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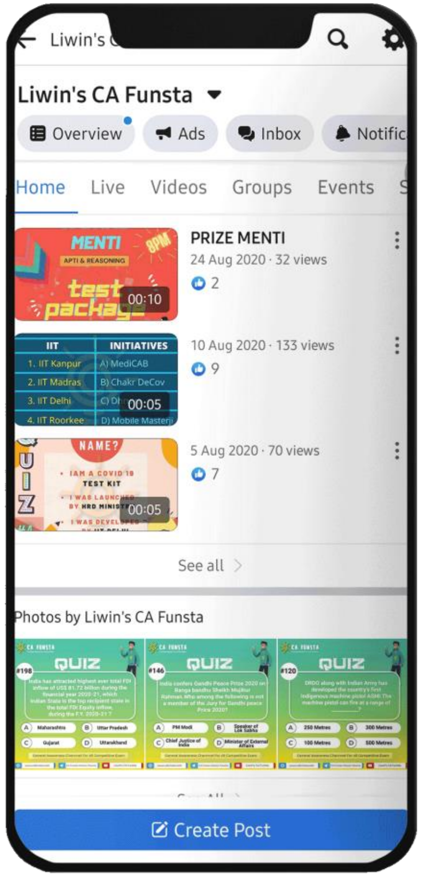

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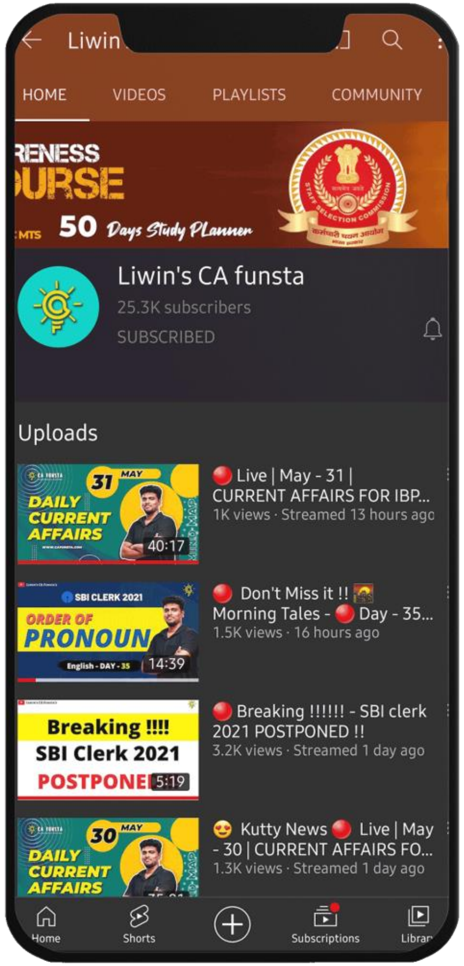

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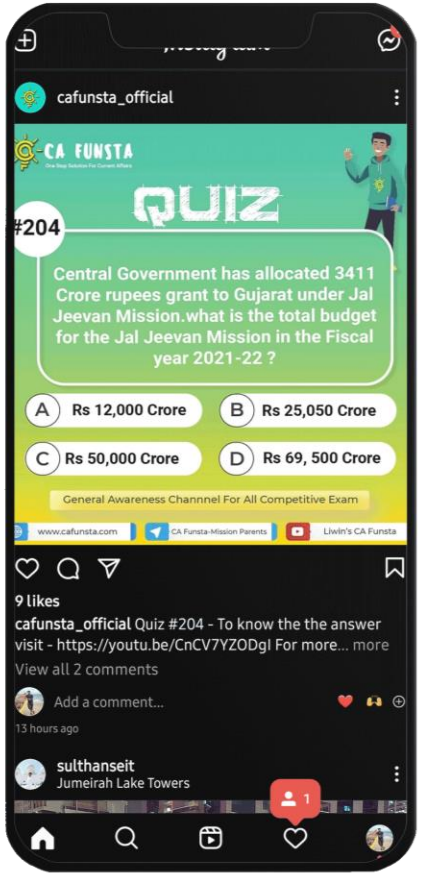

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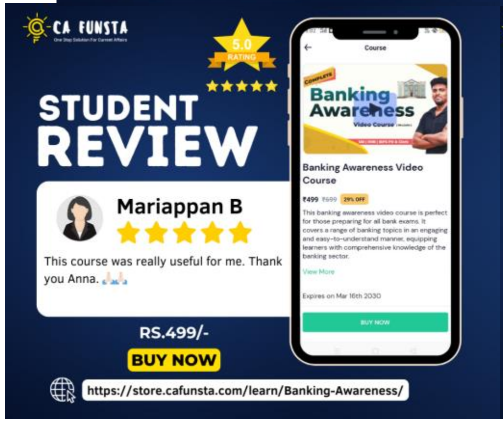
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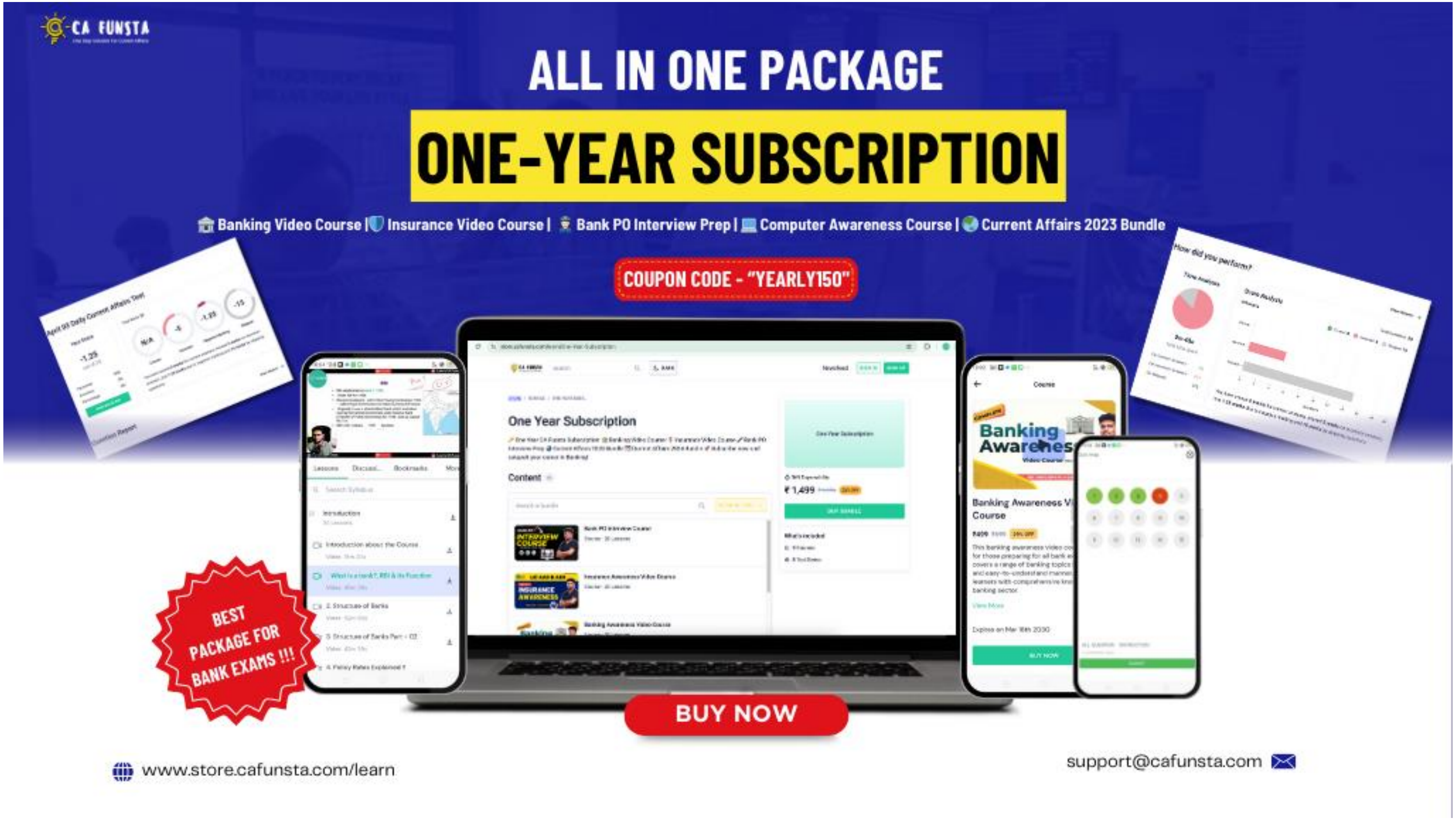
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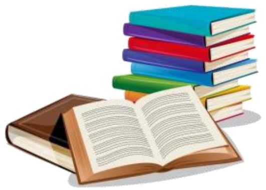
RBI in NEWS

1) What is the primary reason many borrowers with loans linked to the Marginal Cost of Lending Rate (MCLR) have not benefited from RBI's recent repo rate cuts?

A) Delay in RBI reducing MCLR
B) Banks' operational costs and deposit competition
C) Borrowers delaying loan repayments
D) Government-imposed interest caps
E) Increase in inflation rate



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Answer
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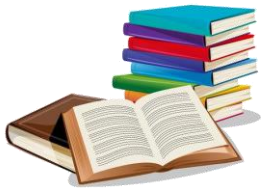


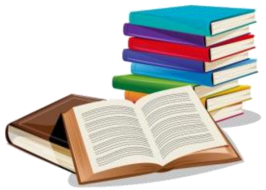
Explanation

- Despite RBI cutting the repo rate to lower borrowing costs, banks' operational expenses and competition to attract deposits have delayed the transmission of benefits to MCLR-linked borrowers through reduced EMIs.

RBI in NEWS

2) How much gold did the RBI add to its reserves in FY25, marking the 2nd-highest annual addition since 2017?

A) 45.3 tonnes
B) 57.5 tonnes
C) 62.8 tonnes
D) 50.1 tonnes
E) 39.7 tonnes



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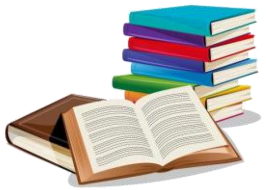
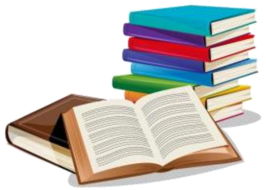


RBI in NEWS

Explanation

- RBI purchased 57.5 tonnes of gold in FY25 amid a surge in gold prices driven by global uncertainties and a weakening US dollar.



3) What is the recommended new closing time for the interbank money markets as per the RBI working group's suggestion?

A) 5 pm
B) 6 pm
C) 7 pm
D) 8 pm
E) 4 pm

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Answer
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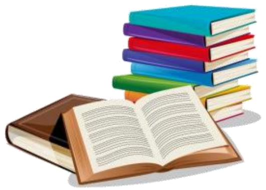


RBI in NEWS

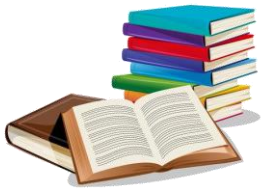
Explanation

- The RBI working group suggested extending the interbank money market hours till 7 pm to support real-time payment system needs.

RBI in NEWS

4) According to RBI data, India's exports of goods and services reached a record high in FY25. What was the approximate value achieved?

A) USD 700 billion
B) USD 778 billion
C) USD 820 billion
D) USD 825 billion
E) USD 860 billion



RBI in NEWS

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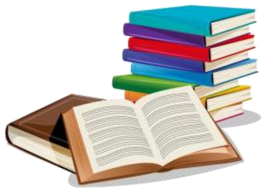
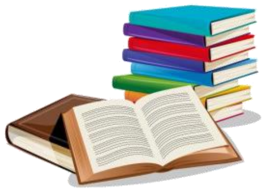


Explanation

- India's exports hit an all-time high of USD 824.9 billion in FY25, fueled largely by a surge in services export.



