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Q: In which month did UPI record its highest-ever transaction volume and value since its launch in 2016?

- A) August 2025
- B) May 2025
- C) October 2025
- D) September 2025
- E) July 2025

Answer: C) October 2025

Explanation:

In October 2025, UPI recorded 20.7 billion transactions worth ₹27.28 trillion, the highest since its launch in 2016.

Compared to September 2025, transaction volume increased by 5% and value by 10%.

The month saw an average of 668 million daily transactions worth ₹87,993 crore per day.

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Q: Which two organizations signed an MoU to provide doorstep Digital Life Certificate services to pensioners under the Employees' Pension Scheme, 1995?

- A) India Post Payments Bank (IPPB) and Employees' Provident Fund Organisation (EPFO)
- B) State Bank of India and Life Insurance Corporation of India
- C) HDFC Bank and Pension Fund Regulatory Authority
- D) ICICI Bank and Employees' Provident Fund Organisation
- E) Punjab National Bank and Ministry of Finance

Answer: A) India Post Payments Bank (IPPB) and Employees' Provident Fund Organisation (EPFO)

Explanation:

IPPB signed an MoU with EPFO to provide doorstep Digital Life Certificate (DLC) services for pensioners under the Employees' Pension Scheme, 1995.

The agreement was signed during EPFO's 73rd Foundation Day between the MD & CEO of IPPB and the Central Provident Fund Commissioner of EPFO.

About India Post Payments Bank Limited (IPPB) :

- Established : 2017
- HQ : New Delhi, Delhi
- CEO & MD : R. Viswesvaran
- Tagline : Your Bank at Your Doorstep





Recently signed banking agreements

- PayPal partnered with OpenAI to enable a digital wallet in ChatGPT, allowing users to purchase goods and services directly through the AI chatbot.
- The Bank of Maharashtra has joined three other lenders—State Bank of India, Bank of Baroda, and Bank of India—in labeling Reliance Communications' ₹488 crore loan as fraudulent, adding to the telecom company's financial troubles.
- The Department for Promotion of Industry and Internal Trade (DPIIT), under the Ministry of Commerce and Industry, signed an MoU with Kotak Mahindra Bank Ltd. to enhance financial and non-financial support for startups across India.
- ICICI Bank has partnered with the Tata Memorial Centre (TMC) to build a new cancer care building named 'ICICI Foundation Block for Radiation Oncology' at ACTREC, Navi Mumbai, Maharashtra.
- Axis Bank, one of India's largest private sector banks, has partnered with Hitachi Payment Services to launch "Express Banking", the country's first Digital Banking Point.
- Bajaj Finserv AMC, in collaboration with fintech firm Curie Money, launched the 'Pay with Mutual Fund' feature, allowing investors to use their mutual fund units for UPI transactions.
- Getepay announced its partnership with ESAF Small Finance Bank for the deployment of its next-generation payment switch named 'Vega'.
- Swiggy has partnered with PayU Finance, the NBFC arm of PayU, to offer credit solutions to its restaurant partners starting from the next financial year.
- HSBC and Juspay Technologies Private Limited, a leading payments infrastructure company, collaborated to launch a first-of-its-kind acquiring platform tailored to the needs of digital-first, global merchants





- NIPL (NPCI International Payments Ltd) has signed a pact with NTT DATA Japan to enable UPI-based payments in the Japanese market.



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Recent News Headlines Related to RBI

- As per RBI data, the total number of Prepaid Payment Instrument (PPI) cards increased 10.7% over six months to reach 483 million as of June 30, 2025, up from 436 million.
- According to the Reserve Bank of India (RBI), the United States and Singapore together contributed over one-third of India's total Foreign Direct Investment (FDI) during FY2024–25.
- The RBI repatriated nearly 64 tonnes of gold in the half-year to September 2025 amid global concerns over offshore sovereign asset safety.
- The Reserve Bank of India (RBI) returned the application of Jana Small Finance Bank for conversion into a Universal Bank, citing non-fulfilment of eligibility criteria under RBI guidelines.
- The Reserve Bank of India stated that VFS Capital Ltd, a Kolkata-based microfinance institution, has withdrawn its application submitted under the guidelines for 'on tap' licensing of small finance banks.
- The Reserve Bank of India (RBI) released a draft circular proposing limits on banks' exposure to capital markets and acquisition finance.
- The Reserve Bank of India stated that VFS Capital Ltd, a Kolkata-based microfinance institution, has withdrawn its application submitted under the guidelines for 'on tap' licensing of small finance banks.
- The Reserve Bank of India (RBI) released a draft circular proposing limits on banks' exposure to capital markets and acquisition finance.
- The Reserve Bank of India (RBI) has proposed allowing banks to finance up to 70% of the acquisition value for corporate takeovers.
- The Reserve Bank of India (RBI) has introduced an offline digital rupee feature allowing users to make payments even without Internet or telecom connectivity.





