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FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

April 2025

Every daily quiz of the month · 20 quizzes · 155 MCQs with answers

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Banking 43 · Agri & Rural 24 · Sci & Env 22



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6 OF THE TOP 10

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors write these quizzes every day.

Contents

All 155 MCQs of April 2025, quiz by quiz — 20 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-04

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PRACTISE THE WAY TOPPERS DO

How to use this book

One quiz a sitting. Attempt all the questions with a pen before you look — each day's answer key and explanations follow its questions. When the month is done, finish with the **Exam Ready** set.

155

MCQs with answers

20

daily quizzes

9

topics covered

7 min

per quiz, timed

1
Attempt

All the day's questions, timed, before you look at any answer.

2
Check

The answer key and explanations follow each day. Read every explanation.

3
Log

Score in the tracker; note the question numbers you missed.

4
Retake

Your misses on day 3 and day 7, then the Exam Ready set.

The month by topic

Where the month's questions came from. The long bars are what examiners had the most to ask about.

Banking & Finance	43	
Agriculture & Rural	24	
Science & Environment	22	
Economy	21	
Schemes & Government	15	
Misc GA	10	
International	9	
Reports & Indices	8	
Appointments & Awards	3	

"Study the question paper, not just the syllabus."

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TRACK EVERY ATTEMPT

Your score tracker

A score that rises on the retake is a fact that has moved into exam-day memory.

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
8 April 2025	___ / 10	---	---	☐	
9 April 2025	___ / 10	---	---	☐	
10 April 2025	___ / 10	---	---	☐	
11 April 2025	___ / 10	---	---	☐	
12 April 2025	___ / 10	---	---	☐	
13 April 2025	___ / 10	---	---	☐	
14 April 2025	___ / 9	---	---	☐	
15 April 2025	___ / 9	---	---	☐	
16 April 2025	___ / 9	---	---	☐	
17 April 2025	___ / 5	---	---	☐	
18 April 2025	___ / 6	---	---	☐	
19 April 2025	___ / 7	---	---	☐	
21 & 22 April 2025	___ / 7	---	---	☐	
23 April 2025	___ / 5	---	---	☐	
24 April 2025	___ / 3	---	---	☐	
25 April 2025	___ / 2	---	---	☐	
26 April 2025	___ / 3	---	---	☐	
27 & 28 April 2025	___ / 10	---	---	☐	
29 April 2025	___ / 10	---	---	☐	
30 April 2025	___ / 10	---	---	☐	

"Study the question paper, not just the syllabus."

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QUIZ 1 OF 20

8 April 2025

10 questions · Reports 3 · International 2 · Banking 2 · Schemes 2

Q1

Who did Israeli Prime Minister Benjamin Netanyahu meet at the White House on April 8, 2025?

- A. Joe Biden
- B. Donald Trump
- C. Kamala Harris
- D. Antony Blinken
- E. Mike Pence

Q2

Which country announced its withdrawal from the International Criminal Court (ICC) in April 2025?

- A. Poland
- B. Hungary
- C. Czech Republic
- D. Slovakia
- E. Romania

Q3

What was the primary focus of the Policing Report 2025 released in India?

- A. Community Policing Initiatives
- B. Cybercrime Statistics
- C. Custodial Torture
- D. Police Training Programs
- E. Traffic Management

Q4

What is the main objective of the Pradhan Mantri Mudra Yojana (PMMY)?

- A. Providing housing loans to urban poor
- B. Offering educational loans to students
- C. Extending micro-credit to small and micro enterprises
- D. Funding large infrastructure projects
- E. Supporting agricultural subsidies

Q5

Which organization released the "Women and Men in India 2024" report?

- A. Ministry of Women and Child Development
- B. National Statistical Office (NSO)
- C. NITI Aayog
- D. Ministry of Social Justice and Empowerment
- E. Reserve Bank of India

Q6

What are the "Four Betters Courses" launched by the FAO aimed at improving?

