

100 Best Questions (G V Satish Sir's Picks)

1. Which banks were recently included in the Integrated Ombudsman Scheme (I O S) [Integrated Ombudsman Scheme]? **Ans: State Cooperative Banks (StCBs) [State Cooperative Banks] and Central Cooperative Banks (CCBs) [Central Cooperative Banks].**
2. What is the new overall Priority Sector Lending (P S L) [Priority Sector Lending] target for Small Finance Banks (S F B) [Small Finance Banks]? **Ans: 60% of Adjusted Net Bank Credit (A N B C) [Adjusted Net Bank Credit] or Credit Equivalent Amount of Off-Balance Sheet Exposure (C E O B E) [Credit Equivalent Amount of Off-Balance Sheet Exposure].**
3. What is the Ways and Means Advances (W M A) [Ways and Means Advances] limit for the Central Government for the second half of Financial Year 2026? **Ans: ₹50,000 crore.**
4. What is the minimum percentage prescribed for the Cash Reserve Ratio (C R R) [Cash Reserve Ratio] maintained daily? **Ans: 90%.**
5. The Reserve Bank of India (R B I) [Reserve Bank of India] announced allowing loans against the pledge of which specific precious metal deposits? **Ans: Silver deposits.**
6. What is the balance check limit per day per application under the National Payments Corporation of India (N P C I) [National Payments Corporation of India] new Unified Payments Interface (U P I) [Unified Payments Interface] rules? **Ans: 50 per day per application.**
7. Which Unified Payments Interface (U P I) [Unified Payments Interface] service did National Payments Corporation of India (N P C I) discontinue from October 1, 2025? **Ans: P2P [Person to Person] 'Collect' requests.**
8. What is the maximum tenure of a director in a cooperative bank (excluding chairperson and whole-time director) under the Banking Laws (Amendment) Act, 2025? **Ans: 10 years (extended from 8 years).**
9. The Banking Laws (Amendment) Act, 2025, raised the threshold for "substantial interest" to what amount? **Ans: ₹2 Crore (from ₹5 lakh).**
10. The Reserve Bank of India's (R B I) [Reserve Bank of India] Expected Credit Loss (E C L) [Expected Credit Loss] framework is based on which Indian accounting standard? **Ans: Indian accounting standard 109 related to financial instrument.**
11. What is the latest deadline for banks to adopt the Reserve Bank of India's (R B I) [Reserve Bank of India] new guidelines for claim settlement related to deceased customers? **Ans: 31st March 2026.**
12. Which body was recently granted the status of Self-Regulatory Organization (S R O) [Self-Regulatory Organization] for the Non-Banking Financial Company (N B F C) [Non-Banking Financial Company] sector by the Reserve Bank of India? **Ans: Finance Industry Development Council (F I D C).**
13. What is the proposed individual loan limit for financing Initial Public Offerings (I P O) [Initial Public Offerings] and purchasing listed shares, including the removal of the ceiling on lending against securities? **Ans: ₹1 crore.**
14. What is the maximum loan limit per person for financing Initial Public Offerings (I P O) [Initial Public Offerings] as revised by the Reserve Bank of India (R B I) [Reserve Bank of India]? **Ans: ₹25 lakh per person.**
15. What is the revised minimum net worth requirement for custodians under the Securities and Exchange Board of India's (S E B I) [Securities and Exchange Board of India] amended regulation? **Ans: ₹500 crore.**
16. The Integrated Ombudsman Scheme (I O S) [Integrated Ombudsman Scheme] was extended to include which cooperative banking entities? **Ans: State Cooperative Banks (StCBs) [State Cooperative Banks] and Central Cooperative Banks (CCBs) [Central Cooperative Banks].**
17. What is the revised permissible period for outward foreign exchange in merchanting trade transactions? **Ans: 6 months (extended from 4 months).**

18. What is the name of the portal launched by the Reserve Bank of India (R B I) [Reserve Bank of India] to help the public search for their unclaimed deposits? **Ans: UDGAM (Unclaimed Deposits Gateway to Access Information).**

