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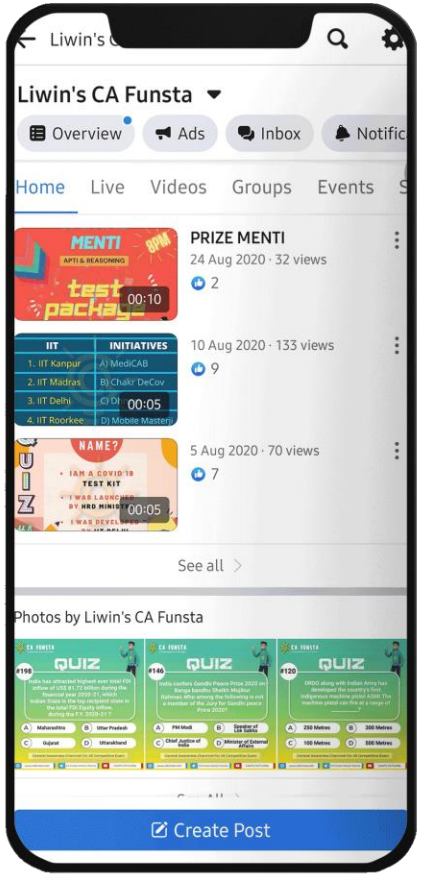

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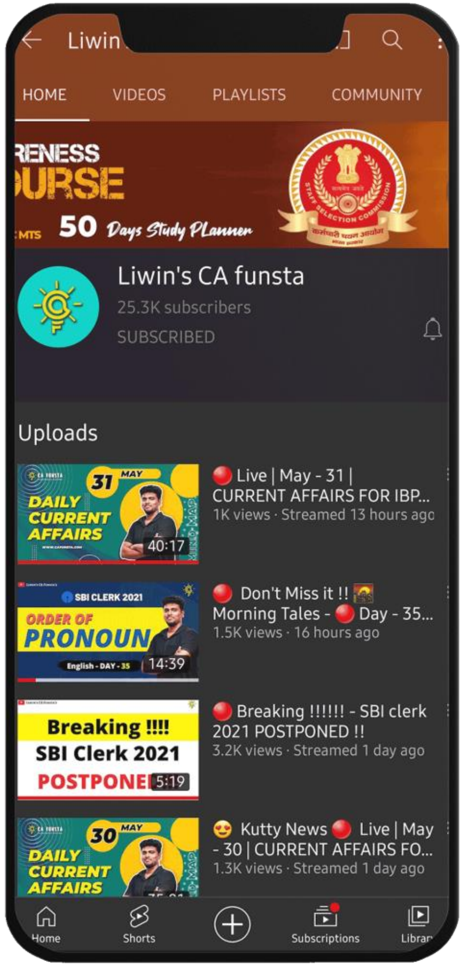

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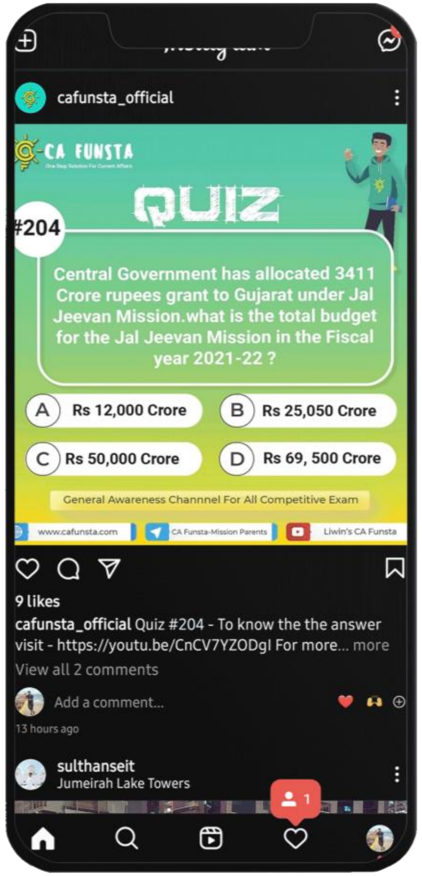

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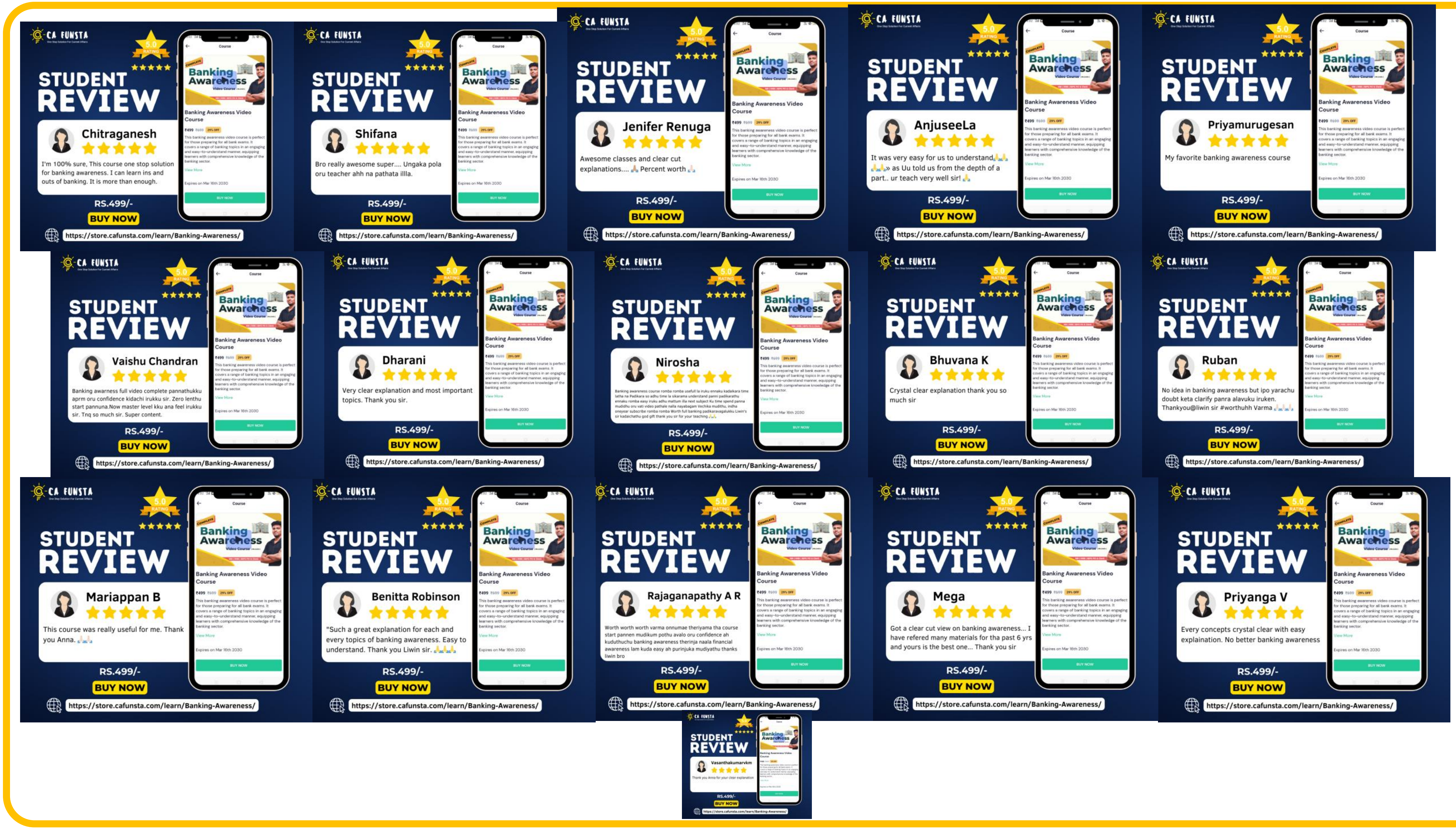
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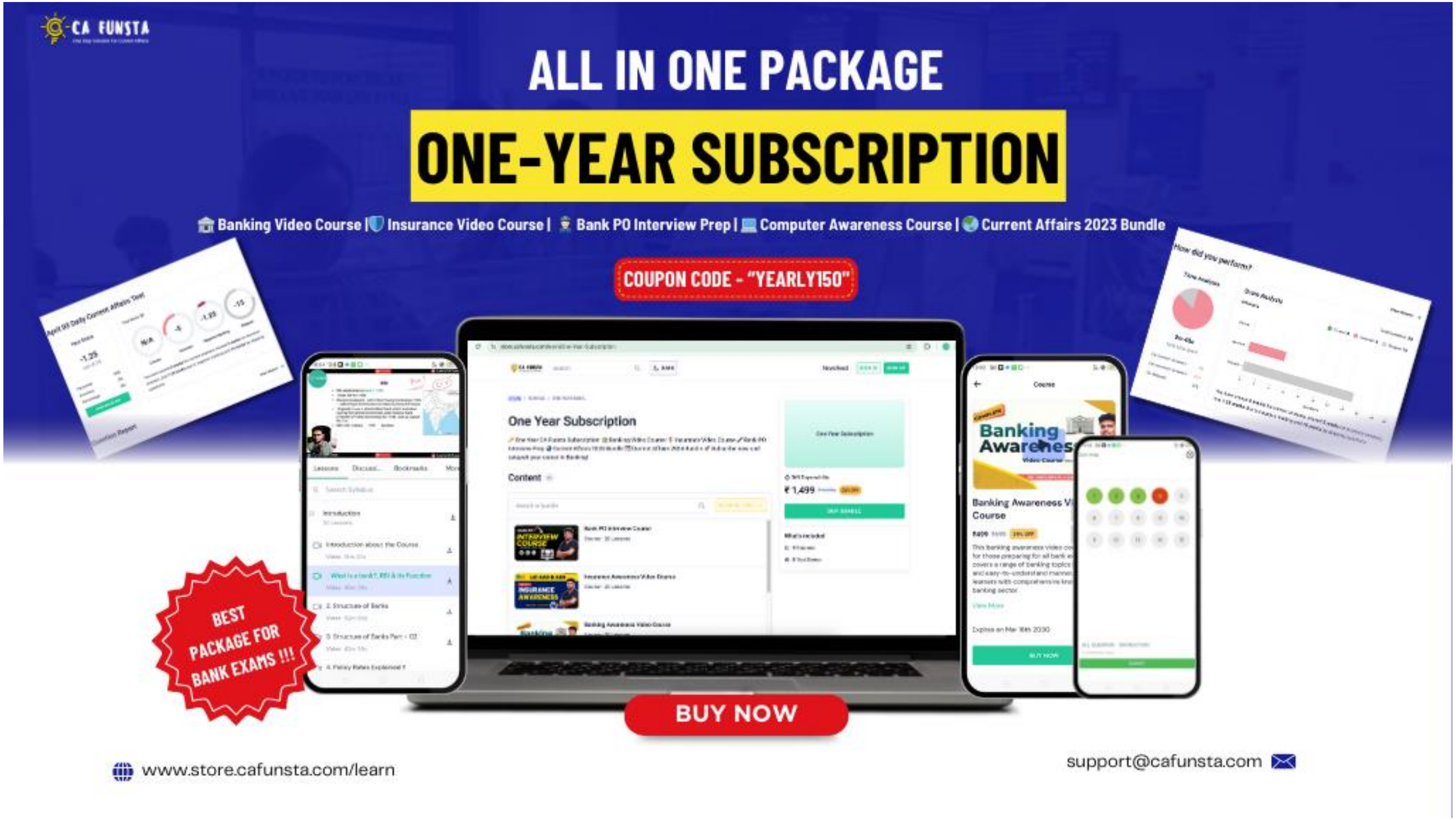
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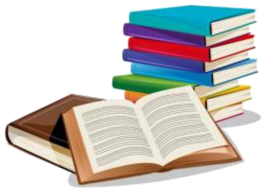
BANKING AND FINANCE

1) What is the primary objective of the Memorandum of Understanding (MoU) signed between SBI and the New Land Ports Authority of India (LPAI)?

