RBI Grade B Phase 1 General Awareness Memory Based Paper

Q1. If the Vice-President of India dies, resigns, or otherwise vacates office, within how many months must the election to fill the vacancy be held?
(a). 3 months
(b). 6 months
(c). 9 months
(d). 1 year
(e). As soon as possible, without any specified time limit
Ans.(e)
Sol. Under **Ar** [redacted] ice President occurring by [redacted] possibleafter the occurren [redacted] old office for the full term [redacted]

Key Constitu [redacted]
- **Article 6** [redacted]
- **Article 6** [redacted]
- **Article 6** [redacted] moved.
- **Article 6** [redacted] rom the date of enteri [redacted]

Additional I [redacted]
- The Vice [redacted] proportional represen [redacted]
- The Vice- [redacted]
- Removal [redacted]

Q2. As per th [redacted] re for which an RBI Ombu [redacted]
(a). Two year [redacted]
(B). Three ye [redacted]
(c). Four year [redacted]
(d). Five years
(e). Six years
Ans.(b)
Sol. Under the **Reserve Bank – Integrated Ombudsman Scheme, 2021**, the **Reserve Bank of India (RBI)** may appoint one or more of its officers as **Ombudsman** and **Deputy Ombudsman** to carry out the functions under the Scheme.
The appointment of an Ombudsman (and Deputy Ombudsman) is **made for a period not exceeding three years at a time** — this is the **maximum tenure** for a single appointment under the Scheme.

This tenure ensures continuity and effectiveness in grievance redressal while allowing for periodic review and reappointment as needed.

Background Information:

- The **Integrated Ombudsman Scheme, 2021** was notified by the RBI to unify and strengthen the grievance redressal mechanism for customers of banks, NBFCs, payment system participants, and other regulated entities.
- It integrates earlier ombudsman schemes and adopts a "One Nation – One Ombudsman" approach for jurisdiction-neutral complaint resolution

Q3. Which of the following data sets is released by the Reserve Bank of India on a daily basis, similar to Liquidity Adj [redacted] day?

(a). Consume [redacted]

(b). Forex Da [redacted]

(c). Bank cre [redacted]

(d). Referenc [redacted]

(e). Both b a [redacted]

Ans.(d)

Sol. The Rese [redacted] olicy that are released on [redacted]

At 9 am, it r [redacted] ves a picture of liquidity i [redacted]

The results [redacted] e website by 12.30 PM of [redacted]

The **referenc** [redacted]

Q4. With ref [redacted] statements:

1. A BSBDA h [redacted]

2. The accou [redacted] wals.

3. No charge [redacted]

4. The accou [redacted]

Which of the [redacted]

(a). 2 and 4 only

(b). 1 and 3 only

(c). 2 and 3 only

(d). 2, 3 and 4 only

(e). 3 and 4 only

Ans.(d)

Sol. The **Basic Savings Bank Deposit Account (BSBDA)** was introduced by the Reserve Bank of India to promote **financial inclusion**.

Statement 1 is incorrect– No minimum balance is required to be maintained in a BSBDA. (It is a zero balance account)

Statement 2 is Correct – A maximum of four withdrawals per month, including ATM withdrawals, is permitted.
Statement 3 is Correct – No charges are levied for non-operation or activation of an inoperative BSBDA.
Statement 4 is Correct – An ATM-cum-Debit Card is provided free of cost.

Key Features of BSBDA:

- No minimum balance requirement.
- Free ATM/debit card facility.
- Limited withdrawals (maximum four per month).
- No charges for opening or basic services.

Q5. The All-I [redacted] ts, liabilities, and capital e [redacted] ally by which of the follow [redacted]

(a). Reserve [redacted]
(b). National [redacted]
(c). NITI Aay [redacted]
(d). Ministry [redacted]
(e). Securitie [redacted]

Ans.(b)

Sol. The **All-I** [redacted] **al Statistical Office (NSO)** [redacted] vey provides comprehens [redacted] oss rural and urban India.

Key Points:

- AIDIS is c [redacted]
- Covers d [redacted]
- Useful fo [redacted]
- Conducte [redacted]

Background [redacted]

- NSO func [redacted]
- The surve [redacted]
- AIDIS findings are often used by RBI, policymakers, and researchers for macroeconomic analysis.

Q6. Recently, India's first bamboo-based ethanol plant was inaugurated by PM Modi. Where is the plant established?

(a). Assam
(b). Tripura
(c). Mizoram
(d). Manipur
(e). Arunachal Pradesh

Ans.(a)

Sol. India's first bamboo-based ethanol plant was established in **Assam** at Numaligarh. The plant was set up by Numaligarh Refinery Limited as part of the government's push towards biofuels and the Ethanol Blended Petrol (EBP) Programme.

Background Information:

- The project aligns with the **National Policy on Biofuels, 2018 (amended in 2022), and** the target of 20% ethanol blending in petrol.
- Bamboo is abundantly available in the North-Eastern region, making Assam strategically suitable.
- The plant contributes to farmers' income and promotes sustainable energy alternatives.

Q7. Four out [redacted]

(a). Kangche [redacted]

(b). Kudremu [redacted]

(c). Mount E [redacted]

(d). Nanda D [redacted]

(e). Kamet

Ans.(c)

Sol. Four of t [redacted] ated in **India**, whereas **Mo** [redacted] ndia. Hence, Everest is th [redacted]

Additional I [redacted]

- Kangche [redacted]
    - **State** [redacted]
    - Third [redacted]
    - Locat [redacted]
- Nanda D [redacted]
    - **State** [redacted]
    - Highe [redacted]
    - Locat [redacted]
- Kamet
    - **State:** [redacted]
    - Second-highest mountain in India (7,756 m)
    - Situated near the Tibet border
- Kudremukh
    - **State:** Karnataka
    - Part of the Western Ghats
    - Elevation: ~1,894 m
- Mount Everest
    - Located on the **Nepal–China border**
    - Highest mountain in the world (8,848.86 m)

Q8. What is the minimum margin requirement for loans extended under the Differential Rate of Interest (DRI) Scheme?
(a). 0%
(b). 5%
(c). 10%
(d). 15%
Ans.(a)
Sol. The borrower is not required to pay any upfront margin under DRI scheme.

Q9. Under th [redacted] re-packaged
and labelled [redacted]
(a). Packaged [redacted]
(b). Packaged [redacted]
(c). Pre-pack [redacted]
(d). Bottled a [redacted]
(e). Packaged [redacted]
Ans.(c)
Sol. Under th [redacted] rationalised
GST rates ar [redacted] them more
affordable.
One of the k [redacted]**)**, which was
earlier taxed [redacted]
Other essen [redacted] der the 0 %
category.
These rate c [redacted] **eting of GST**
Council in 20 [redacted] the burden
on househol [redacted]
Why other o [redacted]

- *(a) Packa* [redacted]
- *(b) Packa* [redacted]
- *(d) Bottled aerated drinks* — typically attract **higher GST of 40%**, not nil.
- *(e) Packaged instant noodles* — placed in **5 % GST slab**, not 0 %

Q10. The traditional craft “Thewa Art”, which has received a Geographical Indication (GI) tag, is associated with which Indian state?
(a). Gujarat
(b). Rajasthan
(c). Madhya Pradesh
(d). Uttar Pradesh
(e). Maharashtra

Ans.(b)

Sol. Thewa Art is a traditional jewellery craft originating from **Rajasthan**, specifically **Pratapgarh district**. It involves **fusing intricately worked gold sheet onto coloured glass**, producing distinctive ornaments. The craft has received the **Geographical Indication (GI) tag**, recognising its regional uniqueness and heritage.

Background Information:

- Thewa Art dates back to the **18th century** and was patronised by local rulers of Pratapgarh.
- Traditionally practised by a few artisan families, it is known for **floral and mythological motifs**.
- GI tagging helps **protect artisans' livelihoods** and preserves cultural heritage.

