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Ques: SEBI is working with which two institutions to enable remote KYC access for NRIs?

- A. RBI and UIDAI
- B. NPCI and RBI
- C. UIDAI and Finance Ministry
- D. RBI and IRDAI
- E. None of These

Answer: Option A

Explanation:

- SEBI is collaborating with RBI and UIDAI to allow Non-Resident Indians (NRIs) to complete KYC remotely without visiting India.
- This initiative is in the testing phase and aims to simplify investment and account opening for NRIs in Indian financial markets.
- Once launched, NRIs will be able to verify their identity and invest in India remotely, boosting their participation in the financial system.

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Ques: What new feature did NPCI unveil at the Global Fintech Festival 2025 for UPI transactions?

- A. UPI transactions via cryptocurrency
- B. On-device biometric authentication, UPI Lite for smart glasses, Aadhaar-based face authentication, and Multi-Signatory UPI
- C. UPI only through debit cards
- D. UPI PIN removal for all transactions
- E. QR code payments disabled

Answer: Option B

Explanation:

- At the Global Fintech Festival 2025, NPCI (with support from RBI/DFS) introduced several enhancements to UPI authentication.
- On-device biometric authentication allows fingerprint or facial recognition for transactions up to ₹5,000, avoiding the need to enter a UPI PIN.
- UPI Lite for wearable smart glasses enables small-value, hands-free payments via voice command and QR code scanning.
- Aadhaar-based Face Authentication allows users to set or reset UPI PINs easily, especially for first-time users and senior citizens.
- The Multi-Signatory UPI feature permits joint or multi-signatory accounts to approve payments through UPI smoothly.





Ques: Which bank received a ‘Letter of Caution’ from RBI for non-compliance with KYC norms?

- A. HDFC Bank
- B. ICICI Bank
- C. Axis Bank
- D. Yes Bank
- E. Kotak Mahindra Bank

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has issued a ‘Letter of Caution’ to Axis Bank for non-compliance with Know Your Customer (KYC) norms.
- The action followed RBI’s review of Axis Bank’s KYC compliance and internal systems.
- Although the bank had taken corrective steps, RBI found it necessary to issue the caution to ensure strict adherence to its KYC instructions.
- The letter advises Axis Bank to exercise greater caution and diligence to prevent recurrence of such issues.
- KYC norms play a crucial role in preventing money laundering and fraud within the banking system.

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Ques: The Government of India has allowed candidates from which sector to apply for top management roles in public sector banks including SBI?

- A. Defence Sector
- B. Education Sector
- C. Private Sector
- D. Cooperative Sector
- E. Agriculture Sector

Answer: Option C

Explanation:

- The Government of India has opened top management positions in public sector banks (PSBs), including SBI, for private sector candidates.
- One of the four Managing Director positions in SBI is now available to candidates from the private sector or those working in public sector financial institutions.
- This reform aims to enhance transparency, competition, and merit-based hiring in top PSB roles.

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Ques: Which bank launched the ‘My Business QR’ initiative to provide small merchants with digital profiles and mini online stores?

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

Answer: Option B

Explanation:

- HDFC Bank launched the ‘My Business QR’ initiative, developed by the startup Vyaparify, to help small merchants create simple, scalable digital identities.
- When customers scan the QR, they can make payments and also view the shop’s digital profile including name, address, phone number, and products.
- The shop profile acts as a mini online store where customers can browse products, place orders, and make payments online.
- The initiative is part of HDFC Bank’s ‘Pitch for Business’ program, which supports startups and innovators in presenting fintech solutions.

About HDFC Bank:

- Established: August 1994
- Headquarters: Mumbai
- MD & CEO: Sashidhar Jagdishan
- Tagline: We Understand Your World





Ques: How much loan amount has SBI provided to MSMEs through the SME Digital Business Loans platform in the last 15 months?

- A. ₹54,000 crore
- B. ₹60,200 crore
- C. ₹74,434 crore
- D. ₹82,000 crore
- E. ₹90,000 crore

Answer: Option C

Explanation:

- The State Bank of India (SBI) provided loans worth ₹74,434 crore to 2.25 lakh MSMEs through its SME Digital Business Loans platform in the last 15 months.
- The loans were sanctioned in less than one hour, showcasing SBI's focus on fast and efficient digital lending.
- Launched in June 2024, the platform enables MSME entrepreneurs to apply online for loans up to ₹5 crore.

