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**Ques: Which bank has signed an MoU with DPIIT to provide enhanced support for startups in India?**

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

**Answer: Option C**

**Explanation:**

- DPIIT signed an MoU with Kotak Mahindra Bank to strengthen support for startups across India.
- The bank will offer zero-balance current accounts, working capital loans, term loans, digital payment solutions, API-based banking platforms, and dedicated startup cards to DPIIT-recognized startups.
- Additionally, the bank will provide mentorship, investment advisory, incubation support, and networking opportunities to help startups grow from idea to scale.

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## Recently signed banking agreements

- **ICICI Bank** has partnered with the **Tata Memorial Centre (TMC)** to build a new cancer care building named 'ICICI Foundation Block for Radiation Oncology' at **ACTREC, Navi Mumbai, Maharashtra**.
- **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.
- **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.
- **Getepay** announced its partnership with **ESAF Small Finance Bank** for the deployment of its next-generation payment switch named 'Vega'.
- **Swiggy** has partnered with **PayU Finance**, the NBFC arm of PayU, to offer credit solutions to its restaurant partners starting from the next financial year.
- **HSBC** and **Juspay Technologies Private Limited**, a leading payments infrastructure company, collaborated to launch a first-of-its-kind acquiring platform tailored to the needs of digital-first, global merchants
- **NIPL (NPCI International Payments Ltd)** has signed a pact with **NTT DATA Japan** to enable UPI-based payments in the Japanese market.
- **Curie Money** in collaboration with **ICICI Prudential Asset Management Company** has launched a 1st of-its-kind experience that aims to bring together liquid funds, instant redemption, and Unified Payments Interface in a unified solution
- **Ageas Federal Life Insurance** has partnered with **CSB Bank** to form an **SME Bancassurance Partnership** aimed at serving SME customers of CSB Bank.





- **Universal Sompo General Insurance Company Limited (USGIC) partnered with Andhra Pradesh Grameena Bank (APGB) to offer a range of insurance products across 26 districts of Andhra Pradesh.**
- **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**



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**Ques: Which bank received the titles of 'World's Best Consumer Bank 2025' and 'Best Bank in India 2025'?**

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) State Bank of India (SBI)
- E) Bank of Baroda

**Answer: Option D**

**Explanation:**

- State Bank of India (SBI) received two major awards from Global Finance, New York during the World Bank/IMF Annual Meetings 2025.
- SBI was awarded the titles of 'World's Best Consumer Bank 2025' and 'Best Bank in India 2025'.
- These awards highlight SBI's strong performance and customer-focused digital banking initiatives.

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## Recent News Headlines Related to SBI :

- 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 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 – Dream2D emo.





- 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.



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**Ques: What is the total value of Phase-I of the Amaravati Capital City Development Project in Andhra Pradesh?**

- A) ₹10,000 crore
- B) ₹12,500 crore
- C) ₹15,000 crore
- D) ₹16,500 crore
- E) ₹18,000 crore

**Answer: Option C**

**Explanation:**

- Phase-I of the Amaravati Capital City Development Project has a total value of ₹15,000 crore.
- The implementing agency for the project is the Andhra Pradesh Capital Region Development Authority (APCRDA).
- Funding for Phase-I comes from:
  - Government of India: ₹1,400 crore
  - World Bank (IBRD): USD 800 million
  - Asian Development Bank (ADB): USD 800 million
- The World Bank released its first tranche of USD 207 million ( $\approx$  ₹1,800 crore) in March 2025, and the next USD 200 million is expected by December 2025.
- In total, the World Bank and ADB are together contributing USD 1,600 million ( $\approx$  ₹13,600 crore) for Phase-I.

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**Ques: Which new feature has the Reserve Bank of India (RBI) launched to enable digital rupee payments without Internet or telecom connectivity?**

- (a) e₹ Connect
- (b) e₹ Smart Pay
- (c) Offline Digital Rupee
- (d) UPI Lite+
- (e) BharatPay e₹

**Answer: Option C**

**Explanation:**

- RBI has launched the Offline Digital Rupee feature that enables users to make payments without Internet or telecom connectivity.
- This feature was announced at the Global Fintech Fest 2025 in Mumbai.
- The offline digital rupee uses two technologies:
  - Near Field Communication (NFC) for tap-based payments
  - Telecom-assisted payment for low-signal areas
- Unlike UPI (which requires Internet), the Digital Rupee supports direct wallet-to-wallet transfers without requiring a bank account.
- The digital rupee wallet is available through official apps of 15 participating banks, including SBI, HDFC Bank, and ICICI Bank.





