



Banking Awareness for IDBI JAM CA NBCC exam to be held on 8 June 2025

1. Monetary Policy, RBI, and Financial Sector Updates

- **Policy & Liquidity**
 - Repo rate: 6.25% (25 bps cut)
 - SDF: 6.00%
 - MSF & Bank Rate: 6.50%
 - SLF limit for SPDs: ₹15,000 crore
 - Open Market Operations: ₹80,000 crore purchases in four tranches (April 2025)
 - Foreign investor caps for FY26 unchanged
 - RBI 90th Anniversary, stamp released by President Murmu
 - New leadership: Governor Sanjay Malhotra, Deputy Governors: Swaminathan Janakiraman, T. Rabi Sankar, M. Rajeshwar Rao, Poonam Gupta
- **Regulatory Initiatives**
 - "RBI Kehta Hai" campaign expanded
 - Regulatory Sandbox "On Tap" Facility open
 - 69th OBICUS Survey (Q1 2025)
 - Awarded "Most Innovative Financial Institution" (Global Finance magazine)
 - PSL guidelines revised (April 2025): expanded weaker sections, higher loan limits for education, social infra, artisans, women beneficiaries, warehouse receipts, renewable energy, and housing; revised PSL targets for UCBs
- **Banking Technology & Digital Payments**
 - City Union Bank wins 7 IBA Tech Awards
 - SEBI launches iSPOT portal for tech glitches
 - RBI mandates 40% ANBC to PSL
 - CRED/MobiKwik e-rupee wallets for CBDC
 - Canara Crest program for premium customers
 - UPI transaction fee post-free-limits now ₹22
 - India INX launches USD Sensex derivatives
 - Kisan Credit Card collateral-free loan may rise to ₹2 lakh
 - ATM fee: ₹22 per withdrawal after limits
 - UPI: Jul-Dec 2024, 93.23 bn transactions (+42% YoY); value ₹130.19 trn
 - March 2025: 19.78 bn transactions, ₹24.77 trn
- **RBI Easing & Policy**
 - Liquidity Injection: ₹1.5 lakh crore
 - 56-day repo auction: ₹50,000 crore
 - Bond buy-back: ₹60,000 crore (three tranches)
 - \$5 bn (6-month) USD-INR swap
 - Bank domain migration to ".bank.in" by Oct 31, 2025
 - BIS-compliant note-sorting machine deadline: Nov 1, 2025
- **Bank Mergers & Penalties**
 - RBI approves Citizen Cooperative Bank (Goa)+TJSB Sahakari Bank, Pune Commercial+Pimpri Chinchwad Sahakari Bank, Sawantwadi Urban Co-op (Maharashtra)+TJSB Sahakari
 - RBI imposes penalties on Citibank (₹36.28 lakh), IDBI (₹36.3 lakh), HDFC (₹75 lakh), Punjab & Sind Bank (₹68.2 lakh), KLM Axiva Finvest (₹10 lakh)

- RBI cancels Ajantha Urban Co-operative Bank (Aurangabad) license for "financial weakness"
- RBI's new LCR: non-financial corporate deposits run-off factor 40%, banks to maintain LCR 100%, retail IMB deposits run-off 7.5 %
- **NBFC/Payment Systems**
 - Skydo: PA-CB approval from RBI
 - RBI allows all NBFCs/HFCs to invest in Security Receipts (ARCs, SARFAESI Act)
 - RBI's digital payments index (Sep 2024): 465.33 (+11.1% YoY)
 - RBI approves Zaakpay (MobiKwik) as Payment Aggregator

2. Government Schemes, Economic Data & Budget Allocations

- **Union Budget 2025–26 Key Figures**
 - Total Expenditure: ₹50.65 lakh crore (+7.4%)
 - Receipts (non-borrowing): ₹34.96 lakh crore (+11.1%)
 - Capital expenditure: ₹11.21 lakh crore (3.1% of GDP)
 - Special interest-free loans to states: ₹1.5 lakh crore
 - Programs for women/children: ₹5,65,161 crore (+18.5%)
 - Ministry Allocations (Top 5): Defence: ₹6,81,210 crore (13.4%), Road Transport & Highways: ₹2,87,333 crore, Railways: ₹2,55,445 crore, Home Affairs: ₹2,33,211 crore, Consumer Affairs, Food & Public Distribution: ₹2,15,767 crore
 - Corporate Affairs Ministry up 972% to ₹11,561 crore; Ministry of Steel cut to ₹3,362 crore
 - MGNREGS: highest among schemes
 - Gender Budget: 8.86% of total, ₹4.49 lakh crore (+37.25%)
 - Skill India: ₹8,800 crore till 2026
 - Jal Jeevan Mission: extended to 2028, ₹67,000 crore outlay
 - Maritime Development Fund Corpus: ₹25,000 crore
 - Atal Tinkering Labs: 50,000 in 5 years
- **Economic & Macro Data**
 - GDP (FY25): 6.4% (NSO estimate)
 - Real GDP growth targets: 6.4% (FY25), 6.6–6.7% (FY26, UN/RBI)
 - Fiscal Deficit: 4.4% (FY26, down from 4.8%)
 - Revenue deficit: 1.5%
 - Debt target: 50% of GDP by Mar 2031
 - State grants (15th Finance Commission): ₹436 crore (Karnataka ₹404.97 cr, Tripura ₹31.13 cr)
 - GST Collection: ₹2.1 lakh cr (Apr 2024), ₹1.96 lakh cr (Mar 2025)
 - Trade growth (Apr–Sep 2024): 5.67%
 - MSME revised limits: Micro: ₹2.5 cr/₹10 cr; Small: ₹25 cr/₹100 cr; Medium: ₹125 cr/₹625 cr
- **Taxation & Rebate**
 - Senior citizen TDS exemption: interest up to ₹1 lakh
 - Rental income TDS exemption: ₹6 lakh (from ₹2.4 lakh)
 - LRS TCS threshold: ₹10 lakh (from ₹7 lakh)
 - NTR rebate: tax-free income raised to ₹12 lakh
 - New slabs: up to ₹4 lakh: 0%; ₹4–8L: 5%; ₹8–12L: 10%; ₹12–16L: 15%; ₹16–20L: 20%; ₹20–24L: 25%; above ₹24L: 30%