Other Options:

- *(a) Gujarat* — Known for crafts like **Bandhani** and **Patola**, not Thewa.
- *(c) Madh*[redacted]
- *(d) Uttar*[redacted]
- *(e) Maha*[redacted]

Q11. What is [redacted]g to become a Payment A[redacted]

(a). ₹5 crore[redacted]

(b). ₹10 crore[redacted]

(c). ₹15 crore[redacted]

(d). ₹25 crore[redacted]

(e). ₹50 crore[redacted]

Ans.(c)

Sol. As per t[redacted]ys (issued in March 2020 [redacted] **for Payment Aggregator** [redacted] **application**. Further, it m[redacted]uthorisation. A **Payment A**[redacted]s merchants to accept va[redacted]endent bank merchant ac[redacted]on, and fund settlement, [redacted]

Q12. When is the International Day for the Elimination of Violence against Women observed every year?

(a). 8 March

(b). 25 November

(c). 10 December

(d). 1 December

(e). 15 October

Ans.(b)

Sol. The **International Day for the Elimination of Violence against Women** is observed annually on **25 November**.

The day was officially designated by the United Nations General Assembly in **1999** to raise awareness about violence against women and girls worldwide.

Key Points:

- Commemorates the assassination of the **Mirabal sisters** in the Dominican Republic (1960).
- Marks the beginning of the **16 Days of Activism against Gender-Based Violence** (25 November – 10 December).
- 10 December coincides with **Human Rights Day**.
- Aims to mobilize governments, civil society, and communities to prevent gender-based violence.

Q13. Which Indian state became the pioneer in issuing identification cards and strong institutional support to women Se[redacted]

(a). Kerala

(b). Tamil Na[redacted]

(c). Andhra P[redacted]

(d). Odisha

(e). Rajastha[redacted]

Ans.(b)

Sol. Tamil Na[redacted]**) members**. The state pr[redacted]h banks. This helped impr[redacted]

Background [redacted]

- Tamil Na[redacted]e 1980s and early 199[redacted]
- The mod[redacted]
- The state[redacted]

Other Optio[redacted]

- **(a) Keral**[redacted]
- **(c) Andh**[redacted] ID cards.
- **(d) Odish**[redacted]
- **(e) Rajas**[redacted]

Q14. Which organization earned a Guinness World Record in 2025 for selling the most life insurance policies within 24 hours?

(a). HDFC Life

(b). SBI Life Insurance

(c). ICICI Prudential Life Insurance

(d). Life Insurance Corporation of India

(e). Max Life Insurance

Ans.(d)

Sol. The Life Insurance Corporation of India (LIC) earned a **Guinness World Record** for issuing the **highest number of life insurance policies in 24 hours**.

LIC's agents collectively sold **over 5.88 lakh (588,000+) policies in a single day**, achieving this global milestone and demonstrating its extensive outreach and distribution strength.

About LIC:

- **Established:** 1956 (through nationalization of 245+ private insurers)
- **Headquarters:** Mumbai
- **Administrative Ministry:** Ministry of Finance
- **Regulator:** Insurance Regulatory and Development Authority of India

Key Features:

- Largest life insurer in India
- Extensive network of over **13 lakh agents**
- Significa [redacted]
- Listed on [redacted]

Q15. Since [redacted] issuing new licences?

(a). Small Fin [redacted]

(b). Local Are [redacted]

(c). Payment [redacted]

(d). Regional [redacted]

(e). Urban C [redacted]

Ans.(e)

Sol. Since [redacted] **Cooperative Banks (UCBs** [redacted] olidating the cooperative [redacted] supervisory challenges.

Instead of is [redacted]

- Strength [redacted]
- Promotin [redacted]
- Enhancin [redacted] ct, 1949 (as applicabl [redacted]

Key Points:

- New UCB licences have not been issued since 2004.
- RBI has encouraged structural reforms instead of expansion in this segment.
- Urban Cooperative Banks operate under dual regulation (RBI + Registrar of Cooperative Societies).
- Governance concerns and financial stress in some UCBs led to stricter oversight.

Q16. Which Indian institution achieved the top ranking among Indian universities in the QS World University Rankings 2026?

(a). IIT Madras

(b). IIT Bombay

(c). IIT Delhi
(d). IISc Bengaluru
(e). BITS Pilani
Ans.(c)
Sol. In the **QS World University Rankings 2026**, **IIT Delhi** emerged as the highest-ranked Indian institution, securing the top position among Indian universities with a **global rank of 123.** This marked the strongest showing by an Indian institution in the 2026 edition of the rankings.
Additional Info:
- India has 54 universities in the QS World University Rankings 2026, making it the fourth most represented country.
- Only the [redacted] universities ranked t[redacted]
- Eight Ind[redacted]mber of new entrants [redacted]
- Six India[redacted]

Q17. With re[redacted]ountry–rank pairs is incor[redacted]
(a). Brazil – 5[redacted]
(b). United S[redacted]
(c). Canada –[redacted]
(d). India – 7[redacted]
(e). Australia[redacted]
Ans.(b)
Sol. The corr[redacted]
1. Russia – [redacted]
2. Canada – [redacted]
3. China – ~[redacted]
4. United S[redacted]
5. Brazil – ~[redacted]
6. Australia – ~7.69 million sq km
7. India – ~3.287 million sq km

Thus, the **United States ranks 4th**, not 3rd.

Q18. What is the daily gross transaction volume in India's capital market based on recent data (2025)?
(a). Rs 1 lakh crore
(b). Rs 2 lakh crore
(c). Rs 50,000 crore
(d). Rs 3 lakh crore
(e). Rs 4 lakh crore

Ans.(e)

Sol. Average Daily Turnover (Equity Cash Market): As of 2025, the average daily turnover in the NSE equity cash market was approximately **₹90,000 crore to ₹1 lakh crore** ($10.7–11.9 billion USD), experiencing a year-end slump from higher levels earlier in the year.

Derivatives Segment: The derivatives market frequently dominated, with Q1 2025 data indicating average daily futures turnover hitting **₹2.09 trillion** (~$24.9 billion) and options reaching **₹719 billion** (~$8.6 billion). Hence, daily gross transaction volume in India's capital market is around Rs 4 lakh crore (as of 2025).

Q19. What is the frequency of the Sea Dragon Exercise, a multilateral anti-submarine warfare drill?

(a). Half Yearly

(b). Annually [redacted]

(c). Bienniall[redacted]

(d). Once eve[redacted]

(e). Once eve[redacted]

Ans.(b)

Sol. Exercise [redacted]ercise held in Guam, aime[redacted]es. The 2025 iteration (SD[redacted]ng advanced aircraft from [redacted]

Objectives o[redacted]

- Enhance [redacted]
- Strength[redacted]
- Improve [redacted]
- Promote [redacted]

Q20. The Fin[redacted] for Financial Education (N[redacted]

(a). Self-Help[redacted]

(b). ASHA wo[redacted]

(c). Senior Ci[redacted]

(d). Women [redacted]

(e). All of the Above

Ans.(e)

Sol. The **Financial Education Programme for Adults (FEPA)** was **launched by the NCFE in 2019.** FEPA is a Financial Literacy Programme designed and implemented to spread financial awareness among the adult population such as Farmers, Women groups, Asha Workers, Anganwadi Workers, Self Help Groups, Employees of Organization, Skill Development Trainees etc. This programme is conducted in line with the targets of National Strategy for Financial Education and the focus have been given to Special Focused Districts (SFDs).

Objective: To create financial awareness which will generate confidence in the financially excluded sections of the society to use the financial services and products more effectively thereby bringing more people to the formal financial sector.

Target Group: Adult population such as Employees of various organisations, SHG members, Farmers and rural folks, Women groups, household people, MGNREGA cardholders, personnel from forces or any other classes of financially excluded section of the society.

Free of Cost: The workshop shall be conducted free of cost and no money will be collected from the participants.

Q21. Infosys has partnered with which country for cross border payments? (August 2025)

(a). Visa

(b). PayPal

(c). Masterca[redacted]

(d). Stripe

(e). Western [redacted]

Ans.(c)

Sol. Infosys a[redacted]ons to access **Mastercard** [redacted] **cross-border payments**. T[redacted]osys's digital banking plat[redacted]or banks and other financi[redacted]

Mastercard [redacted]stomers with fast, secure [redacted]

Key Points:

- The colla[redacted]es.
- Masterca[redacted] **of the global populati**[redacted]
- Integrati[redacted]

Q22. Which [redacted] in India?

