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In English
24 October 2025



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Ques: RBI's gold reserves recently crossed which milestone for the first time?

- A) \$50 billion
- B) \$75 billion
- C) \$90 billion
- D) \$100 billion
- E) \$120 billion

Answer: Option D

Explanation:

- India's gold reserves crossed the \$100 billion mark for the first time, as per RBI's latest forex data for the week ending October 10, 2025.
- RBI's gold holdings rose by \$3.595 billion to \$102.365 billion, even as total forex reserves declined to \$697.784 billion.
- The share of gold in total reserves increased to 14.7%, the highest since 1996–97, due to rising global gold prices (~65% surge in 2025).
- Global central banks, including India, are buying gold to reduce dependence on the US dollar amid geopolitical tensions and de-dollarization trends.
- India remains the world's second-largest gold consumer, where gold buying is deeply rooted in culture and tradition.

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Recent News Headlines Related to RBI

- **RBI Governor Sanjay Malhotra urged central banks globally to promote CBDCs instead of stablecoins during the IMF–World Bank Annual Meet in Washington, DC.**
- **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.**
- **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.**
- **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.**





Ques: By how much did unclaimed money in mutual funds increase in 2024–25 compared to 2023–24?

- A) 21%
- B) 15%
- C) 10%
- D) 25%
- E) 30%

Answer: Option A

Explanation:

- Unclaimed money in mutual funds rose by 21%, from ₹2,862 crore in 2023–24 to ₹3,452 crore in 2024–25, driven mainly by unclaimed dividends (up 26.5%) and redemptions (up 10.1%).
- To help investors track and claim these amounts, SEBI and AMFI launched the MITRA platform.

Important figures:

- Unclaimed deposits (bank deposits) transferred to Reserve Bank of India's Depositor Education & Awareness Fund: over ₹75,000 crore (as of August 2025).
- Unclaimed insurance proceeds: over ₹13,800 crore.
- Unclaimed mutual fund balances: about ₹3,000 crore.
- Total unclaimed financial assets (across banks & regulators) ≈ ₹ 1.84 lakh crore.
- Unpaid dividends: more than ~ ₹ 9,000 crore

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Ques: According to the amended IFSCA listing norms, what is the new maximum age limit for financial information in the offer document?

- A) 90 days
- B) 120 days
- C) 135 days
- D) 180 days
- E) 200 days

Answer: Option D

Explanation:

- Under the revised IFSCA listing norms, financial information in the offer document must not be older than 180 days, up from the previous limit of 135 days.
- This amendment provides issuers and investors with more accurate and up-to-date financial data, enhancing transparency and confidence.

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Ques: Which bank is set to acquire a ~60% stake in RBL Bank via preferential share issuance?

- A) Emirates NBD Bank
- B) ICICI Bank
- C) HDFC Bank
- D) State Bank of India
- E) Axis Bank

Answer: Option A

Explanation:

- Emirates NBD Bank is acquiring approximately 60% stake in RBL Bank through preferential share issuance, valued at around USD 3 billion (~₹26,850 crore).
- Following SEBI takeover regulations, ENBD will also make a mandatory open offer to acquire up to an additional ~26% of RBL Bank's share capital.

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Recent Facilities Launched in Banking & Insurance Sector:

- Lxmepay is India's first UPI platform exclusively designed for women, launched by Lxme, a leading financial platform for women.
- CotoPay, a brand of Cotodel Technologies Private Limited, has launched the first business-specific e-RUPI (Digital e-Rupee) voucher issuance platform to help businesses manage their expenses using the existing Unified Payments Interface (UPI) ecosystem.
- The Unique Identification Authority of India (UIDAI) has launched the Scheme for Innovation and Technology Association with Aadhaar (SITAA) to foster innovation and collaboration in the digital identity domain.
- 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 (NCCM) standard.
- 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.



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Ques: Which bank launched the short film “Making Cancer Care Accessible” to promote affordable cancer care during Breast Cancer Awareness Month?

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

Answer: Option C

Explanation:

- Equitas Small Finance Bank launched the short film “Making Cancer Care Accessible” in collaboration with Sringeri Sharada Equitas Cancer & Multi-Specialty Hospital.
- The film, released during Breast Cancer Awareness Month (October), aims to raise awareness about making advanced cancer care accessible and affordable for underprivileged women.
- The initiative, led by Equitas Healthcare Foundation, highlights the bank’s commitment to inclusive healthcare and social responsibility.

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Ques: Which innovative feature did Bajaj Finserv AMC recently launch to link mutual fund investments with daily payments?