- A. Agricultural Productivity
- B. Educational Integration in Agrifood Systems
- C. Fisheries Management
- D. Climate Change Mitigation
- E. Rural Infrastructure

Q7

What is the purpose of the Indian Navy's INS Sunayna embarking on the IOS SAGAR Mission?

- A. Conducting maritime surveillance
- B. Delivering humanitarian assistance
- C. Participating in joint naval exercises
- D. Enhancing regional diplomatic ties
- E. All of the above

Q8

What technological advancement did the Ministry of Statistics and Programme Implementation (MoSPI) introduce in April 2025?

- A. Blockchain-based data collection
- B. AI-powered data analytics tools
- C. Revamped Microdata Portal
- D. Quantum computing for statistical analysis
- E. Mobile app for real-time data reporting

Q9

What significant finding was reported in the "Health of the Nation 2025" report?

- A. Decline in infant mortality rate
- B. Increase in lifestyle-related diseases
- C. Improvement in average life expectancy
- D. Reduction in malnutrition cases
- E. Rise in mental health awareness

Q10

Which bank lowered its Marginal Cost of Funds-based Lending Rate (MCLR) in April 2025?

- A. State Bank of India
- B. ICICI Bank
- C. HDFC Bank
- D. Punjab National Bank
- E. Axis Bank

ANSWERS — 8 APRIL 2025

Q1 B	Q2 B	Q3 C	Q4 C	Q5 B
Q6 B	Q7 E	Q8 C	Q9 B	Q10 C

"Cover the answer, say it aloud, then check. Every time."

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Q1. Who did Israeli Prime Minister Benjamin Netanyahu meet at the White House on April 8, 2025?

Answer B) Donald Trump

On April 8, 2025, Israeli Prime Minister Benjamin Netanyahu met with former U.S. President Donald Trump at the White House to discuss bilateral relations and regional issues.

Q2. Which country announced its withdrawal from the International Criminal Court (ICC) in April 2025?

Answer B) Hungary

In April 2025, Hungary announced its decision to withdraw from the International Criminal Court (ICC), citing concerns over the court's jurisdiction and decisions affecting national sovereignty.

Q3. What was the primary focus of the Policing Report 2025 released in India?

Answer C) Custodial Torture

The Policing Report 2025 highlighted issues related to custodial torture in India, emphasizing the need for police reforms and better human rights practices.

Q4. What is the main objective of the Pradhan Mantri Mudra Yojana (PMMY)?

Answer C) Extending micro-credit to small and micro enterprises

The Pradhan Mantri Mudra Yojana (PMMY) aims to provide micro-credit facilities to small and micro enterprises to promote entrepreneurship and financial inclusion.

Q5. Which organization released the "Women and Men in India 2024" report?

Answer B) National Statistical Office (NSO)

The "Women and Men in India 2024" report was released by the National Statistical Office (NSO) to provide insights into gender statistics in the country.

Q6. What are the "Four Betters Courses" launched by the FAO aimed at improving?

Answer B) Educational Integration in Agrifood Systems

The "Four Betters Courses" initiative by the FAO focuses on strengthening educational integration in agrifood systems to address global challenges in agriculture.

Q7. What is the purpose of the Indian Navy's INS Sunayna embarking on the IOS SAGAR Mission?

Answer E) All of the above

The IOS SAGAR Mission involves INS Sunayna in maritime surveillance, humanitarian assistance, joint exercises, and strengthening regional diplomatic relations.

Q8. What technological advancement did the Ministry of Statistics and Programme Implementation (MoSPI) introduce in April 2025?

Answer C) Revamped Microdata Portal

In April 2025, MoSPI launched a revamped Microdata Portal to enhance data accessibility and usability for researchers and policymakers.

Q9. What significant finding was reported in the "Health of the Nation 2025" report?

Answer B) Increase in lifestyle-related diseases

The "Health of the Nation 2025" report highlighted a significant increase in lifestyle-related diseases, emphasizing the need for public health interventions.

