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Ques: What is the Flipkart Bharat Yatra Card, and which payment network powers it?

- A. A credit card powered by Visa
- B. A debit card powered by Mastercard
- C. A prepaid transit card powered by RuPay
- D. A loyalty card powered by American Express
- E. A gift card powered by UPI

Answer: Option C

Explanation:

- The Flipkart Bharat Yatra Card is a prepaid transit card that enables seamless cashless travel across metros, buses, and other public transport networks supporting the National Common Mobility Card (NCMC) standard.
- It is powered by the RuPay payment network and is available in cities like New Delhi, Mumbai, Bengaluru, Chennai, and Ahmedabad.
- The card supports offline transactions up to ₹2,000.

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Recent Facilities Launched in Banking & Insurance Sector:

- HDFC Bank launched the 'My Business QR' initiative, developed by the startup Vyaparify, to help small merchants create simple, scalable digital identities.
- 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.
- 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," features Bollywood star Ayushmann Khurrana.
- PhonePe, in collaboration with Utkarsh Small Finance Bank, launched the Wish Credit Card, powered by RuPay.
- Axis Bank, in partnership with Freecharge, launched India's first gold-backed credit line on UPI.
- The National Stock Exchange (NSE) launched Ideabaaz, India's first integrated marketplace connecting start-ups with investors.
- PhonePe Private Limited, in collaboration with Mastercard Inc., launched an exclusive 'Tap & Pay' feature for Mastercard cardholders in India.
- SBI Cards and Payment Services Limited and IndiGo jointly launched 'IndiGo SBI Card' and 'IndiGo SBI Card ELITE', powered by MasterCard and RuPay.
- Bank of Baroda (BoB) launched an industry-first eRUPI P2P Digital Gifting feature on its bob World UPI app, using NPCI's eRUPI system.
बैंक ऑफ बड़ौदा (BoB) ने अपने बॉब वर्ल्ड UPI ऐप पर NPCI के eRUPI सिस्टम का उपयोग करते हुए eRUPI P2P डिजिटल गिफ्टिंग सुविधा लॉन्च की है।





Ques: What is the main purpose of RBI's Digital Payments Intelligence Platform (DPIP)?

- A. Boost UPI transaction limits
- B. Detect and prevent payment frauds in real time
- C. Promote credit card usage
- D. Enable offline digital payments
- E. Create a digital rupee monitoring system

Answer: Option B

Explanation:

- The Digital Payments Intelligence Platform (DPIP) is an AI-driven initiative by the Reserve Bank of India (RBI) designed to detect and prevent payment frauds in real time.
- In Phase 1, a negative registry integrates data from banks, telecom operators, and the Indian Cyber Crime Coordination Centre (I4C).
- In Phase 2, banks will share fraud-related data in real time, enabling preventive actions like verification or temporary debit freezes.
- AI-based systems will instantly alert banks about suspicious transactions, enhancing digital payment security across the ecosystem.

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Ques: Which bank signed an MoU with the BSF under the Rakshak Salary Package to enhance financial benefits for personnel and veterans?

- A. State Bank of India
- B. Bank of India
- C. Punjab National Bank
- D. Canara Bank
- E. HDFC Bank

Answer: Option B

Explanation:

- Bank of India signed a Memorandum of Understanding (MoU) with the Border Security Force (BSF) under the Rakshak Salary Package to provide enhanced financial benefits to BSF personnel and veterans.
- Enhanced Personal Accident Insurance: Complimentary coverage up to ₹1 crore
- Air Accident Coverage: Coverage up to ₹2 crore

About Bank of India:

- Established: 7 September 1906
- Headquarters: Mumbai
- MD & CEO: Rajneesh Karnatak
- Tagline: Relationship beyond Banking





Ques: Which company has partnered with NPCI to launch India's first wearable payments ecosystem?

