

Banking Wallah



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Lecture No.- 00



By- Sushmita Ma'am

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18 ⇒ Gap ⇒ Syl. ⇒ Sel.

“छोटे-छोटे कदम
भी बड़े सफर की
शुरुआत होते हैं”



Which organization has introduced system-based auto-approval for IFSC code registration to enhance Ease of Doing Business?

- A. Reserve Bank of India
- B. Central Board of Indirect Taxes and Customs ✓
- C. Securities and Exchange Board of India
- D. Ministry of Corporate Affairs



Which sectors are cited as supporting India's growth in the World Bank's assessment?

- A. Agriculture and Mining
- B. Manufacturing and Services ✓
- C. Real Estate and Pharmaceuticals
- D. Energy and Telecommunications



The total cost of the multitracking railway projects approved by the Cabinet is:

- A. ₹ 18,658 crore
- B. ₹ 24,634 crore ✓
- C. ₹ 28,500 crore
- D. ₹ 30,000 crore

*18 cities
4 states*



In 2025, the G20 ETMM is being held in which country?

- A. India
- B. South Africa ✓
- C. Indonesia
- D. Brazil



Who are the laureates of the 2025 Nobel Prize in Physics?

- A. John Bardeen, Robert Laughlin, Horst Störmer
- B. John Clarke, Michel Devoret, John Martinis ✓
- C. Donna Strickland, Gérard Mourou, Arthur Ashkin
- D. Roger Penrose, Reinhard Genzel, Andrea Ghez



What is the proposed maximum compensation limit under the 2025 Ombudsman Scheme for consequential losses?

- A) ₹10 lakh
- B) ₹20 lakh
- C) ₹30 lakh ✓
- D) ₹50 lakh

1 lakh \Rightarrow 3 lakh



Which of the following entities will be included under the RBI Ombudsman Scheme as per the proposed 2025 revisions?

- A) Only Commercial Banks
- B) Only Non-Banking Financial Companies (NBFCs) ✓
- C) State and Central Co-operative Banks ✓
- D) Only Digital Payment Platforms



Which retail chain in Qatar was the first to accept UPI payments?

- A) Carrefour
- B) Lulu Hypermarket ✓
- C) Monoprix
- D) Al Meera



Which Japanese payments gateway partnered with QNB for UPI implementation in Qatar?

- A) Rakuten Payment
- B) NETSTARS ✓
- C) JCB
- D) PayPay



What is one of the primary functions of FIDC as an SRO?

- A) Issuing licenses to new NBFCs
- B) Establishing industry standards and codes of conduct ✓
- C) Providing financial services to the public
- D) Regulating foreign exchange transactions



What is the primary objective of the RBI's proposed risk-based deposit insurance premium system?

- A) To increase the insurance premiums for all banks
- B) To incentivize banks to adopt prudent risk management practices ✓
- C) To eliminate deposit insurance for high-risk banks
- D) To standardize insurance premiums across all banks



What was the theme of World Habitat Day 2025?

- A) Cities for All
- B) Urban Crisis Response ✓
- C) Sustainable Housing
- D) Green Urban Futures

6 Oct
first monday
of Oct.





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MISCELLANEOUS NEWS



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RRU – World
Investor
Awareness Week
2025

आरआरयू - विश्व
निवेशक जागरूकता
सप्ताह 2025



Event: Rashtriya Raksha University (RRU) inaugurated World Investor Awareness Week 2025.

Theme / Focus: Strengthening financial integrity and economic sovereignty of Bharat; investor protection in a digitalized financial ecosystem.

Participants: Eminent representatives from:

- NSE ICC
- NSE IX
- NSE IL
- International Financial Services Centres Authority (IFSCA)

Objective:

- Knowledge exchange and dialogue on responsible investing.
- Awareness on investor protection, ethical market conduct, and detecting fraudulent schemes



Expert Sessions: Insights shared on:

- Current investment trends
- Ethical market practices
- Mechanisms to detect/deter financial fraud

Research & Collaboration: RRU launched research clusters on:

- Fraud analytics
- Compliance
- Financial forensics
- Partnerships with VISA, NSE, and IFSCA

Alignment: Supports Viksit Bharat 2047 vision for a transparent, secure, and resilient economy.

