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# WEEKLY CURRENT AFFAIRS

**5 - 11 OCTOBER**

**2ND WEEK OF OCTOBER**

150+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**Ques: Which insurance company signed a bancassurance agreement with Equitas Small Finance Bank to expand insurance access?**

- A. ICICI Lombard
- B. HDFC ERGO
- C. TATA AIG General Insurance
- D. SBI General Insurance
- E. Reliance General Insurance

**Answer: Option C**

**Explanation:**

- TATA AIG General Insurance Company signed a bancassurance agreement with Equitas Small Finance Bank (SFB) to expand insurance access across rural and urban areas.
- The tie-up aims to strengthen financial protection for households and small businesses in emerging India markets.

**About Equitas Small Finance Bank:**

- Established: 2016
- HQ: Chennai, Tamil Nadu
- MD & CEO: Vasudevan P N
- Tagline: It's Fun Banking

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**Ques: According to the World Gold Council (WGC), what is India's global rank as an investor in gold ETFs in 2025?**

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

**Answer: Option C**

**Explanation:**

- As per the World Gold Council (WGC), India ranked 7th globally among nations investing in gold ETFs as of September 26, 2025.
- The US led with AUM of \$231.5 billion, followed by UK, Switzerland, Germany, China, and France.
- India's AUM stood at \$8.9 billion, equal to Canada, indicating growing interest among Indian investors amid global price volatility and economic uncertainty.

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**Ques: According to the Asian Development Bank (ADB), what is India's GDP growth forecast for FY26?**

- A. 6.2%
- B. 6.5%
- C. 6.7%
- D. 7.0%
- E. 7.2%

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB), in its Asian Development Outlook September 2025 report, has retained India's GDP growth forecast at 6.5% for FY26.
- Strong domestic consumption and robust services exports are cited as key growth drivers.
- Inflation is expected to ease to 3.1% in FY26, but risks remain from global trade tensions and geopolitical uncertainties.
- The services sector will remain the major driver of growth in FY26 and FY27.

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**Ques: As per the Controller General of Accounts (CGA), what percentage of the full-year fiscal deficit target had the Centre reached by August-end 2025?**

- A. 25%
- B. 27%
- C. 33%
- D. 38.1%
- E. 40%

**Answer: Option D**

**Explanation:**

- According to the Controller General of Accounts (CGA), India's fiscal deficit reached 38.1% of the full-year target by the end of August 2025.
- This was higher compared to the same period of 2024-25, when it was 27% of the Budget Estimates (BE).
- The fiscal deficit in absolute terms stood at ₹5.98 lakh crore during April–August 2025-26.
- Fiscal deficit represents the gap between the government's total revenue and total expenditure.

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**Ques: According to the new RBI guidelines, what flexibility have lenders received regarding EMI-based floating rate personal loans?**

- A) Mandatory switch to fixed rate
- B) No option to switch
- C) Discretion to offer switch at reset
- D) Switch allowed only once during loan tenure
- E) Borrower must decide at loan sanction

**Answer: Option C**

**Explanation:**

- Earlier, RBI made it mandatory for lenders to provide borrowers the option to switch floating rate EMI-based loans to fixed rate at the time of reset.
- Now, RBI has left it to the discretion of lenders, offering greater flexibility to banks, NBFCs, and housing finance companies.
- Banks can also adjust spread components like operating cost, cost of funds, tenor premium, and profit margin earlier than three years if it benefits borrowers.

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**Ques: Which bank, in partnership with Freecharge, launched India's first gold-backed credit line on UPI?**

- A. HDFC Bank
- B. Axis Bank
- C. ICICI Bank
- D. Kotak Mahindra Bank
- E. State Bank of India

**Answer: Option B**

**Explanation:**

- Axis Bank, in partnership with Freecharge, launched India's first gold-backed credit line on UPI.
- The initiative follows the guidelines of NPCI (National Payments Corporation of India).
- The product is aimed at simplifying working capital access, financing for business growth, and urgent liquidity needs.
- It is designed for MSMEs, self-employed individuals, and merchants, enabling them to leverage gold assets for instant, flexible credit.

**About Axis Bank:**

- Established: 1993
- HQ: Mumbai, Maharashtra
- MD & CEO: Amitabh Chaudhary
- Tagline: Badhti Ka Naam Zindagi

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**Ques: RBL Bank has partnered with which organization for a bancassurance agreement?**

- A. SBI Life Insurance
- B. HDFC Life Insurance
- C. Max Life Insurance
- D. Life Insurance Corporation of India (LIC)
- E. ICICI Prudential Life Insurance

**Answer: Option D**

**Explanation:**

- RBL Bank entered into a bancassurance partnership with LIC, India's largest life insurer.
- This tie-up enables RBL Bank customers to access the entire range of LIC's life insurance products.
- Products will be available through RBL Bank's branch network and digital channels.
- The collaboration aims to boost insurance penetration and offer comprehensive financial solutions.

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**Ques: For Q3 FY26 (Oct–Dec 2025), what is the interest rate for the Public Provident Fund (PPF)?**

- A) 7.5%
- B) 7.7%
- C) 8.2%
- D) 7.1%
- E) 6.9%

**Answer:** Option D

**Explanation:**

- The Finance Ministry confirmed that for Oct–Dec 2025 (Q3 FY26), the PPF interest rate remains unchanged at 7.1%.
- Other small savings schemes like Sukanya Samriddhi (8.2%), NSC (7.7%), and Kisan Vikas Patra (7.5%) also remain unchanged.
- These schemes are mostly operated by post offices and banks, with both principal and interest guaranteed by the Government of India.

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**Ques: RBI's "Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits" will be effective for which period?**

- A. April 2025 – March 2026
- B. October 2025 – September 2026
- C. January 2025 – December 2025
- D. July 2025 – June 2026
- E. None of these

**Answer: Option B**

**Explanation:**

- The RBI launched the "Payout Structure" scheme to encourage banks to trace inactive customers and return unclaimed deposits.
- Duration: October 1, 2025 – September 30, 2026 (one-year scheme).
- Under the scheme, banks will receive differential payouts based on account inactivity period and deposit amount, which encourages reactivation of dormant accounts.

**Example of Payout Structure:**

Period (Years)	Payout %	Maximum Amount
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Up to 4	5%	₹5,000
4–8	6%	₹10,000
8–10	7%	₹15,000
10+ (Unclaimed with DEA Fund)	7.5%	₹25,000

- This one-year scheme motivates banks to locate customers, reactivate accounts, and ensure rightful claimants receive their unclaimed deposits.



**Ques: Against which team did the Indian national futsal team record its first-ever international victory?**

- A. Kuwait
- B. Australia
- C. Mongolia
- D. Indonesia
- E. Japan

**Answer: Option C**

**Explanation:**

- The Indian national futsal team made history by recording its first-ever international victory, defeating Mongolia in the Group A matches of the 2026 AFC Futsal Asian Cup qualifiers held at Ardiya, Kuwait.
- India lost to Kuwait and Australia in earlier Group A matches.
- The 2026 edition is the 18th edition of Asia's premier men's futsal championship, to be held in Indonesia between January 27 to February 7, 2026.
- Futsal is a variant of association football played between two teams of five players each on a court smaller than a football pitch.

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## Ques: How many medals did India win at the 15th edition of the World Para Archery Championships-2025?

- A. 5
- B. 4
- C. 3
- D. 6
- E. 7

**Answer: Option A**

**Explanation :**

- The 15th edition of the World Para Archery Championships-2025 was held in Gwangju, South Korea.
- India secured a total of five medals: two gold, two silver, and one bronze, finishing second in the overall medal table.
- A total of 239 participants competed from 47 countries in the championship.

**Ranking of top 5 in the medal tally:**

- 1 China : Gold (6), Silver (3), Bronze (3), Total (12)
- 2 India : Gold (2), Silver (2), Bronze (1), Total (5)
- 3 Mongolia : Gold (2), Silver (0), Bronze (0), Total (2)
- 4 Turkey : Gold (1), Silver (3), Bronze (0), Total (4)
- 5 South Korea : Gold (1), Silver (1), Bronze (4), Total (6)

**India's medal winners :**

- Sheetal Devi : Women's Compound Individual (Gold)
- Toman Kumar : Men's Compound Individual (Gold)
- Rakesh Kumar : Men's Compound Individual (Silver)
- Sheetal Devi & Sarita Adhana : Women's Compound Open Team (Silver )
- Sheetal Devi & Toman Kumar : Compound Mixed Team (Bronze)



**Ques: What was the total receipt of the Government of India up to August 2025?**

- A. ₹12,82,709 crore
- B. ₹10,50,000 crore
- C. ₹14,00,000 crore
- D. ₹11,75,000 crore
- E. ₹13,50,000 crore

**Answer: Option A**

**Explanation:**

- The Government of India received ₹12,82,709 crore up to August 2025, which is 36.7% of the corresponding Budget Estimates (BE) 2025-26 of Total Receipts.
- Out of this, ₹8,10,407 crore was Tax Revenue (Net to Centre), ₹4,40,332 crore was Non-Tax Revenue, and ₹31,970 crore was Non-Debt Capital Receipts.
- ₹5,30,148 crore has been transferred to State Governments as Devolution of Share of Taxes, which is ₹74,431 crore higher than the previous year.
- Total Expenditure incurred by the Government of India is ₹18,80,862 crore (37.1% of corresponding BE 2025-26), out of which ₹14,49,283 crore is Revenue Expenditure and ₹4,31,579 crore is Capital Expenditure.
- Out of the Total Revenue Expenditure, ₹5,28,668 crore is on account of Interest Payments and ₹1,50,377 crore on account of Major Subsidies.

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**Ques: Which institute did the Parcel Directorate, Department of Posts, sign a comprehensive MoU with for innovative and sustainable packaging solutions?**

- A. Indian Institute of Packaging
- B. Indian Institute of Technology, Delhi
- C. National Institute of Design
- D. All India Institute of Packaging
- E. Institute of Materials Handling

**Answer: Option A**

**Explanation:**

- The Parcel Directorate, Department of Posts signed a comprehensive Memorandum of Understanding with the Indian Institute of Packaging (IIP).
- The partnership focuses on developing innovative and sustainable packaging solutions across multiple domains.
- Under the agreement, IIP will provide expert packaging solutions to elevate India Post's parcel services, focusing on sustainable alternatives to current materials like corrugated boxes and cloth wraps.
- Development of airworthy packaging for liquids and similar items, along with eco-friendly, cost-efficient, durable, shockproof, lightweight, customizable, and scalable materials.
- Assessment of DoP's practices against global benchmarks and analyzing logistics industry standards.
- Development of a pricing approach paper detailing strategies for sustainable materials, benchmarking costs against conventional options, and specifying technical standards for size, shape, and design, including quality control and scalability for pan-India use.
- Video training materials featuring videos and graphics to educate staff on sustainable practices.



**Ques: Which Act came into effect on October 1, 2025, banning real-money gaming across India?**

- A. Digital Gaming Safety Act, 2025
- B. Online Gambling Regulation Act, 2025
- C. Promotion and Regulation of Online Gaming Act, 2025
- D. Responsible eGaming Act, 2025
- E. National Cyber Entertainment Act, 2025

**Answer: Option C**

**Explanation:**

- The Promotion and Regulation of Online Gaming Act, 2025 came into effect on October 1, 2025, as announced by IT Minister Ashwini Vaishnaw.
- The Act bans real-money gaming (RMG) while promoting eSports and social gaming.
- Offering or participating in RMG is now a cognisable and non-bailable offence.
- The government estimates that 45 crore people lose nearly ₹20,000 crore every year through online RMG.
- Platforms like Dream11, My11Circle, WinZO, Zupee, and PokerBaazi have already suspended their RMG services.

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**Ques: Which team won the 8th edition of the Laver Cup 2025?**

- A. Team Europe
- B. Team World
- C. Team USA
- D. Team Asia
- E. Team Australia

**Answer: Option B**

**Explanation:**

- The 8th edition of the Laver Cup 2025, a men's tennis tournament between Team Europe and Team World, was held in San Francisco, United States of America.
- Team World won over Team Europe to clinch the title, marking the team's third title in four years.
- The win marked a successful debut for new Team World captain Andre Agassi.
- Yannick Noah captained Team Europe.
- The 2026 Laver Cup is scheduled to take place at the O2 Arena in London.

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**Ques: According to NCRB's 2023 report, what percentage of total road accident deaths were caused by speeding?**

- A. 45.8%
- B. 58.6%
- C. 23.6%
- D. 34.6%
- E. 19.2%

**Answer: Option B**

**Explanation:**

- As per NCRB 2023 data, 58.6% of all road fatalities (1,01,841 deaths) were caused by speeding.
- Dangerous driving or overtaking caused 23.6% (41,035 deaths).
- Other causes included poor weather, driving under the influence of alcohol/drugs, and animal crossings, which led to 4,952 deaths.

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**Ques: Which company did Garden Reach Shipbuilders & Engineers Ltd (GRSE) sign a USD 62.44 million deal with for constructing hybrid multi-purpose vessels?**

- A. ThyssenKrupp
- B. Carsten Render Schiffsmakler und Reederei GmbH & Co., Germany
- C. Hyundai Heavy Industries
- D. Fincantieri
- E. Daewoo Shipbuilding

**Answer: Option B**

**Explanation:**

- Garden Reach Shipbuilders & Engineers Ltd signed a USD 62.44 million deal with Carsten Render Schiffsmakler und Reederei GmbH & Co., a Hamburg, Germany based company, for construction of four hybrid multi-purpose vessels, along with provision of two additional propulsion vessels as per the contract.
- This deal builds upon the ongoing construction of a 7,500 DWT (Deadweight Tonnage) Multi-Purpose Vessel at GRSE facility.
- In April 2025, GRSE commenced steel cutting for the CORAL 7500 DWT MPV series, its first major international export order in the commercial vessel segment.

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**Ques: Maintenance Command of the Indian Air Force signed an MoU with which IIT for collaborative projects on defence technology?**

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

**Answer: Option E**

**Explanation:**

- Maintenance Command of the Indian Air Force (IAF) and IIT Ropar signed an MoU for collaborative developmental projects.
- The objective is to support the sustenance and operational requirements of the IAF.
- The partnership focuses on developing indigenous solutions and advanced technologies for IAF weapon systems.
- Both institutions will jointly address challenges in specialized defence technology areas.

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**Ques: The Government of India has extended the export benefits under the RoDTEP scheme till which year?**

- A. March 2025
- B. June 2026
- C. December 2025
- D. March 2026
- E. March 2027

**Answer: Option D**

**Explanation:**

- The RoDTEP (Remission of Duties and Taxes on Exported Products) scheme provides refunds of duties, taxes, and levies incurred by exporters.
- The scheme, launched in January 2021, was earlier valid till September 30, 2025, and has now been extended till March 31, 2026.
- Refund rates under the scheme range from 0.3% to 3.9%, covering exporters from DTA, SEZ, AA, and EOU units.

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**Ques: Who was elected as the 37th President of the Board of Control for Cricket in India (BCCI)?**

- A. Sourav Ganguly
- B. Roger Binny
- C. Mithun Manas
- D. Rahul Dravid
- E. Anil Kumble

**Answer: Option C**

**Explanation:**

- Mithun Manas, former Delhi Cricket Captain, was elected as the 37th President of BCCI.
- He succeeded former India all-rounder Roger Binny.
- He played 157 First-Class, 130 List A and 91 T20 matches in his domestic career from 1997-98 to 2016-17.
- He captained the Delhi team to a Ranji Trophy title during the 2007-08 season.
- He served as an assistant coach for IPL franchises, including Punjab Kings, Royal Challengers Bengaluru, and Gujarat Titans.
- He has worked as Director of Cricket for the Jammu and Kashmir Cricket Association.
- He is the third consecutive former cricketer to become BCCI president, after Sourav Ganguly and Roger Binny.





