



# Exam Genius

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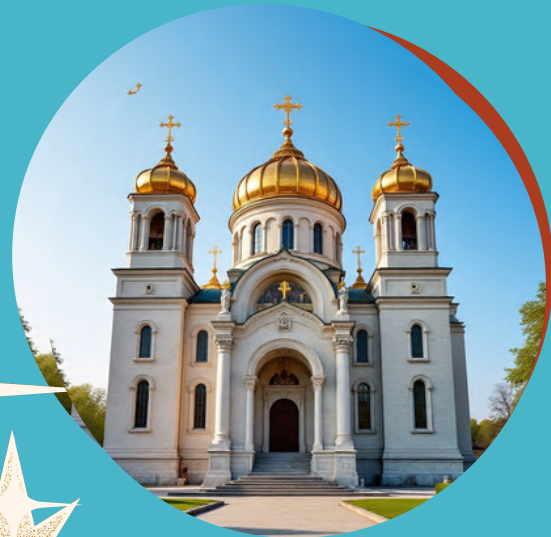


## WEEKLY CURRENT AFFAIRS

### 12 - 18 OCTOBER

### 3RD WEEK OF OCTOBER

150+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**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.

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**Ques: Who has been appointed as Administrator of Irinjalakuda Town Co-operative Bank after RBI superseded its board?**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- The Reserve Bank of India (RBI), under Section 36AAA read with Section 56 of the Banking Regulation Act, 1949, superseded the board of Irinjalakuda Town Co-operative Bank Ltd.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.

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**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.

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**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.

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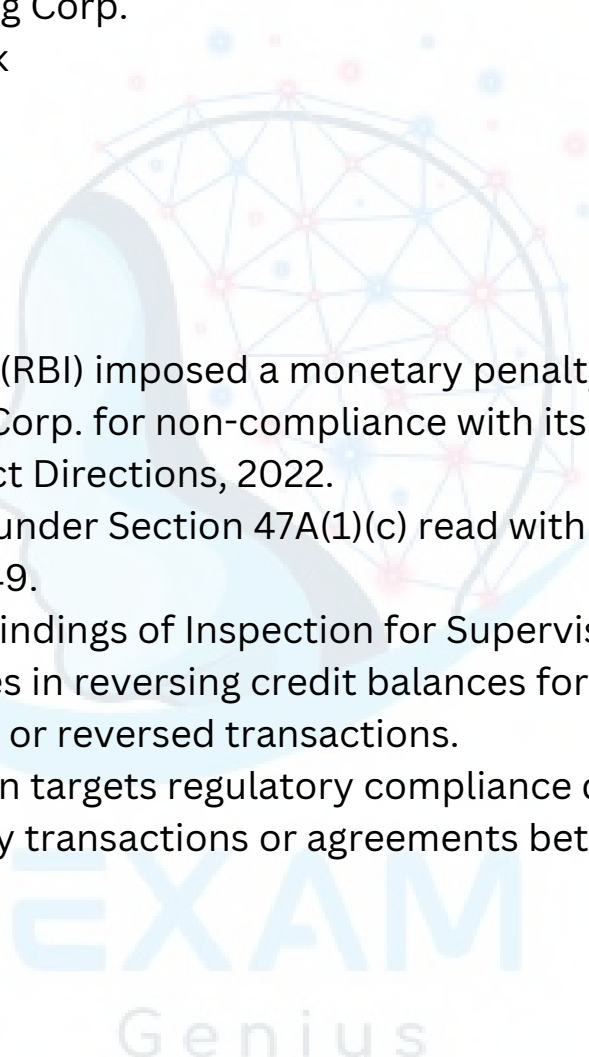
**Ques: The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹31.80 lakh on which bank for non-compliance with its directions under the Credit Card and Debit Card - Issuance and Conduct Directions, 2022?**

- 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).

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**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."

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**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.

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**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.

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**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.

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**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.

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**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.

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**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).

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**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.

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**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.

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**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.

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**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).

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**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.

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**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.

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**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.

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**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.

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**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.

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**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.

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**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







**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.

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**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.

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**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.

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**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)

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**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.

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**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.

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**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.

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**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 Jagdishan
- 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.

EXAM  
Genius





**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





**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.

EXAM  
Genius





**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, 24×7 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, 24×7 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.



**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 (≈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

EXAM  
Genius



**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.

EXAM  
Genius





**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.

EXAM  
Genius





**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 Trikanth 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 Chattopadhyay
- B. Rajarshi Banerji
- C. Narayan Malu
- D. Anil Kumar
- E. Vivek Menon

**Answer: Option B**

**Explanation:**

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