- A) Invest & Spend Wallet
- B) Pay with Mutual Fund
- C) Instant Fund Transfer
- D) Mutual Fund Cashback
- E) UPI Redemption Link

Answer: Option B

Explanation:

- Bajaj Finserv AMC, in collaboration with fintech firm Curie Money, launched the 'Pay with Mutual Fund' feature, allowing investors to use their mutual fund units for UPI transactions.
- Investors can scan any UPI QR code and make payments directly using mutual fund investments, blending asset growth with real-time spending.
- The facility uses the Instant Redemption mechanism, allowing redemption of up to ₹50,000 or 90% of investment, whichever is low, instantly.

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Ques: Which bank has partnered with Hitachi Payment Services to launch “Express Banking”, India’s first Digital Banking Point?

- A) ICICI Bank
- B) HDFC Bank
- C) Axis Bank
- D) IndusInd Bank
- E) Yes Bank

Answer: Option C

Explanation:

- Axis Bank, one of India’s largest private sector banks, has partnered with Hitachi Payment Services to launch “Express Banking”, the country’s first Digital Banking Point.
- These self-service digital banking hubs will allow customers to carry out services like cash withdrawal, deposit, fund transfer, and other essential transactions.
- Hitachi Payment Services will manage the infrastructure, while Axis Bank will handle banking operations and customer interaction.
- The initiative supports Digital India and Financial Inclusion missions, promoting a cash-light economy and expansion of digital payments.

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Ques: What were India's total exports (merchandise + services) for April–September 2025 and their growth over the same period in 2024?

- A) US\$ 400.00 billion / 4.00% growth
- B) US\$ 413.30 billion / 4.45% growth
- C) US\$ 420.50 billion / 5.00% growth
- D) US\$ 430.00 billion / 4.80% growth
- E) US\$ 450.00 billion / 5.50% growth

Answer: Option B

Explanation:

- India's total exports for April–September 2025 are estimated at US\$ 413.30 billion, showing a 4.45% growth over the same period in 2024.
- Merchandise exports rose by 3.02% to US\$ 220.12 billion, while non-petroleum exports increased by 7.04%, indicating growth beyond traditional sectors.
- Total exports in September 2025 stood at US\$ 67.20 billion against imports of US\$ 83.82 billion, resulting in a monthly trade deficit of US\$ 16.61 billion.
- Services exports during April–September 2025 were estimated at US\$ 193.18 billion.
- Top export destinations showing strong growth: UAE, USA, China, Spain, and Bangladesh.
- Top import sources with sharp increases: Switzerland, UAE, China, Saudi Arabia, and Nigeria.

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Recent News Headlines Related to MoU and agreement:

- 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.
- DRDO & Solar Energy Corporation of India (SECI) signed an MOU to develop 300 megawatt (MW) capacity of solar-based renewable energy(RE) projects across DRDO establishments in India. Target of Net-Zero energy campuses across all strategic DRDO locations by 2027
- Centre for Development of Advanced Computing and the International Centre for Automotive Technology signed MOU to jointly develop, test, and certify indigenous automotive technologies. The agreement was formalized during the Traffic InfraTech Expo 2025 at Bharat Mandapam, New Delhi
- TechBharat Research Foundation in collaboration with Google Cloud India, launched India's first Artificial Intelligence Centre of Excellence for Public Good in Visakhapatnam
- Maharashtra Airport Development Company signed a MOU with Spain's Fira Barcelona International Company to develop a world-class convention, exhibition, cultural and academic centre in Nagpur
- The Institute of Chartered Accountants of India (ICAI) collaborated with the Ministry of Electronics and Information Technology (MeitY) to support and provide financial and economic data for India's national Artificial Intelligence Mission.
- Oscar and Grammy-winning composer A.R. Rahman has collaborated with Google Cloud to develop "Secret Mountain," an AI-powered metahuman digital avatar band.
- Bharti Airtel has partnered with IBM (International Business Machines Corporation) to integrate AI tools into its recently launched cloud product.





- **The Labour Ministry signed a Memorandum of Understanding (MoU) with Zomato to promote flexible, technology-driven livelihood opportunities under the National Career Service (NCS) platform.**
- **Paras Defense and Space Technologies Limited (PARAS) & Israel based Cielo Inertial Solutions Limited (CIELO) to jointly develop, market, and produce Inertial Navigation System (INS) in India**



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Ques: NITI Aayog's 'We Rise' initiative has been launched in collaboration with which global organization?