3. Banking Products, Innovations & Corporate Moves

- **SBI Initiatives**
 - "Har Ghar Lakhpati" RD, "SBI Patrons" FD (80+ years), 444 Days FD (7.75%), Amrit Kalash FD (7.60%), Amrit Vrishti FD (444 days, up to 7.65%)
 - "Grahak Mitra": 4,500 branches
 - "Next LEAP"/"SuPer SBI": staff engagement and skill
- **Punjab & Sind Bank**
 - Instant MSME loan up to ₹25 lakh, PSB e-Apna Ghar/Vahan
 - Clari5 NCRP Integration Solution adopted
- **HDFC Bank**
 - Crosses ₹15 lakh crore market cap (3rd after Reliance & TCS)
 - Anmol Savings Account: India's 1st PSU Salary Account with cyber fraud cover
 - Embassy/diplomat USD FDs
- **Other Banks**
 - IDFC FIRST Bank: UPI-enabled "FIRST EA₹N RuPay Credit Card", Ace feature for MFs, ₹7,500 cr capital infusion
 - Axis Bank: US dollar real-time payments via JPMorgan blockchain
 - Yes Bank: GST payment facility, Frictionless Finance Accelerator with RBI Innovation Hub
 - Canara Bank: digital balance confirmation certificate, TruEdge, Crest/Crest Plus
- **Insurance & Mutual Funds**
 - LIC Golden Jubilee Scholarship Scheme 2024
 - LIC Smart Pension Plan, One Man Office (OMO)
 - Bajaj Allianz Life "Superwoman Term"
 - United India Insurance+SIDBI: MSME insurance
 - Tata AIA "Shubh Muhurat"
 - Kotak Mahindra AMC "Choti SIP", Edelweiss MF: "BSE Internet Economy Index Fund"
 - Chiranjeevi Super Senior Citizen FD (IDBI, 80+ years)
- **Corporate/Fintech**
 - Juspay: unicorn, CRED: e₹ wallet
 - MobiKwik/Cred: e₹ wallets for RBI's CBDC
 - Birla Institute: BIMCOIN campus currency
 - TCS+Bank of Bhutan: TCS BaNCS Global Banking Platform
 - PhonePe: "UPI Circle", Pincode, "Insuring HEROES", 2-wheeler insurance (₹1)

4. Market, Sector & Infrastructure Developments

- **IPO Developments**
 - 90+ companies, ₹1 trillion target in 2025
 - 2024: ₹1.67 lakh crore raised; SME: ₹7,349 crore (178 listings)
- **Infrastructure**
 - ONGC capex: ₹36,920 crore (FY26)
 - PowerGrid: \$200 mn green loan from SMBC (Japan)
 - NHAI to raise ₹20,000 cr from investors

- BHEL: ₹8,000 cr Mahagenco order
 - BSNL: ₹6,000 cr for 4G expansion
 - GMR Airports: joins UNGC
 - Lam Research: ₹10,000 cr investment in semiconductors
 - Reliance: "Spinner" sports drink
 - Adani Health City with Mayo Clinic (US)
 - JioStar: "JioHotstar" platform
 - **Tech & Startups**
 - Switch Mobility "SWITCH EiV12" electric bus
 - Foxconn "FoxBrain" LLM
 - TCS "GenAI-powered MasterCraft"
 - Poonawalla Fincorp+IIT Bombay: AI underwriting
 - Tata Communications "Vayu" cloud fabric
 - Samsung+Google: "Ballie" home robot
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5. International, Macro, & Trade

- **International Finance/Trade**
 - India-UK FTA: 99% exports zero duty, aim \$120 bn trade by 2030
 - US is top trading partner: \$131.84 bn
 - ADB \$5 bn commitment to India in 2024
 - Qatar National Bank: 1st MEA bank in GIFT City
 - Russian oil: 40% of India's April 2025 imports
 - IMF/World Bank GDP projections: 6.2–6.5% FY26
 - **Current Account & FDI**
 - CAD Q3 FY25: \$11.5 bn (1.1% GDP)
 - FDI equity inflows: down 6% YoY to \$10.8 bn in Q3 FY25
 - India now top FDI source for Dubai (21.5%)
 - MSME revised definition April 2025
 - **Exports & Manufacturing**
 - Pharma exports: \$30.47 bn (record, +9.39%)
 - Major ports handle 855 MT in FY25 (+4.3%)
 - Tamil Nadu: top textile exporter (\$7.997 bn)
 - Maruti Suzuki: new plant in Kharkhoda, Haryana (₹7,410 cr)
 - APEDA: first GI-tagged Dalle Chilly export to Solomon Islands
 - Vigyan Dhara: ₹10,579.84 cr for R&D
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6. Regulatory, Corporate, Appointments, and Miscellaneous

- **Key Appointments**
 - Arunish Chawla: DIPAM Secretary
 - Ashok Chandra: MD/CEO PNB
 - Binod Kumar: MD/CEO Indian Bank
 - Debadatta Chand: MD/CEO Bank of Baroda
 - Sivasubramanian Ramann: PFRDA Chair

