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In English



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Ques: Which organization launched its 2nd verified WhatsApp channel for public awareness under the 'RBI Kehta Hai' initiative?

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

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) launched its second verified WhatsApp channel in October 2025 under its 'RBI Kehta Hai' initiative.
- The initiative aims to make financial information easily accessible to the public in a simple, direct, and effective manner, thereby enhancing trust and financial literacy.
- The first verified WhatsApp number (+91 99990 41935) was launched in April 2025, and the second verified number (+91 99309 91935) has now been added.
- Citizens can now receive official updates, alerts, and public awareness messages directly from RBI on WhatsApp.
- RBI has advised users to follow only verified accounts with the blue tick to avoid fraud.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI), under Section 35A of the Banking Regulation Act, 1949, has issued a notification to include State and Central Co-operative Banks under the Integrated Ombudsman Scheme (RB-IOS), 2021.
- The Reserve Bank of India (RBI) has launched a retail sandbox for its Central Bank Digital Currency (CBDC) to allow fintech companies to develop and test use cases under the ongoing e-Rupee pilot.
- The RBI launched the 71st round of its Order Books, Inventories and Capacity Utilisation Survey (OBICUS) for July–September 2025 (Q2: 2025-26).
- The RBI's proposed Expected Credit Loss (ECL) framework aims to align Indian banking regulations with international accounting and risk management standards.
- The Reserve Bank of India (RBI), under Section 36AAA read with Section 56 of the Banking Regulation Act, 1949, superseded the board of Irinjalakuda Town Co-operative Bank Ltd. for 12 months due to poor financial condition and governance issues.
- RBI Deputy Governor T. Rabi Sankar launched a pilot linking the FX-Retail platform of Clearcorp Dealing Systems (India) Ltd. with the Bharat Bill Payment System (Bharat Connect) at the Global Fintech Fest (GFF) 2025 in Mumbai.
- The Reserve Bank of India has proposed that the banking ombudsman may compensate aggrieved customers up to ₹30 lakh for any consequential loss suffered.
- RBI has introduced new guidelines to provide relief to financially stressed borrowers by making loan terms more flexible and borrower-friendly.
- RBI announced four major reforms alongside the Monetary Policy Committee (MPC) meeting to enhance the resilience of the banking sector and streamline regulatory processes.





- 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 prior approval.



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Ques: As per the latest amendment to the National Highways Fee (Determination of Rates and Collection) Rules, 2008, how much will vehicles be charged if they pay toll fees via UPI without a valid FASTag?

- A. Equal to applicable user fee
- B. 1.25 times the applicable user fee
- C. 1.5 times the applicable user fee
- D. 2 times the applicable user fee
- E. 3 times the applicable user fee

Answer: Option B

Explanation:

- The Government of India has amended the National Highways Fee (Determination of Rates and Collection) Rules, 2008.
- As per the new rule, vehicles entering a fee plaza without a valid, functional FASTag will be charged twice the applicable user fee if payment is made in cash.
- However, such users opting to pay the fee via Unified Payment Interface (UPI) will be charged 1.25 times the applicable user fee for that category of vehicle.
- For example, if a vehicle needs to pay ₹100 via valid FASTag, the fee will be ₹200 if paid in cash and ₹125 if paid via UPI.
- This amendment aims to strengthen the fee collection process, enhance transparency in toll collection, and promote ease of commuting for National Highway users.
- The notification will come into effect from November 15, 2025.

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Ques: Which bank in India has become the first to act as a UPI-ICD Acquirer, allowing UPI-based interoperable cash deposits?

- A. State Bank of India
- B. Union Bank of India
- C. TJSB Sahakari Bank
- D. HDFC Bank
- E. ICICI Bank

Answer: Option C

Explanation:

- TJSB Sahakari Bank has gone live as the first bank in India to act as a UPI-ICD Acquirer, meaning it can accept UPI-based interoperable cash deposits.
- The rollout uses TJSB's Android Cash Recycler Machine (CRM), which accepts cash deposits via a UPI QR code and may recycle cash for withdrawals.