Interactive Component: Engaging student-industry leader interactions and knowledge-sharing sessions



Who inaugurated the World Investor Awareness Week 2025 in India?

A) SEBI

B) **Rashtriya Raksha University (RRU)**

C) NSE IL

D) IFSCA



What was one of the main objectives of the RRU World Investor Awareness Week 2025?

- A) Promoting rural banking
- B) **Fostering responsible investing and investor protection**
- C) Launching new financial products
- D) Reducing taxation



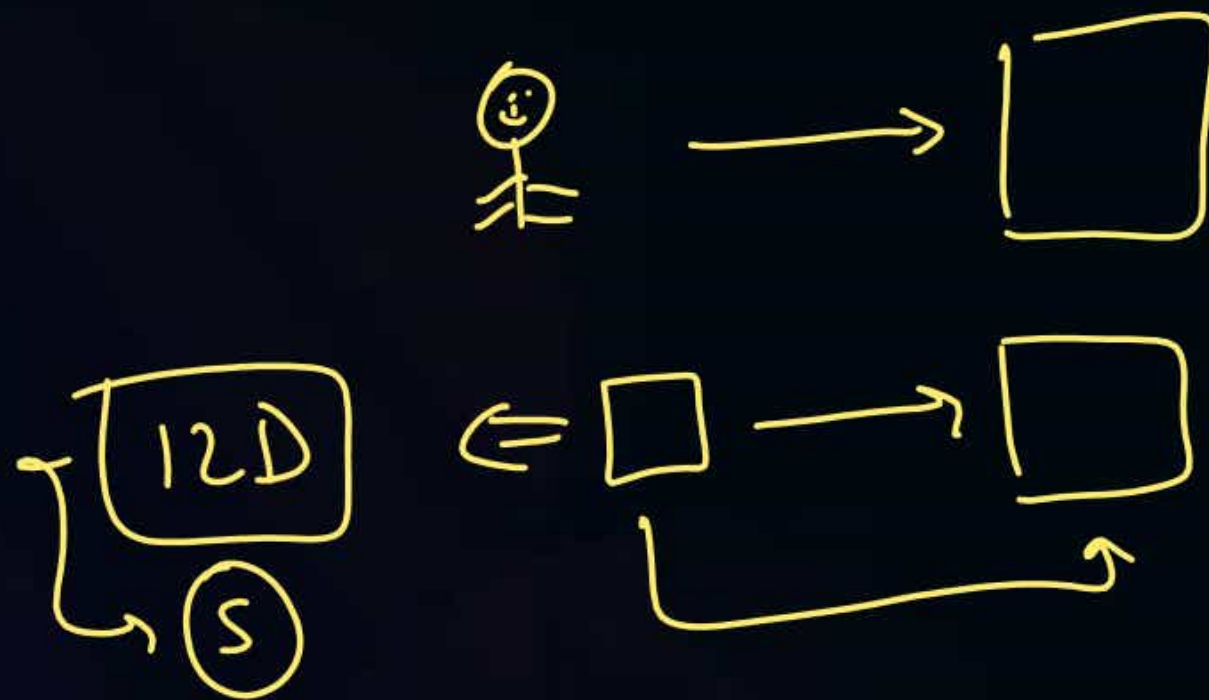
ECI to facilitate Elderly, PwD and Service Voters to vote using Postal Ballot in the Bihar Assembly elections

बिहार विधानसभा चुनाव में बुजुर्गों, दिव्यांगजनों और सेवारत मतदाताओं को डाक मतपत्र के माध्यम से मतदान करने की सुविधा प्रदान करेगा भारत निर्वाचन आयोग



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📦 Key Details

- **Eligibility for Postal Ballot:**

- Voters aged 85 years and above
- Persons with benchmark disabilities
- Service voters (e.g., armed forces, essential services)

- **Procedure:**

- Eligible voters must submit Form 12D to their Booth Level Officer (BLO).
- The BLO will collect the completed forms from the voter's residence within five days of the election notification.
- The forms will then be submitted to the Returning Officer (RO).
- A polling team will deliver and collect the postal ballot on pre-identified dates and deposit it with the RO



✓ Important Notes

- Form 12D: This form is essential for requesting a postal ballot.
- BLO's Role: The BLO is responsible for assisting eligible voters in completing and submitting Form 12D.
- Timely Submission: Ensure that Form 12D is submitted promptly to avoid any delays.