RBI in NEWS

5) For FY 2024-25, what record surplus amount did RBI transfer to the Central Government?

A) ₹1,50,000 crore
B) ₹2,00,000 crore
C) ₹2,68,590 crore
D) ₹3,00,000 crore
E) ₹1,75,500 crore

RBI in NEWS

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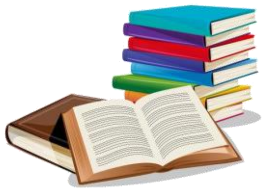
D) ₹3,00,000 crore
E) ₹1,75,500 crore

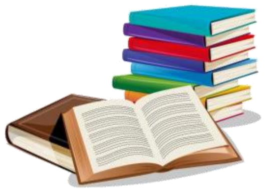
Answer
C) ₹2,68,590 crore



RBI in NEWS

Explanation

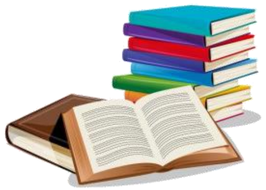
- The RBI transferred a record surplus of ₹2,68,590.07 crore to the government, reflecting strong macroeconomic stability and financial performance.



RBI in NEWS

6) What recent change did RBI make regarding foreign portfolio investors' (FPIs) investments in corporate debt securities?

A) Increased minimum investment limit
B) Removed short-term investment and concentration limits
C) Imposed higher taxes on FPIs
D) Restricted FPIs from investing in debt securities
E) Required government approval for every investment



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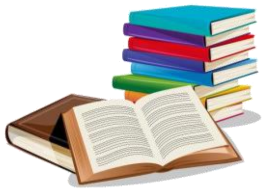
Answer

B) Removed short-term investment and concentration limits



Explanation

- RBI scrapped these limits to ease FPI investments in corporate debt securities and deepen the corporate bond market.

7) What total monetary penalty did RBI impose on SBI and Jana Small Finance Bank combined for regulatory non-compliance?

A) Rs.1 crore
B) Rs.2 crore
C) Rs.2.72 crore
D) Rs.5 crore
E) Rs.10 crore

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Answer
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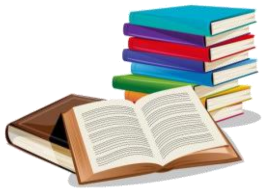

RBI in NEWS

Explanation

- SBI was fined Rs.1.728 crore and Jana SFB Rs.1 crore, totaling Rs.2.72 crore for failure to comply with RBI regulations.

RBI in NEWS

8) Under RBI's (Digital Lending) Directions 2025, how are banks and regulated entities required to report their Digital Lending Applications (DLAs)?

A) Monthly via email
B) Quarterly through RBI regional offices
C) Through the Centralised Information Management System (CIMS) portal
D) Directly to the Ministry of Finance
E) Via their internal audit reports

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D) Directly to the Ministry of Finance
E) Via their internal audit reports

Answer

C) Through the Centralised Information Management System (CIMS) portal

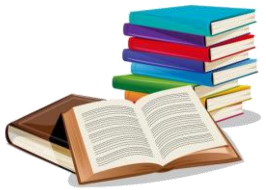
Explanation

- Reporting DLAs through CIMS enhances transparency and regulatory control over digital lending.

RBI in NEWS

9) By how much did India's outward foreign direct investment commitments increase in April 2025 compared to April 2024?

A) Doubled to $6.8 billion
B) Increased by 25% to $4.5 billion
C) Grew by 10% to $3.9 billion
D) Reduced by 5% to $3.4 billion
E) Tripled to $10 billion



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Answer
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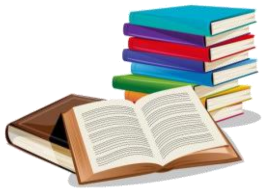


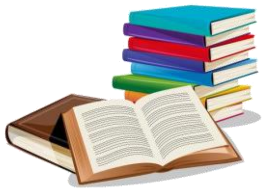
Explanation

- Outward FDI nearly doubled to $6.8 billion reflecting global expansion by Indian companies.

RBI in NEWS

10) What stance did RBI's Monetary Policy Committee adopt in its April 2025 meeting after cutting the repo rate to 6%?

A) Neutral
B) Hawkish
C) Accommodative
D) Defensive
E) Restrictive



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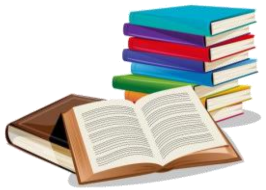
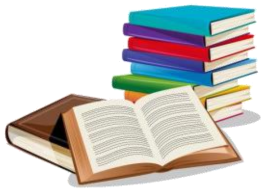


RBI in NEWS

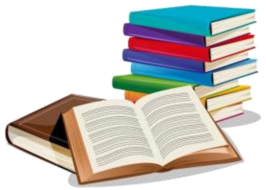
Explanation

- MPC shifted from ‘neutral’ to ‘accommodative’ stance to stimulate economic growth amid low inflation.



11) What is the maximum loan-to-value (LTV) ratio capped by RBI in its draft guidelines for gold loans?

A) 50%
B) 60%
C) 75%
D) 85%
E) 90%



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Answer
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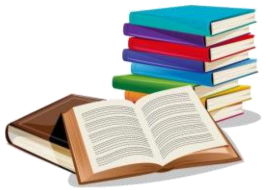

Explanation

- The draft guidelines specify a maximum loan amount of 75% of the pledged gold's value.

RBI in NEWS

12) What collateral beyond gold has RBI proposed to allow for loans under the new draft guidelines?

A) Platinum bars
B) Silver coins with minimum 925 purity
C) Diamonds
D) Real estate documents
E) Fixed deposits

RBI in NEWS

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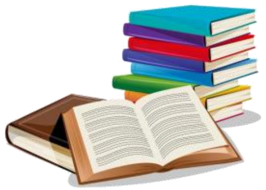
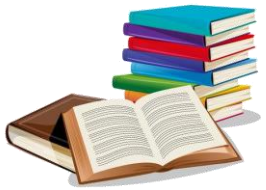


RBI in NEWS

Explanation

- RBI draft guidelines allow specially minted silver coins as eligible collateral for loans.



13) What amount will the lender pay per day if there is a delay in returning gold to the borrower after full payment, as per RBI's draft guidelines?

A) Rs.1,000
B) Rs.2,500
C) Rs.5,000
D) Rs.10,000
E) Rs.500

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C) Rs.5,000
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E) Rs.500

Answer
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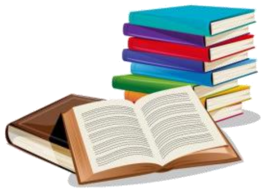
RBI in NEWS

Explanation

- RBI proposes Rs.5,000 fine per day of delay to protect borrower interests.



14) Which bank had its licence cancelled by RBI due to inadequate capital and earning prospects in May 2025?

A) HCBL Cooperative Bank
B) Jana Small Finance Bank
C) State Bank of India
D) Punjab National Bank
E) UCO Bank

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D) Punjab National Bank
E) UCO Bank

Answer
A) HCBL Cooperative Bank

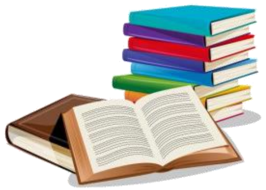
Explanation

- Lucknow-based HCBL Cooperative Bank’s licence was cancelled by RBI.

RBI in NEWS

15) What was the gross value of foreign currency sold by RBI in FY 2024-25, marking the highest-ever intervention?

A) $212.57 billion
B) $300 billion
C) $350.5 billion
D) $398.71 billion
E) $400 billion



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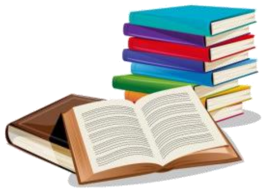
Answer
D) $398.71 billion



Explanation

- RBI's $398.71 billion forex sale in FY25 was a record effort to stabilize the rupee amid volatility.

16) According to RBI's revised Economic Capital Framework (ECF), what is the new upper limit of the Contingency Risk Buffer (CRB)?

A) 5.5%
B) 6.5%
C) 7.5%
D) 8%
E) 9%

RBI in NEWS

16) According to RBI's revised Economic Capital Framework (ECF), what is the new upper limit of the Contingency Risk Buffer (CRB)?

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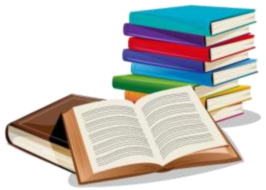
C) 7.5%
D) 8%
E) 9%

Answer
C) 7.5%



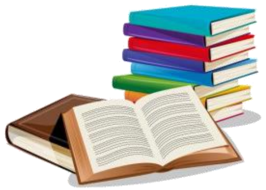
Explanation

- RBI expanded the CRB range up to 7.5% to strengthen risk protection.

RBI in NEWS

17) What is a new feature of the Payments Regulatory Board (PRB) formed by RBI in 2025?

A) It is chaired by the Finance Minister
B) It includes three central government nominees for the first time
C) It only has RBI officials as members
D) It operates outside the RBI framework
E) It regulates only non-banking payment systems



RBI in NEWS

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Answer

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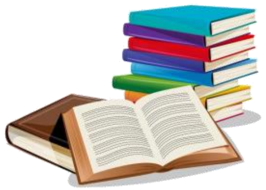

Explanation

- PRB replaces BPSS and includes government nominees for greater oversight.

RBI in NEWS

18) What is the RBI's primary monetary policy inflation target for the Consumer Price Index (CPI)?

A) 2% ± 1%
B) 4% ± 2%
C) 5% ± 1.5%
D) 3% ± 1%
E) 6% ± 2%

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Answer
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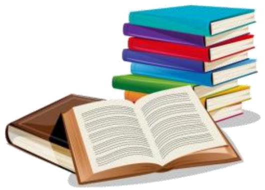
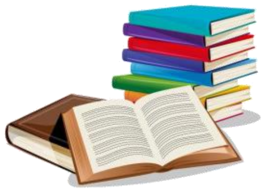


RBI in NEWS

Explanation

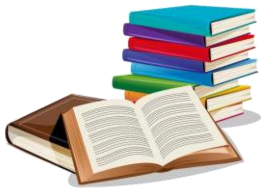
- RBI targets CPI inflation around 4% with a tolerance band of ±2%.



RBI in NEWS

19) In RBI's monetary policy announcement, what was the Consumer Price Index (CPI) level recorded in March 2025?

A) 2.1%
B) 3.3%
C) 4.5%
D) 5.0%
E) 6.2%



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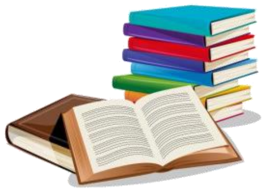

Explanation

- March 2025 CPI was at 3.3%, the lowest in almost six years.

20) What change is RBI making with regard to Rs.20 banknotes in 2025?

A) Introducing new color and design
B) Printing notes with the signature of the Finance Minister
C) Issuing new notes with Governor Sanjay Malhotra's signature under the same Mahatma Gandhi series
D) Phasing out Rs.20 notes entirely
E) Introducing polymer Rs.20 notes

RBI in NEWS

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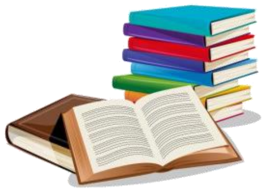
Answer

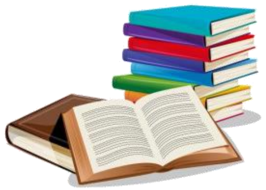
C) Issuing new notes with Governor Sanjay Malhotra's signature under the same Mahatma Gandhi series



RBI in NEWS

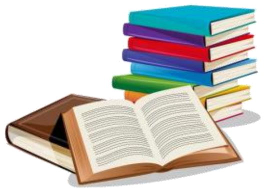
Explanation

- RBI will issue Rs.20 notes continuing the existing design but with updated governor’s signature for smooth transition.



