

Nandyal Banking Coaching Center - Daily News Dated 12 Mar 2026

- Q1.** According to the RBI's revised dividend framework effective April 1, 2026, what is the maximum permissible dividend payout for Indian banks? **Ans: Payouts are capped at a maximum of 75% of their Profit After Tax (PAT).**
- Q2.** Under the new RBI guidelines, banks are prohibited from declaring dividends if their Common Equity Tier 1 (CET1) ratio falls at or below what percentage? **Ans: 8%.**
- Q3.** As per the RBI's amended Capital Adequacy Framework to tighten counterparty credit risk, what is the required capital set-aside for equity contracts exceeding 5 years? **Ans: 10%.**
- Q4.** In the RBI's updated counterparty credit risk regulations, what risk weight applies to qualifying central counterparties? **Ans: A 2% risk weight applies to qualifying central counterparties.**
- Q5.** Which Indian bank is the only one to boast a AAA+ rating and ranks as the 16th strongest bank globally in the Brand Finance Banking 500 (2026) ranking? **Ans: State Bank of India (SBI).**
- Q6.** According to the Brand Finance Banking 500 (2026) report, which Indian bank holds the highest brand value globally among Indian banks? **Ans: HDFC Bank holds the highest brand value among Indian banks globally, holding the 31st rank.**
- Q7.** Which global financial institution is recognized as the world's most valuable bank in the Brand Finance Banking 500 (2026) report? **Ans: The Industrial and Commercial Bank of China (ICBC) is recognized as the world's most valuable bank.**
- Q8.** Which bank became the first Indian bank to issue domestic green infrastructure bonds, successfully raising ₹10,000 crores? **Ans: Bank of Baroda (BoB).**
- Q9.** What is the coupon rate and tenure offered on Bank of Baroda's Series 1 Long-Term green infrastructure bonds? **Ans: The bonds carry a 7-year tenure and a 7.10% coupon rate.**
- Q10.** Which bank launched the 'Sapphire Savings Account' exclusively for women, requiring a ₹1 lakh monthly balance? **Ans: Bank of Baroda (BoB).**
- Q11.** State Bank of India formed a cross-border alliance with which Japanese bank to bolster capital flows and financial cooperation? **Ans: Japan's MUFG Bank.**
- Q12.** Which bank partnered with Swiggy to launch the 'Swiggy BLCK' and 'Swiggy Orange' credit card variants? **Ans: HDFC Bank.**
- Q13.** Which digital payment platform introduced the 'RuPay On-The-Go' National Common Mobility Card (NCMC) for unified transit payments? **Ans: PhonePe.**
- Q14.** Which digital payment provider partnered with GoKwik to release India's inaugural integrated Conversion to Completion (C2C) stack for Direct-to-Consumer (D2C) brands? **Ans: PayU.**
- Q15.** Max Life Insurance collaborated with which financial institution to provide Micro, Small, and Medium Enterprises (MSMEs) with group credit life insurance? **Ans: Sarathi Finance.**
- Q16.** Which municipal corporation successfully listed Maharashtra's first Green Municipal Bond on the National Stock Exchange (NSE)? **Ans: Nashik Municipal Corporation.**

Q17. Who is the current CEO of HDFC Bank? **Ans: Sashidhar Jagdishan.**

Q18. Which Indian private sector bank operates with the tagline "Let's make money simple"? **Ans: Kotak Mahindra Bank.**

Q19. Who leads ICICI Bank as its current CEO? **Ans: Sandeep Bakhshi.**

Q20. The US and Reliance Industries announced a monumental \$300 billion partnership to construct a major oil refinery in which US state? **Ans: Brownsville, Texas.**

Q21. The European Free Trade Association (EFTA) pledged a \$100 billion investment in India over 15 years to mark the anniversary of which major agreement? **Ans: Trade and Economic Partnership Agreement (TEPA).**

Q22. The Indian government formed a 17-member committee to draft a comprehensive "SEZ 2.0" policy within what timeframe? **Ans: Six months.**

Q23. Under the amended Foreign Direct Investment (FDI) framework for land-border-sharing nations, up to what percentage of non-controlling stake is permissible under the automatic route? **Ans: Up to 10%.**