- Shirley Botchwey: Commonwealth Secretary General
- Ajay Seth: Revenue Secretary
- Ajit Ratnakar Joshi: RBI Executive Director
- M Nagaraju: Chair, Inter-Ministerial-Industry Committee on Fintech
- **SEBI & Markets**
 - SEBI launches Bond Central, Dharohar, MITRA, iSPOT, PaRRVA
 - Social Stock Exchange: ZCZP min investment ₹1,000
 - REITs/InvITs: MF exposure single issuer 10%, overall 20%
 - Rights issue timeline cut to 23 days (from 31/7/26)
- **CPSE & ESG**
 - CPSE performance downgrade clause proposed
 - FY25 record dividend: ₹74,016 cr (top payers: Coal India, ONGC, IOCL, PowerGrid, NTPC)
 - Bank of Baroda ESG Policy, net-zero by 2057
- **Other**
 - RBI 90th anniversary commemorative stamp
 - National Mission for Clean Ganga full tax exemption
 - BSE 150th anniversary silver coin, new "BSE India 150" Index
 - SECL: first coal PSU with paste-fill tech
 - Virat Kohli: first with 500+ runs in 8 IPL seasons

7. Social, Agriculture, and Natural Farming

- **Agriculture**
 - Bio-input Resource Centres: 10,000 BRCs, ₹1 lakh/BRC
 - Sugarcane FRP: ₹355/quintal for 2025–26 (+₹15)
 - Pradhan Mantri Krishi Sinchayee Yojana: ₹1,600 cr for 2025–26
- **Poverty, Consumption, & Welfare**
 - Rural poverty 4.86%, urban 4.09% (2024)
 - Rural poverty line: ₹1,632/mo; Urban: ₹1,944/mo
 - Rural MPCE: ₹4,122 (2023–24)
 - PM Jan Dhan: deposits ₹2.63 lakh crore (552.8 million accounts, avg. ₹4,760)

8. Digital, Fintech, and Other Innovations

- **Digital Transformation & Awards**
 - RBI wins "Digital Transformation Award 2025" (Central Banking, London)
 - In-house "Saarathi", "Pravaah" workflow platforms
 - RBI "RBI Kehta Hai" WhatsApp channel
- **UPI & BHIM**
 - BHIM market share target 5% by 2028
 - ₹1,500 cr Cabinet incentive for BHIM-UPI in FY25 (target 200 bn transactions)
 - NPCI retro-halts "QR Share & Pay" internationally, only live scans abroad
- **Banking Technology Milestones**
 - Central Railway & Bank of Maharashtra: 1st onboard ATM (Mumbai–Manmad Express)

- ATM milestones: First ATM inventor John Shepherd-Barron, First Indian ATM (HSBC, Mumbai, 1987), Floating ATM (SBI, Ernakulam–Vypeen, 2004), Highest ATM (Axis Bank, Nathu-La, Sikkim), 1st UPI-enabled ATM (Hitachi)

Multiple Choice Questions

1. The paid-up capital requirement for the National Urban Cooperative Finance and Development Corporation Ltd (NUCFDC) by February 7, 2025, is:
(1) ₹100 crore (2) ₹500 crore (3) ₹300 crore (4) ₹200 crore
2. Who is the current CEO of the National Payments Corporation of India (NPCI)?
(1) Ajay Kumar Choudhary (2) Madhabi Puri Buch (3) Dilip Asbe (4) Jyotindra M. Mehta
3. The current interest rate (Jan-Jun 2025) of RBI's Floating Rate Savings Bonds (FRSB) 2020 is:
(1) 8.25% (2) 8.05% (3) 7.75% (4) 7.10%
4. Which of the following banks partnered with Tata Digital to offer fixed deposits via the Tata Neu platform?
(1) Federal Bank (2) Suryoday Small Finance Bank (3) Punjab & Sind Bank (4) Bank of Baroda
5. According to the Union Budget 2025–26, the highest allocation among ministries is for:
(1) Ministry of Railways (2) Ministry of Defence (3) Ministry of Home Affairs (4) Ministry of Consumer Affairs
6. The Chairperson of SEBI is:
(1) Ajay Kumar Choudhary (2) Madhabi Puri Buch (3) Prabhat Chaturvedi (4) Sanjay Malhotra
7. The "FedOne" platform to improve digital transactions for businesses was launched by:
(1) ICICI Bank (2) Federal Bank (3) HDFC Bank (4) Axis Bank
8. Which government launched the 'Bima Sakhi Yojana' under the 'Swayampurna Goa 2.0' initiative?
(1) Assam (2) Goa (3) Meghalaya (4) Mizoram
9. As per the revised RBI norms, from July 1, 2025, Housing Finance Companies must hold how much of their assets in liquid form?
(1) 12% (2) 13% (3) 14% (4) 15%
10. The 'Unified Pension Scheme (UPS)' notified by the Finance Ministry for NPS employees provides a minimum pension of:
(1) ₹7,500/month (2) ₹10,000/month (3) ₹12,000/month (4) ₹8,000/month
11. Which digital currency was launched for internal campus usage by BIMTECH?
(1) BIMCASH (2) BIMCOIN (3) BIMTOKEN (4) BIMPAY
12. According to the latest Household Consumption Expenditure Survey (HCES: 2023-24), the average Monthly Per Capita Consumption Expenditure (MPCE) in rural India is:
(1) Rs. 3,122 (2) Rs. 4,122 (3) Rs. 5,122 (4) Rs. 6,122
13. The Reserve Bank published the Digital Payments Index (RBI-DPI) at what value as of September 2024?
(1) 445.5 (2) 465.33 (3) 400.00 (4) 500.21
14. The claims ratio of the non-life insurance industry in FY24 declined to:
(1) 75.52% (2) 92.40% (3) 82.52% (4) 68.90%
15. The National Bank for Financing Infrastructure and Development (NaBFID) is regulated by RBI under which Sections of the RBI Act?
(1) Sections 22 & 23 (2) Sections 15 & 18 (3) Sections 45L & 45N (4) Sections 50 & 51
16. The "Grameen Credit Score" is being developed by:
(1) RBI (2) Public Sector Banks (3) SEBI (4) Private Sector Banks