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Ques: RBI will consolidate how many circulars into 238 Master Directions by October 2025?

- A. 5,000
- B. 7,500
- C. 9,000
- D. 10,000
- E. 3,500

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) will consolidate around 9,000 regulatory circulars issued by the Department of Regulation into 238 Master Directions.
- These Master Directions will cover 11 types of regulated entities and 30 functional areas, simplifying the regulatory framework.
- The move aims to reduce compliance burden, enhance clarity, and improve accessibility of rules for regulated entities.
- RBI has also invited public feedback on these drafts till November 10, 2025.

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Ques: Who has been appointed as the Executive Director of the Reserve Bank of India (RBI)?

- A. Shaktikanta Das
- B. Urjit Patel
- C. Viral Acharya
- D. Raghuram Rajan
- E. Sanjay Kumar Hansda

Answer: Option E

Explanation:

- Sanjay Kumar Hansda has been appointed as the Executive Director (ED) of the Reserve Bank of India (RBI).
- His appointment follows the completion of his deputation as Senior Adviser to ED (India) at the International Monetary Fund (IMF).
- As Executive Director, he will oversee the Department of Economic and Policy Research (DEPR) of RBI.

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Ques: As per the RBI's new rule, for how long can exporters keep their foreign exchange proceeds in a Foreign Currency Account at IFSC?

- A. 1 month
- B. 2 months
- C. 3 months
- D. 6 months
- E. 12 months

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has allowed exporters to retain their foreign exchange proceeds in a Foreign Currency Account (FCA) at an International Financial Services Centre (IFSC) for up to 3 months.
- For accounts opened in any other jurisdiction, the time limit remains one month.
- This change was made by amending the Foreign Exchange Management (Foreign Currency Accounts by a Person Resident in India) Regulations, 2015.
- The move aims to provide greater flexibility to exporters, especially those in high-value industries such as gems and jewellery.
- It will help reduce conversion costs, improve hedging, and minimize currency volatility risks.

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Ques: Which initiative has RBI launched to expand public awareness through WhatsApp?

- A. RBI Digital Banking App
- B. RBI Kehta Hai verified WhatsApp channel
- C. RBI SMS Alerts only
- D. RBI YouTube Awareness Campaign
- E. RBI Email Newsletter

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) has been running the 'RBI Kehta Hai' campaign across print, TV, radio, digital platforms, and SMS to spread public awareness.
- In April 2025, RBI launched its verified WhatsApp channel to share official updates and awareness messages with citizens.
- Citizens can now receive official messages from RBI via verified WhatsApp accounts – 99309 91935 (new) and 99990 41935 (existing).

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Ques: Which organizations have launched the pilot for AI-driven UPI payments on ChatGPT in India?

- A. RBI
- B. NPCI and Razorpay
- C. Paytm
- D. SBI
- E. Google Pay

Answer: Option B

Explanation:

- The National Payments Corporation of India (NPCI) and Razorpay, in collaboration with Microsoft-backed OpenAI, have launched a pilot for AI-driven e-commerce payments using ChatGPT.
- The pilot allows users to make UPI-based payments and shop online directly through ChatGPT.
- BigBasket is one of the first merchants onboarded, while Axis Bank and Airtel Payments Bank are banking partners.
- The initiative demonstrates how AI agents can securely complete user-controlled transactions using biometric and PIN-based authentication.

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Ques: Who represented India at the Closing Ceremony of MONDIACULT 2025 in Barcelona?

- A. G. Kishan Reddy
- B. Smriti Irani
- C. Prahlad Singh Patel
- D. Arjun Munda
- E. Amita Prasad Sarbhai

Answer: Option E

Explanation:

- The Closing Ceremony of the UNESCO World Conference on Cultural Policies and Sustainable Development (MONDIACULT 2025) was held in Barcelona.
- India was represented by Ms. Amita Prasad Sarbhai, Additional Secretary, Ministry of Culture.
- She also served as the Co-Chair for the Asia-Pacific Region during MONDIACULT 2025.

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Ques: Who is the author of the book “Maine Cancer Ko Jeet Liye” (I am a Cancer Survivor)?

