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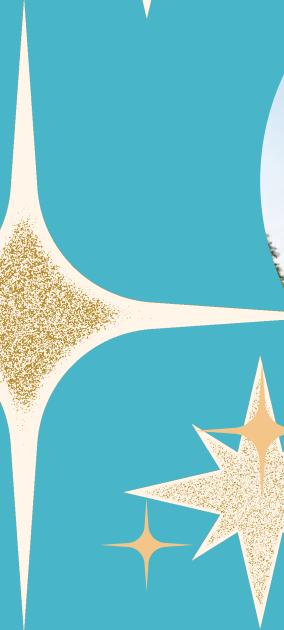
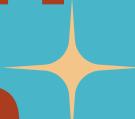
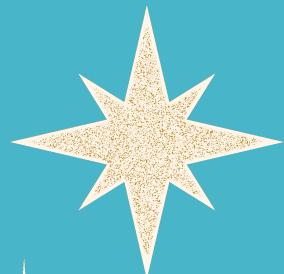


# OCTOBER 2025

## MONTHLY

## CURRENT

## AFFAIRS



500+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports



**Ques: Which organization has directed banks to settle unclaimed deposits through special camps between October and December 2025?**

- A. SEBI
- B. IRDAI
- C. RBI
- D. Ministry of Finance
- E. NABARD

**Answer:** Option C

**Explanation:**

- The Reserve Bank of India (RBI) has asked all banks to settle unclaimed deposits such as savings/current accounts inactive for 10 years, term deposits not claimed within 10 years, dividends, interest warrants, pensions, etc., over the next three months (October–December 2025).
- Such deposits are transferred to the Depositor Education and Awareness Fund (DEAF) maintained by RBI, but claimants can withdraw them later with interest.
- To facilitate settlement, RBI will organize district-level week-long joint camps, starting in Gujarat in October 2025 and continuing across India until December.
- The State Level Bankers' Committee (SLBC) will lead the initiative in respective states to ensure maximum claim settlements.

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**Ques: What is the Ways and Means Advances (WMA) limit set by the RBI for the second half of FY 2025-26 (October 2025–March 2026)?**

- A. ₹25,000 crore
- B. ₹50,000 crore
- C. ₹75,000 crore
- D. ₹1,00,000 crore
- E. ₹1,50,000 crore

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI), in consultation with the Government of India, set the WMA limit for H2 FY 2025-26 (Oct–Mar 2026) at ₹50,000 crore.
- RBI may trigger fresh market loan floatation once the Government utilises 75% of this limit.
- For the first half (H1) of FY 2025-26, the WMA limit was ₹1,50,000 crore.
- Interest rate: WMA = Repo Rate; Overdraft = Repo Rate + 2%.

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**Ques: What is the minimum net worth requirement for an SRO in the Fintech (SRO-FT) sector?**

- A. ₹1 crore
- B. ₹2 crore
- C. ₹5 crore
- D. ₹10 crore
- E. ₹15 crore

**Answer:** Option B

**Explanation:**

- The Fintech Association for Consumer Empowerment (FACE) is India's first Self-Regulatory Organisation for Fintech (SRO-FT).
- To qualify as an SRO-FT, an entity must have a minimum net worth of ₹2 crore.
- In comparison, general financial market SROs like FIMMDA require ₹10 crore, while SROs within the Account Aggregator (AA) ecosystem also need ₹2 crore.
- After RBI recognition, FACE's membership grew from 60 in August 2024 to 275 in August 2025, showing its expanding role in fintech regulation and consumer empowerment.

**EXAM**  
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**Ques: SBI Mutual Fund recently launched its first scheme under the Specialised Investment Fund (SIF) category. What is its name?**

- A. SBI Magnum Balanced Fund
- B. SBI Magnum Equity Hybrid Fund
- C. SBI Magnum Hybrid Long Short
- D. SBI Magnum Debt Fund
- E. SBI Magnum Arbitrage Fund

**Answer: Option C**

**Explanation:**

- SBI Mutual Fund launched its first Magnum Hybrid Long Short scheme under the Specialised Investment Fund (SIF) category.
- The scheme aims to generate regular income through derivatives strategies, including covered calls, arbitrage, and cash & derivatives segments.
- Investment allocation: 65–75% equity, 25–35% debt, and 10% in REITs & InVITs; target returns are 8–11% (not guaranteed).
- The New Fund Offer (NFO) opened for subscription from October 1, 2025.

**EXAM**  
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**Ques: Which organization launched a dedicated window in the Food Safety Compliance System (FSCS) portal for licensing and registration of Ayurveda Aahara products?**

- A. Ministry of AYUSH
- B. Food Safety and Standards Authority of India (FSSAI)
- C. Ministry of Health and Family Welfare
- D. Indian Council of Medical Research (ICMR)
- E. National Institute of Ayurveda

**Answer: Option B**

**Explanation:**

- FSSAI launched a dedicated window in the Food Safety Compliance System portal for licensing and registration of Ayurveda Aahara products.
- Ayurveda Aahara refers to traditional Ayurvedic food products formulated based on ancient texts and principles.
- The initiative includes a list of 91 pre-approved traditional recipes, published on 25 July 2025, based on ancient Ayurvedic texts.

**About FSSAI:**

- Established: 2008
- HQ: New Delhi
- Chairperson: Ms. Punya Salila Srivastava

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**Ques: Who was appointed as the Chairman of the Advertising Standards Council of India (ASCI) during its 39th AGM?**

- A. Partha Sinha
- B. Sudhanshu Vats
- C. Rakesh Kapoor
- D. Nitin Paranjpe
- E. Amitabh Kant

**Answer: Option B**

**Explanation:**

- Sudhanshu Vats, Managing Director of Pidilite Industries, was appointed as Chairman of ASCI during the 39th Annual General Meeting.
- He replaced Partha Sinha, the outgoing chairman.

**EXAM**  
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**Ques: Who launched the Viksit Bharat Buildathon 2025, India's largest school hackathon?**

- A. Prime Minister Narendra Modi
- B. Union Minister for Education, Shri Dharmendra Pradhan
- C. NITI Aayog CEO
- D. AICTE Chairman
- E. Atal Innovation Mission Director

**Answer: Option B**

**Explanation:**

- The Viksit Bharat Buildathon 2025, India's largest school hackathon, was launched by Union Minister for Education, Shri Dharmendra Pradhan.
- Aim: To engage students from Class 6th to 12th across India in a large-scale hackathon focusing on creativity and problem-solving.
- Organised by: Department of School Education & Literacy, in partnership with Atal Innovation Mission, NITI Aayog, and AICTE.
- Four key themes: Vocal for Local, Atmanirbhar Bharat, Swadeshi, and Samriddhi.
- Winners will be announced in January 2026, with over 1,000 top innovators recognised.

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**Ques: Where will the tri-service exercise 'Cold Start 1', aimed at testing drones and counter-drone technologies, be conducted?**

- A. Rajasthan
- B. Gujarat
- C. Madhya Pradesh
- D. Punjab
- E. Haryana

**Answer: Option C**

**Explanation:**

- The Indian Armed Forces will conduct the tri-service exercise 'Cold Start 1' in Madhya Pradesh from 6–10 October 2025.
- The exercise will focus on testing indigenous drones and counter-drone technologies, building on lessons from Operation Sindoor.
- It aims to strengthen India's counter-drone capabilities and multi-layered air defence systems.
- India is also developing the Sudarshan Chakra Air Defence System for counter-UAVs, hypersonic threat mitigation, and integrated weapon systems.

A large, semi-transparent watermark logo for Exam Genius is centered on the page. It features the word "EXAM" in a large, bold, light blue sans-serif font, with "Genius" in a smaller, light gray font below it. The logo is set against a background of a stylized globe with a network of red and blue lines and dots.



**Ques: FIFA unveiled three official mascots for the 23rd FIFA World Cup 2026. Which of the following pairs is correct?**

- A. Clutch – Jaguar – Mexico
- B. Zayu – Moose – Canada
- C. Maple – Bald Eagle – USA
- D. Clutch – Bald Eagle – USA
- E. Zayu – Tiger – India

**Answer: Option D**

**Explanation:**

- FIFA unveiled three official mascots – Clutch, Zayu, and Maple – for the 23rd FIFA World Cup 2026.
- The tournament will be co-hosted by the United States, Mexico, and Canada from June 26 to July 19, 2026, marking the first time the event is held across three countries.
- Clutch (Bald Eagle – USA): Midfielder
- Zayu (Jaguar – Mexico): Striker
- Maple (Moose – Canada): Goalkeeper

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**Ques: Who inaugurated India's first fleet of electric heavy trucks with swappable battery technology at Nhava Sheva Distribution Terminal?**

- A. Nitin Gadkari
- B. Sarbananda Sonowal
- C. Piyush Goyal
- D. Dharmendra Pradhan
- E. Mansukh Mandaviya

**Answer: Option B**

**Explanation:**

- Union Minister of Ports, Shipping & Waterways, Sarbananda Sonowal, inaugurated India's first fleet of electric heavy trucks with swappable battery technology.
- The inauguration took place at Nhava Sheva Distribution Terminal of Jawaharlal Nehru Port Authority (JNPA).
- 50 electric heavy trucks were initially flagged-off, expected to expand to 80 trucks by end-2025.
- JNPA aims to electrify its approximately 600 heavy trucks in internal logistics operations by December 2026.

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**Ques: Where is the 11th ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 being hosted?**

- A. New Delhi, India
- B. Tokyo, Japan
- C. Paris, France
- D. Moscow, Russia
- E. Beijing, China

**Answer:** Option A

**Explanation:**

- The ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 is being held from 24 September to 2 October 2025 in New Delhi.
- Venue: Dr. Karni Singh Shooting Range.
- This is the 11th edition of the Junior Shooting World Cup and the first time India is hosting it.
- 208 shooters from 19 delegations are participating, including 69 Indian members, led by Olympian Raiza Dhillon and Asian trap champion Sabeera Haris.

**EXAM**  
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**Ques: India has nominated which institute as the UN's Centre of Excellence (COE) for Artificial Intelligence (AI)?**

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

**Answer:** Option C

**Explanation:**

- India nominated IIT Madras as the UN Centre of Excellence (COE) for Artificial Intelligence (AI) under the UN Office for Digital and Emerging Technologies (ODET) initiative.
- The COE will focus on AI capacity building, skilling, and governance to address challenges in the evolving technological landscape.
- India will also host the AI Impact Summit in February 2026, showcasing its India AI Mission with 38,000 GPUs and over 300 open-source AI models.

**EXAM**  
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**Ques: Which country has announced the launch of the new K-Visa for global young STEM professionals from October 1, 2025?**

- A. United States
- B. Australia
- C. Canada
- D. United Kingdom
- E. China

**Answer:** Option E

**Explanation:**

- China launched the K-Visa for young STEM (Science, Technology, Engineering, Mathematics) professionals worldwide.
- The visa does not require employer sponsorship, allowing independent applications.
- This initiative comes after the U.S. announced a \$100,000 application fee for new H-1B visas.

**EXAM**  
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**Ques: Which authority launched the Dubai Autonomous Zone (DAZ), a 15-kilometre corridor for driverless vehicles and marine transport?**

- A. Dubai Civil Aviation Authority
- B. Dubai Roads and Transport Authority (RTA)
- C. Dubai Maritime Authority
- D. Dubai Smart City Authority
- E. Dubai Traffic Police

**Answer:** Option B

**Explanation:**

- Dubai Roads and Transport Authority (RTA) announced the launch of the Dubai Autonomous Zone (DAZ), a 15-kilometre dedicated corridor for driverless vehicles and marine transport.
- RoboTaxis will start operations within DAZ by Q1 2026, and all seven autonomous modes are expected to be functional by mid-2027.
- Developed in partnership with Uber and WeRide, app-based autonomous services are expected to launch in early 2026.

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**Ques: According to the Kroll Celebrity Brand Valuation 2024, who retained the top spot in India with a brand value of USD 231.1 million?**

- A. Rohit Sharma
- B. Shahrukh Khan
- C. MS Dhoni
- D. Ranveer Singh
- E. Virat Kohli

**Answer: Option E**

**Explanation:**

- Virat Kohli retained the top spot in 2024 with a brand value of USD 231.1 million, an increase of nearly 2% from USD 227.9 million in 2023.
- India's top 25 celebrities, including movie stars and sportspersons, accounted for USD 2 billion in 2024, up over 8.6% from last year.
- Bollywood celebrities accounted for 65% of total brand value, followed by sportspersons (28.4%).
- Alia Bhatt ranked 4th with a brand valuation of USD 116.4 million, making her the most valued female celebrity in the list.
- Only 9 women featured in the top 25 list for 2024, up from 8 in 2023.

**Ranking of Top 5 Most Valued Indian Celebrities:**

1. Virat Kohli – Cricketer
2. Ranveer Singh – Actor
3. Shah Rukh Khan – Actor
4. Alia Bhatt – Actor
5. Sachin Tendulkar – Cricketer



**Ques: By 2030, how much green energy capacity does ONGC aim to acquire?**

- A. 1–1.5 GW
- B. 5–6 GW
- C. 2.5–3 GW
- D. 7–8 GW
- E. 10 GW

**Answer: Option C**

**Explanation:**

- ONGC has set a target to acquire 2.5–3 GW of solar and wind projects by 2030 as part of its renewable energy expansion plan.
- The company will invest ₹1 lakh crore in green energy projects, focusing on solar, wind, green hydrogen, bioenergy, and ammonia.
- This aligns with ONGC's goal to reduce carbon emissions by 1 billion tonnes and cut carbon intensity by 45% by 2030.

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**Ques: Which popular Assamese singer passed away on 19 September 2025 in Singapore during a scuba diving accident?**

- A. Bhupen Hazarika
- B. Zubeen Garg
- C. Angaraag Mahanta
- D. Papon
- E. Jayanta Hazarika

**Answer: Option B**

**Explanation:**

- Zubeen Garg, a popular Assamese singer, passed away on 19 September 2025 in Singapore during a scuba diving accident at the age of 52.
- Born on 18 November 1972 in Tura, Meghalaya, he was remembered as a cultural icon of Assam.
- He was popularly called “Luit Kontho” because his voice was compared to the mighty Brahmaputra River.
- Zubeen won several awards, including the National Film Award for Best Music Direction in 2007 for the film Echoes of Silence.

**EXAM**  
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**Ques: Which public sector bank became the second PSB to be approved as a Trading-Cum-Clearing Member (TCM) on the India International Bullion Exchange (IIBX)?**

- A. Punjab National Bank
- B. Indian Bank
- C. Canara Bank
- D. Union Bank of India
- E. Bank of Baroda

**Answer: Option E**

**Explanation:**

- Bank of Baroda (BOB) has been approved by the International Financial Services Centres Authority (IFSCA) to operate as a Trading-Cum-Clearing Member (TCM) on the India International Bullion Exchange (IIBX) at GIFT City, Gujarat.
- BOB becomes the second Public Sector Bank (PSB) after SBI to receive the TCM status.
- IIBX, established by the Government of India in July 2022 at Gandhinagar, Gujarat, is India's first international bullion exchange.

**EXAM**  
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**Ques: BRICS-backed New Development Bank (NDB) will issue its first rupee-denominated bond in India before which year?**

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

**Answer: Option C**

**Explanation:**

- The BRICS-backed New Development Bank (NDB) will issue its first rupee-denominated bond in India's domestic market before end-March 2026.
- Earlier, NDB raised funds in Chinese yuan and South African rand and is in advanced discussions with the RBI for this debut issuance.
- The bank plans to raise \$400–500 million via 3–5 year bonds in the first tranche.

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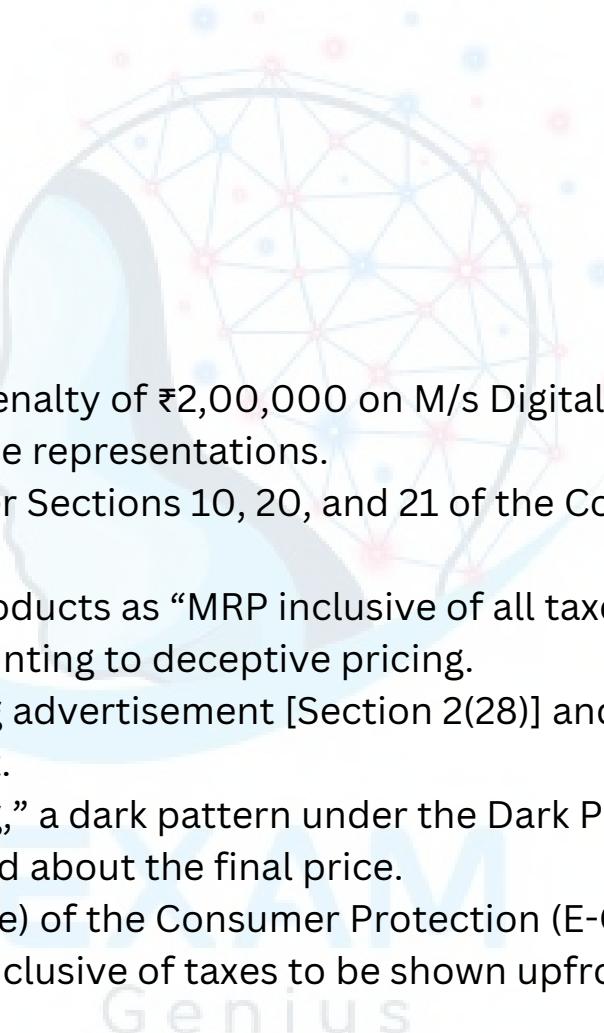
**Ques: The Central Consumer Protection Authority (CCPA) recently imposed a penalty of ₹2,00,000 on which company for false and misleading price representations?**

- A. Amazon
- B. Flipkart
- C. FirstCry (Digital Age Retail Pvt. Ltd.)
- D. Snapdeal
- E. Myntra

**Answer: Option C**

**Explanation:**

- The CCPA has imposed a penalty of ₹2,00,000 on M/s Digital Age Retail Pvt. Ltd. (FirstCry) for misleading price representations.
- The order was passed under Sections 10, 20, and 21 of the Consumer Protection Act, 2019.
- The company displayed products as “MRP inclusive of all taxes,” but later levied extra GST at checkout, amounting to deceptive pricing.
- This was held as misleading advertisement [Section 2(28)] and unfair trade practice [Section 2(47)] under the Act.
- By engaging in “drip pricing,” a dark pattern under the Dark Patterns Guidelines, 2023, consumers were misled about the final price.
- This also violated Rule 7(1)(e) of the Consumer Protection (E-Commerce) Rules, 2020, requiring total price inclusive of taxes to be shown upfront.





**Ques: Which regulator barred HDFC Bank's DIFC branch from taking new clients?**

- A. DFSA
- B. SEBI
- C. RBI
- D. IMF
- E. FATF

**Answer: Option A**

**Explanation:**

- The Dubai Financial Services Authority (DFSA) has barred HDFC Bank's DIFC branch from soliciting or conducting business with new clients, effective 26 September 2025.
- The restriction covers all financial services, including advising on financial products, arranging investments, arranging credit, custody services, and client onboarding.
- HDFC Bank opened its DIFC branch on 4 August 2014 to provide wealth management services to the Indian diaspora in the Gulf.
- This was HDFC Bank's third overseas branch, after Bahrain and Hong Kong.

**EXAM**  
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**Ques: Which bank signed an MoU with Tata Power Renewable Energy Limited to provide financial support for solar energy adoption by MSMEs and C&I customers?**

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

**Answer: Option D**

**Explanation:**

- Bank of Baroda (BOB) signed a Memorandum of Understanding (MoU) with Tata Power Renewable Energy Limited (TPREL) to support MSMEs and Commercial & Industrial (C&I) customers in adopting solar energy.
- Under the MoU, BOB will offer loans for solar projects with interest rates starting from 7.75% for capacities up to 10 MW, through TPREL or its authorized partners.
- The bank provides collateral-free loans up to ₹10 crore, covered under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), with flexible repayment tenure up to 120 months, relaxed margin requirements starting at 20%, and concessional processing fees.

**EXAM**  
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**Ques: Which country clinched their ninth Asia Cup title with a thrilling five-wicket victory over Pakistan at the Dubai International Stadium?**

- A. India
- B. Japan
- C. France
- D. Russia
- E. China

**Answer: Option A**

**Explanation:**

- India clinched their ninth Asia Cup title with a thrilling five-wicket victory over Pakistan at the Dubai International Stadium on 28 September 2025.
- The winning Indian team reportedly received US \$300,000 as the prize money (approx. Rs ~20–21 million).
- The runner-up (Pakistan) reportedly received US \$75,000.
- In addition, the Board of Control for Cricket in India (BCCI) announced a cash reward of ₹21 crore for the Indian team and its support staff.

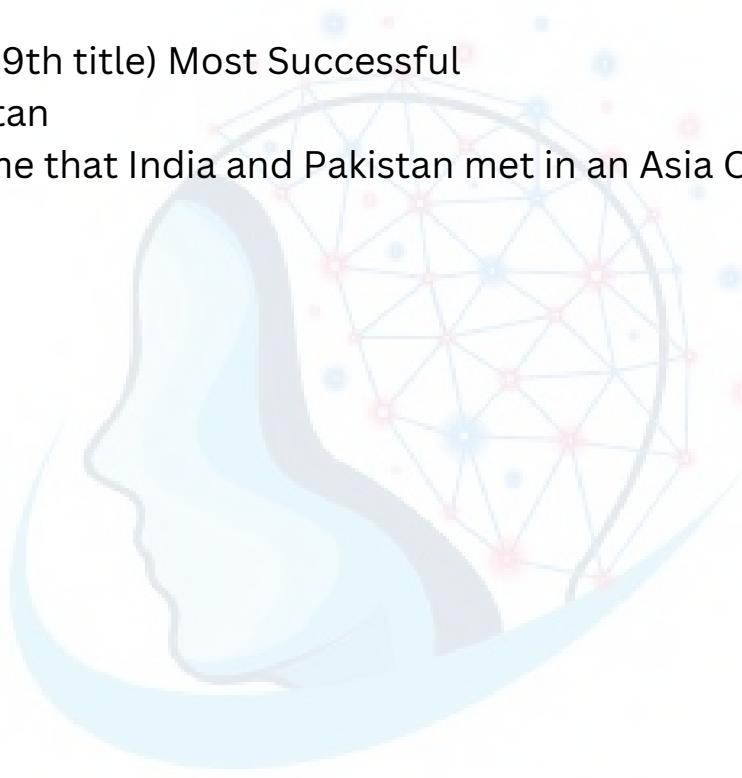
**Awards of Asia Cup 2025:**

- Man of the Match: Tilak Verma
- Most Valuable Player of Tournament: Kuldeep Yadav – 17 Wickets
- Player of the Tournament: Abhisek Varma – 314 Runs



## About Asia Cup 2025 :

- Started : 1984
- Tournament format : Group stage and knockout
- 2025 edition : 17th Edition, 8 Participants
- Host : United Arab Emirates
- Mascot : Sheru
- Champions : India (9th title) Most Successful
- Runners-up : Pakistan
- This was the first time that India and Pakistan met in an Asia Cup final.



**EXAM**  
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**Ques: Under the PM E-Drive scheme, what subsidy is provided for EV charging stations at government premises?**

- A. 50% on both infrastructure and EVSE
- B. 80% on both infrastructure and EVSE
- C. 100% on infrastructure only
- D. 100% on both infrastructure and EVSE
- E. 70% on EVSE and 50% on infrastructure

**Answer: Option D**

**Explanation:**

- Under the PM E-Drive scheme, government premises (offices, hospitals, schools, residential complexes) will receive 100% subsidy on both upstream infrastructure and EV charging equipment (EVSE), provided chargers are open for public use.
- For transport hubs & PSU-controlled locations (railway stations, airports, OMC outlets, bus depots, toll plazas), the subsidy is 80% on infrastructure and 70% on EVSE.
- At other public locations (streets, malls, markets), only 80% subsidy on infrastructure is provided.
- The total outlay of PM E-Drive scheme is ₹10,900 crore, extended till 31 March 2028.

**EXAM**  
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**Ques: Which ministry is organizing the 29th Conference of Central and State Statistical Organizations (CoCSSO) in Chandigarh?**

- A. Ministry of Finance
- B. Ministry of Statistics and Programme Implementation
- C. Ministry of Home Affairs
- D. Ministry of Planning
- E. Ministry of Science and Technology

**Answer: Option B**

**Explanation:**

- The Ministry of Statistics and Programme Implementation (MoSPI) is organizing the 29th Conference of Central and State Statistical Organizations (CoCSSO) in Chandigarh.
- CoCSSO has been playing a key role in strengthening Centre-State coordination since 1971.
- This year's CoCSSO conference theme is: 'Strengthening Local Level Governance'.

**EXAM**  
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**Ques: Who won the Changemaker of the Year Award at The Hindu BusinessLine Changemaker Awards 2024?**

- A. Azim Premji Foundation
- B. DRDO
- C. Bhashini
- D. Impulse NGO Network
- E. eVidyaloka

**Answer:** Option B

**Explanation:**

- At the Hindu BusinessLine Changemaker Awards 2024, the Defence Research & Development Organisation (DRDO) was honoured as the Changemaker of the Year for its remarkable contributions to India's defence research and innovation.
- Other winners included Azim Premji Foundation (Iconic Changemaker), Bhashini (Digital Transformation), Impulse NGO Network (Social Transformation), Kalyani Shinde, Vaishali Sharma & Anil Pradhan (Young Changemakers), and eVidyaloka (Chairperson's Award).

**EXAM**  
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**Ques: From 1 October 2025, what type of arrival card will foreigners travelling to India need to submit?**

- A. Physical Arrival Card
- B. Digital Arrival Card (E-Arrival Card)
- C. Visa-on-Arrival Form
- D. Paperless Travel Card
- E. Manual Immigration Form

**Answer: Option B**

**Explanation:**

- The Government of India (GoI) has discontinued the physical disembarkation form (Paper Arrival Card) for foreigners travelling to India from 1 October 2025.
- Instead, travelers can now submit a Digital Arrival Card (E-Arrival Card) online for a smooth immigration process at arrival counters.
- With this move, India joins countries like Singapore, the United Kingdom (UK), and Taiwan, which have successfully implemented digital arrival cards.

**EXAM**  
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**Ques: The book “Akashvani: A Century of Stories from All India Radio” has been authored by which of the following?**

- A. Vikram Sampath and Anant Pai
- B. Neelesh Kulkarni and Vikrant Pande
- C. Rajdeep Sardesai and Shashi Tharoor
- D. R. Jagannathan and Arun Shourie
- E. Krishna Sobti and Ruskin Bond

**Answer: Option B**

**Explanation:**

- The book “Akashvani: A Century of Stories from All India Radio” is authored by Neelesh Kulkarni and Vikrant Pande and published by HarperCollins India.
- It captures the 100-year journey of All India Radio (AIR) and its impact on Indian society, culture, and communication.

**EXAM**  
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**Ques: Who has been appointed as the Attorney General of India for a two-year term starting October 1, 2025?**

- A. K.K. Venugopal
- B. R. Venkataramani
- C. Mukul Rohatgi
- D. Gopal Subramanium
- E. Soli Sorabjee

**Answer: Option B**

**Explanation:**

- Senior Advocate R. Venkataramani (75) has been appointed as the Attorney General of India for a two-year tenure from October 1, 2025 to September 30, 2027.
- He was appointed by the President of India in consultation with the Ministry of Law and Justice (MoL&J) under Article 76(1) of the Constitution.
- R. Venkataramani replaced veteran jurist K.K. Venugopal, who served as AG from September 30, 2022.
- The Attorney General is the highest law officer of the Union Government and serves as its principal legal advisor.

**EXAM**  
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**Ques: Prime Minister Narendra Modi inaugurated BSNL's "Swadeshi 4G stack" in which state?**

- A. Gujarat
- B. Maharashtra
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Odisha

**Answer: Option E**

**Explanation:**

- Prime Minister Narendra Modi inaugurated BSNL's Swadeshi 4G stack in Jharsuguda, Odisha, marking India's entry into the league of nations capable of manufacturing advanced telecom equipment.
- Alongside, over 97,500 mobile 4G towers were commissioned with an investment of about ₹37,000 crore.
- The initiative will provide high-speed internet to 30,000 previously unconnected villages, benefiting around 2 crore people nationwide.
- This marks a major milestone in India's journey towards becoming a global telecom manufacturing hub.

**EXAM**  
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**Ques: Which integrated neuro-rehabilitation centre was recently unveiled by the Ministry of AYUSH at the All India Institute of Ayurveda (AIIA), Goa?**

- A. Prayas
- B. Aarogya
- C. Niramay
- D. Swasthya
- E. Samarth

**Answer: Option A**

**Explanation:**

- The Ministry of AYUSH unveiled “Prayas”, an Integrated Neuro-Rehabilitation Centre at the All India Institute of Ayurveda (AIIA), Goa.
- “Prayas” is among the first-of-its-kind multi-disciplinary centres in India, combining Ayurveda, Physiotherapy, Yoga, Speech Therapy, Occupational Therapy, and modern Paediatrics under one roof.
- The centre is designed to provide holistic and patient-centred neuro-rehabilitation, with a special focus on children with neurological and developmental conditions.

**EXAM**  
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**Ques: India recently designated two new Ramsar Sites in Bihar. With this, how many Ramsar Sites does India now have?**

- A. 91
- B. 92
- C. 93
- D. 94
- E. 95

**Answer: Option C**

**Explanation:**

- India has added Gokul Jalashay (Buxar, 448 ha) and Udaipur Jheel (West Champaran, 319 ha) as new Ramsar Sites in Bihar.
- With this addition, the total number of Ramsar Sites in India has reached 93, covering 13,60,719 hectares.
- Globally, the UK leads with 176 Ramsar Sites, followed by Mex Lico with 144.

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**Ques: Which company did TVS Motors acquire to establish a Global Centre of Excellence for Design and Engineering in Bologna, Italy?**

- A. Engine Engineering
- B. Piaggio Engineering
- C. Ducati Design Labs
- D. Ferrari Technologies
- E. Magneti Marelli

**Answer: Option A**

**Explanation:**

- TVS Motors Company Limited (TVSM) acquired Engine Engineering by purchasing 100% stake for 5.1 million Euros (over Rs 50 crore).
- This acquisition is a strategic move to establish a Global Centre of Excellence (CoE) for Design and Engineering in Bologna, Italy.



**EXAM**  
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**Ques: Where was the 69th General Conference (GC) of the International Atomic Energy Agency (IAEA) held?**

- A. Geneva, Switzerland
- B. New York, USA
- C. Rome, Italy
- D. Paris, France
- E. Vienna, Austria

**Answer: Option E**

**Explanation:**

- The 69th General Conference (GC) of the International Atomic Energy Agency (IAEA) was held at the Vienna International Centre in Vienna, Austria.
- Theme: Leveraging Science, Technology, and Innovation for Sustainable Development.
- The conference was presided over by Peter Burian, Ambassador of Slovakia to IAEA, with Vice-Chairs including Iran, Argentina, France, Ivory Coast, Mongolia, New Zealand, Poland, and the USA.
- India was represented by Dr. Ajit Kumar Mohanty, Chairman of the Atomic Energy Commission (AEC).
- The Maldives joined as the 181st member state of the IAEA.
- The GC elected 11 new countries (Belgium, Chile, Jordan, Lithuania, Niger, Peru, the Philippines, Portugal, Romania, Saudi Arabia, and Togo) to the 35-member IAEA Board of Governors for the 2025–2027 term.





- These members replaced outgoing countries such as Brazil, Canada, China, Egypt, France, India, Italy, Japan, Mexico, South Africa, and the UK.

## About International Atomic Energy Agency (IAEA) :

- Established : 1957
- HQ : Vienna, Austria
- Director : Rafael Mariano Grossi





**Ques: Which organization launched India's first AI-integrated Integrated Command & Control Centre (ICCC) for a pilgrimage ecosystem?**

- A. Shri Mata Vaishno Devi Shrine Board
- B. Tirumala Tirupati Devasthanams (TTD)
- C. Kashi Vishwanath Temple Trust
- D. Jagannath Temple Administration
- E. Somnath Temple Trust

**Answer:** Option B

**Explanation:**

- Tirumala Tirupati Devasthanams (TTD) launched an AI-integrated Integrated Command & Control Centre (ICCC) in Tirumala.
- It is India's first AI-based command hub for managing a pilgrimage ecosystem.
- The ICCC will help in real-time crowd prediction, faster queue management, and enhanced safety.
- Its main aim is to improve the devotee experience and increase temple management efficiency.

**EXAM**  
Genius



**Ques: Which scheme launched by Haryana CM Nayab Singh Saini provides Rs 2,100 per month to eligible women?**

- A. Mukhya Mantri Mahila Samman Yojana
- B. Haryana Women Empowerment Scheme
- C. Beti Bachao Beti Padhao
- D. Pradhan Mantri Matru Vandana Yojana
- E. Deendayal Lado Lakshmi Yojana

**Answer: Option E**

**Explanation:**

- Deendayal Lado Lakshmi Yojana was launched by Haryana CM Nayab Singh Saini to provide ₹2,100 per month to eligible women.
- Beneficiaries: About 20 lakh women aged 23–60 years with annual income up to ₹1 lakh.
- Budget allocation for FY 2025–26 is ₹5,000 crore.

**EXAM**  
Genius



**Ques: Which Cold Desert Biosphere Reserve in Himachal Pradesh was recently included in UNESCO's World Biosphere Reserve Network?**

- A. Khangchendzonga
- B. Spiti Valley
- C. Great Himalayan National Park
- D. Nanda Devi
- E. Pin Valley

**Answer: Option B**

**Explanation:**

- The Cold Desert Biosphere Reserve in Spiti Valley, Himachal Pradesh, has been included in UNESCO's World Biosphere Reserve Network.
- With this addition, India now has 13 biospheres listed in the UNESCO network.
- The announcement of 29 new sites was made at the conclusion of the 37th World Congress of Biosphere Reserves held in Hangzhou, China.
- The World Biosphere Reserve Network now comprises 785 sites across 142 countries.

**EXAM**  
Genius



**Ques: India's first bullet train project's initial Surat–Bilimora stretch will be operational by which year?**

- A. 2025
- B. 2026
- C. 2027
- D. 2028
- E. 2029

**Answer: Option C**

**Explanation:**

- The Surat–Bilimora (50 km) stretch of India's first bullet train project will be operational by 2027.
- The entire Mumbai–Ahmedabad corridor (508 km) is expected to be fully operational by 2029.
- Trains will run at 320 kmph, reducing Mumbai–Ahmedabad travel time to just 2 hours 7 minutes.
- Railway Minister Ashwini Vaishnaw inspected the Surat station and announced this timeline.

**EXAM**  
Genius



**Ques: Where was the third edition of the HDSR Star Party, focusing on amateur astronomy and astrophotography, held?**

- A. Spiti Valley, Himachal Pradesh
- B. Sikkim
- C. Leh, Ladakh
- D. Kaza, Himachal Pradesh
- E. Hanle, Ladakh

**Answer: Option E**

**Explanation:**

- The third edition of the HDSR Star Party was jointly organised by the Indian Institute of Astrophysics (IIA), Department of Wildlife Protection, UT Ladakh, and Bhabha Atomic Research Centre (BARC) at Hanle, Ladakh.
- HDSR (Hanle Dark Sky Reserve) in eastern Ladakh is renowned for its extremely dark night skies, making it a prime destination for astrophotographers and amateur astronomers.
- The reserve is centred around the Indian Astronomical Observatory at Hanle, operated by IIA under the Department of Science and Technology (DST).

**EXAM**  
Genius



**Ques: Which Indian artist's untitled 1970 oil on canvas painting recently sold for ₹67.08 crore, making it the second-most expensive Indian artwork ever?**

- A. Tyeb Mehta
- B. FN Souza
- C. VS Gaitonde
- D. MF Husain
- E. S H Raza

**Answer: Option C**

**Explanation:**

- At Saffronart's 25th anniversary auction in New Delhi, an untitled 1970 oil painting by VS Gaitonde sold for ₹67.08 crore.
- This made it the second-most expensive Indian artwork ever sold, after MF Husain's 1954 Gram Yatra.
- The auction's total sale was ₹355.77 crore, marking a record high for South Asian art globally.

**EXAM**  
Genius



**Ques: Which Indian cricketer became the first capped Indian male player to sign with a Big Bash League (BBL) team?**

- A. Ravichandran Ashwin
- B. Virat Kohli
- C. Rohit Sharma
- D. Rishabh Pant
- E. Shikhar Dhawan

**Answer: Option A**

**Explanation:**

- Ravichandran Ashwin, India's veteran off-spinner, became the first capped Indian male cricketer to sign with a Big Bash League (BBL) team.
- He will represent Sydney Thunder in the upcoming BBL 2025–26 season.
- Until now, the Board of Control for Cricket in India (BCCI) had prohibited active Indian male players from participating in foreign T20 leagues, though Indian women regularly feature in the Women's Big Bash League (WBBL).

**EXAM**  
Genius



**Ques: Which global initiative is being organised by the Ministry of Youth Affairs & Sports along with the Ministry of External Affairs as part of Seva Pakhwada 2025?**

- A. Bharat Run 2025
- B. Rashtriya Ekta Run 2025
- C. Seva Marathon 2025
- D. Global Youth Run 2025
- E. Viksit Bharat Run 2025

**Answer: Option E**

**Explanation:**

- The Ministry of Youth Affairs & Sports, in collaboration with the Ministry of External Affairs, is organising Viksit Bharat Run 2025 across more than 150 locations in 91 countries as part of Seva Pakhwada (17 September – 2 October 2025).
- This initiative aims to inspire collective action for nation-building through a 3–5 km community run at iconic and accessible global locations.
- Famous landmarks included in the run are Mexico City's Angel of Independence, Paramaribo (Suriname) UNESCO World Heritage site, Golden Gate Bridge (San Francisco), and other iconic spots worldwide.

**EXAM**  
Genius



**Ques: Which renowned Kannada writer, remembered by PM Modi in Mann Ki Baat, passed away on September 24, 2025?**

- A. Girish Karnad
- B. S.L. Bhyrappa
- C. U.R. Ananthamurthy
- D. K. Shivaram Karanth
- E. Vaidehi

**Answer: Option B**

**Explanation:**

- Renowned Kannada novelist S.L. Bhyrappa, author of classics like Parva, Vamshavriksha, and Gruhabhangha, passed away on 24 September 2025.
- He was honored with the Saraswati Samman (2010) for Mandra and the Padma Bhushan (2023).
- PM Modi, in the 126th episode of Mann Ki Baat, urged youth to read Bhyrappa's works and highlighted his literary and philosophical contributions.

**EXAM**  
Genius

**Ques: When is World Maritime Day 2025 observed?**

- A. September 25
- B. September 24
- C. September 26
- D. September 27
- E. September 28

**Answer:** Option A

**Explanation:**

- World Maritime Day 2025 is observed on the last Thursday of September, which falls on September 25, 2025.
- Theme for 2025: “Our Ocean, Our Obligation, Our Opportunity”.
- The official parallel event took place in Dubai, UAE, from September 29 to October 1, 2025.
- World Maritime Day was first established in 1978 by the International Maritime Organization (IMO).

**EXAM**  
Genius



## Ques: What is the theme of World Tourism Day 2025?

- A. Green Tourism & Innovation
- B. Tourism for Prosperity
- C. Tourism and Sustainable Transformation
- D. Cultural Tourism & Heritage
- E. Ecotourism and Community Development

### Answer: Option C

#### Explanation:

- World Tourism Day is celebrated annually on 27 September by UNWTO.
- The 2025 theme is “Tourism and Sustainable Transformation”, emphasizing tourism’s role in positive change, sustainability, governance, and cultural exchange.
- India recorded approximately 56 lakh Foreign Tourist Arrivals (FTAs) and 303.59 crore Domestic Tourist Visits till August 2025.
- Under Swadesh Darshan & Swadesh Darshan 2.0, 110 projects were developed across Ramayana, Buddhist, Coastal, Tribal, and other thematic circuits.
- The 2025 World Tourism Day and World Tourism Conference will be hosted by Malaysia in Melaka from 27–29 September 2025.

**EXAM**  
Genius



**Ques: Which digital payments platform, in collaboration with Mastercard, launched the exclusive 'Tap & Pay' feature for Mastercard cardholders in India?**

- A. Paytm
- B. Google Pay
- C. PhonePe
- D. Amazon Pay
- E. BharatPe

**Answer: Option C (PhonePe)**

**Explanation:**

PhonePe Private Limited, a leading digital payments platform, in collaboration with Mastercard Inc., launched an exclusive 'Tap & Pay' feature for Mastercard cardholders in India.

**Objective:** To provide secure and frictionless 'tap and pay' experiences at physical retail outlets and support tokenised e-commerce transactions.

**Eligible Users:** Mastercard credit, debit, and prepaid cardholders in India.

**About PhonePe:**

Established: 2015

HQ: Bengaluru, Karnataka

CEO: Sameer Nigam

**EXAM**  
Genius



**Ques: Who has been appointed as the new Deputy Governor of the Reserve Bank of India (RBI) effective from October 9, 2025?**

- A. Rajeshwar Rao
- B. Poonam Gupta
- C. Swaminathan Janakiraman
- D. T. Rabi Sankar
- E. Shirish Chandhra Murmu

**Answer:** Option E (Shirish Chandhra Murmu)

**Explanation:**

The Appointments Committee of the Cabinet approved the appointment of Shirish Chandhra Murmu as the Deputy Governor of RBI for a three-year term effective October 9, 2025.

He will succeed Rajeshwar Rao, whose extended term as Deputy Governor ends on October 8, 2025.

**Currently, Murmu is serving as Executive Director (ED), Department of Supervision, RBI.**

RBI has four deputy governors: T. Rabi Sankar, Swaminathan Janakiraman, Poonam Gupta, and now Shirish Chandhra Murmu.

As per the RBI Act, 1934, RBI must have four Deputy Governors – two from within RBI, one from the commercial banking sector, and one economist to head the Monetary Policy Department.



## **Ques: Which body currently selects Non-Official Directors (NODs) for Public Sector Banks (PSBs)?**

- A. Reserve Bank of India
- B. Ministry of Finance (Department of Financial Services)
- C. Boards of PSBs
- D. P J Nayak Committee
- E. SEBI

**Answer: Option B (Ministry of Finance, Department of Financial Services)**

### **Explanation:**

The Central Government retains control over the appointment of Non-Official Directors (NODs) in Public Sector Banks (PSBs) to ensure consistent oversight and effective implementation of financial inclusion schemes.

During PSB Manthan 2025, experts suggested that PSB boards should get this power, but the Government rejected it.

In 2014, the P J Nayak Committee (RBI-appointed) also recommended that PSB boards appoint NODs, but this was not implemented.

Currently, the Department of Financial Services (Finance Ministry) selects NODs for PSBs.

Non-board directors in PSBs include Government-nominated, RBI-nominated, Independent, and Shareholder-elected directors.



**Ques: RBI is likely to allow which company's exit from the Upper Layer NBFC classification?**

- A. Reliance Capital
- B. Shriram Finance
- C. Tata Sons
- D. Bajaj Finance
- E. HDFC Ltd

**Answer: Option C (Tata Sons)**

**Explanation:**

RBI had classified Tata Sons as an Upper Layer NBFC in September 2022, mandating that it list by 30 September 2025.

In March 2024, Tata Sons requested de-registration to avoid listing, and RBI is now considering approval subject to certain conditions.

Shapoorji Pallonji Group (holding 18% stake) sought a fair exit route, while Tata Trusts, the major stakeholder, wants Tata Sons to remain unlisted.

The decision will balance financial stability, investor exit, and regulatory compliance.

EXAM  
Genius



**Ques: Which company has been barred by SEBI and fined along with its three senior executives for alleged financial misstatement?**

- A. Man Industries (India) Ltd.
- B. Adani Enterprises
- C. Reliance Power
- D. L&T Finance
- E. Hindustan Zinc

**Answer: Option A (Man Industries (India) Ltd.)**

**Explanation:**

SEBI (Securities and Exchange Board of India) barred Man Industries (India) Ltd. and three of its senior executives from accessing the securities market for two years.