How it works (in simple terms):

- Go to any bank's cash deposit machine (CDM) supporting UPI-ICD.
- Select the UPI-ICD option.
- Enter your UPI ID.
- Machine shows your bank name and account details.
- Insert cash → amount credited instantly via UPI rails.
- Receive a UPI transaction receipt, similar to any UPI payment.

- As per NPCI circular, the limit is up to ₹50,000 per transaction.
- Union Bank of India had earlier introduced a pilot UPI-ICD product in cash recycler machines.
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Ques: What is the maximum withdrawal limit imposed by RBI on The Baghat Urban Co-operative Bank Ltd., Solan?

- A. ₹5,000
- B. ₹10,000
- C. ₹25,000
- D. ₹50,000
- E. ₹1,00,000

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) has imposed several restrictions on The Baghat Urban Co-operative Bank Ltd., Solan under Section 35A read with Section 56 of the Banking Regulation Act, 1949, effective from October 8, 2025.
- As per RBI's directive, depositors are allowed to withdraw up to ₹10,000 only from the total balance held in all their accounts (savings or current) with the bank.
- These restrictions have been imposed due to the bank's poor liquidity position and to protect the interest of depositors.
- Eligible depositors can claim up to ₹5,00,000 from Deposit Insurance and Credit Guarantee Corporation (DICGC) as per the DICGC Act, 1961.

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Ques: The recently launched Foreign Currency Settlement System (FCSS) at GIFT City currently supports transactions in which currency?

- A. Euro
- B. Pound
- C. US Dollar
- D. Yen
- E. Rupee

Answer: Option C

Explanation:

- The Foreign Currency Settlement System (FCSS), launched at GIFT City during the Global Fintech Fest 2025, currently supports only US dollar transactions with Standard Chartered Bank as the settlement partner.
- The system enables near real-time settlements without traditional banking intermediaries, currently limited to IFSC Banking Units (IBUs) within GIFT City, Gujarat.
- The upcoming expansion will include Euro and British Pound to make GIFT City a global currency settlement hub.

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Ques: Which organization has launched its new tech subsidiary 'NPCI Tech Solutions Limited (NTSL)' to promote innovation and research in the fintech sector?

- A. Reserve Bank of India
- B. SIDBI
- C. State Bank of India
- D. NITI Aayog
- E. National Payments Corporation of India

Answer: Option E

Explanation:

- National Payments Corporation of India (NPCI) launched its new tech subsidiary 'NPCI Tech Solutions Limited (NTSL)' aimed at promoting experimentation and breakthrough innovations in the financial technology (fintech) sector.
- The announcement was made at the Global Fintech Fest 2025 held in Mumbai.
- The subsidiary will focus on innovation, research, and development in areas such as AI-based fraud detection, real-time payments infrastructure, and cross-border payment systems.
- With this, NTSL joins the list of existing subsidiaries of NPCI – NPCI BHIM Services Limited (NBSL), NPCI International Payments Limited (NIPL), and NPCI Bharat BillPay Limited (NBBL).
- NTSL commenced operations with an authorized capital of Rs. 1.00 million and a paid-up capital of Rs. 0.50 million.
- Key Directors include Ajay Kumar Choudhary, Dilip Asbe Pratap, Krishnamurthy Viswanath, and Nitin Mishra.

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Ques: What is the rate of interest on the Government of India Floating Rate Bond 2028 (GOI FRB 2028) for the period October 4, 2025 – April 3, 2026?

- A. 6.10%
- B. 6.22%
- C. 6.35%
- D. 6.50%
- E. 6.75%

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) announced that the rate of interest on the Government of India Floating Rate Bond (FRB) 2028 for the half-year period from October 4, 2025 to April 3, 2026 will be 6.22% per annum.
- The FRB 2028 carries a floating coupon rate, which changes periodically based on the Weighted Average Yield (WAY) of 182-day Treasury Bills (T-Bills).
- The base rate for FRB 2028 is equivalent to the average of the last three T-Bill auctions, plus a fixed spread of 0.64%.
- The rate revision is done every six months based on the latest T-Bill yields to ensure market-linked returns.
- This announcement was made by Ajit Prasad, Deputy General Manager (Communications), RBI, on October 3, 2025.

