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G V Satish Sir's
BEST PICKS
for SBI Clerk Mains Exam – 2026

Exam Date: 26 November 2026

PART 1 • 100 Current Affairs | **PART 2 • 100 Static GK** | **PART 3 • 100 Banking Awareness**

300 most expected questions with answers • Prepared by G V Satish, Chairman & Managing Director, NBCC

PART 1: CURRENT AFFAIRS (Q1–Q100)

June – November 2026 • more weight to Aug, Sep, Oct & Nov 2026

Q1. Which city was ranked the cleanest city (Super Swachh League No. 1) in Swachh Survekshan 2025–26?
Ans: Navi Mumbai

Q2. Which city ranked 1st among million-plus cities in Swachh Survekshan 2025–26?
Ans: Greater Visakhapatnam

Q3. Until when has the Credit Guarantee Fund for Micro Units (CGFMU) been extended?
Ans: 31 March 2031 (corpus ₹5,000 crore)

Q4. What is the new annual guarantee fee under CGFMU?
Ans: 0.75% (reduced from 1%)

Q5. What is the guarantee corpus approved for the extended Stand-Up India scheme?
Ans: ₹4,111 crore (till 31 March 2031)

Q6. What is the overall PSL target for domestic commercial banks under RBI's draft PSL Directions, 2026?
Ans: 40% of ANBC or CEOBE, whichever is higher

Q7. What is the PSL target for Regional Rural Banks under the draft directions?
Ans: 75% of ANBC

Q8. What is the proposed education loan limit under the draft PSL Directions, 2026?
Ans: Up to ₹25 lakh per individual

Q9. What is the outlay of Semicon 2.0 approved by the Union Cabinet?
Ans: ₹1,27,500 crore

Q10. What is the outlay of the VGF scheme for grid-scale energy storage?
Ans: ₹14,500 crore (for 92 GWh)

Q11. What is the full form of VISTAR, approved by the Cabinet for MoSPI?
Ans: Viksit Bharat Initiative for Statistical Transformation, Analytics & Research

Q12. How many Fast Track Special Courts will function under the extended FTSC scheme?
Ans: 850 (till 31 March 2031)

Q13. How much tax devolution did the Centre release to States on 5 November 2026?
Ans: ₹1,09,019 crore

Q14. How much GST was collected in October 2026?
Ans: Over ₹2.31 lakh crore (up 22.9%)

Q15. What was India's retail (CPI) inflation in October 2026?
Ans: 6.09%

Q16. What was the record number of UPI transactions in October 2026?
Ans: 25.47 billion

Q17. What is the new EPF wage ceiling?
Ans: ₹25,000 per month (from ₹15,000)

Q18. Which foundation day did EPFO celebrate on 1 November 2026?
Ans: 74th

Q19. Who became the 29th Chief of the Air Staff?
Ans: Air Chief Marshal Ashutosh Dixit

Q20. Who took charge as MD & CEO of HDFC Bank on 27 October 2026?
Ans: Anup Bagchi

Q21. Who was appointed Chairperson of NCLAT?
Ans: Justice Rajesh Bindal

Q22. Who took charge as CMD of IREDA?
Ans: Jatin Kumar Nayak

Q23. Who became the 55th Director General of the Geological Survey of India?
Ans: Dinesh Vithalrao Ganveer

Q24. Who chairs the High-Level Committee on Banking for Viksit Bharat?
Ans: Suresh N. Patel (former CVC)

Q25. Which film won 12 awards, including Best Film, at the 26th IIFA Awards?
Ans: Dhurandhar

Q26. Who won the Booker Prize 2026?
Ans: M. John Harrison – 'The End of Everything' (oldest winner)

Q27. Which magazine named SBI the "World's Best Consumer Bank 2026"?
Ans: Global Finance

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Q28. Which Indian beach was ranked Asia's best in the Global Beach Index 2026?
Ans: Palolem Beach, Goa (6th globally)

Q29. What is India's rank in the Climate Change Performance Index (CCPI) 2027?
Ans: 28th

Q30. Where was COP31 held in November 2026?
Ans: Antalya, Türkiye

Q31. Where was CHOGM 2026 held?
Ans: St John's, Antigua and Barbuda

Q32. How large is the Line of Credit India announced for Guyana at CHOGM 2026?
Ans: $500 million

Q33. Which four countries were removed from the FATF grey list in October 2026?
Ans: Bulgaria, Côte d'Ivoire, DR Congo and Monaco

Q34. Who became Bulgaria's first woman President?
Ans: Iliana Iotova

Q35. Where was the 49th ASEAN Summit held?
Ans: Pasay (Metro Manila), Philippines

Q36. Which edition of Exercise MALABAR was held in November 2026 off Japan?
Ans: 30th

Q37. Which Indian ship took part in MALABAR 2026?
Ans: INS Sahyadri

Q38. Where was the first BIMSTEC Maritime Security Exercise held?
Ans: Sri Vijaya Puram (Andaman & Nicobar Islands)

Q39. What is 'Sea Vigil-26'?
Ans: 5th pan-India coastal defence exercise

Q40. Which navigation satellite did ISRO launch on GSLV-F18?
Ans: NVS-03

Q41. Who became the youngest Formula One World Champion in 2026?
Ans: Kimi Antonelli (Italy, Mercedes)

Q42. Which team did India beat 4–1 to win a record 6th Men's Asian Champions Trophy in hockey?
Ans: Japan

Q43. Who became the first Indian woman World Wrestling Champion?
Ans: Manisha Bhanwala (59 kg, Astana)

Q44. How many medals did India win at the Asian Para Games 2026?
Ans: 114 (30 gold) – best ever

Q45. Who was named Chairperson of the IOA Athletes' Commission?
Ans: P.V. Sindhu

Q46. Who set the Indian record for most T20I runs in a calendar year (1,220)?
Ans: Ishan Kishan

Q47. Who became the highest run-scorer in ODI chases, passing Sachin Tendulkar?
Ans: Virat Kohli (8,741 runs)

Q48. What is India's rank in the WEF Global Gender Gap Report 2026?
Ans: 131st of 145

Q49. What is India's rank in the Global Innovation Index 2026?
Ans: 38th

Q50. What is India's rank in the QS Asia University Rankings 2027 by number of institutions?
Ans: 2nd (325 institutions)

Q51. Which is the top Indian institution in the QS Asia University Rankings 2027?
Ans: IIT Delhi (66th)

Q52. By how much did the 63rd MPC raise the repo rate on 7 October 2026?
Ans: 25 bps, to 5.50%

Q53. What is the SDF rate after the October 2026 policy?
Ans: 5.25%

Q54. What is India's rank in the Henley Passport Index (October 2026)?
Ans: 84th

Q55. Who won the 2026 Nobel Prize in Physics?
Ans: Francis Halzen

Q56. Who won the Wimbledon 2026 men's singles title?
Ans: Jannik Sinner

Q57. Where was the 18th BRICS Summit held?
Ans: Bharat Mandapam, New Delhi

Q58. Where was the 36th NATO Summit held?
Ans: Ankara, Turkey

Q59. To what level did the IMF raise India's FY27 growth forecast in October 2026?
Ans: 7.0%

Q60. To what level did the World Bank raise India's FY27 growth forecast in October 2026?
Ans: 7.1%

Q61. When was the 57th GST Council meeting held?
Ans: 8 October 2026, Bharat Mandapam, New Delhi

Q62. What will be the size of NSE's IPO approved by SEBI?
Ans: ₹30,000 crore – India's largest ever

Q63. Which country became the 10th country to adopt UPI?
Ans: Greece

Q64. Which country became the 11th country to adopt QR-based UPI payments?
Ans: Uzbekistan

Q65. Who was appointed Deputy Governor of the RBI succeeding T. Rabi Sankar?
Ans: Rohit Jain

Q66. Who became the 31st Chief of Army Staff?
Ans: General Dheeraj Seth

Q67. Who is the President of the 81st UN General Assembly?
Ans: Khalilur Rahman (Bangladesh)

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Q68. Which tiger reserve became India's third cheetah habitat?
Ans: Veerangana Durgavati Tiger Reserve (Madhya Pradesh)