21) What was the policy repo rate set by the RBI after the 55th Monetary Policy Committee Meeting for FY25-26?

A) 6.00%
B) 5.75%
C) 5.50%
D) 5.25%
E) 5.00%



RBI in NEWS

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C) 5.50%
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Answer
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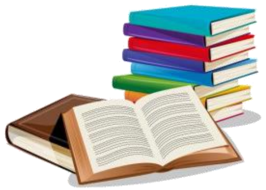
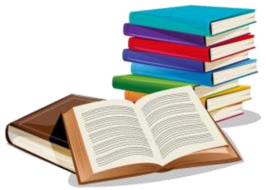


Explanation

- The Monetary Policy Committee reduced the policy repo rate by 50 basis points to 5.50% with immediate effect and changed the policy stance to neutral.

22) What is the maximum amount an individual can remit abroad under the RBI's Liberalised Remittance Scheme (LRS) per financial year?

A) $100,000
B) $150,000
C) $200,000
D) $250,000
E) $300,000



RBI in NEWS

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Answer
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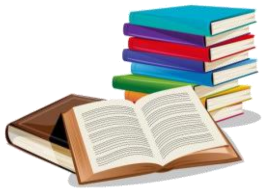

Explanation

- Resident individuals can remit up to $250,000 per financial year without special RBI permission under the LRS.

RBI in NEWS

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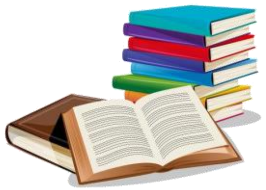
23) From April 1, 2026, what will be the loan-to-value (LTV) ratio for gold loans up to ₹2.5 lakh as per RBI's new guidelines?

A) 75%
B) 80%
C) 85%
D) 90%
E) 70%



RBI in NEWS

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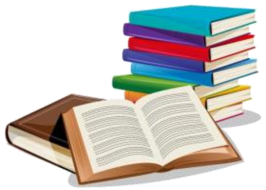
E) 70%

Answer
C) 85%



Explanation

- RBI increased the LTV ratio for gold loans ≤ ₹2.5 lakh from 75% to 85% to support small-scale borrowers.

24) What new framework is RBI planning to strengthen for Scheduled Commercial Banks to enhance resilience?

A) Cybersecurity protocols
B) Bank liquidity stress tests with cash flow analysis
C) Customer grievance redress system
D) Priority sector lending compliance
E) Credit scoring system for MSMEs

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C) Customer grievance redress system
D) Priority sector lending compliance
E) Credit scoring system for MSMEs

Answer

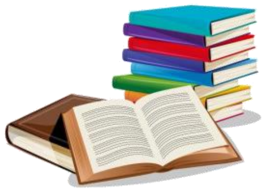
B) Bank liquidity stress tests with cash flow analysis

Explanation

- RBI plans to introduce a cash flow analysis-based stress test framework to simulate extreme but plausible financial stress scenarios.

25) Which companies received in-principle approval from RBI to operate as cross-border payment aggregators in India?

A) PayPal and Stripe
B) Worldline and Razorpay
C) PayPal and Worldline
D) Google Pay and PhonePe
E) Paytm and Amazon Pay



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B) Worldline and Razorpay
C) PayPal and Worldline
D) Google Pay and PhonePe
E) Paytm and Amazon Pay

Answer
C) PayPal and Worldline

RBI in NEWS

Explanation

- RBI granted in-principle approval to PayPal and Worldline enabling them to legally facilitate international digital transactions in India.

26) How many penalties and what total amount did RBI impose on regulated entities in FY24-25?

A) 300 penalties worth ₹50 crore
B) 353 penalties worth ₹55 crore
C) 400 penalties worth ₹60 crore
D) 353 penalties worth ₹54.78 crore
E) 250 penalties worth ₹40 crore

26) How many penalties and what total amount did RBI impose on regulated entities in FY24-25?

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B) 353 penalties worth ₹55 crore
C) 400 penalties worth ₹60 crore
D) 353 penalties worth ₹54.78 crore
E) 250 penalties worth ₹40 crore

Answer

D) 353 penalties worth ₹54.78 crore

Explanation

- RBI levied 353 penalties totaling ₹54.78 crore for non-compliance on various regulatory grounds including cybersecurity and KYC norms.

27) What is the new cash reserve ratio (CRR) after RBI's reduction in the latest MPC meeting?

A) 4%
B) 3.5%
C) 3%
D) 2.5%
E) 2%

RBI in NEWS

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A) 4%
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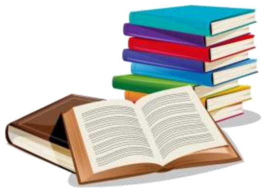
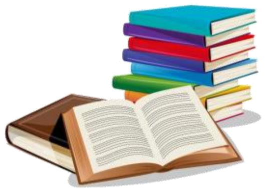
C) 3%
D) 2.5%
E) 2%

Answer
C) 3%



Explanation

- The MPC reduced the CRR by 100 basis points to 3.0% of net demand and time liabilities.



28) What is the revised closing time for the interbank call money market starting July 1, 2025, as per RBI?

A) 5 pm
B) 6 pm
C) 7 pm
D) 8 pm
E) 4 pm

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A) 5 pm
B) 6 pm
C) 7 pm
D) 8 pm
E) 4 pm

Answer
C) 7 pm

Explanation

- RBI extended the interbank call money market hours from 9 am–5 pm to 9 am–7 pm effective July 1, 2025.

29) Which Digital Public Infrastructure (DPI) will RBI and banks develop to bolster fraud risk management?

A) Unified Payments Interface (UPI)
B) Digital Payment Intelligence Platform (DPIP)
C) RTGS 2.0
D) Aadhaar Authentication System
E) Bharat Bill Payment System

RBI in NEWS

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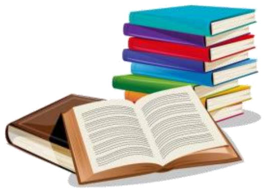
Answer

B) Digital Payment Intelligence Platform (DPIP)



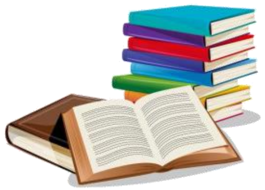
Explanation

- DPIP will use advanced technologies to enhance fraud detection and intelligence sharing among banks.

RBI in NEWS

30) What digital KYC process has RBI introduced to improve customer onboarding and KYC updates?

A) Physical visit to bank branch only
B) Video-based Customer Identification Process (V-CIP)
C) OTP verification via SMS only
D) Aadhaar e-KYC removal
E) Manual KYC only



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E) Manual KYC only

Answer

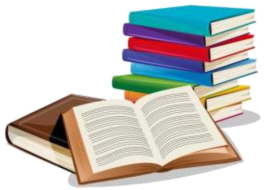
B) Video-based Customer Identification Process (V-CIP)

Explanation

- RBI introduced V-CIP enabling customers to update KYC remotely via video, enhancing convenience and inclusion.

31) What is the new Priority Sector Lending (PSL) loan target for Small Finance Banks (SFBs) from FY25-26?

A) 75%
B) 70%
C) 65%
D) 60%
E) 55%



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C) 65%
D) 60%
E) 55%

Answer
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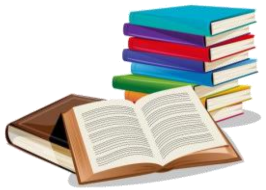


RBI in NEWS

Explanation

- PSL target for SFBs has been reduced to 60% from 75% to provide greater operational flexibility.

32) In RBI's All-India House Price Index (HPI) report, which city showed the highest year-on-year growth in Q4 FY24-25?

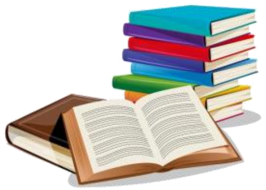
A) Mumbai
B) Delhi
C) Kolkata
D) Bengaluru
E) Chennai

RBI in NEWS

32) In RBI's All-India House Price Index (HPI) report, which city showed the highest year-on-year growth in Q4 FY24-25?

A) Mumbai
B) Delhi
C) Kolkata
D) Bengaluru
E) Chennai

Answer
C) Kolkata



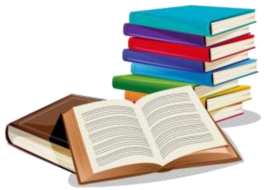
Explanation

- Kolkata recorded the highest house price growth of 8.8%, well above the national average of 3.1%.

RBI in NEWS

33) What is the date when RBI's new "Project Finance Directions, 2025" come into effect?

A) January 1, 2025
B) July 1, 2025
C) October 1, 2025
D) April 1, 2026
E) December 31, 2025



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A) January 1, 2025
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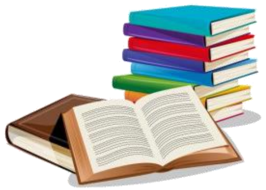
D) April 1, 2026
E) December 31, 2025

Answer

C) October 1, 2025



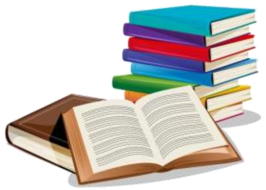
Explanation

- The directions aim to improve uniformity and prudence in project finance lending starting October 1, 2025.

RBI in NEWS

34) Under the RBI's "STRIPS" scheme, which securities are now eligible for separate trading starting April 1, 2025?

A) Central Government securities only
B) State Government Securities (SGS) and Central Government securities
C) Corporate bonds
D) Treasury Bills only
E) Municipal bonds



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C) Corporate bonds
D) Treasury Bills only
E) Municipal bonds

Answer

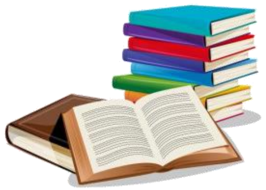
B) State Government Securities (SGS) and Central Government securities

Explanation

- RBI allowed separate trading of registered interest and principal (STRIPS) for SGS in addition to CG securities.

35) By when must banks update KYC information for 'low risk' customers as per RBI's revised guidelines?

A) June 2025
B) June 2026 or within one year from due date, whichever is later
C) December 2025
D) March 2026
E) April 2027



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A) June 2025
B) June 2026 or within one year from due date, whichever is later
C) December 2025
D) March 2026
E) April 2027

Answer

B) June 2026 or within one year from due date, whichever is later

RBI in NEWS

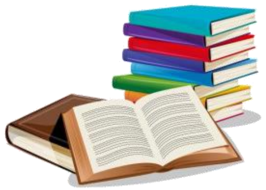
Explanation

- RBI set this deadline to improve financial inclusion and prevent account inactivation.

RBI in NEWS

36) To which city has RBI shifted its Andhra Pradesh regional office?

A) Hyderabad
B) Vishakhapatnam
C) Vijayawada
D) Chennai
E) Bengaluru



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A) Hyderabad
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C) Vijayawada
D) Chennai
E) Bengaluru

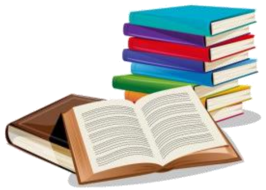
Answer
C) Vijayawada

Explanation

- The Andhra Pradesh regional office was moved to Vijayawada to enhance RBI’s operational outreach.

37) What is the revised agency commission rate for banks processing electronic government revenue receipts and payments?

A) ₹9 per transaction
B) ₹12 per transaction
C) ₹15 per transaction
D) ₹20 per transaction
E) ₹25 per transaction



RBI in NEWS

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Answer
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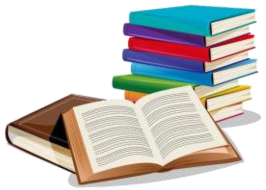

Explanation

- Commission was increased from ₹9 to ₹12 to incentivize banks for efficient government business processing.

