

G V Satish sir Picks for SBI Clerk and IBPS Clerk 2025

1. Which two banks will spearhead the creation of the Indian Digital Payment Intelligence Corporation (IDPIC)?
Ans: State Bank of India (SBI) and Bank of Baroda (BoB).
2. Under which section of the Companies Act, 2013 will the Indian Digital Payment Intelligence Corporation (IDPIC) be registered?
Ans: Section 8.
3. What will be the authorised and paid-up capital of the Indian Digital Payment Intelligence Corporation (IDPIC)?
Ans: Authorised capital ₹500 crore and paid-up capital ₹200 crore.
4. Who chaired the committee that proposed the creation of the Digital Payments Intelligence Platform (DPIP)?
Ans: A. P. Hota.
5. Which organisation is developing the prototype of the Digital Payments Intelligence Platform (DPIP)?
Ans: Reserve Bank Innovation Hub (RBIH).
6. Which Artificial Intelligence/Machine Learning-based tool developed by Reserve Bank of India (RBI) helps banks identify “mule accounts”?
Ans: MuleHunter.AI.
7. What was the total value of bank frauds reported in FY2025 according to Reserve Bank of India (RBI) data?
Ans: ₹36,014 crore.
8. Which agency under the Ministry of Home Affairs (MHA) acts as the nodal body for cybercrime coordination in India?
Ans: Indian Cyber Crime Coordination Centre (I4C).
9. Which investment fund has been classified by Reserve Bank of India (RBI) under the specified exemption category for investments by regulated entities?
Ans: Special Window for Affordable and Mid-Income Housing (SWAMIH) Investment Fund-I.
10. Who manages the SWAMIH Investment Fund-I that supports completion of stalled housing projects in India?
Ans: SBI Ventures.
11. According to the RBI (Investment in Alternative Investment Fund (AIF)) Directions, 2025, what is the maximum individual investment a regulated entity can contribute to an AIF scheme?
Ans: 10% of the corpus.
12. What recognition did State Bank of India (SBI) receive from Global Finance in 2025?

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Ans: World's Best Consumer Bank 2025 and Best Bank in India 2025.

13. Who is the Chairman of State Bank of India (SBI) as of 2025?

Ans: Challa Sreenivasulu Setty.

14. What is the approximate total registered user base of State Bank of India's (SBI) flagship digital application YONO as of 2025?

Ans: 100 million users.

15. What is the name of the flagship retail health insurance product recently launched by SBI General Insurance?

Ans: Health Alpha.

16. What is the unique "Plan Ahead" benefit offered under SBI General Insurance's Health Alpha plan?

Ans: Waiting period continuity for a newly married spouse (up to 35 years) and up to two newborn children if added within 120 days.

17. Which two companies jointly launched a co-branded premium credit card under the IndiGo BluChip loyalty program?

Ans: SBI Card and IndiGo.

18. What is the name of SBI Mutual Fund's first investment strategy under the Specialized Investment Fund (SIF) framework?

Ans: Magnum Hybrid Long Short Fund.

19. Under SBI Mutual Fund's Magnum Hybrid Long Short Fund, how frequently can investors redeem their investments?

Ans: Twice a week, on Mondays and Thursdays.

20. What is the minimum application amount required to invest in SBI Mutual Fund's Magnum Hybrid Long Short Fund?

Ans: ₹10 lakh.

21. What is the name of the scholarship launched by SBI Foundation in 2025 to support meritorious students from economically weaker sections?

Ans: SBI Platinum Jubilee Asha Scholarship 2025.

22. What is the maximum annual financial assistance available under the SBI Platinum Jubilee Asha Scholarship 2025?

Ans: ₹20 lakh per year.

23. Which bank extended the repayment deadline of a \$50 million Treasury Bill issued by the Maldives government?

Ans: State Bank of India (SBI).

24. What is the total currency swap facility extended by India to the Maldives as part of bilateral financial cooperation?

Ans: \$750 million.

25. What is the global rank of State Bank of India's (SBI) YONO app among the most downloaded banking apps in the first half of 2025?

Ans: 4th globally.

26. Who has been recommended by the Financial Services Institutions Bureau (FSIB) for the position of Managing Director (MD) of State Bank of India (SBI)?

Ans: Ravi Ranjan.

27. Who heads the Financial Services Institutions Bureau (FSIB)?

Ans: Bhanu Pratap Sharma.

28. During the PSB Manthan 2025 conclave, what target was set for public sector banks by 2047?

Ans: At least two public sector banks to be among the world's top 20 banks by 2047.

29. As of FY2025, what is the global ranking of State Bank of India (SBI) by asset size?

Ans: 43rd in the world.

30. Which Japanese bank will be able to nominate two directors to the board of Yes Bank after Reserve Bank of India (RBI) approval of amended Articles of Association?

Ans: Sumitomo Mitsui Banking Corporation (SMBC).

31. After Sumitomo Mitsui Banking Corporation's (SMBC) planned stake acquisition, what will be State Bank of India's (SBI) approximate shareholding in Yes Bank?

Ans: Slightly above 10%.

32. On which international exchange did State Bank of India (SBI) list its \$500 million Regulation S bonds?

Ans: NSE International Exchange (NSE-IX), GIFT City.

33. What is the primary objective behind State Bank of India's (SBI) \$500 million Regulation S bond issuance?

Ans: Raising foreign currency resources for business and infrastructure expansion.

34. Which public sector bank became the third major bank to classify Reliance Communications' loan accounts as 'fraud'?

Ans: Bank of Baroda (BoB).

35. As of August 2025, what was Bank of Baroda's (BoB) outstanding exposure to Reliance Communications (RCom)?

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Ans: ₹1,656.07 crore.

36. Which bank handled the highest number of Unified Payments Interface (UPI) remitter transactions in August 2025?

Ans: State Bank of India (SBI).

37. What was the total transaction value recorded on India's Unified Payments Interface (UPI) platform in August 2025?

Ans: ₹24.85 lakh crore.

38. Which international development agency signed a €100 million Line of Credit agreement with State Bank of India (SBI) to promote green financing?

Ans: Agence Française de Développement (AFD).

39. By 2030, what percentage of State Bank of India's (SBI) domestic gross advances does the bank aim to make part of its green loan portfolio?

Ans: 7.5–10%.

40. Under the new Memorandum of Understanding (MoU) between Indian Railways and State Bank of India (SBI), what is the insurance coverage for accidental death of railway employees?

Ans: ₹1 crore.

41. Under the MoU between Indian Railways and State Bank of India (SBI), what is the natural death insurance coverage offered to railway employees having only a salary account with SBI?

Ans: ₹10 lakh.

42. According to State Bank of India's (SBI) Business Responsibility and Sustainability Report (BRSR), which bank received the highest number of customer complaints in FY2025?

Ans: State Bank of India (SBI).

43. Among private sector banks, which bank recorded the highest number of customer complaints in FY2025 as per State Bank of India's (SBI) BRSR?

Ans: Axis Bank.

44. According to State Bank of India's (SBI) 2025 Unified Payments Interface (UPI) report, what was the average daily transaction value in July 2025?

Ans: ₹80,919 crore.

45. As per State Bank of India's (SBI) 2025 Unified Payments Interface (UPI) report, which bank emerged as the top beneficiary member?

Ans: Yes Bank.

46. What is the maximum loan amount available under State Bank of India's (SBI) Agniveer Loan Scheme?

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Ans: ₹4 lakh.

47. What is the fixed interest rate applicable to State Bank of India's (SBI) Agniveer Loan Scheme?

Ans: 10.50% per annum.

48. Under State Bank of India's (SBI) revised Immediate Payment Service (IMPS) fund transfer policy effective 15 August 2025, what service charge applies for online transfers between ₹1 lakh and ₹2 lakh?

Ans: ₹6 plus GST.

49. What is the maximum permissible transfer limit per Immediate Payment Service (IMPS) transaction under State Bank of India's (SBI) current system?

Ans: ₹5 lakh.

50. How much stake did SBI Life Insurance and Vidyaniti LLP jointly acquire in the National Highways Infra Trust (NHIT)?

Ans: 4.25%

51. Who chaired the 57th meeting of the Monetary Policy Committee (MPC) held from 29 September to 1 October 2025?

Ans: Reserve Bank of India (RBI) Governor Sanjay Malhotra.

52. When did the Reserve Bank of India (RBI) announce its fourth bi-monthly Monetary Policy for FY 2025-26?

Ans: 1 October 2025.

53. What is the current policy repo rate decided by the Monetary Policy Committee (MPC) in October 2025?

Ans: 5.50 per cent.

54. What is the Cash Reserve Ratio (CRR) as per the October 2025 Monetary Policy of the Reserve Bank of India (RBI)?

Ans: 3.00 per cent.

55. What is the projected real Gross Domestic Product (GDP) growth for FY 2025-26 (FY26) as per the Reserve Bank of India (RBI)?

Ans: 6.8 per cent.

56. What is the Consumer Price Index (CPI) inflation forecast for FY 2025-26 as given by the Reserve Bank of India (RBI)?

Ans: 2.6 per cent.

57. What was India's Current Account Deficit (CAD) as a percentage of GDP in Q1 FY 2025-26?

Ans: 0.2 per cent of Gross Domestic Product (GDP).

58. How much were India's foreign exchange reserves as on 20 September 2025 according to the Reserve Bank of India (RBI)?

Ans: US\$ 660.2 billion.

59. How much gold does the Reserve Bank of India (RBI) hold as reserves as per the October 2025 circulars?

Ans: 880 metric tonnes.

60. How much were the remittances received by India in Q1 FY 2025-26 as per the Reserve Bank of India (RBI)?

Ans: US\$ 35.3 billion.

61. When will the Expected Credit Loss (ECL) framework for provisioning become applicable to banks and All India Financial Institutions (AIFIs)?

Ans: 1 April 2027.

62. Till which date has the Reserve Bank of India (RBI) provided a glide path for transitioning to the Expected Credit Loss (ECL) framework?

Ans: 31 March 2031.

63. What is the implementation period of the Reserve Bank of India (RBI) scheme 'Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits'?

Ans: 1 October 2025 to 30 September 2026.

64. How much unclaimed deposits were lying with banks as of June 2025 according to the Reserve Bank of India (RBI)?

Ans: Over ₹67,000 crore.

65. What maximum incentive will a bank receive per account for inoperative accounts of more than 10 years under the new unclaimed deposits scheme of the Reserve Bank of India (RBI)?

Ans: 7.5 per cent of the amount or ₹25,000, whichever is lower.

66. What is the time limit for foreign exchange outlay in Merchanting Trade Transactions (MTT) after the October 2025 relaxation by the Reserve Bank of India (RBI)?

Ans: 6 months.

67. What is the maximum value of export or import bills eligible for simplified closure based on self-declaration under EDPMS/IDPMS as per the Reserve Bank of India (RBI)?

Ans: ₹10 lakh.

68. From when will the risk-based deposit insurance premium model of the Deposit Insurance and Credit Guarantee Corporation (DICGC) be implemented?

Ans: From FY 2026-27 (April 2026 onwards).

69. What is the upper ceiling for deposit insurance premium per ₹100 of deposits under the new risk-based model of the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: 12 paise per ₹100 of deposits.

70. What is the deposit insurance coverage limit per depositor per bank under the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: ₹5 lakh including principal and interest.

71. What is the tenure extension proposed for Gold Metal Loans (GML) by the Reserve Bank of India (RBI)?

Ans: From 180 days to 270 days.

72. Which body has been granted Self-Regulatory Organisation (SRO) status by the Reserve Bank of India (RBI) for Non-Banking Financial Companies (NBFCs)?

Ans: Finance Industry Development Council (FIDC).

73. Under which Companies Act provision must a Self-Regulatory Organisation (SRO) be registered as per the Reserve Bank of India (RBI)?

Ans: Section 8 of the Companies Act, 2013.

74. What minimum proportion of board members, including the Chairperson, of a Self-Regulatory Organisation (SRO) must be independent as per the Reserve Bank of India (RBI)?

Ans: At least one-third.

75. What is the monthly withdrawal or transfer limit prescribed by the Reserve Bank of India (RBI) for a Small Account?

Ans: ₹10,000 per month.

75. What is the maximum annual credit limit allowed in a Small Account as per the Reserve Bank of India (RBI)?

Ans: ₹1,00,000 in a financial year.

76. What is the maximum balance limit in a Small Account at any point of time as per the Reserve Bank of India (RBI)?

Ans: ₹50,000.

77. How many services are covered under the revised Citizen's Charter of the Reserve Bank of India (RBI) effective from 1 July 2025?

Ans: 204 services.

78. How many services under the Reserve Bank of India (RBI) Citizen's Charter are provided through the PRAVAAH platform?

Ans: 180 services.

79. What is the interest rate on the Government of India Floating Rate Bond 2028 (GOI FRB 2028) for the period 4 October 2025 to 3 April 2026?
Ans: 6.22 per cent per annum.
80. What was the original issue price per gram of Sovereign Gold Bond (SGB) 2017–18 Series-IV issued on 23 October 2017?
Ans: ₹2,971 per gram.
81. What is the final redemption price per gram for Sovereign Gold Bond (SGB) 2017–18 Series-IV maturing on 23 October 2025?
Ans: ₹12,704 per gram.
82. What is the Liberalised Remittance Scheme (LRS) limit per financial year for resident individuals as per the Reserve Bank of India (RBI)?
Ans: US\$ 250,000.
83. By what percentage did India's outward education remittances decline year-on-year in August 2025 according to the Reserve Bank of India (RBI)?
Ans: 23.8 per cent.
84. What is the theme of the Reserve Bank of India (RBI) fourth global hackathon HaRBInger 2025?
Ans: "Secure Banking: Powered by Identity, Integrity and Inclusivity".
85. How much prize money will each winner receive in HaRBInger 2025 for a problem statement as announced by the Reserve Bank of India (RBI)?
Ans: ₹40 lakh.
86. What is the proposed aggregate capital market exposure limit for a commercial bank as a percentage of Tier 1 capital in the draft directions of the Reserve Bank of India (RBI)?
Ans: 40 per cent of Tier 1 capital.
87. What is the proposed individual's loan limit for subscribing to shares in IPOs, FPOs or ESOPs under the draft capital market exposure directions of the Reserve Bank of India (RBI)?
Ans: ₹25 lakh per individual.
88. What is the maximum loan limit per individual against eligible securities proposed by the Reserve Bank of India (RBI) under draft capital market exposure directions?
Ans: ₹1 crore per individual.
89. From which date will the Unique Transaction Identifier (UTI) framework for OTC derivative transactions come into effect as per the Reserve Bank of India (RBI)?
Ans: 1 April 2026.

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90. What is the maximum length of a Unique Transaction Identifier (UTI) code for OTC derivatives as per the Reserve Bank of India (RBI) draft framework?

Ans: 52 characters.

91. Which three neighbouring countries' residents can now receive Indian Rupee loans from AD banks under amended FEMA regulations?

Ans: Bhutan, Nepal and Sri Lanka.

92. What is the launch date of the Lead Bank Scheme (LBS) by the Reserve Bank of India (RBI)?

Ans: December 1969.

93. Which two committees' recommendations led to the introduction of the Lead Bank Scheme (LBS)?

Ans: Gadgil Study Group and Nariman Committee.

94. What is the minimum target Credit–Deposit (CD) ratio encouraged for rural and semi-urban areas under the Lead Bank Scheme (LBS)?

Ans: 60 per cent.

95. What is the tagline of the Digital Rupee (₹), the CBDC of the Reserve Bank of India (RBI)?

Ans: "Cash but Digital".

96. When were the pilot projects for Retail Digital Rupee (₹-R) and Wholesale Digital Rupee (₹-W) launched?

Ans: 1 December 2022.

97. How many banks were participating in the retail Digital Rupee (₹-R) pilot as of January 2025?

Ans: 15 banks.

98. What is the new WhatsApp number added by RBI under the 'RBI Kehta Hai' campaign in 2025?

Ans: 99309 91935.

99. Who has been appointed Deputy Governor of RBI with effect from 9 October 2025?

Ans: Shirish Chandra Murmu.

100. Who has been reappointed as part-time Chairman of Kotak Mahindra Bank with RBI approval up to 21 October 2027?

Ans: C S Rajan.

101. Who has been appointed as Executive Director (ED) of RBI with effect from 9 October 2025?

Ans: Sonali Sen Gupta.

102. When did RBI announce its fourth bi-monthly Monetary Policy for FY 2025–26?

Ans: 1 October 2025.

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103. Who is the Chairperson of the MPC of RBI mentioned in the October 2025 circulars?

Ans: RBI Governor Sanjay Malhotra.

104. What is the policy repo rate decided by the MPC in October 2025?

Ans: 5.50 per cent.

105. What is the Standing Deposit Facility (SDF) rate as per the October 2025 monetary policy?

Ans: 5.25 per cent.

106. What are the Marginal Standing Facility (MSF) rate and Bank Rate after the October 2025 MPC meeting?

Ans: 5.75 per cent.

107. What is the Cash Reserve Ratio (CRR) fixed at in the October 2025 policy?

Ans: 3 per cent.

108. What is the monetary policy stance of RBI as per the October 2025 MPC resolution?

Ans: Neutral.

109. What is RBI's real GDP growth forecast for FY 2025–26 (FY26)?

Ans: 6.8 per cent.

110. What is the projected real GDP growth for FY 2026–27 (FY27) as per RBI's October 2025 document?

Ans: 6.6 per cent.

111. What is the CPI inflation forecast for FY 2025–26 given by RBI?

Ans: 2.6 per cent.

112. What was India's headline CPI inflation rate in July 2025?

Ans: 1.6 per cent.

113. What was India's current account deficit (CAD) as a percentage of GDP in Q1 FY26?

Ans: 0.2 per cent of GDP.

114. How much did India receive as remittances in Q1 FY26 according to RBI?

Ans: US\$ 35.3 billion.

115. What were India's foreign exchange reserves as on 20 September 2025?

Ans: US\$ 660.2 billion.

116. How many metric tonnes of gold does RBI hold as per the October 2025 circulars?

Ans: 880 metric tonnes.

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117. What is the value of RBI's 880 metric tonnes of gold reserves in rupee terms?

Ans: ₹4.43 lakh crore.

118. What is the Gross NPA ratio of the banking system reported by RBI in October 2025?

Ans: 2.5 per cent.

119. What is the capital adequacy ratio of the banking system as per RBI's October 2025 data?

Ans: 16.9 per cent.

120. What is the provision coverage ratio (PCR) of banks mentioned in the October 2025 RBI circulars?

Ans: 74.2 per cent.

121. Under RBI's new risk-based deposit insurance model, what is the flat-rate ceiling premium applicable for weaker banks?

Ans: 12 paise per ₹100 of deposits.

122. What is the deposit insurance coverage limit per depositor per bank under DICGC?

Ans: ₹5 lakh.

123. From which financial year will the risk-based deposit insurance premium model be implemented by RBI?

Ans: From FY27 (April 2026 onwards).

124. What is the name of the year-long incentive scheme launched by RBI to reduce unclaimed deposits?

Ans: Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits.

125. For what period will the Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits be implemented?

Ans: From 1 October 2025 to 30 September 2026.

126. What percentage incentive or maximum amount will banks receive for accounts inoperative for up to 4 years under the accelerated payout scheme?

Ans: 5 per cent of the amount or ₹5,000, whichever is lower.

127. What percentage incentive or maximum amount will banks receive for accounts inoperative for over 10 years under the accelerated payout scheme?

Ans: 7.5 per cent of the amount or ₹25,000, whichever is lower.

128. As of June 2025, what was the total value of unclaimed deposits in the banking system?

Ans: Over ₹67,000 crore.

129. When did RBI announce the withdrawal of ₹2000 denomination banknotes from circulation?

Ans: 19 May 2023.

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130. What was the total value of ₹2000 banknotes in circulation when their withdrawal was announced?

Ans: ₹3.56 lakh crore.

131. What was the value of ₹2000 banknotes remaining in circulation as on 30 September 2025?

Ans: ₹5,884 crore.

132. What percentage of ₹2000 banknotes had been returned to the banking system by 30 September 2025?

Ans: 98.35 per cent.

133. From which date will the ECL framework for provisioning become applicable to banks and AIFIs?

Ans: 1 April 2027.

134. Till which date has RBI provided a glide path to smoothen the one-time impact of higher provisioning under ECL?

Ans: 31 March 2031.

135. Which RBI survey recorded a Current Situation Index (CSI) of 96.9 and Future Expectations Index (FEI) of 125.0 in September 2025?

Ans: Urban Consumer Confidence Survey (UCCS).

136. In the September 2025 Rural Consumer Confidence Survey (RCCS), what was the value of the FEI?

Ans: 127.9.