(a). Jan Shiks[redacted]

(b). Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

(c). National Apprenticeship Promotion Scheme (NAPS)

(d). Only a and b

(e). All of the above

Ans.(e)

Sol. Jan Shikshan Sansthan (JSS), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), and the National Apprenticeship Promotion Scheme (NAPS) are key initiatives under India's Skill Development framework aimed at enhancing employability and vocational training across diverse sections of society.

Key Points:

- JSS focuses on vocational training for non-literate and school dropouts in rural and urban areas.

- PMKVY provides short-term skill training and certification aligned with industry standards.
- NAPS promotes apprenticeship training by incentivising employers.
- These schemes operate under the Ministry of Skill Development and Entrepreneurship (MSDE).
- PMKVY was launched in **2015**.
- NAPS was launched in **2016** to boost apprenticeship engagement.
- The Jan Shikshan Sansthan (JSS) scheme was originally launched as Shramik Vidyapeeth (SVP) in 1967. It was initially established in Mumbai to provide vocational training to industrial workers. The scheme was later renamed as Jan Shikshan Sansthan in the year 2000 and its focus shifted to providing skill training to non-literates and school drop-outs,

Q23. Match t[redacted]

List I (Coun[redacted]	
A. China	[redacted]
B. Peru	[redacted]
C. Ethiopia	[redacted]
D. Russia	[redacted]

(A). A–1, B–2[redacted]
(b). A–2, B–1[redacted]
(c). A–1, B–3[redacted]
(d). A–1, B–2[redacted]
(e). A–2, B–1[redacted]
Ans.(a)
Sol. 1. **Yangt**[redacted]
- Origin- **T**[redacted]
- Flows en[redacted]
- **Longest** [redacted]
- **3rd longe**[redacted]
- Hosts the[redacted]

2. Amazon ri[redacted]
- Origin- A[redacted]
- It flows through Peru, Brazil and Colombia

Largest river in the world by discharge volume
- Second longest river globally (~6,400 km, debated with Nile)
- Forms the **Amazon Basin**, the largest rainforest ecosystem.

3. Volga river:
- **Valdai Hills**, northwest of Moscow, Russia
- flows entirely within Russia

Longest river in Europe (~3,530 km)
- Drains into the **Caspian Sea**
- Connected to Baltic, Black, and Caspian Seas via canal systems

4. Nile river:

- The Nile has two major tributaries: **White Nile** → Lake Victoria region (Uganda), **Blue Nile** → Lake Tana (Ethiopia), they merge in **Khartoum, Sudan**
- Flows through Uganda, South Sudan, Sudan, Ethiopia (Blue Nile tributary) and Egypt
- Traditionally considered the **longest river in the world** (~6,650 km)
- Lifeline of **Egyptian civilization**
- Forms fertile Nile Delta before emptying into the Mediterranean Sea

Q24. As of 2025, in which of the following countries have fully operational Small Modular Reactors (SMRs)?
(a). United States and Canada
(b). Russia [redacted]
(c). France [redacted]
(d). India [redacted]
(e). South [redacted]
Ans.(b)
Sol. As of [redacted]
Russia [redacted] with
SMRs [redacted]
China [redacted] world's first
[redacted]
Key Points [redacted]

- SMRs [redacted]
- [redacted]
- Suitable [redacted]
- Several [redacted]
[redacted]
- The GoI [redacted] Reactors
(SMRs) [redacted]

Q25. Which [redacted] Act, 2002?
(a). Commercial Banks
(b). Regional Rural Banks
(c). Non-Banking Financial Companies
(d). Asset Reconstruction Companies
(e). All of the above
Ans.(e)
Sol. Under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002**, banks and specified financial institutions are empowered to enforce security interests without court intervention. This includes Commercial Banks, Regional Rural Banks (RRBs), notified NBFCs (as per RBI criteria), and Asset Reconstruction Companies (ARCs).

The Act enables secured creditors to take possession of secured assets, manage them, or sell them to recover dues in case of loan default.

Additional Information:

A **security interest** refers to a legal right or claim created in favour of a lender over a borrower's asset (such as land, building, machinery, or other property) as collateral for a loan. If the borrower defaults and the account becomes a Non-Performing Asset (NPA), the secured creditor can take possession of the secured asset, manage it, or sell it to recover outstanding dues — without first approaching a court.

Key provisions of SARFAESI Act, 2002

- Enacted to enable faster recovery of NPAs.
- Allows enforcement of secured assets under **Section 13** of the Act.
- Borrowers [redacted] under Section 17.
- ARCs are [redacted] or recovery.

Q26. In the a[redacted]

(a). Energy [redacted]

(b). Electricit[redacted]

(c). Environm[redacted]

(d). Engineer[redacted]

(e). Establish[redacted]

Ans.(a)

Sol. The Aton[redacted] President of India. It was [redacted]y and safety functions reg[redacted]

Key details:

- **Purpose:** [redacted]alth and the environm[redacted]
- **Headqua**[redacted]
- **Backgrou**[redacted]y the Safety Review C[redacted]
- **Authorit**[redacted]tection) Act, 1986.
- **Headquarters:** Mumbai
- **Administrative Authority:** Department of Economic Affairs

Q27. Recently, NPCI enhanced the per-transaction UPI limit for specified high-value payments like hospitals and educational institutions to which amount?

(a). ₹1 lakh

(b). ₹2 lakh

(c). ₹3 lakh

(d). ₹5 lakh

(e). ₹10 lakh

Ans.(d)

Sol. The **National Payments Corporation of India (NPCI)** enhanced the per-transaction limit for specified high-value **UPI payments** such as those to **hospitals and educational institutions** from ₹1 lakh to **₹5 lakh**. This change aims to promote digital payments for **large essential payments** via **UPI** rather than cheques or other modes.

Background Information:

- **Unified Payments Interface (UPI)** is regulated by the **RBI** and operated by **NPCI** (National Payments Corporation of India).
- Standard UPI transaction limits for everyday use remain lower, but **higher ceilings** are provided for select merchant categories

Q28. Accordi[redacted]
1. Net sown [redacted]
2. Sugarcane[redacted]
3. Most of ir[redacted]
Which of the[redacted]
(a). 1 only
(b). 2 only
(c). Both 1 a[redacted]
(d). 3 only
(e). None of [redacted]
Ans.(a)
Sol. As per a[redacted]
Statement 1[redacted]
Statement 2[redacted] 2024–25 is
₹340/quinta[redacted]ut 8% higher
than FRP for[redacted]
Statement 3[redacted]d area in the
country.

Q29. The hea[redacted]d at which of the following places?
(a). New Delhi
(b). Hyderabad
(c). Kolkata
(d). Mumbai
(e). Nagpur
Ans.(c)
Sol. The **Geological Survey of India (GSI)** is headquartered in **Kolkata, West Bengal**. Established in **1851**, it is one of the oldest geological survey organizations in the world and functions under the Ministry of Mines.

Key Points:

- Founded in **1851** primarily for coal exploration.
- Headquarters: **Kolkata**.
- Works under the **Ministry of Mines, Government of India**.
- Responsible for geological mapping, mineral resource assessment, and geoscientific studies.
- GSI plays a key role in discovering India's mineral resources.
- It conducts surveys related to mineral exploration, natural hazards, and environmental geology.

Q30. RBI controls the money supply through qualitative and quantitative tools. Which of the following tool falls under qualitative category of controlling money supply?

(a). SLR

(b). CRR

(c). Credit Ra [redacted]

(d). All are Q [redacted]

(e). Open Ma [redacted]

Ans.(c)

Sol. The Rese [redacted] **Qualitative (Selective) t** [redacted]

Quantitative [redacted]

These affect [redacted]

- **CRR (Cas** [redacted]
- **SLR (Stat** [redacted]
- **Open Ma** [redacted]
- Bank Rat [redacted]

Qualitative T [redacted]

These regula [redacted]

- **Credit Ra** [redacted]
- Moral Su [redacted]
- Margin R [redacted]
- Direct Ac [redacted]

Credit rationing is a selective method where RBI limits the amount of credit available to certain sectors or borrowers. It does not change total money supply directly but controls **who receives credit and in what proportion**.