ECI:
25th Jan 1950
National
Voter's
Day

Part XV
Article 324-329



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**Wildlife Week 2025
– Five Wildlife
Conservation
Projects**

**वन्यजीव सप्ताह 2025
– पाँच वन्यजीव संरक्षण
परियोजनाएँ**



Event Overview

1. **Occasion:** Wildlife Week 2025 celebrations at Indira Gandhi National Forest Academy, Dehradun
2. **Union Minister:** Bhupender Yadav
3. **Theme:** Human–Wildlife Coexistence – promoting harmony and conflict management
4. **Focus:** Collaboration among government, forest officers, scientists, conservationists, and students



Five Major National Conservation Projects Launched

→ Uttar Pradesh

6327 → India
2397 → UP

1. **Project Dolphin (Phase II):** Monitoring of river and marine cetaceans
2. **Project Sloth Bear:** Introduction of a national conservation framework
3. **Project Gharial:** Launch of a dedicated conservation plan
4. **Centre of Excellence for Human–Wildlife Conflict Management:** To be set up at SACON for research and policy leadership
5. **Tigers Outside Tiger Reserves Initiative:** Mitigation of tiger-human conflict in non-protected areas using technology and community engagement



**“Tobacco Free
Youth
Campaign 3.0
(TFYC 3.0)”**

**“तंबाकू मुक्त युवा
अभियान 3.0
(TFYC 3.0)”**



1. **Launch Date:** 9th October 2025
2. **Organizers:** Ministry of Education (MoE) in collaboration with Ministry of Health & Family Welfare (MoHFW)
3. **Objective:** Create a tobacco-free learning environment, protect health of students, and promote tobacco-free generation in line with Viksit Bharat@2047 vision.
4. **Public Health Context:**
 - Tobacco claims 13 lakh lives annually in India.
 - 8.4% of students (aged 13–15) use tobacco (GYTS-2019).
 - Average initiation age: 10 years.
5. **Campaign Duration:** 60 days
6. **Target Audience:** Students, schools, colleges, vocational training institutions



Key Activities:

- Enforcement drives to keep educational institutions tobacco-free
- Workshops for school heads, teachers, NSS/NCC volunteers
- Counselling and support sessions for students to quit tobacco/substance abuse
- Community campaigns for 100-yard tobacco-free zones around institutions
- Competitions for innovative awareness campaigns and recognition of ToFEI-compliant institutions
- Dissemination of educational videos and participation in initiatives like World No Tobacco Day Quiz and School Challenge on MyGov platform

31st May \Rightarrow No Tobacco Day

Significance:

- Promotes healthy lifestyle, awareness, and prevention
- Empowers youth to be physically and mentally strong
- Supports national goal of a developed India by 2047



Which ministries are jointly organizing the Tobacco Free Youth Campaign 3.0?

- A) MoE and MoHFW ✓
- B) MoF and MoHFW
- C) MoE and MoF
- D) MoHFW and Ministry of Youth Affairs



When was the Tobacco Free Youth Campaign 3.0 launched?

- A) 2nd October 2025
- B) 9th October 2025 ✓
- C) 31st October 2025
- D) 1st November 2025



The campaign includes initiatives on platforms like:

- A) MyGov platform and World No Tobacco Day Quiz ✓
- B) SWAYAM and PMGDISHA
- C) India Stack and DigiLocker
- D) BharatNet and eShiksha



Union Environment Minister
Shri Bhupender Yadav
presents awards to Winners of
Global Big Cats Photography
Competition 2025

केंद्रीय पर्यावरण मंत्री श्री भूपेंद्र यादव
ने ग्लोबल बिग कैट्स फोटोग्राफी
प्रतियोगिता 2025 के विजेताओं को
पुरस्कार प्रदान किए



IBCA:
→ 2023
→ 7 big cats conservation
16 member founders
Secretariat → India



Event: Awards ceremony for Global Big Cats Photography Competition 2025

Date & Occasion: 8th October 2025, during Wildlife Week, India.

