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**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

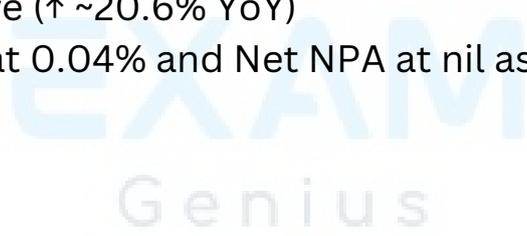
**Answer: Option B**

**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.





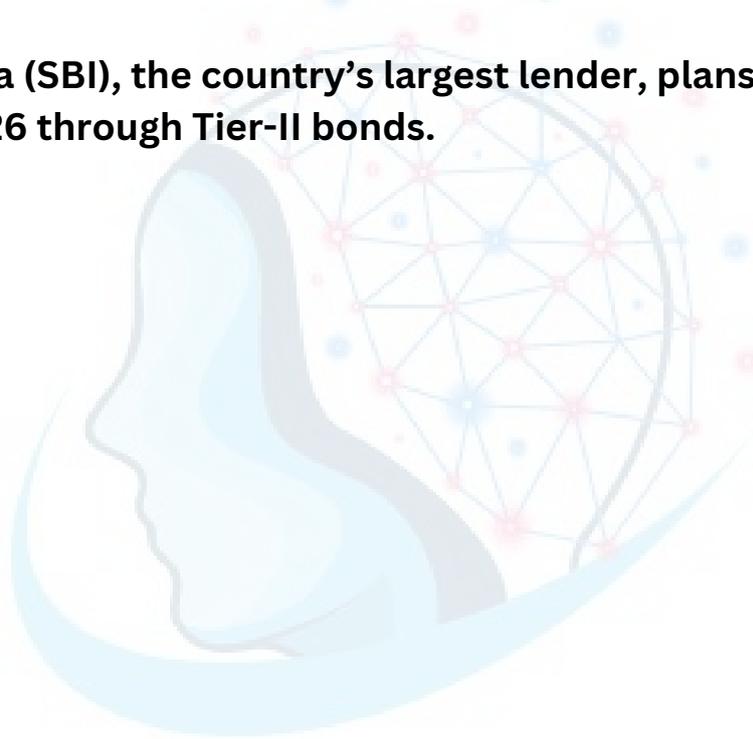
## Recent News Headlines Related to SBI

- 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 district, Andhra Pradesh.
- SBI Foundation, the CSR arm of the State Bank of India (SBI), launched the SBI Platinum Jubilee Asha Scholarship 2025 with a funding commitment of ₹90 crore for FY26.
- The State Bank of India (SBI) sold about 413.44 crore equity shares of Yes Bank.
- State Bank of India (SBI), through its Start-up Branch, hosted its first-ever Start-up Pitch Fest – Dream2Demo.
- SBI raised \$500 million by issuing 5-year bonds with a 4.50% coupon rate, payable semi-annually.
- SBI provided a €100 million line of credit to Agence Francaise de Developpement (AFD). SBI aims to achieve a green portfolio constituting 7.5–10% of its domestic gross advances by 2030.
- SBI Research (Ecowrap report) has estimated that the Indian economy may have grown at 6.8%–7.0% in the first quarter (Q1: April–June) of FY26, which is higher than RBI's forecast of 6.5%.
- The SBI Economic Research Department (ERD) report on Unified Payments Interface (UPI) transactions shows a significant increase in UPI adoption.
- The State Bank of India's Economic Research Department (ERD) released state-wise UPI transaction data for the first time. Maharashtra emerged as the leader with a 9.8% share in July.





- A unique personal loan program designed especially for Agniveers has been introduced by SBI. Agniveers with an SBI salary account are eligible for loans up to ₹4 lakh under the scheme.
- The State Bank of India (SBI), India's largest lender, has revised its IMPS (Immediate Payment Service) charges effective from August 15.
- State Bank of India (SBI), the country's largest lender, plans to raise up to ₹15,000 crore in FY26 through Tier-II bonds.



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**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.

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**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

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**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.

