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When choosing a coaching institute, you should look beyond **simply taking regular exams without proper explanation**. An institute that **only conducts tests—without offering clear explanations, doubt resolution, or effective teaching methods**—can leave you relying too heavily on external resources like YouTube videos or reading rooms. This self-directed approach can be both **time-consuming and less efficient** because you miss out on the insights and clarifications that come from a good teacher.

In contrast, **NBCC stands out because it emphasizes thorough explanations**. You can save hours by not having to scour the internet for topic clarifications or visit reading rooms, as high-quality teaching is already available at NBCC under G. V. Satish Sir. **By joining NBCC, you'll receive the kind of teaching that negates the need for reading rooms or constant browsing of YouTube tutorials, ultimately making your preparation more successful.**

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G.V. SATISH SIR

SBI PO

Interview Panel Member



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ప్రియమైన విద్యార్థులారా! ఉద్యోగార్థం నిరంతరం శ్రమిస్తూ, కుటుంబానికి, జన్మస్థలానికి దూరంగా ఉండి ఎన్నో త్యాగాలు చేస్తూ నంద్యాలలో విద్యను అభ్యసిస్తున్న విద్యార్థులకు NBCC విద్యార్థుల యొక్క విజయాన్ని తెలియజేసే ప్రయత్నంలో భాగంగా ఈ క్రింది విషయాలను మీతో పంచుకోవాలని ఆశిస్తున్నాము.

NBCC సంద్యాలలో స్థాపించిన పిమ్మట ఉద్యోగాలు సాధించిన మా విద్యార్థులు

 SHAMEER Union Bank of India (LBO) State Bank of India (Clerk) APGB (Clerk)	 T. ARAVIND Bank of Baroda (PO) APGB (Clerk) Canara Bank (Clerk)	 S.C. PREETI Karnataka Grameena Bank (Clerk) Canara Bank (Clerk)	 H. AVINASH Karnataka Bank (PO) IDBI (JAM)	 MEGHANA M GURIKAR LIC HFL (Clerk) NIACL (Clerk)	 K. SHIRISH State Bank of India (Clerk) Karnataka Bank (Clerk)	 A. LAVANYA State Bank of India (Clerk) Canara Bank (Clerk)	 SACHIN KUMAR C.P UIC (Clerk) State Bank of India (Clerk)
 KOOLI RAJ KUMAR KGB (PO), APGB (Clerk)	 SHASHANK B.K. Indian Bank (AFO)	 GIREESHA B.K. Indian Bank (AFO)	 ASHWINI L.B. Central Bank of India (PO)	 MANOJ M.S. Karnataka Bank (Clerk)	 VATHSALA C.J. Karnataka Bank (Clerk)	 MAHESH Karnataka Bank (Clerk)	 VAISHNAVI A. Karnataka Bank (Clerk)
 BASAVARAJ HUGAR NIACL (Clerk)	 PRAKASH GOUDA NIACL (Clerk)	 AKSHATA K. Karnataka Bank (PO)	 SASHIDHAR Karnataka Bank (Clerk)	 M.R. SUNIL KUMAR TMB (Clerk)	 MANJUNATH R.B. IDBI (JAM)	 RASHMITA Karnataka Bank (PO)	 A. POLUKALLU Arunachal Pradesh Grameena Ban
 MOUNESH Canara Bank (Clerk)	 ERANNA IDBI (JAM)	 LAXMI N.P. Karnataka Grameena Bank (Clerk)	 SHRAVAN SHETTY Karnataka Bank (Clerk)	 SURESH PATTAR State Bank of India (Clerk)	 A. GAYATRI State Bank of India (Clerk)	 NIKITA V.A. Tamilnadu Mercantile Bank (Clerk)	 PRUTHVI BHAT Tamilnadu Mercantile Bank (Clerk)
 ASHWINI TALWAR State Bank of India (Clerk)	 RAYUDU KISHORE State Bank of India (Clerk)	 SANGEETA DUKARI Union Bank of India (LBO)	 JAYASREE R. Karnataka Bank (Clerk)	 G.V. SATISH Director and Faculty (for All Subjects) Nandyal Banking Coaching Center SBI PO 2005 Batch Interview Panel Member Received National Education Leadership Award - 2013			

పై విజయాలు సాధించుటకు మా వద్ద 4 నుండి 5 సంవత్సరాలు చదువుతున్న విద్యార్థులు లేరు. మా విద్యార్థులందరూ కేవలం 1 నుండి 2 సంవత్సరాల లోపలే ఉద్యోగాలు సాధించారనే అసాధారణమైన విషయాన్ని గమనించగలరని ప్రార్థన.

పైన పేర్కొన్న విజయాలు సాధించడంలో మా విద్యార్థుల కృషి, నంద్యాలలో ఉన్న వసతిగృహాల యజమానుల సహకారం మరియు స్థానిక ప్రజలు మా వెన్నంటి నడిచి మా విజయాలలో భాగస్వాములైనందుకు మా హృదయపూర్వక ధన్యవాదములు.

ఈ విజయాలు సాధించడానికి మేము చాలా పెను సవాళ్ళనే ఎదుర్కొన్నాము. అందులో కొన్నింటిని మీరు గమనించగలరని మా మనవి.

:: మేము ఎదుర్కొన్న పెను సవాళ్ళు ::

- 1) NBCC స్థాపించిన వెంటనే మాది ఫేక్ ఇన్స్టిట్యూట్ అని, డమ్మి ఇన్స్టిట్యూట్ అని, కేటుగాళ్ళు, డూప్లికేట్ గాళ్ళు అని మాపై బురద చల్లే ప్రయత్నం చేసారు (ఇప్పటికీ ఆ ప్రయత్నం కొనసాగుతూనే వుంది)
- 2) కొన్ని ఇతర కోచింగ్ సెంటర్లు ఆటో డ్రైవర్లతో కుమ్మక్కై ఒక విద్యార్థిని చేర్చిస్తే ఆ ఆటో డ్రైవర్ కి కొంత మూల్యాన్ని, బిరియాని, మొదలగునవి సమర్పిస్తున్నారు. (దయచేసి పైన పేర్కొన్న భాళిని మీరే పూరించగలరు)
- 3) కొన్ని కోచింగ్ సెంటర్స్ యజమానులు వారి విద్యార్థులు తప్ప NBCC విద్యార్థులు వసతి గృహాలలో ఉండరాదని, వసతి గృహాల యజమానులకు హాకుం జారీ చేసారు. (దీనిని అమలుపరచుటకు వారి సెక్యూరిటీ సిబ్బందిని వినియోగించి ప్రతీ వసతి గృహాన్ని చెక్ చేసేవారు)
- 4) హెల్త్ బెంచెస్ పేరిట రహదారుల కూడలి వద్ద వారి మనుషులను మొహరించి విద్యార్థులను తప్పుదారి పట్టిస్తూ వారి కోచింగ్ సెంటర్ కే తీసుకెళ్లే ప్రయత్నం చేస్తున్నారు. ఈ దుష్ట కార్యాన్ని అమలు పరుచుటకు ఉదయం 5 గంటల నుండి రాత్రి 10 గంటల వరకు ప్రత్యేక సిబ్బంది పనిచేస్తున్నారు.
- 5) అభినందన సభ, విజయయాత్ర పేరిట సుమారు 5000 మంది విద్యార్థులతో NBCC కోచింగ్ సెంటర్ మీద రాడ్ లతో, రాళ్ళతో దాడిచేసే ప్రయత్నం చేసారు.
- 6) కొన్ని కోచింగ్ సెంటర్స్ వారు తమ యొక్క కోచింగ్ సెంటర్స్ పోలీస్ పేరును (సిమిలర్ నేమ్స్) మా నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ కు పెట్టారు అని విష ప్రచారాన్ని కొనసాగిస్తున్నారు. కానీ ఒక్క అక్షరం కూడా మా నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ కు మరియు ఇతర కోచింగ్ సెంటర్ పేర్లతో కలవలేదు. నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ లో "గ" అక్షరం, "గు" అక్షరం, "ర" అక్షరం, "రు" అక్షరం, "రా" అక్షరం, "ఘ" అక్షరం, "వే" అక్షరం, "ద్ర" అక్షరం, "త" అక్షరం తదితర అక్షరాలు ఏవీ లేవు.

ఇలాంటి ఎన్నో సవాళ్ళను మేము ఎదుర్కొని నిలబడ్డాము. కావున విద్యార్థులందరూ విజయాన్ని సాధించాలంటే గెలవాలనే తపన, వెనుకంజవేయని మనస్తత్వం, దుష్టశక్తులతో పోరాడేతత్వం, కష్టపడే మనస్తత్వం మరియు నైతిక విలువలు పొందించే మనస్తత్వం ఉంటే చాలా విజయం మీ స్వంతం అవుతుంది.

విద్యార్థులకు ముఖ్య గమనిక :- ప్రతి 15 రోజుల కరెంట్ అఫైర్స్ (థియరీ, యం.సి.క్యూ), కంప్యూటర్ నాలెజ్ మెటీరియల్, డిస్ క్రిప్టివ్ ఇంగ్లీష్ (లెటర్ రైటింగ్, ఎస్సీ రైటింగ్), ఇంగ్లీష్ ఒకాబులరీ, బ్యాంకింగ్ అవేరేజెస్ (స్టాటిక్) మరియు మిగతా మెటీరియల్స్ కొరకు క్రింద తెలిపిన వెబ్ సైట్ ను సందర్శించగలరు.

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"ಉದ್ಯೋಗಕ್ಕಾಗಿ ನಿರಂತರವಾಗಿ ಶ್ರಮಿಸುತ್ತಾ, ಕುಟುಂಬದಿಂದ ದೂರವಾಗಿ ಅನೇಕ ತ್ಯಾಗಗಳನ್ನು ಮಾಡುತ್ತಾ, ಸಂಸ್ಥೆಯಲ್ಲಿ ವಿದ್ಯೆಯನ್ನು ಮುಂದುವರೆಸುತ್ತಿರುವ NBCC ವಿದ್ಯಾರ್ಥಿಗಳ ಯಶಸ್ಸನ್ನು ತಿಳಿಸಲು ನಮ್ಮ ಪ್ರಯತ್ನದ ಭಾಗವಾಗಿ ಈ ಕೆಳಗಿನ ವಿಷಯಗಳನ್ನು ನಿಮಗೆ ಹಂಚಿಕೊಳ್ಳಲು ಆಶಿಸುತ್ತಿದ್ದೇವೆ"

Please refer our Students Photo's who got Jobs (in Front Page)

"ಈ ಮೇಲ್ಕಂಡ ಯಶಸ್ಸುಗಳನ್ನು ಸಾಧಿಸಲು ನಮ್ಮ ಬಳಿ 4 ರಿಂದ 5 ವರ್ಷಗಳ ಕಾಲ ಓದುವ ವಿದ್ಯಾರ್ಥಿಗಳು ಇಲ್ಲ.

ನಮ್ಮ ವಿದ್ಯಾರ್ಥಿಗಳೆಲ್ಲರೂ ಕೇವಲ 1 ರಿಂದ 2 ವರ್ಷಗಳೊಳಗೆ ಉದ್ಯೋಗಗಳನ್ನು ಪಡೆದುದು ಎಂಬುದು ಅಸಾಧಾರಣ ಸಂಗತಿ ಎಂಬುದನ್ನು ನೀವು ಗಮನಿಸಬೇಕೆಂದು ವಿನಂತಿಸುತ್ತೇವೆ.

ಈ ಯಶಸ್ಸುಗಳ ಹಿಂದೆ ನಮ್ಮ ವಿದ್ಯಾರ್ಥಿಗಳ ಶ್ರಮದ ಜೊತೆಗೆ, ನಂದ್ಯಾಲಿನ ವಸತಿ ಗೃಹಗಳ ಮಾಲೀಕರ ಸಹಕಾರವೂ, ಸ್ಥಳೀಯ ನಾಗರಿಕರು ನಮ್ಮೊಂದಿಗೆ ಹೆಜ್ಜೆ ಹಾಕಿದ್ದು, ಅವರೂ ನಮ್ಮ ಯಶಸ್ಸಿನಲ್ಲಿ ಪಾಲುದಾರರಾಗಿದ್ದು ಇದಕ್ಕೆ ಹೃತ್ಪೂರ್ವಕ ಧನ್ಯವಾದಗಳು.

ಈ ಸಾಧನೆಗಳನ್ನು ಸಾಧಿಸಲು ನಾವು ಅನೇಕ ದೊಡ್ಡ ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದೇವೆ. ಆ ಸವಾಲುಗಳಲ್ಲಿ ಕೆಲವನ್ನಾದರೂ ನೀವು ಗಮನಿಸಬೇಕೆಂದು ನಮ್ಮ ಆಶಯ."

NBCC ಎದುರಿಸಿದ ಸವಾಲುಗಳು ಮತ್ತು ತಪ್ಪು ಪ್ರಚಾರಗಳು :

1. NBCC ಸ್ಥಾಪನೆಯಾದ ನಂತರ, ತಕ್ಷಣವೇ — ನಮ್ಮನ್ನು ಕೆಲವರು ನಕಲಿ ಸಂಸ್ಥೆ, ಡಬ್ಬಿ ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಎಂದು ಬಣ್ಣಿಸಿ, ಕೇಡುಗೊಳಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ತಪ್ಪು ಪ್ರಚಾರ ನಡೆಸಿದರು. (ಇತ್ತೀಚಿಗೂ ಈ ರೀತಿಯ ದ್ವೇಷದ ಕಾರ್ಯಗಳು ನಡೆಯುತ್ತಿವೆ.)
2. ಕೆಲವು ಕೋಚಿಂಗ್ ಸೆಂಟರ್‌ಗಳು ಆಟೋ ಚಾಲಕರೊಂದಿಗೆ ಗುಟ್ಟು ಮಾಡಿಕೊಂಡು, ಒಬ್ಬ ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಸೇರಿಸಿದರೆ ಆ ಆಟೋ ಚಾಲಕರಿಗೆ ಹಣ, ಬಿರಿಯಾನಿ, ಅಥವಾ (ಇತರ ಆಮಿಷಗಳು) ನೀಡುತ್ತಿದ್ದಾರೆ.
3. ಕೆಲವು ಕೋಚಿಂಗ್ ಸಂಸ್ಥೆಗಳ ಮಾಲೀಕರು NBCC ವಿದ್ಯಾರ್ಥಿಗಳು ವಸತಿ ಗೃಹಗಳಲ್ಲಿ ಇರಬಾರದೆಂದು ವಸತಿ ಗೃಹಗಳ ಮಾಲೀಕರಿಗೆ ನಿರ್ದೇಶನ ನೀಡಿದ್ದಾರೆ. ಇದನ್ನು ಜಾರಿಗೆ ತರುವ ಉದ್ದೇಶದಿಂದ ತಮ್ಮ ಭದ್ರತಾ ಸಿಬ್ಬಂದಿಯನ್ನು ಬಳಸಿ ಪ್ರತಿಯೊಂದು ವಸತಿ ಗೃಹವನ್ನು ಪರಿಶೀಲಿಸುತ್ತಿದ್ದರು.
4. 'ಹೆಲ್ಪ್ ಬೆಂಚ್' ಎಂಬ ಹೆಸರಿನಲ್ಲಿ — ರಸ್ತೆ ಗೂಡುಗಳಲ್ಲಿ ತಮ್ಮ ಸಿಬ್ಬಂದಿಯನ್ನು ನೇಮಿಸಿ, ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ತಪ್ಪು ದಾರಿಗೆ ಎಳೆದು ತಮ್ಮ ಕೋಚಿಂಗ್ ಸೆಂಟರ್‌ಗಳಿಗೆ ಕರೆದೊಯ್ಯುವ ಯತ್ನಗಳನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಈ ಕಾರ್ಯಕ್ಕಾಗಿ ಬೆಳಿಗ್ಗೆ 5ರಿಂದ ರಾತ್ರಿ 10ರವರೆಗೆ ವಿಶೇಷ ಸಿಬ್ಬಂದಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ.
5. ಅಭಿನಂದನಾ ಸಭೆ ಅಥವಾ ವಿಜಯಯಾತ್ರೆ ಎಂಬ ಹೆಸರಿನಲ್ಲಿ ಸುಮಾರು 5000 ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಸೇರಿಸಿ, NBCC ಕೋಚಿಂಗ್ ಸೆಂಟರ್ ಮೇಲೆ ಕಬ್ಬಿಣದ ರಾಡ್, ಕಲ್ಲುಗಳಿಂದ ಹಲ್ಲೆ ನಡೆಸುವ ಯತ್ನ ನಡೆದಿದೆ.

ಇದು ಸಂಸ್ಥೆಯ ವಿರುದ್ಧ ನಡೆಯುತ್ತಿರುವ ಕಪಟ ಪ್ರಯತ್ನಗಳನ್ನು ಸತ್ಯದೊಂದಿಗೆ ನಿರಾಕರಿಸುತ್ತಿರುವ ಘನತಪೂರ್ಣ ರೂಪವಾಗಿದೆ.

ಇಂತಹ ಅನೇಕ ಸವಾಲುಗಳನ್ನು ನಾವು ಎದುರಿಸಿ ನಿಲ್ಲಬೇಕಾಯಿತು. ಆದ್ದರಿಂದ, ವಿದ್ಯಾರ್ಥಿಗಳು ಯಶಸ್ಸನ್ನು ಸಾಧಿಸಬೇಕೆಂದರೆ — ಗೆಲ್ಲಬೇಕೆಂಬ ತವಕ, ಹಿಂದೆ ಸರಿಯದ ಮನಸ್ಸಿತಿ, ದುಷ್ಕೃತ್ಯಗಳ ವಿರುದ್ಧ ಹೋರಾಡುವ ಧೈರ್ಯ, ಪರಿಶ್ರಮ ಸ್ವಭಾವ ಮತ್ತು ನೈತಿಕ ಮೌಲ್ಯಗಳನ್ನು ಪಾಲಿಸುವ ಮನೋಭಾವ ಇದ್ದರೆ ಸಾಕು — ಯಶಸ್ಸು ನಿಮ್ಮದಾಗುತ್ತದೆ.

ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮುಖ್ಯ ಸೂಚನೆ:

ಪ್ರತಿ 15 ದಿನಗಳಿಗೊಮ್ಮೆ, ಕರಂಟ್ ಅಫೈರ್ಸ್ (ವ್ಯಾಖ್ಯಾನ ಹಾಗೂ ಬಹು ಆಯ್ಕೆ ಪ್ರಶ್ನೆಗಳು) ಕಂಪ್ಯೂಟರ್ ನೋಲೇಜ್ ಮೆಟೀರಿಯಲ್, ಡಿಸ್ಕ್ರಿಪ್ಟಿವ್ ಇಂಗ್ಲಿಷ್ (ಪತ್ರ ಬರವಣಿಗೆ, ಪ್ರಬಂಧ ಬರವಣಿಗೆ, ಶಬ್ದಕೋಶ), ಬ್ಯಾಂಕಿಂಗ್ ಜ್ಞಾನ (ಸ್ಥಿರ ಮಾಹಿತಿ) ಮತ್ತು ಇತರ ಉಪಯುಕ್ತ ಅಧ್ಯಯನ ಸಾಮಗ್ರಿಗಳಿಗಾಗಿ ದಯವಿಟ್ಟು ಕೆಳಕಂಡ ವೆಬ್‌ಸೈಟ್ ಅನ್ನು ಭೇಟಿ ಮಾಡಿ

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1. G V Satish (NBCC Director) Sir's Top Picks

1. India Re-elected to the International Civil Aviation Organization (ICAO) Council (2025–2028 Term)

- **Event:** 42nd ICAO Assembly Session held at **Montreal, Canada**.
- **Achievement:** India has been **re-elected to the Council of the International Civil Aviation Organization (ICAO)** for the **2025–2028 term**.
- **Institutional Details:**
 - **ICAO Headquarters:** Montreal, Canada.
 - **Secretary General:** Juan Carlos Salazar.

2. Reserve Bank of India (RBI) – New Incentive Scheme for Inoperative Accounts and Unclaimed Deposits

- **Scheme Name:** *Scheme for Facilitating Accelerated Payout of Inoperative Accounts and Unclaimed Deposits.*
- **Objective:** To **reduce existing unclaimed deposits** and **prevent fresh accumulation** to the **Depositors Education and Awareness (DEA) Fund**.
- **Duration:** **October 1, 2025 – September 30, 2026.**
- **Incentives to Banks:**
 - **5% or ₹5,000 (whichever is less)** for accounts inoperative up to **4 years**.
 - **7.5% or ₹25,000 (whichever is less)** for accounts inoperative for **over 10 years**.
- **Claims:** Banks to submit claims quarterly within one month after quarter-end, signed by a **senior executive**.
- **Unclaimed Deposits (June 2025):** Over **₹67,000 crore**.
- **Tracking Portal:** **UDGAM (Unclaimed Deposits Gateway to Access Information)**, launched earlier by RBI.
- **Institutional Details:**
 - **RBI Governor:** Sanjay Malhotra (26th).
 - **Headquarters:** Mumbai.
 - **Established:** 1 April 1935.

3. Reserve Bank of India (RBI) – Comprehensive Financial Sector Reforms

- **Objective:** Encourage market development and enhance credit flow.
- **Key Measures:**
 - **Banks allowed to finance corporate takeovers** (lifting the previous ban).
 - **Cross-border rupee loans** permitted for lending to residents of **Nepal, Bhutan, and Sri Lanka**, strengthening **regional financial integration**.
 - **IPO (Initial Public Offer) financing limit raised** from **₹10 lakh to ₹25 lakh per borrower**, encouraging retail participation.
 - **Loan against shares limit raised** from **₹20 lakh to ₹1 crore** (first revision since 1998).
 - **Expansion of Benchmark Currencies:** *Financial Benchmarks India Ltd. (FBIL)* to include more currencies beyond **USD, Euro, Pound, and Yen**.



- **Withdrawal of 2016 Restrictions:** The framework limiting loans to large borrowers ($\geq ₹10,000$ crore) to be scrapped.
-

4. Reserve Bank of India (RBI) Constitutes 6-Member Payments Regulatory Board (PRB)

- **Purpose:** Strengthen oversight of India's growing **payment systems sector**.
 - **Legal Basis:** Formed under the **Payment and Settlement Systems Act (2007)**.
 - **Composition:**
 - **Chairperson:** **Sanjay Malhotra**, Governor of RBI.
-

5. RBI Grants Self-Regulatory Organisation (SRO) Status to Finance Industry Development Council (FIDC)

- **Purpose:** To empower FIDC in assisting the regulation of the **Non-Banking Financial Company (NBFC)** sector.
-

6. Unified Payments Interface (UPI) Performance – September 2025 (NPCI Data)

- **Source:** **National Payments Corporation of India (NPCI)** released transaction data.
 - **Highlights for September 2025:**
 - **Total Transactions:** 19.63 billion (vs. 20.01 billion in August 2025).
 - **Transaction Value:** ₹24.90 trillion (up from ₹24.85 trillion).
 - **Daily Transactions:** 654 million (↑ from 645 million).
 - **Daily Value:** ₹82,991 crore (↑ from ₹80,177 crore).
 - **Highest-ever record:** Value ₹25.14 lakh crore (May 2025); Volume 20.01 billion (Aug 2025).
 - **Projection:** **PwC India** estimates UPI to reach **1 billion transactions per day by FY 2026–27**, accounting for **90% of India's retail digital payments** within five years.
 - **Other Digital Payment Systems (September 2025):**
 - **FASTag:** 333 million transactions (↓ from 371 million); Value ₹64.21 billion.
 - **IMPS:** 394 million transactions (↓ from 477 million); Value ₹5.97 trillion.
 - **AePS:** 106 million transactions (↓ from 128 million); Value ₹273.8 billion.
 - **Institutional Details:**
 - **NPCI Headquarters:** Mumbai, Maharashtra.
 - **Chairman:** **Ajay Kumar Choudhary**.
 - **MD & CEO:** **Dilip Asbe**.
 - **Established:** 2008.
-

7. Tamilnad Mercantile Bank (TMB) Partners with Wegofin Digital Solutions

- **Purpose:** Collaboration for a **technology-driven Banking-as-a-Payment Aggregator (BAPA)** model to improve digital transaction efficiency.
-

8. Union Cabinet Approves 3% Increase in DA and DR



- **Decision:** Dearness Allowance (DA) and Dearness Relief (DR) increased from 55% to 58%, effective July 1, 2025.
 - **Under the Department of Expenditure (Ministry of Finance).**
 - **7th Central Pay Commission (2016–2026)** in effect.
 - **Pay Commissions:** Constituted every 10 years to review pay structure for government employees and pensioners.
-

9. Mission for Aatmanirbharta in Pulses (2025–2031)

- **Objective:** Achieve self-sufficiency in pulses production across India.
 - **Financial Outlay:** ₹11,440 crore.
 - **Focus Crops:** Tur (Arhar), Urad, and Masur (Lentil).
 - **Implementation Period:** 2025–26 to 2030–31.
 - **Implementing Agencies:**
 - National Agricultural Co-operative Marketing Federation of India Ltd (NAFED).
 - National Co-operative Consumers' Federation of India Ltd (NCCF).
 - **Targets & Strategy:**
 - **Production Goal:** Increase from 242 lakh tonnes (2023–24) to 350 lakh tonnes by 2030–31.
 - **Area Expansion:** From 242 lakh ha to 310 lakh ha.
 - **Yield Improvement:** 881 → 1,130 kg per hectare.
 - **Approach:** Cluster-based implementation in 416 districts.
 - **Seed Distribution:** 126 lakh quintals certified seed for 370 lakh ha coverage.
 - **Seed Supervision:** ICAR to oversee breeder seed production.
 - **Seed Tracking:** Via SATHI (Seed Authentication, Traceability & Holistic Inventory) portal.
 - **Infrastructure Development:**
 - Establish 1,000 new processing and packaging units with subsidy up to ₹25 lakh each.
 - States to maintain five-year rolling seed plans for sustainable supply.
-

10. Urban Flood Risk Management Programme (UFRMP) – Phase II

- **Approved By:** High-level committee headed by Union Home Minister Amit Shah.
 - **Financial Outlay:** ₹2,444.42 crore.
 - **Objective:** Strengthen urban infrastructure to mitigate flood risks.
-

11. Wetland Restoration Project for Assam

- **Approved Under:** National Disaster Mitigation Fund (NDMF).
 - **Financial Outlay:** ₹692.05 crore.
 - **Objective:** Restore and conserve ecologically significant wetlands in Assam.
-

12. Digital Farmer IDs Expanded to Five New States

- **States Added:** Punjab, Haryana, Himachal Pradesh, Uttarakhand, Jammu & Kashmir.
- **Initiative:** Under the 'Agri-Stack' project by the Ministry of Agriculture and Farmers Welfare.
- **Coverage:**
 - 14 States have issued 72 million Kisan Pehchaan Patra (Farmer IDs).
 - Target – 90 million IDs by FY 2026, 110 million by FY 2027.



- **Objective:** Improve **agricultural data management** and enable targeted policymaking.
 - **Current Context:** India has **140 million farmers**, 40% without legal land ownership.
-

13. National Agriculture Market (e-NAM) Expansion

- **Administered By:** Department of Agriculture and Farmers' Welfare (DAFW).
 - **Update:** Nine new commodities added, increasing total tradable items to 247.
 - **New Commodities:** Green Tea, Tea, Aswagandha Dry Roots, Mustard Oil, Lavender Oil, Mentha Oil, Virgin Olive Oil, Lavender Dried Flower, and Broken Rice.
 - **About e-NAM:**
 - **Launched:** 14 April 2016.
 - **Objective:** Connect **Agricultural Produce Market Committees (APMCs)** nationwide for transparent electronic trade.
-

14. Promotion and Regulation of Online Gaming Act, 2025

- **Effective From:** October 1, 2025.
 - **Objective:** Promote **e-sports** while regulating online gaming and banning **money gaming**.
 - **Penalties:**
 - Offering money gaming – 3 years jail or ₹1 crore fine or both.
 - Advertising money games – 2 years jail or ₹50 lakh fine or both.
 - Repeat offences – 3–5 years imprisonment, up to ₹2 crore fine.
 - **Provisions:**
 - **Financial institutions prohibited** from processing payments for such games.
 - Recognises **e-sports as legitimate sport**.
 - **Social Concern:** ~45 crore Indians lose ~₹20,000 crore annually to money gaming.
-

15. Biomedical Research Career Programme (BRCP) – Phase III

- **Approved By:** Union Cabinet, chaired by Prime Minister Narendra Modi.
 - **Duration:** 2025–26 to 2030–31 (six years).
 - **Total Outlay:** ₹1,500 crore.
 - **Funding Pattern:**
 - ₹1,000 crore – Department of Biotechnology (DBT).
 - ₹500 crore – Wellcome Trust, UK.
 - **Objective:** Promote advanced biomedical research through fellowships and collaboration.
-

16. Unique Identification Authority of India (UIDAI) – Revised Fee Structure

- **Coverage:** Demographic, biometric, and document updates for **Aadhaar**.
 - **Effective Till:** 30 September 2028.
 - **Institutional Details:**
 - **Headquarters:** New Delhi.
 - **Chairman:** Neelkanth Mishra.
 - **Chief Executive Officer (CEO):** Bhuvnesh Kumar.
-

17. India Launches National Red List Assessment Initiative

- **Occasion:** World Congress of the International Union for Conservation of Nature (IUCN) in Abu Dhabi.
 - **Objective:** Strengthen biodiversity assessment and conservation in India.
-

18. International Social Security Association (ISSA) Award 2025 – India Honoured

- **Event:** World Social Security Forum (WSSF) 2025, Kuala Lumpur, Malaysia.
 - **Recipient:** Government of India.
 - **Award Received By:** Dr. Mansukh Mandaviya, Union Minister for Labour & Employment and Youth Affairs & Sports.
 - **Achievement:** India's social security coverage expanded from 19% (2015) to 64.3% (2025), covering 940 million citizens.
 - **About ISSA:** Headquartered in Geneva (Switzerland), affiliated with the International Labour Organization (ILO), honours countries for social protection innovation and scalability.
-

19. Nobel Prize in Physiology or Medicine 2025

- **Laureates:**
 - Shimon Sakaguchi (Japan)
 - Mary E. Brunkow (USA)
 - Frederick Ramsdell (USA)
 - **For:** Pioneering discoveries on Peripheral Immune Tolerance – explaining how the immune system prevents attacking its own cells.
 - **Prize Value:** 11 million Swedish kronor (≈ ₹1.03 crore) per category.
 - **About Nobel Prizes:**
 - **Established:** 1901 (Physics, Chemistry, Medicine, Literature, Peace).
 - **Economics added:** 1968.
 - **First Indian & Asian Laureate:** Rabindranath Tagore (1913, Literature).
-

20. Indore – First Indian City to Supply Drinking Water Using Solar Energy

- **Achievement:** Indore, already India's cleanest city (2017–2025) under the Swachh Survekshan Awards, became the first city to provide solar-powered drinking water.
-

21. United Arab Emirates (UAE) Launches First Sovereign Mobility Cloud

- **Event:** Dubai World Congress for Self-Driving Transport.
 - **Objective:** Promote AI-based transportation infrastructure.
 - **UAE Details:**
 - **Capital:** Abu Dhabi.
 - **Currency:** Dirham (AED).
 - **President:** Khalifa bin Zayed Al Nahyan.
-



22. India Tops ISSF Junior World Cup 2025 (New Delhi)

- **Organizer:** International Shooting Sport Federation (ISSF).
- **Headquarters:** Munich (Germany).
- **President:** Luciano Rossi.
- **Venue:** New Delhi, India – first time hosted here.
- **Total Medals:** 26 (8 Gold + 10 Silver + 8 Bronze).
- **Gold Medal Winners:**
 - **Ojasvi Thakur** – Women's 10m Air Rifle (Individual).
 - **Himanshu** – Men's 10m Air Rifle (Individual).
 - **Isha Taksale & Himanshu** – 10m Air Rifle (Mixed Team).
 - **Mukesh Nellavalli** – 25m Pistol (Men Junior, Non-Olympic).
 - **Abhinav Shaw, Niraj Kumar, Naraen Pranav Vanitha Suresh** – 50m Rifle 3 Position (Men Team).
 - **Shambhavi Kshirsagar, Hrudya Kondur, Ojasvi Thakur** – 10m Air Rifle (Women Team).