Q24. The Ministry of Corporate Affairs sanctioned the merger of 17 subsidiaries into which central public sector enterprise? **Ans: Power Grid.**

Q25. Which government-owned financial institution is currently undergoing a merger with Rural Electrification Corporation (REC)? **Ans: Power Finance Corporation (PFC).**

Q26. Which Nagpur-headquartered company recently obtained Miniratna Category-1 status from the Defence Ministry? **Ans: Yantra India Limited.**

Q27. Which multinational retail corporation achieved the distinction of being the world's first retail corporation to surpass a \$1 trillion market valuation? **Ans: Walmart.**

Q28. Airbus launched an aerospace research Center of Excellence at which university in Gujarat? **Ans: Gati Shakti Vishwavidyalaya in Vadodara.**

Q29. Who recently assumed the role of interim CEO of IndiGo airlines, succeeding Pieter Elbers? **Ans: Rahul Bhatia.**

Q30. The Union Cabinet extended the Jal Jeevan Mission (JJM) to which year with an enhanced total outlay of ₹8.69 lakh crore? **Ans: The mission was extended to 2028.**

Q31. Under the 'Sujalam Bharat' digital framework, what unique identifier will be allocated for water system mapping? **Ans: 'Sujal Gaon ID'.**

Q32. According to the textile waste report unveiled by the Union Minister of Textile, which city is slated to become India's recycling epicenter? **Ans: Panipat, Haryana.**

Q33. Which state registered the highest green cover in the first NHAI Green Cover Index report? **Ans: Assam.**

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- Q34.** Which state achieved the top national rank for the implementation of the Inter-operable Criminal Justice System (ICJS 2.0) on the NCRB dashboard? **Ans: Uttarakhand.**
- Q35.** According to TRA Research's 15th Edition of the Brand Trust Report, which company was ranked as India's most trusted brand in 2026? **Ans: Amazon.**
- Q36.** Which Indian city was crowned India's "Trust Capital" according to the 15th Edition of the Brand Trust Report? **Ans: Mumbai.**
- Q37.** Indian Railways introduced which custom application for female employees to lodge sexual harassment complaints directly on the HRMS portal? **Ans: SHINE (Sexual Harassment Incident Notification for Empowerment) application.**
- Q38.** Mission Karmayogi partnered with which ed-tech platform to upskill civil servants via the iGOT marketplace? **Ans: Coursera.**
- Q39.** Which airport in Tamil Nadu recently received international status approval from the Cabinet to accelerate trade and tourism? **Ans: Madurai Airport.**
- Q40.** Where is India's pioneering Integrated Ocean Thermal Energy Conversion Plant located? **Ans: Kavaratti, Lakshadweep.**
- Q41.** Which state ranked first among Large States in the Export Preparedness Index (EPI) 2024? **Ans: Maharashtra.**
- Q42.** In NITI Aayog's Fiscal Health Index 2026 (2nd Edition), which state secured the 1st rank among the 18 Major States? **Ans: Odisha.**
- Q43.** Who was sworn in as the 5th Governor of Telangana? **Ans: Shiv Pratap Shukla.**
- Q44.** The Financial Action Task Force (FATF) recently added which two nations to its 'Grey List'? **Ans: Kuwait and Papua New Guinea.**
- Q45.** Which country recently ratified the framework agreement to emerge as the 118th member of the International Solar Alliance (ISA)? **Ans: Romania.**
- Q46.** Finance Minister Nirmala Sitharaman recently convened with which Chief of the New Development Bank (NDB)? **Ans: Dilma Rousseff.**
- Q47.** The DRDO and Indian Navy triumphantly trialed the indigenous Air Droppable Container (ADC-150) utilizing which aircraft off the Goan coast? **Ans: Boeing P-8I Poseidon aircraft.**
- Q48.** The 11th iteration of the biennial joint military exercise 'Lamitiye' is conducted between the Armed Forces of India and which country? **Ans: Seychelles.**
- Q49.** The Indian Space Research Organisation (ISRO) formalized an MoU with which premier medical institution to cooperatively pioneer space medicine research? **Ans: All India Institute of Medical Sciences (AIIMS) New Delhi.**

Q50. What is the designated theme for World Kidney Day 2026? **Ans: "Kidney Health for All – Caring for People, Protecting the Planet"**.

Nandya Banking Coaching Center