**Ques: As of September 2025, what was the total value of RBI's gold reserves?**

- A) \$85 billion
- B) \$90 billion
- C) \$95 billion
- D) \$100 billion
- E) \$105 billion

**Answer: Option C**

**Explanation:**

- RBI's gold reserves crossed 880 metric tonnes in the first half of FY 2025-26.
- RBI added 0.2 metric tonnes of gold in the last week of September 2025.
- As of September 26, 2025, the total value of RBI's gold holdings stood at \$95 billion, showing continued diversification of its foreign exchange reserves.

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**Ques: According to the Reserve Bank of India (RBI), what percentage of total payment transaction volume in India was conducted through digital modes in the first half of 2025?**

- A) 96.7%
- B) 97.7%
- C) 99.8%
- D) 95.5%
- E) 98.6%

**Answer:** Option C

**Explanation:**

- Digital payments accounted for 99.8% of the total payment transaction volume in India in the first half of 2025.
- In terms of value, digital payments contributed 97.7% of total payment transactions during this period.
- Total payment transactions were ₹1,572 lakh crore, out of which ₹1,536 lakh crore were conducted through digital modes.
- UPI accounted for 85% of total transactions by volume and 9% by value.
- RTGS recorded the highest share by value (69%), despite accounting for only 0.1% of total transaction volume.

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**Ques: Which investment options have been extended to Central Government employees under NPS and UPS?**

- A) LC25, LC50, LC75
- B) Default option, Scheme G
- C) BLC (Balanced Life Cycle)
- D) All of the above
- E) None of the above

**Answer: Option D**

**Explanation:**

- The Government of India has approved the extension of LC75 and BLC investment options to Central Government employees under both the National Pension System (NPS) and the Unified Pension Scheme (UPS).
- Under NPS and UPS, employees can choose from multiple options: Default option (as defined by PFRDA), Scheme G (100% in government securities), LC25, LC50, LC75, and BLC.
- LC75 allows up to 75% equity allocation, gradually reducing between ages 35 to 55; LC50 allows up to 50%; LC25 allows up to 25%; while BLC is a modified LC50 where equity reduction starts from age 45.
- These options provide flexibility to employees to select investment strategies based on their risk tolerance and retirement goals.

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**Ques: According to the RBI's Payment Systems Report, how did credit and debit card transactions in India change between 2019 and 2024?**

- A) Both credit and debit card transactions increased
- B) Credit card transactions increased, debit card transactions decreased
- C) Credit card transactions decreased, debit card transactions increased
- D) Both credit and debit card transactions decreased
- E) No significant change in either

**Answer: Option B**

**Explanation:**

- Between 2019 and 2024, credit card transactions in India increased significantly — volume doubled (from 2,087 million to 4,472 million) and value nearly tripled (from ₹7.1 trillion to ₹20.4 trillion).
- During the same period, debit card transactions declined — volume fell from 4,953 million to 1,738 million, and value reduced from ₹6.83 trillion to ₹5.15 trillion.
- Growth in credit card usage was driven mainly by private sector banks whose market share in the credit card segment increased from 65.8% (June 2020) to 70.8% (June 2025). Public sector banks' share rose slightly from 22.5% to 24.1% in the same period.

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**Ques: As per the Union Ministry of Cooperation, which cooperative societies will now serve as Bank Mitras of District Central and State Cooperative Banks?**

- (a) Agricultural and Credit Cooperative Societies
- (b) Dairy and Fisheries Cooperative Societies
- (c) Women Self-Help Groups
- (d) Rural Development Cooperatives
- (e) Housing Cooperative Societies

**Answer: Option B**

**Explanation:**

- The Union Ministry of Cooperation has announced that, under the initiative “Sahkar Se Samridhi,” dairy and fisheries cooperative societies will now function as Bank Mitras for District Central Cooperative Banks (DCCBs) and State Cooperative Banks (STCBs).
- This step aims to strengthen the cooperative banking network at the grassroots level.
- The Ministry, with the assistance of NABARD, is implementing measures to link cooperative societies directly with cooperative banks.
- Under a pilot project in Banaskantha and Panchmahal (Gujarat), cooperative societies were enabled to open deposit accounts and issue RuPay Kisan Credit Cards (KCCs).
- So far, 12,580 Micro-ATMs have been provided to Bank Mitra Cooperative Societies in Gujarat, improving financial access in rural regions.





