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# **GENIUS CURRENT AFFAIRS**

**In English**  
**23 & 24 November 2025**



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**Ques: How many new names did RBI add to its alert list of unauthorised forex trading platforms?**

- A) 5
- B) 6
- C) 11
- D) 8
- E) 7

**Answer: Option E**

**Explanation:**

- RBI added 7 new names to its alert list of unauthorised forex trading platforms, taking the total to 95.
- The alert list includes entities not authorised under FEMA, 1999, and not authorised to operate electronic trading platforms (ETP) for forex transactions.
- Newly added platforms: Starnet FX, CapPlace, Mirrox, Fusion Markets, Trive, NXG Markets, and Nord FX.

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## Recent News Headlines Related to RBI

- Infibeam Avenues has received final regulatory authorisation from the Reserve Bank of India to operate as an offline payment aggregator, enabling it to handle in-store card and QR-based transactions via POS devices.
- PayU has received integrated authorisation from the Reserve Bank of India (RBI) to operate as a payment aggregator.
- 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.





**Ques: Bima Gram API, recently tested by IRDAI, is primarily designed to improve which of the following?**

- A) Urban insurance marketing
- B) Rural insurance penetration
- C) International reinsurance operations
- D) Motor claim settlement
- E) Agriculture subsidy distribution

**Answer:** Option B

**Explanation:**

- Bima Gram API is designed to increase insurance penetration in rural markets.
- It has completed pilot testing with integration by five insurers (2 life, 2 general, 1 health).
- It enables accurate mapping of rural insurance policies with gram panchayats, reduces manual paperwork, and improves speed and accuracy in rural reporting.
- It also helps insurers create stronger rural datasets for better planning and resource allocation.

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**Ques: Which country did the UAE make its first central bank digital currency (CBDC) payment to?**

- A) India
- B) China
- C) United States
- D) Saudi Arabia
- E) Japan

**Answer: Option B**

**Explanation:**

- The UAE completed its first central bank digital currency (CBDC) payment to China, marking a major milestone in global financial connectivity.
- The transaction was executed via the newly launched Jisr platform, highlighting growing strategic cooperation in digital finance and payment modernisation.
- The Jisr platform enables instant CBDC-based cross-border settlements.
- More central banks are expected to join the network as it expands in 2026.

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**Ques: How much dividend did state-owned GIC Re pay to the Government of India for FY24-25?**

- A) Rs 750 crore
- B) Rs 1,445 crore
- C) Rs 2,100 crore
- D) Rs 6,701 crore
- E) Rs 10 crore

Answer: Option B

Explanation:

- State-owned GIC Re paid Rs 1,445 crore as dividend to the Government of India for FY24-25.
- The government holds an 85.50% stake in the listed reinsurance company.
- GIC Re recorded a profit of Rs 6,701.36 crore in FY25 and declared a final dividend of Rs 10 per equity share.
- GIC Re employees have the highest per capita profit in India, with a workforce of fewer than 500 employees.

About GIC Re:

- Established: 1972
- HQ: Mumbai
- CMD: Ramaswamy Narayanan

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**Ques: Which company received in-principle approval from SEBI to set up a Mutual Fund business?**

- A) HDFC Asset Management
- B) Master Capital Services Limited
- C) SBI Mutual Fund
- D) ICICI Prudential AMC
- E) Nippon India Mutual Fund

**Answer: Option B**

**Explanation:**

- Master Capital Services Limited, a wholly-owned subsidiary of Master Trust, received in-principle approval from SEBI to set up a Mutual Fund (MF) business.
- After this approval, the company can proceed with regulatory processes to establish an Asset Management Company (AMC) and launch mutual fund schemes, subject to SEBI's final approval.

