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RBI, SEBI & Banking

Q1. Which HDFC Bank Deputy Managing Director sought to step down with effect from 31 December 2026, subject to RBI approval?

HDFC बैंक के किस उप प्रबंध निदेशक ने RBI की मंजूरी के अधीन 31 दिसंबर 2026 से पद छोड़ने का अनुरोध किया?

- (a) Kaizad Bharucha
- (b) Anup Bagchi
- (c) Sashidhar Jagdishan
- (d) Rakesh Sharma
- (e) None of these

Answer: (a) Kaizad Bharucha

1. **Kaizad Bharucha** requested cessation of service from **31 December 2026**. The board accepted his request for submission to the Reserve Bank of India; the reported departure remained subject to regulatory approval.

2. He joined **HDFC Bank in 1995** and contributed to its credit systems, corporate lending and wholesale banking. Wholesale banking serves larger institutional and business clients.

3. The development coincides with **Anup Bagchi's** approved three-year term as MD and CEO beginning **27 October 2026**. Keep the outgoing Deputy MD and incoming MD and CEO separate.

4. For revision, connect the person, bank, position and effective date. An announced future departure should not be described as already completed on 19 October.

Government Schemes & Policies

Q2. What is the maximum incentive for an eligible first-time employee under Part A of PM-VBRY?

PM-VBRY के भाग A के तहत पात्र पहली बार नौकरी करने वाले कर्मचारी को अधिकतम कितना प्रोत्साहन मिलता है?

- (a) Rs 5,000
- (b) Rs 10,000
- (c) Rs 12,000
- (d) Rs 15,000
- (e) None of these

Answer: (d) Rs 15,000

1. **Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)** provides an eligible first-time employee an incentive linked to one month's wage, capped at **Rs 15,000**. It is administered through **EPFO**.

2. Part A covers eligible first-time **EPFO**-registered workers earning gross wages up to **Rs 1 lakh per month**. Eligibility also depends on the prescribed joining period and other scheme conditions.

3. Payment is in **two instalments**: the first after six months of continuous service; the second after twelve months and completion of a financial literacy programme.

4. The scheme links formal job creation with social-

security coverage. Employee incentives under Part A should be distinguished from the separate employer incentives for additional employment.

State News

Q3. Saddula Bathukamma, celebrated on 18 October 2026, is associated primarily with which state?

18 अक्टूबर 2026 को मनाया गया सहुला बथुकम्मा मुख्यतः किस राज्य का त्योहार है?

- (a) Andhra Pradesh
- (b) Telangana
- (c) Karnataka
- (d) Tamil Nadu
- (e) None of these

Answer: (b) Telangana

1. **Saddula Bathukamma** is associated with **Telangana**. It marks the concluding stage of the state's floral festival and was celebrated on **18 October 2026**.

2. A major celebration took place at **Tank Bund**, along Hyderabad's **Hussain Sagar** waterfront. Women participated in traditional songs, circular dances and flower-arrangement rituals.

3. The festival is observed during Ashwayuja. Layered floral arrangements traditionally use seasonal local flowers, including Tangedu and Gunuka.

4. For examinations, connect Bathukamma with flowers, women's participation and Telangana's cultural identity. Saddula Bathukamma refers to the concluding celebration, rather than a separate state festival.

Q4. Which policy advisory body was established to help prepare Vision Delhi 2047?

विजन दिल्ली 2047 तैयार करने में सहायता के लिए किस नीति सलाहकार संस्था की स्थापना की गई?

- (a) Delhi Development Authority
- (b) National Capital Region Planning Board
- (c) Delhi Institute for Transformation and Innovation
- (d) Delhi Finance Commission
- (e) None of these

Answer: (c) Delhi Institute for Transformation and Innovation

1. The body is the **Delhi Institute for Transformation and Innovation (DITI)**. Its policy work supports **Vision Delhi 2047** and the goal of Viksit Dilli.

2. It is modelled on **NITI Aayog** and serves as a knowledge and advisory institution for public policy, development strategy and institutional reforms.

3. The **Chief Minister** heads its Governing Board, while the Chief Secretary heads its Executive Committee. Its functions include assessing programmes and improving coordination across departments.

4. An advisory body helps government design and evaluate policy. It does not replace the elected government or the departments responsible for implementing schemes.

Q5. What initial outlay did the Delhi Cabinet approve for the Go-Delhi Foundation in October 2026?

अक्टूबर 2026 में दिल्ली मंत्रिमंडल ने गो-दिल्ली फाउंडेशन के लिए कितना प्रारंभिक परिव्यय स्वीकृत किया?

