi Arabia, and Togo) to the 35-member IAEA Board of Governors for the 2025–2027 term.





- These members replaced outgoing countries such as Brazil, Canada, China, Egypt, France, India, Italy, Japan, Mexico, South Africa, and the UK.

## About International Atomic Energy Agency (IAEA) :

- Established : 1957
- HQ : Vienna, Austria
- Director : Rafael Mariano Grossi





**Ques: Which organization launched India's first AI-integrated Integrated Command & Control Centre (ICCC) for a pilgrimage ecosystem?**

- A. Shri Mata Vaishno Devi Shrine Board
- B. Tirumala Tirupati Devasthanams (TTD)
- C. Kashi Vishwanath Temple Trust
- D. Jagannath Temple Administration
- E. Somnath Temple Trust

**Answer:** Option B

**Explanation:**

- Tirumala Tirupati Devasthanams (TTD) launched an AI-integrated Integrated Command & Control Centre (ICCC) in Tirumala.
- It is India's first AI-based command hub for managing a pilgrimage ecosystem.
- The ICCC will help in real-time crowd prediction, faster queue management, and enhanced safety.
- Its main aim is to improve the devotee experience and increase temple management efficiency.

**EXAM**  
Genius



**Ques: Which scheme launched by Haryana CM Nayab Singh Saini provides Rs 2,100 per month to eligible women?**

- A. Mukhya Mantri Mahila Samman Yojana
- B. Haryana Women Empowerment Scheme
- C. Beti Bachao Beti Padhao
- D. Pradhan Mantri Matru Vandana Yojana
- E. Deendayal Lado Lakshmi Yojana

**Answer: Option E**

**Explanation:**

- Deendayal Lado Lakshmi Yojana was launched by Haryana CM Nayab Singh Saini to provide ₹2,100 per month to eligible women.
- Beneficiaries: About 20 lakh women aged 23–60 years with annual income up to ₹1 lakh.
- Budget allocation for FY 2025–26 is ₹5,000 crore.

**EXAM**  
Genius



**Ques: Which Cold Desert Biosphere Reserve in Himachal Pradesh was recently included in UNESCO's World Biosphere Reserve Network?**

- A. Khangchendzonga
- B. Spiti Valley
- C. Great Himalayan National Park
- D. Nanda Devi
- E. Pin Valley

**Answer: Option B**

**Explanation:**

- The Cold Desert Biosphere Reserve in Spiti Valley, Himachal Pradesh, has been included in UNESCO's World Biosphere Reserve Network.
- With this addition, India now has 13 biospheres listed in the UNESCO network.
- The announcement of 29 new sites was made at the conclusion of the 37th World Congress of Biosphere Reserves held in Hangzhou, China.
- The World Biosphere Reserve Network now comprises 785 sites across 142 countries.

**EXAM**  
Genius



**Ques: India's first bullet train project's initial Surat–Bilimora stretch will be operational by which year?**

- A. 2025
- B. 2026
- C. 2027
- D. 2028
- E. 2029

**Answer: Option C**

**Explanation:**

- The Surat–Bilimora (50 km) stretch of India's first bullet train project will be operational by 2027.
- The entire Mumbai–Ahmedabad corridor (508 km) is expected to be fully operational by 2029.
- Trains will run at 320 kmph, reducing Mumbai–Ahmedabad travel time to just 2 hours 7 minutes.
- Railway Minister Ashwini Vaishnaw inspected the Surat station and announced this timeline.

**EXAM**  
Genius



**Ques: Where was the third edition of the HDSR Star Party, focusing on amateur astronomy and astrophotography, held?**

- A. Spiti Valley, Himachal Pradesh
- B. Sikkim
- C. Leh, Ladakh
- D. Kaza, Himachal Pradesh
- E. Hanle, Ladakh

**Answer: Option E**

**Explanation:**

- The third edition of the HDSR Star Party was jointly organised by the Indian Institute of Astrophysics (IIA), Department of Wildlife Protection, UT Ladakh, and Bhabha Atomic Research Centre (BARC) at Hanle, Ladakh.
- HDSR (Hanle Dark Sky Reserve) in eastern Ladakh is renowned for its extremely dark night skies, making it a prime destination for astrophotographers and amateur astronomers.
- The reserve is centred around the Indian Astronomical Observatory at Hanle, operated by IIA under the Department of Science and Technology (DST).