A) Expand SBI's branch network in metropolitan cities
B) Enhance banking services infrastructure at 26 land ports on India's borders
C) Launch new digital wallets for rural areas
D) Start microfinance operations in border regions
E) Increase foreign exchange reserves



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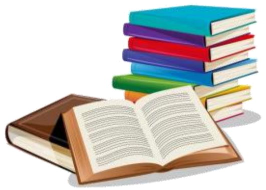
Answer

B) Enhance banking services infrastructure at 26 land ports on India's borders



Explanation

- SBI signed the MoU to provide foreign exchange, LC/BG services, insurance, and digital banking solutions at border land ports to boost trade.

2) What is the targeted annual trade volume at the land ports by 2030 under the SBI-LPAI partnership?

A) Rs 1 trillion
B) Rs 1.5 trillion
C) Rs 2 trillion
D) Rs 3 trillion
E) Rs 5 trillion

BANKING AND FINANCE

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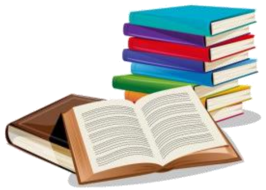


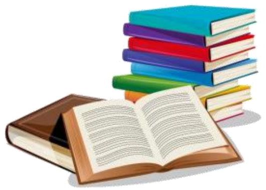
Explanation

- The partnership targets to increase trade from Rs 80,000 crore in 2025 to Rs 2 trillion by 2030.

BANKING AND FINANCE

3) What is the workforce size that SBI aims to empower through its ‘Next LEAP’ and ‘SuPer SBI’ initiatives?

A) 50,000 employees
B) 1 lakh employees
C) 1.75 lakh employees
D) 2 lakh employees
E) 2.5 lakh employees



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D) 2 lakh employees
E) 2.5 lakh employees

Answer
C) 1.75 lakh employees

Explanation

- The initiatives focus on employee skill development and engagement to ensure future readiness and pride.

4) What is Canara Bank's corporate loan disbursement target for the current year?

A) Rs 30,000 crore
B) Rs 40,000 crore
C) Rs 50,000 - 55,000 crore
D) Rs 60,000 crore
E) Rs 70,000 crore

BANKING AND FINANCE

4) What is Canara Bank's corporate loan disbursement target for the current year?

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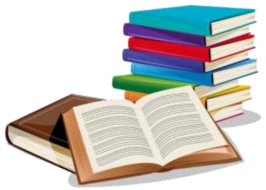
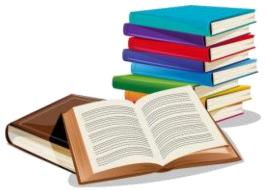


Explanation

- Canara Bank plans to disburse Rs 50,000 to 55,000 crore in corporate loans aiming for 10% growth.

5) Which sectors is Canara Bank focusing on for corporate lending?

A) Textiles and agriculture
B) Manufacturing, infrastructure, real estate, and green energy
C) IT and software services
D) Tourism and hospitality
E) Education and healthcare



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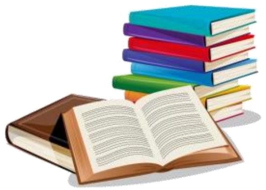
Answer

B) Manufacturing, infrastructure, real estate, and green energy

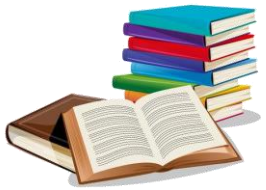
Explanation

- Canara Bank targets sectors with stable or rising loan demand.



6) What is the unique feature of Canara Bank's 'CANARA TruEdge' offering?

A) High-interest savings accounts
B) Customized current and savings accounts for institutional clients
C) Zero transaction fees
D) Foreign currency accounts
E) Mobile-only banking



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Answer

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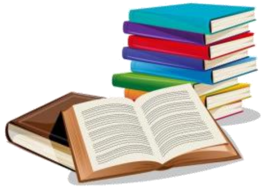
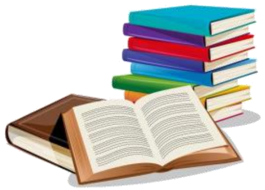


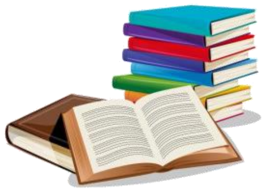
Explanation

- Specifically designed for sectors like healthcare, education, religious organizations, and non-individual entities.



7) What is the tenure and interest rate offered in Union Bank of India's 'Union Wellness Deposit'?

A) 180 days; 5.5% interest
B) 365 days; 6.0% interest
C) 375 days; 6.75% interest (7.25% for senior citizens)
D) 2 years; 7.0% interest
E) 540 days; 6.5% interest



BANKING AND FINANCE

7) What is the tenure and interest rate offered in Union Bank of India's 'Union Wellness Deposit'?

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E) 540 days; 6.5% interest

Answer

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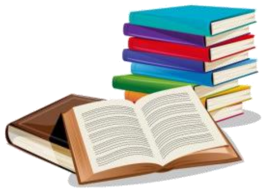

Explanation

- It’s an innovative deposit scheme combining wealth creation and health protection.

8) Why did Punjab National Bank decide to sell its entire stake in India SME Asset Reconstruction Company Ltd?

A) To reduce non-performing assets
B) To focus on core banking operations
C) Due to regulatory sanctions
D) To merge with a competitor
E) To enter new markets

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Answer
B) To focus on core banking operations

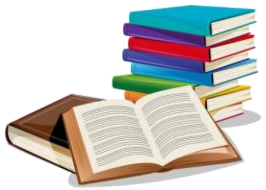
Explanation

- The sale aligns with PNB's strategy to streamline investments and refocus on banking activities.

BANKING AND FINANCE

9) Who is eligible for Kotak Mahindra Bank’s 'Kotak Solitaire' credit card?

A) Students
B) Salaried employees
C) High Net Worth Individuals in the Solitaire Program
D) Retired persons
E) Small business owners



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Answer

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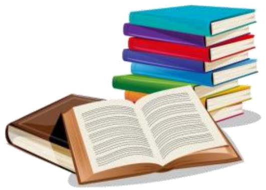


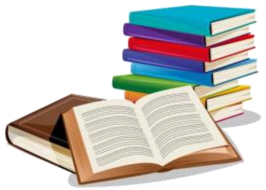
Explanation

- The exclusive metal credit card offers travel perks, including unlimited lounge access.

BANKING AND FINANCE

10) Where was the 58th Annual Meeting of Asian Development Bank's Board of Governors held?

A) Tokyo
B) Milan
C) Singapore
D) New Delhi
E) Bali



BANKING AND FINANCE

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Answer
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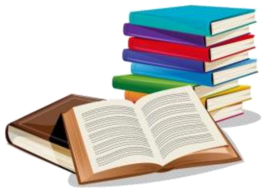

Explanation

- The meeting was held at Allianz MiCo-Milano Convention Centre focusing on transformational changes in Asia-Pacific.

11) What was the theme of the 58th ADB Annual Meeting?

A) Connecting Asia’s Financial Systems
B) Sharing Experience, Building Tomorrow
C) Climate Resilient Infrastructure
D) Asian Youth Empowerment
E) Digital Innovation in Banking

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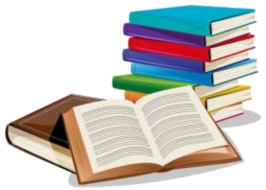

Explanation

- The theme emphasized collaboration for sustainable development in the region.

12) Who led the Indian delegation to the 58th ADB Annual Meeting?

A) Prime Minister Narendra Modi
B) Finance Minister Nirmala Sitharaman
C) RBI Governor
D) Minister of External Affairs
E) Deputy Prime Minister

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Answer

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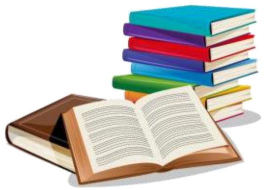


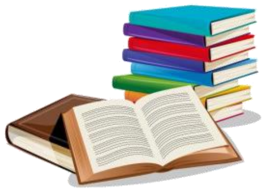
Explanation

- She highlighted India's vision for Viksit Bharat by 2047 and bilateral cooperation with Italy.

BANKING AND FINANCE

13) What significant financial product did India list on NSE for the first time?

A) Real Estate Investment Trusts (REITs)
B) Mortgage-Backed Pass Through Certificates (PTCs)
C) Corporate Bonds
D) Government Securities
E) Mutual Funds



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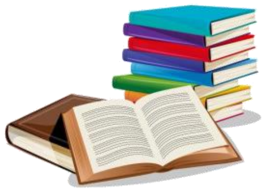
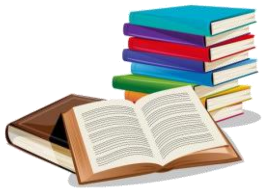


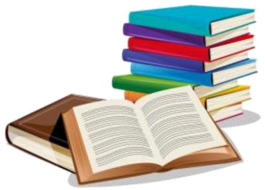
Explanation

- First-ever Indian PTCs structured by RMBS Development Company were listed to improve housing finance liquidity.



14) What was the total profit of Indian Public Sector Banks (PSBs) in FY25?

A) Rs 1.5 lakh crore
B) Rs 1.78 lakh crore
C) Rs 2 lakh crore
D) Rs 2.2 lakh crore
E) Rs 2.5 lakh crore



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Answer
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Explanation

- PSBs posted a 26% profit increase, led by SBI's contribution of over Rs 70,000 crore.

15) What is the objective of the partnership between India Post Payments Bank (IPPB) and Aditya Birla Capital Limited (ABCL)?

A) Launch digital wallets
B) Expand credit accessibility using postal network and digital infrastructure
C) Merge their banking operations
D) Increase insurance penetration
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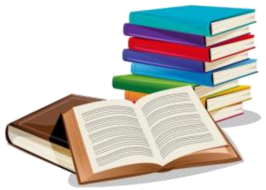
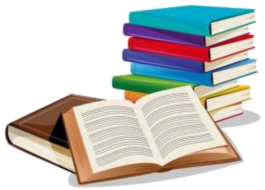


Explanation

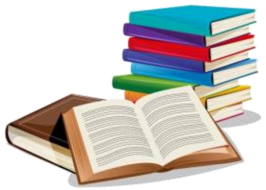
- The collaboration aims to provide seamless credit to customers in rural and semi-urban areas.



BANKING AND FINANCE

16) Which services will SBI provide at the land ports under the MoU with LPAI?