- A. PhonePe
- B. Paytm
- C. Muse Wearables
- D. Pine Labs
- E. Razorpay

Answer: Option C

Explanation:

- Muse Wearables, an IIT-Madras-incubated startup, has partnered with the National Payments Corporation of India (NPCI) to launch India's first wearable payments ecosystem using smart rings called "Ring One."
- The ecosystem leverages the Muse Wallet and RuPay network, enabling secure, contactless payments without needing a phone, card, or wallet.
- Muse Wallet is also India's first secure element tokenisation platform, converting card details into digital tokens for enhanced transaction safety.

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Ques: What are the key changes introduced by RBI in 2025 regarding CIBIL scores for bank customers?

- A. CIBIL scores will now be updated twice a month
- B. Customers will be informed whenever their score is checked
- C. Banks cannot reject requests secretly; reasons must be communicated
- D. Customers get one free full credit report per year
- E. All of the above

Answer: Option E

Explanation:

- The Reserve Bank of India (RBI) introduced six new rules in 2025 to enhance transparency and customer rights related to CIBIL scores.
- Faster updates: CIBIL scores will now be updated every 15 days.
- Customer notification: Customers must be notified whenever their score is checked by banks or lenders.
- No secret rejections: Banks must clearly communicate reasons for any loan or credit rejection.
- Free annual report: Credit bureaus must provide one free full credit report every year.
- Default alerts: Customers must be informed immediately if marked as defaulters.
- Timely resolution: Any dispute or issue must be resolved within 30 days, with penalties for delays.

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Ques: Under the new EPFO withdrawal rules, what percentage of the Provident Fund balance can members now withdraw?

- A. 50%
- B. 75%
- C. 90%
- D. 100%
- E. 25%

Answer: Option D

Explanation:

- The EPFO has introduced liberalised withdrawal rules, merging 13 old provisions into a single streamlined framework, allowing members to withdraw up to 100% of their EPF balance.
- Withdrawals are categorised into Essential Needs (illness, education, marriage), Housing Needs, and Special Circumstances.
- Minimum service requirement reduced to 12 months, and 25% of contributions must remain as a mandatory balance.
- No documentation or specific reason is required, simplifying access for over 7 crore subscribers.

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Recent News Headlines Related to MoU and agreement:

- Indian Railways will soon sign a Memorandum of Understanding (MoU) with MapmyIndia, the developer of the homegrown navigation app Mappls, to integrate its technology into railway applications.
- 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.
- India signed a £350-million defence deal with the United Kingdom to buy Lightweight Multirole Missiles (LMM) for the Indian Army.
- 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 Indian Institute of Foreign Trade (IIFT), New Delhi, in partnership with MBAUniverse.com, successfully hosted the 15th Indian Management Conclave 2025.
- Thomas Cook India signed an MoU with the Ministry of Tourism to assess India's tourism destinations on parameters such as cleanliness, safety, accessibility, service standards, and overall visitor experience based on feedback.
- The Ministry of Defence and the Ministry of Culture signed an MoU for the "Stitched Ship Project – Indian Naval Sailing Vessel (INSV) Kaundinya."





Ques: Who launched three new door-to-door freight and parcel services from New Delhi?

- A. Piyush Goyal
- B. Nirmala Sitharaman
- C. Ashwini Vaishnaw
- D. Jyotiraditya Scindia
- E. Hardeep Singh Puri

Answer: Option C

Explanation:

- Railways Minister Ashwini Vaishnaw virtually inaugurated and flagged off three new door-to-door freight and parcel services from New Delhi.
- The services include:

Assured Transit Container Service (Delhi–Kolkata)

Door-to-Door Parcel Service (Mumbai–Kolkata)

Utilisation of railway goods sheds as integrated logistics hubs

- The initiative aims to enhance logistics efficiency, reduce costs, and ensure faster, reliable delivery across key freight routes.





Ques: Who has been reappointed as the Prime Minister of France by President Emmanuel Macron in October 2025?

- A. François Bayrou
- B. Élisabeth Borne
- C. Sébastien Lecornu
- D. Gabriel Attal
- E. Jean Castex

Answer: Option C

Explanation:

- French President Emmanuel Macron has reappointed Sébastien Lecornu as the Prime Minister of France.
- He was initially appointed on 9 September 2025, succeeding François Bayrou.
- His reappointment followed his resignation on 6 October 2025, after the collapse of his first government.