17. What is the total size of the National Investment and Infrastructure Fund (NIIF)?
(1) ₹10,000 crore (2) ₹20,000 crore (3) ₹30,000 crore (4) ₹40,000 crore
18. The "PaRRVA" initiative by SEBI aims to combat:
(1) Cyber security threats (2) Insider trading (3) Misleading claims about investment returns (4) Bank frauds
19. The "Gyan Bharatam Mission" in the Union Budget 2025–26 aims at:
(1) Increasing FDI (2) Preserving manuscripts (3) Infrastructure development (4) Smart city construction
20. The revised TDS exemption for senior citizens in Union Budget 2025–26 is applicable for interest income up to:
(1) ₹50,000 (2) ₹75,000 (3) ₹1,00,000 (4) ₹1,50,000
21. The National Urban Cooperative Finance and Development Corporation Ltd (NUCFDC) headquarters is located in:
(1) Delhi (2) Mumbai (3) Kolkata (4) Hyderabad
22. The chairman of NUCFDC is:
(1) Prabhat Chaturvedi (2) Dilip Asbe (3) Jyotindra M. Mehta (4) Sanjay Malhotra
23. The CEO of NUCFDC is:
(1) Prabhat Chaturvedi (2) Ajay Kumar Choudhary (3) Jyotindra M. Mehta (4) Madhabi Puri Buch
24. The Securities and Exchange Board of India (SEBI) is headquartered in:
(1) New Delhi (2) Mumbai (3) Kolkata (4) Hyderabad
25. Who is the chairperson of SEBI?
(1) Prabhat Chaturvedi (2) Jyotindra M. Mehta (3) Madhabi Puri Buch (4) Ajay Kumar Choudhary
26. The CEO of NPCI is:
(1) Ajay Kumar Choudhary (2) Dilip Asbe (3) Madhabi Puri Buch (4) Prabhat Chaturvedi
27. What is the interest rate for the Sukanya Samriddhi Scheme (Q4 FY25)?
(1) 8.2% (2) 7.1% (3) 7.5% (4) 7.4%
28. The Senior Citizens Savings Scheme (Q4 FY25) offers what interest rate?
(1) 7.4% (2) 7.5% (3) 8.2% (4) 8.05%
29. Public Provident Fund (Q4 FY25) interest rate is:
(1) 8.2% (2) 7.1% (3) 7.4% (4) 7.5%
30. Kisan Vikas Patra (Q4 FY25) interest rate is:
(1) 7.1% (2) 8.2% (3) 7.5% (4) 7.4%
31. The maturity period for Kisan Vikas Patra is:
(1) 115 months (2) 60 months (3) 100 months (4) 80 months
32. The RBI has mandated HFCs to hold what percentage of liquid assets from January 1, 2025?
(1) 15% (2) 14% (3) 13% (4) 10%
33. Who is the current RBI Governor?
(1) Prabhat Chaturvedi (2) Sanjay Malhotra (3) Jyotindra M. Mehta (4) Dilip Asbe
34. Dormant accounts as per RBI must be closed after how many years of inactivity?
(1) 1 year (2) 2 years (3) 3 years (4) 5 years
35. Inactive accounts have no transactions for:
(1) 12+ months (2) 6+ months (3) 24+ months (4) 3+ years
36. UPI transaction growth in 2024 was how much in terms of volume?
(1) 172 billion (2) 150 billion (3) 100 billion (4) 200 billion
37. Total value of UPI transactions in 2024?
(1) ₹247 trillion (2) ₹100 trillion (3) ₹200 trillion (4) ₹175 trillion