38) What is the main objective of RBI's Draft Master Direction on Rupee Interest Rate Derivatives, 2025?

A) Ban trading of derivatives
B) Restrict foreign participation in derivatives
C) Update regulations to align with market developments
D) Increase transaction taxes on derivatives
E) Discontinue derivatives trading on exchanges

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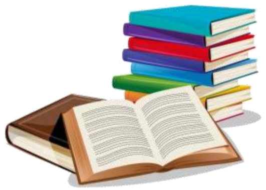
Answer

C) Update regulations to align with market developments



Explanation

- The draft seeks to modernise the regulatory framework for rupee interest rate derivatives enhancing market vibrancy and oversight.

39) What reduction in provisioning norms has RBI mandated for under-construction project finance loans effective October 1, 2025?

A) From 10% to 5%
B) From 5% to 1%
C) From 3% to 2%
D) From 2% to 1.5%
E) From 1% to 0.5%

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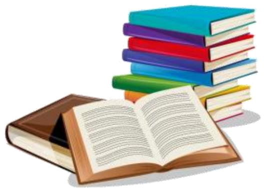
A) From 10% to 5%
B) From 5% to 1%
C) From 3% to 2%
D) From 2% to 1.5%
E) From 1% to 0.5%

Answer
B) From 5% to 1%

RBI in NEWS

Explanation

- RBI eased provisioning from 5% to 1% for project loans under construction to ease credit flow.



RBI in NEWS

40) How much total current account surplus did India report in Q4 FY25?

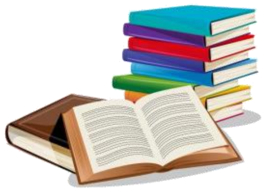
A) $5 billion
B) $10 billion
C) $13.5 billion
D) $20 billion
E) $25 billion

RBI in NEWS

40) How much total current account surplus did India report in Q4 FY25?

A) $5 billion
B) $10 billion
C) $13.5 billion
D) $20 billion
E) $25 billion

Answer
C) $13.5 billion



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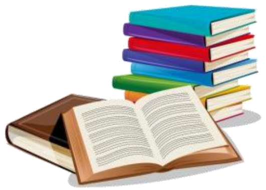
Explanation

- India recorded a current account surplus of $13.5 billion (1.3% of GDP) in Q4 FY25, reversing deficit in the previous quarter.



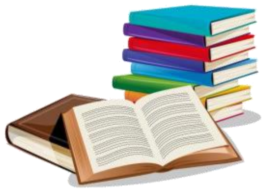
41) What was the growth rate of bank credit to industry in the fortnight ended May 30, 2025?

A) 8.9%
B) 6.5%
C) 4.9%
D) 12.0%
E) 3.5%

41) What was the growth rate of bank credit to industry in the fortnight ended May 30, 2025?

A) 8.9%
B) 6.5%
C) 4.9%
D) 12.0%
E) 3.5%

Answer
C) 4.9%



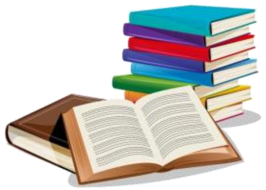
Explanation

- Bank credit growth to industry slowed to 4.9% at ₹38.7 lakh crore in the fortnight ended May 30, 2025, down from 8.9% in the previous year.

RBI in NEWS

42) Which sector saw an increase in loan growth to 16.8% in the fortnight ended May 30, 2025?

A) Micro/small industries
B) Large industries
C) Medium enterprises
D) Agriculture and allied activities
E) Services sector



42) Which sector saw an increase in loan growth to 16.8% in the fortnight ended May 30, 2025?

A) Micro/small industries
B) Large industries
C) Medium enterprises
D) Agriculture and allied activities
E) Services sector

Answer
C) Medium enterprises

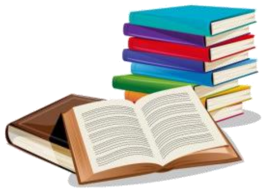
Explanation

- Loan growth increased to 16.8% in medium enterprises, up from 15.5% in the previous year.

RBI in NEWS

43) What new guidelines did the RBI issue for Aadhaar Enabled Payment System (AePS) Touchpoint Operators (ATOs)?

A) To provide loans for ATOs
B) To streamline onboarding and enhance fraud risk management
C) To increase transaction fees for ATOs
D) To ban biometric authentication
E) To regulate cross-border payments by ATOs



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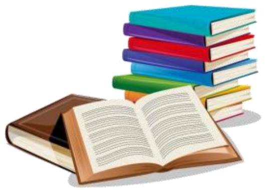
C) To increase transaction fees for ATOs
D) To ban biometric authentication
E) To regulate cross-border payments by ATOs

Answer

B) To streamline onboarding and enhance fraud risk management

Explanation

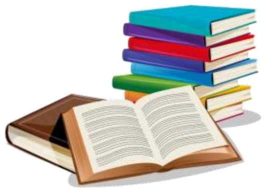
- The guidelines define ATOs and aim to safeguard customers against identity theft, effective from January 1, 2026.



RBI in NEWS

44) What general provisioning rates did the RBI (Project Finance) Directions 2025 mandate for under-construction Commercial Real Estate (CRE) and infrastructure projects?

A) 5% for both CRE and infrastructure
B) 1.25% for CRE and 1% for infrastructure
C) 2% for CRE and 1.5% for infrastructure
D) 3% for both CRE and infrastructure
E) 0.5% for both CRE and infrastructure



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D) 3% for both CRE and infrastructure
E) 0.5% for both CRE and infrastructure

Answer

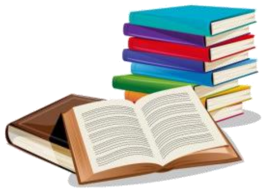
B) 1.25% for CRE and 1% for infrastructure

Explanation

- These provisioning rates, effective October 1, 2025, are lower than the earlier draft norms and aim to ease credit flow in project financing.

45) What is the purpose of RBI mandating the integration of the Financial Fraud Risk Indicator (FRI) developed by the Department of Telecommunications?

A) To monitor compliance with AML guidelines
B) To detect and prevent cyber-enabled financial frauds in real-time
C) To track international money transfers
D) To regulate foreign exchange market participants
E) To identify tax evasion through cash transactions



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Answer

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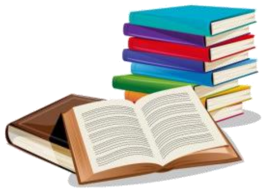
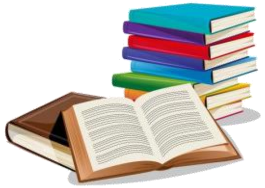


RBI in NEWS

Explanation

- FRI classifies mobile numbers based on fraud risk to enable automated data sharing and fraud risk classification.



46) What do the RBI (Pre-payment Charges on Loans) Directions, 2025 prohibit?

A) Charging prepayment penalties on fixed-rate loans for businesses
B) Charging prepayment penalties on floating-rate loans for individuals non-business purposes
C) Charging interest on delayed loan payments
D) Charging processing fees on all loans
E) Charging prepayment penalties on personal loans with tenure less than one year

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C) Charging interest on delayed loan payments
D) Charging processing fees on all loans
E) Charging prepayment penalties on personal loans with tenure less than one year

Answer

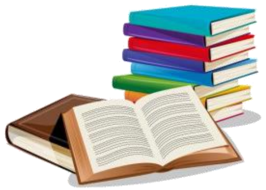
B) Charging prepayment penalties on floating-rate loans for individuals non-business purposes

Explanation

- This benefits home loan borrowers by allowing loan prepayment without extra fees from January 1, 2026.

47) By how much did India’s external debt increase at the end of March 2025 compared to March 2024?

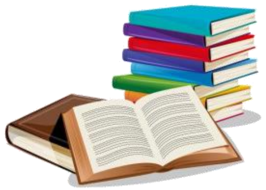
A) 5%
B) 10%
C) 15%
D) 20%
E) 25%



47) By how much did India's external debt increase at the end of March 2025 compared to March 2024?

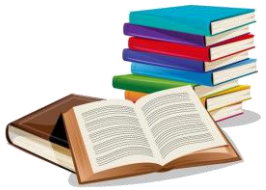
A) 5%
B) 10%
C) 15%
D) 20%
E) 25%

Answer
B) 10%



Explanation

- India’s external debt rose by 10% to USD 736.3 billion at end-March 2025 from USD 668.8 billion at end-March 2024.



48) Which new categories of offshore vessels were included in the RBI's amendment to export regulations under FEMA in 2025?

A) Fishing boats and cargo ships
B) Tugs, tug boats, dredgers, and offshore support vessels
C) Cruise ships and passenger ferries
D) Oil tankers only
E) Naval ships

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B) Tugs, tug boats, dredgers, and offshore support vessels
C) Cruise ships and passenger ferries
D) Oil tankers only
E) Naval ships

Answer

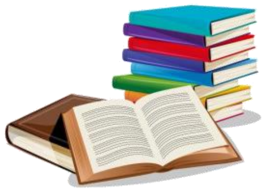
B) Tugs, tug boats, dredgers, and offshore support vessels

Explanation

- These vessels are exempted from furnishing export declarations to facilitate ease of business in maritime sectors.

49) What are the three risk categories used by the Financial Fraud Risk Indicator (FRI) for mobile numbers?

A) Low, Medium, High
B) Medium, High, Very High
C) High, Very High, Extreme
D) Low, Medium, Critical
E) Moderate, Severe, Critical



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B) Medium, High, Very High
C) High, Very High, Extreme
D) Low, Medium, Critical
E) Moderate, Severe, Critical

Answer
B) Medium, High, Very High

RBI in NEWS

Explanation

- FRI uses these categories to classify mobile numbers based on their association with financial fraud.

50) What were the Gross Non-Performing Loans (GNPA) and Net NPA levels of Scheduled Commercial Banks as per recent RBI data?

A) GNPA 4%, Net NPA 2%
B) GNPA 3%, Net NPA 1%
C) GNPA 2.3%, Net NPA 0.5%
D) GNPA 5%, Net NPA 3%
E) GNPA 6%, Net NPA 4%

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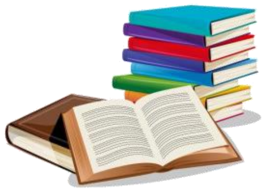
Answer

C) GNPA 2.3%, Net NPA 0.5%



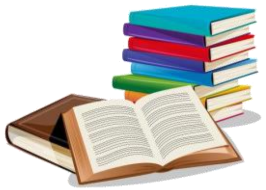
Explanation

- These represent multi-decadal lows indicating improved asset quality among Scheduled Commercial Banks.

RBI in NEWS

51) How many banking fraud cases were reported in FY25 and what was the total fraud amount?

A) 20,000 cases worth Rs. 20,000 crore
B) 36,060 cases worth Rs. 12,230 crore
C) 23,953 cases worth Rs. 36,014 crore
D) 15,000 cases worth Rs. 30,000 crore
E) 30,000 cases worth Rs. 40,000 crore



RBI in NEWS

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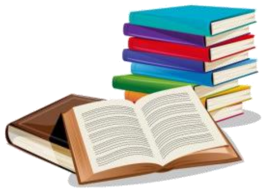
Answer

C) 23,953 cases worth Rs. 36,014 crore



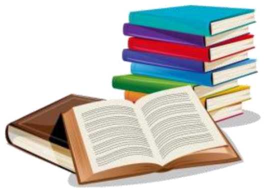
RBI in NEWS

Explanation

- Number of fraud cases fell while the amount involved rose sharply, mostly related to advances.

52) What are the key features of the Government Securities auction announced by RBI worth ₹25,000 crore in 2025?