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Ques: What is Exercise AUSTRAHIND 2025 and where was it held?

- A. A bilateral naval exercise between India and Australia
- B. A special forces exercise
- C. A joint air force exercise
- D. A UN peacekeeping drill
- E. A bilateral army exercise between India and Australia

Answer: Option E

Explanation:

- Exercise AUSTRAHIND 2025 is the 4th edition of a bilateral army exercise between the Indian Army and the Australian Army, held at Irwin Barracks, Perth, Australia.
- The Indian Army participated with a Battalion of Gorkha Rifles.
- The first edition started in 2022, and the previous edition was held at the Foreign Training Node in Pune, Maharashtra.

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Recent News headlines related to Sports

- Mirabai Chanu won the silver medal in the women's 48 kg category at the 2025 World Weightlifting Championships held in Førde, Norway.
- The 12th edition of the World Para Athletics Championships 2025 was held in New Delhi, India, making India the first country in South Asia to host this championship.
- Vidarbha defeated Rest of India by 93 runs in the Irani Cup 2025 final held in Nagpur.
- The International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025, final stage, concluded in New Delhi.
- India and Sri Lanka are set to co-host the inaugural Women's T20 World Cup – Cricket for the Blind.
- Grandmaster P. Iniyar of Tamil Nadu won the 62nd National Chess Championship held at Vignan University, Guntur, Andhra Pradesh.
- The 20th Edition of the World Athletics Championships was held at the Japan National Stadium in Tokyo, Japan.
- 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.
- The 15th edition of the World Para Archery Championships-2025 was held in Gwangju, South Korea.
- The 8th edition of the Laver Cup 2025, a men's tennis tournament between Team Europe and Team World, was held in San Francisco, United States of America.
- The 10th SAFF Under-17 Men's Football Championship 2025 was held in Colombo, Sri Lanka.





Ques: Which initiative has NeGD partnered with to provide advisory support for platform integration, security, and governance under the Ministry of Electronics & IT?

- A. Ola Cabs
- B. Bharat Taxi
- C. Uber India
- D. Meru Cabs
- E. Rapido

Answer: Option B

Explanation:

- The National e-Governance Division (NeGD), under MeitY, has partnered with Sahakar Taxi Cooperative Limited (brand name: Bharat Taxi), a cooperative-driven national ride-hailing initiative, to provide advisory support.
- NeGD's support covers platform integration with DigiLocker, UMANG, API Setu, adherence to data protection norms, technical infrastructure guidance, programme governance, and UI/UX advisory for inclusive access.

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Ques: Who won the inaugural Archery Premier League (APL) in 2025 after a thrilling shoot-off at Yamuna Sports Complex, New Delhi?

- A. Prithviraaj Yodhas
- B. Rajputana Royals
- C. Delhi Archers
- D. Jaipur Titans
- E. Rajasthan Rangers

Answer: Option B

Explanation:

- Rajputana Royals of Rajasthan won the inaugural Archery Premier League (APL) by defeating Prithviraaj Yodhas of Delhi 4-4 after four sets, clinching victory in a thrilling shoot-off at the Yamuna Sports Complex, New Delhi.
- The league featured 12 league-stage matches per team, followed by semifinals and the final.
- Prithviraaj Yodhas scored the first perfect 80 in APL history during the third set.

About APL:

- Total Matches: 64
- Total Players: 36 Indian archers + 12 foreign archers divided into six teams
- Team Composition: 8 members (4 men, 4 women) with up to 2 foreign archers
- Official Brand Ambassador: Ram Charan
- Teams: Rajputana Royals (Rajasthan), Prithviraaj Yodhas (Delhi), Kakatiya Knights (Telangana), Chero Archers (Jharkhand), Chola Chiefs (Tamil Nadu), Mighty Marathas (Maharashtra)





Ques: Which state is hosting the BHASHINI Rajyam Workshop organized by the Digital India BHASHINI Division of MeitY?