38. The number of new jobs created in India between 2014 and 2024 was:

(1)150 million (2)200 million (3)172 million (4)100 million

39. Youth unemployment rate fell to ____ in 2023–24.

(1)12.4% (2)10.2% (3)15.0% (4)8.0%

40. EPFO's Centralized Pension Payments System (CPPS) currently disburses pensions to how many offices?

(1)80 (2)100 (3)122 (4)50

41. SBI's "SBI Patrons" fixed deposit scheme is for customers of what age?

(1)60+ (2)70+ (3)75+ (4)80+

42. SBI's "SBI 444 Days FD" offers an interest rate of:

(1)7.60% (2)7.75% (3)8.20% (4)7.1%

43. Life Insurance Sector total benefits paid in the last reported year is:

(1)₹1 lakh crore (2)₹2 lakh crore (3)₹5.77 lakh crore (4)₹10 lakh crore

44. TCS will upgrade which country's bank's digital systems using its BaNCS platform?

(1)Nepal (2)Bhutan (3)Sri Lanka (4)Maldives

45. Assam's zero-premium insurance scheme covers how many state employees?

(1)5 lakh (2)4 lakh (3)3 lakh (4)2 lakh

46. The term life insurance amount in Assam's insurance MoU is:

(1)₹5 lakh (2)₹10 lakh (3)₹15 lakh (4)₹2 lakh

47. Air Accidental Insurance in Assam's scheme is up to:

(1)₹1 crore (2)₹50 lakh (3)₹2 crore (4)₹5 crore

48. SBI offers collateral-free loans up to how much for foreign university students?

(1)₹10 lakh (2)₹25 lakh (3)₹50 lakh (4)₹1 crore

49. IPOs in 2025 aim to raise approximately:

(1)₹90,000 crore (2)₹1 trillion (3)₹1.67 lakh crore (4)₹2 lakh crore

50. The world's largest gold reserves are held by:

(1)Germany (2)France (3)USA (4)India

51. The minimum investment for Fixed Deposits via Tata Neu platform with Suryoday Small Finance Bank is:

(1)₹5,000 (2)₹1,000 (3)₹10,000 (4)₹50,000

52. The insurance for Maha Kumbh Mela is provided by which two partners?

(1)PhonePe and ICICI Lombard (2)SBI and LIC (3)HDFC Ergo and PNB (4)Bajaj Allianz and Axis Bank

53. Coverage under Maha Kumbh Mela insurance is up to:

(1)₹50,000 (2)₹5 lakh (3)₹2 lakh (4)₹1 lakh

54. The premium for Maha Kumbh Mela insurance ranges from:

(1)₹100–₹150 (2)₹30–₹50 (3)₹59–₹99 (4)₹200–₹250

55. The TReDS platform "DTX" is approved by RBI for which company?

(1)M1xchange (2)KredX (3)Receivables Exchange of India (4)RXIL

56. Indian Overseas Bank (IOB) sold NPAs to ARCs worth:

(1)₹5,000 crore (2)₹2,500 crore (3)₹11,500 crore (4)₹8,000 crore

57. World Bank approved a \$35 million loan for a project in which state?

(1)Assam (2)Meghalaya (3)Mizoram (4)Manipur

58. IBBI mandated all liquidation auctions to be done via which platform from April 2025?

(1)eBkay (2)MSTC (3)GEM (4)SEWA



59. RBI requires lenders to update credit bureau records every:

(1)30 days (2)15 days (3)7 days (4)45 days

60. MFIN's "Maximum Lenders per Borrower" rule limits microfinance loans from:

(1)2 lenders (2)5 lenders (3)3 lenders (4)4 lenders

61. The total microfinance loan outstanding limit per borrower is:

(1)₹1 lakh (2)₹2 lakh (3)₹3 lakh (4)₹50,000

62. Who is the Chairman of SBI (State Bank of India)?

(1)S. Janakiraman (2)C.S. Setty (3)Rakesh Sharma (4)Rupam Roy

63. NIIF headquarters are in:

(1)Chennai (2)Mumbai (3)Kolkata (4)Hyderabad

64. The SME sector raised how much through IPOs via 178 listings in 2024?

(1)₹10,000 crore (2)₹5,000 crore (3)₹7,349 crore (4)₹1,000 crore

65. AISBOF was founded in which year?

(1)1955 (2)1965 (3)1970 (4)1980

66. The new limit for number of nominees in demat accounts (from March 2025) is:

(1)5 (2)7 (3)8 (4)10

67. The base year for the Wholesale Price Index (WPI) is to be revised to:

(1)2011–12 (2)2021–22 (3)2022–23 (4)2020–21

68. The average Monthly Per Capita Consumption Expenditure (MPCE) in rural India (2023–24) is:

(1)Rs. 3,800 (2)Rs. 4,122 (3)Rs. 4,500 (4)Rs. 3,300

69. Which bank launched the "JanNivesh" Scheme in collaboration with SBI Mutual Fund?

(1)HDFC Bank (2)Paytm (3)Axis Bank (4)Bandhan Bank

70. The new maximum TDS exemption for rental income in Budget 2025-26 is:

(1)₹2.4 lakh (2)₹5 lakh (3)₹6 lakh (4)₹10 lakh

71. Which scheme in Goa is associated with Life Insurance Corporation of India (LIC)?

(1)Jan Suraksha (2)Bima Sakhi Yojana (3)Jeevan Jyoti Yojana (4)Suraksha Bandhan Yojana

72. The net gain in new jobs projected in the 'Future of Jobs Report 2025' is:

(1)92 million (2)78 million (3)50 million (4)110 million

73. The percentage of public shareholding required for all listed companies by SEBI is:

(1)30% (2)20% (3)10% (4)25%

74. The Centralized Pension Payments System (CPPS) was rolled out under which scheme?

(1)Employees' Deposit Linked Insurance Scheme (2)Employees' Provident Fund Scheme
(3)Employees' Pension Scheme, 1995 (4)NPS

75. The capital injection requirement for 'Bima Sugam' Digital Insurance Platform is:

(1)Rs 100 crore (2)Rs 250 crore (3)Rs 500 crore (4)Rs 200 crore

76. The "Dharohar - Milestones in the Indian securities market" was launched on which occasion?

(1)Independence Day (2)76th Republic Day (3)75th Republic Day (4)74th Republic Day