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## Recent News Headlines Related to SEBI

- **Securities and Exchange Board of India (SEBI)** has introduced major reforms for the Nifty Bank index and other Non-Benchmark Indices (NBI) such as BANKNIFTY (NSE), BANKEX (BSE), and FINNIFTY (NSE).
- The **Securities and Exchange Board of India (SEBI)** has urged major social media platforms and internet search engines to implement stronger safeguards to prevent fraudulent investment activities.
- SEBI has proposed amendments to standardize the treatment of unclaimed amounts from non-convertible securities, aligning them with the Companies Act, 2013 and IEPF Rules.
- A SEBI-constituted working group, headed by Rama Subramaniam (R.S) Gandhi, former Deputy Governor of RBI, has proposed increasing transaction charges for clearing corporations such as NSE Clearing Limited.
- SEBI is collaborating with RBI and UIDAI to allow Non-Resident Indians (NRIs) to complete KYC remotely without visiting India.
- The **Securities and Exchange Board of India (SEBI)** raised the minimum block deal limit from ₹10 crore to ₹25 crore to enhance market liquidity and transparency.
- SEBI launched “Validated UPI Handles” and “SEBI Check” to ensure secure payments and reduce fraud in fund transactions.
- SEBI extended the deadline for the complete rollout of algorithm trading rules for retail investors to April 1, 2026.
- SEBI launched the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) to help investors track and reclaim inactive or unclaimed mutual fund folios.
- SEBI barred Man Industries (India) Ltd. and three of its senior executives from accessing the securities market for two years.



- SEBI raised the minimum net worth requirement for custodians from ₹50 crore to ₹75 crore by amending the SEBI (Custodian) Regulations, 1996.





**Ques: Who has been appointed as the Whole-Time Member (WTM) of SEBI?**

- A) Ashwani Bhatia
- B) Sandhip Pradhan
- C) Amarjeet Singh
- D) Kamlesh Chandra Varshney
- E) Rajesh Kumar

**Answer: Option B**

Explanation:

- Sandhip Pradhan has been appointed as the Whole-Time Member (WTM) of SEBI for a term of three years.
- He replaces Ashwani Bhatia in the role.
- Currently, SEBI has two other Whole-Time Members — Amarjeet Singh and Kamlesh Chandra Varshney.

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## Recent Appointment in Banking & Insurance Sector :

- **S Krishnan** : Part-Time Chairman of Jammu & Kashmir (J&K) Bank Limited
- **Bhuvaneshwari A.** : Managing Director and CEO of SBICAP Securities Ltd. (Replaced Vikas Bhargava)
- **Kaizad Bharucha** : Deputy Managing Director (DMD) of HDFC Bank
- **C S Rajan** : re- appointment as the part-time chairman of Kotak Mahindra Bank
- **Baskar Babu Ramachandran** : Managing Director & Chief Executive Officer (MD & CEO) of Suryoday Small Finance Bank from January 23, 2026, to January 22, 2029
- **Ritu Arora** : Country Head for India of Allianz Group, one of the world's leading global insurers and asset managers
- **Dan Katz** : First Deputy Managing Director of the IMF (succeeds Gita Gopinath)
- **Sanjay Kumar Hansda** : Executive Director (ED) of RBI
- **Sonali Sen Gupta**, Regional Director, Bengaluru (Karnataka) under RBI : Executive Director (ED) of RBI
- **Raghavendra Srinivas Bhat** : MD & CEO of Karnataka Bank
- **Former RBI Executive Director Manoranjan Mishra** : Independent Director on the board of the Fintech Association for Consumer Empowerment (FACE)
- **Asheesh Pandey** : MD & CEO of Union Bank of India (UBI) for a three-year tenure (replacing A. Manimekalai)
- **Shirish Chandhra Murmu** : Deputy Governor of RBI for a three-year term effective October 9, 2025 (succeed Rajeshwar Rao)



- Anand Piramal : Chairman of Piramal Finance (replacing Ajay Piramal)





**Ques: HAL has partnered with which German company for acquiring OAS and DVE helicopter technologies?**

- A) Airbus Defence
- B) Thales Group
- C) HENSOLDT Sensors GmbH
- D) Rheinmetall AG
- E) Diehl Defence