19. Which rate has the Reserve Bank of India (R B I) [Reserve Bank of India] maintained as the operating target for monetary policy under the revised framework? **Ans: Weighted Average Call Rate (W A C R) [Weighted Average Call Rate].**

20. What is the name of the forward-looking provisioning framework proposed by the Reserve Bank of India (R B I) [Reserve Bank of India] focusing on expected losses? **Ans: Expected Credit Loss framework.**

21. What is the new revised threshold of External Commercial Borrowings (E C B) [External Commercial Borrowings] that Non-Banking Financial Companies (N B F C) [Non-Banking Financial Companies] can now raise? **Ans: Up to \$1 billion or more.**

22. What is the Securities and Exchange Board of India (S E B I) [Securities and Exchange Board of India] specified deadline for Angel Funds to disclose how investment opportunities will be allocated among investors? **Ans: 31st January 2026.**

23. What is the duration for which the Reserve Bank of India's (R B I) [Reserve Bank of India] scheme to reduce the pool of unclaimed deposits will remain operational? **Ans: 1st October 2025 to 30th September 2026.**

24. By what date did the Reserve Bank of India (R B I) [Reserve Bank of India] mandate all banks to migrate their corporate websites and internet banking portals to the secure ".bank.in" domain? **Ans: 31 October 2025.**

25. What was the total value of unclaimed bank deposits in India as of June 2025? **Ans: Approximately ₹67,003 crore.**

26. Which bank had the highest share of unclaimed deposits transferred to the Reserve Bank of India's (R B I) [Reserve Bank of India] Depositor Education and Awareness (D E A) [Depositor Education and Awareness] Fund? **Ans: State Bank of India (S B I).**

27. What is the proposed maximum compensation for financial loss under the Reserve Bank of India's (R B I) [Reserve Bank of India] revised Ombudsman scheme? **Ans: ₹40 lakh, plus up to ₹3,00,000 for mental agony/time lost.**

28. From which date will the Reserve Bank of India's (R B I) [Reserve Bank of India] directive on no pre-payment charges for floating rate loans to individuals and Micro and Small Enterprises (M S E) [Micro and Small Enterprises] apply? **Ans: 1st January 2026.**

29. What is the Loan-to-Value (L T V) [Loan-to-Value] limit set by the Reserve Bank of India (R B I) [Reserve Bank of India] for loans up to ₹2.5 lakh against gold or silver jewellery? **Ans: 85%.**

30. From August 1, 2025, to what amount did I C I C I Bank [Indian Credit and Investment Corporation of India Bank] raise the minimum balance requirement for metro accounts? **Ans: ₹50,000.**

31. What was the combined net profit of Public Sector Banks (P S B) [Public Sector Banks] in Quarter 1 (Q1) of Financial Year 2026? **Ans: ₹44,218 crore.**

32. What was the net profit reported by the State Bank of India (S B I) [State Bank of India] for the second quarter (Q2) of Financial Year 2026? **Ans: ₹20,160 crore.**

33. What is the maximum loan limit offered under the State Bank of India's (S B I) [State Bank of India] Agniveer Loan Scheme for Agnipath recruits? **Ans: ₹4 lakh.**

34. What percentage stake did Punjab National Bank (P N B) [Punjab National Bank] sell in Canara H S B C [Canara Hongkong Shanghai Banking Corporation] Life Insurance? **Ans: 10%.**

35. What percentage of women in its workforce does State Bank of India (S B I) [State Bank of India] aim to achieve within the next five years? **Ans: 30% (up from 27%).**

36. Which Small Finance Bank received Reserve Bank of India (R B I) [Reserve Bank of India] approval to transition into a Universal Bank? **Ans: AU Small Finance Bank.**

37. Which firm became the first Indian firm licensed by the United Arab Emirates Securities and Commodities Authority (U A E S C A) [United Arab Emirates Securities and Commodities Authority] for fund and portfolio management? **Ans: Kotak Mahindra (International).**

38. Which bank became the first wholly-owned subsidiary bank in India authorized as an Agency Bank by the Reserve Bank of India (R B I) [Reserve Bank of India] for Goods and Services Tax (G S T) [Goods and Services Tax] payments? **Ans: DBS Bank India.**