Q69. What was India's real GDP growth in Q1 (April–June) FY 2026–27?
Ans: 7.8%

Q70. To what level did Moody's raise India's FY27 GDP growth forecast in September 2026?
Ans: 7.0%

Q71. What record level did India's forex reserves reach in the week ended 4 September 2026?
Ans: $785.71 billion

Q72. Which agency upgraded India's sovereign rating to 'A-' from 'BBB+'?
Ans: Japan Credit Rating Agency (JCR)

Q73. What was the gross GST collection in September 2026?
Ans: ₹2,03,521 crore

Q74. What was WPI inflation in September 2026?
Ans: 11.39%

Q75. How many accounts had PMJDY reached on its 12th anniversary?
Ans: 59.09 crore

Q76. What MDR applies on high-value UPI merchant payments from 15 October 2026?
Ans: 0.4%

Q77. Where were the 20th Asian Games 2026 held?
Ans: Aichi-Nagoya, Japan

Q78. How many medals did India win at the 20th Asian Games?
Ans: 85 (21 gold, 27 silver, 37 bronze)

Q79. Who won the FIFA World Cup 2026?
Ans: Spain (beat Argentina 1–0)

Q80. Who became India's 97th Chess Grandmaster?
Ans: Harsha Vardhan (Harshavardhan G B)

Q81. Who became the first female ADC to the Chief of Army Staff?
Ans: Captain Shivani Sehrawat

Q82. What is the outlay of PM-DHARA for renewable energy access?
Ans: ₹1,86,405 crore

Q83. Which Act replaced MGNREGA from 1 July 2026?
Ans: VB-G RAM G Act, 2025 (125 days of rural employment)

Q84. Which state was officially renamed "Keralam" in 2026?
Ans: Kerala

Q85. What was India's FDI inflow in FY 2025–26?
Ans: $94.53 billion (highest ever)

Q86. What was SBI's net profit in Q1 FY 2026–27?
Ans: ₹21,121 crore (highest-ever quarterly)

Q87. Which was the first Small Finance Bank to get in-principle approval to become a universal bank?
Ans: AU Small Finance Bank

Q88. What was retail (CPI) inflation in June 2026?
Ans: 4.38% – first breach of the 4% target since January 2025

Q89. How many days of rural employment are guaranteed under the VB-G RAM G Act?
Ans: 125 days

Q90. When did the India–UK Double Contribution Convention come into force?
Ans: 15 July 2026

Q91. What was the gross GST collection in July 2026?
Ans: ₹2.11 lakh crore

Q92. Where was the 46th Chess Olympiad held?
Ans: Samarkand, Uzbekistan

Q93. Which is India's first private orbital rocket, launched under Mission Aagman?
Ans: Vikram-1 (Skyroot Aerospace)

Q94. Who was elected unopposed to the Rajya Sabha from Madhya Pradesh in November 2026?
Ans: Hardeep Singh Puri

Q95. Which Small Finance Bank's MD & CEO P.N. Vasudevan resigned in October 2026?
Ans: Equitas Small Finance Bank (interim CEO: Balaji Nuthalapadi)

Q96. What is the name of NPCI's 4th subsidiary launched in 2026?
Ans: NPCI Tech Solutions Limited (NTSL)

Q97. Kotak Mahindra Bank got CCI approval to acquire the India business of which bank?
Ans: Deutsche Bank

Q98. What is SBI's additional CET1 requirement as a D-SIB?
Ans: 0.80% (Bucket 4)

Q99. Which book won the International Booker Prize 2026?
Ans: 'Taiwan Travelogue' by Yáng Shuāng-zǐ (translated by Lin King)

Q100. Which country became the 116th member of the International Solar Alliance?
Ans: The Bahamas

PART 2: STATIC GK (Q1–Q100)

Static GK linked to the news of 2026 • from NBCC Static GK Field-wise Material

Q1. Seats in the Rajya Sabha are allocated to the States and UTs under which Schedule?
(a) Second (b) Third (c) Fourth (d) Fifth (e) Seventh
Ans: (c) Fourth – the Fourth Schedule allocates Rajya Sabha seats; UP has the most (31).

Q2. How many members can the President nominate to the Rajya Sabha?
(a) 2 (b) 10 (c) 12 (d) 14 (e) 15
Ans: (c) 12 – for literature, science, art and social service.

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Q3. A Lok Adalat award is deemed to be a:
(a) Recommendation (b) Supreme Court order (c) Decree of a civil court (d) Arbitration award open to appeal (e) Government notification
Ans: (c) Decree of a civil court – it is final, with no court fee and no appeal.

Q4. Which is the largest Ramsar site in India by area?
(a) Chilika Lake (b) Vembanad-Kol Wetland (c) Wular Lake (d) Sundarban Wetland (e) Loktak Lake
Ans: (d) Sundarban Wetland – West Bengal; Vembanad-Kol (Kerala) is second.

Q5. Udaipur Jheel, declared a Ramsar site, is in which state?
(a) Rajasthan (b) Bihar (c) Uttar Pradesh (d) Madhya Pradesh (e) Jharkhand
Ans: (b) Bihar – in West Champaran district.

Q6. Which became India's 100th Ramsar site in June 2026?
(a) Sheikha Jheel (b) Sukhna Wetland (c) Jai Prakash Narayan Bird Sanctuary (Surha Taal) (d) Glaw Lake (e) Sauj Jheel
Ans: (c) Jai Prakash Narayan Bird Sanctuary (Surha Taal) – Ballia, UP, on World Environment Day.

Q7. Which state has the largest number of Ramsar sites (as on Oct 2026)?
(a) Uttar Pradesh (b) Kerala (c) Odisha (d) Tamil Nadu (e) Gujarat
Ans: (d) Tamil Nadu – it has 20 sites; India has 103 in all.

Q8. Where is the Wildlife Institute of India located?
(a) Bhopal (b) Kolkata (c) Dehradun (d) Chennai (e) New Delhi
Ans: (c) Dehradun – Forest Survey of India is also in Dehradun.

Q9. Pravasi Bharatiya Divas (9 January) commemorates:
(a) Founding of the MEA (b) Gandhiji's return from South Africa in 1915 (c) Dandi March (d) First Indian passport (e) Tagore's Nobel Prize
Ans: (b) Gandhiji's return from South Africa – on 9 January 1915.

Q10. National Statistics Day is observed on:
(a) 1 April (b) 29 June (c) 1 July (d) 29 August (e) 15 September
Ans: (b) 29 June – birth anniversary of P.C. Mahalanobis.

Q11. What was the theme of the International Day of Yoga 2026?
(a) Yoga for Self and Society (b) Yoga for One Earth One Health (c) Yoga for Healthy Ageing (d) Yoga for Humanity (e) Yoga for Wellness
Ans: (c) Yoga for Healthy Ageing – the 12th edition; main event at Red Road, Kolkata.

Q12. National Space Day (23 August) marks:
(a) Launch of Aryabhata (b) Mangalyaan entering Mars orbit (c) Chandrayaan-3's lunar landing (d) Founding of ISRO (e) First SLV-3 launch
Ans: (c) Chandrayaan-3's lunar landing – on 23 Aug 2023; 2026 was the 3rd edition.

Q13. The Exclusive Economic Zone under UNCLOS extends up to:
(a) 12 nm (b) 24 nm (c) 100 nm (d) 200 nm (e) 350 nm
Ans: (d) 200 nautical miles – the territorial sea is 12 nm and the contiguous zone 24 nm.

Q14. El Niño refers to abnormal warming of the surface waters of which ocean?
(a) Indian Ocean (b) Atlantic Ocean (c) Pacific Ocean (d) Arctic Ocean (e) Southern Ocean
Ans: (c) Pacific Ocean – the central and eastern equatorial Pacific; it usually weakens India's monsoon.

Q15. What is the capital of Seychelles?
(a) Port Louis (b) Male (c) Victoria (d) Moroni (e) Antananarivo
Ans: (c) Victoria – Port Louis is Mauritius and Male is Maldives.

