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Ques: What is the current cap on deposit insurance premium per ₹100 of deposits as per RBI policy?

- A. 10 paise
- B. 12 paise
- C. 15 paise
- D. 20 paise
- E. 25 paise

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) may retain the current cap of 12 paise per ₹100 on deposit insurance premiums under the new Risk-Based Premium (RBP) model.
- Currently, all banks pay this uniform premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) to insure customer deposits.
- Under the RBP framework, well-managed banks may pay lower premiums, while cooperative and weaker banks will continue paying at or below the 12 paise rate.

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Recent News Headlines Related to RBI

- From October 1, 2025, RBI rules restrict borrowers from taking loans from banks or NBFCs to purchase gold or silver in any form, including jewelry, coins, ETFs, or mutual funds.
- The Reserve Bank of India (RBI) launched the Retail Direct Scheme (RDS) in November 2021 as a one-stop platform for individual investors to invest directly in Government Securities (G-Secs).
- The Reserve Bank of India (RBI) has amended the Foreign Exchange Management (Borrowing and Lending) Regulations, 2018 to allow Indian banks (and their overseas branches) to give loans in Indian Rupees (INR) to persons, entities, and banks in Bhutan, Nepal, and Sri Lanka
- The Digital Payments Intelligence Platform (DPIP) is an AI-driven initiative by RBI aimed at detecting and preventing payment frauds in real time.
- The Reserve Bank of India (RBI) will consolidate around 9,000 regulatory circulars issued by the Department of Regulation into 238 Master Directions.
- 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.
- 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 Reserve Bank of India (RBI) launched its second verified WhatsApp channel in October 2025 under its 'RBI Kehta Hai' initiative.
- 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.





Ques: What is the name of India's first UPI platform exclusively for women, launched by Lxme?

- A) Lxmepay
- B) ShePay
- C) WomenPay
- D) FemmePay
- E) LadyUPI

Answer: Option A

Explanation:

- Lxmepay is India's first UPI platform exclusively designed for women, launched by Lxme, a leading financial platform for women.
- The platform offers features like expense tracking, bill payments, and deals on women-centric brands, providing a seamless and intuitive interface.

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Ques: Zepto recently raised \$450 million funding at what valuation?

- A) \$3 billion
- B) \$5 billion
- C) \$6 billion
- D) \$7 billion
- E) \$8 billion

Answer: Option D

Explanation:

- Zepto, a leading quick commerce platform, has raised \$450 million in its latest funding round led by CalPERS, valuing the company at \$7 billion.
- The funding will support expansion of Zepto's "dark store" network across India and plans for a future IPO.
- Zepto's valuation increased from \$5 billion in 2023 to \$7 billion in 2025, reflecting rapid growth in India's quick commerce sector.

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Ques: The Government of India plans to launch a new credit guarantee scheme for MSME exporters for loans up to what amount?

- A. ₹50 crore
- B. ₹75 crore
- C. ₹100 crore
- D. ₹125 crore
- E. ₹150 crore

Answer: Option C

Explanation:

- The Centre plans to launch a credit guarantee cover for MSME exporters for loans up to ₹100 crore, similar to the Mutual Credit Guarantee Scheme (MCGS) introduced earlier in 2025.
- The initiative aims to help exporters mitigate the impact of high US tariffs, ensure easier credit access, and strengthen India's export competitiveness.
- Under the proposed scheme, exporters can get collateral-free loans through banks and financial institutions, with reduced ending risks.

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Ques: Which finance company is set to be classified as an Upper-Layer NBFC (NBFC-UL) under the RBI's scale-based regulation framework?

- A) Bajaj Finance
- B) Axis Finance
- C) Mahindra Finance
- D) HDFC Ltd.
- E) ICICI Finance

Answer: Option B

Explanation:

- Axis Finance is set to be classified as an Upper-Layer NBFC (NBFC-UL) under the Reserve Bank of India's scale-based regulation (SBR) framework.
- Once classified as NBFC-UL, the company must list its shares on a recognized stock exchange within three years.
- As of October 2025, there are 16 NBFCs in the Upper-Layer category under RBI's SBR framework.

Different layers of NBFC:

- Base Layer: NBFC-ND with assets less than ₹1000 crore
- Middle Layer: NBFC-D and NBFC-ND greater than ₹1000 crore
- Upper Layer: NBFCs monitored by RBI based on a set of parameters and scoring methodology. Currently 16 NBFCs are part of this list.
- Top Layer: NBFCs which entail systemic risk; ideally to remain empty.