39. Which United Arab Emirates (U A E) [United Arab Emirates] bank became the first from its country to receive in-principle approval to open an International Financial Services Centre (I F S C) [International Financial Services Centre] Banking Unit in Gujarat International Finance Tec-City (G I F T City) [Gujarat International Finance Tec-City]? **Ans: Mashreq Bank.**

40. What is the total number of demat accounts India currently has? **Ans: 21 crore.**

41. Which bank received Reserve Bank of India (R B I) [Reserve Bank of India] approval to merge New India Co-operative Bank (N I C B L) [New India Co-operative Bank Limited] with itself? **Ans: Saraswat Co-operative Bank.**

42. What was the total value of Unified Payments Interface (U P I) [Unified Payments Interface] transactions recorded in July 2025? **Ans: ₹25.08 lakh Crore (across 19.47 billion transactions).**

43. What value did the Financial Inclusion Index increase to in March 2025, as reported by the Reserve Bank of India (R B I) [Reserve Bank of India]? **Ans: 67 (up from 64.2 in March 2024).**

44. What is the Asian Development Bank's (A D B) [Asian Development Bank] projected Gross Domestic Product (G D P) [Gross Domestic Product] growth rate for India for Financial Year 2026 (September 2025 Outlook)? **Ans: 6.5%.**

45. What is the Reserve Bank of India's (R B I) [Reserve Bank of India] Gross Domestic Product (G D P) [Gross Domestic Product] growth rate projection for Financial Year 2026 (October 2025)? **Ans: 6.8%.**

46. What is the International Monetary Fund's (I M F) [International Monetary Fund] projected Gross Domestic Product (G D P) [Gross Domestic Product] growth rate for India for Financial Year 2026? **Ans: 6.6%.**

47. What was India's Index of Industrial Production (I I P) [Index of Industrial Production] data for August 2025? **Ans: 4%.**

48. What was the Gross Non-Performing Asset (G N P A) [Gross Non-Performing Asset] ratio of Scheduled Commercial Banks (S C B) [Scheduled Commercial Banks] as of March 31, 2025? **Ans: 2.3% (Net N P A [Net Non-Performing Asset] was 0.5%).**

49. What is the projected Gross Non-Performing Asset (G N P A) [Gross Non-Performing Asset] ratio for Non-Banking Financial Companies (N B F C) [Non-Banking Financial Companies] under the severe stress scenario according to the Reserve Bank of India's (R B I) [Reserve Bank of India] stress tests? **Ans: 5.8%.**

50. What was the total remittance amount under the Liberalized Remittance Scheme (L R S) [Liberalized Remittance Scheme] in July 2025? **Ans: 2.45 billion United States Dollar (U S D) [United States Dollar].**

51. The fall in Liberalized Remittance Scheme (L R S) [Liberalized Remittance Scheme] outflow in July 2025 was primarily driven by lower remittances under which segments? **Ans: Travel and overseas education.**

52. What was India's Gross Domestic Product (G D P) [Gross Domestic Product] growth rate recorded in Quarter 1 (Q1) of Financial Year 2026? Ans: 7.8% (highest in 5 quarters).

53. Which state topped the revenue-surplus states list with ₹37,000 crore in Financial Year 2023 according to the Comptroller and Auditor General (C A G) [Comptroller and Auditor General] report? **Ans: Uttar Pradesh (U P).**

54. What was the total Foreign Direct Investment (F D I) [Foreign Direct Investment] in India during Financial Year 2024-25 according to the Reserve Bank of India (R B I) [Reserve Bank of India]? **Ans: ₹68,75,931 crore (or ₹68.76 lakh crore).**

55. Which country became the largest source of Foreign Direct Investment (F D I) [Foreign Direct Investment] for India in Quarter 1 (Q1) Financial Year 2026? **Ans: United States (U S).**

56. What is India's rank in the Global Innovation Index (G I I) [Global Innovation Index] 2025? **Ans: 38th out of 139 countries.**