A monetary penalty of ₹25 lakh each was imposed for alleged financial misstatements.

This action was taken to ensure corporate governance and investor protection.

**Penalised executives include:**

Ramesh Mansukhani – Chairman

Nikhil Mansukhani – Executive Director

Ashok Gupta – Former Executive Director & Current CFO



**Ques: The Reserve Bank of India imposed a monetary penalty of ₹2.7 lakh on which company for non-compliance with norms related to 'Internal Ombudsman'?**

- A. Manappuram Finance Limited
- B. Mahindra Finance
- C. Bajaj Finance Limited
- D. Shriram Finance Limited
- E. Muthoot FinCorp Limited

**Answer: Option E (Muthoot FinCorp Limited)**

Explanation:

The Reserve Bank of India (RBI) imposed a monetary penalty of ₹2.7 lakh on Muthoot FinCorp Limited for non-compliance with Internal Ombudsman guidelines.

RBI found that the company failed to establish an auto-escalation system for complaints rejected partly or wholly by its grievance redress mechanism to the Internal Ombudsman.

The penalty was imposed under Section 58G(1)(b) read with Section 58B(5)(aa) of the RBI Act, 1934.

**EXAM**  
Genius



**Ques: Which two institutions have partnered to co-lend gold loans targeting semi-urban and rural customers?**

- A. SBI and Bajaj Finance
- B. Bank of Baroda and IIFL Finance
- C. HDFC Bank and Muthoot Finance
- D. Axis Bank and Manappuram Finance
- E. PNB and Shriram Finance

**Answer: Option B (Bank of Baroda and IIFL Finance)**

**Explanation:**

Bank of Baroda and IIFL Finance have partnered to co-lend gold loans, targeting semi-urban and rural customers.

The scheme primarily focuses on underserved and unbanked customers.

The objective is to provide fast, easy, and affordable credit, especially for agricultural and allied activities.

This initiative will enhance financial inclusion and bring more rural customers into the formal credit system.

**EXAM**  
Genius



**Ques: From which date will the RBI's new rules on interest rates, gold loans, and exposure norms come into effect?**

- A. September 15
- B. October 1
- C. November 1
- D. December 31
- E. January 1

**Answer: Option B (October 1)**

**Explanation:**

The Reserve Bank of India (RBI) announced sweeping regulatory changes effective from October 1, 2025.

**Key changes include:**

Banks can reduce spread components on advances earlier than the 3-year lock-in period, benefiting borrowers or allowing switch to fixed rates.

Working capital loans against gold/silver for manufacturers and Tier-3/Tier-4 banks.

Revised limits for foreign currency and rupee-denominated debt instruments.

Exposure of Indian branches of foreign banks to their HO & subsidiaries to be reckoned only under Large Exposure Framework (LEF), not Intra-group Transactions (ITE).

These measures aim to enhance financial flexibility, inclusion, and transparency in India's banking system.



**Ques: Who have been recently appointed as the Managing Directors (MD) & Chief Executive Officers (CEO) of Union Bank of India?**

- A. Asheesh Pandey
- B. A. Manimekalai
- C. Rajeev Pandey
- D. Kalyan Kumar
- E. Rajesh Kumar

**Answer: Option A (Asheesh Pandey)**

**Explanation:**

Asheesh Pandey, Executive Director of Bank of Maharashtra, has been appointed as MD & CEO of Union Bank of India (UBI) for a three-year tenure, replacing A. Manimekalai.

Kalyan Kumar, Executive Director of Punjab National Bank (PNB), has been appointed as MD & CEO of Central Bank of India (CBI) for a three-year tenure, replacing Matam Venkata Rao.

**EXAM**  
Genius



**Ques: Which organisation launched 'Ideabaaz', India's first integrated marketplace for start-ups and investors?**

- A) SEBI
- B) BSE
- C) NSE
- D) SIDBI
- E) Invest India

**Answer:** Option C (NSE)

**Explanation:**

The National Stock Exchange (NSE) launched Ideabaaz, India's first integrated marketplace connecting start-ups with investors.

The platform aims to nurture India's entrepreneurial spirit and support start-ups in growing into listed companies.

NSE MD & CEO Ashishkumar Chauhan stated that Ideabaaz will empower start-ups and accelerate India's growth journey.

Mudit Kumar, Co-Founder & COO, emphasized that the platform is creating an inclusive, transparent, and future-ready ecosystem.



**Ques: Moody's has affirmed India's long-term local and foreign-currency issuer ratings at which level?**

- A. BBB+
- B. BBB
- C. Baa3
- D. A2
- E. P-3

**Answer: Option C (Baa3)**

**Explanation:**

Moody's Ratings has affirmed India's long-term local and foreign-currency issuer ratings and the local-currency senior unsecured rating at Baa3.

India's short-term local-currency rating is affirmed at P-3.

The stable outlook reflects India's credit strengths, including a large, fast-growing economy, sound external position, and resilient domestic financing base.

Challenges remain due to high debt burden, fiscal weaknesses, and external risks such as US tariffs and global policy measures.

India's long-term local-currency bond ceiling remains unchanged at A2.

Genius



**Ques: UST and Keynes Semicon will set up a ₹3,330 crore OSAT facility in which state?**

- A) Karnataka
- B) Maharashtra
- C) Gujarat
- D) Tamil Nadu
- E) Telangana

**Answer: Option C (Gujarat)**

**Explanation:**

California-based UST and Indian semiconductor firm Keynes Semicon have formed a joint venture to establish a ₹3,330 crore OSAT (Outsourced Semiconductor Assembly and Test) facility.

The facility will be located at Sanand, Gujarat, strengthening India's position in the semiconductor value chain.

The project aligns with India's vision of becoming a global hub for semiconductor manufacturing.

**EXAM**  
Genius



**Ques: Where was the 3rd edition of the Unmesha International Literature Festival held?**

- A. Patna
- B. Bhopal
- C. Shimla
- D. Kolkata
- E. New Delhi

**Answer: Option A (Patna)**

**Explanation:**

The 3rd edition of Unmesha: International Literature Festival was held at the Samrat Ashok Convention Centre in Patna, Bihar.

The festival was organised by Sahitya Akademi, in collaboration with the Ministry of Culture, Government of India, and the Government of Bihar.

Inauguration was done by the Governor of Bihar, Arif Mohammed Khan.

The event saw participation of over 550 writers, poets, scholars, translators, publishers, and distinguished personalities from 16 countries across more than 100 languages.

**Previous editions were held in Shimla (2022) and Bhopal (2023).**



**Ques: What was India's milk production in 2023-24, as per the Department of Animal Husbandry and Dairying?**

- A. 200 million tonnes
- B. 220 million tonnes
- C. 146.30 million tonnes
- D. 250 million tonnes
- E. 239.30 million tonnes

**Answer: Option E (239.30 million tonnes)**

**Explanation:**

India's milk production increased from 146.30 million tonnes in 2014-15 to 239.30 million tonnes in 2023-24, marking a growth of over 63% in the last decade.

India continues to be the world's largest milk producer, contributing nearly 25% of the global supply.

The dairy sector contributes 5% to India's GDP and provides livelihood to over 8 crore farmers.

Per capita milk availability in India rose by 48%, reaching 471 grams/day/person in 2023-24, compared to the world average of 322 grams/day.



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Genius



**Ques: The book “Song of India: A Study of the National Anthem” has been authored by whom?**

- A) Ramachandra Guha
- B) Jairam Ramesh
- C) Shashi Tharoor
- D) Rudrangshu Mukherjee
- E) Romila Thapar

**Answer: Option D (Rudrangshu Mukherjee)**

**Explanation:**

Historian Rudrangshu Mukherjee has authored the book “Song of India: A Study of the National Anthem”.

The book is published by Aleph Book Company.

It provides an in-depth study of India’s national anthem ‘Jana Gana Mana’, exploring its history, context, and significance.

**EXAM**  
Genius



**Ques: Which company has signed a \$700 million Sustainability-Linked Trade Facility (SLTF) deal with Standard Chartered?**

- A) Reliance Industries
- B) Adani Enterprises
- C) JSW Steel
- D) Tata Power
- E) Larsen & Toubro

**Answer: Option E (Larsen & Toubro)**

**Explanation:**

Larsen & Toubro (L&T) has entered into a \$700 million Sustainability-Linked Trade Facility (SLTF) with Standard Chartered.

The SLTF links financial terms to key performance indicators (KPIs) such as greenhouse gas emission intensity and freshwater withdrawal targets.

DNV, a global risk management expert, provided a second-party opinion on the KPIs and targets.

L&T will disclose annual performance against these metrics with independent third-party assurance to ensure transparency.

The facility supports L&T's long-term goal of achieving carbon neutrality by 2040.



**Ques: By how much has the Union Cabinet approved an increase in Dearness Allowance (DA) for Central Government employees effective October 1, 2025?**

- A. 1%
- B. 2%
- C. 3%
- D. 4%
- E. 5%

**Answer: Option C**

**Explanation:**

The Union Cabinet approved a 3% hike in Dearness Allowance (DA) for Central Government employees and Dearness Relief (DR) for pensioners, effective October 1, 2025.

This increase will raise the DA/DR from 55% to 58% of Basic Pay/Pension.

The annual financial impact of this hike on the exchequer is estimated at ₹10,083.96 crore.

Earlier, in March 2025, a 2% DA hike had been approved, effective from January 1, 2025.

Genius

**Ques: Which actor earned an International Emmy Award nomination for Best Actor in 2025 for the biopic “Amar Singh Chamkila”?**

- A. Shahid Kapoor
- B. Ranveer Singh
- C. Varun Dhawan
- D. Ayushmann Khurrana
- E. Diljit Dosanjh

**Answer: Option E**

**Explanation:**

Diljit Dosanjh received an International Emmy Award 2025 nomination for Best Actor for his role in Imtiaz Ali's biopic “Amar Singh Chamkila”.

The Netflix film also earned a nomination in the TV Movie/Mini-Series category, making it India's only entry at the awards.

The biopic portrays the life of legendary Punjabi folk singer Amar Singh Chamkila, noted for his bold lyrics and mass appeal.

Produced by Window Seat Films, the film has been praised for gripping storytelling and strong performances.

India has previously won International Emmys with Delhi Crime (Best Drama, 2020) and Vir Das (Best Comedy, 2021).



**Ques: India will build its first cross-border rail links with Bhutan connecting which Indian states to Bhutan?**

- A. Sikkim and Arunachal Pradesh
- B. Assam and West Bengal
- C. Assam and Sikkim
- D. Arunachal Pradesh and West Bengal
- E. Sikkim and West Bengal

**Answer: Option B**

**Explanation:**

India approved two cross-border railway projects: 69 km Kokrajhar (Assam)–Gelephu (Bhutan) and 20 km Banarhat (West Bengal)–Samtse (Bhutan), with a total cost of around ₹4,000 crore.

These will be India's first rail links with Bhutan, aimed at enhancing bilateral trade and cooperation.

The Indo-Bhutan border spans 699 km, shared with Assam, Arunachal Pradesh, West Bengal, and Sikkim.

**EXAM**  
Genius

**Ques: Who inaugurated India's first Maritime Simulation Centre at the Academy of Maritime Education and Training (AMET) Knowledge Park, near Chennai?**

- A. Nitin Gadkari
- B. Rajnath Singh
- C. Piyush Goyal
- D. Hardeep Singh Puri
- E. Sarbananda Sonowal

**Answer: Option E**

**Explanation:**

Union Minister Sarbananda Sonowal, Ministry of Ports, Shipping & Waterways, inaugurated India's first Maritime Simulation Centre at AMET Knowledge Park, near Chennai.

He also virtually inaugurated the Indian Ship Technology Centre (ISTC) in Visakhapatnam, Andhra Pradesh.

The Maritime Simulation Centre was established with an investment of ₹13.5 crore, including ₹6.5 crore support from the A.P. Moller Foundation, through a partnership between AMET and Denmark's A.P. Moller-Maersk.

The ISTC, set up with ₹305 crore, will focus on indigenous ship design, research, consultancy, and training, aiming to make India a global shipbuilding leader by 2030.



**Ques: Which insurance company signed a bancassurance agreement with Equitas Small Finance Bank to expand insurance access?**

- A. ICICI Lombard
- B. HDFC ERGO
- C. TATA AIG General Insurance
- D. SBI General Insurance
- E. Reliance General Insurance

**Answer: Option C**

**Explanation:**

- TATA AIG General Insurance Company signed a bancassurance agreement with Equitas Small Finance Bank (SFB) to expand insurance access across rural and urban areas.
- The tie-up aims to strengthen financial protection for households and small businesses in emerging India markets.

**About Equitas Small Finance Bank:**

- Established: 2016
- HQ: Chennai, Tamil Nadu
- MD & CEO: Vasudevan P N
- Tagline: It's Fun Banking

**EXAM**  
Genius



**Ques: According to the World Gold Council (WGC), what is India's global rank as an investor in gold ETFs in 2025?**

- A. 5th
- B. 6th
- C. 7th
- D. 8th
- E. 9th

**Answer: Option C**

**Explanation:**

- As per the World Gold Council (WGC), India ranked 7th globally among nations investing in gold ETFs as of September 26, 2025.
- The US led with AUM of \$231.5 billion, followed by UK, Switzerland, Germany, China, and France.
- India's AUM stood at \$8.9 billion, equal to Canada, indicating growing interest among Indian investors amid global price volatility and economic uncertainty.

**EXAM**  
Genius



**Ques: According to the Asian Development Bank (ADB), what is India's GDP growth forecast for FY26?**

- A. 6.2%
- B. 6.5%
- C. 6.7%
- D. 7.0%
- E. 7.2%

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB), in its Asian Development Outlook September 2025 report, has retained India's GDP growth forecast at 6.5% for FY26.
- Strong domestic consumption and robust services exports are cited as key growth drivers.
- Inflation is expected to ease to 3.1% in FY26, but risks remain from global trade tensions and geopolitical uncertainties.
- The services sector will remain the major driver of growth in FY26 and FY27.

**EXAM**  
Genius



**Ques: As per the Controller General of Accounts (CGA), what percentage of the full-year fiscal deficit target had the Centre reached by August-end 2025?**

- A. 25%
- B. 27%
- C. 33%
- D. 38.1%
- E. 40%

**Answer: Option D**

**Explanation:**

- According to the Controller General of Accounts (CGA), India's fiscal deficit reached 38.1% of the full-year target by the end of August 2025.
- This was higher compared to the same period of 2024-25, when it was 27% of the Budget Estimates (BE).
- The fiscal deficit in absolute terms stood at ₹5.98 lakh crore during April–August 2025-26.
- Fiscal deficit represents the gap between the government's total revenue and total expenditure.

**EXAM**  
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**Ques: According to the new RBI guidelines, what flexibility have lenders received regarding EMI-based floating rate personal loans?**

- A) Mandatory switch to fixed rate
- B) No option to switch
- C) Discretion to offer switch at reset
- D) Switch allowed only once during loan tenure
- E) Borrower must decide at loan sanction

**Answer: Option C**

**Explanation:**

- Earlier, RBI made it mandatory for lenders to provide borrowers the option to switch floating rate EMI-based loans to fixed rate at the time of reset.
- Now, RBI has left it to the discretion of lenders, offering greater flexibility to banks, NBFCs, and housing finance companies.
- Banks can also adjust spread components like operating cost, cost of funds, tenor premium, and profit margin earlier than three years if it benefits borrowers.

**EXAM**  
Genius



**Ques: Which bank, in partnership with Freecharge, launched India's first gold-backed credit line on UPI?**

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

**Answer: Option B**

**Explanation:**

- Axis Bank, in partnership with Freecharge, launched India's first gold-backed credit line on UPI.
- The initiative follows the guidelines of NPCI (National Payments Corporation of India).
- The product is aimed at simplifying working capital access, financing for business growth, and urgent liquidity needs.
- It is designed for MSMEs, self-employed individuals, and merchants, enabling them to leverage gold assets for instant, flexible credit.

**About Axis Bank:**

- Established: 1993
- HQ: Mumbai, Maharashtra
- MD & CEO: Amitabh Chaudhary
- Tagline: Badhti Ka Naam Zindagi

**EXAM**  
**Genius**



**Ques: RBL Bank has partnered with which organization for a bancassurance agreement?**

- A. SBI Life Insurance
- B. HDFC Life Insurance
- C. Max Life Insurance
- D. Life Insurance Corporation of India (LIC)
- E. ICICI Prudential Life Insurance

**Answer: Option D**

**Explanation:**

- RBL Bank entered into a bancassurance partnership with LIC, India's largest life insurer.
- This tie-up enables RBL Bank customers to access the entire range of LIC's life insurance products.
- Products will be available through RBL Bank's branch network and digital channels.
- The collaboration aims to boost insurance penetration and offer comprehensive financial solutions.

**EXAM**  
Genius



**Ques: For Q3 FY26 (Oct–Dec 2025), what is the interest rate for the Public Provident Fund (PPF)?**

- A) 7.5%
- B) 7.7%
- C) 8.2%
- D) 7.1%
- E) 6.9%

**Answer:** Option D

**Explanation:**

- The Finance Ministry confirmed that for Oct–Dec 2025 (Q3 FY26), the PPF interest rate remains unchanged at 7.1%.
- Other small savings schemes like Sukanya Samriddhi (8.2%), NSC (7.7%), and Kisan Vikas Patra (7.5%) also remain unchanged.
- These schemes are mostly operated by post offices and banks, with both principal and interest guaranteed by the Government of India.

**EXAM**  
Genius



**Ques: RBI's "Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits" will be effective for which period?**

- A. April 2025 – March 2026
- B. October 2025 – September 2026
- C. January 2025 – December 2025
- D. July 2025 – June 2026
- E. None of these

**Answer: Option B**

**Explanation:**

- The RBI launched the "Payout Structure" scheme to encourage banks to trace inactive customers and return unclaimed deposits.
- Duration: October 1, 2025 – September 30, 2026 (one-year scheme).
- Under the scheme, banks will receive differential payouts based on account inactivity period and deposit amount, which encourages reactivation of dormant accounts.

**Example of Payout Structure:**

Period (Years)	Payout %	Maximum Amount
----------------	----------	----------------

Up to 4	5%	₹5,000
4–8	6%	₹10,000
8–10	7%	₹15,000
10+ (Unclaimed with DEA Fund)	7.5%	₹25,000

- This one-year scheme motivates banks to locate customers, reactivate accounts, and ensure rightful claimants receive their unclaimed deposits.



**Ques: Against which team did the Indian national futsal team record its first-ever international victory?**

- A. Kuwait
- B. Australia
- C. Mongolia
- D. Indonesia
- E. Japan

**Answer: Option C**

**Explanation:**

- 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.
- India lost to Kuwait and Australia in earlier Group A matches.
- The 2026 edition is the 18th edition of Asia's premier men's futsal championship, to be held in Indonesia between January 27 to February 7, 2026.
- Futsal is a variant of association football played between two teams of five players each on a court smaller than a football pitch.

**EXAM**  
Genius



## Ques: How many medals did India win at the 15th edition of the World Para Archery Championships-2025?

- A. 5
- B. 4
- C. 3
- D. 6
- E. 7

**Answer: Option A**

**Explanation :**

- The 15th edition of the World Para Archery Championships-2025 was held in Gwangju, South Korea.
- India secured a total of five medals: two gold, two silver, and one bronze, finishing second in the overall medal table.
- A total of 239 participants competed from 47 countries in the championship.

**Ranking of top 5 in the medal tally:**

- 1 China : Gold (6), Silver (3), Bronze (3), Total (12)
- 2 India : Gold (2), Silver (2), Bronze (1), Total (5)
- 3 Mongolia : Gold (2), Silver (0), Bronze (0), Total (2)
- 4 Turkey : Gold (1), Silver (3), Bronze (0), Total (4)
- 5 South Korea : Gold (1), Silver (1), Bronze (4), Total (6)

**India's medal winners :**

- Sheetal Devi : Women's Compound Individual (Gold)
- Toman Kumar : Men's Compound Individual (Gold)
- Rakesh Kumar : Men's Compound Individual (Silver)
- Sheetal Devi & Sarita Adhana : Women's Compound Open Team (Silver)
- Sheetal Devi & Toman Kumar : Compound Mixed Team (Bronze)



**Ques: What was the total receipt of the Government of India up to August 2025?**

- A. ₹12,82,709 crore
- B. ₹10,50,000 crore
- C. ₹14,00,000 crore
- D. ₹11,75,000 crore
- E. ₹13,50,000 crore

**Answer: Option A**

**Explanation:**

- The Government of India received ₹12,82,709 crore up to August 2025, which is 36.7% of the corresponding Budget Estimates (BE) 2025-26 of Total Receipts.
- Out of this, ₹8,10,407 crore was Tax Revenue (Net to Centre), ₹4,40,332 crore was Non-Tax Revenue, and ₹31,970 crore was Non-Debt Capital Receipts.
- ₹5,30,148 crore has been transferred to State Governments as Devolution of Share of Taxes, which is ₹74,431 crore higher than the previous year.
- Total Expenditure incurred by the Government of India is ₹18,80,862 crore (37.1% of corresponding BE 2025-26), out of which ₹14,49,283 crore is Revenue Expenditure and ₹4,31,579 crore is Capital Expenditure.
- Out of the Total Revenue Expenditure, ₹5,28,668 crore is on account of Interest Payments and ₹1,50,377 crore on account of Major Subsidies.

**EXAM**  
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**Ques: Which institute did the Parcel Directorate, Department of Posts, sign a comprehensive MoU with for innovative and sustainable packaging solutions?**

- A. Indian Institute of Packaging
- B. Indian Institute of Technology, Delhi
- C. National Institute of Design
- D. All India Institute of Packaging
- E. Institute of Materials Handling

**Answer: Option A**

**Explanation:**

- The Parcel Directorate, Department of Posts signed a comprehensive Memorandum of Understanding with the Indian Institute of Packaging (IIP).
- The partnership focuses on developing innovative and sustainable packaging solutions across multiple domains.
- Under the agreement, IIP will provide expert packaging solutions to elevate India Post's parcel services, focusing on sustainable alternatives to current materials like corrugated boxes and cloth wraps.
- Development of airworthy packaging for liquids and similar items, along with eco-friendly, cost-efficient, durable, shockproof, lightweight, customizable, and scalable materials.
- Assessment of DoP's practices against global benchmarks and analyzing logistics industry standards.
- Development of a pricing approach paper detailing strategies for sustainable materials, benchmarking costs against conventional options, and specifying technical standards for size, shape, and design, including quality control and scalability for pan-India use.
- Video training materials featuring videos and graphics to educate staff on sustainable practices.



**Ques: Which Act came into effect on October 1, 2025, banning real-money gaming across India?**

- A. Digital Gaming Safety Act, 2025
- B. Online Gambling Regulation Act, 2025
- C. Promotion and Regulation of Online Gaming Act, 2025
- D. Responsible eGaming Act, 2025
- E. National Cyber Entertainment Act, 2025

**Answer: Option C**

**Explanation:**

- The Promotion and Regulation of Online Gaming Act, 2025 came into effect on October 1, 2025, as announced by IT Minister Ashwini Vaishnaw.
- The Act bans real-money gaming (RMG) while promoting eSports and social gaming.
- Offering or participating in RMG is now a cognisable and non-bailable offence.
- The government estimates that 45 crore people lose nearly ₹20,000 crore every year through online RMG.
- Platforms like Dream11, My11Circle, WinZO, Zupee, and PokerBaazi have already suspended their RMG services.

**EXAM**  
Genius



**Ques: Which team won the 8th edition of the Laver Cup 2025?**

- A. Team Europe
- B. Team World
- C. Team USA
- D. Team Asia
- E. Team Australia

**Answer: Option B**

**Explanation:**

- 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.
- Team World won over Team Europe to clinch the title, marking the team's third title in four years.
- The win marked a successful debut for new Team World captain Andre Agassi.
- Yannick Noah captained Team Europe.
- The 2026 Laver Cup is scheduled to take place at the O2 Arena in London.

**EXAM**  
Genius



**Ques: According to NCRB's 2023 report, what percentage of total road accident deaths were caused by speeding?**

- A. 45.8%
- B. 58.6%
- C. 23.6%
- D. 34.6%
- E. 19.2%

**Answer: Option B**

**Explanation:**

- As per NCRB 2023 data, 58.6% of all road fatalities (1,01,841 deaths) were caused by speeding.
- Dangerous driving or overtaking caused 23.6% (41,035 deaths).
- Other causes included poor weather, driving under the influence of alcohol/drugs, and animal crossings, which led to 4,952 deaths.

**EXAM**  
Genius



**Ques: Which company did Garden Reach Shipbuilders & Engineers Ltd (GRSE) sign a USD 62.44 million deal with for constructing hybrid multi-purpose vessels?**

- A. ThyssenKrupp
- B. Carsten Render Schiffsmakler und Reederei GmbH & Co., Germany
- C. Hyundai Heavy Industries
- D. Fincantieri
- E. Daewoo Shipbuilding

**Answer: Option B**

**Explanation:**

- Garden Reach Shipbuilders & Engineers Ltd signed a USD 62.44 million deal with Carsten Render Schiffsmakler und Reederei GmbH & Co., a Hamburg, Germany based company, for construction of four hybrid multi-purpose vessels, along with provision of two additional propulsion vessels as per the contract.
- This deal builds upon the ongoing construction of a 7,500 DWT (Deadweight Tonnage) Multi-Purpose Vessel at GRSE facility.
- In April 2025, GRSE commenced steel cutting for the CORAL 7500 DWT MPV series, its first major international export order in the commercial vessel segment.

**EXAM**  
Genius



**Ques: Maintenance Command of the Indian Air Force signed an MoU with which IIT for collaborative projects on defence technology?**

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

**Answer: Option E**

**Explanation:**

- Maintenance Command of the Indian Air Force (IAF) and IIT Ropar signed an MoU for collaborative developmental projects.
- The objective is to support the sustenance and operational requirements of the IAF.
- The partnership focuses on developing indigenous solutions and advanced technologies for IAF weapon systems.
- Both institutions will jointly address challenges in specialized defence technology areas.

**EXAM**  
Genius



**Ques: The Government of India has extended the export benefits under the RoDTEP scheme till which year?**

- A. March 2025
- B. June 2026
- C. December 2025
- D. March 2026
- E. March 2027

**Answer: Option D**

**Explanation:**

- The RoDTEP (Remission of Duties and Taxes on Exported Products) scheme provides refunds of duties, taxes, and levies incurred by exporters.
- The scheme, launched in January 2021, was earlier valid till September 30, 2025, and has now been extended till March 31, 2026.
- Refund rates under the scheme range from 0.3% to 3.9%, covering exporters from DTA, SEZ, AA, and EOU units.

**EXAM**  
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**Ques: Who was elected as the 37th President of the Board of Control for Cricket in India (BCCI)?**

- A. Sourav Ganguly
- B. Roger Binny
- C. Mithun Manas
- D. Rahul Dravid
- E. Anil Kumble

**Answer: Option C**

**Explanation:**

- Mithun Manas, former Delhi Cricket Captain, was elected as the 37th President of BCCI.
- He succeeded former India all-rounder Roger Binny.
- He played 157 First-Class, 130 List A and 91 T20 matches in his domestic career from 1997-98 to 2016-17.
- He captained the Delhi team to a Ranji Trophy title during the 2007-08 season.
- He served as an assistant coach for IPL franchises, including Punjab Kings, Royal Challengers Bengaluru, and Gujarat Titans.
- He has worked as Director of Cricket for the Jammu and Kashmir Cricket Association.
- He is the third consecutive former cricketer to become BCCI president, after Sourav Ganguly and Roger Binny.





**Ques: Which programme did ICAR launch in its 2nd edition as a Brazil-India Cross-Incubation initiative?**

- A. AgriStart
- B. MAITRI
- C. FarmInnovate
- D. AgroBridge
- E. CropConnect

**Answer: Option B**

**Explanation:**

- The Indian Council of Agricultural Research (ICAR) launched the 2nd edition of Multi-Agency Agritech Innovation and Technology Research Incubation (MAITRI) in New Delhi.
- MAITRI is a two-way learning platform for innovators, aimed at fostering co-creation, knowledge exchange, and joint innovation between startups and institutions from India and Brazil.
- The first edition of MAITRI was launched in 2019 in collaboration with the Embassy of Brazil and ICAR-Indian Institute of Millets Research (IIMR).

**EXAM**  
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**Ques: Which company did Cochin Shipyard Limited sign an MoU with for long-term strategic collaboration in shipbuilding?**

- A. Hyundai Heavy Industries, South Korea
- B. Samsung Heavy Industries, South Korea
- C. Daewoo Shipbuilding, South Korea
- D. HD Korea Shipbuilding & Offshore Engineering, South Korea
- E. Fincantieri, Italy

**Answer: Option D**

**Explanation:**

- Cochin Shipyard Limited signed a Memorandum of Understanding with South Korea based HD Korea Shipbuilding & Offshore Engineering for a long-term strategic collaboration in shipbuilding.
- Under the MoU, CSL's 310-meter dry dock will build large vessels like Suezmax tankers, container ships, and Capesize bulk carriers, with a production capacity of up to six vessels per year.
- The partnership also includes plans for a greenfield shipyard in Tamil Nadu with an estimated investment of Rs. 15,000 crore.

**EXAM**  
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## Ques: What type of deposit insurance premium model has been proposed by the Reserve Bank of India (RBI)?

- A. Flat-rate premium model
- B. Interest-linked premium model
- C. Risk-based premium model
- D. Credit growth-based model
- E. Market-linked model

**Answer:** Option C

**Explanation:**

- The Reserve Bank of India (RBI) has proposed a risk-based deposit insurance premium model, replacing the earlier flat-rate system where all banks paid a uniform premium of 12 paise per ₹100 of deposits to the Deposit Insurance and Credit Guarantee Corporation (DICGC).
- Under this model, financially stronger and well-managed banks will pay lower premiums, while weaker banks will pay higher premiums.
- Importantly, the deposit insurance cover of ₹5 lakh per depositor per bank (including principal and interest) will remain unchanged.
- Detailed guidelines for implementation will be issued soon, likely effective from FY 2026.

### Deposit Insurance and Credit Guarantee Corporation (DICGC):

- Established: 1961
- Headquarters: Mumbai
- Parent Organisation: Reserve Bank of India (RBI)
- Current Deposit Insurance Cover: ₹5 lakh per depositor per bank
- Current Premium (before change): ₹0.12 per ₹100 of deposits (Flat Rate)



**Ques: By how much has RBI recently raised the limits for IPO financing and loans against shares?**

- A. ₹10 Lakh to ₹20 Lakh
- B. ₹10 Lakh to ₹25 Lakh and ₹20 Lakh to ₹50 Lakh
- C. ₹10 Lakh to ₹25 Lakh and ₹20 Lakh to ₹1 Crore
- D. ₹5 Lakh to ₹15 Lakh
- E. ₹5 Lakh to ₹35 Lakh

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has proposed raising the IPO financing limit from ₹10 lakh to ₹25 lakh per individual.
- The limit for Loans Against Shares (LAS) will increase sharply from ₹20 lakh to ₹1 crore.
- These higher limits also apply to REITs and InvITs, aiming to encourage High-Net-Worth Individuals (HNIs) and deepen engagement in the primary market.
- RBI noted that these limits were unchanged for many years despite improvements in banking capacity, necessitating the update.

**EXAM**  
Genius



**Ques: The newly formed Payments Regulatory Board (PRB) by RBI replaces which of the following?**

- A. Board for Financial Supervision (BFS)
- B. Monetary Policy Committee (MPC)
- C. Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)
- D. Financial Stability Board (FSB)
- E. Digital Payment Council (DPC)

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has constituted a six-member Payments Regulatory Board (PRB) under the Payment and Settlement Systems Act, 2007, replacing the earlier Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), which was a committee of the RBI Central Board.
- Unlike the earlier five-member BPSS, the new PRB includes government nominees, giving the government a role in payment system oversight.

**EXAM**  
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## Ques: Which major reforms did the RBI recently announce for the cooperative banking sector?

- A. Introduction of new digital banking platforms
- B. Reexamination of licensing framework for UCBs and expansion of grievance redressal system
- C. Merger of all cooperative banks with commercial banks
- D. Reduction in repo rate for cooperative banks
- E. Introduction of private equity participation in cooperative banks

**Answer:** Option B

### Explanation:

- The Reserve Bank of India (RBI) announced two landmark proposals with significant implications for the cooperative banking sector.
- RBI Governor Sanjay Malhotra stated that the central bank will reexamine the licensing framework for Urban Co-operative Banks (UCBs) after more than two decades, as licensing for new UCBs has been paused since 2004 due to supervisory and governance concerns.
- Additionally, the RBI announced a major consumer-centric reform by revamping its grievance redressal system.
- The Integrated Ombudsman Scheme (RB-IOS), which currently covers commercial banks, NBFCs, and select financial entities, will now be extended to include rural cooperative banks for the first time.

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- This means District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) will come under the direct ambit of RBI's ombudsman mechanism.





**Ques: Which major step has been taken by RBI in its final guidelines on “Forms of Business and Prudential Regulation for Investments”?**

- A. Increased capital requirement for NBFCs
- B. Removed proposed restriction on overlap between banks and group entities
- C. Imposed limits on banks' lending to NBFCs
- D. Restricted IPO participation of bank subsidiaries
- E. Introduced new investment ceiling for mutual funds

**Answer: Option B**

**Explanation:**

- The RBI has withdrawn the earlier proposed restrictions on overlapping business activities between banks and their group entities, including NBFCs and investment arms.
- This decision allows large private banks like HDFC, ICICI, Axis, and Kotak to maintain operational flexibility and pursue strategic business plans for their subsidiaries.
- The move also eases IPO and investment plans for group NBFCs, which were earlier impacted by the overlap rule.

**EXAM**  
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**Ques: In October 2025, the RBI's Monetary Policy Committee decided to keep the repo rate unchanged at –**

- A. 5.25%
- B. 5.5%
- C. 5.75%
- D. 6%
- E. 6.25%

**Answer:** Option B

**Explanation:**

- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) decided to keep the benchmark repo rate unchanged at 5.5% in its October 2025 meeting – the second consecutive time.
- The policy stance was also maintained as 'Neutral'.
- Accordingly, Standing Deposit Facility (SDF) Rate is 5.25%, and Marginal Standing Facility (MSF) Rate & Bank Rate is 5.75%.
- RBI noted that the overall inflation outlook has turned more benign due to a sharp fall in food prices. The average headline inflation for FY25 has been revised down to 2.6% from the earlier 3.1%.
- The FY26 GDP growth projection has been revised upward to 6.8% from the earlier estimate of 6.5%.
- RBI also announced a Risk-Based Premium Framework for Deposit Insurance, allowing financially sound banks to pay lower premiums, effective from the next financial year.

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**Ques: Which institution recently unveiled its most comprehensive reforms in over a decade to expand corporate credit and deepen capital market activity?**

- A. Securities and Exchange Board of India (SEBI)
- B. Reserve Bank of India (RBI)
- C. Ministry of Finance
- D. NITI Aayog
- E. Insurance Regulatory and Development Authority of India (IRDAI)

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India unveiled its most comprehensive reforms in over a decade, aimed at countering US-driven headwinds and expanding credit to companies while deepening capital market activity.
- Banks can now finance mergers, acquisitions, and IPOs more freely, while limits on loans against shares and listed debt securities have been raised.
- Borrowing rules for companies with loans above ₹10,000 crore have been eased by removing earlier caps and extra capital requirements.
- Loans against shares have been increased from ₹20 lakh to ₹1 crore per individual, and IPO financing limits from ₹10 lakh to ₹25 lakh per person.
- These reforms, effective from October 2025, aim to expand credit access, improve liquidity, and encourage broader participation in equity markets.



**Ques: What is the main objective of RBI's proposal to reduce risk weights for NBFCs' infrastructure loans?**

- A. To increase tax benefits for NBFCs
- B. To reduce cost of infrastructure financing and promote long-term lending
- C. To stop NBFCs from giving infra loans
- D. To merge NBFCs with banks
- E. To raise deposit insurance limit

**Answer: Option B**

**Explanation:**

- The RBI has proposed reducing risk weights for NBFCs' loans to operational and high-quality infrastructure projects.
- This move will lower financing costs for NBFCs and encourage more long-term, sound lending in the infrastructure sector.
- The framework also ensures better risk assessment and capital optimization, while promoting competitiveness among NBFCs.

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**Ques: Which ministry is coordinating the nationwide campaign “आपकी पूँजी, आपका अधिकार” – Your Money, Your Right?**

- A. Ministry of Corporate Affairs
- B. Ministry of Consumer Affairs
- C. Ministry of Finance
- D. Ministry of Home Affairs
- E. Ministry of Labour

**Answer: Option C**

**Explanation:**

- The Department of Financial Services (DFS) under the Ministry of Finance is coordinating the nationwide awareness campaign on unclaimed financial assets in collaboration with RBI, IRDAI, SEBI, and IEPFA.
- The campaign, titled “Your Money, Your Right,” will run from October to December 2025 and aims to guide citizens on claiming their unclaimed financial assets.

**EXAM**  
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## **Ques: Where was the 20th Edition of the World Athletics Championships 2025 held?**

- A. Beijing, China
- B. Doha, Qatar
- C. Paris, France
- D. Budapest, Hungary
- E. Tokyo, Japan

**Answer:** Option E

### **Explanation:**

- The 20th Edition of the World Athletics Championships was held at the Japan National Stadium in Tokyo, Japan.
- This was the third time Japan hosted the event, following the 1991 and 2007 editions.
- The 21st edition will be held in Beijing, China in 2027.
- In India's performance, Sarvesh Anil Kushare became the first Indian high jumper to reach a final, finishing 6th.
- Sachin Yadav finished 4th in javelin with a personal best of 86.27m, while Neeraj Chopra placed 8th with 84.03m.
- India did not win any medal, marking its first blank campaign in two editions.

### **Medal Tally:**

1. USA: Gold (16), Silver (5), Bronze (5), Total (26)

2. Kenya: Gold (7), Silver (2), Bronze (2), Total (11)

3. Canada: Gold (3), Silver (1), Bronze (1), Total (5)

**Ques: Which project was approved by Bihar Tourism Department in collaboration with IWAI for Patna?**

- A. Patna Metro Rail Project
- B. Patna Smart City Transport Plan
- C. Patna River Cruise Initiative
- D. Patna Ferry Service Upgrade
- E. Patna Water Metro Service

**Answer: Option E**

**Explanation:**

- The Tourism Department of Bihar Government signed an MoU with the Inland Waterways Authority of India (IWAI) to start a Water Metro service from Digha Ghat to Kangan Ghat in Patna.
- The project will be developed under the Urban Metro Project with an estimated cost of Rs. 908 crore.
- State-of-the-art hybrid catamaran vessels like 'MV Nishadraj' will be operated under this project in Patna.

A large, semi-transparent watermark for Exam Genius is centered on the page. It features the word "EXAM" in a large, bold, blue font, with "Genius" in a smaller, gray font below it. The watermark is set against a background of a stylized globe with a network of red and blue lines.

**Ques: What did PM Modi release to mark the 100-year anniversary of the RSS on October 1, 2025?**

- A. ₹50 commemorative coin and a postage stamp
- B. ₹100 commemorative coin and a postage stamp
- C. Special edition banknote
- D. Commemorative medal
- E. RSS official magazine

**Answer: Option B**

**Explanation:**

- On 1 October 2025, PM Narendra Modi released a special ₹100 commemorative coin and a postage stamp to mark the 100-year anniversary of the Rashtriya Swayamsevak Sangh (RSS).
- The ₹100 coin features, for the first time in independent India, an image of Bharat Mata on Indian currency.

**Design details:**

- One side bears the national emblem.
- The reverse shows Bharat Mata in Varada Mudra, a lion, and RSS swayamsevaks bowing before her.
- The coin carries the RSS motto: “Rashtray Swaha, Idam Rashtraya, Idam Na Mama” (“Everything is dedicated to the nation, everything is the nation’s, nothing is mine”).
- The postage stamp highlights RSS volunteers’ participation in the 1963 Republic Day Parade.

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**Ques: What initiative did the Andhra Pradesh government and Visakhapatnam Port Authority agree to under a recent MoU?**

- A. National Cruise Tourism Hub
- B. Green Energy Port Initiative
- C. Coastal Fisheries Development Project
- D. National Mega Shipbuilding Cluster at Dugarajapatnam
- E. Inland Waterways Transport Hub

**Answer: Option D**

**Explanation:**

- The Government of Andhra Pradesh and Visakhapatnam Port Authority signed an MoU to establish a National Mega Shipbuilding Cluster at Dugarajapatnam in Nellore.
- The MoU was signed during the national maritime event titled “Transforming India’s Maritime Sector” held in Bhavnagar, Gujarat.
- The initiative will include a Greenfield port, four dry docks, outfitting jetties, shiplift facilities, and support industries.

**EXAM**  
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**Ques: According to the 2025 Index of Economic Freedom, what is India's global rank and economic status?**

- A. 115th – Moderately Free
- B. 98th – Mostly Free
- C. 128th – Mostly Unfree
- D. 140th – Repressed
- E. 75th – Free

**Answer: Option C**

**Explanation:**

- The 31st edition of the Index of Economic Freedom (2025) was published by The Heritage Foundation, covering 184 countries for the period July 1, 2023 – June 30, 2024.
- The global average economic freedom score increased by 1.1 points to 59.7, up from 58.6 last year, yet the world remains “Mostly Unfree.”
- Only three countries earned the status of “Economically Free” in 2025, down from four last year.
- India ranked 128th globally (and 26th regionally) with a score of 53.0, placing it in the “Mostly Unfree” category.

**Top Rankings:**

1. Singapore – 84.1, Free

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2. Switzerland – 83.7, Free



3 Ireland : 83.1 Free

4 Taiwan : 79.7 Mostly Free

5 Luxembourg : 79.5 Mostly Free

128 India : 53.0 Mostly Unfree

163 Yemen





**Ques: Which Indian space observatory recently completed a decade of its operation?**

- A. Chandrayaan-2
- B. Astrosat
- C. Aditya-L1
- D. Mangalyaan
- E. GSAT-6A

**Answer: Option B**

**Explanation:**

- India's first dedicated space astronomy observatory, Astrosat, completed 10 years in orbit since its launch by PSLV-C30 on 28 September 2015.
- Astrosat is the first dedicated Indian astronomy mission designed to study astronomical sources simultaneously in X-ray, optical, and UV spectral bands.
- It was launched into an orbit of 650 kilometers from Sriharikota, weighing 1515 kg.
- Astrosat is a collaborative project of ISRO and major Indian research institutions, with international partners from Canada and the UK.
- It has a registered user base of about 3,400 from 57 countries and has helped popularize space science in India, bringing astrophysics research to 132 Indian universities.

**EXAM**  
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**Ques: What facility was inaugurated at Vijayawada International Airport to enhance passenger experience?**

- A. Duty-Free Shopping Zone
- B. Udan Yatri Cafe
- C. VIP Lounge
- D. Airport Hotel
- E. Digital Check-in Kiosks

**Answer: Option B**

**Explanation:**

- The Udan Yatri Cafe was inaugurated at Vijayawada International Airport to enhance passenger experience by offering affordable and quality food and beverages.
- Items include tea priced at Rs. 10/- and coffee, snacks, and sweets at Rs. 20/-.
- With this inauguration, Vijayawada International Airport became the 7th airport (and 6th AAI airport) after Kolkata, Pune, Chennai, Bhubaneswar, Ahmedabad, and Hollongi to have such a facility.

**EXAM**  
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**Ques: Which company did the Indian Navy sign a Rs. 47 crore contract with for advanced underwater drones?**

- A. BEL
- B. Mazagon Dock Shipbuilders
- C. L&T Defence
- D. DRDO
- E. IROV Technologies Private Limited (EyeROV - Kochi)

**Answer: Option E**

**Explanation:**

- The Indian Navy signed a Rs. 47 crore contract with IROV Technologies Private Limited (EyeROV - Kochi) for supplying advanced underwater drones, also called Underwater Remotely Operated Vehicles (UWROVs).
- The contract aligns with the Government of India's "Atmanirbhar Bharat" initiative, promoting indigenous defence capabilities.
- The MoU specifically covers the supply of EyeROV Trout, a military-grade UWROV rated for depths up to 300 metres.