Q: As of October 31, 2025, what is the value of Rs 2,000 banknotes still in circulation in India, and what percentage has been returned since their withdrawal was announced?

- A) Rs 10,000 crore / 75% returned
- B) Rs 3.56 lakh crore / 50% returned
- C) Rs 1,000 crore / 90% returned
- D) Rs 5,817 crore / 98.37% returned
- E) Rs 50,000 crore / 80% returned

Answer: D) Rs 5,817 crore / 98.37% returned

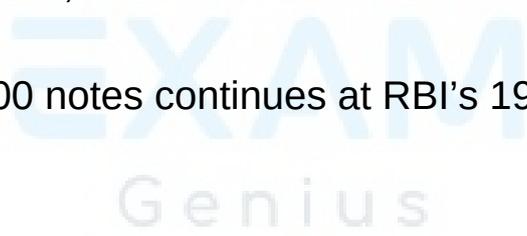
Explanation:

The RBI announced the withdrawal of Rs 2,000 banknotes from circulation on May 19, 2023.

The value of Rs 2,000 notes in circulation reduced from Rs 3.56 lakh crore (on May 19, 2023) to Rs 5,817 crore as of October 31, 2025.

This means 98.37% of the Rs 2,000 notes have been returned.

Exchange facility for Rs 2,000 notes continues at RBI's 19 issue offices.





Q: Who were felicitated as Fit India Icons during the 'National Fitness & Wellness Conclave 2025' held in Mumbai?

- A) R Madhavan, Mary Kom, Sunil Chhetri
- B) Karan Tacker, Vishwas Patil, Krishna Prakash
- C) Virat Kohli, Deepika Padukone, PV Sindhu
- D) Rohit Shetty, Harbhajan Singh, Saina Nehwal
- E) Rohit Sharma, Hima Das, Saina Nehwal

Answer: D) Rohit Shetty, Harbhajan Singh, Saina Nehwal

Explanation:

Union Minister Dr. Mansukh Mandaviya felicitated Rohit Shetty, Harbhajan Singh, and Saina Nehwal as Fit India Icons during the National Fitness & Wellness Conclave 2025 in Mumbai.

The event highlighted India's growing fitness and wellness movement under the Fit India Mission.

Fit India Champions such as Karan Tacker, Vishwas Patil, and Krishna Prakash were also recognized for promoting active lifestyles.

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Q: What is the name of India's first defence electric vehicle developed by Pravaig Dynamics?

- A) Rakshak
- B) Shaurya
- C) VEER
- D) Suraksha
- E) Vijay

Answer: C) VEER

Explanation:

VEER, developed by Bengaluru-based Pravaig Dynamics, is India's first electric vehicle designed specifically for defence use.

It has successfully completed military field trials, demonstrating high performance in rugged defence conditions.

The Ministry of Defence is in discussions for its procurement under Atmanirbhar Bharat and Defence Green Mobility initiatives.

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Recent News Headlines Related to First in india and world :

