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Q: Which bank won the WSBI–ESBG Sustainable Development Goals (SDG) Award 2025 in the Climate Finance category?

A) HDFC Bank
B) ICICI Bank
C) State Bank of India
D) Axis Bank
E) Punjab National Bank

Answer: Option C

Explanation:

The State Bank of India (SBI) won the first edition of the WSBI–ESBG Sustainable Development Goals (SDG) Award 2025 in the Climate Finance category.

The award was presented by the World Savings and Retail Banking Institute (WSBI) and the European Savings and Retail Banking Group (ESBG) at an event held in Washington, USA.

Recent News Headlines Related to SBI :

• State Bank of India (SBI) won multiple awards at the FINIXX Summit & Awards 2025, including "BFSI Brand of the Year," "Best Use of AI/ML in Marketing (Banking Sector)," and "Best Use of Video Marketing (Banking Sector)."

• State Bank of India (SBI) received two prestigious awards from Global Finance, New York during the World Bank/IMF Annual Meetings 2025.

• SBI is set to raise ₹7,500 crore through the issuance of 10-year Tier II bonds, marking its first such issue this financial year.

• The State Bank of India (SBI) has set a target to increase its female workforce to 30% by 2030 as part of its gender diversity initiative.

• The State Bank of India (SBI) provided loans worth ₹74,434 crore to 2.25 lakh MSMEs via its SME Digital Business Loans platform in the last 15 months.

• SBI General Insurance launched Health Alpha, India's first retail health insurance product introduced after the GST reforms.

• 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.

• SBI Mutual Fund launched its first Magnum Hybrid Long Short scheme under the Specialised Investment Fund (SIF) category.

• Hero Future Energies (HFE), the renewable energy arm of Hero Group, secured ₹1,024 crore funding from SBI for a 60 MW Hybrid Peak Power Project in Kurnool, Andhra Pradesh.

• SBI Foundation launched the SBI Platinum Jubilee Asha Scholarship 2025 with a funding commitment of ₹90 crore for FY26.

• The State Bank of India sold about 413.44 crore equity shares of Yes Bank.

Q: Which insurance company has been fined ₹1 crore by IRDAI for violating regulatory norms?

A) HDFC ERGO General Insurance
B) ICICI Lombard General Insurance
C) Liberty General Insurance
D) Tata AIG General Insurance
E) Bajaj Allianz General Insurance

Answer: Option C

Explanation:

IRDAI imposed a ₹1 crore penalty on Liberty General Insurance for violating rules related to outsourcing, commission payments, and intermediary remuneration.

This action was taken after an internal review found several procedural irregularities by the company.

IRDAI also instructed the insurer to strictly follow guidelines to ensure transparency and consumer protection.

The move is part of IRDAI's larger effort to strengthen compliance and fairness in the insurance sector.

Recent Penalties imposed on Banks:

• The Reserve Bank of India (RBI) imposed a monetary penalty of ₹31.80 lakh on American Express Banking Corp. for non-compliance with its Credit Card and Debit Card - Issuance and Conduct Directions, 2022.

• The Reserve Bank of India (RBI), exercising powers under Section 58G(1)(b) read with Section 58B(5)(aa) of the RBI Act, 1934, imposed a monetary penalty of ₹4.20 lakh on HDB Financial Services Ltd for non-compliance with certain provisions of the KYC Directions, 2016.

• The Reserve Bank of India (RBI) has cancelled the banking licence of Jijamata Sahakari Bank, an Urban Cooperative Bank (UCB) based in Satara, Maharashtra.

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

• The CCPA imposed a penalty of ₹2,00,000 on M/s Digital Age Retail Pvt. Ltd. (FirstCry) for misleading price representations.

• RBI imposed a ₹21 lakh monetary penalty on PhonePe Limited (formerly PhonePe Private Limited).

• IDBI Bank filed a fresh insolvency plea in NCLT against Zee Entertainment Enterprises Ltd (ZEEL) alleging default of ₹225.23 crore.

• Coal India Ltd was fined a total of ₹10.72 lakh (₹5.36 lakh each by BSE and NSE) for non-compliance with SEBI LODR Regulation 17.

Q: What is the SMART-CROP project and its objective?

