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In English
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Ques: What GDP growth projection has India Ratings and Research (Ind-Ra) made for India in Q2 FY26?

- A) 5.6%
- B) 6.4%
- C) 7.2%
- D) 7.8%
- E) 8.0%

Answer: Option C

Explanation:

- India Ratings and Research (Ind-Ra) has projected India's GDP growth at 7.2% for the second quarter of FY26, which is higher than Q2 FY25's 5.6% but lower than Q1 FY26's 7.8%.
- Ind-Ra also noted that India's nominal GDP growth may have slipped below 8% year-on-year in Q2 FY26.

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Recent News Headlines Related to RBI

- According to Reserve Bank of India data, banks' annual credit growth at the end of October 31, 2025, stood at 11.3%, while deposits grew 9.7%.
- The Reserve Bank of India (RBI) announced a major export relief package to support exporters affected by the 50% US tariff on Indian exports.
- The Reserve Bank of India, exercising powers under Section 45-IA (6) of the RBI Act, 1934, cancelled the Certificate of Registration of Jumbo Finvest (India) Limited, Jaipur, Rajasthan, and Champion Agro Finance Limited, Rajkot, Gujarat.
- The Reserve Bank of India (RBI) has announced that loans against silver will be permitted from April 1, 2026, in addition to existing loans against gold.
- The Reserve Bank of India (RBI) has recognised the Self-Regulated PSO Association (SRPA) as the Self-Regulatory Organisation (SRO) for the Payment System Operators (PSO) sector.
- The RBI has proposed reducing risk weights on high-quality infrastructure projects financed by NBFCs to encourage long-term project lending.
- As per RBI data, the total number of Prepaid Payment Instrument (PPI) cards increased 10.7% over six months to reach 483 million as of June 30, 2025, up from 436 million.
- According to the Reserve Bank of India (RBI), the United States and Singapore together contributed over one-third of India's total Foreign Direct Investment (FDI) during FY2024–25.
- The RBI repatriated nearly 64 tonnes of gold in the half-year to September 2025 amid global concerns over offshore sovereign asset safety.





- The Reserve Bank of India (RBI) returned the application of Jana Small Finance Bank for conversion into a Universal Bank, citing non-fulfilment of eligibility criteria under RBI guidelines.



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Ques: Which bank organised the 10th edition of EVOLVE, a knowledge series for MSMEs, in Kozhikode, Kerala?

- A) State Bank of India
- B) HDFC Bank
- C) ICICI Bank
- D) Axis Bank
- E) Punjab National Bank

Answer: Option D

Explanation:

- Axis Bank Limited organised the 10th edition of EVOLVE, its flagship multi-city knowledge series for MSMEs, in Kozhikode, Kerala.
- The theme was “MSMEs Powering the USD 10 Trillion Economy”, with participation from 100+ entrepreneurs and experts.
- EVOLVE aims to empower MSMEs with tools to enhance operational efficiency, adopt digital solutions, and expand market reach.

About Axis Bank:

- **Established: 1993**
- Headquarters: Mumbai, Maharashtra
- Chairman: Rakesh Makhija
- MD & CEO: Amitabh Chaudhary
- Tagline: Badhti Ka Naam Zindagi





Ques: Which bank became the first lender to put its ₹511 crore exposure to Lavasa Corp up for sale?

- A) Axis Bank
- B) HDFC Bank
- C) State Bank of India
- D) ICICI Bank
- E) Punjab National Bank

Answer: Option A

Explanation:

- Axis Bank became the first lender to put its ₹511 crore exposure to Lavasa Corp up for sale at a reserve price of ₹80 crore.
- The bank invited Expressions of Interest (EOIs) from Asset Reconstruction Companies (ARCs), NBFCs, and financial institutions, with submissions due by November 18, 2025, and an e-auction scheduled for November 21, 2025.
- Lavasa Corp's bankruptcy case has been ongoing since 2018, with creditors led by Union Bank of India facing challenges due to environmental clearances and unresolved legal issues.
- Lavasa owes creditors a total of ₹6,642 crore.

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Ques: When will the mCASH sending and claiming facility on OnlineSBI and YONO Lite be discontinued by SBI?