## Recent News Headlines Related to RBI

- The RBI has removed the ₹10,000 crore ceiling on bank loans to a single corporate entity, effective from 1 April 2026, giving banks greater lending flexibility.
- HaRBinger 2025 – Innovation for Transformation is the 4th edition organised by the Reserve Bank of India.
- As per RBI's August 2025 data, India's outward remittances for education abroad fell 23.8% year-on-year to \$0.32 billion, down from \$0.42 billion in August 2024.
- 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 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.



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**Ques: From which date will the key provisions relating to nomination under the Banking Laws (Amendment) Act, 2025 come into effect?**

- A) 15th April 2025
- B) 1st October 2025
- C) 1st November 2025
- D) 1st December 2025
- E) 15th November 2025

**Answer: Option C**

**Explanation:**

- The Banking Laws (Amendment) Act, 2025 was notified on 15th April 2025 and includes 19 amendments across five major banking legislations.
- The Central Government has notified that Sections 10, 11, 12, and 13, which relate to nomination facilities for deposit accounts, safe custody articles, and locker contents, will come into effect from 1st November 2025.
- These provisions allow:
  - Multiple nominations (up to four persons simultaneously or successively)
  - Specifying share percentages among simultaneous nominees
  - Successive nominees to take effect only after the death of the previous nominee
- The goal is to simplify claim settlement and ensure clear succession for bank deposits and locker contents.

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**Ques: The World Economic Forum (WEF), in collaboration with which country, launched AI Playbooks for SMEs and agriculture?**

- A) Japan
- B) United States
- C) India
- D) Germany
- E) France

**Answer: Option C**

**Explanation:**

- The World Economic Forum (WEF), in partnership with the Government of India, launched AI Playbooks for Small and Medium Enterprises (SMEs) and the agriculture sector.
- The initiative aims to accelerate responsible adoption of Artificial Intelligence (AI) in key economic sectors.
- These playbooks provide practical frameworks to implement AI in a safe, inclusive, and scalable manner.
- The move supports India's goal of becoming a global leader in ethical and inclusive AI development.

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**Ques: When will the Winter Schedule 2025 (WS25) for domestic airlines in India be effective?**

- A) 1st October 2025
- B) 15th October 2025
- C) 26th October 2025
- D) 1st November 2025
- E) 15th November 2025

**Answer: Option C**

**Explanation:**

- The Winter Schedule 2025 (WS25) for scheduled domestic airlines will be effective from 26th October 2025 to 28th March 2026.
- Final slot clearances have been issued, scheduling 26,495 departures per week across 126 airports.
- Four new airports included: Amravati, Hissar, Purnia, and Rupsi.
- Operations from Aligarh, Moradabad, Chitrakoot, Bhavnagar, Ludhiana, Pakyong, and Shravasti airports were suspended.

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**Ques: What is the name of India's first cable suspension glass bridge being constructed in Rishikesh, Uttarakhand?**

- (a) Bharat Setu
- (b) Bajrang Setu
- (c) Ganga Skywalk
- (d) Kedarnath Dham Bridge
- (e) Himalaya Glass Bridge

**Answer: Option B**

**Explanation:**

- Bajrang Setu is India's first cable suspension glass bridge located in Rishikesh, Uttarakhand.
- The bridge spans 132 metres across the Ganga River and stands approximately 57–70 feet above the river.
- Construction began in 2022 and is expected to be completed by late 2025, with full opening planned in early 2026.
- The twin-tower design of the bridge is inspired by the sanctum architecture of the Kedarnath Temple, symbolizing heritage and spiritual significance.
- The walkway will use 65–66 mm thick transparent glass panels, giving visitors a panoramic and thrilling view of the river below.

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**Ques: India and the UK recently launched a new research fellowship named after which famous Indian mathematician?**

- A) C.V. Raman
- B) S. Ramanujan
- C) Homi J. Bhabha
- D) Aryabhata
- E) S. Chandrasekhar

**Answer:** Option B

**Explanation:**

- The Ramanujan Junior Researchers Programme was launched jointly by India and the UK.
- It is named in honour of the legendary Indian mathematician Srinivasa Ramanujan.
- The programme allows young Indian physicists and mathematicians to conduct joint research at the London Institute for Mathematical Sciences (LIMS).
- The initiative aims to strengthen academic ties, promote cross-border innovation, and support early-career research exchange between the two nations.