**EXAM**  
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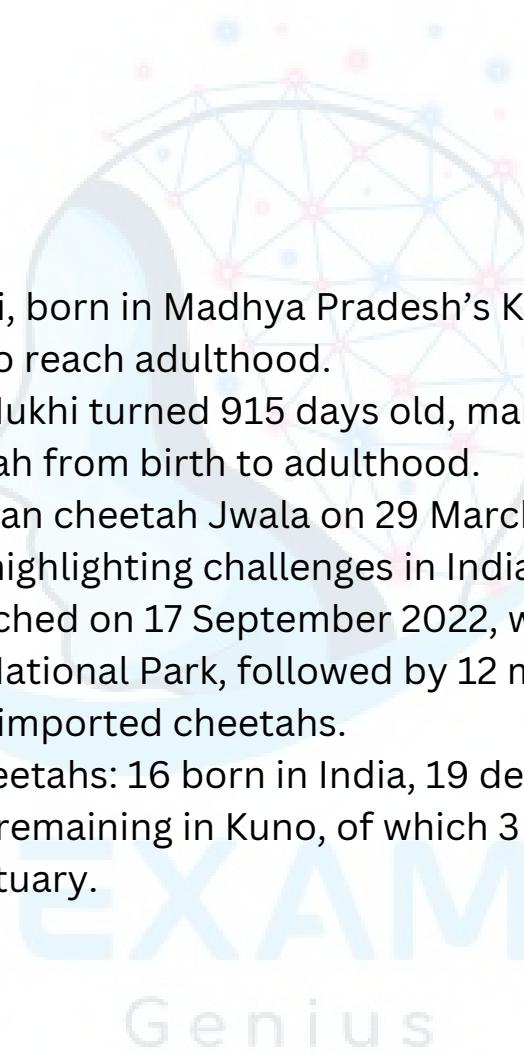
**Que: Which female cheetah became the first cub born in India to reach adulthood under Project Cheetah?**

- A. Jwala
- B. Sagar
- C. Namya
- D. Kuno
- E. Mukhi

**Answer: Option E**

**Explanation:**

- The female cheetah Mukhi, born in Madhya Pradesh's Kuno National Park, became the first cub born in India to reach adulthood.
- On 30 September 2025, Mukhi turned 915 days old, marking the first successful transition of Project Cheetah from birth to adulthood.
- Mukhi was born to Namibian cheetah Jwala on 29 March 2023; her three siblings died due to extreme heat, highlighting challenges in India's wildlife conservation.
- Project Cheetah was launched on 17 September 2022, with eight cheetahs from Namibia released in Kuno National Park, followed by 12 more from South Africa in February 2023, totaling 20 imported cheetahs.
- Currently, India has 27 cheetahs: 16 born in India, 19 deaths (9 imported adults, 10 cubs born in India), and 24 remaining in Kuno, of which 3 have been relocated to Gandhi Sagar Wildlife Sanctuary.



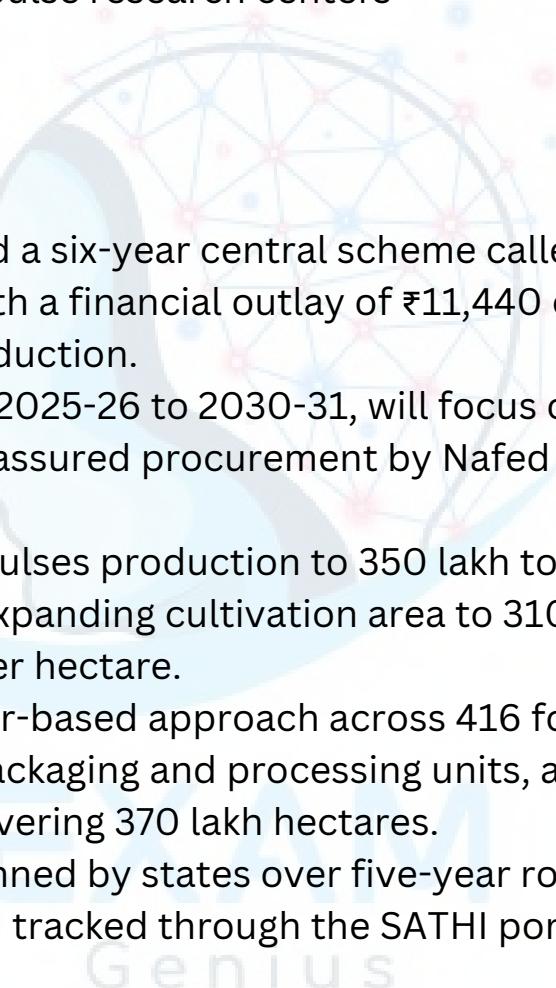
**Ques: What is the objective of the “Mission for Aatmanirbharta in Pulses” approved by the Union Cabinet?**

- A. To promote organic farming of pulses
- B. To achieve self-sufficiency in pulses production
- C. To export pulses to neighboring countries
- D. To reduce pulse consumption in India
- E. To establish international pulse research centers

**Answer: Option B**

**Explanation:**

- 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 mission, effective from 2025-26 to 2030-31, will focus on increasing production of tur, urad, and masur, with assured procurement by Nafed and NCCF from registered farmers.
- Targets include increasing pulses production to 350 lakh tonnes by 2030-32 from 242 lakh tonnes in 2023-24, expanding cultivation area to 310 lakh hectares, and improving yield to 1,130 kg per hectare.
- The mission will use a cluster-based approach across 416 focused districts, establish about 1,000 new packaging and processing units, and distribute 126 lakh quintals of certified seeds covering 370 lakh hectares.
- Seed production will be planned by states over five-year rolling plans, with breeder seed supervised by ICAR, and tracked through the SATHI portal.





**Ques: What recognition did the Directorate General of Civil Aviation (DGCA) receive recently for aviation safety oversight?**

- A. International Civil Aviation Organisation (ICAO) Council President Certificate
- B. ICAO Safety Excellence Award
- C. Global Aviation Safety Medal
- D. DGCA Outstanding Performance Award
- E. Aviation Safety Leadership Certificate

**Answer: Option A**

**Explanation:**

- The Directorate General of Civil Aviation (DGCA) received the International Civil Aviation Organisation (ICAO) Council President Certificate in recognition of its significant progress in establishing an effective aviation safety oversight system.
- The certificate was presented to Faiz Ahmed Kidwai, DG of DGCA, during the 42nd Session of the ICAO Assembly in Montreal, Canada.
- As a signatory to the ICAO Chicago Convention (1944), India investigates aircraft accidents under ICAO Annex 13 and the Aircraft (Investigation of Accidents and Incidents) Rules, 2017.

**EXAM**  
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**Ques: What event did Rajesh Agrawal inaugurate on International Coffee Day 2025 in Bengaluru?**

- A. Coffee Experience Zone and Expo
- B. Coffee Science Conference
- C. National Coffee Awards Ceremony
- D. Coffee Plantation Workshop
- E. International Coffee Festival

**Answer: Option A**

**Explanation:**

- On International Coffee Day 2025, Rajesh Agrawal, Secretary, Ministry of Commerce & Industry, inaugurated the 'Coffee Experience Zone and Expo' organized by the Coffee Board of India in Bengaluru, Karnataka.
- The theme of International Coffee Day 2025 was "Embracing Collaboration More Than Ever."

**EXAM**  
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## **Ques: What new facility has the RBI allowed for NRIs regarding investment in India?**

- A. NRIs can invest in Indian mutual funds through rupee accounts.
- B. NRIs can invest in Indian debt market through rupee accounts.
- C. NRIs can invest in real estate using rupee accounts.
- D. NRIs can invest in gold bonds only.
- E. NRIs can open rupee accounts for remittance only.

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI) has amended the Foreign Exchange Management (Deposit) Regulations, 2016, to allow NRIs to invest in non-convertible debentures (NCDs), bonds, and commercial papers through their rupee accounts.
- This facility aims to facilitate debt investment, strengthen the internationalisation of the Indian rupee, boost India's debt market, reduce borrowing costs, and support GDP growth, especially in infrastructure and renewable energy sectors.

**EXAM**  
Genius



**Ques: What is the purpose of the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) platform launched by SEBI?**

- A. To provide tax benefits on mutual fund investments
- B. To help investors track and reclaim inactive or unclaimed mutual fund folios
- C. To offer high-risk mutual fund schemes
- D. To facilitate direct mutual fund purchases without brokers
- E. To provide educational courses on mutual fund investing

**Answer:** Option B

**Explanation:**

- SEBI launched the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) to help investors track and reclaim inactive or unclaimed mutual fund folios.
- The platform was introduced under SEBI's regulatory powers to protect investor interests and promote the orderly development of the securities market.
- MITRA is jointly managed by two Qualified Registrar and Transfer Agents: CAMS and KFin Technologies Limited.

**EXAM**  
Genius



**Ques: Who has joined the board of the Fintech Association for Consumer Empowerment (FACE) as an Independent Director?**

- A. M. Rajeshwar Rao
- B. T. Rabi Sankar
- C. Manoranjan Mishra
- D. Shaktikanta Das
- E. Sugandh Saxena

**Answer: Option C**

**Explanation:**

- Former RBI Executive Director Manoranjan Mishra has been appointed as an Independent Director on the board of the Fintech Association for Consumer Empowerment (FACE).
- FACE, recognized by RBI as an SRO-FT, is a self-regulatory body for fintech companies in India.
- Mishra's experience is expected to guide FACE in promoting innovation, growth, development, and consumer protection in the fintech sector.

**EXAM**  
Genius



**Ques: What is the new deadline set by SEBI for the complete rollout of algorithm trading rules for retail investors?**

- A. October 01, 2025
- B. January 03, 2026
- C. August 01, 2025
- D. November 30, 2025
- E. April 01, 2026

**Answer: Option E**

**Explanation:**

- The Securities and Exchange Board of India (SEBI) has extended the deadline for the complete rollout of algorithm trading rules for retail investors to April 01, 2026.
- Retail Algo Trading allows investors to use automated trading strategies through computer programs.
- The framework, initially set for August 01, 2025, was first deferred to October 01, 2025, and now extended further.
- Brokers failing to meet these milestones will be barred from onboarding new retail clients after January 05, 2026.
- The complete algo framework will become mandatory for all brokers from April 01, 2026.

**SEBI has introduced a glide path with 3 key milestones for phased implementation.**

- **Milestone 1: Brokers must apply for registration of at least one retail algo strategy by October 31, 2025.**
- **Milestone 2: Full registration of retail algo products by November 30, 2025.**
- **Milestone 3: Brokers must participate in a mock trading session by January 03, 2026.**





**Ques: Which organisation has been granted SRO status by the RBI for the non-bank lending sector?**

- A. NAFR
- B. FINO Council
- C. FIDC
- D. MFIN
- E. IBA

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) granted Self-Regulatory Organisation (SRO) status to the Finance Industry Development Council (FIDC) to promote self-regulation and ensure compliance in the non-bank lending sector.
- FIDC is a representative body of NBFCs registered with the RBI and will help improve governance, transparency, and fair representation for smaller NBFCs.
- To be recognised as an SRO, FIDC must be a non-profit under Section 8 of the Companies Act, have a minimum net worth of ₹2 crore, and include at least 10% of Base Layer NBFCs as members.

**EXAM**  
Genius



**Ques: From which date will UIDAI's revised Aadhaar service charges become effective?**

- A. July 1, 2025
- B. October 1, 2025
- C. January 1, 2026
- D. September 30, 2025
- E. April 1, 2026

**Answer: Option B**

**Explanation:**

- UIDAI announced a revision in Aadhaar-related service charges, effective from October 1, 2025, to September 30, 2028.
- Under the new rates, ₹50 services will increase to ₹75, and ₹100 services will increase to ₹125. From October 2028, these will further rise to ₹90 and ₹150 respectively.
- Biometric updates for children aged 5–7 and 15–17 years will remain free, while updates for 7–15-year-olds will be free until September 30, 2026, to reduce Mandatory Biometric Update (MBU) pendency.

**EXAM**  
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**Ques: As per the draft Basic Savings Bank Deposit Account (BSBDA) Directions, 2025 issued by the Reserve Bank of India (RBI), by when will the new framework be implemented?**

- A. December 31, 2025
- B. January 31, 2026
- C. April 30, 2026
- D. March 31, 2026
- E. June 30, 2026

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India (RBI) issued the draft of the Basic Savings Bank Deposit Account (BSBDA) Directions, 2025, applicable to all banks.
- The framework is set to be implemented by March 31, 2026.
- Every bank must offer BSBD accounts with certain minimum facilities free of charge, regardless of a minimum balance.
- These free facilities include an ATM/Debit Card (with no annual fee), a cheque book with at least 25 leaves per year, and internet/mobile banking.
- A minimum of four free withdrawals per month is allowed, excluding digital payments like UPI, NEFT, RTGS, and IMPS.
- Account holders cannot maintain another savings account in the same or any other bank simultaneously.

EXAM  
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**Ques: Which two initiatives has SEBI launched to enhance payment security and curb fraudulent fund collections?**

- A. UPI Safe & SEBI Verify
- B. Validated UPI Handles & SEBI Check
- C. Investor Shield & UPI Trust
- D. Saarthi Pay & SafeHandle
- E. SEBI SecurePay & UPI Trust

**Answer:** Option B

**Explanation:**

- SEBI launched Validated UPI Handles and SEBI Check to ensure secure payments and reduce fraud in fund transactions.
- A new exclusive “@valid” UPI handle will be used by SEBI-registered intermediaries, including brokers and mutual funds, with category-specific suffixes like “.brk” for brokers and “.mf” for mutual funds.
- SEBI Check allows investors to independently verify bank account details and UPI IDs of intermediaries through the Saarthi app or SEBI’s official platform.

**EXAM**  
Genius



**Ques: Where was the 2025 edition of the Chief Science Advisers' Roundtable (CSAR) held under South Africa's G20 Presidency?**

- A. Pretoria, South Africa
- B. Johannesburg, South Africa
- C. Cape Town, South Africa
- D. Durban, South Africa
- E. Bloemfontein, South Africa

**Answer: Option A**

**Explanation:**

- The 2025 edition of the Chief Science Advisers' Roundtable (CSAR) was held in Pretoria, South Africa, under South Africa's G20 Presidency.
- The two-day conference was organized under the theme "Equity-based Science, Technology and Innovation for Inclusive Human Development and Global Sustainability."
- The Indian delegation was led by Prof. Ajay Kumar Sood, Principal Scientific Advisor to the Government of India.
- CSAR serves as a forum for G20 and guest countries' chief scientific advisors to discuss global challenges like climate change, inequality, and slow progress on SDGs.

**EXAM**  
Genius



**Ques: The High-Level Committee chaired by Union Home Minister Amit Shah approved flood mitigation projects worth how much amount?**

- A. ₹3645.60 crore
- B. ₹4445.60 crore
- C. ₹4645.60 crore
- D. ₹4945.60 crore
- E. ₹4245.60 crore

**Answer: Option C**

**Explanation:**

- A High-Level Committee (HLC) chaired by Union Home Minister Amit Shah approved flood mitigation, recovery, and reconstruction projects worth ₹4645.60 crore.
- These projects will benefit 9 states – Assam, Kerala, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Bihar, Chhattisgarh, and Andhra Pradesh.
- Funding will be provided through the National Disaster Mitigation Fund (NDMF).
- Approved projects include the Assam Wetlands Restoration Project worth ₹692.05 crore and the Urban Flood Risk Management Programme (UFRMP) Phase-II worth ₹2444.42 crore for 11 cities.

**EXAM**  
Genius

## Ques: Which exercise was recently completed successfully by the Election Commission of India in Bihar?

- A. Special Intensive Revision (SIR) of electoral rolls
- B. Voter Awareness Campaign
- C. Electoral Photo Verification Drive
- D. Digital Voting Implementation
- E. By-Election Preparatory Exercise

**Answer:** Option A

### Explanation:

- The Election Commission of India successfully completed the Special Intensive Revision (SIR) of electoral rolls in Bihar.
- The SIR exercise was conducted under Article 326 of the Constitution and Section 21(3) of the Representation of the People Act, 1950, to ensure that no eligible voter is excluded and no ineligible person is included.
- Article 324 empowers the Election Commission with supervision, direction, and control over the preparation of electoral rolls.

### Outcome of Bihar SIR (24 June 2025 – 30 September 2025):

- Electors as on 24 June 2025: 7.89 crore
- Total electors removed from draft list: 65 lakh
- Electors in draft list on 1 August 2025: 7.24 crore
- Ineligible electors removed from draft list: 3.66 lakh
- Eligible electors added in draft list (Form 6): 21.53 lakh
- Total electors in final list (30 September 2025): 7.42 crore



## Ques: Who won the 62nd National Chess Championship held in Guntur, Andhra Pradesh?

- A. Grandmaster P. Iniyan
- B. IM H Goutham Krishna
- C. Grandmaster Krishnan Sasikiran
- D. Viswanathan Anand
- E. Pental Harikrishna

**Answer: Option A**

**Explanation:**

- Grandmaster P. Iniyan of Tamil Nadu won the 62nd National Chess Championship held at Vignan University, Guntur, Andhra Pradesh.
- He remained undefeated, scoring 9/11 with 7 wins and 4 draws, edging out IM H Goutham Krishna via better tie-break (Buchholz).
- Grandmaster Krishnan Sasikiran secured third place.
- The total prize fund was ₹30,00,000, with Iniyan receiving ₹6 lakh as the winner's prize.

**EXAM**  
Genius



**Ques: Which district has become India's first to be declared free of child marriages under the 'Child Marriage-Free India' campaign?**

- A. Raipur
- B. Balod
- C. Bilaspur
- D. Durg
- E. Kanker

**Answer: Option B**

**Explanation:**

- Under the 'Child Marriage-Free India' campaign, the Balod district of Chhattisgarh has been declared the first district in India to be officially free of child marriages.
- The campaign includes community awareness, strict monitoring, and counseling programs to prevent early marriages.
- Authorities verified and certified that no child marriages were reported in the district during the verification process.
- This milestone contributes significantly to protecting children's rights and promoting gender equality in India.

**EXAM**  
Genius



**Ques: Which Indian organization virtually participated in the Science Summit 2025 at the 80th United Nations General Assembly in New York?**

- A. ISRO
- B. Department of Science and Technology
- C. DRDO
- D. NITI Aayog
- E. CSIR - National Institute of Science Communication and Policy Research

**Answer: Option E**

**Explanation:**

- CSIR - National Institute of Science Communication and Policy Research (CSIR-NIScPR) virtually participated in the Science Summit 2025 held at the 80th United Nations General Assembly in New York.
- The theme of the summit was “Women and Girls in Science: Driving Gender-Inclusive Innovation, Gender Equality, and Breaking Barriers.”

**EXAM**  
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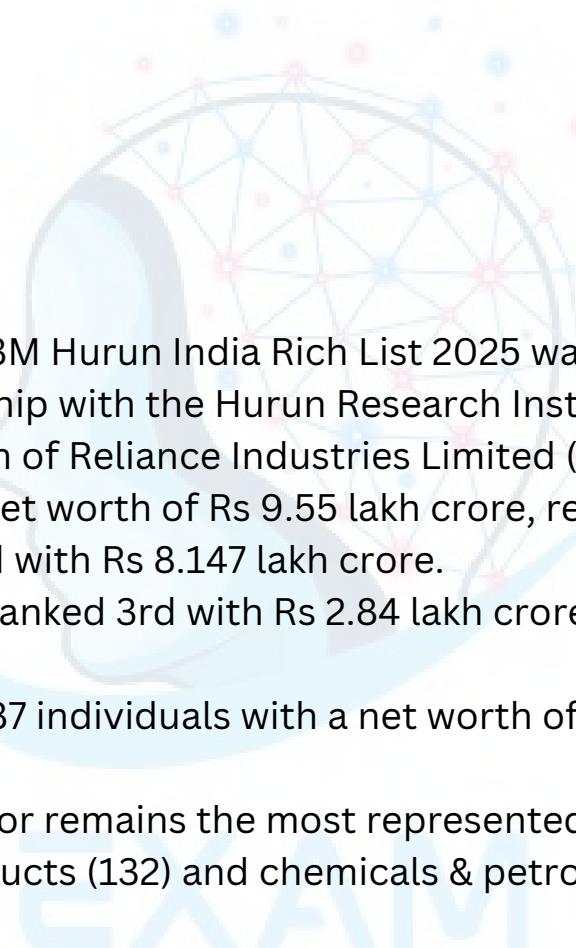
**Ques: Who topped the M3M Hurun India Rich List 2025 published by M3M India Private Limited in partnership with Hurun Research Institute?**

- A. Gautam Adani and family
- B. Cyrus Poonawalla
- C. Roshni Nadar and family
- D. Shiv Nadar
- E. Mukesh Ambani

**Answer: Option E**

**Explanation:**

- The 14th edition of the M3M Hurun India Rich List 2025 was published by M3M India Private Limited in partnership with the Hurun Research Institute.
- Mukesh Ambani, Chairman of Reliance Industries Limited (RIL), topped the list as India's richest man with a net worth of Rs 9.55 lakh crore, replacing Gautam Adani and family, who ranked 2nd with Rs 8.147 lakh crore.
- Roshni Nadar and family ranked 3rd with Rs 2.84 lakh crore, becoming the richest woman in India.
- The 2025 list features 1,687 individuals with a net worth of Rs 1,000 crore or more, including 358 billionaires.
- The Pharmaceuticals sector remains the most represented with 137 individuals, followed by industrial products (132) and chemicals & petrochemicals (125).





## Ranking of Top 5 Richest Indians in 2025:

- 1 Mukesh Ambani & family : Reliance Industries Limited (RIL)
- 2 Gautam Adani & family : Adani Group
- 3 Roshni Nadar & family : HCL Technologies
- 4 Cyrus S. Poonawalla & family : Serum Institute of India (SII)
- 5 Kumar Mangalam Birla & family : Aditya Birla Group





**Ques: Which state has received the highest allocation from the ₹1.01 lakh crore fund released by the Centre in October 2025?**

- A. Bihar
- B. Maharashtra
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Rajasthan

**Answer:** Option D

**Explanation:**

- The Union Government released ₹1,01,603 crore to states on October 1, 2025, to support capital investment and welfare expenditure.
- Uttar Pradesh received the highest allocation of ₹18,227 crore.
- Bihar, which is poll-bound, received ₹10,219 crore, followed by Madhya Pradesh with ₹7,976 crore.
- The move aims to boost infrastructure and welfare projects ahead of the festive season and accelerate development in the second half of FY 2025–26.

**EXAM**  
Genius



**Ques: Which fighter aircraft was officially retired by the Indian Air Force in a ceremony at Chandigarh Air Force Station?**

- A. Mirage 2000
- B. MiG-21
- C. Jaguar
- D. Sukhoi-30MKI
- E. Tejas Mk1A

**Answer: Option B**

**Explanation:**

- The Indian Air Force officially retired its iconic Mikoyan-Gurevich MiG-21 fighter jets in a grand ceremony at Chandigarh Air Force Station.
- The last batch of MiG-21s from No. 23 Squadron “Panthers” performed a ceremonial flypast.
- Air Chief Marshal Amar Preet Singh flew the final sortie in call sign “Badal 3”, and Squadron Leader Priya Sharma became the last woman to fly the MiG-21.
- Inducted in 1963, the MiG-21 was India’s first supersonic fighter; over 870 were procured, many built by Hindustan Aeronautics Limited.
- The retired squadrons will be replaced by indigenous Light Combat Aircraft (LCA) Tejas Mk1A, with No. 23 Squadron being the first to transition.

**EXAM**  
Genius



**Ques: Which Abu Dhabi-based company acquired a 41.2% stake in Sammaan Capital for ₹8,850 crore?**

- A. Mubadala Investment Company
- B. Abu Dhabi Investment Authority (ADIA)
- C. International Holding Company (IHC)
- D. Avenir Investment RSC Ltd
- E. Emirates Investment Authority

**Answer: Option C**

**Explanation:**

- International Holding Company (IHC), based in Abu Dhabi, acquired a 41.2% stake in Sammaan Capital (formerly Indiabulls Housing Finance Ltd) for ₹8,850 crore through its affiliate Avenir Investment RSC Ltd.
- This is the largest primary capital infusion by an investor in an Indian NBFC.
- IHC will become the promoter of the company and help Sammaan Capital access low-cost funds, improve credit rating, and adopt AI-driven credit solutions.

**EXAM**  
Genius



**Ques: Which plant species is Andhra Pradesh Biodiversity Board conserving with NBA funding of ₹82 lakh?**

- A. Sandalwood
- B. Banyan
- C. Neem
- D. Teak
- E. Red Sanders

**Answer:** Option E

**Explanation:**

- The National Biodiversity Authority (NBA) sanctioned ₹82 lakh to the Andhra Pradesh Biodiversity Board to conserve the endemic plant species Red Sanders (*Pterocarpus santalinus*).
- The project aims to raise one lakh saplings of Red Sanders, which will be supplied to farmers under the Trees Outside Forests (ToF) programme.
- Red Sanders is native to the Southern Eastern Ghats and is under threat due to its high commercial value, being protected under the Wildlife Protection Act, 1972 and listed under CITES.

**EXAM**  
Genius



**Ques: What is the total investment commitment received under the Electronics Component Manufacturing Scheme (ECMS)?**

- A. ₹22,919 crore
- B. ₹45,000 crore
- C. ₹1.15 lakh crore
- D. ₹91,600 crore
- E. ₹59,350 crore

**Answer: Option C**

**Explanation:**

- Under the Electronics Component Manufacturing Scheme (ECMS), the government received 249 applications with total investment proposals worth ₹1.15 lakh crore.
- The scheme was approved by the Union Cabinet in March 2025 with an outlay of ₹22,919 crore over six years.
- It aims to boost domestic manufacturing, increase value addition in India's electronics sector, promote MSMEs, and create employment for around 1.41 lakh people.

**EXAM**  
Genius



**Ques: Which organization signed an MoU with New Space India Limited to establish Direct Broadcast Network stations under Mission Mausam?**

- A. Indian Institute of Tropical Meteorology
- B. India Meteorological Department
- C. National Centre for Medium Range Weather Forecasting
- D. Indian Space Research Organisation
- E. Ministry of Earth Sciences

**Answer: Option C**

**Explanation:**

- The National Centre for Medium Range Weather Forecasting (NCMRWF), under the Ministry of Earth Sciences, signed an MoU with New Space India Limited to establish two Direct Broadcast Network (DBNet) stations in Delhi and Chennai under the Mission Mausam project.
- DBNet is a global operational framework for real-time acquisition of data from Low Earth Orbit satellites.
- Mission Mausam, approved by the Union Cabinet with a ₹2,000 crore budget, aims to make India a global leader in weather and climate sciences and is being implemented by IMD, NCMRWF, and IITM.

**EXAM**  
Genius



**Ques: What event did Union Minister Bhupender Yadav preside over related to environmental monitoring in New Delhi?**

- A. Launch of National Air Quality Index
- B. 51st Foundation Day of Central Pollution Control Board
- C. India Water Quality Summit
- D. National Environmental Science Congress
- E. Launch of Green Energy Mission

**Answer: Option B**

**Explanation:**

- Union Minister Bhupender Yadav, Ministry of Environment, Forest and Climate Change, presided over the 51st Foundation Day of the Central Pollution Control Board (CPCB) in New Delhi.
- During the event, the upgraded SAMEER 2.0 mobile application for air quality monitoring, available on Android and iOS, was highlighted.
- CPCB also released key publications, including the 2025 Technical Report on Polluted River Stretches and a manual on identifying water body pollution using freshwater benthic macroinvertebrates in India.

**EXAM**  
Genius



**Ques: Which company has partnered with Airbus to set up India's first private-sector Final Assembly Line (FAL) for helicopters?**

- A. Hindustan Aeronautics Limited (HAL)
- B. Reliance Defence
- C. Mahindra Aerospace
- D. Tata Advanced Systems Limited (TASL)
- E. L&T Defence

**Answer: Option D**

**Explanation:**

- Tata Advanced Systems Limited (TASL) and Airbus announced the establishment of India's first private-sector Final Assembly Line (FAL) in Vemagal, Karnataka to manufacture the Airbus H125 helicopter.
- This is Airbus' second assembly plant with TASL in India, after the C295 transport aircraft unit in Vadodara, Gujarat.
- The facility will include Maintenance, Repair, and Overhaul (MRO) capabilities and helipads for final testing, with production starting in 2026 and the first helicopter delivery in 2027.

**EXAM**  
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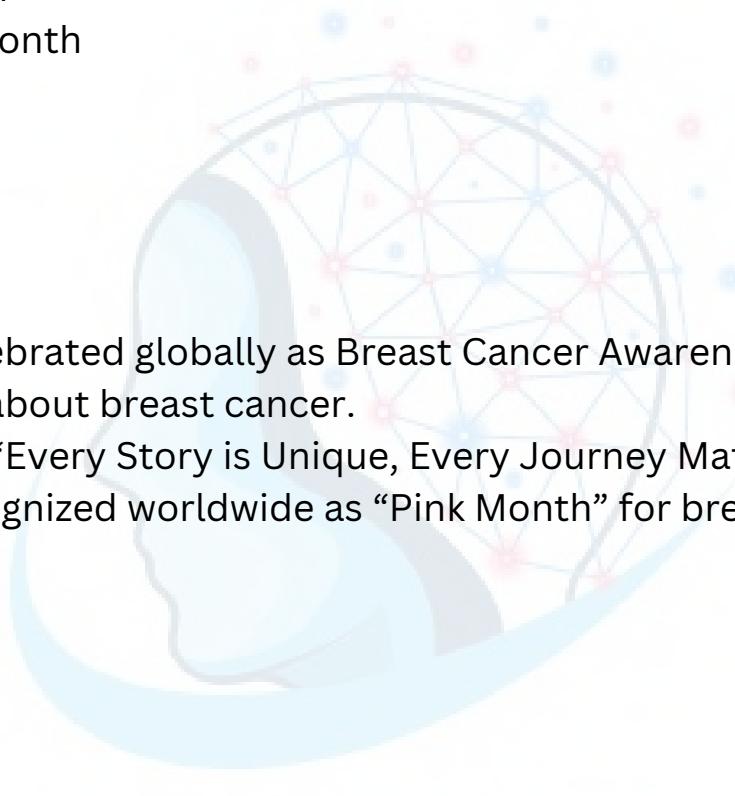
**Ques: What is observed globally from October 1 to 31 to promote awareness about breast cancer?**

- A. World Cancer Month
- B. Breast Cancer Awareness Month
- C. Health and Wellness Month
- D. Pink Ribbon Month
- E. Women's Health Month

**Answer: Option B**

**Explanation:**

- October 1–31 is celebrated globally as Breast Cancer Awareness Month (BCAM) to promote awareness about breast cancer.
- The 2025 theme is: “Every Story is Unique, Every Journey Matters.”
- October is also recognized worldwide as “Pink Month” for breast cancer awareness campaigns.



**EXAM**  
Genius



**Ques: What is observed on October 2 as the 19th International Day of Non-Violence?**

- A. World Peace Day
- B. Global Harmony Day
- C. Mahatma Gandhi Jayanti
- D. Human Rights Day
- E. International Day of Non-Violence

**Answer: Option E**

**Explanation:**

- October 2 marks the 19th International Day of Non-Violence, commemorating the 156th birth anniversary of Mahatma Gandhi.
- The day is observed globally, including events organized by the Permanent Mission of India to the UN in New York.
- The International Day of Non-Violence was established in 2007.

**EXAM**  
Genius



**Ques: Which organisation has provided a USD 190 million loan for the Indore Metro Rail Project?**

- A. World Bank
- B. International Monetary Fund (IMF)
- C. New Development Bank (NDB)
- D. Japan International Cooperation Agency (JICA)
- E. Asian Development Bank (ADB)

**Answer: Option E**

**Explanation:**

- The Asian Development Bank (ADB) has approved a USD 190 million loan for the Indore Metro Rail Project in Madhya Pradesh.
- The project is being implemented by the Madhya Pradesh Metro Rail Corporation Limited (MPMRCL) and is expected to be operational by January 2030.
- The loan will finance the construction of an 8.62 km-long underground metro line with 7 stations to enhance urban mobility and reduce traffic congestion in Indore.

**EXAM**  
Genius



- India Exim Bank signed a \$40 million credit line agreement with ECOWAS Bank for Investment and Development (EBID).
- BEML secured its first overseas rail & metro contract worth USD 1 million from Malaysia for MRT system reconditioning.



**EXAM**  
Genius



**Ques: As per RBI's draft proposal, what is the maximum materiality threshold for lending to related parties for large banks with asset size above ₹10 lakh crore?**

- A. ₹5 crore
- B. ₹10 crore
- C. ₹25 crore
- D. ₹50 crore
- E. ₹1 crore

**Answer: Option D**

**Explanation:**

- RBI's draft framework proposes scale-based materiality thresholds for banks and NBFCs for loans to related parties, including personal loans to directors.
- For large banks with assets above ₹10 lakh crore, the maximum permissible lending limit to related parties is ₹50 crore. Smaller banks have proportionately lower thresholds (₹5 crore and ₹10 crore).

**EXAM**  
Genius



**Ques: The Reserve Bank of India (RBI) has granted an extension of tenure to Raghavendra Srinivas Bhat as MD & CEO of which bank?**

- A. South Indian Bank
- B. Karnataka Bank
- C. Federal Bank
- D. Karur Vysya Bank
- E. City Union Bank

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI) has approved a one-month extension in the tenure of Raghavendra Srinivas Bhat as the MD & CEO of Karnataka Bank.
- The extension will be effective from October 16, 2025, or until the appointment of a regular MD & CEO, whichever is earlier.
- Karnataka Bank is a private sector bank headquartered in Mangaluru, Karnataka.

**EXAM**  
Genius

**Ques: Which reforms were announced by the Reserve Bank of India (RBI) alongside the Monetary Policy Committee (MPC) meeting to strengthen the banking sector?**

- A. Risk Based Premium Framework, ECL Provisioning, Revised Basel III norms, Capital Market Lending Reforms
- B. Repo Rate Cut, CRR Hike, Forex Market Reforms, NBFC Liquidity Scheme
- C. Digital Rupee Expansion, Credit Card Framework, UPI Internationalisation, Bond Market Reform
- D. Gold Monetisation Scheme, Banking Merger Policy, Priority Sector Lending Expansion
- E. Inflation Targeting Framework, FPI Investment Reform, Exchange Rate Stabilisation Measures

**Answer: Option A**

**Explanation:**

- The Reserve Bank of India (RBI) announced four major reforms alongside the Monetary Policy Committee (MPC) meeting to enhance the resilience of the banking sector and streamline regulatory processes.

### **Risk Based Premium Framework for Deposit Insurance**

- Deposit Insurance and Credit Guarantee Corporation (DICGC) will now charge banks based on their risk profile instead of a flat rate of 12 paise per ₹100 of deposits.

### **Expected Credit Loss (ECL) Provisioning Framework**

- Replaces the “Incurred Loss Model” with a forward-looking system where banks estimate potential future losses based on borrower risk, repayment history, and economic conditions.

### **Revised Basel III Capital Adequacy Norms**

- To be effective from April 1, 2027, the updated framework lowers capital requirements for MSME and residential real estate loans, enhancing credit flow.



## Broadening Capital Market Lending Scope

- Banks can now finance acquisitions by Indian corporations and have enhanced limits for lending against shares.

About Expected Credit Loss (ECL) : Instead of waiting for a borrower to default, banks will now estimate how much loss they might face in the future – based on the borrower's risk profile, repayment history, economic conditions, etc



**EXAM**  
Genius



**Ques: As per RBI's new draft ECB framework, what is the maximum amount firms can raise without prior approval?**

- A. \$500 million
- B. \$750 million
- C. \$1 billion or 300% of net worth (whichever is higher)
- D. \$2 billion
- E. \$50 million

**Answer: Option C**

**Explanation:**

- RBI's draft External Commercial Borrowing (ECB) framework proposes to increase the borrowing limit for Indian firms from \$750 million to \$1 billion or 300% of net worth, whichever is higher, without needing prior approval.
- The framework also specifies a minimum 3-year maturity, with manufacturing firms allowed 1–3 years maturity if their total ECB does not exceed \$50 million.

**EXAM**  
Genius



**Ques: Who has been appointed as the new Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL)?**

- A. Pradeep Gaur
- B. S. C. Jain
- C. Ashwini Vaishnaw
- D. Saleem Ahmad
- E. Rajesh Kumar

**Answer: Option D**

**Explanation:**

- Saleem Ahmad has been appointed as the new Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL).
- He replaced Pradeep Gaur, the outgoing CMD of the organization.
- Before his appointment, S. C. Jain was holding additional charge as the interim CMD of RVNL.

**EXAM**  
Genius



**Ques: Which homegrown messaging app developed by Zoho has recently surpassed WhatsApp and Telegram to top India's app store charts?**

- A. Koo
- B. Arattai
- C. Sandes
- D. Bharat Chat
- E. Hike

**Answer: Option B**

**Explanation:**

- The homegrown messaging app Arattai, developed by Zoho Corporation, has topped India's app store charts, surpassing WhatsApp and Telegram.
- Launched in 2021, Arattai means “chat” in Tamil and gained popularity after endorsements from Union Ministers Dharmendra Pradhan and Piyush Goyal under the Aatmanirbhar Bharat initiative.

**EXAM**  
Genius



**Ques: Which mobile app was launched to enable youth participation in the Viksit Bharat Young Leaders Dialogue (VBYLD) 2026 Quiz?**

- A. YUVA Connect
- B. VBYLD Quiz App
- C. National Youth App
- D. India Leader Portal
- E. MY Bharat

**Answer: Option E**

**Explanation:**

- MY Bharat app was launched by Union Minister Dr. Mansukh Mandaviya, under the Ministry of Youth Affairs & Sports (MYAS) and Ministry of Labour & Employment (MoL&E), as part of the online youth leadership and social engagement initiative of the Department of Youth Affairs.
- The app was developed by Digital India Corporation (DIC) and enables youth to participate in the Viksit Bharat Young Leaders Dialogue (VBYLD) 2026 Quiz.
- Since its launch on October 31, 2023, over 1.81 crore youth and 1.20 lakh organisations have joined the MY Bharat platform.

**EXAM**  
Genius



**Ques: Which Indian cricketer achieved a career-highest rating in the ICC Men's T20I batting rankings?**

- A. Virat Kohli
- B. Rishabh Pant
- C. Abhishek Sharma
- D. Shreyas Iyer
- E. KL Rahul

**Answer: Option C**

**Explanation:**

- Indian left-hand opener Abhishek Sharma achieved a career-highest rating of 931 points in the ICC Men's T20I batting rankings, surpassing Dawid Malan's 2020 record of 919 points.
- During the Asia Cup, Sharma scored 314 runs at an average of 44.85, earning him the Player of the Tournament award.
- In bowling, Varun Chakravarthy retained his top position in the ICC T20I bowling rankings.

**Top 5 all-time T20I batting rankings (by peak rating):**

1. Abhishek Sharma
2. Dawid Malan
3. Suryakumar Yadav
4. Virat Kohli
5. Aaron Finch

**EXAM**  
Genius



**Ques: Who is set to become Japan's first woman Prime Minister after being elected as the head of the Liberal Democratic Party (LDP)?**

- A. Shinjiro Koizumi
- B. Sanae Takaichi
- C. Fumio Kishida
- D. Yoshihide Suga
- E. Yuriko Koike

**Answer:** Option B

**Explanation:**

- Sanae Takaichi, a conservative leader, has been elected as the new head of Japan's Liberal Democratic Party (LDP), paving the way for her to become Japan's first woman Prime Minister.
- She defeated Shinjiro Koizumi in a run-off vote to secure leadership of the party.
- Her leadership will face challenges including an ageing population, economic slowdown, and strained relations with China and South Korea.
- Takaichi described her victory as the beginning of a "new era for Japan" and is inspired by former UK PM Margaret Thatcher.
- She is expected to meet U.S. President Donald Trump during her first official foreign visit in late October.

**EXAM**  
Genius



**Ques: Which initiative did Union Minister Manohar Lal Khattar launch under Swachh Bharat Mission-Urban in Sonipat, Haryana?**

- A. Swachh Nagar Abhiyan
- B. Swachh Shehar Jodi
- C. Urban Clean Cities Programme
- D. Clean India Mentorship Initiative
- E. Waste Management Partnership Scheme

**Answer: Option B**

**Explanation:**

- Union Minister Manohar Lal Khattar launched the 'Swachh Shehar Jodi' (SSJ) initiative under Swachh Bharat Mission-Urban at Sonipat, Haryana.
- SSJ is a structured mentorship and collaborative action programme involving 72 mentor cities and around 200 mentee cities.
- It focuses on 8 key areas including visible cleanliness, waste segregation, scientific processing, sanitation access, used water management, citizen advocacy, mechanized desludging, and grievance redressal.
- Mentor cities are paired with low-performing mentee cities to guide and improve urban waste management.

**About Swachh Bharat Mission-Urban:**

- Launched: 2nd October 2014 (SBM-Urban 1.0)
- Tenure: 2014–2019
- SBM-Urban 2.0: 2021
- Ministry: Ministry of Housing and Urban Affairs (MoHUA)



**Ques: The government has extended the last date for receiving applications under the PLI scheme for textiles till which date?**

- A. September 30, 2025
- B. December 31, 2025
- C. March 31, 2026
- D. June 30, 2025
- E. December 31, 2024

**Answer: Option B**

**Explanation:**

- 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 man-made fibre (MMF) and technical textiles sectors.
- The PLI Scheme aims to promote production of MMF apparel, fabrics, and technical textile products, boost textile exports, and make India a global hub for these sectors.

**EXAM**  
Genius



**Ques: Which treaty has India implemented with Singapore to ensure cooperation in the investigation of singer Zubeen Garg's death?**

- A. Extradition Treaty
- B. Mutual Legal Assistance Treaty (MLAT)
- C. Bilateral Investment Treaty
- D. Cybercrime Cooperation Agreement
- E. Anti-Money Laundering Agreement

**Answer:** Option B

**Explanation:**

- The Government of India has implemented the Mutual Legal Assistance Treaty (MLAT) with Singapore to ensure cooperation in the investigation of singer Zubeen Garg's death in Singapore.
- MLATs are arrangements under which countries cooperate to provide and obtain formal assistance in the prevention, suppression, investigation, and prosecution of crimes.
- India has signed MLATs with 42 countries till 2019, covering criminal matters such as terrorism, smuggling, cybercrime, trafficking, and financial fraud.
- Nodal Ministry: Ministry of Home Affairs

**EXAM**  
Genius



**Ques: Which city has become the first in India to get its drinking water supply powered by solar energy funded through green bonds?**

- A. Surat
- B. Indore
- C. Bhopal
- D. Pune
- E. Ahmedabad

**Answer: Option B**

**Explanation:**

- Indore Municipal Corporation (IMC) has established a solar power plant funded by green bonds, making Indore India's first city to use solar energy for its water supply system.
- The electricity generated will run pumps that lift water from the Narmada River to the city.
- The plant is expected to become operational from November 2025, adding a new 'green milestone' to Indore, which has already been India's cleanest city for eight consecutive years.

**EXAM**  
Genius



**Ques: Which two countries are co-hosting the inaugural Women's T20 World Cup – Cricket for the Blind?**

- A. India and Sri Lanka
- B. India and Pakistan
- C. India and Bangladesh
- D. India and Australia
- E. India and England

**Answer: Option A**

**Explanation:**

- India and Sri Lanka are set to co-host the inaugural Women's T20 World Cup – Cricket for the Blind.
- The tournament will feature teams from Australia, England, India, Nepal, Pakistan, Sri Lanka, and the USA, with 21 league matches, two semi-finals, and the final.
- The opening matches will be held in New Delhi, followed by Bengaluru, and the concluding matches and closing ceremony are scheduled in Colombo.