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Ques: Which bank has officially launched Innovation Banking in India with a USD 1 billion non-dilutive debt capital allocation for startups?

- A. HSBC Bank
- B. Standard Chartered Bank
- C. Citibank
- D. DBS Bank
- E. Barclays Bank

Answer: Option A

Explanation:

- HSBC has officially launched Innovation Banking in India – a focused proposition tailored for the startup and venture ecosystem.
- The bank will allocate USD 1 billion in non-dilutive debt capital for Indian startups. “Non-dilutive” means this is lending (debt), not equity – so startups can scale without giving away ownership.
- The initiative will support companies from early- to late-stage growth, up to IPO.
- The India team is led by Dilip Gopinath, Head of HSBC Innovation Banking India.
- Earlier, HSBC had committed USD 600 million in lending support for tech-led high-growth startups in India, up from USD 250 million earlier.

About HSBC:

- Established: 1865
- HQ: London, England, United Kingdom
- CEO: Georges Elhedery





Ques: What is the new minimum threshold for block deals as per SEBI's latest revision?

- A. ₹5 crore
- B. ₹10 crore
- C. ₹15 crore
- D. ₹25 crore
- E. ₹50 crore

Answer: Option D

Explanation:

- The Securities and Exchange Board of India (SEBI) raised the minimum block deal limit from ₹10 crore to ₹25 crore to enhance market liquidity and transparency.
- SEBI also expanded the price band for executing block trades, aiming to improve price discovery and reduce speculative trades.
- The step will lead to better liquidity in normal trades and smoother price movements, benefiting overall market stability.

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Ques: Which event marked the 60th anniversary of diplomatic relations between India and Singapore?

- A. India-Singapore @60: Partnership for Growth & Engagement
- B. India-Singapore Economic Summit
- C. ASEAN-India Business Forum
- D. India-Singapore Innovation Week
- E. Bilateral Trade Dialogue

Answer: Option A

Explanation:

- The “India-Singapore @60: Partnership for Growth & Engagement” business session was held in Singapore to mark the 60th anniversary of diplomatic relations between India and Singapore.
- The event was co-organized by FICCI, CII, and ASSOCHAM.
- Senior government functionaries, industry leaders, and representatives from both India and Singapore participated in the session.

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Ques: India recently signed a £350-million defence deal with which country to buy missiles for the Indian Army?

- A. France
- B. Russia
- C. United States
- D. United Kingdom
- E. Israel

Answer: Option D

Explanation:

- India signed a £350-million defence deal with the United Kingdom to buy Lightweight Multirole Missiles (LMM) for the Indian Army.
- The agreement was announced during the meeting between Prime Minister Narendra Modi and UK Prime Minister Keir Starmer in Mumbai.
- The deal also includes a £250-million collaboration on electric-propelled engines for Naval ships, further strengthening India–UK defence and technological ties.
- Around 64 Indian companies have committed to invest £1.3 billion in the UK, and UK universities are approved to open campuses in India, enhancing economic and educational cooperation.

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Ques: Which institute has signed an MoU with the Ministry of Minority Affairs (MoMA) for a skilling project under the PM VIKAS scheme in Palakkad, Kerala?

- A. Indian Institute of Technology Delhi
- B. Indian Institute of Technology Palakkad
- C. Indian Institute of Science Bangalore
- D. National Institute of Technology Trichy
- E. Jawaharlal Nehru University

Answer: Option B

Explanation:

- An MoU has been signed between the Ministry of Minority Affairs (MoMA) and Indian Institute of Technology (IIT) Palakkad for a skilling project under the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) scheme in Palakkad, Kerala.