Q10. Which bank lowered its Marginal Cost of Funds-based Lending Rate (MCLR) in April 2025?

Answer C) HDFC Bank

In April 2025, HDFC Bank announced a reduction in its Marginal Cost of Funds-based Lending Rate (MCLR), aiming to make loans more affordable for borrowers.

QUIZ 2 OF 20

9 April 2025

10 questions · Sci & Env 3 · International 2 · Agri & Rural 2 · Economy 2

Q1

Which country hosted the G20 Summit in April 2025?

- A. India
- B. Brazil
- C. Australia
- D. South Africa
- E. Japan

Q2

The Indian government launched which scheme in April 2025 to promote digital literacy in rural areas?

- A. Digital India Mission
- B. Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)
- C. BharatNet Project
- D. National Digital Literacy Mission
- E. e-Kranti

Q3

ISRO successfully launched which satellite in April 2025 for advanced earth observation?

- A. Cartosat-3
- B. RISAT-2BRI
- C. EOS-04
- D. GSAT-30
- E. INSAT-3DS

Q4

What was the projected GDP growth rate for India for the fiscal year 2025–26 as estimated in April 2025?

- A. 6.5%
- B. 7.0%
- C. 7.5%
- D. 8.0%
- E. 8.5%

Q5

Which crop saw a significant increase in minimum support price (MSP) in April 2025 to encourage cultivation?

- A. Wheat
- B. Rice
- C. Maize
- D. Pulses
- E. Cotton

Q6

The Reserve Bank of India introduced which new digital currency in April 2025?

- A. Digital Rupee
- B. e-Rupee
- C. Bharat Coin
- D. Crypto Rupee
- E. RBI Coin

Q7

In April 2025, which country became the newest member of the United Nations?

- A. Kosovo
- B. Palestine
- C. Western Sahara
- D. Taiwan
- E. South Sudan

Q8

The Indian Parliament passed which bill in April 2025 to address climate change?

- A. National Green Tribunal Amendment Bill
- B. Climate Change Mitigation Bill
- C. Renewable Energy Promotion Bill
- D. Environmental Protection Amendment Bill
- E. Carbon Emission Reduction Bill

Q9

Which Indian tech company unveiled a new quantum computing initiative in April 2025?

- A. Infosys
- B. TCS
- C. Wipro
- D. HCL Technologies
- E. Tech Mahindra

Q10

In April 2025, India signed a free trade agreement with which regional bloc?

- A. European Union
- B. ASEAN
- C. MERCOSUR
- D. African Union
- E. Gulf Cooperation Council

ANSWERS — 9 APRIL 2025

Q1 A	Q2 B	Q3 C	Q4 B	Q5 D
Q6 A	Q7 B	Q8 E	Q9 B	Q10 A

Q1. Which country hosted the G20 Summit in April 2025?**Answer** A) India

India hosted the G20 Summit in April 2025, bringing together world leaders to discuss global economic and political issues.☑

Q2. The Indian government launched which scheme in April 2025 to promote digital literacy in rural areas?

Answer B) Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)

PMGDISHA was launched to provide digital literacy training to citizens in rural areas, aiming to bridge the digital divide.✖

Q3. ISRO successfully launched which satellite in April 2025 for advanced earth observation?

Answer C) EOS-04

EOS-04 is an earth observation satellite launched by ISRO to provide high-quality images for agriculture, forestry, and disaster management applications.✖

Q4. What was the projected GDP growth rate for India for the fiscal year 2025-26 as estimated in April 2025?

Answer B) 7.0%

In April 2025, India's GDP growth rate for the fiscal year 2025-26 was projected at 7.0%, reflecting a steady economic recovery.✖

Q5. Which crop saw a significant increase in minimum support price (MSP) in April 2025 to encourage cultivation?