- **Bajrang Setu is India's first cable suspension glass bridge, located in Rishikesh, Uttarakhand.**
- **India's first 7-nanometer computer processor 'Shakti' is being developed by a team at IIT Madras and is expected to be ready by 2028.**
- **Chennai became the first city in India to fully operationalize a Real Time Flood Forecasting and Spatial Decision Support System, enhancing its flood preparedness and response capabilities.**
- **India has developed its first indigenously discovered antibiotic, 'Nafithromycin', which is effective against resistant respiratory infections, particularly benefiting cancer patients and those with poorly controlled diabetes.**
- **Google LLC, Adani Enterprises Limited (AEL), and Bharti Airtel Limited plan to establish India's largest Artificial Intelligence (AI) hub and Data Center campus in Visakhapatnam, Andhra Pradesh.**
- **NMDC Steel Limited has achieved a historic milestone by becoming the first company in the country to receive an Indian Standards (IS) license for "Hot Rolled Steel Strip, Sheet, and Plates for Welded Steel Pipe for Pipeline Transportation Systems - General Requirements (IS 18384:2023)."**
- **China inaugurated the world's first solar thermal power station, developed by China Three Gorges Corporation, in the Gobi Desert, Gansu Province.**
- **India's first Dugong Conservation Reserve, located in Palk Bay, Tamil Nadu, was officially recognized by the International Union for Conservation of Nature (IUCN) during the 2025 IUCN World Conservation Congress in Abu Dhabi.**
- **Union Home Minister Amit Shah inaugurated India's first cooperative multi-feed Compressed Biogas (CBG) plant at Kopargaon, Ahilyanagar (Ahmednagar) district, Maharashtra.**





Q: Which organization released the Hindi translation of the Lithuanian novel “The Last Day” titled “Antim Din”?

- A) National Book Trust
- B) Indian Council for Cultural Relations
- C) Ministry of External Affairs
- D) Sahitya Akademi
- E) Indian Council of Historical Research

Answer: D) Sahitya Akademi

Explanation:

Sahitya Akademi, under the Ministry of Culture, released the Hindi translation of the Lithuanian novel “The Last Day” titled “Antim Din” in collaboration with the Embassy of Lithuania.

The original novel was written by Lithuanian-Ukrainian author Jaroslavas Melnikas, and the Hindi translation was done by Dr. Poonam Tiwari.

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Q: Which company's "Willow" quantum chip achieved the world's first verifiable quantum advantage?

- A) IBM
- B) Microsoft
- C) Google
- D) Intel
- E) Nvidia

Answer: C) Google

Explanation:

Google's Willow Quantum Chip achieved the world's first verifiable quantum advantage.

It performed a scientifically meaningful algorithm 13,000 times faster than the world's fastest classical supercomputer.

This marks a major step toward real-world, practical applications of quantum computing.

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Q: Which New Zealand cricketer recently retired from Twenty20 internationals, and what were his major achievements in T20Is?

- A) Kane Williamson
- B) Ross Taylor
- C) Martin Guptill
- D) Trent Boult
- E) Tim Southee

Answer: A) Kane Williamson

Explanation:

Kane Williamson has retired from T20 internationals to support New Zealand's planning for the upcoming T20 World Cup.

He retired as the second-highest run-scorer for New Zealand in T20Is.

He played 93 T20I matches, scoring 2,575 runs at an average of 33.44, including 18 fifties.

Williamson also led New Zealand to the 2021 T20 World Cup final, scoring a superb 85 runs in the final match.

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Q: What events were inaugurated in Hyderabad by Sanjay Jaju, and what key announcements were made?

- A) WAVES Animation Bazaar and IndiaJoy 8th edition
- B) International Film Festival of India
- C) Delhi International Arts Summit
- D) Kolkata Literature Festival
- E) Mumbai Animation Expo

Answer: A) WAVES Animation Bazaar and IndiaJoy 8th edition

Explanation:

Sanjay Jaju, Secretary, Ministry of Information and Broadcasting, inaugurated the WAVES (World Audio Visual and Entertainment Summit) Animation Bazaar and the 8th edition of IndiaJoy in Hyderabad.

He announced the establishment of a Regional Centre of the Indian Institute of Creative Technologies (IICT) in Hyderabad.

WAVES Bazaar aims to connect animation creators with buyers and OTT platforms to monetize content and support industry growth.

An MoU was signed between IICT and T-Hub to promote startup incubation and innovation in the media and entertainment sector.

A new multilingual film certification system was introduced to simplify and streamline the certification approval process.