**Answer: Option C**

**Explanation:**

- HAL has signed a strategic partnership with Germany's HENSOLDT Sensors GmbH.
- HAL will acquire design transfer, Intellectual Property Rights (IPR), and manufacturing & repair rights for advanced Obstacle Avoidance System (OAS) and Degraded Visual Environment (DVE) technology.
- The system will first be integrated into the Light Combat Helicopter (LCH), followed by the Advanced Light Helicopter (ALH) and other rotary-wing platforms.
- The project is based on a build-to-spec model, allowing technology transfer, Indian-led production, and future export rights for this helicopter-safety solution.

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**Ques: Which ministry launched the 'YUVA AI for ALL' free Artificial Intelligence course under the IndiaAI Mission?**

- A) Ministry of Skill Development and Entrepreneurship
- B) Ministry of Education
- C) Ministry of Electronics and Information Technology
- D) Ministry of Science and Technology
- E) Ministry of Labour and Employment

**Answer: Option C**

Explanation:

- The Ministry of Electronics and Information Technology (MeitY) launched 'YUVA AI for ALL', a first-of-its-kind free AI course under the IndiaAI Mission.
- The initiative aims to empower 1 crore citizens with foundational AI skills, bridge the digital divide, promote ethical AI adoption, and prepare India's future workforce.
- This self-paced 4.5-hour course is available for free on platforms like FutureSkills Prime, iGOT Karmayogi, and other major ed-tech portals.
- The course was developed by AI expert and author Jaspreet Bindra, Founder of AI & Beyond and Tech Whisperer Limited.

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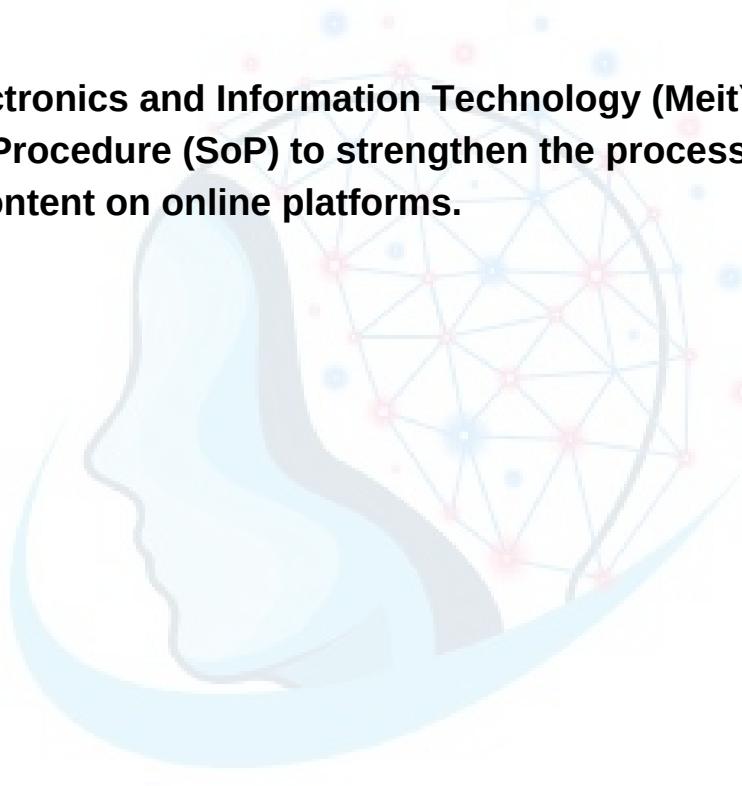