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Ques: State Bank of India (SBI) is likely to raise how much amount via 10-year Tier II Bonds?

- A) ₹5,000 crore
- B) ₹6,000 crore
- C) ₹7,500 crore
- D) ₹10,000 crore
- E) ₹12,000 crore

Answer: Option C

Explanation:

- SBI is set to raise ₹7,500 crore through the issuance of 10-year Tier II bonds, marking its first such issue this financial year.
- The bonds are expected to carry a coupon rate above 7%, and the issue comprises a base size of ₹5,000 crore with a green shoe option of ₹2,500 crore.
- The funds raised will help SBI strengthen its capital adequacy ratio and support future lnding growth.

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Recent News Headlines Related to SBI :

- The State Bank of India (SBI) has set a target to increase its female workforce to 30% by 2030 as part of its gender diversity initiative.
- The State Bank of India (SBI) provided loans worth ₹74,434 crore to 2.25 lakh MSMEs via its SME Digital Business Loans platform in the last 15 months.
- SBI General Insurance launched Health Alpha, India's first retail health insurance product introduced after the GST reforms.
- 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.
- 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, Andhra Pradesh.
- SBI Foundation launched the SBI Platinum Jubilee Asha Scholarship 2025 with a funding commitment of ₹90 crore for FY26.
- The State Bank of India sold about 413.44 crore equity shares of Yes Bank.
- 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) and aims to achieve a 7.5–10% green loan portfolio by 2030.





- SBI Research (Ecowrap report) estimated India's Q1 FY26 GDP growth at 6.8%–7.0%, higher than RBI's forecast of 6.5%.
- The SBI Economic Research Department (ERD) reported a sharp rise in UPI adoption across India.



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Ques: Getepay has partnered with which bank for the deployment of its next-generation payment switch 'Vega'?

- A) AU Small Finance Bank
- B) Ujjivan Small Finance Bank
- C) ESAF Small Finance Bank
- D) Jana Small Finance Bank
- E) Suryoday Small Finance Bank

Answer: Option C

Explanation:

- Getepay announced its partnership with ESAF Small Finance Bank for the deployment of its next-generation payment switch named 'Vega'.
- Vega is a future-ready, high-performance payment switch designed to enable banks and financial institutions to process real-time transactions efficiently and ensure automated reconciliation.
- This partnership aims to strengthen digital payments infrastructure and enhance transaction reliability across the banking ecosystem.

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Ques: LIC recently increased its stake in Dr. Reddy's Laboratories to what percentage as of October 15, 2025?

- A. 8.21%
- B. 9.50%
- C. 10.26%
- D. 11.00%
- E. 12.10%

Answer: Option C

Explanation:

- The Life Insurance Corporation of India (LIC) increased its shareholding in Dr. Reddy's Laboratories from 8.21% in June 2025 to 10.26% as of October 15, 2025, by purchasing 1.71 crore shares through open market transactions.
- This represents an additional 2% equity increase, reinforcing LIC's position as one of the largest institutional investors in India's pharmaceutical sector.

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Recent News Headlines Related to Schemes

- The 'Shraddhanjali' scheme, launched by Assam Chief Minister Himanta Biswa Sarma, aims to ensure the dignified return of mortal remains of Assamese residents who die outside the state.
- In 2025, the Government of India launched two major agricultural schemes: PM Dhan Dhaanya Krishi Yojana and Mission for Aatmanirbharta in Pulses.
- The Union Cabinet, chaired by Prime Minister Narendra Modi, approved a ₹1,500 crore Incentive Scheme to develop recycling capacity in the country for the separation and production of critical minerals from secondary sources.
- PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs) is a Centrally Sponsored Scheme with a total investment of ₹60,000 crore, aimed at transforming ITIs into advanced centres for skilling and employability aligned with industry needs.
- Prime Minister Narendra Modi launched ₹62,000 crore youth-focused schemes for Bihar, focusing on education, employment, and skill development.
- 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 the man-made fibre (MMF) and technical textiles sectors.
- Under the Electronics Component Manufacturing Scheme (ECMS), the government received 249 applications with total investment proposals worth ₹1.15 lakh crore.
- 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.
- The RoDTEP (Remission of Duties and Taxes on Exported Products) scheme provides refunds of duties, taxes, and levies incurred by exporters.





