

CrackExam - 23 October 2026

Answer key and explanations

25 original MCQs | Four options | Zero negative marking.
Not an actual previous-year paper.

Research cutoff: 23 October 2026, 04:10 AM IST

1:B | 2:D | 3:A | 4:C | 5:C

6:A | 7:D | 8:B | 9:D | 10:B

11:C | 12:A | 13:A | 14:C | 15:A

16:B | 17:B | 18:B | 19:D | 20:B

21:A | 22:D | 23:C | 24:C | 25:D

1. B | RBI & Regulatory Updates

Banks bid Rs 1,62,354 crore against a notified Rs 50,000 crore.

[Read original source](#)

2. D | RBI & Regulatory Updates

Cut-off 5.54%; weighted average rate 5.55%.

[Read original source](#)

3. A | RBI & Regulatory Updates

A 3-day VRR from Friday 23 October reverses on Monday 26 October.

[Read original source](#)

4. C | RBI & Regulatory Updates

$162,354 / 50,000 = 3.25$.

[Read original source](#)

5. C | RBI & Regulatory Updates

ET reports the advisory was issued on 19 October 2026.

[Read original source](#)

6. A | RBI & Regulatory Updates

The environment is to be treated as compromised until forensically cleared.

[Read original source](#)

7. D | RBI & Regulatory Updates

The advisory asks for MFA on admin access and no public admin interfaces.

[Read original source](#)

8. B | RBI & Regulatory Updates

Three months from 22 October 2026 to 22 January 2027.

[Read original source](#)

9. D | RBI & Regulatory Updates

SEBI warned about unregistered persons running invitation-only WhatsApp groups.

[Read original source](#)

10. B | RBI & Regulatory Updates

Moneycontrol uses the term astroturfing for this tactic.

[Read original source](#)

11. C | RBI & Regulatory Updates

Deal only with SEBI-registered intermediaries.

[Read original source](#)

12. A | RBI & Regulatory Updates

The circular covers margin waiver post early pay-in in the cash segment.

[Read original source](#)

13. A | Banking & Financial Industry News

Ind Grow rose to 6.80% from 6.65%.

[Read original source](#)

14. C | Banking & Financial Industry News

Both special schemes rose by 15 bps: 6.60% to 6.75%.

[Read original source](#)

15. A | Banking & Financial Industry News

SBI filed with the exchanges on 21 October 2026, five days after receiving the alert.

[Read original source](#)

16. B | Banking & Financial Industry News

3,897 records with PII among about 3,75,000 records on the dark web.

[Read original source](#)

17. B | Banking & Financial Industry News

The bank engaged an independent CERT-In-empanelled agency.

[Read original source](#)

18. B | Economy & Financial Awareness

RBI fixed Rs 14,425 per unit.

[Read original source](#)

19. D | Economy & Financial Awareness

The reference is gold of 999 purity published by IBJA.

[Read original source](#)

20. B | Government Schemes

PIB gives Rs 53,428 crore.

[Read original source](#)

21. A | Government Schemes

The programme is now the Pradhan Mantri Samajik Sahayata Yojana.

[Read original source](#)

22. D | Government Schemes

The 40 per cent benchmark of the RPwD Act 2016 replaces 80 per cent.

[Read original source](#)

23. C | Government Schemes

Rs 375 for ages 0-79 and Rs 625 for 80 and above.

[Read original source](#)

24. C | Credit/NPA & Risk Management

The settlement charge is Rs 96.76 crore.

[Read original source](#)

25. D | Credit/NPA & Risk Management

AT-1 bonds count as additional tier-1 capital under Basel III and can be written down.

[Read original source](#)

Designed and prepared by CrackExam.co.in Team