Q16. In which year was UNCLOS signed?
(a) 1972 (b) 1982 (c) 1992 (d) 1994 (e) 1995
Ans: (b) 1982 – at Montego Bay; it came into force in 1994.

Q17. Which is the currency of Nigeria?
(a) Rand (b) Cedi (c) Naira (d) Birr (e) Kwacha
Ans: (c) Naira – Rand is South Africa, Cedi Ghana, Birr Ethiopia and Kwacha Zambia.

Q18. Kuala Lumpur is the capital of:
(a) Indonesia (b) Brunei (c) Malaysia (d) Singapore (e) Thailand
Ans: (c) Malaysia – its currency is the ringgit.

Q19. BNP Paribas is headquartered in which country?
(a) Germany (b) Switzerland (c) France (d) Belgium (e) Netherlands
Ans: (c) France (Paris) – its Cardif arm co-founded SBI Life with SBI.

Q20. The UNFCCC Secretariat is located in:
(a) Geneva (b) New York (c) Bonn (d) Nairobi (e) Kyoto
Ans: (c) Bonn, Germany.

Q21. Where is UN Women headquartered?
(a) Geneva (b) New York (c) Vienna (d) Nairobi (e) Paris
Ans: (b) New York – along with the UN, UNICEF, UNDP and UNFPA.

Q22. The International Maritime Organization (IMO) is headquartered in:
(a) Geneva (b) Montreal (c) London (d) Hamburg (e) Rome
Ans: (c) London.

Q23. Where is the World Anti-Doping Agency (WADA) headquartered?
(a) Lausanne (b) Geneva (c) Montreal (d) Zurich (e) Paris
Ans: (c) Montreal, Canada – ICAO is also there.

Q24. Where is FATF headquartered?
(a) Washington DC (b) Paris (c) London (d) Basel (e) Brussels
Ans: (b) Paris – est. 1989; India became a full member in 2010.

Q25. Which of these PSBs is NOT headquartered in Mumbai?
(a) Bank of India (b) Union Bank of India (c) Central Bank of India (d) Bank of Maharashtra (e) SBI
Ans: (d) Bank of Maharashtra – it is in Pune.

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Q26. SIDBI is headquartered in:
(a) Mumbai (b) New Delhi (c) Lucknow (d) Pune (e) Ahmedabad
Ans: (c) Lucknow – est. 2 April 1990.

Q27. 'Forks in the Road' was written by which former RBI Governor?
(a) Y.V. Reddy (b) D. Subbarao (c) C. Rangarajan (d) Bimal Jalan (e) Urjit Patel
Ans: (c) C. Rangarajan – memoir of his years at the RBI.

Q28. Banu Mushtaq won the International Booker Prize 2025 for:
(a) Tomb of Sand (b) Heart Lamp (c) Pyre (d) Celestial Bodies (e) Flesh
Ans: (b) Heart Lamp – the first short-story collection to win; originally written in Kannada.

Q29. What is the prize money of the Booker Prize?
(a) £25,000 (b) £50,000 (c) £75,000 (d) £100,000 (e) £1,00,000 shared by three
Ans: (b) £50,000 – the International Booker has been raised to £100,000.

Q30. 'Triumph of the Indian Republic: My Life, My Struggles' (2026) is the autobiography of:
(a) Pranab Mukherjee (b) Ram Nath Kovind (c) M. Venkaiah Naidu (d) Pratibha Patil (e) Hamid Ansari
Ans: (b) Ram Nath Kovind – India's 14th President.

Q31. Which film won Best Feature Film at the 72nd National Film Awards?
(a) 12th Fail (b) Article 370 (c) Srikanth (d) Amaran (e) Kalki 2898 AD
Ans: (b) Article 370 – its lead actress Yami Gautam won Best Actress.

Q32. Ustad Bismillah Khan Yuva Puraskar is given in which field?
(a) Literature (b) Sports (c) Performing arts – music, dance, theatre (d) Science (e) Journalism
Ans: (c) Performing arts – it is given by the Sangeet Natak Akademi to artists under 40.

Q33. Who among the following has NOT received the Dadasaheb Phalke Award?
(a) Rajinikanth (b) Mohanlal (c) M.R. Radha (d) Waheeda Rehman (e) Asha Parekh
Ans: (c) M.R. Radha – all the others are Phalke recipients.

Q34. Who is the 56th recipient of the Dadasaheb Phalke Award (for 2024)?
(a) Mohanlal (b) Mithun Chakraborty (c) Anant Nag (d) Mammootty (e) Kamal Haasan
Ans: (c) Anant Nag – Kannada actor; the 55th recipient was Mohanlal.

Q35. Who was the first recipient of the Dadasaheb Phalke Award (1969)?
(a) Prithviraj Kapoor (b) Devika Rani (c) Satyajit Ray (d) Raj Kapoor (e) Lata Mangeshkar
Ans: (b) Devika Rani – the award was instituted in 1969.

Q36. The Ramon Magsaysay Award is presented in which country?
(a) Indonesia (b) Thailand (c) Philippines (d) Malaysia (e) Singapore
Ans: (c) Philippines – it is presented in Manila and known as "Asia's Nobel".

Q37. Which Indian organisation won the Ramon Magsaysay Award 2025?
(a) Pratham (b) Educate Girls (c) SEWA (d) Goonj (e) Akshaya Patra
Ans: (b) Educate Girls – the first Indian organisation to win it.

Q38. The 60th Jnanpith Award was given to:
(a) Gulzar (b) Vinod Kumar Shukla (c) R. Vairamuthu (d) Damodar Mauzo (e) Nilmani Phookan
Ans: (c) R. Vairamuthu – Tamil poet; the first Jnanpith (1965) went to G. Sankara Kurup.

Q39. The Dronacharya Award is given for excellence in:
(a) Sports coaching (b) Teaching in schools (c) Archery only (d) Adventure sports (e) Sports journalism
Ans: (a) Sports coaching – it was instituted in 1985.

Q40. In which year was the National Security Guard (NSG) set up?
(a) 1965 (b) 1969 (c) 1984 (d) 1999 (e) 2008
Ans: (c) 1984 – after Operation Blue Star; formally constituted under the NSG Act, 1986.

Q41. Pinaka, developed by DRDO, is a:
(a) Main battle tank (b) Multi-barrel rocket launcher system (c) Submarine (d) Fighter aircraft (e) Radar
Ans: (b) Multi-barrel rocket launcher system.

Q42. The Iron Dome air-defence system belongs to:
(a) USA (b) Russia (c) Israel (d) France (e) China
Ans: (c) Israel – the S-400 is Russian.

Q43. Who is the Chief of Army Staff as on October 2026?
(a) Gen Upendra Dwivedi (b) Gen Manoj Pande (c) Gen Dhiraj Seth (d) Gen Anil Chauhan (e) Gen N.S. Raja Subramani
Ans: (c) Gen Dhiraj Seth – 31st COAS since 30 June 2026; Gen Raja Subramani is the CDS.

Q44. Exercise SIMBEX is held between the navies of India and:
(a) Sri Lanka (b) Singapore (c) Malaysia (d) South Korea (e) Saudi Arabia
Ans: (b) Singapore – SLINEX is with Sri Lanka.

Q45. India's first GI-tagged product is:
(a) Mysore Silk (b) Darjeeling Tea (c) Pochampally Ikat (d) Banarasi Saree (e) Kanchipuram Silk
Ans: (b) Darjeeling Tea – West Bengal, 2004; the GI Registry is in Chennai.

Q46. Which state is called the 'Land of Festivals' and hosts the Hornbill Festival?
(a) Mizoram (b) Manipur (c) Nagaland (d) Arunachal Pradesh (e) Meghalaya
Ans: (c) Nagaland – Hornbill is held at Kisama, near Kohima, on 1–10 Dec.

Q47. Which country tops the SDG Index 2026?
(a) Sweden (b) Denmark (c) Finland (d) Austria (e) Norway
Ans: (c) Finland – India is 94th of 167 (UN SDSN).

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Q48. Which body publishes the Red List of threatened species?
(a) WWF (b) UNEP (c) IUCN (d) CITES (e)
Ans: (c) IUCN – since 1964; IUCN is HQ'd in Gland, Switzerland.