Recent News Headlines Related to Summits / conference

- The 2nd edition of the Indian Navy biannual Commanders' Conference 2025 was held at Nausena Bhawan in New Delhi.
- Union Minister Rajnath Singh inaugurated key digital and welfare initiatives during the Army Commanders' Conference (ACC) held at Jaisalmer in Rajasthan.
- The 16th session of the United Nations Conference on Trade and Development (UNCTAD-16) was held at the Palais des Nations in Geneva, Switzerland, with the theme "Shaping the future: Driving economic transformation for equitable, inclusive and sustainable development."
- Union Minister of State Kirti Vardhan Singh led the Indian delegation for the 19th Mid-Term Ministerial Meeting of the Non-Aligned Movement (NAM) held in Kampala, Uganda.
- The 4th FATF Plenary Meeting in Paris under the Mexican Presidency adopted the first two mutual evaluation reports for Belgium and Malaysia, highlighting effectiveness in combating money laundering, terrorism, and proliferation financing.
- Prime Minister Narendra Modi addressed the 22nd ASEAN-India Summit virtually, held in Kuala Lumpur, Malaysia, under the 2025 ASEAN theme "Inclusivity and Sustainability."
- Union Minister for Agriculture & Farmers' Welfare and Rural Development, Shri Shivraj Singh Chouhan participated in the National Agricultural Students Conference organised at Pusa, New Delhi
- The 14th India-Bhutan Meeting on Border Management and Security was held in Thimphu, Bhutan





Q: Where was the multi-ethnic trilingual secondary school funded by India inaugurated, and under which initiative was it implemented?

- A) Colombo, Sri Lanka – High Impact Community Development Projects
- B) Kandy, Sri Lanka – Skill India Initiative
- C) Polonnaruwa, Sri Lanka – High Impact Community Development Projects
- D) Jaffna, Sri Lanka – Digital India Initiative
- E) Galle, Sri Lanka – National Education Mission

Answer: C) Polonnaruwa, Sri Lanka – High Impact Community Development Projects

Explanation:

A multi-ethnic trilingual secondary school funded by the Government of India was inaugurated in Polonnaruwa District, Sri Lanka.

The project was implemented under India's High Impact Community Development Projects (HICDP) initiative.

The school was built with a grant of over Sri Lankan Rupees 320 million.

It provides education in Sinhala, Tamil, and English.





Recent Headlines Related to Inauguration :

- Union Home Minister Amit Shah inaugurated 'Deep Sea Fishing Vessels' under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) at Mazgaon Dock, Mumbai.
- Union Minister of State Arjun Ram Meghwal, Ministry of Law and Justice, inaugurated the Live Cases Dashboard of the Legal Information Management and Briefing System (LIMBS) to enhance transparency, accountability, and efficiency in managing government litigation.
- Finance Minister Nirmala Sitharaman inaugurated the DhaRTi BioNest Incubation Centre at IIT Dharwad, Karnataka.
- For the first time, 5 beaches of Maharashtra received the international Blue Flag certification, joining India's list of Blue Flag-certified beaches.
- Finance Minister Nirmala Sitharaman will inaugurate four farmers' training and agro-processing centres in Koppal, Raichur, Ballari, and Vijayanagara districts of Kalyana Karnataka.
- Railways Minister Ashwini Vaishnaw virtually inaugurated and flagged off three new door-to-door freight and parcel services from New Delhi.
- Joint Secretary, Union Ministry of Environment, Forest and Climate Change (MoEFCC), Ms. Nameeta Prasad, inaugurated 'Breathable Art' at Swarn Jayanti Park, Rohini.
- Rajasthan's first 'Namo Biodiversity Park' was inaugurated at Pratap Bandh, Alwar. It aims to significantly enhance local greenery and contribute to cleaner air, while also promoting environmental awareness among visitors.
- Union Minister G. Kishan Reddy, Ministry of Coal and Ministry of Mines, and Pema Khandu, Chief Minister of Arunachal Pradesh, launched the Namchik Namphuk Coal Mine in Changlang district.





- The Indian Institute of Foreign Trade inaugurated the International Trade Negotiations Program for officials of the Department of Commerce, organised by IIFT's Centre for International Negotiations (CIN).



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Q: Who has assumed charge as the new Director General of the Bureau of Indian Standards (BIS)?

- A) T. V. Somanathan
- B) Sanjay Garg
- C) Ajay Kumar Bhalla
- D) Rajesh Kumar Singh
- E) Manoj Ahuja

Answer: B) Sanjay Garg

Explanation:

Sanjay Garg, an IAS officer of the 1994 Kerala cadre, assumed charge as the Director General of the Bureau of Indian Standards (BIS) on 1 November 2025.

He has over 30 years of experience in administration, policy planning, and strategic development across multiple sectors.