A) Retail banking and loans only
B) Forex transactions, Letter of Credit, Bank Guarantee, cargo insurance, digital banking
C) Mutual funds and insurance solely
D) Microfinance and small savings schemes
E) Mobile-only banking services



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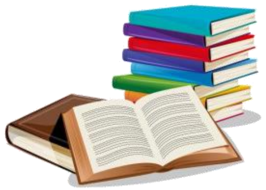
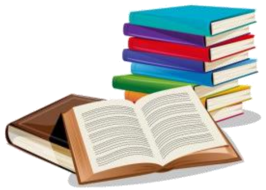


Explanation

- SBI plans to offer comprehensive banking services including Forex and digital solutions at land ports.



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B) Your trusted partner
C) Grow with trust, lead with edge
D) Simplifying banking
E) Powering your future

BANKING AND FINANCE

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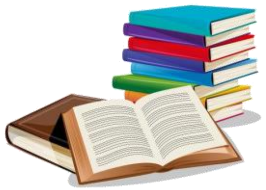
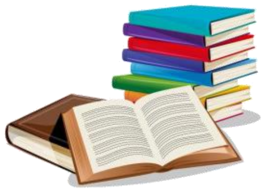


Explanation

- The product is targeted to institutional clients needing customized banking solutions.



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C) Rs 10 lakh to Rs 3 crore
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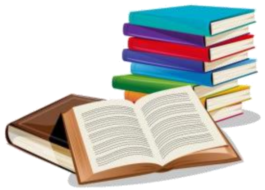
Answer

C) Rs 10 lakh to Rs 3 crore



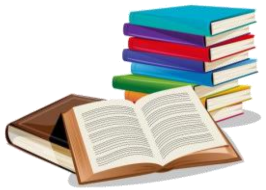
Explanation

- The deposit scheme targets high-value customers with an interest rate designed for wealth and wellness.

BANKING AND FINANCE

19) Which Indian state raised Rs 5,000 crore through securities at uniform cut-off yield 7.44% recently?

A) Kerala
B) Maharashtra
C) Telangana
D) Tamil Nadu
E) Rajasthan



BANKING AND FINANCE

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A) Kerala
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C) Telangana
D) Tamil Nadu
E) Rajasthan

Answer
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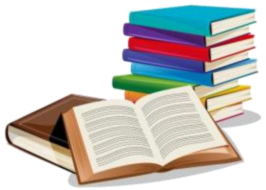
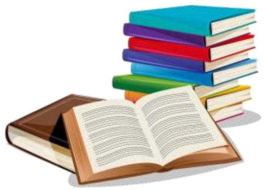


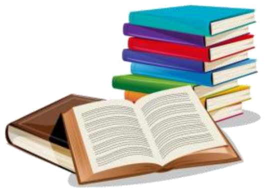
Explanation

- Telangana borrowed Rs 5,000 crore via four tranches with uniform cut-off yield at 7.44%.



20) What Augmented Reality (AR) feature does India's first AI-powered gold melting ATM by Goldsikka offer?

A) Virtual jewellery try-on for users
B) Online gold price tracker
C) Automated gold purity certification
D) Real-time physical store location tracker
E) Gold lending calculator



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E) Gold lending calculator

Answer

A) Virtual jewellery try-on for users

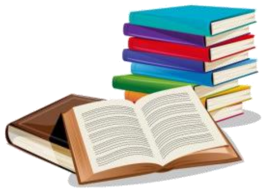
Explanation

- The ATM allows users to virtually try jewellery before making a purchase using AR technology.

BANKING AND FINANCE

21) As per SBI’s forecast, what is the expected household financial savings in India for FY 2024-25?

A) ₹18 lakh crore
B) ₹20 lakh crore
C) ₹22 lakh crore
D) ₹24 lakh crore
E) ₹26 lakh crore



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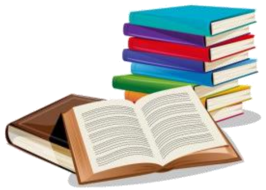
E) ₹26 lakh crore

Answer

C) ₹22 lakh crore



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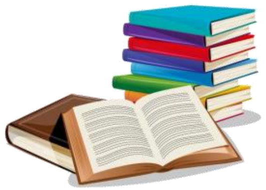
Explanation

- SBI projected household financial savings to reach ₹22 lakh crore in FY 2024-25, indicating increased macroeconomic stability.

BANKING AND FINANCE

22) What percentage of India's Gross National Disposable Income (GNDI) does the projected household savings for FY 2024-25 represent?

A) 4.5%
B) 5.5%
C) 6.0%
D) 6.5%
E) 7.0%



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Answer
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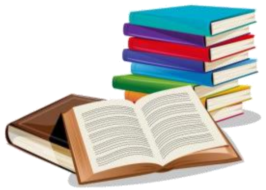
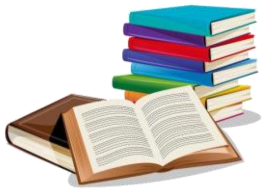


Explanation

- The forecasted savings amount accounts for 6.5% of GNDI, showing robust saving behavior.

23) How much dividend did SBI pay to the Government of India for FY 2024-25?

A) ₹6,959 crore
B) ₹7,500 crore
C) ₹8,076.84 crore
D) ₹8,500 crore
E) ₹9,000 crore



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D) ₹8,500 crore
E) ₹9,000 crore

Answer
C) ₹8,076.84 crore

Explanation

- SBI paid a dividend of ₹8,076.84 crore to the GoI, reflecting its strong profitability.

24) What was the dividend per share declared by SBI for FY 2024-25?

A) ₹13.70
B) ₹14.50
C) ₹15.90
D) ₹16.50
E) ₹17.20

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Answer
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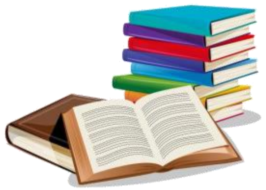
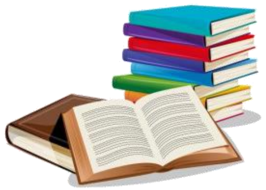


Explanation

- The dividend per share rose from ₹13.70 in FY 2023-24 to ₹15.90 in FY 2024-25.



25) What is the main focus of the Kriya programme launched by SBI and Prayoga Institute in Raichur?

A) Sports development
B) Financial literacy
C) Hands-on scientific inquiry and critical thinking
D) Language skills enhancement
E) Computer programming

BANKING AND FINANCE

25) What is the main focus of the Kriya programme launched by SBI and Prayoga Institute in Raichur?

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D) Language skills enhancement
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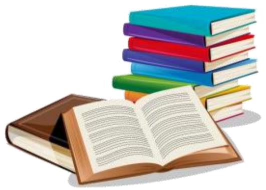
Answer

C) Hands-on scientific inquiry and critical thinking



Explanation

- The Kriya programme aligns with NEP 2020 and emphasizes experiential science education.

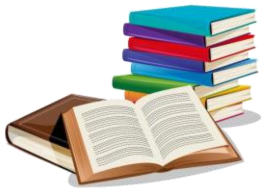
26) How many schools in Raichur district are targeted for the Kriya programme expansion?

A) 8
B) 10
C) 12
D) 15
E) 20

26) How many schools in Raichur district are targeted for the Kriya programme expansion?

A) 8
B) 10
C) 12
D) 15
E) 20

Answer
C) 12

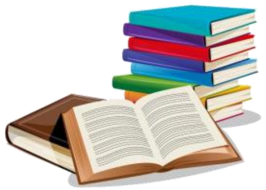


Explanation

- The programme is set to expand to 12 government schools in the district.

27) SBI has partnered with which institution to integrate CFP certification in its learning framework?

A) Institute of Chartered Accountants of India
B) Financial Planning Standards Board (FPSB) India
C) Indian Institute of Banking and Finance
D) Insurance Regulatory and Development Authority
E) SEBI



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D) Insurance Regulatory and Development Authority
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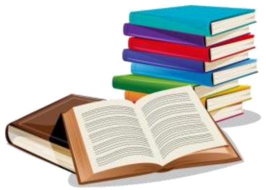
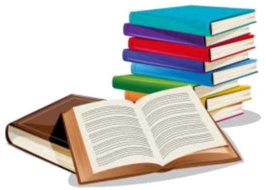
Answer

B) Financial Planning Standards Board (FPSB) India



Explanation

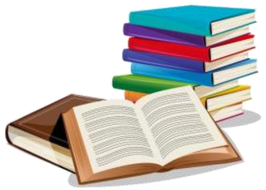
- SBI aims to enhance financial planning services via FPSB's Certified Financial Planner (CFP) certification.



BANKING AND FINANCE

28) From which date will certain SBI credit card features, such as air accident insurance of ₹1 crore, be discontinued?

A) June 15, 2025
B) July 15, 2025
C) August 11, 2025
D) September 1, 2025
E) October 1, 2025



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A) June 15, 2025
B) July 15, 2025
C) August 11, 2025
D) September 1, 2025
E) October 1, 2025

Answer
C) August 11, 2025

Explanation

- Complimentary air accident cover of ₹1 crore on multiple SBI cards will be discontinued from this date.

29) What significant benefit related to SBI credit cards will be impacted by the updates effective from July 15, 2025?

A) Enhanced reward points
B) No minimum payment required
C) Discontinuation of flight accident insurance cover
D) Lower interest rates on cash advances
E) Zero fees on international transactions

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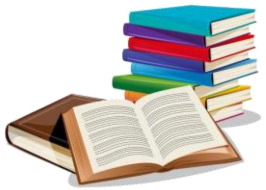
C) Discontinuation of flight accident insurance cover
D) Lower interest rates on cash advances
E) Zero fees on international transactions

Answer

C) Discontinuation of flight accident insurance cover



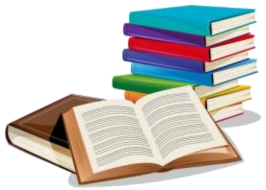
Explanation

- The update removes free air accident insurance cover worth up to ₹1 crore on some SBI cards.

BANKING AND FINANCE

30) What is the revised policy of Canara Bank regarding minimum balance in savings accounts?

A) Increased minimum balance requirement
B) No change in minimum balance
C) Complete waiver of minimum balance across all savings accounts
D) Introduced penalties for lower balances
E) Only applicable to NRI accounts



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C) Complete waiver of minimum balance across all savings accounts
D) Introduced penalties for lower balances
E) Only applicable to NRI accounts

Answer

C) Complete waiver of minimum balance across all savings accounts

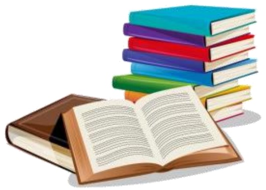
Explanation

- Customers now enjoy penalty-free savings accounts without any minimum balance clauses.

BANKING AND FINANCE

31) Which company signed an MoU with Central Bank of India to offer collateral-free financing to OEMs and MSMEs?

A) Tata Steel
B) Vedanta Aluminium
C) Reliance Industries
D) Hindustan Zinc
E) Coal India



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C) Reliance Industries
D) Hindustan Zinc
E) Coal India

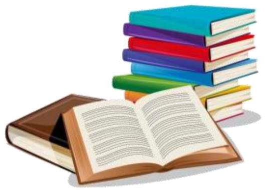
Answer
B) Vedanta Aluminium

Explanation

- The scheme aims to support MSMEs in the metal sector with collateral-free loans.

32) How much financial assistance did Punjab National Bank disburse under the Rakshak Plus Scheme for martyrs' families?