Q49. Which country is the world's most peaceful as per the Global Peace Index 2026?
(a) Denmark (b) New Zealand (c) Iceland (d) Ireland (e) Bhutan
Ans: (c) Iceland – India is 127th of 163.

Q50. How many passports does the Henley Passport Index cover?
(a) 150 (b) 180 (c) 193 (d) 199 (e) 227
Ans: (d) 199 passports.

Q51. India's rank in the Global Hunger Index 2026 is:
(a) 102nd (b) 105th (c) 100th (d) 111th (e) 94th
Ans: (c) 100th of 122 – "serious" category; India was 102nd in 2025.

Q52. Which country topped the Global Gender Gap Index 2026 for the 17th consecutive year?
(a) Norway (b) Finland (c) Iceland (d) New Zealand (e) Sweden
Ans: (c) Iceland – India is 131st.

Q53. The Global Innovation Index is published by:
(a) WEF (b) WIPO (c) UNCTAD (d) World Bank (e) ITU
Ans: (b) WIPO – India was 38th of 139 in 2025.

Q54. How many member countries does ASEAN have after Timor-Leste joined in October 2025?
(a) 9 (b) 10 (c) 11 (d) 12 (e) 8
Ans: (c) 11 – Timor-Leste is the 11th member.

Q55. Where was the 17th BRICS Summit (2025) held?
(a) Kazan (b) Johannesburg (c) Rio de Janeiro (d) New Delhi (e) Beijing
Ans: (c) Rio de Janeiro, Brazil – India hosted the 18th Summit in 2026.

Q56. Which of the following is NOT an ASEAN member?
(a) Indonesia (b) Japan (c) Malaysia (d) Philippines (e) Singapore
Ans: (b) Japan – it is a dialogue partner, not a member.

Q57. Which country became a full member of BRICS in January 2025?
(a) Saudi Arabia (b) Indonesia (c) Argentina (d) Turkey (e) Nigeria
Ans: (b) Indonesia – BRICS now has 11 full members.

Q58. What is the official name of the BRICS bank?
(a) BRICS Development Bank (b) Asian Infrastructure Investment Bank (c) New Development Bank (d) Contingent Reserve Bank (e) Global South Bank
Ans: (c) New Development Bank – est. 2015, HQ Shanghai.

Q59. How many member countries does IORA have?
(a) 19 (b) 21 (c) 22 (d) 23 (e) 27
Ans: (d) 23 – Secretariat in Mauritius; India chairs it for 2025–27.

Q60. Which treaty created NATO?
(a) Treaty of Rome (b) North Atlantic (Washington) Treaty, 1949 (c) Treaty of Paris, 1951 (d) Warsaw Pact, 1955 (e) Maastricht Treaty
Ans: (b) North Atlantic Treaty – signed in Washington on 4 April 1949.

Q61. In which year was the IAEA established?
(a) 1945 (b) 1950 (c) 1957 (d) 1968 (e) 1970
Ans: (c) 1957 – HQ Vienna.

Q62. Which of the following is NOT a QUAD member?
(a) India (b) Japan (c) Australia (d) Pakistan (e) USA
Ans: (d) Pakistan.

Q63. Which country became NATO's 32nd member in 2024?
(a) Finland (b) Ukraine (c) Sweden (d) Georgia (e) Austria
Ans: (c) Sweden – Finland was the 31st (2023).

Q64. In which year was Pradhan Mantri Kaushal Vikas Yojana (PMKVY) launched?
(a) 2014 (b) 2015 (c) 2016 (d) 2017 (e) 2019
Ans: (b) 2015 – launched on 15 July 2015 with Skill India, under MSDE.

Q65. Under Ayushman Bharat PM-JAY, for how many days are pre- and post-hospitalisation expenses covered?
(a) 1 and 10 days (b) 3 and 15 days (c) 7 and 30 days (d) 15 and 30 days (e) 30 and 60 days
Ans: (b) 3 and 15 days – 3 days before and 15 days after hospitalisation.

Q66. GOBARdhan scheme comes under which ministry?
(a) Agriculture (b) Rural Development (c) Jal Shakti (d) Environment (e) Panchayati Raj
Ans: (c) Jal Shakti – through the Department of Drinking Water & Sanitation, under SBM-Gramin.

Q67. Which of these schemes is run by the Department of Financial Services?
(a) PMEGP (b) PM SVANidhi (c) Atal Pension Yojana (d) PMKVY (e) Jal Jeevan Mission
Ans: (c) Atal Pension Yojana – PFRDA administers it under DFS.

Q68. Stand-Up India provides bank loans in which range?
(a) ₹50,000–₹5 lakh (b) ₹1–10 lakh (c) ₹10 lakh–₹1 crore (d) ₹1–5 crore (e) up to ₹20 lakh
Ans: (c) ₹10 lakh–₹1 crore – for SC/ST and women entrepreneurs.

Q69. PM SVANidhi has been extended up to:
(a) December 2024 (b) March 2026 (c) March 2028 (d) March 2030 (e) December 2030
Ans: (d) March 2030 – first tranche raised to ₹15,000.

Q70. How often is interest paid under the Senior Citizens Savings Scheme (SCSS)?
(a) Monthly (b) Quarterly (c) Half-yearly (d) Annually (e) On maturity
Ans: (b) Quarterly – on 1 April, 1 July, 1 October and 1 January.

Q71. Which site became India's 45th UNESCO World Heritage Site in July 2026?
(a) Dholavira (b) Sarnath (c) Charaideo Moidams (d) Bagh Caves (e) Santiniketan
Ans: (b) Sarnath – inscribed at the 48th WHC session at Busan, South Korea.

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Q72. How many sites are on India's UNESCO Tentative List after the September 2026 additions?
(a) 69 (b) 73 (c) 75 (d) 78 (e) 80
Ans: (d) 78 – the 5 additions include 4 sites in Madhya Pradesh and the India–South Africa "Sites of Satyagraha".

Q73. How many UNESCO World Heritage Sites does India have (as on Oct 2026)?
(a) 42 (b) 43 (c) 44 (d) 45 (e) 46
Ans: (d) 45 – 37 cultural, 7 natural, 1 mixed.

Q74. Which manuscripts were added to UNESCO's Memory of the World Register in 2025?
(a) Rigveda and Ramayana (b) Bhagavad Gita and Natyashastra (c) Panchatantra and Jataka (d) Arthashastra and Gita (e) Ramcharitmanas and Rigveda
Ans: (b) Bhagavad Gita and Bharata's Natyashastra – India now has 14 entries.

Q75. Which was India's first UNESCO World Heritage City?
(a) Jaipur (b) Varanasi (c) Ahmedabad (d) Hyderabad (e) Mumbai
Ans: (c) Ahmedabad – 2017; Jaipur followed in 2019.

Q76. Which Indian city was named a UNESCO Creative City of Gastronomy in October 2025?
(a) Hyderabad (b) Lucknow (c) Amritsar (d) Kolkata (e) Indore
Ans: (b) Lucknow – Hyderabad was named earlier (2019).

Q77. Which is India's latest element on UNESCO's Intangible Cultural Heritage list?
(a) Garba (b) Durga Puja (c) Deepavali (d) Kumbh Mela (e) Yoga
Ans: (c) Deepavali – inscribed in December 2025.

Q78. CAPTCHA stands for Completely Automated Public ___ test to tell Computers and Humans Apart.
(a) Turing (b) Testing (c) Typing (d) Tracking (e) Token
Ans: (a) Turing – named after Alan Turing's test.

Q79. In which year was Chandrayaan-1 launched?
(a) 2006 (b) 2008 (c) 2010 (d) 2013 (e) 2019
Ans: (b) 2008 – it found water molecules on the Moon.

Q80. Which CPSE became the 28th Navratna in June 2026?
(a) GRSE (b) NRL (c) CPCL (d) IREDA (e)
Ans: (c) Chennai Petroleum Corporation Ltd – GRSE later became the 29th.