- A. Tamil Nadu
- B. Kerala
- C. Karnataka
- D. Andhra Pradesh
- E. Telangana

Answer: Option B

Explanation:

- The Digital India BHASHINI Division (DIBD) of MeitY, in collaboration with the Kerala State IT Mission and Department of Electronics and IT, Government of Kerala, is organizing the BHASHINI Rajyam Workshop: Kerala Chapter.
- The workshop theme is “Voice-First Digital Governance and the Linguistic Empowerment of Malayalam.”
- The event will feature the launch of Bhashini Samudaye, aimed at creating State Language Missions for digital language adoption, and a live demo of Bhashadaan, a citizen contribution platform for donating Malayalam voice and text data.

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India's Rankings in Different Indices

- **Forbes 100 India's Richest 2025 list** : Mukesh Ambani & family - Reliance Industries Limited (RIL) (top)
- **The 71st edition of the "Report Crime in India 2023"** was published by the National Crime Records Bureau (NCRB) under the Ministry of Home Affairs : Kolkata (West Bengal) (1st)
- **14th edition of the M3M Hurun India Rich List** was published by M3M India Private Limited in partnership with the Hurun Research Institute : Mukesh Ambani & family – Reliance Industries Limited (RIL)
- **31st edition of the Index of Economic Freedom (2025)** was published by The Heritage Foundation : India (128th), Singapore (1st)
- **Kroll Celebrity Brand Valuation 2024 (10th Edition)** published by Kroll : Virat Kohli (Top)
- **Mercedes-Benz Hurun India Wealth Report 2025** : Maharashtra remains India's richest state
- **18th edition of the Global Innovation Index (GII) 2025** published by WIPO : India (38th), Switzerland (1st)
- **2025 Global Peace Index (GPI)** released by Institute for Economics and Peace (IEP) : India (115th), Iceland (1st)
- **Smart City Index 2025** published by IMD : Delhi (104), Zurich (1st)
- **World Competitiveness Ranking (WCR)** published by IMD : India (41st), Switzerland (1st)





Ques: Which two Indian Navy ships were decommissioned at Naval Dockyard, Mumbai after over three decades of service?

- A. INS Abhay and INFAC T-82
- B. INS Vikrant and INS Delhi
- C. INS Trikand and INS Tarkash
- D. INS Kirpan and INS Kora
- E. INS Ranvijay and INS Rajput

Answer: Option A

Explanation:

- INS Abhay and INFAC T-82 were decommissioned at Naval Dockyard, Mumbai after serving the Indian Navy for over 30 years.
- INS Abhay, an anti-submarine warfare corvette of the Soviet Pauk II class, was commissioned on 10 March 1989 at Poti, Georgia (then USSR).
- INFAC T-82, an Israeli Super Dvora MK II class fast attack craft, was commissioned on 9 October 2003 at the Naval Dockyard, Mumbai.

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Ques: Which two agricultural schemes were launched by the Government of India in 2025 to promote crop diversification and pulse self-sufficiency?

- A. PM Kisan Samman Nidhi & Pradhan Mantri Fasal Bima Yojana
- B. PM Dhan Dhaanya Krishi Yojana & Mission for Aatmanirbharta in Pulses
- C. Soil Health Card Scheme & National Food Security Mission
- D. Pradhan Mantri Krishi Sinchai Yojana & Rashtriya Krishi Vikas Yojana
- E. PM Crop Diversification Scheme & Pulse Development Mission

Answer: Option B

Explanation:

- In 2025, the Government of India launched PM Dhan Dhaanya Krishi Yojana and Mission for Aatmanirbharta in Pulses to promote crop diversification and pulse self-sufficiency.
- PM Dhan Dhaanya Krishi Yojana (₹24,000 crore) focuses on crop diversification, sustainable farming, irrigation, storage, and credit availability.
- Mission for Aatmanirbharta in Pulses (₹11,440 crore) aims to increase pulse production by expanding cultivation, improving procurement and processing, and achieving self-sufficiency of 350 lakh tonnes by 2030, with special focus on Tur/Arhar, Urad, and Masoor.
- The pulse mission is a six-year plan (2025–26 to 2030–31) targeting long-term pulse self-reliance.

