



# Exam Genius

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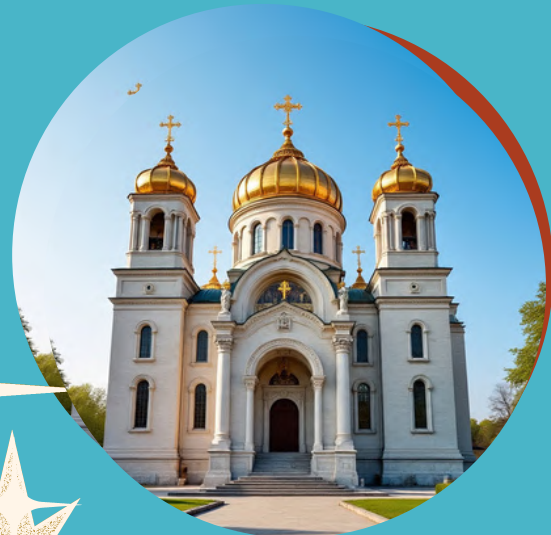


## WEEKLY CURRENT AFFAIRS

### 19 - 25 OCTOBER

### 4TH WEEK OF OCTOBER

150+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**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.

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**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)



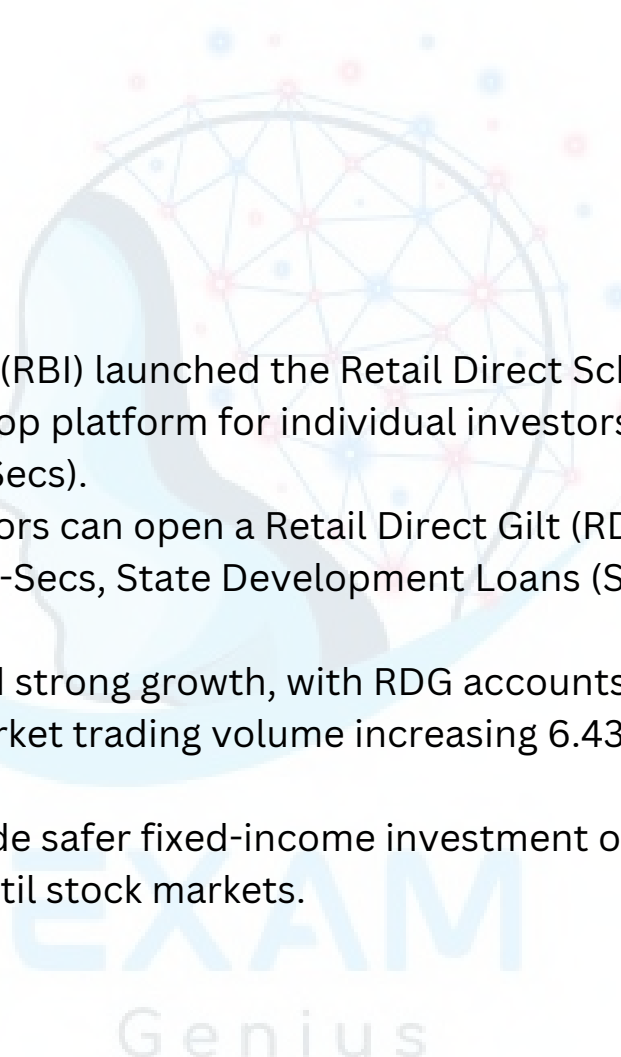
**Ques: When was the RBI Retail Direct Scheme (RDS) launched to allow individual investors to invest directly in Government Securities (G-Secs)?**

- 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.

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**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.

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**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 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.

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**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.