A) ₹10 crore
B) ₹15 crore
C) ₹17.02 crore
D) ₹20 crore
E) ₹25 crore



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Answer
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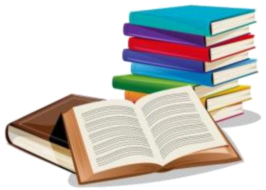
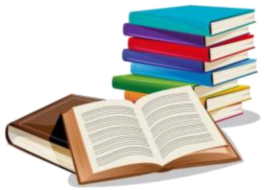


Explanation

- PNB extended aid to families of 26 defence and paramilitary personnel under this scheme.



33) Which bank is collaborating with Tata Memorial Centre to develop a cancer care block in Visakhapatnam?

A) ICICI Bank
B) Axis Bank
C) HDFC Bank
D) Kotak Mahindra Bank
E) Yes Bank

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Answer
A) ICICI Bank

Explanation

- ICICI is funding a ₹550 crore, state-of-the-art cancer care facility in Visakhapatnam.

34) Which fintech company partnered with Federal Bank to launch a dual-network credit card combining Visa and RuPay?

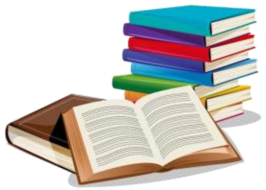
A) Paytm
B) PhonePe
C) Scapia
D) Cashfree
E) Razorpay

BANKING AND FINANCE

34) Which fintech company partnered with Federal Bank to launch a dual-network credit card combining Visa and RuPay?

A) Paytm
B) PhonePe
C) Scapia
D) Cashfree
E) Razorpay

Answer
C) Scapia

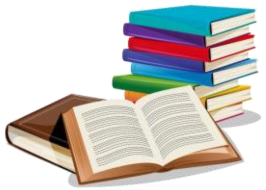


Explanation

- The Scapia Federal RuPay credit card integrates Visa and RuPay with UPI functionality.

35) Which two entities signed an MoU to provide vehicle financing solutions targeting MSMEs?

A) HDFC Bank and Tata Motors
B) Kotak Mahindra Bank and Mahindra & Mahindra
C) Maruti Suzuki and Equitas Small Finance Bank
D) ICICI Bank and Hero Motocorp
E) Axis Bank and Ashok Leyland



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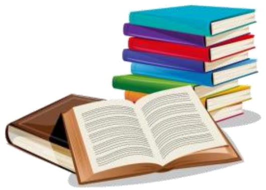
Answer

C) Maruti Suzuki and Equitas Small Finance Bank



Explanation

- The partnership aims to enhance vehicle financing for new, used, and commercial vehicles.

36) Who launched the first statewise health insurance policy in India?

A) ICICI Lombard
B) New India Assurance
C) Bajaj Allianz General Insurance
D) HDFC ERGO
E) Reliance General Insurance

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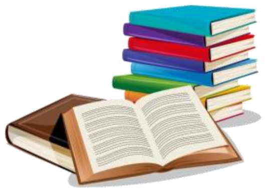
Answer

C) Bajaj Allianz General Insurance

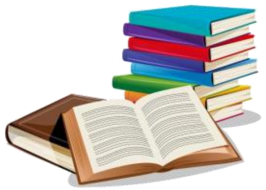


Explanation

- The policy offers customized health cover tailored to region-specific healthcare needs

37) What penalty was imposed on Edelweiss Life Insurance by IRDAI?

A) ₹50 lakh
B) ₹1 crore
C) ₹2 crore
D) ₹5 crore
E) ₹10 crore



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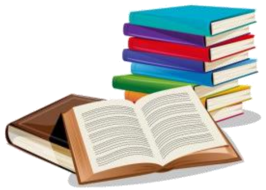
A) ₹50 lakh
B) ₹1 crore
C) ₹2 crore
D) ₹5 crore
E) ₹10 crore

Answer
B) ₹1 crore

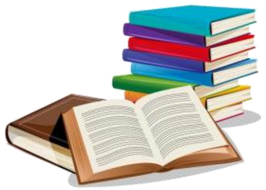
Explanation

- IRDAI penalized Edelweiss Life Insurance for violation of corporate governance norms.



38) What amount of loan did the Asian Development Bank approve for Gujarat’s skill development?

A) USD 50 million
B) USD 75 million
C) USD 109.97 million
D) USD 150 million
E) USD 200 million



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Answer
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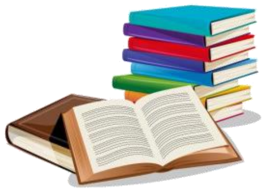
Explanation

- The loan supports Gujarat's workforce skill enhancement via the Gujarat Skills Development Program.



39) What is the purpose of the Gujarat Skills Development Program supported by ADB?

A) Infrastructure development
B) Urban transportation
C) Renewable energy projects
D) Creating a future-ready workforce
E) Agricultural innovation

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Answer
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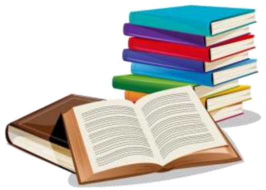


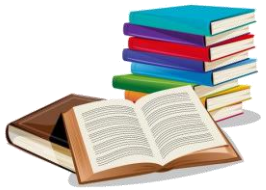
Explanation

- The program offers industry-relevant training aligned with technological advancements.

BANKING AND FINANCE

40) Which Indian body is collaborating with NPCI to enhance cybersecurity in digital payments?

A) TRAI
B) Ministry of Electronics
C) Institute for Development and Research in Banking Technology (IDRBT)
D) CERT-In
E) SEBI



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A) TRAI
B) Ministry of Electronics
C) Institute for Development and Research in Banking Technology (IDRBT)
D) CERT-In
E) SEBI

Answer

C) Institute for Development and Research in Banking Technology (IDRBT)

Explanation

- The collaboration aims to develop certified security standards and threat intelligence sharing.

41) What is the primary goal of SBI's Solar Rooftop Programme announced to support India's renewable energy transition?

A) Solarise 4 million homes by FY27
B) Provide solar panels to all government buildings
C) Achieve 100% solar energy generation in urban centers
D) Manufacture solar panels domestically
E) Export solar energy to neighboring countries

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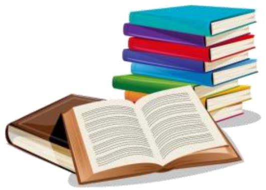
C) Achieve 100% solar energy generation in urban centers
D) Manufacture solar panels domestically
E) Export solar energy to neighboring countries

Answer
A) Solarise 4 million homes by FY27

Explanation

- SBI’s Solar Rooftop Programme aims to solarise 4 million homes by Financial Year 2026-27 to promote renewable energy adoption at the household level, supporting India’s net zero emission goals by 2070 .



42) Which emerging sectors will SBI's proposed Centre of Excellence (CoE) focus on for project finance?

A) Renewable energy, emobility, data centres, semiconductors, green hydrogen, decarbonisation, and smart infrastructure
B) Agriculture, textiles, pharmaceuticals, and tourism
C) Blockchain, artificial intelligence, retail, and education
D) Construction, defense, oil & gas, and mining
E) Banking, finance, IT services, and e-commerce

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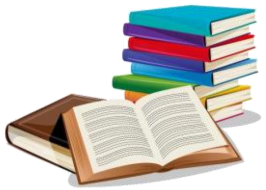
Answer

A) Renewable energy, emobility, data centres, semiconductors, green hydrogen, decarbonisation, and smart infrastructure

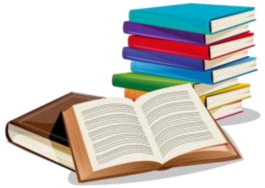


Explanation

- SBI plans a Centre of Excellence specializing in project finance tailored to these advanced and sustainable sectors .

43) In FY25, what milestone did SBI achieve in India's agricultural lending?

A) Highest agricultural lending exceeding Rs. 3.5 lakh crores
B) First bank to provide 0% interest loans to farmers
C) Launched the first crop insurance policy
D) Agricultural lending doubled compared to FY24
E) Implemented blockchain for agri loans



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Answer

A) Highest agricultural lending exceeding Rs. 3.5 lakh crores

Explanation

- SBI recorded the highest agricultural lending in India in FY25, focusing on rural development and cooperation with Farmer Producer Organisations .

44) The Global Trade Finance Centres inaugurated by SBI in Kolkata and Hyderabad aim to primarily:

A) Enhance trade finance capabilities by digitalising processes and reducing turnaround times
B) Provide foreign exchange services to exporters only
C) Develop new agricultural export zones
D) Train farmers in international trade compliance
E) Manufacture trade-related financial software

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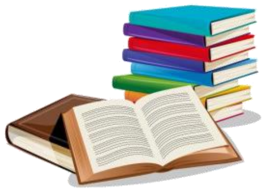
Answer

A) Enhance trade finance capabilities by digitalising processes and reducing turnaround times



Explanation

- These hubs use AI/ML and blockchain for digitizing trade finance, improving processing efficiency and customer experience

45) Which two contactless credit card variants were jointly launched by PhonePe and SBI Cards?

A) PhonePe SBI Card PURPLE and PhonePe SBI Card SELECT BLACK
B) PhonePe SBI Card GOLD and PhonePe SBI Card PLATINUM
C) PhonePe SBI Card SILVER and PhonePe SBI Card DIAMOND
D) PhonePe SBI Card CLASSIC and PhonePe SBI Card PREMIUM
E) PhonePe SBI Card EMERALD and PhonePe SBI Card SAPPHIRE

BANKING AND FINANCE

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Answer

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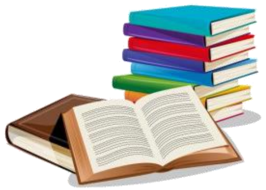
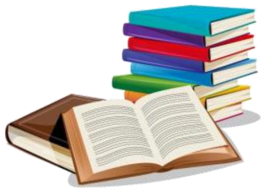


CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Explanation

- These co-branded variants aim to broaden formal credit access with rewards on everyday transactions and are available on RuPay and VISA networks



46) Bank of Baroda's report forecasts India's 10-year bond yield to trade in which range during July 2025?

A) 6.25% to 6.35%
B) 5.75% to 6.00%
C) 6.50% to 6.75%
D) 6.00% to 6.10%
E) 7.00% to 7.25%

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C) 6.50% to 6.75%
D) 6.00% to 6.10%
E) 7.00% to 7.25%

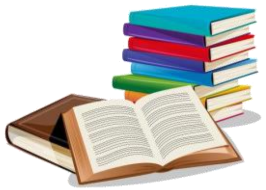
Answer
A) 6.25% to 6.35%

Explanation

- The report projects a softening bias with the 10-year yield in this range after June corrections

47) What is the main objective of the partnership between Canara Bank and KredX?

A) Bridge the Rs.30 lakh crore credit gap in MSMEs via digital trade finance
B) Launch blockchain-based loan disbursements
C) Provide micro-insurance to MSMEs
D) Integrate rural cooperatives with urban banks
E) Offer zero-interest loans to startups



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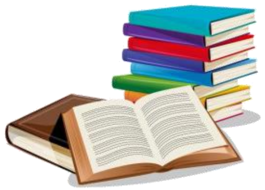
Answer

A) Bridge the Rs.30 lakh crore credit gap in MSMEs via digital trade finance

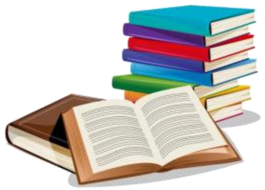
Explanation

- The alliance leverages KredX's RBI-licensed platform to enhance MSME credit accessibility



48) For FY 2024-25, Indian Bank declared a dividend of:

A) ₹16.25 per share
B) ₹10.50 per share
C) ₹20.00 per share
D) ₹12.75 per share
E) ₹18.00 per share



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D) ₹12.75 per share
E) ₹18.00 per share

Answer
A) ₹16.25 per share

Explanation

- Reflecting robust financial performance, Indian Bank paid ₹16.25 per share dividend to the Government for FY25

49) What recent change did Bank of India make to its home loan interest rates?