**EXAM**  
Genius



**Ques: Which Indian artist's untitled 1970 oil on canvas painting recently sold for ₹67.08 crore, making it the second-most expensive Indian artwork ever?**

- A. Tyeb Mehta
- B. FN Souza
- C. VS Gaitonde
- D. MF Husain
- E. S H Raza

**Answer: Option C**

**Explanation:**

- At Saffronart's 25th anniversary auction in New Delhi, an untitled 1970 oil painting by VS Gaitonde sold for ₹67.08 crore.
- This made it the second-most expensive Indian artwork ever sold, after MF Husain's 1954 Gram Yatra.
- The auction's total sale was ₹355.77 crore, marking a record high for South Asian art globally.

**EXAM**  
Genius



**Ques: Which Indian cricketer became the first capped Indian male player to sign with a Big Bash League (BBL) team?**

- A. Ravichandran Ashwin
- B. Virat Kohli
- C. Rohit Sharma
- D. Rishabh Pant
- E. Shikhar Dhawan

**Answer: Option A**

**Explanation:**

- Ravichandran Ashwin, India's veteran off-spinner, became the first capped Indian male cricketer to sign with a Big Bash League (BBL) team.
- He will represent Sydney Thunder in the upcoming BBL 2025–26 season.
- Until now, the Board of Control for Cricket in India (BCCI) had prohibited active Indian male players from participating in foreign T20 leagues, though Indian women regularly feature in the Women's Big Bash League (WBBL).

**EXAM**  
Genius



**Ques: Which global initiative is being organised by the Ministry of Youth Affairs & Sports along with the Ministry of External Affairs as part of Seva Pakhwada 2025?**

- A. Bharat Run 2025
- B. Rashtriya Ekta Run 2025
- C. Seva Marathon 2025
- D. Global Youth Run 2025
- E. Viksit Bharat Run 2025

**Answer: Option E**

**Explanation:**

- The Ministry of Youth Affairs & Sports, in collaboration with the Ministry of External Affairs, is organising Viksit Bharat Run 2025 across more than 150 locations in 91 countries as part of Seva Pakhwada (17 September – 2 October 2025).
- This initiative aims to inspire collective action for nation-building through a 3–5 km community run at iconic and accessible global locations.
- Famous landmarks included in the run are Mexico City's Angel of Independence, Paramaribo (Suriname) UNESCO World Heritage site, Golden Gate Bridge (San Francisco), and other iconic spots worldwide.

**EXAM**  
Genius



**Ques: Which renowned Kannada writer, remembered by PM Modi in Mann Ki Baat, passed away on September 24, 2025?**

- A. Girish Karnad
- B. S.L. Bhyrappa
- C. U.R. Ananthamurthy
- D. K. Shivaram Karanth
- E. Vaidehi

**Answer: Option B**

**Explanation:**

- Renowned Kannada novelist S.L. Bhyrappa, author of classics like Parva, Vamshavriksha, and Gruhabhangha, passed away on 24 September 2025.
- He was honored with the Saraswati Samman (2010) for Mandra and the Padma Bhushan (2023).
- PM Modi, in the 126th episode of Mann Ki Baat, urged youth to read Bhyrappa's works and highlighted his literary and philosophical contributions.

**EXAM**  
Genius

**Ques: When is World Maritime Day 2025 observed?**

- A. September 25
- B. September 24
- C. September 26
- D. September 27
- E. September 28

**Answer:** Option A

**Explanation:**

- World Maritime Day 2025 is observed on the last Thursday of September, which falls on September 25, 2025.
- Theme for 2025: “Our Ocean, Our Obligation, Our Opportunity”.
- The official parallel event took place in Dubai, UAE, from September 29 to October 1, 2025.
- World Maritime Day was first established in 1978 by the International Maritime Organization (IMO).