- A. Dr. P. Vijay Anand Reddy
- B. G. Kishan Reddy
- C. C. Rajagopalachari
- D. Dr. Devi Shetty
- E. Kiran Bedi

Answer: Option A

Explanation:

- The book “Maine Cancer Ko Jeet Liye” chronicles the journey of Dr. P. Vijay Anand Reddy as a cancer survivor.
- The book was released by Union Minister G. Kishan Reddy from the Ministry of Coals and Ministry of Mines.
- Published by Penguin Random House India, the book aims to inspire readers with hope, courage, and resilience.

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Ques: What is the total installed capacity of the Sawalkote Hydro Electric Project on the Chenab River?

- A. 1,200 MW
- B. 1,500 MW
- C. 1,856 MW
- D. 2,000 MW
- E. 1,750 MW

Answer: Option C

Explanation:

- The Sawalkote Hydro Electric Project on the Chenab River in Jammu and Kashmir has a total installed capacity of 1,856 MW and received fresh environmental clearance from the Union Environment Ministry.
- Spread across Ramban, Reasi, and Udhampur districts, the project will be developed by NHPC Limited at an estimated cost of ₹31,380 crore.
- It is expected to generate 8,000 million units of electricity annually and enhances India's strategic control over the Indus, Jhelum, and Chenab rivers.

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Ques: Which UK leader visited Mumbai for a two-day trade-focused visit in 2025, marking his first official trip to India as Prime Minister?

- A. Boris Johnson
- B. Rishi Sunak
- C. Keir Starmer
- D. David Cameron
- E. Theresa May

Answer: Option C

Explanation:

- U.K. Prime Minister Keir Starmer visited Mumbai for a two-day trade-focused trip with a delegation of 125 people, including CEOs and representatives from British institutes, universities, and industry groups.
- This was Starmer's first official visit to India since becoming UK Prime Minister.
- The visit aimed to strengthen trade and business ties and was described by No.10 Downing Street as a "two-day trade mission to Mumbai."

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Ques: Which platform has the Department of Agriculture and Farmers Welfare recently expanded by adding nine new commodities?

- A. AgriStack
- B. e-NAM
- C. Krishi Vigyan Kendra
- D. PM Kisan Portal
- E. Rashtriya Krishi Vikas Yojana

Answer: Option B

Explanation:

- The Department of Agriculture and Farmers Welfare expanded the electronic National Agriculture Market (e-NAM) platform by adding nine new commodities, bringing the total tradable agricultural commodities to 247.
- Newly added commodities include Green Tea, Tea, Ashwagandha Dry Roots, Mustard Oil, Lavender Oil, Mentha Oil, Virgin Olive Oil, Lavender Dried Flower, and Broken Rice.
- Launched in 2016, e-NAM is a digital trading platform aimed at integrating agricultural produce markets across India.

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Ques: Who became the first Indian cricketer to score 10 centuries in the World Test Championship (WTC)?

- A. Virat Kohli
- B. Rohit Sharma
- C. Shubman Gill
- D. Rishabh Pant
- E. Ajinkya Rahane

Answer: Option C

Explanation:

- Shubman Gill became the first Indian to score 10 centuries in the WTC, achieving the milestone with an unbeaten 129 runs against West Indies in the second Test.
- In overall WTC rankings, Joe Root (England) leads with 21 centuries, followed by Steve Smith (Australia) with 13, and Kane Williamson (New Zealand) & Marnus Labuschagne (Australia) with 11 each.

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Ques: Who has retained the top spot as India's richest person in Forbes 100 India's Richest 2025 list?

- A. Mukesh Ambani
- B. Radhakishan Damani
- C. Gautam Adani
- D. Shiv Nadar
- E. Cyrus Poonawalla

Answer: Option A

Explanation:

- Mukesh Ambani, Chairman and MD of Reliance Industries Limited (RIL), retained the top position as India's richest person with a net worth of USD 105 billion.
- This marks his 14th consecutive year at the top despite a 12% decline in wealth from the previous year.
- Gautam Adani ranks second with USD 92 billion, while the cumulative wealth of India's 100 richest declined by 9% to USD 1 trillion in 2025.

Top 5 Richest Indians in 2025:

1. Mukesh Ambani & family – Reliance Industries Limited (RIL): USD 105 Billion
2. Gautam Adani & family – Adani Group: USD 92 Billion
3. Savitri Jindal & family – OP Jindal Group: USD 40.2 Billion
4. Sunil Mittal & family – Bharti Enterprises: USD 34.2 Billion
5. Shiv Nadar – HCL Technologies: USD 33.2 Billion

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Ques: Which Indian startup will launch the world's first multi-sensor Earth Observation (EO) satellite 'Mission Drishti' in 2026?

