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By Ready For Exa

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Answer Key — IBPS Banking-Awareness + GA Sheet

GOVT-IBPS-GA · 2026-05-25

1. B

Sanjay Malhotra is the 26th Governor of RBI (appointed 11 Dec 2024, succeeding Shaktikanta Das).

2. B

RBI HQ: Mumbai (originally Calcutta in 1935, shifted to Mumbai in 1937).

3. C

RBI was established 1 Apr 1935 and nationalised on 1 January 1949 under the RBI (Transfer to Public Ownership) Act 1948.

4. C

Per RBI IRAC norms, a loan account is classified NPA if interest/principal remains overdue for more than 90 days.

5. B

Repo rate = rate at which RBI lends short-term funds to commercial banks against approved govt securities (repurchase agreement).

6. B

Basel III (BCBS): minimum capital adequacy (CET1, Tier 1, Tier 2), leverage ratio, liquidity coverage ratio (LCR), NSFR — bank risk management.

7. B

SLR (Sec 24, BR Act) = % of NDTL banks must maintain in cash, gold, or unencumbered SLR securities (G-secs).

8. B

PMJDY = Pradhan Mantri Jan Dhan Yojana — launched 28 Aug 2014 for universal financial inclusion.

9. C

DICGC insurance cover raised from ₹1 lakh to ₹5 lakh per depositor per bank w.e.f. 4 Feb 2020.

10. B

The Sivaraman Committee (CRAFICARD, 1979) recommended setting up NABARD; established 12 July 1982.

11. B

UPI is owned and operated by NPCI (National Payments Corporation of India), an RBI-regulated umbrella entity.

NAME: _____

ROLL NO: _____

BATCH: _____

12. C

Banking Regulation Act, 1949 (originally Banking Companies Act, renamed 1965). Distinct from RBI Act, 1934.

13. C

Operation Sindoor (7 May 2025) — coordinated tri-services strike: IAF (Rafale BrahMos), Army (artillery), Navy (carrier group on alert).

14. C

Nirmala Sitharaman, Union Finance Minister, presented the Union Budget 2026-27 on 1 Feb 2026 (her 8th consecutive).

15. B

Maria Corina Machado — Venezuelan opposition leader — awarded the 2025 Nobel Peace Prize (announced Oct 2025).

16. B

Donald J. Trump took oath as the 47th President of the USA on 20 January 2025.

17. C

Royal Challengers Bengaluru (RCB) won their maiden IPL title in 2025; IPL-19 (2026) won by RCB. [PTI May 2026.]

18. A

Indonesia joined BRICS as a full member on 6 January 2025, taking total membership to 10.

19. B

Chandrayaan-4 sample-return mission is targeted for 2027 by ISRO; design phase approved Sep 2024.

20. B

Ajay Banga (Indian-American) is the 14th President of the World Bank (since 2 June 2023).

21. B

Friedrich Merz (CDU) elected Chancellor of Germany on 6 May 2025, succeeding Olaf Scholz.

22. A

Bihar Vidhan Sabha elections results declared May 2026 (NDA / Mahagathbandhan contest).

23. C

Pope Leo XIV (Robert Francis Prevost) — first American pope, elected 8 May 2025, succeeding Pope Francis.

24. A

Jannik Sinner (Italy) won the Australian Open Men's Singles 2026 — his 3rd Grand Slam.

25. A

INS Vikrant (commissioned 2 Sep 2022) — India's first indigenously built aircraft carrier (Cochin Shipyard).

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