137. What was the capacity utilisation (CU) level in Q1 2025–26 as per the 70th OBICUS?

Ans: 74.1 per cent.

138. To what duration has the forex outlay period for Merchanting Trade Transactions (MTT) been extended in October 2025?

Ans: 6 months.

139. Up to what transaction value can banks close export or import bills based on self-declaration under the simplified EDPMS/IDPMS rules?

Ans: ₹10 lakh.

140. What is the aggregate capital market exposure limit proposed for banks as a percentage of Tier 1 capital in the Draft RBI (Capital Market Exposure) Directions, 2025?

Ans: 40 per cent.

141. What is the direct capital market exposure limit proposed for banks as a percentage of Tier 1 capital?

Ans: 20 per cent.

142. What is the maximum loan limit against eligible securities per individual proposed in the Draft Capital Market Exposure Directions, 2025?

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Ans: ₹1 crore per individual.

143. What is the maximum loan per individual for subscribing to shares under IPOs, FPOs or ESOPs under the Draft Directions?

Ans: ₹25 lakh per individual.

144. What is the interest rate on the Government of India Floating Rate Bond 2028 for 4 October 2025 to 3 April 2026?

Ans: 6.22 per cent per annum.

145. What was the issue price per gram of the SGB 2017–18 Series-IV issued on 23 October 2017?

Ans: ₹2,971 per gram.

146. What is the final redemption price per gram for the Sovereign Gold Bond 2017–18 Series-IV maturing on 23 October 2025?

Ans: ₹12,704 per gram.

147. By what percentage did India's outward remittances for education abroad fall year-on-year in August 2025?

Ans: 23.8 per cent.

148. Under the Liberalised Remittance Scheme (LRS), what is the maximum amount an Indian resident can remit abroad per financial year?

Ans: US\$ 250,000.

149. What is the monthly withdrawal or transfer limit prescribed for a Small Account under RBI regulations?

Ans: A maximum of ₹10,000 in a month.

150. Who chaired the 57th meeting of the Monetary Policy Committee (MPC) held from 29 September to 1 October 2025?

Ans: Reserve Bank of India (RBI) Governor Sanjay Malhotra.

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Ans: 1 October 2025 to 30 September 2026.

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165. What is the time limit for foreign exchange outlay in Merchanting Trade Transactions (MTT) after the October 2025 relaxation by the Reserve Bank of India (RBI)?

Ans: 6 months.

166. What is the maximum value of export or import bills eligible for simplified closure based on self-declaration under EDPMS/IDPMS as per the Reserve Bank of India (RBI)?

Ans: ₹10 lakh.

167. From when will the risk-based deposit insurance premium model of the Deposit Insurance and Credit Guarantee Corporation (DICGC) be implemented?

Ans: From FY 2026-27 (April 2026 onwards).

168. What is the upper ceiling for deposit insurance premium per ₹100 of deposits under the new risk-based model of the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: 12 paise per ₹100 of deposits.

169. What is the deposit insurance coverage limit per depositor per bank under the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: ₹5 lakh including principal and interest.

170. What is the tenure extension proposed for Gold Metal Loans (GML) by the Reserve Bank of India (RBI)?

Ans: From 180 days to 270 days.

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Ans: Finance Industry Development Council (FIDC).

172. Under which Companies Act provision must a Self-Regulatory Organisation (SRO) be registered as per the Reserve Bank of India (RBI)?

Ans: Section 8 of the Companies Act, 2013.

173. What minimum proportion of board members, including the Chairperson, of a Self-Regulatory Organisation (SRO) must be independent as per the Reserve Bank of India (RBI)?

Ans: At least one-third.

174. What is the monthly withdrawal or transfer limit prescribed by the Reserve Bank of India (RBI) for a Small Account?

Ans: ₹10,000 per month.

175. What is the maximum annual credit limit allowed in a Small Account as per the Reserve Bank of India (RBI)?

Ans: ₹1,00,000 in a financial year.

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176. What is the maximum balance limit in a Small Account at any point of time as per the Reserve Bank of India (RBI)?

Ans: ₹50,000.

177. How many services are covered under the revised Citizen's Charter of the Reserve Bank of India (RBI) effective from 1 July 2025?

Ans: 204 services.

178. How many services under the Reserve Bank of India (RBI) Citizen's Charter are provided through the PRAVAAH platform?

Ans: 180 services.

179. What is the interest rate on the Government of India Floating Rate Bond 2028 (GOI FRB 2028) for the period 4 October 2025 to 3 April 2026?

Ans: 6.22 per cent per annum.

180. What was the original issue price per gram of Sovereign Gold Bond (SGB) 2017–18 Series-IV issued on 23 October 2017?

Ans: ₹2,971 per gram.

181. What is the final redemption price per gram for Sovereign Gold Bond (SGB) 2017–18 Series-IV maturing on 23 October 2025?

Ans: ₹12,704 per gram.

182. What is the Liberalised Remittance Scheme (LRS) limit per financial year for resident individuals as per the Reserve Bank of India (RBI)?

Ans: US\$ 250,000.

183. By what percentage did India's outward education remittances decline year-on-year in August 2025 according to the Reserve Bank of India (RBI)?

Ans: 23.8 per cent.

184. What is the theme of the Reserve Bank of India (RBI) fourth global hackathon HaRBInger 2025?

Ans: "Secure Banking: Powered by Identity, Integrity and Inclusivity".

185. How much prize money will each winner receive in HaRBInger 2025 for a problem statement as announced by the Reserve Bank of India (RBI)?

Ans: ₹40 lakh.

186. What is the proposed aggregate capital market exposure limit for a commercial bank as a percentage of Tier 1 capital in the draft directions of the Reserve Bank of India (RBI)?

Ans: 40 per cent of Tier 1 capital.

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187. What is the proposed individual's loan limit for subscribing to shares in Initial Public Offers (IPOs), Follow-on Public Offers (FPOs) or Employee Stock Option Plans (ESOPs) under the draft capital market exposure directions of the Reserve Bank of India (RBI)?

Ans: ₹25 lakh per individual.

189. What is the maximum loan limit per individual against eligible securities proposed by the Reserve Bank of India (RBI) under draft capital market exposure directions?

Ans: ₹1 crore per individual.

190. From which date will the Unique Transaction Identifier (UTI) framework for Over-the-Counter (OTC) derivative transactions come into effect as per the Reserve Bank of India (RBI)?

Ans: 1 April 2026.

191. What is the maximum length of a Unique Transaction Identifier (UTI) code for OTC derivatives as per the Reserve Bank of India (RBI) draft framework?

Ans: 52 characters.

192. Which three neighbouring countries' residents can now receive Indian Rupee loans from Authorised Dealer (AD) banks under amended Foreign Exchange Management Act (FEMA) regulations?

Ans: Bhutan, Nepal and Sri Lanka.

193. What is the launch date of the Lead Bank Scheme (LBS) by the Reserve Bank of India (RBI)?

Ans: December 1969.

194. Which two committees' recommendations led to the introduction of the Lead Bank Scheme (LBS) of the Reserve Bank of India (RBI)?

Ans: Gadgil Study Group and Nariman Committee.

195. What is the minimum target Credit-Deposit (CD) ratio encouraged for rural and semi-urban areas under the Lead Bank Scheme (LBS) of the Reserve Bank of India (RBI)?

Ans: 60 per cent.

196. What is the tagline of the Digital Rupee (₹), the Central Bank Digital Currency (CBDC) of the Reserve Bank of India (RBI)?

Ans: "Cash but Digital".

197. When were the pilot projects for the Retail Digital Rupee (₹-R) and Wholesale Digital Rupee (₹-W) launched by the Reserve Bank of India (RBI)?

Ans: 1 December 2022.

198. How many banks were participating in the retail Digital Rupee (₹-R) pilot as of January 2025 according to the Reserve Bank of India (RBI)?

Ans: 15 banks.

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199. What is the WhatsApp number newly added by the Reserve Bank of India (RBI) in 2025 under the 'RBI Kehta Hai' campaign for official updates?

Ans: 99309 91935.

200. Who has been appointed Deputy Governor of the Reserve Bank of India (RBI) with effect from 9 October 2025?

Ans: Shirish Chandra Murmu.

201. Who has been reappointed as part-time Chairman of Kotak Mahindra Bank with Reserve Bank of India (RBI) approval up to 21 October 2027?

Ans: C S Rajan.

202. Who has been appointed as Executive Director (ED) of the Reserve Bank of India (RBI) with effect from 9 October 2025?

Ans: Sonali Sen Gupta.

203. When did the Reserve Bank of India (RBI) announce its fourth bi-monthly Monetary Policy for FY 2025-26?

Ans: 1 October 2025.

204. Who is the Chairperson of the Monetary Policy Committee (MPC) of RBI mentioned in the October 2025 circulars?

Ans: RBI Governor Sanjay Malhotra.

205. What is the policy repo rate decided by the MPC in October 2025?

Ans: 5.50 per cent.

206. What is the Standing Deposit Facility (SDF) rate as per the October 2025 monetary policy?

Ans: 5.25 per cent.

207. What are the Marginal Standing Facility (MSF) rate and Bank Rate after the October 2025 MPC meeting?

Ans: 5.75 per cent.

208. What is the Cash Reserve Ratio (CRR) fixed at in the October 2025 policy?

Ans: 3 per cent.

209. What is the monetary policy stance of the RBI as per the October 2025 MPC resolution?

Ans: Neutral.

210. What is the Reserve Bank of India's real Gross Domestic Product (GDP) growth forecast for FY 2025-26 (FY26)?

Ans: 6.8 per cent.

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211. What is the projected real GDP growth for FY 2026-27 (FY27) as per RBI's October 2025 document?

Ans: 6.6 per cent.

212. What is the Consumer Price Index (CPI) inflation forecast for FY 2025-26 given by RBI?

Ans: 2.6 per cent.

213. What was India's headline CPI inflation rate in July 2025?

Ans: 1.6 per cent.

214. What was India's current account deficit (CAD) as a percentage of GDP in Q1 FY26?

Ans: 0.2 per cent of GDP.

215. How much did India receive as remittances in Q1 FY26 according to RBI?

Ans: US\$ 35.3 billion.

216. What were India's foreign exchange reserves as on 20 September 2025?

Ans: US\$ 660.2 billion.

217. How many metric tonnes of gold does the Reserve Bank of India hold as per the October 2025 circulars?

Ans: 880 metric tonnes.

218. What is the value of RBI's 880 metric tonnes of gold reserves in rupee terms?

Ans: ₹4.43 lakh crore.

219. What is the Gross Non-Performing Assets (NPA) ratio of the banking system reported by RBI in October 2025?

Ans: 2.5 per cent.

220. What is the capital adequacy ratio of the banking system as per RBI's October 2025 data?

Ans: 16.9 per cent.

221. What is the provision coverage ratio (PCR) of banks mentioned in the October 2025 RBI circulars?

Ans: 74.2 per cent.

222. Under RBI's new risk-based deposit insurance model, what is the flat-rate ceiling premium applicable for weaker banks?

Ans: 12 paise per ₹100 of deposits.

223. What is the deposit insurance coverage limit per depositor per bank under the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: ₹5 lakh.

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224. From which financial year will the risk-based deposit insurance premium model be implemented by RBI?

Ans: From FY27 (April 2026 onwards).

225. What is the name of the year-long incentive scheme launched by RBI to reduce unclaimed deposits?

Ans: Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits.

226. For what period will the Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits be implemented?

Ans: From 1 October 2025 to 30 September 2026.

227. What percentage incentive or maximum amount will banks receive for accounts inoperative up to 4 years under the accelerated payout scheme?

Ans: 5 per cent of the amount or ₹5,000, whichever is lower.

228. What percentage incentive or maximum amount will banks receive for accounts inoperative for 10 years and above under the accelerated payout scheme?

Ans: 7.5 per cent of the amount or ₹25,000, whichever is lower.

229. As of June 2025, what was the total value of unclaimed deposits in the banking system?

Ans: Over ₹67,000 crore.

230. When did the Reserve Bank of India announce the withdrawal of ₹2000 denomination banknotes from circulation?

Ans: 19 May 2023.

231. What was the total value of ₹2000 banknotes in circulation when their withdrawal was announced?

Ans: ₹3.56 lakh crore.

232. What was the value of ₹2000 banknotes remaining in circulation as on 30 September 2025?

Ans: ₹5,884 crore.

233. What percentage of ₹2000 banknotes had been returned to the banking system as of 30 September 2025?

Ans: 98.35 per cent.

234. From which date will the Expected Credit Loss (ECL) framework for provisioning become applicable to Scheduled Commercial Banks (excluding SFBs, PBs, RRBs and AIFIs)?

Ans: 1 April 2027.

235. Till which date has RBI provided a glide path to smoothen the one-time impact of higher provisioning under the ECL framework?

Ans: 31 March 2031.

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236. Which Reserve Bank of India survey recorded a Current Situation Index (CSI) of 96.9 and Future Expectations Index (FEI) of 125.0 in September 2025?

Ans: Urban Consumer Confidence Survey (UCCS).

237. In the September 2025 Rural Consumer Confidence Survey (RCCS), what was the value of the Future Expectations Index (FEI)?

Ans: 127.9.

238. What was the capacity utilisation (CU) level in Q1 FY 2025-26 as per the 70th Order Books, Inventories and Capacity Utilisation Survey (OBICUS)?

Ans: 74.1 per cent.

239. To what duration has the forex outlay period for Merchanting Trade Transactions (MTT) been extended by RBI in October 2025?

Ans: 6 months.

240. Up to what transaction value can banks reconcile and close export or import bills based on self-declaration under the simplified EDPMS/IDPMS rules?

Ans: ₹10 lakh.

241. What is the aggregate capital market exposure limit proposed for banks as a percentage of Tier 1 capital in the Draft Reserve Bank of India (Capital Market Exposure) Directions, 2025?

Ans: 40 per cent of Tier 1 capital.

242. What is the direct capital market exposure limit proposed for banks as a percentage of Tier 1 capital in the Draft Capital Market Exposure Directions, 2025?

Ans: 20 per cent of Tier 1 capital.

243. What is the maximum loan limit against eligible securities per individual proposed in the Draft Capital Market Exposure Directions, 2025?

Ans: ₹1 crore per individual.

244. What is the maximum loan per individual for subscribing to shares under IPOs, FPOs or ESOPs under the Draft Capital Market Exposure Directions, 2025?

Ans: ₹25 lakh per individual.

245. What is the interest rate on the Government of India Floating Rate Bond 2028 for the period from 4 October 2025 to 3 April 2026?

Ans: 6.22 per cent per annum.

246. What was the issue price per gram of the Sovereign Gold Bond 2017–18 Series-IV issued on 23 October 2017?

Ans: ₹2,971 per gram.

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247. What is the final redemption price per gram for the Sovereign Gold Bond 2017–18 Series-IV maturing on 23 October 2025?

Ans: ₹12,704 per gram.

248. By what percentage did India's outward remittances for education abroad fall year-on-year in August 2025?

Ans: 23.8 per cent.

249. Under the Liberalised Remittance Scheme (LRS), what is the maximum amount an Indian resident can remit abroad per financial year?

Ans: US\$ 250,000.

250. What is the monthly withdrawal or transfer limit prescribed for a Small Account under RBI regulations?

Ans: A maximum of ₹10,000 in a month.

251. What is the maximum total credit allowed in a Small Account in one financial year?

Ans: ₹1,00,000.

252. What is the maximum balance that can be held at any time in a Small Account as per RBI rules?

Ans: ₹50,000.

253. From which date are the Reserve Bank of India (Nomination Facility in Deposit Accounts, Safe Deposit Lockers and Articles kept in Safe Custody with Banks) Directions, 2025 effective?

Ans: 1 November 2025.

254. How many total services are covered under the revised Citizen's Charter of RBI effective from 1 July 2025?

Ans: 204 services.

255. What is the duration of the Scheme for Facilitating Accelerated Payout of Inoperative Accounts and Unclaimed Deposits?

Ans: From 1 October 2025 to 30 September 2026.

256. Under the accelerated payout scheme, what is the incentive for banks for accounts inoperative up to 4 years?

Ans: 5% of the amount or ₹5,000, whichever is lower.

257. Under the accelerated payout scheme, what is the incentive for accounts inoperative for 10 years and above?

Ans: 7.5% of the amount or ₹25,000, whichever is lower.

258. What is the time limit for the Reserve Bank of India (RBI) to settle banks' claims under the accelerated payout scheme after submission?

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Ans: Within 30 days of submission.

259. According to the standardised guidelines, what documents shall banks not demand when settling claims of deceased depositors in favour of nominees or survivors?

Ans: Succession Certificate, Letter of Administration, Probate of Will, or indemnity/surety bonds.

260. Up to what amount can co-operative banks settle claims in accounts without nominee or will using simplified documentation?

Ans: ₹5 lakh.

261. Up to what amount can other banks (excluding co-operative banks) settle such claims in accounts without nominee or will?

Ans: ₹15 lakh.

262. By which date must all banks fully implement the new procedures for settlement of claims of deceased depositors?

Ans: 31 March 2026.

263. What was India's total external debt stock at end-June 2025?

Ans: US\$ 747.2 billion.

264. What was India's external debt-to-GDP ratio at end-June 2025?

Ans: 18.9%.

265. In India's external debt as of end-June 2025, what was the share of United States Dollar (USD) in currency composition?

Ans: 53.8%.

266. In India's external debt as of end-June 2025, which borrower sector had the largest share and what was it?

Ans: Non-financial corporations, with 35.9%.

267. What was the short-term external debt (original maturity) as a percentage of total external debt at end-June 2025?

Ans: 18.1%.

268. What was the ratio of short-term external debt (original maturity) to foreign exchange reserves at end-June 2025?

Ans: 19.4%.

269. As per sectoral deployment data, what was the year-on-year growth of non-food bank credit as on 22 August 2025?

Ans: 9.9%.

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270. What was the year-on-year growth in credit to agriculture and allied activities in August 2025?

Ans: 7.6%.

271. What was the year-on-year growth in industrial credit in August 2025?

Ans: 6.5%.

272. Which key service sectors showed strong credit growth despite deceleration to NBFCs in August 2025?

Ans: Professional services, computer software, commercial real estate, and trade.

273. Under the revised Liquidity Management Framework, what remains the operating target of monetary policy?

Ans: The Overnight Weighted Average Call Rate (WACR).

274. Under the symmetric interest rate corridor, how is the Standing Deposit Facility (SDF) rate positioned relative to the policy repo rate?

Ans: 25 basis points below the repo rate.

275. Under the symmetric interest rate corridor, how is the Marginal Standing Facility (MSF) rate positioned relative to the policy repo rate?

Ans: 25 basis points above the repo rate.

276. Which variable rate operations have been discontinued as the main short-term liquidity management tools under the revised framework?

Ans: 14-day Variable Rate Repo (VRR) and Variable Rate Reverse Repo (VRRR) operations.

277. Under the revised Liquidity Management Framework, which entities now have access to SDF, overnight reverse repo, and all repo operations regardless of tenor?

Ans: Standalone Primary Dealers (SPDs).

278. Under the RBI (Investments in Non-SLR instruments by State / Central Co-operative Banks) Directions, 2025, up to what percentage of owned funds can a State Co-operative Bank (StCB) or Central Co-operative Bank (CCB) invest in the share capital of the Shared Service Entity (SSE)?

Ans: 5% of its owned funds.

279. What monetary penalty did the RBI impose on Muthoot FinCorp Limited on 24 September 2025 for non-compliance with Internal Ombudsman directions?

Ans: ₹2.70 lakh.

280. From which date are the RBI (Authentication Mechanisms for Digital Payment Transactions) Directions, 2025 effective?

Ans: 1 April 2026.

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281. Under the 2025 authentication directions, what is the minimum authentication requirement for domestic digital payment transactions?

Ans: At least two-factor authentication (2FA) using two distinct factors.

282. By which date must card issuers validate non-recurring cross-border card-not-present (CNP) transactions when authentication is requested by overseas merchants?

Ans: 1 October 2026.

283. For the second half of FY 2025–26, what Ways and Means Advances (WMA) limit has been fixed for the Government of India?

Ans: ₹50,000 crore.

284. Under the WMA arrangement for October 2025 to March 2026, at what utilisation level of the WMA limit may the RBI trigger fresh floatation of market loans?

Ans: When 75 percent of the WMA limit is utilised.

285. What interest rate is charged on Ways and Means Advances (WMA) provided by the RBI to governments?

Ans: The prevailing repo rate.

286. From which year was the WMA scheme introduced?

Ans: 1997.

287. To what amount has the RBI increased the aggregate WMA limit for state governments and Union Territories (UTs) with effect from 1 July 2024?

Ans: ₹60,118 crore.