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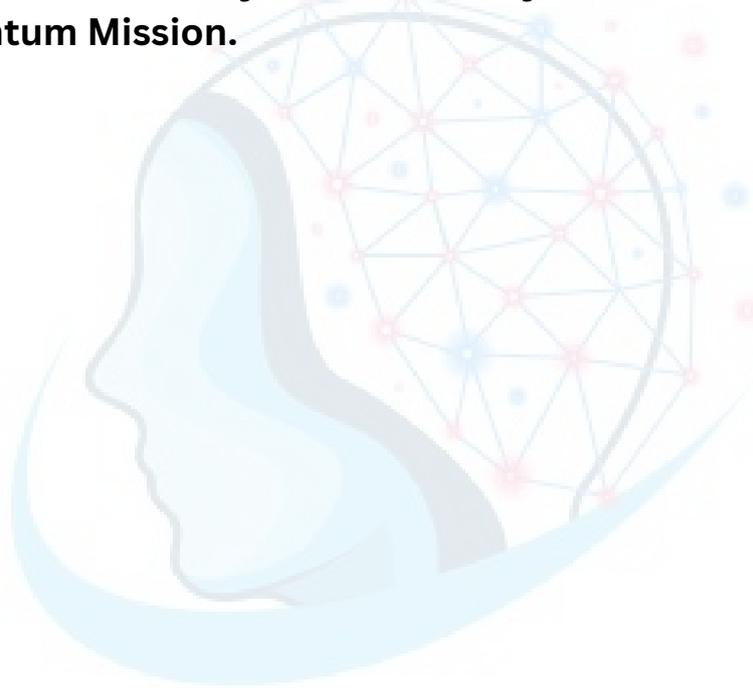
## Recent News Headlines Related to DRDO

- ▶ DRDO, in partnership with the Strategic Forces Command, successfully conducted the test launch of the next-generation Intermediate Range Agni-Prime (Agni-P) missile from a Rail-Based Mobile Launcher at Abdul Kalam Island, off the Odisha coast.
- ▶ The Signal Star Naval Flare System was developed by the High Energy Materials Research Laboratory (HEMRL), a lab under the Defence Research and Development Organisation (DRDO).
- ▶ Defence Metallurgical Research Laboratory (DMRL), a DRDO lab based in Hyderabad, transferred three advanced material technologies to industry partners to boost indigenous defence manufacturing.
- ▶ DRDO has successfully conducted user trials of India's first quasi-ballistic missile, Pralay, from the Dr APJ Abdul Kalam Island, off the coast of Odisha.
- ▶ DRDO successfully conducted the maiden flight test of the Integrated Air Defence Weapon System (IADWS) off the coast of Odisha.
- ▶ DRDO successfully conducted the flight trial of the UAV Launched Precision Guided Missile (ULPGM)-V3 at the Palakolanu National Open Air Range (NOAR) in Kurnool, Andhra Pradesh.
- ▶ India's first Make-in-India cost-effective advanced Carbon Fibre Foot Prosthesis was indigenously designed and developed by DRDO's Defence Research & Development Laboratory (DRDL) in collaboration with AIIMS Bibinagar, Telangana.
- ▶ Defence Research and Development Organization has developed India's first indigenous Photonic Radar, marking a significant milestone in India's air defence technology, with ultra-high resolution, stealth detection, and immunity to electronic jamming.





- DRDO is developing three variants of the Kusha air defence system – M1, M2, and M3. Among them, Kusha M3 will have the longest range, capable of intercepting threats at more than 400 km.
- DRDO has inaugurated the Quantum Technology Research Centre (QTRC) spearheaded by the Solid State Physics Laboratory (SSPL) and is aligned with India's National Quantum Mission.



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**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.

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**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.

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**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.

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**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.

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**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.

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## Recent News Headlines Related to sports:

► **The International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025, final stage, concluded in New Delhi.**

अंतरराष्ट्रीय शूटिंग स्पोर्ट फेडरेशन (ISSF) जूनियर वर्ल्ड कप राइफल/पिस्टल/शॉटगन 2025 का अंतिम चरण नई दिल्ली में संपन्न हुआ।

► **India and Sri Lanka are set to co-host the inaugural Women's T20 World Cup – Cricket for the Blind.**

भारत और श्रीलंका संयुक्त रूप से पहले महिला टी20 विश्व कप – नेत्रहीन क्रिकेट की मेजबानी करेंगे।

► **Grandmaster P. Iniyan of Tamil Nadu won the 62nd National Chess Championship held at Vignan University, Guntur, Andhra Pradesh.**