- (a) Rs 50 crore
- (b) Rs 100 crore
- (c) Rs 250 crore
- (d) Rs 400 crore
- (e) None of these

Answer: (a) Rs 50 crore

1. The approved initial outlay is **Rs 50 crore**. The **Go-Delhi Foundation** aims to strengthen the capital's start-up and innovation ecosystem.
2. It is designed as a **Section 8 not-for-profit company** under the **Companies Act, 2013**, operating under the Department of Industries.
3. The foundation connects innovators with laboratories, prototyping facilities, mentorship, incubation and intellectual-property support. A prototype is an early model used to test an idea.
4. Its hub-and-spoke approach uses partner facilities and existing institutions. The Rs 50-crore initial outlay is distinct from Delhi's separately reported Rs 400-crore Start-up and Incubation Policy.

International News

Q6. Which country was designated incoming Chair of the IMF and World Bank Group Boards of Governors for 2027?

2027 के लिए IMF और विश्व बैंक समूह के गवर्नर्स बोर्ड के आगामी अध्यक्ष का दायित्व किस देश को दिया गया?

- (a) India
- (b) Bangladesh
- (c) Sri Lanka
- (d) Pakistan
- (e) None of these

Answer: (d) Pakistan

1. **Pakistan** was designated incoming chair for **2027**. Its Minister for Economic Affairs, **Ahmad Khan Cheema**, was named for the role.
2. The announcement was reported at the **2026 WBG-IMF Annual Meetings in Bangkok**. The reporting described Pakistan's return to this chairmanship for the first time since 1953.
3. The Boards of Governors represent member countries at the highest institutional level. The IMF focuses on monetary and financial stability; the World Bank Group supports development.
4. Chairing meetings facilitates discussion. It does not make the chair the IMF Managing Director or World Bank President, nor confer unilateral control over lending decisions.

Appointments

Q7. Dhal Singh Bisen took oath as Governor of which state on 19 October 2026?

डाल सिंह बिसेन ने 19 अक्टूबर 2026 को किस राज्य के राज्यपाल के रूप में शपथ ली?

- (a) Himachal Pradesh
- (b) Uttarakhand
- (c) Madhya Pradesh
- (d) Rajasthan
- (e) None of these

Answer: (b) Uttarakhand

1. **Dhal Singh Bisen** took oath as **Governor of Uttarakhand** at Lok Bhavan in **Dehradun** on **19 October 2026**.
2. Acting Chief Justice Manoj Kumar Tiwari of the Uttarakhand High Court administered the oath. Bisen succeeded Lieutenant General Gurmit Singh (Retd.).
3. The constitutional oath provision is **Article 159**. Article 155 concerns appointment by the President, while Article 156 concerns the Governor's term and tenure.
4. For revision, distinguish the date of appointment from the date of assuming office. The oath ceremony marks assumption of the constitutional responsibilities.

Reports & Rankings

Q8. What was India's rank among 122 countries in the Global Hunger Index 2026?

वैश्विक भूख सूचकांक 2026 में 122 देशों के बीच भारत का स्थान क्या था?

- (a) 94th
- (b) 96th
- (c) 100th
- (d) 106th
- (e) None of these

Answer: (c) 100th

1. India ranked **100th out of 122 countries** in the **Global Hunger Index 2026**, with a score of **24.1**. This falls in the **serious** hunger category.
2. The four component indicators are undernourishment, child wasting, child stunting and under-five mortality. They capture different dimensions of inadequate nutrition.
3. Stunting means low height for age; wasting means low weight for height. India's reported child-stunting indicator was **29.3%**.
4. The global score was 18.1, in the moderate category. Remember that a country's numerical rank and its severity classification are separate measures.

Summits & Conferences

Q9. Who was scheduled to represent India at the 25th SCO Council of Heads of Government meeting in Dushanbe on 19-20 October 2026?

19-20 अक्टूबर 2026 को दुशान्बे में SCO शासनाध्यक्ष परिषद की 25वीं

बैठक में भारत का प्रतिनिधित्व किसे करना था?

- (a) Rajnath Singh
- (b) S Jaishankar
- (c) Nirmala Sitharaman
- (d) Piyush Goyal
- (e) None of these

Answer: (a) Rajnath Singh

1. Defence Minister **Rajnath Singh** was designated to represent India. The venue was **Dushanbe, Tajikistan**, for the scheduled **19-20 October 2026** visit.

2. This was the **25th Council of Heads of Government (CHG)** meeting of the **Shanghai Cooperation Organisation**. CHG should not be confused with the Council of Heads of State.

3. The agenda covered trade, investment, connectivity and cooperation, together with institutional and financial matters. India's priorities included innovation and digital public infrastructure.

4. The SCO was established on 15 June 2001. In this 19 October set, retain the visit and meeting as scheduled in the day's update.