- A) 15 November 2025
- B) 30 November 2025
- C) 1 December 2025
- D) 31 December 2025
- E) 1 January 2026

Answer: Option B

Explanation:

- **State** Bank of India (SBI) announced that the mCASH sending and claiming facility on OnlineSBI and YONO Lite will be discontinued on 30 November 2025, and the service will be unavailable from 1 December 2025.
- The discontinuation aligns with SBI's shift toward more secure and modern digital payment systems.
- mCASH allowed instant transfers using only the recipient's mobile number or email ID without beneficiary registration.
- SBI has advised customers to use UPI, IMPS, NEFT, and RTGS for third-party transfers.

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Recent News Headlines Related to SBI :

- SBI has been honoured as the "Best Trade Finance Services in Corporate/Institutional category in India and the Asia-Pacific"
- State Bank of India (SBI) became the sixth Indian company to cross the \$100 billion market-cap mark, with its market value reaching \$100 billion (₹8.86 trillion).
- State Bank of India (SBI) and France's Amundi have jointly decided to divest a total of 10% stake in SBI Funds Management Ltd (SBIFML) through an Initial Public Offering (IPO).
- State Bank of India (SBI) reported a net profit of ₹20,160 crore in Q2 FY26, marking a 10% year-on-year (YoY) growth.
- State Bank of India (SBI) executed its first gold trade on the India International Bullion Exchange (IIBX) as a Special Category Client (SCC), marking a key step in digitizing bullion transactions in India.
- State Bank of India (SBI) has launched an annual employee excellence award titled 'SBI STAR' (Staff Talent Acknowledgement & Recognition) to honour employees' achievements beyond professional performance.
- The State Bank of India (SBI) won the first edition of the WSBI-ESBG Sustainable Development Goals (SDG) Award 2025 in the Climate Finance category.
- State Bank of India (SBI) won multiple awards at the FINIXX Summit & Awards 2025, including "BFSI Brand of the Year," "Best Use of AI/ML in Marketing (Banking Sector)," and "Best Use of Video Marketing (Banking Sector)."
- State Bank of India (SBI) received two prestigious awards from Global Finance, New York during the World Bank/IMF Annual Meetings 2025.





- 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.



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Ques: The Ministry of Defence signed a contract with Bharat Dynamics Limited for the procurement of which missile system for the Indian Army?

- A) Nag Anti-Tank Missile
- B) HELINA Missile
- C) MPATGM
- D) Konkurs-M Missile
- E) INVAR Anti-Tank Guided Missile

Answer: Option E

Explanation:

- The Ministry of Defence signed a contract worth ₹2,095.70 crore with Bharat Dynamics Limited for the procurement of INVAR Anti-Tank Guided Missiles.
- The INVAR ATGM is a laser-guided weapon system designed to enhance the firepower of the Indian Army's T-90 main battle tanks.
- The missile can destroy both stationary and moving targets travelling at speeds up to 70 km/h.
- It has an effective range of around 5 km and reaches maximum distance in about 17.6 seconds.
- The T-90 main battle tank is equipped with a 125 mm smoothbore gun, advanced fire-control systems, and reactive armour.





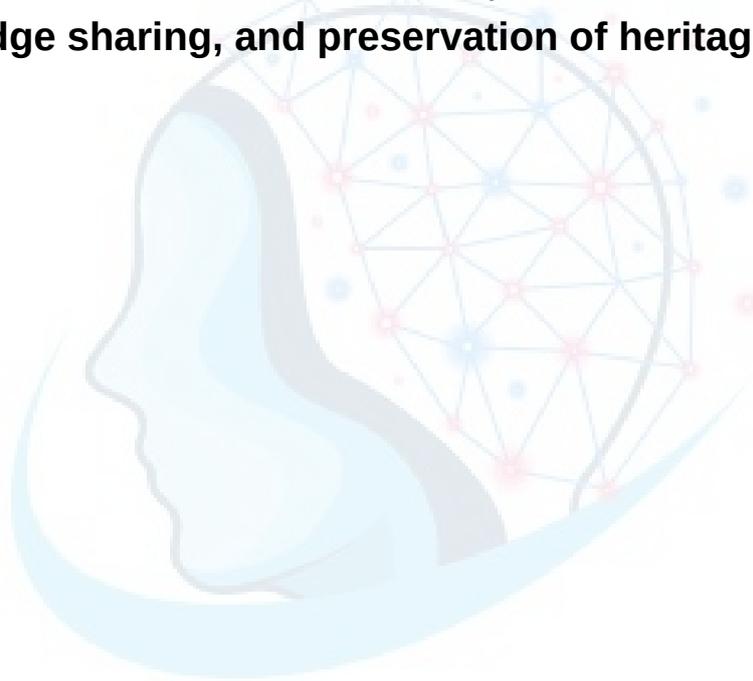
Recent News Headlines Related to MoU and agreement:

- The Directorate of Information Technology (DIT), Government of Tripura, in collaboration with the Indian Computer Emergency Response Team (CERT-In), Ministry of Electronics and Information Technology (MeitY), Government of India, has organized the National Cybersecurity Exercise titled “Cyber Bharat Setu: Bridging States, Securing Bharat.”
- Institute of Chartered Accountants of India (ICAI) signed an MoU with the Army Purchase Organisation (APO), DGST, Indian Army to enable real-time API-based verification of UDIN (Unique Document Identification Number).
- Engineers India Limited (EIL) & NMDC Energy signed MOU to execute onshore Engineering, Procurement, and Construction (EPC) projects across various oil and gas sectors in Saudi Arabia.
- India and Kingdom of Saudi Arabia sign MOU to strengthen cultural ties between two countries by fostering cooperation across a wide range of cultural fields, including arts, heritage, music, and literature
- Department of Social Justice & Empowerment signed a MOU with the Physics Wallah Foundation to provide free structured online coaching to 15,000 aspirants from SC, OBC and beneficiaries of the PM-CARES (Prime Minister’s Citizen Assistance and Relief in Emergency Situations Fund) Children Scheme
- Telecommunication Engineering Centre has signed a Memorandum of Understanding with the IIT Bombay to collaborate on advanced telecom research, innovation, and global standardization
- The Institute of Chartered Accountants of India (ICAI) signed a Memorandum of Understanding (MoU) with the Indian Army Purchase Organization, Directorate General of Supply and Transport, to enable real-time verification of Unique Document Identification Numbers (UDINs) through an API.





- The National Highways Authority of India (NHAI) partnered with Google India to provide near real-time, authoritative information on highways via the API Setu platform.
- India and the Kingdom of Saudi Arabia signed a bilateral MoU on Cultural Cooperation in Riyadh on 9th November 2025, with the aim of promoting cultural exchanges, knowledge sharing, and preservation of heritage.



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Ques: How much investment has the Central Government announced for the modernization of New Mangalore Port?

- A) ₹1,000 crore
- B) ₹1,200 crore
- C) ₹1,500 crore
- D) ₹1,800 crore
- E) ₹2,000 crore

Answer: Option C

Explanation:

- The Central Government has announced an investment of ₹1,500 crore for the modernization of New Mangalore Port in Karnataka to upgrade infrastructure, increase capacity, and integrate advanced digital technologies.
- The announcement was made by Union Minister for Ports, Shipping and Waterways Sarbananda Sonowal during the Golden Jubilee celebrations of the New Mangalore Port Authority in Mangaluru.
- The port has grown significantly—from handling 90,000 tonnes of cargo earlier to 46 million tonnes today—highlighting its strategic importance.

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Ques: Who won the National Gopal Ratna Award (NGRA) this year?

- A) Sunil Patkar
- B) Aravind Yashavant Patil
- C) Prakash Rathod
- D) Anand Deshmukh
- E) Ramesh Sawant

Answer: Option B

Explanation:

- Aravind Yashavant Patil, a farmer from Kolhapur, Maharashtra, has been selected for the National Gopal Ratna Award (NGRA) by the Union Animal Husbandry Ministry for being the best dairy farmer rearing indigenous cattle and buffalo breeds.
- A total of 2,081 applications were received for this year's NGRA.
- Various dairy sector awards will be presented on November 26.

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Ques: Who has been appointed as UNICEF India's Celebrity Advocate to promote awareness on children's rights, mental health, education, and gender equality?