**EXAM**  
Genius



**Ques: Tata Steel Limited signed a Joint Letter of Intent with which country's government to accelerate decarbonisation of its operations?**

- A. Germany
- B. Belgium
- C. France
- D. United Kingdom
- E. Netherlands

**Answer:** Option E

**Explanation:**

- Tata Steel Limited signed a non-binding Joint Letter of Intent with the Government of the Netherlands and the Province of North Holland.
- The agreement aims to accelerate decarbonisation of Tata Steel Nederland (TSN) operations and improve air quality around its IJmuiden site.
- The Dutch government may provide financial support up to €2 billion, with an additional €300 million Innovation Fund application.

**EXAM**  
Genius



**Ques: Which digital platform was inaugurated by Union Minister Ashwini Vaishnaw to provide industry-oriented programs in AI, Cyber Security, Data Science, and Semiconductors?**

- A. Digital India University
- B. CyberTech Learning Platform
- C. Indian Tech University
- D. AI & Data Science Academy
- E. NIELIT Digital University (NDU)

**Answer:** Option E

*Explanation:*

- The NIELIT Digital University (NDU) platform was inaugurated by Union Minister Shri Ashwini Vaishnaw in New Delhi to offer industry-oriented programs in technologies such as AI, Cyber Security, Data Science, Semiconductors, and allied fields.
- Five new NIELIT centers were also virtually inaugurated in Muzaffarpur (Bihar), Balasore (Odisha), Tirupati (Andhra Pradesh), Daman (Dadra and Nagar Haveli and Daman and Diu), and Lunglei (Mizoram).
- NIELIT has been granted “Deemed University” status by the Ministry of Education, with its main campus located in Ropar, Punjab.

**EXAM**  
Genius



**Ques: Under which scheme has the Government identified 100 Aspirational Agriculture Districts across India?**

- A. Pradhan Mantri Krishi Vikas Yojana
- B. National Agriculture Development Mission
- C. Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)
- D. Rashtriya Krishi Utthaan Abhiyan
- E. Kisan Pragati Mission

**Answer: Option C**

**Explanation:**

- The Centre has launched the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) to develop 100 Aspirational Agriculture Districts (AADs) across 29 States and Union Territories.
- These districts were selected based on low agricultural productivity, moderate crop intensity, and below-average access to credit.
- The scheme aims to enhance agricultural productivity, promote sustainable practices, adopt crop diversification, and improve farmers' access to markets and credit through convergence of multiple schemes.
- Monitoring will be carried out by Central Nodal Officers and committees at National, State, and District levels for effective implementation.

**EXAM**  
Genius

## **Ques: Which award did India win at the World Social Security Forum (WSSF) 2025?**

- A. Global Health Achievement Award
- B. International Social Security Association (ISSA) Award
- C. United Nations Social Development Award
- D. World Employment Excellence Award
- E. Global Labour Rights Award

**Answer: Option B**

**Explanation:**

- India won the International Social Security Association (ISSA) Award 2025 at the World Social Security Forum held in Kuala Lumpur.
- The award was given for “Outstanding Achievement in Social Security” and was received by Union Minister Dr. Mansukh Mandaviya.
- India’s social security coverage rose from 19 percent in 2015 to 64.3 percent in 2025, reaching over 940 million citizens, supported by portals like e-Shram and National Career Service (NCS).

**EXAM**  
Genius



**Ques: Prime Minister Narendra Modi launched youth-focused initiatives worth ₹62,000 crore for which Indian state?**

- A. Uttar Pradesh
- B. Bihar
- C. Madhya Pradesh
- D. Jharkhand
- E. Rajasthan

**Answer: Option B**

**Explanation:**

- Prime Minister Narendra Modi launched ₹62,000-crore youth-focused schemes for Bihar, focusing on education, employment, and skill development.
- The initiatives include the redesigned Bihar Student Credit Card Scheme, offering interest-free education loans up to ₹4 lakh, the Bharat Ratna Jan Nayak Karpoori Thakur Skill University, and NIT Patna's Bhita campus.
- Modi also laid foundation stones for new academic and research facilities at four universities and highlighted the Mukhyamantri Nishchay Swayam Sahayata Bhatta Yojana, providing ₹1,000/month for two years to nearly 5 lakh graduates.
- The schemes aim to uplift Bihar's youth and empower disadvantaged sections of society.

**EXAM**  
Genius



**Ques: The Ministry of Defence and the Ministry of Culture signed an MoU for which project to revive India's ancient maritime craftsmanship?**

- A. Project Samudra Shakti
- B. Stitched Ship Project – INSV Kaundinya
- C. Project Sagarmala
- D. Maritime Heritage Mission
- E. Project Neelkanth

**Answer: Option B**

**Explanation:**

- The Ministry of Defence and the Ministry of Culture signed an MoU for the “Stitched Ship Project – Indian Naval Sailing Vessel (INSV) Kaundinya.”
- The project aims to revive India's ancient maritime craftsmanship and commemorate Kaundinya – the first known Indian mariner to reach Southeast Asia.
- The vessel uses the traditional “stitched ship” technique made from coconut fibre, coir rope, natural resins, and cotton sails.
- INSV Kaundinya's maiden voyage is planned for 2025 to Oman, retracing ancient Indian Ocean trade and cultural routes.

**EXAM**  
Genius



**Ques: Which renowned classical vocalist and Padma Vibhushan awardee passed away in Mirzapur, Uttar Pradesh at the age of 89?**

- A. Pandit Bhimsen Joshi
- B. Pandit Jasraj
- C. Pandit Chhannulal Mishra
- D. Ustad Bismillah Khan
- E. Pandit Shivkumar Sharma

**Answer: Option C**

**Explanation:**

- Pandit Chhannulal Mishra, Padma Vibhushan awardee and classical vocalist, passed away at the age of 89 in Mirzapur, Uttar Pradesh.
- He was awarded the Padma Bhushan in 2010 and Padma Vibhushan in 2020 for his contributions to art.
- A stalwart of the Banaras Gharana, he was known for pure classical Khyal and semi-classical forms such as Thumri, Dadra, Kajri, Hori, and Chaiti.
- He also received the Sangeet Natak Akademi Award in 2010.

**EXAM**  
Genius



**Ques: Which development bank reported a 19.5% growth in net profit for FY 2024-25, reaching ₹4,811 crore, with a focus on digital innovation, green finance, and financial inclusion?**

- A. NABARD
- B. SIDBI
- C. EXIM Bank
- D. RBI
- E. LIC

**Answer: Option B**

**Explanation:**

- The Small Industries Development Bank of India (SIDBI) reported a net profit of ₹4,811 crore for FY 2024–25, registering a 19.5% growth over the previous year (FY24: ₹4,026 crore).
- SIDBI focuses on digital innovation, green finance, and financial inclusion, positioning itself as a key pillar of India's economic development.

**Key Financial Metrics for FY25:**

- Balance Sheet / Asset Base: ₹5,68,238 crore (↑ 8.7%)
- Loans & Advances Portfolio: ₹4,96,282 crore (↑ 8.8%)
- Total Income: ₹38,511 crore (↑ ~20.6% YoY)
- Asset Quality: Gross NPA at 0.04% and Net NPA at nil as of March 31, 2025.

Genius



**Ques: What is SBI's target for its asset size as a percentage of India's GDP by 2047?**

- A. 20%
- B. 22%
- C. 25%
- D. 30%
- E. 28%

**Answer:** Option C

**Explanation:**

- 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.
- The bank plans to support emerging sectors like semiconductors, green hydrogen, and battery storage, aligning with India's "Viksit Bharat" vision.
- SBI's global presence and overseas operations are also planned to grow, strengthening its position among the top 10–20 banks worldwide.

**EXAM**  
Genius

**Ques: Which organization has introduced new guidelines to provide relief to financially stressed borrowers by easing loan repayment rules?**

- A. SEBI
- B. Ministry of Finance
- C. NABARD
- D. Reserve Bank of India (RBI)
- E. NITI Aayog

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India (RBI) has introduced new guidelines to provide relief to financially stressed borrowers by making loan terms more flexible and borrower-friendly.

**Key benefits:**

- Faster EMI relief: Earlier, banks could not change the “spread” (extra margin) for 3 years even if RBI reduced benchmark rates. Now, RBI has removed this restriction, allowing banks to reduce interest rates faster when RBI cuts rates.
- More choice at reset: Borrowers with floating-rate loans can now choose to either continue with a floating rate or switch to a fixed rate at every interest rate reset (usually every 6 months).
- No penal interest: Banks can no longer charge penalty interest for missed EMIs. Only a fixed late payment fee (e.g., ₹500 or ₹1000) can be applied.
- Restructuring or moratorium options: Banks are required to support borrowers facing financial hardships (like job loss, business failure, or medical emergencies) through restructuring or temporary payment relief.
- RBI says lenders should provide relief options such as : 1. Restructuring of Loan Tenure 2. EMI Moratorium 3. One-Time Settlement (OTS)



**Ques: Which bank, in collaboration with PhonePe, launched the Wish Credit Card powered by RuPay?**

- A. Utkarsh Small Finance Bank
- B. HDFC Bank
- C. ICICI Bank
- D. Axis Bank
- E. SBI Card

**Answer: Option A**

**Explanation:**

- The Wish Credit Card was launched by PhonePe in collaboration with Utkarsh Small Finance Bank and is powered by RuPay.
- The card is backed by a fixed deposit with a minimum deposit of Rs. 2,000.

**About Utkarsh Small Finance Bank:**

- Headquarters: Varanasi, Uttar Pradesh
- CEO: Govind Singh
- Tagline: Aapki Umeed Ka Khata

**EXAM**  
Genius



**Ques: Which company, in collaboration with HDFC Pension Management Company Limited, launched the National Pension System (NPS) Platform Workers Model under the supervision of PFRDA?**

- A. Swiggy
- B. Blinkit
- C. Ola
- D. Urban Company
- E. Zomato

**Answer: Option E**

**Explanation:**

- Zomato, in collaboration with HDFC Pension Management Company Limited, launched the National Pension System (NPS) Platform Workers Model under the supervision of the Pension Fund Regulatory and Development Authority (PFRDA).
- The initiative aims to provide structured retirement planning for gig-based delivery partners and integrate them into the formal financial system.
- Within the first 72 hours, over 30,000 delivery partners generated their Permanent Retirement Account Numbers (PRANs).
- Zomato aims to onboard more than 1,00,000 partners by December 2025.
- The NPS Platform Workers Model is a special version of the National Pension System (NPS) designed specifically for gig and platform workers such as those working with Zomato, Swiggy, Ola, Uber, Blinkit, and Urban Company.
- The model was formally launched by Finance Minister Nirmala Sitharaman on October 1 at an event organised by PFRDA.

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**Ques: Which subsidiary of Coal India inaugurated its first fully women-operated Central Store Unit at Korba?**

- A. Northern Coalfields Limited (NCL)
- B. South Eastern Coalfields Limited (SECL)
- C. Western Coalfields Limited (WCL)
- D. Mahanadi Coalfields Limited (MCL)
- E. Central Coalfields Limited (CCL)

**Answer: Option B**

**Explanation:**

- South Eastern Coalfields Limited (SECL), a subsidiary of Coal India Limited (CIL), inaugurated its first fully women-operated Central Store Unit at the Central Workshop in Korba under the Government of India's Special Campaign 5.0.
- The unit is managed by eight women officers and staff, led by Ms. Sapna Ikka, and handles spare parts supply and inventory management using a SAP-based digital platform.
- This initiative demonstrates SECL's commitment to women empowerment in the industrial sector.

**EXAM**  
Genius



**Ques: What is the total estimated cost for the newly approved 57 Kendriya Vidyalayas (KVs) to be established across India from 2026-27?**

- A. Rs 4,500 crore
- B. Rs 5,862.55 crore
- C. Rs 6,200 crore
- D. Rs 7,000 crore
- E. Rs 3,800 crore

**Answer: Option B**

**Explanation:**

- The total estimated cost required for the 57 newly approved Kendriya Vidyalayas (KVs) is Rs 5,862.55 crore, which includes Rs 2,585.52 crore for capital expenditure and Rs 3,277.03 crore for operational expenditure, to be spent over 9 years starting from 2026-27.
- Out of the 57 new KVs, 7 will be sponsored by the Ministry of Home Affairs and the remaining 50 by State/Union Territory authorities, covering 17 States/UTs.
- Among these, 20 KVs will be established in districts with no existing KV, 14 in Aspirational districts, 4 in Left Wing Extremism districts, and 5 in North Eastern Region/Hilly areas.
- This sanction is a continuation of the previous approval of 85 KVs granted in December 2024.
- Currently, 1,288 KVs are operational, including 3 abroad (Moscow, Kathmandu, Tehran) with 13.62 lakh students enrolled as of June 30, 2025.

Genius



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Genius



**Ques: What is the name of the bilateral maritime exercise initiated by the Indian Navy and the Royal Navy of the UK off India's western coast?**

- A. MALABAR
- B. KONKAN
- C. INDRA
- D. SAGAR
- E. VARUNA

**Answer:** Option B

**Explanation:**

- Indian Navy and the Royal Navy of the United Kingdom have initiated the bilateral maritime exercise KONKAN-2025 off India's western coast.
- Exercise KONKAN, named after India's western coastal region, is a bilateral maritime exercise institutionalized in 2004 and alternately hosted by the Indian Navy and the Royal Navy.
- Indian Naval Ship Vikrant represents India in the exercise.

**EXAM**  
Genius



**Ques: Where did Union Home Minister Amit Shah inaugurate the expanded capacity of the Dr. Vitthalrao Vikhe Patil Cooperative Sugar Factory?**

- A. Pune
- B. Mumbai
- C. Nagpur
- D. Ahilyanagar
- E. Nashik

**Answer: D. Ahilyanagar**

**Explanation:**

- Union Home Minister Amit Shah inaugurated the expanded facility of the Pravara (Dr. Vitthalrao Vikhe Patil) Cooperative Sugar Factory at Ahilyanagar, Maharashtra.
- During the ceremony, he also unveiled statues of Padma Shri Dr. Vitthalrao Vikhe Patil and Padma Bhushan Balasaheb Vikhe Patil.
- The event was attended by Maharashtra CM Devendra Fadnavis, Deputy CMs Eknath Shinde and Ajit Pawar, and Union MoS for Cooperation Murlidhar Mohol.

**EXAM**  
Genius

**Ques: Who has been appointed as the Brand Ambassador for the Viksit Bharat Buildathon, a nationwide innovation initiative by the Ministry of Education (MoE)?**

- A. Group Captain Shubansh Sukla
- B. Rakesh Sharma
- C. Sunita Williams
- D. Kalpana Chawla
- E. Dr. K. Sivan

**Answer: A. Group Captain Shubansh Sukla**

**Explanation:**

- Group Captain Shubansh Sukla, the first Indian to reach the International Space Station (ISS), has been appointed as the Brand Ambassador for the Viksit Bharat Buildathon by the Ministry of Education (MoE).
- He completed his maiden space voyage as part of the Axiom-4 mission, a commercial spaceflight supported by ISRO and NASA, and operated by Axiom Space.
- The Viksit Bharat Buildathon is organized by the Ministry of Education in collaboration with the Atal Innovation Mission.
- It is the largest-ever school hackathon, mobilizing over one crore students from 1.5 lakh schools across India to ideate, design, and develop prototypes under four themes – Aatmanirbhar Bharat, Swadeshi, Vocal for Local, and Samriddhi.
- Winners will be honored in January 2026, with over 1,000 students being recognized.

EXAM

Genius



**Ques: Which organization constructed the world's highest motorable road at Mig La Pass near the Line of Actual Control (LAC) at an altitude of 19,400 feet?**

- A. National Highways Authority of India (NHAI)
- B. Border Roads Organisation (BRO)
- C. Indian Army Corps of Engineers
- D. Ministry of Defence
- E. Project Vartak

**Answer: B. Border Roads Organisation (BRO)**

**Explanation:**

- The Border Roads Organisation (BRO), under Project Himank, constructed the world's highest motorable road at Mig La Pass near the Line of Actual Control (LAC) at an altitude of 19,400 feet.
- This surpasses BRO's previous Guinness World Record at Umling La Pass (19,024 feet) in Ladakh, set in 2021.
- The project was led by Brigadier Vishal Srivastava, Chief Engineer of Project Himank.
- The road is part of the Likaru–Mig La–Fukche route, connecting the Hanle region to Fukche village near the Indo-China border.

**About Border Roads Organisation (BRO):**

- Established: 1960
- Headquarters: New Delhi
- Director General: Lt. Gen. Raghu Srinivasan



## **Ques: Where will the NaMo Semiconductor Laboratory be established?**

- A. IIT Delhi
- B. IIT Bombay
- C. IIT Bhubaneswar
- D. IIT Hyderabad
- E. IISc Bengaluru

**Answer:** C. IIT Bhubaneswar

### **Explanation:**

- Union Minister of Electronics & IT Ashwini Vaishnaw approved the establishment of the NaMo Semiconductor Laboratory at IIT Bhubaneswar.
- The project will be funded under the Members of Parliament Local Area Development (MPLAD) Scheme with an estimated cost of ₹4.95 crore.
- The lab will focus on semiconductor research, training, and fabrication, equipping youth with industry-ready skills.
- It will strengthen India's 'Make in India' and 'Design in India' initiatives and boost the growing semiconductor ecosystem.
- IIT Bhubaneswar already hosts the Silicon Carbide Research and Innovation Centre (SiCRIC); the new lab will expand its R&D capabilities.

**EXAM**  
Genius



**Ques: What initiative has NHAI announced to provide commuters with project-specific information and enhance road safety on national highways?**

- A. Smart Toll Booths
- B. QR Code Sign Boards
- C. Highway Surveillance Cameras
- D. Road Safety App
- E. Digital Highway Maps

**Answer: B. QR Code Sign Boards**

**Explanation:**

- The National Highways Authority of India (NHAI) announced the installation of QR Code Sign Boards across national highway stretches.
- The initiative aims to improve transparency, provide easy access to project-specific details, and enhance road safety for highway users.
- The QR codes provide commuters with relevant project information, emergency helpline numbers, and facility details.
- Contacts accessible through QR codes include Highway Patrol, Toll Manager, Project Manager, Resident Engineer, NHAI field office, and Emergency Helpline (1033).

**EXAM**  
Genius



**Ques: Where was India's first cooperative multi-feed Compressed Biogas (CBG) plant inaugurated?**

- A. Pune, Maharashtra
- B. Kopargaon, Ahilyanagar district, Maharashtra
- C. Varanasi, Uttar Pradesh
- D. Rajkot, Gujarat
- E. Nashik, Maharashtra

**Answer: B. Kopargaon, Ahilyanagar district, Maharashtra**

**Explanation:**

- Union Home Minister Amit Shah inaugurated India's first cooperative multi-feed Compressed Biogas (CBG) plant at Kopargaon, Ahilyanagar (Ahmednagar) district, Maharashtra.
- The ₹55 crore project is established at Maharshi Shankarrao Kolhe Sahakari Sakhar Karkhana and will produce 12 tonnes of CBG and 75 tonnes of potash granules daily using jaggery/molasses as feedstock.
- The initiative promotes self-reliance in clean energy and sustainable development under the cooperative model.
- The government plans to support 15 more cooperative sugar mills with similar plants.

**EXAM**  
Genius



**Ques: Which next-generation hypersonic missile is DRDO preparing to test before the year ends?**

- A. Shaurya
- B. Agni-P
- C. Dhvani
- D. Nirbhay
- E. BrahMos-II

**Answer:** C. Dhvani

**Explanation:**

- India's DRDO is preparing to test its next-generation hypersonic missile, Dhvani, before the year ends.
- Dhvani is being developed as a Hypersonic Glide Vehicle (HGV) designed to fly at speeds exceeding Mach 5 (over 7,400 km/h).
- For comparison, the BrahMos missile, a joint India-Russia project, has a top speed of Mach 2.8–3, while Dhvani is expected to more than double that speed.

**EXAM**  
Genius



**Ques: The Union Cabinet has approved which phase of the Biomedical Research Career Programme (BRCP) to be implemented from 2025-26 to 2030-31?**

- A. Phase-I
- B. Phase-II
- C. Phase-III
- D. Phase-IV
- E. Pilot Phase

**Answer: C. Phase-III**

**Explanation:**

- The Union Cabinet, chaired by Prime Minister Narendra Modi, approved Phase-III of the Biomedical Research Career Programme (BRCP), to be implemented from 2025-26 to 2030-31, with a possible extension up to 2037-38.
- The programme will be jointly implemented by the Department of Biotechnology (DBT) and the Wellcome Trust (UK) through the India Alliance, a dedicated Special Purpose Vehicle (SPV).
- Phase-III will attract a total investment of ₹1,500 crore – ₹1,000 crore from DBT and ₹500 crore from the Wellcome Trust.
- It includes Early Career and Intermediate Research Fellowships in basic, clinical, and public health sciences, along with a Collaborative Grants Programme offering career development and catalytic collaborative grants for teams of 2-3 investigators.
- The initiative will train over 2,000 students and post-doctoral fellows, with 10-15% increased support for women researchers and 25-30% of collaborative programmes targeting Technology Readiness Level (TRL-4+) projects

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## Ques: Who won the Irani Cup 2025 by defeating Rest of India?

- A. Mumbai
- B. Saurashtra
- C. Vidarbha
- D. Karnataka
- E. Rest of India

**Answer: C. Vidarbha**

### Explanation:

- Vidarbha defeated Rest of India by 93 runs in the Irani Cup 2025 final held in Nagpur.
- With this victory, Vidarbha completed the Ranji–Irani double for every occasion it has won the Ranji Trophy.
- Yash Dhull scored 92 runs for Rest of India, while Harsh Dubey took 4 wickets for Vidarbha.
- Vidarbha bowled out Rest of India for 267 runs to secure their third Irani Cup title overall.
- Man of the Match: Harsh Dubey for his 4-wicket performance.

**EXAM**  
Genius



**Ques: Which Centrally Sponsored Scheme (CSS) aims to transform ITIs into advanced centres for skilling and employability, with a total investment of Rs. 60,000 crore?**

- A. PM-SETU
- B. PM-SVANidhi
- C. Kaushal Vikas Yojana
- D. Skill India Initiative
- E. MNREGA

**Answer: A. PM-SETU**

**Explanation:**

- 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.
- The scheme proposes upgradation of 1,000 Government ITIs across the country in a hub-and-spoke model, comprising 200 hub ITIs and 800 spoke ITIs.
- The World Bank and Asian Development Bank will provide financial support for the scheme.
- In the first phase, special focus will be given to ITIs in Patna and Darbhanga, Bihar.
- During the event, PM Modi inaugurated 1,200 Vocational Skill Labs across 400 Navodaya Vidyalayas and 200 Eklavya Model Residential Schools in 34 States and Union Territories.
- Other initiatives launched during the event include Bihar's revamped MNSSB Yojana providing Rs. 1,000 monthly allowance to nearly 5 lakh graduate youth, and the redesigned Student Credit Card (SCC) Scheme offering interest-free education loans up to Rs. 4 lakh.
- Over 3.92 lakh students have already availed loans worth more than Rs. 7,880 crore under the SCC scheme.



**Ques: Who is the author of the book “Regulating and Managing Banks in India: An Economic Perspective”?**

- A. Rakesh Mohan
- B. Amaresh Samantaraya
- C. Urjit Patel
- D. Viral Acharya
- E. Arvind Subramanian

**Answer: B. Amaresh Samantaraya**

**Explanation:**

- The book “Regulating and Managing Banks in India: An Economic Perspective” is authored by Amaresh Samantaraya and published by Cambridge University Press.
- It provides an economic analysis of India’s banking regulation and management, covering policy frameworks, financial reforms, and the role of the Reserve Bank of India (RBI).
- The book is useful for economists, policymakers, banking professionals, and students studying finance and banking regulation in India.

**EXAM**  
Genius



**Ques: What is the new official name of the Navi Mumbai International Airport announced by Maharashtra CM Devendra Fadnavis?**

- A. D. B. Patil International Airport
- B. Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport
- C. Devendra Fadnavis International Airport
- D. Maharashtra International Airport
- E. Navi Mumbai DB Airport

**Answer: B. Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport**

**Explanation:**

- Maharashtra CM Devendra Fadnavis announced that the new Navi Mumbai International Airport will be officially named Lokneta Dinkar Balu (DB) Patil Navi Mumbai International Airport.
- The renaming honors D. B. Patil, who advocated for fair compensation to farmers during the development of Navi Mumbai.
- Additionally, Pune Airport is proposed to be named after Jagadguru Sant Tukaram, and Aurangabad Airport after Chhatrapati Sambhaji Maharaj.

**EXAM**  
Genius



**Ques: What is the theme of World Teachers' Day 2025, celebrated globally on 5th October?**

- A. Valuing Teachers
- B. Recasting Teaching as a Collaborative Profession
- C. Teachers for Sustainable Development
- D. Digital Teaching and Learning
- E. Celebrating Educators

**Answer: B. Recasting Teaching as a Collaborative Profession**

**Explanation:**

- World Teachers' Day is observed globally on 5th October, and the theme for 2025 is "Recasting teaching as a collaborative profession."
- A global celebration took place in Addis Ababa, Ethiopia to mark the day.
- In India, Teachers' Day is celebrated annually on 5th September since 1962 to honour Dr. Sarvepalli Radhakrishnan.

**EXAM**  
Genius



**Ques: In which country did Union Minister Piyush Goyal launch India's Unified Payments Interface (UPI) to enhance digital and financial cooperation?**

- A. Qatar
- B. UAE
- C. Saudi Arabia
- D. Oman
- E. Bahrain

**Answer: Option A**

**Explanation:**

- Union Minister of Commerce and Industry Piyush Goyal launched India's Unified Payments Interface (UPI) at the Lulu Mall in Doha, Qatar, marking a new milestone in digital and financial cooperation between India and Qatar.
- UPI, launched nine years ago, now accounts for 85% of India's digital payments and nearly half of global digital transactions.
- The rollout in Qatar is a collaboration between NPCI International Payments Ltd (NIPL), Qatar National Bank (QNB), and Japanese payment gateway NETSTARS.

**EXAM**  
Genius



**Ques: According to the World Bank, what is India's GDP growth estimate for FY26?**

- A) 6.3%
- B) 6.5%
- C) 6.7%
- D) 6.8%
- E) 6.9%

**Answer: Option B**

**Explanation:**

- The World Bank has raised India's FY26 GDP growth forecast from 6.3% to 6.5%, backed by strong domestic demand and rural growth.
- However, the FY27 outlook has been lowered to 6.3% due to potential impacts from higher US tariffs on Indian exports.

**EXAM**  
Genius



**Ques: Which insurance company launched the “Health Alpha” plan – the first retail health insurance product introduced after GST reforms?**

- A. HDFC ERGO General Insurance
- B. ICICI Lombard General Insurance
- C. SBI General Insurance
- D. Bajaj Allianz General Insurance
- E. New India Assurance

**Answer:** Option C

**Explanation:**

- SBI General Insurance launched Health Alpha, India's first retail health insurance product introduced after GST reforms.
- The plan is fully customizable with over 50 coverage options, offering sum insured from ₹5 lakh to unlimited cover, and allows add-on benefits tailored to customers' lifestyle and budget.

**EXAM**  
Genius



**Ques: Which company, in collaboration with YES Bank, launched India's first biometric card authentication system compliant with RBI's 2025 guidelines?**

- A. Paytm
- B. Razorpay
- C. PhonePe
- D. Google Pay
- E. BharatPe

**Answer: Option B**

**Explanation:**

- Razorpay, in collaboration with YES Bank, launched India's first biometric card authentication system compliant with the Reserve Bank of India's (RBI) 2025 guidelines.
- This system enables online card payments through facial recognition, replacing traditional two-factor authentication methods that relied on PINs and SMS OTPs.
- It can process up to 10,000 transactions per second, reducing OTP-related errors and improving the overall payment experience.

**About YES Bank:**

- Established: 2004
- HQ: Mumbai, Maharashtra
- MD & CEO: Prashant Kumar
- Chairman: Rama Subramaniam Gandhi
- Tagline: Experience our Expertise



**Ques: Which Indian stock-trading platform recently achieved unicorn status after a \$120 million funding round led by Hornbill Capital and MUFG?**

- A. Groww
- B. Zerodha
- C. Angel One
- D. Dhan
- E. Upstox

**Answer: Option D**

**Explanation:**

- Dhan, a stock-trading platform under Raise Financial Services, became a unicorn after raising \$120 million in a round led by Hornbill Capital and Mitsubishi UFJ Financial Group (MUFG).
- The investment values Dhan at \$1.2 billion (₹10,000 crore), making it one of India's newest fintech unicorns.
- Dhan competes with top trading platforms like Groww, Zerodha, and Angel One, and had 0.9 million active traders as of August 2025.

**EXAM**  
Genius



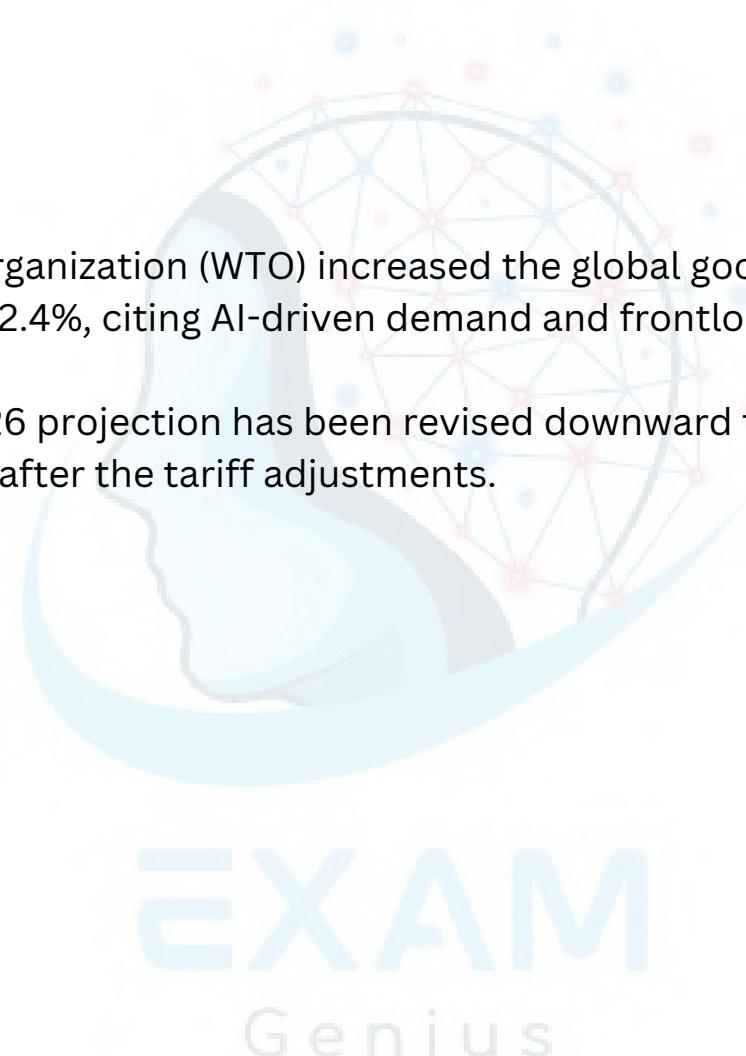
**Ques: What is the revised world goods trade growth forecast for 2025 as per WTO?**

- A. 0.9%
- B. 1.8%
- C. 2.4%
- D. 4.6%
- E. 0.5%

**Answer: Option C**

**Explanation:**

- The World Trade Organization (WTO) increased the global goods trade growth forecast for 2025 to 2.4%, citing AI-driven demand and frontloading of US imports as major reasons.
- Meanwhile, the 2026 projection has been revised downward to 0.5%, showing the expected slowdown after the tariff adjustments.





**Ques: Which co-operative bank launched India's first youth-focused digital banking app 'Cosmos Galgal'?**

- A. Saraswat Co-operative Bank
- B. Cosmos Co-operative Bank
- C. Shamrao Vithal Co-operative Bank
- D. Abhyudaya Co-operative Bank
- E. Punjab & Maharashtra Co-operative Bank

**Answer: Option B**

**Explanation:**

- Cosmos Co-operative Bank, in partnership with Umunthu System Private Limited, launched 'Cosmos Galgal', India's first youth-focused digital banking app.
- The app offers integrated video KYC, enabling users to open zero-balance savings accounts within 15 minutes from anywhere.
- Established in 1906, Cosmos Co-operative Bank is headquartered at Cosmos Tower, Pune, Maharashtra.
- It is among the first co-operative banks in India to implement Core Banking Solution (CBS).

**EXAM**  
Genius



**Ques: What is the maximum compensation proposed by RBI that the banking ombudsman can award to aggrieved bank customers for consequential loss?**

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹25 lakh
- D. ₹30 lakh
- E. ₹35 lakh

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India has proposed that the banking ombudsman may compensate aggrieved customers up to ₹30 lakh for any consequential loss suffered.
- Additionally, the ombudsman may award up to ₹3 lakh for harassment, mental agony, or time spent in pursuing the grievance.
- Customers of state and central cooperative banks can approach the ombudsman structure from November 1, 2025.
- If banks fail to respond within 30 days, customers can escalate their complaints to the RBI.

**EXAM**  
Genius



**Ques: ICICI Bank has launched the Corporate Sapphiro Forex Card in collaboration with which global payment network?**

- A. Mastercard
- B. Visa
- C. American Express
- D. RuPay
- E. Discover

**Answer: Option B**

**Explanation:**

- ICICI Bank has partnered with Visa to launch the Corporate Sapphiro Forex Card – the first prepaid card by any Asian bank powered by Visa Infinite, designed for entrepreneurs and corporate travelers.
- The card offers premium benefits like airport lounge access, travel insurance, global customer assistance, multi-currency loading, and enhanced security for international transactions.

**EXAM**  
Genius



**Ques: What is the name of the 2nd Adamya-class Fast Patrol Vessel officially commissioned in the Indian Coast Guard at Karaikal, Puducherry?**

- A. ICGS Shaurya
- B. ICGS Akshar
- C. ICGS Vajra
- D. ICGS Tejas
- E. ICGS Nirbhik

**Answer: Option B**

**Explanation:**

- The Indian Coast Guard Ship Akshar, the 2nd of the 8 Adamya-class Fast Patrol Vessels, was officially commissioned at Karaikal in Puducherry.
- The ship's name is derived from the Sanskrit word "Akshar," meaning "imperishable."
- The vessel was designed and developed indigenously by Goa Shipyard Limited.

**EXAM**  
Genius

## Ques: Who won the CEAT Lifetime Achievement Award for the 2024–25 season?

- A. Joe Root and Smriti Mandhana
- B. Kane Williamson and Sanju Samson
- C. B.S. Chandrasekhar and Brian Lara
- D. Rohit Sharma and Varun Chakravarthy
- E. Harry Brook and Deepti Sharma

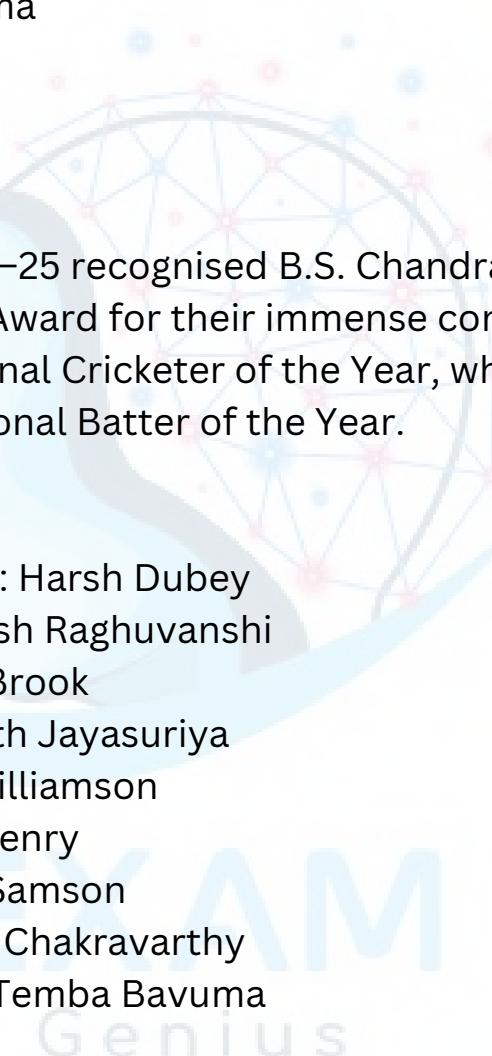
**Answer:** Option C

### Explanation:

- The CEAT Cricket Awards 2024–25 recognised B.S. Chandrasekhar and Brian Lara with the Lifetime Achievement Award for their immense contribution to cricket.
- Joe Root won Men's International Cricketer of the Year, while Smriti Mandhana was honoured as Women's International Batter of the Year.

### Other major winners include:

- Domestic Cricketer of the Year: Harsh Dubey
- Emerging Young Player: Angkrish Raghuvanshi
- Test Batter of the Year: Harry Brook
- Test Bowler of the Year: Prabath Jayasuriya
- ODI Batter of the Year: Kane Williamson
- ODI Bowler of the Year: Matt Henry
- T20I Batter of the Year: Sanju Samson
- T20I Bowler of the Year: Varun Chakravarthy
- Exemplary Leadership Award: Temba Bavuma



**Ques: Under which scheme have Public Sector Banks (PSBs) sanctioned over 5.79 lakh loans amounting to ₹10,907 crore as of September 2025?**

- A. PM Surya Ghar: Muft Bijli Yojana
- B. Ujjwala Yojana
- C. Saubhagya Scheme
- D. Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM)
- E. National Solar Mission

**Answer: Option A**

**Explanation:**

- As of September 2025, PSBs have sanctioned over 5.79 lakh loans worth ₹10,907 crore under the PM Surya Ghar: Muft Bijli Yojana.
- The loans are sanctioned digitally via the JanSamarth Portal integrated with the National Portal of PMSGMBY.
- Key benefits include loans up to ₹2 lakh at competitive interest rates, no collateral, longer repayment tenor linked to electricity cost savings, 6-month moratorium, lower applicant margin contribution, and digital self-declaration process.
- Scheme details: Launched February 2024, outlay ₹75,000 crore, provides up to 300 units of free electricity per month, subsidy ₹30,000 for 1 kW system, ₹60,000 for 2 kW system, ₹78,000 for 3 kW or higher.

EXAM  
Genius



**Ques: Who were the winners of the 2025 Nobel Prize in Physiology or Medicine for their discoveries concerning peripheral immune tolerance?**

- A. Shimon Sakaguchi, Mary E. Brunkow, Fred Ramsdell
- B. Tasuku Honjo, James Allison
- C. Jennifer Doudna, Emmanuelle Charpentier
- D. Robert Shiller, Joseph Stiglitz
- E. Svante Pääbo, Katalin Karikó

**Answer: Option A**

**Explanation:**

- The 2025 Nobel Prize in Physiology or Medicine was awarded to Shimon Sakaguchi, Mary E. Brunkow, and Fred Ramsdell.
- They were recognized for their discoveries concerning peripheral immune tolerance, which prevents the immune system from attacking the body's own cells.
- The prize includes a gold medal, diploma, and 11 million SEK cash for 2025.

**EXAM**  
Genius



**Ques: Who were the winners of the 2025 Nobel Prize in Physiology or Medicine for their discoveries concerning peripheral immune tolerance?**

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**EXAM**  
Genius



**Ques: Who won the 2025 Young Champion of the Earth Award for converting banana stems into sustainable Banofi leather?**

- A. Joseph Nguthiru
- B. Noemi Florea
- C. Jinali Mody
- D. Vandana Shiva
- E. Ratan Tata

**Answer: Option C**

**Explanation:**

- Jinali Mody of India, founder of Banofi Leather, won the 2025 Young Champion of the Earth Award for her innovative work converting banana stems into Banofi leather, a sustainable plant-based alternative to traditional leather.
- The award is presented by the United Nations Environment Programme (UNEP) and Planet A, recognising entrepreneurs, activists, and innovators under 30 with transformative ideas.
- Prize includes seed funding of \$20,000, intensive training, tailored mentorship, global recognition, and access to further funding up to \$1 million from Planet A.

**EXAM**  
Genius



**Ques: Which state has recently become the 24th to implement Pradhan Mantri Fasal Bima Yojana (PMFBY)?**

- A. Telangana
- B. Mizoram
- C. Gujarat
- D. Bihar
- E. West Bengal

**Answer: Option B**

**Explanation:**

- Mizoram has become the 24th state to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY), joining most other Indian states under this highly subsidised crop insurance scheme.
- The scheme helps farmers recover losses due to crop failure caused by natural calamities, pests, or diseases, with only a nominal premium paid by farmers.
- Bihar, Telangana, West Bengal, and Gujarat are the major states that have not yet joined the PMFBY scheme.

**EXAM**  
Genius



**Ques: The Union Cabinet approved an incentive scheme worth ₹1,500 crore to promote recycling and production of critical minerals. Under which mission is this scheme launched?**

- A. National Mineral Development Mission
- B. Atmanirbhar Bharat Mineral Initiative
- C. National Critical Mineral Mission
- D. Green Circular Economy Mission
- E. Sustainable Mining and Recycling Mission

**Answer:** Option C

**Explanation:**

- The Union Cabinet approved a ₹1,500 crore Incentive Scheme to develop recycling capacity for separation and production of critical minerals from secondary sources.
- The scheme is part of the National Critical Mineral Mission, approved in September 2025.
- Duration: FY 2025–26 to FY 2030–31.
- Objective: Encourage recycling of e-waste, batteries, and industrial waste to extract critical minerals domestically instead of importing.
- Expected Outcome: Develop 270 kilo tonnes of annual recycling capacity, yield 40 kilo tonnes of critical minerals per year, and attract ₹8,000 crore in investments.
- Beneficiaries: Large recyclers (up to ₹50 crore support) and small/start-up recyclers (up to ₹25 crore), with one-third of the outlay reserved for small players.

Genius



**Ques: Which country hosted the 12th edition of the World Para Athletics Championships in 2025, becoming the first South Asian nation to do so?**

- A. India
- B. Japan
- C. China
- D. Brazil
- E. Iran

**Answer: Option A**

**Explanation:**

- The 12th World Para Athletics Championships 2025 was held in New Delhi, India, making it the first South Asian country to host the event.
- Officially named the Indian Oil New Delhi 2025 World Para Athletics Championships, with Big FM partnering with IPC.
- 100 nations participated, with 1,182 athletes competing across 184 events.
- Svayam, India's leading accessibility organization, was the Official Accessibility Partner.
- India finished 10th in the medal tally: 6 gold, 9 silver, and 7 bronze medals.

**EXAM**  
Genius



**Ques: Which conservation reserve in India was officially recognized by IUCN during the 2025 World Conservation Congress?**

- A. Sundarbans Mangrove Reserve
- B. Palk Bay Dugong Conservation Reserve
- C. Kaziranga Rhino Reserve
- D. Great Nicobar Biosphere Reserve
- E. Rann of Kutch Flamingo Reserve

**Answer:** Option B

**Explanation:**

- India's first Dugong Conservation Reserve, located in Palk Bay, Tamil Nadu, was officially recognized by the IUCN during the 2025 World Conservation Congress in Abu Dhabi.
- The recognition was proposed by Omkar Foundation, and the reserve was officially notified on 21 September 2022 under the Wildlife Protection Act, 1972.



**EXAM**  
Genius



**Ques: Which Indian weightlifter won the silver medal in the women's 48 kg category at the 2025 World Weightlifting Championships held in Førde, Norway?**

- A. Saikhom Mirabai Chanu
- B. Karnam Malleswari
- C. P. Gururaja
- D. Monika Devi
- E. Sanjita Chanu

**Answer: Option A**

**Explanation:**

- Mirabai Chanu won the silver medal in the women's 48 kg category at the 2025 World Weightlifting Championships in Førde, Norway.
- She lifted a total of 199 kg: 84 kg in snatch and 115 kg in clean & jerk.
- The gold medal went to Ri Song-gum of North Korea, who lifted 213 kg, setting new world records in total and clean & jerk.
- This is Mirabai Chanu's third World Championships medal, including her 2017 world title and 2022 silver.