A) Crop insurance for farmers
B) Sustainable Monitoring and Real-time Tracking for Crop Resilience and Optimal Practices supporting smallholder farmers
C) Organic farming promotion
D) Irrigation infrastructure development
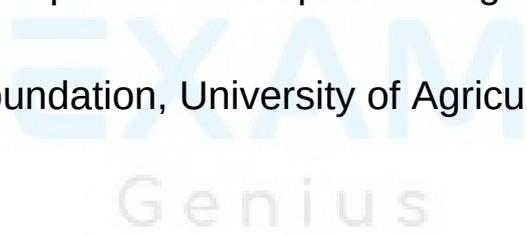E) Market linkage for crops

Answer: Option B

Explanation:

The SMART-CROP project stands for Sustainable Monitoring and Real-time Tracking for Crop Resilience and Optimal Practices.

It is a three-year initiative designed to support over 8,000 smallholder farmers in Karnataka and Telangana.

The project uses satellite imaging, remote sensing, and AI/ML analytics to monitor crop stress in real time and help farmers adopt better agricultural practices.

Key partners include SBI Foundation, University of Agricultural Sciences (UAS), ICRISAT, and Agribridge.

Q: LIC recently increased its stake in which two FMCG companies?

A) HUL and Britannia
B) Nestlé and ITC
C) Tata Consumer Products and Dabur India
D) Marico and Godrej Consumer
E) Patanjali and Emami

Answer: Option C

Explanation:

LIC increased its stake in Tata Consumer Products from 6.633% to 8.645% (an increase of 2.012%).

LIC also increased its stake in Dabur India from 4.918% to 6.985% (an increase of 2.067%, representing over 3.66 crore shares).

This indicates LIC's ongoing investment interest in the FMCG sector, which remains stable and growth-oriented in India.

Q: What changes has NHAI introduced in the Know Your Vehicle (KYV) process for FASTag users?

A) FASTag services will be discontinued for non-compliant vehicles
B) Only the front photograph of the vehicle is required for KYV
C) Users must visit the RTO to complete KYV
D) KYV process will now require both front and side vehicle images
E) FASTag will be deactivated immediately for vehicles with multiple registrations

Answer: Option B

Explanation:

NHAI has simplified the KYV process for FASTag users to make verification easier.

Now, only one photograph is required — the front image of the vehicle showing the number plate and FASTag.

Side-view images are no longer required.

Vehicle details (like RC) can be automatically fetched from VAHAN using:

Vehicle Number

Chassis Number

or Mobile Number

FASTags issued before this policy will remain active, and banks will simply remind users via SMS to complete KYV if needed.

For help, users can contact the National Highway Helpline 1033.

Q: Which organization developed the Indian Army's first indigenously designed Software Defined Radios (SDRs)?

A) Hindustan Aeronautics Limited (HAL)
B) Bharat Electronics Limited (BEL)
C) Defence Research and Development Organisation (DRDO)
D) Bharat Dynamics Limited (BDL)
E) Indian Space Research Organisation (ISRO)

Answer: Option C

Explanation:

The Indian Army has signed a contract to procure its first indigenously designed Software Defined Radios (SDRs).

These SDRs were developed by the Defence Research and Development Organisation (DRDO).

The production of these radios will be carried out by Bharat Electronics Limited (BEL).

DRDO also recently launched the Indian Radio Software Architecture Standard (IRSAS) 1.0 along with the Integrated Defence Staff and Tri-Services to standardize military communication systems across the armed forces.

News Headlines Related to Ministry :

• The Ministry of Ports, Shipping and Waterways unveiled the official logo of the National Maritime Heritage Complex (NMHC) during the India Maritime Week 2025 celebrations held in Mumbai.

• Ministry of Women and Child Development has announced the launch of a new toll-free helpline number '1515' , effective from November 1, 2025. This new number will replace the existing helpline, 14408, for beneficiaries of the POSHAN Abhiyaan and the Pradhan Mantri Matru Vandana Yojana

• Union Minister Shivraj Singh Chouhan, Ministry of Agriculture & Farmers Welfare, announced the inclusion of four Tamil Nadu districts — Ramanathapuram, Sivaganga, Thoothukudi, and Virudhunagar — under PM-DDKY to enhance agricultural productivity and allied activities.

• The Ministry of Culture signed Memorandums of Understanding with 17 institutions across India to accelerate conservation and digitisation of India's manuscript heritage under the Gyan Bharatam Mission (GBM).

• The Ministry of Coal is set to launch "Koyla Shakti," a Smart Coal Analytics Dashboard designed as a unified platform for real-time monitoring and analysis of coal sector operations.

• The Ministry of Panchayati Raj launched a two-minute public awareness film under the People's Plan Campaign – Sabki Yojana, Sabka Vikas to promote public awareness and people's participation in preparing Panchayat Development Plans for 2026–27.