तमिलनाडु के ग्रैंडमास्टर पी. इनियन ने आंध्र प्रदेश के गुंटूर स्थित विग्नान विश्वविद्यालय में आयोजित 62वीं राष्ट्रीय शतरंज चैम्पियनशिप जीती।

► **The 20th Edition of the World Athletics Championships was held at the Japan National Stadium in Tokyo, Japan.**

विश्व एथलेटिक्स चैम्पियनशिप का 20वां संस्करण जापान के टोक्यो स्थित नेशनल स्टेडियम में आयोजित किया गया।

► **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.**

भारतीय राष्ट्रीय फुत्सल टीम ने इतिहास रचा, जब उसने कुवैत के अर्डिया में आयोजित 2026 एएफसी फुत्सल एशियन कप क्वालिफायर के ग्रुप ए मुकाबले में मंगोलिया को हराकर अपनी पहली अंतरराष्ट्रीय जीत दर्ज की।

► **The 15th edition of the World Para Archery Championships 2025 was held in Gwangju, South Korea.**

विश्व पैरा तीरंदाजी चैम्पियनशिप 2025 का 15वां संस्करण दक्षिण कोरिया के ग्वांगजू में आयोजित किया गया।

► **The 8th edition of the Laver Cup 2025, a men's tennis tournament between Team Europe and Team World, was held in San Francisco, USA.**

पुरुषों की टेनिस प्रतियोगिता लेवर कप 2025 का 8वां संस्करण, टीम यूरोप और टीम वर्ल्ड के बीच, अमेरिका के सैन फ्रांसिस्को में आयोजित किया गया।





► **The 10th SAFF Under-17 Men's Football Championship 2025 was held in Colombo, Sri Lanka.**

10वां सैफ अंडर-17 पुरुष फुटबॉल चैम्पियनशिप 2025 श्रीलंका के कोलंबो में आयोजित हुआ।

► **Ravichandran Ashwin became the first capped Indian male cricketer to sign with a Big Bash League (BBL) team.**

रविचंद्रन अश्विन बिग बैश लीग (BBL) टीम से अनुबंध करने वाले पहले भारतीय पुरुष अंतरराष्ट्रीय क्रिकेटर बने।

► **India clinched their ninth Asia Cup title with a thrilling five-wicket victory over Pakistan at the Dubai International Stadium on 28 September 2025.**

भारत ने 28 सितंबर 2025 को दुबई इंटरनेशनल स्टेडियम में पाकिस्तान को पांच विकेट से हराकर अपना नौवां एशिया कप खिताब जीता।

► **Jasprit Bumrah surpassed Mohammed Shami to become the 8th highest wicket-taker for India across formats with 464 wickets at an average of 20.61.**

जसप्रीत बुमराह ने मोहम्मद शमी को पीछे छोड़ते हुए सभी प्रारूपों में भारत के लिए 464 विकेट लेकर आठवें सबसे अधिक विकेट लेने वाले गेंदबाज बने, उनका औसत 20.61 है।

► **Kuldeep Yadav became the highest wicket-taker in Asia Cup (T20 + ODI combined) with 36 wickets, surpassing Lasith Malinga's 33 wickets.**

कुलदीप यादव ने लसिथ मलिंगा के 33 विकेटों को पीछे छोड़ते हुए 36 विकेट लेकर एशिया कप (टी20 + वनडे संयुक्त) में सबसे ज्यादा विकेट लेने वाले गेंदबाज बने।

► **FIFA unveiled three official mascots – Clutch, Zayu, and Maple – for the 23rd FIFA World Cup (2026).**

फीफा ने 23वें फीफा विश्व कप (2026) के लिए तीन आधिकारिक शुभंकर – क्लच, ज़ायु और मेपल – का अनावरण किया।

► **The ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 was held from 24 September to 2 October 2025 in New Delhi.**

आईएसएसएफ जूनियर वर्ल्ड कप राइफल/पिस्टल/शॉटगन 2025 नई दिल्ली में 24 सितंबर से 2 अक्टूबर 2025 तक आयोजित किया गया।





**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.

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**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).

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

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

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

**Explanation:**

- Union Home Minister Amit Shah inaugurated India's first cooperative multi-feed Compressed Biogas (CBG) plant at Kopergaon, 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.

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**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.