- A) Alia Bhatt
- B) Keerthy Suresh
- C) Taapsee Pannu
- D) Deepika Padukone
- E) Priyanka Chopra

Answer: Option B

Explanation:

- UNICEF India appointed National Award–winning actress Keerthy Suresh as its Celebrity Advocate to raise awareness on children's rights, mental health, education, and gender equality.
- In this role, she will promote child and adolescent mental health, gender equality, empowerment of girls, inclusive education, and child protection.
- Keerthy Suresh began her acting career as a child artist and won the National Award in 2018 for "Mahanati," a Telugu biopic on actress Savitri.

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Ques: India's trade deficit in October 2025 widened to how much?

- A) \$28.5 billion
- B) \$34.38 billion
- C) \$41.68 billion
- D) \$45.12 billion
- E) \$51.90 billion

Answer: Option C

Explanation:

- **India's** trade deficit widened to a record \$41.68 billion in October 2025 due to a sharp fall in exports and a surge in imports, especially gold.
- Exports fell 11.8% year-on-year to \$34.38 billion, mainly due to US tariffs and global economic pressure.
- Imports rose 16.63% to \$76.06 billion.
- Major export destinations such as the EU, UK, Netherlands, Germany, and Bangladesh saw declines, while exports to China grew 42.35%.
- Silver imports surged to \$2.72 billion, up from \$0.43 billion last year.
- During April–October 2025: Exports rose 0.63% to \$254.25 billion, imports increased 6.37% to \$451.08 billion, and the trade deficit stood at \$196.82 billion.

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Ques: Who has been selected as an Astronaut Candidate (ASCAN) for the 2025–2029 Astronaut Training Programme of Titans Space Industries (TSI)?

- A) Riya Ramesh
- B) Kunchala Kaivalya Reddy
- C) Meera Sanjeev
- D) Tanisha Rao
- E) Anika Varma

Answer: Option B

Explanation:

- 17-year-old Kunchala Kaivalya Reddy from Nidadavole, East Godavari district, Andhra Pradesh, has been selected as an Astronaut Candidate (ASCAN) for the 2025–2029 Astronaut Training Programme of Titans Space Industries (TSI).
- She is among the 150 candidates shortlisted from applicants representing 36 countries.
- The four-year astronaut training programme will be conducted in Florida, USA, from 2025 to 2029, with physical training scheduled from 2026 to 2029.
- She earlier became the youngest Indian to complete the International Air and Space Programme in 2023.

Training Phases:

- Phase 1 (2026–2027): Theoretical learning, zero-gravity flights, neutral-buoyancy drills, skydiving, mountain expeditions, and zero-gravity experience.
- Phase 2 (2027–2029): Focuses on space station operations, lunar-surface simulations, and mission-readiness training.
- After completing the programme, she will qualify for a 2029 space mission, where astronauts will orbit Earth twice at an altitude of nearly 300 km, including around three





Ques: How many new projects were approved by MeitY under the ECMS scheme?

- A) 10
- B) 12
- C) 17
- D) 20
- E) 7

Answer: Option C

Explanation:

- The Ministry of Electronics and IT (MeitY) approved 17 new projects under the Electronics Component Manufacturing Scheme (ECMS) with a total proposed value of ₹7,172 crore.
- Firms will receive incentive payouts linked to their turnover.
- ECMS aims to deepen India's electronics value chain and boost domestic electronics component manufacturing.
- IT Secretary S. Krishnan highlighted that a stronger value chain ensures long-term global competitiveness.
- IT Minister Ashwini Vaishnaw noted that this approval strengthens India's electronics manufacturing push.





Recent News Headlines Related to Schemes

- Union Minister Dr. Mansukh Mandaviya launched the Employee Enrollment Scheme 2025 to encourage employers to voluntarily declare and enroll eligible employees under the Employees' Provident Fund.
- The Research, Development and Innovation (RDI) Scheme has been launched to promote private sector-driven research and innovation, support high-risk, high-impact research projects, and expand innovation infrastructure across India.
- The National Beekeeping and Honey Mission (NBHM) is a Central Sector Scheme implemented by the National Bee Board under the Ministry of Agriculture.
- India plans to expand its rare earth magnet manufacturing incentive scheme to over ₹7,000 crore (\$788 million), nearly tripling the earlier allocation of \$290 million.
- Odisha approved the Building of Management of Aviation Assets and Network (B-MAAN) scheme, an umbrella programme for aviation sector development, with an investment worth of Rs.14,182 Crores over five years (2025-2030).
- Union Electronics and IT Minister Sh. Ashwini Vaishnaw announced the approval of the first tranche of 7 projects under the Electronics Components Manufacturing Scheme (ECMS).
- 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 Union Agriculture Ministry revised the norms of the Per Drop More Crop (PDMC) scheme to give states and UTs flexibility to plan micro-level water conservation projects beyond previous funding limits
- 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.