23. AICTE Launches Three Transformative Initiatives for Technical Education (Engineers' Day, September 15, 2025)

1. **Project PRACTICE (Project for Advancing Critical Thinking, Industry Connect and Employability).**
2. **AICTE Research Internship (ARI) Portal.**
3. **AICTE R&D and Climate Cells** established in all approved institutions.

24. Raise Financial Services Pvt. Ltd. (Owner of Dhan Trading Platform)

- **Headquarters:** Mumbai, Maharashtra.
- **Founder & CEO:** Pravin Jadhav.
- **India's Unicorn List (2025):**
 1. Netradyne
 2. Juspay
 3. JSW One Platforms
 4. Drools Pet Food
 5. Jumbotail
 6. Dhan (Raise Financial).

25. Cabinet Committee on Economic Affairs Approves ₹24,634 Crore Railway Capacity Augmentation Projects

- **Under:** PM Gati Shakti National Master Plan.
- **Launched:** October 2021 as a ₹100 lakh crore transformative initiative to enhance multi-modal infrastructure connectivity across India.

26. India's First "Child Marriage-Free District" – Balod, Chhattisgarh

27. Mission for Aatmanirbharta (Self-Reliance) in Pulses



- **Duration:** 2025-26 to 2030-31 (6 years).
- **Outlay:** ₹11,440 crore.
- **Objective:** Achieve **self-reliance in pulses** by 2030-31 through distribution of **126 lakh quintals** of high-yielding, pest-resistant, and climate-resilient seed varieties.

28. Soil Health Card Programme

- **Implementing Ministry:** Ministry of Agriculture and Farmers' Welfare (MoAFW).
- **Total Cards Distributed:** 25 crore.
- **Launched:** 19 February 2015, Suratgarh, Rajasthan; subsumed under **Rashtriya Krishi Vikas Yojana (RKVY)** from 2022-23.

Testing Parameters (12):

- **Macro-nutrients:** Nitrogen, Phosphorus, Potassium, Sulphur.
- **Micro-nutrients:** Zinc, Iron, Copper, Manganese, Boron.
- **Other:** pH, Electrical Conductivity, Organic Carbon.
- **Issue Frequency:** Once every 3 years.
- **Portal:** National Soil Health Card Portal (developed by **National Informatics Centre – NIC**).
- **Languages:** Available in **22 languages** and **5 dialects**.

29. Minimum Support Price (MSP) Increase for Rabi Crops – Marketing Season 2026–27

- **Approved By:** Cabinet Committee on Economic Affairs (CCEA).

Crop	Increase (₹/Quintal)	New MSP (₹/Quintal)
Safflower	+600	6,540
Lentil (Masur)	+300	7,000
Rapeseed & Mustard	+250	6,200
Gram	+225	5,875
Barley	+170	2,150
Wheat	+160	2,585

About MSP:

- Government-declared **minimum procurement price** to safeguard farmers from market fluctuations.
- Determined by the **Commission for Agricultural Costs and Prices (CACP)**, established in **January 1965**.

30. Indore becomes India's first city to supply drinking water powered entirely by solar energy

31. PM Surya Ghar – Muft Bijli Yojana

- **Launched:** 15 February 2024.

- **Outlay:** ₹75,021 crore (till FY 2026-27).
- **Benefit:** Free electricity up to **300 units/month** for **1 crore families**.
- **Subsidy:** 40 % of installation cost.
- **Expected Savings:** ₹18,000 per family per year.
- **Loans:** ₹10,907 crore sanctioned via **Public Sector Banks** through **JanSamarth Portal**.

32. India Designates Two New Ramsar Sites in Bihar

- **Sites:**
 1. **Gokul Jalashay (448 hectares, Buxar)**
 2. **Udaipur Jheel (319 hectares, West Champaran)**
- **India's Total Ramsar Sites:** 93, covering **13.6 lakh hectares**.
- **Global Leaders:** United Kingdom (176 sites), Mexico (144 sites).

33. Extension of the 16th Finance Commission's Tenure

- **Extended Term:** From **31 October 2025** to **30 November 2025**.
- **Constituted On:** 31 December 2023.
- **Chairman:** **Arvind Panagariya** (Former Vice-Chairman, NITI Aayog).
- **Mandate:**
 - Recommend **tax revenue distribution** between Centre and States for **2026–2031**.
 - Review **financing mechanisms for Disaster Management Funds**.
- **Members:**
 - Full-Time: Annie George Mathew and Manoj Panda.
 - Part-Time: Soumya Kanti Ghosh and T. Rabi Sankar.
 - Secretary: Ritvik Pandey.
- **Constitutional Basis:** **Article 280** of the Constitution of India.
- **Predecessors:**
 - 15th Finance Commission (Chair – N. K. Singh) → 41 % tax devolution (2021–26).
 - 14th Finance Commission (Chair – Y. V. Reddy) → same 41 % share.

34. India's Milk Sector Growth

- **Growth:** 63 % increase in a decade (146.3 million tonnes in 2014–15 → 239.3 million tonnes in 2023–24).
- **Per Capita Availability:** 471 grams/day/person (global average – 322 grams).
- **GDP Contribution:** 5 %; employs 8 crore farmers.
- **India's Share:** 25 % of global milk supply — ranked **#1 in the world**.

2. Amounts & Agreements

1. INTERNATIONAL FUNDING & INVESTMENT INITIATIVES

1.1 The Dutch Government's Decarbonisation Support to Tata Steel Netherlands (TSN)

- The **Dutch government (Netherlands)** agreed to provide **€2 billion** to support **Tata Steel Netherlands (TSN)** for **decarbonisation** and **improving air quality** around its **IJmuiden plant**.

1.2 Asian Development Bank (ADB) Loan for Indore Metro Rail Project

- The **Asian Development Bank (ADB)** has approved a loan of **\$190 million (approximately ₹1,585 crore)** to support the **development of the Indore Metro Rail Project** in **Madhya Pradesh**.
- **About the Asian Development Bank (ADB):**
 - **Headquarters:** Mandaluyong, Metro Manila, Philippines
 - **President:** Masato Kanda
 - **Members:** 69 countries
 - **Established:** 1966

1.3 Asian Development Bank (ADB) Loan for Urban Flood Management in Tamil Nadu

- The **Asian Development Bank (ADB)** has approved a **\$350 million loan** for **urban flood management in Tamil Nadu**.
- The funding will help improve **stormwater management**, strengthen **climate resilience**, and reduce the risk of flooding in urban areas.

1.4 World Bank Funding for Bengaluru Water Resilience Project

- The **World Bank** is funding the **₹3,500 crore "Bengaluru Water Resilience Project."**
- The project involves partnerships with the **Indian Institute of Science (IISc), Bengaluru**, and the **Indian Institute of Technology (IIT), Madras**, for developing **sustainable water infrastructure** and **urban water management systems** in Bengaluru.

1.5 India–World Bank Loan for Climate-Resilient Agriculture in Odisha

- **India and the World Bank** signed an **MoU for ₹1,200 crore (\$144 million)** to promote **climate-resilient agriculture** in **Odisha**.
- The project aims to strengthen **paddy and horticulture value chains**, build **climate adaptation capacity**, and improve **farmer incomes**.

1.6 International Solar Alliance (ISA) Green Energy Fund

- The **International Solar Alliance (ISA)** announced a **\$100 million Green Energy Fund** with **India's support**.
- The fund will be used to promote **solar mini-grids, off-grid energy systems, and renewable energy adoption** across developing countries.

2. NATIONAL GOVERNMENT DECISIONS & SCHEMES

2.1 Union Government Releases Additional Tax Devolution

- The **Union Government** released an **additional ₹1,01,603 crore** as **tax devolution to states**.
- The move aims to provide **greater fiscal flexibility** to states to **accelerate development projects** and **meet welfare expenditure**.

2.2 Mission for Aatmanirbharta in Pulses (2025–2031)

- The **Union Cabinet** approved a **₹11,440 crore Mission for Aatmanirbharta in Pulses** (self-reliance in pulses production).
- **Key Developments:**
 - **Implementation Period:** 2025–26 to 2030–31.
 - **Total Outlay:** ₹11,440 crore.
 - **Certified Seeds Distribution:** 126 lakh quintals.
 - **Area Expansion:** 35 lakh hectares.
 - **Production Target:** 350 lakh tonnes.
- The scheme supports increased **seed quality**, **area expansion**, and **productivity** under the **Aatmanirbhar Bharat initiative**.

2.3 Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)

- The **Cabinet** approved the **Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)** with an **annual budget of ₹24,000 crore** for **FY 2025–26 to 2030–31**.
- The mission aims to **revitalize 100 aspirational agriculture districts** through improved productivity, irrigation, credit access, and post-harvest infrastructure.

2.4 IndiaAI Mission

- The **Cabinet** approved the **IndiaAI Mission** to advance India's artificial intelligence capabilities.
- **Total Outlay:** **₹10,371.92 crore**.
- Objective – to promote **AI-driven innovation**, build a **national AI compute platform**, and enable **AI research and applications** across key sectors such as **healthcare, agriculture, and education**.

2.5 PM Surya Ghar – Muft Bijli Yojana

- A flagship initiative aimed at promoting **rooftop solar adoption** and providing **free electricity** to low-income households.
- **Key Features:**
 - **Total Outlay:** ₹75,021 crore (till FY 2026–27).
 - **Subsidy:** 40% of solar panel cost.
 - **Loans Worth:** ₹10,907 crore sanctioned through **Public Sector Banks via JanSamarth Portal**.
- Objective – to provide **300 units of free power per month** and reduce dependence on conventional energy.

2.6 Ex-Servicemen Welfare Assistance Scheme

- The **Government of India** approved a **100% hike in welfare grants** for **Ex-Servicemen and dependents**.
- **Key Developments:**
 - **Penury Grant:** ₹8,000/month (doubled from ₹4,000).
 - **Marriage Grant:** ₹1 lakh (doubled).
 - **Education Grant:** ₹2,000/month per child.
- The scheme is financed through the **Armed Forces Flag Day Fund (AFFDF)** to enhance **social security for veterans**.

3. INTERNATIONAL TRADE & INVESTMENT AGREEMENTS

3.1 India–EFTA Trade and Economic Partnership Agreement (TEPA)

- A major **Bilateral Free Trade Agreement (FTA)** between **India** and the **European Free Trade Association (EFTA)**, comprising **Switzerland, Norway, Iceland, and Liechtenstein**.
- **Key Features:**
 - **Investment Commitment:** \$100 billion.



- **Employment Potential:** 1 million jobs in India.
- Objective – to deepen **India–Europe economic relations** and promote **mutual trade and investment**.

3.2 Google's Investment in AI Hub at Visakhapatnam

- **Google** announced an investment of **\$15 billion (₹1.25 lakh crore)** to establish India's **first gigawatt-scale AI Hub** in **Visakhapatnam, Andhra Pradesh**.
- The project will create over **1 lakh jobs** and strengthen **digital infrastructure**, including **data centres, renewable energy systems, and subsea network connectivity**.

4. NATIONAL INFRASTRUCTURE & RURAL DEVELOPMENT PROJECTS

4.1 NABARD Funding for Rural Infrastructure Development

- The **National Bank for Agriculture and Rural Development (NABARD)** sanctioned **₹4,500 crore** for **Rural Infrastructure Development Projects**.
- **Focus Areas:**
 - **Irrigation systems.**
 - **Rural roads and bridges.**
 - **Agri-storage and warehousing facilities.**
- Objective – to promote **rural connectivity and productivity enhancement**.

4.2 Cabinet Committee on Economic Affairs – Railway Capacity Expansion

- The **Cabinet Committee on Economic Affairs (CCEA)** approved **₹24,634 crore** worth of **railway capacity augmentation projects** under the **PM Gati Shakti National Master Plan**.
- **Objective:** Improve **multi-modal infrastructure connectivity** and strengthen **freight movement and logistics efficiency**.
- The **PM Gati Shakti National Master Plan** was launched in **October 2021** as a **₹100 lakh crore transformative infrastructure initiative**.

5. SUMMARY OF MAJOR FUNDING AND OUTLAYS (CROSS-VERIFIED)

Category	Project / Scheme	Funding / Outlay	Source / Institution
Decarbonisation Support	Tata Steel Netherlands (TSN)	€2 billion	Netherlands Govt.
Metro Project	Indore Metro Rail	\$190 million (₹1,585 crore)	ADB
Urban Flood Management	Tamil Nadu	\$350 million	ADB
Water Resilience	Bengaluru Project	₹3,500 crore	World Bank
Agriculture	Odisha Climate-Resilient Agriculture	₹1,200 crore (\$144 million)	India–World Bank
Green Energy Fund	Renewable Projects	\$100 million	ISA
Tax Devolution	Support to States	₹1,01,603 crore	Union Government
Pulses Mission	Aatmanirbharta in Pulses	₹11,440 crore	Union Cabinet
PMDDKY	Agricultural Development	₹24,000 crore/year	Union Cabinet



Category	Project / Scheme	Funding / Outlay	Source / Institution
IndiaAI Mission	Artificial Intelligence	₹10,371.92 crore	Union Cabinet
PM Surya Ghar	Rooftop Solar	₹75,021 crore	Union Government
Ex-Servicemen Scheme	Welfare Grants	Enhanced	Govt. of India
Rural Infra	NABARD Projects	₹4,500 crore	NABARD
Railways	Capacity Augmentation	₹24,634 crore	CCEA
Google AI Hub	Visakhapatnam Project	₹1.25 lakh crore (\$15 billion)	Google
India-EFTA TEPA	Trade & Investment	\$100 billion	India & EFTA

3. Appointments & Resignations

1. BANKING & FINANCIAL SECTOR APPOINTMENTS

1.1 Asheesh Pandey – Managing Director (MD) & Chief Executive Officer (CEO), Union Bank of India

- **Position:** Managing Director (MD) & Chief Executive Officer (CEO), Union Bank of India.
- **Headquarters:** Mumbai.
- **Tagline:** “Good People to Bank With.”

1.2 Kalyan Kumar – Managing Director (MD) & Chief Executive Officer (CEO), Central Bank of India

- **Position:** MD & CEO, Central Bank of India.

1.3 Ramakrishnan Chander – Recommended as Managing Director (MD), Life Insurance Corporation of India (LIC)

- **Recommending Body:** Financial Services Institutions Bureau (FSIB).
- **Position Recommended For:** Managing Director (MD) at the Life Insurance Corporation of India (LIC) — India’s largest insurance company.
- **About the Selected Candidate:**
 - Ramakrishnan Chander currently serves as the Chief Investment Officer (CIO) and Director (Front Office) at LIC.
- **About FSIB:**
 - The Financial Services Institutions Bureau (FSIB) is the body responsible for recommending appointments to top management posts in public sector financial institutions.
- **About LIC:**
 - **Headquarters:** Mumbai, Maharashtra.
 - **Chairperson/CEO:** R. Doraiswamy.
 - **Tagline:** “Yogakshemam Vahamyaham” (Your welfare is our responsibility).
 - **Current Four Managing Directors:**



1. R. Doraiswamy (MD & CEO)
2. Sat Pal Bhanoo
3. Dinesh Pant
4. Ratnakar Patnaik

1.4 Manoranjan Mishra – Independent Director, Fintech Association for Consumer Empowerment (FACE)

- **Position:** Independent Director, **Fintech Association for Consumer Empowerment (FACE).**
- **FACE Details:**
 - **RBI-recognised Self-Regulatory Organisation (SRO)** for the fintech industry.
 - **Headquarters:** Mumbai.
 - **Chief Executive Officer (CEO):** Sugandh Saxena.

1.5 Rajeev Juneja – President, PHD Chamber of Commerce and Industry (PHDCCI)

- **Position:** President, **PHD Chamber of Commerce and Industry (PHDCCI).**
- **Professional Role:** Vice Chairman and Managing Director, **Mankind Pharma.**
- **About PHDCCI:**
 - Established in **1905**, it serves as a **Pan-India apex trade and industry body** supporting **entrepreneurship and industrial growth.**

2. DEFENCE & MILITARY LEADERSHIP APPOINTMENTS

2.1 Lt Gen Virendra Vats – New Director General, National Cadet Corps (NCC)

- **Position:** Director General, **National Cadet Corps (NCC).**
- **Predecessor:** Lt Gen Gurbirpal Singh.
- **NCC Details:**
 - **Headquarters:** New Delhi.
 - **Motto:** “Unity and Discipline.”
 - **Established:** 1948.

2.2 Shri Ramesh Chandra Behera – Chairman and Managing Director (CMD), Hindustan Aeronautics Limited (HAL)

- **Position:** **Chairman and Managing Director (CMD), Hindustan Aeronautics Limited (HAL).**
- **About HAL:** Premier aerospace and defence PSU under the **Ministry of Defence**, Government of India.

2.3 Shobha Gupta – Director General of Defence Estates (DGDE)

- **Position:** Director General of Defence Estates (DGDE).

3. LEGAL, ADMINISTRATIVE & JUDICIAL APPOINTMENTS

3.1 Justice Sanjiv Khanna – Executive Chairman, National Legal Services Authority (NALSA)

- **Position:** Executive Chairman, **National Legal Services Authority (NALSA).**
- **NALSA's Role:** Provides **free legal aid** and promotes **access to justice for weaker sections.**

3.2 R. Venkataramani – Attorney General of India

- **Position:** Attorney General for India (Tenure – Two Years).
- **Predecessor:** K. K. Venugopal.



4. SCIENCE, EDUCATION & ENVIRONMENT SECTOR APPOINTMENTS

4.1 Dr. Kanad Das – 13th Director, Botanical Survey of India (BSI)

- **Position:** 13th Director, Botanical Survey of India (BSI).
- **Predecessor:** Dr. A. A. Mao.
- **Headquarters:** Kolkata, West Bengal.

4.2 Group Captain Shubhanshu Shukla – Brand Ambassador, 'Viksit Bharat Buildathon 2025'

- **Background:**
 - **First Indian to reach the International Space Station (ISS).**
 - **Test Pilot in the Indian Air Force.**
 - Only the **second Indian in space** after **Rakesh Sharma (1984).**
- **Role:** Brand Ambassador for 'Viksit Bharat Buildathon 2025'.

5. INTERNATIONAL POLITICAL LEADERSHIP APPOINTMENTS

5.1 Sanae Takaichi – Japan's First Female Prime Minister

- **Country:** Japan.
- **Achievement:** Became the **first female Prime Minister** in Japan's history.

5.2 General Ruphin Fortunant Zafisambo – Prime Minister of Madagascar

- **Position:** Prime Minister of Madagascar.
- **Appointment:** Took charge as the new **head of government** of Madagascar.

5.3 Sebastien Lecornu – Re-Appointed as Prime Minister of France

- **Country:** France.
- **Re-Appointed By:** President Emmanuel Macron.
- **Position:** Prime Minister of France.

6. CORPORATE & INDUSTRY LEADERSHIP APPOINTMENTS

6.1 Sharvil Patel – President, Indian Pharmaceutical Alliance (IPA)

- **Position:** President, Indian Pharmaceutical Alliance (IPA).
- Represents the **pharmaceutical industry's advocacy body** promoting innovation and growth.

6.2 Sanjay Chalke – Chief Executive Officer (CEO), Capgemini India

- **Position:** Chief Executive Officer (CEO) of Capgemini India.
- Responsible for expanding Capgemini's **technology and digital operations** in India.

6.3 Arvind Kumar Singh – Director (Operations), Indian Oil Corporation Limited (IOCL)

- **Position:** Director (Operations), Indian Oil Corporation Limited (IOCL).
- **About IOCL:** India's largest oil refining and marketing company.

7. STATE & REGIONAL ADMINISTRATIVE APPOINTMENTS

7.1 Hagrama Mohilary – Chief Executive Member (CEM), Bodoland Territorial Council (BTC)

- **Position:** Chief Executive Member (CEM) of the Bodoland Territorial Council (BTC).
- **Event:** Sworn in as the new administrative head of BTC.

8. SPORTS & CULTURAL AMBASSADORIAL APPOINTMENTS

8.1 Sanju Samson – Ambassador of English Premier League (EPL)



- **Role:** Brand Ambassador of the English Premier League (EPL) in India.
- **Background:** Indian cricketer known for his contribution to Indian Premier League (IPL) and international cricket.

4. Arts & Cultural Affairs

Obituaries

1. Pandit Chhannulal Mishra

- **Noted classical singer** Pandit Chhannulal Mishra passed away.
- **Awards and Honours:**
 - Padma Vibhushan (2020)
 - Padma Bhushan (2010)
 - Sangeet Natak Akademi Fellowship
 - Yash Bharati Award (Uttar Pradesh Government)

Observance Days in October 2025

2. Breast Cancer Awareness Month (October 1–31, 2025)

- **Observed globally** throughout the month of October.
- **Theme for 2025:** “Every Story is Unique, Every Journey Matters.”

3. International Day of Non-Violence (October 2, 2025)

- **19th Observance (2025)**
- **Significance:** Marks the birth anniversary of Mahatma Gandhi.
- **Established by:** The United Nations General Assembly (UNGA) through Resolution 61/271 adopted in June 2007.
- **First Observed:** 2007

4. National Handloom and Handicrafts Week (October 3–9, 2025)

- **2025 National Handloom and Handicrafts Week** observed across India to promote indigenous artisans and craftspeople.

5. World Teachers' Day (October 5, 2025)

- **Celebrated annually** to honour the contribution of teachers worldwide.

6. Indian Air Force Day (October 8, 2025)

- **Theme:** “Indian Air Force – Infallible, Impervious and Precise.”

7. International Day for Disaster Risk Reduction (October 13, 2025)

- **Theme:** “Fund Resilience, Not Disasters.”

8. World Standards Day (October 14, 2025)

- **Theme:** “A Shared Vision for a Better World: Standards for Sustainable Development Goals (SDGs).”

9. World Food Day (October 16, 2025)

- **Theme:** “Sustainable Food Systems for a Healthy Planet.”

10. World Statistics Day (October 20, 2025)

- **Observed globally** to highlight the importance of data, accuracy, and statistical literacy in policy-making.

Arts, Culture & Heritage

11. Paithani Sarees – The “Queen of Silks”

- **Origin:** Paithan, a historic town on the **banks of the Godavari River in Maharashtra.**
- **Description:** Among India's finest **handwoven textiles**, known for their intricate design, vibrant colors, and luxurious silk.
- Referred to as the **"Queen of Silks."**
- **12. 39th Edition of Rashtriya Sanskriti Mahotsav – Guwahati**
- The 39th Edition of Rashtriya Sanskriti Mahotsav was held in **Guwahati.**
- The event showcased the **'Ek Bharat Shreshtha Bharat'** spirit, celebrating India's **unity in diversity** through art, music, dance, and culture.
- **13. World Cultural Heritage Youth Forum 2025 – New Delhi**
- **India hosted the World Cultural Heritage Youth Forum 2025 in New Delhi.**
- The forum aimed to engage young people in **preserving and promoting world cultural heritage.**

Books and Publications

14. "Telecom Wars" by Deepali Gupta

- A new book authored by **Deepali Gupta.**
- Title: **"Telecom Wars."**
- The book explores key developments and rivalries in India's **telecommunications sector.**
- **15. "Song of India: A Study of the National Anthem" by Rudrangshu Mukherjee**
- Authored by **Rudrangshu Mukherjee.**
- Title: **"Song of India: A Study of the National Anthem."**
- The book provides an in-depth study of India's **national anthem**, its **historical evolution**, and **symbolic significance.**
- **16. 3rd Unmesha International Literature Festival – Patna, Bihar**
- The 3rd Unmesha International Literature Festival was held at **Patna, Bihar.**
- The festival celebrated **global literary exchange, cultural dialogue, and multilingual literary traditions.**

5. Awards, Rewards, Recognition

Tourism & Environmental Awards

1. Andhra Pradesh Tourism Department Wins Global Tourism Award 2025
 - The **Andhra Pradesh Tourism Department** received the **Global Tourism Award 2025** for excellence in tourism promotion and sustainable practices.
2. India Wins IUCN Kenton R. Miller Award 2025
 - **Recipient:** **Dr. Sonali Ghosh**, Field Director, **Kaziranga National Park and Tiger Reserve (Assam).**
 - **Achievement:** Became the **first Indian** to receive the **"WPCA–Kenton R. Miller Award for Innovation in National Parks and Protected Area Sustainability."**
 - **Event:** Presented at the **IUCN World Conservation Congress, Abu Dhabi.**
 - **Presented by:** **International Union for Conservation of Nature (IUCN).**
3. Five Beaches in Maharashtra Receive "Blue Flag Certification"
 - India's **total Blue Flag-certified beaches now stand at 18.**



Newly Certified Beaches (Maharashtra):

1. Shrivardhan (Raigad District)
2. Nagaon (Raigad District)
3. Parnaka (Palghar District)
4. Guhagar (Ratnagiri District)
5. Ladghar (Ratnagiri District)

Previously Certified Beaches (13):

Shivrajpur (Gujarat), Golden Beach (Odisha), Ghoghla Beach (Diu), Kasarkod & Padubidri (Karnataka), Rushikonda (Andhra Pradesh), Radhanagar (Andaman & Nicobar Islands), Kovalam (Tamil Nadu), Eden Beach (Puducherry), Minicoy Thundi & Kadmat (Lakshadweep), Kappad & Chal (Kerala).

4. UNESCO Confers World Heritage Recognition to 'Majuli Cultural Landscape' in Assam

- **Majuli**, one of the world's largest river islands, received **World Heritage recognition** from UNESCO for its **unique cultural and ecological heritage**.

Institutional & Government Achievements

5. India Wins International Social Security Association (ISSA) Award 2025

- **Event: World Social Security Forum (WSSF) 2025, Kuala Lumpur, Malaysia.**
- **Recipient: Government of India.**
- **Award Received By: Dr. Mansukh Mandaviya**, Union Minister for Labour & Employment and Youth Affairs & Sports.
- **Achievement:** India's **social security coverage increased** from **19% (2015)** to **64.3% (2025)** — covering **over 940 million citizens**.
- **About ISSA:** Headquartered in **Geneva (Switzerland)**, affiliated with the **International Labour Organization (ILO)**, recognizes **innovative social-protection models**.

6. NITI Aayog Wins UN Public Service Award 2025

- **Category:** For its '**Aspirational Districts Programme (ADP)**' — a flagship initiative to transform underdeveloped districts through data-driven governance.

7. Telecommunications Consultants India Limited (TCIL)

- **Award: "HR Excellence Award"**
- **Event: Fortune Leadership Awards 2025**
- **Category:** Public Sector Undertaking (Miniratna, Schedule 'A') under **Department of Telecommunications**.

8. Defence Research and Development Organisation (DRDO)

- **Award: "Changemaker of the Year"**
- **Event: The Hindu BusinessLine Changemaker Awards 2024.**
- **Note:** DRDO also developed the "**Anant Shastra**" system indigenously.

Arts, Literature & Journalism

9. Hungarian Author László Krasznahorkai Wins Nobel Prize in Literature 2025

- **Citation:** For his "*compelling and visionary oeuvre that, in the midst of apocalyptic terror, reaffirms the power of art.*"
- **Debut Novel:** *Sátántangó* (1985; English translation 2012)
- **Notable Work:** *Spadework for a Palace: Entering the Madness of Others* (2018).



10. Amshi Prasannakumar Receives Hombale Samhita Harinikumar Alumni Krishi Media Award 2025

- **Recipient:** Amshi Prasannakumar, senior journalist from Mysuru.
- **Awarded For:** Excellence in agricultural reporting.

11. Actor–Singer Diljit Dosanjh Nominated for International Emmy Awards 2025

- **Category:** Best Actor
- **Work:** Amar Singh Chamkila (Directed by Imtiaz Ali).