**EXAM**  
Genius



**Ques: What was the theme of NPS Diwas 2025 celebrated by PFRDA on October 1, 2025?**

- A. Pension for All
- B. Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India
- C. Digital Pension Revolution
- D. Retirement Planning for Youth
- E. Sustainable Pension Growth

**Answer: Option B**

**Explanation:**

- On October 1, 2025, PFRDA celebrated NPS Diwas under the theme “Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India.”
- NPS, established in 2004, promotes pension planning for financial independence and early retirement.
- As of August 2025, there are over 9 crore subscribers with Rs. 15.5 lakh crore Assets Under Management (AUM), growing at a 9% CAGR over 14 years.
- PFRDA signed an MoU with NABARD to strengthen pension outreach in agriculture and rural sectors.

**EXAM**  
Genius



## **Ques: When is World Habitat Day 2025 celebrated?**

- A. 5th October
- B. 6th October
- C. 7th October
- D. 1st October
- E. 8th October

### **Answer: Option B**

#### **Explanation:**

- World Habitat Day 2025 is observed on the first Monday of October, falling on 6th October 2025.
- The theme for 2025 is “Urban Crisis Response,” focusing on addressing challenges in urban areas.
- WHD 2025 was hosted in Nairobi, Kenya, the headquarters of UN-Habitat.
- UN-Habitat Scroll of Honour Award winners 2025 include Israel Smart (Nigeria), Public Works Studio (Lebanon), Just a Change (Portugal), and Clara Marina Brugada Molina (Mexico).

**EXAM**  
Genius



**Ques: From which date will State and Central Co-operative Banks come under the ambit of the RBI's Integrated Ombudsman Scheme, 2021?**

- A. August 15, 2025
- B. October 1, 2025
- C. November 1, 2025
- D. December 31, 2025
- E. January 1, 2026

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI), under Section 35A of the Banking Regulation Act, 1949, has issued a notification to include State and Central Co-operative Banks under the Integrated Ombudsman Scheme (RB-IOS), 2021.
- This inclusion will be effective from November 1, 2025, expanding the scheme to cover Commercial Banks, RRBs, Co-operative Banks, NBFCs (excluding HFCs) with certain asset thresholds, and Credit Information Companies.
- RB-IOS provides a fast, cost-effective, and transparent grievance redressal mechanism for customers of regulated entities.

**EXAM**  
Genius



**Ques: Who has been appointed as Administrator of Irinjalakuda Town Co-operative Bank after RBI superseded its board?**

- A. Mohanan K
- B. T.A. Mohamed Sageer
- C. Raju S. Nair
- D. Shaktikanta Das
- E. V. Vaidyanathan

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI), under Section 36AAA read with Section 56 of the Banking Regulation Act, 1949, superseded the board of Irinjalakuda Town Co-operative Bank Ltd. for 12 months due to poor financial condition and governance issues.
- Shri Raju S. Nair, former Vice President of Federal Bank, has been appointed as Administrator to manage the bank's affairs during this period.
- A Committee of Advisors, including Shri Mohanan K and Shri T.A. Mohamed Sageer, has also been formed to assist the Administrator.

**EXAM**  
Genius



**Ques: Who launched the pilot linking the FX-Retail platform of Clearcorp with the Bharat Bill Payment System (Bharat Connect)?**

- A. T. Rabi Sankar
- B. Shaktikanta Das
- C. Nirmala Sitharaman
- D. Ajay Tyagi
- E. Rajeev Kumar

**Answer:** Option A

**Explanation:**

- RBI Deputy Governor T. Rabi Sankar launched a pilot linking the FX-Retail platform of Clearcorp Dealing Systems (India) Ltd. with the Bharat Bill Payment System (Bharat Connect) at the Global Fintech Fest (GFF) 2025 in Mumbai.
- The linkage allows customers of Axis Bank, Federal Bank, ICICI Bank, SBI, and Yes Bank to transact on the FX-Retail platform via bank digital channels or Third Party Application Providers (TPAPs).
- Customers can access FX-Retail through CRED and Mobikwik applications to purchase US Dollars against Indian Rupees on a 'value cash' basis.

**EXAM**  
Genius



**Ques: What is the initial transaction limit for UPI biometric authentication introduced by the Government of India?**

- A. ₹1,000
- B. ₹2,500
- C. ₹5,000
- D. ₹10,000
- E. ₹15,000

**Answer: Option C**

**Explanation:**

- The Government of India has introduced on-device biometric authentication for UPI payments using face or fingerprint verification, announced by DFS Secretary M. Nagaraju at the Global Fintech Fest.
- Initially, such biometric transactions will be capped at ₹5,000, and the limit will be reviewed later.
- Aadhaar-based facial authentication also allows secure setting or resetting of the UPI PIN, while NPCI mandates disabling the feature on device changes or PIN reset and marking users inactive if no transaction occurs within 90 days.

**EXAM**  
Genius



**Ques: The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹31.80 lakh on which bank for non-compliance with its directions under the Credit Card and Debit Card - Issuance and Conduct Directions, 2022?**

- A. Citibank N.A.
- B. HSBC Bank
- C. American Express Banking Corp.
- D. Standard Chartered Bank
- E. Deutsche Bank

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) imposed a monetary penalty of ₹31.80 lakh on American Express Banking Corp. for non-compliance with its Credit Card and Debit Card - Issuance and Conduct Directions, 2022.
- The penalty was imposed under Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.
- The penalty followed the findings of Inspection for Supervisory Evaluation (ISE 2024), which revealed lapses in reversing credit balances for certain cardholders arising from refunds, failed, or reversed transactions.
- RBI clarified that the action targets regulatory compliance deficiencies and does not affect the validity of any transactions or agreements between the bank and its customers.





**Ques: Which Indian payments system has been announced as the first partner onboarded on PayPal World, PayPal's global payments platform?**

- A. BharatQR
- B. UPI
- C. Paytm
- D. Google Pay
- E. PhonePe

**Answer: Option B**

**Explanation:**

- PayPal CEO Alex Chriss announced that India's Unified Payments Interface (UPI) is the first payments-system partner to be onboarded on PayPal World, the newly launched global payments platform.
- PayPal World enables cross-border transactions by allowing users to use local payment systems and digital wallets for international commerce.
- Other partner wallets already associated with PayPal World include Mercado Pago (Latin America), Tenpay Global (China), and Venmo (USA).

**EXAM**  
Genius



**Ques: Which company recently rebranded its insurance businesses as Bajaj General Insurance and Bajaj Life Insurance after acquiring full ownership?**

- A. ICICI Lombard
- B. HDFC ERGO
- C. Tata AIG
- D. SBI General Insurance
- E. Bajaj Finserv

**Answer: Option E**

**Explanation:**

- Bajaj Finserv Limited has rebranded its insurance businesses as Bajaj General Insurance and Bajaj Life Insurance, dropping the Allianz branding.
- Earlier in 2025, Bajaj Finserv acquired Allianz SE's 26% stake in its two insurance joint ventures for ₹24,180 crore, gaining full ownership.
- The rebranding campaign is supported by the tagline: “100% Bajaj. Made in India. Made for India. Made by India.”

**EXAM**  
Genius



## **Ques: What is the purpose of RBI's proposed Expected Credit Loss (ECL) framework?**

- A. To reduce CRR and SLR for banks
- B. To replace the RTGS payment system
- C. To align India's banking norms with global standards and improve credit risk assessment
- D. To promote digital payment systems
- E. To merge all public sector banks into one

**Answer: Option C**

### **Explanation:**

- The RBI's proposed Expected Credit Loss (ECL) framework aims to align Indian banking regulations with international accounting and risk management standards.
- It replaces the incurred-loss model, requiring banks to classify loans based on credit risk and set aside provisions for potential losses in advance.
- The framework will come into effect from April 1, 2027, enhancing the banking system's stability and transparency.

**EXAM**  
Genius



**Ques: Which Urban Cooperative Bank's licence has been cancelled by the Reserve Bank of India (RBI) in October 2025?**

- A. Jijamata Sahakari Bank, Satara
- B. Saraswat Co-operative Bank, Mumbai
- C. Rupee Co-operative Bank, Pune
- D. Punjab & Maharashtra Co-operative Bank, Mumbai
- E. Abhyudaya Co-operative Bank, Mumbai

**Answer: Option A**

**Explanation:**

- The Reserve Bank of India (RBI) has cancelled the banking licence of Jijamata Sahakari Bank, an Urban Cooperative Bank (UCB) based in Satara, Maharashtra.
- The licence was cancelled due to the bank's poor financial condition and failure to comply with the regulatory norms under the Banking Regulation Act, 1949.
- Following the cancellation, the bank has been barred from conducting any banking business effective from the close of business on October 7, 2025.
- Notably, the bank's licence was earlier cancelled in 2016 but later restored in 2019 after an appeal made by the bank.

**EXAM**  
Genius



**Ques: Which initiative has the Reserve Bank of India (RBI) launched to allow fintech companies to develop and test use cases under the e-Rupee pilot?**

- A. Digital Rupee Sandbox
- B. Fintech Innovation Hub
- C. E-Payments Pilot Program
- D. Retail Banking Sandbox
- E. Digital Finance Lab

**Answer: Option A**

**Explanation:**

- The Reserve Bank of India (RBI) has launched a retail sandbox for its Central Bank Digital Currency (CBDC) to allow fintech companies to develop and test use cases under the ongoing e-Rupee pilot.
- The e-Rupee retail pilot, first launched on December 1, 2022, now provides a platform for innovative product deployment.
- The initiative is led by Suvendu Pati.

**EXAM**  
Genius



**Ques: The Reserve Bank of India has launched the 71st round of which quarterly survey for the reference period July – September 2025?**

- A. Industrial Outlook Survey (IOS)
- B. Consumer Confidence Survey (CCS)
- C. Order Books, Inventories and Capacity Utilisation Survey (OBICUS)
- D. Inflation Expectations Survey (IES)
- E. Services Sector Utilisation Survey

**Answer: Option C**

*Explanation:*

- The RBI launched the 71st round of its Order Books, Inventories and Capacity Utilisation Survey (OBICUS) for July–September 2025 (Q2: 2025-26).
- This survey, conducted quarterly since 2008, tracks manufacturing sector performance in terms of new orders, inventories, production levels, and capacity utilisation.
- Data collected helps the RBI in monetary policy formulation, while company-level data remains confidential and is not publicly disclosed.

**EXAM**  
Genius



**Ques: RBI imposed a monetary penalty of ₹4.20 lakh on which NBFC for non-compliance with KYC Directions, 2016?**

- A. Bajaj Finance Ltd
- B. HDB Financial Services Ltd
- C. Tata Capital Financial Services
- D. Muthoot Finance
- E. Shriram Finance

**Answer: Option B**

**Explanation:**

- The Reserve Bank of India (RBI), exercising powers under Section 58G(1)(b) read with Section 58B(5)(aa) of the RBI Act, 1934, imposed a monetary penalty of ₹4.20 lakh on HDB Financial Services Ltd for non-compliance with certain provisions of the KYC Directions, 2016.
- The penalty follows a statutory inspection referencing the company's financial position as on March 31, 2024, which revealed deficiencies in obtaining PAN/Form 60 in certain loan accounts for FY 2023–24.
- RBI clarified that this action targets regulatory compliance lapses and does not question the validity of any transactions undertaken by the company.

**EXAM**  
Genius



**Ques: Who has been appointed as the 11th Director-General of UNESCO?**

- A. Audrey Azoulay
- B. Firmin Edouard Matoko
- C. Moussa Faki Mahamat
- D. Amadou-Mahtar M'Bow
- E. Khaled El-Enany

**Answer: Option E**

**Explanation:**

- Former Egyptian Minister of Tourism and Antiquities, Khaled El-Enany, has been appointed as the 11th Director-General of UNESCO.
- He will assume office in early 2026 for a four-year term, succeeding Audrey Azoulay of France.
- El-Enany defeated his only challenger, Firmin Edouard Matoko from the Republic of Congo, with a vote of 55 in favour and 2 against, held in Samarkand, Uzbekistan.
- If confirmed, he will be the first Arab and only the second African ever to lead UNESCO since its establishment in 1945.
- The only other African to have held this position was Amadou-Mahtar M'Bow of Senegal (1974–1987).

**EXAM**  
Genius



**Ques: Which organization released the 'Indian Radio Software Architecture (IRSA) standard 1.0' to enable interoperability in military communication?**

- A. Bharat Electronics Limited (BEL)
- B. Defense Research and Development Organization (DRDO)
- C. Indian Space Research Organisation (ISRO)
- D. Border Roads Organisation (BRO)
- E. Ministry of Defence (MoD)

**Answer: Option B**

**Explanation:**

- The Defense Research and Development Organization (DRDO), in collaboration with the Integrated Defense Staff (IDS) and the Tri-Services, formally released 'Indian Radio Software Architecture (IRSA) standard 1.0' to enable seamless interoperability across Army, Navy, and Air Force radio systems.
- The initiative began in 2021, with DRDO leading the core technical work in 2022, and after extensive reviews and consultations, IRSA version 1.0 was approved and released.

**EXAM**  
Genius

**Ques: What recent approval has the Union Cabinet given regarding the national song “Vande Mataram”?**

- A. Declared it as India's national anthem
- B. Approved a nationwide celebration of its 150th anniversary
- C. Included it in the school curriculum
- D. Commissioned a new musical composition
- E. Celebrated it as an international day

**Answer: Option B**

**Explanation:**

- The Union Cabinet of India has approved a nationwide celebration to commemorate the 150th anniversary of the national song “Vande Mataram,” marking the composition date by Bankim Chandra Chatterji in the 1870s.
- The poem was first published in the novel Anandamath (1882) and gained prominence when Rabindranath Tagore rendered it at the 1896 Indian National Congress session.
- Although India has a national anthem, Jana Gana Mana, the Constituent Assembly accorded “Vande Mataram” the status of a national song.

A large, semi-transparent watermark logo for Exam Genius is centered on the page. It features the word "EXAM" in a large, bold, blue sans-serif font, with "Genius" in a smaller, gray sans-serif font directly below it. The logo is set against a background of a stylized globe with a network of lines and dots.



## Ques: Who were awarded the 2025 Nobel Prize in Chemistry?

- A. Susumu Kitagawa, Richard Robson, Omar Mwannes Yaghi
- B. John Clarke, Michel Henri Devoret, John Matthew Martinis
- C. Frances Arnold, George Smith, Gregory Winter
- D. Carolyn Bertozzi, Morten Meldal, K. Barry Sharpless
- E. Ahmed Zewail, Richard Smalley, Robert Curl

### Answer: Option A

#### Explanation:

- The 2025 Nobel Prize in Chemistry was awarded by the Royal Swedish Academy of Sciences to Susumu Kitagawa (Japan), Richard Robson (Australia), and Omar Mwannes Yaghi (Jordanian-American) for their development of Metal–Organic Frameworks (MOFs).
- The prize includes a gold medal, diploma, and 11 million SEK in cash.

EXAM  
Genius



**Ques: What is celebrated globally on 7th October as a day dedicated to cotton?**

- A. World Textile Day
- B. World Cotton Day
- C. International Fiber Day
- D. Global Agriculture Day
- E. Cotton Awareness Day

**Answer: Option B**

**Explanation:**

- 7th October is observed as World Cotton Day, first started in 2021, to recognize the importance of cotton in our lives. The global event in Rome, Italy, had the theme “The Fabric of our Lives” and was organized by Chad, FAO, and the International Trade Centre.
- In India, events were held in New Delhi with the theme “Cotton 2040: Technology, Climate & Competitiveness”, organized by the Ministry of Textiles and the Confederation of Indian Textile Industry (CITI).

**EXAM**  
Genius



**Ques: Which organization launched its 2nd verified WhatsApp channel for public awareness under the 'RBI Kehta Hai' initiative?**

- A. SEBI
- B. IRDAI
- C. RBI
- D. Ministry of Finance
- E. NABARD

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) launched its second verified WhatsApp channel in October 2025 under its 'RBI Kehta Hai' initiative.
- The initiative aims to make financial information easily accessible to the public in a simple, direct, and effective manner, thereby enhancing trust and financial literacy.
- The first verified WhatsApp number (+91 99990 41935) was launched in April 2025, and the second verified number (+91 99309 91935) has now been added.
- Citizens can now receive official updates, alerts, and public awareness messages directly from RBI on WhatsApp.
- RBI has advised users to follow only verified accounts with the blue tick to avoid fraud.

**EXAM**  
Genius



**Ques: As per the latest amendment to the National Highways Fee (Determination of Rates and Collection) Rules, 2008, how much will vehicles be charged if they pay toll fees via UPI without a valid FASTag?**

- A. Equal to applicable user fee
- B. 1.25 times the applicable user fee
- C. 1.5 times the applicable user fee
- D. 2 times the applicable user fee
- E. 3 times the applicable user fee

**Answer: Option B**

**Explanation:**

- The Government of India has amended the National Highways Fee (Determination of Rates and Collection) Rules, 2008.
- As per the new rule, vehicles entering a fee plaza without a valid, functional FASTag will be charged twice the applicable user fee if payment is made in cash.
- However, such users opting to pay the fee via Unified Payment Interface (UPI) will be charged 1.25 times the applicable user fee for that category of vehicle.
- For example, if a vehicle needs to pay ₹100 via valid FASTag, the fee will be ₹200 if paid in cash and ₹125 if paid via UPI.
- This amendment aims to strengthen the fee collection process, enhance transparency in toll collection, and promote ease of commuting for National Highway users.
- The notification will come into effect from November 15, 2025.

Genius



**Ques: Which bank in India has become the first to act as a UPI-ICD Acquirer, allowing UPI-based interoperable cash deposits?**

- A. State Bank of India
- B. Union Bank of India
- C. TJSB Sahakari Bank
- D. HDFC Bank
- E. ICICI Bank

**Answer: Option C**

**Explanation:**

- TJSB Sahakari Bank has gone live as the first bank in India to act as a UPI-ICD Acquirer, meaning it can accept UPI-based interoperable cash deposits.
- The rollout uses TJSB's Android Cash Recycler Machine (CRM), which accepts cash deposits via a UPI QR code and may recycle cash for withdrawals.

How it works (in simple terms):

- Go to any bank's cash deposit machine (CDM) supporting UPI-ICD.
- Select the UPI-ICD option.
- Enter your UPI ID.
- Machine shows your bank name and account details.
- Insert cash → amount credited instantly via UPI rails.
- Receive a UPI transaction receipt, similar to any UPI payment.
  
- As per NPCI circular, the limit is up to ₹50,000 per transaction.
- Union Bank of India had earlier introduced a pilot UPI-ICD product in cash recycler machines.
-



**Ques: What is the maximum withdrawal limit imposed by RBI on The Baghat Urban Co-operative Bank Ltd., Solan?**

- A. ₹5,000
- B. ₹10,000
- C. ₹25,000
- D. ₹50,000
- E. ₹1,00,000

**Answer:** Option B

**Explanation:**

- The Reserve Bank of India (RBI) has imposed several restrictions on The Baghat Urban Co-operative Bank Ltd., Solan under Section 35A read with Section 56 of the Banking Regulation Act, 1949, effective from October 8, 2025.
- As per RBI's directive, depositors are allowed to withdraw up to ₹10,000 only from the total balance held in all their accounts (savings or current) with the bank.
- These restrictions have been imposed due to the bank's poor liquidity position and to protect the interest of depositors.
- Eligible depositors can claim up to ₹5,00,000 from Deposit Insurance and Credit Guarantee Corporation (DICGC) as per the DICGC Act, 1961.

**EXAM**  
Genius



**Ques: The recently launched Foreign Currency Settlement System (FCSS) at GIFT City currently supports transactions in which currency?**

- A. Euro
- B. Pound
- C. US Dollar
- D. Yen
- E. Rupee

**Answer: Option C**

**Explanation:**

- The Foreign Currency Settlement System (FCSS), launched at GIFT City during the Global Fintech Fest 2025, currently supports only US dollar transactions with Standard Chartered Bank as the settlement partner.
- The system enables near real-time settlements without traditional banking intermediaries, currently limited to IFSC Banking Units (IBUs) within GIFT City, Gujarat.
- The upcoming expansion will include Euro and British Pound to make GIFT City a global currency settlement hub.

**EXAM**  
Genius



**Ques: Which organization has launched its new tech subsidiary ‘NPCI Tech Solutions Limited (NTSL)’ to promote innovation and research in the fintech sector?**

- A. Reserve Bank of India
- B. SIDBI
- C. State Bank of India
- D. NITI Aayog
- E. National Payments Corporation of India

**Answer:** Option E

**Explanation:**

- 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.
- The announcement was made at the Global Fintech Fest 2025 held in Mumbai.
- The subsidiary will focus on innovation, research, and development in areas such as AI-based fraud detection, real-time payments infrastructure, and cross-border payment systems.
- With this, NTSL joins the list of existing subsidiaries of NPCI – NPCI BHIM Services Limited (NBSL), NPCI International Payments Limited (NIPL), and NPCI Bharat BillPay Limited (NBBL).
- NTSL commenced operations with an authorized capital of Rs. 1.00 million and a paid-up capital of Rs. 0.50 million.
- Key Directors include Ajay Kumar Choudhary, Dilip Asbe Pratap, Krishnamurthy Viswanath, and Nitin Mishra.





**Ques: What is the rate of interest on the Government of India Floating Rate Bond 2028 (GOI FRB 2028) for the period October 4, 2025 – April 3, 2026?**

- A. 6.10%
- B. 6.22%
- C. 6.35%
- D. 6.50%
- E. 6.75%

**Answer: Option B**

**Explanation:**

- 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.
- The FRB 2028 carries a floating coupon rate, which changes periodically based on the Weighted Average Yield (WAY) of 182-day Treasury Bills (T-Bills).
- The base rate for FRB 2028 is equivalent to the average of the last three T-Bill auctions, plus a fixed spread of 0.64%.
- The rate revision is done every six months based on the latest T-Bill yields to ensure market-linked returns.
- This announcement was made by Ajit Prasad, Deputy General Manager (Communications), RBI, on October 3, 2025.

EXAM  
Genius



**Ques: Which bank has officially launched Innovation Banking in India with a USD 1 billion non-dilutive debt capital allocation for startups?**

- A. HSBC Bank
- B. Standard Chartered Bank
- C. Citibank
- D. DBS Bank
- E. Barclays Bank

**Answer:** Option A

**Explanation:**

- HSBC has officially launched Innovation Banking in India – a focused proposition tailored for the startup and venture ecosystem.
- The bank will allocate USD 1 billion in non-dilutive debt capital for Indian startups. “Non-dilutive” means this is lending (debt), not equity – so startups can scale without giving away ownership.
- The initiative will support companies from early- to late-stage growth, up to IPO.
- The India team is led by Dilip Gopinath, Head of HSBC Innovation Banking India.
- Earlier, HSBC had committed USD 600 million in lending support for tech-led high-growth startups in India, up from USD 250 million earlier.

**About HSBC:**

- Established: 1865
- HQ: London, England, United Kingdom
- CEO: Georges Elhedery

EXAM  
Genius



**Ques: What is the new minimum threshold for block deals as per SEBI's latest revision?**

- A. ₹5 crore
- B. ₹10 crore
- C. ₹15 crore
- D. ₹25 crore
- E. ₹50 crore

**Answer: Option D**

**Explanation:**

- The Securities and Exchange Board of India (SEBI) raised the minimum block deal limit from ₹10 crore to ₹25 crore to enhance market liquidity and transparency.
- SEBI also expanded the price band for executing block trades, aiming to improve price discovery and reduce speculative trades.
- The step will lead to better liquidity in normal trades and smoother price movements, benefiting overall market stability.

**EXAM**  
Genius



**Ques: Which event marked the 60th anniversary of diplomatic relations between India and Singapore?**

- A. India-Singapore @60: Partnership for Growth & Engagement
- B. India-Singapore Economic Summit
- C. ASEAN-India Business Forum
- D. India-Singapore Innovation Week
- E. Bilateral Trade Dialogue

**Answer: Option A**

**Explanation:**

- The “India-Singapore @60: Partnership for Growth & Engagement” business session was held in Singapore to mark the 60th anniversary of diplomatic relations between India and Singapore.
- The event was co-organized by FICCI, CII, and ASSOCHAM.
- Senior government functionaries, industry leaders, and representatives from both India and Singapore participated in the session.

**EXAM**  
Genius



**Ques: India recently signed a £350-million defence deal with which country to buy missiles for the Indian Army?**

- A. France
- B. Russia
- C. United States
- D. United Kingdom
- E. Israel

**Answer: Option D**

**Explanation:**

- India signed a £350-million defence deal with the United Kingdom to buy Lightweight Multirole Missiles (LMM) for the Indian Army.
- The agreement was announced during the meeting between Prime Minister Narendra Modi and UK Prime Minister Keir Starmer in Mumbai.
- The deal also includes a £250-million collaboration on electric-propelled engines for Naval ships, further strengthening India-UK defence and technological ties.
- Around 64 Indian companies have committed to invest £1.3 billion in the UK, and UK universities are approved to open campuses in India, enhancing economic and educational cooperation.

**EXAM**  
Genius



**Ques: Which institute has signed an MoU with the Ministry of Minority Affairs (MoMA) for a skilling project under the PM VIKAS scheme in Palakkad, Kerala?**

- A. Indian Institute of Technology Delhi
- B. Indian Institute of Technology Palakkad
- C. Indian Institute of Science Bangalore
- D. National Institute of Technology Trichy
- E. Jawaharlal Nehru University

**Answer: Option B**

**Explanation:**

- 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 project will offer three courses:

- Junior Chip Designer (150 trainers)
- Embedded Software Engineer (150 trainers)
- Junior Engineer in Drone Research & Development (R&D) (100 trainers)

**EXAM**  
Genius



**Ques: Where was the 8th session of the International Solar Alliance (ISA) Assembly held?**

- A. Vigyan Bhavan, New Delhi
- B. Bharat Mandapam, New Delhi
- C. Rashtrapati Bhavan, New Delhi
- D. India Habitat Centre, New Delhi
- E. Pragati Maidan, New Delhi

**Answer:** Option B

**Explanation:**

- The 8th session of the International Solar Alliance (ISA) Assembly was held at Bharat Mandapam, New Delhi.
- The session was attended by representatives from 124 countries and over 40 ministers.
- India currently has approximately 125 GW of solar capacity, making it the world's third-largest solar producer.
- The International Solar Alliance is an intergovernmental treaty-based organization launched by India and France at COP21, Paris in 2015.

**EXAM**  
Genius



**Ques: Which coal mine, launched in Arunachal Pradesh, marks the state's first commercial coal mining operation?**

- A. Namchik Namphuk Coal Mine
- B. Makum Coal Mine
- C. Talcher Coal Mine
- D. Jharia Coal Mine
- E. Raniganj Coal Mine

**Answer: Option A**

**Explanation:**

- Union Minister G. Kishan Reddy and Pema Khandu, Chief Minister of Arunachal Pradesh, launched the Namchik Namphuk Coal Mine in Changlang district.
- This marks Arunachal Pradesh's first commercial coal mining operation.
- The Namchik Namphuk Coal Mine holds 1.5 crore tonnes of coal and is located in southeastern Arunachal Pradesh.
- India is the world's 2nd-largest producer and consumer of coal and holds the 5th-largest coal reserves globally.

**EXAM**  
Genius



## Ques: What is the main objective of India's 'National Red List Assessment' project?

- A. To assess forest health
- B. To publish National Red Data Books on flora and fauna by 2030
- C. To conserve water resources
- D. To increase tiger population
- E. To reduce air pollution

### Answer: Option B

#### Explanation:

- The Ministry of Environment launched the National Red List Assessment to scientifically evaluate the extinction risks of nearly 11,000 species of flora and fauna in India.
- The goal is to publish National Red Data Books by 2030, forming a reliable database for conservation planning and biodiversity management.
- The project follows IUCN global standards, is fully government-funded, and has a budget of ₹95 crore.

**EXAM**  
Genius



**Ques: What is the name of the new apex federal agency established by the Indian government for integrated transport planning?**

- A. National Transport Authority
- B. Gati-Shakti Transport Planning & Research Organisation (GTPRO)
- C. Indian Transport Research Institute
- D. Ministry of Integrated Transport Planning
- E. National Infrastructure Planning Agency

**Answer:** Option B

**Explanation:**

- The Indian government has established a new apex federal agency called Gati-Shakti Transport Planning & Research Organisation (GTPRO).
- The agency will be housed under the Cabinet Secretariat and headed by a Secretary-level officer.
- Purpose: conduct integrated transport planning across all modes (roads, rail, shipping, aviation), coordinate between ministries and states, monitor progress, and address siloed planning issues.
- It will involve planning horizons of 5, 10, and 15 years, expert inputs (from IITs, BITS Pilani, etc.), data-driven research, and monitoring mechanisms.
- Currently, transport planning in India has been fragmented across ministries and states, with limited coordination.

**EXAM**  
Genius



## Ques: Who has been awarded the 2025 Nobel Prize in Literature?

- A. Imre Kertész
- B. Orhan Pamuk
- C. Milan Kundera
- D. Haruki Murakami
- E. László Krasznahorkai

**Answer:** Option E

### Explanation:

- The 2025 Nobel Prize in Literature was awarded to Hungarian novelist László Krasznahorkai for his visionary and philosophical writing that celebrates the power of art amidst chaos and fear.
- Born in 1954, he is known for acclaimed works like *Satantango* and *The Melancholy of Resistance*, adapted into films by Hungarian director Béla Tarr.
- He is the second Hungarian author to win the Nobel Prize in Literature after Imre Kertész (2002) and has received several international awards, including the 2015 Man Booker International Prize.

**EXAM**  
Genius



**Ques: During Wildlife Week 2025, which initiative's foundation stone was laid by Union Minister Shri Bhupender Yadav at Manesar?**

- A. Project Tiger
- B. Namo Van
- C. Biodiversity Park
- D. Eco Green Initiative
- E. Forest Conservation Drive

**Answer:** Option B

**Explanation:**

- During Wildlife Week 2025 (October 2-8), Union Minister Shri Bhupender Yadav laid the foundation stone of 'Namo Van' at Manesar.
- The occasion also included a plantation drive under the campaign 'Ek Ped Maa Ke Naam'.
- Wildlife Week is observed annually to raise awareness about wildlife conservation and ecological balance.
- The 2025 celebrations were organized under the theme of Sewa Parv, emphasizing service and responsibility towards nature.

**EXAM**  
Genius



**Ques: What is the theme of the 93rd Indian Air Force Day 2025 celebrated on 8th October?**

- A. Indian Air Force – Courageous, Committed and Capable
- B. Indian Air Force – Infallible, Impervious and Precise
- C. Indian Air Force – Strong, Swift and Skilled
- D. Indian Air Force – Vigilant, Valorous and Valiant
- E. Indian Air Force – Ready, Reliable and Resilient

**Answer: Option B**

**Explanation:**

- The 93rd Indian Air Force Day 2025 was celebrated on 8th October at Air Force Station Hindan, Ghaziabad.
- Theme for 2025: Indian Air Force – Infallible, Impervious and Precise.
- During the ceremony, Air Chief Marshal Amar Preet Singh felicitated 97 Air Warriors with medals and presented six Unit Citations for exceptional service.
- The traditional flypast and aerial display will be held in Guwahati on November 9, marking the culmination of this year's celebrations.

**EXAM**  
Genius



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

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

**Answer:** Option A

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

EXAM  
Genius



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

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

**Answer:** Option C

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option C**

**Explanation:**

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



**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

**About HDFC Bank:**

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

**EXAM**  
Genius



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

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

**Answer:** Option C

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option C**

**Explanation:**

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

**EXAM**  
Genius

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

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

**Answer: Option E**

**Explanation:**

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

A large, semi-transparent watermark for Exam Genius is centered on the page. It features the word "EXAM" in a large, bold, blue sans-serif font, with "Genius" in a smaller, gray sans-serif font underneath. The background of the watermark is a stylized globe with a network of red and blue lines and dots, representing a brain or a network.



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

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

**Answer: Option C**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

**EXAM**  
Genius

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

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

**Answer: Option E**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option A**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer:** Option C

**Explanation:**

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

**EXAM**  
Genius





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

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

**Answer: Option C**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

**EXAM**  
Genius



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

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

Answer: Option C

**Explanation:**

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

**EXAM**  
Genius

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

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

**Answer: Option A**

**Explanation:**

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

**Top 5 Richest Indians in 2025:**

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

Genius



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

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

**Answer:** Option C

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option E**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option C**

**Explanation:**

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

**About PLI Scheme for Textiles Sector:**

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



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

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

**Answer: Option C**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option E**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option B**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option E**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer: Option E**

**Explanation:**

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

**EXAM**  
Genius



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

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

**Answer:** Option B

**Explanation:**

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

**EXAM**  
Genius



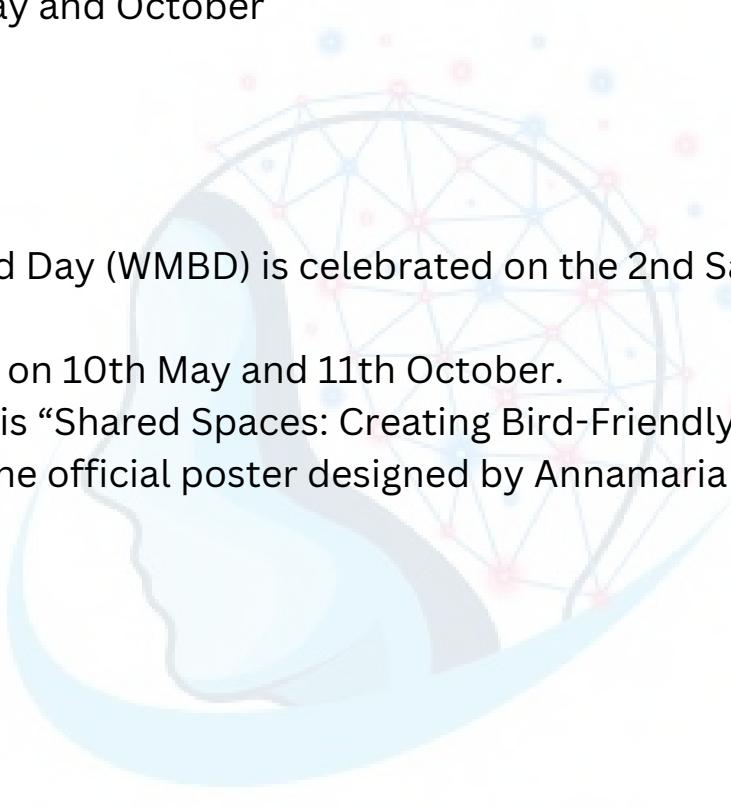
## Ques: When is World Migratory Bird Day (WMBD) observed in 2025?

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

### Answer: Option E

#### Explanation:

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





**Ques: What is the target percentage of female workforce SBI aims to achieve by 2030?**

- A. 25%
- B. 27%
- C. 30%
- D. 33%
- E. 35%

**Answer: C**

**Explanation:**

- 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.
- Currently, women constitute 27% of SBI's total workforce, with around 33% representation in frontline roles.
- The initiative aims to promote inclusivity, gender balance, and equal opportunities across all levels of the organization.

**EXAM**  
Genius



**Ques: Jio Payments Bank has won the MLFF project to implement a FASTag-based ANPR system between which two cities?**

- A. Delhi and Agra
- B. Mumbai and Pune
- C. Gurugram and Jaipur
- D. Bengaluru and Mysuru
- E. Hyderabad and Vijayawada

Answer: C

**Explanation:**

- Jio Payments Bank, a subsidiary of Jio Financial Services, has secured a contract to implement the FASTag-based Automatic Number Plate Recognition (ANPR) system under the Multi-Lane Free Flow (MLFF) toll collection project.
- The MLFF system will be operational at two toll plazas between Gurugram and Jaipur, enabling automatic toll deduction from FASTag-linked accounts without physical toll booths.

**EXAM**  
Genius



## Ques: What are the key changes introduced in the Reserve Bank of India's bank locker rules for 2025?

- A. Mandatory revised agreement and digital copy for customers
- B. Biometric access, 24x7 CCTV, and alerts on locker access
- C. Compensation up to 100 times annual rent if the bank is at fault
- D. Updated indicative annual rent based on locker size and city
- E. All of the above

**Answer: E**

### Explanation:

- RBI is introducing new bank locker rules in 2025 that are designed to be safe, transparent, and customer-friendly.

### Key changes in Bank Locker Rules 2025:

#### Locker Agreement:

- Mandatory revised agreement for all users.
- Banks will provide a copy of the agreement physically or digitally.
- The agreement will clearly detail the rights and obligations of both parties.

#### Security Measures:

- Biometric access, 24x7 CCTV, and alerts whenever the locker is opened.
- CCTV footage will be stored for at least 180 days.
- Customers will get instant SMS/email notifications on locker access.

#### Compensation for Loss

- Bank will pay up to 100 times the annual rent if found at fault.

#### Annual Rent

- Updated indicative rent ranges from ₹2,000 to ₹10,000 depending on locker size and city.

#### Prohibited Items

- Customers can store jewelry, property papers, insurance policies, and confidential documents.



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**Ques: According to CBDT data, India's net direct tax collection grew by what percentage to ₹11.89 lakh crore during April–October 2025?**

- A. 4.8%
- B. 5.5%
- C. 6.3%
- D. 7.2%
- E. 8.1%

**Answer: C**

**Explanation:**

- As per CBDT, India's net direct tax collection rose 6.33% to ₹11.89 lakh crore in April–October 2025, driven by strong non-corporate tax receipts and a drop in refunds.
- Non-corporate taxpayers (individuals, HUFs, firms, associations, local authorities, artificial juridical persons) contributed ₹6.56 lakh crore, while corporate tax collection stood at ₹5.02 lakh crore.
- Refund issuances dropped by 16% to ₹2.03 lakh crore, helping boost net collections.

**EXAM**  
Genius



**Ques: Which city has launched India's first QR code-based kiosk for traffic challan payments?**

- A. Mumbai
- B. Gurugram
- C. Bengaluru
- D. Hyderabad
- E. Pune

Answer: B

**Explanation:**

- Gurugram has become the first city in India to introduce a QR code-based digital kiosk for paying traffic challans.
- The kiosk was developed jointly by Gurugram Police and the Gurugram Metropolitan Development Authority (GMDA) to make challan payments faster, simpler, and cashless.
- The project is part of a Corporate Social Responsibility (CSR) initiative and is expected to be expanded to more high-footfall locations across the city to promote digital governance and public convenience.

**EXAM**  
Genius

**Ques: The Government of India has revised guidelines to allow candidates from which sector to apply for top leadership roles like Managing Director (MD) in SBI and Executive Director (ED) in Public Sector Banks (PSBs)?**

- A. Defence Sector
- B. Private Sector
- C. Cooperative Sector
- D. Public Enterprises
- E. Non-Banking Financial Companies (NBFC) Sector

**Answer: B**

**Explanation:**

- The government has revised the rules so that key senior leadership positions in Public Sector Banks (PSBs)—such as Managing Director (MD) roles in SBI and Executive Director (ED) roles across PSBs—are now open to private sector (external) candidates.
- Earlier, these top posts were typically filled by officers already working within PSBs. Under the new rules, at least one MD post in SBI (out of multiple MD positions) will be open to external applicants.
- Officers from PSBs at General Manager (GM) or Chief General Manager (CGM) level may also qualify under specific conditions.
- Candidates serving as Chief Vigilance Officers (CVOs) are not eligible for these top positions.
- The Financial Services Institutions Bureau (FSIB) will conduct the selection process, including behavioural and competency assessments.
- Candidates must have at least two years of experience at the Board level or three years one level below the Board.



**Ques: What was India's retail inflation rate in September 2025 – the lowest in 8 years?**

- A. 2.6%
- B. 1.8%
- C. 1.54%
- D. 1.46%
- E. 3.1%

**Answer: C**

**Explanation:**

- India's retail inflation (CPI) fell sharply to 1.54% in September 2025, the lowest since June 2017, due to a decline in food and fuel prices.
- Core inflation, excluding food and fuel, inched up slightly to 4.43% due to rising precious metal prices.
- The Consumer Food Price Index (CFPI) remained at -2.28%, reflecting cheaper food items.
- The rate is below RBI's lower tolerance band of 2%, signaling potential for monetary easing in December.

**EXAM**  
Genius



**Ques: What is the total planned hydroelectric capacity from the Brahmaputra basin by 2047?**

- A. 64 GW
- B. 69 GW
- C. 76 GW
- D. 80 GW
- E. 72 GW

**Answer: C**

**Explanation:**

- The Central Electricity Authority (CEA) has unveiled a ₹6.4 lakh crore transmission plan to evacuate 76 GW of hydroelectric power from the Brahmaputra river basin by 2047.
- The plan covers 224 hydro projects with capacities above 25 MW, adding 31,397 ckm of transmission lines and 1,09,935 MVA+MVar capacity in two phases.
- The Brahmaputra Basin holds 80% of India's untapped hydro potential, making this plan crucial for meeting India's projected 575 GW power demand by 2047.

**EXAM**  
Genius



**Ques: What recent initiative has CBIC introduced for IFSC code registration to enhance Ease of Doing Business?**

- A. System-based auto-approval for IFSC code registration
- B. Manual verification of IFSC code by Port officers
- C. Offline submission of IFSC registration forms
- D. Annual renewal of IFSC code registration
- E. Linking IFSC code registration with PAN card only

**Answer: A**

**Explanation:**

- The Central Board of Indirect Taxes and Customs (CBIC) has introduced system-based auto-approval for IFSC code registration to enhance Ease of Doing Business.
- Under this initiative, if the same combination of incentive bank account and IFSC code has already been approved for a particular Importer Exporter Code (IEC) at any Customs location, the system will automatically approve registration requests at multiple Customs locations, eliminating the need for manual intervention by Port officers.
- Exporters already have the facility for online registration of Authorised Dealer (AD) Code on ICEGATE (Indian Customs Electronic Gateway).

**EXAM**  
Genius



**Ques: Which category of voters can now cast their vote through postal ballot as per the Election Commission's recent notification?**

- A. Electors above 85 years of age
- B. Electors with benchmark disabilities
- C. Electors on essential services on the date of poll
- D. Media persons authorized for poll day coverage
- E. All of the above

**Answer: E**

**Explanation:**

- Electors above 85 years of age and electors with benchmark disabilities can vote through postal ballot using Form 12 D, submitted to the Returning Officer via their BLO within 5 days of election notification. Polling teams will collect their votes at home.
- Electors on essential services on the date of poll can apply for postal ballot facility through the designated Nodal officer of their department. Essential services include Fire Services, Health, Electricity, Traffic, Ambulance, Aviation, and long-distance Government Road Transport Corporations.
- Media persons authorized by the Election Commission for poll day coverage are also eligible for postal ballot as absentee voters on essential services.

**EXAM**  
Genius



**Ques: Where was the 6th edition of the Global Fintech Festival (GFF 2025) held?**

- A. Bengaluru, Karnataka
- B. Hyderabad, Telangana
- C. Mumbai, Maharashtra
- D. New Delhi, Delhi
- E. Pune, Maharashtra

**Answer: C**

**Explanation:**

- The 6th edition of Global Fintech Festival (GFF 2025) was held at Jio World Convention Centre and Nita Mukesh Ambani Cultural Centre (NMACC) in Mumbai, Maharashtra.
- The event was organised by the Payments Council of India (PCI), National Payments Corporation of India (NPCI), and Fintech Convergence Council (FCC).
- The theme was “Empowering Finance for a Better World Powered by AI: Augmented Intelligence | Innovation | Inclusion,” inaugurated by Finance Minister Nirmala Sitharaman. Keynote addresses were delivered by PM Narendra Modi and UK PM Keir Starmer.