288. What was the composite Supervisory Data Quality Index (sDQI) score for scheduled commercial banks (SCBs) in June 2025?

Ans: 89.9.

289. In the sDQI framework, how is a score between 80 and 90 interpreted?

Ans: “Acceptable”.

290. In the sDQI framework, how is a score of more than 90 interpreted?

Ans: “Good”.

291. What was the Weighted Average Lending Rate (WALR) on fresh rupee loans of scheduled commercial banks (SCBs) in August 2025?

Ans: 8.75 percent.

292. What was the one-year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs in September 2025?

Ans: 8.60 percent.

293. At end-June 2025, what percentage of total outstanding floating rate rupee loans of SCBs was linked to EBLR?

Ans: 62.9 percent.

294. At end-June 2025, what percentage of total outstanding floating rate rupee loans of SCBs was linked to MCLR?

Ans: 33.8 percent.

295. What was the Weighted Average Domestic Term Deposit Rate (WADTDR) on fresh rupee term deposits of SCBs in August 2025?

Ans: 5.56 percent.

296. What monetary penalty did the RBI impose on Indian Overseas Bank on 29 September 2025 for non-compliance with priority sector lending norms?

Ans: ₹31.80 lakh.

297. For which specific non-compliance did the RBI penalise Indian Overseas Bank under priority sector lending directions?

Ans: Collecting loan-related charges in certain priority sector lending accounts with sanctioned loan amounts up to ₹25,000.

298. Who has been appointed Deputy Governor of the Reserve Bank of India (RBI) by notification dated 30 September 2025?

Ans: Shri Shirish Chandra Murmu.

299. For what tenure has Shri Shirish Chandra Murmu been appointed Deputy Governor of the Reserve Bank of India (RBI)?

Ans: For three years from the date of joining on or after 9 October 2025, or until further orders, whichever is earlier.

300. From which date will funds for all Centrally Sponsored Schemes (CSS), worth ₹5 lakh crore annually, be routed through the Reserve Bank of India (RBI) under the SPARSH platform?

Ans: 1 November 2025.

301. Under the SPARSH Single Nodal Agency (SNA) model, how much existing fund float will be eliminated, and how much annual interest cost saving is expected for the Centre?

Ans: A fund float of ₹1–1.5 lakh crore will be eliminated, saving about ₹6,000 crore annually in interest costs.

302. What interest rate has the Reserve Bank of India (RBI) announced for the Government of India Floating Rate Bond 2033 (GOI FRB 2033) for the period 22 September 2025 to 21 March 2026?

Ans: 6.82 percent per annum.

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303. How is the coupon rate on the Government of India Floating Rate Bond 2033 (GOI FRB 2033) calculated?

Ans: As the average of the Weighted Average Yield of the last three auctions of 182-day Treasury Bills plus a fixed spread of 1.22 percent.

304. On which date did the Reserve Bank of India (RBI) recognise the Fintech Association for Consumer Empowerment (FACE) as India's first Self-Regulatory Organisation for the Fintech Sector (SRO-FT)?

Ans: 28 August 2024.

305. What was the Gross Non-Performing Assets (GNPA) ratio of Scheduled Commercial Banks (SCBs) as of March 2025 according to the June 2025 Financial Stability Report (FSR)?

Ans: 2.3%.

306. What is the projected Gross Non-Performing Assets (GNPA) ratio of the 46 major banks by March 2026 under the baseline scenario in the June 2025 Financial Stability Report (FSR)?

Ans: 2.5%.

307. What is the projected Gross Non-Performing Assets (GNPA) ratio of the 46 major banks by March 2027 under the baseline scenario in the June 2025 Financial Stability Report (FSR)?

Ans: 2.6%.

308. What was the Capital to Risk-Weighted Asset Ratio (CRAR) of Scheduled Commercial Banks (SCBs) as reported in the June 2025 Financial Stability Report (FSR)?

Ans: 17.3%.

309. What was the level of India's foreign exchange reserves as mentioned in the June 2025 Financial Stability Report (FSR)?

Ans: USD 642 billion.

310. What is the Aadhaar Enabled Payment System (AePS) as defined by the Reserve Bank of India (RBI)?

Ans: A payment mechanism enabling customers to use their Aadhaar number with biometric or OTP authentication for cash withdrawal, cash deposit, fund transfer, mini statement and balance enquiry.

311. After how many consecutive months of inactivity must banks re-do Know Your Customer (KYC) of an Aadhaar Enabled Payment System (AePS) Touchpoint Operator (ATO) before reactivation?

Ans: Three consecutive months.

312. Under the Aadhaar Enabled Payment System (AePS) guidelines, who is responsible for onboarding AePS Touchpoint Operators (ATOs)?

Ans: The acquiring bank.

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313. What is the name of the July 2025 rural survey launched by the Reserve Bank of India (RBI) to capture household perceptions on the economy, employment, prices, income and spending?

Ans: Rural Consumer Confidence Survey (RCCS).

314. How many States and Union Territories are covered in the July 2025 round of the Rural Consumer Confidence Survey (RCCS)?

Ans: 31 States and Union Territories.

315. Which agency has been appointed to conduct the July 2025 round of the Rural Consumer Confidence Survey (RCCS)?

Ans: M/s Development & Research Services Pvt. Ltd., New Delhi.

316. What is the name of the July 2025 urban survey launched by the Reserve Bank of India (RBI) to assess household sentiments on economic conditions, employment, prices, income and spending?

Ans: Urban Consumer Confidence Survey (UCCS).

317. Across how many cities is the July 2025 round of the Urban Consumer Confidence Survey (UCCS) conducted?

Ans: 19 cities.

318. What is the name of the July 2025 survey launched by the Reserve Bank of India (RBI) to capture household views on price changes and inflation expectations?

Ans: Inflation Expectations Survey of Households (IESH).

319. For what three horizons does the Inflation Expectations Survey of Households (IESH) collect quantitative inflation expectations?

Ans: Current inflation, three months ahead inflation and one year ahead inflation.

320. How many listed non-government non-financial companies' data did the Reserve Bank of India (RBI) use to analyse private corporate sector performance in 2024-25?

Ans: 3,902 listed non-government non-financial companies.

321. What was the sales growth of the private corporate sector in 2024-25 as per the Reserve Bank of India (RBI) data on 3,902 listed companies?

Ans: 7.2%.

322. What was the manufacturing sector's sales growth in 2024-25 according to the Reserve Bank of India (RBI) private corporate sector performance data?

Ans: 6.0%.

323. What was the sales growth of the Information Technology (IT) sector in 2024-25 as per the Reserve Bank of India (RBI) private corporate sector performance data?

Ans: 7.1%.

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324. To what level did the raw material-to-sales ratio of manufacturing companies rise in 2024-25 according to the Reserve Bank of India (RBI) study?

Ans: 55.7% of sales.

325. By how much did staff costs rise in 2024-25 for manufacturing, Information Technology (IT) and non-IT services companies respectively according to the Reserve Bank of India (RBI) report?

Ans: 10.0% for manufacturing, 4.4% for IT and 12.0% for non-IT services.

326. What were the operating profit margins of manufacturing, Information Technology (IT) and non-IT services companies respectively in 2024-25 as per the Reserve Bank of India (RBI) data?

Ans: 14.2% for manufacturing, 21.9% for IT and 22.1% for non-IT services.

327. Which article in the June 2025 Reserve Bank of India (RBI) Bulletin introduces a daily Financial Conditions Index (FCI) for India?

Ans: "Financial Conditions Index for India – A High-Frequency Approach."

328. Which June 2025 Reserve Bank of India (RBI) Bulletin article presents a combined statistical, Machine Learning and Deep Learning framework for forecasting Consumer Price Index (CPI) inflation?

Ans: "Predicting CPI Inflation in India through a Combination of Statistical and Machine Learning Models."

329. What was the year-on-year growth of the all-India House Price Index (HPI) in Q4:2024-25 according to the Reserve Bank of India (RBI)?

Ans: 3.1%.

330. Which city recorded the highest annual increase in the House Price Index (HPI) in Q4:2024-25 and what was the percentage?

Ans: Kolkata, with 8.8%.

331. Which city witnessed a contraction in the House Price Index (HPI) in Q4:2024-25 and by what percentage?

Ans: Kochi, with a contraction of 2.3%.

332. By how much was the policy repo rate reduced in the 55th meeting of the Monetary Policy Committee (MPC) held in June 2025 and to what level?

Ans: Reduced by 50 basis points to 5.50%.

333. What is the projected real Gross Domestic Product (GDP) growth for 2025-26 as per the June 2025 Monetary Policy Statement of the Monetary Policy Committee (MPC)?

Ans: 6.5%.

334. What is the projected Consumer Price Index (CPI) inflation for 2025-26 according to the June 2025 Monetary Policy Committee (MPC) statement?

Ans: 3.7%.

335. What was the level of India's foreign exchange reserves mentioned in the Reserve Bank of India (RBI) Governor's June 6, 2025 statement and how many months of imports did it cover?

Ans: USD 691.5 billion covering 11 months of imports.

336. By how many basis points was the Cash Reserve Ratio (CRR) cut and to what level in the Reserve Bank of India (RBI) Governor's June 2025 statement, and how much liquidity was estimated to be released?

Ans: Cut by 100 basis points to 3.0%, releasing about ₹2.5 lakh crore liquidity.

337. What was the initial total value of ₹2000 denomination banknotes in circulation on May 19, 2023 when their withdrawal was announced by the Reserve Bank of India (RBI)?

Ans: ₹3.56 lakh crore.

338. To what value had the ₹2000 denomination banknotes in circulation declined by May 31, 2025 according to the Reserve Bank of India (RBI), and what percentage had been returned?

Ans: Declined to ₹6,181 crore, with 98.26% of the notes returned.

339. What was the weighted average lending rate (WALR) on fresh rupee loans of Scheduled Commercial Banks (SCBs) in May 2025 as per the Reserve Bank of India (RBI) lending and deposit rates data?

Ans: 9.20%.

340. Under the Lending Against Gold & Silver – Directions 2025, what is the maximum tenure permitted for bullet repayment loans?

Ans: 12 months.

341. Under the Lending Against Gold & Silver – Directions 2025, what is the maximum Loan-to-Value (LTV) ratio allowed for loans up to ₹2.5 lakh?

Ans: 85%.

342. Under the Lending Against Gold & Silver – Directions 2025, what are the collateral limits for gold and silver ornaments and coins per borrower?

Ans: 1 kg gold ornaments, 10 kg silver ornaments, 50 g gold coins and 500 g silver coins per borrower.

343. On which date was the RBI Retail Direct Scheme launched by the Reserve Bank of India (RBI)?

Ans: 12 November 2021.

344. What is the minimum and maximum investment limit per security per auction in the RBI Retail Direct Gilt (RDG) Account for Government Securities (G-Secs) and Treasury Bills (T-Bills)?

Ans: Minimum ₹10,000 and maximum ₹2 crore per security per auction.

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345. According to the 2025 update on Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) norms, what proportion of total net assets must now be maintained as microfinance loans?

Ans: 60% of total net assets.

346. Under the updated Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) norms, what is the maximum annual household income limit for microfinance loan eligibility?

Ans: ₹3 lakh.

347. Under the Reserve Bank of India (RBI) Large Exposures Framework (LEF), when is an exposure classified as a “large exposure”?

Ans: When it equals or exceeds 10% of a bank’s Tier 1 capital.

348. Under the Reserve Bank of India (RBI) Large Exposures Framework (LEF), what is the general exposure limit for a single counterparty as a percentage of Tier 1 capital, and up to what level can it be extended with Board approval?

Ans: 20% normally, extendable up to 25% with Board approval.

349. Under the Reserve Bank of India (RBI) Project Finance Directions, 2025, what is the maximum extension allowed to the Date of Commencement of Commercial Operations (DCCO) for infrastructure and non-infrastructure projects respectively?

Ans: 3 years for infrastructure projects and 2 years for non-infrastructure projects.

350. Under the Reserve Bank of India (RBI) Project Finance Directions, 2025, up to what percentage of the original project cost are lenders allowed to fund cost overruns?

Ans: Up to 10% of the original project cost.

351. Under the Lending Against Gold & Silver – Directions 2025, what is the maximum tenure permitted for bullet repayment loans?

Ans: 12 months.

352. Under the Lending Against Gold & Silver – Directions 2025, what is the maximum Loan-to-Value (LTV) ratio allowed for loans up to ₹2.5 lakh?

Ans: 85%.

353. Under the Lending Against Gold & Silver – Directions 2025, what are the collateral limits for gold and silver ornaments and coins per borrower?

Ans: 1 kg gold ornaments, 10 kg silver ornaments, 50 g gold coins and 500 g silver coins per borrower.

354. On which date was the RBI Retail Direct Scheme launched by the Reserve Bank of India (RBI)?

Ans: 12 November 2021.

355. What is the minimum and maximum investment limit per security per auction in the RBI Retail Direct Gilt (RDG) Account for Government Securities (G-Secs) and Treasury Bills (T-Bills)?

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Ans: Minimum ₹10,000 and maximum ₹2 crore per security per auction.

356. According to the 2025 update on Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) norms, what proportion of total net assets must now be maintained as microfinance loans?

Ans: 60% of total net assets.

357. Under the updated NBFC-MFI norms, what is the maximum annual household income limit for microfinance loan eligibility?

Ans: ₹3 lakh.

358. Under RBI's Large Exposures Framework (LEF), when is an exposure classified as a "large exposure"?

Ans: When it equals or exceeds 10% of a bank's Tier 1 capital.

359. Under the RBI LEF, what is the general exposure limit for a single counterparty and up to what level can it be extended with Board approval?

Ans: 20% normally, extendable up to 25%.

360. Under RBI's Project Finance Directions, 2025, what is the maximum extension allowed to the DCCO for infrastructure and non-infrastructure projects?

Ans: 3 years for infrastructure projects and 2 years for non-infrastructure projects.

361. Under RBI's Project Finance Directions, 2025, up to what percentage of the original project cost are lenders allowed to fund cost overruns?

Ans: Up to 10% of the original project cost.

362. According to the 2025 Department of Economic Affairs (DEA) Fund Guidelines, during which period of each month must banks transfer unclaimed deposits to the DEA Fund?

Ans: During the last five working days of every month.

363. What was the value of the RBI Digital Payments Index (RBI-DPI) in March 2025 and its base year?

Ans: 493.22 in March 2025; base March 2018 = 100.

364. What was the value of the RBI Financial Inclusion Index (FI-Index) in March 2025, and what are its three parameters with weights?

Ans: 67.0; Access (35%), Usage (45%), Quality (20%).

365. What is the web address of the new RBI microsite for banknotes?

Ans: <https://indiancurrency.rbi.org.in>.

366. What was the Gross NPA ratio of SCBs as of March 2025 according to the June 2025 Financial Stability Report (FSR)?

Ans: 2.3%.

367. What is the projected GNPA ratio of the 46 major banks by March 2026 under the baseline scenario in the June 2025 FSR?

Ans: 2.5%.

368. What is the projected GNPA ratio of the 46 major banks by March 2027 under the baseline scenario in the June 2025 FSR?

Ans: 2.6%.

369. What was the CRAR of SCBs as reported in the June 2025 FSR?

Ans: 17.3%.

370. What was India's foreign exchange reserves mentioned in the June 2025 FSR?

Ans: USD 642 billion.

371. What is the Aadhaar Enabled Payment System (AePS) as defined by RBI?

Ans: A payment mechanism enabling customers to use Aadhaar number with biometric or OTP authentication for cash withdrawal, deposits, fund transfer, mini statement, and balance enquiry.

372. After how many consecutive months of inactivity must banks re-do KYC of an AePS Touchpoint Operator (ATO)?

Ans: Three consecutive months.

373. Under AePS guidelines, who is responsible for onboarding ATOs?

Ans: The acquiring bank.

374. What is the name of the July 2025 rural survey launched by RBI to capture household perceptions on economy, jobs, prices, income and spending?

Ans: Rural Consumer Confidence Survey (RCCS).

375. How many States and UTs are covered in the July 2025 round of RCCS?

Ans: 31 States and UTs.

376. Which agency conducts the July 2025 RCCS?

Ans: M/s Development & Research Services Pvt. Ltd., New Delhi.

377. What is the name of the July 2025 urban survey launched by RBI to assess household sentiments?

Ans: Urban Consumer Confidence Survey (UCCS).

378. Across how many cities is the July 2025 UCCS conducted?

Ans: 19 cities.

379. What is the name of the July 2025 survey launched by RBI to capture household inflation expectations?

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Ans: Inflation Expectations Survey of Households (IESH).

380. For what three horizons does IESH collect quantitative inflation expectations?

Ans: Current inflation, three months ahead, and one year ahead.

381. How many listed non-government non-financial companies' data did RBI use to analyse private corporate sector performance in 2024–25?

Ans: 3,902 companies.

382. What was the sales growth of the private corporate sector in 2024–25?

Ans: 7.2%.

383. What was manufacturing sector's sales growth in 2024–25?

Ans: 6.0%.

384. What was the IT sector's sales growth in 2024–25?

Ans: 7.1%.

385. To what level did the raw material-to-sales ratio of manufacturing companies rise in 2024–25?

Ans: 55.7%.

386. By how much did staff costs rise in 2024–25 for manufacturing, IT and non-IT services?

Ans: 10.0% (manufacturing), 4.4% (IT), 12.0% (non-IT services).

387. What were the operating profit margins of manufacturing, IT and non-IT services companies in 2024–25?

Ans: 14.2% (manufacturing), 21.9% (IT), 22.1% (non-IT services).

388. Which RBI Bulletin article (June 2025) introduces a daily Financial Conditions Index (FCI)?

Ans: "Financial Conditions Index for India – A High-Frequency Approach."

389. Which RBI Bulletin article (June 2025) presents a combined statistical, ML and DL framework for CPI inflation forecasting?

Ans: "Predicting CPI Inflation in India through a Combination of Statistical and Machine Learning Models."

390. What was the year-on-year growth of the all-India House Price Index (HPI) in Q4:2024–25?

Ans: 3.1%.

391. Which city recorded the highest annual increase in HPI in Q4:2024–25?

Ans: Kolkata (8.8%).

392. Which city recorded a contraction in HPI in Q4:2024–25 and by what percentage?

Ans: Kochi (–2.3%).

393. By how much was the policy repo rate reduced in the 55th MPC meeting (June 2025) and to what level?

Ans: Reduced by 50 basis points to 5.50%.

394. What is the projected real GDP growth for 2025–26 as per June 2025 MPC Statement?

Ans: 6.5%.

395. What is the projected CPI inflation for 2025–26 as per June 2025 MPC?

Ans: 3.7%.

396. What was India's foreign exchange reserves mentioned in the RBI Governor's 6 June 2025 statement and how many months of imports did it cover?

Ans: USD 691.5 billion covering 11 months of imports.

397. By how many basis points was CRR cut in June 2025 and to what level, and how much liquidity was released?

Ans: Cut by 100 basis points to 3.0%, releasing ₹2.5 lakh crore.

398. What was the initial value of ₹2000 notes in circulation when withdrawn on 19 May 2023?

Ans: ₹3.56 lakh crore.

399. To what value had ₹2000 notes declined by 31 May 2025 and what percentage was returned?

Ans: ₹6,181 crore; 98.26%.

400. What was the Weighted Average Lending Rate (WALR) on fresh rupee loans of SCBs in May 2025?

Ans: 9.20%.

401. What proportion of India's net assets must NBFC-MFIs maintain as microfinance loans?

Ans: 60%.

402. What is the maximum annual household income eligibility for microfinance loans under the updated norms?

Ans: ₹3 lakh.

403. Under the LEF, up to what level can exposure exceed the 20% limit with Board approval?

Ans: Up to 25%.

404. Under Project Finance Directions 2025, how much can DCCO be extended for infrastructure projects?

Ans: Up to 3 years.

405. Under Project Finance Directions 2025, how much can lenders fund cost overruns?

Ans: Up to 10% of original project cost.

406. What is the DEA unclaimed deposits transfer window each month?

Ans: Last five working days.

407. What is DPI March 2025 value and base year?

Ans: 493.22; base March 2018 = 100.

408. What is FI-Index March 2025 value and weights?

Ans: 67.0; Access 35%, Usage 45%, Quality 20%.

409. What is the URL of RBI's new banknotes microsite?

Ans: <https://indiancurrency.rbi.org.in>.

410. What is the GNPA ratio as of March 2025 (FSR June 2025)?

Ans: 2.3%.

411. Projected GNPA for March 2026 (baseline scenario)?

Ans: 2.5%.

412. Projected GNPA for March 2027?

Ans: 2.6%.

413. What is CRAR as per FSR June 2025?

Ans: 17.3%.

414. India's foreign exchange reserves (FSR June 2025)?

Ans: USD 642 billion.