Organizers:

- Union Ministry of Environment, Forest and Climate Change (MoEFCC)
- International Big Cat Alliance (IBCA)
- Aarts Maestro
- Uttar Pradesh Eco-Tourism Development Board

Purpose:

- Promote wildlife conservation
- Celebrate nature and artistic excellence
- Pre-summit event for the Global Summit on Big Cat Conservation 2026



Minister: Shri Bhupender Yadav, Union Environment Minister, presided over the ceremony.

India's Conservation Highlights Shared by Minister:

- Forest and tree cover increased by 1,445 sq km; green cover now 25.17%
- Protected Area Network: 1,022 areas covering 5.43% of geographical area
- Cold Desert Biosphere Reserve (Himachal Pradesh) added to UNESCO World Network of Biosphere Reserves – India's 13th site
- 487 eco-sensitive zones as wildlife corridors



Big Cats Focus: 7 species – Tiger, Lion, Leopard, Snow Leopard, Jaguar, Cheetah, Puma

Competition Statistics:

- 1,000+ participants, thousands of photographs
- 456 entries shortlisted for final jury

Winners:

- 1st Prize: Rajarshi Banerji
- 2nd Prize: Abhijit Chattopadhyay
- 3rd Prize: Narayan Malu

Significance: Promotes global conservation, connects humans with nature, and sets the stage for the 2026 Global Summit on Big Cat Conservation.



Who presented the awards for the Global Big Cats Photography Competition 2025?

- A) Prime Minister Narendra Modi
- B) **Shri Bhupender Yadav**
- C) Minister of Tourism
- D) MoEFCC Secretary



Which of the following organizations was NOT involved in organizing the event?

- A) MoEFCC
- B) International Big Cat Alliance (IBCA)
- C) **Uttar Pradesh Eco-Tourism Development Board**
- D) Wildlife Institute of India



India's Cold Desert Biosphere Reserve in Himachal Pradesh is recognized as:

- A) India's 10th UNESCO Biosphere Reserve
- B) **India's first high-altitude Cold Desert Biosphere Reserve**
- C) India's largest biosphere reserve
- D) A World Heritage Site



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**India's Textile
Sector – World
Cotton Day 2025**
**भारत का वस्त्र क्षेत्र –
विश्व कपास दिवस
2025**



Event: World Cotton Day 2025 celebrated in New Delhi.

Organizers: Ministry of Textiles and Confederation of Indian Textile Industry (CITI).

Speakers:

- Union Minister of Textiles Giriraj Singh
- Union Minister of State for Textiles & External Affairs Pabitra Margherita

Key Targets:

- USD 100 billion textile exports by 2030
- USD 350 billion textile sector target by 2030
- Carbon neutrality goal by 2030

Cotton Facts:

- India holds 40% of world's cotton cultivation area
- Productivity: ~450 kg/ha, vs global 2,000 kg/ha
- Mission for Cotton Productivity under consideration



Sustainability & Natural Fibres:

- Focus on eco-friendly practices: water & electricity efficiency, soil conservation, renewable energy
- Promotion of natural fibres like milkweed, ramie, flax

Kasturi Cotton Bharat Initiative:

- Aim: Make Indian cotton a globally recognized premium brand
- MoUs signed with Arvind Ltd, Nitin Spinners, RSR International, All India Cotton FPO Association, Beetle Regen, ICAR-CIRCOT, Hohenstein, Noida Apparel Export Cluster

5F Vision: Farm, Fibre, Factory, Fashion, Foreign (emphasized by MoS Pabitra Margherita)

Economic & Social Significance:

- Drives employment, rural livelihoods, and women's participation
- Reinforces cotton as the "soul of Indian agriculture"



What is India's textile export target by 2030?