77. The minimum public shareholding for LIC (state-owned) is to be achieved by:

(1)August 2025 (2)May 2027 (3)August 2026 (4)December 2024

78. The new minimum net owned fund (NOF) for Asset Reconstruction Companies by March 2026 is:

(1)Rs 100 crore (2)Rs 150 crore (3)Rs 300 crore (4)Rs 500 crore

79. The new penalty for unresolved credit information complaints (per day) is:

(1)₹50 (2)₹75 (3)₹100 (4)₹150

80. The EPFO HQ is located in:

(1)Mumbai (2)Hyderabad (3)New Delhi (4)Bengaluru



81. As per RBI, what is the base period for the Digital Payments Index (RBI-DPI)?
(1) March 2018 (2) March 2020 (3) April 2022 (4) January 2016
82. The minimum investment for Suryoday Small Finance Bank FD on Tata Neu platform is:
(1) ₹500 (2) ₹2,000 (3) ₹1,000 (4) ₹5,000
83. The maximum insurance cover provided in Assam government's MoU for air accident is:
(1) ₹1 crore (2) ₹2 crore (3) ₹10 lakh (4) ₹20 lakh
84. What is the payout frequency of interest on RBI's Floating Rate Savings Bonds 2020?
(1) Quarterly (2) Yearly (3) Monthly (4) Twice a year
85. The lock-in period for RBI's Floating Rate Savings Bonds 2020 is:
(1) 5 years (2) 7 years (3) 10 years (4) 12 years
86. The current chairman of NPCI is:
(1) Ajay Kumar Choudhary (2) Sanjay Malhotra (3) Madhabi Puri Buch (4) Dilip Asbe
87. The current MD of Bajaj Financial Securities is:
(1) Manish Jain (2) Atul Kumar Goel (3) Rupam Roy (4) Arun Kumar Bishoyi
88. The President of AISBOF is:
(1) Rupam Roy (2) Arun Kumar Bishoyi (3) Atul Kumar Goel (4) Debadatta Chand
89. Which organization is responsible for MITRA – Mutual Fund Investment Tracing and Retrieval Assistant?
(1) RBI (2) SEBI (3) NPCI (4) PFRDA
90. The "Shubh Muhurat" is a life insurance solution launched by:
(1) LIC (2) Tata AIA Life Insurance (3) SBI Life Insurance (4) HDFC Life
91. The lead bank scheme was introduced in which year?
(1) 1979 (2) 1969 (3) 1989 (4) 1995
92. Who is the MD & CEO of Truhome Finance?
(1) Ravi Subramanian (2) Jyotindra M. Mehta (3) Prabhat Chaturvedi (4) Manish Jain
93. The current MD & CEO of Indian Bank is:
(1) Srikrishnan Harihara Sarma (2) Binod Kumar (3) Ashok Chandra (4) Debadatta Chand
94. Headquarters of Bank of Baroda is located in:
(1) Mumbai (2) Chennai (3) Vadodara (4) New Delhi
95. The "Golden Jubilee Scholarship Scheme 2024" is related to:
(1) TCS (2) LIC (3) SBI (4) ICICI Bank
96. What is the minimum monthly contribution for Kotak Mahindra AMC's "Choti SIP"?
(1) ₹100 (2) ₹250 (3) ₹500 (4) ₹1000
97. Who is the Chairman of AMFI?
(1) Navneet Munot (2) Salila Pande (3) Srikrishnan Harihara Sarma (4) Nehal Vora
98. In which city is the headquarters of NSDL located?
(1) Chennai (2) Kolkata (3) Mumbai (4) New Delhi
99. The "JanNivesh ₹250 SIP" is introduced by:
(1) IDFC FIRST Bank (2) Paytm + SBI Mutual Fund (3) Kotak AMC (4) HDFC Bank
100. The "BIMCOIN" digital currency was launched by:
(1) IIM Ahmedabad (2) BIMTECH (3) HDFC Bank (4) LIC
101. Which state's government launched the "Bana Kaih (handholding) Scheme" for loans?
(1) Assam (2) Mizoram (3) Goa (4) Meghalaya
102. Who is the CEO of Paytm?
(1) Vijay Shekhar Sharma (2) Manish Jain (3) Rakesh Sharma (4) Prashant Kumar



103. The asset size for revised MSME definition for a Small enterprise (investment) is up to:
(1) ₹2.5 crore (2) ₹10 crore (3) ₹25 crore (4) ₹50 crore
104. The current capital expenditure target for ONGC for FY26 is:
(1) ₹25,000 crore (2) ₹36,920 crore (3) ₹10,000 crore (4) ₹50,000 crore
105. The General Insurance Corporation of India (GIC Re) is setting up a subsidiary in:
(1) France (2) USA (3) United Kingdom (4) Germany
106. The green loan agreement signed by Power Grid Corporation is worth:
(1) \$50 million (2) \$100 million (3) \$200 million (4) \$500 million
107. Which city is the headquarters of IRDAI located in?
(1) Chennai (2) Hyderabad (3) Mumbai (4) New Delhi
108. What is the GDP growth rate estimated by SBI for 2024-25 (FY25)?
(1) 7.0% (2) 6.3% (3) 6.0% (4) 5.9%
109. The maximum number of microfinance lenders per customer, as per MFIN's rule, is:
(1) 2 (2) 3 (3) 4 (4) 5
110. The minimum premium amount for the Maha Kumbh Mela insurance is:
(1) ₹50 (2) ₹99 (3) ₹59 (4) ₹200
111. Which bank is the first Indian bank to adopt Clari5's NCRP Integration Solution?
(1) State Bank of India (2) Punjab National Bank (3) Bank of Baroda (4) ICICI Bank
112. The "Unified Pension Scheme (UPS)" was recommended by a committee led by:
(1) Sanjay Malhotra (2) Madhabi Puri Buch (3) T. V. Somanathan (4) Poonam Gupta
113. The capital size of NIIF is:
(1) ₹10,000 crore (2) ₹20,000 crore (3) ₹30,000 crore (4) ₹40,000 crore
114. Which platform is used for liquidation auctions as per IBBI from April 2025?
(1) Baanknet (2) eBKray (3) SEWA (4) MSTC
115. Who is the MD & CEO of Zurich Kotak General Insurance?
(1) Alok Kumar Agarwal (2) Ajit Ratnakar Joshi (3) Prabhat Chaturvedi (4) Ravi Subramanian
116. The new "FedOne" platform is developed by Federal Bank in partnership with:
(1) Infosys (2) Nucleus Software (3) IBM (4) Accenture
117. The "Golden Jubilee Scholarship Scheme 2024" by LIC is targeted at:
(1) Widows (2) Economically weaker families (3) Women entrepreneurs (4) Senior citizens
118. The chairperson of the working group for revising the WPI base year is:
(1) Prof. Ramesh Chand (2) N.K. Singh (3) Rakesh Sharma (4) Ajay Seth
119. What is the claims ratio of the non-life insurance industry in FY24?
(1) 80.52% (2) 90.00% (3) 82.52% (4) 75.40%
120. The "Bima Sugam" digital insurance platform requires a capital injection of:
(1) ₹200 crore (2) ₹500 crore (3) ₹100 crore (4) ₹1,000 crore
121. Which government signed an MoU with banks for the "Bana Kaih" Scheme?
(1) Assam (2) Mizoram (3) Goa (4) West Bengal
122. Who is the MD & CEO of Bank of India?
(1) Rajneesh Karnatak (2) Srikrishnan Harihara Sarma (3) Ashok Chandra (4) Rakesh Sharma
123. What is the lock-in period for RBI's Floating Rate Savings Bonds 2020 (for most individuals)?
(1) 5 years (2) 7 years (3) 10 years (4) 12 years
124. The "Promise2Protect" plan was launched by:
(1) Canara HSBC Life Insurance (2) SBI Life (3) LIC (4) Niva Bupa
125. "Smart Future Star" and "Smart Platina Young Achiever" plans are from:



(1)LIC (2)SBI Life (3)Canara HSBC Life (4)Tata AIA

126. Who was appointed as Secretary of the Department of Investment and Public Asset Management (DIPAM)?

(1)Ajay Seth (2)Arunish Chawla (3)Alok Kumar Agarwal (4)Srikrishnan Harihara Sarma

127. What is the GDP growth rate estimated for India in FY 2024-25 by First Advance Estimates?

(1)6.0% (2)7.2% (3)6.4% (4)7.8%

128. "EmpowHER Biz – Sapno Ki Udaan" was launched by WEP and:

(1)Paytm (2)New Shop (3)Tata Digital (4)HDFC Bank

129. In December 2024, how many claims did EPFO settle?

(1)5.1 crore (2)4.5 crore (3)3.2 crore (4)2.8 crore

130. The Unified Investor Platform is a mobile app by:

(1)SEBI (2)NSDL and CDSL (3)RBI (4)IRDAI

131. The US Department of Government Efficiency (DOGE) is led by:

(1)Jeff Bezos (2)Satya Nadella (3)Elon Musk (4)Tim Cook

132. The 18-member working group to revise WPI base year is under which ministry?

(1)Finance (2)Commerce and Industry (3)MSME (4)Home Affairs

133. The chairman of the Indian Banks' Association (IBA) is:

(1)Nehal Vora (2)Matam Venkata Rao (3)Vijay Chandok (4)Parveen Kumar Gupta

134. "RBIDATA" is a mobile app launched by:

(1)NPCI (2)SEBI (3)RBI (4)IRDAI

135. The new CEO of Paisabazaar is:

(1)Naveen Kukreja (2)Santosh Agarwal (3)Rajan Bajaj (4)Partha Pratim Sengupta

136. The headquarters of Ananth Technologies Ltd is located in:

(1)Mumbai (2)Hyderabad (3)Pune (4)Chennai

137. The world's largest bank by market cap is:

(1)JP Morgan Chase (2)Bank of America (3)ICBC (4)State Bank of India

138. The "FedOne" digital platform was launched by which bank?

(1)HDFC Bank (2)Federal Bank (3)Axis Bank (4)Bandhan Bank

139. The Unified Pension Scheme is effective from:

(1)1 April 2025 (2)1 April 2024 (3)1 January 2025 (4)31 March 2025

140. The CEO of NDR InvIT is:

(1)Manish Jain (2)Parveen Kumar Gupta (3)Atul Kumar Goel (4)Srikrishnan Harihara Sarma

141. Who is the MD & CEO of Truhome Finance?

(1)Ravi Subramanian (2)Jyotindra M. Mehta (3)Prabhat Chaturvedi (4)Ajay Kumar Choudhary

142. What is the minimum capital injection required for the Bima Sugam digital insurance platform?

(1)₹100 crore (2)₹200 crore (3)₹500 crore (4)₹1,000 crore

143. Which city hosts the headquarters of Indian Bank?

(1)Mumbai (2)Chennai (3)Hyderabad (4)Kolkata

144. Who was appointed as the new Deputy Governor of RBI in 2025?

(1)S. Janakiraman (2)Michael D. Patra (3)Poonam Gupta (4)M. Rajeshwar Rao

145. The "One Man Office (OMO)" initiative is related to which organization?

(1)SEBI (2)LIC (3)PNB (4)RBI

146. What is the latest claims ratio for the non-life insurance industry as per IRDAI (FY24)?

(1)78.20% (2)80.10% (3)82.52% (4)85.45%

147. The new CEO of Indian Bank is:



(1)Rajneesh Karnatak (2)Srikrishnan Harihara Sarma (3)Binod Kumar (4)Ashok Chandra