## News Headlines Related to Ministry :

- Union Minister Manohar Lal Khattar inaugurated India's largest and first MegaWatt-hour Vanadium Redox Flow Battery (VRFB) system of 3 MWh capacity at NTPC Energy Technology Research Alliance (NETRA), the R&D centre of NTPC Limited in Greater Noida.
- Union Minister Shivraj Singh Chouhan launched the 'Watershed Mahotsav' in Guntur, Andhra Pradesh, marking a national celebration of community-led water rejuvenation, soil health enhancement, and sustainable rural transformation.
- The Ministry of Food & Public Distribution launched ASHA, an AI-based platform to gather feedback from PDS beneficiaries through AI-enabled calls.
- The Ministry of Fisheries, Animal Husbandry and Dairying notified the "Sustainable Harnessing of Fisheries in the Exclusive Economic Zone" Rules to fulfill the Union Budget 2025-26 commitment and create a framework for sustainable fisheries.
- The Ministry of Agriculture & Farmers' Welfare has expanded the Pradhan Mantri Fasal Bima Yojana (PMFBY) to cover crop loss due to Wild Animal Attacks and Paddy Inundation.
- 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.
- The Ministry of Jal Shakti, through its Department of Water Resources, River Development & Ganga Rejuvenation (DoWR, RD & GR), organized the 6th edition of the Water Awards.
- The Ministry of Chemicals and Fertilizers withdrew Quality Control Orders issued under the Bureau of Indian Standards (BIS) on 14 petrochemical products with immediate effect.



- Union Minister of State George Kurian of the Ministry of Fisheries, Animal Husbandry and Dairying launched the 5th Marine Fisheries Census (MFC 2025) Household Enumeration along with the digital apps VyAS-BHARAT and VyAS-SUTRA.
- The Ministry of Electronics and Information Technology (MeitY) has issued a Standard Operating Procedure (SoP) to strengthen the process of removal and prevention of NCII content on online platforms.





**Ques: As per TRAI, by which date must all commercial banks adopt the '1600' numbering series?**

- A) March 1, 2026
- B) January 1, 2026
- C) February 15, 2026
- D) March 15, 2026
- E) December 31, 2025

**Answer: Option B**

**Explanation:**

- The Telecom Regulatory Authority of India (TRAI) requires all commercial banks — including PSU, private, and foreign banks — to adopt the '1600' numbering series by January 1, 2026.
- This numbering series helps citizens easily identify legitimate service and transaction calls, reducing fraud.

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**Ques: Which word has been declared the Cambridge Dictionary Word of the Year 2025?**

- A) Delulu
- B) Skibidi
- C) Parasocial
- D) Tradwife
- E) Slop

**Answer:** Option C

**Explanation:**

- Cambridge Dictionary has selected 'parasocial' as its Word of the Year 2025, reflecting the rise of one-sided emotional bonds people form with celebrities, influencers, fictional characters, and AI chatbots.
- The announcement also includes the addition of 6,000 new words, such as 'delulu', 'slop', 'skibidi', and 'tradwife'.
- 'Parasocial' is an adjective describing a one-sided connection someone feels with a public figure or fictional/AI character they do not personally know.

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**Ques: As per the Jal Shakti Ministry data (2025), how many villages in India have achieved the ODF Plus Model stage?**

- A) 1.00 lakh
- B) 3.50 lakh
- C) 4.86 lakh
- D) 5.67 lakh
- E) 6.10 lakh

**Answer: Option C**

**Explanation:**

- As of 2025, a total of 5.67 lakh villages across India have been declared ODF Plus, marking a 467% increase from just 1 lakh villages in 2022.
- Data was released by the Jal Shakti Ministry on World Toilet Day (19 November).
- Out of the total ODF Plus villages, 4.86 lakh villages have achieved ODF Plus Model status.
- ODF Plus Model villages maintain open-defecation-free status while managing solid and liquid waste and ensuring visual cleanliness.
- Over 95% of villages in India are now ODF Plus as per official data.