Film & Cultural Awards

12. National Film Awards 2025

- **Best Feature Film:** Dharohar (Hindi)
- **Best Director:** S. S. Rajamouli for Malli Sugandham
- **Best Actor:** Dhanush (Marudhanayagam, Tamil)
- **Best Actress:** Alia Bhatt (Chandini Raatein)
- **Best Non-Feature Film:** Whispers of the Desert (Rajasthani)
- **Dadasaheb Phalke Award:** Waheeda Rehman (Lifetime Achievement)

13. Malayalam Actor Mohanlal Receives Chief of Army Staff Commendation Card

- **Recognition:** For outstanding service to the nation and the Armed Forces.
- **Other Honours:**
 - Dadasaheb Phalke Award (2023)
 - Honorary Lieutenant Colonel, Territorial Army (May 2009) – first Indian actor to receive this title.
 - Padma Shri (2001) and Padma Bhushan (2019).

Social, Youth & Service Awards

14. President Droupadi Murmu Presents MY Bharat–National Service Scheme (NSS) Awards 2022–23

- **Event:** Rashtrapati Bhavan, October 2025.
- **Total Awards:** 50 (10 for NSS Units, 10 for Programme Officers, 30 for Volunteers).
- **Award Components:**
 - Volunteers – ₹1,00,000 + Certificate + Silver Medal
 - NSS Units – ₹2,00,000 + Trophy/Medal
 - Programme Officers – ₹1,50,000 + Trophy/Medal
- **About NSS:**
 - Central Sector Scheme launched in 1969, inspired by Mahatma Gandhi's ideals.
 - **Motto:** "NOT ME, BUT YOU."
 - Around 40 lakh volunteers currently engaged nationwide.

15. President of India Presents NSS Awards 2023–24

- **Best University:** University of Delhi
- **Best Programme Officer:** Dr. S. P. Meena (Rajasthan)
- **Best NSS Volunteer:** Nivedita Ramesh (Kerala)

Science & Technology Awards

16. Shanti Swarup Bhatnagar (SSB) Prizes 2025

- **Announced By:** Council of Scientific and Industrial Research (CSIR)
- India's highest multidisciplinary science award.

- **Fields (7):**
 - Biological Sciences
 - Chemical Sciences
 - Earth Sciences
 - Engineering Sciences
 - Mathematical Sciences
 - Medical Sciences
 - Physical Sciences
 - **Award Components:** ₹5 lakh + Citation + Plaque
-

17. Nobel Prize in Physiology or Medicine 2025

- **Laureates:** Shimon Sakaguchi (Japan), Mary E. Brunkow (USA), and Frederick Ramsdell (USA)
 - **For:** Discoveries on “Peripheral Immune Tolerance” – explaining how the immune system avoids attacking its own cells.
 - **Prize Value:** 11 million Swedish kronor ($\approx$ ₹1.03 crore).
 - **About the Nobel Prize:**
 - Established in **1901** (fields: Physics, Chemistry, Medicine, Literature, Peace; Economics added 1968).
 - **Rabindranath Tagore** – first Indian and Asian laureate (1913, Literature).
-

18. Nobel Prize in Physics 2025

- **Laureates:** John Clarke (University of California, Berkeley); Michel H. Devoret (Yale University / UC Santa Barbara); John M. Martinis (UC Santa Barbara).
 - **For:** Discovery of Macroscopic Quantum Tunnelling and Energy Quantisation in Electrical Circuits.
-

19. Nobel Prize in Chemistry 2025

- **Laureates:** Susumu Kitagawa (Japan), Richard Robson (Australia), Omar M. Yaghi (USA).
 - **For:** Development of Metal–Organic Frameworks (MOFs).
-

20. Nobel Prize in Economic Sciences 2025

- **Laureates:** Joel Mokyr, Philippe Aghion, Peter Howitt.
 - **For:** Theories on Innovation-Driven Economic Growth.
-

21. Right Livelihood Award 2025 (Alternative Nobel Prize)

- **Recipients:**
 1. **Pacific Islands Students Fighting Climate Change (PISFCC)** – Law students from Vanuatu.
 2. **Julian Aguon** – Human rights lawyer from Guam, founder of **Blue Ocean Law**.
 - **Other Awardees (2025):**
 - Sudan’s “Emergency Response Rooms” humanitarian network.
 - A Burmese anti-corruption organization.
 - Audrey Tang – Taiwan’s digital democracy advocate.
-

22. Venezuelan Leader Maria Corina Machado Wins Nobel Peace Prize 2025

- **For:** Promoting democratic rights and political freedom in Venezuela.
-

Wealth & Recognition Rankings

23. M3M Hurun India Rich List 2025

- **India's Richest:** Ambani Family – ₹9.55 lakh crore
- **2nd:** Adani Family – ₹8.15 lakh crore
- **3rd:** Roshni Nadar Malhotra – ₹2.84 lakh crore (**Richest Woman**)
- **Youngest Billionaire:** Aravind Srinivas (Perplexity) – ₹21,190 crore (Age 31)
- **Shah Rukh Khan:** Debuted as billionaire – ₹12,490 crore
- **Highest Wealth Growth:** Niraj Bajaj Family +₹69,875 crore → ₹2.33 lakh crore
- **Total Billionaires:** 358 | **Combined Wealth:** ₹167 lakh crore (~50% of India's GDP)
- **Top Cities:** Mumbai (91), Delhi (70), Bengaluru (31)
- **Dominant Industries:** Pharma (137), Industrial Products (132), Chemicals/Petrochemicals (125)
- **Women Featured:** 101 (26 are billionaires)

Sports Awards

24. 27th CEAT Cricket Rating Awards 2025 – Mumbai

- **Special Memento (Champions Trophy 2025):** Rohit Sharma (India)
- **Lifetime Achievement:** Brian Lara (West Indies) and B. S. Chandrasekhar (India)
- **International Cricketer of the Year:** Joe Root (England)
- **Men's Test Batter:** Harry Brook (England)
- **Men's Test Bowler:** Prabath Jayasuriya (Sri Lanka)
- **Women's Batter:** Smriti Mandhana (India)
- **Women's Bowler:** Deepti Sharma (India)
- **Men's T20I Batter:** Sanju Samson (India)
- **Men's T20I Bowler:** Varun Chakravarthy (India)
- **Men's ODI Batter:** Kane Williamson (New Zealand)
- **Men's ODI Bowler:** Matt Henry (New Zealand)
- **CEAT JioStar Award:** Shreyas Iyer (India)
- **Domestic Cricketer:** Harsh Dubey (Vidarbha) – 69 wickets in Ranji Trophy 2024–25
- **Emerging Young Player:** Angkrish Raghuvanshi (Mumbai)
- **Leadership Award:** Temba Bavuma (South Africa)

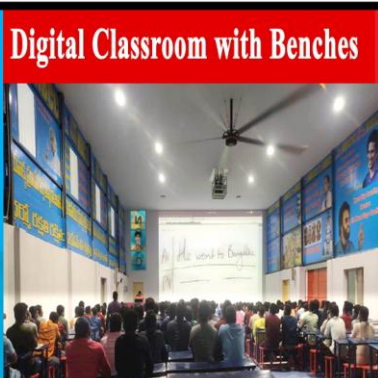
25. National Sports Awards 2025

- **Major Dhyan Chand Khel Ratna:** Neeraj Chopra (Athletics)
- **Arjuna Awardees:** Nikhat Zareen (Boxing), Manpreet Singh (Hockey), Lakshya Sen (Badminton)
- **Dronacharya Award (Lifetime):** P. Gopichand (Badminton)
- **Dhyan Chand Award:** Tintu Luka (Athletics)
- **Rashtriya Khel Protsahan Puruskar:** ONGC Ltd. (For sports promotion)





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6. Banking, Finance, Insurance & Economic Affairs

A) NATIONAL REGULATORS & KEY OFFICIALS

- Reserve Bank of India (RBI)
 - Headquarters: Mumbai
 - Established: 1 April 1935
 - Governor: Sanjay Malhotra (26th)
 - Deputy Governors: Swaminathan Janakiraman, T. Rabi Sankar, Shirish Chandra Murmu, Poonam Gupta
- Securities and Exchange Board of India (SEBI) — HQ Mumbai | Chairman Tuhin Kanta Pandey | Established 1992
- Insurance Regulatory and Development Authority of India (IRDAI) — HQ Hyderabad | Chairman Ajay Seth | Established 1999 | CEO Bikash Choudhary
- Investor Education and Protection Fund Authority (IEPFA) — HQ New Delhi | CEO Anita Shah Akella | Founded Sept 2016
- National Payments Corporation of India (NPCI) — HQ Mumbai | Chairman Ajay Kumar Choudhary | MD & CEO Dilip Asbe | Established 2008

B) BANKING & INSURANCE PARTNERSHIPS / ALLIANCES

1. TATA AIG General Insurance × Equitas Small Finance Bank
 - Purpose: Distribute non-life insurance (motor, health, travel, personal accident).
 - Equitas SFB HQ: Chennai | MD & CEO: Vasudevan P. N.
2. RBL Bank × LIC of India
 - Scope: Offer life insurance via 2,000 touchpoints & digital channels.
 - RBL Bank CEO: R. Subramaniakumar | LIC Chairman: Siddhartha Mohanty
3. Pramerica Life Insurance × Equitas Small Finance Bank



- **Aim:** Provide life insurance through bancassurance model, supporting IRDAI vision “Insurance for All by 2047.”
- 4. **Bank of Baroda × IIFL Finance** – Co-lending for gold loans.
- 5. **Tata Power Renewable Energy (TPREL) × Bank of Baroda** – MoU for solar financing.
- 6. **Bank of India × Border Security Force (BSF)**
 - **MoU:** Extend BoI Rakshak Salary Package to BSF personnel and veterans.
 - **BSF HQ:** Delhi | **DG:** Daljit Singh Chawdhary | **Motto:** “Duty Unto Death.”
 - **BoI HQ:** Mumbai | **MD & CEO:** Rajneesh Karnatak | **Tagline:** “Relationship Beyond Banking.”
- 7. **Tamilnad Mercantile Bank × Wegofin Digital Solutions** – **BAPA (Banking-as-a-Payment Aggregator)** model for digital banking.

C) RBI POLICIES & REFORMS

1. Incentive Scheme for Inoperative Accounts & Unclaimed Deposits (Oct 2025 – Sept 2026)

- **Name:** Scheme for Facilitating Accelerated Payout of Inoperative Accounts and Unclaimed Deposits
- **Objective:** Reduce unclaimed deposits & prevent fresh accumulation to **Depositors' Education & Awareness (DEA) Fund**.
- **Incentives:** 5% or ₹5,000 (≤ 4 yrs); 7.5% or ₹25,000 (> 10 yrs).
- **Claims:** Quarterly submission within 1 month, signed by senior executive.
- **Unclaimed Deposits (June 2025):** ₹ 67,000 crore+.
- **Portal:** UDGAM (Unclaimed Deposits Gateway to Access Information).

2. RBI Eases Lending & Gold-Loan Norms

- Seven directions (3 effective Oct 1 2025).
- **Gold/Silver Loans:** Allowed to all manufacturers. Tenure 270 days (previously 180).
- **Interest-rate flexibility & Tier-1 foreign-bond eligibility.**

3. Financial-Sector Reforms

- Banks may fund **M&As**.
- **Cross-border rupee loans** to Nepal, Bhutan, Sri Lanka.
- **IPO limit:** ₹10 lakh → ₹25 lakh. **Loan against shares:** ₹20 lakh → ₹1 crore.
- **FBIL benchmarks** to cover more currencies.
- 2016 large-borrower restrictions withdrawn.

4. Merchanting Trade Transactions (MTT) — FCY period 4 → 6 months.

5. Transition to Expected Credit Loss (ECL) Model (Apr 2027–Mar 2031)

- **Applicable:** All SCBs; **Exempt:** SFBs, Payments Banks, RRBs, AIFIs.
- **Basel III capital norms:** Effective 1 Apr 2027.

6. Ways and Means Advances (WMA) Limit H2 FY26 — ₹50,000 crore (Repo rate; Overdraft = Repo + 2%).

7. Integrated Ombudsman Scheme (RB-IOS) Extended (1 Nov 2025)

- Covers co-operative banks, RRBs, NBFCs ($\geq ₹100$ cr assets), credit information companies.
- **Launched:** Nov 2021 | **Purpose:** Fair & fast complaint resolution.

8. Master Direction on Currency Distribution & Exchange (CDES) — Clean Note Policy (Oct 1 2025)

- Capex reimbursement up to ₹ 50 lakh (100 % remote areas).
- Incentives for soiled/mutilated notes and coin distribution.

9. FEMA Amendment — INR credit allowed to individuals/banks in Bhutan, Nepal, Sri Lanka.

10. 57th Monetary Policy Committee (MPC) (29 Sep–1 Oct 2025)

- **Repo** 5.50 % | **Reverse** 3.35 % | **SDF** 5.25 % | **MSF/Bank Rate** 5.75 % | **CRR** 3 %.
- **Stance:** Neutral; unanimous status quo.
- **FY 26 GDP forecast:** Raised to 6.8 % (from 6.5 %).

11. 71st OBICUS (Order Books, Inventories and Capacity Utilisation Survey) Survey (Jul–Sep 2025).**12. Supervisory Actions**

- **IOB:** ₹31.8 lakh penalty (PSL non-compliance).
- **Irinjalakuda Town Co-op Bank:** Board superseded (12 months); Administrator Raju S. Nair.
- **Baghat Urban Co-op Bank (Solan):** Restrictions due to poor liquidity.
- **Other restricted banks:** Sadbhav Nagrik Sahakari (Chhatarpur), Samarth Urban (Osmanabad), Samarth Sahakari (Solapur).

13. RBI Appointments

- **EDs:** Sanjay Kumar Hansda, Sonali Sen Gupta (9 Oct 2025).
- **Deputy Governor:** Shirish Chandra Murmu (succeeds M. Rajeshwar Rao retired 8 Oct 2025).
- **Current Deputies –** S.C. Murmu, T. Rabi Sankar, S. Janakiraman, P. Gupta.

D) FINANCIAL AWARENESS & INVESTOR UTILITIES

- **UDGAM (RBI)** – Unclaimed Deposits Gateway to Access Information.
- **MITRA (SEBI)** – Mutual Fund Investment Tracing & Retrieval Assistant (Developed by CAMS & KFin).
- **Integrated Ombudsman Scheme (RBI)** – Single window for complaints.
- **DICGC** – Deposit Insurance & Credit Guarantee Corporation (subsidiary of RBI).

Nationwide Campaign “आपकी पूंजी, आपका अधिकार (Your Money, Your Right)”

- **By:** DFS, MoF with RBI, IRDAI, SEBI, IEPFA.
- **Launch:** FM Nirmala Sitharaman | **Venue:** Gandhinagar | **Date:** 4 Oct 2025.
- **Duration:** Oct–Dec 2025.
- **Goal:** Inform citizens about unclaimed deposits, dormant insurance, unclaimed shares/dividends/mutual funds; release SOPs & FAQs.

E) DIGITAL PAYMENTS & FINTECH INNOVATION

- **PhonePe × Mastercard** – “Tap & Pay” (NFC Android).
- **Razorpay × YES Bank** – **Biometric Authentication (ACS)** per RBI 2025 rules.
- **Govt Launches PIN-Free Biometric UPI (₹ 5,000/day limit).**
- **RBI Fintech Festival – 4 Innovations:** IoT Payments, Banking Connect, UPI Reserve Pay, UPI HELP.
- **RBI integrates BBPS with FX Retail** (5 banks: Axis, Federal, ICICI, SBI, Yes Bank).
- **UPI in Qatar** – 85 % of India's digital payments; $\approx \frac{1}{2}$ global share.
- **UPI Stats (Sep 2025):** 19.63 bn txns (₹ 24.9 trn); daily 654 mn. Projected 1 bn/day by FY 27.
- **Muse Wearables × NPCI** – India's 1st wearable payments ecosystem.
- **HDFC Bank** – “My Business QR” for SMEs (Vyaparify).
- **Cosmos Bank** – “Cosmos Galgal” youth digital app.
- **ICICI Bank × Visa** – ‘Corporate Sapphire Forex Card’ (Visa Infinite).
- **Amazon Pay India** – revamp & campaign “Payments ka A to Z” (Ayushmann Khurana).
- **NPCI Tech Solutions Ltd. (NTSL)** – subsidiary for fintech innovation.
- **RBI WhatsApp Channels** – “RBI Kehta Hai” (+91 99990 41935 / +91 99309 91935).

F) SMALL SAVINGS & GOVERNMENT SECURITIES

The Government of India (GoI), through the Ministry of Finance (MoF), announced that interest rates for all major Small Savings Schemes (SSS) will remain unchanged for the October–December quarter of FY 2025–26 (FY26).

These schemes are administered by the Department of Economic Affairs (DEA) under MoF, and interest rates are reviewed quarterly based on Government Securities (G-Secs) yields as recommended by the Shyamala Gopinath Committee (set up to rationalize small-savings rates).



Rates for Oct–Dec 2025:

- PPF 7.1 % | SCSS 8.2 % | SSY 8.2 % | NSC 7.7 % | POMIS 7.4 % | KVP 7.5 % (115 months) | PO Savings 4 % | 5-Yr RD 6.7 %.
- **Mechanism:** Linked to G-Sec yields; revised quarterly (Mar–Jun–Sep–Dec).
- **GOI Floating Rate Bond 2028:** 6.22 % p.a. (for 4 Oct 2025–3 Apr 2026) | Linked to T-Bill yields | Prev. 7.11 %.

G) PROGRAMMES & CAMPAIGNS

- **SIDBI – Development of Industry Associations (DIA)** | Launch – National Conclave (New Delhi) | HQ Lucknow | CMD Manoj Mittal | Est. 1990.
- **PM Surya Ghar Muft Bijli Yojana** – PSBs sanction ₹ 10,907 crore loans.
- **Unclaimed fund settlement (Oct–Dec 2025)** – > 10 yrs old → DEAF Fund (interest payable later).

H) CAPITAL MARKETS & TRADE

- **India's Exports to the U.S.:** 2 % of GDP — accounts for **20 % of total exports**.
- **India's Foreign Exchange Reserves:** **USD 700 billion** (record level).
- **India – Global Economic Standing:** Became the **4th-largest economy in 2025**; projected to be **3rd-largest by 2027** with a **USD 5 trillion GDP**.

I) ENERGY, DEFENCE & STRATEGIC SECTORS

- **Energy Goals:** India targets **500 GW renewable capacity by 2030** and has **opened the nuclear-energy sector** to private participation.
- **Defence Deal (India–UK):** £ 350 million agreement to procure **Lightweight Multirole Missiles** for the Indian Army.
- **Foreign Currency Settlement System (FCSS):** Inaugurated by **Finance Minister Nirmala Sitharaman** at **GIFT City, Gandhinagar**.
- **U.S. Dollar Clearing Bank:** **Standard Chartered Bank (India)**.

J) APPOINTMENTS, RATINGS & INSTITUTIONAL UPDATES

- **RBI Appointments:**
 - **Deputy Governor** — **Shirish Chandra Murmu** (succeeds M. Rajeshwar Rao, retired 8 Oct 2025).
 - **Executive Directors** — **Sanjay Kumar Hansda** and **Sonali Sen Gupta** (9 Oct 2025).
- **Moody's Rating:** India at **Baa3 (Stable)**; Short-term P-3.
- Other agency actions (2024–25): Japan's R&I – **BBB+** (Sep 2025) | S&P – **BBB** (Aug 2025) | Morningstar DBRS – **BBB** (May 2025).
- **HSBC Bank:** Announced a **USD 1 billion fund** to support Indian start-ups through its Innovation Banking platform.

K) BANKING PRODUCTS & CUSTOMER SERVICE INITIATIVES

- **SBI General Insurance** — 'Health Alpha'
 - **Type:** Retail Health Insurance Product
 - **MD & CEO:** Naveen Chandra Jha | **Tagline:** "Suraksha aur Bharosa Dono."
- **Bank of India:** Launched **Mobile-Banking Fraud Prevention** and **Biometric-Based UPI Solutions**.
- **RBI Proposal** — **Enhanced Compensation Limit under Banking Ombudsman Scheme:**
 - **Financial-loss limit:** ₹ 30 lakh (maximum).
 - **Additional compensation:** Up to ₹ 3 lakh (for mental agony or time lost).



- **Applicable from:** 1 Nov 2025 (also covers co-operative banks).
- The Current limits under Banking Ombudsman Scheme 2021 are:**
For consequential loss suffered by the complainant, the maximum compensation the Ombudsman can award is ₹ 20 lakh.
For time lost, expenses incurred, harassment or mental anguish, the Ombudsman may award up to ₹ 1 lakh

L) MACRO-ECONOMIC INDICATORS & REPORTS

- **Retail Inflation (Sep 2025):** 1.54 % — **lowest in 99 months** (since June 2017); Source – MoSPI.
- **RBI Financial Stability Report (Sep 2025):** Banking system resilient; GNPA 3.8 % (FY25, 12-year low); Capital Adequacy 16.9 %.
- **IMF World Economic Outlook (Oct 2025):** India growth projection raised to 7.3 % (from 6.9 %); global growth 3.2 %; India accounts for **16 %+ of global growth**.
- **IMF GDP Forecast (India):** FY 26 – 6.6 % | FY 27 – 6.2 %.
- **World Bank Forecast:** FY 26 – 6.5 % | FY 27 – 6.3 %.
- Other institutions: Fitch 6.9 % | RBI 6.8 % | OECD 6.7 % | S&P 6.5 % | ADB 6.5 %.

M) START-UPS & FINTECH SECTOR

- **Raise Financial Services (Pvt Ltd)** — Owner of **Dhan** Trading Platform
- **HQ:** Mumbai | **Founder & CEO:** Pravin Jadhav.
- Became **India's latest fintech unicorn** after raising USD 120 million (≈ ₹ 1,000 crore).
- **India's 2025 Unicorns:** Netradyne, Juspay, JSW One Platforms, Drools Pet Food, Jumbotail, Dhan (Raise Financial).
- **DBS Bank (Singapore):** Named “**Safest Bank in Asia 2025**” (Global Finance Magazine) — 17th consecutive year (2009–2025).
- **Asia Top 3:** DBS | OCBC | UOB.
- **Global Ranking (50 Safest Commercial Banks):** #1 Royal Bank of Canada | #2 DBS Bank.
- **CEO:** Tan Su Shan.

N) TRADE, COMMODITIES & EXTERNAL SECTOR

- **Crude Oil Imports (Sep 2025):** 4.7 million barrels/day; **Russia remains India's top supplier.**
- **Bank of Baroda – IIBX Membership:** IFSCA-approved Trading-cum-Clearing Member on **India International Bullion Exchange**.
- **BRICS New Development Bank (NDB):** To issue **first Rupee bond in India** before March 2026.

O) REGULATORY & INDUSTRY HIGHLIGHTS

- **RBI Grants SRO Status to Finance Industry Development Council (FIDC)** for NBFC self-regulation.
- **SEBI Liquidity Measure:** Raised block-deal threshold ₹ 10 → ₹ 25 crore.
- **RBI Directive:** All banks to settle unclaimed funds (Oct–Dec 2025) — transferred to **DEAF (Depositor Education & Awareness Fund) Fund**, withdrawable with interest.
- **RBI Awareness Channels:** Verified WhatsApp accounts under “*RBI Kehta Hai*” campaign.

7. Defence Affairs

A) MAJOR DEFENCE CONTRACTS AND PROCUREMENT

1. Indian Navy – EyeROV Contract

- **Contract Value:** ₹47 crore
- **Purpose:** Supply of **Underwater Remotely Operated Vehicles (UWROVs)** to strengthen undersea surveillance and operations capabilities.

2. Indian Army – “Anant Shastra” Surface-to-Air Missile (SAM) System

- **Tender Value:** ₹30,000 crore
- **Issued To:** **Bharat Electronics Limited (BEL)**
- **Purpose:** Procurement of **five to six regiments** of the newly developed “Anant Shastra” **Surface-to-Air Missile (SAM)** system for enhancing India’s air defence network.

3. Indian Army – “Saksham” Counter-Unmanned Aerial System (CUAS) Grid

- **Project Name:** “Saksham” (Situational Awareness for Kinetic Soft and Hard Kill Assets Management)
- **Purpose:** Indigenously developed **Counter-Unmanned Aerial System (CUAS)** grid system for detecting and neutralising hostile aerial threats.

B) DEFENCE FORCES ORGANISATIONAL STRUCTURE AND LEADERSHIP

4. Key Defence Organisations and Chiefs

Defence Research and Development Organisation (DRDO)

- **Chairman:** Dr. Samir V. Kamat
- **Headquarters:** New Delhi
- **Founded:** 1958

Integrated Defence Staff (IDS)

- **Chief:** Air Marshal Ashutosh Dixit
- **Vice Chief:** Air Marshal Rakesh Sinha
- **Headquarters:** New Delhi

Indian Army

- **Chief of Army Staff:** General Upendra Dwivedi
- **Vice Chief of Army Staff:** Lieutenant General Pushpendra Pal Singh

Indian Navy

- **Chief of Naval Staff:** Admiral Dinesh K. Tripathi
- **Vice Chief of Naval Staff:** Vice Admiral Sanjay Vatsayan

Indian Air Force

- **Chief of the Air Staff:** Air Chief Marshal Amar Preet Singh
- **Vice Chief of the Air Staff:** Air Marshal Narmdeshwar Tiwari

C) COAST GUARD OPERATIONS AND DEVELOPMENTS

5. Commissioning of Indian Coast Guard Ship (ICGS) “Akshar”

- **Location:** Karaikal, Puducherry
- **Built By:** Goa Shipyard Limited (GSL)



- **Indian Coast Guard Headquarters:** New Delhi
- **Director General:** S. Paramesh
- **Established:** 1977

6. Regional Search and Rescue Exercise (ReSAREX-25)

- **Conducted By:** Indian Coast Guard (ICG)
- **Location:** Off Panambur Coast, Karnataka
- **Objective:** Enhance coordination in regional maritime search and rescue operations.
- **Motto:** “Vayam Rakshamah” (We Protect)
- **ICG Headquarters:** New Delhi
- **Director General:** S. Paramesh
- **Founded:** 1977

D) JOINT EXERCISES AND OPERATIONS

7. India–Australia Joint Military Exercise “AUSTRAHIND 2025”

- **Edition:** 4th
- **Location:** Perth, Australia
- **Participants:** Indian Army contingent and Australian Army.
- **Objective:** Enhance interoperability, joint tactical planning, and counter-terrorism cooperation.

8. Joint Firepower Drill “Achook Prahar”

- **Conducted By:** Indian Army and Indo-Tibetan Border Police (ITBP)
- **Location:** Arunachal Pradesh
- **Objective:** Demonstrate joint firepower and operational coordination in high-altitude conditions.

9. India–Republic of Korea Naval Exercise (IN–RoKN 2025)

- **Indian Naval Ship (INS):** INS Sahyadri
- **Deployment:** Indo-Pacific
- **Visit Location:** Busan Naval Harbour, South Korea
- **Purpose:** Participate in the maiden bilateral naval exercise between India and the Republic of Korea Navy (IN–RoKN 2025).

E) NAVAL INDUCTIONS AND AGREEMENTS

10. Commissioning of Indian Naval Ship (INS) Androth

- **Location:** Visakhapatnam Naval Dockyard
- **Built By:** Garden Reach Shipbuilders and Engineers (GRSE), Kolkata
- **Purpose:** Strengthen the Indian Navy’s coastal security and anti-submarine warfare capabilities.

11. India–Australia Defence Cooperation Agreements

- **Event:** First Defence Ministers’ Dialogue, held in Canberra, Australia.
 - **Number of Agreements Signed:** Three Major Defence Agreements
1. Agreement on Information Sharing
 2. Memorandum of Understanding (MoU) on Submarine Search and Rescue Cooperation
 3. Terms of Reference for Joint Staff Talks

F) SUMMARY TABLE – DEFENCE HEADS & HQs

Force/Organisation	Chief / Head	Vice Chief / Additional Info	Headquarters	Established / Founded
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Force/Organisation	Chief / Head	Vice Chief / Additional Info	Headquarters	Established / Founded
Indian Army	General Upendra Dwivedi	Lt. Gen. Pushpendra Pal Singh	New Delhi	—
Indian Navy	Admiral Dinesh K. Tripathi	Vice Admiral Sanjay Vatsayan	New Delhi	—
Indian Air Force	Air Chief Marshal Amar Preet Singh	Air Marshal Narmdeshwar Tiwari	New Delhi	—
Indian Coast Guard	Director General S. Paramesh	—	New Delhi	1977
Defence Research and Development Organisation (DRDO)	Dr. Samir V. Kamat	—	New Delhi	1958
Integrated Defence Staff (IDS)	Air Marshal Ashutosh Dixit	Air Marshal Rakesh Sinha	New Delhi	—

8. International Affairs

A) INDIA–EFTA TRADE AND ECONOMIC PARTNERSHIP AGREEMENT (TEPA)

1. “Prosperity Summit” – New Delhi

- The “Prosperity Summit” held in New Delhi marked the **official entry into force** of the **India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA)** — a **landmark trade pact** between **India** and the **EFTA nations**.

2. About the European Free Trade Association (EFTA)

- Founded:** 1960
- Headquarters:** Geneva, Switzerland
- Secretary-General:** Kurt Jager
- Member States:**
 - Switzerland
 - Norway
 - Iceland
 - Liechtenstein

3. Key Features of the India–EFTA Agreement

- Investment Objective:**
The agreement aims to facilitate **USD 100 billion in investments** in India over the next **15 years**.
- Employment Impact:**
The pact is expected to create **1 million direct jobs** in India, particularly in **manufacturing, services, and renewable energy sectors**.

B) INDIA–UNITED KINGDOM (UK) TRADE AND RELATIONS

1. India–United Kingdom Bilateral Trade Target

- **Goal:** Double bilateral trade to **USD 120 billion** by 2030.
- **United Kingdom Details:**
 - **Capital:** London
 - **Currency:** Pound Sterling
 - **Prime Minister:** Keir Starmer
 - **Monarch:** King Charles III

C) MULTILATERAL AND INTERNATIONAL COOPERATION**1. Central Bureau of Investigation (CBI) – International Operation**

- The **Central Bureau of Investigation (CBI)** collaborated with the **Federal Bureau of Investigation (FBI, United States)** and **German authorities** during **Operation HAECHI-VI**, an initiative led by **Interpol** involving **40 countries**.
- **CBI Headquarters:** New Delhi
- **Director General:** Praveen Sood
- **Motto:** “*Industry, Impartiality, Integrity.*”

2. United Nations Peacekeeping Recognition

- **Indian Peacekeepers** were **honoured** by the **United Nations Interim Security Force for Abyei (UNISFA)** for their **exceptional service** in the **Sudan–South Sudan border region**.