**Ques: Which programme did ICAR launch in its 2nd edition as a Brazil-India Cross-Incubation initiative?**

- A. AgriStart
- B. MAITRI
- C. FarmInnovate
- D. AgroBridge
- E. CropConnect

**Answer: Option B**

**Explanation:**

- The Indian Council of Agricultural Research (ICAR) launched the 2nd edition of Multi-Agency Agritech Innovation and Technology Research Incubation (MAITRI) in New Delhi.
- MAITRI is a two-way learning platform for innovators, aimed at fostering co-creation, knowledge exchange, and joint innovation between startups and institutions from India and Brazil.
- The first edition of MAITRI was launched in 2019 in collaboration with the Embassy of Brazil and ICAR-Indian Institute of Millets Research (IIMR).

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**Ques: Which company did Cochin Shipyard Limited sign an MoU with for long-term strategic collaboration in shipbuilding?**

- A. Hyundai Heavy Industries, South Korea
- B. Samsung Heavy Industries, South Korea
- C. Daewoo Shipbuilding, South Korea
- D. HD Korea Shipbuilding & Offshore Engineering, South Korea
- E. Fincantieri, Italy

**Answer: Option D**

**Explanation:**

- Cochin Shipyard Limited signed a Memorandum of Understanding with South Korea based HD Korea Shipbuilding & Offshore Engineering for a long-term strategic collaboration in shipbuilding.
- Under the MoU, CSL's 310-meter dry dock will build large vessels like Suezmax tankers, container ships, and Capesize bulk carriers, with a production capacity of up to six vessels per year.
- The partnership also includes plans for a greenfield shipyard in Tamil Nadu with an estimated investment of Rs. 15,000 crore.

**EXAM**  
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## Ques: What type of deposit insurance premium model has been proposed by the Reserve Bank of India (RBI)?

- A. Flat-rate premium model
- B. Interest-linked premium model
- C. Risk-based premium model
- D. Credit growth-based model
- E. Market-linked model

**Answer:** Option C

**Explanation:**

- The Reserve Bank of India (RBI) has proposed a risk-based deposit insurance premium model, replacing the earlier flat-rate system where all banks paid a uniform premium of 12 paise per ₹100 of deposits to the Deposit Insurance and Credit Guarantee Corporation (DICGC).
- Under this model, financially stronger and well-managed banks will pay lower premiums, while weaker banks will pay higher premiums.
- Importantly, the deposit insurance cover of ₹5 lakh per depositor per bank (including principal and interest) will remain unchanged.
- Detailed guidelines for implementation will be issued soon, likely effective from FY 2026.

### Deposit Insurance and Credit Guarantee Corporation (DICGC):

- Established: 1961
- Headquarters: Mumbai
- Parent Organisation: Reserve Bank of India (RBI)
- Current Deposit Insurance Cover: ₹5 lakh per depositor per bank
- Current Premium (before change): ₹0.12 per ₹100 of deposits (Flat Rate)



**Ques: By how much has RBI recently raised the limits for IPO financing and loans against shares?**

- A. ₹10 Lakh to ₹20 Lakh
- B. ₹10 Lakh to ₹25 Lakh and ₹20 Lakh to ₹50 Lakh
- C. ₹10 Lakh to ₹25 Lakh and ₹20 Lakh to ₹1 Crore
- D. ₹5 Lakh to ₹15 Lakh
- E. ₹5 Lakh to ₹35 Lakh

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has proposed raising the IPO financing limit from ₹10 lakh to ₹25 lakh per individual.
- The limit for Loans Against Shares (LAS) will increase sharply from ₹20 lakh to ₹1 crore.
- These higher limits also apply to REITs and InvITs, aiming to encourage High-Net-Worth Individuals (HNIs) and deepen engagement in the primary market.
- RBI noted that these limits were unchanged for many years despite improvements in banking capacity, necessitating the update.

**EXAM**  
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**Ques: The newly formed Payments Regulatory Board (PRB) by RBI replaces which of the following?**

- A. Board for Financial Supervision (BFS)
- B. Monetary Policy Committee (MPC)
- C. Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)
- D. Financial Stability Board (FSB)
- E. Digital Payment Council (DPC)

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has constituted a six-member Payments Regulatory Board (PRB) under the Payment and Settlement Systems Act, 2007, replacing the earlier Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), which was a committee of the RBI Central Board.
- Unlike the earlier five-member BPSS, the new PRB includes government nominees, giving the government a role in payment system oversight.

**EXAM**  
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**Ques: Which major reforms did the RBI recently announce for the cooperative banking sector?**

- A. Introduction of new digital banking platforms
- B. Reexamination of licensing framework for UCBs and expansion of grievance redressal system
- C. Merger of all cooperative banks with commercial banks
- D. Reduction in repo rate for cooperative banks
- E. Introduction of private equity participation in cooperative banks

**Answer:** Option B

**Explanation:**

- The Reserve Bank of India (RBI) announced two landmark proposals with significant implications for the cooperative banking sector.
- RBI Governor Sanjay Malhotra stated that the central bank will reexamine the licensing framework for Urban Co-operative Banks (UCBs) after more than two decades, as licensing for new UCBs has been paused since 2004 due to supervisory and governance concerns.
- Additionally, the RBI announced a major consumer-centric reform by revamping its grievance redressal system.
- The Integrated Ombudsman Scheme (RB-IOS), which currently covers commercial banks, NBFCs, and select financial entities, will now be extended to include rural cooperative banks for the first time.

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- This means District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) will come under the direct ambit of RBI's ombudsman mechanism.





**Ques: Which major step has been taken by RBI in its final guidelines on “Forms of Business and Prudential Regulation for Investments”?**

- A. Increased capital requirement for NBFCs
- B. Removed proposed restriction on overlap between banks and group entities
- C. Imposed limits on banks' lending to NBFCs
- D. Restricted IPO participation of bank subsidiaries
- E. Introduced new investment ceiling for mutual funds

**Answer: Option B**

**Explanation:**

- The RBI has withdrawn the earlier proposed restrictions on overlapping business activities between banks and their group entities, including NBFCs and investment arms.
- This decision allows large private banks like HDFC, ICICI, Axis, and Kotak to maintain operational flexibility and pursue strategic business plans for their subsidiaries.
- The move also eases IPO and investment plans for group NBFCs, which were earlier impacted by the overlap rule.

**EXAM**  
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**Ques: In October 2025, the RBI's Monetary Policy Committee decided to keep the repo rate unchanged at –**

- A. 5.25%
- B. 5.5%
- C. 5.75%
- D. 6%
- E. 6.25%

**Answer:** Option B

**Explanation:**

- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) decided to keep the benchmark repo rate unchanged at 5.5% in its October 2025 meeting – the second consecutive time.
- The policy stance was also maintained as 'Neutral'.
- Accordingly, Standing Deposit Facility (SDF) Rate is 5.25%, and Marginal Standing Facility (MSF) Rate & Bank Rate is 5.75%.
- RBI noted that the overall inflation outlook has turned more benign due to a sharp fall in food prices. The average headline inflation for FY25 has been revised down to 2.6% from the earlier 3.1%.
- The FY26 GDP growth projection has been revised upward to 6.8% from the earlier estimate of 6.5%.
- RBI also announced a Risk-Based Premium Framework for Deposit Insurance, allowing financially sound banks to pay lower premiums, effective from the next financial year.

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**Ques: Which institution recently unveiled its most comprehensive reforms in over a decade to expand corporate credit and deepen capital market activity?**

- A. Securities and Exchange Board of India (SEBI)
- B. Reserve Bank of India (RBI)
- C. Ministry of Finance
- D. NITI Aayog
- E. Insurance Regulatory and Development Authority of India (IRDAI)

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India unveiled its most comprehensive reforms in over a decade, aimed at countering US-driven headwinds and expanding credit to companies while deepening capital market activity.
- Banks can now finance mergers, acquisitions, and IPOs more freely, while limits on loans against shares and listed debt securities have been raised.
- Borrowing rules for companies with loans above ₹10,000 crore have been eased by removing earlier caps and extra capital requirements.
- Loans against shares have been increased from ₹20 lakh to ₹1 crore per individual, and IPO financing limits from ₹10 lakh to ₹25 lakh per person.
- These reforms, effective from October 2025, aim to expand credit access, improve liquidity, and encourage broader participation in equity markets.



**Ques: What is the main objective of RBI's proposal to reduce risk weights for NBFCs' infrastructure loans?**

- A. To increase tax benefits for NBFCs
- B. To reduce cost of infrastructure financing and promote long-term lending
- C. To stop NBFCs from giving infra loans
- D. To merge NBFCs with banks
- E. To raise deposit insurance limit

**Answer: Option B**

**Explanation:**

- The RBI has proposed reducing risk weights for NBFCs' loans to operational and high-quality infrastructure projects.
- This move will lower financing costs for NBFCs and encourage more long-term, sound lending in the infrastructure sector.
- The framework also ensures better risk assessment and capital optimization, while promoting competitiveness among NBFCs.

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**Ques: Which ministry is coordinating the nationwide campaign “आपकी पूँजी, आपका अधिकार” – Your Money, Your Right?**

- A. Ministry of Corporate Affairs
- B. Ministry of Consumer Affairs
- C. Ministry of Finance
- D. Ministry of Home Affairs
- E. Ministry of Labour

**Answer: Option C**

**Explanation:**

- The Department of Financial Services (DFS) under the Ministry of Finance is coordinating the nationwide awareness campaign on unclaimed financial assets in collaboration with RBI, IRDAI, SEBI, and IEPFA.
- The campaign, titled “Your Money, Your Right,” will run from October to December 2025 and aims to guide citizens on claiming their unclaimed financial assets.

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**Ques: Where was the 20th Edition of the World Athletics Championships 2025 held?**

- A. Beijing, China
- B. Doha, Qatar
- C. Paris, France
- D. Budapest, Hungary
- E. Tokyo, Japan

**Answer:** Option E

**Explanation:**

- The 20th Edition of the World Athletics Championships was held at the Japan National Stadium in Tokyo, Japan.
- This was the third time Japan hosted the event, following the 1991 and 2007 editions.
- The 21st edition will be held in Beijing, China in 2027.
- In India's performance, Sarvesh Anil Kushare became the first Indian high jumper to reach a final, finishing 6th.
- Sachin Yadav finished 4th in javelin with a personal best of 86.27m, while Neeraj Chopra placed 8th with 84.03m.
- India did not win any medal, marking its first blank campaign in two editions.

**Medal Tally:**

1. USA: Gold (16), Silver (5), Bronze (5), Total (26)

2. Kenya: Gold (7), Silver (2), Bronze (2), Total (11)

3. Canada: Gold (3), Silver (1), Bronze (1), Total (5)

**Ques: Which project was approved by Bihar Tourism Department in collaboration with IWAI for Patna?**

- A. Patna Metro Rail Project
- B. Patna Smart City Transport Plan
- C. Patna River Cruise Initiative
- D. Patna Ferry Service Upgrade
- E. Patna Water Metro Service

**Answer: Option E**

**Explanation:**

- The Tourism Department of Bihar Government signed an MoU with the Inland Waterways Authority of India (IWAI) to start a Water Metro service from Digha Ghat to Kangan Ghat in Patna.
- The project will be developed under the Urban Metro Project with an estimated cost of Rs. 908 crore.
- State-of-the-art hybrid catamaran vessels like 'MV Nishadraj' will be operated under this project in Patna.

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

**Ques: What did PM Modi release to mark the 100-year anniversary of the RSS on October 1, 2025?**

- A. ₹50 commemorative coin and a postage stamp
- B. ₹100 commemorative coin and a postage stamp
- C. Special edition banknote
- D. Commemorative medal
- E. RSS official magazine

**Answer: Option B**

**Explanation:**

- On 1 October 2025, PM Narendra Modi released a special ₹100 commemorative coin and a postage stamp to mark the 100-year anniversary of the Rashtriya Swayamsevak Sangh (RSS).
- The ₹100 coin features, for the first time in independent India, an image of Bharat Mata on Indian currency.

**Design details:**

- One side bears the national emblem.
- The reverse shows Bharat Mata in Varada Mudra, a lion, and RSS swayamsevaks bowing before her.
- The coin carries the RSS motto: “Rashtray Swaha, Idam Rashtraya, Idam Na Mama” (“Everything is dedicated to the nation, everything is the nation’s, nothing is mine”).
- The postage stamp highlights RSS volunteers’ participation in the 1963 Republic Day Parade.

Genius



**Ques: What initiative did the Andhra Pradesh government and Visakhapatnam Port Authority agree to under a recent MoU?**

- A. National Cruise Tourism Hub
- B. Green Energy Port Initiative
- C. Coastal Fisheries Development Project
- D. National Mega Shipbuilding Cluster at Dugarajapatnam
- E. Inland Waterways Transport Hub

**Answer: Option D**

**Explanation:**

- The Government of Andhra Pradesh and Visakhapatnam Port Authority signed an MoU to establish a National Mega Shipbuilding Cluster at Dugarajapatnam in Nellore.
- The MoU was signed during the national maritime event titled “Transforming India’s Maritime Sector” held in Bhavnagar, Gujarat.
- The initiative will include a Greenfield port, four dry docks, outfitting jetties, shiplift facilities, and support industries.

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**Ques: According to the 2025 Index of Economic Freedom, what is India's global rank and economic status?**

- A. 115th – Moderately Free
- B. 98th – Mostly Free
- C. 128th – Mostly Unfree
- D. 140th – Repressed
- E. 75th – Free

**Answer: Option C**

**Explanation:**

- The 31st edition of the Index of Economic Freedom (2025) was published by The Heritage Foundation, covering 184 countries for the period July 1, 2023 – June 30, 2024.
- The global average economic freedom score increased by 1.1 points to 59.7, up from 58.6 last year, yet the world remains “Mostly Unfree.”
- Only three countries earned the status of “Economically Free” in 2025, down from four last year.
- India ranked 128th globally (and 26th regionally) with a score of 53.0, placing it in the “Mostly Unfree” category.

**Top Rankings:**

1. Singapore – 84.1, Free

**EXAM**  
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2. Switzerland – 83.7, Free



3 Ireland : 83.1 Free

4 Taiwan : 79.7 Mostly Free

5 Luxembourg : 79.5 Mostly Free

128 India : 53.0 Mostly Unfree

163 Yemen





**Ques: Which Indian space observatory recently completed a decade of its operation?**

- A. Chandrayaan-2
- B. Astrosat
- C. Aditya-L1
- D. Mangalyaan
- E. GSAT-6A

**Answer: Option B**

**Explanation:**

- India's first dedicated space astronomy observatory, Astrosat, completed 10 years in orbit since its launch by PSLV-C30 on 28 September 2015.
- Astrosat is the first dedicated Indian astronomy mission designed to study astronomical sources simultaneously in X-ray, optical, and UV spectral bands.
- It was launched into an orbit of 650 kilometers from Sriharikota, weighing 1515 kg.
- Astrosat is a collaborative project of ISRO and major Indian research institutions, with international partners from Canada and the UK.
- It has a registered user base of about 3,400 from 57 countries and has helped popularize space science in India, bringing astrophysics research to 132 Indian universities.

**EXAM**  
Genius



**Ques: What facility was inaugurated at Vijayawada International Airport to enhance passenger experience?**

- A. Duty-Free Shopping Zone
- B. Udan Yatri Cafe
- C. VIP Lounge
- D. Airport Hotel
- E. Digital Check-in Kiosks

**Answer: Option B**

**Explanation:**

- The Udan Yatri Cafe was inaugurated at Vijayawada International Airport to enhance passenger experience by offering affordable and quality food and beverages.
- Items include tea priced at Rs. 10/- and coffee, snacks, and sweets at Rs. 20/-.
- With this inauguration, Vijayawada International Airport became the 7th airport (and 6th AAI airport) after Kolkata, Pune, Chennai, Bhubaneswar, Ahmedabad, and Hollongi to have such a facility.