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**Ques: How many cheetah cubs were born to Mukhi under India's reintroduction initiative?**

- A) Three
- B) Four
- C) Five
- D) Six
- E) Seven

**Answer: Option C**

**Explanation:**

- Five cubs were born to Mukhi, the first female cheetah born in India under the reintroduction initiative, marking a key milestone in India's cheetah conservation efforts.
- This event at Kuno National Park confirms that the second generation of cheetahs is successfully adapting to Indian ecological conditions.
- Mukhi, nearly three years old, is the offspring of a Namibian female brought to India during the first phase of the cheetah translocation project.
- The first cheetahs under the project arrived from Namibia in September 2022.
- With this new litter, India's cheetah population has reached 32, with 29 in Kuno and 3 at Gandhi Sagar.

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## About Project Cheetah :

- Project launch date : 17 September 2022
- India's cheetah extinction year : 1952
- First batch arrived from : Namibia – 8 cheetahs (Sept 2022)
- Second batch arrived from : South Africa – 12 cheetahs (Feb 2023)
- New upcoming batch : Botswana – 8 cheetahs (2025)
- Main release site : Kuno NP, MP



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**Ques: How much amount was released by the Prime Minister under the 21st instalment of PM-KISAN?**

- A) ₹10,000 crore
- B) ₹12,500 crore
- C) ₹15,000 crore
- D) ₹18,000 crore
- E) ₹20,000 crore

**Answer: Option D**

**Explanation:**

- Prime Minister Narendra Modi released the 21st instalment of PM-KISAN in Coimbatore.
- Over ₹18,000 crore was transferred directly to 9 crore farmers across India.
- The release took place during the South India Natural Farming Summit in Tamil Nadu.
- Under PM-KISAN, each eligible farmer gets ₹6,000 annually in three equal instalments.
- Launched in 2019, PM-KISAN provides income support for crop expenses and household needs.

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## India's Rankings in Different Indices

- Global Climate Risk Index (CRI) was published by German watch : India (15th), St Vincent and the Grenadines (1st)
- The City Life Index 2025, published by Time Out (a UK-based media and lifestyle organization) : Mumbai, India (5th), Abu Dhabi, UAE (1st)
- 12th edition of the EdelGive Hurun India Philanthropy List 2025 was released by the EdelGive Foundation in partnership with Hurun India : Shiv Nadar & Family
- WJP Rule of Law Index 2025 : India (86th), Denmark (1st)
- World Directory of Modern Military Aircraft (WDMMA) released its 2025 rankings : Indian Air Force (6th), United States Air Force (1st)
- Mercer CFA Institute Global Pension Index (MCGPI) 2025 : India (52nd), Netherlands (1st)
- Times Higher Education (THE) World University Rankings 2026 : Indian Institute of Science (IISc), Bengaluru (201–250), University of Oxford (United Kingdom) (1st)
- 2025 Global Hunger Index (GHI) : India (102nd), Armenia (1st)
- 2025 Henley Passport Index, published by Henley & Partners : India (85th), Singapore (1st)
- Forbes 100 India's Richest 2025 list : Mukesh Ambani & family - Reliance Industries Limited (RIL) (top)
- The 71st edition of the “Report Crime in India 2023” was published by the National Crime Records Bureau (NCRB) under the Ministry of Home Affairs : Kolkata (West Bengal) (1st)



## Ques: Which brand topped the Kantar BrandZ's Top 100 Most Valuable Indian Brands 2025 list?

- A) Tata Consultancy Services (TCS)
- B) Airtel
- C) Zomato
- D) HDFC Bank
- E) Reliance Jio



**Answer: Option D**

### Explanation:

- As per the Kantar BrandZ report, HDFC Bank became India's most valuable brand in 2025 with an 18% year-on-year growth, reaching a valuation of USD 44.99 billion.
- TCS slipped to the 2nd position with a valuation of USD 44.23 billion.
- The combined value of India's top 100 brands reached USD 523.5 billion, nearly 13% of India's GDP.
- The top 100 brands recorded 6% year-on-year growth, and the top 10 brands alone contributed 47% of the total brand value.
- A total of 18 new brands debuted in the 2025 list.
- Airtel emerged as the fastest-growing brand among the top 10 with a 38% increase in brand value since 2024.
- Zomato rose 10 places to rank 21st, becoming the fastest-growing brand overall for the second consecutive year with 69% Y-o-Y growth, reaching USD 6 billion.