Ques: Who has been granted a second consecutive extension as Chairperson of the Public Enterprises Selection Board (PESB)?

- A) Mallika Srinivasan
- B) Arundhati Bhattacharya
- C) Chanda Kochhar
- D) Naina Lal Kidwai
- E) Shikha Sharma

Answer: Option A

Explanation:

- Mallika Srinivasan has been granted a second consecutive one-year extension as Chairperson of the Public Enterprises Selection Board (PESB), with tenure from 19 November 2025 to 18 November 2026.
- She assumed charge of the PESB in April 2021, becoming the first private-sector professional to lead this government body.
- Her first one-year extension was granted in November 2024, valid until 18 November 2025.

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Ques: Which state police force in India became the first to achieve a 100% response rate for cyber fraud complaints?

- A) Kerala Police
- B) Maharashtra Police
- C) Goa Police
- D) Karnataka Police
- E) Delhi Police

Answer: Option C

Explanation:

- Goa Police became the first state police force in India to achieve a 100% response rate in cyber fraud-related complaints.
- Every cyber fraud complaint registered on any platform is immediately acknowledged, assigned to an officer, acted upon without delay, and followed up until resolution or escalation.
- Goa Police uses the Citizen Financial Cyber Fraud Reporting & Management System (CFCFRMS), which tracks fraudulent digital transactions in real time, sends alerts to banks/payment platforms, freezes suspicious accounts, and prevents withdrawal of defrauded money.
- Complaints received via the Cyber Fraud Helpline 1930 and the National Cybercrime Reporting Portal are instantly forwarded to the Goa Police cyber unit.

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Ques: Where has the 8th edition of the India-UK Joint Military Exercise “AJEYA WARRIOR-25” commenced?

- A. Pune, Maharashtra
- B. Belgaum, Karnataka
- C. Mahajan Field Firing Ranges, Rajasthan
- D. Wellington, Tamil Nadu
- E. Chandigarh

Answer: Option C

Explanation:

- The 8th edition of the India–UK Joint Military Exercise “AJEYA WARRIOR-25” began at the Foreign Training Node, Mahajan Field Firing Ranges, Rajasthan, with participation from 240 personnel of both armies.
- The exercise is conducted under a UN mandate and focuses on counter-terrorism operations in semi-urban environments.
- It aims to share best practices, enhance tactical proficiency, and improve coordinated responses between the two forces.
- Held biennially since 2011, the exercise strengthens defence cooperation between India and the UK.

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Ques: Where was the Artificial Intelligence (AI) Incubation Centre inaugurated by Union Education Minister Dharmendra Pradhan?

- A) Delhi Public School, RK Puram
- B) Indian Institute of Technology, Delhi
- C) Jawahar Navodaya Vidyalaya, Delhi
- D) Kendriya Vidyalaya, RK Puram
- E) Delhi University, Delhi

Answer: Option A

Explanation:

- The Artificial Intelligence (AI) Incubation Centre was inaugurated at Delhi Public School (DPS), RK Puram, New Delhi, by Union Minister Dharmendra Pradhan.
- Developed by VVDN Technologies in collaboration with Google Cloud, the centre aims to support students from Class 6 onward, including those from neighboring government schools.