Q31. In the acronym S3WaaS, what does the letter 'S' signify?

(a). Smart

(b). Scalable

(c). Secure

(d). Standardized

(e). Simplified

Ans.(c)

Sol. S3WaaS (**Secure, Scalable, and Sugamya Website as a Service)** was formally launched in 2018, with the project recognized as one of the "51 Gems of Digital India" that year. Developed by the National Informatics Centre (NIC), it provides a secure, configurable platform for government entities to create websites.

About S3WaaS:

- Implemented by the National Informatics Centre (NIC).
- Part of the Government of India's digital governance framework.
- Provides standardized, cloud-hosted, and secure websites for government departments.
- Ensures compliance with **Guidelines for Indian Government Websites (GIGW)**.
- Promotes accessibility ("Sugamya"), scalability, and security.

Q32. Which [redacted] Development in collaborat[redacted]

(a). Swasth [redacted]

(b). Sampoo[redacted]

(c). Swasth [redacted]

(d). Rashtriy[redacted]

(e). Naari Sw[redacted]

Ans.(c)

Sol. The **Swa**[redacted] **ry of Health and Family** [redacted] **D)**, aimed at strengthenin[redacted] ving access, quality care, [redacted] ipation from private hosp[redacted]

Swasth Nari [redacted] man Arogya Mandirs and [redacted]

The Abhiya[redacted] e **anaemia, hypertensio**[redacted]

One of the [redacted] **l benefits** to reduce mate[redacted]

The Abhiyan [redacted] parency and efficiency.

Q33. Who is the author of the novel titled "The Loneliness of Sonia and Sunny"?

(a). Anita Desai

(b). Kiran Desai

(c). Arundhati Roy

(d). Jhumpa Lahiri

(e). Chitra Banerjee Divakaruni

Ans.(b)

Sol. "The Loneliness of Sonia and Sunny" is authored by **Kiran Desai**.

The novel explores **themes of identity, migration, love, and alienation** in a globalised world.
It marks her **return to fiction after nearly two decades** following *The Inheritance of Loss*.

Background Information:

- The novel was published in **2023**.
- **Kiran Desai** is also the author of *The Inheritance of Loss*, which won the **Booker Prize (2006)**.
- She is the daughter of noted writer **Anita Desai**.

Q34. From which date did the mandatory Corporate Social Responsibility (CSR) provisions under the Companies Act, 2013, come into effect in India?
(a). 1 January 2013
(b). 1 April [redacted]
(c). 1 April [redacted]
(d). 1 July [redacted]
(e). 1 [redacted]
Ans.(b)
Sol. The [redacted] **Companies Act, 2013** [redacted] notified and made [redacted]
These [redacted] preceding three [redacted]
Background [redacted]
The [redacted] including CSR, were [redacted]

Q35. [redacted] states is correctly [redacted]
(a). Gram-[redacted]
(b). Rice- [redacted]
(c). [redacted]
(d). [redacted]
(e). None of the Above
Ans.(d)
Sol. As per Economic Survey 2024-25, top 3 producing states of following crops are:
1. Rice- Telangana, Uttar Pradesh and West Bengal
2. Gram- Madhya Pradesh, Maharashtra and Rajasthan
3. Groundnut- Gujarat, Rajasthan and Madhya Pradesh
4. Sugarcane- Uttar Pradesh, Maharashtra and Karnataka
Hence, option D is the correct answer.

Q36. In which year was the Planning Commission of India replaced by NITI Aayog (National Institution for Transforming India)?

(a). 2012

(b). 2013

(c). 2014

(d). 2015

(e). 2016

Ans.(d)

Sol. The **Planning Commission of India** was **replaced by the NITI Aayog** in **2015**.

NITI Aayog was constituted on 1 January 2015 by an executive resolution of the Government of India.

The shift ma [redacted] n.

Background [redacted]

- **NITI Aay** [redacted]
- It functio [redacted]
- **Chairper** [redacted]
- Emphasis [redacted]

Q37. Which [redacted]

1. South Afri [redacted]
2. Bolivia
3. Sri Lanka
4. Paraguay
5. Mexico

(a). 1, 2 and [redacted]

(b). 1, 2, 3 an [redacted]

(c). 1 and 2 o [redacted]

(d). 1, 2 and [redacted]

(e). 1, 2, 3, 4 [redacted]

Ans.(a)

Sol. Several [redacted] ial purposes. South Africa [redacted] st, Paraguay and Mexico have a single capital each.

Key Points:

- South Africa has **Pretoria (Executive)**, **Cape Town (Legislative)**, and **Bloemfontein (Judicial)**.
- Bolivia has **Sucre (Constitutional/Judicial capital)** and **La Paz (Administrative/Executive capital)**.
- Sri Lanka has **Sri Jayawardenepura Kotte (Legislative capital)** and **Colombo (Executive and Judicial capital)**.

Background Information:

- South Africa's three-capital system was established in 1910 as a political compromise during the formation of the Union of South Africa.

- Bolivia's dual capital arrangement stems from a 19th-century civil conflict between Sucre and La Paz.
- Sri Lanka shifted its legislative capital to Sri Jayawardenepura Kotte in 1982 to ease congestion in Colombo.

Other Options:

- **Paraguay:** Capital is **Asunción** only.
- **Mexico:** Capital is **Mexico City (Ciudad de México)** only.

Q38. Which of the following sites are included in the UNESCO World Heritage List?

(a). Elephanta caves

(b). Chhatrapati Shivaji Terminus

(c). Fatehpur [redacted]

(d). Only a ar [redacted]

(e). All of the [redacted]

Ans.(e)

Sol. All three [redacted] ribed on the **UNESCO Wo** [redacted] and cultural heritage.

Key Points:

- Elephant [redacted] va.
- Chhatrap [redacted] in Mumbai.
- Fatehpur [redacted]

Background [redacted]

- UNESCO [redacted] and Cultural Organiza [redacted]
- India has [redacted]
- Sites are [redacted] nd historical importan [redacted]

Q39. Which [redacted] TA)?

(a). Norway

(b). Liechten [redacted]

(c). Switzerland

(d). Iceland

(e). All

Ans.(e)

Sol. The **European Free Trade Association (EFTA)** currently has **four member countries**. These are **Norway, Liechtenstein, Switzerland, and Iceland**. EFTA promotes **free trade and economic integration** among its members without a common external tariff.

Background Information:

- **EFTA** was established in **1960** as an alternative to the then European Economic Community (EEC).
- Headquarters: **Geneva, Switzerland**.
- Of the four members, **Norway, Iceland, and Liechtenstein** participate in the **European Economic Area (EEA)**, while **Switzerland** does not (it follows bilateral agreements with the EU).
- India has recently signed a FTA with the bloc in 2025.

Q40. Recently (September 2025), Which country's Rating and Investment, Information Inc.(R&I), upgraded India's sovereign rating to BBB+ with stable outlook?
(a). United Kingdom
(b). USA
(c). Japan
(d). Germany [redacted]
(e). Hong Ko[redacted]
Ans.(c)
Sol. Rating a[redacted]edit rating to 'BBB+' from [redacted]
R&I in its re[redacted] buoyant tax revenues an[redacted].
It also highli[redacted]eficit, stable surpluses in [redacted]r.

Q41. Who is [redacted] where is its headquarter[redacted]
(a). S. Soman[redacted]
(b). V. Naray[redacted]
(c). K. Sivan [redacted]
(d). V. Naray[redacted]
(e). S. Soman[redacted]
Ans.(b)
Sol. Dr. V. N[redacted]king over in January, 202[redacted] Space, and Chairman of the Space Commission.
Key Points:
- ISRO was established in **1969**.
- Headquarters: **Bengaluru, Karnataka**.
- Works under the **Department of Space (DoS)**.
- Known for missions like **Chandrayaan, Mangalyaan, and Aditya-L1**.

Other Options:
- S. Somanath – Former ISRO Chairperson.
- K. Sivan – Former Chairperson.

- Sriharikota – Location of Satish Dhawan Space Centre (launch site).
- Thiruvananthapuram – Location of Vikram Sarabhai Space Centre (VSSC).
- Hyderabad – Location of NRSC, not ISRO HQ.