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## Recent News Headlines Related to schemes:

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

प्रधानमंत्री नरेंद्र मोदी ने बिहार के लिए ₹62,000 करोड़ की युवाओं पर केंद्रित योजनाएं शुरू कीं, जो शिक्षा, रोजगार और कौशल विकास पर केंद्रित हैं।

► **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.**

भारत सरकार ने वस्त्र क्षेत्र के लिए उत्पादन आधारित प्रोत्साहन (PLI) योजना के तहत आवेदन प्राप्त करने की अंतिम तिथि 31 दिसंबर 2025 तक बढ़ा दी है, ताकि कृत्रिम फाइबर और तकनीकी वस्त्र क्षेत्रों के निवेशकों को अधिक समय मिल सके।

► **Under the Electronics Component Manufacturing Scheme (ECMS), the government received 249 applications with total investment proposals worth ₹1.15 lakh crore.**

इलेक्ट्रॉनिक्स कंपोनेंट मैनुफैक्चरिंग योजना (ECMS) के तहत सरकार को ₹1.15 लाख करोड़ के कुल निवेश प्रस्तावों के साथ 249 आवेदन प्राप्त हुए।

► **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.**

केंद्रीय मंत्रिमंडल ने ₹11,440 करोड़ की लागत वाली छह वर्षीय केंद्रीय योजना “मिशन फॉर आत्मनिर्भरता इन पल्सेज़” को मंजूरी दी, जिसका उद्देश्य दाल उत्पादन में आत्मनिर्भरता प्राप्त करना है।

► **The RoDTEP (Remission of Duties and Taxes on Exported Products) scheme provides refunds of duties, taxes, and levies incurred by exporters.**

रोडटेप (निर्यातित उत्पादों पर शुल्क और करों की वापसी) योजना निर्यातकों को लगाए गए शुल्क, करों और उपकरणों की वापसी प्रदान करती है।

► **Deendayal Lado Lakshmi Yojana was launched by Haryana CM Nayab Singh Saini to provide ₹2,100 per month to eligible women.**

हरियाणा के मुख्यमंत्री नायब सिंह सैनी ने पात्र महिलाओं को प्रति माह ₹2,100 प्रदान करने के लिए दीनदयाल लाड़ो लक्ष्मी योजना शुरू की।





► Under the PM E-Drive scheme, government premises (offices, hospitals, schools, residential complexes) will receive 100% subsidy on both upstream infrastructure and EV charging equipment (EVSE), provided chargers are open for public use.  
पीएम ई-ड्राइव योजना के तहत सरकारी परिसरों (कार्यालयों, अस्पतालों, स्कूलों, आवासीय परिसरों) को अपस्ट्रीम इंफ्रास्ट्रक्चर और ईवी चार्जिंग उपकरणों पर 100% सब्सिडी मिलेगी, बशर्ते चार्जर सार्वजनिक उपयोग के लिए खुले हों।

► PM Modi will transfer ₹7,500 crore as the first instalment under the Mukhya Mantri Mahila Rozgar Yojana, giving ₹10,000 each to 75 lakh women in Bihar through Direct Benefit Transfer (DBT).

प्रधानमंत्री मोदी बिहार की 75 लाख महिलाओं को प्रत्यक्ष लाभ अंतरण (DBT) के माध्यम से प्रत्येक को ₹10,000 प्रदान करते हुए मुख्यमंत्री महिला रोजगार योजना के तहत ₹7,500 करोड़ की पहली किस्त जारी करेंगे।

► The Union Cabinet, chaired by Prime Minister Narendra Modi, approved Phase-III of the Centrally Sponsored Scheme (CSS) to upgrade existing state and central government medical colleges, standalone PG institutes, and government hospitals.

प्रधानमंत्री नरेंद्र मोदी की अध्यक्षता में केंद्रीय मंत्रिमंडल ने राज्य और केंद्र सरकार के मौजूदा मेडिकल कॉलेजों, स्वतंत्र पीजी संस्थानों और सरकारी अस्पतालों को उन्नत करने के लिए केंद्र प्रायोजित योजना (CSS) के तृतीय चरण को मंजूरी दी।

► The Ministry of Petroleum and Natural Gas (MoPNG) sanctioned 25 lakh additional LPG connections under Pradhan Mantri Ujjwala Yojana (PMUY) for FY 2025-26.

पेट्रोलियम और प्राकृतिक गैस मंत्रालय (MoPNG) ने वित्त वर्ष 2025-26 के लिए प्रधानमंत्री उज्ज्वला योजना (PMUY) के तहत 25 लाख अतिरिक्त एलपीजी कनेक्शन स्वीकृत किए।

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 Management Programme to strengthen research infrastructure.
- 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.





