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**In English**  
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**Ques: Bank of Baroda (BoB) and which institution have signed an MoU to enhance credit flow and support for MSMEs and startups?**

- A) NABARD
- B) SIDBI
- C) EXIM Bank
- D) RBI
- E) IFCI

**Answer: Option B**

**Explanation:**

- Bank of Baroda (BoB) and the Small Industries Development Bank of India (SIDBI) signed an MoU to enhance credit flow and working capital support for MSMEs and startups.
- Both institutions will jointly finance MSMEs, enable SIDBI-sanctioned borrowers to use BoB's working capital platform, and provide customised solutions for export-oriented businesses.
- The collaboration will strengthen startup support through SIDBI's Venture Debt Programme and BoB's specialised Startup Banking services.

**About Bank of Baroda :**

- Established : 1908
- HQ : Vadodara, Gujarat
- Tagline : India's International Bank
- MD & CEO : Debadatta Chand

**About SIDBI :**

- Established : 1990
- HQ : Lucknow, Uttar Pradesh
- Chairman & MD : Manoj Mittal





## Recently signed banking agreements

- Union Bank of India has entered into a strategic partnership with Kendriya Vidyalaya Sangathan to implement salary accounts and an integrated salary portal for KVS employees across India.
- PhonePe Limited, a leading financial technology (Fintech) company, announced a strategic collaboration with OpenAI, a leading global artificial intelligence (AI) company, to accelerate the consumer adoption of ChatGPT (Chat Generative Pre-trained Transformer) features in India
- UIDAI has partnered with Behavioural Insights Limited (BIL), a global research consultancy, to enhance the adoption of the Mandatory Biometric Update (MBU) for children aged 5 to 15, ensuring their Aadhaar credentials remain current and fully functional.
- Axis Max Life Insurance Limited partnered with the International Finance Corporation (IFC), the lending arm of the World Bank, to promote inclusive life insurance services in India.
- NPCI International Payments Limited (NIPL) has entered into a strategic partnership with BENEFIT, a leading fintech and electronic financial transactions company in Bahrain, to facilitate real-time cross-border remittances between India and Bahrain.
- City Union Bank (CUB) has partnered with the Employees' Provident Fund Organisation (EPFO) to launch an EPF remittance service.
- NPCI International Payments Limited (NPIL) partnered with Razorpay Curlec, a wholly owned subsidiary of Razorpay, to enable Unified Payments Interface (UPI) transactions in Malaysia.
- Scapia, in collaboration with Federal Bank Limited, introduced the Family Add-on Credit Card feature and launched the Scapia Store, India's first travel-focused shopping platform.





- India Post Payments Bank (IPPB) signed a Memorandum of Understanding (MoU) with the Employees' Provident Fund Organisation (EPFO) to provide doorstep Digital Life Certificate (DLC) services to pensioners under the Employees' Pension Scheme, 1995.



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## Recent Facilities Launched in Banking & Insurance Sector:

- AU Small Finance Bank (AU SFB) launched 'M' Circle, a specialized banking proposition tailored for women.
- JSW MG Motor India and Axis Bank launched a dual loan financing program to make electric vehicles more affordable for Indian consumers.
- Paytm has launched a new AI-powered travel app named 'Paytm Check-in', allowing users to manage bookings across flights, trains, buses, and metro in one platform.
- Paytm has enabled Unified Payments Interface (UPI) payments for Non-Resident Individuals (NRIs) through their international mobile numbers.
- Japanese fintech firm JPYC Inc. launched "JPYC," the world's first Yen-pegged stablecoin, which is pegged equal in value to the Japanese Yen.
- The National Payments Corporation of India (NPCI) launched 'UPI Help', an AI-powered digital assistant designed to simplify grievance redressal and transaction tracking on the Unified Payments Interface (UPI).
- ICICI Bank in collaboration with Visa launched the Corporate Sapphire Forex Card, Asia's first Visa Infinite-powered prepaid forex card designed for entrepreneurs and business travellers.

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**Ques: Which bank launched the premium credit cards LUMIERE and NOVA to enter the high-end credit card segment?**

- A) HDFC Bank
- B) RBL Bank
- C) ICICI Bank
- D) Axis Bank
- E) Kotak Mahindra Bank

**Answer: Option B**

**Explanation:**

- RBL Bank launched two premium credit cards — LUMIERE and NOVA — to enter the high-end credit card segment.
- These cards are designed to cater to high-net-worth and affluent consumers looking for luxury-focused financial offerings.
- LUMIERE is an 18-gram metal card with an annual fee of ₹50,000, while NOVA is also a metal card offering lifestyle and reward-focused benefits with an annual fee of ₹12,500.