A) Reduced by 50 basis points with minimum rate starting at 7.35%
B) Increased by 25 basis points due to inflation
C) Fixed rate loans introduced at 8% interest
D) Waived all prepayment penalties
E) Introduced floating rate loans only

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Answer

A) Reduced by 50 basis points with minimum rate starting at 7.35%

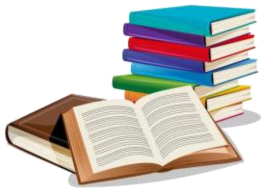
Explanation

- BoI reduced home loan interest rates benefiting new and existing borrowers, with rates dependent on credit scores

BANKING AND FINANCE

50) Punjab National Bank (PNB) waived penal charges for:

A) Non-maintenance of minimum average balance (MAB) in savings accounts
B) Late payment of loan EMIs
C) Overdraft facility withdrawal fees
D) Early withdrawal of fixed deposits
E) Charges on international remittance transactions



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D) Early withdrawal of fixed deposits
E) Charges on international remittance transactions

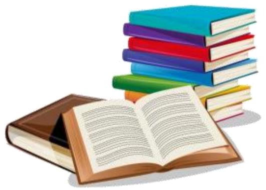
Answer

A) Non-maintenance of minimum average balance (MAB) in savings accounts

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Explanation

- This policy supports priority segments like women, farmers, and low-income groups to enhance banking inclusivity



51) Federal Bank introduced which innovative authentication method for e-commerce card transactions?

A) Biometric authentication (fingerprint and face ID)
B) QR code-based dynamic authentication
C) Voice recognition authentication
D) Two-factor SMS OTP
E) Email-based verification

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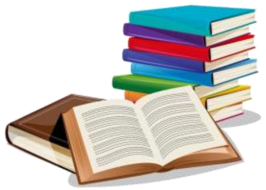
B) QR code-based dynamic authentication
C) Voice recognition authentication
D) Two-factor SMS OTP
E) Email-based verification

Answer
A) Biometric authentication (fingerprint and face ID)

Explanation

- The first-of-its-kind biometric solution replaces OTP-based two-factor authentication



52) What is the primary aim of Karur Vysya Bank's strategic alliance with Kshema General Insurance?

A) Launch 'Kshema Kisan Sathi' insurance product for rural and agricultural communities
B) Offer health insurance to urban customers
C) Provide motor insurance for city vehicles
D) Develop an online insurance marketplace
E) Launch crop insurance for corporate farms

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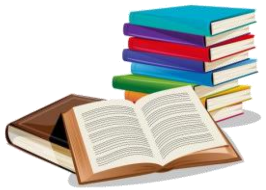
A) Launch ‘Kshema Kisan Sathi’ insurance product for rural and agricultural communities

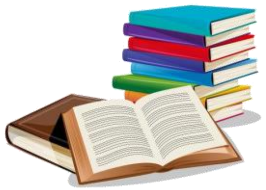


Explanation

- The dual-benefit insurance targets financial security and rural economic growth aligned with IRDAI’s goals

53) Fino Payments Bank’s “GATI” digital savings account primarily targets:

A) UPI transaction penetration in rural and semi-urban West Bengal
B) High-net-worth individuals in metro cities
C) Corporates only
D) Student banking in urban areas
E) Agricultural loan disbursal



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Answer

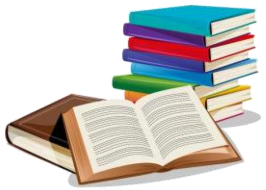
A) UPI transaction penetration in rural and semi-urban West Bengal

Explanation

- The zero-balance, instant transaction account aims to empower digitally-inclined underserved customers

54) Which two new financial products did Equitas Small Finance Bank launch to serve Indian seafarers and NRIs?

A) Foreign Currency Non-Resident (FCNR)(B) Deposit Account and Equitas Explorer Savings Account
B) Gold Loans and Home Loans
C) Personal Loans and Credit Cards
D) Fixed Deposits and Recurring Deposits
E) Business Loans and Vehicle Loans



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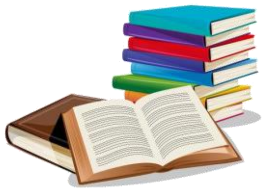

Explanation

- These products cater specifically to Indian maritime professionals and NRIs worldwide

55) The Employees' State Insurance Corporation (ESIC) launched the SPREE 2025 scheme aiming at:

A) Increasing registration of unregistered employers and employees without retrospective penalties
B) Providing health insurance for senior citizens only
C) Offering free medical check-ups in rural areas
D) Digitising all pension payments
E) Reducing mediclaim premiums by 20%

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Answer

A) Increasing registration of unregistered employers and employees without retrospective penalties

Explanation

- SPREE encourages voluntary compliance, expanding social security coverage

56) What is the key focus of LIC's MoU with the Ministry of Rural Development?

A) Promote 'Bima Sakhi Yojana' empowering rural women through training and stipends
B) Provide motor insurance to rural farmers
C) Expand LIC's urban office network
D) Launch life insurance for students
E) Increase LIC's corporate tie-ups

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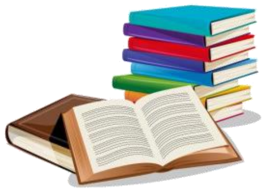
Answer

A) Promote ‘Bima Sakhi Yojana’ empowering rural women through training and stipends

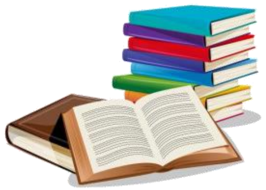


Explanation

- The scheme targets women aged 18-70 with education and capacity building aligned with DAY-NRLM

57) According to the World Bank report, what percentage of new jobs in India are expected to come from cities by 2030?

A) 70%
B) 50%
C) 85%
D) 40%
E) 60%



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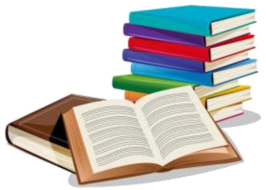
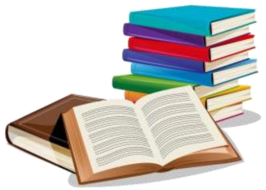


Explanation

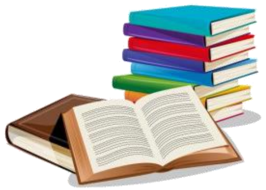
- Indian cities are projected as major economic growth centers with a significant share of new employment



BANKING AND FINANCE

58) Which fintech company launched India's first UPI-powered bank branch and UPI Credit Card?

A) Slice
B) PhonePe
C) Paytm
D) Razorpay
E) MobiKwik



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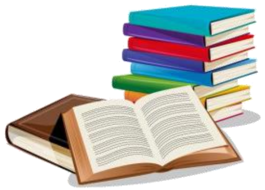
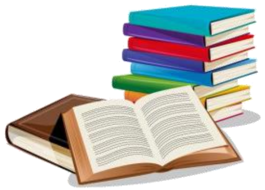


BANKING AND FINANCE

Explanation

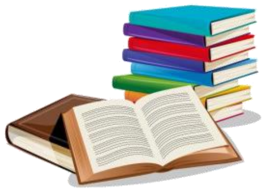
- Slice launched the UPI Credit Card and opened India’s first UPI-powered bank branch in Bengaluru



BANKING AND FINANCE

59) What significant change came into effect under the Banking Laws (Amendment) Act, 2025?

A) Increase of the ‘substantial interest’ threshold for bank directorship eligibility from ₹5 lakh to ₹2 crore
B) Reduction of lending rates by 1%
C) Mandatory biometric KYC for all accounts
D) Prohibition of cash transactions above ₹50,000
E) Removal of fixed deposit interest caps



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Answer

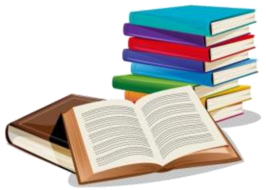
A) Increase of the ‘substantial interest’ threshold for bank directorship eligibility from ₹5 lakh to ₹2 crore

Explanation

- The amendment modernizes governance rules, aligning thresholds with current economic scales

60) Between FY16 and FY25, Indian Public Sector Banks have written off approximately how much in total loans?

A) Over ₹12 lakh crore
B) ₹5 lakh crore
C) ₹2 lakh crore
D) ₹20 lakh crore
E) ₹8 lakh crore



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Answer
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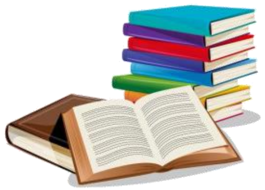
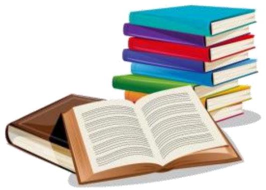


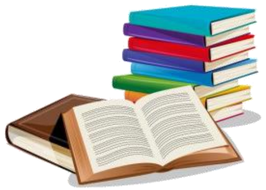
Explanation

- PSBs wrote off ₹12.08 lakh crore in 9 years, indicating efforts to clean up balance sheets



61) According to SBI Research, what is the projected short-term impact of the US imposing 25% tariffs on Indian imports on US Consumer Price Index (CPI)?

A) 1.0% increase
B) 2.4% increase
C) 3.5% decrease
D) 0.5% increase
E) No impact



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E) No impact

Answer
B) 2.4% increase

Explanation

- SBI Research projects that the US CPI will rise by 2.4% in the short term due to the 25% tariffs on Indian imports

62) The SBI special personal loan scheme for Agniveers offers loans up to what amount without collateral?

A) Rs. 1 lakh
B) Rs. 2 lakhs
C) Rs. 3 lakhs
D) Rs. 4 lakhs
E) Rs. 5 lakhs

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A) Rs. 1 lakh
B) Rs. 2 lakhs
C) Rs. 3 lakhs
D) Rs. 4 lakhs
E) Rs. 5 lakhs

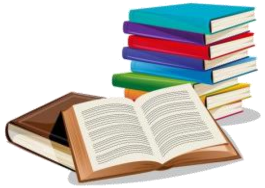
Answer
D) Rs. 4 lakhs

Explanation

- The scheme provides loans up to Rs. 4 lakhs without collateral and processing fees at a flat interest rate of 10.50% until September 30, 2025

63) What is the primary objective of SBI's Centre of Excellence (CoE) for MSMEs launched at Gurugram?

A) Manufacturing MSME products
B) Strengthening MSME ecosystem through capacity building and research
C) Providing direct loans to MSMEs
D) Regulating MSMEs
E) Facilitating export duties for MSMEs



CA FUNSTA

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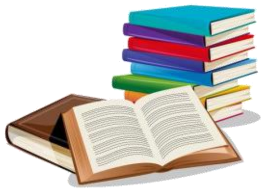


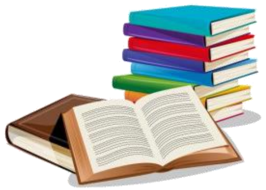
Explanation

- The CoE aims to bolster MSMEs by engaging various stakeholders including startups, academia, and regulators for capacity building and collaboration

BANKING AND FINANCE

64) What is the value of the Line of Credit agreement signed between SBI and Agence Française de Développement (AFD) for green financing?

