

**BANKING SECTOR UPDATES AND GENERAL AWARENESS**

1. Which bank plans to expand its loan securitization business?

- a) SBI
- b) HDFC Bank
- c) ICICI Bank
- d) Axis Bank

Answer: b) HDFC Bank

2. What is impacting credit growth in Indian banks?

- a) Increased lending by NBFCs
- b) RBI's tightened lending norms
- c) Reduction in repo rate
- d) Increase in cash reserve ratio

Answer: b) RBI's tightened lending norms

3. Which type of loans now require increased capital requirements?

- a) Home loans
- b) Business loans
- c) Personal and credit card loans
- d) Education loans

Answer: c) Personal and credit card loans

4. Which bank introduced a new digital loan disbursement platform?

- a) HDFC Bank
- b) SBI
- c) Axis Bank
- d) PNB

Answer: b) SBI

5. Which bank launched AI-driven customer support services?

- a) ICICI Bank
- b) SBI
- c) Bank of Baroda
- d) Industrial Bank

Answer: a) ICICI Bank

6. Which bank announced new green financing initiatives?

- a) HDFC Bank
- b) ICICI Bank
- c) Axis Bank
- d) SBI

Answer: c) Axis Bank

7. Which company received a license to launch a new small finance bank?

- a) PhonePe
- b) Paytm
- c) Google Pay
- d) BharatPe

Answer: b) Paytm

8. What has RBI issued guidelines for?

- a) Digital payment security
- b) Digital lending apps

- c) Crypto transactions
- d) Gold loan financing

Answer: b) Digital lending apps

9. UPI transactions crossed which milestone in January 2025?

- a) 12 billion
- b) 14 billion
- c) 15 billion
- d) 17 billion

Answer: c) 15 billion

10. Which sector has the government urged banks to increase lending to?

- a) MSME
- b) Real estate
- c) Priority sector
- d) Infrastructure

Answer: c) Priority sector

11. Which bank launched a special home loan scheme for women?

- a) ICICI Bank
- b) SBI
- c) PNB
- d) Axis Bank

Answer: c) PNB

12. What did RBI impose penalties on banks for?

- a) Excessive interest rates
- b) Non-compliance in KYC norms
- c) Fraudulent transactions
- d) Insider trading

Answer: b) Non-compliance in KYC norms

13. RBI expanded the Digital Rupee (e₹) pilot project to more cities. What does this initiative focus on?

- a) Cryptocurrency regulation
- b) Central bank digital currency
- c) Online payment security
- d) Stock market transactions

Answer: b) Central bank digital currency

14. Which prestigious honorary title was conferred upon Bharti Airtel Chairman Sunil Bharti Mittal by the British High Commission?

- a) Order of the Garter (OG)
- b) Knight Commander of the Most Excellent Order of the British Empire (KBE)
- c) Order of Merit (OM)
- d) Commander of the Order of the British Empire (CBE)

Answer: b) Knight Commander of the Most Excellent Order of the British Empire (KBE)

15. How much liquidity does the RBI need to inject into the banking system by March-end 2025, according to analysts?

- a) ₹50,000 crore
- b) ₹75,000 crore
- c) ₹1 lakh crore
- d) ₹1.5 lakh crore

Answer: c) ₹1 lakh crore

### Socio-Economic Developments

16. India's fertility rate dropped to what level in 2021?

- a) 2.1
- b) 1.9
- c) 2.3
- d) 2.0

Answer: b) 1.9

17. What is the Idate Commission focused on?

- a) Farmers' welfare
- b) Denotified Tribes
- c) Digital education
- d) Urban development

Answer: b) Denotified Tribes

18. What percentage did Indian exports grow by in January 2025?

- a) 5%
- b) 7%
- c) 8%
- d) 10%

Answer: c) 8%

19. What was India's unemployment rate in January 2025?

- a) 6.8%
- b) 7.1%
- c) 7.5%
- d) 8.0%

Answer: b) 7.1%

20. Which sector is receiving increased investment from the government?

- a) Renewable energy
- b) Real estate
- c) Retail
- d) Automobiles

Answer: a) Renewable energy

21. India's GDP growth projection for FY 2024-25 is:

- a) 5.8%
- b) 6.0%
- c) 6.2%
- d) 6.5%

Answer: d) 6.5%

22. Which flagship housing scheme achieved the milestone of constructing 1 crore houses?

- a) PMAY (Urban)
- b) Smart Cities Mission
- c) Atal Innovation Mission
- d) Digital India