EXAM  
Genius



## Ques: What is the theme of World Tourism Day 2025?

- A. Green Tourism & Innovation
- B. Tourism for Prosperity
- C. Tourism and Sustainable Transformation
- D. Cultural Tourism & Heritage
- E. Ecotourism and Community Development

### Answer: Option C

#### Explanation:

- World Tourism Day is celebrated annually on 27 September by UNWTO.
- The 2025 theme is “Tourism and Sustainable Transformation”, emphasizing tourism’s role in positive change, sustainability, governance, and cultural exchange.
- India recorded approximately 56 lakh Foreign Tourist Arrivals (FTAs) and 303.59 crore Domestic Tourist Visits till August 2025.
- Under Swadesh Darshan & Swadesh Darshan 2.0, 110 projects were developed across Ramayana, Buddhist, Coastal, Tribal, and other thematic circuits.
- The 2025 World Tourism Day and World Tourism Conference will be hosted by Malaysia in Melaka from 27–29 September 2025.

**EXAM**  
Genius



**Ques: Which digital payments platform, in collaboration with Mastercard, launched the exclusive 'Tap & Pay' feature for Mastercard cardholders in India?**

- A. Paytm
- B. Google Pay
- C. PhonePe
- D. Amazon Pay
- E. BharatPe

**Answer: Option C (PhonePe)**

**Explanation:**

PhonePe Private Limited, a leading digital payments platform, in collaboration with Mastercard Inc., launched an exclusive 'Tap & Pay' feature for Mastercard cardholders in India.

**Objective:** To provide secure and frictionless 'tap and pay' experiences at physical retail outlets and support tokenised e-commerce transactions.

**Eligible Users:** Mastercard credit, debit, and prepaid cardholders in India.

**About PhonePe:**

Established: 2015

HQ: Bengaluru, Karnataka

CEO: Sameer Nigam

**EXAM**  
Genius



**Ques: Who has been appointed as the new Deputy Governor of the Reserve Bank of India (RBI) effective from October 9, 2025?**

- A. Rajeshwar Rao
- B. Poonam Gupta
- C. Swaminathan Janakiraman
- D. T. Rabi Sankar
- E. Shirish Chandhra Murmu

**Answer:** Option E (Shirish Chandhra Murmu)

**Explanation:**

The Appointments Committee of the Cabinet approved the appointment of Shirish Chandhra Murmu as the Deputy Governor of RBI for a three-year term effective October 9, 2025.

He will succeed Rajeshwar Rao, whose extended term as Deputy Governor ends on October 8, 2025.

**Currently, Murmu is serving as Executive Director (ED), Department of Supervision, RBI.**

RBI has four deputy governors: T. Rabi Sankar, Swaminathan Janakiraman, Poonam Gupta, and now Shirish Chandhra Murmu.

As per the RBI Act, 1934, RBI must have four Deputy Governors – two from within RBI, one from the commercial banking sector, and one economist to head the Monetary Policy Department.



## **Ques: Which body currently selects Non-Official Directors (NODs) for Public Sector Banks (PSBs)?**

- A. Reserve Bank of India
- B. Ministry of Finance (Department of Financial Services)
- C. Boards of PSBs
- D. P J Nayak Committee
- E. SEBI

**Answer: Option B (Ministry of Finance, Department of Financial Services)**

### **Explanation:**

The Central Government retains control over the appointment of Non-Official Directors (NODs) in Public Sector Banks (PSBs) to ensure consistent oversight and effective implementation of financial inclusion schemes.

During PSB Manthan 2025, experts suggested that PSB boards should get this power, but the Government rejected it.

In 2014, the P J Nayak Committee (RBI-appointed) also recommended that PSB boards appoint NODs, but this was not implemented.

Currently, the Department of Financial Services (Finance Ministry) selects NODs for PSBs.

Non-board directors in PSBs include Government-nominated, RBI-nominated, Independent, and Shareholder-elected directors.



**Ques: RBI is likely to allow which company's exit from the Upper Layer NBFC classification?**

- A. Reliance Capital
- B. Shriram Finance
- C. Tata Sons
- D. Bajaj Finance
- E. HDFC Ltd

**Answer: Option C (Tata Sons)**

**Explanation:**

RBI had classified Tata Sons as an Upper Layer NBFC in September 2022, mandating that it list by 30 September 2025.

In March 2024, Tata Sons requested de-registration to avoid listing, and RBI is now considering approval subject to certain conditions.

Shapoorji Pallonji Group (holding 18% stake) sought a fair exit route, while Tata Trusts, the major stakeholder, wants Tata Sons to remain unlisted.

The decision will balance financial stability, investor exit, and regulatory compliance.