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



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Ques: According to RBI, which digital currency should be promoted over stablecoins for cross-border payments?

- A. Bitcoin
- B. Ethereum
- C. CBDC (Central Bank Digital Currency)
- D. e-RUPI
- E. Libra

Answer: Option C

Explanation:

- RBI Governor Sanjay Malhotra urged central banks globally to promote CBDCs instead of stablecoins during the IMF–World Bank Annual Meet in Washington, DC.
- CBDCs are fiat-backed, tokenizable, and ensure the integrity and safety of monetary systems, unlike private stablecoins.
- RBI is currently piloting Retail CBDC (₹-R) for public use and Wholesale CBDC (₹-W) for institutional interbank settlements.

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Ques: Which mascot has been unveiled for the 4th South Asian Athletics (SAAF) Senior Championships in Ranchi, Jharkhand?

- A. Jharkhand Tiger
- B. Tribal Spirit
- C. Morabadi Eagle
- D. Birsa Runner
- E. Dalma

Answer: Option E

Explanation:

- The mascot Dalma, inspired by Jharkhand's state animal (elephant), symbolizes the strength, grace, and vibrant spirit of the region for the 4th South Asian Athletics (SAAF) Senior Championships.
- The championship will be held at the Birsa Munda Athletics Stadium in Ranchi from October 24–26, 2025, featuring around 300 athletes from six South Asian nations (India, Bangladesh, Bhutan, Nepal, Maldives, and Sri Lanka).
- The official logo and anthem "Johar" (in Nagpuri) reflect Jharkhand's culture, sports, and natral heritage.

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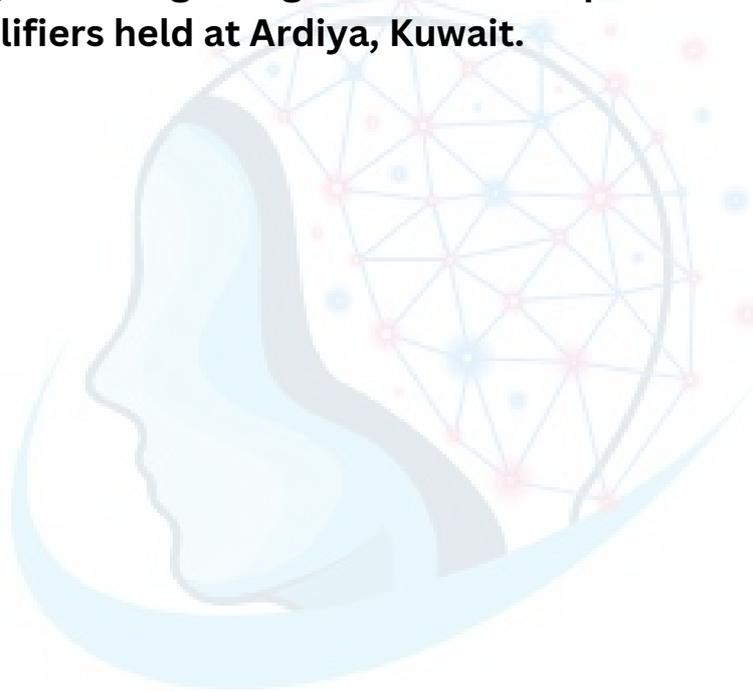
Recent News headlines related to Sports

- The fifth edition of Khelo India University Games (KIUG) will be held from November 24 to December 5, 2025, across seven cities of Rajasthan: Jaipur, Ajmer, Udaipur, Jodhpur, Bikaner, Kota, and Bharatpur.
- Jasprit Bumrah has become the first Indian fast bowler (pacer) to play 50 Test matches, and also feature in at least 50 matches in each of the three international formats (Tests, ODIs, T20Is).
- The Executive Board of Commonwealth Sport has recommended Ahmedabad to host the centenary edition of the Commonwealth Games.
- Rajputana Royals of Rajasthan won the inaugural Archery Premier League (APL) by defeating Prithviraj Yodhas of Delhi 4-4 after four sets and clinching victory in a thrilling shoot-off at the Yamuna Sports Complex, New Delhi.
- 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. Iniyan 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.