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**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. Loknete Dinkar Balu (DB) Patil Navi Mumbai International Airport
- C. Devendra Fadnavis International Airport
- D. Maharashtra International Airport
- E. Navi Mumbai DB Airport

**Answer: B. Loknete 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 Loknete 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  
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**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.

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## Important Days:

- **13 September : International Chocolate Day**
- **13 September : World First Aid Day 2025 (Theme 2025 – First Aid and Climate Change)**
- **14 September : Hindi Diwas**
- **15 September : International Day of Democracy (2025 Theme – Achieving gender equality, action by action)**
- **15 September : Engineer’s Day**
- **16 September : 3rd International Day of Cardiology 2025**
- **16 September : 31st International Day for the Preservation of the Ozone Layer (Theme 2025 – “From Science to Global Action”)**
- **17 September : World Patient Safety Day 2025 (Theme 2025 – Safe care for every newborn and every child) (Slogan – Patient safety from the start!)**
- **18 September : 6th International Equal Pay Day 2025**
- **18 September : World Water Monitoring Day (WWMD)**
- **20 September (3rd Saturday of September) : International Red Panda Day (IRPD)**
- **21 September : 26th International Day of Peace (IDP) (Theme 2025 – Act Now for a Peaceful World)**
- **22 September : World Rhino Day 2025**
- **22–28 September : International Week of Deaf People (IWDP) 2025**





- **23 September : 10th Ayurveda Day (Theme 2025 – “Ayurveda for People & Planet”)**
- **24 September : National Service Scheme (NSS) Day**
- **25 September (last Thursday of September) : World Maritime Day 2025 (Theme 2025 – Our Ocean, Our Obligation, Our Opportunity)**
- **26 September : 19th World Contraception Day – A choice for all. Freedom to plan, power to choose**

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## IMPORTANT ONE - LINER Current Affairs

The Indian Institute of Foreign Trade (IIFT), New Delhi, in partnership with MBAUniverse.com, successfully hosted the 15th Indian Management Conclave 2025.

Thomas Cook India Signs MoU with Ministry of Tourism to assess India's tourism destinations on parameters such as cleanliness, safety, accessibility, service standards, and overall visitor experience based on the feedback

Sébastien Lecornu Resigned as Prime Minister of France, only hours after unveiling his new cabinet. Resignation accepted by President Emmanuel Macron

Amazon Pay has launched a new unified payment interface (UPI) "Payments ka A to Z" in India to simplify digital transactions. its new campaign, "Payments ka A to Z," featuring Bollywood star Ayushmann Khurrana.

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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## महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

भारतीय विदेश व्यापार संस्थान (IIFT), नई दिल्ली ने MBAUniverse.com के साथ साझेदारी में 15वें भारतीय प्रबंधन सम्मेलन 2025 का सफलतापूर्वक आयोजन किया।

थॉमस कुक इंडिया ने पर्यटन मंत्रालय के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं ताकि भारत के पर्यटन स्थलों का मूल्यांकन स्वच्छता, सुरक्षा, पहुँच, सेवा मानकों और समग्र आगंतुक अनुभव जैसे मानदंडों पर किया जा सके।

सेबेस्टियन लेकोर्नु ने अपने नए मंत्रिमंडल की घोषणा के कुछ ही घंटों बाद फ्रांस के प्रधानमंत्री पद से इस्तीफा दे दिया। राष्ट्रपति इमैनुएल मैक्रों ने इस्तीफा स्वीकार कर लिया।

अमेज़न पे ने डिजिटल लेनदेन को आसान बनाने के लिए भारत में एक नया एकीकृत भुगतान इंटरफ़ेस (UPI) "पेमेंट्स का A से Z" लॉन्च किया है। इसका नया अभियान, "पेमेंट्स का A से Z", बॉलीवुड स्टार आयुष्मान खुराना के साथ प्रदर्शित किया गया है।

भारतीय विदेश व्यापार संस्थान ने वाणिज्य विभाग के अधिकारियों के लिए अंतर्राष्ट्रीय व्यापार वार्ता कार्यक्रम का उद्घाटन किया। IIFT के अंतर्राष्ट्रीय वार्ता केंद्र (CIN) द्वारा आयोजित।

EXAM  
Genius