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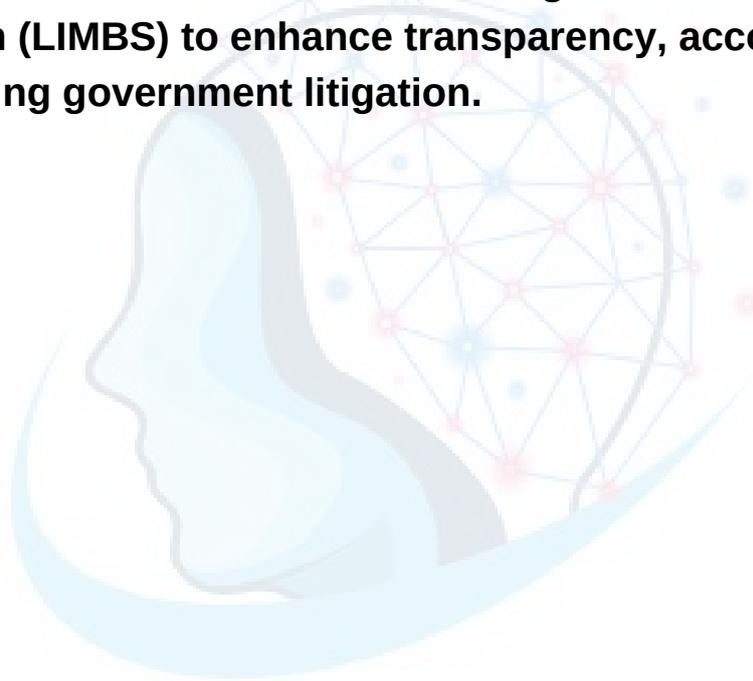
Recent Headlines Related to Inauguration :

- Union Minister Jyotiraditya M. Scindia and Meghalaya Chief Minister Conrad K. Sangma laid the foundation stone for the Integrated Development of the Sohra Tourism Circuit in Meghalaya.
- Union Finance Minister Nirmala Sitharaman inaugurated the Guwahati Gateway Terminal and Jetty, India's first modern river ferry terminal built on the banks of the Brahmaputra River.
- During his visit to Bhutan, PM Modi inaugurated the India-funded Punatsangchhu-II hydroelectric project and announced a \$455 million (₹4000 crore) line of credit.
- Chief Minister of Odisha, Mohan Charan Majhi, inaugurated India's first end-to-end Silicon Carbide (SiC) semiconductor facility at Info Valley, Bhubaneswar, Odisha.
- Chief Minister of Madhya Pradesh, Dr. Mohan Yadav, inaugurated the Pradhan Mantri Shri Aerial Tourism Helicopter Service as part of the state's 70th Foundation Day celebrations.
- Union Minister Jyotiraditya Madhavrao Scindia, who heads the Ministry of Communications and the Ministry of Development of North Eastern Region (DoNER), inaugurated the North Eastern Science & Technology (NEST) Cluster at the Indian Institute of Technology (IIT) Guwahati.
- Egypt has officially inaugurated the Grand Egyptian Museum (GEM), considered the world's largest archaeological museum, housing nearly 100,000 ancient artifacts.
- Shaheed Veer Narayan Singh Memorial and Tribal Freedom Fighters Museum was inaugurated by Prime Minister Narendra Modi in Chhattisgarh on the state's 25th foundation day (1st November).
- A multi-ethnic trilingual secondary school funded by the Government of India was inaugurated in Polonnaruwa District, Sri Lanka.





- Union Home Minister Amit Shah inaugurated 'Deep Sea Fishing Vessels' under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) at Mazgaon Dock, Mumbai.
- 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.



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Ques: Which organisation has collaborated with IndiaAI Mission to launch the 'YUVAi for ALL' programme?

- A) Intellipaat
- B) Coursera
- C) Udemy
- D) NASSCOM
- E) Microsoft

Answer: Option A

Explanation:

- Intellipaat has collaborated with IndiaAI Mission to launch the nationwide 'YUVAi (Youth for Unnati and Vikas with AI) for ALL' programme to accelerate AI literacy across India.
- Under this collaboration, Intellipaat will provide free training on Artificial Intelligence and Generative AI to students, teachers, and professionals.
- The initiative supports the Government of India's vision to empower 10 million citizens with foundational AI competencies by January 2026.