**EXAM**  
Genius



**Ques: Which company did the Indian Navy sign a Rs. 47 crore contract with for advanced underwater drones?**

- A. BEL
- B. Mazagon Dock Shipbuilders
- C. L&T Defence
- D. DRDO
- E. IROV Technologies Private Limited (EyeROV - Kochi)

**Answer: Option E**

**Explanation:**

- The Indian Navy signed a Rs. 47 crore contract with IROV Technologies Private Limited (EyeROV - Kochi) for supplying advanced underwater drones, also called Underwater Remotely Operated Vehicles (UWROVs).
- The contract aligns with the Government of India's "Atmanirbhar Bharat" initiative, promoting indigenous defence capabilities.
- The MoU specifically covers the supply of EyeROV Trout, a military-grade UWROV rated for depths up to 300 metres.

**EXAM**  
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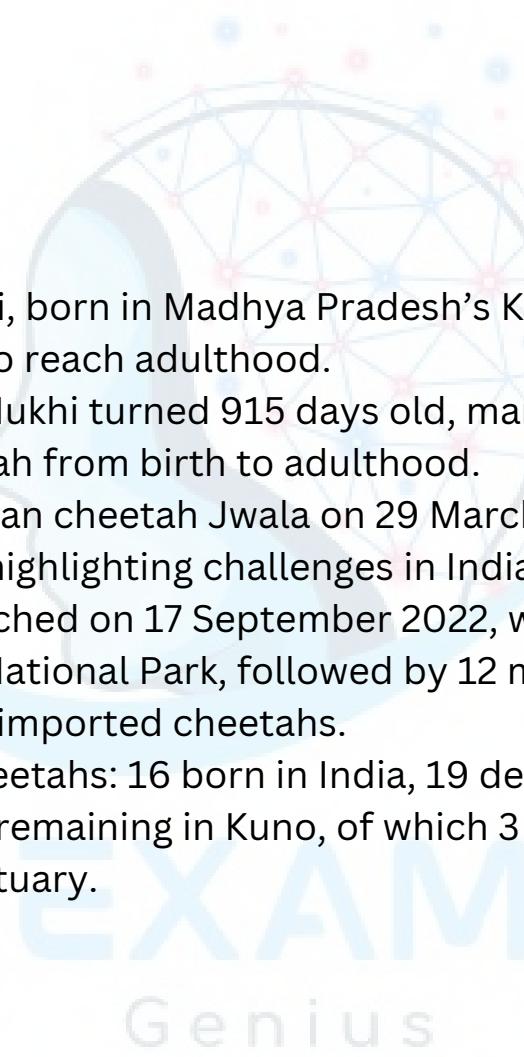
**Que: Which female cheetah became the first cub born in India to reach adulthood under Project Cheetah?**

- A. Jwala
- B. Sagar
- C. Namya
- D. Kuno
- E. Mukhi

**Answer: Option E**

**Explanation:**

- The female cheetah Mukhi, born in Madhya Pradesh's Kuno National Park, became the first cub born in India to reach adulthood.
- On 30 September 2025, Mukhi turned 915 days old, marking the first successful transition of Project Cheetah from birth to adulthood.
- Mukhi was born to Namibian cheetah Jwala on 29 March 2023; her three siblings died due to extreme heat, highlighting challenges in India's wildlife conservation.
- Project Cheetah was launched on 17 September 2022, with eight cheetahs from Namibia released in Kuno National Park, followed by 12 more from South Africa in February 2023, totaling 20 imported cheetahs.
- Currently, India has 27 cheetahs: 16 born in India, 19 deaths (9 imported adults, 10 cubs born in India), and 24 remaining in Kuno, of which 3 have been relocated to Gandhi Sagar Wildlife Sanctuary.



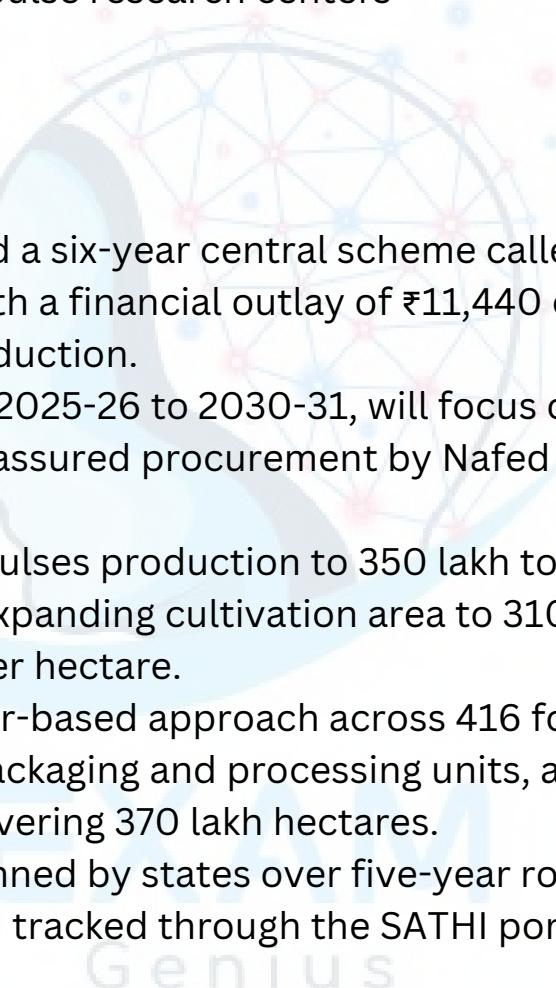
**Ques: What is the objective of the “Mission for Aatmanirbharta in Pulses” approved by the Union Cabinet?**

- A. To promote organic farming of pulses
- B. To achieve self-sufficiency in pulses production
- C. To export pulses to neighboring countries
- D. To reduce pulse consumption in India
- E. To establish international pulse research centers

**Answer: Option B**

**Explanation:**

- The Union Cabinet approved a six-year central scheme called the “Mission for Aatmanirbharta in Pulses” with a financial outlay of ₹11,440 crore, aimed at achieving self-sufficiency in pulses production.
- The mission, effective from 2025-26 to 2030-31, will focus on increasing production of tur, urad, and masur, with assured procurement by Nafed and NCCF from registered farmers.
- Targets include increasing pulses production to 350 lakh tonnes by 2030-32 from 242 lakh tonnes in 2023-24, expanding cultivation area to 310 lakh hectares, and improving yield to 1,130 kg per hectare.
- The mission will use a cluster-based approach across 416 focused districts, establish about 1,000 new packaging and processing units, and distribute 126 lakh quintals of certified seeds covering 370 lakh hectares.
- Seed production will be planned by states over five-year rolling plans, with breeder seed supervised by ICAR, and tracked through the SATHI portal.





**Ques: What recognition did the Directorate General of Civil Aviation (DGCA) receive recently for aviation safety oversight?**

- A. International Civil Aviation Organisation (ICAO) Council President Certificate
- B. ICAO Safety Excellence Award
- C. Global Aviation Safety Medal
- D. DGCA Outstanding Performance Award
- E. Aviation Safety Leadership Certificate

**Answer: Option A**

**Explanation:**

- The Directorate General of Civil Aviation (DGCA) received the International Civil Aviation Organisation (ICAO) Council President Certificate in recognition of its significant progress in establishing an effective aviation safety oversight system.
- The certificate was presented to Faiz Ahmed Kidwai, DG of DGCA, during the 42nd Session of the ICAO Assembly in Montreal, Canada.
- As a signatory to the ICAO Chicago Convention (1944), India investigates aircraft accidents under ICAO Annex 13 and the Aircraft (Investigation of Accidents and Incidents) Rules, 2017.

**EXAM**  
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**Ques: What event did Rajesh Agrawal inaugurate on International Coffee Day 2025 in Bengaluru?**

- A. Coffee Experience Zone and Expo
- B. Coffee Science Conference
- C. National Coffee Awards Ceremony
- D. Coffee Plantation Workshop
- E. International Coffee Festival

**Answer: Option A**

**Explanation:**

- On International Coffee Day 2025, Rajesh Agrawal, Secretary, Ministry of Commerce & Industry, inaugurated the 'Coffee Experience Zone and Expo' organized by the Coffee Board of India in Bengaluru, Karnataka.
- The theme of International Coffee Day 2025 was "Embracing Collaboration More Than Ever."

**EXAM**  
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## **Ques: What new facility has the RBI allowed for NRIs regarding investment in India?**

- A. NRIs can invest in Indian mutual funds through rupee accounts.
- B. NRIs can invest in Indian debt market through rupee accounts.
- C. NRIs can invest in real estate using rupee accounts.
- D. NRIs can invest in gold bonds only.
- E. NRIs can open rupee accounts for remittance only.

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI) has amended the Foreign Exchange Management (Deposit) Regulations, 2016, to allow NRIs to invest in non-convertible debentures (NCDs), bonds, and commercial papers through their rupee accounts.
- This facility aims to facilitate debt investment, strengthen the internationalisation of the Indian rupee, boost India's debt market, reduce borrowing costs, and support GDP growth, especially in infrastructure and renewable energy sectors.

**EXAM**  
Genius



**Ques: What is the purpose of the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) platform launched by SEBI?**

- A. To provide tax benefits on mutual fund investments
- B. To help investors track and reclaim inactive or unclaimed mutual fund folios
- C. To offer high-risk mutual fund schemes
- D. To facilitate direct mutual fund purchases without brokers
- E. To provide educational courses on mutual fund investing

**Answer:** Option B

**Explanation:**

- SEBI launched the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) to help investors track and reclaim inactive or unclaimed mutual fund folios.
- The platform was introduced under SEBI's regulatory powers to protect investor interests and promote the orderly development of the securities market.
- MITRA is jointly managed by two Qualified Registrar and Transfer Agents: CAMS and KFin Technologies Limited.

**EXAM**  
Genius



**Ques: Who has joined the board of the Fintech Association for Consumer Empowerment (FACE) as an Independent Director?**

- A. M. Rajeshwar Rao
- B. T. Rabi Sankar
- C. Manoranjan Mishra
- D. Shaktikanta Das
- E. Sugandh Saxena

**Answer: Option C**

**Explanation:**

- Former RBI Executive Director Manoranjan Mishra has been appointed as an Independent Director on the board of the Fintech Association for Consumer Empowerment (FACE).
- FACE, recognized by RBI as an SRO-FT, is a self-regulatory body for fintech companies in India.
- Mishra's experience is expected to guide FACE in promoting innovation, growth, development, and consumer protection in the fintech sector.

**EXAM**  
Genius



**Ques: What is the new deadline set by SEBI for the complete rollout of algorithm trading rules for retail investors?**

- A. October 01, 2025
- B. January 03, 2026
- C. August 01, 2025
- D. November 30, 2025
- E. April 01, 2026

**Answer: Option E**

**Explanation:**

- The Securities and Exchange Board of India (SEBI) has extended the deadline for the complete rollout of algorithm trading rules for retail investors to April 01, 2026.
- Retail Algo Trading allows investors to use automated trading strategies through computer programs.
- The framework, initially set for August 01, 2025, was first deferred to October 01, 2025, and now extended further.
- Brokers failing to meet these milestones will be barred from onboarding new retail clients after January 05, 2026.
- The complete algo framework will become mandatory for all brokers from April 01, 2026.

**SEBI has introduced a glide path with 3 key milestones for phased implementation.**

- **Milestone 1: Brokers must apply for registration of at least one retail algo strategy by October 31, 2025.**
- **Milestone 2: Full registration of retail algo products by November 30, 2025.**
- **Milestone 3: Brokers must participate in a mock trading session by January 03, 2026.**





**Ques: Which organisation has been granted SRO status by the RBI for the non-bank lending sector?**

- A. NAFR
- B. FINO Council
- C. FIDC
- D. MFIN
- E. IBA

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) granted Self-Regulatory Organisation (SRO) status to the Finance Industry Development Council (FIDC) to promote self-regulation and ensure compliance in the non-bank lending sector.
- FIDC is a representative body of NBFCs registered with the RBI and will help improve governance, transparency, and fair representation for smaller NBFCs.
- To be recognised as an SRO, FIDC must be a non-profit under Section 8 of the Companies Act, have a minimum net worth of ₹2 crore, and include at least 10% of Base Layer NBFCs as members.

**EXAM**  
Genius



**Ques: From which date will UIDAI's revised Aadhaar service charges become effective?**

- A. July 1, 2025
- B. October 1, 2025
- C. January 1, 2026
- D. September 30, 2025
- E. April 1, 2026

**Answer: Option B**

**Explanation:**

- UIDAI announced a revision in Aadhaar-related service charges, effective from October 1, 2025, to September 30, 2028.
- Under the new rates, ₹50 services will increase to ₹75, and ₹100 services will increase to ₹125. From October 2028, these will further rise to ₹90 and ₹150 respectively.
- Biometric updates for children aged 5–7 and 15–17 years will remain free, while updates for 7–15-year-olds will be free until September 30, 2026, to reduce Mandatory Biometric Update (MBU) pendency.

**EXAM**  
Genius



**Ques: As per the draft Basic Savings Bank Deposit Account (BSBDA) Directions, 2025 issued by the Reserve Bank of India (RBI), by when will the new framework be implemented?**

- A. December 31, 2025
- B. January 31, 2026
- C. April 30, 2026
- D. March 31, 2026
- E. June 30, 2026

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India (RBI) issued the draft of the Basic Savings Bank Deposit Account (BSBDA) Directions, 2025, applicable to all banks.
- The framework is set to be implemented by March 31, 2026.
- Every bank must offer BSBD accounts with certain minimum facilities free of charge, regardless of a minimum balance.
- These free facilities include an ATM/Debit Card (with no annual fee), a cheque book with at least 25 leaves per year, and internet/mobile banking.
- A minimum of four free withdrawals per month is allowed, excluding digital payments like UPI, NEFT, RTGS, and IMPS.
- Account holders cannot maintain another savings account in the same or any other bank simultaneously.

EXAM  
Genius



**Ques: Which two initiatives has SEBI launched to enhance payment security and curb fraudulent fund collections?**

- A. UPI Safe & SEBI Verify
- B. Validated UPI Handles & SEBI Check
- C. Investor Shield & UPI Trust
- D. Saarthi Pay & SafeHandle
- E. SEBI SecurePay & UPI Trust

**Answer:** Option B

**Explanation:**

- SEBI launched Validated UPI Handles and SEBI Check to ensure secure payments and reduce fraud in fund transactions.
- A new exclusive “@valid” UPI handle will be used by SEBI-registered intermediaries, including brokers and mutual funds, with category-specific suffixes like “.brk” for brokers and “.mf” for mutual funds.
- SEBI Check allows investors to independently verify bank account details and UPI IDs of intermediaries through the Saarthi app or SEBI’s official platform.

**EXAM**  
Genius



**Ques: Where was the 2025 edition of the Chief Science Advisers' Roundtable (CSAR) held under South Africa's G20 Presidency?**

- A. Pretoria, South Africa
- B. Johannesburg, South Africa
- C. Cape Town, South Africa
- D. Durban, South Africa
- E. Bloemfontein, South Africa

**Answer: Option A**

**Explanation:**

- The 2025 edition of the Chief Science Advisers' Roundtable (CSAR) was held in Pretoria, South Africa, under South Africa's G20 Presidency.
- The two-day conference was organized under the theme "Equity-based Science, Technology and Innovation for Inclusive Human Development and Global Sustainability."
- The Indian delegation was led by Prof. Ajay Kumar Sood, Principal Scientific Advisor to the Government of India.
- CSAR serves as a forum for G20 and guest countries' chief scientific advisors to discuss global challenges like climate change, inequality, and slow progress on SDGs.