### Ranking of India's Top 5 Most Valuable Brands:

- 1 HDFC Bank Limited, Financial Services - 44.99 USD Billion
- 2 Tata Consultancy Services (TCS), Business Technology and Services Platforms - 44.23 USD Billion
- 3 Airtel, Telecom Providers - 41.06 USD Billion
- 4 Infosys, Business Technology and Services Platforms - 25.54 USD Billion
- 5 ICICI Bank Limited, Financial Services - 20.63 USD Billion





**Ques: In which wildlife sanctuary of Gujarat was a tiger spotted after decades?**

- A) Gir National Park
- B) Vansda National Park
- C) Shoolpaneshwar Wildlife Sanctuary
- D) Banni Grasslands Reserve
- E) Ratanmahal Wildlife Sanctuary

**Answer: Option E**

**Explanation:**

- A tiger, declared extinct in Gujarat since the 1980s, has been sighted in Ratanmahal Wildlife Sanctuary in Dahod district.
- This sanctuary borders Jhabua and Kathiwada of Madhya Pradesh, regions known for high tiger populations.
- Gujarat now becomes the only state in India to host three big cats — lion, tiger, and leopard — with plans to add the fourth, cheetah, in Banni Grasslands (Kutch).
- Forest officials confirmed that the tiger has permanently marked territory in Gujarat for the first time since the 1980s.

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**Ques: Roger Federer will be inducted into the International Tennis Hall of Fame in which year?**

- A) 2025
- B) 2026
- C) 2027
- D) 2028
- E) 2030

**Answer: Option B**

**Explanation:**

- Roger Federer has been elected to the International Tennis Hall of Fame (ITHF), Class of 2026.
- The induction ceremony will take place in August 2026 in Newport, Rhode Island, USA.
- Federer is a 20-time Grand Slam champion and winner of 103 career titles, and he is also an Olympic gold and silver medallist.

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**Ques: India was re-elected to the Executive Committee of the Codex Alimentarius Commission (CCEEXEC) for which region?**

- A) Asia Region
- B) Europe Region
- C) Africa Region
- D) Latin America Region
- E) Oceania Region

**Answer: Option A**

**Explanation:**

- India has been unanimously re-elected to the Executive Committee of the Codex Alimentarius Commission (CCEEXEC) for the Asia Region during the 48th Session of CAC held at the FAO Headquarters in Rome, Italy.
- With this re-election, India's term for representing the Asia Region is extended until the conclusion of CAC50 in 2027.
- The Indian delegation was led by Rajit Punhani, CEO of the Food Safety and Standards Authority of India (FSSAI).

**About Codex Alimentarius Commission (CAC):**

- Established: 1963
- Members: 189 (including 188 member countries and The European Union)
- An international intergovernmental body that develops food standards, guidelines, and codes of practice.

**Ques: As per the revised MoRTH norms, what is the new fitness test fee for Light Motor Vehicles (LMVs) older than 20 years?**

- A) ₹10,000
- B) ₹12,000
- C) ₹15,000
- D) ₹20,000
- E) ₹25,000

**Answer: Option C**

**Explanation:**

- The Ministry of Road Transport & Highways (MoRTH) has significantly increased fitness test fees to discourage keeping vehicles beyond 20 years.
- MoRTH has created three age groups for fitness testing: 10–15 years, 15–20 years, and above 20 years.
- Commercial vehicles will now enter higher fee slabs from 10 years instead of 15 years.
- For Light Motor Vehicles (LMVs) older than 20 years, the fitness fee has increased from ₹10,000 to ₹15,000.
- Heavy trucks & buses above 20 years now face the highest hike: ₹3,500 → ₹25,000.
- Medium commercial vehicles above 20 years will now pay ₹20,000, and light commercial vehicles will match the ₹15,000 slab.
- Two-wheelers older than 20 years: ₹600 → ₹2,000.