Science & Technology

Q10. NASA's PUFFINS mission, led by Dr Ramya Manjunath Anche, will primarily study what?

डॉ. राम्या मंजुनाथ अंचे के नेतृत्व वाला NASA का PUFFINS मिशन मुख्यतः किसका अध्ययन करेगा?

- (a) Lunar surface water
- (b) Solar coronal mass ejections
- (c) Earth's deep ocean currents
- (d) Interstellar dust grains
- (e) None of these

Answer: (d) Interstellar dust grains

1. **PUFFINS** will investigate **interstellar dust grains** using ultraviolet observations. The mission is led by **Dr Ramya Manjunath Anche** at the **University of Arizona**.

2. The small-spacecraft investigation received a **US\$20 million** award through NASA's Astrophysics Pioneers programme. Mission-team material targets launch in 2030.

3. Its observations of around 70 stars use ultraviolet polarimetry. Polarimetry measures the orientation properties of light and helps infer the behaviour of dust grains.

4. Dust affects how starlight travels and participates in environments where stars and planets form. The mission studies these physical processes; it is not a direct claim that extraterrestrial life has been detected.

Obituaries

Q11. B. Madhusoodana Kurup, who died in October 2026, was the founding Vice-Chancellor of which university?

अक्टूबर 2026 में दिवंगत बी. मधुसूदन कुरुप किस विश्वविद्यालय के

संस्थापक कुलपति थे?

- (a) Cochin University of Science and Technology
- (b) Kerala University of Fisheries and Ocean Studies
- (c) Kerala Agricultural University
- (d) Central University of Kerala
- (e) None of these

Answer: (b) Kerala University of Fisheries and Ocean Studies

1. **B. Madhusoodana Kurup** was the founding Vice-Chancellor of the **Kerala University of Fisheries and Ocean Studies (KUFOS)**. He died in **Kochi** on **18 October 2026**, aged 71.

2. He was a fisheries scientist and academic whose work covered freshwater fish diversity, aquaculture and fisheries education.

3. KUFOS is known as India's first university dedicated to fisheries and ocean studies. Kurup also served at CUSAT's School of Industrial Fisheries.

4. Aquaculture means the farming of aquatic organisms under managed conditions. For obituary questions, associate the person with the institution and principal professional contribution.

Defence

Q12. Which country claimed a successful test of the AI-guided Zam-2.0 torpedo in October 2026?

अक्टूबर 2026 में AI-निर्देशित Zam-2.0 टॉरपीडो के सफल परीक्षण का दावा किस देश ने किया?

- (a) South Korea
- (b) Japan
- (c) North Korea
- (d) Russia
- (e) None of these

Answer: (c) North Korea

1. **North Korea** announced the test through **KCNA**, its state news agency. The weapon is named **Zam-2.0** and the reported test took place on **15 October 2026**.

2. The announcement claimed AI-assisted target detection and guidance, together with propulsion improvements. A torpedo is a weapon that travels underwater.

3. State media described the system as fast and precisely guided, but detailed specifications and independent verification were unavailable.

4. Treat the performance statements as **claims**. Reporting that a country announced a test is different from independently establishing the weapon's real-world capabilities.

Q13. How much lighter are the newly reported indigenous armour panels developed by DRDO's R&DE (Engineers), Pune, compared with existing systems?

DRDO के पुणे स्थित R&DE (इंजीनियर्स) द्वारा विकसित नए स्वदेशी कवच पैनल मौजूदा प्रणालियों से कितने हल्के बताए गए हैं?

- (a) 20%

- (b) 10%
- (c) 30%
- (d) 40%
- (e) None of these

Answer: (a) 20%

1. The reported reduction is **20%**. The panels were developed by **DRDO's Research and Development Establishment (Engineers), Pune**.
2. The reported protection target is **STANAG 4569 Level 6**, including resistance to **30 mm armour-piercing ammunition**. STANAG denotes a NATO Standardization Agreement.
3. Reducing armour mass while retaining specified protection can support vehicle mobility and payload flexibility. The actual benefit depends on the complete vehicle design.
4. The technology completed in-house tests and was offered for transfer to industry. Development and technology transfer are distinct from large-scale induction into operational vehicles.

Q14. Where did the Indian Army conduct Exercise Akhand Prahar-II in October 2026?

भारतीय सेना ने अक्टूबर 2026 में अभ्यास अखंड प्रहार-II कहाँ आयोजित किया?