**EXAM**  
**Genius**



**Ques: Which company has been barred by SEBI and fined along with its three senior executives for alleged financial misstatement?**

- A. Man Industries (India) Ltd.
- B. Adani Enterprises
- C. Reliance Power
- D. L&T Finance
- E. Hindustan Zinc

**Answer: Option A (Man Industries (India) Ltd.)**

**Explanation:**

SEBI (Securities and Exchange Board of India) barred Man Industries (India) Ltd. and three of its senior executives from accessing the securities market for two years.

A monetary penalty of ₹25 lakh each was imposed for alleged financial misstatements.

This action was taken to ensure corporate governance and investor protection.

**Penalised executives include:**

Ramesh Mansukhani – Chairman

Nikhil Mansukhani – Executive Director

Ashok Gupta – Former Executive Director & Current CFO



**Ques: The Reserve Bank of India imposed a monetary penalty of ₹2.7 lakh on which company for non-compliance with norms related to 'Internal Ombudsman'?**

- A. Manappuram Finance Limited
- B. Mahindra Finance
- C. Bajaj Finance Limited
- D. Shriram Finance Limited
- E. Muthoot FinCorp Limited

**Answer: Option E (Muthoot FinCorp Limited)**

Explanation:

The Reserve Bank of India (RBI) imposed a monetary penalty of ₹2.7 lakh on Muthoot FinCorp Limited for non-compliance with Internal Ombudsman guidelines.

RBI found that the company failed to establish an auto-escalation system for complaints rejected partly or wholly by its grievance redress mechanism to the Internal Ombudsman.

The penalty was imposed under Section 58G(1)(b) read with Section 58B(5)(aa) of the RBI Act, 1934.

**EXAM**  
Genius



**Ques: Which two institutions have partnered to co-lend gold loans targeting semi-urban and rural customers?**

- A. SBI and Bajaj Finance
- B. Bank of Baroda and IIFL Finance
- C. HDFC Bank and Muthoot Finance
- D. Axis Bank and Manappuram Finance
- E. PNB and Shriram Finance

**Answer: Option B (Bank of Baroda and IIFL Finance)**

**Explanation:**

Bank of Baroda and IIFL Finance have partnered to co-lend gold loans, targeting semi-urban and rural customers.

The scheme primarily focuses on underserved and unbanked customers.

The objective is to provide fast, easy, and affordable credit, especially for agricultural and allied activities.

This initiative will enhance financial inclusion and bring more rural customers into the formal credit system.

**EXAM**  
Genius



**Ques: From which date will the RBI's new rules on interest rates, gold loans, and exposure norms come into effect?**

- A. September 15
- B. October 1
- C. November 1
- D. December 31
- E. January 1

**Answer: Option B (October 1)**

**Explanation:**

The Reserve Bank of India (RBI) announced sweeping regulatory changes effective from October 1, 2025.

**Key changes include:**

Banks can reduce spread components on advances earlier than the 3-year lock-in period, benefiting borrowers or allowing switch to fixed rates.

Working capital loans against gold/silver for manufacturers and Tier-3/Tier-4 banks.

Revised limits for foreign currency and rupee-denominated debt instruments.

Exposure of Indian branches of foreign banks to their HO & subsidiaries to be reckoned only under Large Exposure Framework (LEF), not Intra-group Transactions (ITE).

These measures aim to enhance financial flexibility, inclusion, and transparency in India's banking system.





**Ques: Who have been recently appointed as the Managing Directors (MD) & Chief Executive Officers (CEO) of Union Bank of India?**

- A. Asheesh Pandey
- B. A. Manimekalai
- C. Rajeev Pandey
- D. Kalyan Kumar
- E. Rajesh Kumar

**Answer: Option A (Asheesh Pandey)**

**Explanation:**

Asheesh Pandey, Executive Director of Bank of Maharashtra, has been appointed as MD & CEO of Union Bank of India (UBI) for a three-year tenure, replacing A. Manimekalai.

Kalyan Kumar, Executive Director of Punjab National Bank (PNB), has been appointed as MD & CEO of Central Bank of India (CBI) for a three-year tenure, replacing Matam Venkata Rao.