He previously served as Additional Secretary, DARE, and Secretary, ICAR, where he led digital initiatives such as the Kisan Sarathi Portal.

As DG of BIS, he will also act as President of India's National Committee in the IEC.





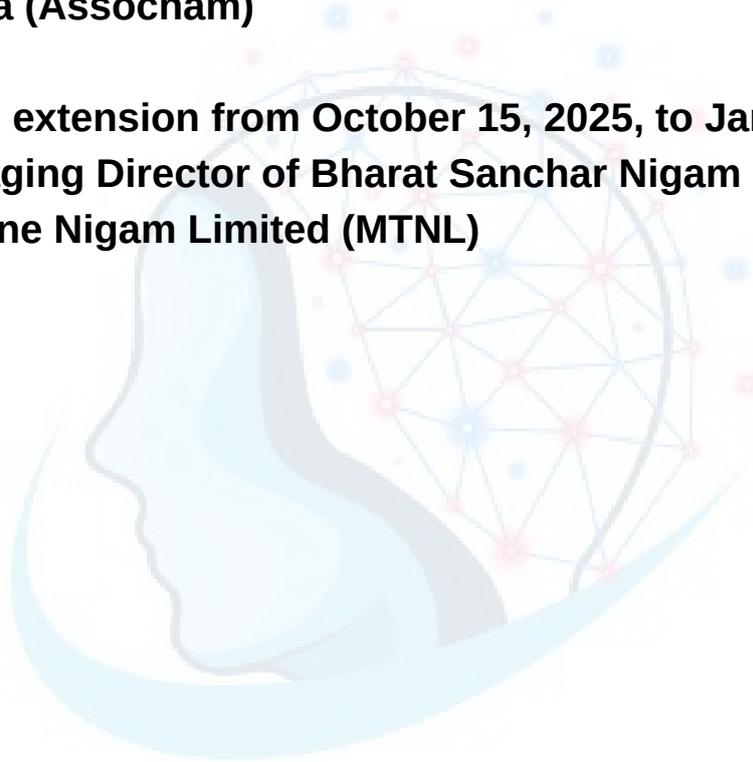
Recent Appointment in different departments :

- **Shri Sanjay Garg** : Director General of the Bureau of Indian Standards (Replaced Pramod Kumar Tiwari)
- **Jane Fraser** : Chair of the Board of Directors (BoD) of Citigroup Inc (replaced John Dugan)
- **Justice Ranjana Prakash Desai** : Chairperson of the 8th Pay Commission
- **IIM Bangalore Professor Pulak Ghosh** : Member (part time) of the 8th Pay Commission
- **Ministry of Petroleum and Natural Gas Secretary Pankaj Jain** : Member-secretary of the 8th Pay Commission
- **Justice Surya Kant** : 53rd Chief Justice of India (CJI) (Replacing Chief Justice Bhushan R. Gavai)
- **Shri Tarun Kumar Pithode** : full-time Member Secretary of the Commission for Air Quality Management in NCR and Adjoining Areas (CAQM)
- **Sonia Raman** : Head Coach of Seattle Storm, Women's National Basketball Association (WNBA), USA
- **Abhinav Bindra** : torchbearer for the Milano Cortina 2026 Winter Olympics
- **Neeraj Chopra** : Honorary Lieutenant Colonel in the Territorial Army
- **Paul Kapur** : Assistant Secretary of State for the Bureau of South and Central Asian Affairs (replacing Donald Lu)
- **Shantha Rangaswamy** : President of the Indian Cricketers' Association (ICA)
- **Akkai Padmashali** : Supreme Court panel formed to draft an equal opportunity policy for the protection of transgender rights





- **Justice Prathiba M. Singh of the Delhi High Court : Chair of the World Intellectual Property Organization's (WIPO) Advisory Board of Judges for the 2025–2027 term**
- **Nirmal Kumar Minda : President of the Associated Chambers of Commerce and Industry of India (Assocham)**
- **A. Robert J. Ravi : extension from October 15, 2025, to January 14, 2026 as Chairman and Managing Director of Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Limited (MTNL)**



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Q: Which lake in Bihar was recently designated as a Ramsar Site, and how many Ramsar Sites does India now have?