3. World Health Organization (WHO) – Maldives Triple Elimination Validation

- The **World Health Organization (WHO)** validated the **Maldives** as the **first country** to achieve **Triple Elimination of Mother-to-Child Transmission (EMTCT)** of **Human Immunodeficiency Virus (HIV)**, **Syphilis**, and **Hepatitis B**.
- The recognition was made during the **78th World Health Organization Regional Committee Meeting for South-East Asia** held in **Colombo, Sri Lanka**.

About the World Health Organization (WHO):

- **Headquarters:** Geneva, Switzerland
- **Director-General:** Dr. Tedros Adhanom Ghebreyesus
- **Founded:** 1948
- **Member States:** 194

4. International Atomic Energy Agency (IAEA) – 69th General Conference

- **Event:** 69th **International Atomic Energy Agency (IAEA)** General Conference
- **Venue:** Vienna, Austria
- **Theme:** “*Leveraging Science, Technology and Innovation for Sustainable Development.*”
- **New Member:** Maldives joined as the **181st member state** of the **IAEA**.

D) INTERNATIONAL DEVELOPMENTS AND GLOBAL EVENTS**1. China – World’s First Dual-Tower Solar-Thermal Power Plant**

- **China** launched the **world’s first dual-tower solar-thermal power plant** located in the **Gobi Desert (Guazhou County)**.
- The project highlights **China’s advancement in renewable energy technology** and **commitment to carbon neutrality**.

2. China – New “K-Visa” for Global STEM Professionals

- **China** launched a new “**K-Visa**” category, effective **October 1, 2025**, designed for **global Science, Technology, Engineering, and Mathematics (STEM)** professionals.
- The initiative aims to attract **high-skilled talent** to support **innovation and scientific collaboration**.

3. Taiwan – Development of “T-Dome” Air Defence System

- Taiwan’s President Lai Ching-te announced plans to develop the “T-Dome” Air Defence System.
- Purpose:** Strengthen Taiwan’s defence capabilities against **increasing Chinese military threats**.

4. Republic of Palau – World’s First Live Underwater Interview

- The **Republic of Palau**, a **Pacific island nation**, conducted the **world’s first live underwater interview** to raise awareness about **ocean conservation**.
- The interview featured **Surangel Whipps Jr. (President of Palau)** and **Merle Liivand (Estonian Olympic swimmer and activist)**.

5. United States Sanctions on Indian Entities

- The **United States Department of State** and the **United States Department of the Treasury’s Office of Foreign Assets Control (OFAC)** jointly **sanctioned nine Indian companies** and **eight Indian nationals**.
- Reason:** Alleged **trade in Iranian oil, petroleum products, and petrochemicals**, violating **United States sanctions on Iran**.

E) SUMMARY TABLE – ORGANISATIONS AND KEY DETAILS

Organisation / Country	Headquarters / Capital	Leader / Head	Key Details
European Free Trade Association (EFTA)	Geneva, Switzerland	Kurt Jager (Secretary-General)	Founded 1960; Members – Switzerland, Norway, Iceland, Liechtenstein
World Health Organization (WHO)	Geneva, Switzerland	Dr. Tedros Adhanom Ghebreyesus	Founded 1948; 194 Member States
International Atomic Energy Agency (IAEA)	Vienna, Austria	—	69th General Conference; Maldives 181st Member
Central Bureau of Investigation (CBI)	New Delhi, India	Praveen Sood	Motto – “Industry, Impartiality, Integrity”
United Kingdom (UK)	London	Prime Minister Keir Starmer; Monarch King Charles III	Currency – Pound Sterling
Republic of Palau	Ngerulmud	President Surangel Whipps Jr.	Conducted first live underwater interview
Taiwan	Taipei	President Lai Ching-te	Announced “T-Dome” air defence system
China	Beijing	—	Launched dual-tower solar-thermal plant and “K-Visa” for STEM professionals

9. Meetings, Conferences, and Summits

A) INTERNATIONAL SUMMITS AND FORUMS

1. 11th World Green Economy Summit – Dubai, United Arab Emirates (UAE)

- **Theme:** “*Innovating for Impact: Accelerating the Future of the Green Economy.*”
- **Focus:** Discussing sustainable economic models, innovation, and global cooperation for a green future.

2. 16th Annual Meeting of the World Health Organization (WHO) – International Regulatory Cooperation for Herbal Medicines (WHO-IRCH)

- **Venue:** Jakarta, Indonesia
- **Purpose:** Strengthening regulatory collaboration among countries to ensure the safety, quality, and efficacy of herbal medicines.

3. 6th Meeting of the India–European Union (EU) High-Level Dialogue on Trade and Investment

- **Venue:** Brussels, Belgium
- **Purpose:** Enhancing cooperation on trade, investment, technology transfer, and market access between India and the European Union (EU).

4. 5th Association of Southeast Asian Nations (ASEAN) – India Business Summit 2025

- **Venue:** Kuala Lumpur, Malaysia
- **Theme:** “*Resilient Supply Chains for a Digital Asia.*”
- **Objective:** Strengthen business collaboration and digital transformation partnerships between India and ASEAN nations.

5. India Chairs BRICS Finance Ministers and Central Bank Governors Meeting 2025

- **Venue:** New Delhi, India
- **Purpose:** Discussion on macro-economic coordination, financial inclusion, global financial stability, and digital payment integration among BRICS nations (Brazil, Russia, India, China, South Africa).

B) NATIONAL CONFERENCES AND SUMMITS (HELD IN INDIA)

1. Micro, Small and Medium Enterprises (MSME) Seva Parv 2025 – “Virasat se Vikas”

- **Venue:** Varanasi, Uttar Pradesh
- **Objective:** Promote growth and innovation in Micro, Small and Medium Enterprises (MSME) by combining traditional heritage (Virasat) with modern development (Vikas).

2. National Conference on “MAPIKI 2025” (Metrology and its Applications in Physical, Industrial, and Knowledge Industries)

- **Venue:** New Delhi
- **Theme:** “*Measurements for All Times, for All People.*”
- **Focus:** Highlighting advancements and standards in metrology and its relevance across scientific and industrial sectors.

3. National Conference on Land Administration and Disaster Management

- **Venue:** Gandhinagar, Gujarat



- **Objective:** Strengthen **land governance**, **geospatial mapping**, and **disaster preparedness** using technology-driven administrative models.

4. National Conference on Aerospace and Defence Production

- **Venue:** Bengaluru, Karnataka
- **Purpose:** Discuss indigenous defence manufacturing, aerospace innovations, and public-private partnerships to promote **Atmanirbhar Bharat (Self-reliant India)** in the defence sector.

5. India Water and Rivers Forum 2025

- **Venue:** New Delhi
- **Objective:** Address **water management**, **river rejuvenation**, **climate adaptation**, and **sustainable hydrological practices** across India.

6. "Waterways to Wonder: Unlocking Cruise Tourism" Conference

- **Venue:** Mumbai, Maharashtra
- **Focus:** Development of **cruise tourism**, **waterways connectivity**, and the **Blue Economy** through integrated port and tourism infrastructure.

7. 2nd Global Maritime India Summit 2025

- **Venue:** Mumbai, Maharashtra
- **Objective:** Promote **maritime trade**, **port development**, and **investment in India's coastal infrastructure**, positioning India as a leading maritime hub in the Indo-Pacific.

8. 3rd Edition of Hanle Dark Sky Reserve (HDSR) Star Party

- **Venue:** Hanle, Eastern Ladakh — one of India's highest-altitude observatory zones.
- **Purpose:** Encourage **astro-tourism**, **public participation in astronomy**, and promote **scientific outreach** in remote Himalayan regions.

9. 8th Session of the Codex Committee on Spices and Culinary Herbs (CCSCH)

- **Venue:** Guwahati, Assam
- **Objective:** Review global standards for **spices and culinary herbs**, ensuring **food safety**, **quality**, and **international trade harmonization**.
- **Organised By:** **Food and Agriculture Organization (FAO)** and **World Health Organization (WHO)** in collaboration with the **Government of India**.

10. India Hosts G20 Infrastructure Working Group Meeting 2025

- **Venue:** Goa
- **Purpose:** Discuss **sustainable infrastructure**, **digital public goods**, and **inclusive growth strategies** under the G20 framework.

11. India Hosts World Cultural Heritage Youth Forum 2025 (UNESCO Collaboration)

- **Venue:** New Delhi
- **Organised By:** **United Nations Educational, Scientific and Cultural Organization (UNESCO)** and **Government of India**.
- **Objective:** Engage youth in **cultural preservation**, **heritage management**, and **global cooperation for heritage protection**.

C) SUMMARY TABLE – IMPORTANT EVENTS, VENUES, AND THEMES

Event / Conference / Summit	Venue	Theme / Focus Area
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NANDYAL BANKING COACHING CENTER

NGO's Colony, Nandyal - 518501. Ph : 7416206879

Event / Conference / Summit	Venue	Theme / Focus Area
11th World Green Economy Summit	Dubai, United Arab Emirates	<i>"Innovating for Impact: Accelerating the Future of the Green Economy."</i>
MSME Seva Parv 2025 – "Virasat se Vikas"	Varanasi, Uttar Pradesh	Empowering MSMEs through heritage and innovation
National Conference on MAPIKI 2025	New Delhi	<i>"Measurements for All Times, for All People."</i>
"Waterways to Wonder" – Cruise Tourism Conference	Mumbai, Maharashtra	Unlocking India's waterways for tourism and blue economy
3rd Hanle Dark Sky Reserve (HDSR) Star Party	Hanle, Ladakh	Astronomy promotion and astro-tourism
National Conference on Land Administration and Disaster Management	Gandhinagar, Gujarat	Land governance and disaster preparedness
India Water and Rivers Forum 2025	New Delhi	River conservation and water management
8th Session of Codex Committee on Spices and Culinary Herbs (CCSCH)	Guwahati, Assam	Global food-safety standards for spices
16th WHO-IRCH Annual Meeting	Jakarta, Indonesia	Global herbal medicine regulatory cooperation
6th India–European Union High-Level Dialogue on Trade and Investment	Brussels, Belgium	Strengthening trade and technology relations
5th ASEAN–India Business Summit 2025	Kuala Lumpur, Malaysia	<i>"Resilient Supply Chains for a Digital Asia."</i>
BRICS Finance Ministers and Central Bank Governors Meeting 2025	New Delhi	Financial coordination and digital payment systems
2nd Global Maritime India Summit 2025	Mumbai, Maharashtra	Maritime trade and port infrastructure
G20 Infrastructure Working Group Meeting 2025	Goa	Sustainable and inclusive infrastructure development
World Cultural Heritage Youth Forum 2025 (UNESCO Collaboration)	New Delhi	Cultural heritage protection and youth engagement
National Conference on Aerospace and Defence Production	Bengaluru, Karnataka	Indigenous defence manufacturing and innovation

10. Miscellaneous

A) IMPORTANT DAYS – OCTOBER 2025

1 October – Observances

- **International Day of Older Persons**
 - **Theme:** “Older Persons Driving Local and Global Action: Our Aspirations, Our Well-Being and Our Rights.”
- **World Vegetarian Day**
- **International Coffee Day**
- **National Pension System (NPS) Diwas**
 - Promotes awareness about pension planning and long-term financial security.

October as Breast Cancer Awareness Month (Global Observation)

- **Duration:** 1 October – 31 October (entire month).
- **Symbol:** ☐ Pink Ribbon
- **Theme (2025):** “Every Story is Unique, Every Journey Matters.”

2 October – International Day of Non-Violence (19th Observance)

- **Declared by:** United Nations General Assembly (UNGA) through **Resolution 61/271**, adopted in June 2007.
- **Commemorates:** The **birth anniversary of Mahatma Gandhi**.
- **Theme (2025):** “Be the Change – Living Gandhi’s Values Today.”

2–8 October – 71st National Wildlife Week 2025

- **Theme:** “Human–Wildlife Coexistence.”
- **Celebration:** Organised by the **Ministry of Environment, Forest and Climate Change**.
- **Special Event:** Union Minister **Bhupender Yadav** laid the foundation stone of “Namo Van” at Manesar.
- **Additional Campaign:** Celebrated under the sub-theme “Sewa Parv.”

3 October 2025

- **World Nature Day**
- **World Smile Day** (First Friday of October)
- **Theme:** “Spread Smiles, Spread Kindness.”

4 October 2025

- **World Animal Welfare Day**
- **Theme:** “Save Animals, Save the Planet!”
- **World Space Week: 4–10 October 2025**
 - **Theme:** “Living in Space.”
 - **Organised By:** Indian Space Research Organisation (ISRO)
 - **Headquarters:** Bengaluru, Karnataka
 - **Chairman:** Dr. S. Somanath

5 October 2025

- **World Teachers’ Day**
- **Theme:** “Recasting Teaching as a Collaborative Profession.”



6 October 2025

- **World Habitat Day**
- **Theme:** *"Urban Crisis Response."*
- **World Cerebral Palsy Day**
- **Theme (2025):** *"Unique and United."*
- **National Postal Week (6–10 October)** begins.
- **6 October:** *Technology Day*

7 October 2025

- **World Cotton Day**
- **Theme:** *"Cotton, the Fabric of Our Lives."*
- **National Postal Week:**
- **7 October:** *Financial Inclusion Day*

8 October 2025

- **93rd Raising Day of the Indian Air Force (IAF)**
- **National Postal Week:**
- **8 October:** *Philately and Citizen-Centric Services Day*

9 October 2025

- **World Post Day**
- **Theme:** *"#PostForPeople – Local Service, Global Reach."*
- **National Postal Week:**
- **9 October:** *World Post Day observance.*

10 October 2025

- **World Mental Health Day**
- **Theme:** *"Access to Services – Mental Health in Catastrophes and Emergencies."*
- **World Egg Day (Second Friday of October)**
- **Theme:** *"Mighty Egg – Packed with Natural Nutrition."*
- **23rd World Day Against the Death Penalty**
- **Theme:** *"The Death Penalty Protects No One: Abolish It Now."*
- **National Postal Week:**
- **10 October:** *Customer Day*

11 October 2025

- **World Migratory Bird Day (Observed twice a year – Second Saturday of May & October)**
- **Theme:** *"Shared Spaces: Creating Bird-Friendly Cities and Communities."*
- **International Day of the Girl Child**
- **Theme:** *"The Girl I Am, the Change I Lead: Girls on the Frontlines of Crisis."*

12 October 2025

- **World Arthritis Day (30th Edition)**
- **Theme:** *"Achieve Your Dreams."*

13 October 2025

- **International Day for Disaster Risk Reduction**
- **Theme:** *"Fund Resilience, Not Disasters."*



15 October 2025

- **International Day of Rural Women**
- **Theme:** “The Rise of Rural Women: Building Resilient Futures with Beijing+30.”

B) NATIONAL EVENTS AND FESTIVALS

Namchik–Namphuk Coal Block – Arunachal Pradesh

- **Significance:** India’s **first commercial coal mine** in **Arunachal Pradesh** began operations.
- **Impact:** Enhances **energy self-reliance** and boosts **industrial growth in North-East India**.

Apollo Athenaa – Asia’s First Dedicated Cancer Centre for Women

- **Location:** New Delhi
- **Significance:** A specialised hospital providing **comprehensive cancer care** exclusively for women.

Third Edition of International Purple Fest

- **Venue:** Goa
- **Purpose:** Promote **awareness, inclusion, and empowerment** of persons with disabilities through interactive sessions and cultural events.

Festivals

- **Suru Summer Festival** – Celebrated in **Ladakh**; highlights **Himalayan art, culture, and music**.
- **Mela Patt Festival** – Dedicated to **Lord Vasuki Nag**, celebrated in **Bhadarwah, Doda District, Jammu and Kashmir**.

C) BOOKS AND AUTHORS

Book Title	Author	Key Detail / Description
“Song of India: A Study of the National Anthem”	Rudrangshu Mukherjee	Explores the history, meaning, and evolution of India’s National Anthem.
“Regulating and Managing Banks in India: An Economic Perspective”	Amaresh Samantaraya	A comprehensive study of India’s banking regulation framework.
“Above and Beyond – Exploring the Amazing World of Aviation”	Shiv Kumar Mohanaka	Discusses the evolution of global aviation and aerodynamics.
“Maine Cancer Ko Jeet Liye (I Am a Cancer Survivor)”	Dr. Palakonda Vijay Anand Reddy	Chronicles the author’s personal battle and triumph over cancer.
“I Am Giorgia: My Roots, My Principles” (Autobiography)	Giorgia Meloni, Prime Minister of Italy	Describes her political journey, values, and leadership philosophy.

D) OBITUARIES AND NOTABLE DEMISES

Name	Profession / Contribution	Key Details / Awards
S. L. Bharyappa	Eminent Kannada writer	Awards: <i>Saraswati Samman (2010)</i> for <i>Mandra</i> ; <i>Padma Bhushan (2023)</i> .
Dr. Gunvantri	Veteran social	Known for his participation in India’s independence and



Name	Profession / Contribution	Key Details / Awards
Ganpatlal (G. G.) Parikh	activist and freedom fighter	post-independence reform movements.
T. T. Jagannathan	Chairman Emeritus, TTK Prestige Ltd.	Awards: Distinguished Alumnus Award (1996); Hurun India Legacy Leadership Award (2020). Book: <i>"Disrupt and Conquer: How TTK Prestige Became a Billion-Dollar Company."</i>
Diane Keaton	Iconic Hollywood actress	Awards: Academy Award (Best Actress – 1978), Golden Globe Award, British Academy of Film and Television Arts (BAFTA) Award.

E) BUSINESS AND CORPORATE DEVELOPMENTS

Competition Commission of India (CCI) Approval

- The **Competition Commission of India (CCI)** approved the acquisition of **Jaiprakash Associates Limited (JAL)** by **Jindal Power Limited (JPL)**, led by **Naveen Jindal**.
- Purpose:** Facilitate restructuring of **debt-ridden assets** and support **energy sector revival**.

11. MoUs, Collaborations & Partnerships

A) INTERNATIONAL COLLABORATIONS AND AGREEMENTS

1. India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA)

- The **India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA)** was **officially brought into force** during the “**Prosperity Summit**” held in **New Delhi**.
- Member Nations of EFTA (European Free Trade Association):**
 - Switzerland
 - Norway
 - Iceland
 - Liechtenstein
- Key Features of the Agreement:**
 - Investment Objective:** To attract **USD 100 billion in investment** over the next **15 years**.
 - Employment Objective:** The pact is expected to create **1 million direct employment opportunities** in India.

2. India–Denmark “Green Fintech” Collaboration

- Event:** Announced at the **Global Fintech Fest 2025 in Mumbai**.

- **Objective:** To promote **sustainable financial innovation** through **green fintech solutions** between India and Denmark.
 - **Focus Areas:** Digital finance, green investments, carbon-neutral payments, and technology-driven sustainability in the financial sector.
-

3. Department for Promotion of Industry and Internal Trade (DPIIT) – Thermo Fisher Scientific (TFS) Memorandum of Understanding (MoU)

- The Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry (MoCI), Government of India, signed a Memorandum of Understanding (MoU) with Thermo Fisher Scientific (TFS) — a United States-based biotechnology company.
 - **Primary Objective of the MoU:**
 - To **strengthen and accelerate India's biotechnology innovation ecosystem**.
 - To support **over 500 biotechnology startups in India** within the next **three years**, providing access to **world-class research and incubation facilities**.
-

4. Government of Maharashtra – Fira Barcelona International (Spain) Memorandum of Understanding (MoU)

- The Government of Maharashtra signed a Memorandum of Understanding (MoU) with Fira Barcelona International (Spain).
 - **Purpose:** To develop a **world-class convention centre** in the MIHAN region (Multi-Modal International Hub Airport at Nagpur), Nagpur.
 - **Objective:** Enhance India's international event-hosting capacity and promote **business tourism and exhibition infrastructure** in Maharashtra.
-

B) NATIONAL MoUs AND TECHNOLOGICAL PARTNERSHIPS

5. Indian Institute of Technology (IIT) Madras – Indian Navy Memorandum of Understanding (MoU)

- **Partnership Objective:** To strengthen **naval technology, ocean structures, and engineering innovations**.
 - **Focus Areas:** Collaborative research on **marine materials, underwater robotics, structural safety, and propulsion technologies**.
 - **Goal:** Promote **indigenous technological advancements** under the Atmanirbhar Bharat (Self-Reliant India) initiative.
-

6. Tata AIG General Insurance Company Limited – Equitas Small Finance Bank Partnership

- **Nature of Partnership:** Bancassurance Agreement



- **Objective:** To distribute **non-life insurance products** such as **health, motor, travel, and personal accident insurance** through Equitas Small Finance Bank's network.
- **Outcome:** Provides customers with **integrated financial protection solutions** and promotes financial inclusion.

C) AVIATION AND TRANSPORTATION SECTOR DEVELOPMENTS

7. Air India – STARLUX Airlines (Taiwan) Partnership

- **Type of Agreement:** Interline Partnership
- **Objective:** To enhance **connectivity between India and Taiwan**.
- **Benefits:** Enables seamless travel for passengers by allowing single-ticket bookings across both airlines' networks.

8. “Fare Se Fursat” Service by Alliance Air

- **Launched By:** Union Minister of Civil Aviation **Rammohan Naidu**.
- **Service Details:** Government-owned airline **Alliance Air** introduced a **fixed fare system** — ticket prices remain constant **even on the day of travel**.
- **Alliance Air's Role:** Acts as the **backbone of UDAN (Ude Desh ka Aam Nagrik)**, connecting **Tier-2 and Tier-3 cities** to major aviation hubs.

UDAN (Ude Desh ka Aam Nagrik) Scheme – Details

- **Launched:** 21 October 2016
- **First UDAN Flight:** Shimla–Delhi (27 April 2017)
- **Objective:** To make air travel **affordable and accessible** across India by improving **regional air connectivity**.

D) LOGISTICS, INFRASTRUCTURE, AND GOVERNANCE INITIATIVES

9. Launch of “Logistics Excellence, Advancement and Performance Shield (LEAPS) 2025”

- **Launched By:** Union Minister of Commerce and Industry **Piyush Goyal**.
- **Objective:** To enhance India's **logistics efficiency, infrastructure quality, and supply chain integration**.
- **Key Focus Areas:**
 - Reducing logistics costs.
 - Promoting multimodal connectivity.
 - Recognising excellence in logistics performance among states and private enterprises.

10. Gurugram Traffic Police – QR Code-Based Kiosk

- **Initiative:** India's first QR Code-based kiosk launched for instant fine payment.
- **Location:** Ambience Mall, Gurugram, Haryana.
- **Objective:** Facilitate cashless, transparent, and convenient e-challan settlements by citizens.

E) DIGITAL PAYMENT INNOVATIONS AND FINTECH COLLABORATIONS

11. PhonePe – Mastercard Partnership

- **Objective:** Implementation of device tokenisation on payment gateways.
- **Function:** Replaces actual card details with secure encrypted tokens to prevent data breaches during digital transactions.
- **Impact:** Enhances security, privacy, and regulatory compliance in India's digital payment ecosystem.

12. Visa – Collaboration with Razorpay, PhonePe, PayU, and Juspay

- **Purpose:** To launch the “Payment Passkey” authentication system.
- **Functionality:** Enables frictionless, secure one-click digital payments using biometric or device-based authentication.
- **Goal:** Simplify the checkout process for consumers while maintaining strong security standards.

F) SUMMARY TABLE – MAJOR MoUs, PARTNERSHIPS, AND LAUNCHES

Partnership / Initiative	Organisations / Parties Involved	Purpose / Objective	Key Highlights
India–EFTA TEPA	Government of India and EFTA (Switzerland, Norway, Iceland, Liechtenstein)	Trade and investment growth	USD 100 billion investment; 1 million direct jobs
India–Denmark “Green Fintech” Collaboration	Governments of India and Denmark	Sustainable financial innovation	Announced at Global Fintech Fest 2025, Mumbai
DPIIT – Thermo Fisher Scientific MoU	Department for Promotion of Industry and Internal Trade (DPIIT) and Thermo Fisher Scientific (TFS)	Strengthen biotechnology startup ecosystem	Support 500 startups in 3 years
Maharashtra – Fira Barcelona MoU	Government of Maharashtra and Fira Barcelona International (Spain)	Develop world-class convention centre	Located at MIHAN region, Nagpur
IIT Madras – Indian Navy MoU	Indian Institute of Technology (IIT) Madras and Indian Navy	Naval technology, ocean structures, and innovation	Promotes indigenous R&D
Tata AIG – Equitas Small Finance Bank	Tata AIG General Insurance Company Limited and Equitas	Bancassurance partnership	Distribution of non-life insurance



Partnership / Initiative	Organisations / Parties Involved	Purpose / Objective	Key Highlights
	Small Finance Bank		products
Air India – STARLUX Airlines	Air India and STARLUX Airlines (Taiwan)	Enhance air connectivity	Interline partnership for single-ticket travel
Alliance Air – “Fare Se Fursat” Service	Alliance Air and Ministry of Civil Aviation	Affordable regional air travel	Fixed fare under UDAN scheme
“LEAPS 2025” Initiative	Ministry of Commerce and Industry	Improve logistics performance	National logistics efficiency benchmarking
Gurugram QR Kiosk	Gurugram Traffic Police	Instant fine payment	First QR-based kiosk for e-challans
PhonePe – Mastercard	PhonePe and Mastercard	Device tokenisation	Enhances payment data security
Visa “Payment Passkey”	Visa with Razorpay, PhonePe, PayU, Juspay	Secure authentication system	One-click biometric payments

12. National & States Affairs

1. Launch of “Prayas” – India’s First Integrated Neuro-Rehabilitation Centre

- **Launched By:** Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homoeopathy (Ministry of AYUSH).
- **Location:** All India Institute of Ayurveda (AIIA), Goa.
- **Objective:** To provide an integrated approach combining **Ayurveda, physiotherapy, yoga, and modern medicine** for neurological rehabilitation.

2. India’s First “Child Marriage-Free District” – Balod, Chhattisgarh

- **Achievement:** Balod has become **India’s first district declared free from child marriage**, marking a milestone in **social reform and women empowerment**.

3. “Mhaje Ghar Yojana” – Goa

- **Objective:** Grant **ownership rights** to citizens residing in houses with **long-standing legal or land disputes**.



4. "Har Ghar Chhaon – Har Ghar Phal" – Haryana

- **Aim:** Promote **fruit cultivation** under a sustainable agriculture and nutrition mission.
-

5. Launch of "Centre for Jain Studies"

- **By:** Ministry of Minority Affairs under **Pradhan Mantri Jan Vikas Karyakram (PMJVK)**.
 - **Institution:** Devi Ahilya Vishwavidyalaya, Indore.
 - **Minister:** Kiren Rijiju (Arunachal West, Arunachal Pradesh).
 - **Minister of State:** George Kurian.
-

6. Third Edition of International Purple Fest – Goa

- **Objective:** Promote **awareness, inclusion, and empowerment** of persons with disabilities through cultural and educational participation.
-

7. Centenary Year of the Union Public Service Commission (UPSC)

- **Established:** 1926 under the chairmanship of **Sir Ross Barker**.
- **Constitutional Basis:** **Articles 315–323** of the Constitution of India.
- **Current Chairman:** Dr. Ajay Kumar.
- **Headquarters:** New Delhi.

New Launches:

- **Modern Logo and Centenary Emblem:** Symbolises 100 years of **merit, integrity, transparency, and nation-building**.
 - **Digital Initiative:** "*My UPSC Interview – From Dream to Reality*", a nationwide platform for aspirants to share experiences.
-

8. PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded Industrial Training Institutes)

- **Launched By:** Prime Minister Narendra Modi.
 - **Outlay:** ₹60,000 crore.
 - **Objective:** Upgrade 1,000 Industrial Training Institutes (ITIs) into **globally competitive centres of excellence**.
 - **Goal:** Transform **vocational education** and create **industry-ready skilled manpower**.
-

9. Model Youth Gram Sabha (MYGS)



- **Launched By:** Ministry of Panchayati Raj.
- **Objective:** Educate rural and tribal youth on **rights, responsibilities, and participatory governance.**
- **Leadership:**
 - Minister: **Rajiv Ranjan Singh (Lalan Singh)** – Constituency: Munger, Bihar.
 - Minister of State: **S. P. Singh Baghel.**

10. Approval for 57 New Kendriya Vidyalayas (KVs)

- **Approved By:** Union Cabinet chaired by Prime Minister **Narendra Modi.**
- **Total Functional KVs:** 1,288 (including **three abroad** – Moscow, Kathmandu, and Tehran).

11. Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)

- **Purpose:** Identify **100 Aspirational Agriculture Districts** across 29 States and Union Territories.
- **Annual Investment:** ₹24,000 crore (through convergence of schemes).
- **Goal:** Enhance **productivity, sustainability, and credit access** in low-yield districts.

12. Mission for Aatmanirbharta (Self-Reliance) in Pulses

- **Duration:** 2025-26 to 2030-31 (6 years).
- **Outlay:** ₹11,440 crore.
- **Objective:** Achieve **self-reliance in pulses** by 2030-31 through distribution of **126 lakh quintals** of high-yielding, pest-resistant, and climate-resilient seed varieties.

13. Soil Health Card Programme

- **Implementing Ministry:** Ministry of Agriculture and Farmers' Welfare (**MoAFW**).
- **Total Cards Distributed:** 25 crore.
- **Launched:** 19 February 2015, Suratgarh, Rajasthan; subsumed under **Rashtriya Krishi Vikas Yojana (RKVY)** from 2022-23.

Testing Parameters (12):

- **Macro-nutrients:** Nitrogen, Phosphorus, Potassium, Sulphur.
- **Micro-nutrients:** Zinc, Iron, Copper, Manganese, Boron.
- **Other:** pH, Electrical Conductivity, Organic Carbon.
- **Issue Frequency:** Once every 3 years.
- **Portal:** National Soil Health Card Portal (developed by **National Informatics Centre – NIC**).
- **Languages:** Available in **22 languages** and **5 dialects**.