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## Recent News Headlines Related to First in india and world :

- India's first 7-nanometer computer processor 'Shakti' is being developed by a team at IIT Madras and is expected to be ready by 2028.
- Chennai became the first city in India to fully operationalize a Real Time Flood Forecasting and Spatial Decision Support System, enhancing its flood preparedness and response capabilities.
- India has developed its first indigenously discovered antibiotic, 'Nafithromycin', which is effective against resistant respiratory infections, particularly benefiting cancer patients and those with poorly controlled diabetes.
- 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.
- NMDC Steel Limited has achieved a historic milestone by becoming the first company in the country to receive an Indian Standards (IS) license for "Hot Rolled Steel Strip, Sheet, and Plates for Welded Steel Pipe for Pipeline Transportation Systems - General Requirements (IS 18384:2023)."
- China inaugurated the world's first solar thermal power station, developed by China Three Gorges Corporation, in the Gobi Desert, Gansu Province.
- India's first Dugong Conservation Reserve, located in Palk Bay, Tamil Nadu, was officially recognized by the International Union for Conservation of Nature (IUCN) during the 2025 IUCN World Conservation Congress in Abu Dhabi.





**Ques: Which Indian scientist from Nilgiris, Tamil Nadu, was included in the World's Top Scientists List (2025 edition) compiled by Stanford University and Elsevier BV?**

- A) Dr Raghunath Mashelkar
- B) Dr Ashokkumar Veeramuthu
- C) Dr Gagandeep Kang
- D) Dr Tessy Thomas
- E) Dr Mylswamy Annadurai

**Answer:** Option B

**Explanation:**

- The World's Top Scientists List (2025 edition) was compiled by Stanford University (USA) and Elsevier BV (Netherlands).
- Dr. Ashokkumar Veeramuthu, a scientist from Nilgiris, Tamil Nadu, has been included in this prestigious list.
- This marks his third consecutive appearance in the list (2023, 2024, and 2025), reflecting his continuous contributions to scientific research.
- He has also been honored with the "Brain Pool: Visiting Global Scientist Award" by the National Research Foundation of Korea.

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**Ques: Project Arunank, which recently celebrated its 18th Raising Day, is associated with which organization?**

- A) Indian Army
- B) Border Roads Organisation (BRO)
- C) National Highways Authority of India (NHAI)
- D) Ministry of Defence (Engineering Division)
- E) Central Public Works Department (CPWD)

**Answer: Option B**

**Explanation:**

- Project Arunank is a part of the Border Roads Organisation (BRO).
- It celebrated its 18th Raising Day on 24 October 2025 at Naharlagun, Arunachal Pradesh.
- Established in 2008, Project Arunank has developed and maintained over 696 km of roads and 1.18 km of major bridges in tough and remote terrains of Arunachal Pradesh.
- A key achievement under this project is the construction of the 278 km Hapoli–Sarli–Huri Road, improving connectivity in the remote Kurung Kumey district.

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**Ques: Which pioneering Indian space scientist and key architect of India's early space programme recently passed away?**

- A) Dr. Vikram Sarabhai
- B) Dr. A.P.J. Abdul Kalam
- C) Dr. Eknath Vasant Chitnis
- D) Dr. Satish Dhawan
- E) Dr. U.R. Rao

**Answer: Option C**

**Explanation:**

- Dr. Eknath Vasant Chitnis was a pioneering Indian space scientist and one of the key architects of India's early space programme.
- He belonged to the first generation of scientists who helped shape India's space research foundations.
- He was awarded the Padma Bhushan in 1985 for his contributions to science and technology.

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**Ques: Which advertising professional, known as the “Voice of Indian advertising,” recently passed away?**

- A) Prasoan Joshi
- B) Piyush Pandey
- C) R. Balki
- D) Harish Bijoor
- E) Alyque Padamsee

**Answer: Option B**

**Explanation:**

- Piyush Pandey was widely known as the “Voice of Indian advertising.”
- He joined Ogilvy India in 1982 and later became the Global Chief Creative Officer and Executive Chairman of Ogilvy India.
- He was the creator of several iconic ad campaigns, including the popular election tagline “Ab ki Baar, Modi Sarkar” (2014).
- He received the Padma Shri in 2016 and the London International Awards Legend Award in 2024.