Q81. What is the tagline of Canara Bank?
(a) Good People to Bank With (b) Together We Can (c) Honours Your Trust (d) Your Own Bank (e) Relationship Beyond Banking
Ans: (b) Together We Can.

Q82. What is the tagline of India Post Payments Bank?
(a) Aapka Bank, Aapke Dwar (b) Har Ghar Bank (c) Desh Ka Bank (d) Banking for All (e) Aapki Seva Mein
Ans: (a) Aapka Bank, Aapke Dwar.

Q83. Who founded Zomato?
(a) Ritesh Agarwal (b) Deepinder Goyal (c) Bhavish Aggarwal (d) Vijay Shekhar Sharma (e) Deep Kalra
Ans: (b) Deepinder Goyal – with Pankaj Chaddah.

Q84. MakeMyTrip was founded by:
(a) Deep Kalra (b) Falguni Nayar (c) Sachin Bansal (d) Kunal Shah (e) Ritesh Agarwal
Ans: (a) Deep Kalra.

Q85. Who became the 8th CEO of Apple in September 2026?
(a) Jeff Williams (b) John Ternus (c) Craig Federighi (d) Tim Cook (e) Luca Maestri
Ans: (b) John Ternus – Tim Cook became Executive Chairman.

Q86. Noida International Airport at Jewar is being developed by:
(a) GMR Airports (b) Adani Airports (c) Yamuna International Airport Pvt Ltd (d) AAI (e) GVK
Ans: (c) Yamuna International Airport Pvt Ltd – a Zurich Airport company.

Q87. Alluri Sitarama Raju International Airport is located at:
(a) Visakhapatnam city (b) Bhogapuram, Vizianagaram (c) Tirupati (d) Rajahmundry (e) Kakinada
Ans: (b) Bhogapuram, Vizianagaram – Andhra Pradesh, built by GMR.

Q88. Which of these was NOT among India's first four Mega Ports notified in 2026?
(a) Deendayal (b) JNPA (c) Paradip (d) Mundra (e) Visakhapatnam
Ans: (e) Visakhapatnam – the four are Deendayal, JNPA, Paradip and Mundra.

Q89. Vizhinjam port in Kerala is operated by:
(a) JNPA (b) DP World (c) Adani Ports & SEZ (d) Cochin Port Authority (e) JSW Infrastructure
Ans: (c) Adani Ports & SEZ – India's first deep- water transshipment port.

Q90. India's newest railway zone, South Coast Railway, has its headquarters at:
(a) Vijayawada (b) Guntur (c) Visakhapatnam (d) Secunderabad (e) Bhubaneswar
Ans: (c) Visakhapatnam – functional from 1 June 2026; India's 18th zone.

Q91. The Irani Cup is associated with which sport?
(a) Football (b) Hockey (c) Cricket (d) Badminton (e) Tennis
Ans: (c) Cricket – the Ranji champion plays the Rest of India.

Q92. Which city will host the 2030 (centenary) Commonwealth Games?
(a) New Delhi (b) Glasgow (c) Ahmedabad (d) Hamilton (e) Birmingham
Ans: (c) Ahmedabad, Gujarat.

Q93. Where were the 23rd Commonwealth Games 2026 held?
(a) Birmingham (b) Victoria (c) Glasgow (d) Gold Coast (e) Edinburgh
Ans: (c) Glasgow, Scotland – India finished 4th with 39 medals.

Q94. Where is the headquarters of the International Hockey Federation (FIH)?
(a) London (b) Kuala Lumpur (c) Lausanne (d) Zurich (e) Monaco
Ans: (c) Lausanne – FIDE and the IOC are also based there.

Q95. How many players does a Kabaddi team have on court?
(a) 5 (b) 6 (c) 7 (d) 9 (e) 11
Ans: (c) 7.

Q96. Which city will host the 21st Asian Games in 2030?
(a) Riyadh (b) Doha (c) Ahmedabad (d) Jakarta (e) Bangkok
Ans: (b) Doha, Qatar – the 2026 Games were held in Aichi-Nagoya.

Q97. The Duleep Trophy relates to which sport?
(a) Hockey (b) Football (c) Cricket (d) Golf (e) Billiards
Ans: (c) Cricket – a zonal first-class competition.

Q98. Which was India's first GI-tagged product?
(a) Mysore Silk (b) Darjeeling Tea (c) Basmati Rice (d) Nagpur Orange (e) Kancheepuram Silk
Ans: (b) Darjeeling Tea – 2004.

Q99. Which state had the highest literacy rate and sex ratio in Census 2011?
(a) Mizoram (b) Goa (c) Kerala (d) Tamil Nadu (e) Himachal Pradesh
Ans: (c) Kerala – sex ratio 1084.

Q100. Who wrote "Vande Mataram"?
(a) Rabindranath Tagore (b) Bankim Chandra Chattopadhyay (c) Sarojini Naidu (d) Muhammad Iqbal (e) Subramania Bharati
Ans: (b) Bankim Chandra Chattopadhyay – it is from his novel Anandamath.

PART 3: STATIC BANKING AWARENESS (Q1–Q100)

Static banking questions linked to the news of June – November 2026 • from NBCC Banking Awareness Book

Q1. RBI's 63rd MPC raised the repo rate in October 2026. Under which Section of the RBI Act is the MPC constituted?
(a) 45ZB (b) 45ZA (c) 45ZN (d) 42
Ans: (a) Section 45ZB; MPC constituted on 29 Sep 2016 with 6 members.

Q2. The 63rd MPC changed its stance by a 4–2 vote. In case of a tie in the MPC, who has the casting vote?
(a) Finance Minister (b) Deputy Governor (MP) (c) RBI Governor (d) Senior-most external member
Ans: (c) RBI Governor (Chairperson of MPC).

Q3. The MPC met on 5–7 October 2026. What is the quorum for an MPC meeting?
(a) 3 (b) 4 (c) 5 (d) 6
Ans: (b) 4 members, including the Governor (or Deputy Governor in his absence).

Q4. After the October 2026 repo hike to 5.50%, the MSF rate and Bank Rate stand at:
(a) 5.25% (b) 5.50% (c) 6.00% (d) 5.75%
Ans: (d) 5.75% (Repo + 25 bps).

Q5. With SDF at 5.25% and MSF at 5.75% after the October 2026 policy, the width of the LAF corridor is:
(a) 25 bps (b) 75 bps (c) 50 bps (d) 100 bps
Ans: (c) 50 bps (SDF = floor, MSF = ceiling).

Q6. CPI inflation rose to 5.54% in September 2026. RBI is deemed to have failed the target if average inflation stays outside the band for:
(a) 3 consecutive quarters (b) 2 consecutive quarters (c) 4 consecutive quarters (d) 6 consecutive months
Ans: (a) 3 consecutive quarters; RBI then reports to the Centre under Sec 45ZN.

Q7. The flexible inflation targeting framework that guides MPC decisions was recommended by:
(a) Bimal Jalan Committee (b) Raghuram Rajan Committee (c) Narasimham Committee (d) Urjit Patel Committee
Ans: (d) Urjit Patel Committee (2014); statutory basis by Finance Act, 2016.

Q8. From 16 Oct 2026, banks must keep at least 99% of required CRR daily. CRR is maintained under:
(a) Sec 24, BR Act (b) Sec 42, RBI Act (c) Sec 17, RBI Act (d) Sec 45ZB, RBI Act
Ans: (b) Section 42 of the RBI Act; no interest is paid on CRR.

Q9. SLR is at 18%. SLR can be prescribed up to a maximum of:
(a) 40% (b) 20% (c) 25% (d) 50%
Ans: (a) 40% (Sec 24, BR Act).

Q10. RBI conducted ₹1 lakh crore and ₹25,000 crore OMO sales in Sep–Oct 2026. An OMO sale of G-secs:
(a) Injects liquidity (b) Has no effect on liquidity (c) Absorbs liquidity (d) Changes the CRR
Ans: (c) Absorbs liquidity (OMO purchase injects).

Q11. Banks parked ₹1,39,360 crore with RBI under SDF in October 2026. SDF was introduced in:
(a) June 2000 (b) April 2022 (c) May 2011 (d) April 2016
Ans: (b) April 2022; absorbs liquidity without collateral and is the floor of the corridor.