**EXAM**  
Genius



**Ques: Who among the following were awarded the Nobel Prize in Economic Sciences 2025 for explaining innovation-driven economic growth?**

- A. Abhijit Banerjee, Esther Duflo and Michael Kremer
- B. Joel Mokyr, Philippe Aghion and Peter Howitt
- C. Thomas Sargent, Paul Romer and Robert Solow
- D. Angus Deaton, Jean Tirole and Joseph Stiglitz
- E. Oliver Hart, Bengt Holmström and Richard Thaler

**Answer: B**

**Explanation:**

- The Royal Swedish Academy of Sciences awarded the 2025 Sveriges Riksbank Prize in Economic Sciences to Joel Mokyr, Philippe Aghion, and Peter Howitt for explaining innovation-driven economic growth.
- One half of the prize went to Joel Mokyr for identifying prerequisites for sustained growth through technological progress, while the other half was shared jointly by Philippe Aghion and Peter Howitt for the theory of sustained growth through creative destruction.
- Their research highlights how technological progress and creative destruction drive long-term economic growth.

**EXAM**  
Genius



**Ques: Who won the Kenton R. Miller Award for Innovation in National Parks and Protected Area Sustainability at the IUCN World Conservation Congress 2025?**

- A. Kenton R. Miller
- B. Roque Simón Sevilla Larrea
- C. Vahagn Khachaturyan
- D. Dr. Sonali Ghosh
- E. None of the above

**Answer: D**

**Explanation:**

- Dr. Sonali Ghosh, Field Director of Kaziranga National Park & Tiger Reserve (Assam), won the Kenton R. Miller Award at the IUCN World Conservation Congress in Abu Dhabi for her work in innovation in national parks and protected area sustainability.
- Another awardee was Ecuador's Roque Simón Sevilla Larrea.
- The Kenton R. Miller Award was established in 2006 and is presented every two years by the IUCN-WCPA for innovation in national parks and protected area sustainability.

**EXAM**  
Genius



**Ques: Which three major ports have been officially recognised as Green Hydrogen Hubs under India's National Green Hydrogen Mission?**

- A. Deendayal Port (Gujarat)
- B. V. O. Chidambaranar Port (Tamil Nadu)
- C. Paradip Port (Odisha)
- D. Both A and B
- E. All A, B and C

**Answer: E**

**Explanation:**

- The Ministry of New & Renewable Energy (MNRE) has officially recognised Deendayal Port (Gujarat), V. O. Chidambaranar Port (Tamil Nadu), and Paradip Port (Odisha) as Green Hydrogen Hubs under the National Green Hydrogen Mission.
- These ports will get priority and facilitation for setting up hydrogen infrastructure, including production units, storage tanks, export terminals, and bunkering facilities.
- This move aligns with India's strategy to achieve net zero emissions by 2070 and accelerate the clean energy transition.

**EXAM**  
Genius



## **Ques: What is 'Breathable Art', recently inaugurated at Swarn Jayanti Park, Rohini?**

- A. An art installation made of air-purifying plants to raise awareness on air pollution
- B. A sculpture made from recycled plastics to promote waste management
- C. A digital exhibition on environmental conservation
- D. A mobile air quality monitoring station
- E. A campaign on electric vehicle promotion

### **Answer: A**

#### **Explanation:**

- Joint Secretary, Union Ministry of Environment, Forest and Climate Change (MoEFCC), Ms. Nameeta Prasad, inaugurated 'Breathable Art' at Swarn Jayanti Park, Rohini.
- The installation was sponsored by MoEFCC with support from the Commission for Air Quality Management (CAQM) and the Delhi Development Authority (DDA).
- It is part of the 'Breath of Change – Clean Air, Blue Skies' campaign under the Environmental Information, Awareness, Capacity Building and Livelihood Programme (EIACP) of the Environment Education, Awareness, Research and Skill Development (EEARSD) Scheme.
- 'Breathable Art' is an innovative, living structure made using air-purifying plants and sustainable materials to promote awareness about air pollution and sustainable urban living.

**EXAM**  
Genius



**Ques: Who won the 48th Mrs. Universe crown in 2025, becoming the first Indian to do so?**

- A. Sherry Singh
- B. Urmimala Boruah
- C. Priyanka Chopra
- D. Lara Dutta
- E. Sushmita Sen

**Answer: A**

**Explanation:**

- Sherry Singh won the 48th Mrs. Universe crown in 2025, held at Okada, Manila, Philippines, becoming the first Indian to achieve this feat.
- About 120 contestants from around the world participated in the pageant, with the 1st runner-up representing Saint Petersburg.
- Sherry Singh had earlier won Mrs. India 2025 and represented Mrs. Bharat Universe in 2024.
- The national director for Mrs. Universe India is Urmimala Boruah from UMB Pageants.

**EXAM**  
Genius



**Ques: What percentage of interest subsidy will MSME exporters receive under the new scheme announced by the Government of India?**

- A. 2%
- B. 3%
- C. 4%
- D. 5%
- E. 6%

**Answer: B**

**Explanation:**

- The Government of India will provide a 3% interest subsidy to MSME exporters under a revamped interest subvention scheme, replacing the Interest Equalisation Scheme (IES) that ended in December 2024.
- The scheme aims to support labour-intensive sectors affected by US tariffs and promote export-led growth for MSMEs.
- It will focus on sectors like textiles, garments, gems & jewellery, handicrafts, leather, footwear, furniture, and toys, and is expected to run for the next five years.

**EXAM**  
Genius



**Ques: What is SAKSHAM, recently initiated by the Indian Army, and what is its purpose?**

- A. A high-end, modular Command and Control (C2) System for countering unmanned aerial threats
- B. A new indigenous tank for frontline operations
- C. An advanced missile defense system
- D. A satellite-based communication system
- E. A cyber-security platform for the Indian Army

**Answer:** A

**Explanation:**

- 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 with Bharat Electronics Limited (BEL), Ghaziabad.
- Procurement of SAKSHAM C-UAS has been approved under the Fast Track Procurement (FTP) route, with deployment expected across all Indian Army field formations in 2026.
- SAKSHAM is a high-end, modular Command and Control system designed to ensure comprehensive airspace security across the Tactical Battlefield Space (TBS), covering airspace up to 3,000 meters ( $\approx$ 10,000 feet) above ground level.
- This initiative aligns with the Indian Army's strategic vision of the 'Decade of Transformation (2023–32)'.

Genius



**Ques: Which country has recently become the newest State Member of the International Union for Conservation of Nature (IUCN)?**

- A. Kazakhstan
- B. Georgia
- C. Azerbaijan
- D. Armenia
- E. Uzbekistan

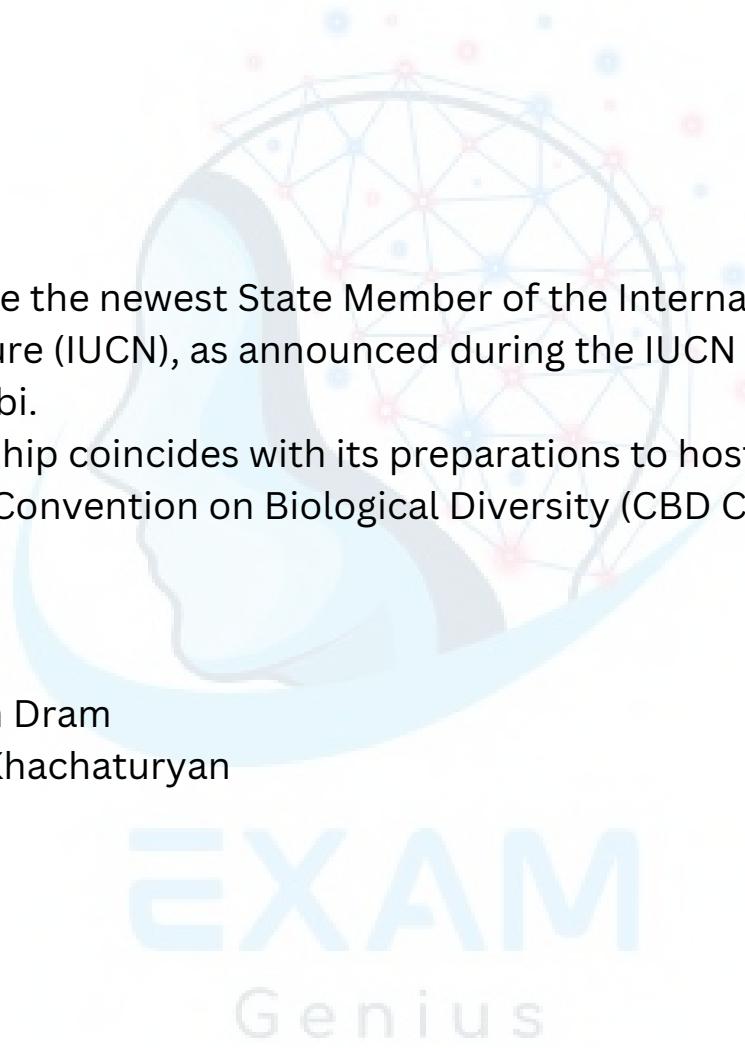
**Answer: D**

**Explanation:**

- Armenia has become the newest State Member of the International Union for Conservation of Nature (IUCN), as announced during the IUCN World Conservation Congress in Abu Dhabi.
- Armenia's membership coincides with its preparations to host the 17th Conference of the Parties to the Convention on Biological Diversity (CBD COP17) in 2026.

**About Armenia:**

- Capital: Yerevan
- Currency: Armenian Dram
- President: Vahagn Khachaturyan





**Ques: During Prime Minister Narendra Modi's State visit to Brazil in July 2025, what bilateral trade target was set between India and Brazil for the next five years?**

- A. USD 10 billion
- B. USD 15 billion
- C. USD 20 billion
- D. USD 25 billion
- E. USD 30 billion

**Answer: C**

**Explanation:**

- During PM Narendra Modi's State visit to Brazil in July 2025, he and Brazilian President Luiz Inacio Lula da Silva set a target to increase bilateral trade to USD 20 billion over the next five years.
- Brazil is India's largest trading partner in the Latin American and Caribbean region.
- In FY 2024–25, the bilateral merchandise trade stood at USD 12.19 billion.
- The 7th India-Brazil Trade Monitoring Mechanism (TMM) meeting in New Delhi discussed India–MERCOSUR PTA expansion, market access, investment, MSMEs, and other trade matters.

**EXAM**  
Genius



## **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.

**EXAM**  
Genius



## 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.

**EXAM**  
Genius



**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

EXAM  
Genius



**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.

**EXAM**  
Genius



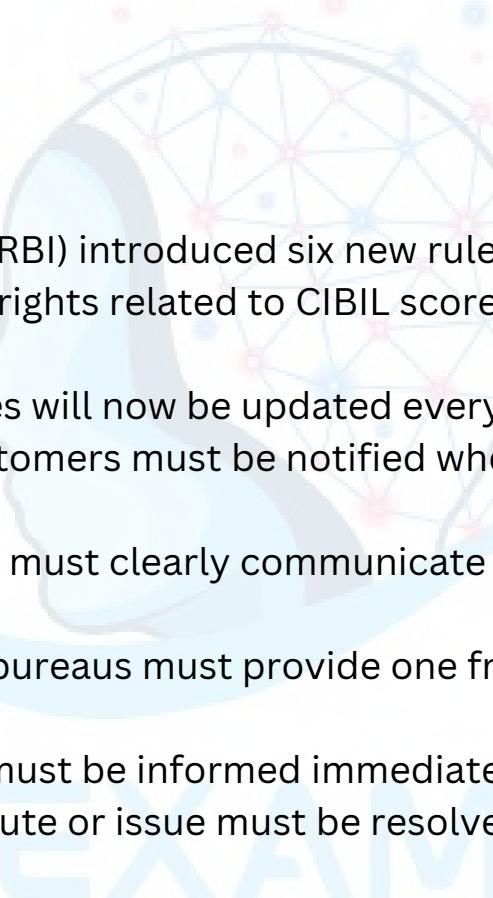
## Ques: What are the key changes introduced by RBI in 2025 regarding CIBIL scores for bank customers?

- 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.





**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.

**EXAM**  
Genius



**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.

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**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius

**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.

Genius

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

- A. Abhijit Chattpadhyay
- 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.



**Question:** NPCI International Payments Ltd (NIPL) has signed an MoU with which company for UPI acceptance in Japan?

- A. Sony Japan
- B. NTT DATA Japan
- C. Rakuten Payments
- D. SoftBank Pay
- E. Mitsubishi Finance

**Answer:**

**Option B. NTT DATA Japan** 

**Explanation:**

NIPL (NPCI International Payments Ltd) has signed a pact with NTT DATA Japan to enable UPI-based payments in the Japanese market.

NTT DATA Japan operates CAFIS®, Japan's largest card payment network, which will facilitate UPI QR-based transactions.

This move aims to promote India's digital payment ecosystem globally and improve cross-border transaction convenience.

**EXAM**  
Genius



**Ques: What is the extended deadline for the 16th Finance Commission to submit its report?**

- A. October 31, 2025
- B. November 30, 2025
- C. December 31, 2025
- D. January 31, 2026
- E. February 28, 2026

**Answer:** Option B

**Explanation:**

- The Government of India has extended the tenure of the 16th Finance Commission by one month, moving the report submission deadline from October 31 to November 30, 2025.
- The Commission is chaired by Arvind Panagariya and is responsible for recommending the distribution of tax revenues between the Centre and states for the 2026–2031 period.
- Constituted on December 31, 2023, the 16th Finance Commission is a constitutional body providing guidance on Centre-State fiscal relations.

**About the finance commission:**

- Constituted by: President of India under Article 280 of Indian constitution in Every fifth year
- Total member: 5 (1 Chairman)
- 1st commission formed: 22 November 1951
- 16th Commission period: April 1, 2026 to March 31, 2031 (Chairman:Dr Arvind Panagariya)



**Ques: When was the RBI Retail Direct Scheme (RDS) launched to allow individual investors to invest directly in Government Securities (G-Secs)?**

- A) January 2020
- B) November 2021
- C) March 2022
- D) July 2023
- E) April 2024

**Answer:** Option B

**Explanation:**

- 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).
- Under this scheme, investors can open a Retail Direct Gilt (RDG) Account free of cost, and invest in T-Bills, G-Secs, State Development Loans (SDLs), and Sovereign Gold Bonds (SGBs).
- The scheme has witnessed strong growth, with RDG accounts rising 82.5% YoY to 3,12,618 and secondary market trading volume increasing 6.43 times to ₹5,293 crore in 2025.
- The scheme aims to provide safer fixed-income investment options amid falling bank deposit rates and volatile stock markets.





**Ques: Under which fund did NABARD recently announce its investment at the Global Fintech Festival 2025?**

- A. AgriVikas Fund
- B. AgriSURE Fund
- C. RuralTech Fund
- D. Kisan Innovation Fund
- E. FinAgri Fund

**Answer: Option B**

**Explanation:**

- NABARD announced its investment under the AgriSURE Fund, jointly promoted by the Union Agriculture Ministry and NABARD, at the Global Fintech Festival (GFF) 2025.
- Fambo Innovation Pvt Ltd, a startup revolutionising the agri-food supply chain, became the first investee startup under the fund.
- Other supported entities include Kuberjee Tech Pvt Ltd (tech-driven financial solutions), NAVADHAN Capital (credit support for small farmers and rural entrepreneurs), and SLO Technologies (Advarisk) offering real-time collateral management.
- NABARD emphasized that integrating FinTech and AgriTech innovations can enhance rural credit systems, transparency, and outreach to remote communities.

Genius



**Ques: How many UPI transactions were processed in September 2025?**

- A. 20.01 billion
- B. 19.63 billion
- C. 18.75 billion
- D. 21.5 billion
- E. 22.0 billion

**Answer: Option B**

**Explanation:**

- The Unified Payments Interface (UPI), operated by NPCI, processed 19.63 billion transactions in September 2025, down from 20.01 billion in August.
- Despite the slight decline in transaction volume, the total transaction value increased marginally to ₹24.90 lakh crore from ₹24.85 lakh crore in the previous month.
- Daily transactions increased to 654 million from 645 million, and the daily transaction value rose to ₹82,991 crore from ₹80,177 crore.

**EXAM**  
Genius



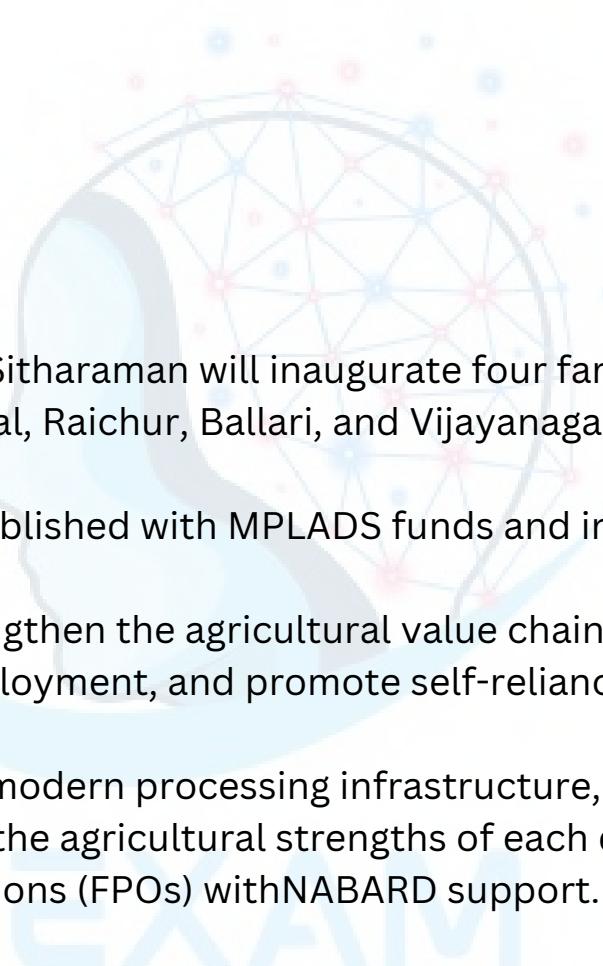
**Ques: Who will inaugurate four farmers' training and agro-processing centres in Koppal, Raichur, Ballari, and Vijayanagara districts of Karnataka?**

- A. Narendra Singh Tomar
- B. Nirmala Sitharaman
- C. Amit Shah
- D. Piyush Goyal
- E. Rajnath Singh

**Answer:** Option B

**Explanation:**

- Finance Minister Nirmala Sitharaman will inaugurate four farmers' training and agro-processing centres in Koppal, Raichur, Ballari, and Vijayanagara districts of Kalyana Karnataka.
- The centres are being established with MPLADS funds and in collaboration with NABARD.
- The initiative aims to strengthen the agricultural value chain, increase farmers' income, generate rural employment, and promote self-reliance among farming communities.
- Each centre will focus on modern processing infrastructure, training facilities, and market linkages tailored to the agricultural strengths of each district, anchored by Farmer Producer Organisations (FPOs) with NABARD support.





**Ques: As per the latest IMF World Economic Outlook, what is India's projected GDP growth rate for FY 2025–26?**

- A. 6.2%
- B. 6.4%
- C. 6.6%
- D. 6.8%
- E. 6.9%

**Answer: Option C**

**Explanation:**

- The International Monetary Fund (IMF) has raised India's GDP growth forecast for FY 2025–26 (FY26) to 6.6%, up by 20 basis points, citing strong performance in the April–June 2025 quarter.
- For FY 2026–27, the IMF revised India's growth projection downward to 6.2% due to increased tariffs.
- IMF's FY26 estimate (6.6%) is higher than S&P (6.5%) and ADB (6.5%), but lower than Fitch (6.9%), RBI (6.8%), and OECD (6.7%).
- Strong domestic growth in Q1 (April–June) has helped offset the impact of US tariffs and global uncertainty.
- The World Bank has also revised India's FY26 growth forecast to 6.5%, citing better agricultural output and rural wage growth.





**Ques: Which Indian IT company has secured a ₹14,000 crore deal from the UK's NHS to modernize its workforce management system?**

- A) TCS
- B) Wipro
- C) Infosys
- D) Cognizant
- E) Tech Mahindra

**Answer:** Option C

**Explanation:**

- Infosys has bagged a 15-year, £1.2 billion (approx. ₹14,000 crore) contract from the NHS Business Services Authority (NHSBSA) to modernize its workforce management system.
- The project aims to replace the existing Electronic Staff Record (ESR) system with a next-generation, data-driven, AI-enabled platform for better efficiency.
- The new platform will manage a £55 billion annual payroll for around 1.9 million NHS employees in England and Wales.
- This deal is among Infosys' largest international contracts and strengthens its position in global digital transformation and cloud-based workforce solutions.
- Infosys will leverage AI and cloud technologies to bring innovation and efficiency to NHS workforce management.



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## **Ques: What is the SPARK 4.0 program launched by the Ministry of AYUSH?**

- A. A scholarship for MBBS students
- B. A short-term research program for BAMS students
- C. A nationwide Ayurveda awareness campaign
- D. A postgraduate Ayurveda fellowship
- E. A training program for Ayurveda faculty

### **Answer: Option B**

#### **Explanation:**

- The Central Council for Research in Ayurvedic Sciences under the Ministry of AYUSH announced the 4th edition of 'SPARK (Studentship Program for Ayurveda Research Ken) 4.0'.
- SPARK 4.0 is a national platform aimed at fostering evidence-based research in Ayurveda, enabling undergraduates to undertake short-term, independent research projects under faculty mentorship.
- Under this program, 300 BAMS students from NCISM-recognized colleges will receive a studentship of Rs.50,000 (Rs.25,000 per month for two months) and a certificate upon successful completion.

**EXAM**  
Genius



## Ques: Which Indian shipyard has recently been granted 'Mini-Ratna' status?

- A. Cochin Shipyard Limited
- B. Mazagon Dock Shipbuilders
- C. Hindustan Shipyard Limited
- D. Garden Reach Shipbuilders
- E. Goa Shipyard Limited

### Answer: Option C

#### Explanation:

- Hindustan Shipyard Limited (HSL), established in 1941, has achieved the prestigious 'Mini-Ratna' status, recognizing its significant contributions to India's naval and commercial shipbuilding capabilities.
- With this status, HSL can now make investment decisions up to ₹500 crore or up to its net worth (whichever is lower) without requiring government approval for each investment.

#### About Hindustan Shipyard Limited:

- Established: 1941
- HQ: Visakhapatnam, Andhra Pradesh
- CMD: mde. Girideep Singh

EXAM  
Genius



**Ques: Who was appointed as President-Elect of the Federation of Indian Chambers of Commerce & Industry (FICCI) for 2025–26?**

- A. Harsha Vardhan Agarwal
- B. Anant Goenka
- C. Jyoti Vij
- D. Ratan Tata
- E. Sunil Bharti Mittal

**Answer:** Option B

**Explanation:**

- Anant Goenka was appointed as the President-Elect of FICCI for the tenure 2025–26 during FICCI's 98th Annual General Meeting held on November 28–29, 2025, replacing Harsha Vardhan Agarwal.
- FICCI was established in 1927 and is headquartered in New Delhi, with Jyoti Vij serving as the Director General.

**EXAM**  
Genius



**Ques: Where was the 1st edition of the India-South Korea naval bilateral exercise held?**

- A. Mumbai
- B. Visakhapatnam
- C. Busan
- D. Chennai
- E. Goa

**Answer: Option C**

**Explanation:**

- The 1st edition of the India-South Korea naval bilateral exercise (IN-RoKN) was held at Busan Naval Base.
- The exercise was conducted between the Indian Navy (IN) and the Republic of Korea Navy (RoKN).
- India's participant in the exercise was INS Sahyadri, an indigenously designed and built Shivalik-class stealth frigate commissioned in 2012.

**EXAM**  
Genius



**Ques: Which organization issued a global medical alert regarding contaminated cough syrups linked to child deaths in India?**

- A. UNICEF
- B. WHO
- C. ICMR
- D. NITI Aayog
- E. CDSCO

**Answer: Option B**

**Explanation:**

- The World Health Organization (WHO) issued a medical alert after detecting toxic levels of diethylene glycol (DEG) in three cough syrups – Coldrif, Respifresh TR, and ReLife – manufactured in India.
- These contaminated syrups have been linked to over 20 child deaths in Madhya Pradesh and Rajasthan.
- WHO advised national regulatory authorities to strengthen monitoring and remove these unsafe products from circulation.

**EXAM**  
Genius



**Ques: Which state in India had 5 of its beaches receive the international Blue Flag certification for the first time?**

- A. Maharashtra
- B. Kerala
- C. Goa
- D. Tamil Nadu
- E. Odisha

**Answer:** Option A

**Explanation:**

- For the first time, 5 beaches of Maharashtra received the international Blue Flag certification, joining India's list of Blue Flag-certified beaches.
- The certified beaches are Shrivardhan and Nagaon (Raigad district), Parnaka (Palghar district), and Guhagar and Ladghar (Ratnagiri district).
- With these additions, India now has a total of 18 Blue Flag-certified beaches.
- The Blue Flag certification is awarded by the Foundation for Environmental Education (FEE), Denmark, and is based on 33 parameters across environmental education, water quality, environmental management, and safety & services.

**EXAM**  
Genius



**Ques: Google announced a \$15 billion investment to set up India's largest AI hub in which state?**

- A) Karnataka
- B) Maharashtra
- C) Andhra Pradesh
- D) Gujarat
- E) Tamil Nadu

**Answer: Option C**

**Explanation:**

- Google will invest \$15 billion to build a gigawatt-scale AI hub in Visakhapatnam, Andhra Pradesh.
- This will be Google's largest AI hub outside the United States and will strengthen India's AI capabilities through research, training, and skill development.
- The project will contribute to the India AI Mission, creating employment and innovation opportunities for the youth.

**EXAM**  
Genius



**Ques: What was the name of the DRI operation under which 10.488 kg of foreign-origin gold was seized at Mumbai Airport?**

- A. Operation Golden Sweep
- B. Operation Gold Dust
- C. Operation Yellow Shine
- D. Operation Bullion Net
- E. Operation Aurum

**Answer: Option A**

**Explanation:**

- Based on intelligence developed by the Directorate of Revenue Intelligence (DRI), a major anti-smuggling operation named “Operation Golden Sweep” was conducted at Chhatrapati Shivaji Maharaj International (CSMI) Airport, Mumbai.
- During the operation, DRI apprehended foreign nationals, airport staffers, and members of an international gold smuggling syndicate.
- Officials seized 10.488 kg of 24-carat foreign-origin gold worth approximately ₹12.58 crore.
- The successful operation highlights DRI’s continued efforts to curb gold smuggling networks operating through major airports.

**EXAM**  
Genius



## Ques: What is India's rank in the 2025 Henley Passport Index?

- A. 80th
- B. 85th
- C. 75th
- D. 90th
- E. 70th

**Answer: Option B**

**Explanation:**

- The 2025 Henley Passport Index, published by Henley & Partners, ranked India at the 85th position, offering visa-free access to 57 countries.
- In 2024, India was ranked 80th with visa-free access to 62 destinations, indicating a slight decline in travel freedom.
- India now shares the 85th rank with Mauritania on the 2025 list.
- Singapore continues to top the index as the world's most powerful passport, offering visa-free access to 193 countries.
- Within Asia, India ranks 9th on the 2025 Henley Passport Index, reflecting limited mobility compared to other Asian nations.

**Top 5 countries:**

1. Singapore
2. South Korea
3. Japan
4. Germany, Italy, Luxembourg, Spain, Switzerland
5. Austria, Belgium, Denmark, Finland, France, Ireland, & Mauritania

**EXAM**  
**Genius**



**Ques: The Labour Ministry recently signed an MoU with which company to enhance gig and tech-enabled livelihood opportunities through the National Career Service (NCS) platform?**

- A. Amazon
- B. Swiggy
- C. Zomato
- D. Rapido
- E. Zepto

**Answer: Option C**

**Explanation:**

- 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.
- The initiative aims to create approximately 2.5 lakh jobs annually for youth and women, integrating gig and platform-based employment into the formal workforce.
- Over the past year, the Ministry has partnered with 14 major organisations, including Amazon, Swiggy, Rapido, Zepto, Apna.co, HireMee, FoundIT, and TeamLease, collectively generating over 5 lakh employment opportunities.

**EXAM**  
Genius



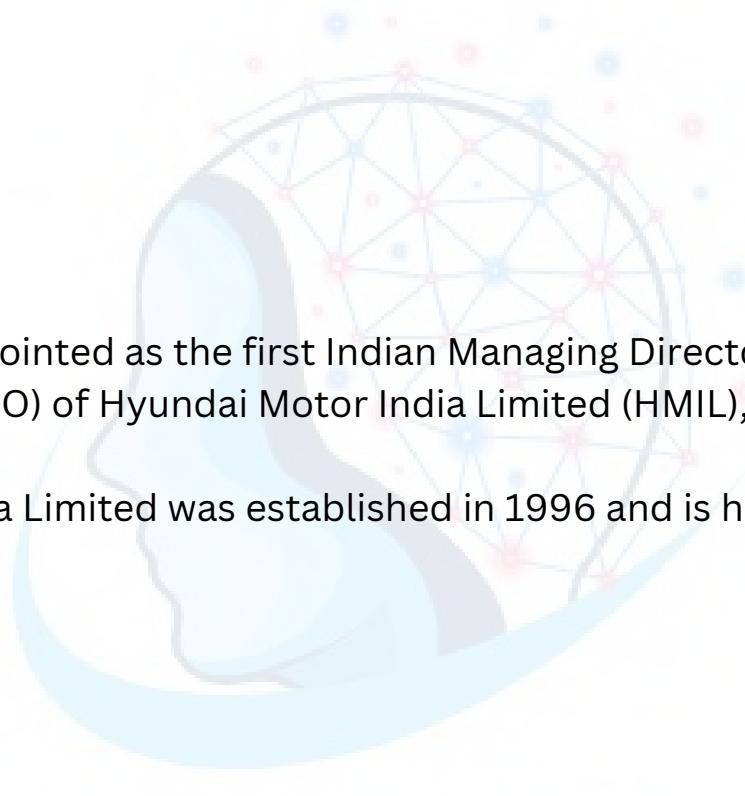
**Ques: Who became the first Indian Managing Director (MD) and CEO of Hyundai Motor India Limited (HMIL)?**

- A. Unsoo Kim
- B. Vikram Mehta
- C. Rakesh Sharma
- D. Sunil Bhagat
- E. Tarun Garg

**Answer: Option E**

**Explanation:**

- Tarun Garg was appointed as the first Indian Managing Director (MD) and Chief Executive Officer (CEO) of Hyundai Motor India Limited (HMIL), replacing Unsoo Kim from South Korea.
- Hyundai Motor India Limited was established in 1996 and is headquartered in Gururam, Haryana.



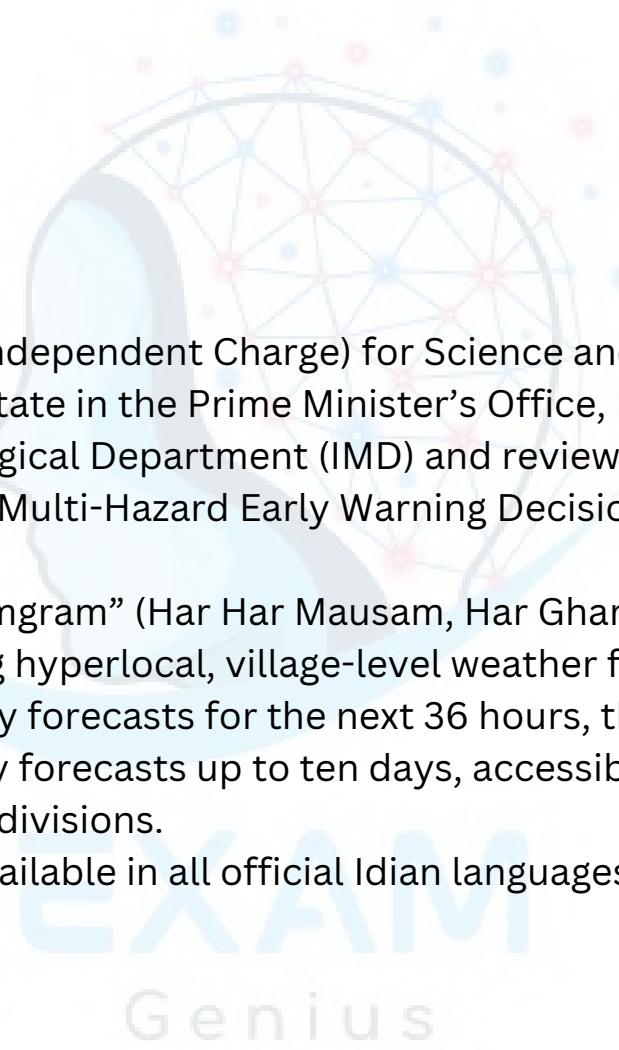
**Ques: Which Union Minister visited the India Meteorological Department to review the Web-GIS based Multi-Hazard Early Warning Decision Support System?**

- A. Dr. Harsh Vardhan
- B. Dr. Jitendra Singh
- C. Dr. Ashwini Kumar
- D. Dr. S. Jaishankar
- E. Dr. Ramesh Pokhriyal

**Answer: Option B**

**Explanation:**

- Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences; and Minister of State in the Prime Minister's Office, Dr. Jitendra Singh visited the India Meteorological Department (IMD) and reviewed the in-house developed Web-GIS based Multi-Hazard Early Warning Decision Support System (DSS).
- He also reviewed “Mausamgram” (Har Har Mausam, Har Ghar Mausam), a citizen-focused platform providing hyperlocal, village-level weather forecasts.
- The system delivers hourly forecasts for the next 36 hours, three-hourly forecasts for five days, and six-hourly forecasts up to ten days, accessible via PIN code, location, or administrative divisions.
- Weather information is available in all official Indian languages.





**Ques: Which Indian city has been recommended to host the centenary edition of the Commonwealth Games?**

- A. Delhi
- B. Mumbai
- C. Bengaluru
- D. Ahmedabad
- E. Kolkata

**Answer: Option D**

**Explanation:**

- The Executive Board of Commonwealth Sport has recommended Ahmedabad to host the centenary edition of the Commonwealth Games.
- India previously hosted the Commonwealth Games in Delhi in 2010 and aims to deliver a large-scale, diverse event, with the broader goal of hosting the Summer Olympics in 2036.
- Ahmedabad was chosen over Abuja, the capital of Nigeria, as the preferred host city.

**EXAM**  
Genius



**Ques: What is the name of the scheme launched by UIDAI to foster innovation and collaboration in the digital identity domain?**

- A. DigiTech India
- B. Innovation with Aadhaar (IWA)
- C. Digital Identity Innovation Program
- D. Aadhaar Innovation Hub
- E. Scheme for Innovation and Technology Association with Aadhaar (SITAA)

**Answer: Option E**

**Explanation:**

- 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 initiative aims to strengthen India's ID Tech ecosystem by enabling startups, academia, and industry to work closely with UIDAI. SITAA seeks to drive innovation, promote indigenization, and co-develop advanced and future-ready identity technologies.
- The SITAA scheme emphasizes India's commitment to building a secure, inclusive, and self-reliant digital identity ecosystem, creating new opportunities for innovators and researchers, and reinforcing trust in digital services.
- MeitY Startup Hub and NASSCOM have signed MoUs with UIDAI and will act as strategic partners for SITAA, providing technical mentoring, incubation, industry connections, global outreach, and entrepreneurial support.

Genius



**Ques: Who has been appointed as the Managing Director & CEO of Suryoday Small Finance Bank, with tenure extended until January 22, 2029?**

- A. Umesh Revankar
- B. Baskar Babu Ramachandran
- C. Vishal Kapoor
- D. Ramesh Iyer
- E. Arvind Sharma

**Answer: Option B**

**Explanation:**

- Baskar Babu Ramachandran has been appointed as Managing Director & Chief Executive Officer (MD & CEO) of Suryoday Small Finance Bank, with his tenure extended for an additional three years from January 23, 2026, to January 22, 2029.
- He has been serving as MD & CEO since January 23, 2017.

**About Suryoday Small Finance Bank:**

- Established: 2017
- HQ: Navi Mumbai
- Tagline: "A bank of smiles"

**EXAM**  
Genius



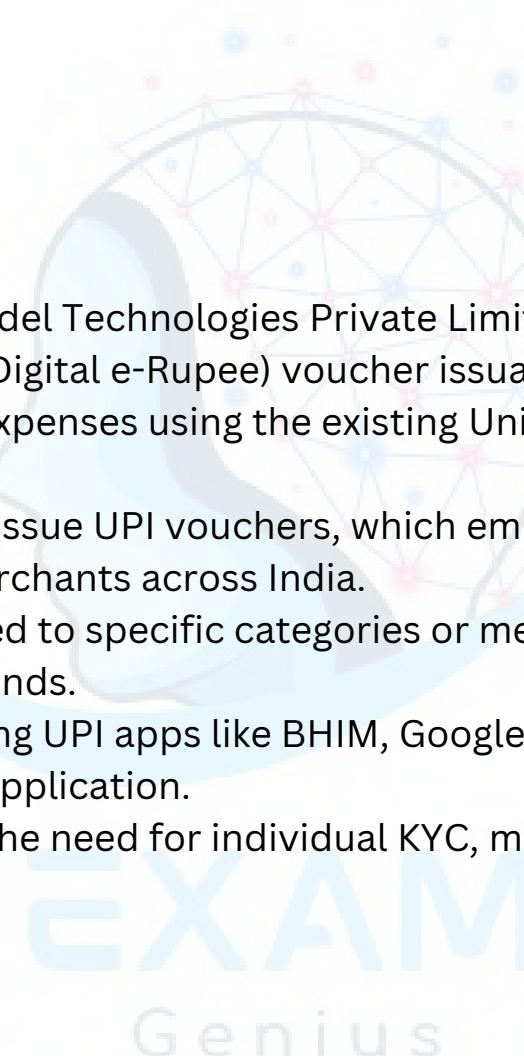
**Ques: Which company has launched India's first business-specific e-RUPI (Digital e-Rupee) voucher issuance platform?**

- A. CotoPay (Cotodel Technologies Pvt. Ltd.)
- B. PhonePe
- C. Paytm Payments Bank
- D. Razorpay
- E. BharatPe

**Answer: Option A**

**Explanation:**

- 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.
- Businesses can instantly issue UPI vouchers, which employees can redeem at over 65 million UPI-enabled merchants across India.
- Vouchers can be restricted to specific categories or merchants, ensuring appropriate spending of funds.
- Employees can use existing UPI apps like BHIM, Google Pay, and bob World Pay without needing any new application.
- The platform eliminates the need for individual KYC, making onboarding quick and hassle-free.





**Ques: Which company has partnered with PayU Finance to offer credit solutions to restaurant partners?**

- A. Swiggy
- B. Zomato
- C. Dunzo
- D. BigBasket
- E. FoodPanda

**Answer: Option A**

**Explanation:**

- 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.
- The partnership aims for annualised credit disbursement of ₹300 crore in the next fiscal year and ₹1,000 crore over three years.
- PayU Finance will provide customised unsecured loans of up to ₹25 lakh with flexible repayment through an Equated Weekly Instalment (EWI).
- The loans will carry an interest rate starting at 18% per annum and have zero foreclosure penalties.

**About PayU:**

- Established: 2002
- HQ: Amsterdam, Netherlands
- CE: Anirban Mukherjee

**EXAM**  
Genius



**Ques: Bharti Airtel has partnered with which global technology firm to integrate AI tools into its cloud product?**

- A) Google
- B) Amazon Web Services
- C) Microsoft
- D) IBM
- E) Oracle

**Answer: Option D**

**Explanation:**

- Bharti Airtel has partnered with IBM (International Business Machines Corporation) to integrate AI tools into its recently launched cloud product.
- The collaboration, announced at the IBM Think event, aims to make AI-enabled cloud solutions more effective for sectors that require data storage within India.
- Airtel will expand its cloud availability zones from 4 to 10 and set up two new Multi-Zone Regions (MZRs) in Mumbai and Chennai.
- The partnership will strengthen data localization, security, and AI infrastructure, especially for banking, healthcare, and government sectors.
- Earlier, Airtel had also collaborated with Google for the Visakhapatnam Data Centre, further expanding its cloud and AI ecosystem.

**EXAM**  
Genius



**Ques: For which term was India elected unopposed to the United Nations Human Rights Council (UNHRC)?**

- A. 2025–27
- B. 2026–28
- C. 2027–29
- D. 2024–26
- E. 2023–25

**Answer: Option B**

**Explanation:**

- India was elected unopposed to the United Nations Human Rights Council (UNHRC) for the 2026–28 term (January 1, 2026 – December 31, 2028), marking its seventh tenure on the Council.
- The election took place during the United Nations General Assembly (UNGA) elections for Human Rights Council membership in New York.
- During the election, 14 members were elected, including Angola, Egypt, Mauritius, South Africa, India, Iraq, Pakistan, Vietnam, Estonia, Slovenia, Chile, Ecuador, Italy, and the United Kingdom.
- UNHRC is an intergovernmental body within the UN system responsible for promoting and protecting human rights globally, addressing violations, making recommendations, and discussing important human rights issues throughout the year.
- The Council consists of 47 member states, each serving a three-year term. Since its establishment in 2006, India has served six terms: 2006–2007, 2008–2010, 2012–2014, 2015–2017, 2019–2021, and 2022–2024, with mandatory breaks in 2011, 2018, and 2025.



**Ques: Who authored the book 'Ready, Relevant and Resurgent II: Shaping a Future Ready Force' released by Raksha Mantri Rajnath Singh?**

- A. Maj Gen (Dr) Ashok Kumar
- B. Rajan Arya
- C. General Anil Chauhan
- D. Rajnath Singh
- E. General Bipin Rawat

**Answer:** Option C

**Explanation:**

- The book 'Ready, Relevant and Resurgent II: Shaping a Future Ready Force' is authored by Chief of Defence Staff General Anil Chauhan.
- It was released by Raksha Mantri Rajnath Singh on October 14, 2025, in New Delhi.
- The book provides a comprehensive, future-oriented blueprint for making India's Armed Forces technologically advanced and future-ready.
- It also analyzes the changing character of warfare and focuses on cyberspace, space-enabled operations, and cognitive warfare.
- The launch event was attended by Maj Gen (Dr) Ashok Kumar and publisher Rajan Arya.

**EXAM**  
Genius



## Ques: What was India's rank and score in the 2025 Global Hunger Index (GHI)?

- A. 95th, 23.5
- B. 102nd, 25.8
- C. 105th, 27.3
- D. 110th, 28.6
- E. 98th, 24.2

### Answer: Option B

#### Explanation:

- In the 2025 Global Hunger Index (GHI), India ranks 102nd out of 123 countries with a score of 25.8, which falls under the "serious" category of hunger.
- In comparison, in the 2024 GHI, India was ranked 105th out of 127 countries with a score of 27.3, also in the "serious" category.
- The 2025 GHI indicates a slowdown in progress globally, with the world GHI score at 18.3 (slightly lower than 19.0 in 2016), showing that global hunger still falls in the "moderate" category.

#### Rank of Top 5 and Last Countries:

1. Armenia: <5
2. Belarus: <5
3. Bosnia & Herzegovina: <5
4. Bulgaria: <5
5. Chile: <5
6. India: 25.8
7. Somalia: 42.6

**EXAM**  
Genius



**Ques: Which composer has collaborated with Google Cloud to develop the AI-powered metahuman digital avatar band “Secret Mountain”?**

- A. Ilaiyaraaja
- B. A.R. Rahman
- C. Shankar–Ehsaan–Loy
- D. Amit Trivedi
- E. Pritam

**Answer: Option B**

**Explanation:**

- Oscar and Grammy-winning composer A.R. Rahman has collaborated with Google Cloud to develop “Secret Mountain,” an AI-powered metahuman digital avatar band.
- Google Cloud’s AI technology drives the project, with Veo 3 creating realistic avatars and real-time videos, Imagen and Gemini Flash 2.5 (Nano Banana) producing high-quality visuals, and Gemini 2.5 Pro acting as the avatars’ “brain” to interact with fans in real time.
- The band will feature six diverse digital avatars, including Cara, an Irish singer-songwriter; Zen Tam, a Tamil rapper; and Blessing, an African percussionist and vocalist.