**About RBL Bank:**

- Established: 1943
- Headquarters: Mumbai, Maharashtra
- MD & CEO: R. Subramaniakumar
- Tagline: Apno Ka Bank

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## Recent News Headlines Related to MoU and agreement

- India and Bhutan are collaborating to establish the first cross-border rail link connecting Kokrajhar in Assam with Gelephu, and Banarhat in West Bengal with Samtse.
- Intellipaath has collaborated with IndiaAI Mission to launch the nationwide 'YUVAi (Youth for Unnati and Vikas with AI) for ALL' programme, aimed at accelerating AI literacy across India.
- Ministry of Defence signed a contract worth Rs 2,095.70 crore with Bharat Dynamics Limited for the procurement of INVAR Anti-Tank Guided Missiles.  
• रक्षा मंत्रालय ने इनवार एंटी-टैंक गाइडेड मिसाइलों की खरीद के लिए भारत डायनेमिक्स लिमिटेड के साथ ₹2,095.70 करोड़ का अनुबंध किया।
- 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).
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- 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

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**Ques: Which bank was penalized ₹39.60 lakh by RBI for violating provisions of the PSS Act and BR Act?**

- A) Tamilnad Mercantile Bank Limited
- B) HDFC Bank
- C) State Bank of India
- D) ICICI Bank
- E) Punjab National Bank

**Answer: Option A**

**Explanation:**

- RBI imposed a monetary penalty of ₹39.60 lakh on Tamilnad Mercantile Bank Limited.
- The bank was penalized for violations related to:
  - Section 10A of the Payment and Settlement Systems Act, 2007 (PSS Act)
  - Section 26A of the Banking Regulation Act, 1949 (BR Act)
- The action is based on non-compliance and does not question the validity of transactions or customers' interests.

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**Ques: What global ethical framework did UNESCO adopt during its 43rd General Conference?**

- A) Recommendation on the Ethics of Artificial Intelligence
- B) Recommendation on the Ethics of Neurotechnology
- C) Recommendation on the Ethics of Biotechnology
- D) Recommendation on the Ethics of Digital Education
- E) Recommendation on the Ethics of Robotics

**Answer: Option B**

**Explanation:**

- UNESCO adopted the “Recommendation on the Ethics of Neurotechnology” during its 43rd General Conference in Paris, France, creating the world’s first global ethical framework for neurotechnology.
- It ensures safeguards so that neurotechnology is used for societal benefit while protecting human rights.
- Neurotechnology includes tools like Brain-Computer Interfaces, neural implants, simulators, wearable brain-monitoring devices, and AI-based neurodata analysis systems.

**About UNESCO:**

- Established: 1945
- Headquarters: Paris, France
- Director-General: Khaled al-Anani

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**Ques: Which companies signed a Memorandum to integrate drone technology into rural enterprises in India?**

- A) ISRO and DRDO
- B) Mahindra & Mahindra and Reliance
- C) Tata Consultancy Services and Infosys
- D) AVPL International and CSC e-Governance Services India Limited
- E) Bharat Electronics Limited and Wipro

**Answer: Option D**

**Explanation:**

- AVPL International and CSC e-Governance Services India Limited signed an MoU to integrate drone technology into rural enterprises and empower rural entrepreneurs across India.
- The initiative will support Drone-as-a-Service and precision agriculture applications such as spraying, crop monitoring, and yield optimization.
- AVPL International will supply agri drones, spare parts, and training through CSC's network, which connects more than 5 lakh Village Level Entrepreneurs across the country.

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## Recent Headlines Related to Inauguration :

- The Artificial Intelligence (AI) Incubation Centre was inaugurated by Union Minister Dharmendra Pradhan at Delhi Public School (DPS), RK Puram, New Delhi.
- 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).





**Ques: Where did ISRO successfully conduct the critical Main Parachute test for the Gaganyaan Crew Module?**

- A) Sriharikota, Andhra Pradesh
- B) Babina Field Firing Range, Jhansi
- C) Thiruvananthapuram, Kerala
- D) Jodhpur Air Base, Rajasthan
- E) Bengaluru, Karnataka

**Answer:** Option B

**Explanation:**

- ISRO successfully conducted a critical Main Parachute test for the Gaganyaan Crew Module at the Babina Field Firing Range in Jhansi, Uttar Pradesh, as part of Integrated Main Parachute Airdrop Tests.
- The test ensured validation of the parachute system crucial for astronaut safety during re-entry and landing.
- A simulated payload mass equivalent to the Crew Module was dropped from an altitude of 2.5 km using the IAF IL-76 aircraft.