- A) USD 50 billion
- B) **USD 100 billion**
- C) USD 250 billion
- D) USD 350 billion



Which initiative aims to promote Indian cotton as a globally recognized premium brand?

- A) Mission Cotton Bharat
- B) **Kasturi Cotton Bharat**
- C) Cotton India Global
- D) Giza Cotton Initiative



Which of the following natural fibres were highlighted in the World Cotton Day 2025 event?

- A) Hemp, Jute, Silk
- B) **Milkweed, Ramie, Flax**
- C) Wool, Nylon, Polyester
- D) Cotton, Linen, Rayon



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BANK IN NEWS



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**Real-time Digital
Execution of e-
Bank Guarantees**

**ई-बैंक गारंटी का
वास्तविक समय
डिजिटल निष्पादन**



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Initiative: Integration of digital execution for electronic bank guarantees (e-BGs).

Collaborating Bodies:

- National e-Governance Division (NeGD), MeitY
- National E-Governance Services Limited (NeSL)

Occasion: MoU signed at Global Fintech Fest 2025

- Present: J.L. Gupta (NeGD), Debajyoti Ray Chaudhuri (NeSL MD & CEO)

Key Platforms:

- NeGD's Entity Locker (cloud-based, DigiLocker extension)
- NeSL's Digital Document Execution (DDE) platform

Purpose & Benefits:

- Paperless, secure, and legally enforceable e-BGs
- Faster issuance (minutes vs days for physical guarantees)

End-to-end digital process for issuance, renewal, inspection



User Benefits:

- Accessible to beneficiaries, applicants, MSMEs
- Real-time digital signing and contract execution
- Ensures legal compliance under Insolvency & Bankruptcy Code 2016

Future Prospects:

- Potential integration with NeSL's e-stamp paper service
- Expansion of digital services for seamless governance and ease of doing business

Data Security: Commitment to data confidentiality and privacy compliance



Which two organisations signed the MoU for real-time digital execution of e-BGs?

- A) RBI and NeSL
- B) **NeGD and NeSL**
- C) MeitY and SEBI
- D) NSE and NeGD



The MoU for e-BG integration was signed at which event?

- A) India Digital Summit 2025
- B) **Global Fintech Fest 2025**
- C) Smart Governance Conclave 2025
- D) Fintech India Expo 2025



What are the advantages of NeSL's e-BG?

- A) Paperless, secure, fast issuance, tamper-proof
- B) Slow issuance, paper-intensive, manual processing
- C) Only for banks, not MSMEs
- D) Requires physical verification for all users



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**SoftBank to Buy
ABB Robotics
Business**

**सॉफ्टबैंक एबीबी
रोबोटिक्स व्यवसाय
खरीदेगा**



Acquirer: SoftBank Group, led by Masayoshi Son (Founder & CEO)

Target: Robotics business of ABB (Swiss engineering company)

Deal Value: \$5.4 billion

Purpose / Strategy:

- Merge artificial intelligence (AI) with robotics ("Physical AI")
- Expand SoftBank's role in AI and robotics development

SoftBank's Past Investments in AI/Robotics:

- Humanoid Pepper robot (scaled back later)
- Berkshire Grey, AutoStore
- \$40 billion funding in OpenAI
- Bought Ampere chip design company for \$6.5 billion



ABB Robotics Division Facts:

- Employs 7,000 people
- Sales of \$2.3 billion (7% of ABB's total revenue)
- Limited integration with ABB's electrification and automation businesses

Previous Plan: ABB had planned a spin-off and separate listing of its robotics business

- Changed to sale due to immediate cash advantage from SoftBank deal
- Swiss bank expected valuation < \$4 billion under spin-off plan

Market Reaction:

- ABB shares: +2% after announcement
- SoftBank shares: ended down 2%

Future Focus for ABB:

- Electrification, automation, acquisitions
- ~~Robotics business no longer part of ABB portfolio~~



Which company is acquiring ABB's robotics business?

- A) Tesla
- B) **SoftBank Group**
- C) Berkshire Grey
- D) Fanuc



What is the value of the SoftBank-ABB robotics deal?