14. National Agriculture Market (e-NAM) Expansion

- **Added Commodities:** Green Tea, Tea, Aswagandha Dry Roots, Mustard Oil, Lavender Oil, Mentha Oil, Virgin Olive Oil, Lavender Dried Flower, Broken Rice.
- **Total Tradable Commodities:** 247.
- **Launched:** 14 April 2016 as a **pan-India electronic trading platform** connecting Agricultural Produce Market Committees (APMCs).

15. Pradhan Mantri Fasal Bima Yojana (PMFBY) in Mizoram

- **Mizoram:** 24th State to implement the scheme.
- **Premium Rates:** Kharif – 2 %; Rabi – 1.5 %; Commercial/Horticulture – 5 %.

16. Minimum Support Price (MSP) Increase for Rabi Crops – Marketing Season 2026–27

- **Approved By:** Cabinet Committee on Economic Affairs (CCEA).

Crop	Increase (₹/Quintal)	New MSP (₹/Quintal)
Safflower	+600	6,540
Lentil (Masur)	+300	7,000
Rapeseed & Mustard	+250	6,200
Gram	+225	5,875
Barley	+170	2,150
Wheat	+160	2,585

About MSP:

- Government-declared **minimum procurement price** to safeguard farmers from market fluctuations.
- Determined by the **Commission for Agricultural Costs and Prices (CACP)**, established in **January 1965**.

17. Indore – Solar-Powered Drinking Water Supply System

- **Achievement:** Indore becomes **India's first city** to supply drinking water powered entirely by **solar energy**.
- **Recognition:** India's **cleanest city (2017–2025)** under Swachh Sarvekshan Awards.

18. Indore Municipal Corporation (IMC) Green Bonds



- **Funds Raised:** ₹244 crore via **National Stock Exchange (NSE)**.
- **Purpose:** Finance its ₹308 crore, **60-Megawatt solar-powered water supply project**.

19. Border Roads Organisation (BRO) – World Record

- **Achievement:** Constructed the **highest motorable road** at **Mig La Pass, Eastern Ladakh**, altitude **19,400 feet**.

20. Urban Flood Risk Management Programme (UFRMP) – Phase II

- **Approved By:** High-Level Committee chaired by **Union Home Minister Amit Shah**.
- **Outlay:** ₹2,444.42 crore.

21. Wetland Restoration Project – Assam

- **Under:** National Disaster Mitigation Fund (**NDMF**).
- **Outlay:** ₹692.05 crore.

22. High-Level Committee Projects under NDMF

- **Approved By:** Union Home Minister **Amit Shah**.
- **Total Outlay:** ₹4,645.60 crore for **nine States:** Assam, Kerala, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Bihar, Chhattisgarh, and Andhra Pradesh.

23. Gujarat – “Year of Urban Development 2025”

- **Announcement:** ₹8,220 crore worth of projects for sustainable urban infrastructure.
- **Chief Minister:** Bhupendra Patel.
- **Governor:** Acharya Dev Vrat.
- **Capital:** Gandhinagar.

24. National Green Hydrogen Mission (NGHM) – Port Hubs

- **Designated By:** Ministry of New and Renewable Energy (**MNRE**).
- **Ports Recognised as Hydrogen Hubs:**
 1. Deendayal Port Authority (Gujarat)
 2. V. O. Chidambaranar Port Authority (Tamil Nadu)
 3. Paradip Port Authority (Odisha)



- **Objective:** Develop **integrated hydrogen ecosystems** supporting India's **net-zero 2070 target**.

25. PM Surya Ghar – Muft Bijli Yojana

- **Launched:** 15 February 2024.
- **Outlay:** ₹75,021 crore (till FY 2026-27).
- **Benefit:** Free electricity up to **300 units/month** for **1 crore families**.
- **Subsidy:** 40 % of installation cost.
- **Expected Savings:** ₹18,000 per family per year.
- **Loans:** ₹10,907 crore sanctioned via **Public Sector Banks** through **JanSamarth Portal**.

26. India's Shipbuilding and Maritime Industry Revival Package

- **Approved By:** Union Cabinet.
- **Outlay:** ₹69,725 crore.
- **Structure:** Four-pillar strategy to **revive shipbuilding and allied maritime industries**.

27. NaMo Semiconductor Laboratory – Indian Institute of Technology Bhubaneswar (IIT BBS)

- **Approved By:** Ministry of Electronics and Information Technology (**MeitY**).
- **Purpose:** Develop India's **semiconductor research and fabrication ecosystem**.

28. India Semiconductor Mission (ISM)

- **Launched:** 2021 under **MeitY**.
- **Outlay:** ₹76,000 crore.
- **Objective:** Build a comprehensive **semiconductor manufacturing and design infrastructure**.

29. IndiaAI Mission

- **Outlay:** ₹10,371.92 crore.
- **Implemented By:** IndiaAI Division.
- **Seven Pillars:** Compute, Application, AIKosh (dataset platform), Foundation Models, Future Skills, Startup Financing, and Safe & Trusted AI.
- **Goal:** Make India a **global leader in Artificial Intelligence**.

30. India's 2nd National Cyber Forensic Laboratory



- **Location:** Guwahati, Assam.
- **Purpose:** Strengthen **digital forensic capabilities** for cybercrime investigations.

31. Automatic Train Protection System “KAVACH”

- **Developed By:** Research Design and Standards Organisation (RDSO).
- **Trial Completion:** Panvel–Roha Section of Mumbai Division.
- **Central Railway Zone:** First to finish **loco trials across all five divisions** – Mumbai, Bhusawal, Nagpur, Pune, Solapur.
- **Indian Railways HQ:** New Delhi | Chairman & CEO: Satish Kumar.

32. Biomedical Research Career Programme (BRCP) – Phase III

- **Approved By:** Union Cabinet.
- **Duration:** 2025-26 to 2030-31 (6 years).
- **Outlay:** ₹1,500 crore.
- **Aim:** Promote **cutting-edge biomedical research and fellowships**.

33. India – EFTA Trade and Economic Partnership Agreement (TEPA)

- **Investment:** USD 100 billion in 15 years.
- **Employment:** 1 million direct jobs.

34. Finance Commission (16th) – Term Extension and Mandate

- **Constituted:** 31 December 2023.
- **Chairman:** Arvind Panagariya.
- **Extended Till:** 30 November 2025.
- **Mandate:** Recommend tax-revenue distribution (FY 2026–31); review **Disaster Management Funds** financing.
- **Members:**
 - Full-Time: Annie George Mathew, Manoj Panda
 - Part-Time: Soumya Kanti Ghosh, T. Rabi Sankar
 - Secretary: Ritvik Pandey
- **Constitutional Basis:** Article 280 of the Constitution.

35. India's Household Debt and Economic Survey Findings

- **Report:** Economic Survey 2025.

- **Finding:** Household debt rose to **42 %** of income; linked to **mental health stress** among the middle class.
-

36. Startup India Ranking 2025

- **Released By:** Department for Promotion of Industry and Internal Trade (DPIIT).
 - **Top States:** Karnataka (1st), Maharashtra (2nd), Tamil Nadu (3rd).
-

37. Production-Linked Incentive (PLI) Scheme for Textiles

- **Notified:** 24 September 2021.
 - **Duration:** Five years (2021–2026).
 - **Outlay:** ₹10,683 crore.
 - **India's Global Position:** 2nd-largest producer of textiles and garments.
 - **Contribution:** 2.3 % to GDP and 11 % to export earnings.
-

38. Greenhouse Gas Emission Intensity (GEI) Target Rules 2025

- **Coverage:** 282 units across aluminium, cement, pulp & paper, and chlor-alkali sectors.
 - **Goal:** Cut emission intensity of GDP by 45 % (by 2030 vs 2005) and achieve **net-zero by 2070**.
-

39. India's Milk Production Performance

- **Output:** 239.3 million tonnes (2023–24) vs 146.3 million tonnes (2014–15) — **63 % rise in a decade**.
 - **Per Capita Availability:** 471 g/day (person) vs global average 322 g.
 - **Sector Share:** 5 % of GDP; employs 8 crore farmers.
 - **India's Share:** 25 % of global milk supply — Rank #1 worldwide.
-

40. Saffronart Auction Record – South Asian Art Sale

- **Venue:** New Delhi.
 - **Total Sale:** ₹355.77 crore –
-

41. Saffronart Sets Record South Asian Art Sale – ₹355.77 Crore

- **Event:** South Asian Art Auction held in **New Delhi**.
 - **Achievement:** Total sale of **₹355.77 crore**, setting a **record for South Asian art**.
-



- **Highlight:** Painter V. S. Gaitonde's 1970 untitled oil painting sold for ₹67.08 crore — the **second-highest price** for any Indian artwork.

42. Prime Minister Narendra Modi Pays Tribute to S. L. Bhyrappa

- During his radio address "*Mann Ki Baat*", **Prime Minister Narendra Modi** remembered the **late Kannada writer S. L. Bhyrappa**, recipient of the **Padma Bhushan (2023)** and **Saraswati Samman (2010)**.
- **Famous Works:** *Parva*, *Vamshavriksha*, *Gruhabhanga*.

43. India Designates Two New Ramsar Sites in Bihar

- **Sites:**
 1. **Gokul Jalashay (448 hectares, Buxar)**
 2. **Udaipur Jheel (319 hectares, West Champaran)**
- **India's Total Ramsar Sites:** 93, covering **13.6 lakh hectares**.
- **Global Leaders:** United Kingdom (176 sites), Mexico (144 sites).

44. India's First Legally Binding Greenhouse Gas Emission Intensity (GEI) Rules 2025

- **Applicability:** 282 industrial units across **aluminium, cement, pulp and paper, and chlor-alkali sectors**.
- **National Commitments:**
 - Reduce **emission intensity of GDP by 45 % by 2030 (compared to 2005 levels)**.
 - Achieve **net-zero carbon emissions by 2070** under the **Paris Agreement**.

45. India's Commitment to Climate Goals

- Reaffirmed pledge to:
 - **Reduce emission intensity of GDP by 45 % by 2030.**
 - **Achieve Net Zero by 2070.**
- These goals align with India's obligations under the **Paris Climate Agreement**.

46. PM Unveils BSNL's Indigenous 4G Stack

- **Location:** Jharsuguda, Odisha.
- **Significance:** Marks India's entry into the **telecom equipment-producing nations** category.
- **Impact:** Strengthens **self-reliance in telecommunications technology** under the **Atmanirbhar Bharat** initiative.

47. India's Second National Cyber Forensic Laboratory

- **Location:** Guwahati, Assam.
- **Purpose:** Enhance **cybercrime investigation capabilities** and digital evidence management.
- **Significance:** Complements the existing National Cyber Forensic Laboratory in New Delhi.

48. e-Samrudha – Centralised Digital Repository for Animal Health Records

- **Launched In:** Kerala.
- **Purpose:** Digitally store and manage **comprehensive animal health and vaccination data** to strengthen the **veterinary health system**.

49. Ministry of Mines – Reclassification of “Limestone”

- **Action:** Classified “Limestone” as a **major mineral** under **Section 20A** of the **Mines and Minerals (Development and Regulation) Act, 1957**.
- **Union Minister:** G. Kishan Reddy (Constituency – Secunderabad, Telangana).
- **Minister of State:** Satish Chandra Dubey.
- **Impact:** Enables larger commercial mining, improved regulation, and foreign investment participation.

50. Border Roads Organisation (BRO) – New World Record Road Construction

- **Achievement:** Constructed the **highest motorable road in the world** at **Mig La Pass (Eastern Ladakh)**, at **19,400 feet** above sea level.
- **Significance:** Boosts **strategic connectivity** and **border defence readiness**.

51. Extension of the 16th Finance Commission's Tenure

- **Extended Term:** From **31 October 2025** to **30 November 2025**.
- **Constituted On:** 31 December 2023.
- **Chairman:** Arvind Panagariya (Former Vice-Chairman, NITI Aayog).
- **Mandate:**
 - Recommend **tax revenue distribution** between Centre and States for **2026–2031**.
 - Review **financing mechanisms for Disaster Management Funds**.
- **Members:**
 - Full-Time: Annie George Mathew and Manoj Panda.
 - Part-Time: Soumya Kanti Ghosh and T. Rabi Sankar.
 - Secretary: Ritvik Pandey.
- **Constitutional Basis:** **Article 280** of the Constitution of India.

- **Predecessors:**

- 15th Finance Commission (Chair – N. K. Singh) → 41 % tax devolution (2021–26).
- 14th Finance Commission (Chair – Y. V. Reddy) → same 41 % share.

52. India Re-elected to United Nations Human Rights Council (UNHRC) 2026–2028

- **Significance:** Reinforces India's commitment to **democracy, equality, and human rights**.

53. Election Commission of India (ECI) – Organisational Details

- **Headquarters:** New Delhi.
- **Chief Election Commissioner:** Gyanesh Kumar (26th).
- **Election Commissioners:** Vivek Joshi and Sukhbir Singh Sandhu.
- **Established:** 25 January 1950.
- **Tenure:** Six years or up to 65 years of age.

54. Income Tax Appellate Tribunal (ITAT) – 84th Anniversary

- **Theme:** “*Role, Challenges, and Way Forward.*”
- **Established:** 1941.
- **Objective:** Promote **transparent, speedy resolution of direct tax disputes**.

55. India – European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA)

- **Signed During:** *Prosperity Summit* in New Delhi.
- **EFTA Member Nations:** Switzerland, Norway, Iceland, and Liechtenstein.
- **Investment Target:** USD 100 billion over 15 years.
- **Job Creation:** 1 million direct employment opportunities in India.
- **Significance:** Deepens trade, technology, and investment cooperation between India and Europe.

56. India Reaffirms Paris Agreement Commitments

- **Targets:**
 - Cut **emission intensity of GDP by 45 % by 2030**.
 - Achieve **net-zero emissions by 2070**.
- **Applies To:** Carbon-intensive industries including **aluminium, cement, and paper**.

57. India's Milk Sector Growth

- **Growth:** 63 % increase in a decade (146.3 million tonnes in 2014–15 → 239.3 million tonnes in 2023–24).
- **Per Capita Availability:** 471 grams/day/person (global average – 322 grams).
- **GDP Contribution:** 5 %; employs 8 crore farmers.
- **India's Share:** 25 % of global milk supply — ranked **#1 in the world**.

13. Persons in News**1. Lieutenant General Virendra Vats – Director General, National Cadet Corps (NCC)**

- **Appointed As:** Director General of the National Cadet Corps (NCC).
- **NCC Headquarters:** New Delhi.
- **Motto:** “Unity and Discipline.”
- **Established:** 1948.

2. General Upendra Dwivedi – Chief of the Indian Army

- **Appointed As:** Chief of the Indian Army.
- **Role:** Leads India's land-based defence forces.

3. Dr. Ajay Kumar – Chairman, Union Public Service Commission (UPSC)

- **Position:** Chairman of the Union Public Service Commission (UPSC).
- **UPSC Headquarters:** New Delhi.
- **Established:** 1926.
- **Constitutional Provision:** Articles 315–323 of the Constitution of India.

4. Dr. Mansukh Mandaviya – Representation at World Social Security Forum 2025

- **Designation:** Union Minister for Labour and Employment.
- **Event:** Represented India at the World Social Security Forum 2025, held in Kuala Lumpur, Malaysia.
- **Recognition:** India received the International Social Security Association (ISSA) Award 2025 for expanding social protection coverage.
 - **Coverage Achieved:** 64.3 % of the population (approximately 940 million citizens).
 - **Organised By:** International Social Security Association (ISSA), headquartered in Geneva, Switzerland.

5. Vishnu Deo Sai – Chief Minister of Chhattisgarh

- **Appointed As:** Chief Minister of Chhattisgarh.
 - **Notable Role:** Leads the state government's development and welfare programs.
-

6. Union Minister Piyush Goyal – Launch of “Logistics Excellence, Advancement and Performance Shield (LEAPS 2025)”

- **Portfolio:** Minister for Commerce and Industry.
 - **Initiative:** Launched LEAPS 2025 to recognise and improve logistics efficiency across India.
 - **Objective:** Strengthen supply chain integration, multimodal connectivity, and national logistics competitiveness.
-

7. Audrey Tang – Digital Democracy Advocate (Taiwan)

- **Award:** Honoured with the Right Livelihood Award 2025, also known as the *Alternative Nobel Prize*.
 - **Country:** Taiwan.
 - **Contribution:** Recognised for promoting digital democracy and citizen participation through technology.
-

8. Group Captain Shubansh Sukla – Brand Ambassador for “Viksit Bharat Buildathon”

- **Distinction:** First Indian to reach the International Space Station (ISS) via the Axiom-4 Mission.
 - **Appointment:** Designated as Brand Ambassador for the “Viksit Bharat Buildathon” by the Ministry of Education.
 - **Objective:** Inspire youth participation in nation-building and technological innovation.
-

9. Deepika Padukone – India's First Mental Health Ambassador

- **Occasion:** Announced on World Mental Health Day (10 October 2025).
 - **Role:** Appointed as India's First Mental Health Ambassador.
 - **Purpose:** Advocate for mental health awareness, early intervention, and destigmatisation.
-

10. Roshni Nadar Malhotra – India's Richest Woman

- **Distinction:** Recognised as India's richest woman.
- **Position:** Chairperson of HCL Technologies Limited.



- **Wealth Source:** Information technology and services sector.

11. Aravind Srinivas – India's Youngest Billionaire

- **Achievement:** Named **India's youngest billionaire** at age 31.
- **Organisation:** **Perplexity** – Artificial Intelligence technology company.
- **Net Worth:** Estimated at ₹21,190 crore.

12. Ramakrishnan Chander – Recommended as Managing Director of Life Insurance Corporation of India (LIC)

- **Organisation:** Life Insurance Corporation of India (LIC).
- **Position:** Recommended for appointment as **Managing Director (MD)**.
- **LIC Headquarters:** Mumbai.
- **Chairman:** Siddhartha Mohanty.

13. Ayushmann Khurrana – Campaign Face for Amazon Pay India

- **Collaboration:** Featured in Amazon Pay India's national marketing campaign.
- **Campaign Title:** *"Payments ka A to Z."*
- **Purpose:** Promote Amazon Pay as a **comprehensive digital payments platform** for everyday transactions.

14. Shriyanshi Valishetty – Badminton Title Winner at Al Ain Masters 2025

- **Achievement:** Won the **Women's Singles Title** at the **"Al Ain Masters 2025."**
- **Nationality:** India.
- **Sport:** Badminton.

15. Pandit Chhannulal Mishra – Noted Classical Singer (Deceased)

- **Profession:** Renowned Indian classical vocalist.
- **Awards:**
 - **Padma Vibhushan (2020)**
 - **Padma Bhushan (2010)**
 - **Sangeet Natak Akademi Fellowship**
 - **Yash Bharati Award (Uttar Pradesh Government)**
- **Contribution:** Celebrated for preserving and promoting India's **Hindustani classical music traditions**.



16. Dr. Gunvantri Ganpatlal (G. G.) Parikh – Freedom Fighter and Social Activist (Deceased)

- **Role:** Veteran **freedom fighter**, **social reformer**, and **Gandhian activist**.
- **Legacy:** Contributed significantly to India's **independence movement** and post-independence **social upliftment efforts**.

SUMMARY TABLE – APPOINTMENTS, HONOURS, AND RECOGNITIONS

Name / Entity	Position / Recognition	Organisation / Event / Field	Key Detail
Lt. Gen. Virendra Vats	Director General	National Cadet Corps (NCC)	Appointed as DG, NCC
General Upendra Dwivedi	Chief	Indian Army	New Chief of the Indian Army
Dr. Ajay Kumar	Chairman	Union Public Service Commission (UPSC)	Heads India's central recruitment commission
Dr. Mansukh Mandaviya	Union Minister for Labour and Employment	World Social Security Forum 2025	Represented India; received ISSA Award 2025
Vishnu Deo Sai	Chief Minister	Government of Chhattisgarh	Leads Chhattisgarh Government
Piyush Goyal	Minister for Commerce and Industry	Launched LEAPS 2025	Logistics performance initiative
Audrey Tang	Right Livelihood Award 2025	Taiwan	Recognised for digital democracy advocacy
Group Captain Shubansh Sukla	Brand Ambassador	Viksit Bharat Buildathon	First Indian on the International Space Station (ISS)
Deepika Padukone	Mental Health Ambassador	India	Appointed on World Mental Health Day 2025
Roshni Nadar Malhotra	India's Richest Woman	HCL Technologies	Leading IT entrepreneur
Aravind Srinivas	Youngest Billionaire	Perplexity (AI firm)	Wealth estimated at ₹21,190 crore
Ramakrishnan Chander	Managing Director (Recommended)	Life Insurance Corporation of India (LIC)	Recommended by Financial Services Institutions Bureau
Ayushmann Khurrana	Campaign Face	Amazon Pay India	Featured in "Payments ka A to Z" campaign
Shriyanshi Valishetty	Winner	Al Ain Masters 2025	Won Women's Singles Title (Badminton)
Pandit Chhannulal Mishra	Classical Singer	Indian Classical Music	Padma Awardee (2020 & 2010); passed away
Dr. G. G. Parikh	Freedom Fighter & Activist	Social Reform	Veteran Gandhian; passed away

14. Ranks, Reports & Surveys

1. National Crime Records Bureau (NCRB) – Road Accidents Report 2023

- **Total Accidents:** 4.64 lakh (↑ 17,261 from 2022).
 - **Deaths:** 1.73 lakh | **Injured:** 4.47 lakh.
 - **Major Causes:** Over-speeding (58.6%) and Careless driving (23.6%).
 - **Most Fatal States:** Tamil Nadu, Uttar Pradesh, Maharashtra, Karnataka, and Madhya Pradesh.
-

2. National Crime Records Bureau (NCRB) – City Safety Ranking (2023)

- **Finding:** Kolkata remains **India's safest city** for the **fourth consecutive year**.
-

3. NITI Aayog and Deloitte – “Artificial Intelligence (AI) for Inclusive Societal Development”

- **Purpose:** Demonstrates how Artificial Intelligence (AI) and frontier technologies can uplift **India's 490 million informal workers**, who form the backbone of the economy.
 - **Key Takeaways:**
 - AI can improve **financial inclusion**, **healthcare delivery**, and **education** for informal sectors.
 - **NITI Aayog Profile:**
 - **Headquarters:** New Delhi
 - **Chairperson:** Narendra Modi
 - **Vice-Chairperson:** Suman K. Bery
 - **Chief Executive Officer:** B. V. R. Subrahmanyam
-

4. NITI Aayog, National Association of Software and Service Companies (NASSCOM), and Boston Consulting Group (BCG) – “Roadmap for Job Creation in the AI Economy”

- **Objective:** To leverage Artificial Intelligence for job creation.
 - **Projection:** Up to **4 million new jobs by 2030**, particularly in **technology and customer experience (CX)** sectors.
 - **Institutional Details:**
 - **NASSCOM:** Headquarters – Noida | President – Rajesh Nambiar | Chairperson – Sindhu Gangadharan.
 - **BCG:** Headquarters – Boston, United States | Chief Executive Officer – Christoph Schweizer.
-



5. NITI Aayog – “India’s Blue Economy: Strategy for Harnessing Deep-Sea and Offshore Fisheries”

- **Focus:** Developing India’s potential in deep-sea and offshore fishing within its **Exclusive Economic Zone (EEZ)** of over **2 million sq. km.**
- **Key Statistics:**
 - India is the **second-largest fish producer** globally, contributing **8 % of world output** and supporting **30 million livelihoods.**
 - **Export Value:** ₹60,523 crore in FY 2023–24 (doubled since 2013–14).
 - **Coastline:** 11,098 km across 9 coastal states and 4 Union Territories.

6. NITI Aayog and Institute for Competitiveness – India Innovation Index 2025

- **Purpose:** Ranks States and Union Territories on innovation performance.
- **Top Rankings:**
 - **Major States:** 1. Karnataka | 2. Tamil Nadu | 3. Maharashtra
 - **Hill and North Eastern States:** Himachal Pradesh
 - **Union Territories and City-States:** Delhi

7. India’s Expanding Social Security Coverage – International Social Security Association (ISSA) Report 2025

- **Published By:** International Social Security Association (ISSA), Geneva, Switzerland.
- **Affiliation:** International Labour Organization (ILO).
- **Key Finding:** India’s **social security coverage increased from 19 % (2015) to 64.3 % (2025)**, covering nearly **940 million citizens.**

8. United Nations Educational, Scientific and Cultural Organization (UNESCO) – Inclusive Education Recognition

- **Commendation:** UNESCO praised India’s progress in **inclusive and digital education.**
- **Highlights:** Initiatives such as **DIKSHA (Digital Infrastructure for Knowledge Sharing)** and **SWAYAM (Study Webs of Active–Learning for Young Aspiring Minds)** have significantly expanded educational access in rural areas.

9. International Labour Organization (ILO) – “The State of Social Justice: A Work in Progress”

- **Published By:** International Labour Organization (ILO), Geneva, Switzerland.
- **Director-General:** Gilbert F. Houngbo.
- **Founded:** 1919.



- **Released Ahead Of:** *Second World Summit for Social Development*, Doha (Qatar), 4–6 November 2025.

Global Progress (1995–2024):

- **Child Labour (Ages 5–14):** Reduced from 250 million to 106 million.
- **Work-Related Mortality:** Down by over 10 % since 2000.
- **Secondary School Completion Rate:** Up by 22 percentage points.
- **Extreme Poverty:** Fell from 39 % to 10 % of the global population.
- **Working Poverty:** Dropped from 28 % to 7 %.
- **Social Protection Coverage:** Since 2023, over 50 % of the global population covered by at least one scheme.

10. World Health Organization (WHO) – Tobacco Control Progress Report (South-East Asia)

- **Finding:** The South-East Asia Region achieved the fastest global progress in reducing tobacco use.
- **World Health Organization (WHO) Profile:**
 - **Headquarters:** Geneva, Switzerland.
 - **Director-General:** Dr. Tedros Adhanom Ghebreyesus.
 - **Founded:** 1948.
 - **Member Countries:** 194.

11. World Economic Forum (WEF) – Global Gender Gap Report 2025

- **Top Performing Countries:**
 1. Iceland
 2. Finland
 3. Norway
- **India's Rank:** 108th globally.
- **Japan's Rank:** 118th.
- **Purpose:** Measures gender parity across economic, educational, political, and health indicators.

12. United Nations Development Programme (UNDP) – Human Development Report 2025

- **India's Rank:** 122nd globally.
- **India's Human Development Index (HDI):** 0.824.
- **Key Indicators:**
 - **Life Expectancy:** 71.4 years
 - **Mean Years of Schooling:** 8.8 years
 - **Gross National Income (GNI) per Capita:** USD 8,120 (Purchasing Power Parity).
 - **Gender Inequality Index (GII):** Improved by 4.7 % compared to the previous year.

13. World Intellectual Property Organization (WIPO) – Global Innovation Index (GII) 2025

- **India's Rank:** 38th (up from 40th in 2024).
 - **Purpose:** Evaluates countries on innovation inputs (institutions, human capital, infrastructure) and outputs (knowledge, creativity).
-

14. Times Higher Education (THE) – World University Rankings 2026

- **Top Indian Institutions:**
 - 1st – **Indian Institute of Science (IISc), Bengaluru** (Rank Band: 201–250)
 - 2nd – **Saveetha Institute of Medical and Technical Sciences** (Rank Band: 351–400)
 - **Global Top Universities:**
 - 1st – **University of Oxford** (United Kingdom) – for 10th consecutive year
 - 2nd – **Massachusetts Institute of Technology (MIT)** (United States)
 - Joint 3rd – **Princeton University (United States)** and **University of Cambridge (United Kingdom)**
-

15. World Bank – Ease of Doing Business (EoDB) Snapshot 2025

- **India's Global Rank:** 60th.
 - **Highlights:** Reflects ongoing reforms in taxation, insolvency resolution, and digitalisation of business registration.
-

16. Global Hunger Index (GHI) 2025

- **India's Rank:** 107th out of 125 countries.
 - **India's Score:** 27.5, indicating a **moderate level of hunger**.
 - **Significance:** Measures undernourishment, child stunting, child wasting, and child mortality.
-

17. World Gold Council (WGC) – Gold Investment Report 2025

- **India's Rank:** 7th largest global investor in Gold Exchange-Traded Funds (ETFs).
 - **India's ETF Assets Under Management (AUM):** USD 8.9 billion.
 - **Physical Gold Holdings:** 70 tonnes.
 - **Top Global Rankings:**
 - 1st – United States (USD 231.5 billion)
 - 2nd – United Kingdom (USD 77.5 billion)
-

18. Forbes India Rich List 2025

- **Top Five:**
 1. **Mukesh Ambani** – USD 105 billion
 2. **Gautam Adani** – USD 92 billion
 3. **Savitri Jindal** – USD 40.2 billion
 4. **Sunil Mittal** – USD 34.2 billion
 5. **Shiv Nadar** – USD 33.2 billion
- **Additional Reference:** According to the **M3M Hurun India Rich List 2025**, India has **358** billionaires, led by the **Ambani family (USD 105 billion)**.

19. Kroll Celebrity Brand Valuation Report 2024

- **Top Celebrity Brand Values:**
 - 1st – **Virat Kohli:** USD 231.1 million (4th consecutive year at #1)
 - 2nd – **Ranveer Singh:** USD 170.7 million
 - 3rd – **Shah Rukh Khan:** USD 145.7 million
 - **Top Female Celebrities:** Alia Bhatt, Deepika Padukone, and Kriti Sanon.

20. Global Fintech Ecosystem Ranking 2025

- **India's Position:** Among the **Top 3 countries** globally for **number of fintech startups** (after the United States and the United Kingdom).
- **Significance:** Reflects India's rapid innovation in **digital finance, payments, and online lending ecosystems**.