A) New GS maturing in 2032 and re-issue of GS maturing in 2074
B) Only new GS issues maturing within 5 years
C) GS exclusively for retail investors
D) GS only for short-term maturities
E) Sovereign Green Bonds only



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Answer

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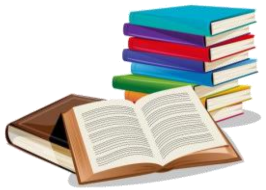
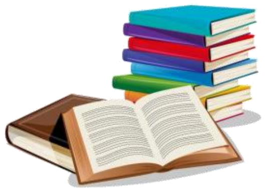


Explanation

- Auction includes ₹11,000 crore new GS maturing in 2032 and ₹14,000 crore re-issued GS maturing in 2074.

53) What does 'Novation' in OTC derivative contracts refer to?

A) Creation of derivatives contracts
B) Termination and replacement of an existing market maker with a new one
C) Margin trading in derivative contracts
D) Early settlement of derivatives
E) Settlement of overnight derivative contracts



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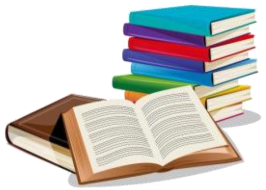
Answer

B) Termination and replacement of an existing market maker with a new one

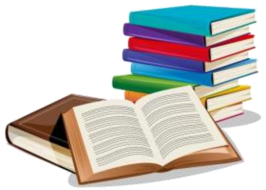


Explanation

- Novation involves three parties whereby the original contract is terminated and a new contract created with the transferee.

54) What credit rating agency did RBI allow for Basel III risk weighting on exposures from International Financial Services Centres (IFSCs)?

A) CRISIL
B) ICRA
C) CareEdge Global IFSC Limited
D) Moody’s
E) S&P Global



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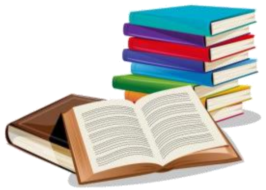
Answer
C) CareEdge Global IFSC Limited



Explanation

- RBI recognized CareEdge Global IFSC Limited as an eligible External Credit Assessment Institution for non-resident corporates in IFSCs.

55) What business activity will fintech company EximPe undertake with RBI's in-principle approval?

A) Domestic payment aggregator
B) Cross-border trade payment aggregator
C) Cryptocurrency exchange
D) Payment wallet service
E) Retail loan aggregator

RBI in NEWS

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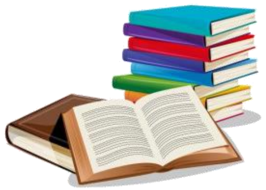
Answer

B) Cross-border trade payment aggregator



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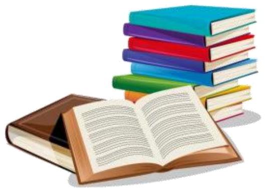
Explanation

- EximPe will provide regulated cross-border payment services for imports, exports, and B2B trade.

56) What status was accorded to NSDL Payments Bank by RBI under the RBI Act, 1934?

A) Non-Scheduled Bank
B) Scheduled Bank
C) Cooperative Bank
D) Regional Rural Bank
E) Payment Service Provider



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Answer
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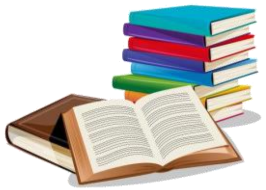
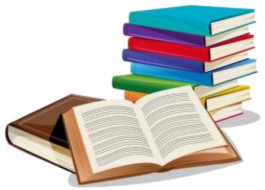


RBI in NEWS

Explanation

- NSDL Payments Bank was included in Schedule II of the RBI Act, gaining Scheduled Bank status to access facilities like MSF and LAF.



57) Regarding RBI's surprise Variable Rate Repo (VRR) auction for ₹50,000 crore, what was the weighted average accepted rate?

A) 5.25%
B) 5.58%
C) 5.75%
D) 6.00%
E) 5.45%

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A) 5.25%
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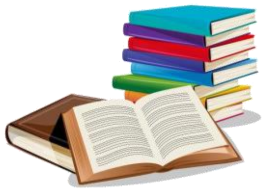
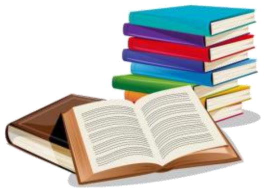
E) 5.45%

Answer
B) 5.58%



Explanation

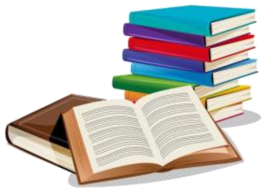
- The RBI accepted bids aggregating ₹50,001 crore at a weighted average rate of 5.58%.



RBI in NEWS

58) By how much did the RBI’s Financial Inclusion Index (FI-Index) increase in FY25?

A) 2.0%
B) 3.0%
C) 4.3%
D) 5.5%
E) 6.0%



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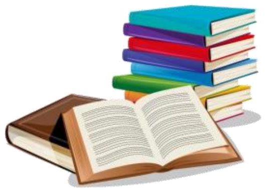
Answer
C) 4.3%

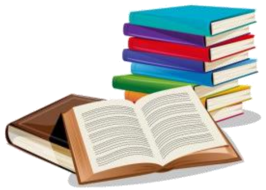


Explanation

- The FI-Index rose from 64.2 in March 2024 to 67 in March 2025, reflecting improvements in financial inclusion across access, usage, and quality.

59) What stake percentage has RBI approved Currant Sea Investments to acquire in IDFC First Bank?

A) 5.00%
B) 9.99%
C) 15.00%
D) 20.00%
E) 25.00%



CA FUNSTA

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A) 5.00%
B) 9.99%
C) 15.00%
D) 20.00%
E) 25.00%

Answer
B) 9.99%

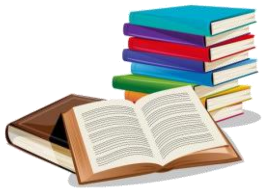
RBI in NEWS

Explanation

- RBI approved Currant Sea Investments, a Warburg Pincus subsidiary, to acquire a 9.99% stake for Rs.7,500 crore.

60) What factor will determine RBI's decision on future rate cuts as per Governor Sanjay Malhotra?

A) Current CPI data only
B) International currency fluctuations
C) Outlook on inflation and growth
D) Stock market performance
E) Global commodity prices



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A) Current CPI data only
B) International currency fluctuations
C) Outlook on inflation and growth
D) Stock market performance
E) Global commodity prices

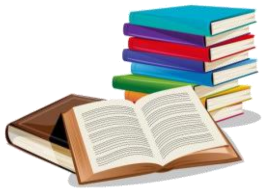
Answer

C) Outlook on inflation and growth

RBI in NEWS

Explanation

- RBI will base future rate decisions on inflation and growth outlook, not just current CPI data, ensuring cautious policy response.



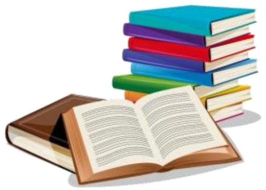
61) What was the policy repo rate decided by the RBI MPC in the 56th meeting for FY 2025-26?

A) 5.25%
B) 5.50%
C) 5.75%
D) 6.00%
E) 6.25%

61) What was the policy repo rate decided by the RBI MPC in the 56th meeting for FY 2025-26?

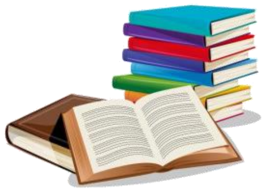
A) 5.25%
B) 5.50%
C) 5.75%
D) 6.00%
E) 6.25%

Answer
B) 5.50%



Explanation

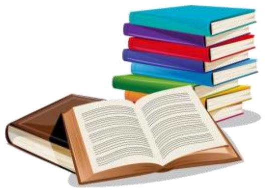
- The MPC unanimously voted to keep the policy repo rate unchanged at 5.50% and maintained the neutral stance.



RBI in NEWS

62) What is the revised Consumer Price Index (CPI) inflation projection by RBI for FY 2025-26?

A) 4.0%
B) 3.7%
C) 3.1%
D) 2.5%
E) 2.1%



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Answer
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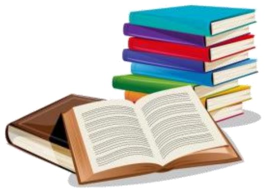
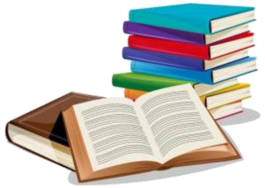


Explanation

- The CPI inflation projection was lowered to 3.1% for FY 2025-26 from an earlier forecast of 3.7%.

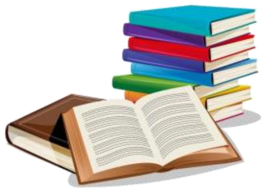


CA FUNSTA

UNBOX THE NEW WAY OF LEARNING

63) What was the value of India's Current Account Deficit (CAD) as a percentage of GDP in 2024-25?

A) 1.0%
B) 0.8%
C) 0.7%
D) 0.6%
E) 0.5%



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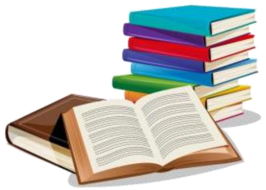
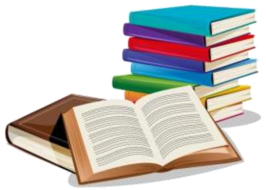


RBI in NEWS

Explanation

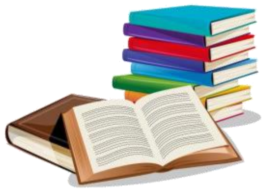
- India's CAD moderated to 0.6% of GDP in 2024-25, down from 0.7% in the previous year.



RBI in NEWS

64) What was the score of RBI’s Digital Payments Index (DPI) as of March 2025?

A) 445.50
B) 465.33
C) 493.22
D) 500.00
E) 520.15



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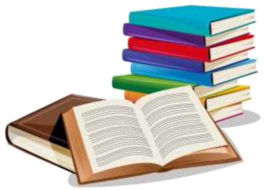
Answer
C) 493.22

Explanation

- The DPI rose to 493.22 in March 2025, indicating rapid digital payment adoption in India.

65) Which two banks merged effective August 4, 2025, as approved by RBI?

A) Saraswat Co-operative Bank and New India Co-operative Bank
B) State Bank of India and Punjab National Bank
C) ICICI Bank and HDFC Bank
D) Axis Bank and Kotak Mahindra Bank
E) Federal Bank and South Indian Bank



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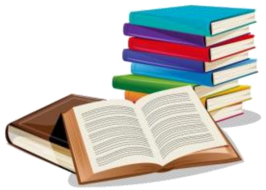
Answer

A) Saraswat Co-operative Bank and New India Co-operative Bank

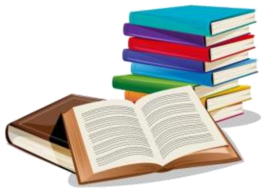


Explanation

- RBI sanctioned the amalgamation under Section 44A(4) of the Banking Regulation Act, 1949.

66) What was the weighted average lending rate (WALR) on fresh rupee loans of Scheduled Commercial Banks (SCBs) in June 2025?

A) 8.90%
B) 9.20%
C) 8.62%
D) 9.50%
E) 8.75%



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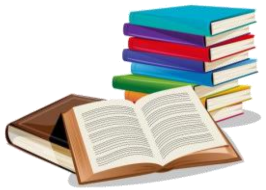


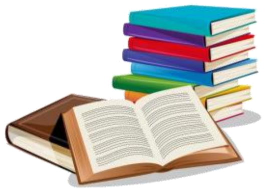
Explanation

- WALR on fresh rupee loans declined to 8.62% in June 2025 from 9.20% in May 2025.

RBI in NEWS

67) What campaign did RBI launch on July 1, 2025, to promote financial inclusion and re-verify KYC?