415. What is AePS?

Ans: Aadhaar-enabled payment system using Aadhaar + biometric/OTP.

416. Banks must redo KYC of ATO after how many inactive months?

Ans: 3 months.

417. Who onboards AePS ATOs?

Ans: Acquiring bank.

418. Name of July 2025 rural households survey?

Ans: RCCS.

419. How many States/UTs in July 2025 RCCS?

Ans: 31.

420. Which agency conducts July 2025 RCCS?

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Ans: Development & Research Services Pvt. Ltd.

421. Name of July 2025 urban sentiment survey?

Ans: UCCS.

422. Number of cities in July 2025 UCCS?

Ans: 19.

423. Name of July 2025 inflation expectations survey?

Ans: IESH.

424. Three horizons of inflation expectations?

Ans: Current, 3 months ahead, 1 year ahead.

425. Number of listed companies used for 2024–25 corporate analysis?

Ans: 3,902.

426. Corporate sector sales growth 2024–25?

Ans: 7.2%.

427. Manufacturing sales growth 2024–25?

Ans: 6.0%.

428. IT sales growth 2024–25?

Ans: 7.1%.

429. Manufacturing raw material-to-sales ratio 2024–25?

Ans: 55.7%.

430. Staff cost rise for manufacturing, IT, non-IT 2024–25?

Ans: 10.0%, 4.4%, 12.0%.

431. Operating profit margins 2024–25 (manufacturing, IT, non-IT)?

Ans: 14.2%, 21.9%, 22.1%.

432. RBI Bulletin article introducing FCI?

Ans: Financial Conditions Index for India.

433. Bulletin article combining statistical + ML + DL for CPI?

Ans: Predicting CPI Inflation in India.

434. All-India HPI YoY Q4 2024–25?

Ans: 3.1%.

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435. City with highest HPI rise Q4 2024–25?

Ans: Kolkata (8.8%).

436. City with HPI contraction Q4 2024–25?

Ans: Kochi (–2.3%).

437. Repo cut in June 2025?

Ans: 50 basis points to 5.50%.

438. GDP growth 2025–26 (June 2025 MPC)?

Ans: 6.5%.

439. CPI inflation 2025–26 (June 2025 MPC)?

Ans: 3.7%.

440. Forex reserves in June 2025 statement?

Ans: USD 691.5 billion (11 months cover).

441. CRR cut in June 2025?

Ans: Cut to 3.0% releasing ₹2.5 lakh crore.

442. Value of ₹2000 notes on 19 May 2023?

Ans: ₹3.56 lakh crore.

443. Value of ₹2000 notes on 31 May 2025?

Ans: ₹6,181 crore; 98.26% returned.

444. WALR May 2025 fresh loans?

Ans: 9.20%.

445. Maximum tenure for bullet repayment loans?

Ans: 12 months.

446. Max LTV for gold/silver loans up to ₹2.5 lakh?

Ans: 85%.

447. Collateral limits under gold/silver lending scheme?

Ans: 1 kg gold, 10 kg silver, 50 g gold coins, 500 g silver coins.

448. Launch date of RBI Retail Direct Scheme?

Ans: 12 November 2021.

449. Investment limits per auction in RDG?

Ans: ₹10,000 min, ₹2 crore max.

450. Microfinance loan proportion for NBFC-MFIs?

Ans: 60% of net assets.

451. Under the updated Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) norms, what is the maximum annual household income limit for microfinance loan eligibility?

Ans: ₹3 lakh.

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Ans: Up to 10% of the original project cost.

456. According to the 2025 Department of Economic Affairs (DEA) Fund Guidelines, during which period of each month must banks transfer unclaimed deposits to the DEA Fund through the e-Kuber system?

Ans: During the last five working days of every month.

457. What was the value of the Reserve Bank of India (RBI) Digital Payments Index (RBI-DPI) in March 2025 and what is its base year and base value?

Ans: 493.22 in March 2025 with base March 2018 = 100.

458. What was the value of the Reserve Bank of India (RBI) Financial Inclusion Index (FI-Index) in March 2025, and what are the three parameters with their respective weights?

Ans: 67.0 in March 2025, with parameters Access (35%), Usage (45%) and Quality (20%).

459. What is the web address of the new Reserve Bank of India (RBI) microsite for banknotes that replaces the earlier “paisaboltahai” site?

Ans: <https://indiancurrency.rbi.org.in>.

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460. What change was made in the Finance Ministry's revised Performance-Linked Incentive (PLI) scheme regarding eligibility in Public Sector Banks (PSBs)?

Ans: Senior executives from the rank of Chief Manager and above in Public Sector Banks (PSBs) are now included along with Whole-Time Directors.

461. Which scheme aims to boost district-level economic growth and employment by promoting one identified product from each district?

Ans: One District One Product (ODOP) scheme.

462. When was the One District One Product (ODOP) scheme first launched by the Uttar Pradesh Government?

Ans: January 2018.

463. Which ministry is the nodal ministry for the national One District One Product (ODOP) scheme?

Ans: Ministry of Food Processing.

464. What is the total budget approved for the One Nation One Subscription (ONOS) programme till 2027?

Ans: ₹6,000 crore.

465. Who approved the PM Vidyalaxmi Scheme for financial assistance for higher education?

Ans: The Union Cabinet headed by Prime Minister Narendra Modi.

466. What is the maximum loan amount eligible for 3% interest subvention under the PM Vidyalaxmi Scheme for students from families earning up to ₹8 lakh per year?

Ans: ₹10 lakh.

467. How much budget has been allocated for the PM Vidyalaxmi Scheme for the period 2024–2031?

Ans: ₹3,600 crore.

468. Which state launched the Deepam 2.0 scheme to provide free LPG gas cylinders to eligible households?

Ans: Andhra Pradesh.

469. Who launched the Bal Vivah Mukht Bharat campaign to eradicate child marriage in India?

Ans: Union Minister Annapurna Devi of the Ministry of Women and Child Development.

470. Under the Prohibition of Child Marriage Act, 2006, what are the minimum legal ages for groom and bride below which a marriage is illegal?

Ans: Groom below 21 years and bride below 18 years.

471. Which communities have the highest child marriage rate of 26% as mentioned under the Bal Vivah Mukht Bharat campaign?

Ans: Scheduled Castes (SC) and Scheduled Tribes (ST) communities.

472. Which mission organizes the Nayi Chetna - Pahal Badlaav Ki campaign to raise awareness against gender-based violence?

Ans: Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).

473. Till which date has Atal Innovation Mission 2.0 (AIM 2.0) been extended?

Ans: March 31, 2028.

474. What is the budget approved for Atal Innovation Mission 2.0 (AIM 2.0)?

Ans: ₹2,750 crore.

475. When was the Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY) launched?

Ans: October 28, 2014.

476. What is the total budget of Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY) for 2021–2026?

Ans: ₹26,135.46 crore.

477. What is the annual health coverage provided under the Ayushman Bharat PM-JAY Ayushman Vaya Vandana Card for senior citizens aged 70 and above?

Ans: ₹5 lakh per year.

478. What is the revised additional target of houses to be constructed under Pradhan Mantri Awas Yojana - Gramin (PMA Y-G) by 2029?

Ans: 2 crore additional houses.

479. What is the total budget of Pradhan Mantri Awas Yojana - Gramin (PMA Y-G), including ₹54,500 crore for FY 2024–25?

Ans: ₹3,06,137 crore.

480. What was the loan disbursement amount under Pradhan Mantri Mudra Yojana (PMMY) in Q3 of FY25, the highest ever for a quarter?

Ans: ₹3.39 lakh crore.

481. What is the financial outlay of the 'NAMO DRONE DIDI' scheme to provide drones to Women Self Help Groups (SHGs)?

Ans: ₹1,261 crore.

482. What percentage of the drone cost is subsidised under the 'NAMO DRONE DIDI' scheme, and up to what maximum amount?

Ans: 80% subsidy up to ₹8 lakh.

483. What is the main objective of the Sugama Bharat Abhiyan (Accessible India Campaign) for Persons with Disabilities (PwD)?

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Ans: To ensure universal accessibility in built infrastructure, transport systems and information and communications technology for PwD.

484. By what percentage did the Ministry of Education increase the material cost for pulses, vegetables and oil under the Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) scheme from December 1, 2024?

Ans: 13.70%.

485. Which three national waterways are covered under the 'Jalvahak' scheme for inland waterways cargo movement?

Ans: National Waterway-1, National Waterway-2 and National Waterway-16.

486. What is the corpus of the Credit Guarantee Scheme (CGS) for e-Negotiable Warehouse Receipt (e-NWR) based financing launched for post-harvest loans?

Ans: ₹1,000 crore.

487. At what rate per quintal does Himachal Pradesh purchase cow dung under its Cow Dung Purchasing Scheme?

Ans: ₹300 per quintal.

488. Under the Rajiv Gandhi Start-up Swarojgar Yojana (E-taxi Scheme) of Himachal Pradesh, what percentage subsidy is provided on the purchase of electric taxis?

Ans: 50% subsidy.

489. Which scheme in Gujarat aims to provide nutritious breakfast to students and was officially rolled out from December 11, 2024?

Ans: Mukhyamantri Paushtik Alpahar Yojana.

490. What is the capacity range of each decentralized grid-connected renewable energy power plant targeted under the PM-KUSUM scheme with ₹4,388 crore sanctioned?

Ans: 500 kilowatt to 2 megawatt per plant.

491. Under the SVAMITVA scheme, in how many villages have drone surveys been conducted?

Ans: Drone surveys have been conducted in 3.1 lakh villages.

492. Which states have fully implemented the SVAMITVA scheme?

Ans: Tripura, Goa, Uttarakhand and Haryana.

493. What is the annual family health coverage amount provided under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)?

Ans: ₹5 lakh per family per year.

494. As of October 31, 2024, how many Ayushman cards had been issued under AB PM-JAY?

Ans: 35.89 crore Ayushman cards.

495. Until which financial year has Pradhan Mantri Fasal Bima Yojana (PMFBY) and Weather Based Crop Insurance been extended, with a budget of ₹69,515.71 crore?

Ans: Till 2025–26.

496. What are the premium rates payable by farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif, Rabi and horticulture or commercial crops?

Ans: 2% for Kharif crops, 1.5% for Rabi crops and 5% for horticulture or commercial crops.

497. Which scheme for specialty steel has been launched for the period FY 2025–26 to FY 2029–30 with an investment of ₹6,322 crore?

Ans: Production-Linked Incentive (PLI) Scheme 1.1 for Specialty Steel.

498. When was Sukanya Samriddhi Yojana (SSY) launched?

Ans: January 22, 2015.

499. What is the minimum annual investment required in a Sukanya Samriddhi Yojana (SSY) account?

Ans: ₹250 per year.

500. Into which four loan categories is Pradhan Mantri Mudra Yojana (PMMY) divided after introduction of Tarun Plus?

Ans: Shishu, Kishor, Tarun and Tarun Plus.

501. When and where was Beti Bachao Beti Padhao (BBBP) scheme launched?

Ans: January 22, 2015 in Panipat, Haryana.

502. What is the annual benefit amount provided to landless agricultural labourers under Chhattisgarh's Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana?

Ans: ₹10,000 per year.

503. What does Karnataka's 'KSRTC Arogya' scheme provide to Karnataka State Road Transport Corporation employees and their families?

Ans: It provides cashless medical treatment to Karnataka State Road Transport Corporation employees and their families.

504. What is the government contribution rate under the Unified Pension Scheme (UPS) for central government employees under National Pension System (NPS) from April 1, 2025?

Ans: 18.5% of salary.

505. Which two flagship energy efficiency programmes completed 10 years on January 5, 2025 under the Ministry of Power?

Ans: Unnat Jyoti by Affordable LEDs (UJALA) and Street Lighting National Programme (SLNP).

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506. What does the One Nation, One Subscription (ONOS) scheme launched by the Ministry of Education provide with its ₹6,000 crore budget for 2025–2027?

Ans: Access to scholarly articles and journals for government-run Higher Education Institutions (HEIs) and research and development centres.

507. What is the interest rate offered on Sukanya Samriddhi Yojana (SSY) small savings scheme for Q4 FY25?

Ans: 8.20%.

508. What is the budget approved for Surya Ghar: Muft Bijli Yojana (Prime Minister-Surya Ghar: Muft Bijli Yojana - PMSGMBY) by the Union Cabinet in February 2024?

Ans: ₹75,021 crore.

509. What is the monthly free electricity entitlement per household targeted under Surya Ghar: Muft Bijli Yojana (Prime Minister-Surya Ghar: Muft Bijli Yojana - PMSGMBY)?

Ans: 300 units per month.

510. At the 8th International Solar Alliance (ISA) Assembly 2025, which initiative focuses on recycling and upcycling expired solar panels to create green jobs?

Ans: Solar Upcycling Network for Recycling, Innovation & Stakeholder Engagement (SUNRISE).

511. How many Member and Signatory Countries does the International Solar Alliance (ISA) currently have?

Ans: 125 Member and Signatory Countries.

512. Which ministry implements the National Social Assistance Programme (NSAP) launched on 15 August 1995?

Ans: Ministry of Rural Development.

513. As of 2025, how many total beneficiaries are covered under the National Social Assistance Programme (NSAP)?

Ans: 3.09 crore beneficiaries.

514. Under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), what is the central assistance amount for beneficiaries aged 60–79 years?

Ans: ₹200 per month.

515. Under the Indira Gandhi National Widow Pension Scheme (IGNWPS), what monthly central assistance is provided to widows aged 40–79 years?

Ans: ₹300 per month.

516. How much was released to States and Union Territories under the Indira Gandhi National Disability Pension Scheme (IGNDPS) during FY 2024–25?

Ans: ₹243.74 crore.

517. Under the National Family Benefit Scheme (NFBS), what one-time assistance is given to a BPL family on the death of the primary breadwinner aged 18–59 years?

Ans: ₹20,000.

518. What is the main benefit provided under the Annapurna Scheme of NSAP?

Ans: 10 kg of free food grains per month to eligible senior citizens not receiving pensions.

519. What is the total budget allocation for the National Social Assistance Programme (NSAP) in FY 2025–26?

Ans: ₹9,652 crore.

520. What percentage of National Social Assistance Programme (NSAP) payments are made through the Direct Benefit Transfer (DBT) mechanism?

Ans: About 94% of NSAP payments.

521. On which date was Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) launched?

Ans: 23 September 2018.

522. What is the maximum annual health insurance coverage provided per family under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)?

Ans: ₹5 lakh per family per year.

523. As of 28 October 2025, approximately how many Ayushman Cards had been issued under AB-PMJAY?

Ans: More than 42 crore Ayushman Cards.

524. What budget allocation did AB-PMJAY receive in the Union Budget 2025–26, and from what previous amount was it increased?

Ans: ₹9,406 crore, increased from ₹7,500 crore.

525. What is the total outlay of the PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) for the period 2021–26?

Ans: ₹64,180 crore.

526. As of September 2025, roughly how many teleconsultations had been conducted under Ayushman Arogya Mandirs (AAM) via the e-Sanjeevani platform?

Ans: About 39.61 crore teleconsultations.

527. As of 5 August 2025, how many Ayushman Bharat Health Account (ABHA) IDs had been created under the Ayushman Bharat Digital Mission (ABDM)?

Ans: 79.91 crore ABHA IDs.

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528. According to the India Financial Sector Assessment 2024, India's capital markets expanded from 144% of GDP in 2017 to approximately what level in 2025?

Ans: About 175% of GDP.

529. Who has been appointed Chairperson of the 8th Central Pay Commission (CPC) approved by the Union Cabinet in October 2025?

Ans: Justice Ranjana Prakash Desai.

530. Within what time frame must the 8th Central Pay Commission (CPC) submit its recommendations?

Ans: Within 18 months of its constitution.

531. Which professor from the Indian Institute of Management Bangalore is the Part-time Member of the 8th Central Pay Commission (CPC)?

Ans: Professor Pulak Ghosh.

532. Under the DICV-IIM Calcutta Innovation Park Social Impact Incubation Programme, what is the maximum implementation funding available for each of the top five selected startups?

Ans: Up to ₹20 lakh per startup.

533. Under the Prime Minister's Development Initiative for North East Region (PM-DevINE) Scheme, what is the total financial outlay approved for 2022–26?

Ans: ₹6,600 crore.

534. The Integrated Sohra Circuit Project in Meghalaya under the PM-DevINE Scheme is expected to generate employment for how many people?

Ans: About 4,600 jobs.

535. According to NITI Aayog's 2025 report, what approximate share of India's Gross Value Added (GVA) did the services sector contribute in 2024–25?

Ans: About 55% of GVA.

536. Approximately how many workers were employed in India's services sector in 2023–24, as per NITI Aayog's employment report?

Ans: About 188 million workers.

537. Which Union Territory recorded the highest share of services in its Gross Value Added (GVA) in 2023–24?

Ans: Chandigarh.

538. Which three major states recorded the highest services share in their Gross State Value Added (GSVA) in 2023–24?

Ans: Karnataka, Kerala, and Telangana.

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539. Which major Indian state had the lowest share of services in its GSVA at 33.9%, as per NITI Aayog's 2023–24 analysis?

Ans: Chhattisgarh.

540. Which ministry released the report “Model-based District-level Consumption Estimates based on HCES 2022–23” for Uttar Pradesh?

Ans: Ministry of Statistics and Programme Implementation (MoSPI).

541. Which statistical models were used by MoSPI to estimate district-level Monthly Per Capita Consumption Expenditure (MPCE) in Uttar Pradesh?

Ans: Fay–Herriot and Spatial Fay–Herriot (SFH) models.

542. Which rural districts in Uttar Pradesh recorded the highest MPCE in MoSPI's model-based consumption estimates?

Ans: Bagpat, Saharanpur, Gautam Buddha Nagar, Meerut, and Ghaziabad.

543. The ‘Pink Saheli Smart Card’ launched by the Delhi government provides what key facility?

Ans: Free bus travel for women and transgender persons on all DTC and cluster buses.

544. From which date to which date will the Employees' Enrolment Scheme 2025 under the Employees' Provident Fund Organisation (EPFO) remain open?

Ans: From 1 November 2025 to 30 April 2026.

545. Under the Employees' Enrolment Scheme 2025, what is the penal damage fee per establishment for voluntary compliance?

Ans: ₹100 per establishment.

546. Who launched the Employees' Enrolment Scheme 2025 during EPFO's 73rd Foundation Day in New Delhi?

Ans: Dr. Mansukh Mandaviya.

547. Under UIDAI's Aadhaar Vision 2032 initiative, who chairs the high-level Expert Committee guiding the roadmap?

Ans: Neelkanth Mishra.

548. Which three frontier technologies are central to UIDAI's Aadhaar Vision 2032 framework for future digital security?

Ans: Artificial Intelligence, Blockchain, and Quantum Computing.

549. What was the Gross GST collection in October 2025 and its year-on-year growth rate compared to October 2024?

Ans: ₹1.95 lakh crore with 4.6% year-on-year growth.

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550. According to the PLFS Monthly Bulletin for September 2025, what was India's Labour Force Participation Rate (LFPR) among persons aged 15 years and above?

Ans: 55.3%.

551. What was India's overall Unemployment Rate in September 2025 as per PLFS data?

Ans: 5.2%.

552. In which year was the UDAN (Ude Desh Ka Aam Nagrik) regional air connectivity scheme launched under the National Civil Aviation Policy?

Ans: 2016.

553. What was the route of India's first UDAN flight inaugurated on 27 April 2017?

Ans: Shimla–Delhi route.

554. What was India's rank and score in the Global Hunger Index (GHI) 2025?

Ans: 102nd out of 123 countries with a score of 25.8.

555. Which two organizations jointly publish the Global Hunger Index (GHI)?

Ans: Concern Worldwide and Welthungerhilfe.

556. What new toll-free helpline number has the Ministry of Women and Child Development announced for POSHAN Abhiyaan and Pradhan Mantri Matru Vandana Yojana (PMMVY) effective 1 November 2025?

Ans: 1515.

557. What total installed electricity capacity did India reach as of 30 September 2025?

Ans: 500.89 GW of installed electricity capacity.

558. As of late October 2025, what proportion of India's installed power capacity comes from non-fossil fuel sources?

Ans: About 51% of installed power capacity from non-fossil sources.

559. Which toll-free number serves as India's national helpline for senior citizens, also known as Elderline?

Ans: 14567.

560. Till which date has the Remission of Duties and Taxes on Exported Products (RoDTEP) scheme been extended?

Ans: 31 March 2026.

561. What is the main objective of the RoDTEP scheme?

Ans: To reimburse exporters for non-recoverable central, state and local taxes and duties.