- A) Gokul Jalashay – 92
- B) Udaipur Jheel – 93
- C) Gogabeel Lake – 94
- D) Chilika Lake – 95
- E) Vembanad Lake – 96

Answer: C) Gogabeel Lake – 94

Explanation:

Gogabeel Lake in Katihar district of Bihar has been officially designated as a Ramsar Site of International Importance.

With this addition, India now has 94 Ramsar Sites.

Gogabeel Lake is one of the largest wetlands in Bihar, covering about 217 acres, and is an oxbow-shaped lake formed by the rivers Mahananda, Kankahar, and Ganga.

India now ranks third globally in the number of Ramsar Sites, after the United Kingdom (176) and Mexico (144).

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Q: The FIDE World Chess Cup Trophy has been named after which Indian chess legend?

- A) Rameshbabu Praggnanandhaa
- B) Viswanathan Anand
- C) Pentala Harikrishna
- D) Vidit Gujrathi
- E) D. Gukesh

Answer: Option B

Explanation:

- The FIDE World Chess Cup trophy has been officially named the “Viswanathan Anand Trophy” in honour of India’s first Grandmaster (1988) and five-time World Chess Champion.
- Anand, also known as the “Tiger of Madras,” played a crucial role in popularizing chess in India and inspiring new generations of players.
- He currently serves as the Deputy President of FIDE.

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Q: Which memorial and museum was inaugurated by Prime Minister Narendra Modi in Chhattisgarh on the state's 25th foundation day, and what are its key features?

- A) Shaheed Veer Narayan Singh Memorial and Tribal Freedom Fighters Museum
- B) Bhimbetka Rock Shelters Museum
- C) Tribal Heritage Museum, Odisha
- D) Kanha Tribal Museum, Madhya Pradesh
- E) Bastar Tribal Culture Museum

Answer: Option A

Explanation:

- The Shaheed Veer Narayan Singh Memorial and Tribal Freedom Fighters Museum was inaugurated by Prime Minister Narendra Modi in Chhattisgarh on the state's 25th foundation day (1st November).
- The project cost is ₹50 crore and it spans 10 acres.
- The museum includes 16 thematic galleries showcasing centuries of tribal resistance against colonial rule.

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Ques: Which agency is implementing the National Beekeeping and Honey Mission (NBHM)?

- A) NAFED
- B) National Bee Board (NBB)
- C) APEDA
- D) NABARD
- E) FSSAI

Answer: Option B

Explanation:

- The National Beekeeping and Honey Mission (NBHM) is implemented by the National Bee Board (NBB) under the Ministry of Agriculture.
- The mission promotes scientific beekeeping, improves honey quality, and supports the goal of achieving a 'Sweet Revolution' in India.
- The mission has a budget allocation of ₹500 crore for 2020–21 to 2025–26.

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Ques: What is the purpose of Delhi Government's 'Pink Saheli Smart Card' initiative?

- A) To provide free bicycles to students
- B) To offer discounted fares for senior citizens
- C) To promote electric buses in Delhi
- D) To digitalize the metro ticketing system
- E) To provide free and convenient travel for women and transgender commuters

Answer: Option E

Explanation:

- The 'Pink Saheli Smart Card' initiative provides free and convenient travel for women and transgender commuters on Delhi Transport Corporation and cluster buses to promote safer, inclusive, and accessible public transport in Delhi.
- It replaces the older pink paper ticket system and is issued under the National Common Mobility Card (NCMC) framework.
- Applicants must be residents of Delhi and women, girls, or transgender individuals aged 12 years and above.