A) National Financial Literacy Month
B) Gram Panchayat Level Financial Inclusion Saturation Drive
C) Digital India Financial Campaign
D) Banking for All Initiative
E) Financial Literacy for Microenterprises



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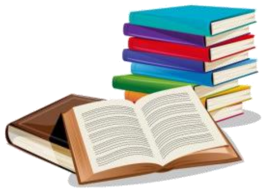


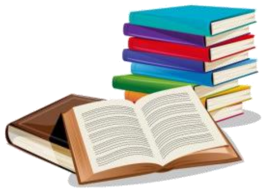
RBI in NEWS

Explanation

- The campaign ran until September 30, 2025, focusing on promoting schemes and KYC re-verification at the Gram Panchayat level.

68) What facility did RBI introduce for Systematic Investment Plans (SIPs) in Treasury Bills (T-Bills)?

A) Automatic bid placement using NACH mode
B) Lower interest rates on T-Bills
C) T-Bills with flexible maturity
D) T-Bill trading on stock exchanges
E) Tax exemption on T-Bill investments



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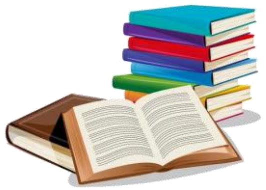

Explanation

- The retail direct platform now supports automatic bid placement in T-bill auctions via National Automated Clearing House (NACH).

69) Why did RBI decide not to rollover a $5 billion dollar-rupee swap?

A) Due to increased demand for dollars
B) Because of a comfortable liquidity surplus in the banking system
C) Owing to geopolitical risks
D) To avoid currency devaluation
E) Due to fiscal deficit concerns

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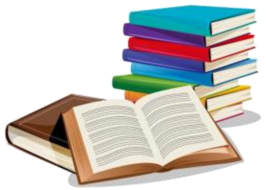
B) Because of a comfortable liquidity surplus in the banking system



Explanation

- With a liquidity surplus over ₹3.60 lakh crore, RBI deemed rollover unnecessary.

RBI in NEWS

70) What concern did RBI's Financial Stability Report issue regarding Indian equities?

A) Excess liquidity in markets
B) Overvaluation disconnected from economic fundamentals
C) Risk of corporate defaults
D) Poor foreign investor interest
E) Increasing number of IPO failures

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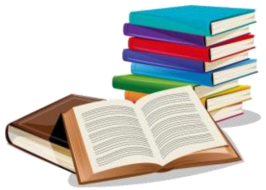
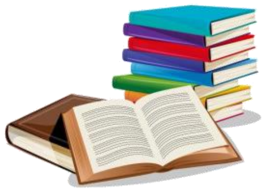


Explanation

- FSR noted significant overvaluation in Nifty Midcap 100 and Small-cap 100 indices relative to earnings growth projections.

71) What key feature is included in RBI's draft circular on the settlement of claims for deceased bank customers?

A) Settlement within 30 days
B) Transfer of locker contents to government
C) Settlement within 15 calendar days of receipt of documents
D) No compensation for delays
E) Only family members authorized to claim



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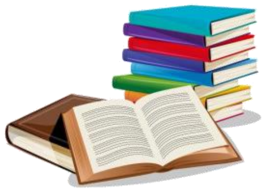

Explanation

- Banks must settle claims promptly or pay compensation at Bank Rate + 4%.

72) According to RBI's Urban Consumer Confidence Survey for July 2025, how did the Future Expectations Index change?

A) Decreased by 1.3 points
B) Increased by 1.3 points
C) Remained unchanged
D) Increased by 5 points
E) Decreased by 3 points

RBI in NEWS

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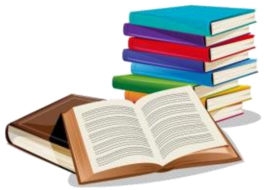
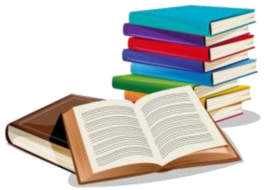


Explanation

- The FEI edged up to 124.7 from 123.4, reflecting optimism on economic outlook and income growth.

73) What does RBI project for India's trade balance in FY26 according to the Survey of Professional Forecasters?

A) Exports growing faster than imports
B) Imports growing faster than exports leading to widening current account deficit
C) Balanced trade with equal growth
D) Sharp decline in imports
E) Elimination of current account deficit



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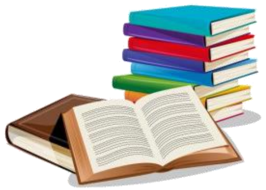
Answer

B) Imports growing faster than exports leading to widening current account deficit

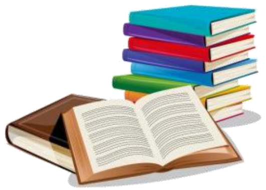
Explanation

- Imports projected to grow by 2.5% vs. exports at 1.2%, widening trade imbalance.



74) What was the estimated bank credit growth in India in FY26 so far?

A) 3.5%
B) 2.3%
C) 1.4%
D) 4.0%
E) 5.5%



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D) 4.0%
E) 5.5%

Answer
C) 1.4%

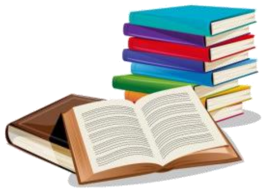
Explanation

- Credit growth slowed to 1.4% in FY26 to date, down from 2.3% last year, due to lower corporate credit demand.

RBI in NEWS

75) Which of the following is NOT one of the three consumer-centric schemes announced by RBI to drive financial inclusion?

A) Doorstep re-KYC and financial services
B) Simplified claims for deceased customers' accounts
C) Retail Direct scheme upgrade for investors
D) Increased interest rates on savings accounts
E) Financial literacy campaigns via rural agents



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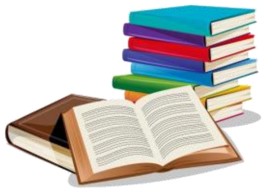


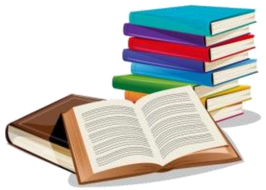
RBI in NEWS

Explanation

- RBI’s schemes focus on KYC, claims process, and investor access, not on altering interest rates.

76) What new investment opportunity has RBI allowed for NRIs holding Special Rupee Vostro Accounts (SRVAs)?

A) Investing in real estate
B) Investing in central Government Securities including Treasury Bills
C) Investing in mutual funds abroad
D) Depositing in foreign currencies
E) Investing in cryptocurrencies



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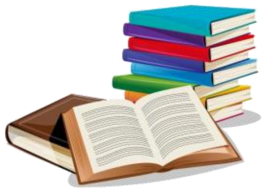
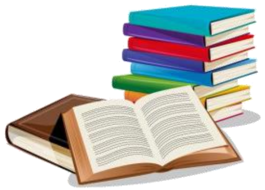


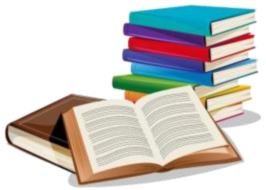
Explanation

- RBI revised its directions to permit NRI SRVA holders to invest their rupee balances in GSecs and T-Bills.



77) What did HSBC Mutual Fund suggest could trigger RBI's Monetary Policy Committee to consider rate cuts?

A) Increased inflation
B) Higher global commodity prices
C) GDP prints coming lower than expected and aggressive Fed cuts
D) Surge in stock market indices
E) Rising exports



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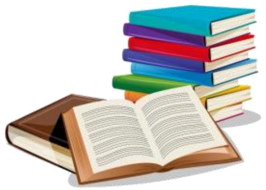
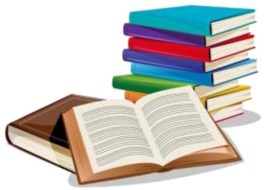


Explanation

- HSBC indicated MPC might cut rates if GDP underperforms and US Fed reduces rates aggressively

78) What initiative have NABARD and RBI jointly undertaken to promote rural financial literacy?

A) Launching mobile banking apps
B) Conducting Financial and Digital Literacy Camps through rural bank branches and Financial Literacy Centres
C) Offering subsidies for rural loans
D) Organizing farmer credit fairs only
E) Providing free smartphones to farmers



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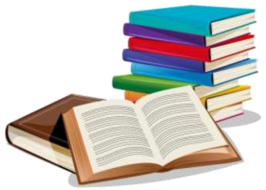
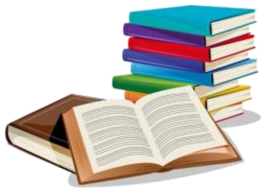


Explanation

- The initiatives include the Centre for Financial Literacy, VLPs, and collaboration with SHGs and SRLMs.

79) What change did RBI make concerning the definition and restrictions of microfinance loans by NBFC-MFIs?

A) Tightened restrictions on loan amounts
B) Increased minimum tenure requirements
C) Simplified definition and removed limits on loan amount per cycle and minimum tenure
D) Banned unsecured loans
E) Only permitted loans above ₹3 lakh



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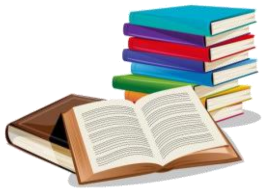
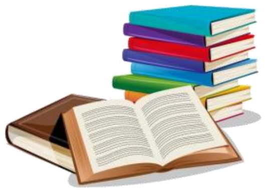


RBI in NEWS

Explanation

- All collateral-free loans to households with income up to ₹3 lakh are treated as microfinance loans.



80) What recent directive did RBI issue regarding partial credit enhancement (PCE) for corporate bonds?

A) PCE is not allowed anymore
B) Only banks can provide PCE
C) Banks, non-bank lenders and DFIs can provide PCE up to 50% of bond size
D) PCE limit reduced to 25%
E) PCE applies only to AAA rated bonds

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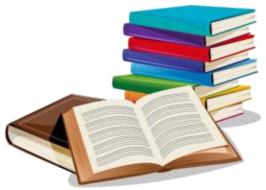
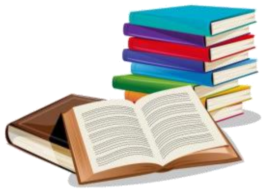


Explanation

- PCE helps improve bond credit rating, facilitating market fund-raising for bonds rated below BBB-.

81) By how much did the weighted average lending rate (WALR) on fresh rupee loans of scheduled commercial banks decline between February and June 2025?

A) 31 basis points
B) 79 basis points
C) 100 basis points
D) 50 basis points
E) 25 basis points



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A) 31 basis points
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D) 50 basis points
E) 25 basis points

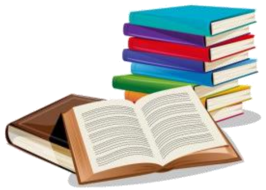
Answer
B) 79 basis points

Explanation

- The WALR on fresh rupee loans declined by 79 basis points, reflecting strong pass-through of the cumulative 100 bps repo rate cuts.

82) What private sector capital expenditure is projected by RBI for FY26?

A) ₹2.2 lakh crore
B) ₹2.67 lakh crore
C) ₹3.0 lakh crore
D) ₹1.8 lakh crore
E) ₹2.4 lakh crore



82) What private sector capital expenditure is projected by RBI for FY26?

A) ₹2.2 lakh crore
B) ₹2.67 lakh crore
C) ₹3.0 lakh crore
D) ₹1.8 lakh crore
E) ₹2.4 lakh crore

Answer
B) ₹2.67 lakh crore

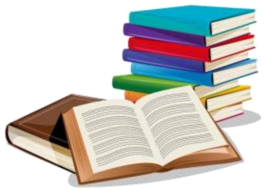
RBI in NEWS

Explanation

- RBI projects a 21.5% rise in private sector capital expenditure to ₹2.67 lakh crore in FY26 due to macroeconomic strength and policy support.

83) What effect do the CRR cuts have on Government Security (G-Sec) yields?