562. Which categories of exporters are eligible under the extended RoDTEP scheme?

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Ans: Domestic Tariff Area (DTA) units, Advance Authorization (AA) holders, Special Economic Zones (SEZs) and Export Oriented Units (EOUs).

563. Which institution launched the Development of Industry Associations (DIA) scheme to strengthen MSME clusters?

Ans: Small Industries Development Bank of India (SIDBI).

564. The Biomedical Research Career Programme (BRCP) Phase-III will be implemented during which period?

Ans: From 2025–26 to 2030–31.

565. What is the total financial outlay approved for BRCP (Biomedical Research Career Programme) Phase-III?

Ans: ₹1,500 crore.

566. For which quarter of FY 2025–26 has the Government of India kept all small savings scheme interest rates unchanged?

Ans: October–December 2025 quarter.

567. Which committee's formula is used by the Ministry of Finance to review small savings scheme interest rates every quarter?

Ans: Shyamala Gopinath Committee.

568. What is the interest rate on the Senior Citizen Savings Scheme (SCSS) for October–December 2025?

Ans: 8.2% per annum.

569. Under the India–EFTA Trade and Economic Partnership Agreement (TEPA), what is the investment commitment by EFTA nations and over how many years?

Ans: \$100 billion over 15 years.

570. India received the International Social Security Association (ISSA) Award 2025 in which category?

Ans: Outstanding Achievement in Social Security.

571. Who received the ISSA Award 2025 on behalf of the Government of India?

Ans: Dr. Mansukh Mandaviya.

572. The eShram portal is primarily designed to benefit workers from which sector?

Ans: Unorganised sector workers.

573. What is the eligible age range for registration on the e-Shram portal?

Ans: 16 to 59 years.

574. In the context of the e-Shram portal, what is the Universal Account Number (UAN)?

Ans: A 12-digit permanent identification number issued to registered unorganised workers.

575. In Aadhaar services, what does the Update Request Number (URN) represent?

Ans: A 14-digit tracking number issued when a request to update Aadhaar details is submitted.

576. What was the theme of NPS Diwas 2025 celebrated by PFRDA?

Ans: "Inclusive Pensions, Innovative Solutions: Strengthening Retirement Security in India"

577. As of 31 August 2025, what was the Assets Under Management (AUM) under the National Pension System (NPS)?

Ans: ₹15.5 lakh crore with over 9 crore subscribers.

578. Axis Bank's Credit on UPI with Gold Loans, launched with Freecharge, is primarily targeted at which customer group?

Ans: Micro, small and medium enterprises (MSMEs) and self-employed entrepreneurs.

579. The DFS nationwide campaign "आपकी पूँजी, आपका अधिकार" (Your Money, Your Right) focuses on awareness about what?

Ans: Unclaimed assets in the financial sector.

580. Who has been appointed Managing Director and Chief Executive Officer of Union Bank of India?

Ans: Asheesh Pandey.

581. How many new pension scheme models has PFRDA proposed in its consultation paper "Enhancing the National Pension System"?

Ans: Three new pension scheme models.

582. The bancassurance partnership between TATA AIG General Insurance and Equitas Small Finance Bank focuses on which type of products?

Ans: General insurance products.

583. Under its co-lending agreement with IIFL Finance, Bank of Baroda will jointly provide which type of credit?

Ans: Gold-backed agricultural credit.

584. How many UPI transactions were recorded in September 2025 and what was the month-on-month change?

Ans: 19.63 billion transactions, down 2% month-on-month.

585. What was the year-on-year growth in UPI transaction volume in September 2025 compared to September 2024?

Ans: 31% year-on-year growth in volume (and 21% in value).

586. What repo rate was announced by the Reserve Bank of India in its October 2025 Monetary Policy Committee meeting?

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Ans: 5.50% per annum.

587. As per RBI's October 2025 Monetary Policy, what is the projected real GDP growth rate for FY 2025–26 (FY26)?

Ans: 6.8%.

588. As per RBI's October 2025 MPC, what is the revised CPI inflation forecast for FY 2025–26?

Ans: 2.6%.

589. According to RBI's October 2025 MPC, what was India's Current Account Deficit (CAD) in Q1 FY26 as a percentage of GDP?

Ans: 0.2% of GDP.

590. As per the RBI's October 2025 MPC statement, what was the level of India's foreign exchange reserves on 20 September 2025?

Ans: US\$ 660.2 billion.

591. What was the Gross Non-Performing Assets (NPA) ratio of India's banking system reported in October 2025, the lowest in a decade?

Ans: 2.5%.

592. From which date will the Expected Credit Loss (ECL) framework become applicable to Scheduled Commercial Banks (excluding SFBs, PBs, RRBs and AIFIs)?

Ans: 1 April 2027.

593. Under RBI's October 2025 measures, what is the new lending limit against shares for individual borrowers?

Ans: ₹1 crore.

594. Under the October 2025 RBI rupee internationalisation steps, AD banks can now lend in Indian Rupees to non-residents of which three neighbouring countries?

Ans: Bhutan, Nepal and Sri Lanka.

595. Under RBI's new directions on Merchanting Trade Transactions (MTT) issued on 1 October 2025, what is the revised time limit for forex outlay?

Ans: 6 months.

596. For what period has RBI launched the 'Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits'?

Ans: From 1 October 2025 to 30 September 2026.

597. As of June 2025, what was the total value of unclaimed deposits across Indian banks according to RBI?

Ans: Over ₹67,000 crore.

598. What percentage of the ₹2000 denomination banknotes had been returned to the banking system as of 30 September 2025?

Ans: 98.35%.

599. On which date did RBI announce the withdrawal of ₹2000 denomination banknotes from circulation?

Ans: 19 May 2023.

500. Which district in Chhattisgarh became India's first child marriage-free district in October 2025?

Ans: Balod district.

601. What was India's total exports (goods and services) during April–August 2025?

Ans: USD 346.10 billion.

602. What is India's total exports target (goods plus services) for FY 2025–26?

Ans: USD 1 trillion.

603. Which export segment recorded the highest growth of 40.63% during April–August 2025?

Ans: Electronics exports.

604. By what percentage has India's Tuberculosis (TB) incidence reduced according to WHO data cited at FICCI HEAL 2025?

Ans: 17.7%.

605. Under the proposed GST 2.0 framework, what GST rate is being considered for health insurance?

Ans: 0% GST on health insurance.

606. On which date was the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) launched?

Ans: 15 February 2024.

607. What is the total financial outlay of the PM Surya Ghar: Muft Bijli Yojana?

Ans: ₹75,021 crore.

608. Under PM Surya Ghar: Muft Bijli Yojana, how many units of electricity per month are provided free to eligible households?

Ans: 300 units per month.

609. What is the total estimated budget for India's National Red List Assessment project to develop National Red Data Books?

Ans: ₹95 crore.

610. Who hosted the 25th Shanghai Cooperation Organization (SCO) Summit 2025?

Ans: Tianjin, China.

611. Which is the highest decision-making body of the Shanghai Cooperation Organization (SCO)?

Ans: Council of Heads of State.

612. Where is the Regional Anti-Terrorist Structure (RATS) of SCO headquartered?

Ans: Tashkent, Uzbekistan.

613. Which six countries were the founding members of SCO in 2001?

Ans: Kazakhstan, China, Kyrgyzstan, Russia, Uzbekistan, Tajikistan.

614. What is the membership composition of SCO in 2025?

Ans: 9 members, 3 observers, 8 dialogue partners.

615. What major GST reform was approved in the 56th GST Council Meeting in September 2025?

Ans: Introduction of a two-slab GST of 5% and 18% with 40% for luxury and sin goods.

616. Which goods now attract 40% GST under the new GST structure?

Ans: Yachts, private jets, tobacco, pan masala and aerated drinks.

617. Name any three essential items that are now under 0% GST (NIL rate) after GST Reforms 2025.

Ans: UHT milk, paneer and school notebooks.

618. Which agriculture-related items are now taxed at 5% GST instead of 12–18%?

Ans: Harvesters, drip irrigation systems, poultry and bee-keeping machines, bio-pesticides, natural menthol and tractors.

619. Which NGO became the first Indian organisation to win the Ramon Magsaysay Award 2025?

Ans: Educate Girls (Foundation to Educate Girls Globally).

620. On which date and in which country will the Ramon Magsaysay Award 2025 ceremony be held?

Ans: 7 November 2025 in the Philippines.

621. What was India's fiscal deficit in April–July FY26 as a percentage of Budget Estimates (BE)?

Ans: 29.9% of Budget Estimates.

622. What is the fiscal deficit target for India for FY26 as a percentage of GDP?

Ans: 4.4% of GDP.

623. What is the main objective of the Special Intensive Revision (SIR) of electoral rolls in Bihar?

Ans: To remove ineligible voters and include all eligible citizens.

624. How many fellows and what monthly stipend are provided under the Delhi Tourism and Heritage Fellowship Programme?

Ans: 40 fellows with ₹50,000 per month each.

625. Under which scheme has India announced 1,000 e-scholarships for Afghan nationals for 2025–26?

Ans: Special Scholarship Scheme for Afghan Nationals (SSSAN).

626. What is the target for India–UAE non-oil, non-precious metals trade by 2030 under CEPA?

Ans: USD 100 billion.

627. According to the NARI Index 2025, name any two cities ranked among the safest for women in India.

Ans: Kohima and Visakhapatnam.

628. Which two frameworks are combined in the Andhra Pradesh Universal Health Insurance Scheme 2025?

Ans: Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) and Dr. NTR Vaidya Seva Trust.

629. Which two institutions will implement India's participation in HealthAI's Global Regulatory Network (GRN)?

Ans: ICMR–National Institute for Research in Digital Health & Data Science (NIRDHDS) and IndiaAI.

630. How many States and Union Territories have been integrated with DigiLocker and e-District platforms by NeGD?

Ans: All 36 States and Union Territories.

631. Which state has integrated the highest number of services under DigiLocker and e-District integration and how many?

Ans: Maharashtra with 254 services.

632. When was the Unified Pension Scheme (UPS) notified and when was the switch facility to NPS allowed by DFS?

Ans: UPS was notified on 24 January 2025 and the switch facility to NPS was allowed on 25 August 2025.

633. What was India's Infant Mortality Rate (IMR) in 2023 according to the SRS Report 2023?

Ans: 25 deaths per 1,000 live births.

634. What was India's Total Fertility Rate (TFR) in 2023 as per the SRS Report 2023?

Ans: 1.9.

635. The Shakti Scheme of Karnataka entered the Golden Book of World Records for achieving what milestone?

Ans: Highest number of women passengers ferried under a free bus travel scheme.

636. Under Bihar's Mukhya Mantri Mahila Rozgar Yojana 2025, what financial assistance will a woman receive in two phases?

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Ans: ₹10,000 initially and ₹2 lakh after 6 months.

637. How many electric buses does Odisha operate to rank 5th in green mobility, and which state tops the list?

Ans: Odisha operates 450 e-buses and Delhi tops the list.

638. Which four Acts were consolidated by the Immigration and Foreigners Act, 2025?

Ans: Passport (Entry into India) Act 1920, Registration of Foreigners Act 1939, Foreigners Act 1946, and Immigration (Carriers' Liability) Act 2000.

639. What is the penalty under the Immigration and Foreigners Act, 2025 for illegal entry into India without valid documents?

Ans: Imprisonment up to 5 years and fine up to ₹5 lakh.

640. Which body under which ministry organises the Dr. Ambedkar National Merit Award Ceremony?

Ans: Dr. Ambedkar Foundation under the Ministry of Social Justice and Empowerment.

641. What are the cash award amounts for the top three ranks under the Dr. Ambedkar National Merit Award Scheme?

Ans: ₹60,000 for 1st rank, ₹50,000 for 2nd rank and ₹40,000 for 3rd rank.

642. What is the total financial outlay of the Critical Mineral Recycling Incentive Scheme and its duration?

Ans: ₹1,500 crore for 6 years from FY 2025–26 to FY 2030–31.

643. What is the capex subsidy percentage under the Critical Mineral Recycling Incentive Scheme?

Ans: 20% subsidy on plant, machinery and utilities.

644. What was India's Current Account Deficit (CAD) in Q1 FY26 in dollar terms and as a percentage of GDP?

Ans: USD 2.4 billion, equal to 0.2% of GDP.

645. What are India's major space targets announced for 2035 and 2040 at the International Conference on Space 2025?

Ans: Bharatiya Space Station by 2035 and an Indian astronaut landing on the Moon by 2040.

646. Who heads the National Designated Authority (NDA) for Carbon Trading and under which ministry is it constituted?

Ans: Union Environment Secretary Ms. Leena Nandan under MoEFCC.

647. According to the Air Quality Life Index (AQLI) 2025, by how many years is India's average life expectancy reduced due to air pollution?

Ans: 3.5 years.

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648. Under DAY–NRLM, what is the range of Revolving Fund support provided per Self Help Group (SHG)?

Ans: ₹20,000 to ₹30,000 per SHG.

649. How many rural women households have been mobilised into SHGs under DAY–NRLM as of June 2025?

Ans: 10.05 crore rural women households.

650. India Post Payments Bank (IPPB) was launched on which date?

Ans: 1 September 2018.

651. How much total dividend did Life Insurance Corporation of India (LIC) pay to the Government of India for FY 2024–25?

Ans: ₹7,324.34 crore.

652. The Asian Development Bank (ADB) approved a loan of USD 125 million for the urban development project of which Indian state?

Ans: Assam.

653. Which fintech firm signed an MoU with the Federation of Indian Export Organisations (FIEO) to strengthen cross-border digital payments?

Ans: BRISKPE.

654. What is the main objective of the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited launched in 2025?

Ans: To offer low-interest loans to Jeevika Self Help Group women and reduce their reliance on microfinance institutions.

655. With which French development agency did State Bank of India (SBI) sign a €100 million Line of Credit for green projects?

Ans: Agence Française de Développement (AFD).

656. When was the Investor Education and Protection Fund Authority (IEPFA) established?

Ans: 7 September 2016.

657. What was India's rank in the Global Innovation Index (GII) 2025 and what was its rank in 2015?

Ans: 38th in 2025 and 81st in 2015.

658. Which country topped the Global Innovation Index (GII) 2025?

Ans: Switzerland.

659. According to the WTO World Trade Report 2025, by how much could Artificial Intelligence increase global trade in goods and services by 2040?

Ans: By 34–37%.

660. What was India's overall unemployment rate (UR) for persons aged 15 years and above in August 2025 as per the PLFS?

Ans: 5.1%.

661. When was Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0 launched and what is its housing target?

Ans: It was launched in September 2024 with a target of 1 crore urban houses in five years.

662. Who is the nodal ministry for implementing the Skill India Mission (SIM)?

Ans: Ministry of Skill Development and Entrepreneurship (MSDE).

663. What percentage of the FY 2025–26 fiscal deficit target was reached in Q1 (April–June 2025) according to the Controller General of Accounts (CGA)?

Ans: 17.9%.

664. Which state became the first in India to appoint sign language experts under the Juvenile Justice (Care and Protection of Children) Act, 2015?

Ans: Punjab.

665. What is the full form of BHASKAR launched in pilot phase?

Ans: Bharat Startup Knowledge Access Registry.

666. The India Electric Mobility Index (IEMI) launched by NITI Aayog is scored out of how many points?

Ans: 100 points.

667. What is the total budget outlay approved for the MERITE scheme for technical education?

Ans: ₹4,200 crore.

668. As per NITI Aayog's report "Unlocking a \$200 Billion Opportunity: Electric Vehicles in India", what is India's electric vehicle (EV) sales share target by 2030?

Ans: 30%.

669. How many Janaushadhi Kendras (JAKs) were operational under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) as of 30 June 2025?

Ans: 16,912 Janaushadhi Kendras.

670. Since its launch on 1 January 2017, how many beneficiaries had been covered under Pradhan Mantri Matru Vandana Yojana (PMMVY) till 31 July 2025?

Ans: Over 4.05 crore beneficiaries.

671. What is the annual scholarship amount provided under the National Means-cum-Merit Scholarship Scheme (NMMS/NMMSS)?

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Ans: ₹12,000 per annum.

672. In FY 2025–26, what is the LPG subsidy per 14.2 kg cylinder approved for Pradhan Mantri Ujjwala Yojana (PMUY) beneficiaries and up to how many refills per year?

Ans: ₹300 per cylinder for up to 9 refills per year.

673. Under the Old Age Pension Scheme of the National Social Assistance Programme (NSAP), what is the central pension rate for beneficiaries aged 80 years and above?

Ans: ₹500 per month.

674. Which helpline number is associated with the MANAS (Madak-Padarth Nished Asoochna Kendra) drug abuse reporting and rehabilitation support platform?

Ans: 1933.

675. Under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY–NRLM), how many women had been mobilised into Self-Help Groups (SHGs) as of June 2025?

Ans: 10.05 crore women.

676. On which date was the e-Shram Portal launched by the Ministry of Labour and Employment to create the National Database of Unorganised Workers (NDUW)?

Ans: 26 August 2021.

677. What is the annual entitlement per Member of Parliament (MP) under the Member of Parliament Local Area Development Scheme (MPLADS)?

Ans: ₹5 crore per MP per year.

678. Which type of institutions receive reimbursement of GST on raw food items under the Seva Bhoj Yojana?

Ans: Charitable and religious institutions distributing free food.

679. How long did it take for Aadhaar Face Authentication transactions to grow from 100 crore to 200 crore as of 10 August 2025?

Ans: Less than 6 months.

680. Which institution was set up as India's "bad bank" to consolidate and dispose of stressed assets?

Ans: National Asset Reconstruction Company Limited (NARCL).

681. Under the Mutual Credit Guarantee Scheme for Micro, Small and Medium Enterprises (MCGS-MSME), what is the maximum loan size eligible for government-backed guarantee?

Ans: ₹100 crore per loan.

682. What record number of Unified Payments Interface (UPI) transactions was achieved in July 2025?

Ans: 1,946.79 crore transactions in a month.

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683. As of 7 August 2025, what percentage of rural households in India had tap water supply under Jal Jeevan Mission (Har Ghar Jal)?

Ans: 81%.

684. What was the original national target of water bodies to be constructed or rejuvenated under Mission Amrit Sarovar by 15 August 2023?

Ans: 50,000 Sarovars.

685. Which Bharat Sanchar Nigam Limited (BSNL) training institute is being developed as the Telecom Innovation, Research and Training Centre (TIRTC)?

Ans: Bharat Ratna Bhim Rao Ambedkar Institute of Telecom Training (BRBRAITT), Jabalpur.

686. As of 30 June 2025, how many Ayushman Arogya Mandirs (AAMs) had been operationalised across India?

Ans: 1,77,906 Ayushman Arogya Mandirs.

687. Which centrally sponsored health infrastructure mission with an outlay of ₹64,180 crore was launched in 2021 focusing on pandemic preparedness?

Ans: Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM).

688. Which new beneficiary category was added under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) in October 2024?

Ans: Senior citizens aged 70 years and above under the Vay Vandana Card irrespective of income.

689. Under Rashtriya Arogya Nidhi's Health Minister's Cancer Patient Fund (HMCPF), what is the maximum one-time financial assistance for poor cancer patients?

Ans: Up to ₹15 lakh.

690. Which ministry implements the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme?

Ans: Ministry of Housing and Urban Affairs (MoHUA).

691. As of 2025, approximately how many loan applications had been received under PM SVANidhi?

Ans: About 1.14 crore loan applications.

692. What percentage of PM SVANidhi beneficiaries are women?

Ans: 45%.

693. As of 3 August 2025, how many unorganised workers had registered on the e-Shram Portal?

Ans: 30.98 crore workers.

694. Which two Indian Institutes of Technology (IITs) jointly developed the District Flood Severity Index (DFSI)?

Ans: IIT Delhi and IIT Gandhinagar.

695. According to the DFSI ranking, which district is the most flood-prone in India?

Ans: Patna district in Bihar.

696. What was India's headline Consumer Price Index (CPI)-based inflation rate for July 2025, the lowest since June 2017?

Ans: 1.55%.

697. What was India's Consumer Food Price Index (CFPI)-based inflation rate in July 2025, the lowest since January 2019?

Ans: -1.76%.

698. Which ministry implements the Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana?

Ans: Ministry of Social Justice and Empowerment (MoSJ&E).

699. Under PM-DAKSH, what is the monthly stipend for Scheduled Castes (SCs) and Safai Karamchhari trainees undergoing short or long-term non-residential training?

Ans: ₹1,500 per month.

700. What is the age eligibility range for beneficiaries to receive training under PM-DAKSH Yojana?

Ans: 18-45 years.

701. What is the full form of the SHRESHTA scheme implemented by the Ministry of Social Justice and Empowerment?

Ans: Scheme for Residential Education for Students in High Schools in Targeted Areas.