Answer D) Pulses

The government increased the MSP for pulses to encourage farmers to cultivate more pulses and reduce import dependency.✖RBI & NABARD Prep Platform

Q6. The Reserve Bank of India introduced which new digital currency in April 2025?

Answer A) Digital Rupee

The RBI introduced the Digital Rupee as a central bank digital currency to promote digital transactions and reduce reliance on cash.✖

Q7. In April 2025, which country became the newest member of the United Nations?

Answer B) Palestine

Palestine was admitted as a full member of the United Nations in April 2025, following a majority vote in the General Assembly.✖

Q8. The Indian Parliament passed which bill in April 2025 to address climate change?

Answer E) Carbon Emission Reduction Bill

The Carbon Emission Reduction Bill was passed to set legally binding targets for reducing carbon emissions and promoting sustainable practices.✖

Q9. Which Indian tech company unveiled a new quantum computing initiative in April 2025?

Answer B) TCS

Tata Consultancy Services (TCS) announced a quantum computing initiative to develop advanced computing solutions for complex problem-solving.✖

Q10. In April 2025, India signed a free trade agreement with which regional bloc?

Answer A) European Union

India and the European Union signed a free trade agreement to enhance economic cooperation and reduce trade barriers between the two regions.☑

QUIZ 3 OF 20

10 April 2025

10 questions · Agri & Rural 3 · Banking 3 · International 2 · Schemes 2

Q1

Which country imposed a 34% tariff on all U.S. imports beginning April 10, 2025, in retaliation to U.S. tariffs?

- A. India
- B. China
- C. European Union
- D. Japan
- E. South Korea

Q2

What action did the European Union take in response to U.S. tariffs on its products?

- A. Imposed a 10% tariff on all U.S. imports
- B. Banned the import of U.S. automobiles
- C. Imposed a 25% tariff on selected U.S. imports
- D. Suspended all trade agreements with the U.S.
- E. Increased tariffs on Chinese goods

Q3

What is the total cost approved by the Indian Cabinet for the M-CADWM scheme to boost irrigation infrastructure?

- A. ₹1,200 Crore
- B. ₹1,400 Crore
- C. ₹1,600 Crore
- D. ₹1,800 Crore
- E. ₹2,000 Crore

Q4

Which scheme aims to provide an integrated package of services, including crèche facilities for children of working mothers?

- A. Palna Scheme
- B. Beti Bachao Beti Padhao
- C. Mid-Day Meal Scheme
- D. Sukanya Samridhi Yojana
- E. Janani Suraksha Yojana

Q5

Which country built the world's first 3D-printed train station?

- A. China
- B. Germany
- C. Japan
- D. South Korea
- E. France

Q6

What was the Reserve Bank of India's (RBI) policy stance in April 2025?

- A. Neutral
- B. Accommodative
- C. Hawkish
- D. Tightening
- E. Restrictive

Q7

Which bank launched the 'Elite Plus' account targeting High Net-worth Individuals (HNIs)?

- A. State Bank of India
- B. HDFC Bank
- C. ICICI Bank
- D. Bandhan Bank
- E. Axis Bank

Q8

What was the Asian Development Bank's (ADB) revised GDP forecast for India in FY26?

- A. 7.0%
- B. 6.9%
- C. 6.8%
- D. 6.7%
- E. 6.6%

Q9

Which Indian state received ₹1,600 crore under the M-CADWM scheme to boost irrigation infrastructure?

- A. Punjab
- B. Maharashtra
- C. Madhya Pradesh
- D. Telangana
- E. Multiple States

Q10

The Ministry of Women and Child Development (MWCD) launched which initiative under Mission Shakti to ensure the safety and well-being of women and children?

- A. Nirbhaya Bharat
- B. Saksham Scheme
- C. Shakti Suraksha
- D. Shakti Sadan
- E. Palna Scheme

ANSWERS — 10 APRIL 2025

Q1 B	Q2 C	Q3 C	Q4 A	Q5 C
Q6 B	Q7 D	Q8 D	Q9 E	Q10 E

"Rest is part of the plan, not a break from it."