Q12. RBI fixed Ways and Means Advances limits for H2 FY 2026–27. WMA to Governments are given under:
(a) Sec 22, RBI Act (b) Sec 45-IA, RBI Act (c) Sec 26A, BR Act (d) Sec 17(5), RBI Act
Ans: (d) Section 17(5) of the RBI Act.

Q13. The Centre cut its FY27 gross market borrowing in October 2026. Cash Management Bills are issued for a tenure of:
(a) 91 days (b) 182 days (c) Less than 91 days (d) 364 days
Ans: (c) Less than 91 days (since 2010) to meet temporary cash mismatches.

Q14. RBI issued new money market guidelines (call, notice and term money) in July 2026. Term money covers:
(a) 15 days to 1 year (b) 1 day (c) 2–14 days (d) Above 1 year
Ans: (a) 15 days to 1 year (call = 1 day, notice = 2–14 days).

Q15. RBI's bulk deposit and deposit rate rules came into force on 1 October 2026. Minimum tenure of a term deposit is:
(a) 1 day (b) 15 days (c) 30 days (d) 7 days
Ans: (d) 7 days.

Q16. RBI restored interest rate caps on FCNR(B) and NRE deposits from 1 September 2026. FCNR(B) deposits are:
(a) Rupee savings accounts (b) Foreign currency term deposits of 1–5 years (c) Current accounts in INR (d) Gold deposits
Ans: (b) Foreign currency term deposits for 1–5 years.

Q17. NRI deposit inflows surged in 2026. Interest on which NRI account is tax-free in India?
(a) NRE (b) NRO (c) FCNR(B) and NRO (d) SRVA
Ans: (a) NRE (fully repatriable, interest tax-free).

Q18. RBI issued unified rules for Special Rupee Vostro Accounts (SRVA) in July 2026. SRVA was introduced in:
(a) 2019 (b) 2020 (c) 2022 (d) 2024
Ans: (c) July 2022, for settlement of trade in INR.

Q19. Bank of Baroda launched UPI Global QR in 2026. An account of an Indian bank with a foreign bank in that foreign currency is called:
(a) Vostro (b) Nostro (c) Loro (d) Escrow
Ans: (b) Nostro ("our account with you").

Q20. LRS outward remittances rose to US$ 7.23 billion in Q1 FY27. When LRS was introduced in 2004, the annual limit was:
(a) US$ 50,000 (b) US$ 1,00,000 (c) US$ 2,50,000 (d) US$ 25,000
Ans: (d) US$ 25,000 (now US$ 2,50,000 per financial year).

Q21. Under LRS from 1 April 2026, no TCS is collected on remittances up to:
(a) ₹7 lakh (b) ₹15 lakh (c) ₹10 lakh (d) ₹25 lakh
Ans: (c) ₹10 lakh; above that 20% (education/medical 2%).

Q22. RBI tightened rules on rupee forex derivatives in October 2026. FEMA, under which RBI manages forex, came into force on:
(a) 1 June 2000 (b) 1 April 1999 (c) 1 January 2001 (d) 1 June 1999
Ans: (a) 1 June 2000 (replaced FERA, 1973).

Q23. India's current account deficit widened in Q1 FY27. India adopted current account convertibility in:
(a) 1991 (b) 1993 (c) 2000 (d) 1994
Ans: (d) 1994 (IMF Article VIII).

Q24. Emirates NBD is acquiring 60% of RBL Bank. The maximum FDI permitted in private sector banks is:
(a) 49% (b) 74% (c) 51% (d) 100%
Ans: (b) 74%.

Q25. Coastal Local Area Bank became a scheduled bank in 2026. India's first Local Area Bank, Coastal LAB, is headquartered at:
(a) Vijayawada (b) Visakhapatnam (c) Kochi (d) Chennai
Ans: (a) Vijayawada (1999).

Q26. RBI removed Paytm Payments Bank from the Second Schedule in 2026. Payments Banks are licensed under which Section of the BR Act?
(a) Sec 24 (b) Sec 35A (c) Sec 22 (d) Sec 45
Ans: (c) Section 22 of the Banking Regulation Act.

Q27. India Post Payments Bank marked its 9th Foundation Day. Payments Banks must invest at least how much of demand deposits in G-secs/T-bills?
(a) 50% (b) 75% (c) 60% (d) 100%
Ans: (b) 75%.

Q28. Fino Payments Bank is applying to become an SFB. Payments Banks were recommended by:
(a) Usha Thorat Committee (b) P J Nayak Committee (c) Rangarajan Committee (d) Nachiket Mor Committee
Ans: (d) Nachiket Mor Committee.

Q29. Many SFBs were in the news in 2026. Minimum paid-up capital for a new Small Finance Bank is:
(a) ₹100 crore (b) ₹300 crore (c) ₹200 crore (d) ₹500 crore
Ans: (c) ₹200 crore.

Q30. Shivalik SFB acquired Mani Bhavanam Home Finance in 2026. Shivalik SFB is known as India's first:
(a) UCB to convert into an SFB (b) SFB to become universal bank (c) Microfinance-based SFB (d) Listed SFB
Ans: (a) First UCB to become an SFB (2021).

Q31. RRBs posted record profit and 10.3% credit growth in 2026. The State Government's share in an RRB's capital is:
(a) 35% (b) 50% (c) 26% (d) 15%
Ans: (d) 15% (Centre 50%, Sponsor bank 35%).

Q32. NABARD celebrated its 45th Foundation Day in July 2026. NABARD was set up on:
(a) 1 January 1982 (b) 12 July 1982 (c) 2 April 1990 (d) 9 July 1988
Ans: (b) 12 July 1982 (CRAFICARD / B Sivaraman Committee).

Q33. NABKISAN listed India's first WASH-focused social bond in 2026. NABKISAN Finance is a subsidiary of:
(a) NABARD (b) SIDBI (c) NHB (d) EXIM Bank
Ans: (a) NABARD.

Q34. Banks' shortfall in priority sector lending is deposited in RIDF, which is maintained by:
(a) RBI (b) SIDBI (c) NABARD (d) MUDRA
Ans: (c) NABARD (RIDF set up 1995-96).

Q35. SIDBI posted its highest-ever profit of ₹5,493 crore. SIDBI was established on:
(a) 12 July 1982 (b) 2 April 1990 (c) 1 January 1982 (d) 9 July 1988
Ans: (b) 2 April 1990, under SIDBI Act 1989; HQ Lucknow.

Q36. CGTMSE guarantee cover went live on TReDS platforms in 2026. RXIL, the first TReDS platform, was promoted by SIDBI and:
(a) BSE (b) NPCI (c) NABARD (d) NSE
Ans: (d) NSE.

Q37. CGTMSE cover went live on TReDS platforms in September 2026. The guarantee ceiling under CGTMSE (from 1 April 2025) is:
(a) ₹2 crore (b) ₹5 crore (c) ₹10 crore (d) ₹20 crore
Ans: (c) ₹10 crore (raised from ₹5 crore).

Q38. The MSME Development (Amendment) Bill 2026 was passed. A micro enterprise has investment up to:
(a) ₹2.5 crore (b) ₹1 crore (c) ₹5 crore (d) ₹10 crore
Ans: (a) ₹2.5 crore and turnover up to ₹10 crore (from 1 April 2025).

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Q39. MUDRA loans for MSMEs were in focus in August 2026. Under PMMY, the "Kishore" category covers loans:
(a) Up to ₹50,000 (b) ₹5 lakh to ₹10 lakh (c) ₹10 lakh to ₹20 lakh (d) ₹50,000 to ₹5 lakh
Ans: (d) Above ₹50,000 up to ₹5 lakh.

Q40. NaBFID raised US$ 750 million through its debut dollar bond in 2026. NaBFID was set up under an Act passed in:
(a) 2019 (b) 2021 (c) 2020 (d) 2022
Ans: (b) 2021; first Chairman K V Kamath.