The project will offer three courses:

- Junior Chip Designer (150 trainers)
- Embedded Software Engineer (150 trainers)
- Junior Engineer in Drone Research & Development (R&D) (100 trainers)

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Ques: Where was the 8th session of the International Solar Alliance (ISA) Assembly held?

- A. Vigyan Bhavan, New Delhi
- B. Bharat Mandapam, New Delhi
- C. Rashtrapati Bhavan, New Delhi
- D. India Habitat Centre, New Delhi
- E. Pragati Maidan, New Delhi

Answer: Option B

Explanation:

- The 8th session of the International Solar Alliance (ISA) Assembly was held at Bharat Mandapam, New Delhi.
- The session was attended by representatives from 124 countries and over 40 ministers.
- India currently has approximately 125 GW of solar capacity, making it the world's third-largest solar producer.
- The International Solar Alliance is an intergovernmental treaty-based organization launched by India and France at COP21, Paris in 2015.

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Ques: Which coal mine, launched in Arunachal Pradesh, marks the state's first commercial coal mining operation?

- A. Namchik Namphuk Coal Mine
- B. Makum Coal Mine
- C. Talcher Coal Mine
- D. Jharia Coal Mine
- E. Raniganj Coal Mine

Answer: Option A

Explanation:

- Union Minister G. Kishan Reddy and Pema Khandu, Chief Minister of Arunachal Pradesh, launched the Namchik Namphuk Coal Mine in Changlang district.
- This marks Arunachal Pradesh's first commercial coal mining operation.
- The Namchik Namphuk Coal Mine holds 1.5 crore tonnes of coal and is located in southeastern Arunachal Pradesh.
- India is the world's 2nd-largest producer and consumer of coal and holds the 5th-largest coal reserves globally.

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Ques: What is the main objective of India's 'National Red List Assessment' project?

- A. To assess forest health
- B. To publish National Red Data Books on flora and fauna by 2030
- C. To conserve water resources
- D. To increase tiger population
- E. To reduce air pollution

Answer: Option B

Explanation:

- The Ministry of Environment launched the National Red List Assessment to scientifically evaluate the extinction risks of nearly 11,000 species of flora and fauna in India.
- The goal is to publish National Red Data Books by 2030, forming a reliable database for conservation planning and biodiversity management.
- The project follows IUCN global standards, is fully government-funded, and has a budget of ₹95 crore.

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Ques: What is the name of the new apex federal agency established by the Indian government for integrated transport planning?

- A. National Transport Authority
- B. Gati-Shakti Transport Planning & Research Organisation (GTPRO)
- C. Indian Transport Research Institute
- D. Ministry of Integrated Transport Planning
- E. National Infrastructure Planning Agency

Answer: Option B

Explanation:

- The Indian government has established a new apex federal agency called Gati-Shakti Transport Planning & Research Organisation (GTPRO).
- The agency will be housed under the Cabinet Secretariat and headed by a Secretary-level officer.
- Purpose: conduct integrated transport planning across all modes (roads, rail, shipping, aviation), coordinate between ministries and states, monitor progress, and address siloed planning issues.
- It will involve planning horizons of 5, 10, and 15 years, expert inputs (from IITs, BITS Pilani, etc.), data-driven research, and monitoring mechanisms.
- Currently, transport planning in India has been fragmented across ministries and states, with limited coordination.

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Recent News Headlines Related to Awards & Winners :