No.	Report / Index Name	Publishing Organisation	Key Findings / India's Rank	Important Highlights
1	Road Accidents Report 2023	National Crime Records Bureau (NCRB), Ministry of Home Affairs	–	Total Accidents – 4.64 lakh (↑ 17,261 from 2022); Deaths – 1.73 lakh; Injured – 4.47 lakh; Major Causes – Over-speeding (58.6%), Careless driving (23.6%); Most Fatal States – Tamil Nadu, Uttar Pradesh, Maharashtra, Karnataka, Madhya Pradesh
2	NCRB City Safety Report 2023	National Crime Records Bureau (NCRB)	–	Kolkata remains India's Safest City for the 4th consecutive year
3	India's Expanding Social Security Coverage Report 2025	International Social Security Association (ISSA), Geneva (affiliated with International Labour Organization – ILO)	–	India's social security coverage rose from 19 % (2015) to 64.3 % (2025), covering about 940 million citizens

4	AI for Inclusive Societal Development	NITI Aayog and Deloitte	–	Shows how Artificial Intelligence (AI) can uplift 490 million informal workers through inclusion, healthcare and education
5	Roadmap for Job Creation in the AI Economy	NITI Aayog, National Association of Software and Service Companies (NASSCOM) and Boston Consulting Group (BCG)	–	Predicts 4 million new jobs by 2030 in technology and customer-experience sectors
6	India's Blue Economy: Deep-Sea and Offshore Fisheries Strategy	NITI Aayog	–	India is 2nd-largest fish producer (8 % of global output); supports 30 million livelihoods; export value ₹60,523 crore (FY 2023–24)
7	India Innovation Index 2025	NITI Aayog and Institute for Competitiveness	–	Major States – Karnataka, Tamil Nadu, Maharashtra; Hill/NE State – Himachal Pradesh; Union Territory – Delhi
8	UNESCO Education Review 2025	United Nations Educational, Scientific and Cultural Organization (UNESCO)	–	Praised DIKSHA and SWAYAM for expanding inclusive digital education in rural India
9	The State of Social Justice: A Work in Progress	International Labour Organization (ILO)	–	Child Labour ↓ 250 M → 106 M; Extreme Poverty ↓ 39 % → 10 %; Secondary Education ↑ 22 points; Working Poverty ↓ 28 % → 7 %; Released ahead of World Summit for Social Development (Doha, Qatar)
10	WHO Tobacco Reduction Report 2025	World Health Organization (WHO)	–	South-East Asia Region achieved fastest global decline in tobacco use
11	Global Gender Gap Report 2025	World Economic Forum (WEF)	India – 108th	Japan – 118th
12	Human Development Report 2025	United Nations Development Programme (UNDP)	India – 122nd	HDI – 0.824
13	Global Innovation Index 2025	World Intellectual Property Organization (WIPO)	India – 38th (↑ from 40th in 2024)	Measures innovation capacity in institutions, human capital, infrastructure and creative outputs

14	Times Higher Education (THE) World University Rankings 2026	Times Higher Education (United Kingdom)	–	Top India – IISc Bengaluru (201–250 band); Saveetha Institute (351–400 band); Global #1 – University of Oxford (UK)
15	Ease of Doing Business (EoDB) Snapshot 2025	World Bank	India – 60th	Reflects reforms in taxation, insolvency resolution and business digitalisation
16	Global Hunger Index (GHI) 2025	Concern Worldwide and Welthungerhilfe	India – 107th of 125 countries	Score 27.5 – Moderate Hunger Level; measures undernourishment, child stunting, wasting and mortality
17	World Gold Council (WGC) Gold Investment Report 2025	World Gold Council (WGC)	India – 7th largest ETF investor	ETF AUM USD 8.9 B; Physical Gold 70 t; Top – US (USD 231.5 B), UK (USD 77.5 B)
18	Forbes India Rich List 2025	Forbes India	–	Top 5 – Mukesh Ambani (USD 105 B), Gautam Adani (USD 92 B), Savitri Jindal (USD 40.2 B), Sunil Mittal (USD 34.2 B), Shiv Nadar (USD 33.2 B); 358 billionaires in India per Hurun List
19	Kroll Celebrity Brand Valuation Report 2024	Kroll Inc.	–	Virat Kohli USD 231.1 M (#1 for 4th year); Ranveer Singh & Shah Rukh Khan follow; Top female – Alia Bhatt, Deepika Padukone, Kriti Sanon
20	Global Fintech Ecosystem Ranking 2025	–	India – Top 3 globally (after US & UK)	Reflects rapid growth of India's digital finance, payments and fintech startup ecosystem

15. Schemes & Initiatives

1. Mission for Aatmanirbharta in Pulses (Self-Reliance in Pulses Mission)

- **Approved By:** Union Cabinet
- **Duration:** Six years — 2025–26 to 2030–31
- **Financial Outlay:** ₹11,440 crore
- **Objective:**
 - Achieve **self-sufficiency in pulses production**, reducing import dependence.
 - Ensure **fair remuneration** to farmers through assured procurement mechanisms.
 - Promote area expansion, productivity enhancement, and use of high-yield seed varieties.

Key Targets under the Mission

Parameter	Current (2023–24)	Target (2030–31)
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Parameter	Current (2023-24)	Target (2030-31)
Total Pulses Production	242 lakh tonnes	350 lakh tonnes
Area under Cultivation	242 lakh hectares	310 lakh hectares
Yield per Hectare	881 kilograms	1,130 kilograms

2. Vibrant Villages Programme – Phase II (VVP-II)

- **Approved By:** Union Cabinet chaired by the Prime Minister.
- **Outlay:** ₹6,839 crore (till Financial Year 2028-29).
- **Objective:** Comprehensive development of **strategic border villages**, preventing outmigration and strengthening national security.

Coverage: Villages located in

Arunachal Pradesh, Assam, Bihar, Gujarat, Jammu and Kashmir, Ladakh, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Rajasthan, Sikkim, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal.

Background – Phase I (VVP-I):

Approved in **February 2023** for **FY 2022-26** with an **outlay of ₹4,800 crore**, covering northern border villages in **Himachal Pradesh, Uttarakhand, Arunachal Pradesh, Sikkim, and Ladakh**.

3. “Shraddhanjali” Scheme – Assam

- **Launched By:** Chief Minister **Himanta Biswa Sarma**.
- **Purpose:** To **repatriate mortal remains** of Assam residents who die outside the state.
- **Objective:** Provide **state assistance** to families during emergencies and ensure dignified handling of mortal remains.

4. Production Linked Incentive (PLI) Scheme for Textiles – Amended Version (October 2025)

- **Implementing Ministry:** Ministry of Textiles
- **Overall Financial Outlay:** ₹10,683 crore
- **Purpose:** Encourage domestic and foreign investments in **man-made fibre (MMF)** and **technical textiles** sectors.

Key Officials:

- **Union Minister of Textiles:** **Giriraj Singh** (Constituency – Begusarai, Bihar)
- **Minister of State:** **Pabitra Margherita**

Amendment Highlights (October 2025):

- Simplified eligibility criteria for textile manufacturers.
- Inclusion of new technical textile segments and value-added MMF fabrics.

- Streamlined incentive disbursal linked to export performance and employment generation.

5. Critical Mineral Recycling Incentive Scheme

- Launched By:** Ministry of Mines (MoM) under the National Critical Minerals Mission (NCMM).
- Total Outlay:** ₹1,485 crore.
- Objective:**
 - Promote **recycling and reuse of critical minerals** such as lithium, cobalt, nickel, and rare earth elements.
 - Strengthen India's **supply chain resilience** for critical raw materials essential for clean energy, electric mobility, and electronics manufacturing.

6. Delhi Collateral-Free Loan Scheme

- Launched By:** Government of Delhi.
- Objective:** Provide **collateral-free credit** to small businesses and women entrepreneurs to boost local employment and innovation.

Loan Structure:

Category	Loan Amount Limit	Credit Guarantee Distribution
Small Enterprises	Up to ₹10 crore	75 % by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) + 20 % by Delhi Government
Women Entrepreneurs and Agniveer-promoted MSMEs	Up to ₹10 crore	90 % by CGTMSE + 5 % by Delhi Government
Micro Enterprises	Up to ₹5 lakh	85 % by CGTMSE + 10 % by Delhi Government

About CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises):

- Established: 2000
- Founded By: Ministry of Micro, Small and Medium Enterprises (MSME) and Small Industries Development Bank of India (SIDBI).

Delhi Government Leadership:

- Chief Minister:** Rekha Gupta
- Lieutenant Governor:** Vinai Kumar Saxena
- Chief Secretary:** Rajeev Verma

7. Viksit Bharat Buildathon 2025

- **Initiated By:** Ministry of Education (MoE) in collaboration with Atal Innovation Mission (AIM).
- **Type:** Nationwide innovation challenge aimed at youth-driven solutions for national progress.
- **Brand Ambassador:** Group Captain Shubhanshu Shukla, the first Indian to reach the International Space Station (ISS).
- **Objective:** Encourage technological and social innovations aligned with the Viksit Bharat (Developed India) Vision 2047.

8. PM E-Drive Scheme

- **Total Outlay:** ₹10,900 crore (till March 2028).
- **Objective:** Accelerate the adoption of electric vehicles (EVs) and charging infrastructure across India.

Key Provisions:

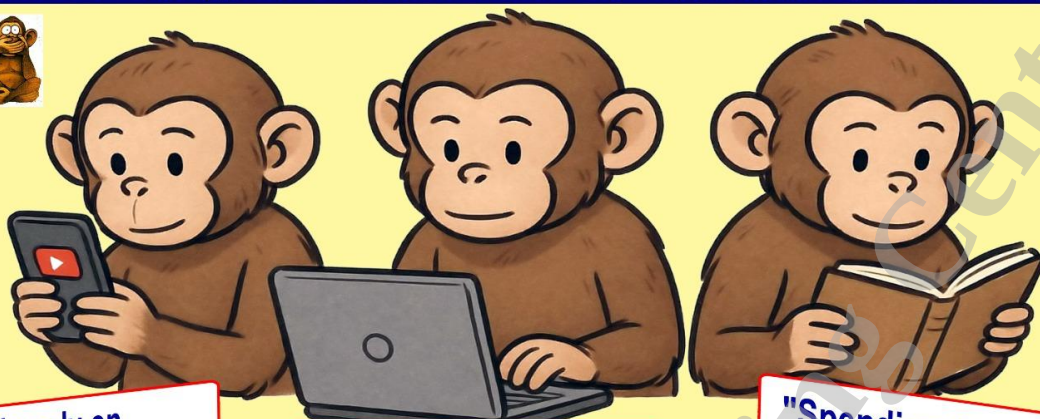
- Establish 72,300 public EV charging stations nationwide.
- 100 % subsidy for chargers installed on government premises.
- 80 % infrastructure support + 70 % EV supply equipment (EVSE) funding at public sector undertakings (PSU) and transport hubs.
- Aim to reduce carbon emissions and strengthen India's electric mobility ecosystem.

9. IndiaAI Mission

- **Approved By:** Union Cabinet.
- **Total Outlay:** ₹10,371.92 crore (five years).
- **Objective:** Build a robust Artificial Intelligence (AI) ecosystem in India to drive innovation, governance, and skill development.

Key Features:

- Establishment of IndiaAI Compute Platform with 38,000 Graphics Processing Units (GPUs) for high-performance AI computing.
- Support creation of AI startups, AI research centres, datasets (AIKosh), and AI foundation models.
- Aligned with the Digital India and National Data Governance Policy frameworks.



"Don't rely only on YouTube classes; attend live sessions with expert teachers for better understanding."

"If you skip learning and keep writing online exams daily, you're only wasting your precious time."

"Spending time in reading rooms is futile if you're not attending classes by expert teachers."

16. Science & Technology

1. Mission Drishti – World's First Multi-Sensor Earth Observation Satellite

- Bengaluru-based GalaxEye announced Mission Drishti, the world's first multi-sensor Earth observation satellite.
- This innovation represents a significant leap in India's space-based imaging and remote-sensing technology, enhancing data accuracy for defense, agriculture, and environmental monitoring.

2. Reusable Launch Vehicle (RLV) Landing System Test by Indian Space Research Organisation (ISRO)

- The Indian Space Research Organisation (ISRO) successfully tested a Reusable Launch Vehicle (RLV) landing system.
- The test took place at the Aeronautical Test Range, Chitradurga (Karnataka).
- This milestone supports India's long-term vision of developing cost-effective, sustainable space transportation systems.

3. Medical Isotope Production Reactor by Bhabha Atomic Research Centre (BARC)

- The **Bhabha Atomic Research Centre (BARC)**, under the **Department of Atomic Energy (DAE)**, commissioned a dedicated **Medical Isotope Production Reactor** at **Trombay, Mumbai**.
- This facility is designed to **enhance the production of medical isotopes**, vital for **diagnosis and cancer treatment**.
- The project reinforces **India's nuclear technology applications for public health**.

4. Council of Scientific and Industrial Research (CSIR) – 83rd Foundation Day

- The **Council of Scientific and Industrial Research (CSIR)** celebrated its **83rd Foundation Day** on **October 12, 2025**.
- It marks **India's oldest research and development (R&D) network**, highlighting decades of **scientific contribution in industrial, agricultural, and technological sectors**.

5. TechBharat Research Foundation and Google Cloud Partnership

- The **TechBharat Research Foundation**, a **social enterprise for Artificial Intelligence (AI)-driven governance and innovation**, partnered with **Google Cloud** to establish **India's first Artificial Intelligence Center of Excellence (AI CoE) for Public Good**.
- The center is located in **Visakhapatnam, Andhra Pradesh**.
- It aims to **promote AI solutions for governance, social innovation, and digital public infrastructure**.

6. Google AI Hub and Data Centre in Visakhapatnam

- **Alphabet Inc.**, the **parent company of Google**, launched the **Google AI Hub** and a **large-scale data centre** in **Visakhapatnam, Andhra Pradesh**.
- This is **India's first AI hub and data facility of such scale**, designed to **strengthen AI research, cloud computing, and digital innovation ecosystems**.
- It also complements **Google's broader mission to support Digital India initiatives**.

7. Meta Platforms' Undersea Cable Project – “Waterworth”

- **Meta Platforms**, the **parent company of Facebook, Instagram, and WhatsApp**, selected **Mumbai and Visakhapatnam** for the **Indian segment of its global undersea cable project “Waterworth”**.
- “Waterworth” is recognized as the **world's longest undersea cable system**, designed to **expand global internet connectivity and data capacity**.
- **Meta Profile:**
 - **Headquarters:** California, United States
 - **Chief Executive Officer (CEO):** Mark Zuckerberg
 - **Founded:** 2004

17. Sports & Games

Promotion and Regulation of Online Gaming Act, 2025

- **Effective From:** October 1, 2025
- **Purpose:** To **promote e-sports** and **regulate online gaming**, while **banning money gaming** (including both games of skill and chance).
- **Key Provisions and Penalties:**
 - **Offering money gaming:** Punishable with **3 years' imprisonment**, or **₹1 crore fine**, or both.
 - **Advertising such games:** Punishable with **2 years' imprisonment**, or **₹50 lakh fine**, or both.
 - **Repeat offences:** Punishable with **3–5 years' imprisonment** and a fine up to **₹2 crore**.
- **Financial Institutions:** Prohibited from **processing payments** for such games.
- **Allows:** **Formal recognition of e-sports** as a **legitimate competitive sport** in India.
- **Social Concern:** Approximately **45 crore Indians** lose about **₹20,000 crore annually** to money gaming.

✓ *Note:* The **Promotion and Regulation of Online Gaming Act, 2025** formally recognises **e-sports** as a **legitimate sport** in India.

Government of India Announces National Sports Awards 2025

- **Major Dhyan Chand Khel Ratna Award:** **Neeraj Chopra** (Athletics)
- **Arjuna Awards:**
 - **Nikhath Zareen** (Boxing)
 - **Lakshya Sen** (Badminton)
 - **Manpreet Singh** (Hockey)
- **Dronacharya Award (Lifetime):** **Pullela Gopichand** (Badminton)
- **Dhyan Chand Award:** **Tintu Luka** (Athletics)
- **Rashtriya Khel Protsahan Puruskar:** **ONGC Limited** – for **promotion of sports**.

Asian Athletics Championships 2025 – Bangkok, Thailand

- **India finished 2nd overall**, securing **24 medals** — **9 Gold**, **8 Silver**, and **7 Bronze**.
- **Notable Winners:**
 - **Neeraj Chopra** – Gold in **Men's Javelin** (throw of **89.32 metres**).
 - **Parul Chaudhary** – Gold in **Women's 3000 metres steeplechase**.

World Para Athletics Championships 2025 – New Delhi, India



- 12th edition and first time hosted by India.
- Sponsored by: Indian Oil Corporation Limited (IOCL).
- India's Best-Ever Performance: 22 medals — 6 Gold, 9 Silver, 7 Bronze.

ISSF Junior World Cup 2025 – New Delhi, India

- India topped the medal tally with 26 medals — 8 Gold, 10 Silver, 8 Bronze.
- **Organiser:** International Shooting Sport Federation (ISSF)
 - **Headquarters:** Munich, Germany
 - **President:** Luciano Rossi
- **Highlights:** First time India hosted the event.
- **Gold Medal Winners:**
 - Ojasvi Thakur – Women's 10 m Air Rifle (Individual)
 - Himanshu – Men's 10 m Air Rifle (Individual)
 - Isha Taksale & Himanshu – 10 m Air Rifle (Mixed Team)
 - Mukesh Nellavalli – 25 m Pistol (Men Junior, Non-Olympic)
 - Abhinav Shaw, Niraj Kumar, Naraen Pranav Vanitha Suresh – 50 m Rifle 3 Position (Men Team)
 - Shambhavi Kshirsagar, Hrudya Kondur, Ojasvi Thakur – 10 m Air Rifle (Women Team)

SAFF Under-17 Men's Football Championship 2025 – Colombo, Sri Lanka

- India won the 10th SAFF Under-17 Men's Football Championship, defeating Bangladesh in the final.

SAFF Under-19 Football Championship 2025 – Kathmandu, Nepal

- India finished top of the table, showcasing dominance in the South Asian Football Federation (SAFF) U-19 tournament.

Al Ain Masters 2025 – Badminton (Abu Dhabi)

- **Indian Winners:**
 - Shriyanshi Valishetty – Women's Singles Champion
 - Hariharan Amsakarunan & Arjun Madathil Ramachandran – Men's Doubles Champions

Irani Cup 2025 – Cricket

- **Winner:** Vidarbha Cricket Team defeated Rest of India.



- **Historic Feat:** With this win, Vidarbha became the **most successful team** in Irani Cup history, claiming **three titles** – 2018, 2019, and 2025.
-

India vs West Indies Home Test Series 2025–27 (ICC World Test Championship)

- **Series Result:** India defeated West Indies 2–0.
 - **Records and Awards:**
 - **India's 10th consecutive Test-series win** against West Indies (2002–2025), equalling South Africa's record of 10 consecutive wins against one opponent (1998–2024).
 - **Player of the Match:** Kuldeep Yadav (8 wickets, including 5 in the first innings).
 - **Player of the Series:** Ravindra Jadeja (104 runs + 8 wickets).
 - **Jadeja's Record:** Now India's 3rd-highest home wicket-taker (377), after Anil Kumble (476) and Ravichandran Ashwin (475).
-

Asia Cup History – Kuldeep Yadav

- Kuldeep Yadav became the **highest wicket-taker in Asia Cup history**, achieving **36 wickets** (combined T20 + ODI), breaking Lasith Malinga's record of 33 wickets.
-

Jasprit Bumrah

- Jasprit Bumrah became India's **8th highest wicket-taker across all formats**.
-

Ravichandran Ashwin

- Ravichandran Ashwin became the **first capped Indian male cricketer to sign a Big Bash League (BBL) contract**.
-

India's Women's Cricket Team vs Australia (ODI Series 2025)

- India's Women's Cricket Team won the **Bilateral One Day International (ODI) Series 3–0** against Australia.
-

India Under-19 Women's Cricket Team – T20 World Cup 2025

- **Venue:** Johannesburg, South Africa
 - **Result:** India defeated England by 7 wickets in the final.
 - **Player of the Tournament:** Shweta Sehrawat, with 282 runs.
-



Archery Premier League (APL) – 2025

- **Winner:** Rajputana Royals (Rajasthan) defeated Prithviraj Yodhas (Delhi) in the final.
- **Brand Ambassador:** Actor Ram Charan.

Neeraj Chopra – Diamond League Final 2025 (Zurich)

- **Neeraj Chopra** set a **new Indian national record** with a throw of **90.45 metres**, marking a historic performance in the **Diamond League Final 2025**.

Sachin Tendulkar's New Sportswear Brand

- **Legendary cricketer and Bharat Ratna awardee Sachin Tendulkar** launched a new sportswear and athleisure brand named **"TEN x YOU."**

Hockey India – Project Gold 2028

- **Hockey India**, in collaboration with the **Sports Authority of India (SAI)**, launched **'Project Gold 2028'**.
- **Objective:** To revive India's Olympic glory and prepare teams for the **2028 Los Angeles Olympics**.

English Premier League (EPL) – Indian Ambassador

- The **English Premier League (EPL)** appointed **Indian cricketer Sanju Samson** as its **official Ambassador in India**.

Singapore Grand Prix 2025

- **Winner:** **George Russell (United Kingdom)** representing the **Mercedes-Benz Team**.

18. Multiple Choice Questions

G.V. Satish (NBCC Director) Sir's Top Picks

1. India was re-elected to the International Civil Aviation Organization (ICAO) Council for which term?
(1)2023–2026 (2)2024–2027 (3)2025–2028 (4)2026–2029
2. The 42nd International Civil Aviation Organization (ICAO) Assembly Session was held in:
(1)Geneva, Switzerland (2)Montreal, Canada (3)New York, United States of America (USA) (4)Paris, France
3. The Secretary General of the International Civil Aviation Organization (ICAO) is:
(1)Qu Dongyu (2)Ajay Bhalla (3)Juan Carlos Salazar (4)Tedros Adhanom
4. The duration of the Reserve Bank of India (RBI) inoperative accounts scheme is:
(1)July 1, 2025 – June 30, 2026 (2)October 1, 2025 – September 30, 2026 (3)January 1, 2025 – December 31, 2025 (4)April 1, 2025 – March 31, 2026
- 5.. Under the Reserve Bank of India (RBI) inoperative accounts scheme, the incentive for accounts inoperative for over 10 years is:
(1)5% or ₹5,000 (whichever is less) (2)6% or ₹10,000 (whichever is less) (3)7.5% or ₹25,000 (whichever is less) (4)10% or ₹50,000 (whichever is less)
6. The portal to track unclaimed deposits is Unclaimed Deposits Gateway to Access Information (UDGAM) launched by:
(1)Ministry of Finance (2)Reserve Bank of India (RBI) (3)Indian Banks' Association (IBA) (4)National Payments Corporation of India (NPCI)
7. The Reserve Bank of India (RBI) Governor (26th) is:
(1)Shaktikanta Das (2)Sanjay Malhotra (3)N. S. Vishwanathan (4)Raghuram Rajan
8. The Initial Public Offer (IPO) financing limit per borrower was raised to:
(1)₹15 lakh (2)₹20 lakh (3)₹25 lakh (4)₹50 lakh
9. The limit for loan against shares was revised from ₹20 lakh to:
(1)₹50 lakh (2)₹75 lakh (3)₹1 crore (4)₹1.5 crore
10. Cross-border rupee loans are now permitted for residents of which set of countries?
(1)Bangladesh, Nepal, Bhutan (2)Nepal, Bhutan, Sri Lanka (3)Sri Lanka, Maldives, Myanmar (4)Bhutan, Pakistan, Afghanistan
11. The Chairperson of the Payments Regulatory Board (PRB) is:
(1)Finance Secretary (2)Governor, Reserve Bank of India (RBI) (3)Chairman, Securities and Exchange Board of India (SEBI) (4)Managing Director, National Payments Corporation of India (NPCI)
12. Self-Regulatory Organisation (SRO) status was granted by the Reserve Bank of India (RBI) to:
(1)Small Industries Development Bank of India (SIDBI) (2)Finance Industry Development Council (FIDC) (3)National Bank for Agriculture and Rural Development (NABARD) (4)National Housing Bank (NHB)
13. PricewaterhouseCoopers (PwC) India projects Unified Payments Interface (UPI) to reach per-day transactions by FY 2026–27 of:
(1)100 million (2)250 million (3)500 million (4)1 billion
14. The headquarters of the National Payments Corporation of India (NPCI) is located in:
(1)New Delhi, Delhi (2)Bengaluru, Karnataka (3)Mumbai, Maharashtra (4)Hyderabad, Telangana
15. The Union Cabinet increased Dearness Allowance (DA) and Dearness Relief (DR) to:
(1)56% (2)57% (3)58% (4)60%
16. The financial outlay for Mission for Aatmanirbharta in Pulses (Self-Reliance in Pulses Mission) is:
(1)₹10,000 crore (2)₹11,440 crore (3)₹12,500 crore (4)₹15,000 crore
17. After adding nine items, total tradable commodities on the National Agriculture Market (e-NAM) are:
(1)240 (2)245 (3)247 (4)250



18. The Urban Flood Risk Management Programme (UFRMP) – Phase II has an outlay of:
(1) ₹2,000 crore (2) ₹2,444.42 crore (3) ₹3,000 crore (4) ₹3,500 crore
19. The Unique Identification Authority of India (UIDAI) revised fee structure for Aadhaar updates is effective till:
(1) September 30, 2026 (2) September 30, 2027 (3) September 30, 2028 (4) September 30, 2030
20. India launched the National Red List Assessment Initiative during the International Union for Conservation of Nature (IUCN) World Congress hosted in:
(1) Doha (2) Abu Dhabi (3) Muscat (4) Manama
21. At the World Social Security Forum (WSSF) 2025, the International Social Security Association (ISSA) honoured India for expanding social security coverage to:
(1) 50% (2) 60% (3) 64.3% (4) 70%
22. The Nobel Prize in Physiology or Medicine 2025 was awarded for discoveries on:
(1) Gene editing using CRISPR (2) Peripheral Immune Tolerance (3) Neural stem cell therapy (4) Malaria vaccine development
23. The first Indian city to supply drinking water using solar energy is:
(1) Surat (2) Pune (3) Indore (4) Jaipur
24. India topped the International Shooting Sport Federation (ISSF) Junior World Cup 2025 in:
(1) Mumbai, India (2) New Delhi, India (3) Bengaluru, India (4) Jaipur, India
25. Raise Financial Services Private Limited (owner of Dhan trading platform) is led by Founder and Chief Executive Officer (CEO):
(1) Vijay Shekhar Sharma (2) Pravin Jadhav (3) Nithin Kamath (4) Kunal Shah
26. The Promotion and Regulation of Online Gaming Act, 2025 became effective from:
(1) July 1, 2025 (2) October 1, 2025 (3) January 1, 2026 (4) April 1, 2025
27. Under the Promotion and Regulation of Online Gaming Act, 2025, offering money gaming can attract a penalty of up to:
(1) 1 year jail or ₹10 lakh fine (2) 2 years jail or ₹50 lakh fine (3) 3 years jail or ₹1 crore fine (4) 5 years jail or ₹5 crore fine
28. Which district became India's first Child Marriage-Free District?
(1) Raipur, Chhattisgarh (2) Balod, Chhattisgarh (3) Durg, Chhattisgarh (4) Gwalior, Madhya Pradesh
29. The duration of the Mission for Aatmanirbharta (Self-Reliance) in Pulses is:
(1) 2024–2030 (2) 2025–2031 (3) 2025–26 to 2030–31 (4) 2026–32
30. What is the total financial outlay for the Mission for Aatmanirbharta (Self-Reliance) in Pulses?
(1) ₹10,000 crore (2) ₹11,440 crore (3) ₹12,000 crore (4) ₹13,500 crore
31. The Soil Health Card Programme is implemented by which Ministry?
(1) Ministry of Environment, Forest and Climate Change (2) Ministry of Agriculture and Farmers' Welfare (MoAFW) (3) Ministry of Rural Development (4) Ministry of Earth Sciences
32. The Soil Health Card Programme was launched on 19 February 2015 at:
(1) Suratgarh, Rajasthan (2) Bhopal, Madhya Pradesh (3) Nagpur, Maharashtra (4) Kanpur, Uttar Pradesh
33. How often is a Soil Health Card issued to a farmer?
(1) Every year (2) Once in 2 years (3) Once in 3 years (4) Once in 5 years
34. The Soil Health Card Programme tests how many parameters in total?
(1) 10 (2) 12 (3) 14 (4) 16
35. The Soil Health Card is available in how many languages and dialects?
(1) 10 languages and 3 dialects (2) 15 languages and 4 dialects (3) 22 languages and 5 dialects (4) 25 languages and 6 dialects
36. The new Minimum Support Price (MSP) for wheat for 2026–27 is:
(1) ₹2,585 per quintal (2) ₹2,500 per quintal (3) ₹2,650 per quintal (4) ₹2,450 per quintal
37. Which crop received the highest Minimum Support Price (MSP) increase for 2026–27?
(1) Gram (2) Barley (3) Safflower (4) Lentil (Masur)
38. Which Indian city became the first to supply drinking water entirely powered by solar energy?
(1) Pune (2) Surat (3) Indore (4) Ahmedabad
39. The PM Surya Ghar – Muft Bijli Yojana was launched on:



- (1)15 January 2024 (2)15 February 2024 (3)1 March 2024 (4)1 April 2024
40. The total financial outlay of the PM Surya Ghar – Muft Bijli Yojana is:
(1) ₹70,000 crore (2) ₹75,021 crore (3) ₹80,000 crore (4) ₹90,000 crore
41. The subsidy provided under the PM Surya Ghar – Muft Bijli Yojana is:
(1)20% (2)30% (3)40% (4)50%
42. The PM Surya Ghar – Muft Bijli Yojana offers free electricity up to how many units per month?
(1)100 units (2)200 units (3)300 units (4)400 units
43. Which two wetlands were designated as new Ramsar Sites in Bihar?
(1)Gokul Jalashay and Udaipur Jheel (2)Kanwar Lake and Kabar Taal (3)Baraila Jheel and Gogabeel
(4)Surajkund and Manjhaul Talab
44. With the addition of the two new sites, India's total number of Ramsar Sites has reached:
(1)85 (2)90 (3)93 (4)100
45. Which country has the highest number of Ramsar Sites globally?
(1)India (2)Mexico (3)United Kingdom (4)Japan
46. The tenure of the 16th Finance Commission was extended up to:
(1)31 October 2025 (2)30 November 2025 (3)31 December 2025 (4)31 January 2026
47. Who is the Chairman of the 16th Finance Commission?
(1)Arvind Panagariya (2)N. K. Singh (3)Y. V. Reddy (4)T. Rabi Sankar
48. The 16th Finance Commission was constituted under which Article of the Constitution of India?
(1)Article 270 (2)Article 275 (3)Article 280 (4)Article 282
49. The 15th Finance Commission chaired by N. K. Singh recommended what percentage of tax devolution to states?
(1)40% (2)41% (3)42% (4)43%
50. India's milk production increased from 146.3 million tonnes in 2014–15 to how many million tonnes in 2023–24?
(1)210.3 million tonnes (2)220.5 million tonnes (3)239.3 million tonnes (4)250.0 million tonnes
51. India's per capita milk availability in 2023–24 is:
(1)400 grams/day/person (2)450 grams/day/person (3)471 grams/day/person (4)500 grams/day/person
52. India contributes approximately what percentage of the global milk supply?
(1)15% (2)20% (3)25% (4)30%
53. The milk sector contributes around what percentage to India's Gross Domestic Product (GDP)?
(1)3% (2)4% (3)5% (4)6%



Answers (MCQs G V Satish picks)

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

తల్లిదండ్రులకు మరియు విద్యార్థులకు ముఖ్య గమనిక

ఇటీవల కొందరు విద్యార్థులు సరియైన విచారణ చెయ్యకుండా ఎదో ఒక Coaching Institute లో Join అయ్యి, అక్కడ కూర్చోవడానికి కనీసం Benches కూడా లేవని, ఏ ఒక్క Subject కూడా సరిగ్గా Explain చెయ్యరని, Teachers వారి వద్దనున్న Answers Screen పై చూపించి చదువుతున్నారని, ఏదైనా ఒక సందేహం వస్తే Class లో అడిగే అవకాశమే లేదని, teacher ఒక Shed లో వుండి విద్యార్థులు మరొక shed లో కూర్చోని ఒక Radio లో Answers వింటున్నట్లుగా ఉందని, Teachers కనీసం విద్యార్థుల ముఖము కూడా చూడకుండా Answers చదువుతున్నారని, అక్కడ Coaching సరిగ్గా లేదని, వెరే ఏదైనా మంచి Coaching Center లో Join అవుదామని, Nandyal Banking Coaching Center వద్దకు వచ్చి Fees లో రాయితీ ఇవ్వమని మనవి చేస్తున్నారు. ఇది మాకు చాలా భారంగా ఉంది .