148. The headquarters of LIC is located in:

(1)Chennai (2)Mumbai (3)Hyderabad (4)Delhi

149. Which organization launched the "SEWA (Service Availability Web Page)" dashboard?

(1)RBI (2)SEBI (3)Indian Banks' Association (4)NABARD

150. What is the maturity period of Kisan Vikas Patra (Q4 FY25)?

(1)60 months (2)100 months (3)115 months (4)80 months

151. Who is the MD & CEO of Paytm?

(1)Rakesh Sharma (2)Vijay Shekhar Sharma (3)Manish Jain (4)Partha Pratim Sengupta

152. The main purpose of the TReDS platform is:

(1)Bank mergers (2)Credit card issuance (3)Invoice discounting for MSMEs (4)Forex management

153. The "Grameen Bharat Mahotsav 2025" was inaugurated by:

(1)President of India (2)Prime Minister of India (3)Finance Minister of India (4)Governor of RBI

154. Which company has set up a capex target of ₹36,920 crore for FY26?

(1)BHEL (2)ONGC (3)SJVN (4)NHAI

155. The percentage increase in mutual fund industry AUM is:

(1)15% (2)25% (3)32% (4)Not specified (data: AUM > ₹65 lakh crore)

156. The number of new roles projected in the 'Future of Jobs Report 2025' is:

(1)90 million (2)100 million (3)170 million (4)200 million

157. Who is the CEO of NDR InvIT?

(1)Manish Jain (2)Rakesh Sharma (3)Alok Kumar Agarwal (4)Jyotindra M. Mehta

158. As per the Budget 2025-26, how many Atal Tinkering Labs will be set up in government schools?

(1)10,000 (2)25,000 (3)50,000 (4)1,00,000

159. The claims ratio of the non-life insurance industry in FY24 was:

(1)92.3% (2)82.52% (3)72.4% (4)86.2%

160. Which city is the HQ of PNB?

(1)Mumbai (2)Delhi (3)Kolkata (4)Chennai

161. The "Anmol Savings Account" is India's first PSU salary account with integrated cyber fraud cover, launched by:

(1)HDFC Bank (2)SBI (3)Punjab National Bank (4)Axis Bank

162. The total value of unclaimed deposits transferred to the DEA Fund since FY2019-20 is over:

(1)₹25,000 crore (2)₹45,000 crore (3)₹60,000 crore (4)₹70,000 crore

163. The lead bank scheme was based on the recommendations of:

(1)N.K. Singh Committee (2)F.K.F. Nariman Committee (3)Usha Thorat Committee (4)Y.H. Malegam Committee

164. The "Choti SIP" was launched by which AMC?

(1)HDFC AMC (2)SBI AMC (3)Kotak Mahindra AMC (4)Axis AMC

165. The highest number of inoperative Jan Dhan accounts is with which bank?

(1)State Bank of India (2)Punjab National Bank (3)Bank of Baroda (4)Union Bank of India

166. The claims ratio for non-life insurance in FY24 declined to:

(1)92% (2)87% (3)82.52% (4)80%

167. What is the headquarters of GIC Re's newly approved subsidiary?

(1)Singapore (2)London (3)United Kingdom (4)Germany

168. The current MD of Bajaj Financial Securities is:

(1)Manish Jain (2)Ajay Kumar Choudhary (3)Srikrishnan Harihara Sarma (4)Prabhat Chaturvedi



169. The Prime Minister inaugurated which event at Bharat Mandapam, New Delhi in 2025?

(1)Gyan Bharatam Mission (2)Grameen Bharat Mahotsav (3)Skill India Expo (4)Digital India Conclave

170. The "Nari Shakti" RuPay platinum debit card is linked with which product?

(1)SBI Asmita loan (2)SBI Patrons FD (3)KBL Stri' Savings (4)KBL One Family

Answers

1	3	21	2	41	4	61	2	81	1
2	3	22	3	42	2	62	2	82	3
3	2	23	1	43	3	63	2	83	2
4	2	24	2	44	2	64	3	84	4
5	2	25	3	45	2	65	2	85	2
6	2	26	2	46	2	66	4	86	1
7	2	27	1	47	3	67	3	87	1
8	2	28	3	48	3	68	2	88	2
9	4	29	2	49	2	69	2	89	2
10	2	30	3	50	3	70	3	90	2
11	2	31	1	51	2	71	2	91	2
12	2	32	2	52	1	72	2	92	1
13	2	33	2	53	4	73	4	93	2
14	3	34	2	54	3	74	3	94	3
15	3	35	1	55	2	75	3	95	2
16	2	36	1	56	3	76	2	96	2
17	4	37	1	57	2	77	2	97	1
18	3	38	3	58	1	78	3	98	3
19	2	39	2	59	2	79	3	99	2
20	3	40	3	60	3	80	3	100	2

101	2	121	2	141	1	161	1	181	
102	1	122	1	142	3	162	2	182	
103	3	123	2	143	2	163	2	183	
104	2	124	1	144	3	164	3	184	
105	3	125	2	145	2	165	3	185	
106	3	126	2	146	3	166	3	186	
107	2	127	3	147	3	167	3	187	
108	2	128	2	148	2	168	1	188	
109	2	129	1	149	3	169	2	189	
110	3	130	2	150	3	170	1	190	
111	2	131	3	151	2	171		191	
112	3	132	2	152	3	172		192	
113	4	133	2	153	2	173		193	
114	2	134	3	154	2	174		194	
115	1	135	2	155	4	175		195	
116	2	136	2	156	3	176		196	
117	2	137	1	157	1	177		197	
118	1	138	2	158	3	178		198	
119	3	139	1	159	2	179		199	
120	2	140	1	160	2	180		200	