Q42. World Mental Health Day is observed every year on which date?
(a). 7 April
(b). 10 October
(c). 1 December
(d). 21 September
(e). 3 March
Ans.(b)
Sol. World M [redacted] **wareness of mental healt** [redacted] obally by the **World Healt** [redacted]
Background [redacted]
- World M [redacted]
- It is coor [redacted]
- Each yea [redacted]

Other Optio [redacted]
- *(a) 7 Apr* [redacted]
- *(c) 1 Dec* [redacted]
- *(d) 21 Se* [redacted]
- *(e) 3 Ma* [redacted]

Q43. What is [redacted] d (IIFCL)?
(a). ₹5,000 c [redacted]
(b). ₹10,000 [redacted]
(c). ₹25,000 [redacted]
(d). ₹50,000 [redacted]
(e). ₹1,00,00 [redacted]
Ans.(b)
Sol. India Infrastructure Finance Company Limited ("IIFCL") is a **100% Government of India owned company**set up in **January 2006** to provide long-term finance to commercially viable infrastructure projects. IIFCLhas been registered as a **Non-Banking Financial Company, Non-Deposit Taking**, Infrastructure FinanceCompany ("NBFC-ND-IFC") with the Reserve Bank of India ("RBI") since September 2013 and followsapplicable prudential norms of the RBI.
As a long-term lending institution, IIFCL is amongst the most diversified public sector infrastructurelenders in terms of eligible infrastructure sub-sectors and product offerings. It has the mandate to financeboth greenfield and brownfield projects, covering Direct Lending, Takeout Finance, Refinance and CreditEnhancement, across all infrastructure sub-sectors as notified by the Government

The **authorized and paid-up capital of the company stood at ₹10,000 Crore and ₹9,999.92 Crore**,respectively as on 31st March 2025.

Q44. What is the minimum credit rating required for a deposit-taking NBFC (NBFC-D) to accept or renew public deposits under the regulations of the Reserve Bank of India?
(a). BBB–
(b). BBB
(c). BBB+
(d). AA–
(e). A–
Ans.(a)
Sol. As per [redacted]
must have a [redacted]
a minimum [redacted]
Further, such [redacted] unds (NOF).
'BBB–' is th [redacted] for deposit
acceptance. [redacted]

Q45. Which [redacted] ng loan limit
that can be [redacted]
(a). Tier 1: up [redacted]
(b). Tier 2: up [redacted]
(c). Tier 2: up [redacted]
(d). Tier 4: up [redacted]
(e). All of the [redacted]
Ans.(a)
Sol. As of th [redacted] have revised
individual ho [redacted] r 4, with 20-
year repaym [redacted]
UCB tier wis [redacted]

- **Tier 1:** ₹ [redacted]
- **Tier 2:** ₹1.40 crore
- **Tier 3:** ₹2 crore
- **Tier 4:** ₹3 crore

Additional Info:

- Total housing loans are subject to a maximum of 15% (single borrower) and 25% (group of borrowers) of Tier-I capital.
- Total real estate and commercial real estate loans cannot exceed 25% of total loans.
- Housing loans must be repaid within 20 years.
- No foreclosure charges or prepayment penalties are allowed on floating rate loans.

Tier wise definition of UCBs

- **Tier 1:** All unit UCBs (single branch), all salary earners' UCBs (regardless of deposit size), and UCBs with deposits **up to ₹100 crore**.
- **Tier 2:** UCBs with deposits **more than ₹100 crore and up to ₹1,000 crore**.
- **Tier 3:** UCBs with deposits **more than ₹1,000 crore and up to ₹10,000 crore**.
- **Tier 4:** UCBs with deposits **more than ₹10,000 crore**

Q46. The Government of India and the World Food Programme (WFP) have announced a collaboration aimed at addressing the global hunger crisis. Which SDG is not part of this initiative?
(a). SDG 1
(b). SDG 3
(c). SDG 7
(d). SDG 12
(e). None of [redacted]
Ans.(e)
Sol. The Gov [redacted] nt milestone in their colla [redacted] (LoI). Under this initiative [redacted] ity to supply fortified rice [redacted] t vulnerable populations [redacted]
This collabor [redacted] ia, WFP will utilise the re [redacted] ble progress against hung [redacted]
As per officia [redacted] **ct answer.**

Q47. Under F [redacted] ervices, how many strateg [redacted]
(a). Four
(b). Five
(c). Six
(d). Seven
(e). Eight
Ans.(c)
Sol. Committee Details

- **Committee Name:** Committee on **Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI)**
- **Constituted by:** Reserve Bank of India
- **Year:December 2024**
- **Report Released:13 August 2025**
- **Chairman:Dr. Pushpak Bhattacharyya** (Professor, IIT Bombay)

The framework aims to guide **ethical, safe, and responsible adoption of AI in financial services**.

Seven Sutras (Guiding Principles of AI)

The committee proposed **7 foundational principles ("Seven Sutras")** for responsible AI adoption.

1. **Trust is the Foundation**
2. **People First**
3. **Innovation over Restraint**
4. **Fairness and Equity**
5. **Accountability**
6. **Understandable by Design (Explainability)**
7. **Safety, Resilience & Sustainability**

These principles ensure **ethical, transparent and inclusive AI systems** in financial institutions.

Six Strategic [redacted]

The **26 recor**[redacted]

1. Infrastruc[redacted]s financial AI models

2. Policy: Cle[redacted]

3. Capacity: [redacted]lity building

4. Governan[redacted]

5. Protectio[redacted]

6. Assurance [redacted]

Q48. Who is [redacted]5)

(a). Dr. Rand[redacted]

(b). Dr. Rajiv [redacted]

(c). Dr. V.K. P[redacted]

(d). Dr. Soum[redacted]

(e). Dr. Balra[redacted]

Ans.(b)

Sol. Dr. Rajiv [redacted] (ICMR) and Secretary of [redacted] 2022.

He is a reno[redacted]on Maternal, Newborn, Ch[redacted]

About ICMR

- **Established:** 1911 (as IRFA – Indian Research Fund Association; renamed ICMR in 1949)
- **Headquarters:** New Delhi
- **Administrative Ministry:** Ministry of Health & Family Welfare
- India's **apex body for medical research**.

Mandate of ICMR:

- Formulation, coordination, and promotion of **biomedical research** in India
- Research in communicable and non-communicable diseases
- Development of diagnostics, vaccines, and public health guidelines
- Played a major role during the **COVID-19 pandemic**

Q49. As per the Reserve Bank of India (Interest Rate on Deposits) Directions, 2025, banks may decide differential interest rates on savings bank accounts for balances exceeding ________.
(a). ₹50,000
(b). ₹75,000
(c). ₹1,00,000
(d). ₹3,00,000
(e). ₹5,00,000
Ans.(c)
Sol. As per RBI's Interest Rate on Deposits Directions, banks are permitted to offer **differential interest rates on savings b**[redacted] **₹1 lakh and above**. For b[redacted]
Key Points:
- Applicab[redacted]
- Different[redacted]
- Ensures [redacted]
- Banks m[redacted]

Background[redacted]
- Interest [redacted]
- RBI perm[redacted]
- Different[redacted]

Q50. What is[redacted] Gurugram, Haryana?
(a). INS Varsh[redacted]
(b). INS Jatay[redacted]
(c). INS Arava[redacted]
(d). INS Baaz[redacted]
(e). INS Vikra[redacted]
Ans.(c)
Sol. INS Arav[redacted] 2025.
INS Aravali provides the foundation for a robust administrative and logistical support, commensurate with the increasing scale and sophistication of facilities, thereby ensuring seamless operations.
INS Aravali, deriving its name from the unwavering Aravali range, shall support various information and communication centres of the Indian Navy which are key to India's and Indian Navy's command, control and Maritime Domain Awareness (MDA) framework.
Other options:
1. **INS Jatayu** – Naval base at Minicoy, Lakshadweep.
2. **INS Varsha** – Upcoming naval base project on the east coast.
3. **INS Baaz** – Naval Air Station in Andaman & Nicobar Islands.
4. **INS Vikrant** – Indigenous aircraft carrier.