**EXAM**  
Genius



**Ques: The High-Level Committee chaired by Union Home Minister Amit Shah approved flood mitigation projects worth how much amount?**

- A. ₹3645.60 crore
- B. ₹4445.60 crore
- C. ₹4645.60 crore
- D. ₹4945.60 crore
- E. ₹4245.60 crore

**Answer: Option C**

**Explanation:**

- A High-Level Committee (HLC) chaired by Union Home Minister Amit Shah approved flood mitigation, recovery, and reconstruction projects worth ₹4645.60 crore.
- These projects will benefit 9 states – Assam, Kerala, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Bihar, Chhattisgarh, and Andhra Pradesh.
- Funding will be provided through the National Disaster Mitigation Fund (NDMF).
- Approved projects include the Assam Wetlands Restoration Project worth ₹692.05 crore and the Urban Flood Risk Management Programme (UFRMP) Phase-II worth ₹2444.42 crore for 11 cities.

**EXAM**  
Genius

**Ques: Which exercise was recently completed successfully by the Election Commission of India in Bihar?**

- A. Special Intensive Revision (SIR) of electoral rolls
- B. Voter Awareness Campaign
- C. Electoral Photo Verification Drive
- D. Digital Voting Implementation
- E. By-Election Preparatory Exercise

**Answer:** Option A

**Explanation:**

- The Election Commission of India successfully completed the Special Intensive Revision (SIR) of electoral rolls in Bihar.
- The SIR exercise was conducted under Article 326 of the Constitution and Section 21(3) of the Representation of the People Act, 1950, to ensure that no eligible voter is excluded and no ineligible person is included.
- Article 324 empowers the Election Commission with supervision, direction, and control over the preparation of electoral rolls.

**Outcome of Bihar SIR (24 June 2025 – 30 September 2025):**

- Electors as on 24 June 2025: 7.89 crore
- Total electors removed from draft list: 65 lakh
- Electors in draft list on 1 August 2025: 7.24 crore
- Ineligible electors removed from draft list: 3.66 lakh
- Eligible electors added in draft list (Form 6): 21.53 lakh
- Total electors in final list (30 September 2025): 7.42 crore



## Ques: Who won the 62nd National Chess Championship held in Guntur, Andhra Pradesh?

- A. Grandmaster P. Iniyan
- B. IM H Goutham Krishna
- C. Grandmaster Krishnan Sasikiran
- D. Viswanathan Anand
- E. Pental Harikrishna

**Answer: Option A**

**Explanation:**

- Grandmaster P. Iniyan of Tamil Nadu won the 62nd National Chess Championship held at Vignan University, Guntur, Andhra Pradesh.
- He remained undefeated, scoring 9/11 with 7 wins and 4 draws, edging out IM H Goutham Krishna via better tie-break (Buchholz).
- Grandmaster Krishnan Sasikiran secured third place.
- The total prize fund was ₹30,00,000, with Iniyan receiving ₹6 lakh as the winner's prize.

**EXAM**  
Genius



**Ques: Which district has become India's first to be declared free of child marriages under the 'Child Marriage-Free India' campaign?**

- A. Raipur
- B. Balod
- C. Bilaspur
- D. Durg
- E. Kanker

**Answer: Option B**

**Explanation:**

- Under the 'Child Marriage-Free India' campaign, the Balod district of Chhattisgarh has been declared the first district in India to be officially free of child marriages.
- The campaign includes community awareness, strict monitoring, and counseling programs to prevent early marriages.
- Authorities verified and certified that no child marriages were reported in the district during the verification process.
- This milestone contributes significantly to protecting children's rights and promoting gender equality in India.

**EXAM**  
Genius



**Ques: Which Indian organization virtually participated in the Science Summit 2025 at the 80th United Nations General Assembly in New York?**

- A. ISRO
- B. Department of Science and Technology
- C. DRDO
- D. NITI Aayog
- E. CSIR - National Institute of Science Communication and Policy Research

**Answer: Option E**

**Explanation:**

- CSIR - National Institute of Science Communication and Policy Research (CSIR-NIScPR) virtually participated in the Science Summit 2025 held at the 80th United Nations General Assembly in New York.
- The theme of the summit was “Women and Girls in Science: Driving Gender-Inclusive Innovation, Gender Equality, and Breaking Barriers.”

**EXAM**  
Genius



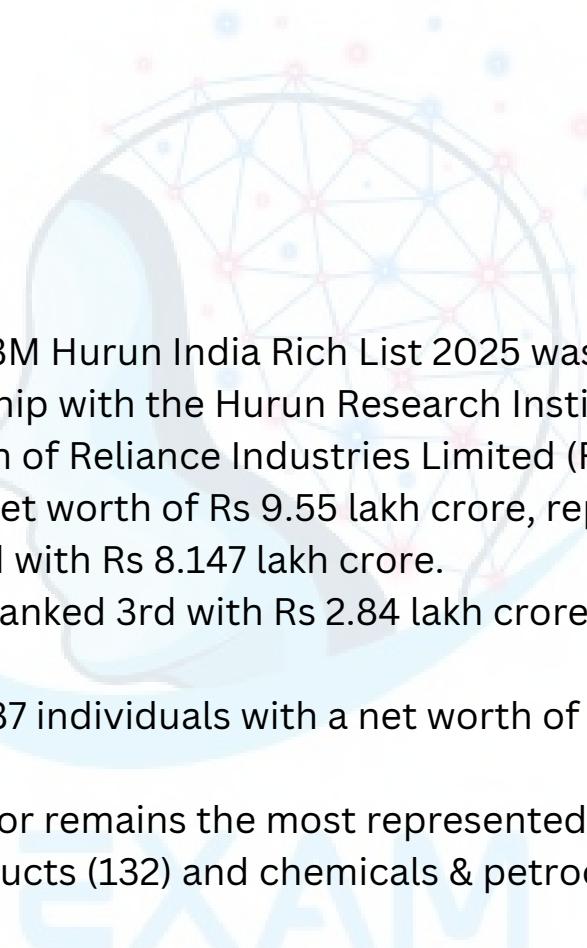
**Ques: Who topped the M3M Hurun India Rich List 2025 published by M3M India Private Limited in partnership with Hurun Research Institute?**

- A. Gautam Adani and family
- B. Cyrus Poonawalla
- C. Roshni Nadar and family
- D. Shiv Nadar
- E. Mukesh Ambani

**Answer: Option E**

**Explanation:**

- The 14th edition of the M3M Hurun India Rich List 2025 was published by M3M India Private Limited in partnership with the Hurun Research Institute.
- Mukesh Ambani, Chairman of Reliance Industries Limited (RIL), topped the list as India's richest man with a net worth of Rs 9.55 lakh crore, replacing Gautam Adani and family, who ranked 2nd with Rs 8.147 lakh crore.
- Roshni Nadar and family ranked 3rd with Rs 2.84 lakh crore, becoming the richest woman in India.
- The 2025 list features 1,687 individuals with a net worth of Rs 1,000 crore or more, including 358 billionaires.
- The Pharmaceuticals sector remains the most represented with 137 individuals, followed by industrial products (132) and chemicals & petrochemicals (125).





## Ranking of Top 5 Richest Indians in 2025:

- 1 Mukesh Ambani & family : Reliance Industries Limited (RIL)
- 2 Gautam Adani & family : Adani Group
- 3 Roshni Nadar & family : HCL Technologies
- 4 Cyrus S. Poonawalla & family : Serum Institute of India (SII)
- 5 Kumar Mangalam Birla & family : Aditya Birla Group





**Ques: Which state has received the highest allocation from the ₹1.01 lakh crore fund released by the Centre in October 2025?**

- A. Bihar
- B. Maharashtra
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Rajasthan

**Answer:** Option D

**Explanation:**

- The Union Government released ₹1,01,603 crore to states on October 1, 2025, to support capital investment and welfare expenditure.
- Uttar Pradesh received the highest allocation of ₹18,227 crore.
- Bihar, which is poll-bound, received ₹10,219 crore, followed by Madhya Pradesh with ₹7,976 crore.
- The move aims to boost infrastructure and welfare projects ahead of the festive season and accelerate development in the second half of FY 2025–26.

**EXAM**  
Genius



**Ques: Which fighter aircraft was officially retired by the Indian Air Force in a ceremony at Chandigarh Air Force Station?**

- A. Mirage 2000
- B. MiG-21
- C. Jaguar
- D. Sukhoi-30MKI
- E. Tejas Mk1A

**Answer: Option B**

**Explanation:**

- The Indian Air Force officially retired its iconic Mikoyan-Gurevich MiG-21 fighter jets in a grand ceremony at Chandigarh Air Force Station.
- The last batch of MiG-21s from No. 23 Squadron “Panthers” performed a ceremonial flypast.
- Air Chief Marshal Amar Preet Singh flew the final sortie in call sign “Badal 3”, and Squadron Leader Priya Sharma became the last woman to fly the MiG-21.
- Inducted in 1963, the MiG-21 was India’s first supersonic fighter; over 870 were procured, many built by Hindustan Aeronautics Limited.
- The retired squadrons will be replaced by indigenous Light Combat Aircraft (LCA) Tejas Mk1A, with No. 23 Squadron being the first to transition.

**EXAM**  
Genius



**Ques: Which Abu Dhabi-based company acquired a 41.2% stake in Sammaan Capital for ₹8,850 crore?**

- A. Mubadala Investment Company
- B. Abu Dhabi Investment Authority (ADIA)
- C. International Holding Company (IHC)
- D. Avenir Investment RSC Ltd
- E. Emirates Investment Authority

**Answer: Option C**

**Explanation:**

- International Holding Company (IHC), based in Abu Dhabi, acquired a 41.2% stake in Sammaan Capital (formerly Indiabulls Housing Finance Ltd) for ₹8,850 crore through its affiliate Avenir Investment RSC Ltd.
- This is the largest primary capital infusion by an investor in an Indian NBFC.
- IHC will become the promoter of the company and help Sammaan Capital access low-cost funds, improve credit rating, and adopt AI-driven credit solutions.

**EXAM**  
Genius



**Ques: Which plant species is Andhra Pradesh Biodiversity Board conserving with NBA funding of ₹82 lakh?**

- A. Sandalwood
- B. Banyan
- C. Neem
- D. Teak
- E. Red Sanders

**Answer:** Option E

**Explanation:**

- The National Biodiversity Authority (NBA) sanctioned ₹82 lakh to the Andhra Pradesh Biodiversity Board to conserve the endemic plant species Red Sanders (*Pterocarpus santalinus*).
- The project aims to raise one lakh saplings of Red Sanders, which will be supplied to farmers under the Trees Outside Forests (ToF) programme.
- Red Sanders is native to the Southern Eastern Ghats and is under threat due to its high commercial value, being protected under the Wildlife Protection Act, 1972 and listed under CITES.

**EXAM**  
Genius



**Ques: What is the total investment commitment received under the Electronics Component Manufacturing Scheme (ECMS)?**

- A. ₹22,919 crore
- B. ₹45,000 crore
- C. ₹1.15 lakh crore
- D. ₹91,600 crore
- E. ₹59,350 crore

**Answer: Option C**

**Explanation:**

- Under the Electronics Component Manufacturing Scheme (ECMS), the government received 249 applications with total investment proposals worth ₹1.15 lakh crore.
- The scheme was approved by the Union Cabinet in March 2025 with an outlay of ₹22,919 crore over six years.
- It aims to boost domestic manufacturing, increase value addition in India's electronics sector, promote MSMEs, and create employment for around 1.41 lakh people.

**EXAM**  
Genius



**Ques: Which organization signed an MoU with New Space India Limited to establish Direct Broadcast Network stations under Mission Mausam?**

- A. Indian Institute of Tropical Meteorology
- B. India Meteorological Department
- C. National Centre for Medium Range Weather Forecasting
- D. Indian Space Research Organisation
- E. Ministry of Earth Sciences

**Answer: Option C**

**Explanation:**

- The National Centre for Medium Range Weather Forecasting (NCMRWF), under the Ministry of Earth Sciences, signed an MoU with New Space India Limited to establish two Direct Broadcast Network (DBNet) stations in Delhi and Chennai under the Mission Mausam project.
- DBNet is a global operational framework for real-time acquisition of data from Low Earth Orbit satellites.
- Mission Mausam, approved by the Union Cabinet with a ₹2,000 crore budget, aims to make India a global leader in weather and climate sciences and is being implemented by IMD, NCMRWF, and IITM.

**EXAM**  
Genius



**Ques: What event did Union Minister Bhupender Yadav preside over related to environmental monitoring in New Delhi?**

- A. Launch of National Air Quality Index
- B. 51st Foundation Day of Central Pollution Control Board
- C. India Water Quality Summit
- D. National Environmental Science Congress
- E. Launch of Green Energy Mission

**Answer: Option B**

**Explanation:**

- Union Minister Bhupender Yadav, Ministry of Environment, Forest and Climate Change, presided over the 51st Foundation Day of the Central Pollution Control Board (CPCB) in New Delhi.
- During the event, the upgraded SAMEER 2.0 mobile application for air quality monitoring, available on Android and iOS, was highlighted.
- CPCB also released key publications, including the 2025 Technical Report on Polluted River Stretches and a manual on identifying water body pollution using freshwater benthic macroinvertebrates in India.

**EXAM**  
Genius



**Ques: Which company has partnered with Airbus to set up India's first private-sector Final Assembly Line (FAL) for helicopters?**

- A. Hindustan Aeronautics Limited (HAL)
- B. Reliance Defence
- C. Mahindra Aerospace
- D. Tata Advanced Systems Limited (TASL)
- E. L&T Defence

**Answer: Option D**

**Explanation:**

- Tata Advanced Systems Limited (TASL) and Airbus announced the establishment of India's first private-sector Final Assembly Line (FAL) in Vemagal, Karnataka to manufacture the Airbus H125 helicopter.
- This is Airbus' second assembly plant with TASL in India, after the C295 transport aircraft unit in Vadodara, Gujarat.
- The facility will include Maintenance, Repair, and Overhaul (MRO) capabilities and helipads for final testing, with production starting in 2026 and the first helicopter delivery in 2027.

**EXAM**  
Genius

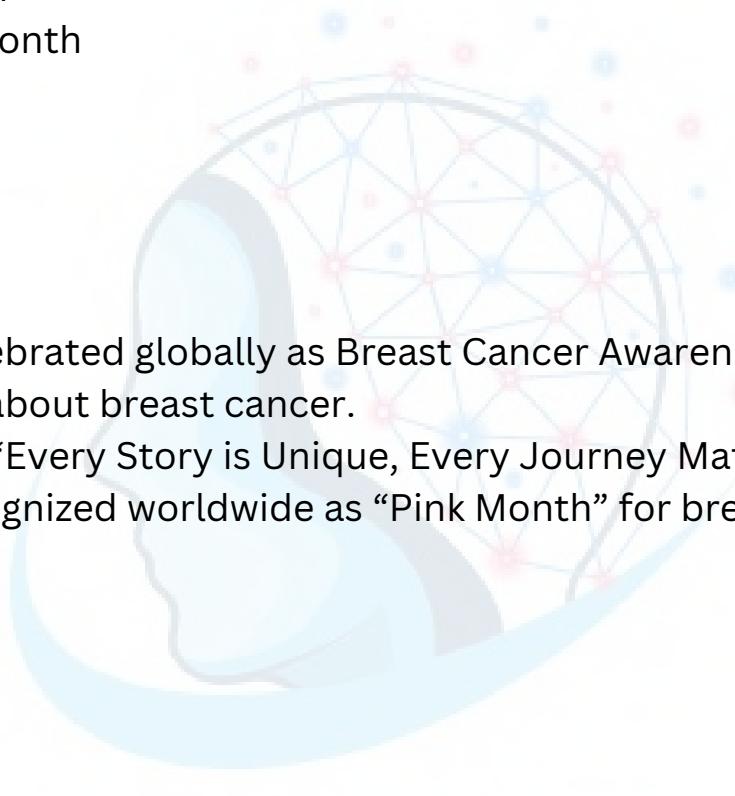
**Ques: What is observed globally from October 1 to 31 to promote awareness about breast cancer?**

- A. World Cancer Month
- B. Breast Cancer Awareness Month
- C. Health and Wellness Month
- D. Pink Ribbon Month
- E. Women's Health Month

**Answer: Option B**

**Explanation:**

- October 1–31 is celebrated globally as Breast Cancer Awareness Month (BCAM) to promote awareness about breast cancer.
- The 2025 theme is: “Every Story is Unique, Every Journey Matters.”
- October is also recognized worldwide as “Pink Month” for breast cancer awareness campaigns.