**EXAM**  
Genius



**Ques: Under which rule of the Conduct of Elections Rules, 1961, can visually impaired voters take a companion to assist them while voting?**

- A. Rule 45N
- B. Rule 47N
- C. Rule 49N
- D. Rule 50N
- E. Rule 51N

**Answer: Option C**

**Explanation:**

- As per Rule 49N of the Conduct of Elections Rules, 1961, visually impaired voters are allowed to take a companion along with them to assist in casting their vote.
- The Election Commission has also directed that all polling stations in Bihar be on the ground floor with ramps, and provide Braille voter slips, dummy ballots, transport, and wheelchair facilities via the Divyang (Saksham) Module of ECINET.
- These measures ensure accessible and inclusive voting for Persons with Disabilities across all 90,712 polling stations, with 292 stations entirely managed by PwDs.

**EXAM**  
Genius

**Ques: When and where will the fifth edition of Khelo India University Games (KIUG) be held?**

- A. November 1–12, 2025 in Maharashtra
- B. November 24 – December 5, 2025 in seven cities of Rajasthan
- C. December 10–20, 2025 in Gujarat
- D. October 15–25, 2025 in Punjab
- E. November 5–15, 2025 in West Bengal

**Answer: Option B**

**Explanation:**

- 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.
- Competitions will be held in 23 medal sports and one demonstration sport (kho-kho).
- Medal sports include archery, athletics, badminton, basketball, boxing, fencing, football, hockey, judo, kabaddi, mallakhamb, rugby, shooting, swimming, table tennis, tennis, volleyball, weightlifting, wrestling, yogasana, cycling, beach volleyball, canoeing, and kayaking.
- For the first time, beach volleyball, canoeing and kayaking, and cycling are being introduced in the KIUG programme.
- In the last KIUG held in North-east India, Chandigarh University emerged champions, Lovely Professional University was second, and Guru Nanak Dev University, Amritsar finished third.

Genius



## **Ques: What is Samudra Shakti 2025 and where was it held?**

- A. A bilateral naval exercise between India and Indonesia, held at Visakhapatnam
- B. A multilateral air force exercise, held in New Delhi
- C. A coastal security drill by Indian Coast Guard, held in Chennai
- D. An international army exercise, held in Rajasthan
- E. A UN peacekeeping exercise, held in Mumbai

### **Answer: Option A**

#### **Explanation:**

- Samudra Shakti 2025 is the 5th edition of a bilateral naval exercise held between the Indian Navy (IN) and the Indonesian Navy at Visakhapatnam, Andhra Pradesh.
- The exercise is conducted in two phases: Harbour Phase and Sea Phase, with India participating through INS Kavaratti.
- The last edition was held in the South China Sea, Batam, and the exercise was first started in 2018.

**EXAM**  
Genius



**Ques: Which year has the Gujarat government declared as the “Year of Urban Development”?**

- A. 2023
- B. 2024
- C. 2025
- D. 2026
- E. 2027

**Answer: Option C**

**Explanation:**

- The Gujarat government has officially declared 2025 as the “Year of Urban Development” to mark two decades since the launch of the Well-Planned City Development Project initiated by Prime Minister Narendra Modi in 2005.
- The state has sanctioned Rs.8,220 crore for urban development, including initiatives such as the Vikas Path project.
- Gandhinagar Municipal Corporation was recognized as the “Cleanest City” and Surat received the First Nirmal ujarat Award.

**EXAM**  
Genius



**Ques: What financial assistance enhancements were approved by Raksha Mantri Rajnath Singh for Ex-Servicemen (ESM) and their dependents?**

- A. Only Penury Grant doubled
- B. Only Marriage Grant increased
- C. Only Education Grant increased
- D. Penury Grant, Education Grant, and Marriage Grant increased
- E. No changes approved

**Answer: Option D**

**Explanation:**

- Raksha Mantri Shri Rajnath Singh approved a 100% increase in financial assistance for Ex-Servicemen (ESM) and their dependents under schemes implemented by the Department of Ex-Servicemen Welfare through Kendriya Sainik Board.
- Penury Grant has been doubled from Rs 4,000 to Rs 8,000 per month per beneficiary, providing lifetime support to aged and non-pensioner ESM and their widows above 65 years of age with no regular income.
- Education Grant has been increased from Rs 1,000 to Rs 2,000 per month per head for up to two dependent children (Class I to Graduation) or widows pursuing a two-year postgraduate course.
- Marriage Grant has been raised from Rs 50,000 to Rs 1,00,000 per beneficiary, applicable for up to two daughters of ESM and widow remarriage, for marriages solemnised after issuance of this order.





**Ques: The Institute of Chartered Accountants of India (ICAI) has collaborated with which ministry to support India's national Artificial Intelligence Mission?**

- A. Ministry of Finance
- B. Ministry of Electronics and Information Technology
- C. Ministry of Corporate Affairs
- D. Ministry of Commerce and Industry
- E. NITI Aayog

**Answer: Option B**

**Explanation:**

- 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.
- The partnership aims to enhance the development of indigenous Large Language Models by providing verified financial and economic data from listed companies.
- It will also help develop mechanisms to combat online and financial frauds through digital verification initiatives.

**EXAM**  
Genius



**Ques: Which parachute system did the Indian Air Force successfully test from an altitude of 32,000 feet?**

- A. Military Combat Parachute System (MCPS)
- B. HAL Para System
- C. Advanced Tactical Parachute (ATP)
- D. DRDO Airborne System
- E. High-Altitude Jump Parachute (HAJP)

**Answer: Option A**

**Explanation:**

- The Indian Air Force successfully tested the Military Combat Parachute System (MCPS) in a combat freefall jump from an altitude of 32,000 feet.
- The MCPS is indigenously developed by DRDO and is the only system currently operational in the Indian armed forces capable of deployment above 25,000 feet.
- The system was developed by DRDO laboratories – Aerial Delivery Research and Development Establishment, Agra, and Defence Bioengineering and Electromedical Laboratory, Bengaluru.

**EXAM**  
Genius



**Ques: Which airline has launched the 'Fare Se Fursat' fixed airfare scheme aimed at reducing fluctuating airfares in India?**

- A. IndiGo
- B. Air India Express
- C. Alliance Air
- D. Akasa Air
- E. SpiceJet

**Answer: Option C**

**Explanation:**

- Union Minister Kinjarapu Rammohan Naidu, Ministry of Civil Aviation, launched the 'Fare Se Fursat' fixed airfare scheme aimed at reducing the stress of fluctuating airfares and making air travel in India more convenient.
- The government-owned regional airline, Alliance Air, has introduced this scheme to simplify air travel and promote hassle-free flying across India.
- The initiative will be implemented on a pilot basis from October 13 to December 31, 2025, across select routes (Tier-II & Tier-III cities) to evaluate its operational feasibility and passenger response.

**EXAM**  
Genius



## Ques: Who inaugurated the Live Cases Dashboard of the Legal Information Management and Briefing System (LIMBS)?

- A. Union Minister of Law and Justice Kiren Rijiju
- B. Union Minister of State Arjun Ram Meghwal
- C. Attorney General of India
- D. Chief Justice of India
- E. Minister of Corporate Affairs

**Answer: Option B**

### Explanation:

- Union Minister of State Arjun Ram Meghwal, Ministry of Law and Justice, inaugurated the Live Cases Dashboard of the Legal Information Management and Briefing System (LIMBS) to enhance transparency, accountability, and efficiency in managing government litigation.
- The dashboard presents real-time data visualization of court cases and provides an overview of upcoming hearing cases, enabling proactive decision-making and better inter-ministerial coordination.
- LIMBS tracks 723,123 live cases across 53 ministries and departments, regularly updated by 13,175 ministry users and 18,58 advocates.

**EXAM**  
Genius



**Ques: Who has been elected as Co-Chair of the Regional Committee of UN Global Geospatial Information Management for Asia and the Pacific (UN-GGIM-AP) representing India?**

- A. Shri Rajesh Bhushan
- B. Shri Sanjay Kumar
- C. Shri Ajay Kumar
- D. Shri Ramesh Chandra
- E. Shri Hitesh Kumar S. Makwana

**Answer: Option E**

**Explanation:**

- India, represented by the Surveyor General of India, Shri Hitesh Kumar S. Makwana, has been elected as Co-Chair of the Regional Committee of UN Global Geospatial Information Management for Asia and the Pacific (UN-GGIM-AP).
- The election took place during the 14th Plenary Meeting of UN-GGIM-AP in Goyang-si, Republic of Korea, hosted by the National Geographic Information Institute (NGII).
- UN-GGIM-AP represents national geospatial agencies of 56 countries in Asia and the Pacific and works to maximize the economic, social, and environmental benefits of geospatial information through cooperation, capacity development, and shared solutions.

**EXAM**  
Genius



**Ques: Who was T T Jagannathan, recently in the news for his passing?**

- A. Founder of Amul
- B. Chairman Emeritus of TTK Prestige Ltd.
- C. CEO of Infosys
- D. Chairman of Tata Steel
- E. Founder of Dabur

**Answer: Option B**

**Explanation:**

- T T Jagannathan, known as “The Kitchen Mogul,” was the Chairman Emeritus of TTK Prestige Ltd. and played a key role in transforming it into a leading kitchen appliance brand.
- He designed the “Gasket Release System,” a globally acclaimed pressure cooker safety innovation that prevented explosions by safely releasing steam.
- He authored the book “Disrupt and Conquer: How TTK Prestige Became a Billion-Dollar Company.”

**EXAM**  
Genius



## **Ques: What is commemorated on October 15 as World Students' Day 2025?**

- A. Birth anniversary of Mahatma Gandhi
- B. Birth anniversary of Dr. A.P.J. Abdul Kalam
- C. National Education Day
- D. International Youth Day
- E. Teachers' Day

### **Answer: Option B**

#### **Explanation:**

- World Students' Day on October 15, 2025, marks the 94th birth anniversary of Dr. A.P.J. Abdul Kalam, the 11th President of India (2002–2007) and “Missile Man of India” (Bharat Ratna – 1997).
- The 2025 theme is “Empowering Students as Agents of Innovation and Change.”





**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.

**EXAM**  
Genius



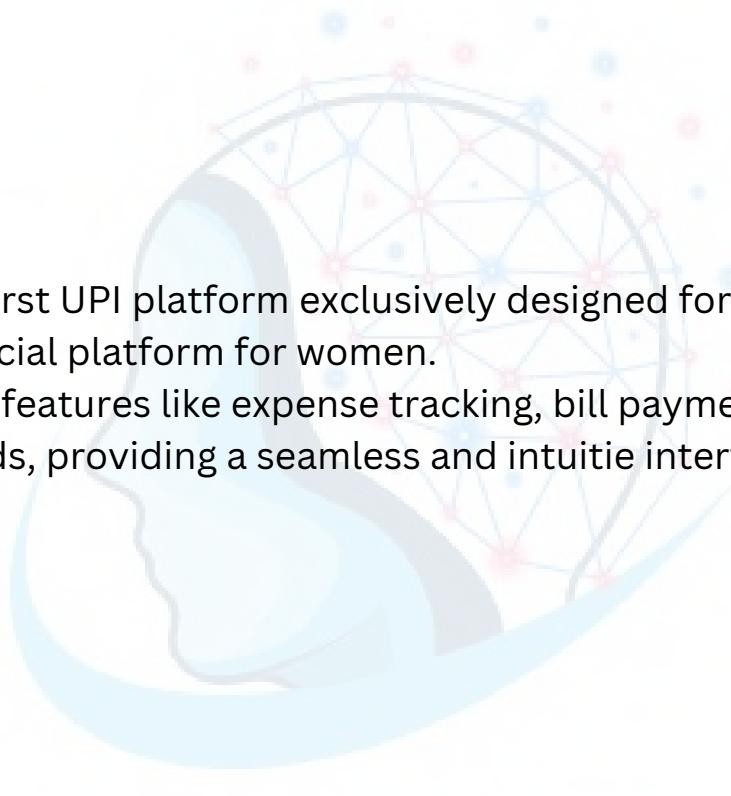
**Ques: What is the name of India's first UPI platform exclusively for women, launched by Lxme?**

- 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.



**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

Genius



**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 lending growth.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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 (e₹-R) for public use and Wholesale CBDC (e₹-W) for institutional interbank settlements.

**EXAM**  
Genius



**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 natural heritage.

**EXAM**  
Genius



**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 lakh to ₹10 lakh.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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 scheme utilisation.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



## 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





**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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%.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



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**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

Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



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**EXAM**  
Genius



**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 lower, instantly.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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 Araia, and Nigeria.



**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.

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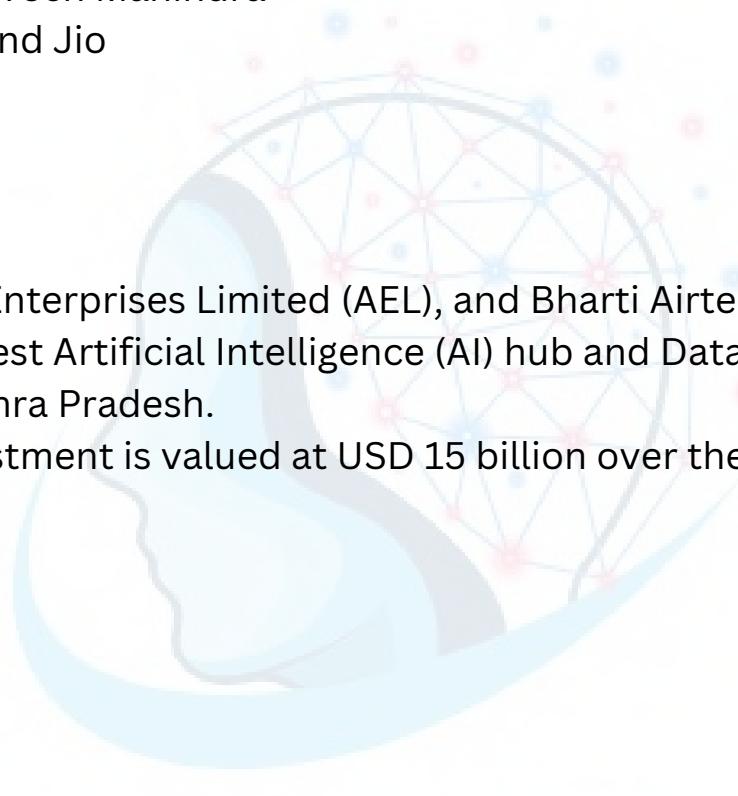
**Ques: Which companies plan to establish India's largest AI hub and data center campus in Visakhapatnam?**

- 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).



**EXAM**  
Genius



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

- A) M.S. Subba Lakshmi & T. Sadashivam
- 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. Sadashivam.
- The book is authored by Malayalam poet and lyricist B.K. Harinarayanan and translated into English by his brother Parameswaran.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



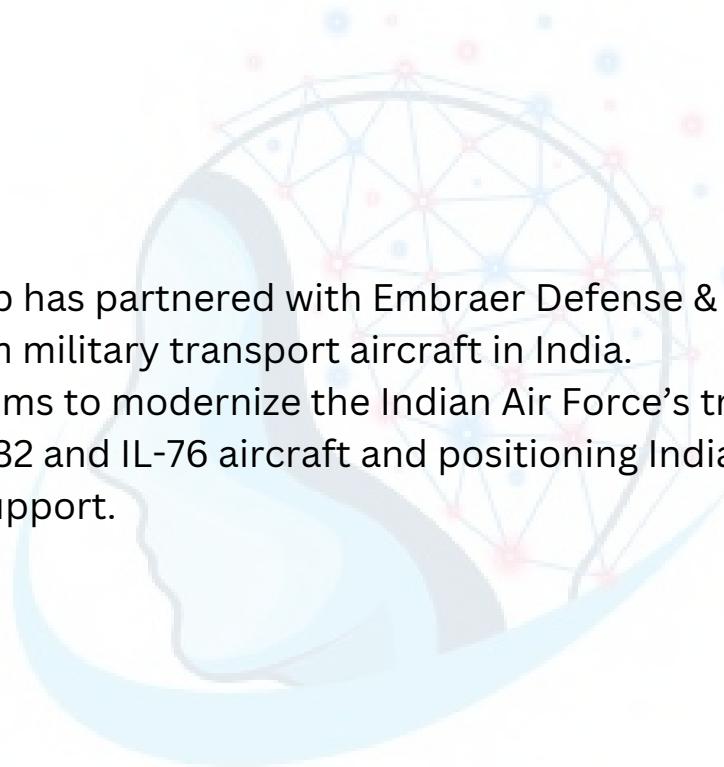
**Ques: Which aircraft model is being introduced in India under the partnership between Mahindra Group and Embraer Defense & Security?**

- 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.





**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.

**EXAM**  
Genius



**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

**EXAM**  
Genius



**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.

**EXAM**  
Genius



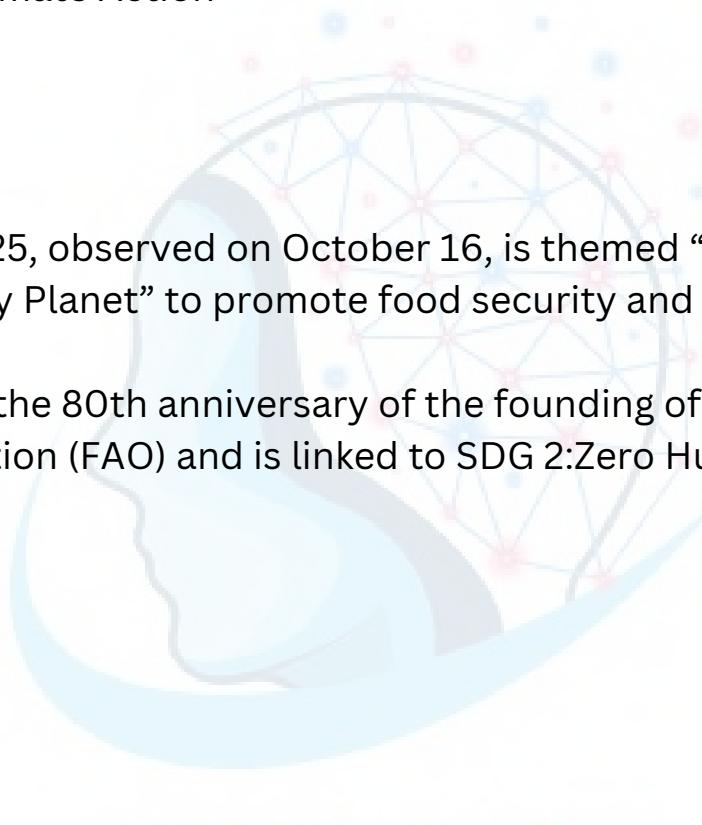
**Ques: What is the theme of World Food Day 2025, observed on October 16?**

- 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.





**Ques: LIC Bima Lakshmi (881) Plan has been launched exclusively for which group?**

- A) Senior Citizens
- B) Farmers
- C) Females
- D) Government Employees
- E) Students

**Answer: Option C**

**Explanation:**

- LIC launched Jan Suraksha (880) for lower income groups and Bima Lakshmi (881) exclusively for females, under the new next-gen GST regime.

**LIC Jan Suraksha Plan (880):**

- A life micro insurance plan designed for lower income group people.
- Entry age: Minimum 18 years and Maximum 55 years.
- Policy term: 12 to 20 years; Premium paying term: Policy term minus 5 years.
- Sum Assured: Minimum ₹1 lakh and Maximum ₹2 lakh (in multiples of ₹5,000).

**LIC Bima Lakshmi Plan (881):**

- A non-linked life insurance plan exclusively for females offering life cover and periodic fixed money back benefits.
- Entry age: Minimum 18 years and Maximum 50 years.
- Sum Assured: Minimum ₹2 lakh, no maximum limit (subject to underwriting policy).
- Money Back: Fixed returns after 2-4 years or after premium payment ceases.

**Ques: Which two multilateral development banks recently signed a US \$3 billion Sovereign Exposure Exchange Agreement (EEA) to enhance lending capacity for developing countries?**

- A) ADB and IMF
- B) ADB and World Bank
- C) World Bank and AIIB
- D) ADB and NDB
- E) AIIB and IMF

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB) and the World Bank have signed a US \$3 billion Sovereign Exposure Exchange Agreement (EEA) to expand ADB's lending capacity for developing-member countries.
- This marks the first such EEA between ADB and the World Bank, and the sixth EEA signed by ADB since 2020.
- The cumulative amount of exposure exchange deals by ADB with other multilateral development banks now stands at approximately US \$9 billion.
- Under an EEA, two multilateral development banks exchange credit risk associated with sovereign loans or exposures.

**About Asian Development Bank:**

- Established: 19 December 1966
- Headquarters: Manila, Philipines
- Members: 69
- Chief Economist : Albert Park
- President : Masato Kanda

**About World Bank :**

- Established : 1944
- HQ : Washington DC
- Members : 189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID)
- President : Ajay bangla
- MD & CFO : Anshula Kant



**Ques: What is the name of India's first indigenously discovered antibiotic developed by the Department of Biotechnology in collaboration with Wockhardt?**

- A) Azithromycin
- B) Nafithromycin
- C) Erythromycin
- D) Clarithromycin
- E) Penicillin

**Answer: Option B**

**Explanation:**

- 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.
- The antibiotic was developed by the Department of Biotechnology in collaboration with Wockhardt Pharma, marking a significant milestone in India's pharmaceutical self-reliance.
- The development demonstrates India's growing capabilities in biomedical research and innovation, contributing to global leadership in this sector.

**EXAM**  
Genius



**Ques: According to the Confederation of All India Traders (CAIT) national survey, what was the total value of goods sold during the 2025 Navratri-to-Diwali festive period?**

- A) ₹4.25 lakh crore
- B) ₹4.40 lakh crore
- C) ₹6.05 lakh crore
- D) ₹4.75 lakh crore
- E) ₹5.40 lakh crore

**Answer: Option B**

**Explanation:**

- According to CAIT's national survey, India's retail sector recorded ₹5.40 lakh crore in goods sales during the 2025 Navratri-to-Diwali festive period.
- Additionally, services such as logistics, packaging, and travel contributed around ₹65,000 crore during the same period.
- About 87% of consumers preferred Indian-made goods, showing a strong shift toward domestic products.
- The total represents a 25% increase compared to 2024's festive sales of about ₹4.25 lakh crore.
- Around 72% of traders reported higher sales volumes, attributing the growth to recent GST rate reductions in key consumer categories.

EXAM  
Genius



**Ques: As per the recent IMO meeting, what decision was taken regarding the carbon-free shipping framework?**

- A) Framework was adopted immediately
- B) Framework was postponed by one year
- C) Framework was rejected permanently
- D) A new fuel standard was implemented
- E) Framework was replaced by the U.S. proposal

**Answer: Option B**

**Explanation:**

- At the recent IMO meeting, 57 countries, under pressure from the United States, voted to postpone the carbon-free shipping framework by one year, despite 63 nations—including India—supporting early adoption.
- The framework aims to achieve net-zero emissions by 2050 and reduce the carbon intensity of international shipping by 40% by 2030.
- The United States opposed the framework, calling it a “Global Green Scam” and citing potential cost increases for American consumers.

**EXAM**  
Genius



**Ques: Who won the Formula 1 United States Grand Prix 2025, marking his 68th career victory?**

- A) Lewis Hamilton
- B) George Russell
- C) Charles Leclerc
- D) Sergio Perez
- E) Max Verstappen

**Answer: Option E**

**Explanation:**

- Max Verstappen won the 2025 United States Grand Prix, his third victory in four races of the season.
- This win marks his 68th career victory, reinforcing his position as a strong contender in the championship's final races.

**Recent Grand Prix Winners:**

- Singapore Grand Prix 2025 – George Russell
- Azerbaijan Grand Prix 2025 – Max Verstappen
- Italian Grand Prix 2025 – Max Verstappen
- Dutch Grand Prix 2025 – Oscar Piastri
- Hungarian Grand Prix 2025 – Lando Norris
- Belgian Grand Prix 2025 – Oscar Piastri

EXAM  
Genius



**Ques: On which platform will the AI-driven Mahabharat premiere digitally?**

- A) Doordarshan
- B) SonyLIV
- C) WAVES OTT
- D) Disney+ Hotstar
- E) Zee5

**Answer:** Option C

**Explanation:**

- The AI-driven Mahabharat, reimagined by Collective Media Network, will premiere digitally on WAVES OTT, Prasar Bharati's official OTT platform, on October 25.
- The series will later air on Doordarshan every Sunday at 11 a.m. starting November 2.
- The AI adaptation recreates the epic's characters and battlefields with cinematic realism, supporting the "Make in India" and "Digital India" initiatives.

**EXAM**  
Genius



**Ques: Under Ayushman Bharat-PM-JAY, what percentage of total hospital admissions were women as per NHA Annual Report 2024-25?**

- A) 35%
- B) 42%
- C) 49%
- D) 55%
- E) 60%

**Answer: Option C**

**Explanation:**

- As per the NHA Annual Report 2024-25, women accounted for 49% of total hospital admissions under Ayushman Bharat-PM-JAY.
- This indicates improved access to institutional healthcare for women in India.
- AB-PMJAY provides ₹5 lakh per family per year and currently covers 35 States and Union Territories.
- The scheme covers secondary and tertiary healthcare, not primary level treatment.
- Pre-hospitalization expenses are covered up to 3 days before admission, including diagnostics and medicines.
- Post-hospitalization coverage extends up to 15 days after discharge.
- Odisha and Delhi have recently joined the scheme, while West Bengal remains outside it.
- In October 2024, the Union Cabinet expanded the scheme to include all citizens aged 70 years and above, regardless of income or social status.

Genius



**Ques: What is the total outlay of the newly launched “Kapas Kranti Mission” aimed at boosting long-staple cotton cultivation?**

- A) ₹400 crore
- B) ₹500 crore
- C) ₹800 crore
- D) ₹700 crore
- E) ₹600 crore

**Answer: Option E**

**Explanation:**

- The Central Government has launched the ₹600 crore “Kapas Kranti Mission” to promote high-yield, long-staple cotton cultivation using advanced agricultural techniques and technology.
- The mission aims to replicate Maharashtra’s successful High-Density Plantation (HDP) model in Telangana.
- A dedicated “Kapas Kisan App” has been launched to streamline cotton procurement, ensuring transparency and fair price for farmers.

**EXAM**  
Genius



**Ques: Which Indian judge has been appointed as the Chair of the World Intellectual Property Organization's (WIPO) Advisory Board of Judges for the 2025–2027 term?**

- A) Justice Hima Kohli
- B) Justice Prathiba M. Singh
- C) Justice Indu Malhotra
- D) Justice B.V. Nagarathna
- E) Justice Bela Trivedi

**Answer: Option B**

**Explanation:**

- Justice Prathiba M. Singh of the Delhi High Court has been appointed as the Chair of WIPO's Advisory Board of Judges for the 2025–2027 term.
- The board consists of ten members, including Justice Singh, who will guide WIPO's engagement with judiciaries worldwide.

**About WIPO:**

- Established: 1967
- Headquarters: Geneva, Switzerland
- Members: 193 member states
- Director General: Daren Tang

**EXAM**  
Genius



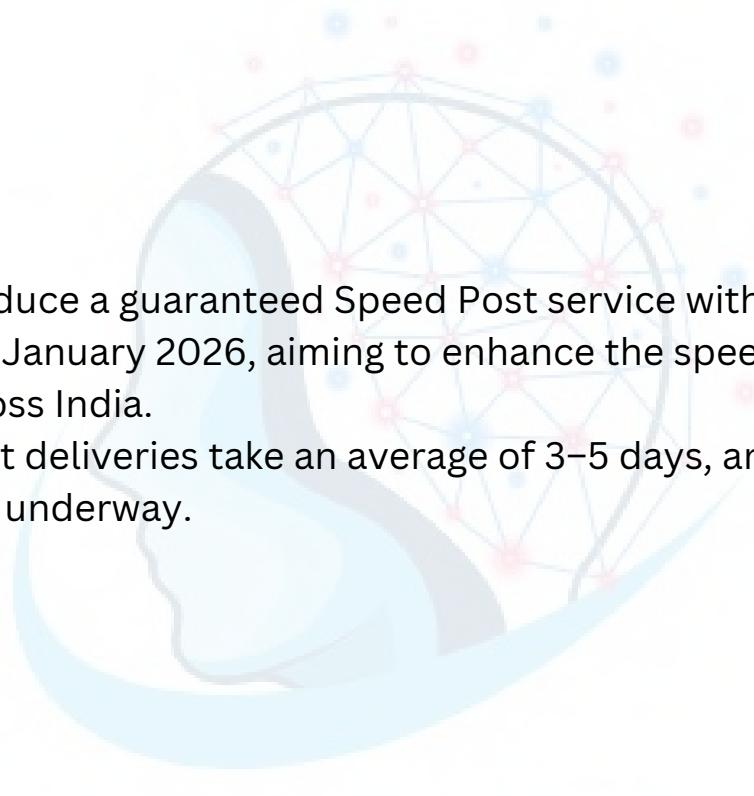
**Ques: Which organization will launch 24–48 hour guaranteed Speed Post service by January 2026?**

- A) Indian Railways
- B) India Post
- C) India Logistics Corporation
- D) BSNL
- E) NTPC

**Answer: Option B**

**Explanation:**

- India Post will introduce a guaranteed Speed Post service with delivery timelines of 24–48 hours starting January 2026, aiming to enhance the speed and reliability of postal deliveries across India.
- Currently, India Post deliveries take an average of 3–5 days, and pilot testing for the new system is already underway.





**Ques: Which global technology and AI event recently hosted over 6,800 exhibitors, 2,000 startups, and 1,200 investors, including a strong participation from India?**

- A) CES Las Vegas
- B) Mobile World Congress
- C) GITEX Global
- D) Hannover Messe
- E) Web Summit

**Answer: Option C**

**Explanation:**

- GITEX Global, held at Dubai World Trade Centre and Dubai Harbour, is the world's largest technology and AI showcase, with over 6,800 exhibitors, 2,000 startups, and 1,200 investors from more than 180 countries.
- The event was inaugurated by Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai.
- India had a strong presence with 237 exhibitors, including delegations led by ESC, Kerala IT Parks, TEPC, NASSCOM, and 76 independent Indian firms.

**EXAM**  
Genius



**Ques: Where is India's only Mud Volcano located, which erupted again in 2025 after 20 years?**

- A) Barren Island, Andaman
- B) Baratang Island, Andaman & Nicobar
- C) Great Nicobar Island
- D) Lakshadweep Islands
- E) North Sentinel Island, Andaman

**Answer:** Option B

**Explanation:**

- India's only Mud Volcano is located at Baratang Island in the Andaman & Nicobar Islands and erupted again on October 2, 2025, after 20 years.
- The last major eruption was reported in 2005.
- This mud volcano forms due to gases released from decaying organic matter beneath the Earth, which push mud and gas to the surface, creating bubbles and craters.

**EXAM**  
Genius



**Ques: Which ministry released the first edition of the 'State Mining Readiness Index (SMRI)' and state-level rankings to promote mining sector reforms?**

- A) Ministry of Coal
- B) Ministry of Finance
- C) Ministry of Commerce & Industry
- D) NITI Aayog
- E) Ministry of Mines

**Answer: Option E**

**Explanation:**

- The Ministry of Mines released the first edition of the State Mining Readiness Index (SMRI) and state-level rankings to promote mining sector reforms in line with Union Budget 2025–26 commitments.
- The index covers 17 reform areas and 79 parameters, categorizing states into three groups – Category-A (mineral-rich), Category-B (medium mineral resources), and Category-C (limited mineral resources).
- The initiative is linked to the Special Assistance to States for Capital Investment (SACI) Scheme, with ₹5,000 crore allocated to reward top-performing states.
- Each top-ranking state in categories A, B, and C will receive ₹100 crore as a reform-linked incentive.

**Top Performing States: SMRI 2025**

Category A: Madhya Pradesh (1), Rajasthan (2), Gujarat (3)

Category B: Goa (1), Uttar Pradesh (2), Assam (3)

Category C: Punjab (1), Uttarakhand (2), Tripura (3)



**Ques: What is observed on October 20 to highlight the importance of data in building a sustainable future?**

- A) World Data Day
- B) International Analytics Day
- C) World Statistics Day
- D) Global Information Day
- E) Data Science Awareness Day

**Answer:** Option C

**Explanation:**

- October 20, 2025, marks the 4th World Statistics Day, observed every five years to emphasize the role of quality statistics and data in driving sustainable development and informed decision-making.
- The 2025 theme is “Driving Change with Quality Statistics and Data for Everyone,” highlighting inclusivity and data-driven progress.

**EXAM**  
Genius



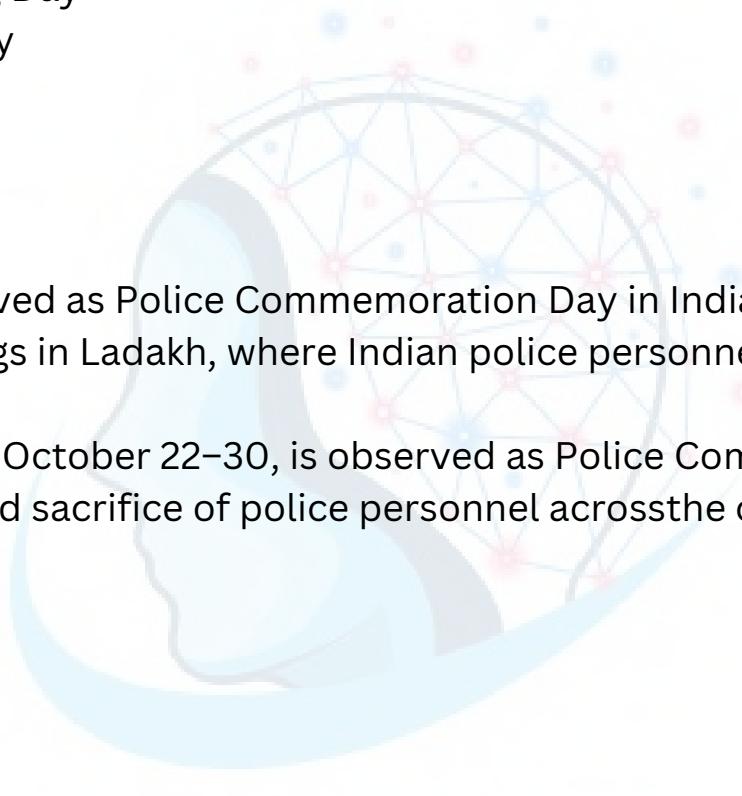
**Ques: What is observed on October 21 in India to honor police personnel who sacrificed their lives in the line of duty?**

- A) National Security Day
- B) Police Commemoration Day
- C) Martyrs' Day
- D) Armed Forces Flag Day
- E) National Police Day

**Answer: Option B**

**Explanation:**

- October 21 is observed as Police Commemoration Day in India, marking the 1959 ambush at Hot Springs in Ladakh, where Indian police personnel were killed by Chinese troops.
- The following week, October 22–30, is observed as Police Commemoration Week to honor the bravery and sacrifice of police personnel across the country.





**Ques: Which banks provided the \$215 million term loan to AI Fleet Services IFSC for financing six Boeing 777-300 ER aircraft for Air India?**

- A) Standard Chartered and Bank of India
- B) State Bank of India and Axis Bank
- C) HDFC Bank and ICICI Bank
- D) Citibank and Kotak Mahindra Bank
- E) Punjab National Bank and IDBI Bank

**Answer: Option A**

**Explanation:**

- A \$215 million term loan was provided to AI Fleet Services IFSC (AIFS), the leasing subsidiary of Tata Group-owned Air India, based in GIFT City, for financing six Boeing 777-300 ER aircraft to be leased to Air India.
- The loan was jointly given by Standard Chartered and Bank of India (BoI), with Standard Chartered acting as the lead structuring bank.
- Both banks also served as Mandated Lead Arrangers and Bookrunners for the transaction.
- The financing will enable Air India to expand its fleet and support its operational and leasing plans.

**EXAM**  
Genius



**Ques: ICICI Bank has partnered with which institution to construct a new cancer care centre in Maharashtra?**

- A) AIIMS Delhi
- B) Tata Memorial Centre (TMC)
- C) Apollo Hospitals
- D) Fortis Healthcare
- E) Medanta Hospital

**Answer: Option B**

**Explanation:**

- 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.
- The ₹625 crore project is funded through ICICI Bank's CSR contribution and will include advanced radiation therapy centres equipped with cutting-edge technologies.
- The initiative is part of ICICI Bank's ₹1,800 crore commitment to TMC for constructing three cancer care buildings — in Navi Mumbai (Maharashtra), Mullanpur (Punjab), and Visakhapatnam (Andhra Pradesh).
- The new facility is expected to be completed by 2027.

EXAM  
Genius

**Ques: As per the Notaries (Amendment) Rules, 2025, what is the new maximum number of Notaries allowed to be appointed in Gujarat?**

- A) 2,900
- B) 4,000
- C) 5,000
- D) 6,000
- E) 7,000

**Answer:** Option D

**Explanation:**

- The Department of Legal Affairs notified the Notaries (Amendment) Rules, 2025 through G.S.R. 763(E) published in the Extraordinary Gazette of India, exercising powers under Section 15 of the Notaries Act, 1952.
- The amendment revised the maximum number of Notaries to be appointed by certain State Governments under the Notaries Rules, 1956.

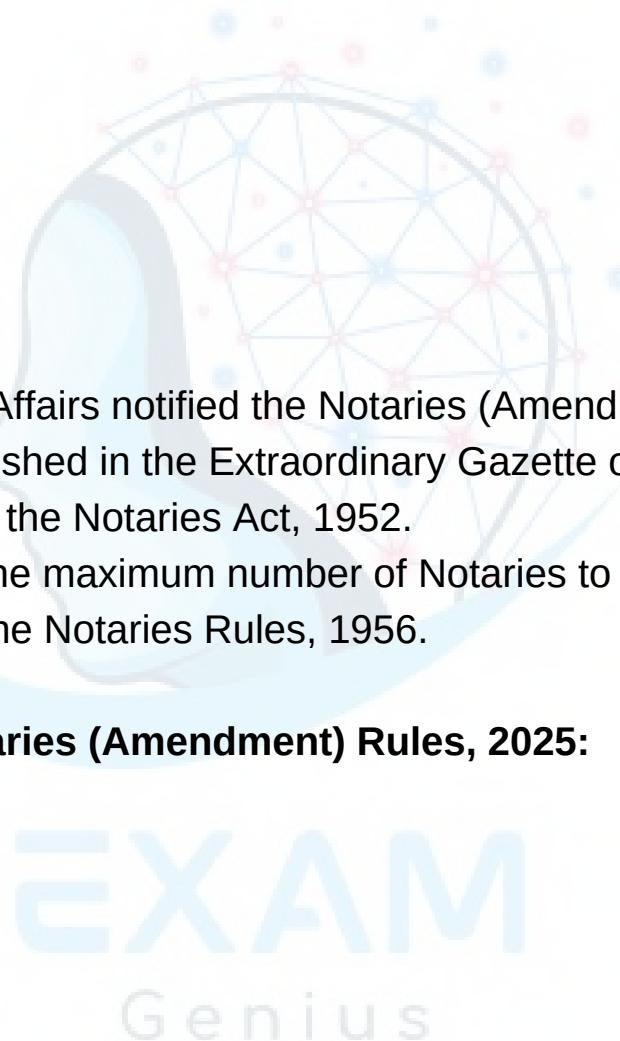
**Updated limits under Notaries (Amendment) Rules, 2025:**

Gujarat: 2,900 → 6,000

Tamil Nadu: 2,500 → 3,500

Rajasthan: 2,000 → 3,000

Nagaland: 200 → 400



- A Notary is a public official authorized to verify, authenticate, and certify legal documents, witness signatures, and administer oaths.



**Ques: According to RBI data, by how much did India's outward remittances for education fall in August 2025 (year-on-year)?**

- A) 12%
- B) 19%
- C) 23.8%
- D) 28%
- E) 17.7%

**Answer: Option C**

**Explanation:**

- 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.
- This is the lowest monthly figure since August 2017.
- Travel-related remittances also declined by 19%, due to tighter immigration and visa norms in countries like the US, K, and Europe.

**EXAM**  
Genius



**Ques: What proposal has the SEBI working group headed by R.S. Gandhi recently made regarding clearing corporations?**

- A) Decrease transaction charges
- B) Merge clearing corporations
- C) Abolish transaction charges
- D) Keep broker charges higher
- E) Increase transaction charges

**Answer: Option E**

**Explanation:**

- A SEBI-constituted working group, headed by Rama Subramaniam (R.S.) Gandhi, former Deputy Governor of RBI, has proposed increasing transaction charges for clearing corporations such as NSE Clearing Limited.
- SEBI clarified that broker charges will remain unchanged.
- The move aims to strengthen the financial independence and balance sheets of these clearing corporations.
- Currently, NSE Clearing receives about 5%–6% of the fees collected by NSE from members, and the revision is expected to raise their share to around 25% or lightly higher.

**EXAM**  
Genius



**Ques: What recent change has the Reserve Bank of India (RBI) made regarding the ₹10,000 crore ceiling on bank loans to a single corporate entity?**

- A) Ceiling reduced to ₹5,000 crore
- B) Ceiling removed entirely
- C) Ceiling increased to ₹15,000 crore
- D) No change to existing ceiling
- E) Ceiling replaced by exposure ratio

**Answer: Option B**

**Explanation:**

- 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.
- Earlier guidelines (2016) limited concentration risk and encouraged corporates to diversify funding, requiring higher provisions and risk weights if the cap was breached.
- Going forward, the Large Exposures Framework (LEF) will manage concentration risk at the bank level, while systemic risk will be monitored through macroprudential tools.
- Under LEF, total exposure to a single borrower cannot exceed 20% of Tier 1 capital, and 25% in case of a corporate group.



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**Ques: How many bird species were recorded in the latest survey at Kaziranga National Park and Tiger Reserve?**

- A) 128
- B) 146
- C) 172
- D) 155
- E) 139

**Answer: Option B**

**Explanation:**

- In the latest bird survey conducted at Kaziranga National Park and Tiger Reserve (Assam), a total of 146 bird species comprising 1,919 individual birds were recorded across five key locations — Agoratoli, Gamiri, Panbari, Panpur, and Laokhowa Wildlife Sanctuary.
- Among them, Agoratoli range recorded the highest diversity with 89 species, followed by Gamiri and Panbari (59 each), Panpur (55), and Laokhowa (37).
- Officials also confirmed sightings of several important resident and migratory bird species, highlighting Kaziranga's ecological richness.

**EXAM**  
Genius



## Ques: What is 'Ola Shakti' recently launched by Ola Electric?

- A) A new electric scooter
- B) A residential Battery Energy Storage System (BESS)
- C) A solar-powered charging station
- D) A lithium mining project
- E) An EV software platform

**Answer: Option B**

### Explanation:

- Ola Electric Mobility Limited launched 'Ola Shakti', a residential Battery Energy Storage System (BESS) powered by its indigenous 4680 "Bharat Cell" technology, marking its entry into the residential energy storage segment.
- The 4680 Bharat Cell is a cylindrical lithium-ion cell developed by Ola for its electric vehicles, designed for high energy density, efficiency, and thermal stability.
- Deliveries of Ola Shakti are expected to begin in January 2026.

**EXAM**  
Genius



**Ques: Who has been appointed to the Supreme Court panel tasked with formulating an equal opportunity policy for the protection of transgender rights?**

- A) Grace Banu
- B) Laxmi Narayan Tripathi
- C) Vyjayanthi Vasanta Mogli
- D) Nithya Rajshekhar
- E) Akkai Padmashali

**Answer: Option E**

**Explanation:**

- Trans rights activist Akkai Padmashali has been appointed to a Supreme Court panel formed to draft an equal opportunity policy for the protection of transgender rights.
- She is the first transgender person from Karnataka to serve on such a committee.
- The panel is headed by Justice Asha Menon, a retired judge of the Delhi High Court.
- Other members include Grace Banu, Vyjayanthi Vasanta Mogli, Sourav Mandal, Nithya Rajshekhar, and Sanjay Sharma.