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Ques: According to FSSAI's recent directive, which labeling term cannot be used by food brands without WHO approval?

- A) Electrolyte Drink
- B) Energy Booster
- C) ORS (Oral Rehydration Salts)
- D) Hydration Mix
- E) Vitamin Water

Answer: Option C

Explanation:

- The FSSAI has prohibited the use of the term “ORS” on food or beverage products unless approved by the World Health Organization (WHO).
- Several brands were misusing “ORS” in product names, misleading consumers, and such violations are punishable under the Food Safety and Standards Act, 2006 with penalties ranging from ₹3 lakhs to ₹10 lakh.

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Ques: Which airline has partnered with Digi Yatra to offer passengers a smooth, contactless boarding experience?

- A) Air India
- B) IndiGo
- C) SpiceJet
- D) GoAir
- E) Vistara

Answer: Option B

Explanation:

- IndiGo has partnered with Digi Yatra to enable passengers to enjoy a smooth, contactless, and hassle-free boarding experience using face biometric technology and offline deep linking.
- Passengers can share their boarding passes seamlessly via the IndiGo app by selecting “Share with Digi Yatra,” ensuring faster and hassle-free boarding.

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Ques: Since its inception in 2018, how many hospital admissions worth ₹1.29 lakh crore have been facilitated under Ayushman Bharat PM-JAY?

- A) 5 crore
- B) 7.5 crore
- C) 9.19 crore
- D) 10.74 crore
- E) 12 crore

Answer: Option C

Explanation:

- Under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), over 9.19 crore hospital admissions worth ₹1.29 lakh crore have been facilitated since 2018, with dialysis being the most availed treatment.
- The scheme provides ₹5 lakh annual cashless healthcare coverage per family and now covers 35 States and UTs (except West Bengal).
- The report highlighted that 52% of all hospitalisations occurred in private hospitals, which contributed 66% of total treatment value, showing their significant role in schem utilisation.

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Ques: Which company is constructing the 12.9 km ropeway from Sonprayag to Kedarnath to reduce travel time from nine hours to 36 minutes?

- A. Larsen & Toubro
- B. Reliance Infrastructure
- C. Adani Enterprises Ltd
- D. Tata Projects
- E. GMR Group

Answer: Option C

Explanation:

- The Adani Group, through Adani Enterprises Ltd (AEL), is constructing a 12.9 km ropeway from Sonprayag to Kedarnath under a Public-Private Partnership (PPP) / DBFOT model with National Highways Logistics Management Ltd (NHLML).
- The ropeway will reduce travel time from ~8-9 hours (trek or other uphill means) to just 36 minutes, with a capacity of 1,800 passengers per hour per direction (PPHPD).
- The total capital cost is ₹4,081 crore, with construction expected over six years, followed by ~29 years of operation by AEL.
- Technology includes Tri-cable Detachable Gondola (3S) for safe high-altitude travel and better weather resilience. The project was approved by the Union Cabinet earlier in 2025, and the Letter of Award (LoA) has been received by Adani.

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Recent News Headlines related to Defence

- Indian Naval Ship (INS) Abhay and Indian Naval Fast Attack Craft (INFAC) T-82 were decommissioned at Naval Dockyard, Mumbai after serving the Indian Navy for over 30 years.
- The Indian Army has initiated the induction of SAKSHAM (Situational Awareness for Kinetic Soft and Hard Kill Assets Management), a Counter-Unmanned Aerial System (C-UAS) Grid System developed indigenously in collaboration with Bharat Electronics Limited (BEL), Ghaziabad.
- INS Sutlej, a specialised hydrographic survey vessel of the Indian Navy, arrived at Port Louis to undertake the 18th Joint Hydrographic Survey at Mauritius.
- The Indian Coast Guard Ship Akshar, the 2nd of the 8 Adamy-class Fast Patrol Vessels, was officially commissioned at Karaikal, Puducherry.
- The Indian Air Force officially retired its iconic Mikoyan-Gurevich MiG-21 fighter jets in a grand decommissioning ceremony held at the Chandigarh Air Force Station.
- The Ministry of Defence signed a ₹62,370 crore deal with Hindustan Aeronautics Ltd (HAL) for the procurement of 97 Tejas Mark-1A fighter jets for the Indian Air Force.
- The Indian Navy is undertaking its largest-ever shipbuilding programme, with 54 vessels under construction in Indian shipyards.
- The Indian Coast Guard ship Adamy, the first in the Adamy-class Fast Patrol Vessels, was commissioned at Paradip Port, Odisha.
- The Indian Navy launched 'DSC A22 (Yard 327)', the third ship of the five-ship Diving Support Craft (DSC) project.