- **The 2025 Nobel Prize in Chemistry** : Susumu Kitagawa (Japan), Richard Robson (Australia), and Omar Mwanne Yaghi (Jordanian-American) for their development of Metal–Organic Frameworks (MOFs).
- **2025 Young Champion of the Earth Award** : Jinali Mody
- **Nobel Prize in Physics 2025** : John Clarke (UK), Michel Henri Devoret (France), John Matthew Martinis (USA)
- **Nobel Prize in Physiology or Medicine 2025** : Shimon Sakaguchi (Japan), Mary E. Brunkow (USA), Fred Ramsdell (USA)
- **CEAT Cricket Awards 2024–25 (Lifetime Achievement Award)** : B.S. Chandrasekhar and Brian Lara
- **International Social Security Association (ISSA) Award 2025** : India
- **International Emmy Award Nomination for Best Actor 2025** : Diljit Dosanjh for “Amar Singh Chamkila”
- **Hindu BusinessLine Changemaker Awards 2024** : Defence Research & Development Organisation (DRDO)
- **Hombale Samhita Harinikumar Alumni Krishi Media Award 2025** : Amshi Prasannakumar (Mysuru)
- **Men’s Ballon d’Or** : Ousmane Dembélé (France)
- **Women’s Ballon d’Or** : Aitana Bonmatí (Spain)
- **‘Living Bridge’ Honour by India Business Group (IBG)** : British PM Keir Starmer





- **'Best State Award' under 'Mera Resham-Mera Abhiman' Programme : Andhra Pradesh**
- **Gold Award at National Awards for e-Governance 2025 : Rohini Gram Panchayat, Dhule (Maharashtra)**
- **Dadasaheb Phalke Award 2023 : Mohanlal (Malayalam actor)**
- **National Innovation Rankings (INSPIRE Award-MANAK 2025) : Muzaffarpur district, Bihar**
- **Holley Medal 2025 : Baba Kalyani (Chairman & MD, Bharat Forge)**

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Ques: Who has been awarded the 2025 Nobel Prize in Literature?

- A. Imre Kertész
- B. Orhan Pamuk
- C. Milan Kundera
- D. Haruki Murakami
- E. László Krasznahorkai

Answer: Option E

Explanation:

- The 2025 Nobel Prize in Literature was awarded to Hungarian novelist László Krasznahorkai for his visionary and philosophical writing that celebrates the power of art amidst chaos and fear.
- Born in 1954, he is known for acclaimed works like *Satantango* and *The Melancholy of Resistance*, adapted into films by Hungarian director Béla Tarr.
- He is the second Hungarian author to win the Nobel Prize in Literature after Imre Kertész (2002) and has received several international awards, including the 2015 Man Booker International Prize.

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Ques: During Wildlife Week 2025, which initiative's foundation stone was laid by Union Minister Shri Bhupender Yadav at Manesar?

- A. Project Tiger
- B. Namo Van
- C. Biodiversity Park
- D. Eco Green Initiative
- E. Forest Conservation Drive

Answer: Option B

Explanation:

- During Wildlife Week 2025 (October 2–8), Union Minister Shri Bhupender Yadav laid the foundation stone of 'Namo Van' at Manesar.
- The occasion also included a plantation drive under the campaign 'Ek Ped Maa Ke Naam'.
- Wildlife Week is observed annually to raise awareness about wildlife conservation and ecological balance.
- The 2025 celebrations were organized under the theme of Sewa Parv, emphasizing service and responsibility towards nature.

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Ques: What is the theme of the 93rd Indian Air Force Day 2025 celebrated on 8th October?

- A. Indian Air Force – Courageous, Committed and Capable
- B. Indian Air Force – Infallible, Impervious and Precise
- C. Indian Air Force – Strong, Swift and Skilled
- D. Indian Air Force – Vigilant, Valorous and Valiant
- E. Indian Air Force – Ready, Reliable and Resilient

Answer: Option B

Explanation:

- The 93rd Indian Air Force Day 2025 was celebrated on 8th October at Air Force Station Hindan, Ghaziabad.
- Theme for 2025: Indian Air Force – Infallible, Impervious and Precise.
- During the ceremony, Air Chief Marshal Amar Preet Singh felicitated 97 Air Warriors with medals and presented six Unit Citations for exceptional service.
- The traditional flypast and aerial display will be held in Guwahati on November 9, marking the culmination of this year's celebrations.