Answer: a) PMAY (Urban)

### Global & Economic Highlights

23. Oil prices remained steady at:

- a) \$75 per barrel
- b) \$80 per barrel
- c) \$85 per barrel
- d) \$90 per barrel

Answer: b) \$80 per barrel

24. Which country led discussions at the G20 on sustainable development?

- a) USA
- b) China
- c) India
- d) Germany

Answer: c) India

25. Which organization-maintained interest rates?

- a) World Bank
- b) US Federal Reserve
- c) European Central Bank
- d) IMF

Answer: b) US Federal Reserve

26. Which bank partnered with fintech startups for innovation?

- a) HDFC Bank
- b) Axis Bank
- c) IndusInd Bank
- d) ICICI Bank

Answer: c) IndusInd Bank

27. Why did RBI warn against certain digital lending platforms?

- a) High interest rates
- b) Unauthorized operations
- c) Poor customer service
- d) Increased fraud cases

Answer: b) Unauthorized operations

28. Which bank opened a new international branch in Dubai?

- a) SBI
- b) Bank of Baroda
- c) Axis Bank
- d) ICICI Bank

Answer: b) Bank of Baroda

29. What survey did RBI recently conduct?

- a) Financial fraud awareness
- b) Digital payment habits of Indians
- c) MSME loan growth
- d) Cryptocurrency adoption

Answer: b) Digital payment habits of Indians

30. Which bank launched a new co-branded credit card?

- a) Union Bank of India
- b) HDFC Bank
- c) PNB
- d) SBI

Answer: a) Union Bank of India

31. Which segment are Indian banks focusing on boosting lending to?

- a) Real estate sector
- b) MSMEs
- c) Corporate sector
- d) Infrastructure projects

Answer: b) MSMEs

32. RBI released a discussion paper on reforms in which sector?

- a) Digital banking
- b) NBFC regulation
- c) Cryptocurrency
- d) Rural banking

Answer: b) NBFC regulation

33. What practice has RBI encouraged banks to adopt?

- a) Digital-only banking
- b) Sustainable banking
- c) Higher credit risk
- d) Lower interest rates on loans

Answer: b) Sustainable banking

35. Which initiative saw increased government funding?

- a) Make in India
- b) MGNREGS
- c) Digital India
- d) Ayushman Bharat

Answer: b) MGNREGS

36. India achieved a significant milestone under the 'Vocal for Local' campaign by promoting:

- a) Foreign investments
- b) Local handicrafts
- c) Agricultural exports
- d) Digital payments

Answer: b) Local handicrafts

37. The government announced incentives for which sector to boost adoption?

- a) Electric vehicles
- b) Startups
- c) Renewable energy
- d) MSMEs

Answer: a) Electric vehicles

38. Which sector is witnessing increased digitization?

- a) Healthcare
- b) Agriculture
- c) Transport
- d) Real estate

Answer: a) Healthcare

39. India's FDI inflows rose by what percentage in January?

- a) 8%
- b) 10%

c) 12%

d) 15%

Answer: c) 12%

40. India signed a new bilateral trade agreement with which country?

a) USA

b) Japan

c) UK

d) France

Answer: b) Japan

41. What is the government promoting under the Namami Gange project?

a) Urban development

b) River cleaning

c) Organic farming

d) Tourism

Answer: c) Organic farming

42. Which initiative saw a surge in registrations?

a) Digital India

b) Startup India

c) Ayushman Bharat

d) Make in India

Answer: b) Startup India

43. What milestone did PMAY (Urban) achieve?

a) 50 lakh houses built

b) 75 lakh houses built

c) 1 crore houses built

d) 1.5 crore houses built

Answer: c) 1 crore houses built

45. Which global economic trend was observed recently?

a) Rising inflation

b) Easing inflation

c) Declining trade

d) Increasing oil prices

Answer: b) Easing inflation

46. Which economic policy is India emphasizing under 'Make in India'?

a) Defence equipment manufacturing

b) IT services

c) Foreign investments

d) Agriculture exports

Answer: a) Defence equipment manufacturing

47. What was a key focus of India's leadership at the G20 summit?

a) Cryptocurrency regulation

b) Sustainable development

c) AI and automation

d) Oil price stabilization

Answer: b) Sustainable development

48. Which European economic trend was observed?

a) Steady growth

- b) Mixed recovery trends
- c) High inflation
- d) Economic slowdown

Answer: b) Mixed recovery trends

49. Which country-maintained interest rates alongside India?

- a) UK
- b) USA
- c) China
- d) Germany

Answer: b) USA

50. What major space-related initiative did India launch?

- a) New satellite for communication
- b) Manned space mission
- c) AI-based space research
- d) Mars mission expansion