Q51. Who was the first Indian to win the Pulitzer Prize?
(a). Jhumpa Lahiri
(b). Siddhartha Mukherjee
(c). Anita Desai
(d). Gobind Behari Lal
(e). Arundhati Roy
Ans.(d)
Sol. Gobind Behari Lal was the **first Indian to win the Pulitzer Prize**. He received the award in **1937** for **science journalism**.
He was a **science editor and journalist** based in the US. He was part of a reporting team of *Science Service* that explaine [redacted]
His contribut [redacted]
Background [redacted]

- The **Pulit** [redacted] er publisher.
- Administ [redacted]
- Consider [redacted]
- Awarded [redacted]
- Major ca [redacted]
    - Journ [redacted]
    - Lette [redacted]
    - Musi [redacted]

Other Optio [redacted]

- *(a) Jhum* [redacted] **not the first Indian**.
- *(b) Siddh* [redacted]
- *(c) Anita* [redacted]
- *(e) Arund* [redacted]

Q52. What w [redacted]
(a). Empowe [redacted]
(b). Enabling [redacted]
(c). Supporting adolescents to plan their families in a just and inclusive society
(d). Promoting reproductive choices for young people in a balanced and progressive world
(e). Ensuring family planning access for youth in a resilient and developed world
Ans.(a)
Sol. The official theme of **World Population Day 2025** focused on empowering young people to make informed reproductive choices and to build families in a fair, inclusive, and hopeful global environment.
Key Points:

- Observed annually on **11 July**.
- Emphasized youth agency, reproductive rights, and gender equality.
- Highlighted equitable access to healthcare, education, and economic opportunities.

Background Information:

- Established in **1989** by the UNDP Governing Council.
- Inspired by the "Day of Five Billion" (11 July 1987).
- Led globally by the United Nations Population Fund (UNFPA).

Q53. What is the name of the world's first Tri-Service all-women circumnavigation sailing expedition flagged off by the Ministry of Defence?
(a). Sagar Pradakshina
(b). Samudra Parikrama
(c). Samudra Pradakshina
(d). Sagar Pa[redacted]
(e). Aatmani[redacted]
Ans.(c)
Sol. The hist[redacted]fficers of the Indian Army,[redacted]the Gateway of India, Mu[redacted]**autical miles** around the w[redacted]Shakti", and India's marit[redacted]
Key Points:

- **Samudra**[redacted]
- Flagged [redacted]
- Involved [redacted]

Q54. Which [redacted]nts for Small Finance Bank[redacted]
(a). The mini[redacted]
(b). Non-Resi[redacted]factory track record of at [redacted]
(c). Existing [redacted]banking and finance
(d). All of the [redacted]
(e). None of the Above
Ans.(e)
Sol. 1. The minimum paid-up voting equity share capital/ net worth for small finance banks shall be ₹300 crore. (not 100 crore)
2. Indian residents (individuals or professionals), either alone or jointly, can promote a Small Finance Bank if they:

- Are Indian citizens,
- Have at least **10 years of senior-level experience in banking or finance**, and
- Meet RBI's eligibility conditions.

3. Existing private sector institutions such as NBFCs, MFIs and LABs can convert into Small Finance Banks if:

- They are **owned and controlled by residents (as per FEMA rules)**,
- Have successfully operated for at least **5 years**, and
- Comply with all RBI and legal regulatory requirements.

So, all the statements are incorrect.

Q55. Which of the following Sustainable Development Goals (SDGs) specifically addresses Quality Education?
(a). SDG 2
(b). SDG 3
(c). SDG 4
(d). SDG 5
(e). SDG 6 [redacted]
Ans.(c) [redacted]
Sol. SDG 4 – [redacted] **nd promote lifelong lear**[redacted] pted by the United Natio[redacted]
Key Targets [redacted]
- Ensure fr[redacted]
- Improve [redacted]
- Eliminate[redacted]
- Promote [redacted]

Other Optio[redacted]
- SDG 2 – [redacted]
- SDG 3 – [redacted]
- SDG 5 – [redacted]
- SDG 6 – [redacted]

Q56. Capital [redacted] which of the following reg[redacted]
1. Local Area[redacted]
2. Payments [redacted]
3. Regional Rural Banks
4. Scheduled Commercial Banks
(a). 1 and 4 only
(b). 2, 3 and 4 only
(c). 1, 2 and 4 only
(d). 4 only
(e). 1, 2, 3 and 4 only
Ans.(d)
Sol. The **Basel III capital adequacy and provisioning norms**, as implemented by the Reserve Bank of India, are primarily applicable to **Scheduled Commercial Banks (SCBs)** operating in India.

Basel III is an international regulatory framework developed by the Basel Committee on Banking Supervision to strengthen bank capital requirements, improve risk management, and enhance financial stability.

Entity wise Clarification:

- **Local Area Banks (LABs)** – Not directly covered under full Basel III framework.
- **Payments Banks** – Subject to specific capital norms prescribed by RBI, not full Basel III capital framework.
- **Regional Rural Banks (RRBs)** – Governed by separate capital and prudential norms; not fully under Basel III regime like SCBs.
- **Scheduled Commercial Banks (SCBs)** – Fully subject to Basel III norms including:
    - Minimum Capital to Risk Weighted Assets Ratio (CRAR)
    - Capital Conservation Buffer (CCB)
    - [redacted]

Background [redacted]

- Basel III [redacted]
- India [redacted]
- It [redacted]

Q57. Which [redacted]
1. Oats
2. Sorghum [redacted]
3. Berseem
4. Cowpea

(a). 1 and 4 [redacted]
(b). 1 and 3 [redacted]
(c). 1 and 2 [redacted]
(d). 2 and 4 [redacted]
(e). 3 and 4 [redacted]

Ans.(d)

Sol. Cowpea [redacted] season (June–July). In [redacted]

Forage [redacted] than for [redacted] fodder, hay, or silage to animals such as cattle, buffaloes, sheep, and goats.

These crops may be fed:

- **Directly as green fodder**
- **Preserved as hay (dried fodder)**
- **Converted into silage (fermented fodder)**

Examples of Forage crops:

- **Kharif:** Maize, Sorghum (Jowar), Bajra, Cowpea
- **Rabi:** Berseem, Lucerne, Oats

Q58. After the recent update (June 2025), how many services are covered under the expanded Citizen's Charter of the Reserve Bank of India?
(a). 154
(b). 182
(c). 193
(d). 204
(e). 215
Ans.(d)
Sol. The Reserve Bank of India has expanded its Citizen's Charter to cover **204 services,** enhancing transparency and accountability in service delivery. Additionally, timelines for 11 services have been rationalised [redacted]
Previously, R[redacted]**als with 133 services**, and[redacted]ingle banner of the Citize[redacted]
According to[redacted]via over-the-counter or o[redacted]System (AAS) and e-Kuber.[redacted]
Additional I[redacted]
RBI's Citizen[redacted]
It enhances i[redacted]
Periodically [redacted]

Q59. As of 20[redacted]tna in India?
(a). 11
(b). 12
(c). 13
(d). 14
(e). 15
Ans.(d)
Sol. The Go[redacted] categories: Maharatna, [redacted]4 Maharatna Companies i[redacted]2024.
The **Maharatna** category was introduced in **2010** to empower large CPSEs with greater financial and operational autonomy so they can compete globally.
Key Features of Maharatna Status:
- Must already be a **Navratna CPSE**
- Listed on Indian stock exchange
- Minimum average annual turnover of ₹25,000 crore (last 3 years)
- Minimum average annual net worth of ₹15,000 crore (last 3 years)
- Minimum average annual net profit after tax of ₹5,000 crore (last 3 years)
- Can invest up to **15% of net worth in a project (subject to a ceiling of ₹5,000 crore)** without prior government approval

Q60. Which planet in our Solar System has the largest volcano?

(a). Earth

(b). Venus

(c). Mars

(d). Saturn

(e). Jupiter

Ans.(c)

Sol. The largest volcano in the Solar System is **Olympus Mons**, located on Mars. It is a massive shield volcano and is about **22 km high**, making it nearly three times the height of Mount Everest.