A) G-Sec yields rise sharply
B) G-Sec yields soften due to liquidity infusion
C) No impact on G-Sec yields
D) G-Sec yields become volatile
E) G-Sec yields fall to historic lows



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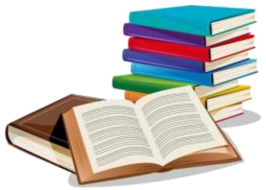
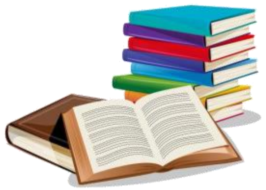
Answer

B) G-Sec yields soften due to liquidity infusion



Explanation

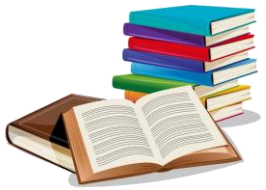
- CRR cuts release liquidity into the banking system, which supports softening of G-Sec yields.



RBI in NEWS

84) What is the denomination of the commemorative coin RBI will issue to mark Bhupen Hazarika's 100th birth centenary?

A) Rs.50
B) Rs.100
C) Rs.200
D) Rs.500
E) Rs.1,000



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Answer
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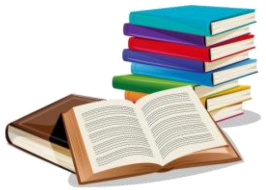


RBI in NEWS

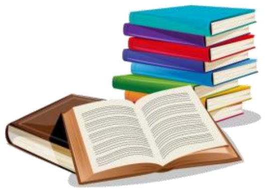
Explanation

- RBI will issue a Rs.100 coin in tribute to the legendary Assamese artist Bhupen Hazarika.

RBI in NEWS

85) What is the purpose of the new RBI microsite on Indian banknotes?

A) To sell collector's items
B) To provide 360° views, security features, and exchange rules for public awareness
C) To offer currency conversion rates
D) To report counterfeit currency only
E) To facilitate online currency exchange



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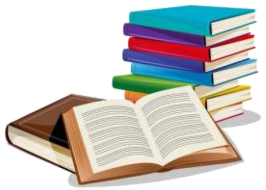

Explanation

- The microsite educates public on currency design, security features, and procedures to curb counterfeit concerns.

RBI in NEWS

86) What was the result of the first 6-day Variable Rate Repo (VRR) auction conducted by RBI in September 2025?

A) RBI accepted ₹1 lakh crore at 6.0%
B) RBI accepted ₹59,967 crore at 5.51%
C) RBI accepted ₹50,000 crore at 5.25%
D) RBI accepted ₹72,774 crore at 5.75%
E) RBI accepted only ₹390 crore at 5.50%

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Answer

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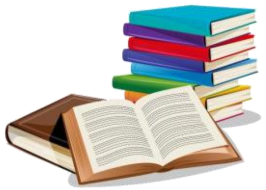


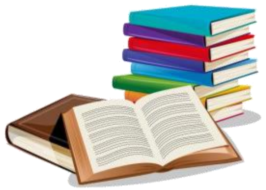
Explanation

- The first VRR auction sought ₹1 lakh crore but accepted bids aggregating ₹59,967 crore at 5.51% weighted average rate.

RBI in NEWS

87) What is the significance of RBI's approval to PhonePe Limited?

A) To operate as a bank
B) To operate as an online Payment Aggregator (PA)
C) To launch a new cryptocurrency
D) To provide international remittances only
E) To issue mobile wallets



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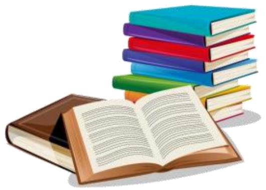
Answer
B) To operate as an online Payment Aggregator (PA)

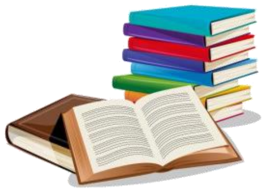


Explanation

- RBI approval enables PhonePe to expand its merchant network, particularly targeting SMEs, under the PSS Act 2007.

88) What is the purpose of RBI renewing its Statement of Commitment to the FX Global Code?

A) To adopt new currency printing technology
B) To uphold global best practices and integrity in the wholesale foreign exchange market
C) To increase foreign exchange reserves
D) To restrict FX market trading hours
E) To introduce new foreign currencies in India



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Answer

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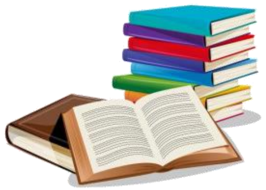


Explanation

- The FX Global Code promotes transparency and effective functioning of FX markets, and RBI is committed as a market participant.

CA FUNSTA

89) Which Indian states collectively raised ₹25,000 crore via securities auction as reported by RBI?

A) Maharashtra, Karnataka, Tamil Nadu only
B) Bihar, Chhattisgarh, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, West Bengal
C) Delhi, Haryana, Punjab only
D) Only Maharashtra and Kerala
E) Gujarat, Madhya Pradesh, Rajasthan only

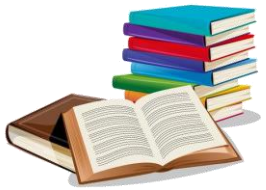
RBI in NEWS

89) Which Indian states collectively raised ₹25,000 crore via securities auction as reported by RBI?

A) Maharashtra, Karnataka, Tamil Nadu only
B) Bihar, Chhattisgarh, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, West Bengal
C) Delhi, Haryana, Punjab only
D) Only Maharashtra and Kerala
E) Gujarat, Madhya Pradesh, Rajasthan only

Answer

B) Bihar, Chhattisgarh, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, West Bengal

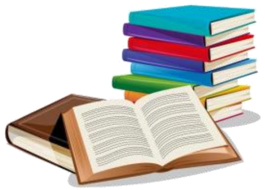


Explanation

- These states participated collectively to raise ₹25,000 crore with yields hovering around 7.4%.

90) When will the RBI's 'Authentication Mechanisms for Digital Payment Transactions' Directions, 2025 come into force?

A) January 1, 2026
B) April 1, 2026
C) June 1, 2026
D) October 1, 2026
E) December 1, 2026



RBI in NEWS

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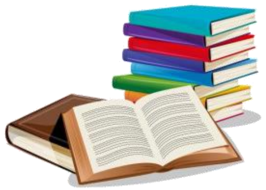
Answer

B) April 1, 2026



Explanation

- The directions enhancing security for domestic digital payments will be effective starting April 1, 2026.

91) What is the two-factor authentication (2-F) requirement in RBI's new digital payment directions?

A) Both factors must be biometric
B) One factor is dynamically created or proven, applicable to all digital payments other than card-present transactions
C) Single-factor authentication for all transactions
D) Password-only authentication for cross-border transactions
E) Authentication only for transactions above ₹10,000

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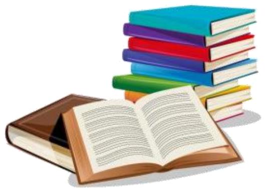
D) Password-only authentication for cross-border transactions
E) Authentication only for transactions above ₹10,000

Answer

B) One factor is dynamically created or proven, applicable to all digital payments other than card-present transactions

Explanation

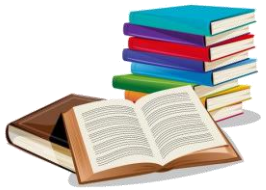
- RBI mandates dynamic or proven authentication for secure digital transaction processing.



RBI in NEWS

92) Which new category of borrowers has RBI allowed working capital loans against gold collateral?

A) Only jewellers
B) Manufacturers using gold as raw material or input
C) Real estate developers
D) Private equity firms
E) Exporters of gold



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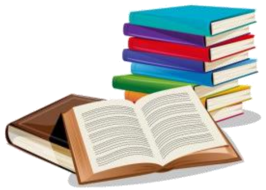


RBI in NEWS

Explanation

- RBI extended the prior carve-out for jewellers to include manufacturers using gold for production or industrial processing.

RBI in NEWS

93) When will the RBI (Lending Against Gold and Silver Collateral) (1st Amendment) Directions, 2025 come into effect?

A) January 1, 2025
B) April 1, 2025
C) October 1, 2025
D) January 1, 2026
E) April 1, 2026

RBI in NEWS

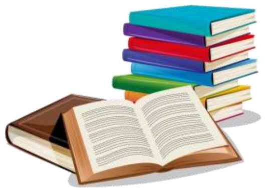
93) When will the RBI (Lending Against Gold and Silver Collateral) (1st Amendment) Directions, 2025 come into effect?

A) January 1, 2025
B) April 1, 2025
C) October 1, 2025
D) January 1, 2026
E) April 1, 2026

Answer
C) October 1, 2025

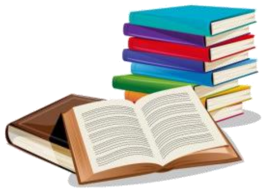
Explanation

- The amendment allowing loans against gold used in manufacturing processes will be effective from October 1, 2025.



94) What change has RBI made regarding perpetual debt instruments (PDI) denominated in foreign currency or rupee abroad?

A) Banned PDIs abroad
B) Reduced eligible limit for PDIs
C) Revised existing eligible limit to provide greater headroom for Tier 1 capital augmentation
D) Restricted issuance to NBFCs only
E) Mandated repatriation within 5 years



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E) Mandated repatriation within 5 years

Answer

C) Revised existing eligible limit to provide greater headroom for Tier 1 capital augmentation

Explanation

- This allows banks more flexibility to raise capital through overseas perpetual debt instruments.

95) What has been the impact of the 100 basis points repo rate cuts between February and June 2025 on the weighted average domestic term deposit rates (WADTDR) for fresh deposits?

A) Increased by 10 bps
B) Decreased by 87 bps
C) Unchanged
D) Increased by 50 bps
E) Decreased by 20 bps

RBI in NEWS

95) What has been the impact of the 100 basis points repo rate cuts between February and June 2025 on the weighted average domestic term deposit rates (WADTDR) for fresh deposits?

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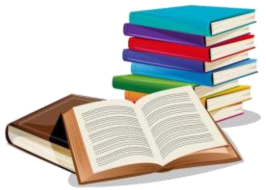
B) Decreased by 87 bps
C) Unchanged
D) Increased by 50 bps
E) Decreased by 20 bps

Answer

B) Decreased by 87 bps



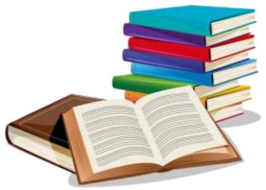
RBI in NEWS

Explanation

- The WADTDR on fresh deposits moderated by 87 basis points due to cumulative repo rate cuts.

96) How did the system liquidity surplus change as of September 18 due to advance tax outflows?

A) Increased to ₹2,00,000 crore
B) Shrunk to ₹72,774 crore
C) Remained at ₹1,00,000 crore
D) Declined to ₹50,000 crore
E) Increased to ₹5,00,000 crore



RBI in NEWS

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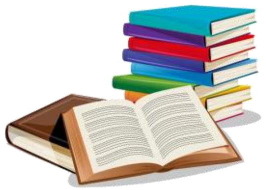
Answer

B) Shrunk to ₹72,774 crore



Explanation

- Higher than expected advance tax outflows reduced the system liquidity surplus to ₹72,774 crore.

97) What was the outcome of the RBI's 3-day tenor Variable Rate Repo auction conducted after the 6-day auction?

A) Bids aggregating ₹1 lakh crore were accepted
B) Bids aggregating ₹50,000 crore were accepted
C) Only ₹390 crore bids were received and accepted
D) Auction was cancelled due to lack of participation
E) Bids exceeded notified amount and were partially accepted

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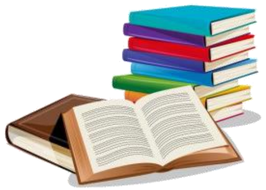
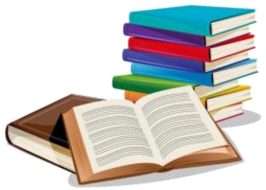


RBI in NEWS

Explanation

- The 3-day auction had tepid response with bids totaling only ₹390 crore at 5.52%.