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**Ques: When is World Snow Leopard Day observed and what is the theme for 2025?**

- A) 23rd October
- B) 1st November
- C) 15th December
- D) 10th January
- E) 5th February

**Answer: Option A**

**Explanation:**

- World Snow Leopard Day is observed every year on 23rd October to raise awareness about the conservation of snow leopards.
- The theme for 2025 is “Protecting the Mountain Guardian.”
- The theme highlights global efforts to protect snow leopards in their high-altitude natural habitats.
- According to the 2024 Snow Leopard Population Assessment in India (SPAI), India is home to approximately 718 snow leopards.

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## Important days :

- 1 October : World Vegetarian Day 2025
- 1 October : NPS Diwas 2025 (theme “Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India.”)
- 1 October : International Coffee Day (Theme 2025 - “Embracing Collaboration More Than Ever.”)
- 1–31 October : Breast Cancer Awareness Month (BCAM) (2025 theme is “Every Story is Unique, Every Journey Matters.”)
- 2 October : 19th International Day of Non-Violence
- 2 – 8 October : 71st National Wildlife Week 2025 (theme “Human-Wildlife Coexistence”)
- 4 October : 100th World Animal Day 2025 (Theme 2025 Save Animals, Save the Planet)
- 5 October : World Teachers’ Day (2025 the theme is “Recasting teaching as a collaborative profession.”)
- 6 October (first Monday of October) : World Habitat Day 2025 (theme for 2025 is “Urban Crisis Response,”)
- 6 October : International Day of Older Persons
- 6 October : world cerebral palsy day (2025 theme was “#UniqueANDUnited,”)
- 9 – 15 October : National Postal Week (NPW) (Theme 2025 : “#PostForPeople: Local Service, Global Reach”)
- 7 October : World Cotton Day (“Cotton 2040: Technology, Climate & Competitiveness”)
- 8 October : 93rd Indian Air Force Day 2025 (Theme for 2025: Indian Air Force – Infallible, Impervious and Precise)
- 8 October : World Habitat Day 2025 (theme ‘Urban Solutions to Crisis’)
- 10 October : World Mental Health Day (Theme 2025 Access to services – mental health in catastrophes and emergencies)





- 10 October (2nd Friday of October) : World Egg Day 2025 (Theme 2025 : Mighty Egg – Packed with Natural Nutrition)
- 11 October (2nd Saturday of May and October) : World Migratory Bird Day (WMBD)
- 11 October : International Day of the Girl Child (Theme 2025 : The girl I am, the change I lead: Girls on the frontlines of crisis)
- 12 October : 30th World Arthritis Day (2025 Theme 2025 Achieve Your Dreams)
- 13 October : International Day for Disaster Risk Reduction 2025 (Theme 2025 Fund Resilience, Not Disasters)
- 13 October : International Day of Rural Women 2025 (Theme 2025 The Rise of Rural Women: Building Resilient Futures with Beijing+30)
- 14 October : World Standards Day 2025 (Theme 2025 - A Shared Vision for a Better World: Standards for Sustainable Development Goals(SDGs))
- 15 October : 18th Global Handwashing Day (GHD) (Theme 2025 Be a Handwashing Hero!)
- 15 October : World Students' Day (theme for 2025 is "Empowering Students as Agents of Innovation and Change.")
- 16 October : World Anaesthesia Day 2025 (Theme 2025 Anaesthesiology in Health Emergencies)
- 16 October : World Food Day 2025 (themed : "Sustainable Food Systems for a Healthy Planet")
- 17 October : International Day of the Intangible Cultural Heritage 2025
- 17 October : International Day for the Eradication of Poverty 2025 (Theme 2025 Ending social and institutional maltreatment by ensuring respect and effective support for families)
- 17 October : 15th World Trauma Day 2025 (Theme 2025 Building a Safer Future with Trauma Care)
- 20 October : 4th World Statistics Day (2025 theme is "Driving Change with Quality Statistics and Data for Everyone,")
- 21 October : World Iodine Deficiency Day 2025
- 21 October : Police Commemoration Day
- 22–30 October : Police Commemoration Week