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**Ques: Who has been appointed as the Chairman of the India Trade Promotion Organization (ITPO)?**

- A) Harsh Vardhan Shringla
- B) Jawed Ashraf
- C) Pradeep Singh Kharola
- D) Vinay Mohan Kwatra
- E) T.S. Tirumurti

**Answer: Option B**

**Explanation:**

Former IFS officer Jawed Ashraf has been appointed as Chairman of India Trade Promotion Organisation (ITPO).

His appointment is on a contract basis for a period of two years (or until further orders).

He succeeds Pradeep Singh Kharola, who previously held the position.

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## Recent Appointment in different departments :

- **Mallika Srinivasan** : one-year extension as Chairperson of the Public Enterprises Selection Board (PESB)
- **Shailesh Chandra**, President of SIAM and MD & CEO of Tata Motors Passenger Vehicles Limited : President of Organization Internationale des Constructeurs d'Automobiles (OICA)
- **John Furner**, the current CEO of Walmart U.S. : Global CEO of Walmart Inc. (Replaced Doug McMillon)
- **Sheikha Nasser Al Nowais** of the United Arab Emirates : first woman to lead the United Nations Tourism Organization
- **Vivek Singla** : MD and CEO of Power Exchange India Limited (PXIL) (Replaced Satyajit Ganguly)
- **Rakshit Hargave** : CEO and Executive Director of Britannia Industries
- **Former Supreme Court Judge Justice Ashok Bhushan** : Chairman of the National Company Law Appellate Tribunal (NCLAT)
- **Deepak Gupta** : Chairman & Managing Director (CMD) of GAIL (India) Limited, a Maharatna PSU (Replaced Sandeep Kumar Gupta)
- **Malolan Rangarajan** : head coach of RCB Women ahead of WPL 2026 (succeeds Luke Williams)
- **S. Sankarasubramaniam** : Chairman of the Fertilizer Association of India (FAI) (Replaced Sailesh C. Mehta)





- **Shri Sanjay Garg** : Director General of the Bureau of Indian Standards (Replaced Pramod Kumar Tiwari)



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**Ques: Which company did the Centre for Development of Telematics (C-DOT) sign an agreement with for joint development of a Mission Critical Communication System?**

- A) Bharat Electronics Limited
- B) Infosys
- C) Tata Consultancy Services
- D) Reliance Jio
- E) NAM InfoCom Private Limited

**Answer: Option E**

**Explanation:**

- The Centre for Development of Telematics (C-DOT) signed an agreement with NAM InfoCom Private Limited for the joint development of a Mission Critical Communication System (MCX) solution.
- Under this partnership, C-DOT will provide telecom R&D and system design expertise, while NAM InfoCom will handle system integration, deployment, and customization.
- The collaboration aims to build a fully indigenous MCX ecosystem for secure, real-time communications to support public safety, disaster response, and emergency services across India.

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**Ques: Which beaches in Odisha received the Blue Flag certification for 2025–26?**

- A) Chandrabhaga and Gopalpur
- B) Sunapur and Puri
- C) Konark and Puri
- D) Rushikulya and Chandrabhaga
- E) Gopalpur and Konark

**Answer: Option B**

**Explanation:**

- Sunapur and Puri beaches in Odisha received the Blue Flag certification for the year 2025–26.
- Blue Flag is a globally recognised eco-label awarded by the Foundation for Environmental Education (FEE), based in Denmark.
- Sunapur beach in Ganjam district received the award for the third consecutive year, while Puri's Golden Beach received it for the seventh consecutive year.
- India has a total of 18 Blue Flag certified beaches.

**About Odisha:**

- Capital: Bhubaneswar
- CM: Mohan Charan Majhi
- Governor: Hari Babu Kambhampat

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**Ques: Which airline did IndiGo sign a Memorandum of Understanding with to establish a codeshare partnership?**

- A) China Southern Airlines
- B) Air China
- C) Cathay Pacific
- D) Singapore Airlines
- E) Japan Airlines

**Answer: Option A**

**Explanation:**

- IndiGo signed a Memorandum of Understanding (MoU) with China Southern Airlines to establish a codeshare partnership and mutual cooperation agreement.
- IndiGo currently maintains codeshare agreements with 12 airlines. A codeshare is a marketing arrangement where two airlines sell tickets on each other's flights, sharing network access.
- Direct air travel between India and China, which was suspended in early 2020 due to the pandemic and geopolitical tensions, has resumed with IndiGo operating daily Delhi–Guangzhou flights and having earlier restarted its Kolkata–Guangzhou service in October 2025.