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Important Days:

- 16 September : 3rd International Day of Cardiology 2025
- 16 September : 31st International Day for the Preservation of the Ozone Layer (theme for 2025 was: “From Science to Global Action”.)
- 17 September : World Patient Safety Day 2025 (Theme 2025 Safe care for every newborn and every child) (2025 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 to 28 September : International Week of Deaf People (IWDP) 2025
- 23 September : Sign Language Day (theme for 2025 is “No Human Rights Without Sign Language Rights”)
- 23 September : 10th Ayurveda Day (theme for 2025 is “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





- **26 September : 14th World Environmental Health Day 2025 (Theme 2025 Clean Air, Healthy People)**
- **27 September : 45th World Tourism Day (WTD) (Theme 2025 Tourism and Sustainable Transformation)**
- **28 September (Last Sunday of September) : International Deaf Day**
- **1 October : World Vegetarian Day 2025**
- **1 October : NPS Diwas 2025 (theme “Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India.”)**

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IMPORTANT ONE - LINER Current Affairs

- 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
- India and Australia signed three key defence agreements during the first Defence Ministers' Dialogue held in Canberra, co-chaired by India's Defence Minister Rajnath Singh and Australia's Deputy Prime Minister & Defence Minister Richard Marles.
- The Federation of Indian Chambers of Commerce & Industry (FICCI) and the Indian Institute of Creative Technology (IICT) announced a partnership with Netflix India to nurture India's AVGC-XR (Animation, Visual Effects, Gaming, Comics & Extended Reality) talent
- INS Sutlej, a specialised hydrographic survey vessel of the Indian Navy arrived at Port Louis to undertake 18th Joint Hydrographic Survey at Mauritius
- Union Minister for Agriculture, Farmers' Welfare, and Rural Development, Shri Shivraj Singh Chouhan visited Patna where the Minister participated in 'Makhana Mahotsav 2025' and released the report titled 'Makhana: From Culture to Prosperity' (Makhana: Sanskriti se Samridhhi).

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महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

- राजस्थान के पहले 'नमो जैव विविधता पार्क' का उद्घाटन अलवर के प्रताप बंध में किया गया। इसका उद्देश्य स्थानीय हरियाली को महत्वपूर्ण रूप से बढ़ाना और स्वच्छ वायु में योगदान देना है, साथ ही पर्यटकों में पर्यावरण जागरूकता को बढ़ावा देना भी है।
- कैनबरा में आयोजित पहले रक्षा मंत्रियों के संवाद के दौरान भारत और ऑस्ट्रेलिया ने तीन प्रमुख रक्षा समझौतों पर हस्ताक्षर किए। इस संवाद की सह-अध्यक्षता भारत के रक्षा मंत्री राजनाथ सिंह और ऑस्ट्रेलिया के उप-प्रधानमंत्री एवं रक्षा मंत्री रिचर्ड मार्लेस ने की।
- भारतीय वाणिज्य एवं उद्योग महासंघ (फिक्की) और भारतीय रचनात्मक प्रौद्योगिकी संस्थान (आईआईसीटी) ने भारत की एवीजीसी-एक्सआर (एनीमेशन, विज़ुअल इफेक्ट्स, गेमिंग, कॉमिक्स और विस्तारित वास्तविकता) प्रतिभाओं को निखारने के लिए नेटप्लिक्स इंडिया के साथ साझेदारी की घोषणा की है।
- भारतीय नौसेना का एक विशेष हाइड्रोग्राफिक सर्वेक्षण पोत, आईएनएस सतलुज, मॉरीशस में 18वें संयुक्त हाइड्रोग्राफिक सर्वेक्षण के लिए पोर्ट लुई पहुँचा।
- केंद्रीय कृषि, किसान कल्याण और ग्रामीण विकास मंत्री, श्री शिवराज सिंह चौहान ने पटना का दौरा किया, जहाँ उन्होंने 'मखाना महोत्सव 2025' में भाग लिया और 'मखाना: संस्कृति से समृद्धि' शीर्षक से रिपोर्ट जारी की।

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