- A) World Bank
- B) DP World
- C) UN Women
- D) IFC
- E) FICCI

Answer: Option B

Explanation:

- NITI Aayog's Women Entrepreneurship Platform (WEP) partnered with DP World to launch the 'We Rise – Women Entrepreneurs Reimagining Inclusive and Sustainable Enterprises' initiative.
- The initiative supports women-led MSMEs by providing mentorship, global trade facilitation, and strategic partnerships to scale businesses internationally.
- Selected entrepreneurs also get the opportunity to showcase their products at Bharat Mart in Dubai, enhancing global market access.

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Ques: Which companies plan to establish India's largest AI hub and data center campus in Visakhapatnam?

- A) Infosys, TCS, and Wipro
- B) Google LLC, Adani Enterprises, and Bharti Airtel
- C) Microsoft, Reliance, and HCL
- D) Amazon, L&T, and Tech Mahindra
- E) IBM, Tata Power, and Jio

Answer: Option B

Explanation:

- Google LLC, Adani Enterprises Limited (AEL), and Bharti Airtel Limited plan to establish India's largest Artificial Intelligence (AI) hub and Data Center campus in Visakhapatnam, Andhra Pradesh.
- The combined investment is valued at USD 15 billion over the next five years(2026–2030).

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Ques: Who are the main subjects of the book Sivam Subham: The Biography of a Couple?

- A) M.S. Subba Lakshmi & T. Sadasivam
- B) B.K. Harinarayanan & Parameswaran
- C) Shah Rukh Khan & Karan Johar
- D) Kiran Rao & Laapataa Ladies Cast
- E) M.S. Subba Lakshmi & B.K. Harinarayanan

Answer: Option A

Explanation:

- Sivam Subham: The Biography of a Couple chronicles the life of renowned Carnatic vocalist M.S. Subba Lakshmi and her husband T. Sadasivam.
- The book is authored by Malayalam poet and lyricist B.K. Harinarayanan and translated into English by his brother arameswaran.

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Recent News headlines related to Sports

- 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 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.



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Ques: Who flagged off the first batch of BrahMos missiles manufactured at Lucknow's BrahMos Production Facility?

- A) Narendra Modi
- B) Rajnath Singh & Yogi Adityanath
- C) Nirmala Sitharaman
- D) Manohar Parrikar
- E) Piyush Goyal

Answer: Option B

Explanation:

- The first batch of BrahMos missiles manufactured at Lucknow's BrahMos Production Facility was flagged off by Defence Minister Rajnath Singh and Uttar Pradesh Chief Minister Yogi Adityanath.
- The facility, inaugurated on 11th May 2025 under the UP Defence Industrial Corridor (UPDIC), spans 200 acres and cost ₹380 crore.
- Once fully operational, the Lucknow unit can produce 80–100 BrahMos missiles annually for the Indian Armed Forces and export clients.

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Ques: What is the target set by Defence Minister Rajnath Singh for India's defence manufacturing by 2029?

- A) ₹1.5 lakh crore
- B) ₹2 lakh crore
- C) ₹3 lakh crore
- D) ₹4 lakh crore
- E) ₹50,000 crore

Answer: Option C

Explanation:

- Defence Minister Rajnath Singh has set a target to double India's defence manufacturing to ₹3 lakh crore and defence exports to ₹50,000 crore by 2029.
- The goal emphasizes India's progress toward self-reliance in defence, with 65% of defence needs now being met domestically, and highlights a focus on AI, cyber warfare, drones, and next-generation aircraft.

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Ques: From which platform was India's Nag Mk II Anti-Tank Guided Missile (ATGM) successfully test-fired recently?

- A) Arjun Main Battle Tank
- B) Future Combat Vehicle
- C) T-90 Tank
- D) BMP Infantry Combat Vehicle
- E) Zoravar Light Tank

Answer: Option E

Explanation:

- The Nag Mk II ATGM was successfully test-fired from India's newly developed Zoravar light tank at the Pokhran Field Firing Range, Rajasthan.
- The missile, an upgraded version of DRDO's third-generation fire-and-forget Nag, has a range of up to 5 km and features an Advanced Imaging Infrared (IIR) seeker with night-vision capabilities.
- It destroys heavily armoured tanks equipped with Explosive Reactive Armour (ERA).
- The test marks India's first live firing of the Nag ATGM from a light tank, strengthening mountain warfare capabilities and showcasing a fully indigenous tank-missile ecosystem.

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Ques: Which aircraft model is being introduced in India under the partnership between Mahindra Group and Embraer Defense & Security?

- A) C-130 Hercules
- B) C-390 Millennium
- C) IL-76 Falcon
- D) AN-32 Plus
- E) KC-390 Atlas

Answer: Option B

Explanation:

- The Mahindra Group has partnered with Embraer Defense & Security to introduce the C-390 Millennium military transport aircraft in India.
- The collaboration aims to modernize the Indian Air Force's transport fleet by replacing ageing AN-32 and IL-76 aircraft and positioning India as a hub for C-390 manufacturing and support.