కనుక తల్లిదండ్రులు విద్యార్థులను ఏ Coaching Institute లో నైన చేర్పించే ముందు అన్ని విషయాలు (Digital Class, Benches, Faculty Qualification, Class లో doubt అడిగే అవకాశం.....) విచారించి సరియైన Coaching Institute ఐన Nandyal Banking Coaching Center లో చేర్పించవలసినదిగా కోరుచున్నాము.

ఇట్లు

G V Satish (SBI PO, Interview Panel Member)

Director

NBCC

ತಂದೆ - ತಾಯಿ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮುಖ್ಯ ಸೂಚನೆ

ಇತ್ತೀಚೆಗೆ ಕೆಲವು ವಿದ್ಯಾರ್ಥಿಗಳು ಸರಿಯಾದ ವಿಚಾರಣೆ ಮಾಡದೆ ಯಾವದೋ ಒಂದು Coaching Institute ನಲ್ಲಿ join ಆಗಿ , ಅಲ್ಲಿ ಕುಳಿತುಕೊಳ್ಳುವುದಕ್ಕೆ ಕನಿಷ್ಠ Bench ಗಳೂ ಇಲ್ಲದೆ,ಯಾವುದೇ ಒಂದು Subject ಅನ್ನೂ ಸರಿಯಾಗಿ explain ಮಾಡುವುದಿಲ್ಲವೆಂದು,ಅಲ್ಲಿ Teachers ಅವರ ಕಡೆ ಇರುವ Answers ಅನ್ನೂ screen ಮೇಲೆ ತೋರಿಸಿ ಸುಮ್ಮನೆ ಓದುತ್ತಾರೆ ಎಂದು, ಯಾವುದೇ ಒಂದು ಸಂದೇಹ ಬಂದರೆ class ನಲ್ಲಿ ಕೇಳುವುದಕ್ಕೆ ಅವಕಾಶವೇ ಇಲ್ಲ ಎಂದು, Teacher ಒಂದು shed ನಲ್ಲಿ ಇದ್ದು ವಿದ್ಯಾರ್ಥಿಗಳು ಇನ್ನೊಂದು shed ನಲ್ಲಿ ಕುಳಿತುಕೊಂಡು ಒಂದು Radio ದಲ್ಲಿ Answers ಕೇಳಿದ ಹಾಗೆ ಇರುತ್ತದೆ ಎಂದು, Teachers ಕನಿಷ್ಠ ವಿದ್ಯಾರ್ಥಿಗಳ ಮುಖವನ್ನೂ ನೋಡದೆ Answers ಓದುತ್ತಾರೆ ಎಂದು,ಅಲ್ಲಿ Coaching ಸರಿಯಾಗಿ ಇಲ್ಲವೆಂದು, ಬೇರೆ ಯಾವುದಾದರೂ ಒಳ್ಳೆಯ Coaching Institute ನಲ್ಲಿ join ಆಗಬೇಕೆಂದು NBCC ಕಡೆಗೆ ಬಂದು Fees ನಲ್ಲಿ ರಿಯಾಯಿತಿ ಕೊಡಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಇದು ನಮಗೆ ತುಂಬಾ ಭಾರವೆನಿಸುತ್ತಿದೆ.

ಅದಕ್ಕಾಗಿ ತಂದೆ-ತಾಯಿ ತಮ್ಮ ಮಕ್ಕಳನ್ನು ಯಾವುದೇ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸುವ ಮುನ್ನ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನು (Digital Class, Benches, Faculty Qualification, Class ನಲ್ಲಿ doubt ಕೇಳುವ ಅವಕಾಶ.....) ವಿಚಾರಿಸಿ ಸರಿಯಾದ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದೇವೆ.

ಇಂತಿ,

NBCC Director

G V Satish (SBI PO, Interview Panel Member)



1. Which set correctly lists Deputy Governors of the Reserve Bank of India (RBI)?
(1)Swaminathan Janakiraman, T. Rabi Sankar, Shirish Chandra Murmu, Poonam Gupta (2)Michael Patra, T. Rabi Sankar, M. Rajeshwar Rao, N. S. Vishwanathan (3)Viral Acharya, B. P. Kanungo, S. S. Mundra, H. R. Khan (4)Ajay Bhushan, Rajeev Ranjan, M. K. Jain, Tarun Bajaj
2. The Chairman of the Securities and Exchange Board of India (SEBI) is:
(1)Madhabi Puri Buch (2)Tuhin Kanta Pandey (3)Ajay Tyagi (4)Subhash Chandra Khuntia
3. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:
(1)Mumbai (2)Hyderabad (3)New Delhi (4)Bengaluru
4. The Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) is:
(1)Ajay Seth (2)Debasish Panda (3)Subhash C. Khuntia (4)P. K. Mohanty
5. The Investor Education and Protection Fund Authority (IEPFA) was founded in:
(1)March 2016 (2)September 2016 (3)January 2017 (4)July 2018
6. The National Payments Corporation of India (NPCI) Managing Director & Chief Executive Officer (MD & CEO) is:
(1)Ajay Kumar Choudhary (2)Nandan Nilekani (3)Dilip Asbe (4)Praveena Rai
7. Tata Power Renewable Energy Limited (TPREL) signed a Memorandum of Understanding (MoU) with Bank of Baroda for:
(1)Wind farm equity financing (2)Solar financing (3)Hydropower leasing (4)Green bonds repo facility
8. The incentive for accounts inoperative over 10 years under the Reserve Bank of India (RBI) payout scheme is:
(1)5% or ₹5,000 (whichever is less) (2)6% or ₹10,000 (whichever is less) (3)7.5% or ₹25,000 (whichever is less) (4)10% or ₹50,000 (whichever is less)
9. The Reserve Bank of India (RBI) scheme "Scheme for Facilitating Accelerated Payout of Inoperative Accounts and Unclaimed Deposits" runs from:
(1)July 2025 – June 2026 (2)October 2025 – September 2026 (3)January 2025 – December 2025 (4)April 2025 – March 2026
10. The portal for locating unclaimed deposits is Unclaimed Deposits Gateway to Access Information (UDGAM) operated by:
(1)Ministry of Finance (2)Reserve Bank of India (RBI) (3)Indian Banks' Association (4)National Payments Corporation of India (NPCI)
11. Under eased norms, the Reserve Bank of India (RBI) increased gold/silver loan tenure for manufacturers to:
(1)90 days (2)180 days (3)270 days (4)360 days
12. Under financial-sector reforms, banks may now finance:
(1)Volatile commodity trades (2)Corporate mergers and acquisitions (M&A) takeovers (3)Crypto assets (4)Real-estate speculation only
13. The Initial Public Offer (IPO) financing limit per borrower was raised by the Reserve Bank of India (RBI) to:
(1)₹15 lakh (2)₹20 lakh (3)₹25 lakh (4)₹50 lakh
14. The limit for loan against shares was revised by the Reserve Bank of India (RBI) from ₹20 lakh to:
(1)₹50 lakh (2)₹75 lakh (3)₹1 crore (4)₹1.5 crore
15. The period for Merchanting Trade Transactions (MTT) in foreign currency was increased from 4 months to:
(1)5 months (2)6 months (3)9 months (4)12 months
16. The Ways and Means Advances (WMA) limit for the second half of FY 2025–26 is:
(1)₹30,000 crore (2)₹40,000 crore (3)₹50,000 crore (4)₹60,000 crore
17. The Clean Note Policy under the Master Direction on Currency Distribution & Exchange (CDES) provides capital-expenditure reimbursement up to:
(1)₹10 lakh (2)₹25 lakh (3)₹50 lakh (4)₹1 crore
18. The Foreign Exchange Management Act (FEMA) amendment allows Indian Rupee (INR) credit to individuals and banks in:



(1)Maldives, Bangladesh, Myanmar (2)Bhutan, Nepal, Sri Lanka (3)Pakistan, Afghanistan, Iran
(4)Singapore, Thailand, Vietnam

19. At the 57th Monetary Policy Committee (MPC) meeting (29 September–1 October 2025), the policy repo rate was:

(1)5.25% (2)5.50% (3)5.75% (4)6.00%

20. The Reserve Bank of India (RBI) forecast for Gross Domestic Product (GDP) growth for FY 2025–26 after the MPC meeting was:

(1)6.5% (2)6.6% (3)6.8% (4)7.0%

21. As part of supervisory actions, the Indian Overseas Bank (IOB) was penalised primarily for:

(1)Capital adequacy shortfall (2)Priority Sector Lending (PSL) non-compliance (3)Derivatives misreporting (4)Liquidity Coverage Ratio breach

22. The Reserve Bank of India (RBI) appointed Deputy Governor who succeeded M. Rajeshwar Rao on 8 October 2025 is:

(1)T. Rabi Sankar (2)Swaminathan Janakiraman (3)Poonam Gupta (4)Shirish Chandra Murmu

23. MITRA stands for which investor utility of the Securities and Exchange Board of India (SEBI)?

(1)Mutual Fund Investment Tracking & Reporting Assistant (2)Mutual Fund Investment Tracing & Retrieval Assistant (3)Market Infra & Trade Risk Assistant (4)Market Investor Transaction Review Assistant

24. The nationwide campaign “आपकी पूंजी, आपका अधिकार (Your Money, Your Right)” was launched in Gandhinagar on 4 October 2025 by:

(1)Prime Minister (2)Finance Minister Nirmala Sitharaman (3)Governor, Reserve Bank of India (RBI)
(4)Chairman, Securities and Exchange Board of India (SEBI)

25. Deposit Insurance and Credit Guarantee Corporation (DICGC) is a subsidiary of:

(1)Ministry of Finance (2)Reserve Bank of India (RBI) (3)State Bank of India (SBI) (4)National Housing Bank (NHB)

26. The Government launched PIN-free Biometric Unified Payments Interface (UPI) with a daily limit of:

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

27. Muse Wearables and National Payments Corporation of India (NPCI) launched India's first:

(1)Voice-based payments platform (2)Wearable payments ecosystem (3)QR-only acquiring network
(4)Cross-border card switch

28. For October–December FY 2025–26, the Public Provident Fund (PPF) rate was:

(1)7.0% (2)7.1% (3)7.4% (4)7.7%

29. The Senior Citizens' Savings Scheme (SCSS) rate For October–December FY 2025–26 was:

(1)8.0% (2)8.1% (3)8.2% (4)8.3%

30. The Kisan Vikas Patra (KVP) maturity for October–December FY 2025–26 was:

(1)100 months (2)111 months (3)115 months (4)120 months

31. The Government of India (GoI) Floating Rate Bond 2028 coupon for 4 October 2025–3 April 2026 was:

(1)5.95% per annum (2)6.22% per annum (3)6.75% per annum (4)7.11% per annum

32. Under PM Surya Ghar – Muft Bijli Yojana, Public Sector Banks sanctioned loans of approximately:

(1)₹5,000 crore (2)₹8,000 crore (3)₹10,907 crore (4)₹15,000 crore

33. India's exports to the United States of America (USA) constitute about what percent of India's total exports?

(1)10% (2)15% (3)20% (4)25%

34. India's foreign-exchange reserves reached approximately:

(1)USD 500 billion (2)USD 600 billion (3)USD 650 billion (4)USD 700 billion

35. India became the 4th-largest economy in 2025 and is projected to be 3rd-largest by 2027 with a Gross Domestic Product (GDP) of about:

(1)USD 4 trillion (2)USD 5 trillion (3)USD 6 trillion (4)USD 7 trillion

36. India's renewable energy target for 2030 is:

(1)300 Gigawatt (GW) (2)400 Gigawatt (GW) (3)500 Gigawatt (GW) (4)600 Gigawatt (GW)



37. The Executive Directors appointed at the Reserve Bank of India (RBI) on 9 October 2025 are:
(1)Rajeev Ranjan and P. Vasudevan (2)Sanjay Kumar Hansda and Sonali Sen Gupta (3)Meena Hemchandra and Deepak Singhal (4)B. P. Kanungo and S. S. Mundra
38. Moody's sovereign rating for India stands at:
(1)Baa2 (Positive) (2)Baa3 (Stable) (3)BBB (Stable) (4)BBB+ (Stable)
39. The Reserve Bank of India (RBI) proposal raises the Ombudsman's maximum compensation for financial loss to:
(1)₹10 lakh (2)₹20 lakh (3)₹30 lakh (4)₹40 lakh
40. The proposed additional compensation under the Banking Ombudsman Scheme (2021) for mental agony/time lost is up to:
(1)₹50,000 (2)₹1,00,000 (3)₹2,00,000 (4)₹3,00,000
41. As per Reserve Bank of India (RBI) Financial Stability Report (September 2025), the Gross Non-Performing Assets (GNPA) ratio was about:
(1)4.5% (2)4.0% (3)3.8% (4)3.5%
42. The International Monetary Fund (IMF) World Economic Outlook (October 2025) raised India's growth projection to:
(1)6.5% (2)6.9% (3)7.1% (4)7.3%
43. Raise Financial Services Private Limited (owner of Dhan) became a unicorn after raising approximately:
(1)USD 80 million (2)USD 100 million (3)USD 120 million (4)USD 150 million
44. DBS Bank (Singapore) was named "Safest Bank in Asia 2025" by Global Finance Magazine for the:
(1)15th consecutive year (2)16th consecutive year (3)17th consecutive year (4)18th consecutive year
45. In the 50 Safest Commercial Banks global list, rank #1 is:
(1)DBS Bank (2)Royal Bank of Canada (3)OCBC (4)UOB
46. The BRICS New Development Bank (NDB) plans to issue its first rupee bond in India by:
(1)March 2026 (2)June 2026 (3)September 2026 (4)December 2026
47. The Reserve Bank of India (RBI) granted Self-Regulatory Organisation (SRO) status to:
(1)Indian Banks' Association (2)Finance Industry Development Council (FIDC) (3)Fixed Income Money Market and Derivatives Association (FIMMDA) (4)Primary Dealers' Association of India (PDAI)
48. The Securities and Exchange Board of India (SEBI) raised the block-deal threshold from ₹10 crore to:
(1)₹15 crore (2)₹20 crore (3)₹25 crore (4)₹30 crore
49. The Reserve Bank of India (RBI) directed banks to transfer unclaimed funds (over 10 years old) to the Depositor Education & Awareness Fund (DEAF) during:
(1)July–September 2025 (2)October–December 2025 (3)January–March 2026 (4)April–June 2026
50. The Reserve Bank of India (RBI) verified WhatsApp awareness channels operate under the campaign:
(1)"RBI Bolta Hai" (2)"RBI Kehta Hai" (3)"RBI Suno" (4)"RBI Cares"
51. The integrated neuro-rehabilitation centre "Prayas" was launched by the Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homoeopathy (Ministry of AYUSH) at:
(1)All India Institute of Ayurveda (AIIA), Delhi (2)All India Institute of Ayurveda (AIIA), Goa (3)National Institute of Ayurveda, Jaipur (4)Morarji Desai National Institute of Yoga, New Delhi
52. India's first Child Marriage-Free District is:
(1)Durg, Chhattisgarh (2)Balod, Chhattisgarh (3)Balaghat, Madhya Pradesh (4)Bastar, Chhattisgarh
53. "Mhaje Ghar Yojana" granting ownership rights in long-dispute houses was launched by the State of:
(1)Maharashtra (2)Goa (3)Gujarat (4)Karnataka
54. "Har Ghar Chhaon – Har Ghar Phal" to promote fruit cultivation is a mission of:
(1)Haryana (2)Punjab (3)Rajasthan (4)Uttar Pradesh
55. The Centre for Jain Studies under Pradhan Mantri Jan Vikas Karyakram (PMJVK) is established at:
(1)Savitribai Phule Pune University, Pune (2)Devi Ahilya Vishwavidyalaya, Indore (3)Banaras Hindu University, Varanasi (4)Gujarat University, Ahmedabad
56. The third edition of the International Purple Fest to promote inclusion of persons with disabilities was hosted by:



(1)Kerala (2)Goa (3)Odisha (4)Tamil Nadu

57. PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded Industrial Training Institutes) has an outlay of:

(1)₹40,000 crore (2)₹50,000 crore (3)₹60,000 crore (4)₹70,000 crore

58. After approval of 57 new schools, total functional Kendriya Vidyalayas (KVs) are:

(1)1,150 (2)1,200 (3)1,250 (4)1,288

59. Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) targets:

(1)100 Aspirational Agriculture Districts (2)200 Horticulture Clusters (3)500 Irrigation-deficit Blocks (4)1,000 Agro-Processing Parks

60. The Mission for Aatmanirbharta (Self-Reliance) in Pulses has an outlay of:

(1)₹10,000 crore (2)₹11,440 crore (3)₹12,500 crore (4)₹15,000 crore

61. The Soil Health Card Programme was launched on 19 February 2015 at:

(1)Suratgarh, Rajasthan (2)Ludhiana, Punjab (3)Bhopal, Madhya Pradesh (4)Kanpur, Uttar Pradesh

62. After adding nine items, total tradable commodities on National Agriculture Market (e-NAM) are:

(1)240 (2)245 (3)247 (4)250

63. Pradhan Mantri Fasal Bima Yojana (PMFBY) implementation in Mizoram makes it the:

(1)20th State (2)22nd State (3)24th State (4)26th State

64. The new Minimum Support Price (MSP) for wheat for Marketing Season 2026–27 is:

(1)₹2,450/quintal (2)₹2,585/quintal (3)₹2,650/quintal (4)₹2,700/quintal

65. The first Indian city to supply drinking water entirely with solar energy is:

(1)Pune (2)Indore (3)Surat (4)Jaipur

66. Indore Municipal Corporation (IMC) raised green bonds of approximately:

(1)₹150 crore (2)₹200 crore (3)₹244 crore (4)₹308 crore

67. Border Roads Organisation (BRO) built the highest motorable road at Mig La Pass at an altitude of:

(1)17,500 feet (2)18,500 feet (3)19,400 feet (4)20,000 feet

68. Urban Flood Risk Management Programme (UFRMP) – Phase II has an outlay of:

(1)₹2,200.00 crore (2)₹2,444.42 crore (3)₹2,750.00 crore (4)₹3,000.00 crore

69. The High-Level Committee approved projects under National Disaster Mitigation Fund (NDMF) totalling:

(1)₹3,845.60 crore (2)₹4,145.60 crore (3)₹4,645.60 crore (4)₹5,045.60 crore

70. Under the National Green Hydrogen Mission (NGHM), which port is designated as a Hydrogen Hub?

(1)Cochin Port Authority (Kerala) (2)Paradip Port Authority (Odisha) (3)Mumbai Port Authority (Maharashtra) (4)New Mangalore Port Authority (Karnataka)

71. PM Surya Ghar – Muft Bijli Yojana provides free electricity up to per month:

(1)100 units (2)200 units (3)300 units (4)400 units

72. The Shipbuilding and Maritime Industry Revival Package approved by the Union Cabinet has an outlay of:

(1)₹59,725 crore (2)₹64,725 crore (3)₹69,725 crore (4)₹74,725 crore

73. The NaMo Semiconductor Laboratory is approved at:

(1)Indian Institute of Technology (IIT) Bombay (2)Indian Institute of Technology (IIT) Bhubaneswar (3)Indian Institute of Science (IISc) Bengaluru (4)Indian Institute of Technology (IIT) Madras

74. The India Semiconductor Mission (ISM) has a total outlay of:

(1)₹50,000 crore (2)₹60,000 crore (3)₹70,000 crore (4)₹76,000 crore

75. The IndiaAI Mission outlay is approximately:

(1)₹8,500 crore (2)₹9,750 crore (3)₹10,371.92 crore (4)₹12,000 crore

76. India's second National Cyber Forensic Laboratory is located in:

(1)New Delhi, Delhi (2)Guwahati, Assam (3)Hyderabad, Telangana (4)Bhopal, Madhya Pradesh

77. The Automatic Train Protection System "KAVACH" was developed by:

(1)Indian Railway Institute of Signal Engineering and Telecommunications (IRISET) (2)Research Design and Standards Organisation (RDSO) (3)National High Speed Rail Corporation Limited (NHSRCL) (4)RailTel Corporation of India

78. Biomedical Research Career Programme (BRCP) – Phase III has an outlay of:



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

79. Under India – European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA), the investment target is:

(1) USD 50 billion in 10 years (2) USD 75 billion in 12 years (3) USD 100 billion in 15 years (4) USD 150 billion in 20 years

80. The 16th Finance Commission has its term extended till:

(1) 31 October 2025 (2) 30 November 2025 (3) 31 December 2025 (4) 31 January 2026

81. As per Economic Survey 2025, household debt rose to about what percent of income?

(1) 35% (2) 40% (3) 42% (4) 45%

82. Startup India Ranking 2025 lists the top State as:

(1) Maharashtra (2) Karnataka (3) Tamil Nadu (4) Gujarat

83. The Production-Linked Incentive (PLI) Scheme for Textiles outlay is:

(1) ₹8,683 crore (2) ₹9,683 crore (3) ₹10,683 crore (4) ₹12,683 crore

84. The Greenhouse Gas Emission Intensity (GEI) Target Rules 2025 cover how many industrial units?

(1) 180 (2) 220 (3) 250 (4) 282

85. India's per-capita milk availability in 2023–24 is approximately:

(1) 410 g/day/person (2) 450 g/day/person (3) 471 g/day/person (4) 500 g/day/person

86. The Saffronart South Asian Art Sale in New Delhi achieved a record total of approximately:

(1) ₹305.77 crore (2) ₹325.77 crore (3) ₹345.77 crore (4) ₹355.77 crore

87. Prime Minister Narendra Modi paid tribute to S. L. Bhyrappa during:

(1) Pariksha Pe Charcha (2) Mann Ki Baat (3) Fit India Dialogue (4) Akashvani Samvad

88. With two new wetlands in Bihar, India's total Ramsar Sites are:

(1) 90 (2) 91 (3) 93 (4) 95

89. India's legally binding GEI Rules 2025 align with the national commitment to reduce emission intensity of Gross Domestic Product (GDP) by:

(1) 30% by 2030 (vs 2005) (2) 35% by 2030 (vs 2005) (3) 40% by 2030 (vs 2005) (4) 45% by 2030 (vs 2005)

90. India's pledged year to achieve Net-Zero emissions is:

(1) 2050 (2) 2060 (3) 2070 (4) 2080

Answer: (3) 2070

91. e-Samrudha, a centralised digital repository for animal health records, was launched in:

(1) Tamil Nadu (2) Karnataka (3) Kerala (4) Andhra Pradesh

Answer: (3) Kerala

92. India was re-elected to the United Nations Human Rights Council (UNHRC) for the term:

(1) 2024–2026 (2) 2025–2027 (3) 2026–2028 (4) 2027–2029

Answer: (3) 2026–2028

93. The Chief Election Commissioner (CEC) of the Election Commission of India (ECI) is:

(1) Rajiv Kumar (2) Gyanesh Kumar (3) Sushil Chandra (4) Sunil Arora

Answer: (2) Gyanesh Kumar

94. The Income Tax Appellate Tribunal (ITAT) marked its 84th anniversary with the theme:

(1) "Transparency and Efficiency" (2) "Role, Challenges, and Way Forward" (3) "Tax Justice for All" (4) "Digital Justice and Speed"

Answer: (2) "Role, Challenges, and Way Forward"

95. Member nations of European Free Trade Association (EFTA) in the Trade and Economic Partnership Agreement (TEPA) are:

(1) Switzerland, Norway, Iceland, Liechtenstein (2) Switzerland, Sweden, Denmark, Norway (3) Austria, Switzerland, Norway, Iceland (4) Finland, Switzerland, Norway, Iceland

Answer: (1) Switzerland, Norway, Iceland, Liechtenstein

96. India's share of global milk supply is approximately:

(1) 15% (2) 20% (3) 25% (4) 30%

Answer: (3) 25%

97. Which department won the Global Tourism Award 2025 for excellence in tourism promotion and sustainable practices?

(1) Kerala Tourism Department (2) Andhra Pradesh Tourism Department (3) Rajasthan Tourism Department (4) Gujarat Tourism Department

98. Who received the Kenton R. Miller Award for Innovation in National Parks and Protected Area Sustainability at the International Union for Conservation of Nature (IUCN) World Conservation Congress in Abu Dhabi in 2025?

(1) Ramesh Pandey (2) Dr. Sonali Ghosh (3) Valmik Thapar (4) Bittu Sahgal

99. How many Blue Flag-certified beaches does India have after five Maharashtra beaches were certified?

(1) 16 (2) 17 (3) 18 (4) 20

100. Which of the following is a newly Blue Flag-certified beach in Maharashtra?

(1) Shrivardhan (Raigad District) (2) Shivrajpur (Gujarat) (3) Golden Beach (Odisha) (4) Radhanagar (Andaman & Nicobar Islands)

101. Which cultural landscape in Assam received United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage recognition for unique cultural and ecological heritage?

(1) Manas Cultural Landscape (2) Majuli Cultural Landscape (3) Kaziranga Cultural Landscape (4) Sivasagar Cultural Landscape

102. Who received the International Social Security Association (ISSA) Award 2025 on behalf of the Government of India at the World Social Security Forum (WSSF) 2025 in Kuala Lumpur?

(1) N. K. Singh (2) Dr. Mansukh Mandaviya (3) Nirmala Sitharaman (4) Rajeev Chandrasekhar

103. Which programme won NITI Aayog the United Nations (UN) Public Service Award 2025?

(1) Atal Innovation Mission (2) Aspirational Districts Programme (ADP) (3) PM Gati Shakti (4) Digital India

104. Telecommunications Consultants India Limited (TCIL) won the HR Excellence Award at which event in 2025?

(1) SKOCH Awards (2) Fortune Leadership Awards (3) National Telecom Awards (4) India CSR Summit

105. Which organisation was named "Changemaker of the Year" at The Hindu BusinessLine Changemaker Awards 2024?

(1) Council of Scientific and Industrial Research (CSIR) (2) Defence Research and Development Organisation (DRDO) (3) Indian Space Research Organisation (ISRO) (4) NITI Aayog

106. Which indigenous system was developed by the Defence Research and Development Organisation (DRDO)?

(1) Anant Shastra (2) Akash Prime (3) Netra AEW&CS (4) Tejas Mk1A

107. Who won the Nobel Prize in Literature 2025?

(1) Olga Tokarczuk (2) László Krasznahorkai (3) Annie Ernaux (4) Orhan Pamuk

108. Who received the Hombale Samhita Harinikumar Alumni Krishi Media Award 2025 for excellence in agricultural reporting?