Answer: a) New satellite for communication

51. What has the government invested heavily in recently?

- a) Agriculture reforms
- b) Infrastructure projects
- c) Healthcare insurance
- d) Manufacturing subsidies

Answer: b) Infrastructure projects

52. What was a key outcome of the National Clean Air Programme (NCAP)?

- a) Reduced air pollution
- b) Increased industrial output
- c) Higher automobile sales
- d) Increased renewable energy use

Answer: a) Reduced air pollution

53. What economic policy was recently announced for agricultural trade?

- a) Higher subsidies
- b) New export policy
- c) Reduced import duties
- d) Increased tariffs

Answer: b) New export policy

54. Which program has been expanded to improve digital connectivity in remote areas?

- a) Startup India
- b) Digital India
- c) Ayushman Bharat
- d) MSME Digitalization

Answer: b) Digital India

55. What is the government's primary focus under the 'Vocal for Local' campaign?

- a) Promote Indian startups
- b) Strengthen the manufacturing sector
- c) Boost exports
- d) Encourage local handicrafts and businesses

Answer: d) Encourage local handicrafts and businesses

56. What is the current repo rate maintained by RBI?

- a) 6.25%
- b) 6.50%
- c) 6.75%
- d) 7.00%

Answer: a) 6.25%

57. What percentage of the annual fiscal deficit target was reached by the end of January 2025?

- a) 63.6%
- b) 74.5%
- c) 80.9%
- d) 75.7%

Answer: b) 74.5%

58. What was the fiscal deficit (in ₹ crore) during the April-January 2024-25 period?

- a) ₹19.03 lakh crore
- b) ₹11,69,542 crore
- c) ₹35.7 lakh crore
- d) ₹4.8 lakh crore

Answer: b) ₹11,69,542 crore

59. What is the revised fiscal deficit target as a percentage of GDP for 2024-25?

- a) 4.4%
- b) 4.8%
- c) 4.9%
- d) 5.2%

Answer: b) 4.8%

60. According to the World Bank, at what average annual growth rate does India need to grow to become a high-income economy by 2047?

- a) 6.3%
- b) 7.0%
- c) 7.8%
- d) 8.5%

Answer: c) 7.8%

61. According to the World Bank, which sectors require reforms for India to achieve high-income status by 2047?

- a) Education, healthcare, and transport
- b) Financial sector, land, and labour market
- c) Agriculture, tourism, and infrastructure
- d) Defence, space, and technology

Answer: b) Financial sector, land, and labour market

62. What was the growth rate of personal loans in the fortnight ending January 24, 2025?

- a) 12.5%
- b) 14.2%
- c) 16.2%
- d) 10.8%

Answer: b) 14.2%



63. According to RBI data, what was the year-on-year (y-o-y) growth rate of non-food bank credit as of January 24, 2025?

- a) 10.5%
- b) 14.2%
- c) 12.5%
- d) 16.2%

Answer: c) 12.5%

64. Tata Consultancy Services (TCS) has extended its partnership with which country's largest financial services group for the next five years?

- a) Sweden
- b) Norway
- c) Denmark
- d) Finland

Answer: b) Norway

65. What is the primary objective of SEBI's newly launched 'Bond Central' portal?

- a) To regulate interest rates on corporate bonds
- b) To provide a single, authentic source of information on corporate bonds
- c) To facilitate direct bond trading for retail investors
- d) To introduce new corporate bond investment schemes

Answer: b) To provide a single, authentic source of information on corporate bonds

66. Who developed the 'Bond Central' portal in collaboration with Market Infrastructure Institutions (MIIs)?

- a) Reserve Bank of India (RBI)
- b) Online Bond Platform Providers Association (OBPP Association)
- c) National Stock Exchange (NSE) alone
- d) Ministry of Finance

Answer: b) Online Bond Platform Providers Association (OBPP Association)

67. What is the Employees' Provident Fund (EPF) interest rate set for FY 2024-25?

- a) 8.10%
- b) 8.25%
- c) 8.50%
- d) 7.90%

Answer: b) 8.25%

68. Under the Employees' Deposit Linked Insurance (EDLI) scheme, what is the minimum life insurance benefit for an EPF member who dies without completing one year of continuous service?