Key Points: [redacted]

- **Olympus** [redacted]
- It is a shi [redacted]
- Mars' lo [redacted]
- Olympus [redacted]
- Mars lac [redacted]
- It is the t [redacted]

Q61. Which [redacted]

1. Ministry o [redacted]

2. Ministry o [redacted]

3. Ministry o [redacted]

4. Ministry o [redacted]

(a). 1, 2 and [redacted]

(b). 2, 3 and [redacted]

(c). 1, 3 and [redacted]

(d). 3 and 4 [redacted]

(e). All 1, 2, [redacted]

Ans.(e)

Sol. Piyush G [redacted] is ministerial tenures are as follows:

Ministry of Power

- **Tenure:** 2014 – 2017
- Oversaw major reforms including UDAY (Ujwal DISCOM Assurance Yojana).
- Focused on rural electrification and strengthening power infrastructure.

Ministry of Coal

- **Tenure:** 2014 – 2017
- Implemented transparent coal block auction mechanisms after Supreme Court cancellations.
- Increased domestic coal production and improved allocation transparency.

Ministry of Railways
- **Tenure:** 2017 – 2019
- Introduced modernization initiatives and safety reforms.
- Emphasized electrification and infrastructure upgradation.

Ministry of Commerce & Industry
- **Tenure:** 2019 – Present (continuing in subsequent terms)
- Handles trade negotiations, export promotion, and industrial policy.

He also briefly held **additional charge of the Ministry of Finance (2019)**.

Q62. Who won the 2025 FIDE Women's Grand Swiss chess tournament?
(a). Koneru H[redacted]
(b). Vaishali [redacted]
(c). Kateryna [redacted]
(d). Ju Wenju[redacted]
(e). Anna Mu[redacted]
Ans.(b)
Sol. Indian G[redacted]**ment**, held in Samarkand, [redacted] **of Kateryna Lagno.**
This was her [redacted]

Q63. With re[redacted]the following statements:
1. India rank[redacted]
2. India rank[redacted]
3. India secu[redacted]
(a). 1 only
(b). 2 only
(c). 3 only
(d). 1 and 3 [redacted]
(e). 2 and 3 [redacted]
Ans.(b)
Sol. Statement 1 is incorrect: India ranked 52nd in innovation inputs in 2025, lower than 44th rank in 2024.
Statement 2 is correct: India's rank in innovation outputs improved to 32 from 33 in 2024. This is also best ever rank in this category.
Statement 3 is incorrect: India's rank improved to 38 in 2025 from 39 in 2024 in overall category.

Q64. World Bank is providing a loan assistance of USD 500 million for the construction of Green National Highway Corridors Project (GNHCP). Which of these states is covered under the project?
(a). Himachal Pradesh
(b). Rajasthan

(c). Uttar Pradesh
(d). Andhra Pradesh
(e). All of the Above
Ans.(e)
Sol. The Government of India and the World Bank have signed an agreement for the construction of Green National Highway Corridors Project (GNHCP) in an aggregate length of 781 km for the states of **Himachal Pradesh, Rajasthan, Uttar Pradesh and Andhra Pradesh**, with loan assistance of US $ 500 million against total project cost of US $ 1288.24 million (Rs. 7,662.47 crore). The project promotes environmentally sustainable and climate-resilient highway development.

Q65. Which [redacted]
(a). RBI
(b). Ministry [redacted]
(c). IRDAI
(d). Ministry [redacted]
(e). SEBI
Ans.(e)
Sol. Venture [redacted] **f India (SEBI)** under the **S**[redacted] **Alternative Investment** [redacted] sectors.
Key Points:
- Regulate [redacted]
- Classifie[redacted]
- Focus on [redacted]
- Must reg[redacted]

Q66. The WG[redacted] by the Dubai Electricity an[redacted].
(a). Nairobi, [redacted]
(b). Dubai, W[redacted]
(c). Vienna, I[redacted]
(d). Abu Dhabi, World Green Economy Organization
(e). Nairobi, United Nations Development Programme (UNEP)
Ans.(b)
Sol. The **World Green Economy Summit (WGES)** was launched in **2013** in Dubai. It is organized by the Dubai Electricity and Water Authority (DEWA), the Dubai Supreme Council of Energy, and the **World Green Economy Organization (WGEO)**.
The summit serves as a global platform to promote green economy initiatives, sustainable development, clean energy transitions, and climate action. It brings together policymakers, industry leaders, and environmental experts to advance global sustainability goals.

Key Points:

- Launched in **2013** in Dubai, UAE.
- Promotes green finance, renewable energy, and sustainable innovation.
- Aligns with UAE's vision for climate neutrality and global sustainability leadership.
- Supports international cooperation on climate change mitigation and adaptation.

Additional Info:

- DEWA is the main electricity and water utility provider in Dubai.
- The World Green Economy Organization works to facilitate the global transition to a green economy.
- WGES is held annually and attracts global participation from governments and private sectors.

Q67. What i[redacted]wards stock market and [redacted]

(a). ₹1 lakh
(b). ₹2 lakh
(c). ₹5 lakh
(d). ₹10 lakh
(e). ₹15 lakh

Ans.(d)

Sol. The **Nati**[redacted]**terface (UPI)** limits for sel[redacted]**sactions**. For these catego[redacted]**n limit** is **₹10 lakh** allowing[redacted]her amounts. The enhance[redacted]pport larger transactions[redacted]
The standard[redacted]

Q68. Which [redacted]ee) wallet in India after re[redacted]

(a). Paytm
(b). PhonePe[redacted]
(c). Mobikwi[redacted]
(d). Razorpay[redacted]
(e). Jupiter

Ans.(c)

Sol. MobiKwik became the first fintech company to fully operationalise the **e₹ wallet** after receiving approval from the Reserve Bank of India (RBI) in **2024** to participate directly in the Central Bank Digital Currency (CBDC-Retail) ecosystem.

Key Points:

- RBI launched the **CBDC-Retail pilot in December 2022**.
- In **2024**, RBI permitted select fintech firms to operate e₹ wallets.
- MobiKwik was the first fintech to fully operationalise the wallet infrastructure.
- The digital rupee (e₹) is a **legal tender** issued digitally by RBI.

Additional Information:

- e₹ is India's **Central Bank Digital Currency (CBDC)**.
- Aims to reduce cash handling costs and enhance digital transaction efficiency.
- Operates alongside UPI and other digital payment systems but represents sovereign-backed digital money.

Q69. Which company developed the "Nano Banana" AI platform?
(a). Google
(b). Microsoft
(c). OpenAI
(d). Anthropi[redacted]
(e). Meta pla[redacted]
Ans.(a)
Sol. Google's[redacted]n and editing
model, was [redacted]ffering high-
fidelity editi[redacted]gy, including
generative A[redacted]
Other Optio[redacted]

- Microsof[redacted]
- Meta Pla[redacted]
- OpenAI –[redacted]
- Anthropi[redacted]

Q70. Who se[redacted](CSIR)?
(a). Prime Mi[redacted]
(b). Minister [redacted]
(c). Minister [redacted]
(d). Principal[redacted]
(e). Director [redacted]
Ans.(a)
Sol. The **Prim**[redacted]

- CSIR was established in **1942**.
- It functions under the **Ministry of Science and Technology**.
- The **Vice President of CSIR** is the Union Minister of Science & Technology.
- The **Director General of CSIR** serves as the principal executive officer.

This structure reflects the strategic importance of CSIR in national scientific research and innovation.

About CSIR

- **Headquarters:** New Delhi
- Registered under the Societies Registration Act, 1860
- CSIR is one of India's largest publicly funded R&D organizations. Its mandate includes:

- Promoting **scientific and industrial research** in India
  - Supporting **innovation and technology development**
  - Advancing research in areas such as Aerospace, Chemicals, Biotechnology, Pharmaceuticals, Environmental science, Engineering and materials
- Contributing to national missions in health, energy, water, and sustainable development
- CSIR operates a network of **37+ national laboratories** and research institutes across India.