- ‘Androth’, the second of eight Anti-Submarine Warfare Shallow Water Craft (ASW SWCs), is being built for the Indian Navy.



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Ques: Which fighter jet's first LCA Tejas Mk1A was unveiled by Union Defence Minister Rajnath Singh at HAL Nashik?

- A) Sukhoi Su-30
- B) MiG-29
- C) Dassault Rafale
- D) HAL Tejas Mk1A
- E) HAL Tejas Mk2

Answer: Option D

Explanation:

- Union Defence Minister Rajnath Singh unveiled the first Light Combat Aircraft (LCA) Tejas Mk1A fighter jet produced at Hindustan Aeronautics Limited (HAL) Nashik facility.
- He also inaugurated HAL's third production line for Tejas Mk1A and second production line for Hindustan Turbo Trainer (HTT-40) trainer aircraft at Nashik.
- Tejas Mk1A is an advanced, indigenously developed multirole fighter replacing older MiG-21 jets in the Indian Air Force.

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Ques: Which university topped the Times Higher Education (THE) World University Rankings 2026?

- A) Stanford University
- B) Harvard University
- C) University of Cambridge
- D) University of Oxford
- E) Massachusetts Institute of Technology (MIT)

Answer: Option D

Explanation:

- The Times Higher Education (THE) World University Rankings 2026 placed the University of Oxford at the top for the tenth consecutive year, showcasing its excellence in teaching and research.
- The Indian Institute of Science (IISc), Bengaluru, maintained its position in the 201–250 rank band.
- India emerged as the second most represented country in the 2026 rankings with 128 institutions, compared to only 19 in 2016—behind only the United States (171).

Top 5 universities in THE World University Rankings 2026:

1. University of Oxford (United Kingdom)
2. Massachusetts Institute of Technology (MIT) (United States)
3. Princeton University (United States)
4. University of Cambridge (United Kingdom)
5. Harvard University (United States)
6. Stanford University (United States)

Ranking of top 5 Indian universities in the World University Rankings 2026:

- 201–250 Indian Institute of Science (IISc), Bangalore
- 351–400 Savita Institute of Medical and Technical Sciences, Chennai
- 401–500 Jamia Millia Islamia, New Delhi
- 401–500 Shoolini University, Himachal Pradesh
- 501–600 IIT Indore



India's Rankings in Different Indices

- **2025 Global Hunger Index (GHI) : India (102nd), Armenia (1st)**
2025 वैश्विक भूख सूचकांक (GHI) : भारत (102वां), आर्मेनिया (पहला)
- **2025 Henley Passport Index, published by Henley & Partners : India (85th), Singapore (1st)**
- **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)**
- **Top 500 Global Brands List 2025 published by TopBrand Union : Microsoft (1st)**
- **Mid-2025 Numbeo Safety Index : India (67th), Abu Dhabi (1st)**
- **Fortune 100 Most Powerful People in Business List 2025 : Mukesh Ambani (56th), Jensen Huang (1st)**



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Ques: Who received a 3-month extension as Chairman and Managing Director of BSNL and MTNL?

- A) Anurag Thakur
- B) A. Robert J. Ravi
- C) Rajesh Kumar
- D) Sanjay Mishra
- E) P. K. Gupta

Answer: Option B

Explanation:

- The Appointments Committee of the Cabinet approved a 3-month extension for A. Robert J. Ravi as the Chairman and Managing Director of Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Limited (MTNL).
- The extension is effective from October 15, 2025, to January 14, 2026, or until a regular appointment is made, whichever is earlier.

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Ques: Who has been appointed as the new President of the Associated Chambers of Commerce and Industry of India (Assocham)?

- A) Sanjay Nayar
- B) Nirmal Kumar Minda
- C) R. Dinesh
- D) Harsh Goenka
- E) Vikram Kirloskar

Answer: Option B

Explanation:

- Nirmal Kumar Minda, Executive Chairman of Uno Minda Group, has been appointed as the new President of the Associated Chambers of Commerce and Industry of India (Assocham).
- He succeeded Sanjay Nayar in this role.
- Assocham, established in 1920, is headquartered in New Delhi and works as one of India's leading apex industry chambers to promote trade, commerce, and sustainable growth.