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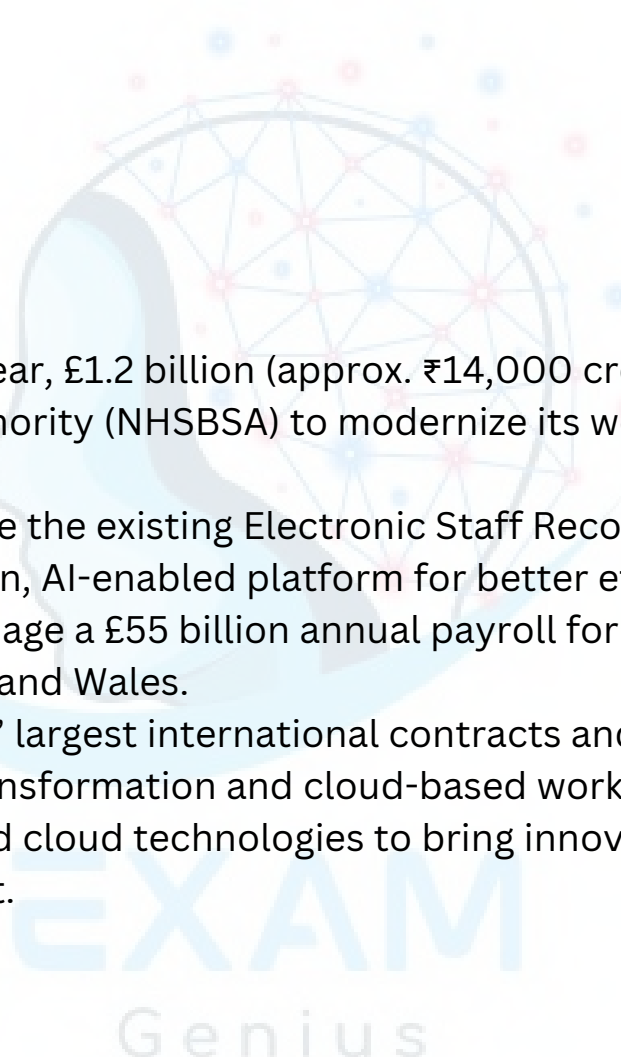
**Ques: Which Indian IT company has secured a ₹14,000 crore deal from the UK's NHS to modernize its workforce management system?**

- 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.





**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.

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**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

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**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.

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**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.

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**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.

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**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.

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**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.

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**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.

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**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

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**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.

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**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.

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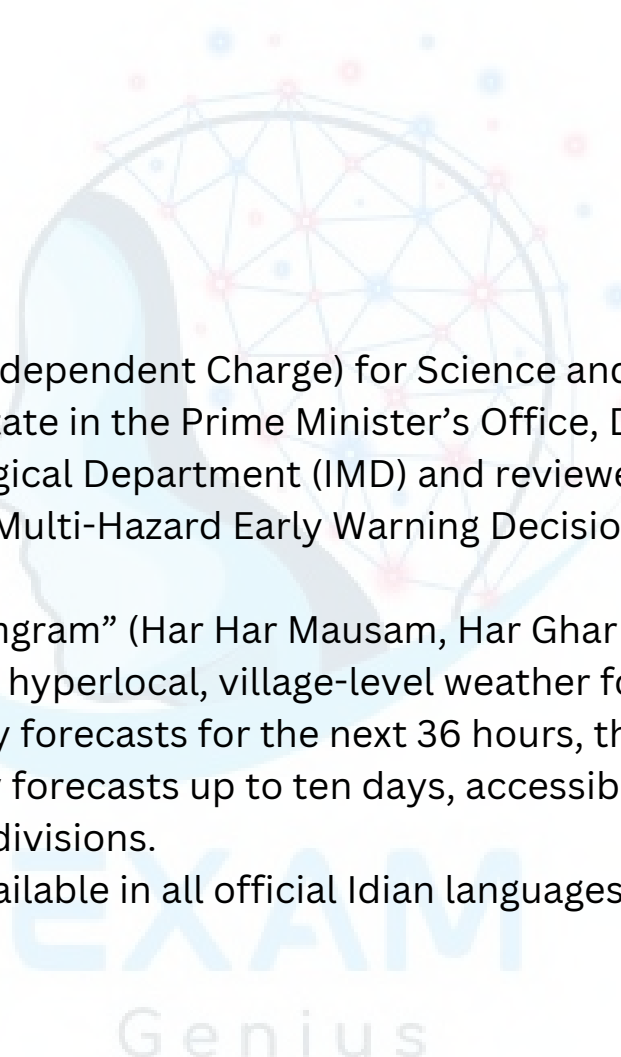
**Ques: Which Union Minister visited the India Meteorological Department to review the Web-GIS based Multi-Hazard Early Warning Decision Support System?**

- 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.

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**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.