**Ques: What is observed on October 2 as the 19th International Day of Non-Violence?**

- A. World Peace Day
- B. Global Harmony Day
- C. Mahatma Gandhi Jayanti
- D. Human Rights Day
- E. International Day of Non-Violence

**Answer: Option E**

**Explanation:**

- October 2 marks the 19th International Day of Non-Violence, commemorating the 156th birth anniversary of Mahatma Gandhi.
- The day is observed globally, including events organized by the Permanent Mission of India to the UN in New York.
- The International Day of Non-Violence was established in 2007.

**EXAM**  
Genius



**Ques: Which organisation has provided a USD 190 million loan for the Indore Metro Rail Project?**

- A. World Bank
- B. International Monetary Fund (IMF)
- C. New Development Bank (NDB)
- D. Japan International Cooperation Agency (JICA)
- E. Asian Development Bank (ADB)

**Answer: Option E**

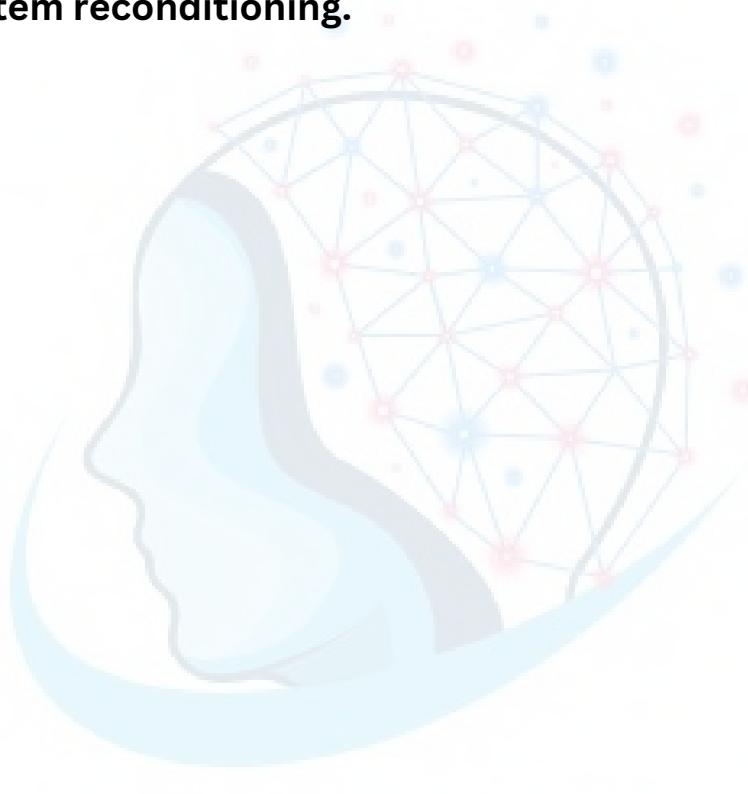
**Explanation:**

- The Asian Development Bank (ADB) has approved a USD 190 million loan for the Indore Metro Rail Project in Madhya Pradesh.
- The project is being implemented by the Madhya Pradesh Metro Rail Corporation Limited (MPMRCL) and is expected to be operational by January 2030.
- The loan will finance the construction of an 8.62 km-long underground metro line with 7 stations to enhance urban mobility and reduce traffic congestion in Indore.

**EXAM**  
Genius



- India Exim Bank signed a \$40 million credit line agreement with ECOWAS Bank for Investment and Development (EBID).
- BEML secured its first overseas rail & metro contract worth USD 1 million from Malaysia for MRT system reconditioning.





**Ques: As per RBI's draft proposal, what is the maximum materiality threshold for lending to related parties for large banks with asset size above ₹10 lakh crore?**

- A. ₹5 crore
- B. ₹10 crore
- C. ₹25 crore
- D. ₹50 crore
- E. ₹1 crore

**Answer: Option D**

**Explanation:**

- RBI's draft framework proposes scale-based materiality thresholds for banks and NBFCs for loans to related parties, including personal loans to directors.
- For large banks with assets above ₹10 lakh crore, the maximum permissible lending limit to related parties is ₹50 crore. Smaller banks have proportionately lower thresholds (₹5 crore and ₹10 crore).

**EXAM**  
Genius



**Ques: The Reserve Bank of India (RBI) has granted an extension of tenure to Raghavendra Srinivas Bhat as MD & CEO of which bank?**

- A. South Indian Bank
- B. Karnataka Bank
- C. Federal Bank
- D. Karur Vysya Bank
- E. City Union Bank

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI) has approved a one-month extension in the tenure of Raghavendra Srinivas Bhat as the MD & CEO of Karnataka Bank.
- The extension will be effective from October 16, 2025, or until the appointment of a regular MD & CEO, whichever is earlier.
- Karnataka Bank is a private sector bank headquartered in Mangaluru, Karnataka.

**EXAM**  
Genius

**Ques: Which reforms were announced by the Reserve Bank of India (RBI) alongside the Monetary Policy Committee (MPC) meeting to strengthen the banking sector?**

- A. Risk Based Premium Framework, ECL Provisioning, Revised Basel III norms, Capital Market Lending Reforms
- B. Repo Rate Cut, CRR Hike, Forex Market Reforms, NBFC Liquidity Scheme
- C. Digital Rupee Expansion, Credit Card Framework, UPI Internationalisation, Bond Market Reform
- D. Gold Monetisation Scheme, Banking Merger Policy, Priority Sector Lending Expansion
- E. Inflation Targeting Framework, FPI Investment Reform, Exchange Rate Stabilisation Measures

**Answer: Option A**

**Explanation:**

- The Reserve Bank of India (RBI) announced four major reforms alongside the Monetary Policy Committee (MPC) meeting to enhance the resilience of the banking sector and streamline regulatory processes.

### **Risk Based Premium Framework for Deposit Insurance**

- Deposit Insurance and Credit Guarantee Corporation (DICGC) will now charge banks based on their risk profile instead of a flat rate of 12 paise per ₹100 of deposits.

### **Expected Credit Loss (ECL) Provisioning Framework**

- Replaces the “Incurred Loss Model” with a forward-looking system where banks estimate potential future losses based on borrower risk, repayment history, and economic conditions.

### **Revised Basel III Capital Adequacy Norms**

- To be effective from April 1, 2027, the updated framework lowers capital requirements for MSME and residential real estate loans, enhancing credit flow.



## Broadening Capital Market Lending Scope

- Banks can now finance acquisitions by Indian corporations and have enhanced limits for lending against shares.

About Expected Credit Loss (ECL) : Instead of waiting for a borrower to default, banks will now estimate how much loss they might face in the future – based on the borrower's risk profile, repayment history, economic conditions, etc





**Ques: As per RBI's new draft ECB framework, what is the maximum amount firms can raise without prior approval?**

- A. \$500 million
- B. \$750 million
- C. \$1 billion or 300% of net worth (whichever is higher)
- D. \$2 billion
- E. \$50 million

**Answer: Option C**

**Explanation:**

- RBI's draft External Commercial Borrowing (ECB) framework proposes to increase the borrowing limit for Indian firms from \$750 million to \$1 billion or 300% of net worth, whichever is higher, without needing prior approval.
- The framework also specifies a minimum 3-year maturity, with manufacturing firms allowed 1–3 years maturity if their total ECB does not exceed \$50 million.

**EXAM**  
Genius



**Ques: Who has been appointed as the new Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL)?**

- A. Pradeep Gaur
- B. S. C. Jain
- C. Ashwini Vaishnaw
- D. Saleem Ahmad
- E. Rajesh Kumar

**Answer: Option D**

**Explanation:**

- Saleem Ahmad has been appointed as the new Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL).
- He replaced Pradeep Gaur, the outgoing CMD of the organization.
- Before his appointment, S. C. Jain was holding additional charge as the interim CMD of RVNL.

**EXAM**  
Genius



**Ques: Which homegrown messaging app developed by Zoho has recently surpassed WhatsApp and Telegram to top India's app store charts?**

- A. Koo
- B. Arattai
- C. Sandes
- D. Bharat Chat
- E. Hike

**Answer: Option B**

**Explanation:**

- The homegrown messaging app Arattai, developed by Zoho Corporation, has topped India's app store charts, surpassing WhatsApp and Telegram.
- Launched in 2021, Arattai means “chat” in Tamil and gained popularity after endorsements from Union Ministers Dharmendra Pradhan and Piyush Goyal under the Aatmanirbhar Bharat initiative.

**EXAM**  
Genius



**Ques: Which mobile app was launched to enable youth participation in the Viksit Bharat Young Leaders Dialogue (VBYLD) 2026 Quiz?**

- A. YUVA Connect
- B. VBYLD Quiz App
- C. National Youth App
- D. India Leader Portal
- E. MY Bharat

**Answer: Option E**

**Explanation:**

- MY Bharat app was launched by Union Minister Dr. Mansukh Mandaviya, under the Ministry of Youth Affairs & Sports (MYAS) and Ministry of Labour & Employment (MoL&E), as part of the online youth leadership and social engagement initiative of the Department of Youth Affairs.
- The app was developed by Digital India Corporation (DIC) and enables youth to participate in the Viksit Bharat Young Leaders Dialogue (VBYLD) 2026 Quiz.
- Since its launch on October 31, 2023, over 1.81 crore youth and 1.20 lakh organisations have joined the MY Bharat platform.

**EXAM**  
Genius



**Ques: Which Indian cricketer achieved a career-highest rating in the ICC Men's T20I batting rankings?**

- A. Virat Kohli
- B. Rishabh Pant
- C. Abhishek Sharma
- D. Shreyas Iyer
- E. KL Rahul

**Answer: Option C**

**Explanation:**

- Indian left-hand opener Abhishek Sharma achieved a career-highest rating of 931 points in the ICC Men's T20I batting rankings, surpassing Dawid Malan's 2020 record of 919 points.
- During the Asia Cup, Sharma scored 314 runs at an average of 44.85, earning him the Player of the Tournament award.
- In bowling, Varun Chakravarthy retained his top position in the ICC T20I bowling rankings.

**Top 5 all-time T20I batting rankings (by peak rating):**

1. Abhishek Sharma
2. Dawid Malan
3. Suryakumar Yadav
4. Virat Kohli
5. Aaron Finch

**EXAM**  
Genius



**Ques: Who is set to become Japan's first woman Prime Minister after being elected as the head of the Liberal Democratic Party (LDP)?**

- A. Shinjiro Koizumi
- B. Sanae Takaichi
- C. Fumio Kishida
- D. Yoshihide Suga
- E. Yuriko Koike

**Answer:** Option B

**Explanation:**

- Sanae Takaichi, a conservative leader, has been elected as the new head of Japan's Liberal Democratic Party (LDP), paving the way for her to become Japan's first woman Prime Minister.
- She defeated Shinjiro Koizumi in a run-off vote to secure leadership of the party.
- Her leadership will face challenges including an ageing population, economic slowdown, and strained relations with China and South Korea.
- Takaichi described her victory as the beginning of a "new era for Japan" and is inspired by former UK PM Margaret Thatcher.
- She is expected to meet U.S. President Donald Trump during her first official foreign visit in late October.

**EXAM**  
Genius



**Ques: Which initiative did Union Minister Manohar Lal Khattar launch under Swachh Bharat Mission-Urban in Sonipat, Haryana?**

- A. Swachh Nagar Abhiyan
- B. Swachh Shehar Jodi
- C. Urban Clean Cities Programme
- D. Clean India Mentorship Initiative
- E. Waste Management Partnership Scheme

**Answer: Option B**

**Explanation:**

- Union Minister Manohar Lal Khattar launched the 'Swachh Shehar Jodi' (SSJ) initiative under Swachh Bharat Mission-Urban at Sonipat, Haryana.
- SSJ is a structured mentorship and collaborative action programme involving 72 mentor cities and around 200 mentee cities.
- It focuses on 8 key areas including visible cleanliness, waste segregation, scientific processing, sanitation access, used water management, citizen advocacy, mechanized desludging, and grievance redressal.
- Mentor cities are paired with low-performing mentee cities to guide and improve urban waste management.

**About Swachh Bharat Mission-Urban:**

- Launched: 2nd October 2014 (SBM-Urban 1.0)
- Tenure: 2014–2019
- SBM-Urban 2.0: 2021
- Ministry: Ministry of Housing and Urban Affairs (MoHUA)



**Ques: The government has extended the last date for receiving applications under the PLI scheme for textiles till which date?**

- A. September 30, 2025
- B. December 31, 2025
- C. March 31, 2026
- D. June 30, 2025
- E. December 31, 2024

**Answer: Option B**

**Explanation:**

- The Government of India has extended the deadline for receiving applications under the Production Linked Incentive (PLI) Scheme for Textiles till December 31, 2025, to allow more time for investors in man-made fibre (MMF) and technical textiles sectors.
- The PLI Scheme aims to promote production of MMF apparel, fabrics, and technical textile products, boost textile exports, and make India a global hub for these sectors.

**EXAM**  
Genius



**Ques: Which treaty has India implemented with Singapore to ensure cooperation in the investigation of singer Zubeen Garg's death?**

- A. Extradition Treaty
- B. Mutual Legal Assistance Treaty (MLAT)
- C. Bilateral Investment Treaty
- D. Cybercrime Cooperation Agreement
- E. Anti-Money Laundering Agreement

**Answer:** Option B

**Explanation:**

- The Government of India has implemented the Mutual Legal Assistance Treaty (MLAT) with Singapore to ensure cooperation in the investigation of singer Zubeen Garg's death in Singapore.
- MLATs are arrangements under which countries cooperate to provide and obtain formal assistance in the prevention, suppression, investigation, and prosecution of crimes.
- India has signed MLATs with 42 countries till 2019, covering criminal matters such as terrorism, smuggling, cybercrime, trafficking, and financial fraud.
- Nodal Ministry: Ministry of Home Affairs

**EXAM**  
Genius



**Ques: Which city has become the first in India to get its drinking water supply powered by solar energy funded through green bonds?**

- A. Surat
- B. Indore
- C. Bhopal
- D. Pune
- E. Ahmedabad

**Answer: Option B**

**Explanation:**

- Indore Municipal Corporation (IMC) has established a solar power plant funded by green bonds, making Indore India's first city to use solar energy for its water supply system.
- The electricity generated will run pumps that lift water from the Narmada River to the city.
- The plant is expected to become operational from November 2025, adding a new 'green milestone' to Indore, which has already been India's cleanest city for eight consecutive years.