- A. Skyroot Aerospace
- B. Agnikul Cosmos
- C. GalaxEye
- D. Pixxel
- E. Dhruva Space

Answer: Option C

Explanation:

- GalaxEye, a Chennai-based space-tech startup, will launch 'Mission Drishti' in 2026, the world's first multi-sensor EO satellite combining SAR and high-resolution optical sensors.
- The satellite weighs 160 kg and will enable near real-time Earth observation using SyncFused OptoSAR technology, operational in any weather and time.
- Applications include defence, border surveillance, disaster management, infrastructure monitoring, agriculture, and insurance & financial risk assessment.

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Ques: Who has been awarded the 2025 Nobel Peace Prize by the Norwegian Nobel Committee?

- A. Malala Yousafzai
- B. Aung San Suu Kyi
- C. Greta Thunberg
- D. Volodymyr Zelenskyy
- E. María Corina Machado

Answer: Option E

Explanation:

- The 2025 Nobel Peace Prize was awarded to María Corina Machado, a Venezuelan politician and industrial engineer.
- She was recognized for her tireless efforts in promoting democratic rights in Venezuela and her struggle to achieve a just and peaceful transition from dictatorship to democracy.
- The award includes a gold medal, a diploma, and a cash prize of 11 million SEK.

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Ques: Which ministry has recently amended the PLI scheme for Manmade Fibres (MMF) apparel, fabrics, and technical textiles?

- A. Ministry of Commerce and Industry
- B. Ministry of Micro, Small & Medium Enterprises
- C. Ministry of Textiles
- D. Ministry of Finance
- E. NITI Aayog

Answer: Option C

Explanation:

- The Ministry of Textiles (MoT) has notified major amendments to the Production Linked Incentive (PLI) scheme for MMF apparel, MMF fabrics, and technical textiles.
- Amendments include adding new HSN codes—8 for MMF apparel and 9 for MMF fabrics—and reducing the minimum investment requirement by 50% from August 1, 2025.
- From FY26 onwards, applicants must demonstrate a minimum 10% incremental turnover over the previous year to qualify for incentives, reduced from the earlier 25%.

About PLI Scheme for Textiles Sector:

- Launched: September 2021
- Outlay: ₹10,683 crore
- Period: 5 years
- So far, 74 participant companies with a total pledged investment of ₹28,711 crore have been selected as eligible beneficiaries.





Ques: Indian Railways is set to sign an MoU with which homegrown navigation app developer?

- A. Inshorts
- B. NaviMap
- C. MapmyIndia (Mappls)
- D. Bharat Maps
- E. InfoNav

Answer: Option C

Explanation:

- Indian Railways will sign a Memorandum of Understanding (MoU) with MapmyIndia, developer of the homegrown navigation app Mappls, to integrate its technology into railway applications.
- The app offers 3D navigation, real-time alerts for speed limits, accident blackspots, traffic signals, CCTV locations, and fuel/toll cost estimation.
- The collaboration also aims to promote the use of Swadeshi technology in public services.

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Ques: Which country has inaugurated the world's first solar thermal power station in the Gobi Desert?

- A. India
- B. United Arab Emirates
- C. Saudi Arabia
- D. United States
- E. China

Answer: Option E

Explanation:

- **China** inaugurated the world's first solar thermal power station in the Gobi Desert, Gansu Province, developed by China Three Gorges Corporation.
- The plant uses around 27,000 mirrors to focus sunlight onto two 200-meter-high towers spaced about one kilometre apart, generating and storing heat up to 570°C to produce steam for turbines.
- The project enables electricity generation even after sunset or during cloudy conditions and supports China's goal of exceeding 1,200 GW of wind and solar capacity by 2030.

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Ques: What is the name of the national-level exercise conducted by the Indian Coast Guard to enhance preparedness for marine oil spill incidents?