**EXAM**  
Genius



**Ques: Which organisation launched 'Ideabaaz', India's first integrated marketplace for start-ups and investors?**

- A) SEBI
- B) BSE
- C) NSE
- D) SIDBI
- E) Invest India

**Answer:** Option C (NSE)

**Explanation:**

The National Stock Exchange (NSE) launched Ideabaaz, India's first integrated marketplace connecting start-ups with investors.

The platform aims to nurture India's entrepreneurial spirit and support start-ups in growing into listed companies.

NSE MD & CEO Ashishkumar Chauhan stated that Ideabaaz will empower start-ups and accelerate India's growth journey.

Mudit Kumar, Co-Founder & COO, emphasized that the platform is creating an inclusive, transparent, and future-ready ecosystem.



**Ques: Moody's has affirmed India's long-term local and foreign-currency issuer ratings at which level?**

- A. BBB+
- B. BBB
- C. Baa3
- D. A2
- E. P-3

**Answer: Option C (Baa3)**

**Explanation:**

Moody's Ratings has affirmed India's long-term local and foreign-currency issuer ratings and the local-currency senior unsecured rating at Baa3.

India's short-term local-currency rating is affirmed at P-3.

The stable outlook reflects India's credit strengths, including a large, fast-growing economy, sound external position, and resilient domestic financing base.

Challenges remain due to high debt burden, fiscal weaknesses, and external risks such as US tariffs and global policy measures.

India's long-term local-currency bond ceiling remains unchanged at A2.

Genius



**Ques: UST and Keynes Semicon will set up a ₹3,330 crore OSAT facility in which state?**

- A) Karnataka
- B) Maharashtra
- C) Gujarat
- D) Tamil Nadu
- E) Telangana

**Answer: Option C (Gujarat)**

**Explanation:**

California-based UST and Indian semiconductor firm Keynes Semicon have formed a joint venture to establish a ₹3,330 crore OSAT (Outsourced Semiconductor Assembly and Test) facility.

The facility will be located at Sanand, Gujarat, strengthening India's position in the semiconductor value chain.

The project aligns with India's vision of becoming a global hub for semiconductor manufacturing.

**EXAM**  
Genius



**Ques: Where was the 3rd edition of the Unmesha International Literature Festival held?**

- A. Patna
- B. Bhopal
- C. Shimla
- D. Kolkata
- E. New Delhi

**Answer: Option A (Patna)**

**Explanation:**

The 3rd edition of Unmesha: International Literature Festival was held at the Samrat Ashok Convention Centre in Patna, Bihar.

The festival was organised by Sahitya Akademi, in collaboration with the Ministry of Culture, Government of India, and the Government of Bihar.

Inauguration was done by the Governor of Bihar, Arif Mohammed Khan.

The event saw participation of over 550 writers, poets, scholars, translators, publishers, and distinguished personalities from 16 countries across more than 100 languages.

**Previous editions were held in Shimla (2022) and Bhopal (2023).**



**Ques: What was India's milk production in 2023-24, as per the Department of Animal Husbandry and Dairying?**

- A. 200 million tonnes
- B. 220 million tonnes
- C. 146.30 million tonnes
- D. 250 million tonnes
- E. 239.30 million tonnes

**Answer: Option E (239.30 million tonnes)**

**Explanation:**

India's milk production increased from 146.30 million tonnes in 2014-15 to 239.30 million tonnes in 2023-24, marking a growth of over 63% in the last decade.

India continues to be the world's largest milk producer, contributing nearly 25% of the global supply.

The dairy sector contributes 5% to India's GDP and provides livelihood to over 8 crore farmers.

Per capita milk availability in India rose by 48%, reaching 471 grams/day/person in 2023-24, compared to the world average of 322 grams/day.



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Genius



**Ques: The book “Song of India: A Study of the National Anthem” has been authored by whom?**

- A) Ramachandra Guha
- B) Jairam Ramesh
- C) Shashi Tharoor
- D) Rudrangshu Mukherjee
- E) Romila Thapar

**Answer: Option D (Rudrangshu Mukherjee)**

**Explanation:**

Historian Rudrangshu Mukherjee has authored the book “Song of India: A Study of the National Anthem”.

The book is published by Aleph Book Company.

It provides an in-depth study of India’s national anthem ‘Jana Gana Mana’, exploring its history, context, and significance.