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**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"

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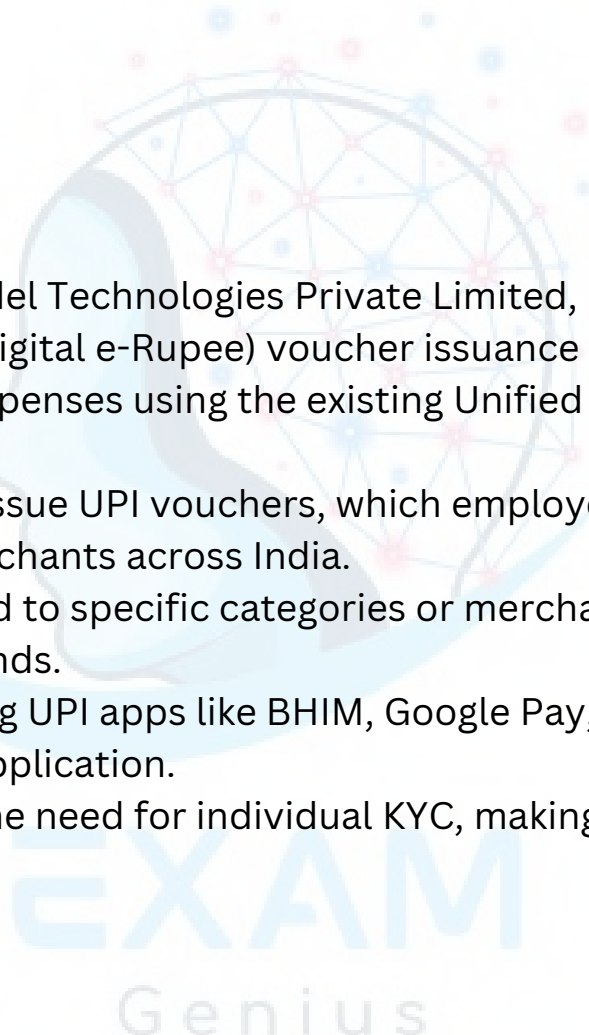
**Ques: Which company has launched India's first business-specific e-RUPI (Digital e-Rupee) voucher issuance platform?**

- 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

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**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 (MZR) 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.

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**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.

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**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.

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**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

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**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.

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**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.

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**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 Gujarat Award.

EXAM  
Genius





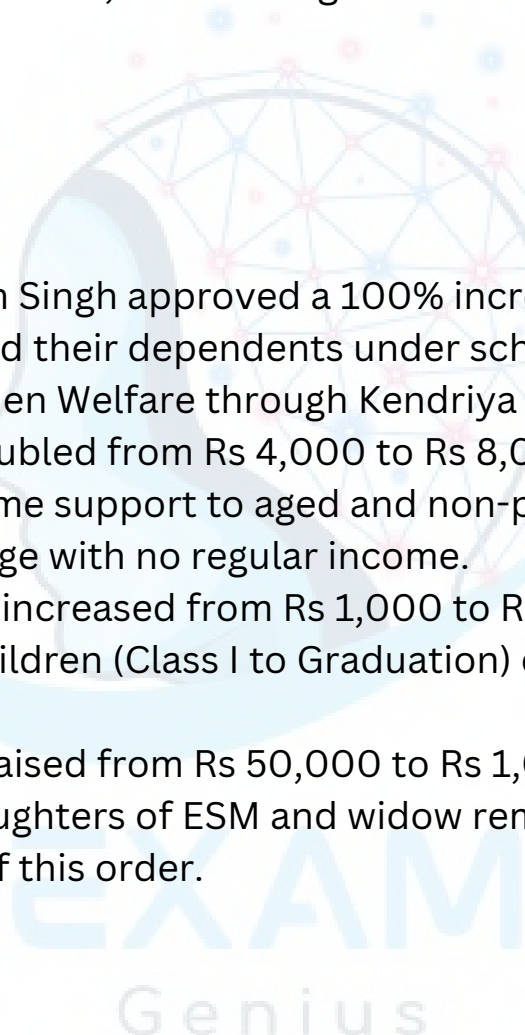
**Ques: What financial assistance enhancements were approved by Raksha Mantri Rajnath Singh for Ex-Servicemen (ESM) and their dependents?**

- 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-Dolar 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.”

EXAM  
Genius



**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 lnding 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 natral 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 lakhs 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 schem 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





**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





**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





**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 Arabia, and Nigeria.

EXAM  
Genius



**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  
Genius







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

**Answer: Option A**

**Explanation:**

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

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.

EXAM  
Genius





**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.

EXAM  
Genius





**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, Philippines
- 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 banga
- 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 eneral: 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.

EXAM  
Genius







**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 (SASCI) 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.

EXAM  
Genius