Q71. What pattern is observed in India's performance across the subcomponents of the Human Development Report 2025?
(a). Strong and uniform improvement across health, education, and income indicators
(b). Decline i[redacted]
(c). Major im[redacted]
(d). Improve[redacted]
(e). None of [redacted]
Ans.(d)
Sol. Accordi[redacted]evelopment Programme [redacted]ded i[redacted] **expectancy**, while progre[redacted]ained re[redacted]
Changes in I[redacted]d 202[redacted]

Key Data (Human Development Index)	2022	2023
Rank	133	130
HDI value	0.676	0.685
Life Expectancy (years)	71.70	72.00
Expected Years of Schooling (years)	12.96	12.95
Mean Years of Schooling (years)	6.57	6.88
Gross National Income Per Capita ($ 2021 PPP)	8475.68	9046.76

Background [redacted]
- HDI mea[redacted] **and income (GNI per capita)**.
- Introduced in **1990** by UNDP.
- India is categorized under **medium human development**.

Q72. Nobel Prizes were first awarded in 1901. Which Nobel Prize category was added later in 1968?
(a). Nobel Prize in Peace
(b). Nobel Prize in Literature
(c). Nobel Prize in Economic Sciences
(d). Nobel Prize in Physiology or Medicine
(e). Nobel Prize in Chemistry

Ans.(c)

Sol. The **Nobel Prize in Economic Sciences** was established in 1968 by Sweden's central bank to mark its 300th anniversary. It was first awarded in 1969 and is officially known as the *Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel*. It was not part of the original five prizes created by Alfred Nobel's will in 1895.

Background Information:

- The original Nobel Prizes (1901) covered **Physics, Chemistry, Physiology or Medicine, Literature, and Peace**.
- The Nobel Peace Prize is awarded in Norway, while the others are awarded in Sweden.
- The Nobel Prizes were established through the will of **Alfred Nobel**, a Swedish inventor and industrialist.

Q73. Which [redacted] erve Bank of India's Finan [redacted]

(a). . Financi [redacted]

(b). Grievanc [redacted]

(c). Consume [redacted]

(d). Volume [redacted]

(e). Transpar [redacted]

Ans.(d)

Sol. The *Qua* [redacted] r protection, grievance re [redacted] **transactions** falls under t [redacted]

Key Points:

- FI-Index [redacted]
- Quality d [redacted]
- Usage di [redacted]

Background [redacted]

- FI-Index [redacted]
- It is a **co** [redacted]
- Publishe [redacted]

Q74. What is the minimum net worth requirement for a Microfinance Institution (MFI) registered as a Non-Banking Financial Company (NBFC-MFI) under RBI regulations?

(a). ₹2 crore

(b). ₹5 crore

(c). ₹10 crore

(d). ₹20 crore

(e). ₹25 crore

Ans.(b)

Sol. As per the norms of the Reserve Bank of India, the minimum net owned fund (NOF) requirement for an **NBFC-MFI** is **₹5 crore** (₹2 crore for entities registered in the North Eastern Region).

Microfinance refers to the provision of small-value financial services—primarily loans—to low-income households who lack access to formal banking. Under RBI's harmonised framework (2022), a **microfinance loan** is defined as a collateral-free loan given to a household with annual income up to:

- ₹3 lakh (both rural and urban), and
- Subject to a cap on repayment obligations to ensure borrower protection.

Key Points:

- NBFC-MFIs must maintain minimum **₹5 crore net owned fund**.
- Loans are **collateral-free**.
- Household income ceiling: **₹3 lakh per annum** (as per revised RBI norms).
- Focus on financial inclusion and credit access for economically weaker sections.
- MFIs are [redacted]
- Earlier, i[redacted] harmonised guideline[redacted]
- MFIs pla[redacted]

Q75. In whic[redacted]IAF)?
(a). 1957
(b). 1962
(c). 1963
(d). 1971
(e). 1983
Ans.(c)
Sol. The MiG-[redacted]tries outside the Soviet U[redacted]
Key Details:

- India be[redacted] the MiG-21 under lic[redacted]
- Manufac[redacted]
- Played a [redacted]
    - 1965[redacted]
    - 1971[redacted]
    - Kargil Conflict (1999)
- Known as the "**backbone of the IAF**" for several decades.

Q76. Which of the following countries is not included in the top five positions of the IMD World Competitiveness Ranking 2025?
(a). Singapore
(b). Switzerland
(c). Denmark
(d). Ireland
(e). Hong Kong

Ans.(d)

Sol. Top 5 countries as per index:

1. Switzerland: Score 100
2. Singapore: Score 99.44
3. Hong Kong: Score 99.22
4. Denmark: Score 97.51
5. UAE: Score 96.09

Ireland ranks 7th with a score of 91.31.

The rankings assess countries based on their economic performance, government efficiency, business efficiency and infrastructure.

The ranking [redacted]he nations.

India ranks 4[redacted]

Q77. Why wa[redacted]

(a). For lead[redacted]vement and coordinating[redacted]

(b). For orga[redacted]ease in land revenue asse[redacted]

(c). For nego[redacted]

(d). For head[redacted]abourers

(e). For mob[redacted] payment of revenue duri[redacted]

Ans.(b)

Sol. The **Bar**[redacted]gainst a **30% increase in l**[redacted]

Under the le[redacted]

- Peasants[redacted]
- The mov[redacted]
- British au[redacted]

In recognitio[redacted]n—honored him with the title **"Sardar" (leader/chief)**.

Q78. Which organisation approved $200 million for the India Green Finance Facility (IGFF) — a new clean energy programme led by the Asian Development Bank?

(a). Green Climate Fund

(b). International Monetary Fund

(c). World Bank

(d). United Nations Development Programme

(e). World Economic Forum

Ans.(a)

Sol. The **Green Climate Fund (GCF)** approved **$200 million** in **July 2025** to support the **India Green Finance Facility (IGFF)** — a clean energy programme that is **led by the Asian Development Bank (ADB)**. The funding aims to unlock large-scale public and private investment in emerging clean energy technologies in India by mobilising climate finance and strengthening development finance institutions.

Key Points:

- IGFF is a **blended finance facility** designed to drive investment in clean energy and climate action.
- The $200 million GCF funding supports lines of credit and risk-sharing mechanisms to facilitate renewable energy, green hydrogen, biogas, and other low-carbon technologies.
- This marks a significant climate finance collaboration between **GCF** and **ADB** to accelerate India's energy transitio[redacted]

Q79. Which [redacted] Accounting Financials (P[redacted]

(a). State Ba[redacted]

(b). Punjab N[redacted]

(c). Axis Bank[redacted]

(d). Punjab N[redacted]

(e). IndusInd[redacted]

Ans.(d)

Sol. Several I[redacted]) — a global initiative tha[redacted]**G) emissions associated** [redacted]nks improve transparency[redacted]

Indian Banks[redacted]

- **Union Ba**[redacted]
- **IDFC Firs**[redacted]
- **Indian O**[redacted]
- **Punjab N**[redacted]itments.

About the P[redacted]

- **Partners**[redacted] **collaborative initiative** of financial institutions committed to developing standardized methodologies to measure and disclose financed emissions (Scope 3), i.e., emissions linked to their loans and investments.
- Measuring financed emissions helps banks understand climate risks embedded in their portfolios and support the transition to **low-carbon financing**.
- The initiative supports alignment with climate reporting standards and evolving regulatory expectations, including climate risk disclosure frameworks

Q80. Who holds the position of President of the Confederation of Indian Industry (CII) for the 2025–26 term?

(a). Sanjiv Puri

(b). R. Mukundan

(c). Chandrajit Banerjee

(d). Rajiv Memani

(e). Suchitra K. Ella

Ans.(d)

Sol. Rajiv Memani, **Chairman and CEO of Ernst & Young India**, assumed office as the **President of the Confederation of Indian Industry (CII)** for the year **2025–26**. He succeeded Sanjiv Puri (CMD of ITC Ltd) in June 2025 af[redacted]

Key Points: [redacted]

- Rajiv Me[redacted]wth Markets Council. [redacted]
- CII is one[redacted]ng industrial developn[redacted]
- Other of[redacted]**hitra K. Ella** (Vice Pre[redacted]

Background [redacted]

- CII was f[redacted]
- The Presi[redacted]y, and global stakehol[redacted]