A) €50 million
B) €75 million
C) €100 million
D) €150 million
E) €200 million



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A) €50 million
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C) €100 million
D) €150 million
E) €200 million

Answer
C) €100 million

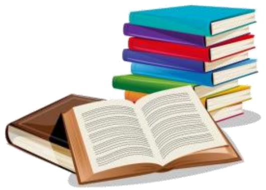
Explanation

- SBI and AFD signed a €100 million Line of Credit agreement to support climate mitigation and adaptation actions in India

BANKING AND FINANCE

65) By the end of Q1 of the current financial year, what was Punjab National Bank's total business value?

A) Rs 20 lakh crore
B) Rs 25.64 lakh crore
C) Rs 26.43 lakh crore
D) Rs 27.19 lakh crore
E) Rs 30 lakh crore



65) By the end of Q1 of the current financial year, what was Punjab National Bank's total business value?

A) Rs 20 lakh crore
B) Rs 25.64 lakh crore
C) Rs 26.43 lakh crore
D) Rs 27.19 lakh crore
E) Rs 30 lakh crore

Answer
D) Rs 27.19 lakh crore

Explanation

- PNB's total business rose by 11.6% to Rs 27.19 lakh crore at the end of Q1 of FY26

66) What is a unique feature of Bank of Baroda's bob इ Pay app's international upgrade?

A) Support for cryptocurrency payments
B) UPI Global Acceptance and Foreign Inward Remittance
C) International debit card issuance
D) Currency exchange kiosks integration
E) International ATM access only

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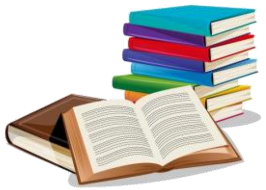
Answer

B) UPI Global Acceptance and Foreign Inward Remittance

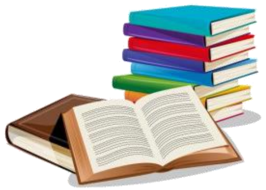


Explanation

- The bob इ Pay app now supports seamless global UPI payments and remittances for residents and NRIs

67) What is the main benefit of Bank of Baroda's digital forex platform bob FxOne for customers?

A) Manual transaction processing
B) Real-time execution of forex and derivatives with live rates
C) Offline forex transaction bookings
D) Fixed interest on foreign currency deposits
E) Membership rewards for frequent traders



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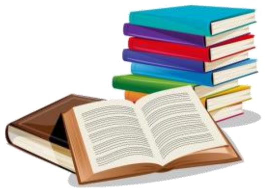
Answer

B) Real-time execution of forex and derivatives with live rates

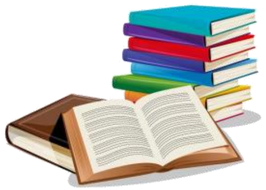
Explanation

- bob FxOne simplifies forex transactions by providing live rates, instant confirmations, and a personalized dashboard



68) How much scholarship amount has Canara Bank distributed to meritorious SC/ST girl students nationwide?

A) ₹10 crore
B) ₹15 crore
C) ₹18 crore
D) ₹25 crore
E) ₹30 crore



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E) ₹30 crore

Answer
C) ₹18 crore

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Explanation

- Canara Bank distributed ₹18 crore in scholarships to over 45,000 SC/ST girl students across India

69) ICICI Bank reversed its minimum average balance (MAB) hike; what is the new minimum MAB for urban accounts?

A) ₹50,000
B) ₹25,000
C) ₹15,000
D) ₹7,500
E) ₹2,500

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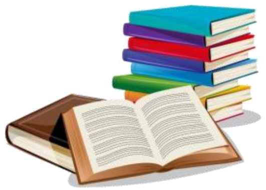
B) ₹25,000
C) ₹15,000
D) ₹7,500
E) ₹2,500

Answer
C) ₹15,000

Explanation

- ICICI Bank reduced the MAB for urban savings accounts to ₹15,000 after customer feedback, from a prior hike to ₹50,000



70) What is the unique feature of Axis Bank's newly launched "Lock FD" facility?

A) Permits FD premature closure anytime
B) Digital fraud protection by restricting premature FD withdrawals online
C) Doubles FD interest if locked
D) Allows FD transfers between accounts
E) Provides loans against locked FDs

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Answer
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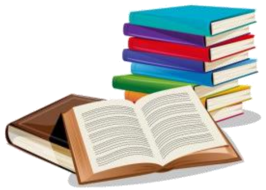
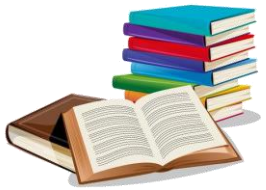


Explanation

- ‘Lock FD’ requires branch visit and identity verification to prevent premature closure via digital channels

71) What is the key service feature offered by RBL Bank's partnership with CAMSPay?

A) Digital payment gateway platform for enterprises with real-time settlement
B) Cryptocurrency exchange
C) Savings account for small businesses
D) Microloan platform for urban markets
E) Mobile wallet service for international travel



BANKING AND FINANCE

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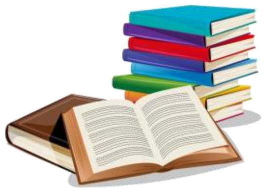

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Explanation

- The partnership focuses on providing a scalable, secure, and efficient payment gateway with real-time settlement

CA FUNSTA

72) Which bank launched the RemitFIRST2India platform in partnership with SingX to facilitate cross-border money transfers?

A) RBL Bank
B) IDFC First Bank
C) SBI
D) Bank of Baroda
E) Axis Bank

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A) RBL Bank
B) IDFC First Bank
C) SBI
D) Bank of Baroda
E) Axis Bank

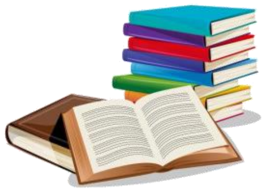
Answer
B) IDFC First Bank

Explanation

- IDFC First Bank partnered with SingX to launch RemitFIRST2India to offer fee-free, live-tracked remittances for NRIs

73) What is a key feature of India Post Payments Bank's (IPPB) newly launched Aadhaar-based Face Authentication?

A) Transactions now require passwords only
B) Facial recognition replaces fingerprint and OTP for secure digital banking
C) Requires physical login at branches
D) OTP is mandatory for all online transactions
E) Supports voice-assisted banking only



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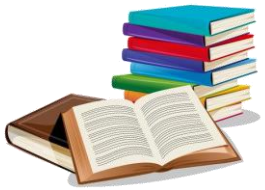
Answer

B) Facial recognition replaces fingerprint and OTP for secure digital banking

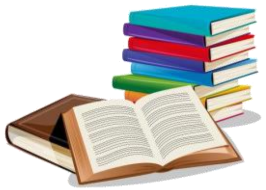
Explanation

- The feature aims to enhance banking accessibility especially for elderly and differently-abled customers



74) What significant approval did AU Small Finance Bank receive from the Reserve Bank of India?

A) Approval to transition from Small Finance Bank to Universal Bank
B) Permission to launch foreign branches
C) Sanction to increase interest rates on deposits
D) Licence for cryptocurrency trading
E) Approval to merge with a state bank



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E) Approval to merge with a state bank

Answer

A) Approval to transition from Small Finance Bank to Universal Bank

Explanation

- AU SFB received in-principal approval to become a Universal Bank, meeting net worth and capital adequacy norms

75) Employees' State Insurance Corporation's (ESIC) SPREE 2025 scheme offers what to unregistered employers and employees?

A) Registration without inspection or demand for past dues
B) Free health insurance for families
C) Pension benefits for retired workers
D) Reduced tax rates for registered companies
E) Quarterly health checkups for employees

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B) Free health insurance for families
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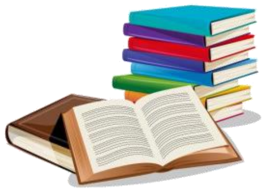
Answer

A) Registration without inspection or demand for past dues

Explanation

- SPREE 2025 facilitates voluntary compliance by providing a one-time smooth registration window



76) Tata AIA Life Insurance's "Shubh Shakti" plan offers which gender-specific benefit?

A) Lower premiums for women by about 15% annually
B) Higher coverage limit for men
C) Free maternity benefits
D) No premium for senior citizens
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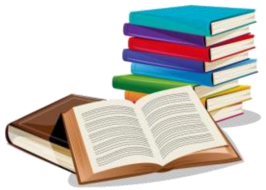
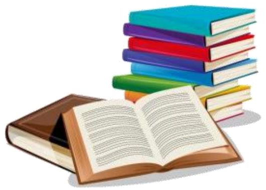


Explanation

- The term insurance plan encourages women's participation in insurance with discounted premiums

77) NPCI's May 2025 UPI guidelines limit the number of times a user can check linked bank accounts by an app per day to:

A) 10 times
B) 15 times
C) 25 times
D) 50 times
E) Unlimited



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A) 10 times
B) 15 times
C) 25 times
D) 50 times
E) Unlimited

Answer
C) 25 times

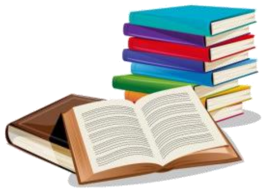
Explanation

- To protect privacy and optimize resources, UPI apps can list linked bank accounts up to 25 times daily per user

BANKING AND FINANCE

78) Which public sector bank collected the highest penalty for non-maintenance of minimum balance between FY21 and FY25?

A) Punjab National Bank
B) State Bank of India
C) Indian Bank
D) Bank of Baroda
E) Canara Bank



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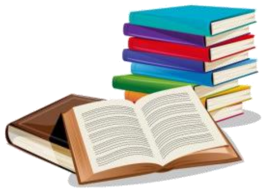
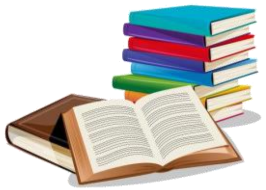


Explanation

- Indian Bank led with ₹1,828 crore collected in penalties over five years, followed by PNB and BoB

79) Kerala State Financial Enterprises (KSFE) became the first miscellaneous NBFC in India to cross what business turnover milestone?

A) Rs. 50,000 crore
B) Rs. 75,000 crore
C) Rs. 1 lakh crore
D) Rs. 1.5 lakh crore
E) Rs. 2 lakh crore



BANKING AND FINANCE

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Answer
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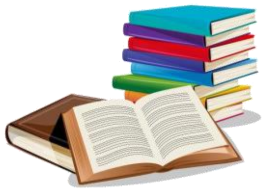
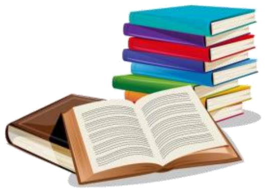


Explanation

- KSFE doubled its business from Rs. 50,000 crore in 4 years to cross Rs. 1 lakh crore turnover

80) As per the latest data, what percentage of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts are inoperative?