Q41. SBI bought a 10% stake in RDCL from NHB. National Housing Bank is headquartered at:
(a) New Delhi (b) Mumbai (c) Lucknow (d) Pune
Ans: (a) New Delhi (set up 9 July 1988).

Q42. RBI gave an NOC for the merger of REC into PFC. NBFCs are registered with RBI under:
(a) Sec 42, RBI Act (b) Sec 22, BR Act (c) Sec 45-IA, RBI Act (d) Sec 17, RBI Act
Ans: (c) Section 45-IA of the RBI Act.

Q43. RBI cancelled the CoR of 13 NBFCs in October 2026. The minimum Net Owned Fund for an NBFC is:
(a) ₹10 lakh (b) ₹2 crore (c) ₹5 crore (d) ₹10 crore
Ans: (b) ₹2 crore.

Q44. Insurance firms saw big FDI deals in 2026 after the Sabka Bima Sabki Raksha Act. The FDI cap for LIC is:
(a) 0% (b) 49% (c) 100% (d) 20%
Ans: (d) 20% (100% automatic for other insurers).

Q45. IRDAI launched the Public Insurance Registry in 2026. IRDAI was created on the recommendation of:
(a) Narasimham Committee (b) Bimal Jalan Committee (c) R N Malhotra Committee (d) Rangarajan Committee
Ans: (c) R N Malhotra Committee (1993); IRDA Act 1999; HQ Hyderabad.

Q46. LIC launched three new plans in October 2026. The free-look period for insurance policies is:
(a) 30 days (b) 15 days (c) 21 days (d) 45 days
Ans: (a) 30 days.

Q47. LIC handed over a ₹12,207 crore dividend cheque in 2026. LIC was set up on:
(a) 1 January 1956 (b) 19 July 1969 (c) 1 April 1972 (d) 1 September 1956
Ans: (d) 1 September 1956.

Q48. PFRDA approved Bank of Baroda as a pension fund sponsor. PFRDA got statutory status under the PFRDA Act of:
(a) 2003 (b) 2013 (c) 2004 (d) 2015
Ans: (b) 2013 (PFRDA set up 2003).

Q49. PFRDA streamlined NPS into 5 risk tiers. NPS is mandatory for Central Government employees who joined on or after:
(a) 1 January 2004 (b) 1 April 2003 (c) 1 April 2005 (d) 1 January 2009
Ans: (a) 1 January 2004.

Q50. APY added a record 1.35 crore subscribers in FY26. Guaranteed pension under APY is:
(a) ₹500–₹3,000 per month (b) ₹2,000–₹10,000 per month (c) ₹1,000–₹5,000 per month (d) ₹3,000 per month fixed
Ans: (c) ₹1,000 to ₹5,000 per month at age 60.

Q51. Jan Suraksha schemes saw record enrolments in 2026. The annual premium of PMSBY is:
(a) ₹12 (b) ₹20 (c) ₹330 (d) ₹436
Ans: (b) ₹20 (accident cover ₹2 lakh; age 18–70).

Q52. PMJDY completed 12 years in August 2026. Accident insurance cover for PMJDY accounts opened after 28 August 2018 is:
(a) ₹30,000 (b) ₹1 lakh (c) ₹5 lakh (d) ₹2 lakh
Ans: (d) ₹2 lakh.

Q53. Small savings rates were kept unchanged for Oct–Dec 2026. The present interest rate on PPF is:
(a) 7.5% (b) 7.7% (c) 7.1% (d) 8.2%
Ans: (c) 7.1%.

Q54. SGB 2018–19 Series-III matured in November 2026. The tenure of a Sovereign Gold Bond is:
(a) 8 years (b) 5 years (c) 7 years (d) 10 years
Ans: (a) 8 years, with exit option after the 5th year.

Q55. RBI plans polymer banknotes on a pilot basis in FY 2027–28. Under Sec 24 of the RBI Act, the highest denomination RBI can issue is:
(a) ₹2,000 (b) ₹5,000 (c) ₹20,000 (d) ₹10,000
Ans: (d) ₹10,000.

Q56. Nepal lifted its ban on high-denomination Indian notes in 2026. The ₹2,000 note was withdrawn from circulation on:
(a) 8 Nov 2016 (b) 19 May 2023 (c) 1 April 2024 (d) 30 Sep 2023
Ans: (b) 19 May 2023 (it remains legal tender).

Q57. Bank of India launched a programmable Digital Rupee in 2026. The wholesale e₹ pilot was launched on:
(a) 1 November 2022 (b) 1 December 2022 (c) 1 April 2023 (d) 2 August 2021
Ans: (a) 1 November 2022 (retail pilot 1 December 2022).

Q58. UPI celebrated its 10th anniversary in 2026. UPI was launched on 11 April 2016 by RBI Governor:
(a) Urjit Patel (b) Shaktikanta Das (c) Raghuram Rajan (d) D Subbarao
Ans: (c) Raghuram Rajan.

Q59. NPCI MD Dilip Asbe was appointed to the SWIFT Supervisory Board. NPCI is a:
(a) Statutory body (b) Section 8 (not-for-profit) company (c) Public sector bank (d) Listed company
Ans: (b) Section 8 company promoted by RBI and IBA (2008).

Q60. PhonePe launched UPI 123PAY for feature phones. The per-transaction limit of UPI 123PAY is:
(a) ₹2,000 (b) ₹5,000 (c) ₹1 lakh (d) ₹10,000
Ans: (d) ₹10,000.

Q61. WhatsApp integrated Bharat Connect bill payments. Bharat Connect (formerly BBPS) is operated by:
(a) RBI (b) NSDL (c) NPCI Bharat BillPay Ltd (NBBL) (d) IBA
Ans: (c) NBBL, a subsidiary of NPCI.

Q62. PM inaugurated the RBI Data Centre in October 2026 (e-Kuber, NEFT, RTGS). The minimum amount for an RTGS transaction is:
(a) ₹2 lakh (b) No minimum (c) ₹1 lakh (d) ₹5 lakh
Ans: (a) ₹2 lakh; no maximum.

Q63. Fixed deposit booking was enabled at White Label ATMs in 2026. White Label ATMs are owned and operated by:
(a) RBI (b) Public sector banks (c) NPCI (d) Non-bank entities
Ans: (d) Non-bank entities (100% FDI allowed).

Q64. RBI notified a new framework on unauthorised electronic transactions (from 1 Jan 2027). Today a customer has zero liability if fraud is reported within:
(a) 7 working days (b) 3 working days (c) 10 days (d) 30 days
Ans: (b) 3 working days.

Q65. RBI set up "Mule Hunter" and E-Zero FIR to fight cyber fraud. The national cyber crime helpline number is:
(a) 1930 (b) 14448 (c) 1800 (d) 112
Ans: (a) 1930.

Q66. RB-Integrated Ombudsman Scheme 2026 came into force on 1 July 2026. Compensation for harassment and loss of time is now up to:
(a) ₹1 lakh (b) ₹2 lakh (c) ₹3 lakh (d) ₹5 lakh
Ans: (c) ₹3 lakh (plus up to ₹30 lakh for consequential loss).

Q67. Under the RB-Integrated Ombudsman Scheme, the Centralised Receipt and Processing Centre (CRPC) is at:
(a) Mumbai (b) Chandigarh (c) New Delhi (d) Chennai
Ans: (b) RBI, Chandigarh.

Q68. RBI penalised Credit Information Companies (CIBIL, Equifax etc.) in 2026. The credit score range used by CICs is:
(a) 100–900 (b) 300–850 (c) 0–1000 (d) 300–900
Ans: (d) 300–900.

Q69. RBI removed a minister from the Latur DCCB board. In the short-term rural co-operative structure, the DCCB is at the:
(a) Village level (b) State level (c) District level (d) National level
Ans: (c) District level (StCB → DCCB → PACS).

Q70. RBI restarted on-tap licensing of UCBs in 2026. The 4-tier regulatory framework for UCBs was recommended by:
(a) N S Vishwanathan Committee (b) Malegam Committee (c) R Gandhi Committee (d) Usha Thorat Committee
Ans: (a) N S Vishwanathan Committee.