57. What was India's rank in the Global Hunger Index (G H I) [Global Hunger Index] 2025? **Ans: 102nd out of 123 countries (Score 25.8).**

58. What was India's rank in the Henley Passport Index 2025? **Ans: 82nd (with Visa-Free/Visa on Arrival access to 57 destinations).**

59. What was India's rank in the Global Peace Index (G P I) [Global Peace Index] 2025? **Ans: 126th.**

60. How many total member countries does the New Development Bank (N D B) [New Development Bank] now have after the inclusion of Colombia and Uzbekistan? **Ans: 11 countries.**

61. Which country became the eighth country to adopt the Unified Payments Interface (U P I) [Unified Payments Interface] system for Indian travelers? **Ans: Qatar.**

62. The National Payments Corporation of India (N P C I) [National Payments Corporation of India] raised the Unified Payments Interface (U P I) [Unified Payments Interface] transaction limit to ₹5 lakh for which major transaction categories? **Ans: Insurance, Capital Markets, Government, and Travel.**

63. Which Indian bank received the "World's Best Consumer Bank 2025" and "Best Bank in India 2025" awards from Global Finance? **Ans: State Bank of India (S B I).**

64. What was the Gross Goods and Services Tax (G S T) [Goods and Services Tax] Collection amount recorded for October 2025? **Ans: ₹1.95 lakh crore.**

65. What was the final redemption price per gram for the Sovereign Gold Bond (S G B) [Sovereign Gold Bond] 2017-18 Series IV? **Ans: ₹12,704 per gram.**

66. Which two organizations jointly launched India's first Artificial Intelligence (A I) [Artificial Intelligence] driven equity fund? **Ans: P T M [Paytm] Money and Geojit Blackrock.**

67. What is the total outlay of the Employment Linked Incentive (E L I) [Employment Linked Incentive] Scheme approved by the Union Cabinet in July 2025? **Ans: ₹99,446 crore.**

68. What is the total outlay of the Pradhan Mantri Kisan Sampada Yojana (P M K S Y) [Pradhan Mantri Kisan Sampada Yojana] for the 2021–26 cycle? **Ans: ₹6,520 crore.**

69. What is the total financial outlay of the Pradhan Mantri Surya Ghar – Muft Bijli Yojana (P M S G : M B Y) [Pradhan Mantri Surya Ghar – Muft Bijli Yojana] for Financial Year 2024–27? **Ans: ₹75,000 crore.**

70. The Pradhan Mantri E-DRIVE Scheme [Pradhan Mantri E-DRIVE Scheme] has been extended until when, and with what outlay? **Ans: March 2028, with an outlay of ₹10,900 crore.**

71. Until what date has the Indian government extended the Remission of Duties and Taxes on Exported Products (R O D T E P) [Remission of Duties and Taxes on Exported Products] scheme? **Ans: 31st March 2026.**

72. What is the total outlay approved for the Export Promotion Mission (E P M) [Export Promotion Mission] for the period Financial Year 2025–26 to Financial Year 2030–31? **Ans: ₹25,060 crore.**

73. What is the total budget outlay and job creation target for the Pradhan Mantri Viksit Bharat Rozgar Yojana (P M - V B R Y) [Pradhan Mantri Viksit Bharat Rozgar Yojana]? **Ans: ₹1 lakh crore budget, aiming for 3.5 crore jobs (Aug 2025–Jul 2027).**

74. What is the total value of the Research, Development and Innovation (R D I) [Research, Development and Innovation] Scheme (Anusandhan National Research Fund) [Anusandhan National Research Fund]? **Ans: ₹1 Lakh Crore.**

75. What is the total financial outlay for the 7 sites under the Prime Minister Mega Integrated Textile Region and Apparel Parks (P M M I T R A Parks) [Prime Minister Mega Integrated Textile Region and Apparel Parks] scheme till 2027–28? **Ans: ₹4,445 crore.**

76. What royalty rate was approved by the Union Cabinet for the critical mineral Zirconium? **Ans: 1%.**

77. What royalty rate was approved for Graphite containing 80%+ fixed carbon? **Ans: 2% of Average Selling Price (A S P) [Average Selling Price] (ad valorem).**