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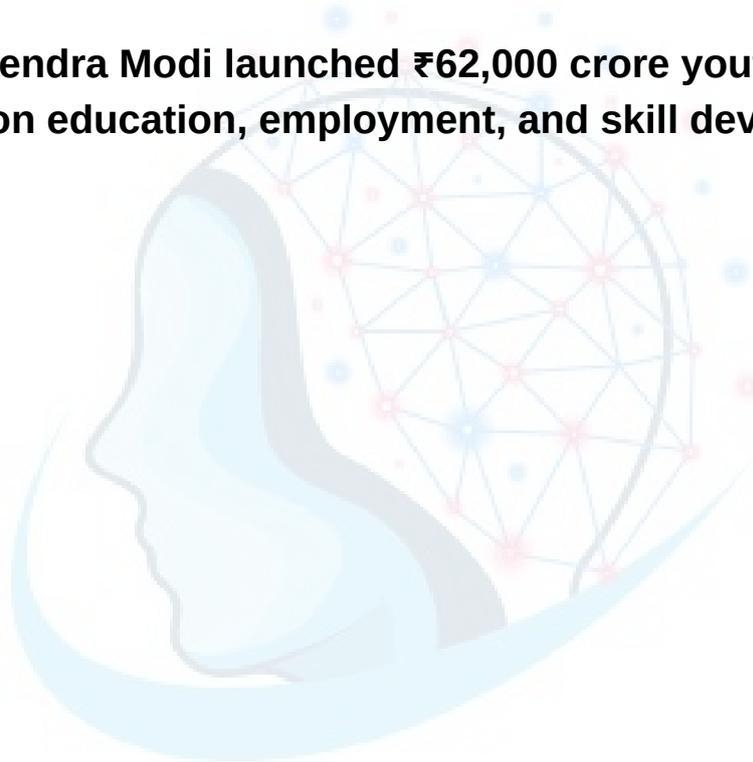
Recent News Headlines Related to Schemes

- Odisha approved the Building of Management of Aviation Assets and Network (B-MAAN) scheme, an umbrella programme for aviation sector development, with an investment worth of Rs.14,182 Crores over five years (2025-2030).
- Union Electronics and IT Minister Sh. Ashwini Vaishnaw announced the approval of the first tranche of 7 projects under the Electronics Components Manufacturing Scheme (ECMS).
- The Central Government has launched the ₹600 crore “Kapas Kranti Mission” to promote high-yield, long-staple cotton cultivation using advanced agricultural techniques and technology.
- The Union Agriculture Ministry revised the norms of the Per Drop More Crop (PDMC) scheme to give states and UTs flexibility to plan micro-level water conservation projects beyond previous funding limits
- Under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), over 9.19 crore hospital admissions worth ₹1.29 lakh crore have been facilitated since 2018, with dialysis being the most availed treatment.
- The ‘Shraddhanjali’ scheme, launched by Assam Chief Minister Himanta Biswa Sarma, aims to ensure the dignified return of mortal remains of Assamese residents who die outside the state.
- In 2025, the Government of India launched two major agricultural schemes: PM Dhan Dhaanya Krishi Yojana and Mission for Aatmanirbharta in Pulses.
- The Union Cabinet, chaired by Prime Minister Narendra Modi, approved a ₹1,500 crore Incentive Scheme to develop recycling capacity in the country for the separation and production of critical minerals from secondary sources.





- **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.**
- **Prime Minister Narendra Modi launched ₹62,000 crore youth-focused schemes for Bihar, focusing on education, employment, and skill development.**



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Ques: By how much is India planning to expand its rare earth magnet manufacturing incentive scheme?

- A) Over ₹7,000 crore / \$788 million
- B) ₹1,000 crore / \$120 million
- C) ₹5,000 crore / \$600 million
- D) ₹3,500 crore / \$400 million
- E) ₹10,000 crore / \$1,200 million

Answer: Option A

Explanation:

- India plans to expand its rare earth magnet manufacturing incentive scheme to over ₹7,000 crore (\$788 million), nearly tripling the earlier allocation of \$290 million.
- The revised proposal will support around five domestic firms through a mix of production-linked and capital subsidies.
- China currently processes about 90% of the global rare earth output.
- India's annual demand for rare earth oxides is around 2,000 tonnes, attracting interest from international suppliers.

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Ques: Former Indian hockey goalkeeper Manuel Frederick, who passed away recently, was the first sportsperson from which state to win an Olympic medal?

- A) Tamil Nadu
- B) Karnataka
- C) Kerala
- D) Andhra Pradesh
- E) Goa

Answer: Option C

Explanation:

- Manuel Frederick played a key role in India's bronze medal win at the 1972 Munich Olympics.
- He was the first sportsperson from Kerala to win an Olympic medal.
- He made his international debut for India in 1971 and was the first-choice goalkeeper in the 1972 Olympics.
- He also represented India in two Hockey World Cups, winning silver at the 1973 World Cup (Netherlands) and participating again in 1978 (Argentina).
- He was honored with the Major Dhyan Chand Award for Lifetime Achievement in 2019.

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