A) 10%
B) 15%
C) 23%
D) 30%
E) 40%



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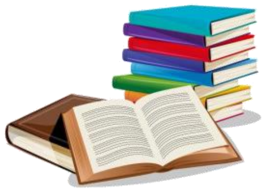
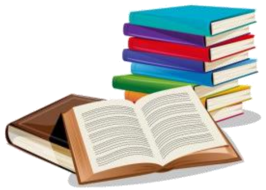


Explanation

- Out of 56.03 crore PMJDY accounts, 13.04 crore (23%) were inactive as of July 31, 2025

81) What is the key feature of Bank of Baroda’s newly launched eRUPI P2P Digital Gifting on bob इ Pay app?

A) Issuance of purpose-specific prepaid digital vouchers ranging from Rs.1 to Rs.10,000
B) Cryptocurrency transfer facility
C) Contactless card payments for gifts only
D) Unlimited cash withdrawal from ATMs
E) Gift card issuance for international use



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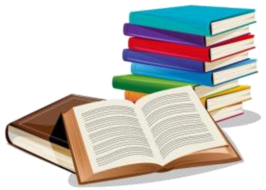
Answer

A) Issuance of purpose-specific prepaid digital vouchers ranging from Rs.1 to Rs.10,000

Explanation

- The eRUPI P2P gifting feature enables customers to send prepaid digital vouchers within UPI transaction limits, initially focusing on the Food category



82) Under the MoU between Bank of Baroda and Tata Power Renewable Energy Limited (TPREL), what is the maximum capacity for solar energy loans offered?

A) 5 Megawatt (MW)
B) 10 Megawatt (MW)
C) 15 Megawatt (MW)
D) 20 Megawatt (MW)
E) 25 Megawatt (MW)

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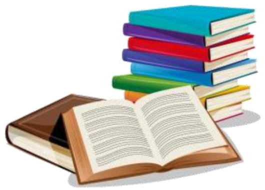
B) 10 Megawatt (MW)
C) 15 Megawatt (MW)
D) 20 Megawatt (MW)
E) 25 Megawatt (MW)

Answer
B) 10 Megawatt (MW)

Explanation

- BoB offers collateral-free loans up to Rs.10 crores to MSMEs and C&I customers for solar projects up to a capacity of 10 MW



83) The co-lending agreement signed by Bank of Baroda with IIFL primarily targets credit for which segment?

A) Urban salaried individuals
B) Small borrowers using gold as collateral for agriculture and allied activities
C) Large corporate loans
D) Exporters and importers
E) Education loans

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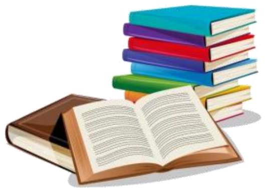
Answer

B) Small borrowers using gold as collateral for agriculture and allied activities

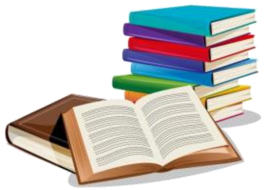
Explanation

- The agreement aims to provide affordable credit to underserved rural and semi-urban customers leveraging gold collateral



84) What is the focus of the MoU signed between Telecommunications Consultants India Limited (TCIL) and Punjab National Bank?

A) Strengthening IT infrastructure and delivering advanced digital banking solutions
B) Providing rural banking services
C) Launching a new insurance product
D) Expanding branch network in Northeast India
E) Developing agricultural loan products



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Answer

A) Strengthening IT infrastructure and delivering advanced digital banking solutions

Explanation

- The collaboration leverages TCIL's ICT consultancy expertise to enhance PNB's digital capabilities

85) What is the primary goal of the Startup Engagement Programme hosted by ICICI Bank on the Startup India portal?

A) Providing loans to startups only
B) Offering mentorship, accelerator access, and structured engagement for product-based startups
C) Issuing venture capital funds
D) Direct government grant disbursal
E) Providing legal services to startups

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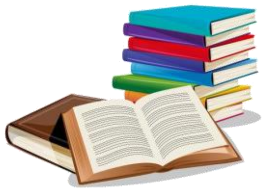
Answer

B) Offering mentorship, accelerator access, and structured engagement for product-based startups

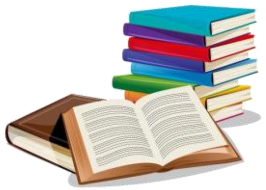


Explanation

- ICICI Bank collaborates with DPIIT and Pfizer to support startups by fostering innovation and scalability

86) What is the Loan-to-Value (LTV) ratio for Equity Mutual Funds offered by South Indian Bank's Digital Loan Against Mutual Funds (LAMF) facility?

A) 30%
B) 40%
C) 50%
D) 60%
E) 70%



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A) 30%
B) 40%
C) 50%
D) 60%
E) 70%

Answer
C) 50%

Explanation

- The LTV ratio for loans against Equity MFs is up to 50% of current value, while Debt MFs have up to 70% LTV

87) What is the purpose of Karur Vysya Bank's 60-day cybersecurity awareness campaign launched in Trichy?

A) Promote new ATM cards
B) Educate public on safe digital practices and cyber fraud prevention
C) Introduce biometric-only banking
D) Launch new mobile app features
E) Advertise loan products

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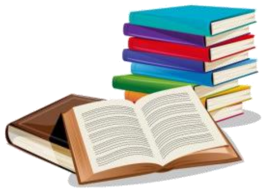


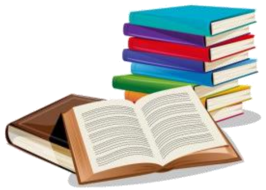
Explanation

- The campaign raises awareness of financial literacy and digital safety as part of the bank’s CSR initiative

BANKING AND FINANCE

88) What is the maximum instant redemption limit from investments under Jio Payments Bank's Savings Pro account?

A) ₹10,000
B) ₹25,000
C) ₹50,000
D) ₹75,000
E) ₹1,00,000



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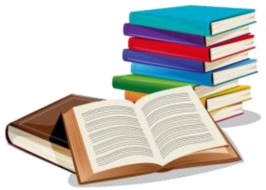
Answer

C) ₹50,000

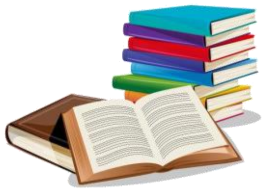


Explanation

- Customers can redeem up to 90% of their investments instantly with a maximum instant redemption limit of ₹50,000

89) Suryoday Small Finance Bank’s FD-backed secured credit cards are issued on which network?

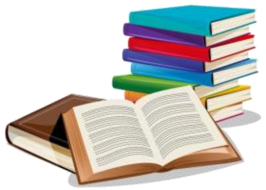
A) Visa
B) Mastercard
C) Rupay
D) American Express
E) Maestro



89) Suryoday Small Finance Bank's FD-backed secured credit cards are issued on which network?

A) Visa
B) Mastercard
C) Rupay
D) American Express
E) Maestro

Answer
C) Rupay



Explanation

- The secured credit cards use customers' fixed deposits as collateral and are issued on the Rupay network

90) Tata AIA Life Insurance's "Shubh Maha Life" savings plan offers all except:

A) High life cover during peak earning years
B) Tax-free retirement income
C) Premium discounts for women and employees of Tata Group
D) Linked insurance product with guaranteed returns only
E) Four package variants including Gold and Plus Health

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A) High life cover during peak earning years
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D) Linked insurance product with guaranteed returns only
E) Four package variants including Gold and Plus Health

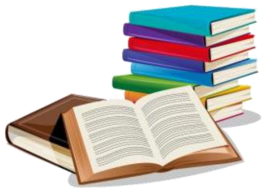
Answer
D) Linked insurance product with guaranteed returns only

Explanation

- It is a non-linked participating product that includes equity participation for lifetime income

91) What benefit does the SPREE-2025 scheme launched by ESIC provide to employers and employees?

A) Opportunity to register without facing past dues or inspection until December 2025
B) Free medical insurance for eligible employees
C) Mandatory pension plan enrollment
D) Reduced tax liability for employers
E) Free health check-ups for employees



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Answer

A) Opportunity to register without facing past dues or inspection until December 2025

Explanation

- SPREE-2025 promotes voluntary compliance with ESIC by easing registration conditions for unregistered entities

92) What milestone did Insurance Surety Bonds (ISBs) cross in the NHAI contract sector as of July 2025?

A) ₹5,000 crore
B) ₹7,500 crore
C) ₹10,000 crore
D) ₹12,000 crore
E) ₹15,000 crore

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D) ₹12,000 crore
E) ₹15,000 crore

Answer
C) ₹10,000 crore

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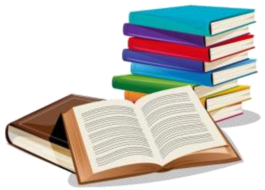
Explanation

- ISBs valued at ₹10,369 crore were issued by 12 insurance companies as bid and performance security for NHAI contracts

BANKING AND FINANCE

93) What will IRDAI's Bima Sugam digital marketplace cover when fully operational by December 2025?

A) Life, health, general, motor, and travel insurance products
B) Only motor insurance
C) Health and pet insurance only
D) Specialized crop insurance products
E) Only government insurance schemes



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D) Specialized crop insurance products
E) Only government insurance schemes

Answer

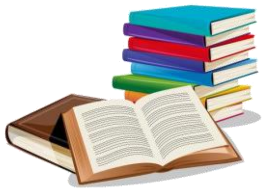
A) Life, health, general, motor, and travel insurance products

Explanation

- Bima Sugam aims to be a unified platform for all types of insurance products in India

94) How many new employees were added to ESIC’s payroll data in July 2025?

A) 10.62 lakh
B) 15.42 lakh
C) 20.36 lakh
D) 25.50 lakh
E) 30.18 lakh



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A) 10.62 lakh
B) 15.42 lakh
C) 20.36 lakh
D) 25.50 lakh
E) 30.18 lakh

Answer
C) 20.36 lakh

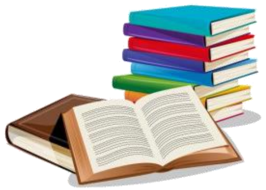
Explanation

- The provisional data shows 20.36 lakh new employees registered under ESIC in July 2025, with nearly half under age 25

BANKING AND FINANCE

95) What record net profit did SIDBI report for financial year 2024-25?

A) ₹3,500 crore
B) ₹4,000 crore
C) ₹4,811 crore
D) ₹5,000 crore
E) ₹5,600 crore



BANKING AND FINANCE

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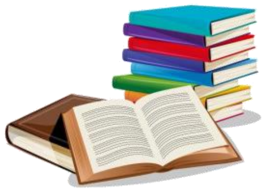
D) ₹5,000 crore
E) ₹5,600 crore

Answer
C) ₹4,811 crore



Explanation

- SIDBI recorded a 19.5% growth in net profit to ₹4,811 crore, highlighting its role in the MSME ecosystem

96) What is the key feature of AMFI's proposed Mutual Fund-Voluntary Retirement Account (MF-VRA)?

A) Employer-linked voluntary retirement product with tax incentives and portability
B) Government pension scheme replacement
C) Mandatory retirement savings account
D) Fixed interest rate pension product
E) Insurance-linked retirement plan

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D) Fixed interest rate pension product
E) Insurance-linked retirement plan

Answer

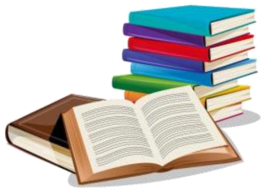
A) Employer-linked voluntary retirement product with tax incentives and portability

Explanation

- MF-VRA aims to enhance pension coverage by leveraging mutual funds and flexible employer sponsorship

97) What milestone anniversary did the Account Aggregator (AA) ecosystem celebrate recently?

