

Questions Covered from NBCC Material in the IBPS PO Mains exam held on 12 October 2025

1. What was India's Sovereign Credit Rating as per S&P Global (August 2025)?

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- S&P Global upgrades India's sovereign credit rating to BBB (from BBB- after 18 years).

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- S&P Global — India sovereign rating upgraded to BBB with short-term A-2 and Outlook: Stable; first upgrade in 18 years.

2. As per the restructured PM SVANidhi Scheme 2.0, what is the total outlay and validity period?

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- PM SVANidhi Scheme 2.0 — Loans up to ₹50,000, ₹7,332 crore outlay, coverage till March 2030 (extension and restructuring approved).

3. Which of the following is NOT one of the Seven Sutras outlined by the Reserve Bank of India's FREE-AI Committee for responsible AI adoption in the financial sector?

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RBI & Regulatory Measures

- RBI 7 AI Principles (FREEAI Committee)
 - Chair: Dr. Pushpak Bhattacharyya
 - 7 Sutras: Trust, People First, Innovation, Fairness, Accountability, Explainability, Safety

4. As per the latest update (2024-25), the Citizen's Charter of the Reserve Bank of India (RBI) covers how many services provided by the RBI to the public and regulated entities?

July 1-15 NBCC CA : Page No.2 (GV Satish (NBCC Director) Sir's Top Picks

52. Recently Reserve Bank of India (RBI) updated and consolidated its Citizen's Charter, merging services for regulated institutions and the public into a single list. How many total services are now included in RBI's consolidated Citizen's Charter? Ans: 204

5. In a major step towards strengthening investor education and protection, the Investor Education and Protection Fund Authority (IEPFA) has partnered with which organisation?

May 16-31 NBCC CA : Page No. 3

30. SEBI & MCA Launch 'Niveshak Shivir'

- Purpose: Help investors reclaim unclaimed amounts.
- Conducted by IEPFA (Ministry of Corporate Affairs) and SEBI jointly.

6. Swachh vayu sarvekshan which city is not there ?

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- Indore and Udaipur received Wetland City Accreditation under the Ramsar Convention for sustainable wetland management, announced alongside the Swachh Vayu Sarvekshan Awards (NCAP).

- Award details:

- Category 1 (Above 10 lakh) – Indore (₹1.5 crore), Jabalpur (₹1 crore), Agra & Surat (₹25 lakh each)
- Category 2 (3–10 lakh) – Amravati (₹75 lakh), Jhansi & Moradabad (₹25 lakh each), Alwar (₹25 lakh)
- Category 3 (Below 3 lakh) – Dewas (₹37.5 lakh), Parwanoo (₹25 lakh), Angul (₹12.5 lakh)

7. C.P. Radhakrishnan is governor of which state (previously)?

Sep 1-15 : NBCC CA : Page No: 6

- Acharya Devvrat (Governor of Gujarat) given additional charge of Maharashtra, after C.P. Radhakrishnan became Vice-President.

8. PRAVAAH (Platform for Regulatory Application, Validation, and Authorization) portal has been launched to streamline regulatory approvals in the financial sector. Which of the following organizations manages the PRAVAAH portal?

RBI Circulars June to September 2025: NBCC CA: Page No. 4

- Sandbox is now **On-Tap** via **PRAVAAH Portal** (Platform for Regulatory Application, Validation and Authorisation).

9. Consider the Incorrect Statement about Sovereign Gold Bond

A. It is not taxable by IT act 1961

B. Minor can open

C. Maximum 5kg limit for individuals.

Banking Awareness Book(NBCC): Page No. 167-168

2. Sovereign Gold Bond (SGB) Scheme

- Launch & Issuance:

- Launch Date:

- The scheme was launched by the Government in November 2015.

- Issuance Process:

- Issues are opened for subscription in tranches by the RBI in consultation with the Government of India (GOI).

- Bonds are issued by the RBI on behalf of the Government.

- **Key Features & Advantages:**

- **Market Price Protection:**

- The investor's payment is protected by receiving the ongoing market price at the time of redemption or premature redemption.

- **Elimination of Physical Risks:**

- Provides a superior alternative to holding physical gold by eliminating storage risks and costs.

- No issues with making charges or concerns about gold purity (as opposed to jewellery). – **Investment**

- Details:**

- **Minimum Investment:** 1 gram of gold.

- **Tenor:** 8 years with exit options available in the 5th, 6th, and 7th years (to be exercised on specified dates).

- **Subscription Limits:**

- Maximum subscribed per fiscal year (April–March):

- 4 KG for individuals

- 4 KG for HUF

- 20 KG for trusts and similar entities (subject to government notifications). – **Interest & Repayment:**

- Investors are compensated at a fixed rate of 2.50% per annum, payable semi-annually on the bond's nominal value.

- Bonds can be used as collateral for loans. – **Taxation:**

- No capital gains tax is applicable if the bonds are held till maturity; any capital gains at the time of redemption are tax-free.

10. What does the EASE Agenda introduced by the Government focus on?

Banking Awareness Bokk(NBCC): Page No. 8

50. What major initiative, launched in 2018, aimed at improving the consumer experience in public sector banks?
- (1)NABARD reforms (2)Digital India initiative (3)EASE reforms (Enhanced Access and Service Excellence)
(4)Jan Dhan Yojana

11. The Deposit Insurance and Credit Guarantee Corporation (DICGC) provides insurance cover for which of the following types of deposits?

Banking Awareness Bokk(NBCC): Page No. 16

9. Fully Owned Subsidiaries of the RBI

Deposit Insurance and Credit Guarantee Corporation of India (DICGC)

- **Establishment:**

- Set up on July 15, 1978 under the Deposit Insurance and Credit Guarantee Corporation Act, 1961.

- **Function:**

- Provides insurance for bank deposits (saving, fixed, current, recurring) up to Rs. 500,000 per depositor (increased from Rs. 1 lakh to Rs. 5 lakh on February 4, 2020).

12. Which country is sending fortified rice?

Mar 1-15 NBCC CA : Page No.4 (G V Satish (NBCC Director) Sir's Top Picks

96. India granted ~\$1 million to Lao PDR under the India-UN Development Partnership Fund for rice fortification.