• The Union Ministry of Cooperation announced that, under the vision of "Sahkar Se Samriddhi," dairy and fisheries cooperative societies will act as Bank Mitras of District Central Cooperative Banks (DCCBs) and State Cooperative Banks (STCBs).

• **The Ministry of Defence signed a contract worth Rs 659.47 crore with a consortium of MKU Limited and Medbit Technologies Private Limited for the procurement of Advanced Night Sight (Image Intensifier) systems for the Indian Army's 7.62 x 51mm SIG 716 Assault Rifles.**

Q: What plan has Union Minister Ashwini Vaishnaw approved for railway stations across India?

A) Development of 76 passenger holding areas
B) Construction of new platforms
C) Introduction of high-speed trains
D) Installation of Wi-Fi at all stations
E) Expansion of parking facilities

Answer: Option A

Explanation:

Union Railway Minister Ashwini Vaishnaw has approved the plan to develop 76 passenger holding areas at railway stations across India.

These holding areas will help improve passenger comfort and manage crowd movement before boarding trains.

The Yatri Suvidha Kendra at New Delhi Railway Station is one such model facility, capable of accommodating around 7,000 passengers at once.

All the proposed holding areas are targeted to be completed before the 2026 festival season, ensuring better crowd management during peak travel periods.

Q: How did India commemorate Sardar Vallabhbhai Patel on his 150th birth anniversary in 2025?

A) Issuing a commemorative coin and stamp only
B) Launching development projects only
C) Organising a parade only
D) Issuing a coin and stamp, launching development projects, flagging off e-buses, administering Ekta Diwas pledge, and organising a parade
E) Renaming a city in his honour

Answer: Option D

Explanation:

On 30 October 2025, the 150th birth anniversary of Sardar Vallabhbhai Patel was commemorated in Gujarat.

PM Narendra Modi released a ₹150 commemorative coin and a special postage stamp.

He inaugurated development projects worth over ₹1,140 crore and flagged off a fleet of e-buses.

The Ekta Diwas (National Unity Day) pledge was administered, and a grand unity parade was organized.

The parade theme was "Unity in Diversity", featuring state tableaux, security contingents, camel and dog squads, and cultural performances by 900 artists.

Q: Which word has been named the 2025 Word of the Year by Dictionary.com?

A) Memeify
B) Streamcore
C) 67 (Six-Seven)
D) Riz
E) AI

Answer: Option C

Explanation:

Dictionary.com selected "67 (six-seven)" as the Word of the Year 2025.

The term became a viral internet expression, blending song lyric + meme culture + youth slang.

The trend originated from the track "Doot Doot (6 7)" by Skrilla, which popularized forms like 67 / 6-7 / six-seven.

For Gen Alpha, "67" functions like a playful inside joke or informal code.

In usage, it often conveys meanings like "maybe", "so-so", or is used humorously with gestures — reflecting how digital culture continually reshapes language.

Q: By how much has NHAI reduced the cost of toll collection in Public Funded Toll Plazas in FY 2024-25?

A) ₹1,500 Crores
B) ₹2,000 Crores
C) ₹2,500 Crores
D) ₹3,000 Crores
E) ₹2,062 Crores

Answer: Option E

Explanation:

NHAI reduced the toll collection cost in Public Funded Toll Plazas from ₹4,736 Crores (FY 2023-24) to ₹2,674 Crores (FY 2024-25).

This resulted in savings of ₹2,062 Crores.

Cost as a percentage of toll collection dropped from 17.27% to 9.27%, showing greater efficiency.

Total toll collected increased from ₹27,417 Crores to ₹28,823 Crores, and remittance to NHAI rose from ₹22,681 Crores to ₹26,149 Crores.

Q: Which company has partnered with Google to offer the free Gemini AI Pro plan to Jio users for 18 months?

A) Bharti Airtel
B) Vodafone Idea
C) Reliance Industries Limited
D) Microsoft India
E) Tata Communications

Answer: Option C

Explanation:

Reliance Industries Limited (RIL) has partnered with Google to provide Jio users free access to the Gemini AI Pro plan for 18 months.

The plan includes:

Gemini AI tools (latest large language model access)

2 TB cloud storage

AI capabilities for learning, productivity, and image generation

Initially, it is being offered to users aged 18–25.

The collaboration also involves:

Developing AI data centers in Gujarat

Training AI talent in India through Google Cloud.

Ques: Which country has become the 26th in the world to eliminate trachoma as a public health problem?

A) Cambodia

B) Fiji

C) China

D) Nepal

E) Indonesia

Answer: Option B – Fiji

Explanation:

WHO has officially recognized Fiji as the 26th country to eliminate trachoma as a public health problem.