- a) ₹25,000
- b) ₹50,000
- c) ₹75,000
- d) ₹1,00,000

Answer: b) ₹50,000

69. What has IRDAI recently allowed insurers to do in the derivatives market?

- a) Trade derivatives for speculative gains
- b) Hedge volatility in equity markets
- c) Invest directly in cryptocurrencies
- d) Launch their own stock exchanges

Answer: b) Hedge volatility in equity markets

70. Why did IRDAI decide to permit insurers to use equity derivatives?

- a) To increase insurers' profits through high-risk investments
- b) To enhance speculation in the stock market
- c) To manage risks and reduce volatility in their equity portfolios
- d) To make insurers shift completely from equity investments to derivatives

Answer: c) To manage risks and reduce volatility in their equity portfolios

71. According to the IMF, what is India's projected GDP growth rate for FY 2024-25?

- a) 6.0%
- b) 6.2%
- c) 6.5%
- d) 7.0%

Answer: c) 6.5%

72. What factor is expected to support India's economic growth in the second half of FY 2024-25?

- a) Declining global trade
- b) Government capital spending and strengthening rural demand
- c) Increased foreign direct investment (FDI)
- d) Rise in oil prices

Answer: b) Government capital spending and strengthening rural demand

73. According to the IMF, what is the projected inflation rate for India in FY 2024-25?

- a) 5.5%
- b) 4.8%
- c) 6.2%
- d) 3.9%

Answer: b) 4.8%

74. What is the projected inflation rate for India in FY 2025-26, as per the IMF report?

- a) 4.3%
- b) 5.0%
- c) 3.5%
- d) 4.8%

Answer: a) 4.3%

75. What is the IMF's outlook on India's medium-term growth?

- a) Expected to decline below 5%
- b) Projected to remain aligned with its potential at 6.5%
- c) Likely to surpass 7.5% due to exports
- d) Uncertain due to global economic slowdown

Answer: b) Projected to remain aligned with its potential at 6.5%

76. Why does the Indian government find it difficult to reduce the fiscal deficit to around 3% of GDP?

- a) Due to increasing oil import costs
- b) Because capital expenditure by state-owned enterprises (SOEs) has been shifted to the central government budget
- c) High inflation is preventing deficit reduction
- d) The IMF has imposed strict conditions on fiscal policy

Answer: b) Because capital expenditure by state-owned enterprises (SOEs) has been shifted to the central government budget

77. What combined fiscal deficit (Centre + states) does the IMF advocate for India in the medium term?

- a) Less than 4% of GDP
- b) Less than 6% of GDP
- c) 7.5% of GDP
- d) 3% of GDP

Answer: b) Less than 6% of GDP

78. According to the IMF report, what could be compromised if India aims to eliminate the revenue deficit in the near term?

- a) Tax revenue
- b) Economic growth
- c) Foreign exchange reserves
- d) Agricultural subsidies

Answer: b) Economic growth

79. What was the total value of non-performing assets (NPAs) in the microfinance sector at the end of December 2024?

- a) ₹40,000 crore
- b) ₹50,000 crore
- c) ₹60,000 crore
- d) ₹70,000 crore

Answer: b) ₹50,000 crore

80. What was the ratio of gross loans classified as NPAs in the microfinance sector at the end of December?

- a) 10%
- b) 11%
- c) 13%
- d) 15%

Answer: c) 13%

81. What measures are being planned to improve the monitoring of micro loans for self-help groups (SHGs)?

- a) Increasing interest rates on micro loans
- b) Introducing a unified business correspondent registry and unique IDs for SHG members
- c) Reducing the number of loans available to SHGs
- d) Stopping micro loans for rural enterprises

Answer: b) Introducing a unified business correspondent registry and unique IDs for SHG members

82. How has the IMF classified India's exchange rate regime for the period of December 2022 to November 2024?

- a) Free-floating
- b) Stabilised
- c) Pegged
- d) Fixed

Answer: b) Stabilised

83. What did the IMF recommend as the first line of defence in absorbing external shocks?

- a) Increasing foreign exchange reserves

- b) Greater exchange rate flexibility
- c) Imposing capital controls
- d) Pegging the currency to the US dollar

Answer: b) Greater exchange rate flexibility

84. What is the SEBI-mandated deadline for mutual funds to deploy the corpus collected during the New Fund Offering (NFO) period?