78. What is India's current total number of Ramsar Sites following the recent addition of two wetlands in Bihar? **Ans: 93 sites.**

79. What is the target number of houses under the Pradhan Mantri Awas Yojana (P M A Y) [Pradhan Mantri Awas Yojana] - Urban 2.0 [Pradhan Mantri Awas Yojana - Urban 2.0] scheme? **Ans: 1 crore.**

80. How many jobs does the Employment Linked Incentive (E L I) [Employment Linked Incentive] Scheme aim to create? **Ans: 3 crore jobs.**

81. Which state declared itself the first in India to eradicate extreme poverty on November 1, 2025? **Ans: Kerala, based on the World Bank's International Poverty Line of less than United States Dollar (U S D) [United States Dollar] 2.15 per day.**

82. Which state became the first in India to approve one day of paid menstrual leave per month for all women employees across government and private sectors? **Ans: Karnataka.**

83. Which state became the first in India to introduce a formal Sabbatical Leave Scheme for government employees (365 to 1,080 days leave with 50% basic pay)? **Ans: Sikkim.**

84. Which Indian city became the first to supply drinking water entirely powered by solar energy? **Ans: Indore.**

85. What is the theme of Ayurveda Day 2025, observed annually on 23 September? **Ans: "Ayurveda for People & Planet".**

86. Which major infrastructure project team did Prime Minister Modi ask to document their experiences in a 'Blue Book' of project lessons? **Ans: India's first bullet train project.**

87. What is the full form of the Logistics Excellence Advancements and Performance Shield (L E A P S) [Logistics Excellence Advancements and Performance Shield] 2025 initiative? **Ans: Logistics Excellence Advancements and Performance Shield.**

88. Where was the Buddha Samyak Darshan Museum and Memorial Stupa inaugurated in 2025? **Ans: Vaishali, Bihar.**

89. What is the maximum speed of India's fastest train, the Namo Bharat Regional Rapid Transit System (R R T S) [Regional Rapid Transit System]? **Ans: 160 km/h.**

90. What type of trade facility did Larsen and Toubro (L & T) [Larsen and Toubro] secure from Standard Chartered Bank, linking infrastructure financing with Environmental, Social, and Governance (E S G) [Environmental, Social, and Governance] benchmarks? **Ans: Sustainability-linked trade facility (\$700 million green trade finance).**

91. Which Hungarian-British author won the 2025 Booker Prize for the novel "Flesh"? **Ans: David Szalay.**

92. Who has been appointed as the 53rd Chief Justice of India (C J I) [Chief Justice of India]? **Ans: Justice Surya Kant.**

93. Who was appointed as the Executive Director (E D) [Executive Director] at the International Monetary Fund (I M F) [International Monetary Fund] representing India, Bangladesh, Bhutan, and Sri Lanka? **Ans: Dr. Urjit Patel.**

94. Who became the first female Prime Minister of Japan in October 2025? **Ans: Sanai Takaichi.**

95. Which team won the International Cricket Council (I C C) [International Cricket Council] Women's Cricket World Cup 2025 title? **Ans: India, defeating South Africa.**

96. What was the total value of ₹2,000 notes remaining in circulation as of October 31, 2025? **Ans: ₹5,817 crore.**

97. The Union Cabinet approved raising the Dearness Allowance (D A) [Dearness Allowance] and Dearness Relief (D R) [Dearness Relief] for central government employees and pensioners to what percentage? **Ans: 58%.**

98. To what amount was the Employees' Provident Fund Organisation (E P F O) [Employees' Provident Fund Organisation] Death Relief Fund ex-gratia payment raised? **Ans: ₹15 lakh.**

99. What was India's total defence production value in Financial Year 2024-25? **Ans: ₹1.51 lakh crore.**

100. What is the maximum claim amount handled by the Internal Ombudsman (I O) [Internal Ombudsman] under the Insurance Regulatory and Development Authority of India (I R D A I) [Insurance Regulatory and Development Authority of India] guidelines? **Ans: ₹50 lakh.**

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