702. Under SHRESHTA, what is the maximum annual parental income limit for Scheduled Caste (SC) students to be eligible?

Ans: ₹2,50,000 per annum.

703. Which ministry implements the Eklavya Model Residential Schools (EMRS) scheme?

Ans: Ministry of Tribal Affairs.

704. As of 14 July 2025, how many Eklavya Model Residential Schools (EMRS) were functional out of the 728 sanctioned?

Ans: 479 EMRS.

705. What is the student capacity of each Eklavya Model Residential School (EMRS)?

Ans: 480 students (240 boys and 240 girls).

706. What was India's solar photovoltaic (PV) module manufacturing capacity in 2014 compared to 100 GW under the Approved List of Models and Manufacturers (ALMM) in 2025?

Ans: 2.3 GW in 2014.

707. Which country became the 107th full member of the International Solar Alliance (ISA) in August 2025?

Ans: Republic of Moldova.

708. Which scheme under the Ministry of Culture provides monthly financial assistance of ₹6,000 to veteran artists aged 60 years and above?

Ans: Financial Assistance for Veteran Artists sub-scheme under Kala Sanskriti Vikas Yojana (KSVY).

709. Across 2021–22 to 2024–25, what was the utilisation rate of funds allocated under Kala Sanskriti Vikas Yojana (KSVY)?

Ans: 100% utilisation in each year.

710. When was the Digital India programme launched, and what share of India's GDP is the digital economy projected to contribute by 2024–25?

Ans: It was launched on 1 July 2015, and the digital economy is projected to contribute 13.42% of India's GDP by 2024–25.

711. How many Gram Panchayats have been connected with high-speed internet under BharatNet as of January 2025?

Ans: 2.18 lakh Gram Panchayats.

712. What share of the world's real-time digital transactions in 2023 were processed in India according to the ACI Worldwide Report 2024?

Ans: 49%.

713. What is the budget outlay and duration of the IndiaAI Mission, and to how many GPUs had India's national compute power grown by 30 May 2025?

Ans: ₹10,371.92 crore for 2024–29, and over 34,000 GPUs.

714. How many Aadhaar IDs had been generated in India as of April 2025?

Ans: 142 crore Aadhaar IDs.

715. How much money did the Government of India save between 2015 and March 2023 by removing fake beneficiaries through Direct Benefit Transfer (DBT)?

Ans: ₹3.48 lakh crore.

716. How many sellers and service providers were registered on the Open Network for Digital Commerce (ONDC) by January 2025?

Ans: 7.64 lakh sellers and service providers.

717. What Gross Merchandise Value (GMV) did Government e-Marketplace (GeM) record during April 2024–January 2025?

Ans: ₹4.09 lakh crore.

718. How many registered users did the UMANG app have as of June 2025?

Ans: 8.34 crore registered users.

719. How many users were registered on DigiLocker by June 2025?

Ans: 53.92 crore users.

720. BHASHINI supports AI-based language services in how many Indian languages as of May 2025?

Ans: More than 35 Indian languages.

721. What was India's global rank and Gini Index value for income equality in the World Bank Gini Index 2025?

Ans: 4th rank with a Gini Index of 25.5.

722. What percentage of India's GDP does the Micro, Small and Medium Enterprises (MSME) sector currently contribute, as stated in July 2025?

Ans: 30.1% of India's GDP.

723. What is the main objective of the PM Vishwakarma Scheme with respect to traditional occupations?

Ans: To extend end-to-end support to artisans and craftspeople in 18 traditional trades.

724. What is the total budgetary outlay and duration of the Employment Linked Incentive (ELI) Scheme approved in July 2025?

Ans: ₹99,446 crore for the period 1 August 2025 to 31 July 2027.

725. Which country was ranked the least peaceful in the Global Peace Index (GPI) 2025, and which country was ranked the most peaceful?

Ans: Russia was the least peaceful; Iceland was the most peaceful.

726. What is India's rank in the Global Peace Index 2025?

Ans: 115th out of 163 countries.

727. During which period is the nationwide Financial Inclusion campaign by the Department of Financial Services being conducted in 2025?

Ans: From 1 July 2025 to 30 September 2025.

728. What is the full form of the theme 'BioE3' associated with India's bioeconomy vision?

Ans: Biotechnology for Economy, Environment, and Employment.

729. What is the total outlay of the Revised Jharia Master Plan (JMP) 2025, and what livelihood grant is offered per eligible family?

Ans: ₹5,940.47 crore outlay with a livelihood grant of ₹1,00,000 per eligible family.

730. Which organisation presented India with the Measles and Rubella Champion Award in March 2024?

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Ans: The Measles and Rubella Partnership.

731. Under Bihar's CM-Pratigya Scheme, how much monthly financial support is given to graduate and postgraduate trainees?

Ans: ₹6,000 per month.

732. How many Common Service Centres (ATOM Kiosks) will be set up under the Andhra Pradesh Digi-Lakshmi Scheme 2025?

Ans: 9,034 ATOM Kiosks.

733. According to the Hurun Global Unicorn Index 2025, how many unicorns does India have, and what is its global rank as a unicorn hub?

Ans: 64 unicorns and 3rd-largest hub.

734. What GDP growth rate for India in FY2025–26 is projected in the World Bank's Global Economic Prospects (June 2025)?

Ans: 6.3% GDP growth.

735. By how many basis points did the Reserve Bank of India cut the repo rate in 2025, and to what level, as mentioned in the Global Economic Prospects report?

Ans: Cut by 100 basis points to 5.50%.

736. What was India's headline CPI inflation in June 2025, and why is it notable?

Ans: 2.10% year-on-year — the lowest since January 2019.

737. What was the all-India Consumer Food Price Index (CFPI) inflation in June 2025?

Ans: -1.06% (food deflation).

738. Which consumption category registered the highest inflation in June 2025, and what was the rate?

Ans: Health — 4.43%.

739. What was the value and year-on-year growth rate of India's cumulative exports (merchandise plus services) in Q1 FY2025–26 (April–June 2025)?

Ans: US\$210.31 billion with 5.94% growth.

740. By what percentage did electronic goods exports grow year-on-year in June 2025?

Ans: 46.93% growth.

741. What was India's Labour Force Participation Rate (LFPR) under Current Weekly Status in June 2025?

Ans: 54.2%.

742. What was India's unemployment rate under Current Weekly Status in June 2025?

Ans: 5.6%.

743. What value did the RBI's Financial Inclusion Index (FI-Index) reach in March 2025?

Ans: 67.

744. What share of all digital payments in India is now accounted for by Unified Payments Interface (UPI)?

Ans: 85% of all digital payments.

745. In which month and year did India achieve 20% ethanol blending in petrol, and for which original target year was this milestone set?

Ans: June 2025; originally targeted for 2030.

746. In which year did India achieve 50% of its installed power capacity from non-fossil fuel sources under its Paris Agreement commitments?

Ans: 2025.

747. What is India's rank and visa-free/visa-on-arrival access count in the Henley Passport Index 2025?

Ans: 77th rank with access to 59 destinations.

748. Under which ministry has India set up a dedicated COP-33 Cell to prepare for hosting the 2028 climate conference?

Ans: Ministry of Environment, Forest and Climate Change (MoEFCC).

749. On which date did the State Bank of India (SBI) celebrate its 70th Foundation Day?

Ans: 1 July 2025.

750. Under its new solar rooftop programme announced on its 70th Foundation Day, how many homes does SBI aim to solarise by FY2027?

Ans: 4 million homes.

751. How much concessional funding did the Green Climate Fund (GCF) approve in July 2025 for the India Green Finance Facility (IGFF), and which institution will implement it?

Ans: US\$200 million; implemented by ADB.

752. Unified Payments Interface (UPI) has surpassed which global payment network in daily transaction volume, and roughly how many daily transactions does UPI process?

Ans: Surpassed Visa; ~650 million transactions per day.

753. After the Phase IV 'One State One RRB' amalgamation effective 1 May 2025, how many Regional Rural Banks (RRBs) are operating in India?

Ans: 28 Regional Rural Banks.

754. Which company holds the highest weight in the BSE Insurance Index and what is its approximate index weight?

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Ans: HDFC Life Insurance — about 25.19%.

755. What is the current monthly wage ceiling for ESIC coverage, and what is the higher ceiling for persons with disabilities?

Ans: ₹21,000 per month; ₹25,000 for persons with disabilities.

756. From which date will the RBI's "Pre-payment Charges on Loans" Directions, 2025 come into effect, and on which category of loans are pre-payment charges prohibited?

Ans: 1 January 2026; prohibited on loans to individuals for non-business purposes.

757. What is the maximum Loan-to-Value (LTV) ratio permitted by RBI for gold and silver jewellery-backed loans up to ₹2.5 lakh?

Ans: Up to 85% of the value of the jewellery.

758. How many Aadhaar authentication transactions were recorded in June 2025?

Ans: 229.33 crore Aadhaar authentication transactions.

759. Which institution launched the Phenome India "National Biobank" and for what purpose?

Ans: CSIR-IGIB; to support genomic and health research.

760. Who has been appointed as the new President of CII for 2025–26?

Ans: Rajiv Memani.

761. Who authored the book 'Indira Gandhi and the Years that Transformed India'?

Ans: TCA Srinivasa Raghavan.

762. When was the book 'Indira Gandhi and the Years that Transformed India' released?

Ans: 23 May 2025.

763. Which new scheme's guidelines have been notified by the Government of India to boost electric passenger car manufacturing?

Ans: Scheme to Promote Manufacturing of Electric Passenger Cars in India (SPMEPCI).

764. Under SPMEPCI, how many electric cars can be imported per year without duty?

Ans: 8,000 electric cars per year.

765. Which RBI Deputy Governor has been appointed as a part-time member of the 16th Finance Commission?

Ans: T. Rabi Sankar.

766. Who did T. Rabi Sankar replace as part-time member of the 16th Finance Commission?

Ans: Ajay Narayan Jha.

767. Until when will the 16th Finance Commission function as per its tenure?

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Ans: 31 October 2025.

768. Who is the Chairman of the 16th Finance Commission?

Ans: Arvind Panagariya.

769. Indian Railways signed a Memorandum of Understanding (MoU) with which organization to implement multilingual artificial intelligence services?

Ans: BHASHINI.

770. On which platforms will Indian Railways and BHASHINI integrate AI services in 22 Indian languages?

Ans: NTES and RailMadad platforms.

771. What is India's rank in the World Economic Forum (WEF) Energy Transition Index (ETI) 2025?

Ans: 71st.

772. What was India's rank in the WEF Energy Transition Index (ETI) 2024?

Ans: 63rd.

773. Where was the 51st G7 Summit (2025) held?

Ans: Kananaskis in Alberta province.

774. Which country chaired the G7 in 2025?

Ans: Canada.

775. The 51st G7 Summit (2025) was the first major international event under which Prime Minister?

Ans: PM Mark Carney.

776. What type of vessel is INS Arnala?

Ans: Anti-Submarine Warfare Shallow Water Craft.

777. When was INS Arnala inducted into the Indian Navy?

Ans: June 2025.

778. Which shipyard built INS Arnala?

Ans: GRSE Kolkata.

779. Which is India's first indigenously designed Anti-Submarine Warfare Shallow Water Craft (ASW SWC)?

Ans: INS Arnala.

780. Who has been appointed as the new Managing Director and Head of Meta in India?

Ans: Arun Srinivas.

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781. From which date is Arun Srinivas's appointment as Managing Director and Head of Meta in India effective?

Ans: 1 July 2025.

782. To whom does Arun Srinivas report in his role at Meta?

Ans: Sandhya Devanathan.

783. Who has been appointed as the next Ambassador of India to North Korea?

Ans: Aliawati Longkumer.

784. Which state government launched the Cyber Crime Refund Portal and i-PRAGATI?

Ans: Gujarat.

785. Multi Agency Centre (MAC) operates under which organization?

Ans: Intelligence Bureau (IB).

786. What is the name of the portal launched by the Ministry of Ayush for consumer protection in traditional medicine?

Ans: AyushSuraksha Portal.

787. What is the name of the portal launched for Waqf property registration?

Ans: UMEED Portal.

788. What is the full form of UMEED Portal?

Ans: Unified Waqf Management, Empowerment, Efficiency and Development.

789. Which organization has developed the 'BHARATPOL' portal for international police cooperation?

Ans: Central Bureau of Investigation (CBI).

790. According to TRAI Q1 2025 Report, India's total telecom subscriber base crossed which milestone?

Ans: 120 crore.

791. What is the name of the AI-based digital initiative launched for real-time translation of parliamentary records?

Ans: Sansad Bhashini.

792. Silkyara Bend-Barkot Tunnel, recently in the news, is located in which state?

Ans: Uttarakhand.

793. Which country is the host of the Artificial Intelligence (AI) Action Summit 2025?

Ans: France.

794. In which city was the Artificial Intelligence (AI) Action Summit 2025 held?

Ans: Paris.

795. Who hosted the Artificial Intelligence (AI) Action Summit 2025?

Ans: French President Emmanuel Macron.

796. Which country will host the Artificial Intelligence (AI) Action Summit in 2026?

Ans: India.

797. What were the key focus areas of the Artificial Intelligence (AI) Action Summit 2025?

Ans: AI governance, innovation, future of work.

798. Which public sector bank recently became the sponsor bank for National Asset Reconstruction Company Ltd (NARCL)?

Ans: Canara Bank.

799. What percentage stake does Canara Bank hold in National Asset Reconstruction Company Ltd (NARCL)?

Ans: 12 percent.

800. National Asset Reconstruction Company Ltd (NARCL) was established in which year?

Ans: 2021.

801. National Asset Reconstruction Company Ltd (NARCL) has been set up to resolve stressed assets above what threshold?

Ans: ₹500 crore.

802. Where is the headquarters of National Asset Reconstruction Company Ltd (NARCL) located?

Ans: Mumbai.

803. Indian Financial Technology & Allied Services (IFTAS) is a fully owned subsidiary of which institution?

Ans: Reserve Bank of India (RBI).

804. What type of service is primarily provided by Indian Financial Technology & Allied Services (IFTAS)?

Ans: Financial messaging and payment system.

805. Which payments bank is the first listed payments bank and is listed on both BSE and NSE?

Ans: Fino Payments Bank.

806. What is the tagline of Fino Payments Bank?

Ans: "Har Customer, Happy Customer".

807. Which country exited OPEC in 2025 to focus on independent oil pricing?

Ans: Angola.

808. Under which scheme did the Government extend support to MSMEs for upgrading technology and reducing carbon emissions in 2025?

Ans: Raising and Accelerating MSME Performance (RAMP) Scheme.

809. Kisan Vikas Patra (KVP) now doubles investment in how many months as per the 2025 revision?

Ans: 115 months.

810. As of 31 May 2025, approximately how many digital-acceptance touch-points had been deployed under the Payments Infrastructure Development Fund (PIDF) of the Reserve Bank of India (RBI)?

Ans: About 4.77 crore digital-acceptance touch-points.

811. What is the key purpose of the “IFS Cloud” platform developed by IFTAS, a wholly owned subsidiary of RBI?

Ans: To enable data localisation and reduce dependence on foreign cloud vendors.

812. On 13 August 2025, what major development did the RBI committee for finance sector technology recommend?

Ans: A framework for Artificial Intelligence (AI) in the financial sector, including a fund for indigenous AI models.

813. Under the Viksit Krishi Sankalp Abhiyan launched on 29 May 2025, approximately how many farmers, districts and villages are to be covered?

Ans: About 1.5 crore farmers across over 700 districts and about 65,000 villages.

814. Under the Payments Infrastructure Development Fund (PIDF) scheme, what is the base period of the RBI Digital Payments Index (DPI)?

Ans: March 2018.

815. Which recent development correctly describes IFTAS?

Ans: It developed the IFS Cloud platform for banks and NBFCs as part of a data-localisation push.

816. To what percentage of device cost was the subsidy enhanced for special-focus areas under the PIDF scheme for installations from 1 October 2023?

Ans: 90% of the device cost.

817. In September 2025, which bank became the sole Sponsor Bank of National Asset Reconstruction Company Limited (NARCL)?

Ans: Canara Bank.

818. The India FinTech Festival 2025, supported by RBI and IFTAS, was hosted in which city?

Ans: Mumbai.

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819. According to the RBI draft framework released in August 2025, which entities are allowed to issue Green Deposits?

Ans: Banks and Non-Banking Financial Companies (NBFCs).

820. In June 2025, which payments bank became India's first to surpass ₹1 lakh crore transaction value in a single quarter and what was the reported value?

Ans: Airtel Payments Bank with ₹1.03 lakh crore transaction value in Q1 FY 2026.

821. Till which year has the RAMP Scheme for MSMEs been extended as of August 2025?

Ans: Till March 2028.

822. In July 2025, India signed a 250 million USD Line of Credit (LoC) with Kenya for which sector?

Ans: Agriculture mechanisation and irrigation projects.

823. India's total Unified Payments Interface (UPI) transactions in August 2025 reached approximately what value?

Ans: About ₹20.03 lakh crore.

824. For which primary application did the Indian Space Research Organisation (ISRO) launch the INSAT-3DS satellite operationalised in May 2025?

Ans: Weather forecasting and disaster management.

825. The X-ray Polarimeter Satellite (XPoSat) mission is designed to study what?

Ans: X-ray polarisation of cosmic sources such as neutron stars and black holes.

826. In October 2025, Rahul Dravid was appointed brand ambassador of which fertiliser company?

Ans: Paradeep Phosphates Limited.

827. After retiring from Tech Mahindra in 2024, C. P. Gurnani took charge as CEO of which company in May 2025?

Ans: Adani Digital Labs.

828. What is the name of the 30 billion USD Climate Investment Fund announced by the UAE in July 2025?

Ans: Altera Fund.

829. Which Indian atomic power unit became operational in September 2025 at Kakrapar in Gujarat?

Ans: Kakrapar Atomic Power Project Unit 4 (KAPP-4), a 700 MW PHWR.

830. From which location did India successfully test-fire the Agni-Prime missile in June 2025?

Ans: Dr APJ Abdul Kalam Island, Odisha.

831. Which Indian Navy ship participated in the Japan–India–United States Trilateral Exercise 2025 held in Yokosuka?

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Ans: INS Visakhapatnam.

832. India's first indigenous Submarine-launched Cruise Missile (SLCM) test conducted in September 2025 was launched from which platform?

Ans: INS Arihant.

833. In May 2025, the RBI constituted a Committee on Digital Lending and Fraud Monitoring under whose chairmanship?

Ans: T. Rabi Sankar.

834. According to the IMF World Economic Outlook (October 2025), what is India's projected GDP growth for FY 2026?

Ans: 6.7%.

835. Which state topped NITI Aayog's Export Preparedness Index 2025?

Ans: Gujarat.

836. Which document is NOT commonly accepted for Know Your Customer (KYC) in India?

Ans: Property Deed.

837. What are the three stages in the process of money laundering?

Ans: Placement, Layering and Integration.

838. What is the primary purpose of Know Your Customer (KYC) regulations?

Ans: To prevent money laundering.

839. Which of the following does NOT fall under the definition of money laundering?

Ans: Declaring all income sources to tax authorities.

840. If a complainant is not satisfied with the Banking Ombudsman's decision, to whom can they appeal?

Ans: The Appellate Authority appointed by RBI.

841. What is the minimum frequency for periodic KYC updates for low-risk customers in India?

Ans: Every 10 years.

842. Which of the following is an example of a Prepaid Payment Instrument (PPI)?

Ans: A mobile wallet like Paytm or Google Pay.

843. Which type of banking focuses on providing financial services to individual consumers rather than businesses?

Ans: Retail Banking.

844. Which type of banking service is specifically designed to comply with Sharia law?

Ans: Islamic Banking.

845. Which type of banking is primarily concerned with serving the financial needs of businesses?

Ans: Corporate Banking.

846. What are Teaser Loans in banking?

Ans: Loans with initially low interest rates that increase later.

847. Which type of banking includes online banking, mobile banking and ATM transactions?

Ans: Digital Banking.

848. Which type of banking focuses on environmentally friendly practices and sustainable development?

Ans: Green Banking.

849. What is the main feature of Narrow Banking?

Ans: Limiting investments to low-risk assets like government bonds.

850. Where can a customer find the Magnetic Ink Character Recognition (MICR) code on a cheque?

Ans: At the bottom of the cheque, next to the cheque number.

851. What is a significant advantage of Offshore Banking?

Ans: Tax benefits and privacy.

852. Which international organisation sets standards for combating money laundering and terrorist financing globally?

Ans: Financial Action Task Force (FATF).

853. Which regulatory body oversees Prepaid Payment Instruments (PPIs) in India?

Ans: Reserve Bank of India (RBI).