Q71. NUCFDC's head office is shifting to Maharashtra. NUCFDC is the umbrella organisation for:
(a) RRBs (b) NBFCs (c) Payments Banks (d) Urban Co-operative Banks
Ans: (d) Urban Co-operative Banks (set up 2024).

Q72. RBI imposed "all-inclusive directions" on several co-operative banks in 2026. RBI issues such directions under:
(a) Sec 22, BR Act (b) Sec 35A, BR Act (c) Sec 26A, BR Act (d) Sec 45-IA, RBI Act
Ans: (b) Section 35A of the Banking Regulation Act.

Q73. RBI and Government ran campaigns to return unclaimed deposits. Deposits unclaimed for 10 years are moved to the DEA Fund under:
(a) Sec 26A, BR Act (b) Sec 24, BR Act (c) Sec 35A, BR Act (d) Sec 45, BR Act
Ans: (a) Section 26A of the BR Act.

Q74. RBI's draft norms (2026) kept the leverage ratio for D-SIBs at:
(a) 3% (b) 3.5% (c) 4% (d) 4.5%
Ans: (c) 4% (3.5% for other banks).

Q75. HDFC Bank is a D-SIB. Its bucket and additional CET1 requirement is:
(a) Bucket 1, 0.20% (b) Bucket 2, 0.40% (c) Bucket 3, 0.60% (d) Bucket 4, 0.80%
Ans: (b) Bucket 2 – 0.40% additional CET1.

Q76. RBI deferred the Basel III Pillar 3 disclosure framework in 2026. Pillar 3 of the Basel framework deals with:
(a) Minimum capital (b) Supervisory review (c) Liquidity coverage (d) Market discipline
Ans: (d) Market discipline (disclosures).

Q77. RBI's final Basel III market risk rules take effect on 1 April 2027. The Basel Committee is housed at BIS, which was set up in:
(a) 1944 (b) 1974 (c) 1930 (d) 1988
Ans: (c) 1930, Basel (Switzerland).

Q78. RBI said in 2026 that minimum CRAR for banks remains 9%. Including the Capital Conservation Buffer, the CRAR requirement is:
(a) 11.5% (b) 10.5% (c) 11% (d) 12%
Ans: (a) 11.5% (9% + 2.5% CCB).

Q79. RBI said the minimum Liquidity Coverage Ratio remains 100%. LCR requires HQLA to cover net cash outflows over:
(a) 7 days (b) 15 days (c) 1 year (d) 30 days
Ans: (d) 30 days.

Q80. RBI explained the SMA and NPA stages in 2026. A loan overdue for 31–60 days is classified as:
(a) SMA-0 (b) SMA-1 (c) SMA-2 (d) Sub-standard
Ans: (b) SMA-1.

Q81. Indian banks wrote off ₹9.95 lakh crore in 12 years. A loan becomes an NPA when it is overdue for more than:
(a) 90 days (b) 30 days (c) 60 days (d) 180 days
Ans: (a) 90 days.

Q82. RBI tightened loan recovery conduct rules in 2026. SARFAESI does NOT apply when the outstanding is less than what share of principal and interest?
(a) 10% (b) 25% (c) 20% (d) 50%
Ans: (c) 20% (also not for loans below ₹1 lakh).

Q83. The IBC (Amendment) Act, 2026 brought new frameworks. The insolvency regulator IBBI was set up on:
(a) 28 May 2016 (b) 1 October 2016 (c) 1 December 2016 (d) 1 April 2017
Ans: (b) 1 October 2016 (New Delhi).

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Q84. RBI revamped the Kisan Credit Card guidelines in 2026. KCC was introduced in August 1998 on the recommendation of:
(a) Vaghul Committee (b) Nachiket Mor Committee (c) Khusro Committee (d) R V Gupta Committee
Ans: (d) R V Gupta Committee.

Q85. RBI updated Lead Bank Scheme guidelines in June 2026. The Lead Bank Scheme was introduced in:
(a) 1975 (b) 1982 (c) 1969 (d) 1991
Ans: (c) 1969 (Gadgil Study Group and Nariman Committee).

Q86. Loans against silver were launched in 2026. For gold loans up to ₹2.5 lakh, the maximum LTV (from 1 April 2026) is:
(a) 85% (b) 75% (c) 80% (d) 90%
Ans: (a) 85% (80% for ₹2.5–5 lakh; 75% above ₹5 lakh).

Q87. The October 2026 repo hike passes quickly to EBLR loans. EBLR loans must be reset at least once in:
(a) 1 month (b) 6 months (c) 1 year (d) 3 months
Ans: (d) 3 months (EBLR from 1 October 2019).

Q88. RBI issued PSL amendment directions in 2026. Priority Sector Lending Certificates (PSLCs) are traded on:
(a) NDS-OM (b) RBI's e-Kuber (c) CCIL (d) NSE
Ans: (b) RBI's e-Kuber; 4 types – Agri, SF/MF, Micro, General.

Q89. SEBI approved NSE's IPO, India's largest. NSE's Nifty 50 has a base value of:
(a) 1,000 (b) 100 (c) 10,000 (d) 500
Ans: (a) 1,000 (base year 1995).

Q90. WPI inflation rose to 11.39% in September 2026. WPI is compiled by:
(a) NSO, MoSPI (b) Labour Bureau (c) Office of Economic Adviser, DPIIT (d) RBI
Ans: (c) Office of Economic Adviser, DPIIT (new base 2022-23).

Q91. CPI inflation rose in 2026. The new CPI series released in February 2026 has the base year:
(a) 2012 (b) 2024 (c) 2017 (d) 2022
Ans: (b) 2024.

Q92. The 167th Income Tax Day was observed in 2026. Under the Income-tax Act, 2025, TDS on interest falls under:
(a) Sec 194A (b) Sec 80C (c) Sec 206C (d) Sec 393(1)
Ans: (d) Section 393(1) (earlier Sec 194A).

Q93. TDS rules moved to the new Income-tax Act in 2026. TDS on bank deposit interest for senior citizens applies when yearly interest exceeds:
(a) ₹40,000 (b) ₹50,000 (c) ₹1 lakh (d) ₹2.5 lakh
Ans: (c) ₹1 lakh per bank.

Q94. Four countries left the FATF grey list in October 2026. Banks report cash transactions above ₹10 lakh to FIU-IND, which works under:
(a) Department of Revenue (b) RBI (c) Ministry of Home Affairs (d) SEBI
Ans: (a) Department of Revenue, Ministry of Finance.

Q95. The Centre formed a High-Level Committee on Banking for Viksit Bharat. PSB heads are now selected by FSIB, which replaced:
(a) IBA (b) DFS (c) Board for Financial Supervision (d) Banks Board Bureau
Ans: (d) Banks Board Bureau (2016), on P J Nayak Committee's idea.

Q96. RBI transferred a record surplus to the Government in 2026. RBI's Economic Capital Framework was reviewed by:
(a) Y H Malegam Committee (b) Bimal Jalan Committee (c) Urjit Patel Committee (d) Sunil Mehta Committee
Ans: (b) Bimal Jalan Committee.

Q97. Indian Bank celebrated its 120th Foundation Day in 2026. Which bank was merged into Indian Bank in 2020?
(a) Allahabad Bank (b) Andhra Bank (c) Syndicate Bank (d) Dena Bank
Ans: (a) Allahabad Bank.

Q98. SBI was named the "World's Best Consumer Bank 2026". Imperial Bank of India became SBI on 1 July 1955 on the recommendation of:
(a) Hilton Young Commission (b) Narasimham Committee (c) A D Gorwala Committee (d) Nariman Committee
Ans: (c) A D Gorwala Committee.

Q99. LIC got RBI approval for up to 9.99% in ICICI Bank. Since January 2019, RBI has classified which LIC-controlled bank as a private sector bank?
(a) Bank of India (b) IDBI Bank (c) UCO Bank (d) Yes Bank
Ans: (b) IDBI Bank.

Q100. Karnataka Bank launched "Nava Dhamaka 2026". Karnataka Bank is headquartered at:
(a) Bengaluru (b) Mysuru (c) Hubballi (d) Mangaluru
Ans: (d) Mangaluru.

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