- A) \$4 billion
- B) **\$5.4 billion**
- C) \$6.5 billion
- D) \$40 billion



What is the strategic aim of SoftBank in acquiring ABB's robotics business?

- A) Expand into electric vehicles**
- B) Merge AI with robotics (Physical AI)**
- C) Focus on chip design**
- D) Acquire ABB's electrification business**



2025

Nobel Prize in Chemistry

Susumu Kitagawa, Richard Robson and Omar M. Yaghi win 2025 Nobel Prize in Chemistry "for the development of metal-organic frameworks"



Susumu
Kitagawa



Richard
Robson



Omar M.
Yaghi



October 8, 2025
Source: Kyoto University,
University of Melbourne,
University of California

2025 Nobel Prize in
Chemistry

2025 रसायन विज्ञान में
नोबेल पुरस्कार



Winners:

- Susumu Kitagawa
- Richard Robson
- Omar Yaghi

Achievement: Development of metal-organic frameworks (MOFs)

Awarding Body: Royal Swedish Academy of Sciences

Prize Money: 11 million Swedish crowns (~\$1.2 million), shared among the three laureates

Significance:

- MOFs provide chemists with new opportunities to solve complex scientific challenges
- Opens avenues in materials science, gas storage, catalysis, and chemistry research



Context:

- Chemistry Nobel is traditionally announced after Medicine and Physics awards
- Nobel Prizes established by Alfred Nobel, awarded since 1901

Past Notable Chemistry Awards:

- Nuclear fission, DNA sequencing techniques, protein structure decoding
- 2024 Chemistry Prize: David Baker, John Jumper, Demis Hassabis for protein structure work



Who are the winners of the 2025 Nobel Prize in Chemistry?

- A) David Baker, John Jumper, Demis Hassabis
- B) **Susumu Kitagawa, Richard Robson, Omar Yaghi**
- C) James Watson, Francis Crick, Maurice Wilkins
- D) Ahmed Zewail, Jean-Pierre Sauvage, Fraser Stoddart



The 2025 Chemistry Nobel was awarded for the development of:

- A) DNA sequencing techniques
- B) Protein folding algorithms
- C) Metal-organic frameworks (MOFs)
- D) Nuclear fission



Which organization awards the Nobel Prize in Chemistry?

- A) **Royal Swedish Academy of Sciences**
- B) Nobel Foundation, Norway
- C) Swedish Royal Institute of Technology
- D) International Union of Pure and Applied Chemistry (IUPAC)



**NPCI Biometric &
Wearable Glass
UPI
Authentication**

**एनपीसीआई
बायोमेट्रिक और
पहनने योग्य ग्लास
यूपीआई
प्रमाणीकरण**



Launch: NPCI, in collaboration with RBI, unveiled biometric and wearable glass-based authentication for UPI.

Occasion & Location: Announced at Global Fintech Fest 2025, Mumbai.

Purpose:

- Replace traditional 4- or 6-digit UPI PINs
- Enhance security, ease of use, and financial inclusion

Key Features:

- **Biometric Authentication:** Fingerprint or facial recognition linked to Aadhaar, stored on device (never transmitted externally)
- **Wearable Glass Payments:** Hands-free payments for UPI Lite, voice commands, QR scan, small-value transactions
- **Multi-Signatory Accounts:** Requires approval from multiple signatories for family/business accounts



Security & Privacy:

- Authentication occurs on user's device
- Advanced cryptography used for verification
- Users can set/reset UPI PINs and withdraw cash via biometrics

Financial Inclusion & Accessibility:

- Senior citizens: Simplified transactions without remembering PIN
- Rural users: Easy onboarding
- First-time digital users: Quick Aadhaar-based face authentication

RBI's Role:

- Approved alternative authentication methods instead of traditional PINs
- Initiative strengthens India's digital payment ecosystem



Which organization launched biometric and wearable glass authentication for UPI payments?