**EXAM**  
Genius



**Ques: Which two countries are co-hosting the inaugural Women's T20 World Cup – Cricket for the Blind?**

- A. India and Sri Lanka
- B. India and Pakistan
- C. India and Bangladesh
- D. India and Australia
- E. India and England

**Answer: Option A**

**Explanation:**

- India and Sri Lanka are set to co-host the inaugural Women's T20 World Cup – Cricket for the Blind.
- The tournament will feature teams from Australia, England, India, Nepal, Pakistan, Sri Lanka, and the USA, with 21 league matches, two semi-finals, and the final.
- The opening matches will be held in New Delhi, followed by Bengaluru, and the concluding matches and closing ceremony are scheduled in Colombo.

**EXAM**  
Genius



**Ques: Tata Steel Limited signed a Joint Letter of Intent with which country's government to accelerate decarbonisation of its operations?**

- A. Germany
- B. Belgium
- C. France
- D. United Kingdom
- E. Netherlands

**Answer:** Option E

**Explanation:**

- Tata Steel Limited signed a non-binding Joint Letter of Intent with the Government of the Netherlands and the Province of North Holland.
- The agreement aims to accelerate decarbonisation of Tata Steel Nederland (TSN) operations and improve air quality around its IJmuiden site.
- The Dutch government may provide financial support up to €2 billion, with an additional €300 million Innovation Fund application.

**EXAM**  
Genius



**Ques: Which digital platform was inaugurated by Union Minister Ashwini Vaishnaw to provide industry-oriented programs in AI, Cyber Security, Data Science, and Semiconductors?**

- A. Digital India University
- B. CyberTech Learning Platform
- C. Indian Tech University
- D. AI & Data Science Academy
- E. NIELIT Digital University (NDU)

**Answer:** Option E

*Explanation:*

- The NIELIT Digital University (NDU) platform was inaugurated by Union Minister Shri Ashwini Vaishnaw in New Delhi to offer industry-oriented programs in technologies such as AI, Cyber Security, Data Science, Semiconductors, and allied fields.
- Five new NIELIT centers were also virtually inaugurated in Muzaffarpur (Bihar), Balasore (Odisha), Tirupati (Andhra Pradesh), Daman (Dadra and Nagar Haveli and Daman and Diu), and Lunglei (Mizoram).
- NIELIT has been granted “Deemed University” status by the Ministry of Education, with its main campus located in Ropar, Punjab.

**EXAM**  
Genius



**Ques: Under which scheme has the Government identified 100 Aspirational Agriculture Districts across India?**

- A. Pradhan Mantri Krishi Vikas Yojana
- B. National Agriculture Development Mission
- C. Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)
- D. Rashtriya Krishi Utthaan Abhiyan
- E. Kisan Pragati Mission

**Answer: Option C**

**Explanation:**

- The Centre has launched the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) to develop 100 Aspirational Agriculture Districts (AADs) across 29 States and Union Territories.
- These districts were selected based on low agricultural productivity, moderate crop intensity, and below-average access to credit.
- The scheme aims to enhance agricultural productivity, promote sustainable practices, adopt crop diversification, and improve farmers' access to markets and credit through convergence of multiple schemes.
- Monitoring will be carried out by Central Nodal Officers and committees at National, State, and District levels for effective implementation.

**EXAM**  
Genius

## Ques: Which award did India win at the World Social Security Forum (WSSF) 2025?

- A. Global Health Achievement Award
- B. International Social Security Association (ISSA) Award
- C. United Nations Social Development Award
- D. World Employment Excellence Award
- E. Global Labour Rights Award

**Answer: Option B**

**Explanation:**

- India won the International Social Security Association (ISSA) Award 2025 at the World Social Security Forum held in Kuala Lumpur.
- The award was given for “Outstanding Achievement in Social Security” and was received by Union Minister Dr. Mansukh Mandaviya.
- India’s social security coverage rose from 19 percent in 2015 to 64.3 percent in 2025, reaching over 940 million citizens, supported by portals like e-Shram and National Career Service (NCS).

EXAM  
Genius



**Ques: Prime Minister Narendra Modi launched youth-focused initiatives worth ₹62,000 crore for which Indian state?**

- A. Uttar Pradesh
- B. Bihar
- C. Madhya Pradesh
- D. Jharkhand
- E. Rajasthan

**Answer: Option B**

**Explanation:**

- Prime Minister Narendra Modi launched ₹62,000-crore youth-focused schemes for Bihar, focusing on education, employment, and skill development.
- The initiatives include the redesigned Bihar Student Credit Card Scheme, offering interest-free education loans up to ₹4 lakh, the Bharat Ratna Jan Nayak Karpoori Thakur Skill University, and NIT Patna's Bhita campus.
- Modi also laid foundation stones for new academic and research facilities at four universities and highlighted the Mukhyamantri Nishchay Swayam Sahayata Bhatta Yojana, providing ₹1,000/month for two years to nearly 5 lakh graduates.
- The schemes aim to uplift Bihar's youth and empower disadvantaged sections of society.

**EXAM**  
Genius



**Ques: The Ministry of Defence and the Ministry of Culture signed an MoU for which project to revive India's ancient maritime craftsmanship?**

- A. Project Samudra Shakti
- B. Stitched Ship Project – INSV Kaundinya
- C. Project Sagarmala
- D. Maritime Heritage Mission
- E. Project Neelkanth

**Answer: Option B**

**Explanation:**

- The Ministry of Defence and the Ministry of Culture signed an MoU for the “Stitched Ship Project – Indian Naval Sailing Vessel (INSV) Kaundinya.”
- The project aims to revive India's ancient maritime craftsmanship and commemorate Kaundinya – the first known Indian mariner to reach Southeast Asia.
- The vessel uses the traditional “stitched ship” technique made from coconut fibre, coir rope, natural resins, and cotton sails.
- INSV Kaundinya's maiden voyage is planned for 2025 to Oman, retracing ancient Indian Ocean trade and cultural routes.

**EXAM**  
Genius



**Ques: Which renowned classical vocalist and Padma Vibhushan awardee passed away in Mirzapur, Uttar Pradesh at the age of 89?**

- A. Pandit Bhimsen Joshi
- B. Pandit Jasraj
- C. Pandit Chhannulal Mishra
- D. Ustad Bismillah Khan
- E. Pandit Shivkumar Sharma

**Answer: Option C**

**Explanation:**

- Pandit Chhannulal Mishra, Padma Vibhushan awardee and classical vocalist, passed away at the age of 89 in Mirzapur, Uttar Pradesh.
- He was awarded the Padma Bhushan in 2010 and Padma Vibhushan in 2020 for his contributions to art.
- A stalwart of the Banaras Gharana, he was known for pure classical Khyal and semi-classical forms such as Thumri, Dadra, Kajri, Hori, and Chaiti.
- He also received the Sangeet Natak Akademi Award in 2010.

**EXAM**  
Genius



**Ques: Which development bank reported a 19.5% growth in net profit for FY 2024-25, reaching ₹4,811 crore, with a focus on digital innovation, green finance, and financial inclusion?**

- A. NABARD
- B. SIDBI
- C. EXIM Bank
- D. RBI
- E. LIC

**Answer: Option B**

**Explanation:**

- The Small Industries Development Bank of India (SIDBI) reported a net profit of ₹4,811 crore for FY 2024–25, registering a 19.5% growth over the previous year (FY24: ₹4,026 crore).
- SIDBI focuses on digital innovation, green finance, and financial inclusion, positioning itself as a key pillar of India's economic development.

**Key Financial Metrics for FY25:**

- Balance Sheet / Asset Base: ₹5,68,238 crore (↑ 8.7%)
- Loans & Advances Portfolio: ₹4,96,282 crore (↑ 8.8%)
- Total Income: ₹38,511 crore (↑ ~20.6% YoY)
- Asset Quality: Gross NPA at 0.04% and Net NPA at nil as of March 31, 2025.

Genius



**Ques: What is SBI's target for its asset size as a percentage of India's GDP by 2047?**

- A. 20%
- B. 22%
- C. 25%
- D. 30%
- E. 28%

**Answer:** Option C

**Explanation:**

- SBI Chairman C.S. Setty stated that the bank aims to expand its asset size from 20% to 25% of India's GDP by 2047.
- The bank plans to support emerging sectors like semiconductors, green hydrogen, and battery storage, aligning with India's "Viksit Bharat" vision.
- SBI's global presence and overseas operations are also planned to grow, strengthening its position among the top 10–20 banks worldwide.

**EXAM**  
Genius

**Ques: Which organization has introduced new guidelines to provide relief to financially stressed borrowers by easing loan repayment rules?**

- A. SEBI
- B. Ministry of Finance
- C. NABARD
- D. Reserve Bank of India (RBI)
- E. NITI Aayog

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India (RBI) has introduced new guidelines to provide relief to financially stressed borrowers by making loan terms more flexible and borrower-friendly.

**Key benefits:**

- Faster EMI relief: Earlier, banks could not change the “spread” (extra margin) for 3 years even if RBI reduced benchmark rates. Now, RBI has removed this restriction, allowing banks to reduce interest rates faster when RBI cuts rates.
- More choice at reset: Borrowers with floating-rate loans can now choose to either continue with a floating rate or switch to a fixed rate at every interest rate reset (usually every 6 months).
- No penal interest: Banks can no longer charge penalty interest for missed EMIs. Only a fixed late payment fee (e.g., ₹500 or ₹1000) can be applied.
- Restructuring or moratorium options: Banks are required to support borrowers facing financial hardships (like job loss, business failure, or medical emergencies) through restructuring or temporary payment relief.
- RBI says lenders should provide relief options such as : 1. Restructuring of Loan Tenure 2. EMI Moratorium 3. One-Time Settlement (OTS)



**Ques: Which bank, in collaboration with PhonePe, launched the Wish Credit Card powered by RuPay?**

- A. Utkarsh Small Finance Bank
- B. HDFC Bank
- C. ICICI Bank
- D. Axis Bank
- E. SBI Card

**Answer: Option A**

**Explanation:**

- The Wish Credit Card was launched by PhonePe in collaboration with Utkarsh Small Finance Bank and is powered by RuPay.
- The card is backed by a fixed deposit with a minimum deposit of Rs. 2,000.

**About Utkarsh Small Finance Bank:**

- Headquarters: Varanasi, Uttar Pradesh
- CEO: Govind Singh
- Tagline: Aapki Umeed Ka Khata

**EXAM**  
Genius



**Ques: Which company, in collaboration with HDFC Pension Management Company Limited, launched the National Pension System (NPS) Platform Workers Model under the supervision of PFRDA?**

- A. Swiggy
- B. Blinkit
- C. Ola
- D. Urban Company
- E. Zomato

**Answer: Option E**

**Explanation:**

- Zomato, in collaboration with HDFC Pension Management Company Limited, launched the National Pension System (NPS) Platform Workers Model under the supervision of the Pension Fund Regulatory and Development Authority (PFRDA).
- The initiative aims to provide structured retirement planning for gig-based delivery partners and integrate them into the formal financial system.
- Within the first 72 hours, over 30,000 delivery partners generated their Permanent Retirement Account Numbers (PRANs).
- Zomato aims to onboard more than 1,00,000 partners by December 2025.
- The NPS Platform Workers Model is a special version of the National Pension System (NPS) designed specifically for gig and platform workers such as those working with Zomato, Swiggy, Ola, Uber, Blinkit, and Urban Company.
- The model was formally launched by Finance Minister Nirmala Sitharaman on October 1 at an event organised by PFRDA.

Genius



**Ques: Which subsidiary of Coal India inaugurated its first fully women-operated Central Store Unit at Korba?**

- A. Northern Coalfields Limited (NCL)
- B. South Eastern Coalfields Limited (SECL)
- C. Western Coalfields Limited (WCL)
- D. Mahanadi Coalfields Limited (MCL)
- E. Central Coalfields Limited (CCL)

**Answer: Option B**

**Explanation:**

- South Eastern Coalfields Limited (SECL), a subsidiary of Coal India Limited (CIL), inaugurated its first fully women-operated Central Store Unit at the Central Workshop in Korba under the Government of India's Special Campaign 5.0.
- The unit is managed by eight women officers and staff, led by Ms. Sapna Ikka, and handles spare parts supply and inventory management using a SAP-based digital platform.
- This initiative demonstrates SECL's commitment to women empowerment in the industrial sector.

**EXAM**  
Genius



**Ques: What is the total estimated cost for the newly approved 57 Kendriya Vidyalayas (KVs) to be established across India from 2026-27?**

- A. Rs 4,500 crore
- B. Rs 5,862.55 crore
- C. Rs 6,200 crore
- D. Rs 7,000 crore
- E. Rs 3,800 crore

**Answer: Option B**

**Explanation:**

- The total estimated cost required for the 57 newly approved Kendriya Vidyalayas (KVs) is Rs 5,862.55 crore, which includes Rs 2,585.52 crore for capital expenditure and Rs 3,277.03 crore for operational expenditure, to be spent over 9 years starting from 2026-27.
- Out of the 57 new KVs, 7 will be sponsored by the Ministry of Home Affairs and the remaining 50 by State/Union Territory authorities, covering 17 States/UTs.
- Among these, 20 KVs will be established in districts with no existing KV, 14 in Aspirational districts, 4 in Left Wing Extremism districts, and 5 in North Eastern Region/Hilly areas.
- This sanction is a continuation of the previous approval of 85 KVs granted in December 2024.
- Currently, 1,288 KVs are operational, including 3 abroad (Moscow, Kathmandu, Tehran) with 13.62 lakh students enrolled as of June 30, 2025.

Genius



**Ques: What is the total estimated cost for the newly approved 57 Kendriya Vidyalayas (KVs) to be established across India from 2026-27?**

- A. Rs 4,500 crore
- B. Rs 5,862.55 crore
- C. Rs 6,200 crore
- D. Rs 7,000 crore
- E. Rs 3,800 crore

**Answer: Option B**

**Explanation:**

- The total estimated cost required for the 57 newly approved Kendriya Vidyalayas (KVs) is Rs 5,862.55 crore, which includes Rs 2,585.52 crore for capital expenditure and Rs 3,277.03 crore for operational expenditure, to be spent over 9 years starting from 2026-27.
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Genius



**Ques: What is the name of the bilateral maritime exercise initiated by the Indian Navy and the Royal Navy of the UK off India's western coast?**

- A. MALABAR
- B. KONKAN
- C. INDRA
- D. SAGAR
- E. VARUNA

**Answer:** Option B

**Explanation:**

- Indian Navy and the Royal Navy of the United Kingdom have initiated the bilateral maritime exercise KONKAN-2025 off India's western coast.
- Exercise KONKAN, named after India's western coastal region, is a bilateral maritime exercise institutionalized in 2004 and alternately hosted by the Indian Navy and the Royal Navy.
- Indian Naval Ship Vikrant represents India in the exercise.

**EXAM**  
Genius



**Ques: Where did Union Home Minister Amit Shah inaugurate the expanded capacity of the Dr. Vitthalrao Vikhe Patil Cooperative Sugar Factory?**

- A. Pune
- B. Mumbai
- C. Nagpur
- D. Ahilyanagar
- E. Nashik

**Answer: D. Ahilyanagar**

**Explanation:**

- Union Home Minister Amit Shah inaugurated the expanded facility of the Pravara (Dr. Vitthalrao Vikhe Patil) Cooperative Sugar Factory at Ahilyanagar, Maharashtra.
- During the ceremony, he also unveiled statues of Padma Shri Dr. Vitthalrao Vikhe Patil and Padma Bhushan Balasaheb Vikhe Patil.
- The event was attended by Maharashtra CM Devendra Fadnavis, Deputy CMs Eknath Shinde and Ajit Pawar, and Union MoS for Cooperation Murlidhar Mohol.