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Q1. Which country imposed a 34% tariff on all U.S. imports beginning April 10, 2025, in retaliation to U.S. tariffs?

Answer B. China

China announced a 34% tariff on all U.S. imports starting April 10, 2025, as a retaliatory measure against U.S. tariffs imposed by President Donald Trump. RBI & NABARD Prep Platform

Q2. What action did the European Union take in response to U.S. tariffs on its products?

Answer C. Imposed a 25% tariff on selected U.S. imports

The European Union voted to impose a 25% tariff on selected U.S. imports as a countermeasure to U.S. tariffs on EU products, aiming to defend multilateral trade norms and protect European industries. RBI & NABARD Prep Platform

Q3. What is the total cost approved by the Indian Cabinet for the M-CADWM scheme to boost irrigation infrastructure?

Answer C. ₹1,600 Crore

The Indian Cabinet approved the Modified Command Area Development and Water Management (M-CADWM) scheme with a total cost of ₹1,600 Crore to enhance irrigation infrastructure. RBI & NABARD Prep Platform

Q4. Which scheme aims to provide an integrated package of services, including crèche facilities for children of working mothers?

Answer A. Palna Scheme

The Palna Scheme is designed to provide an integrated package of services, including crèche facilities, to support working mothers and ensure child care. RBI & NABARD Prep Platform

Q5. Which country built the world's first 3D-printed train station?

Answer C. Japan

Japan constructed the world's first 3D-printed train station, showcasing advancements in construction technology and innovation.

Q6. What was the Reserve Bank of India's (RBI) policy stance in April 2025?

Answer B. Accommodative

In April 2025, the RBI shifted to an accommodative policy stance with the second consecutive rate cut in FY26 to support economic growth.

Q7. Which bank launched the 'Elite Plus' account targeting High Net-worth Individuals (HNIs)?

Answer D. Bandhan Bank

Bandhan Bank introduced the 'Elite Plus' account specifically designed for High Net-worth Individuals (HNIs), offering exclusive banking services. RBI & NABARD Prep Platform

Q8. What was the Asian Development Bank's (ADB) revised GDP forecast for India in FY26?**Answer** D. 6.7%

In its April 2025 Asian Development Outlook, the Asian Development Bank (ADB) revised India's GDP growth forecast for the financial year 2025-26 (FY26) to 6.7%, down from the earlier estimate of 7%. This adjustment reflects concerns over global trade tensions, particularly potential U.S. tariffs on Indian exports, which could impact trade and investment flows. [RBI & NABARD Prep Platform+2Ground News+2Business & Finance News+2](#)

Q9. Which Indian state received ₹1,600 crore under the M-CADWM scheme to boost irrigation infrastructure?**Answer** E. Multiple States

The ₹1,600 crore allocation under the Modified Command Area Development and Water Management (M-CADWM) scheme will benefit multiple Indian states to improve their irrigation infrastructure and ensure efficient water management.

Q10. The Ministry of Women and Child Development (MWCD) launched which initiative under Mission Shakti to ensure the safety and well-being of women and children?**Answer** E. Palna Scheme

The Palna Scheme is part of Mission Shakti by the Ministry of Women and Child Development. It provides crèche facilities and essential services to support working mothers and ensure the well-being of their children.