**EXAM**  
Genius



**Ques: Which company has signed a \$700 million Sustainability-Linked Trade Facility (SLTF) deal with Standard Chartered?**

- A) Reliance Industries
- B) Adani Enterprises
- C) JSW Steel
- D) Tata Power
- E) Larsen & Toubro

**Answer: Option E (Larsen & Toubro)**

**Explanation:**

Larsen & Toubro (L&T) has entered into a \$700 million Sustainability-Linked Trade Facility (SLTF) with Standard Chartered.

The SLTF links financial terms to key performance indicators (KPIs) such as greenhouse gas emission intensity and freshwater withdrawal targets.

DNV, a global risk management expert, provided a second-party opinion on the KPIs and targets.

L&T will disclose annual performance against these metrics with independent third-party assurance to ensure transparency.

The facility supports L&T's long-term goal of achieving carbon neutrality by 2040.



**Ques: By how much has the Union Cabinet approved an increase in Dearness Allowance (DA) for Central Government employees effective October 1, 2025?**

- A. 1%
- B. 2%
- C. 3%
- D. 4%
- E. 5%

**Answer: Option C**

**Explanation:**

The Union Cabinet approved a 3% hike in Dearness Allowance (DA) for Central Government employees and Dearness Relief (DR) for pensioners, effective October 1, 2025.

This increase will raise the DA/DR from 55% to 58% of Basic Pay/Pension.

The annual financial impact of this hike on the exchequer is estimated at ₹10,083.96 crore.

Earlier, in March 2025, a 2% DA hike had been approved, effective from January 1, 2025.

Genius

**Ques: Which actor earned an International Emmy Award nomination for Best Actor in 2025 for the biopic “Amar Singh Chamkila”?**

- A. Shahid Kapoor
- B. Ranveer Singh
- C. Varun Dhawan
- D. Ayushmann Khurrana
- E. Diljit Dosanjh

**Answer: Option E**

**Explanation:**

Diljit Dosanjh received an International Emmy Award 2025 nomination for Best Actor for his role in Imtiaz Ali's biopic “Amar Singh Chamkila”.

The Netflix film also earned a nomination in the TV Movie/Mini-Series category, making it India's only entry at the awards.

The biopic portrays the life of legendary Punjabi folk singer Amar Singh Chamkila, noted for his bold lyrics and mass appeal.

Produced by Window Seat Films, the film has been praised for gripping storytelling and strong performances.

India has previously won International Emmys with Delhi Crime (Best Drama, 2020) and Vir Das (Best Comedy, 2021).



**Ques: India will build its first cross-border rail links with Bhutan connecting which Indian states to Bhutan?**

- A. Sikkim and Arunachal Pradesh
- B. Assam and West Bengal
- C. Assam and Sikkim
- D. Arunachal Pradesh and West Bengal
- E. Sikkim and West Bengal

**Answer: Option B**

**Explanation:**

India approved two cross-border railway projects: 69 km Kokrajhar (Assam)–Gelephu (Bhutan) and 20 km Banarhat (West Bengal)–Samtse (Bhutan), with a total cost of around ₹4,000 crore.

These will be India's first rail links with Bhutan, aimed at enhancing bilateral trade and cooperation.

The Indo-Bhutan border spans 699 km, shared with Assam, Arunachal Pradesh, West Bengal, and Sikkim.

**EXAM**  
Genius

**Ques: Who inaugurated India's first Maritime Simulation Centre at the Academy of Maritime Education and Training (AMET) Knowledge Park, near Chennai?**

- A. Nitin Gadkari
- B. Rajnath Singh
- C. Piyush Goyal
- D. Hardeep Singh Puri
- E. Sarbananda Sonowal

**Answer: Option E**

**Explanation:**

Union Minister Sarbananda Sonowal, Ministry of Ports, Shipping & Waterways, inaugurated India's first Maritime Simulation Centre at AMET Knowledge Park, near Chennai.

He also virtually inaugurated the Indian Ship Technology Centre (ISTC) in Visakhapatnam, Andhra Pradesh.

The Maritime Simulation Centre was established with an investment of ₹13.5 crore, including ₹6.5 crore support from the A.P. Moller Foundation, through a partnership between AMET and Denmark's A.P. Moller-Maersk.

The ISTC, set up with ₹305 crore, will focus on indigenous ship design, research, consultancy, and training, aiming to make India a global shipbuilding leader by 2030.