**EXAM**  
Genius



**Ques: As per the IUCN's latest Red List update 2025, how many Indian bird species were assessed?**

- A) 4
- B) 8
- C) 12
- D) 20
- E) 15

**Answer:** Option C

**Explanation:**

- In the IUCN Red List 2025, a total of 1,360 bird species worldwide were assessed, including 12 species from India, out of which 4 Indian species were uplisted due to habitat loss in open natural ecosystems.
- India's open natural ecosystems—such as grasslands, semi-arid regions, deserts, croplands, hilly scrublands, and fallow lands—are increasingly under threat due to habitat loss and land-use change.
- The uplisting reflects rapid degradation of open habitats due to urbanisation, agriculture expansion, and infrastructure development.
- The IUCN Red List assesses the global conservation status of species, ranging from Least Concern (LC) to Extinct (EX).



## Ques: Which major labour reform did Saudi Arabia announce in June 2025?

- A) Introduction of a minimum wage for all workers
- B) End of the Kafala sponsorship system
- C) Mandatory work permits for domestic workers
- D) Reduction in working hours for migrant workers
- E) Implementation of social security for foreign workers

**Answer:** Option B

### Explanation:

- Saudi Arabia announced the end of its decades-old Kafala system, a labour sponsorship model that controlled the lives of millions of migrant workers for over seventy years.
- The reform, unveiled in June 2025, is one of the most significant changes to the Gulf's labour framework and is expected to benefit around 13 million foreign workers, including over 2.6 million Indians.
- The word "Kafala" means "sponsorship" in Arabic and referred to a structure where a local employer (Kafeel) held legal authority over a foreign worker's visa and residency.
- The announcement aligns with Crown Prince Mohammed bin Salman's Vision 2030 initiative to modernize Saudi Arabia's labour system and economy.

EXAM  
Genius



**Ques: When was the Pradhan Mantri Schools for Rising India (PM-SHRI) scheme launched?**

- A) August 15, 2022
- B) September 7, 2022
- C) January 26, 2023
- D) October 2, 2022
- E) November 14, 2022

**Answer: Option B**

**Explanation:**

- The PM-SHRI Scheme was launched on September 7, 2022 by the Government of India under the Ministry of Education.
- The scheme aims to upgrade over 14,500 schools into model “Green Schools” promoting quality, inclusive, and sustainable education.
- With Kerala joining the scheme, the implementation is expected to strengthen school infrastructure, teacher training, and student welfare in the state.

**EXAM**  
Genius



**Ques: What initiative has NHAI announced to improve road maintenance and asset management on National Highways?**

- A) Deployment of Automated Toll Booths
- B) Installation of Smart Traffic Lights
- C) Deployment of Network Survey Vehicles (NSVs)
- D) Launch of Highway Patrol Drones
- E) Construction of Additional Service Lanes

**Answer: Option C**

**Explanation:**

- The National Highways Authority of India (NHAI) has deployed Network Survey Vehicles (NSVs) across 23 states to collect, process, and analyse detailed data on road inventory and pavement conditions.
- These vehicles cover a total stretch of 20,933 kilometres, aiming to improve road maintenance and asset management.
- Data gathered by NSVs will be uploaded to NHAI's AI-enabled 'Data Lake' platform for advanced analysis and informed decision-making.

**EXAM**  
Genius



**Ques: Which city in India became the first to fully operationalize a Real Time Flood Forecasting and Spatial Decision Support System?**

- A) Mumbai
- B) Chennai
- C) Kolkata
- D) Delhi
- E) Bengaluru

**Answer: Option B**

**Explanation:**

- Chennai became the first city in India to fully operationalize a Real Time Flood Forecasting and Spatial Decision Support System.
- The system enhances flood preparedness by integrating data from Automatic Rain Gauges, Weather Stations, Water Level Recorders, and Gate Sensors.
- The project was funded by the World Bank and managed by Tamil Nadu Urban Infrastructure Financial Services Limited.

**EXAM**  
Genius



## Ques: Who has been appointed as the new President of the Indian Cricketers' Association (ICA)?

- A) Mithali Raj
- B) Jhulan Goswami
- C) Anjum Chopra
- D) Diana Edulji
- E) Shantha Rangaswamy

**Answer: Option E**

### Explanation:

- Former India women's cricket captain Shantha Rangaswamy has been appointed as the President of the Indian Cricketers' Association (ICA), becoming the first woman to lead the organization.
- She was the first woman cricketer to receive the Arjuna Award (1976) and also received the BCCI Lifetime Achievement Award for Women (2017).
- The Indian Cricketers' Association (ICA) is a non-profit company, incorporated on July 5, 2019, and is recognized by the Board of Control for Cricket in India (BCCI) as the official association for former Indian cricketers.

**EXAM**  
Genius



**Ques: Which institution is developing India's first indigenously-designed 7-nanometer computer processor 'Shakti'?**

- A) IIT Bombay
- B) IISc Bengaluru
- C) IIT Madras
- D) DRDO
- E) ISRO

**Answer:** Option C

**Explanation:**

- India's first 7-nanometer computer processor 'Shakti' is being developed by a research team at IIT Madras, with completion targeted by 2028.
- Once India's semiconductor fabrication plant becomes operational, the chipset will be manufactured domestically.
- Initially, it will be used for IT servers, and later expanded to computers, defense, communication, and strategic sectors.
- The government has approved IIT Madras' proposal to begin indigenous chipset production.

**EXAM**  
Genius



**Ques: Which event did the Indian Army host in 2025 to deliberate on the future of UN peacekeeping operations?**

- A) International Defence Expo 2025
- B) United Nations Troop Contributing Countries (UNTCC) Chiefs Conclave 2025
- C) Global Military Leadership Summit 2025
- D) Atmanirbhar Defence Technology Summit 2025
- E) Strategic Peacekeeping Dialogue 2025

**Answer: Option B**

**Explanation:**

- The Indian Army hosted the United Nations Troop Contributing Countries (UNTCC) Chiefs Conclave 2025 at the Manekshaw Centre in New Delhi, bringing together senior military leadership from 32 nations and UN officials.
- The theme of the conclave was “The Way Ahead for UN Peacekeeping Operations,” guided by the “4Cs” principles: Consultation, Cooperation, Coordination, and Capacity Building.
- Participants also visited Agra for an Integrated New Age Technology Demonstration by the Indian Army, showcasing indigenous next-generation equipment aligned with self-reliance initiatives.

**EXAM**  
Genius



**Ques: Under which Schedule will oral formulations containing more than 12% ethyl alcohol now be classified?**

- A) Schedule G
- B) Schedule H
- C) Schedule H1
- D) Schedule H2
- E) Schedule X

**Answer: Option C**

**Explanation:**

- The Central Government has proposed that oral formulations containing more than 12% ethyl alcohol and sold in bottles over 30 ml be classified under Schedule H1 of the Drugs Rules, 1945.
- Schedule H1 includes prescription drugs that require strict monitoring, such as maintaining sales records and retaining prescriptions by pharmacies.
- This measure aims to prevent misuse of high-alcohol medicines, especially among vulnerable populations.
- Additionally, mandatory QR codes are being proposed for vaccines, antimicrobials, anti-cancer, narcotic, and psychotropic drugs to ensure authenticity and traceability.

**EXAM**  
Genius

## Ques: When was ASEAN established?

- A) 15 August 1965
- B) 8 August 1967
- C) 12 March 1971
- D) 1 January 1975
- E) 5 June 1969

## Answer: Option B

### Explanation:

- ASEAN (Association of Southeast Asian Nations) was established on 8 August 1967 in Bangkok, Thailand, through the signing of the ASEAN Declaration (Bangkok Declaration) by its five founding members — Indonesia, Malaysia, Philippines, Singapore, and Thailand.
- India and ASEAN members recently exchanged proposals on outstanding trade issues, as part of the ongoing review of the ASEAN-India Trade in Goods Agreement (AITIGA), which both sides aim to conclude by the end of 2025.
- India is seeking more balanced gains through greater market access in ASEAN countries such as Indonesia, Vietnam, Thailand, and Cambodia, especially for agricultural products, vehicles, and pharmaceuticals.
- The review may be officially announced at the ASEAN-India Summit in Kuala Lumpur later this month.
- India's counter proposal focuses on reducing its \$45.2 billion trade deficit with ASEAN, which has widened due to lower tariff cuts by ASEAN members and limited utilisation of FTA by Indian exporters.
- ASEAN also aims to strengthen cooperation in areas like digital economy, green economy, and supply chain deepening



**Ques: What initiative did the Ministry of Health and Family Welfare launch to strengthen public health management of chemical emergencies?**

- A) Launch of AI-based Health Surveillance System
- B) Training modules on Public Health Management of Chemical Emergencies
- C) National Chemical Safety Policy
- D) Mobile Emergency Response Units
- E) Chemical Waste Management Program

**Answer: Option B**

**Explanation:**

- The Ministry of Health and Family Welfare launched specialized training modules on Public Health Management of Chemical Emergencies to strengthen national capacities in line with the International Health Regulations 2005.
- These modules are designed to equip public health professionals, healthcare workers, emergency responders, and policymakers with essential knowledge, skills, and operational tools.
- Developed by the National Centre for Disease Control (NCDC) in collaboration with NDMA and WHO India, the three modules focus on preparedness and response, pre-hospital management, and medical management of chemical emergencies.

**EXAM**  
Genius

**Ques: What is the theme of HaRBInger 2025, the innovation challenge organised by RBI?**

- A) Digital Payments and Fintech
- B) Secure Banking: Powered by Identity, Integrity and Inclusivity
- C) Blockchain and Cryptocurrency
- D) Financial Literacy for All
- E) AI in Banking

**Answer: Option B**

**Explanation:**

- HaRBInger 2025 – Innovation for Transformation is the 4th edition organised by the Reserve Bank of India (RBI).
- The theme of this edition is Secure Banking: Powered by Identity, Integrity and Inclusivity.
- The event is conducted by the Reserve Bank Innovation Hub (RBIH) and focuses on problem statements like Tokenised KYC, Offline CBDC (e₹), and Enhancing trust.

**Prize of HaRBInger 2025:**

- Winner across each problem statement: ₹40 lakh
- Runner-up across each problem statement: ₹20 lakh
- Special prize to the best all-woman team (a team comprising only women members): ₹20 lakh
- Stipend for each team shortlisted for solution development phase (for meeting the cost of prototype development): ₹5 lakh



**Ques: What was the average daily transaction value of UPI in October 2025 according to NPCI data?**

- A) ₹75,000 crore
- B) ₹84,000 crore
- C) ₹94,000 crore
- D) ₹1 lakh crore
- E) ₹64,000 crore

**Answer: Option C**

**Explanation:**

- According to NPCI, UPI recorded an average daily transaction value of ₹94,000 crore in October 2025, which is a 13% increase compared to September.
- UPI also achieved a record 740 million transactions in a single day during Diwali, indicating rapid growth in digital payment usage across India.
- Experts expect total monthly UPI transactions to cross ₹28 lakh crore, marking an all-time high.

**EXAM**  
Genius

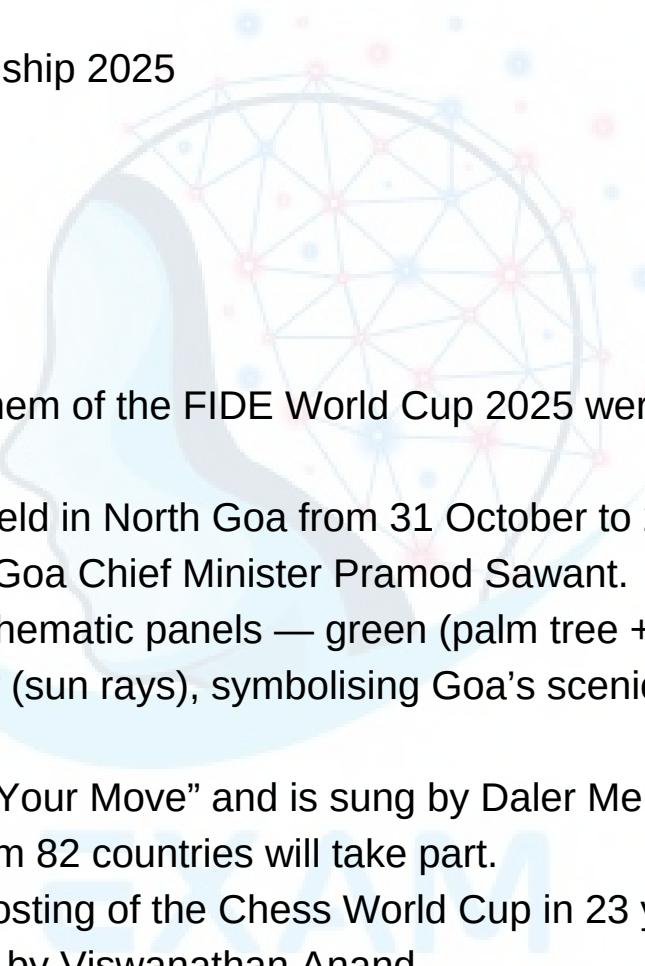
**Ques: Which major chess event's official logo and anthem were recently unveiled in Goa, India?**

- A) Candidates Tournament 2025
- B) FIDE World Cup 2025
- C) Grand Chess Tour 2025
- D) Chess Olympiad 2025
- E) Asian Chess Championship 2025

**Answer: Option B**

**Explanation:**

- The official logo and anthem of the FIDE World Cup 2025 were unveiled in Goa, India.
- The tournament will be held in North Goa from 31 October to 27 November 2025, with hosting support from Goa Chief Minister Pramod Sawant.
- The logo features three thematic panels — green (palm tree + wave), red (diamond-checkerboard), and yellow (sun rays), symbolising Goa's scenic identity and chess culture.
- The anthem is titled "It's Your Move" and is sung by Daler Mehndi.
- A total of 206 players from 82 countries will take part.
- This marks India's first hosting of the Chess World Cup in 23 years, since the 2002 edition in Hyderabad, won by Viswanathan Anand.





**Ques: Which ministry launched the 'Skilling for AI Readiness (SOAR)' programme in July 2025?**

- A) Ministry of Education
- B) Ministry of Skill Development and Entrepreneurship
- C) Ministry of Electronics and IT
- D) NITI Aayog
- E) Ministry of Science and Technology

**Answer: Option B**

**Explanation:**

- The 'Skilling for AI Readiness (SOAR)' programme was launched by the Ministry of Skill Development and Entrepreneurship (MSDE) in July 2025.
- The programme aims to train India's youth in Artificial Intelligence, Machine Learning, and data-driven technologies.
- It focuses on creating a future-ready workforce, improving employability in emerging tech sectors.
- The initiative is aligned with India's goal to become a global AI talent hub and support AI adoption across industries.

**EXAM**  
Genius



**Ques: Which Indian state will become the first to be officially declared 'Free of Extreme Poverty' in 2025?**

- A) Tamil Nadu
- B) Kerala
- C) Sikkim
- D) Himachal Pradesh
- E) Goa

**Answer: Option B**

**Explanation:**

- Kerala will become the first Indian state to be officially declared 'Free of Extreme Poverty' in 2025.
- Under the Extreme Poverty Eradication Project (2021), the state identified over 64,000 families (around 1,03,099 individuals) living in extreme poverty.
- These families were provided targeted welfare support including housing, land, livelihood assistance, healthcare access, and essential documents.
- Kerala Chief Minister Pinarayi Vijayan will formally make this declaration on 1 November 2025.
- The success of this initiative highlights Kerala's strong social welfare model, policy planning, and community-level implementation.

Genius



## Ques: What was the achievement of the Indian Junior Men's Hockey Team in the 13th Sultan of Johor Cup?

- A) Won Gold Medal
- B) Won Silver Medal
- C) Won Bronze Medal
- D) Did not win any medal
- E) Tournament was cancelled

**Answer:** Option B

### Explanation:

- The Indian Junior Men's Hockey Team won the Silver Medal after losing to Australia in the final of the 13th Sultan of Johor Cup held at Taman Daya Hockey Stadium, Johor Bahru, Malaysia.
- This was India's 5th Silver Medal in the tournament after 2012, 2015, 2018, and 2019.
- Great Britain defeated Pakistan 3-2 to secure third place.
- The Sultan of Johor Cup is an annual U-21 international hockey tournament held in Malaysia since 2011, featuring six teams: India, Great Britain, New Zealand, Pakistan, Australia, and Malaysia.
- Great Britain is the most successful team with 4 titles, while India has won 3 titles (2013, 2014, 2022).

Genius



**Ques: Which Indian Naval Ship participated in the Japan-India Maritime Exercise (JAIMEX-25)?**

- A) INS Kolkata
- B) INS Sahyadri
- C) INS Vikrant
- D) INS Chennai
- E) INS Tarkash

**Answer: Option B**

**Explanation:**

- INS Sahyadri, a Shivalik-class guided missile stealth frigate of the Indian Navy, participated in JAIMEX-25, held from 16–18 October 2025.
- The exercise was conducted with the Japan Maritime Self-Defense Force (JMSDF).
- The aim of the exercise was to enhance interoperability in anti-submarine warfare and missile defence operations.
- This showcases the strengthening strategic naval cooperation between India and Japan in the Indo-Pacific region.

**EXAM**  
Genius

**Ques: Which recent defence contracts were signed by India for enhancing night vision and portable air defence capabilities?**

- A) Contract with MKU Ltd and Medbit for Advanced Night Sight
- B) Contract with Thales UK for Light Weight Modular Missile System
- C) Both A and B
- D) Contract for fighter jets only
- E) Contract for naval ships only

**Answer: Option C**

**Explanation:**

- The Ministry of Defence signed a contract worth ₹659.47 crore with a consortium of MKU Limited and Medbit Technologies Pvt. Ltd. for the procurement of Advanced Night Sight (Image Intensifier) systems for the Indian Army's 7.62 × 51mm SIG 716 Assault Rifles.
- The Indian Army's Corps of Army Air Defence signed a contract worth €350 million (USD 468 million) with Thales UK for the procurement of the Light Weight Modular Missile System (LMM), a next-generation portable air defence weapon designed to counter drones, aircraft, and other aerial threats.
- These contracts aim to enhance night vision capabilities and strengthen short-range air defence readiness of the Indian Armed Forces.



**Ques: What is the name of the AI-powered web browser launched by OpenAI to challenge Google Chrome?**

- A) Orion
- B) Gemini
- C) Atlas
- D) Nova
- E) EdgeAI

**Answer:** Option C

**Explanation:**

- OpenAI has launched a new AI-powered web browser named 'Atlas', built around the ChatGPT platform.
- Atlas introduces an "Agent Mode", allowing ChatGPT to autonomously search and browse the web on behalf of the user.
- The browser is positioned as a direct competitor to Google Chrome, offering a more intelligent and AI-integrated browsing experience.
- Initially, Atlas will be available only on Apple devices, with releases for Windows and mobile platforms planned later.

**EXAM**  
Genius



**Ques: India secured which global rank in total forest area as per the Global Forest Resources Assessment (GFRA) 2025?**

- A) 10th
- B) 8th
- C) 9th
- D) 7th
- E) 11th

**Answer:** Option C

**Explanation:**

- According to the Global Forest Resources Assessment (GFRA) 2025 released by the Food and Agriculture Organization (FAO), India improved its global position in total forest area from 10th to 9th place.
- India also retained 3rd position globally in annual forest area gain, showcasing consistent efforts in forest expansion and restoration.
- This progress is linked to government-led initiatives encouraging tree plantation, afforestation, and community participation, including campaigns like 'Ek Ped Ma Ke Naam'.

**EXAM**  
Genius

**Ques: What major small-arms procurement did the Indian Army recently finalise?**

- A) Induction of Close Quarter Battle (CQB) carbines from 2026
- B) Purchase of 7.62×51mm battle rifles only
- C) Procurement of main battle tanks
- D) Contract for advanced naval guns
- E) Purchase cancelled due to budget constraints

**Answer: Option A**

**Explanation:**

- The Indian Army will begin inducting Close Quarter Battle (CQB) carbines into service from 2026 as part of a major procurement contract.
- The deal is worth ₹2,770 crore and covers the purchase of 425,000 CQB carbines to replace and modernise small arms across infantry units.
- The order specifies 5.56×45mm CQB carbines as the standard issue for the new procurement.
- Under the agreement, Bharat Forge will supply 60% of the order (255,000 rifles) and PLR Systems will supply 40% (170,000 rifles).

EXAM  
Genius



**Ques: The Trade and Economic Partnership Agreement (TEPA) between India and EFTA nations came into force on which date?**

- A) April 1, 2024
- B) June 15, 2024
- C) September 1, 2025
- D) October 1, 2025
- E) December 31, 2025

**Answer:** Option D

**Explanation:**

- The Trade and Economic Partnership Agreement (TEPA) between India and the four EFTA nations — Iceland, Liechtenstein, Norway, and Switzerland — was signed in March 2024.
- It officially came into effect on October 1, 2025.
- The agreement includes a target of \$100 billion investment within 15 years, with expectations that this target may be achieved ahead of schedule due to strong bilateral economic cooperation and improved regulatory frameworks in India.

**EXAM**  
Genius



**Ques: Which Indian athlete was recently appointed as an Honorary Lieutenant Colonel in the Territorial Army?**

- A) P.V. Sindhu
- B) Mary Kom
- C) Neeraj Chopra
- D) Bajrang Punia
- E) Saina Nehwal

**Answer:** Option C

**Explanation:**

- Neeraj Chopra, India's star javelin thrower and two-time Olympic medallist, has been appointed as an Honorary Lieutenant Colonel in the Territorial Army.
- He was originally inducted as a Naib Subedar in 2016.
- After winning the gold medal at the Tokyo Olympics in 2021, he was promoted to Subedar, and later to Subedar Major in 2024.

**EXAM**  
Genius

**Ques: India was re-elected as the Vice-Chairperson of which group at the UNESCO COP10 on Anti-Doping in Sport?**

- A) Group I – Europe
- B) Group II – Africa
- C) Group III – Latin America
- D) Group IV – Asia-Pacific
- E) Group V – Middle East

**Answer: Option D**

**Explanation:**

- India was re-elected as the Vice-Chairperson of the Asia-Pacific Bureau (Group IV) for the 2025–2027 term during the 10th Session of COP10 held at UNESCO Headquarters in Paris.
- Azerbaijan was elected as Chairperson, while Brazil, Zambia, and Saudi Arabia were selected as Vice-Chairs for their respective regional groups.
- India contributed to COP10 through the display of interactive digital boards showcasing the progress of the Anti-Doping Convention.
- The session was attended by over 500 representatives from national governments, anti-doping agencies, and international organizations.

EXAM  
Genius



**Ques: Which Indian Olympic Gold medalist has been appointed as a torchbearer for the Milano Cortina 2026 Winter Olympics?**

- A) Neeraj Chopra
- B) P.V. Sindhu
- C) Sushil Kumar
- D) Abhinav Bindra
- E) Mary Kom

**Answer:** Option D

**Explanation:**

- Abhinav Bindra, India's first individual Olympic Gold medalist, has been appointed as a torchbearer for the Milano Cortina 2026 Winter Olympics in Italy.
- He will take part in the Olympic Torch Relay for the second time, having previously carried the torch during Paris 2024.
- Bindra won the gold in the 10m air rifle event at the 2008 Beijing Olympics.

**EXAM**  
Genius



**Ques: Which country has recently become the 90th State Member of the International Union for Conservation of Nature (IUCN)?**

- A) Fiji
- B) Samoa
- C) Tonga
- D) Vanuatu
- E) Tuvalu

**Answer: Option E**

**Explanation:**

- Tuvalu has officially joined the International Union for Conservation of Nature (IUCN) as the 90th State Member.
- The Ministry of Environment of Tuvalu will serve as the liaison with the IUCN Secretariat.
- Tuvalu consists of nine atolls and low-lying islands, with a total land area of just 26 sq km.
- Despite its small land area, Tuvalu has a vast Exclusive Economic Zone (EEZ) of approximately 900,000 sq km.

**About Tuvalu:**

- Capital: Funafuti
- Currency: Australian Dollar
- Prime Minister: Feleti Teo

**EXAM**  
**Genius**



## Ques: Which journalists won the European Union's 2025 Sakharov Prize for Freedom of Thought?

- A) Anna Politkovskaya and Maria Ressa
- B) Andrzej Poczobut and Mzia Amaghloebli
- C) Dmitry Muratov and Julian Assange
- D) Mzia Amaghloebli and Svetlana Alexievich
- E) Andrzej Poczobut and Jamal Khashoggi

**Answer:** Option B

### Explanation:

- The European Parliament awarded the 2025 Sakharov Prize for Freedom of Thought to Andrzej Poczobut (Belarus) and Mzia Amaghloebli (Georgia).
- Both journalists are currently imprisoned due to their independent reporting and activism.
- The Sakharov Prize, established in 1988, honors individuals or groups who fight to defend human rights, democracy, and freedom of expression.

**EXAM**  
Genius



**Ques: Which organization has signed an MoU with Primus Partners Pvt. Ltd. to strengthen India's startup ecosystem?**

- A) NITI Aayog
- B) DPIIT
- C) SIDBI
- D) Invest India
- E) None of the above

**Answer:** Option B

**Explanation:**

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with Primus Partners Pvt. Ltd.
- The collaboration focuses on strengthening India's startup and innovation ecosystem.
- It will support early-stage and growth-stage startups through mentorship, capacity-building, technology integration, and market access.
- The aim is to boost innovation, entrepreneurship, and inclusive economic development in India.

**EXAM**  
Genius



**Ques: Which recent achievement did India's U-17 women's football team accomplish?**

- A) Qualified for the FIFA U-17 Women's World Cup
- B) Won the AFC U-17 Women's Championship
- C) Qualified for the AFC U-17 Women's Asian Cup 2026
- D) Reached finals of the 2005 Championship
- E) Hosted the AFC U-17 Women's Asian Cup 2026

**Answer:** Option C

**Explanation:**

- India's U-17 women's football team (Young Tigresses) qualified for the AFC U-17 Women's Asian Cup 2026 by defeating Uzbekistan in Bishkek, Kyrgyzstan.
- This is the first time India qualified through the official qualification route; last participation was in 2005.
- The AFC U-17 Women's Asian Cup 2026 (10th edition) will be hosted by China in April 2026.

**EXAM**  
Genius



**Ques: Which former Union Minister and senior Congress leader recently passed away?**

- A) Dr. Yogendra Makwana
- B) P. Chidambaram
- C) Manmohan Singh
- D) Pranab Mukherjee
- E) Ahmed Patel

**Answer: Option A**

**Explanation:**

- Dr. Yogendra Makwana, former Union Minister and senior Congress leader, passed away.
- He began his political journey as the General Secretary of the Kheda District Praja Samajwadi Party and later joined the Indian National Congress.
- He served as a Member of Parliament in the Rajya Sabha from 1973 to 1989.
- He served as a Union Minister from 1980 to 1988 under Prime Ministers Indira Gandhi and Rajiv Gandhi.

**EXAM**  
Genius



**Ques: Which veteran actor, famous for his role in "Sholay," recently passed away?**

- A) Amrish Puri
- B) Govardhan Asrani
- C) Om Puri
- D) Kader Khan
- E) Anupam Kher

**Answer: Option B**

**Explanation:**

- Veteran actor Govardhan Asrani (84), known for playing the eccentric jailer in "Sholay" and many other memorable roles in over 300 films, passed away in a hospital.
- The actor, popularly known simply as Asrani, was celebrated for his impeccable comic timing in Hindi cinema.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius

## 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.

Genius



**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.

EXAM  
Genius



**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.

**EXAM**  
Genius



**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.

Genius



**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.

Genius



**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.

**EXAM**  
Genius

**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 Samriddhi,” 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.

**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.

Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius

**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.

Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



**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.

**EXAM**  
Genius



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

- A) Prasoon 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.

**EXAM**  
Genius



**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 (SPA), India is home to approximately 718 snow leopards.

**EXAM**  
Genius



**Ques: Which new entity is being established to strengthen real-time fraud detection and risk management in India's banking system?**

- A) Indian Banking Fraud Authority
- B) Indian Digital Payment Intelligence Corporation
- C) National Financial Risk Bureau
- D) Fraud Monitoring & Analytics Centre
- E) Digital Banking Security Agency

**Answer:** Option B

**Explanation:**

- The Indian Digital Payment Intelligence Corporation (IDPIC) is being set up to enhance real-time fraud detection and risk management across India's banking and digital payment ecosystem.
- The initiative is being led by SBI and Bank of Baroda, with participation from other public sector banks.
- RBI has approved IDPIC as a Section 8 (not-for-profit) company with an authorized capital of ₹500 crore and paid-up capital of ₹200 crore.
- SBI has committed ₹10 crore as initial funding, expected to be matched by Bank of Baroda.
- This move comes as bank frauds have significantly increased in FY25.

EXAM  
Genius



**Ques: Which organization launched the AI-powered digital assistant 'UPI Help' to simplify grievance redressal and transaction tracking?**

- A) Reserve Bank of India (RBI)
- B) Paytm
- C) State Bank of India (SBI)
- D) ICICI Bank
- E) National Payments Corporation of India (NPCI)

**Answer: Option E**

**Explanation:**

- The National Payments Corporation of India (NPCI) launched 'UPI Help', an AI-powered digital assistant designed to simplify grievance redressal and transaction tracking on the Unified Payments Interface (UPI).
- The assistant is integrated with the UPI Dispute Resolution (UDIR) system, which standardizes complaint handling across banks and payment service providers.
- Initially launched as a pilot, 'UPI Help' will be accessible via member banks' portals, DigiSaathi chatbot, and websites for select users.

**EXAM**  
Genius



**Ques: Which global investment firm announced plans to acquire a 9.99% stake in Federal Bank Limited?**

- A) KKR
- B) TPG Capital
- C) Carlyle Group
- D) Bain Capital
- E) Blackstone Inc.

**Answer: Option E**

**Explanation:**

- Blackstone Inc. announced plans to acquire a 9.99% minority stake in Federal Bank Limited for ₹6,196.51 crore.
- As part of the agreement, Federal Bank will issue 27.29 crore warrants to Blackstone's affiliate, Asia II Topco XIII Private Limited, at ₹227 per warrant.
- These warrants allow Blackstone to purchase shares at a fixed price within 18 months; if not converted, the initial payment will be forfeited.

**EXAM**  
Genius

**Ques: As per SEBI's new proposal, after how many years from maturity will unclaimed amounts from non-convertible securities be transferred to the IEPF?**

- A) 3 years
- B) 5 years
- C) 7 years
- D) 10 years
- E) None of the above

**Answer: Option C**

**Explanation:**

- SEBI has proposed standardizing the treatment of unclaimed amounts from non-convertible securities.
- Under the new rule, unclaimed matured debentures and accrued interest will be transferred to the Investor Education and Protection Fund (IEPF) after 7 years from the date of maturity.
- This aligns the rules with the Companies Act, 2013 and IEPF regulations, removing earlier inconsistencies.

EXAM  
Genius

**Ques: The Reserve Bank of India (RBI) has released a draft circular proposing limits on banks' exposure to which sectors?**

- A) Infrastructure and Real Estate
- B) Renewable Energy Projects
- C) MSMEs and Startups
- D) Agriculture and Rural Credit
- E) Capital Markets and Acquisition Finance

**Answer: Option E**

**Explanation:**

- RBI issued a draft circular to cap banks' exposure to capital markets and acquisition finance.
- The rationalized norms are proposed to be effective from April 1, 2026.
- Under the guidelines, a bank's acquisition finance exposure must not exceed 10% of its Tier-1 capital.
- Banks' direct investments in capital markets plus acquisition finance must not exceed 20% of Tier-1 capital.
- The overall capital market exposure of banks should not exceed 40% of Tier-1 capital.

EXAM  
Genius



**Ques: Which bank recently joined other lenders in labeling Reliance Communications' ₹488 crore loan as fraudulent?**

- A) State Bank of India
- B) Bank of Baroda
- C) Bank of Maharashtra
- D) Bank of India
- E) ICICI Bank

**Answer: Option C**

**Explanation:**

- Bank of Maharashtra joined SBI, Bank of Baroda, and Bank of India in declaring Reliance Communications' ₹488 crore loan as fraudulent.
- Reliance Communications is already undergoing Corporate Insolvency Resolution Process (CIRP) under the Insolvency and Bankruptcy Code (IBC), 2016.

**Bank of Maharashtra:**

- Established: 1935
- Headquarters: Pune, Maharashtra
- MD & CEO: Nidhu Saxena
- Tagline: One Family One Bank

**EXAM**  
Genius



## Ques: When was the SWAMIH Fund announced by the Government of India?

- A) 6 November 2019
- B) 10 March 2020
- C) 1 January 2021
- D) 5 May 2018
- E) None of the above

**Answer:** Option A

### Explanation:

- The SWAMIH (Special Window for Affordable and Mid-Income Housing) Fund was announced on 6 November 2019 to support the completion of stalled and delayed housing projects.
- It functions as an Alternative Investment Fund (AIF) providing priority debt financing for such projects.
- SBI Ventures manages the fund under the supervision of the Reserve Bank of India (RBI).

**EXAM**  
Genius



**Ques: Which shipyard delivered the Indian Navy Ship (INS) Mahe, the first of eight Anti-Submarine Warfare Shallow Water Crafts (ASW SWCs)?**

- A) Mazagon Dock Shipbuilders Limited (MDL)
- B) Garden Reach Shipbuilders and Engineers (GRSE)
- C) Goa Shipyard Limited (GSL)
- D) Cochin Shipyard Limited (CSL)
- E) Hindustan Shipyard Limited (HSL)

**Answer: Option D**

**Explanation:**

- Cochin Shipyard Limited (CSL) delivered INS Mahe, the first vessel in the series of eight Anti-Submarine Warfare Shallow Water Crafts (ASW SWCs) for the Indian Navy.
- The ship was handed over in Kochi, Kerala.
- The vessel is named after Mahe, a coastal region of the Union Territory of Puducherry.
- INS Mahe is notable for being the largest Indian naval warship powered by a Diesel Engine–Waterjet propulsion system.

**About ASW-SWC Project:**

- Purpose: To detect and intercept enemy submarines operating in coastal and shallow waters.
- Total Vessels: 8
- Designed for: Anti-submarine operations, coastal surveillance, low-intensity maritime missions
- Features: High maneuverability, modern sonar systems, lightweight torpedoes, and advanced communication sensors.



- Signed in : April 2019
- Aim : to manufacture 16 Anti-Submarine Warfare Shallow Watercraft (ASW-SWC)
- Shipyards involved : Kolkata-based Garden Reach Shipbuilders and Engineers Limited Kochi-based Cochin Shipyard Limited
- Classes of vessels : Arnala Class: Built by Garden Reach Shipbuilders and Engineers Limited, Mahe Class: Built by Cochin Shipyard Limited





**Ques: Which ministry launched the public awareness film on the People's Plan Campaign – Sabki Yojana, Sabka Vikas?**

- A) Ministry of Rural Development
- B) Ministry of Panchayati Raj
- C) Ministry of Information & Broadcasting
- D) NITI Aayog
- E) None of the Above

**Answer: Option B**

**Explanation:**

- The Ministry of Panchayati Raj launched a two-minute public awareness film under the People's Plan Campaign – Sabki Yojana, Sabka Vikas.
- The aim is to promote public participation in preparing Panchayat Development Plans for 2026–27.
- The film is being screened in cinema halls nationwide from 24 October to 6 November 2025.
- The campaign supports the vision of inclusive grassroots development.

**EXAM**  
Genius



- 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.





## Ques: Who has been appointed as the 53rd Chief Justice of India (CJI) in 2025?

- A) Justice D.Y. Chandrachud
- B) Justice Surya Kant
- C) Justice N.V. Ramana
- D) Justice U.U. Lalit
- E) Justice Bhushan R. Gavai

**Answer: Option B**

### Explanation:

- Justice Surya Kant has been appointed as the 53rd Chief Justice of India, succeeding Justice Bhushan R. Gavai upon his retirement on 23 November 2025.
- Justice Surya Kant will be the first CJI from Haryana.
- His expected tenure is approximately 14 months, until February 2027.
- Previously, he served as the Chief Justice of the Himachal Pradesh High Court (2018) and was elevated to the Supreme Court on 24 May 2019.
- The retirement age of Supreme Court judges is 65 years.

**EXAM**  
Genius



## Ques: Who has been appointed as the next Ambassador of India to Ireland?

- A) Sanjay Verma
- B) Manish Gupta
- C) Renu Yadav
- D) Pankaj Saran
- E) None of the above

**Answer: Option B**

### Explanation:

- Manish Gupta, currently serving as India's High Commissioner to Ghana, has been appointed as the next Ambassador of India to Ireland.
- The appointment aims to further strengthen diplomatic relations between India and Ireland.
- The announcement was made by the Ministry of External Affairs (MEA).

**EXAM**  
Genius



## Ques: What is the purpose of the newly launched Online National Drug Licensing System (ONDLS) in India?

- A) To promote online sales of medicines
- B) To monitor high-risk pharmaceutical solvents in real time
- C) To regulate import of foreign drugs
- D) To ensure pricing control of essential medicines
- E) To promote domestic drug exports

**Answer:** Option B

### Explanation:

- India has launched the Online National Drug Licensing System (ONDLS), a digital oversight platform designed to track high-risk pharmaceutical solvents in real time.
- The system has been developed by the Centre for Development of Advanced Computing (C-DAC) and is led by the Central Drugs Standard Control Organisation (CDSCO).
- It ensures that only verified and safe ingredients are used in medicine manufacturing across India.
- The system was introduced after incidents where deaths occurred due to cough syrups contaminated with diethylene glycol (DEG), a toxic industrial chemical.

**EXAM**  
Genius



## Ques: What is the purpose of the newly launched 'Pratibha Setu Portal'?

- A) To assist startups in hiring employees
- B) To connect UPSC aspirants who narrowly missed selection with job opportunities
- C) To provide coaching for UPSC aspirants
- D) To track employment data in India
- E) To promote government schemes

### Answer: Option B

#### Explanation:

- The 'Pratibha Setu Portal' launched by the Government aims to link UPSC candidates who reached the final stage but did not qualify with employment opportunities.
- It ensures that the talent and hard work of these candidates are utilized effectively.
- Government and private institutions can directly engage with capable candidates who narrowly missed selection.

EXAM  
Genius



**Ques: INS Sutlej recently completed a joint hydrographic survey with which country?**

- A) Seychelles
- B) Mauritius
- C) Sri Lanka
- D) Maldives
- E) Bangladesh

**Answer: Option B**

**Explanation:**

- INS Sutlej completed a joint hydrographic survey with the Mauritius Hydrographic Service, covering around 35,000 square nautical miles.
- Six officials from Mauritius received hands-on training in modern hydrographic methods onboard INS Sutlej.
- This was the 18th joint hydrographic mission between India and Mauritius, further strengthening maritime cooperation under the vision of MAHASAGAR (Mutual and Holistic Advancement for Security and Growth Across the Regions).

**EXAM**  
Genius



**Ques: What is the designation of India's beyond-visual-range air-to-air missile (BVRAAM) developed with a Solid-Fuel Ducted Ramjet?**

- A) Akash-NG
- B) Astra Mk3 ("Gandiva")
- C) Nirbhay
- D) BrahMos-A
- E) Shaurya

**Answer: Option B**

**Explanation:**

- Astra Mk3, codenamed "Gandiva", is India's BVRAAM developed using Solid-Fuel Ducted Ramjet (SFDR) propulsion technology.
- It offers up to 350 km range at high altitude and about 190 km at lower altitude.
- The missile can achieve speeds around Mach 4.5 and is being developed by DRDO, with mass production planned by Bharat Dynamics Limited (BDL).
- The technology is developed under India–Russia collaboration, and the name "Gandiva" is inspired by Arjuna's bow in the Mahabharata.

**EXAM**  
Genius



**Ques: China issued a yellow alert for which typhoon in October 2025?**

- A) Typhoon Doksuri
- B) Typhoon Hinnamnor
- C) Typhoon Fengshen
- D) Typhoon Khanun
- E) None of the above

**Answer: Option C**

**Explanation:**

- China's National Meteorological Centre (NMC) issued a Yellow Alert for Typhoon Fengshen due to the risk of strong winds and heavy rainfall in southern coastal regions.
- The typhoon was located in the South China Sea and was moving southwest, bringing the threat of severe weather to Hainan, Taiwan, and nearby regions.
- Vietnam and Laos authorities also issued warnings due to the potential for floods, landslides, and flash floods as the storm approached land.

**EXAM**  
Genius



**Ques: Which country won the FIFA U-20 World Cup 2025 by defeating Argentina in the final?**

- A) Argentina
- B) Brazil
- C) Ghana
- D) Morocco
- E) Spain

**Answer: Option D**

**Explanation:**

- Morocco won the FIFA U-20 World Cup 2025 by defeating Argentina 2-0 in the final held at Estadio Nacional Julio Martínez Pradanos in Santiago, Chile.
- This was Morocco's first-ever World Cup title at any level.
- Morocco became the first Arab nation and the second African team (after Ghana in 2009) to win the U-20 World Cup.

**About FIFA U-20 World Cup:**

- Started: 1977
- Most titles: Argentina (6)
- 2025 edition: 24th
- Total teams: 24
- Host: Chile
- Champions 2025: Morocco (1st title)



## Ques: Who won the 2025 British Academy Book Prize for The Burning Earth: An Environmental History of the Last 500 Years?

- A) Amitav Ghosh
- B) Sunil Amrith
- C) Salman Rushdie
- D) Arundhati Roy
- E) Jhumpa Lahiri

**Answer: Option B**

### Explanation:

- Indian-origin historian Sunil Amrith won the 2025 British Academy Book Prize for his book The Burning Earth: An Environmental History of the Last 500 Years.
- The award includes a prize of £25,000 and recognizes the best works of non-fiction from around the world.
- Sunil Amrith is the 13th recipient of this award, which has been given annually since 2013.
- The book examines how human activities have shaped the Earth over the past five centuries and how environmental changes have influenced human history, especially in relation to the current climate crisis.

**EXAM**  
Genius

**Ques: Who flagged off the 'Walk for Dyslexia' initiative to promote awareness and inclusivity for children with learning disabilities?**

- A) Sanjay Kumar
- B) Dharmendra Pradhan
- C) Ramesh Pokhriyal
- D) Anita Karwal
- E) Amit Khare

**Answer:** Option A

**Explanation:**

- Sanjay Kumar, Secretary of the Department of School Education & Literacy, flagged off the 'Walk for Dyslexia' to raise awareness and support inclusivity for children with learning disabilities.
- October is observed as Dyslexia Awareness Month, and October 8 is International Dyslexia Awareness Day.
- The initiative also highlighted PRASHAST 2.0, a mobile app developed by NCERT for early screening of children with disabilities, including dyslexia.

**EXAM**  
Genius



## Ques: What is the theme of United Nations Day 2025?

- A) Global Peace and Security
- B) Education Shapes the Future
- C) Climate Action for All
- D) Sustainable Development Goals
- E) Innovation and Technology

**Answer:** Option B

### **Explanation:**

- United Nations Day is observed on 24 October 2025, marking the 80th anniversary of the UN.
- The theme for 2025 is “Education Shapes the Future.”
- A commemorative postage stamp was released in New Delhi by S. Jaishankar, in collaboration with India Post.
- The stamp design was created by Shrestha Majumdar.

**EXAM**  
Genius



## Ques: What is the theme for Vigilance Awareness Week 2025 observed in India?

- A) Vigilance: Our Shared Responsibility
- B) Ethics and Integrity
- C) Transparency in Governance
- D) Combating Corruption
- E) Accountability Matters

**Answer:** Option A

### **Explanation:**

- Vigilance Awareness Week 2025 is observed from 27th October to 2nd November 2025 with the theme “Vigilance: Our Shared Responsibility.”
- The Central Vigilance Commission (CVC) leads an extended campaign from 18th August to 17th November 2025, focusing on:
  - Disposal of pending complaints and cases
  - Capacity-building initiatives
  - Strengthening asset management
  - Promoting digital governance practices across departments.

**EXAM**  
Genius