QUIZ 4 OF 20

11 April 2025

10 questions · Schemes 2 · Banking 2 · International 1 · Appointments 1

Q1**Which country did Ukrainian President Volodymyr Zelenskyy accuse of covert involvement in Russia's war against Ukraine?**

- A. Iran
- B. North Korea
- C. China
- D. Belarus
- E. Turkey

Q2**Which city recently launched the Ayushman Bharat Scheme to provide health coverage to its residents?**

- A. Mumbai
- B. Kolkata
- C. Delhi
- D. Chennai
- E. Bengaluru

Q3**Who was honored by Prime Minister Modi on his Jayanti for his contributions to social reform and education?**

- A. Dr. B.R. Ambedkar
- B. Mahatma Gandhi
- C. Jyotiba Phule
- D. Swami Vivekananda
- E. Rabindranath Tagore

Q4**What is the purpose of the Panchayat Advancement Index (PAI) introduced in 2024?**

- A. To rank urban municipalities based on infrastructure
- B. To assess the performance of state governments
- C. To evaluate the progress of panchayats across nine themes
- D. To monitor the implementation of central schemes
- E. To measure literacy rates in rural areas

Q5**Where was the Himalayan High Altitude Climate Research Centre inaugurated to study climate change impacts?**

- A. Sikkim
- B. Uttarakhand
- C. Himachal Pradesh
- D. Jammu & Kashmir
- E. Arunachal Pradesh

Q6

Which organization signed a strategic Memorandum of Understanding (MoU) with the New Development Bank to enhance infrastructure financing?

- A. Reserve Bank of India (RBI)
- B. National Bank for Agriculture and Rural Development (NABARD)
- C. National Bank for Financing Infrastructure and Development (NaBFID)
- D. Small Industries Development Bank of India (SIDBI)
- E. Export-Import Bank of India (EXIM Bank)

Q7

According to a recent study by the Reserve Bank of India (RBI), what impact have geopolitical risks had on emerging markets?

- A. Immediate and significant impact
- B. No noticeable impact
- C. Amplified with a delayed effect
- D. Reduced volatility in markets
- E. Improved investor confidence

Q8

What is Moody's Analytics' revised GDP growth forecast for India for the year 2025?

- A. 5.9%
- B. 6.1%
- C. 6.3%
- D. 6.6%
- E. 6.8%

Q9

Which state was the top producer of rice in India as per the data mentioned in April 2025?

- A. Punjab
- B. Uttar Pradesh
- C. West Bengal
- D. Bihar
- E. Odisha

Q10

Which Union Minister launched a new AI tool for early detection of crop diseases in India?

- A. Nirmala Sitharaman
- B. Narendra Singh Tomar
- C. Piyush Goyal
- D. Amit Shah
- E. Mansukh Mandaviya

ANSWERS — 11 APRIL 2025

Q1 C	Q2 C	Q3 C	Q4 C	Q5 D
Q6 C	Q7 C	Q8 D	Q9 C	Q10 B

Q1. Which country did Ukrainian President Volodymyr Zelenskyy accuse of covert involvement in Russia's war against Ukraine?

Answer C. China

Ukrainian President Volodymyr Zelenskyy accused China of covert involvement in Russia's war against Ukraine, alleging that 155 Chinese nationals were participating in combat operations, with two reportedly captured in the Donetsk region.

Q2. Which city recently launched the Ayushman Bharat Scheme to provide health coverage to its residents?

Answer C. Delhi

The Delhi government launched the Ayushman Bharat Scheme to provide health coverage to its residents, aiming to strengthen the healthcare infrastructure and ensure accessible medical services.

Q3. Who was honored by Prime Minister Modi on his Jayanti for his contributions to social reform and education?

Answer C. Jyotiba Phule

Prime Minister Narendra Modi paid tribute to social reformer Jyotiba Phule on his Jayanti, acknowledging his significant contributions to education reform and social work in India.

Q4. What is the purpose of the Panchayat Advancement Index (PAI) introduced in 2024?

Answer C. To evaluate the progress of panchayats across nine themes

The Panchayat Advancement Index (PAI) 2024 was introduced to assess the performance of panchayats across nine themes, aiming to promote good governance and development at the grassroots level.

Q5. Where was the Himalayan High Altitude Climate Research Centre inaugurated to study climate change impacts?

Answer D. Jammu & Kashmir

India inaugurated the Himalayan High Altitude Climate Research Centre in Jammu & Kashmir to study the impacts of climate change in the Himalayan region, aiming to enhance research and policy formulation.