- A. MARPOL Exercise
- B. NATPOLREX-X
- C. Oil Spill Response Drill
- D. Coastal Preparedness Exercise
- E. NOSDCP Exercise

Answer: Option B

Explanation:

- The Indian Coast Guard conducted the 10th edition of the National Level Pollution Response Exercise (NATPOLREX-X) off the coast of Chennai.
- The exercise was conducted alongside the 27th National Oil Spill Disaster Contingency Plan (NOSDCP) and Preparedness Meeting.
- Participants included central ministries, coastal state governments, major ports, oil handling agencies, and maritime organizations.
- This biennial exercise evaluates and enhances India's preparedness for marine oil spills and tests inter-agency coordination under the NOSDCP framework.

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Ques: Which campaign has been launched by the Ministry of Education and Ministry of Health & Family Welfare to promote tobacco-free learning environments in India?

- A. Swachh Bharat Abhiyan
- B. Fit India Movement
- C. Ayushman Bharat Yojana
- D. National Nutrition Mission
- E. Tobacco-Free Youth Campaign 3.0 (TFYC 3.0)

Answer: Option E

Explanation:

- The Tobacco-Free Youth Campaign 3.0 (TFYC 3.0) is a 60-day national initiative by the Ministry of Education and Ministry of Health & Family Welfare.
- Its objective is to promote tobacco-free learning environments across schools, colleges, and vocational training institutions in India.
- TFYC 1.0 was launched on 31 May 2023, and TFYC 2.0 on 24 September 2024, making TFYC 3.0 the latest edition of this campaign.

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Ques: Who is the Taliban leader visiting India from October 9 to 16, 2025, marking the first visit of a top Taliban official since 2021?

- A. Mullah Abdul Ghani Baradar
- B. Khalil Haqqani
- C. Hibatullah Akhundzada
- D. Sher Mohammad Abbas Stanikzai
- E. Amir Khan Muttaqi

Answer: Option E

Explanation:

- Amir Khan Muttaqi, Taliban-ruled Afghanistan's Foreign Minister, arrived in India for a visit from October 9 to 16, 2025.
- His visit has UNSC approval and is the first by a top Taliban leader since 2021, when the Taliban returned to power after US-led forces' withdrawal.
- During his stay, he is scheduled to meet External Affairs Minister S. Jaishankar and visit Agra and Deoband seminary.

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Ques: Who has been designated as India's Mental Health Ambassador on World Mental Health Day?

- A. Priyanka Chopra
- B. Deepika Padukone
- C. Alia Bhatt
- D. Vidya Balan
- E. None of the Above

Answer: Option B

Explanation:

- Bollywood actress Deepika Padukone was appointed India's Mental Health Ambassador on World Mental Health Day (October 10, 2025) by Union Health Minister JP Nadda.
- She will work to raise awareness, normalize discussions, and break mental health stigma through initiatives like the Tele MANAS app.
- Deepika has been actively promoting mental health awareness since 2015 via her Live Love Laugh (LLL) Foundation.

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Ques: When is World Migratory Bird Day (WMBD) observed in 2025?

- A. 1st January
- B. 2nd April
- C. 25th December
- D. 15th August
- E. 2nd Saturday of May and October

Answer: Option E

Explanation:

- World Migratory Bird Day (WMBD) is celebrated on the 2nd Saturday of May and October every year.
- In 2025, WMBD falls on 10th May and 11th October.
- The theme for 2025 is “Shared Spaces: Creating Bird-Friendly Cities & Communities”, with the official poster designed by Annamaria Savarino Drago from Mexico.

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IMPORTANT ONE - LINER Current Affairs

- Air India entered into an interline partnership with Taiwan-based STARLUX Airlines, enhancing travel options for passengers across Asia
- Pramerica Life Insurance Limited entered into a strategic bancassurance partnership with Equitas Small Finance Bank to expand its bancassurance network across 18 states enhancing access to life insurance nationwide
- Telecommunication Engineering Centre has signed a MOU with the International Institute of Information Technology (IIIT) Naya Raipur (Chhattisgarh) to jointly pursue research, innovation, and standardization in next-generation telecommunications technologies.
- The United States has sanctioned 9 Indian companies for allegedly participating in the trade of Iranian oil, petroleum products, and petrochemicals. The sanctions are part of the US's "maximum economic pressure" campaign against Iran.
- Indian opener Smriti Mandhana became the first woman to score 1000 ODI runs in a single calendar year. She is also the fastest woman to reach 5000 ODI runs — in just 112 innings and 5569 balls

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