A) 2nd anniversary
B) 3rd anniversary
C) 4th anniversary
D) 5th anniversary
E) 6th anniversary



97) What milestone anniversary did the Account Aggregator (AA) ecosystem celebrate recently?

A) 2nd anniversary
B) 3rd anniversary
C) 4th anniversary
D) 5th anniversary
E) 6th anniversary

Answer
C) 4th anniversary

Explanation

- Launched on September 2, 2021, the AA framework now supports secure consent-based financial data sharing at scale

98) What major change does the PFRDA's Multiple Scheme Framework (MSF) introduce for non-government NPS subscribers?

A) Ability to hold multiple schemes under one PRAN
B) Mandatory switch from UPS to NPS
C) Fixed contribution rates
D) No withdrawals allowed before retirement
E) Tax exemption removed on contributions

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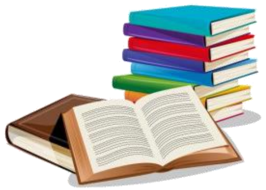
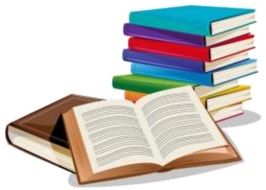
Answer

A) Ability to hold multiple schemes under one PRAN



Explanation

- MSF enables subscribers to manage multiple schemes under a single account, tailored to different professional groups



99) What are the revised per-transaction and 24-hour cumulative UPI transaction limits for insurance payments effective September 15, 2025?

A) ₹2 lakh per transaction, ₹5 lakh daily
B) ₹3 lakh per transaction, ₹7 lakh daily
C) ₹5 lakh per transaction, ₹10 lakh daily
D) ₹1 lakh per transaction, ₹2 lakh daily
E) ₹10 lakh per transaction, ₹20 lakh daily

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A) ₹2 lakh per transaction, ₹5 lakh daily
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C) ₹5 lakh per transaction, ₹10 lakh daily
D) ₹1 lakh per transaction, ₹2 lakh daily
E) ₹10 lakh per transaction, ₹20 lakh daily

Answer

C) ₹5 lakh per transaction, ₹10 lakh daily

Explanation

- NPCI increased limits to expand UPI’s role in significant payment categories including insurance

100) Which country became the 8th to integrate UPI with the launch of QR-based UPI payments for Indian travelers?

A) United Arab Emirates
B) Singapore
C) France
D) Qatar
E) Mauritius

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C) France
D) Qatar
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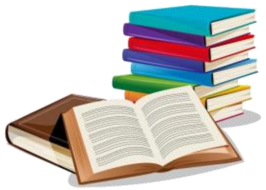
Answer
D) Qatar



Explanation

- Qatar introduced UPI QR code payments at Hamad International Airport, joining the other seven countries with UPI integration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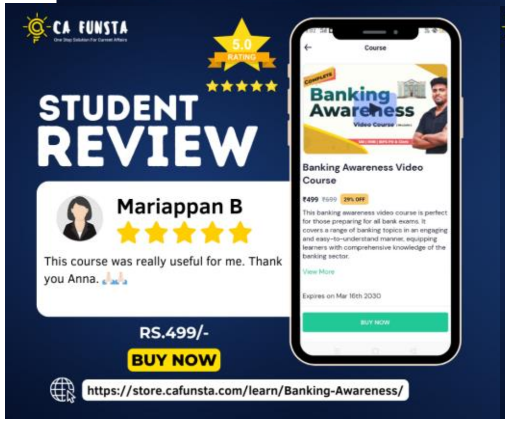
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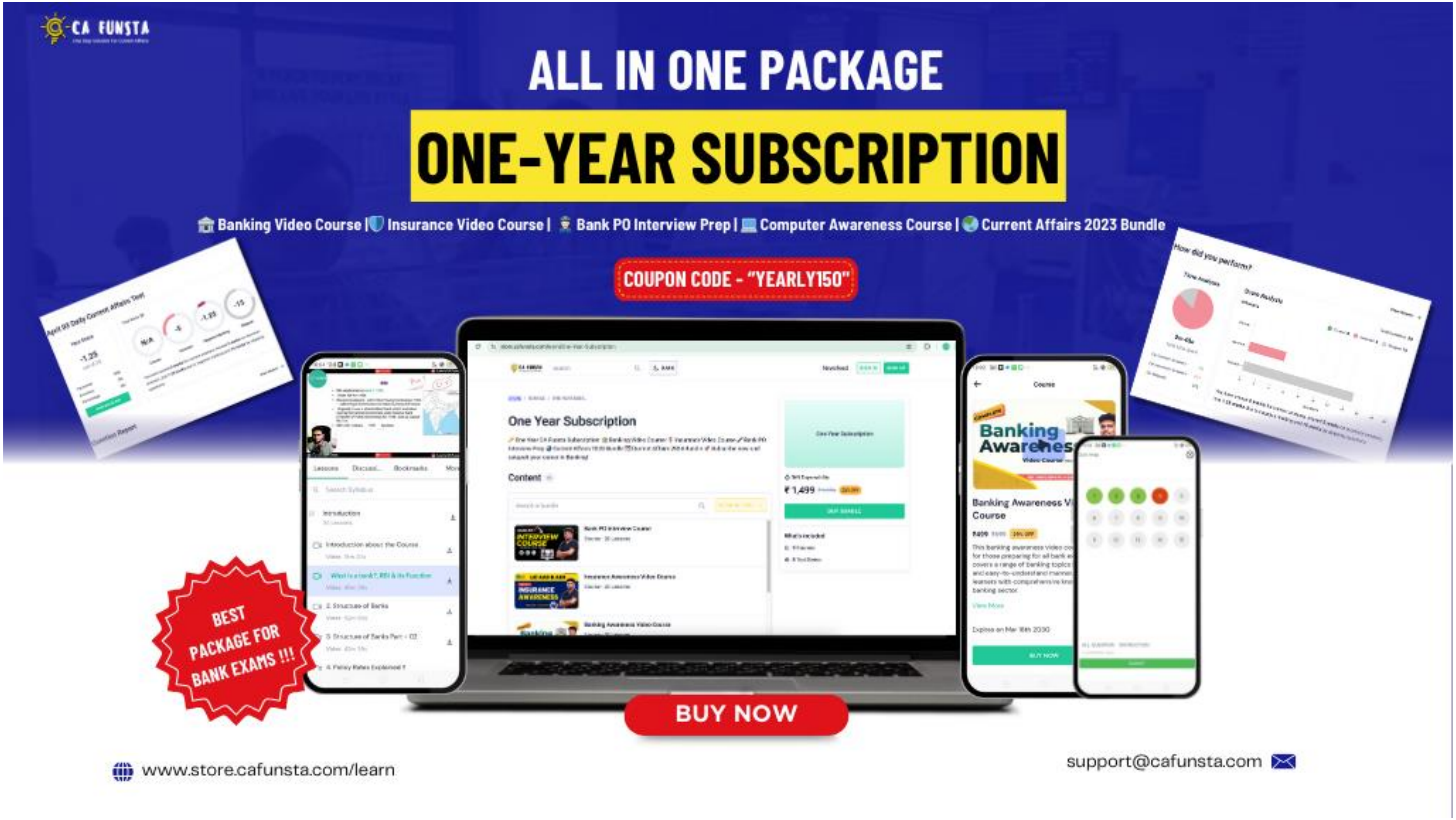
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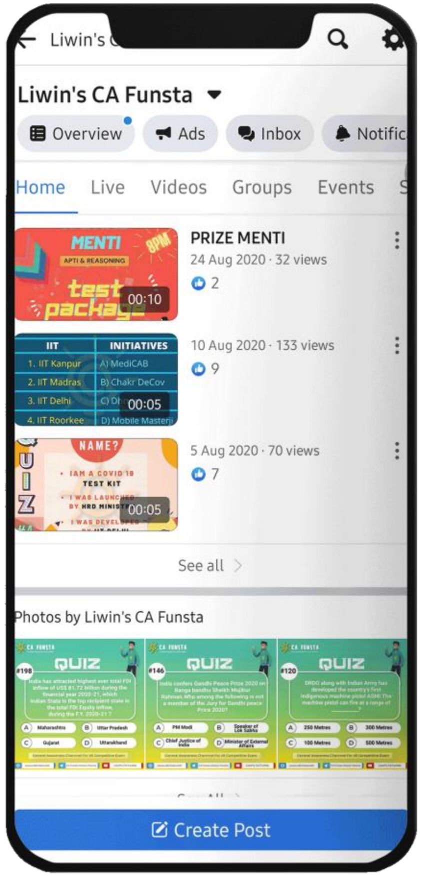

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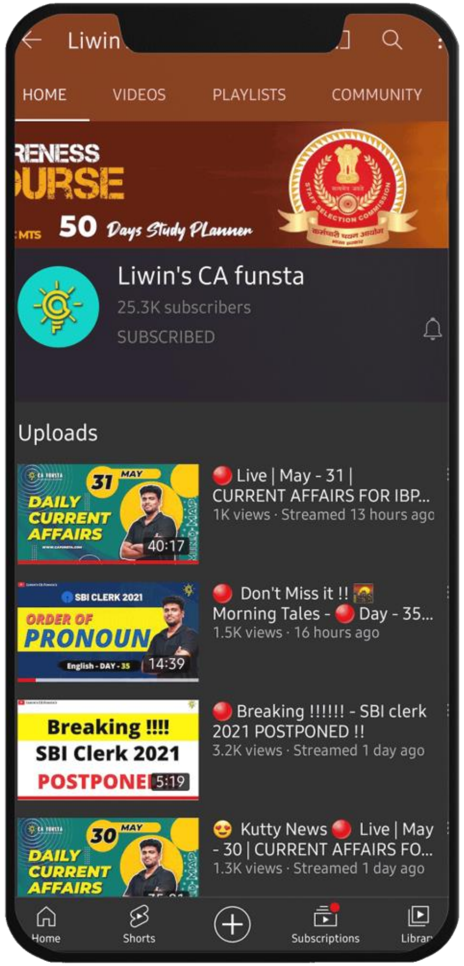

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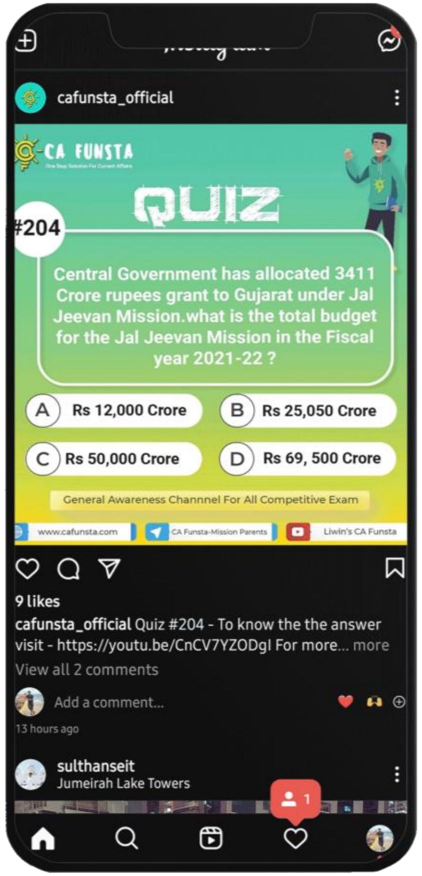

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