- (a) Leh, Ladakh
- (b) Tawang, Arunachal Pradesh
- (c) Babina, Uttar Pradesh
- (d) Jaisalmer, Rajasthan
- (e) None of these

Answer: (d) Jaisalmer, Rajasthan

1. **Exercise Akhand Prahar-II** was conducted in **Jaisalmer, Rajasthan**. The exercise assessed the **Indian Army's combat readiness** and operational coordination.
2. The participating formations included the **Black Mace Brigade** and **Battle Axe Division**. Drills integrated modern technology with conventional capabilities.
3. The training emphasised rapid response, precision and coordination across multiple operational dimensions. Desert conditions make Jaisalmer a relevant training location for the western sector.
4. For examinations, retain the exercise name, force and venue. This is an Indian Army exercise; it should not be confused with similarly named international naval or air-force exercises.

Sports & Games

Q15. Who won gold ahead of Avani Lekhara in the women's 10m air rifle event at the 2026 Asian Para Games?

2026 एशियाई पैरा खेलों की महिला 10 मीटर एयर राइफल स्पर्धा में अवंनि लेखरा से आगे स्वर्ण पदक किसने जीता?

- (a) Rubina Francis
- (b) Mona Agarwal
- (c) Palak Kohli

- (d) Manisha Ramadass
- (e) None of these

Answer: (b) Mona Agarwal

1. **Mona Agarwal** won gold with **250.0 points**, while **Avani Lekhara** took silver with **249.6 points**. The difference was 0.4 points.
2. The result gave India a one-two finish in women's 10m air rifle SH1 at the **Aichi-Nagoya 2026 Asian Para Games** in Japan.
3. Mona's final score set a Games record. Her qualification score of 629.1 was a separate record in the qualification stage.
4. Keep qualification and final scores separate. SH1 is a shooting sport classification; a classification identifies eligible athletes by functional criteria rather than their country or age.

Q16. What score did Sheetal Devi achieve out of 720 to equal the world record in women's compound para-archery qualification at the 2026 Asian Para Games?

2026 एशियाई पैरा खेलों की महिला कंपाउंड पैरा-तीरंदाजी क्वालीफिकेशन में विश्व रिकॉर्ड की बराबरी के लिए शीतल देवी ने 720 में से कितने अंक बनाए?

- (a) 698
- (b) 700
- (c) 704
- (d) 708
- (e) None of these

Answer: (c) 704

1. **Sheetal Devi** scored **704 out of 720** in the women's **compound qualification** round. The performance equalled the existing world record.
2. It also set a **new Asian record**, improving the previous 698-point mark by six points. The event was part of the 2026 Asian Para Games in Japan.
3. Qualification, also called a ranking round, determines seeding for later elimination matches. A qualification record is not itself an individual gold-medal result.
4. Remember the association: Sheetal Devi - para archery - compound - 704/720. Keep this achievement separate from later match or team-round scores.

Q17. Amruta Pujari won silver in which women's weight category at the 2026 U-23 World Wrestling Championships?

अमृता पुजारी ने 2026 अंडर-23 विश्व कुश्ती चैंपियनशिप में महिलाओं के किस भार वर्ग में रजत पदक जीता?

- (a) 72 kg
- (b) 59 kg
- (c) 55 kg
- (d) 68 kg
- (e) None of these

Answer: (a) 72 kg

1. **Amruta Pujari** won **silver in women's 72 kg** at the **2026 U-23 World Wrestling Championships** in **Las**

Vegas, United States.

2. She reached the final after two consecutive wins by pinfall. A pinfall, or fall, is achieved by holding both of an opponent's shoulders to the mat under the sport's rules.
3. Ukraine's Iryna Zablotska won the final. India's other reported medallists were Vishvajit More, silver in Greco-Roman 55 kg, and Komal, bronze in women's 59 kg.
4. Do not interchange the weight categories or wrestling styles. The U-23 designation identifies the age-group competition, not the senior World Championships.

Awards & Honours

Q18. How many young artists were selected for the Ustad Bismillah Khan Yuva Puraskar for the award years 2024 and 2025?

पुरस्कार वर्ष 2024 और 2025 के उस्ताद बिस्मिल्लाह खाँ युवा पुरस्कार के लिए कितने युवा कलाकार चुने गए?

- (a) 108
- (b) 100
- (c) 104
- (d) 106
- (e) None of these

Answer: (d) 106

1. The **Sangeet Natak Akademi** selected **106 young artists** for the **Ustad Bismillah Khan Yuva Puraskar** for **2024 and 2025**.
2. The ceremony was scheduled for 19 October 2026 at Meghdoot Complex, Rabindra Bhavan, New Delhi. The award recognises young talent in music, dance, theatre and allied performing arts.
3. Instituted in 2006, the award covers artists up to age 40. Each recipient receives **Rs 25,000**, a Tamrapatra and an Angavastram.
4. The General Council selected recipients at its March 2026 meeting. The award years, selection date and presentation date are separate facts and should not be interchanged.