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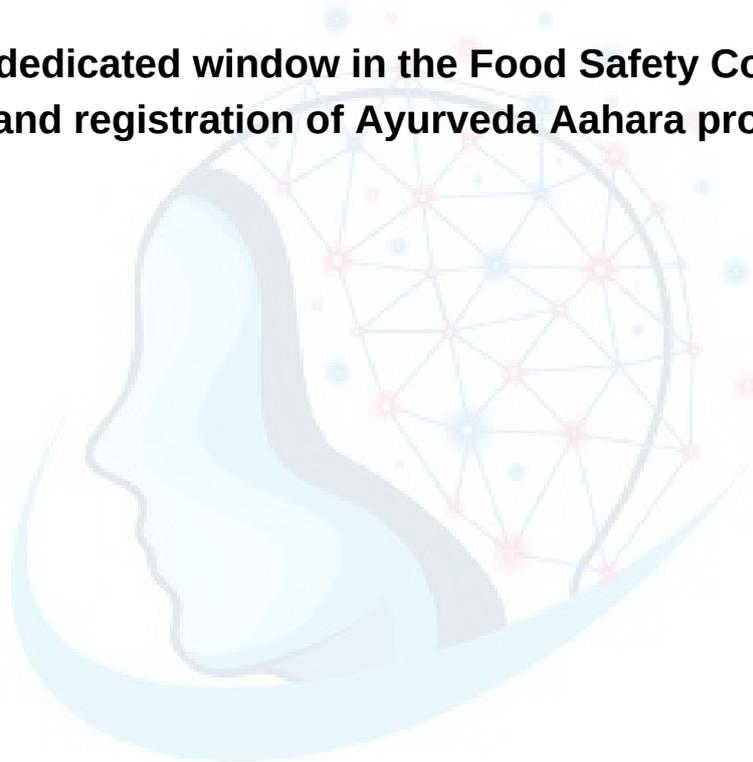
Recent News Headlines Related to launched Apps/portals :

- Union Cooperation Minister Amit Shah launched two mobile applications — Sahakar Digi Pay and Sahakar Digi Loan — to modernize urban cooperative banks (UCBs) in India.
- The Digital Labour Chowk app was launched by the Union Ministry of Labour & Employment, led by Mansukh Mandaviya, to digitally connect workers with employers and ensure transparent job matching.
- The Registrar General and Census Commissioner of India launched two mobile applications — Digital Layout Map (DLM) for mapping and layout creation, and Census 2027–Houselist for recording household details — as part of the trial phase for India’s first digital Census in 2027.
- The initiative also highlighted PRASHAST 2.0, a mobile app-based screening tool developed by NCERT, which helps schools identify children with disabilities, including Dyslexia, at an early stage.
- India has launched the Online National Drug Licensing System (ONDLS), a digital oversight platform designed to track high-risk pharmaceutical solvents in real time.
- The ‘Pratibha Setu Portal’ launched by PM Modi will link UPSC candidates who reached the final stage but didn’t qualify with employment avenues in both public and private institutions.
- The NIELIT Digital University (NDU) platform was inaugurated by Union Minister Shri Ashwini Vaishnaw in New Delhi to offer industry-oriented programs in technologies such as AI, Cyber Security, Data Science, Semiconductors, and allied fields.
- The homegrown messaging app ‘Arattai’, developed by Zoho Corporation, has topped India’s app store charts, surpassing WhatsApp and Telegram.





- MY Bharat app was launched by Union Minister Dr. Mansukh Mandaviya, under the Ministry of Youth Affairs & Sports (MYAS) and Ministry of Labour & Employment (MoL&E), as part of the online youth leadership and social engagement initiative of the Department of Youth Affairs.
- FSSAI launched a dedicated window in the Food Safety Compliance System portal for licensing and registration of Ayurveda Aahara products.



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Ques: Which country completed its first government transaction using the Digital Dirham in under two minutes?

- A) Saudi Arabia
- B) United Arab Emirates
- C) Qatar
- D) Oman
- E) Bahrain

Answer: Option B

Explanation:

- The United Arab Emirates (UAE) completed its first government transaction using the Digital Dirham, its central bank digital currency (CBDC), in less than two minutes.
- The Digital Dirham is issued by the Central Bank of the UAE under the Financial Infrastructure Transformation (FIT) Programme to improve transparency, efficiency, and financial inclusion.
- The transaction was executed through the mBridge platform, a multi-CBDC cross-border settlement system developed with central banks across Asia and the Middle East.

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