- a) 15 business days
- b) 30 business days
- c) 45 business days
- d) 60 business days

Answer: b) 30 business days

85. Under what condition can the mutual fund's deployment deadline be extended beyond the initial 30 business days?

- a) If the fund manager requests an extension
- b) In exceptional cases, with approval from the investment committee of the AMC
- c) If the market conditions are favourable
- d) Only with SEBI's direct approval

Answer: b) In exceptional cases, with approval from the investment committee of the AMC

86. When will SEBI's regulatory framework for Specialized Investment Funds (SIF) come into effect?

- a) January 1, 2025
- b) April 1, 2025
- c) July 1, 2025
- d) December 31, 2025

Answer: b) April 1, 2025

87. What is the minimum average Asset Under Management (AUM) requirement for an Asset Management Company (AMC) to launch an SIF?

- a) ₹5,000 crore
- b) ₹7,500 crore
- c) ₹10,000 crore
- d) ₹15,000 crore

Answer: c) ₹10,000 crore

88. What is the minimum investment amount an investor must maintain under an SIF?

- a) ₹5 lakh
- b) ₹10 lakh
- c) ₹15 lakh
- d) ₹20 lakh

Answer: b) ₹10 lakh

89. What safeguard did the Supreme Court's Ruling on Arrests Under Customs & GST Laws provide regarding arrests under the Customs and GST laws?

- a) Customs officials were granted police powers
- b) Arrests cannot be used for recovery purposes
- c) Arrests under these laws were declared unconstitutional
- d) Only the police can make arrests under these laws

Answer: b) Arrests cannot be used for recovery purposes

90. What is the primary objective of the Aadhaar Good Governance portal launched by the government?

- a) To issue new Aadhaar cards online
- b) To streamline the approval process for Aadhaar authentication requests
- c) To replace the Aadhaar system with a new digital identity
- d) To allow private companies to access Aadhaar data freely

Answer: b) To streamline the approval process for Aadhaar authentication requests

91. Under which act was the Aadhaar Authentication for Good Governance Amendment Rules, 2025 notified?

- a) Information Technology Act, 2000
- b) Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016
- c) Digital India Act, 2023
- d) Right to Information Act, 2005

Answer: b) Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016

92. As of December 2024, how much loan amount has SBI disbursed to SMEs using its new data-based lending model, according to SBI Chairman C.S. Setty?

- a) ₹25,000 crore
- b) ₹30,000 crore
- c) ₹34,000 crore
- d) ₹40,000 crore

Answer: c) ₹34,000 crore

93. What relief did the RBI provide to NBFCs in its latest decision on risk weights for bank loans?

- a) Increased the risk weight on bank loans to NBFCs
- b) Rolled back the higher risk weight assigned in 2023
- c) Banned bank loans to NBFCs
- d) Increased risk weight on all personal loans

Answer: b) Rolled back the higher risk weight assigned in 2023

94. What is the name of Alibaba's video and image-generating AI model that will be released as open-source?

- a) DeepSeek 2.0
- b) Wan 2.1
- c) AliVision AI
- d) DragonAI

Answer: b) Wan 2.1

95. Which organization is working on the universal pension scheme for India's working-age population?

- a) Reserve Bank of India (RBI)
- b) Securities and Exchange Board of India (SEBI)
- c) Employees' Provident Fund Organisation (EPFO)
- d) Pension Fund Regulatory and Development Authority (PFRDA)

Answer: c) Employees' Provident Fund Organisation (EPFO)

96. What type of pension scheme is the government planning to introduce?

- a) Mandatory and fully government-funded

- b) Voluntary and contributory
- c) Employer-funded only
- d) One-time lump sum payout after retirement

Answer: b) Voluntary and contributory

97. How much does Apple plan to invest in the United States over the next four years?

- a) \$100 billion
- b) \$250 billion
- c) \$500 billion
- d) \$750 billion

Answer: c) \$500 billion

98. By which year is the State Bank of India (SBI) aiming to achieve Net-Zero emissions, as announced by Chairman C.S. Setty?

- a) 2035
- b) 2040
- c) 2050
- d) 2055

Answer: d) 2055

99. According to an analysis by Boston Consulting Group (BCG), what percentage of the agri loan in India portfolio may face a higher probability of default due to rising temperatures by 2030?

- a) 20%
- b) 25%
- c) 30%
- d) 35%

Answer: c) 30%

100. DNB Bank ASA, which extended its partnership with TCS, is the largest financial services group in which country?

- a) Sweden
- b) Norway
- c) Denmark
- d) Finland

Answer: b) Norway