This success came through mass drug administration, improved sanitation, and community health awareness.

Trachoma is caused by Chlamydia trachomatis and is the world's leading infectious cause of blindness.

The achievement supports WHO's Global Elimination of Trachoma by 2030 (GET 2030) strategy.

In the Western Pacific region, Cambodia, Lao PDR, China, and Fiji have eliminated trachoma.

Ques: Who launched the Anusandhan National Research Fund (Anusandhan Fund) worth ₹1 lakh crore, and what is its objective?

A) Dr. Jitendra Singh
B) Nirmala Sitharaman
C) Piyush Goyal
D) Rajeev Chandrasekhar
E) Dharmendra Pradhan

Answer: Option C – Piyush Goyal

Explanation:

Union Minister Piyush Goyal launched the Anusandhan National Research Fund worth ₹1 lakh crore during The Indus Entrepreneurs (TiE) Conference in New Delhi.

The fund aims to provide long-term financial support for transformative research and innovation to boost India's technological and industrial growth.

It will focus on key sectors such as advanced manufacturing, deep tech, green technologies, Artificial Intelligence, semiconductors, and biotechnology.

Ques: What facilities has the Election Commission of India (ECI) provided to address voter queries and grievances?

A) Only State-level helplines
B) National Voter Helpline, 36 State & District helplines, and Book-a-Call with BLO
C) Online chat support only
D) Helpline through political party offices
E) Voter assistance via post only

Answer: Option B

Explanation:

The Election Commission of India has activated the National Voter Helpline along with 36 State and District-level helplines to address voter queries.

The National Contact Centre (NCC) functions as the central helpline for all States and Union Territories, operating daily from 8:00 AM to 8:00 PM via toll-free number 1800-11-1950.

ECI has also introduced the "Book-a-Call with BLO" facility on the ECINET platform, enabling voters to directly connect with their Booth Level Officer (BLO) for assistance.

Recent News Headlines related to Defence

• The CMS-03 (GSAT-7R) satellite is designed to strengthen communication and connectivity across the Indian landmass and surrounding oceanic regions.

• INS Sutlej successfully completed a joint hydrographic survey with the Mauritius Hydrographic Service, covering an area of approximately 35,000 square nautical miles.

• The Astra Mk3, codenamed "Gandiva," is a beyond-visual-range air-to-air missile (BVRAAM) developed by DRDO with a Solid-Fuel Ducted Ramjet (SFDR) propulsion system.

• Cochin Shipyard Limited (CSL), operating under the Ministry of Ports, Shipping and Waterways (MoPSW), delivered the Indian Navy Ship (INS) Mahe, the first of eight Anti-Submarine Warfare Shallow Water Crafts (ASW SWCs).

• The Chandrayaan-2 lunar orbiter of India has made the first-ever observation of the effects of the Sun's Coronal Mass Ejection (CME) on the lunar exosphere.

• The Nag Mk II ATGM was successfully test-fired from India's newly developed Zoravar light tank at the Pokhran Field Firing Range, Rajasthan.

 • The first batch of BrahMos missiles manufactured at Lucknow's BrahMos Production Facility was flagged off by Defence Minister Rajnath Singh and Uttar Pradesh Chief Minister Yogi Adityanath.

• Union Defence Minister Rajnath Singh unveiled the first Light Combat Aircraft (LCA) Tejas Mk1A fighter jet produced at Hindustan Aeronautics Limited (HAL) Nashik facility.

Ques: What is the name of Russia's nuclear-powered unmanned underwater vehicle (UUV) recently tested and termed a 'super weapon'?

A) Sarmat

B) Kanyon

C) Borei

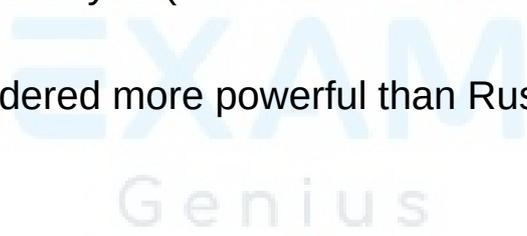D) Status-6

E) Poseidon

Answer: Option E – Poseidon

Explanation:

Russia has tested its nuclear-powered unmanned underwater vehicle (UUV) named Poseidon, described by President Vladimir Putin as a 'super weapon' due to its near-impossible interception capability.

Poseidon is approximately 20 meters long, 1.8 meters in diameter, weighs around 100 tonnes, has a range of 10,000 km, and can reach speeds up to 185 km/h underwater.

NATO refers to Poseidon as Kanyon (earlier known as Status-6).