**EXAM**  
Genius

**Ques: Who has been appointed as the Brand Ambassador for the Viksit Bharat Buildathon, a nationwide innovation initiative by the Ministry of Education (MoE)?**

- A. Group Captain Shubansh Sukla
- B. Rakesh Sharma
- C. Sunita Williams
- D. Kalpana Chawla
- E. Dr. K. Sivan

**Answer: A. Group Captain Shubansh Sukla**

**Explanation:**

- Group Captain Shubansh Sukla, the first Indian to reach the International Space Station (ISS), has been appointed as the Brand Ambassador for the Viksit Bharat Buildathon by the Ministry of Education (MoE).
- He completed his maiden space voyage as part of the Axiom-4 mission, a commercial spaceflight supported by ISRO and NASA, and operated by Axiom Space.
- The Viksit Bharat Buildathon is organized by the Ministry of Education in collaboration with the Atal Innovation Mission.
- It is the largest-ever school hackathon, mobilizing over one crore students from 1.5 lakh schools across India to ideate, design, and develop prototypes under four themes – Aatmanirbhar Bharat, Swadeshi, Vocal for Local, and Samriddhi.
- Winners will be honored in January 2026, with over 1,000 students being recognized.



**Ques: Which organization constructed the world's highest motorable road at Mig La Pass near the Line of Actual Control (LAC) at an altitude of 19,400 feet?**

- A. National Highways Authority of India (NHAI)
- B. Border Roads Organisation (BRO)
- C. Indian Army Corps of Engineers
- D. Ministry of Defence
- E. Project Vartak

**Answer: B. Border Roads Organisation (BRO)**

**Explanation:**

- The Border Roads Organisation (BRO), under Project Himank, constructed the world's highest motorable road at Mig La Pass near the Line of Actual Control (LAC) at an altitude of 19,400 feet.
- This surpasses BRO's previous Guinness World Record at Umling La Pass (19,024 feet) in Ladakh, set in 2021.
- The project was led by Brigadier Vishal Srivastava, Chief Engineer of Project Himank.
- The road is part of the Likaru–Mig La–Fukche route, connecting the Hanle region to Fukche village near the Indo-China border.

**About Border Roads Organisation (BRO):**

- Established: 1960
- Headquarters: New Delhi
- Director General: Lt. Gen. Raghu Srinivasan



## **Ques: Where will the NaMo Semiconductor Laboratory be established?**

- A. IIT Delhi
- B. IIT Bombay
- C. IIT Bhubaneswar
- D. IIT Hyderabad
- E. IISc Bengaluru

**Answer:** C. IIT Bhubaneswar

### **Explanation:**

- Union Minister of Electronics & IT Ashwini Vaishnaw approved the establishment of the NaMo Semiconductor Laboratory at IIT Bhubaneswar.
- The project will be funded under the Members of Parliament Local Area Development (MPLAD) Scheme with an estimated cost of ₹4.95 crore.
- The lab will focus on semiconductor research, training, and fabrication, equipping youth with industry-ready skills.
- It will strengthen India's 'Make in India' and 'Design in India' initiatives and boost the growing semiconductor ecosystem.
- IIT Bhubaneswar already hosts the Silicon Carbide Research and Innovation Centre (SiCRIC); the new lab will expand its R&D capabilities.

**EXAM**  
Genius



**Ques: What initiative has NHAI announced to provide commuters with project-specific information and enhance road safety on national highways?**

- A. Smart Toll Booths
- B. QR Code Sign Boards
- C. Highway Surveillance Cameras
- D. Road Safety App
- E. Digital Highway Maps

**Answer: B. QR Code Sign Boards**

**Explanation:**

- The National Highways Authority of India (NHAI) announced the installation of QR Code Sign Boards across national highway stretches.
- The initiative aims to improve transparency, provide easy access to project-specific details, and enhance road safety for highway users.
- The QR codes provide commuters with relevant project information, emergency helpline numbers, and facility details.
- Contacts accessible through QR codes include Highway Patrol, Toll Manager, Project Manager, Resident Engineer, NHAI field office, and Emergency Helpline (1033).

**EXAM**  
Genius



**Ques: Where was India's first cooperative multi-feed Compressed Biogas (CBG) plant inaugurated?**

- A. Pune, Maharashtra
- B. Kopargaon, Ahilyanagar district, Maharashtra
- C. Varanasi, Uttar Pradesh
- D. Rajkot, Gujarat
- E. Nashik, Maharashtra

**Answer: B. Kopargaon, Ahilyanagar district, Maharashtra**

**Explanation:**

- Union Home Minister Amit Shah inaugurated India's first cooperative multi-feed Compressed Biogas (CBG) plant at Kopargaon, Ahilyanagar (Ahmednagar) district, Maharashtra.
- The ₹55 crore project is established at Maharshi Shankarrao Kolhe Sahakari Sakhar Karkhana and will produce 12 tonnes of CBG and 75 tonnes of potash granules daily using jaggery/molasses as feedstock.
- The initiative promotes self-reliance in clean energy and sustainable development under the cooperative model.
- The government plans to support 15 more cooperative sugar mills with similar plants.

**EXAM**  
Genius



**Ques: Which next-generation hypersonic missile is DRDO preparing to test before the year ends?**

- A. Shaurya
- B. Agni-P
- C. Dhvani
- D. Nirbhay
- E. BrahMos-II

**Answer:** C. Dhvani

**Explanation:**

- India's DRDO is preparing to test its next-generation hypersonic missile, Dhvani, before the year ends.
- Dhvani is being developed as a Hypersonic Glide Vehicle (HGV) designed to fly at speeds exceeding Mach 5 (over 7,400 km/h).
- For comparison, the BrahMos missile, a joint India-Russia project, has a top speed of Mach 2.8–3, while Dhvani is expected to more than double that speed.

**EXAM**  
Genius

**Ques: The Union Cabinet has approved which phase of the Biomedical Research Career Programme (BRCP) to be implemented from 2025-26 to 2030-31?**

- A. Phase-I
- B. Phase-II
- C. Phase-III
- D. Phase-IV
- E. Pilot Phase

**Answer: C. Phase-III**

**Explanation:**

- The Union Cabinet, chaired by Prime Minister Narendra Modi, approved Phase-III of the Biomedical Research Career Programme (BRCP), to be implemented from 2025-26 to 2030-31, with a possible extension up to 2037-38.
- The programme will be jointly implemented by the Department of Biotechnology (DBT) and the Wellcome Trust (UK) through the India Alliance, a dedicated Special Purpose Vehicle (SPV).
- Phase-III will attract a total investment of ₹1,500 crore – ₹1,000 crore from DBT and ₹500 crore from the Wellcome Trust.
- It includes Early Career and Intermediate Research Fellowships in basic, clinical, and public health sciences, along with a Collaborative Grants Programme offering career development and catalytic collaborative grants for teams of 2-3 investigators.
- The initiative will train over 2,000 students and post-doctoral fellows, with 10-15% increased support for women researchers and 25-30% of collaborative programmes targeting Technology Readiness Level (TRL-4+) projects

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## Ques: Who won the Irani Cup 2025 by defeating Rest of India?

- A. Mumbai
- B. Saurashtra
- C. Vidarbha
- D. Karnataka
- E. Rest of India

**Answer: C. Vidarbha**

### Explanation:

- Vidarbha defeated Rest of India by 93 runs in the Irani Cup 2025 final held in Nagpur.
- With this victory, Vidarbha completed the Ranji–Irani double for every occasion it has won the Ranji Trophy.
- Yash Dhull scored 92 runs for Rest of India, while Harsh Dubey took 4 wickets for Vidarbha.
- Vidarbha bowled out Rest of India for 267 runs to secure their third Irani Cup title overall.
- Man of the Match: Harsh Dubey for his 4-wicket performance.

**EXAM**  
Genius



**Ques: Which Centrally Sponsored Scheme (CSS) aims to transform ITIs into advanced centres for skilling and employability, with a total investment of Rs. 60,000 crore?**

- A. PM-SETU
- B. PM-SVANidhi
- C. Kaushal Vikas Yojana
- D. Skill India Initiative
- E. MNREGA

**Answer: A. PM-SETU**

**Explanation:**

- PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs) is a Centrally Sponsored Scheme with a total investment of ₹60,000 crore, aimed at transforming ITIs into advanced centres for skilling and employability aligned with industry needs.
- The scheme proposes upgradation of 1,000 Government ITIs across the country in a hub-and-spoke model, comprising 200 hub ITIs and 800 spoke ITIs.
- The World Bank and Asian Development Bank will provide financial support for the scheme.
- In the first phase, special focus will be given to ITIs in Patna and Darbhanga, Bihar.
- During the event, PM Modi inaugurated 1,200 Vocational Skill Labs across 400 Navodaya Vidyalayas and 200 Eklavya Model Residential Schools in 34 States and Union Territories.
- Other initiatives launched during the event include Bihar's revamped MNSSB Yojana providing Rs. 1,000 monthly allowance to nearly 5 lakh graduate youth, and the redesigned Student Credit Card (SCC) Scheme offering interest-free education loans up to Rs. 4 lakh.
- Over 3.92 lakh students have already availed loans worth more than Rs. 7,880 crore under the SCC scheme.



**Ques: Who is the author of the book “Regulating and Managing Banks in India: An Economic Perspective”?**

- A. Rakesh Mohan
- B. Amaresh Samantaraya
- C. Urjit Patel
- D. Viral Acharya
- E. Arvind Subramanian

**Answer: B. Amaresh Samantaraya**

**Explanation:**

- The book “Regulating and Managing Banks in India: An Economic Perspective” is authored by Amaresh Samantaraya and published by Cambridge University Press.
- It provides an economic analysis of India’s banking regulation and management, covering policy frameworks, financial reforms, and the role of the Reserve Bank of India (RBI).
- The book is useful for economists, policymakers, banking professionals, and students studying finance and banking regulation in India.

**EXAM**  
Genius



**Ques: What is the new official name of the Navi Mumbai International Airport announced by Maharashtra CM Devendra Fadnavis?**

- A. D. B. Patil International Airport
- B. Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport
- C. Devendra Fadnavis International Airport
- D. Maharashtra International Airport
- E. Navi Mumbai DB Airport

**Answer: B. Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport**

**Explanation:**

- Maharashtra CM Devendra Fadnavis announced that the new Navi Mumbai International Airport will be officially named Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport.
- The renaming honors D. B. Patil, who advocated for fair compensation to farmers during the development of Navi Mumbai.
- Additionally, Pune Airport is proposed to be named after Jagadguru Sant Tukaram, and Aurangabad Airport after Chhatrapati Sambhaji Maharaj.

**EXAM**  
Genius



**Ques: What is the theme of World Teachers' Day 2025, celebrated globally on 5th October?**

- A. Valuing Teachers
- B. Recasting Teaching as a Collaborative Profession
- C. Teachers for Sustainable Development
- D. Digital Teaching and Learning
- E. Celebrating Educators

**Answer: B. Recasting Teaching as a Collaborative Profession**

**Explanation:**

- World Teachers' Day is observed globally on 5th October, and the theme for 2025 is "Recasting teaching as a collaborative profession."
- A global celebration took place in Addis Ababa, Ethiopia to mark the day.
- In India, Teachers' Day is celebrated annually on 5th September since 1962 to honour Dr. Sarvepalli Radhakrishnan.

**EXAM**  
Genius



**Ques: In which country did Union Minister Piyush Goyal launch India's Unified Payments Interface (UPI) to enhance digital and financial cooperation?**

- A. Qatar
- B. UAE
- C. Saudi Arabia
- D. Oman
- E. Bahrain

**Answer: Option A**

**Explanation:**

- Union Minister of Commerce and Industry Piyush Goyal launched India's Unified Payments Interface (UPI) at the Lulu Mall in Doha, Qatar, marking a new milestone in digital and financial cooperation between India and Qatar.
- UPI, launched nine years ago, now accounts for 85% of India's digital payments and nearly half of global digital transactions.
- The rollout in Qatar is a collaboration between NPCI International Payments Ltd (NIPL), Qatar National Bank (QNB), and Japanese payment gateway NETSTARS.

**EXAM**  
Genius



**Ques: According to the World Bank, what is India's GDP growth estimate for FY26?**

- A) 6.3%
- B) 6.5%
- C) 6.7%
- D) 6.8%
- E) 6.9%

**Answer: Option B**

**Explanation:**

- The World Bank has raised India's FY26 GDP growth forecast from 6.3% to 6.5%, backed by strong domestic demand and rural growth.
- However, the FY27 outlook has been lowered to 6.3% due to potential impacts from higher US tariffs on Indian exports.



**EXAM**  
Genius



**Ques: Which insurance company launched the “Health Alpha” plan – the first retail health insurance product introduced after GST reforms?**

- A. HDFC ERGO General Insurance
- B. ICICI Lombard General Insurance
- C. SBI General Insurance
- D. Bajaj Allianz General Insurance
- E. New India Assurance

**Answer:** Option C

**Explanation:**

- SBI General Insurance launched Health Alpha, India's first retail health insurance product introduced after GST reforms.
- The plan is fully customizable with over 50 coverage options, offering sum insured from ₹5 lakh to unlimited cover, and allows add-on benefits tailored to customers' lifestyle and budget.

**EXAM**  
Genius



**Ques: Which company, in collaboration with YES Bank, launched India's first biometric card authentication system compliant with RBI's 2025 guidelines?**

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

**Answer: Option B**

**Explanation:**

- Razorpay, in collaboration with YES Bank, launched India's first biometric card authentication system compliant with the Reserve Bank of India's (RBI) 2025 guidelines.
- This system enables online card payments through facial recognition, replacing traditional two-factor authentication methods that relied on PINs and SMS OTPs.
- It can process up to 10,000 transactions per second, reducing OTP-related errors and improving the overall payment experience.

**About YES Bank:**

- Established: 2004
- HQ: Mumbai, Maharashtra
- MD & CEO: Prashant Kumar
- Chairman: Rama Subramaniam Gandhi
- Tagline: Experience our Expertise



**Ques: Which Indian stock-trading platform recently achieved unicorn status after a \$120 million funding round led by Hornbill Capital and MUFG?**

- A. Groww
- B. Zerodha
- C. Angel One
- D. Dhan
- E. Upstox

**Answer: Option D**

**Explanation:**

- Dhan, a stock-trading platform under Raise Financial Services, became a unicorn after raising \$120 million in a round led by Hornbill Capital and Mitsubishi UFJ Financial Group (MUFG).
- The investment values Dhan at \$1.2 billion (₹10,000 crore), making it one of India's newest fintech unicorns.
- Dhan competes with top trading platforms like Groww, Zerodha, and Angel One, and had 0.9 million active traders as of August 2025.