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**Ques: Which organization launched a “one-stop” travel system to simplify regional travel in the Gulf?**

- A) Gulf Cooperation Council (GCC)
- B) Arab League
- C) United Nations
- D) Organization of Islamic Cooperation
- E) World Tourism Organization

**Answer: Option A**

**Explanation:**

- The Gulf Cooperation Council (GCC) launched an ambitious project to simplify regional travel, starting with the UAE and Bahrain, by introducing a “one-stop” travel system.
- The new system allows citizens of member states to complete all travel formalities at a single checkpoint, eliminating repeated inspections upon arrival.
- If successful, the model will extend to all six GCC nations — Saudi Arabia, Oman, Qatar, Kuwait, Bahrain, and the UAE.
- The new travel framework was announced during the 42nd meeting of GCC Interior Ministers held in Kuwait City.

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**Ques: What is the purpose of the “Startup Common Application Journey” launched on the Jan Samarth portal?**

- A) To provide subsidies for new startups
- B) To offer a unified digital platform for startups to access credit across all Indian PSBs
- C) To promote export-related services
- D) To provide tax benefits for startups
- E) To support startup incubation centres

**Answer: Option B**

**Explanation:**

- Department of Financial Services launched the “Startup Common Application Journey” on the Jan Samarth portal to provide a unified digital platform for startups to access credit across all Indian Public Sector Banks.
- The initiative, supported by a Model Loan Scheme, offers loans up to Rs 20 crore under the Credit Guarantee Scheme for Startups (CGSS) operated by the National Credit Guarantee Trustee Company under DPIIT, Ministry of Commerce & Industry.
- The Jan Samarth portal, launched in June 2022, serves as a single digital platform linking eligible beneficiaries to 14 credit-linked government schemes.

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**Ques: Which beach in Tamil Nadu retained the International Blue Flag Certification for the 5th consecutive year for 2025–26?**

- A) Marina Beach
- B) Rameswaram Beach
- C) Kovalam Beach
- D) Silver Beach
- E) Elliot's Beach

**Answer: Option C**

**Explanation:**

- Kovalam Beach, located in Chengalpattu district of Tamil Nadu, retained the International Blue Flag Certification for the 5th consecutive year for 2025–26.
- Kovalam Beach first received the Blue Flag Certification in September 2021, becoming the first beach from Tamil Nadu to gain this global recognition.
- The Blue Flag is a globally recognised eco-label awarded by Denmark's Foundation for Environmental Education (FEE) across beaches, marinas, and sustainable tourism operators.
- In October 2025, 5 beaches from Maharashtra received the International Blue Flag Certification, taking the total number of Blue Flag-certified beaches in India to 18.

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**Ques: Which renowned Indian computer scientist, known as the “Pitamaha of Computer Science education in India,” recently passed away?**

- A) Prof. C. R. Rao
- B) Prof. V. Rajaraman
- C) Prof. Vijay Bhatkar
- D) Prof. Raj Reddy
- E) Prof. P. V. Indiresan

**Answer: Option B**

**Explanation:**

- Professor Vaidyeswaran Rajaraman, known as the “Pitamaha of Computer Science education in India,” passed away.
- He was awarded the Padma Bhushan in 1998.
- From 1982 to 1994, he served as Chairman of the Supercomputer Education and Research Centre (SERC) at IISc Bengaluru.
- He received the Shanti Swarup Bhatnagar Prize in 1976, one of India’s highest science awards instituted by CSIR in 1958.

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## IMPORTANT ONE - LINER Current Affairs

Swan Defence and Heavy Industries Limited signed a Letter of Intent with Redereit Stenersen AS for the construction of six advanced IMO Type II chemical tankers for USD 220 million. The agreement also includes an option for six additional vessels, totaling the project value to USD 400 million

GSH India Private Limited signed a Memorandum of Understanding with Indian IIT Manipur to collaborate in facility management, Internet of Things, sustainability, and smart-building systems.

Gati Shakti Vishwavidyalaya and DRDO Sign MoU to develop smart technological solutions for national security

The aerospace and defence major Collins Aerospace announced the opening of its new operations center at the Karnataka Industrial Areas Development Boards Aerospace Park in Bengaluru

Pushpinder S. Puniha, Chairperson of the Consultative Group on Tax Policy at NITI Aayog has joined the Advisory Board of the Blue Ocean Corporation

Nagaland has expanded the international profile of the Hornbill Festival 2025 by confirming Ireland and UK as a country partner.

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