98) Under which act did RBI approve PhonePe to operate as an online Payment Aggregator (PA)?

A) Banking Regulation Act, 1949
B) Payment and Settlement Systems Act, 2007
C) Companies Act, 2013
D) Foreign Exchange Management Act, 1999
E) IT Act, 2000

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Answer

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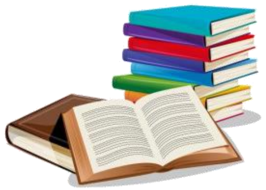
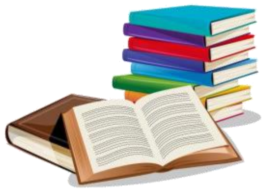


Explanation

- RBI's approval under the PSS Act enables PhonePe to legally expand its payment aggregation services.

99) What is the cut-off yield range for government securities issued by various states in the ₹25,000 crore auction?

A) 6.5% to 6.75%
B) 7.2% to 7.3%
C) 7.43% to 7.44%
D) 7.5% to 7.6%
E) 8.0%



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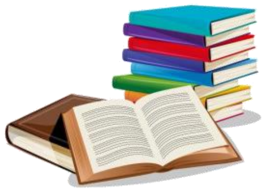
B) 7.2% to 7.3%
C) 7.43% to 7.44%
D) 7.5% to 7.6%
E) 8.0%

Answer
C) 7.43% to 7.44%

RBI in NEWS

Explanation

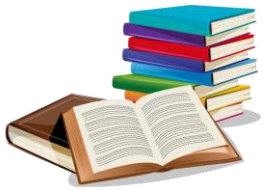
- Yields hovered around 7.4%, with Telangana and Kerala among the key borrowers.



RBI in NEWS

100) By when must card issuers implement risk-based mechanisms for cross-border Card-Not-Present (CNP) digital transactions as directed by RBI?

A) April 1, 2026
B) July 1, 2026
C) October 1, 2026
D) January 1, 2027
E) March 31, 2027



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A) April 1, 2026
B) July 1, 2026
C) October 1, 2026
D) January 1, 2027
E) March 31, 2027

Answer

C) October 1, 2026

Explanation

- To reduce fraud vulnerability, card issuers must implement these mechanisms by October 2026.


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Banking Awareness Video Course
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Very clear explanation and most important topics. Thank you sir.
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Bhuvana K
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Ruban
No idea in banking awareness but ipo yarachu doubt keta clarify panra alavuku iruken. Thankyou@liwin sir #worthuhh Varma
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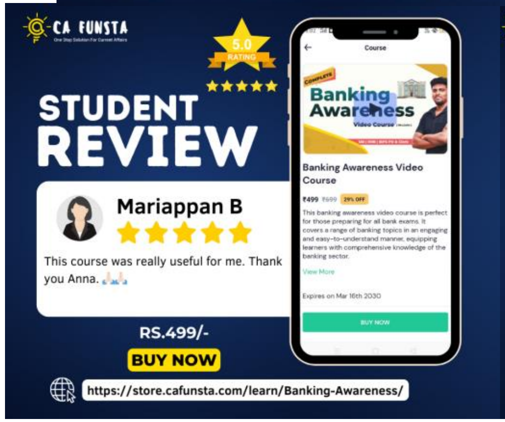
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Mariappan B
This course was really useful for me. Thank you Anna.
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Benitta Robinson
"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir.
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Banking Awareness Video Course
Rajaganapathy A R
Worth worth worth varma onnumae theriyama tha course start pannen mudikum pothu avalo oru confidence ah kuduthuchu banking awareness therinja naala financial awareness lam kuda easy ah purinjuka mudiyathu thanks liwin bro
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Banking Awareness Video Course
Mega
Got a clear cut view on banking awareness... I have refered many materials for tha past 6 yrs and yours is the best one... Thank you sir
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Banking Awareness Video Course
Priyanga V
Every concepts crystal clear with easy explaination. No better banking awareness
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STUDENT REVIEW
Vasanthakumarvkm
Thank you Anna for your clear explanation
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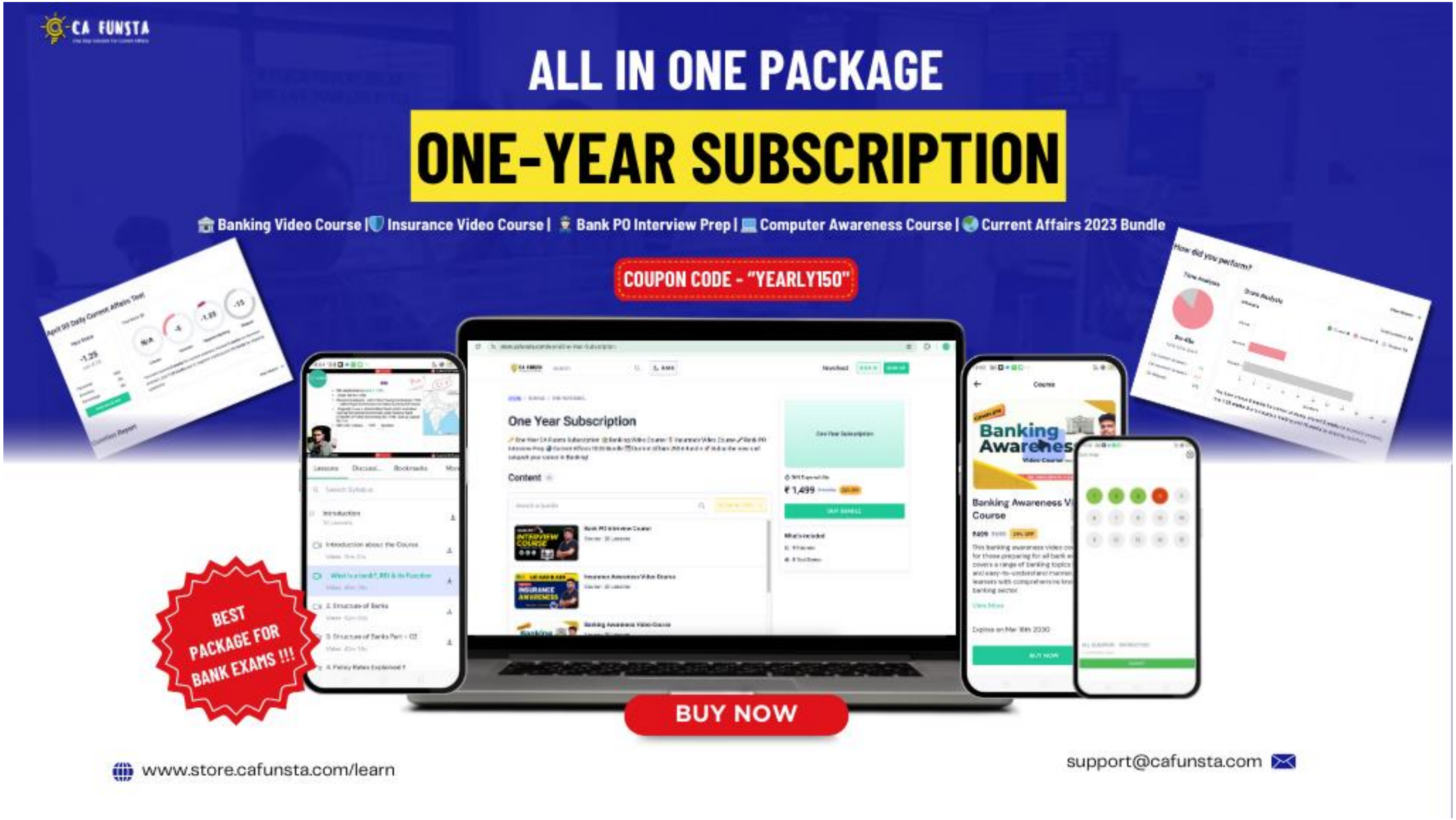

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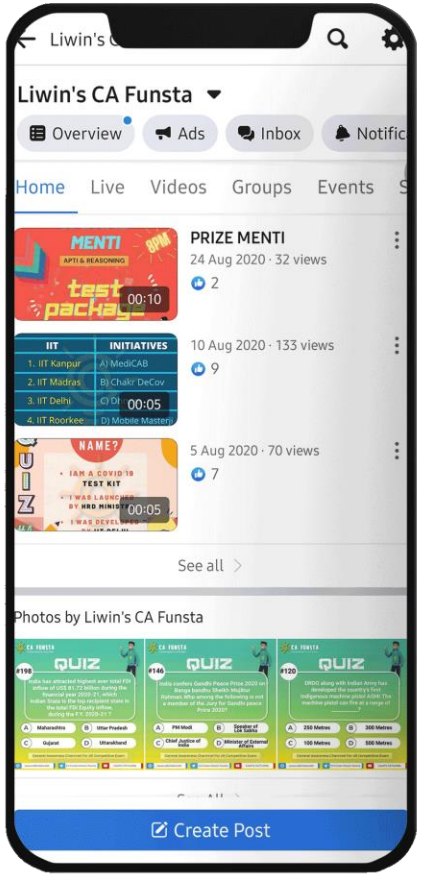

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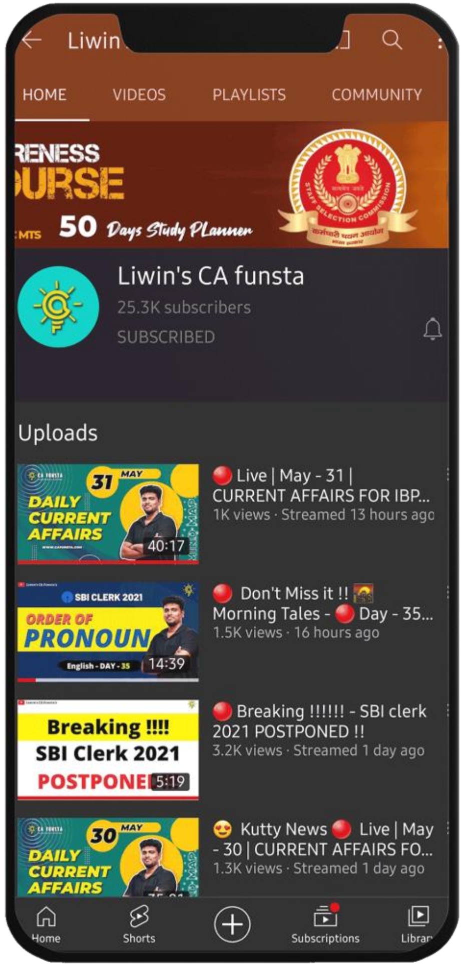

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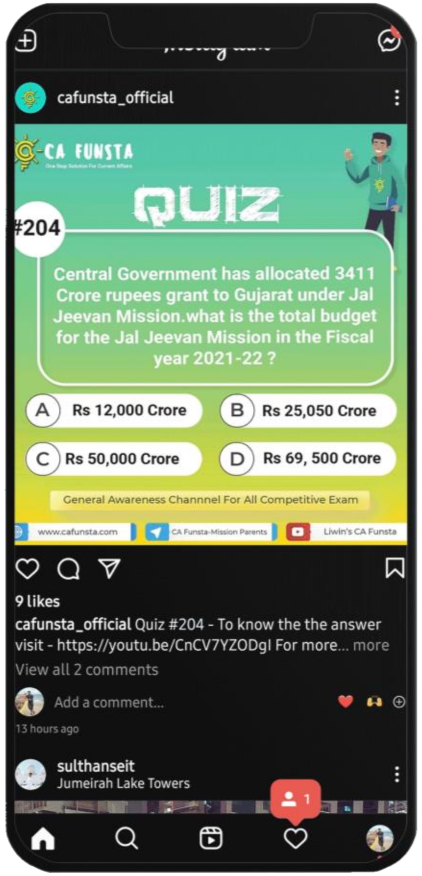

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