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Recent Appointment in different departments :

- **Tarun Garg** : first Indian Managing Director (MD) and Chief Executive Officer (CEO) of Hyundai Motor India Limited (HMIL) (Replacing Unsoo Kim from South Korea)
- **Anant Goenka** : President-Elect of FICCI for the tenure 2025–26
- **Rajeev Juneja** : President of PHD Chamber of Commerce and Industry (PHDCCI) for the period 2025–26 (succeeds Hemant Jain)
- **Gaurav Dayal** : Chairperson (JS level), Jawaharlal Nehru Port Authority (JNPA), Navi Mumbai (Replaced Sanjay Sethi)
- **Khaled El-Enany** : 11th Director-General of UNESCO
- **Saleem Ahmad** : Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL) (replaced Pradeep Gaur)
- **Sanjay Chalke** : CEO of Capgemini in India (Replaced Ashwin Yardi)
- **Gaurav Banerjee** : Managing Director and CEO of Sony Pictures Networks India (SPNI)
- **Senior Advocate R. Venkataramani (75)** : Attorney General of India for a two-year tenure from October 1, 2025 to September 30, 2027
- **Shailesh Chandra** : MD & CEO of Tata Motors (Replaced P. B. Balaji)
- **Sudhanshu Vats** : Chairman of Advertising Standards Council of India (ASCI)
- **Amita Chaudhary** : Chair of the UNEP FI Principles for Sustainable Insurance (PSI) Board





- **Mithun Manhas : BCCI President (Replaced Roger Binny)**
- **IAS officer Pawan Kumar Sharma, Deputy Election Commissioner : Deputy Election Commissioner**
- **B Sairam : Chairman & Managing Director (CMD) of Coal India Limited (CIL) (Replaced Polavarapu Mallikharjuna Prasad)**



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Ques: What was the overall unemployment rate (UR) in India for persons aged 15 and above in September 2025 according to the PLFS Monthly Bulletin?

- A) 4.8%
- B) 5.0%
- C) 5.2%
- D) 5.5%
- E) 6.0%

Answer: Option C

Explanation:

- According to the National Statistical Office's "Periodic Labour Force Survey (PLFS) Monthly Bulletin September 2025", the overall unemployment rate for persons aged 15 and above increased slightly to 5.2% in September 2025 from 5.1% in August 2025.
- The rural unemployment rate rose from 4.3% in August 2025 to 4.6% in September 2025, while the urban rate increased from .7% to 6.8%.

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Ques: What is the purpose of the UNESCO Virtual Museum of Stolen Cultural Objects launched in 2025?

- A. To showcase contemporary art from around the world
- B. To address illicit trafficking of heritage items
- C. To display natural history artifacts
- D. To promote modern architecture
- E. To provide virtual tourism experiences

Answer: Option B

Explanation:

- The UNESCO Virtual Museum of Stolen Cultural Objects was launched in 2025 to address the illicit trafficking of heritage items.
- The museum currently displays nearly 240 missing objects from 46 countries, including two ninth-century sandstone sculptures from the Mahadev Temple in Chhattisgarh: a Nataraja figure symbolising Shiva's cosmic dance and Brahma with three faces and four arms representing creation.
- The museum's website is designed by Pritzker Prize-winning architect Francis Kéré, using the baobab tree as a visual symbol of strength and African heritage. It is financially backed by the Kingdom of Saudi Arabia and developed in partnership with INTERPOL.

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Ques: Which initiative was launched by IndiaAI under MeitY in 2025 to promote AI-based facial verification for public examinations?

- A) ExamSecure Challenge
- B) Face Authentication Challenge
- C) AI Exam Guard
- D) BioVerify Exam Initiative
- E) Digital Exam Integrity Program

Answer: Option B

Explanation:

- The Face Authentication Challenge 2025, launched by IndiaAI under the Ministry of Electronics and IT (MeitY), aims to develop secure AI-powered facial verification systems to prevent duplicate and fraudulent exam applications.
- The initiative offers a total prize pool of ₹2.5 crore, with ₹5 lakh for the top 10 shortlisted teams to refine prototypes, and up to ₹1 crore implementation contracts for the top two teams.

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