(1) Ravish Kumar (2) Amshi Prasannakumar (3) P. Sainath (4) Faye D'Souza

109. Who was nominated for International Emmy Awards 2025 (Best Actor) for Amar Singh Chamkila?

(1) Vicky Kaushal (2) Diljit Dosanjh (3) Ranveer Singh (4) Fahadh Faasil

110. Which film won Best Feature Film at the National Film Awards 2025?

(1) Malli Sugandham (2) Dharohar (Hindi) (3) Chandini Raatein (4) Marudhanayagam

111. Who won Best Director at the National Film Awards 2025 for Malli Sugandham?

(1) Mani Ratnam (2) S. S. Rajamouli (3) Sanjay Leela Bhansali (4) Anurag Kashyap

112. Who won Best Actor at the National Film Awards 2025 for Marudhanayagam (Tamil)?

(1) Kamal Haasan (2) Dhanush (3) Suriya (4) Vikram

113. Who won Best Actress at the National Film Awards 2025 for Chandini Raatein?

(1) Alia Bhatt (2) Vidya Balan (3) Taapsee Pannu (4) Mrunal Thakur

114. Who received the Dadasaheb Phalke Award (Lifetime Achievement) at the National Film Awards 2025?

(1) Asha Parekh (2) Waheeda Rehman (3) Amitabh Bachchan (4) Hema Malini

115. Which non-feature film won Best Non-Feature Film at the National Film Awards 2025?



(1)Echoes of the Valley (2)Whispers of the Desert (Rajasthani) (3)Songs of the River (4)Frames of Freedom

116. Which Malayalam actor received the Chief of Army Staff Commendation Card for outstanding service?

(1)Mammootty (2)Mohanlal (3)Fahadh Faasil (4)Dulquer Salmaan

117. Who presented the MY Bharat–National Service Scheme (NSS) Awards 2022–23 at Rashtrapati Bhavan in October 2025?

(1)Vice-President of India (2)Prime Minister of India (3)President Droupadi Murmu (4)Speaker of Lok Sabha

118. What is the motto of the National Service Scheme (NSS)?

(1)“Service Before Self” (2)“Not Me, But You” (3)“Serve to Lead” (4)“Unity and Service”

119. Which university won Best University in the NSS Awards 2023–24?

(1)Jawaharlal Nehru University (2)University of Delhi (3)Banaras Hindu University (4)University of Mumbai

120. Who was Best Programme Officer in the NSS Awards 2023–24?

(1)Dr. S. P. Meena (Rajasthan) (2)Dr. R. K. Singh (Bihar) (3)Dr. A. Sharma (Haryana) (4)Dr. P. Kumar (Tamil Nadu)

121. Who was Best NSS Volunteer in 2023–24?

(1)Priya Sharma (Punjab) (2)Sneha Gupta (Maharashtra) (3)Nivedita Ramesh (Kerala) (4)Arjun Verma (Uttar Pradesh)

122. Which body announces the Shanti Swarup Bhatnagar (SSB) Prizes?

(1)Department of Science and Technology (2)Council of Scientific and Industrial Research (CSIR) (3)Indian National Science Academy (4)NITI Aayog

123. How many fields are recognised under the Shanti Swarup Bhatnagar (SSB) Prizes?

(1)5 (2)6 (3)7 (4)8

124. What is the award component for each Shanti Swarup Bhatnagar (SSB) Prize in 2025?

(1)₹2 lakh + Citation (2)₹5 lakh + Citation + Plaque (3)₹10 lakh + Citation (4)₹15 lakh + Citation + Medal

125. Who are the Nobel Prize in Physiology or Medicine 2025 laureates associated with Peripheral Immune Tolerance?

(1)Shimon Sakaguchi, Mary E. Brunkow, Frederick Ramsdell (2)Emmanuelle Charpentier, Jennifer Doudna, Feng Zhang (3)David Julius, Ardem Patapoutian, Svante Pääbo (4)James Allison, Tasuku Honjo, Peter Ratcliffe

126. Which discovery was honoured by the Nobel Prize in Physics 2025?

(1)Graphene isolation (2)Macroscopic quantum tunnelling and energy quantisation in electrical circuits (3)Cosmic microwave background anisotropies (4)Discovery of exoplanets

127. Which development earned the Nobel Prize in Chemistry 2025?

(1)CRISPR-Cas9 gene editing (2)Metal–Organic Frameworks (MOFs) (3)Lithium-ion batteries (4)Protein folding prediction

128. Who won the Nobel Prize in Economic Sciences 2025 for theories on innovation-driven economic growth?

(1)Esther Duflo, Abhijit Banerjee, Michael Kremer (2)Paul Romer, Robert Solow, Edmund Phelps (3)Joel Mokyr, Philippe Aghion, Peter Howitt (4)Angus Deaton, Amartya Sen, Joseph Stiglitz

129. Which recipients were recognised by the Right Livelihood Award 2025?

(1)Pacific Islands Students Fighting Climate Change and Julian Aguon (2)Fridays for Future and James Hansen (3)Greenpeace and Sunita Narain (4)WWF and Naomi Klein

130. Who won the Nobel Peace Prize 2025?

(1)Volodymyr Zelenskyy (2)Greta Thunberg (3)Maria Corina Machado (4)Malala Yousafzai

131. Who tops the M3M Hurun India Rich List 2025?

(1)Adani Family – ₹8.15 lakh crore (2)Ambani Family – ₹9.55 lakh crore (3)Roshni Nadar Malhotra – ₹2.84 lakh crore (4)Kumar Mangalam Birla – ₹2.50 lakh crore

132. Who is the richest woman in the M3M Hurun India Rich List 2025?



- (1)Savitri Jindal (2)Falguni Nayar (3)Roshni Nadar Malhotra (4)Kiran Mazumdar-Shaw
133. Who is the youngest billionaire in the M3M Hurun India Rich List 2025?
(1)Nikhil Kamath (2)Aravind Srinivas (Perplexity) (3)Ritesh Agarwal (4)Bhavish Aggarwal
134. Which industry has the highest count in the M3M Hurun India Rich List 2025?
(1)Chemicals/Petrochemicals (125) (2)Industrial Products (132) (3)Pharmaceuticals (137)
(4)Information Technology services (110)
135. Who received the Special Memento (Champions Trophy 2025) at the 27th CEAT Cricket Rating Awards 2025 in Mumbai?
(1)Virat Kohli (2)Rohit Sharma (3)Jasprit Bumrah (4)Rishabh Pant
136. Who was named International Cricketer of the Year at the 27th CEAT Cricket Rating Awards 2025?
(1)Joe Root (2)Kane Williamson (3)Babar Azam (4)Steve Smith
137. Who received the CEAT Lifetime Achievement Award 2025 (jointly)?
(1)Sunil Gavaskar and Kapil Dev (2)Brian Lara and B. S. Chandrasekhar (3)Rahul Dravid and M. S. Dhoni (4)Ian Botham and Zaheer Khan
138. Who was the CEAT Men's Test Batter of the year (2025)?
(1)Joe Root (2)Harry Brook (3)Steve Smith (4)Marnus Labuschagne
139. Who was the CEAT Men's Test Bowler of the year (2025)?
(1)Jasprit Bumrah (2)Ravichandran Ashwin (3)Prabath Jayasuriya (4)Pat Cummins
140. Who was the CEAT Women's Batter of the year (2025)?
(1)Harmanpreet Kaur (2)Smriti Mandhana (3)Shafali Verma (4)Mithali Raj
141. Who was the CEAT Women's Bowler of the year (2025)?
(1)Pooja Vastrakar (2)Renuka Singh Thakur (3)Jhulan Goswami (4)Deepti Sharma
142. Who was the CEAT Men's T20 International (T20I) Batter (2025)?
(1)Suryakumar Yadav (2)Sanju Samson (3)Virat Kohli (4)Ruturaj Gaikwad
143. Who was the CEAT Men's T20 International (T20I) Bowler (2025)?
(1)Varun Chakravathy (2)Rashid Khan (3)Kuldeep Yadav (4)Adam Zampa
144. Who was the CEAT Men's One Day International (ODI) Batter (2025)?
(1)Rohit Sharma (2)Kane Williamson (3)Joe Root (4)Babar Azam
145. Who was the CEAT Men's One Day International (ODI) Bowler (2025)?
(1)Trent Boult (2)Jasprit Bumrah (3)Matt Henry (4)Shaheen Afridi
146. Who received the CEAT JioStar Award (2025)?
(1)Shubman Gill (2)Shreyas Iyer (3)Ruturaj Gaikwad (4)Tilak Varma
147. Who was recognised as CEAT Domestic Cricketer (2025) for 69 wickets in Ranji Trophy 2024–25?
(1)Jaydev Unadkat (2)Harsh Dubey (Vidarbha) (3)Arzan Nagwaswalla (4)Avesh Khan
148. Who was named CEAT Emerging Young Player (2025)?
(1)Yashasvi Jaiswal (2)Tilak Varma (3)Angkrish Raghuvanshi (Mumbai) (4)Abhishek Sharma
149. Who received the CEAT Leadership Award (2025)?
(1)Ben Stokes (2)Rohit Sharma (3)Temba Bavuma (4)Pat Cummins
150. According to the National Crime Records Bureau (NCRB) Road Accidents Report 2023, how many total road accidents were reported in India?
(1)4.64 lakh (2)4.47 lakh (3)1.73 lakh (4)3.85 lakh
151. Which state recorded the highest number of road fatalities as per NCRB Road Accidents Report 2023?
(1)Tamil Nadu (2)Gujarat (3)Kerala (4)Haryana
152. Which Indian city was ranked the safest for the fourth consecutive year according to the NCRB City Safety Ranking 2023?
(1)Kolkata (2)Bengaluru (3)Hyderabad (4)Pune
153. Which two institutions released the report "Artificial Intelligence (AI) for Inclusive Societal Development" in 2025?
(1)NITI Aayog and Deloitte (2)NITI Aayog and World Bank (3)NASSCOM and BCG (4)NITI Aayog and UNESCO
154. Who is the Chief Executive Officer (CEO) of NITI Aayog?



- (1)B. V. R. Subrahmanyam (2)Suman K. Bery (3)Amitabh Kant (4)Rajesh Nambiar
155. What is the projected number of new jobs by 2030 as per NITI Aayog, NASSCOM, and BCG's "Roadmap for Job Creation in the AI Economy"?
- (1)4 million (2)3 million (3)5 million (4)2.5 million
156. Where is the National Association of Software and Service Companies (NASSCOM) headquartered?
- (1)Noida (2)Bengaluru (3)Pune (4)Gurugram
157. What is the area of India's Exclusive Economic Zone (EEZ) as mentioned in NITI Aayog's Blue Economy Strategy?
- (1)Over 2 million sq. km (2)1 million sq. km (3)3.5 million sq. km (4)5 million sq. km
158. What was India's fish export value in FY 2023–24 according to the Blue Economy Strategy?
- (1)₹60,523 crore (2)₹40,000 crore (3)₹80,000 crore (4)₹55,200 crore
159. Which state topped among major states in the India Innovation Index 2025?
- (1)Karnataka (2)Tamil Nadu (3)Maharashtra (4)Delhi
160. By 2025, what percentage of India's population was covered under social security according to ISSA Report 2025?
- (1)64.3 % (2)55 % (3)70 % (4)50 %
161. Which Indian initiatives were praised by UNESCO for promoting inclusive and digital education?
- (1)DIKSHA and SWAYAM (2)SWADESH and NPTEL (3)GIAN and e-Pathshala (4)SAKSHAT and PM eVIDYA
162. Who is the Director-General of the International Labour Organization (ILO)?
- (1)Gilbert F. Houngbo (2)Guy Ryder (3)Kristalina Georgieva (4)Tedros Adhanom Ghebreyesus
163. The Second World Summit for Social Development will be held in which country in November 2025?
- (1)Qatar (2)India (3)Switzerland (4)France
164. Which region achieved the fastest progress in reducing tobacco use as per World Health Organization (WHO)?
- (1)South-East Asia Region (2)European Region (3)African Region (4)Western Pacific Region
165. What is India's global rank in the World Economic Forum (WEF) Global Gender Gap Report 2025?
- (1)108th (2)98th (3)120th (4)118th
166. What is India's Human Development Index (HDI) value in UNDP Human Development Report 2025?
- (1)0.824 (2)0.714 (3)0.794 (4)0.850
167. What is India's rank in the World Intellectual Property Organization (WIPO) Global Innovation Index 2025?
- (1)38th (2)40th (3)36th (4)42nd
168. Which Indian institute secured the top national position in the Times Higher Education (THE) World University Rankings 2026?
- (1)Indian Institute of Science (IISc), Bengaluru (2)Indian Institute of Technology (IIT) Bombay (3)Indian Institute of Technology (IIT) Delhi (4)Jadavpur University
169. Which university topped globally in the Times Higher Education (THE) Rankings 2026?
- (1)University of Oxford (2)Harvard University (3)Stanford University (4)Massachusetts Institute of Technology (MIT)
170. What is India's rank in the World Bank Ease of Doing Business (EoDB) Snapshot 2025?
- (1)60th (2)58th (3)65th (4)62nd
171. What is India's score in the Global Hunger Index (GHI) 2025?
- (1)27.5 (2)25.3 (3)30.1 (4)22.7
172. What is India's global rank in Gold Exchange-Traded Funds (ETFs) investments according to World Gold Council (WGC) Report 2025?
- (1)7th (2)5th (3)6th (4)8th
173. Who topped the Forbes India Rich List 2025 with a net worth of USD 105 billion?
- (1)Mukesh Ambani (2)Gautam Adani (3)Savitri Jindal (4)Sunil Mittal



174. Which celebrity topped the Kroll Celebrity Brand Valuation Report 2024 for the fourth consecutive year?

(1)Virat Kohli (2)Ranveer Singh (3)Shah Rukh Khan (4)Alia Bhatt

175. What is India's position globally in the Global Fintech Ecosystem Ranking 2025?

(1)Among the Top 3 countries (2)4th (3)5th (4)6th

176. When did the Promotion and Regulation of Online Gaming Act, 2025 come into effect?

(1)January 1, 2025 (2)October 1, 2025 (3)April 1, 2025 (4)December 1, 2025

177. What is the punishment for offering money gaming under the Promotion and Regulation of Online Gaming Act, 2025?

(1)₹1 crore fine or 3 years' imprisonment or both (2)₹50 lakh fine or 2 years' imprisonment or both

(3)₹2 crore fine or 5 years' imprisonment or both (4)₹10 lakh fine or 6 months' imprisonment or both

178. Approximately how many Indians lose ₹20,000 crore annually to money gaming?

(1)15 crore (2)25 crore (3)45 crore (4)65 crore

179. Which Act formally recognises e-sports as a legitimate competitive sport in India?

(1)National Sports Development Act, 2025 (2)Promotion and Regulation of Online Gaming Act, 2025

(3)National Esports Promotion Act, 2025 (4)Indian Sports and Gaming Regulation Act, 2025

180. Who received the Major Dhyan Chand Khel Ratna Award for 2025?

(1)Neeraj Chopra (2)Lakshya Sen (3)Manpreet Singh (4)Nikhil Zareen

181. Pulela Gopichand received which award under the National Sports Awards 2025?

(1)Arjuna Award (2)Dronacharya Award (Lifetime) (3)Dhyan Chand Award (4)Rashtriya Khel Protsahan Puruskar

182. Which organisation won the Rashtriya Khel Protsahan Puruskar 2025?

(1)Oil and Natural Gas Corporation Limited (ONGC) (2)Sports Authority of India (SAI) (3)Indian Oil Corporation Limited (IOCL) (4)Bharat Petroleum Corporation Limited (BPCL)

183. Where was the Asian Athletics Championships 2025 held?

(1)Bangkok, Thailand (2)Jakarta, Indonesia (3)Manila, Philippines (4)Kuala Lumpur, Malaysia

184. Who won the Gold Medal in Men's Javelin Throw at the Asian Athletics Championships 2025?

(1)Neeraj Chopra (2)Parul Chaudhary (3)Manpreet Singh (4)Lakshya Sen

185. Which city hosted the 12th edition of the World Para Athletics Championships 2025?

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

186. Who was the official sponsor of the World Para Athletics Championships 2025?

(1)Indian Oil Corporation Limited (IOCL) (2)Bharat Heavy Electricals Limited (BHEL) (3)Oil and Natural Gas Corporation (ONGC) (4)Coal India Limited

187. Who is the President of the International Shooting Sport Federation (ISSF)?

(1)Luciano Rossi (2)Thomas Bach (3)Rajeev Mehta (4)Abhinav Bindra

188. Where is the headquarters of the International Shooting Sport Federation (ISSF) located?

(1)Munich, Germany (2)Geneva, Switzerland (3)London, United Kingdom (4)Paris, France

189. Who won the Gold Medal in Women's 10 m Air Rifle (Individual) at the ISSF Junior World Cup 2025?

(1)Ojasvi Thakur (2)Shambhavi Kshirsagar (3)Isha Taksale (4)Niraj Kumar

190. Which team won the 10th SAFF Under-17 Men's Football Championship 2025?

(1)India (2)Bangladesh (3)Nepal (4)Sri Lanka

191. Where was the SAFF Under-19 Football Championship 2025 held?

(1)Kathmandu, Nepal (2)Colombo, Sri Lanka (3)Dhaka, Bangladesh (4)New Delhi, India

192. Which cricket team became the most successful in Irani Cup history after winning in 2025?

(1)Vidarbha (2)Mumbai (3)Karnataka (4)Delhi

193. Who was declared "Player of the Series" in the India vs West Indies Test Series (2025-27)?

(1)Ravindra Jadeja (2)Kuldeep Yadav (3)Jasprit Bumrah (4)Rohit Sharma

194. Who became the highest wicket-taker in Asia Cup history with 36 wickets?

(1)Kuldeep Yadav (2)Lasith Malinga (3)Ravichandran Ashwin (4)Jasprit Bumrah

195. Which Indian cricketer became the first to sign a Big Bash League (BBL) contract?

(1)Ravichandran Ashwin (2)Virat Kohli (3)KL Rahul (4)Jasprit Bumrah



196. Where was the India Under-19 Women's T20 World Cup 2025 held?

(1)Johannesburg, South Africa (2)Sydney, Australia (3)London, United Kingdom (4)New Delhi, India

197. Who was the Player of the Tournament in the India Under-19 Women's T20 World Cup 2025?

(1)Shweta Sehrawat (2)Smriti Mandhana (3)Harmanpreet Kaur (4)Deepthi Sharma

198. Which team won the Archery Premier League (APL) 2025?

(1)Rajputana Royals (Rajasthan) (2)Prithviraj Yodhas (Delhi) (3)Bengal Archers (Kolkata) (4)Deccan Hunters (Hyderabad)

199. Who is the Brand Ambassador of Archery Premier League (APL) 2025?

(1)Ram Charan (2)Ranveer Singh (3)Allu Arjun (4)Mahesh Babu

200. Who set a new Indian national record of 90.45 metres at the Diamond League Final 2025 in Zurich?

(1)Neeraj Chopra (2)Arshad Nadeem (3)Parul Chaudhary (4)Murali Sreeshankar

201. What is the name of Sachin Tendulkar's newly launched sportswear brand?

(1)TEN x YOU (2)Play with Sachin (3)ST Power (4)Master's Brand

202. Which Indian cricketer was appointed as the official Ambassador of the English Premier League (EPL) in India?

(1)Sanju Samson (2)Virat Kohli (3)Rohit Sharma (4)Shubman Gill

203. Who won the Singapore Grand Prix 2025?

(1)George Russell (2)Lewis Hamilton (3)Max Verstappen (4)Charles Leclerc

204. What is the financial outlay of the Mission for Aatmanirbharta in Pulses (2025–26 to 2030–31)?

(1)₹11,440 crore (2)₹10,440 crore (3)₹12,440 crore (4)₹11,000 crore

205. What is the target total pulses production by 2030–31 under the Mission for Aatmanirbharta in Pulses?

(1)242 lakh tonnes (2)310 lakh tonnes (3)350 lakh tonnes (4)280 lakh tonnes

206. What is the target yield per hectare by 2030–31 under the Self-Reliance in Pulses Mission?

(1)881 kilograms (2)1,130 kilograms (3)1,000 kilograms (4)1,200 kilograms

207. What is the total financial outlay of the Vibrant Villages Programme – Phase II (VVP–II)?

(1)₹4,800 crore (2)₹6,839 crore (3)₹8,839 crore (4)₹7,839 crore

208. What was the financial outlay for Phase I (VVP–I) of the Vibrant Villages Programme approved in February 2023?

(1)₹4,800 crore (2)₹6,839 crore (3)₹8,000 crore (4)₹7,200 crore

209. Which of the following is not among the states covered under the Vibrant Villages Programme – Phase II?

(1)Rajasthan (2)Arunachal Pradesh (3)Goa (4)Bihar

210. Who launched the "Shraddhanjali" Scheme in Assam?

(1)Himanta Biswa Sarma (2)Rekha Gupta (3)Giriraj Singh (4)Sarbananda Sonowal

211. What is the main purpose of the "Shraddhanjali" Scheme launched in Assam?

(1)To repatriate mortal remains of Assam residents who die outside the state (2)To provide health insurance to families in Assam (3)To promote eco-tourism in border villages (4)To distribute scholarships to students

212. Who is the Union Minister of Textiles as of October 2025?

(1)Giriraj Singh (2)Piyush Goyal (3)Smriti Irani (4)Ashwini Vaishnaw

213. What is the overall financial outlay of the amended Production Linked Incentive (PLI) Scheme for Textiles?

(1)₹10,683 crore (2)₹11,000 crore (3)₹9,800 crore (4)₹10,000 crore

214. What is the total outlay of the Critical Mineral Recycling Incentive Scheme?

(1)₹1,200 crore (2)₹1,485 crore (3)₹1,800 crore (4)₹2,000 crore

215. Which of the following minerals is not covered under the Critical Mineral Recycling Incentive Scheme?

(1)Lithium (2)Gold (3)Nickel (4)Cobalt

216. What is the maximum loan amount available to small enterprises under the Delhi Collateral-Free Loan Scheme?

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



217. What percentage of the loan guarantee is provided by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for micro enterprises?

(1)75 % (2)90 % (3)85 % (4)70 %

218. In which year was the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) established?

(1)2005 (2)2000 (3)1995 (4)2010

219. Which ministry initiated the Viksit Bharat Buildathon 2025?

(1)Ministry of Education (MoE) (2)Ministry of Skill Development and Entrepreneurship (3)Ministry of Youth Affairs and Sports (4)Ministry of Science and Technology

220. Who is the Brand Ambassador for the Viksit Bharat Buildathon 2025?

(1)Group Captain Shubhanshu Shukla (2)Neeraj Chopra (3)Rakesh Sharma (4)Kalpana Chawla

221. What is the total financial outlay of the PM E-Drive Scheme till March 2028?

(1)₹9,900 crore (2)₹10,900 crore (3)₹11,500 crore (4)₹10,000 crore

222. How many public Electric Vehicle (EV) charging stations will be established under the PM E-Drive Scheme?

(1)50,000 (2)72,300 (3)75,000 (4)1,00,000

223. What percentage of subsidy is provided for EV chargers installed on government premises under the PM E-Drive Scheme?

(1)100 % (2)90 % (3)80 % (4)70 %

224. What is the total outlay of the IndiaAI Mission?

(1)₹10,371.92 crore (2)₹9,000 crore (3)₹11,000 crore (4)₹10,500 crore

225. How many Graphics Processing Units (GPUs) will the IndiaAI Compute Platform include?

(1)30,000 (2)25,000 (3)38,000 (4)40,000

226. The Asian Development Bank (ADB) approved a \$190 million loan for which metro rail project in India?

(1)Indore Metro Rail Project (2)Bengaluru Metro Rail Project (3)Kochi Metro Rail Project (4)Jaipur Metro Rail Project

227. The Asian Development Bank (ADB) sanctioned a \$350 million loan for urban flood management in which Indian state?

(1)Tamil Nadu (2)Kerala (3)Maharashtra (4)Odisha

228. India and the World Bank signed a loan agreement of ₹1,200 crore to promote climate-resilient agriculture in which Indian state?

(1)Odisha (2)Rajasthan (3)Gujarat (4)Punjab

229. How much additional tax devolution was released by the Union Government to states to enhance fiscal flexibility?

(1)₹1,01,603 crore (2)₹75,021 crore (3)₹24,634 crore (4)₹11,440 crore

230. What is the total financial outlay of the Mission for Aatmanirbharta in Pulses (Self-Reliance in Pulses Mission) approved for the period 2025–26 to 2030–31?

(1)₹11,440 crore (2)₹10,371.92 crore (3)₹24,000 crore (4)₹75,021 crore

231. The Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) has an annual budget of ₹24,000 crore and focuses on revitalizing how many aspirational agriculture districts?

(1)100 (2)50 (3)75 (4)150

232. What is the total outlay of the IndiaAI Mission approved by the Cabinet to promote Artificial Intelligence innovation?

(1)₹10,371.92 crore (2)₹75,021 crore (3)₹24,000 crore (4)₹11,440 crore

233. Under the PM Surya Ghar – Muft Bijli Yojana, what is the percentage of subsidy offered on solar panel installation?

(1)20% (2)40% (3)50% (4)30%

234. The India–EFTA Trade and Economic Partnership Agreement (TEPA) is a Free Trade Agreement between India and which group of countries?

(1)Switzerland, Norway, Iceland, and Liechtenstein (2)Germany, France, Spain, and Italy (3)Denmark, Finland, Sweden, and Norway (4)Austria, Belgium, Netherlands, and Luxembourg



235. What is the investment commitment under the India–EFTA Trade and Economic Partnership Agreement (TEPA)?
(1)\$100 billion (2)\$15 billion (3)\$190 million (4)\$350 million
236. Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Union Bank of India?
(1)Asheesh Pandey (2)Kalyan Kumar (3)R. Doraiswamy (4)Ramakrishnan Chander
237. Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of the Central Bank of India?
(1)Kalyan Kumar (2)Asheesh Pandey (3)R. Doraiswamy (4)Dinesh Pant
238. Who was recommended by the Financial Services Institutions Bureau (FSIB) for the post of Managing Director (MD) at the Life Insurance Corporation of India (LIC)?
(1)Ramakrishnan Chander (2)Ratnakar Patnaik (3)Sat Pal Bhanoo (4)Dinesh Pant
239. Who serves as the Chairperson/Chief Executive Officer (CEO) of the Life Insurance Corporation of India (LIC)?
(1)R. Doraiswamy (2)Asheesh Pandey (3)Kalyan Kumar (4)Ramakrishnan Chander
240. Who is the Chief Executive Officer (CEO) of the Fintech Association for Consumer Empowerment (FACE)?
(1)Sugandh Saxena (2)Manoranjan Mishra (3)Rajeev Juneja (4)R. Doraiswamy
241. Who has been appointed as the Director General of the National Cadet Corps (NCC)?
(1)Lt Gen Virendra Vats (2)Lt Gen Gurbirpal Singh (3)Ramesh Chandra Behera (4)Shobha Gupta
242. Who has been appointed as the Chairman and Managing Director (CMD) of Hindustan Aeronautics Limited (HAL)?
(1)Shri Ramesh Chandra Behera (2)Shobha Gupta (3)Lt Gen Virendra Vats (4)Rajeev Juneja
243. Who has taken charge as the Director General of Defence Estates (DGDE)?
(1)Shobha Gupta (2)Ramesh Chandra Behera (3)Lt Gen Virendra Vats (4)Sugandh Saxena
244. Who is the current Attorney General for India?
(1)R. Venkataramani (2)K. K. Venugopal (3)Tushar Mehta (4)N. V. Ramana
245. Who became the Brand Ambassador for 'Viksit Bharat Buildathon 2025'?
(1)Group Captain Shubhanshu Shukla (2)Rakesh Sharma (3)Ashwin Deshpande (4)Sharvil Patel
246. Who became the first female Prime Minister in Japan's history?
(1)Sanae Takaichi (2)Fumio Kishida (3)Yuriko Koike (4)Seiko Noda
247. Who has been appointed as Director (Operations) of Indian Oil Corporation Limited (IOCL)?
(1)Arvind Kumar Singh (2)Ramesh Chandra Behera (3)Ratnakar Patnaik (4)Dinesh Pant
248. Who has been appointed as the Brand Ambassador of the English Premier League (EPL) in India?
(1)Sanju Samson (2)Rohit Sharma (3)Virat Kohli (4)Sunil Chhetri
249. Where was the 11th World Green Economy Summit held?
(1)Dubai, United Arab Emirates (UAE) (2)Brussels, Belgium (3)New Delhi, India (4)Kuala Lumpur, Malaysia
250. The 5th Association of Southeast Asian Nations (ASEAN) – India Business Summit 2025 took place in which city?
(1)Kuala Lumpur, Malaysia (2)Singapore, Singapore (3)Jakarta, Indonesia (4)Hanoi, Vietnam
251. Which country chaired the BRICS Finance Ministers and Central Bank Governors Meeting 2025?
(1)India (2)Brazil (3)Russia (4)South Africa
252. The Micro, Small and Medium Enterprises (MSME) Seva Parv 2025 – “Virasat se Vikas” was organized in which venue?
(1)Varanasi, Uttar Pradesh (2)Ahmedabad, Gujarat (3)Pune, Maharashtra (4)Chennai, Tamil Nadu
253. The National Conference on Land Administration and Disaster Management took place in which venue?
(1)Gandhinagar, Gujarat (2)Bhopal, Madhya Pradesh (3)Bhubaneswar, Odisha (4)Jaipur, Rajasthan
254. The National Conference on Aerospace and Defence Production was hosted in which city?
(1)Bengaluru, Karnataka (2)Nashik, Maharashtra (3)Hyderabad, Telangana (4)Lucknow, Uttar Pradesh
255. The India Water and Rivers Forum 2025 was conducted in which venue?



(1)New Delhi (2)Pune (3)Kochi (4)Patna

256. The conference “Waterways to Wonder: Unlocking Cruise Tourism” was hosted in which city?

(1)Mumbai, Maharashtra (2)Panaji, Goa (3)Visakhapatnam, Andhra Pradesh (4)Kolkata, West Bengal

257. The 2nd Global Maritime India Summit 2025 was held in which venue?

(1)Mumbai, Maharashtra (2)Chennai, Tamil Nadu (3)Visakhapatnam, Andhra Pradesh (4)Kochi, Kerala

258. The World Cultural Heritage Youth Forum 2025 was hosted in which venue?

(1)New Delhi (2)Kolkata (3)Ahmedabad (4)Lucknow

Answers (October 1 to 15)

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

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

201	1	221	2	241	1	261		281	
202	1	222	2	242	1	262		282	
203	1	223	1	243	1	263		283	
204	1	224	1	244	1	264		284	
205	3	225	3	245	1	265		285	
206	2	226	1	246	1	266		286	
207	2	227	1	247	1	267		287	
208	1	228	1	248	1	268		288	
209	3	229	1	249	1	269		289	
210	1	230	1	250	1	270		290	
211	1	231	1	251	1	271		291	
212	1	232	1	252	1	272		292	
213	1	233	2	253	1	273		293	
214	2	234	1	254	1	274		294	
215	2	235	1	255	1	275		295	
216	2	236	1	256	1	276		296	
217	3	237	1	257	1	277		297	
218	2	238	1	258	1	278		298	
219	1	239	1	259		279		299	
220	1	240	1	260		280		300	

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