854. In the context of Unified Payments Interface (UPI), what does the term 'VPA' stand for?

Ans: Virtual Payment Address.

855. Which of the following best describes systemic risk in the banking sector?

Ans: The risk of the entire financial system collapsing due to the failure of one or more institutions.

856. Who prepares the estimates of National Income in India?

Ans: National Statistical Office (NSO).

857. The Liquidity Adjustment Facility (LAF) corridor of RBI consists of which three key rates?

Ans: Marginal Standing Facility (MSF) Rate, Repo Rate and Standing Deposit Facility (SDF) Rate.

858. What is the primary difference between Open Market Operations (OMO) and the LAF?

Ans: OMO manages long-term liquidity; LAF manages short-term liquidity.

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859. Which statement about UPI transaction limits is correct?

Ans: UPI permits transactions up to ₹2 lakh for categories such as Capital Markets, Insurance and Foreign Inward Remittances.

860. What has RBI allowed banks to offer to manufacturers using gold as raw material?

Ans: Working capital loans.

861. What is the main objective of RBI allowing working capital loans using gold as raw material?

Ans: To boost gold-based manufacturing and exports.

862. Which sector's liquidity improves due to RBI's move on working capital loans using gold?

Ans: The jewellery sector.

863. Which national initiative does the RBI move on gold-based working capital loans align with?

Ans: Make in India initiative.

864. By what percentage did SIDBI's profit grow year-on-year in FY25 compared to FY24?

Ans: 19.5%.

865. What is the full form of SIDBI?

Ans: Small Industries Development Bank of India.

866. What are the focus areas of SIDBI?

Ans: MSME funding, refinance, innovation.

867. Where is the headquarters of SIDBI located?

Ans: Lucknow.

868. Who is the CMD of SIDBI?

Ans: Sivasubramanian Ramann.

869. From when will RBI's two-factor authentication for all digital payments become mandatory?

Ans: April 2026.

870. What is the primary aim of RBI's two-factor authentication mandate?

Ans: To enhance cybersecurity and prevent online fraud.

871. RBI's two-factor authentication mandate applies to which major instruments?

Ans: Wallets, cards, UPI, and aggregators.

872. What does 2FA stand for in payment security standards?

Ans: Two-Factor Authentication.

873. Which two elements typically constitute 2FA under RBI guidelines?

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Ans: OTP and PIN.

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

Ans: Shirish Chandra Murmu.

875. Which position did Shirish Chandra Murmu hold before becoming RBI Deputy Governor?

Ans: CAG of India.

876. Whom did Shirish Chandra Murmu replace as RBI Deputy Governor?

Ans: Swaminathan J.

877. How many Deputy Governors does the Reserve Bank of India (RBI) have?

Ans: Four.

878. Which payments bank launched the "Savings Pro" account?

Ans: Jio Payments Bank.

879. What is the maximum interest rate offered on Jio Payments Bank's "Savings Pro" account?

Ans: Up to 6.5%.

880. Which customer segment is targeted by Jio Payments Bank's "Savings Pro" account?

Ans: Young digital customers.

881. What are the key features of Jio Payments Bank's "Savings Pro" account regarding balance and payments?

Ans: Zero-balance facility and instant UPI integration.

882. Jio Payments Bank is a joint venture between which two entities?

Ans: Jio and SBI.

883. Which company received RBI approval to operate as an Online Payment Aggregator (OPA) in 2025?

Ans: PhonePe.

884. After obtaining the OPA licence, what can PhonePe do directly with merchants?

Ans: Onboard merchants directly for payments.

885. Under which law is the OPA licence granted to PhonePe?

Ans: Payment & Settlement Act, 2007.

886. Name two other OPA licence holders in India mentioned along with PhonePe.

Ans: Razorpay and Cashfree.

887. Which organisation launched the SWAGAT-FI framework to attract long-term foreign investment?

Ans: SEBI.

888. What is the full form of SWAGAT-FI?

Ans: System for Widening and Attracting Global Access to Trust in Financial Investments.

889. What are the key focus areas of SWAGAT-FI for foreign investors?

Ans: Transparency and ease of compliance.

890. SWAGAT-FI aims to boost which type of inflows into Indian markets?

Ans: FPI inflows.

891. Which new cell has RBI created for regular rule evaluation?

Ans: Regulatory Review Cell.

892. What is the main function of RBI's Regulatory Review Cell?

Ans: To identify outdated or overlapping rules.

893. Under which department will RBI's Regulatory Review Cell work?

Ans: Department of Regulation.

894. What is the new daily person to merchant (P2M) limit for UPI transactions announced by RBI?

Ans: ₹10 lakh.

895. For which types of payments does the enhanced UPI P2M limit mainly apply?

Ans: High-value education and healthcare payments.

896. What does P2M stand for in UPI transactions?

Ans: Person to Merchant.

897. Which organisation implements UPI under RBI supervision?

Ans: NPCI.

898. In 2025, RBI launched a special microsite dedicated to which topic?

Ans: Indian banknotes.

899. What type of information does RBI's banknote microsite provide to the public?

Ans: Security features and design details of Indian banknotes.

900. How does RBI's banknote microsite help users regarding fake currency?

Ans: It educates users about counterfeit detection.

901. When was the Reserve Bank of India (RBI) established and where was its headquarters at that time?

Ans: April 1935 in Kolkata.

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902. Which commission recommended the establishment of the Reserve Bank of India (RBI)?

Ans: Hilton Young Commission.

903. When was the Reserve Bank of India (RBI) nationalized?

Ans: January 1949.

904. Under which act was the Reserve Bank of India (RBI) established?

Ans: Reserve Bank of India Act, 1934.

905. Which of the following does the Reserve Bank of India (RBI) NOT regulate?

Ans: Insurance companies.

906. The Reserve Bank of India (RBI) prints all the currency notes except which denomination?

Ans: One rupee note.

907. Who owns Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)?

Ans: Reserve Bank of India (RBI).

908. Which denomination of currency note has the signature of the Finance Secretary instead of the RBI Governor?

Ans: ₹1 note.

909. What is the term for the process of withdrawing old or invalid currency notes from circulation in India?

Ans: Demonetization.

910. Which denomination of Indian coins was demonetized in 2011?

Ans: 25 paise coin.

911. In which year was the decimal coinage system introduced in India?

Ans: 1957.

912. Which city does NOT have a minting facility in India among the given options?

Ans: Delhi.

913. Which subsidiary of the Reserve Bank of India (RBI) provides insurance for bank deposits in case of bank failures?

Ans: Deposit Insurance and Credit Guarantee Corporation (DICGC).

914. What is the maximum amount insured per depositor per bank under Deposit Insurance and Credit Guarantee Corporation (DICGC)?

Ans: ₹5,00,000.

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915. Which type of financial institutions are NOT covered by Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance?

Ans: Primary cooperative societies.

916. The primary responsibility for managing foreign exchange in India rests with which institution?

Ans: Reserve Bank of India (RBI).

917. The cash reserve ratio (CRR) of the Reserve Bank of India (RBI) refers to what?

Ans: The percentage of a bank's deposits that must be kept with the Reserve Bank of India (RBI).

918. The statutory liquidity ratio (SLR) refers to what?

Ans: The minimum percentage of deposits banks must keep in liquid assets.

919. The Reserve Bank of India's repo rate is defined as what?

Ans: The rate at which it lends to commercial banks.

920. The Reserve Bank of India's reverse repo rate is used for what primary purpose?

Ans: Managing liquidity by borrowing from commercial banks.

921. The Marginal Standing Facility (MSF) of the Reserve Bank of India (RBI) allows banks to do what?

Ans: Borrow overnight from the Reserve Bank of India (RBI).

922. What is the primary purpose of the Standing Deposit Facility (SDF) rate of the Reserve Bank of India (RBI)?

Ans: To allow banks to deposit excess reserves with the central bank without collateral.

923. Which committee recommended the introduction of the Standing Deposit Facility (SDF) rate in India?

Ans: Urjit Patel Committee.

924. Which among the following is NOT a component of working capital finance?

Ans: Term loan.

925. In the context of borrowing, what type of asset is typically used as collateral in a pledge?

Ans: Movable assets such as stocks, bonds, and goods.

926. Which feature is commonly associated with debit cards but not with credit cards?

Ans: Direct withdrawal from a linked bank account.

927. What is the primary purpose of a bank locker facility?

Ans: To provide secure storage for valuable items and important documents.

928. Which term describes the maximum amount you can charge to a credit card?

Ans: Credit limit.

929. Mortgage is generally associated with which type of asset?

Ans: Immovable property.

930. Bancassurance refers to what practice?

Ans: Bank offering insurance products through its channels.

931. What does “EMV” stand for in EMV chip cards?

Ans: Europay Master Visa.

932. In digital payments, what does ‘tokenization’ mean?

Ans: Replacing sensitive card data with a unique code (token).

933. In banking, “Evergreening of loans” refers to what?

Ans: Granting a fresh loan to repay an old loan.

934. What is the maximum tenure for a short-term loan as per Reserve Bank of India (RBI) classification?

Ans: 1 year.

935. What is the minimum balance requirement for a BSBDA?

Ans: No minimum balance requirement.

936. What is a dormant account?

Ans: An account that shows no activity, such as deposits or withdrawals, for a specified period.

937. If an account remains dormant for a very long period, what may happen to the funds in the account?

Ans: They are handed over to the government as unclaimed property.

938. Which type of account is specifically designed for individuals who were Non-Resident Indians (NRIs) but have now returned to India and wish to maintain foreign currency?

Ans: RFC account.

939. The balance in an EEFC account is held in what form?

Ans: Designated foreign currencies.

940. EEFC account stands for what?

Ans: Exchange Earners' Foreign Currency.

941. What is the minimum tenure of an FCNR deposit?

Ans: 1 year.

942. The currency in which an NRO account is maintained is what?

Ans: INR.

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943. Which of the following interest incomes is taxable in India among NRE, FCNR, and NRO accounts?
Ans: Interest on NRO account.
944. After 10 years of inactivity, the balance of dormant accounts is transferred to which fund?
Ans: Depositor Education and Awareness Fund (DEAF).
945. Maximum allowed at any time in BSBDA- Small Account?
Ans: Rs.50,000
946. Who won the 2025 Nobel Prize in Economic Sciences for work on innovation and creative destruction?
Ans: Joel Mokyr, Philippe Aghion and Peter Howitt.
947. How much prize money was awarded for the 2025 Nobel Prize in Economic Sciences?
Ans: SEK 11 million.
948. Which event recognized 13 rangers or teams worldwide and launched the report “Guardians of the Wild” in 2025?
Ans: IUCN WCPA’s International Ranger Awards 2025.
949. What was the grant amount range for IUCN WCPA’s International Ranger Awards 2025?
Ans: USD 5,000 to USD 25,000.
950. Who launched the report “Guardians of the Wild” in 2025?
Ans: Ms. Kirti Vardhan Singh.
951. Which film dominated the 70th Filmfare Awards 2025 with 13 trophies?
Ans: Laapataa Ladies.
952. Where were the 70th Filmfare Awards 2025 held on 11 October 2025?
Ans: Ahmedabad.
953. Which film won the Best Film award at the 70th Filmfare Awards 2025?
Ans: Laapataa Ladies.
954. Who won the Best Director award for Laapataa Ladies at the 70th Filmfare Awards 2025?
Ans: Kiran Rao.
955. Who presented the MY Bharat – NSS Awards for 2022–23 at Rashtrapati Bhavan?
Ans: President Droupadi Murmu.
956. On which date was the MY Bharat – NSS Awards 2022–23 ceremony held?
Ans: 6 October 2025.

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957. Who is the National NSS awardee from DAV College, Chandigarh mentioned in the MY Bharat – NSS Awards 2022–23?

Ans: Sagar Roy.

958. Which Tamil Nadu honour announced winners including Sai Pallavi, Anirudh Ravichander and S.J. Suryah for 2021–23?

Ans: Kalaimamani Awards 2021–23.

959. On which date were the Kalaimamani Awards 2021–23 announced?

Ans: 24 September 2025.

960. Who won the Hombale Samhita Harinikumar Alumni Krishi Media Award 2025 from Mysuru?

Ans: Amshi Prasannakumar.

961. For which field is the Hombale Samhita Harinikumar Alumni Krishi Media Award 2025 given?

Ans: Agricultural journalism.

962. Who received the National Geoscience Award for Lifetime Achievement 2024 presented by the President?

Ans: Prof. Shyam Sundar Rai.

963. In which field has Prof. Shyam Sundar Rai worked for the National Geoscience Award for Lifetime Achievement 2024?

Ans: Solid Earth and Exploration Geophysics.

964. Since which year have the National Geoscience Awards been given?

Ans: 1966.

965. Who was named BusinessLine's "Changemaker of the Year" in September 2025?

Ans: DRDO.

966. Which organisation received the "Iconic Changemaker" award from BusinessLine in September 2025?

Ans: Azim Premji Foundation.

967. Which Indian actor earned an International Emmy nomination for Best Performance by an Actor for "Amar Singh Chamkila" (2025)?

Ans: Diljit Dosanjh.

968. In which category was "Amar Singh Chamkila" also nominated at the International Emmy Awards 2025?

Ans: TV Movie/Mini-Series.

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969. Which hotel won the “Best 5-Star Deluxe Hotel” award at the Andhra Pradesh Tourism Excellence Awards 2025?

Ans: Novotel Vijayawada Varun.

970. Which country won the ISSA Award 2025 for outstanding achievement in social security expansion?

Ans: India.

971. At which event was the ISSA Award 2025 presented to India?

Ans: World Social Security Forum 2025 in Kuala Lumpur.

972. By how much did India’s social security coverage increase between 2015 and 2025 for the ISSA Award 2025?

Ans: From 19% in 2015 to 64.3% in 2025.

973. Approximately how many citizens benefitted from social security expansion in India by 2025?

Ans: Over 940 million citizens.

974. Which city was the largest by population in 2025?

Ans: Tokyo.

975. What was the approximate population of Tokyo in 2025?

Ans: Around 37.04 million.

976. Which radioactive element powered the device lost during the secret 1965 Nanda Devi mission?

Ans: Plutonium.

977. Which digital library is being created at Puri to preserve Jagannath Temple manuscripts?

Ans: Gyana Yagnya Mandap.

978. At which site will the Gyana Yagnya Mandap digital library be built in Puri?

Ans: The old Raghunandan Library site.

979. Which two types of manuscripts will be preserved at Gyana Yagnya Mandap in Puri?

Ans: Madala Panji and palm-leaf manuscripts.

980. What is the name of India’s first integrated public transport ticketing app launched in Mumbai?

Ans: Mumbai One.

981. Who launched the Mumbai One common mobility app on 8 October 2025?

Ans: Prime Minister Narendra Modi.

982. How many transport services are covered under the Mumbai One app?

Ans: 11 transport services.

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983. Which international airport project's Phase One worth ₹19,650 crore was inaugurated in Maharashtra?

Ans: Navi Mumbai International Airport.

984. Which Indian state inaugurated its first commercial coal mine at Namchik-Nampuk on 6 October 2025?

Ans: Arunachal Pradesh.

985. In which district is the Namchik-Nampuk coal mine located?

Ans: Changlang district.

986. What is the estimated coal reserve at the Namchik-Nampuk mine in Arunachal Pradesh?

Ans: 1.5 crore tonnes.

987. What is the expected annual revenue from the Namchik-Nampuk coal mine for Arunachal Pradesh?

Ans: ₹100 crore annually.

988. What is the name of the Manipur festival promoting unity between hill and valley communities?

Ans: Mera Hou Chongba.

989. On which lunar day is the Mera Hou Chongba festival celebrated?

Ans: On the 15th lunar day of the Mera month.

990. Who inaugurated the first phase of Patna Metro between ISBT and Bhootnath stations?

Ans: Chief Minister Nitish Kumar.

991. What is the route length of the first phase of Patna Metro between ISBT and Bhootnath stations?

Ans: 6.6 km.

992. How frequently do trains run on the first phase of Patna Metro between ISBT and Bhootnath stations?

Ans: Every 20 minutes.

993. Where was India's first cooperative-run compressed bio-gas and potash project launched?

Ans: Kopargaon.

994. When is Statistics Day observed in India to commemorate Prof. P. C. Mahalanobis?

Ans: 29 June.

995. Which three Sustainable Development Goals (SDG) publications were released by the Ministry of Statistics and Programme Implementation (MoSPI) on 19th Statistics Day (29 June 2025)?

Ans: Sustainable Development Goals – National Indicator Framework Progress Report 2025, Data Snapshot on Sustainable Development Goals – National Indicator Framework Progress Report 2025, and Sustainable Development Goals – National Indicator Framework 2025.

996. What percentage of India's population was covered by social protection systems/floors in 2025 as per the SDG NIF Progress Report 2025?

Ans: 64.3%.

997. What was the Gross Value Added (GVA) in agriculture per worker in 2015–16 and 2024–25 according to the SDG NIF Progress Report 2025?

Ans: Rs 61,247 in 2015–16 and Rs 94,110 in 2024–25.

998. What was the share of renewable energy in India's total installed electricity generation capacity in 2024–25 as per the SDG NIF Progress Report 2025?

Ans: 22.13%.

999. To what level did the percentage of waste processed in India rise in 2024–25 from 17.97% in 2015–16?

Ans: 80.7%.

1000. In the 10th Sustainable Development Report 2025, what was India's SDG rank and score among 167 countries?

Ans: 99th rank with an SDG score of 67/100.

1001. Which country topped the SDG Index 2025?

Ans: Finland.

1002. By how much did the rural Gini coefficient of household expenditure fall between 2011–12 and 2023–24 as per the SDG NIF Progress Report 2025?

Ans: from 0.283 to 0.237.

1003. By how much did the urban Gini coefficient of household expenditure fall between 2011–12 and 2023–24 according to the SDG NIF Progress Report 2025?

Ans: from 0.363 to 0.284.

1004. What new base years has MoSPI adopted for GDP, IIP and CPI?

Ans: GDP 2022–23, IIP 2022–23 and CPI 2024.

1005. On which date did MoSPI release "EnviStats India 2025: Environment Statistics"?

Ans: 5 June 2025.

1006. According to EnviStats India 2025, how did India's renewable electricity generation change between 2013–14 and 2023–24?

Ans: From 65,520 GWh to 2,25,835 GWh.

1007. As per EnviStats India 2025, what was India's annual mean temperature in 2001 and 2024?

Ans: 25.05°C in 2001 and 25.74°C in 2024.

1008. How many faunal species does India have according to EnviStats India 2025?

Ans: 1,04,561 species.

1009. In 2021–22, which sector received the highest public expenditure among environment-related sectors and what was the amount, as per EnviStats 2025?

Ans: Environment Sustainability Sector with ₹2,433.24 crore.

1010. How many pregnant women have benefited from the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) since its launch in June 2016?

Ans: over 6.19 crore pregnant women.

1011. By how much did India's Maternal Mortality Ratio (MMR) fall between 2014 and 2023 according to the PMSMA data?

Ans: from 130 to 80 per lakh live births.

1012. As per the UNFPA "State of World Population 2025" report, what percentage of Indian adults reported experiencing unintended pregnancies?

Ans: 36%.

1013. Which Indian state currently has the highest Total Fertility Rate (TFR) and what is its value according to the UNFPA Report 2025?

Ans: Bihar with a TFR of 3.0.

1014. What were the estimated populations of India and China in April 2025?

Ans: India 146.39 crore and China 141.61 crore.

1015. According to ILOSTAT 2025 data, what is India's global rank in social protection coverage and which country ranks first?

Ans: 2nd worldwide after China.

1016. How many people in India were living in extreme poverty in 2011–12 versus 2022–23 as per the World Bank Poverty & Equity Brief 2025?

Ans: 27.1% in 2011–12 and 5.3% in 2022–23.

1017. How many people were lifted out of extreme poverty in India between 2011–12 and 2022–23 according to the World Bank?

Ans: 171 million people.

1018. What was India's rank in the Climate Change Performance Index (CCPI) 2025 and what was its rank in 2024?

Ans: 10th in 2025, down from 7th in 2024.

1019. How many main categories with what weights does the CCPI 2025 use?

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Ans: Four categories — GHG Emissions 40%, Renewable Energy 20%, Energy Use 20%, Climate Policy 20%.

1020. What rank did India obtain in the WEF Energy Transition Index (ETI) 2025 and what was its score?

Ans: 71st out of 118 countries with a score of 53.3.

1021. What was India's overall rank and score in the Global Gender Gap Index 2025?

Ans: 131st with a score of 64.1%.

1022. Which sub-index showed the highest parity for India in the Global Gender Gap Index 2025?

Ans: Educational Attainment (97.1% parity).