**EXAM**  
Genius



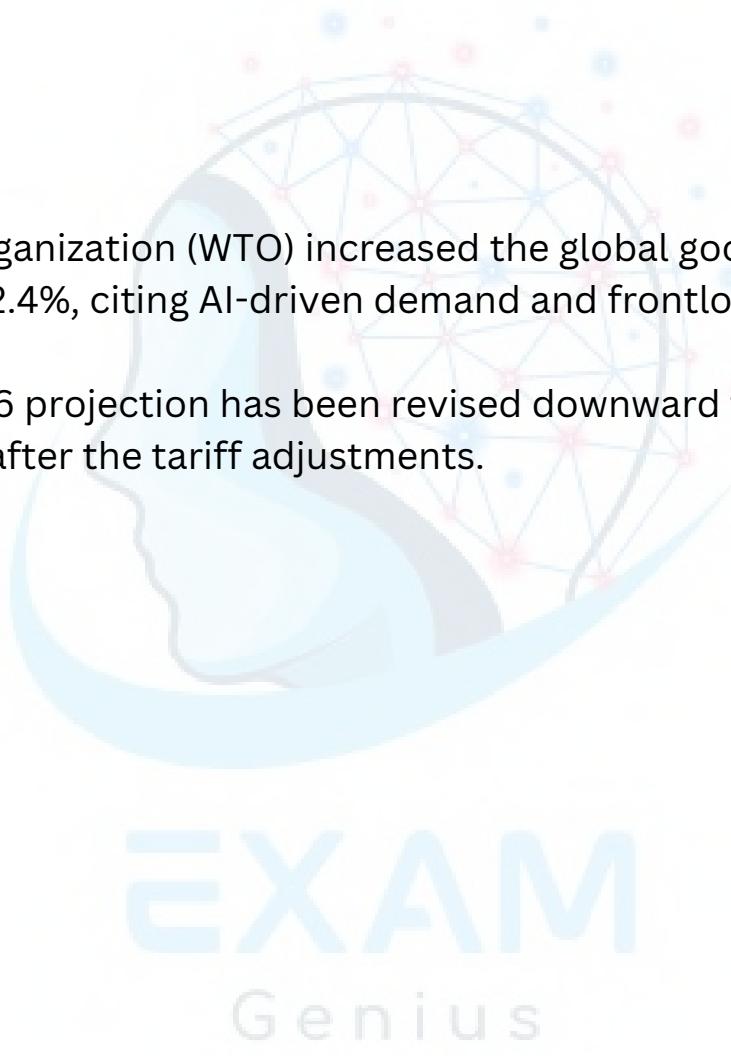
**Ques: What is the revised world goods trade growth forecast for 2025 as per WTO?**

- A. 0.9%
- B. 1.8%
- C. 2.4%
- D. 4.6%
- E. 0.5%

**Answer: Option C**

**Explanation:**

- The World Trade Organization (WTO) increased the global goods trade growth forecast for 2025 to 2.4%, citing AI-driven demand and frontloading of US imports as major reasons.
- Meanwhile, the 2026 projection has been revised downward to 0.5%, showing the expected slowdown after the tariff adjustments.





**Ques: Which co-operative bank launched India's first youth-focused digital banking app 'Cosmos Galgal'?**

- A. Saraswat Co-operative Bank
- B. Cosmos Co-operative Bank
- C. Shamrao Vithal Co-operative Bank
- D. Abhyudaya Co-operative Bank
- E. Punjab & Maharashtra Co-operative Bank

**Answer: Option B**

**Explanation:**

- Cosmos Co-operative Bank, in partnership with Umunthu System Private Limited, launched 'Cosmos Galgal', India's first youth-focused digital banking app.
- The app offers integrated video KYC, enabling users to open zero-balance savings accounts within 15 minutes from anywhere.
- Established in 1906, Cosmos Co-operative Bank is headquartered at Cosmos Tower, Pune, Maharashtra.
- It is among the first co-operative banks in India to implement Core Banking Solution (CBS).

**EXAM**  
Genius



**Ques: What is the maximum compensation proposed by RBI that the banking ombudsman can award to aggrieved bank customers for consequential loss?**

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹25 lakh
- D. ₹30 lakh
- E. ₹35 lakh

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India has proposed that the banking ombudsman may compensate aggrieved customers up to ₹30 lakh for any consequential loss suffered.
- Additionally, the ombudsman may award up to ₹3 lakh for harassment, mental agony, or time spent in pursuing the grievance.
- Customers of state and central cooperative banks can approach the ombudsman structure from November 1, 2025.
- If banks fail to respond within 30 days, customers can escalate their complaints to the RBI.

**EXAM**  
Genius



**Ques: ICICI Bank has launched the Corporate Sapphiro Forex Card in collaboration with which global payment network?**

- A. Mastercard
- B. Visa
- C. American Express
- D. RuPay
- E. Discover

**Answer: Option B**

**Explanation:**

- ICICI Bank has partnered with Visa to launch the Corporate Sapphiro Forex Card – the first prepaid card by any Asian bank powered by Visa Infinite, designed for entrepreneurs and corporate travelers.
- The card offers premium benefits like airport lounge access, travel insurance, global customer assistance, multi-currency loading, and enhanced security for international transactions.

**EXAM**  
Genius



**Ques: What is the name of the 2nd Adamya-class Fast Patrol Vessel officially commissioned in the Indian Coast Guard at Karaikal, Puducherry?**

- A. ICGS Shaurya
- B. ICGS Akshar
- C. ICGS Vajra
- D. ICGS Tejas
- E. ICGS Nirbhik

**Answer: Option B**

**Explanation:**

- The Indian Coast Guard Ship Akshar, the 2nd of the 8 Adamya-class Fast Patrol Vessels, was officially commissioned at Karaikal in Puducherry.
- The ship's name is derived from the Sanskrit word "Akshar," meaning "imperishable."
- The vessel was designed and developed indigenously by Goa Shipyard Limited.

**EXAM**  
Genius

## Ques: Who won the CEAT Lifetime Achievement Award for the 2024–25 season?

- A. Joe Root and Smriti Mandhana
- B. Kane Williamson and Sanju Samson
- C. B.S. Chandrasekhar and Brian Lara
- D. Rohit Sharma and Varun Chakravarthy
- E. Harry Brook and Deepti Sharma

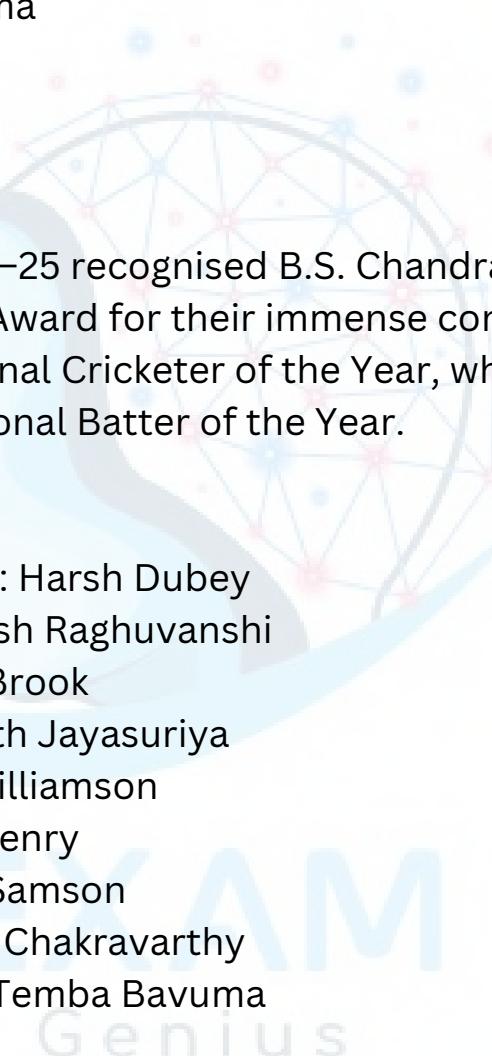
**Answer:** Option C

### Explanation:

- The CEAT Cricket Awards 2024–25 recognised B.S. Chandrasekhar and Brian Lara with the Lifetime Achievement Award for their immense contribution to cricket.
- Joe Root won Men's International Cricketer of the Year, while Smriti Mandhana was honoured as Women's International Batter of the Year.

### Other major winners include:

- Domestic Cricketer of the Year: Harsh Dubey
- Emerging Young Player: Angkrish Raghuvanshi
- Test Batter of the Year: Harry Brook
- Test Bowler of the Year: Prabath Jayasuriya
- ODI Batter of the Year: Kane Williamson
- ODI Bowler of the Year: Matt Henry
- T20I Batter of the Year: Sanju Samson
- T20I Bowler of the Year: Varun Chakravarthy
- Exemplary Leadership Award: Temba Bavuma



**Ques: Under which scheme have Public Sector Banks (PSBs) sanctioned over 5.79 lakh loans amounting to ₹10,907 crore as of September 2025?**

- A. PM Surya Ghar: Muft Bijli Yojana
- B. Ujjwala Yojana
- C. Saubhagya Scheme
- D. Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM)
- E. National Solar Mission

**Answer: Option A**

**Explanation:**

- As of September 2025, PSBs have sanctioned over 5.79 lakh loans worth ₹10,907 crore under the PM Surya Ghar: Muft Bijli Yojana.
- The loans are sanctioned digitally via the JanSamarth Portal integrated with the National Portal of PMSGMBY.
- Key benefits include loans up to ₹2 lakh at competitive interest rates, no collateral, longer repayment tenor linked to electricity cost savings, 6-month moratorium, lower applicant margin contribution, and digital self-declaration process.
- Scheme details: Launched February 2024, outlay ₹75,000 crore, provides up to 300 units of free electricity per month, subsidy ₹30,000 for 1 kW system, ₹60,000 for 2 kW system, ₹78,000 for 3 kW or higher.

EXAM  
Genius



**Ques: Who were the winners of the 2025 Nobel Prize in Physiology or Medicine for their discoveries concerning peripheral immune tolerance?**

- A. Shimon Sakaguchi, Mary E. Brunkow, Fred Ramsdell
- B. Tasuku Honjo, James Allison
- C. Jennifer Doudna, Emmanuelle Charpentier
- D. Robert Shiller, Joseph Stiglitz
- E. Svante Pääbo, Katalin Karikó

**Answer: Option A**

**Explanation:**

- The 2025 Nobel Prize in Physiology or Medicine was awarded to Shimon Sakaguchi, Mary E. Brunkow, and Fred Ramsdell.
- They were recognized for their discoveries concerning peripheral immune tolerance, which prevents the immune system from attacking the body's own cells.
- The prize includes a gold medal, diploma, and 11 million SEK cash for 2025.

**EXAM**  
Genius



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**EXAM**  
Genius



**Ques: Who won the 2025 Young Champion of the Earth Award for converting banana stems into sustainable Banofi leather?**

- A. Joseph Nguthiru
- B. Noemi Florea
- C. Jinali Mody
- D. Vandana Shiva
- E. Ratan Tata

**Answer: Option C**

**Explanation:**

- Jinali Mody of India, founder of Banofi Leather, won the 2025 Young Champion of the Earth Award for her innovative work converting banana stems into Banofi leather, a sustainable plant-based alternative to traditional leather.
- The award is presented by the United Nations Environment Programme (UNEP) and Planet A, recognising entrepreneurs, activists, and innovators under 30 with transformative ideas.
- Prize includes seed funding of \$20,000, intensive training, tailored mentorship, global recognition, and access to further funding up to \$1 million from Planet A.

**EXAM**  
Genius



**Ques: Which state has recently become the 24th to implement Pradhan Mantri Fasal Bima Yojana (PMFBY)?**

- A. Telangana
- B. Mizoram
- C. Gujarat
- D. Bihar
- E. West Bengal

**Answer: Option B**

**Explanation:**

- Mizoram has become the 24th state to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY), joining most other Indian states under this highly subsidised crop insurance scheme.
- The scheme helps farmers recover losses due to crop failure caused by natural calamities, pests, or diseases, with only a nominal premium paid by farmers.
- Bihar, Telangana, West Bengal, and Gujarat are the major states that have not yet joined the PMFBY scheme.

**EXAM**  
Genius



**Ques: The Union Cabinet approved an incentive scheme worth ₹1,500 crore to promote recycling and production of critical minerals. Under which mission is this scheme launched?**

- A. National Mineral Development Mission
- B. Atmanirbhar Bharat Mineral Initiative
- C. National Critical Mineral Mission
- D. Green Circular Economy Mission
- E. Sustainable Mining and Recycling Mission

**Answer:** Option C

**Explanation:**

- The Union Cabinet approved a ₹1,500 crore Incentive Scheme to develop recycling capacity for separation and production of critical minerals from secondary sources.
- The scheme is part of the National Critical Mineral Mission, approved in September 2025.
- Duration: FY 2025–26 to FY 2030–31.
- Objective: Encourage recycling of e-waste, batteries, and industrial waste to extract critical minerals domestically instead of importing.
- Expected Outcome: Develop 270 kilo tonnes of annual recycling capacity, yield 40 kilo tonnes of critical minerals per year, and attract ₹8,000 crore in investments.
- Beneficiaries: Large recyclers (up to ₹50 crore support) and small/start-up recyclers (up to ₹25 crore), with one-third of the outlay reserved for small players.

Genius



**Ques: Which country hosted the 12th edition of the World Para Athletics Championships in 2025, becoming the first South Asian nation to do so?**

- A. India
- B. Japan
- C. China
- D. Brazil
- E. Iran

**Answer: Option A**

**Explanation:**

- The 12th World Para Athletics Championships 2025 was held in New Delhi, India, making it the first South Asian country to host the event.
- Officially named the Indian Oil New Delhi 2025 World Para Athletics Championships, with Big FM partnering with IPC.
- 100 nations participated, with 1,182 athletes competing across 184 events.
- Svayam, India's leading accessibility organization, was the Official Accessibility Partner.
- India finished 10th in the medal tally: 6 gold, 9 silver, and 7 bronze medals.

**EXAM**  
Genius



**Ques: Which conservation reserve in India was officially recognized by IUCN during the 2025 World Conservation Congress?**

- A. Sundarbans Mangrove Reserve
- B. Palk Bay Dugong Conservation Reserve
- C. Kaziranga Rhino Reserve
- D. Great Nicobar Biosphere Reserve
- E. Rann of Kutch Flamingo Reserve

**Answer:** Option B

**Explanation:**

- India's first Dugong Conservation Reserve, located in Palk Bay, Tamil Nadu, was officially recognized by the IUCN during the 2025 World Conservation Congress in Abu Dhabi.
- The recognition was proposed by Omkar Foundation, and the reserve was officially notified on 21 September 2022 under the Wildlife Protection Act, 1972.



**EXAM**  
Genius



**Ques: Which Indian weightlifter won the silver medal in the women's 48 kg category at the 2025 World Weightlifting Championships held in Førde, Norway?**

- A. Saikhom Mirabai Chanu
- B. Karnam Malleswari
- C. P. Gururaja
- D. Monika Devi
- E. Sanjita Chanu

**Answer: Option A**

**Explanation:**

- Mirabai Chanu won the silver medal in the women's 48 kg category at the 2025 World Weightlifting Championships in Førde, Norway.
- She lifted a total of 199 kg: 84 kg in snatch and 115 kg in clean & jerk.
- The gold medal went to Ri Song-gum of North Korea, who lifted 213 kg, setting new world records in total and clean & jerk.
- This is Mirabai Chanu's third World Championships medal, including her 2017 world title and 2022 silver.

**EXAM**  
Genius



**Ques: What was the theme of NPS Diwas 2025 celebrated by PFRDA on October 1, 2025?**

- A. Pension for All
- B. Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India
- C. Digital Pension Revolution
- D. Retirement Planning for Youth
- E. Sustainable Pension Growth

**Answer: Option B**

**Explanation:**

- On October 1, 2025, PFRDA celebrated NPS Diwas under the theme “Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India.”
- NPS, established in 2004, promotes pension planning for financial independence and early retirement.
- As of August 2025, there are over 9 crore subscribers with Rs. 15.5 lakh crore Assets Under Management (AUM), growing at a 9% CAGR over 14 years.
- PFRDA signed an MoU with NABARD to strengthen pension outreach in agriculture and rural sectors.

**EXAM**  
Genius



## Ques: When is World Habitat Day 2025 celebrated?

- A. 5th October
- B. 6th October
- C. 7th October
- D. 1st October
- E. 8th October

### Answer: Option B

#### Explanation:

- World Habitat Day 2025 is observed on the first Monday of October, falling on 6th October 2025.
- The theme for 2025 is “Urban Crisis Response,” focusing on addressing challenges in urban areas.
- WHD 2025 was hosted in Nairobi, Kenya, the headquarters of UN-Habitat.
- UN-Habitat Scroll of Honour Award winners 2025 include Israel Smart (Nigeria), Public Works Studio (Lebanon), Just a Change (Portugal), and Clara Marina Brugada Molina (Mexico).

**EXAM**  
Genius