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Ques: During the 9th edition of Deepotsav in Ayodhya, how many earthen lamps were lit along the ghats of the Saryu River?

- A) 12.5 lakh
- B) 18.32 lakh
- C) 35.50 lakh
- D) 30.00 lakh
- E) 26.17 lakh

Answer: Option E

Explanation:

- The Uttar Pradesh government lit 26.17 lakh (26,17,215) earthen lamps along 56 ghats of the Saryu River during the 9th edition of Deepotsav, setting a new world record.
- Simultaneously, 2,128 people performed a “maha-aarti” together, creating another Guinness record for the largest number of participants performing an aarti simultaneously, surpassing the previous record of 1,121 in 2024.
- The event was organized with extensive volunteer support and careful layout marking across the ghats.

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Recent News Headlines Related to Awards & Winners :

- **BRICS International Award 2025 : Abusupyan Kharkharov, former Deputy Prime Minister of the Republic of Dagestan**
- **Fortune Leadership Awards 2025 : Telecommunications Consultants India Limited (TCIL), a Miniratna Schedule 'A' PSU**
- **ICC Men's player of the month for September 2025 : Abhishek Sharma (India)**
- **ICC Women's player of the month for September 2025 : Smriti Mandhana (India)**
- **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).**





Ques: What rank did India achieve in the Mercer CFA Institute Global Pension Index (MCGPI) 2025?

- A) 52nd
- B) 50th
- C) 45th
- D) 55th
- E) 60th

Answer: Option A

Explanation:

- According to the Mercer CFA Institute Global Pension Index (MCGPI) 2025, India ranked 52nd, the lowest among the countries evaluated, with an overall grade of “D” and a score of 43.8 out of 100, slightly down from 44.0 in 2024.
- India scored 34.7 in the Adequacy pillar, 43.8 in Sustainability, and 58.4 in Integrity.
- The top three countries in the index were the Netherlands (85.4), Iceland (84.0), and Denmark (82.3).
- In the 2025 edition, countries such as Kuwait, Namibia, Oman, and Panama were newly added.

Ranking of Top 5 Countries in MCGPI 2025:

1. Netherlands: 85.4
2. Iceland: 84.0
3. Denmark: 82.3
4. Singapore: 80.8
5. Israel: 80.3
6. India: 43.8

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Ques: By 2047, how many kilometres of dedicated passenger corridors does Indian Railways plan to develop?

- A) \approx 3,500 km
- B) \approx 5,000 km
- C) \approx 7,000 km
- D) \approx 8,500 km
- E) \approx 10,000 km

Answer: Option C

Explanation:

- Indian Railways plans to develop approximately 7,000 km of dedicated passenger corridors (DPCs) by 2047, with maximum design speeds of 350 km/h and typical operational speeds of around 320 km/h.
- The announcement was made by Union Railway Minister Ashwini Vaishnaw at the 16th International Railway Equipment Exhibition (IREE 2025).
- These corridors will feature indigenously developed signalling systems and modern Operations Control Centres (OCCs) to ensure safe and efficient operations.

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Ques: What is the theme of World Food Day 2025, observed on October 16?

- A) Food for All
- B) Sustainable Food Systems for a Healthy Planet
- C) Ending Hunger by 2030
- D) Nutritious Diets for Everyone
- E) Agriculture and Climate Action

Answer: Option B

Explanation:

- World Food Day 2025, observed on October 16, is themed “Sustainable Food Systems for a Healthy Planet” to promote food security and environmental sustainability.
- The day also marks the 80th anniversary of the founding of the Food and Agriculture Organization (FAO) and is linked to SDG 2:Zero Hunger.

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IMPORTANT ONE - LINER Current Affairs

- The Embassy of India in Panama announced the establishment of a 20-member India-Panama Inter-Parliamentary Friendship Group at the National Assembly of Panama, marking a new phase in bilateral relations between India and Panama.
- India and the European Union conducted a first-of-its-kind counterterrorism training at the National Security Guard campus in Manesar, Haryana.
- Japan's former Prime Minister Tomiichi Murayama, well known for his 1995 World War II apology to Asian victims of Japan also known as "Murayama Statement", passed away. He served as Japan's 81st PM from 1994 to 1996
- The Union Agriculture Ministry revised the norms of the Per Drop More Crop (PDMC) scheme to give states and UTs flexibility to plan micro-level water conservation projects beyond previous funding limits.

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