Its nuclear warhead is considered more powerful than Russia's advanced Sarmat (Satan II) ICBM.

Ques: Who won Cameroon's 2025 Presidential Election and became the world's longest-serving President?

A) Ahmadou Ahidjo
B) Paul Biya
C) Samuel Eto'o
D) Maurice Kamto
E) John Fru Ndi

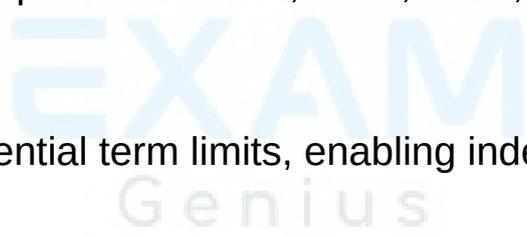**Answer: Option B – Paul Biya**

Explanation:

Incumbent President Paul Biya won the 2025 Presidential Election, securing his eighth consecutive term.

At 92 years of age, he became the world's oldest and longest-serving President.

He first became Prime Minister in 1975 and assumed the Presidency in 1982.

He has been re-elected multiple times: 1984, 1988, 1992, 1997, 2004, 2011, 2018, and 2025.

In 2008, he removed presidential term limits, enabling indefinite re-election.

Newly Appointed Prime Minister & President :

• **President of Cameroon : Paul Biya**

• **6th President of the Republic of Seychelles : Dr. Patrick Herminie, leader of the United Seychelles (US) Party (succeeds incumbent President Wavel Ramkalawan)**

• **68th President of Bolivia : Rodrigo Paz Pereira (Christian Democratic Party)**

• **Prime Minister of France : Sébastien Lecornu (replacing François Bayrou)**

• **Prime Minister of Madagascar : General Ruphin Fortunat Zafisambo**

• **104th Japan's first female Prime Minister : Sanae Takaichi (Replaced Shigeru Ishiba)**

• **Deputy Prime Minister, Justice Secretary, and Lord Chancellor : David Lammy (replacing Angela Rayner)**

• **Interim Prime Minister of Nepal : Sushila Karki (replacing K.P. Sharma Oli)**

• **Prime Minister of Norway (2nd consecutive term) : Jonas Gahr Støre, Labour Party**

• **President of Guyana : Mohamed Irfaan Ali**

• **Prime Minister of Jamaica : Andrew Michael Holness, leader of the Jamaica Labour Party (JLP)**

• **Deputy Prime Minister of the United Kingdom : David Lammy**

• **32nd Prime Minister of Thailand : Anutin Charnvirakul, leader of the Bhumjaithai Party**

• **Prime Minister of Lithuania : Inga Ruginiene (replaced Gintautas Paluckas)**

• **Prime Minister of Rwanda : Justin Nsengiyumva (succeeds Edouard Ngirente)**

• **Prime Minister of Ukraine : Yulia Anatoliivna Svyrydenko**

• **First female President of Suriname : Jennifer Simons (replaced Chandrikapersad Santokhi)**

• **34th Prime Minister of Mongolia : Gombojav Zandanshatar**

Ques: What import duty has India imposed on yellow peas effective from 1 November 2025?

A) 10%

B) 20%

C) 25%

D) 30%

E) 35%

Answer: Option D – 30%

Explanation:

India has reimposed a 30% import duty on yellow peas effective 1 November 2025 to restrict cheap imports that were pushing down domestic pulse prices before the rabi sowing season.

Shipments with bills of lading dated on or before 31 October 2025 are exempt from this duty.

After the announcement, wholesale chana prices increased by ₹50–100 per quintal, and yellow-pea landed prices are expected to rise by around ₹9 per kg, affecting prices of other pulses.

In FY25, India imported around 7.2 million tonnes of pulses, of which ~30% (~2.2 million tonnes) were yellow peas—prompting the decision to protect farmers and stabilize domestic markets.

Ques: What is the objective of the 'District Collectors' Peyjal Samvad' organised by DDWS under Jal Jeevan Mission?

A) Promote rural tourism
B) Strengthen local governance and accountability in water services
C) Launch new water supply infrastructure
D) Train school teachers in water conservation
E) Conduct river cleaning drives

Answer: Option B – Strengthen local governance and accountability in water services

Explanation:

The Department of Drinking Water and Sanitation (DDWS) organised the 'District Collectors' Peyjal Samvad' to empower district leadership, ensure source sustainability, and enhance accountability in rural water service delivery under the Jal Jeevan Mission.

The initiative acts as a national knowledge-sharing and peer-learning platform for District Collectors and field officials implementing the Mission.