- A) RBI
- B) NPCI
- C) SEBI
- D) NITI Aayog



The launch of biometric and wearable glass UPI authentication took place at:

- A) India Digital Summit 2025
- B) Global Fintech Fest 2025, Mumbai
- C) Smart Governance Conclave 2025
- D) Fintech India Expo 2025



Which of the following is NOT a key feature of the new UPI authentication system?

- A) Biometric authentication via Aadhaar
- B) Wearable glass payments for hands-free transactions
- C) Multi-signatory approvals for joint accounts
- D) Mandatory use of 6-digit UPI PIN



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**PayPal Onboards
India's UPI**

**पेपाल ने भारत के
यूपीआई को शामिल
किया**



Announcement Date: October 7, 2025

Announced by: Alex Chriss, CEO of PayPal

Platform: PayPal World – PayPal's new global payments ecosystem

Key Highlight: UPI is the first payment system partner onboarded on PayPal World

Significance:

- Boosts UPI's global reach for cross-border transactions
- Positions UPI as a global payment standard
- Strengthens PayPal's presence in India's fast-growing digital payments market

Benefits to Consumers & Merchants:

- Instant, low-cost, secure payments across PayPal's network
- Merchants gain wider customer base and access to UPI's 10+ billion monthly transactions

Developer/Operator of UPI: National Payments Corporation of India (NPCI)



3. Historical Context:

- Established by UN General Assembly in 1985
- First observed in 1986, Nairobi with theme: "Shelter is My Right"
- UN-Habitat Scroll of Honour Awards introduced in 1989 for contributions to improving urban living conditions

4. Strategic Significance:

- Advocates sustainable urban development, affordable housing, and inclusive city planning
- Supports New Urban Agenda
- Aligns with Sustainable Development Goal 11 (SDG 11) → Inclusive, safe, resilient, and sustainable cities



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**Khaled El-Enany –
UNESCO
Nomination**

**खालिद अल-एनानी -
यूनेस्को नामांकन**



Name: Dr. Khaled El-Enany

Nationality: Egyptian

Historic Nomination: Set to become first Arab Director-General of UNESCO

UNESCO Executive Board Support:

- Date: October 6, 2025
- Backed by overwhelming majority (55 votes to 2 over Firmin Edouard Matoko of Congo)

Final Vote: UNESCO General Conference (194 member states) in November 2025

Term: 4-year term starting early 2026, succeeding Audrey Azoulay (France)



Significance:

- **First Arab to hold UNESCO top post**
- Potential influence on heritage in conflict zones, funding, and equity in representation

Past Arab Candidates:

- Farouk Hosny (2009) – unsuccessful
- Moushira Khattab (2017) – failed to secure enough votes
- Samira Al-Moosa (Oman) – influential but not DG candidate



FIDC – Key Points (Banking Exam Relevance)

1. Full Name:

- Finance Industry Development Council (FIDC)

2. RBI Recognition:

- RBI has recognized FIDC as a Self-Regulatory Organisation (SRO) for the NBFC sector.
- Purpose: Enhance self-regulation and oversight of NBFCs.

3. What is an SRO?

- Self-Regulatory Organisation (SRO) = A non-governmental body recognized by a regulator like RBI.
- Functions:
 - Set industry standards
 - Enforce code of conduct
 - Resolve disputes and educate borrowers
 - Flag early warning signals to RBI



4. RBI Eligibility Criteria (Omnibus Framework 2024):

- Must be a **Section 8 not-for-profit company**
- **Diversified ownership:** No single entity can hold more than 10%
- Sufficient **net worth** and **sector representation**

5. Why SRO is needed for NBFCs:

- NBFCs contribute **~1/3 of total lending in India**
- Serve sectors like **MSMEs, vehicle finance, housing, micro-enterprises**
- Past crises like **IL&FS 2018** exposed gaps in **liquidity, asset-liability management, and corporate governance**

6. FIDC's Key Objectives:

- Enhance **transparency and financial discipline** in NBFCs
- Implement **common standards and safeguards**
- Facilitate better **coordination between RBI and NBFCs**



2 mins Summary



Topic

One

Topic

Two

Topic

Three

Topic

Four

Topic

Five

THANK - YOU