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Ques: What is the purpose of the ‘Shraddhanjali’ scheme launched by Assam CM Himanta Biswa Sarma?

- A. To provide free education to children in Assam
- B. To ensure dignified return of mortal remains of Assamese residents dying outside the state
- C. To promote tourism in Assam
- D. To provide health insurance to low-income families
- E. To support farmers with crop insurance

Answer: Option B

Explanation:

- The ‘Shraddhanjali’ scheme, launched by Assam CM Himanta Biswa Sarma, ensures the dignified return of mortal remains of Assamese residents who die outside the state.
- The scheme covers repatriation costs of ₹40,000–₹50,000 per case, reducing the financial burden on low-income families.

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Ques: Which institute has signed an MoU with the Ministry of Minority Affairs for a skilling project under the PM VIKAS scheme?

- A. IIT Madras
- B. IIT Delhi
- C. IIT Palakkad
- D. IIT Bombay
- E. IIT Kanpur

Answer: Option C

Explanation:

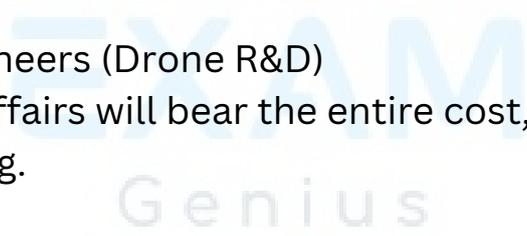
- The Ministry of Minority Affairs, Government of India, signed an MoU with IIT Palakkad for a skilling project under the PM VIKAS (Pradhan Mantri Virasat Ka Samvardhan) scheme.
- IIT Palakkad will act as the implementation partner, training 400 candidates with a focus on minority communities.
- Training breakdown:

150 trainees as Junior Chip Designers

150 trainees as Embedded Software Engineers

100 trainees as Junior Engineers (Drone R&D)

- The Ministry of Minority Affairs will bear the entire cost, while IIT Palakkad manages implementation and training.





Ques: Who won the top prize at the Big Cat Conservation Awards 2025 organised by MoEFCC and IBCA?

- A. Abhijit Chattopadhyay
- B. Rajarshi Banerji
- C. Narayan Malu
- D. Anil Kumar
- E. Vivek Menon

Answer: Option B

Explanation:

- The Big Cat Conservation Awards 2025 were organised by the Ministry of Environment, Forest and Climate Change (MoEFCC) in collaboration with the International Big Cat Alliance (IBCA), Aarts Maestro, and the Uttar Pradesh Eco-Tourism Development Board.
- The awards were part of a pre-summit event for the Global Summit on Big Cat Conservation 2026.
- Rajarshi Banerji won the top prize for his contributions to big cat conservation in India.
- India's forest and tree cover increased by 1,445 sq. km, total green cover is now 25.17%, and the Protected Area Network expanded to 1,022 sites covering 5.43% of India's geographical area.
- The Cold Desert Biosphere Reserve in Himachal Pradesh was added to UNESCO's World Network of Biosphere Reserves, becoming India's first high-altitude cold desert reserve.
- India now has 487 eco-sensitive zones and the Asiatic Lion population has risen by 32% since 2020, now totaling 891 lions across 35,000 sq. km.





Recent News Headlines Related to Awards & Winners :

- **48th Mrs. Universe crown in 2025 : Sherry Singh**
- **Nobel Prize in Economic Sciences 2025 : Joel Mokyr, Philippe Aghion and Peter Howitt**
- **Kenton R. Miller Award at the IUCN World Conservation Congress : Dr. Sonali Ghosh, Field Director of Kaziranga National Park & Tiger Reserve (Assam)**
- **2025 Nobel Peace Prize : María Corina Machado, a Venezuelan politician and industrial engineer**
- **2025 Nobel Prize in Literature : Hungarian novelist László Krasznahorkai**
- **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”**