1023. Within South Asia, which country performed best and which worst in the 2025 Gender Gap Index?

Ans: Bangladesh (best) and Pakistan (worst).

1024. Which country topped the Global Gender Gap Index 2025?

Ans: Iceland.

1025. What was India's proportion of women Members of Parliament in 2025 as recorded in the index?

Ans: 13.8% of MPs.

1026. According to UN Women's "Women in Politics: 2025", what was India's global rank for female representation in the Union Cabinet and the percentage of women ministers?

Ans: 174th out of 181 countries with 9.7% women ministers.

1027. By how much did India's retail inflation (CPI-based) fall in May 2025 and what was the resultant inflation rate?

Ans: It eased to 2.82%, the lowest since February 2019.

1028. Under MGNREGS, what expenditure cap was imposed for the first half of FY 2025–26?

Ans: 60% of the annual allocation.

1029. What is the extended last date up to which eligible central government employees can exercise the option under the Unified Pension Scheme (UPS)?

Ans: 30 September 2025.

1030. With the addition of Khichan and Menar wetlands in Rajasthan, how many Ramsar Sites does India now have and what is its position in Asia?

Ans: 91 Ramsar Sites — highest in Asia.

1031. Which Indian state became the third state to be declared fully literate under ULLAS – Nav Bharat Saaksharta Karyakram?

Ans: Tripura, literacy rate 95.6%.

1032. According to the WHO Global Tobacco Epidemic Report 2025, in which area was India a best-practice performer and what regulatory first did it achieve?

Ans: Best-practice level warning labels and ads bans; first country to regulate digital tobacco content.

1033. What was India's total number of internet subscriptions in 2015 and 2024 as cited in the SDG NIF Progress Report 2025?

Ans: 302.36 million in 2015 and 954.40 million in 2024.

1034. By what percentage did India's waste processing efficiency increase between 2015–16 and 2024–25?

Ans: From 17.97% to 80.7%.

1035. What was India's forest cover as a percentage of total geographical area in 2015 and 2023?

Ans: 21.34% in 2015 and 21.76% in 2023.

1036. Which cooperative bank based in Pune was granted Scheduled Bank status by RBI under the Second Schedule of the RBI Act, 1934?

Ans: Vishweshwar Cooperative Bank Ltd., Pune.

1037. What is the total size and break-up of the HDB Financial Services IPO approved by SEBI?

Ans: ₹12,500 crore — ₹10,000 crore OFS + ₹2,500 crore fresh issue.

1038. In the RBI Financial Stability Report June 2025, what was the GNPA ratio of SCBs as of March 2025?

Ans: 2.3%.

1039. What was India's total external debt at end-March 2025 and what percentage was denominated in US dollars?

Ans: USD 736.3 billion; 54.2% in USD.

1040. What is the revised Priority Sector Lending (PSL) target for Small Finance Banks from FY 2025–26?

Ans: 60% of ANBC or CEOBE.

1041. What are the revised repo rate and CRR as per the June 2025 MPC?

Ans: Repo 5.50%, CRR 3%.

1042. In the World Bank State and Trends of Carbon Pricing 2025, what share of global GHG emissions is covered by carbon pricing systems and how many systems exist?

Ans: 28% of emissions, 80 systems (43 taxes + 37 ETS).

1043. Which country ranked 6th globally and 1st in Asia in the GPI 2025?

Ans: Singapore.

1044. Which country is ranked 1st as the world's safest nation in GPI 2025?

Ans: Iceland.

1045. How many countries are ranked in the Global Peace Index 2025?

Ans: 163 countries.

1046. Which country is the top-ranked nation in the Human Development Index (HDI)?

Ans: Norway.

1047. What is India's HDI rank?

Ans: 130 out of 193.

1048. Which country tops the Global Innovation Index?

Ans: Switzerland.

1049. Which country is ranked first in the Global Gender Gap Index?

Ans: Iceland.

1050. What is India's rank in the Global Gender Gap Index?

Ans: 148.

1051. Which country tops the Climate Change Performance Index?

Ans: Denmark.

1052. What is India's rank in the Climate Change Performance Index?

Ans: 10.

1053. Which country tops the Energy Transition Index released by the World Economic Forum (WEF)?

Ans: Sweden.

1054. What is India's rank in the Energy Transition Index?

Ans: 71.

1055. Which country ranks first in the Ease of Doing Business Index?

Ans: New Zealand.

1056. What is India's rank in the Ease of Doing Business Index?

Ans: 63.

1057. Which country holds the 4th position in Gross Domestic Product (GDP) economy rank (nominal)?

Ans: United States.

1058. What is the rank of the United States in the Global Soft Power Index?

Ans: 30.

1059. According to UDISE+ 2024–25, India's school teachers have crossed which milestone in numbers?

Ans: 1 crore.

1060. According to UDISE+ 2024–25, what percentage of India's school teachers are women?

Ans: 54.2%.

1061. By what percentage did teacher strength grow over 2022–23 according to UDISE+ 2024–25?

Ans: 6.7%.

1062. What is the pupil-teacher ratio (PTR) within National Education Policy norms as per UDISE+ 2024–25?

Ans: 30:1.

1063. What percentage of schools have internet connectivity according to UDISE+ 2024–25?

Ans: 93.06%.

1064. What is Google's AI photo-editing tool "Nano Banana" officially called?

Ans: Gemini 2.5 Flash Image.

1065. In which month and year was Gemini 2.5 Flash Image launched by Google DeepMind?

Ans: August 2025.

1066. What is the price per image for Gemini 2.5 Flash Image?

Ans: \$0.039 per image.

1067. AI Darpan Portal is associated with which Indian state?

Ans: Madhya Pradesh.

1068. IPRAGAT and Tera Tujhko Arpan initiatives belong to which Indian state?

Ans: Gujarat.

1069. Which portal is designed for Unified Waqf Management?

Ans: UMEED Portal.

1070. What is the name of the AgentiC AI assistant?

Ans: Kruti.

1071. Which initiative is described as the Sovereign Large Language Model Initiative?

Ans: Sarvam.

1072. How many Foundational AI Model Projects are there under IndiaAI?

Ans: 8.

1073. Who became the 29th Controller General of Accounts (CGA) of India on 1 September 2025?

Ans: T.C.A. Kalyani.

1074. The Controller General of Accounts (CGA) works under which department and ministry?

Ans: Department of Expenditure, Ministry of Finance.

1075. According to the NARI 2025 report, which city ranked 5th safest for women with a score of 70.4%?

Ans: Gangtok.

1076. In the NARI 2025 survey, how many women across how many cities were surveyed?

Ans: 12,770 women across 31 cities.

1077. Which state topped the CareEdge State Ranking 2025?

Ans: Maharashtra.

1078. Which state ranked first in the Rurban Index?

Ans: Tamil Nadu.

1079. What was India's Goods and Services Tax (GST) collection in August 2025?

Ans: ₹1.86 trillion.

1080. What was India's Current Account Deficit (CAD) in Q1 FY26?

Ans: \$2.4 billion.

1081. Where did the Prime Minister launch Semicon India 2025?

Ans: Yashobhoomi, New Delhi.

1082. What is the total investment announced for Semicon India 2025?

Ans: ₹1.5 lakh crore.

1083. Who is India's new Ambassador to the United Arab Emirates (UAE)?

Ans: Dr. Deepak Mittal.

1084. Who won the 2025 Dutch Grand Prix?

Ans: Oscar Piastri.

1085. Where was India's first indigenous 32-bit processor Vikram-32 developed?

Ans: Semiconductor Laboratory, Chandigarh (ISRO).

1086. Yudh Abhyas 2025 was conducted at which location?

Ans: Fort Wainwright, Alaska (USA).

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1087. Maitree-XIV 2025 was held in which Indian state?

Ans: Meghalaya.

1088. Which institute topped the NIRF Rankings 2025?

Ans: IIT Madras.

1089. Where is the World Boxing Championships 2025 being held?

Ans: Liverpool, United Kingdom.

1090. Who received the Dadasaheb Phalke Award 2023?

Ans: Mohanlal.

1091. Who won the Men's Ballon d'Or 2025?

Ans: Ousmane Dembélé.

1092. Who won the Women's Ballon d'Or 2025?

Ans: Aitana Bonmati.

1093. India's first overseas defence manufacturing unit is being set up in which country?

Ans: Morocco.

1094. Which approach will the revamped PLFS use from January 2025 to release monthly employment data?

Ans: Current Weekly Status (CWS).

1095. How much cashless treatment coverage is provided per person per accident under the Cashless Treatment of Road Accident Victims Scheme 2025?

Ans: ₹1.5 lakh per accident per person for the first 7 days.

1096. In how many Eklavya Model Residential Schools will BPCL and the Ministry of Tribal Affairs set up space labs?

Ans: 75 EMRS schools.

1097. Which state launched the 'Jyothi' scheme for educational inclusion of migrant workers' children?

Ans: Kerala.

1098. What is India's Maternal Mortality Ratio (MMR) for 2019–21 as per SRS 2021?

Ans: 93 per lakh live births.

1099. Which state has the highest Total Fertility Rate (TFR) and which states have the lowest TFR as per SRS 2021?

Ans: Highest: Bihar (3.0); Lowest: Delhi and West Bengal (1.4).

1100. What is the annual premium under PMJJBY?

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Ans: ₹436 per annum.

1101. What is the annual premium payable under the Pradhan Mantri Suraksha Bima Yojana (PMSBY)?

Ans: ₹20 per annum.

1102. What minimum monthly pension does Atal Pension Yojana (APY) guarantee after 60 years of age?

Ans: Minimum guaranteed monthly pension between ₹1,000 and ₹5,000.

1103. How many enrolments had been recorded under Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of April 2025?

Ans: 51.06 crore enrolments.

1104. What was India's total exports (merchandise plus services) value in FY 2024–25?

Ans: US\$ 824.9 billion.

1105. Which state launched the Pandit Lakhmi Chand Kalakar Samajik Samman Yojana to support senior artists?

Ans: Haryana.

1106. What was India's coal production in April 2025?

Ans: 81.57 million tonnes.

1107. What was India's total coal dispatch in April 2025?

Ans: 86.64 million tonnes.

1108. What was India's Wholesale Price Inflation (WPI) for April 2025?

Ans: 0.85%.

1109. What is India's rank in the World Press Freedom Index 2025?

Ans: 151st rank.

1110. What is the estimated formal credit gap for Micro, Small and Medium Enterprises (MSMEs) in FY 2020–21 according to NITI Aayog's report?

Ans: ₹80 lakh crore.

1111. Which state topped the CareEdge State Ranking Report 2025 among large states?

Ans: Maharashtra.

1112. Under the G-MAITRI scheme in Gujarat, what is the maximum financial support that can be given per startup?

Ans: Up to ₹30 lakh per startup.

1113. Under the G-SAFAL scheme in Gujarat, how much financial support is provided per woman beneficiary?

Ans: ₹1 lakh per woman.

1114. What is the primary objective of the National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme launched in July 2023?

Ans: Welfare and safety of sanitation workers through mechanised sanitation and elimination of hazardous manual cleaning.

1115. What is India's latest Human Development Index (HDI) rank and score as per the UNDP Human Development Report 2025?

Ans: 130th rank with an HDI score of 0.685.

1116. By how much was the maximum guarantee cover per borrower increased under the expanded Credit Guarantee Scheme for Startups (CGSS)?

Ans: Increased from ₹10 crore to ₹20 crore per borrower.

1117. What was the overall Labour Force Participation Rate (LFPR) for persons aged 15 years and above in India as per the PLFS Monthly Bulletin of April 2025?

Ans: 55.6%.

1118. Which city was declared India's first "beggar-free city" under the SMILE scheme's Bhiksha Vriti Mukta Bharat initiative?

Ans: Indore.

1119. Which state has been declared India's first fully literate state in 2025?

Ans: Mizoram.

1120. What milestone did Aadhaar authentication transactions surpass as of April 2025?

Ans: 150 billion (15,011.82 crore) authentication transactions.

1121. To which date has the deadline for completing houses sanctioned under the original PMAY-U been extended?

Ans: 30 December 2025.

1122. What is the financial outlay of the PM E-DRIVE (Electric Drive Revolution in Innovative Vehicle Enhancement) scheme?

Ans: ₹10,900 crore.

1123. How are buyer incentives disbursed under the PM E-DRIVE scheme?

Ans: Through Aadhaar-authenticated e-vouchers at the time of purchase.

1124. Which state became the first in India to make robotics compulsory for all Class 10 students from the 2025–26 academic year?

Ans: Kerala.

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1125. What percentage of General Pool Residential Accommodation (GPRA) has been reserved for persons with benchmark disabilities?

Ans: 4%.

1126. What is the Employees' Provident Fund (EPF) interest rate retained for FY 2024–25?

Ans: 8.25%.

1127. From which date were RoDTEP benefits restored for AA holders, EOUs and SEZ units?

Ans: 1 June 2025.

1128. According to the WOA, what percentage of reported animal diseases are zoonotic?

Ans: 47%.

1129. What is the revised stipend range for apprentices as per the 38th CAC Meeting 2025?

Ans: ₹6,800 to ₹12,300 per month.

1130. According to Climate Central's 2025 analysis, how many additional pregnancy heat-risk days per year did India experience on average during 2020–2024?

Ans: 6 additional days.

1131. Under Madhya Pradesh's Rahveer Scheme, what reward is given to good Samaritans who help accident victims reach healthcare facilities?

Ans: ₹25,000 per helper.

1132. How many awards will be presented in the 28th National Awards for e-Governance (NAeG) 2025?

Ans: 16 awards (10 Gold and 6 Silver).

1133. What is the projected global GDP growth rate for 2025 as per IMF's World Economic Outlook April 2025?

Ans: 2.8% global GDP growth.

1134. What is India's position in global GDP rankings as per IMF WEO April 2025?

Ans: 4th largest economy.

1135. Which district became the first in India to meet its entire daytime electricity demand through solar power?

Ans: Diu district.

1136. Why did IndusInd Bank form an interim management committee in April 2025?

Ans: Due to resignation of MD & CEO Sumant Kathpalia over discrepancies in derivatives portfolio.

1137. Under the India–UK Free Trade Agreement 2025, what will be the new tariff on Indian automotive exports to the UK?

Ans: Reduced to 10%.

1138. Which company launched ClimateSafe, India's first parametric climate risk insurance, in April 2025?

Ans: Bajaj Allianz General Insurance.

1139. What was India's GST collection in April 2025?

Ans: ₹2.37 lakh crore.

1140. Which bank became the first from the MEA region to open a branch in GIFT City, India?

Ans: Qatar National Bank (QNB).

1141. What Guinness World Record did LIC set on 20 January 2025?

Ans: Issuing 5,88,107 policies in a single day.

1142. Which population segment is targeted by Niva Bupa's 'Rise' Health Insurance Plan?

Ans: Middle-class "Missing Middle" segment.

1143. Which company topped the Brand Finance Insurance 100 (2025) global rankings as the strongest insurance brand?

Ans: PZU (Poland).

1144. What was the Brand Strength Index (BSI) score of LIC in the Brand Finance Insurance 100 (2025)?

Ans: 88 out of 100.

1145. Which product is offered under the tie-up between Canara HSBC Life Insurance and GIC Housing Finance?

Ans: 'Group Asset Secure' credit life insurance plan.

1146. Which PhonePe campaign offers women up to 30% discount on select term life insurance plans?

Ans: "Insuring HEROES".

1147. Which life insurer achieved the highest Claim Settlement Ratio (CSR) of 99.79%?

Ans: Axis Max Life Insurance.

1148. Which life insurer recorded the highest Benefit Amount Claim Settlement Ratio of 99.98%?

Ans: HDFC Life Insurance.

1149. Which insurer became the first in India to go live with IRDAI's BIMA-ASBA facility?

Ans: Bajaj Allianz Life Insurance.

1150. What is the maximum amount that can be blocked via UPI under BIMA-ASBA?

Ans: ₹2,00,000.

1151. Which company became India's first private reinsurer after IRDAI approval?

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Ans: Valueattics Reinsurance.

1152. Which organisation enjoyed a domestic reinsurance monopoly from 1972 until Valueattics entered?

Ans: GIC Re.

1153. Which three insurers were designated as Domestic Systemically Important Insurers (D-SIIs) for 2024–25?

Ans: LIC, New India Assurance, GIC Re.

1154. Which microfinance company won the Corporate Excellence Award at SKOCH Awards 2025 for its Mahila Mitra Initiative?

Ans: Muthoot Microfin.

1155. Which insurance scheme of Muthoot Microfin won the BFSI Award at SKOCH 2025?

Ans: Griha Raksha Insurance Scheme.

1156. Which two companies jointly acquired the majority stake in Magma HDI General Insurance for ₹4,500 crore?

Ans: Patanjali Ayurved Ltd and Dharampal Satyapal Group.

1157. In April–February FY 2024–25, by what percentage did life insurers' premiums grow year-on-year?

Ans: 5.71%.

1158. Under EDLI scheme of EPFO, what is the minimum life insurance benefit for members with less than one year of service?

Ans: ₹50,000.

1159. According to new EDLI rules, a gap of up to how many months between jobs is treated as continuous service?

Ans: Two months.

1160. Under which section of the IRDA Act were new members appointed to the Insurance Advisory Committee?

Ans: Section 25.

1161. Which former LIC Chairperson has been appointed as member of IRDAI Insurance Advisory Committee?

Ans: M R Kumar.

1162. What incurred claim ratio did Star Health report that IRDAI flagged as significantly below industry average?

Ans: 66.47%.

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1163. How much total tax and interest demand was raised on SBI Life Insurance for AY 2023–24?

Ans: ₹352.5 crore tax + ₹78.5 crore interest.

1164. What percentage stake will Prudential Group Holdings hold in its standalone health insurance JV with Vama Sundari Investments?

Ans: 70%.

1165. What is the current FDI limit in India's insurance sector?

Ans: 100% FDI.

1166. Who has been appointed as Whole-Time Member (Life) of IRDAI?

Ans: Swaminathan S Iyer.

1167. In which city did Narayana Health launch its "Aarogyam" preventive health screening centre?

Ans: Bengaluru.

1168. Which diagnostic test at Aarogyam centre is used for bone density measurement?

Ans: DEXA Scan.

1169. Under PM-JAY implemented in Delhi, what is the total cover per family per year combining Union and state contributions?

Ans: ₹10 lakh per family per year.

1170. Which is the only Indian state yet to implement PM-JAY?

Ans: West Bengal.

1171. What penalty did IRDAI impose on Flipkart Internet Pvt Ltd for ISNP violations?

Ans: ₹1.06 crore.

1172. Which financial institution did United India Insurance partner with to offer insurance solutions to MSMEs?

Ans: SIDBI.

1173. As of 9 April 2025, what was the total deposit value in PMJDY accounts?

Ans: ₹2.63 lakh crore.

1174. What is the maximum overdraft facility available to eligible PMJDY account holders?

Ans: ₹10,000.

1175. Under the MoU between Jharkhand Govt and SBI, what is the accidental insurance cover for state employees with salary accounts?

Ans: ₹1 crore.

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1176. Which state implemented PM-JAY along with Ayushman Vaya Vandana Yojana for senior citizens?

Ans: Odisha.

1177. Which country is home to Ageas Insurance International NV, partner in Ageas Federal Life Insurance?

Ans: Belgium.

1178. What percentage stake in Magma General Insurance Limited did Patanjali acquire via Green Channel?

Ans: 98.055%.

1179. Under which section of Competition Act was this acquisition processed?

Ans: Section 6(4).

1180. To what percentage did LIC increase its stake in Bank of Baroda in April 2025?

Ans: 7.05%.

1181. Under PM Matsya Sampada projects inaugurated in April 2025, what was the total outlay?

Ans: ₹255.30 crore.

1182. What type of certificate under PM Matsya Kisan Samridhi Sah-Yojana provided protection to aquafarmers?

Ans: Aqua Insurance Certificate.

1183. On which date did LIC set the Guinness World Record by issuing 5,88,107 life insurance policies in a single day?

Ans: 20 January 2025.

1184. How many LIC agents participated in achieving this Guinness Record?

Ans: 4,52,839 agents.

1185. What is the projected CAGR for India's life insurance market over the next decade as per Allianz report?

Ans: 10.5% per annum.

1186. Which Asian country is India expected to overtake to become 2nd-largest life insurance market?

Ans: Japan.

1187. What is the farmer premium rate for Kharif crops under PMFBY?

Ans: 2%.

1188. What is the premium sharing ratio for NE states under PMFBY since Kharif 2020?

Ans: 90:10 between Centre and State.

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1189. SPREE stands for what under ESIC?

Ans: Scheme to Promote Registration of Employers, Employees.

1190. What is the reduced damages rate per month under ESIC Amnesty Scheme 2025?

Ans: 1% per month.



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