Q6. Which organization signed a strategic Memorandum of Understanding (MoU) with the New Development Bank to enhance infrastructure financing?

Answer C. National Bank for Financing Infrastructure and Development (NaBFID)

NaBFID signed a strategic MoU with the New Development Bank to collaborate on infrastructure financing, aiming to boost development projects in India.

Q7. According to a recent study by the Reserve Bank of India (RBI), what impact have geopolitical risks had on emerging markets?

Answer C. Amplified with a delayed effect

The RBI study highlighted that geopolitical risks have amplified and had a delayed impact on emerging markets, affecting financial stability and economic growth over time.

Q8. What is Moody's Analytics' revised GDP growth forecast for India for the year 2025?**Answer** D. 6.6%

Moody's Analytics revised India's GDP growth forecast for 2025 to 6.6%, citing robust domestic demand, strong credit growth, and government-led capital expenditure as driving factors for the upward revision.

Q9. Which state was the top producer of rice in India as per the data mentioned in April 2025?**Answer** C. West Bengal

West Bengal has been recorded as the leading rice-producing state in India. The state benefits from fertile soil and high rainfall, which are favorable for rice cultivation.

Q10. Which Union Minister launched a new AI tool for early detection of crop diseases in India?**Answer** B. Narendra Singh Tomar

The Union Minister of Agriculture, Narendra Singh Tomar, launched an AI-based tool for early detection of crop diseases. This initiative aims to boost agricultural productivity and reduce crop loss by providing timely insights to farmers.

QUIZ 5 OF 20

12 April 2025

10 questions · Sci & Env 5 · Banking 3 · Agri & Rural 2

Q1

What is the primary objective of India's Design-Linked Incentive (DLI) Scheme?

- A. To promote foreign investment in India's semiconductor manufacturing sector
- B. To support startups and MSMEs in semiconductor design by providing financial incentives
- C. To establish new semiconductor fabrication units across India
- D. To import advanced semiconductor technologies from global leaders
- E. To train engineers in semiconductor manufacturing processes

Q2

What is the purpose of the AIKosh platform launched by the Indian government?

- A. To develop AI-powered defense systems
- B. To integrate religious and cultural texts with government data for AI applications
- C. To monitor social media for misinformation
- D. To provide AI-based healthcare solutions
- E. To automate tax collection processes

Q3

What ethical concerns are associated with Colossal Biosciences' de-extinction projects?

- A. The potential spread of ancient diseases
- B. The high cost of genetic research
- C. The impact on current ecosystems and animal welfare
- D. The lack of public interest in de-extinction
- E. The competition with other biotech firms

Q4

What is the strategic significance of India's Gaurav Long-Range Glide Bomb?

- A. It enhances India's nuclear deterrence capabilities
- B. It provides India with a stealth bombing option
- C. It allows precision targeting from a safe distance, minimizing risk to aircraft
- D. It is designed for anti-submarine warfare
- E. It serves as a satellite launch vehicle

Q5

What was the percentage decline in equity mutual fund inflows in March 2025?

- A. 10%
- B. 12.5%
- C. 14.4%
- D. 15%
- E. 20%

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Q6**What change did the RBI propose regarding the Loan-to-Value (LTV) ratio for gold loans?**

- A. Increasing the LTV ratio to 90%
- B. Reducing the LTV ratio to 65%
- C. Keeping the LTV ratio unchanged
- D. Eliminating the LTV ratio cap
- E. Setting a uniform LTV ratio across all banks

Q7**Why did the Insurance Regulatory and Development Authority of India (IRDAI) warn Heritage TPA?**

- A. For unauthorized insurance sales
- B. For mismanagement of funds
- C. For breach of claim norms and delays in claim processing
- D. For not meeting solvency requirements
- E. For failing to register with IRDAI

Q8**What is the main concern regarding air pollution's effect on rainfall in Indian cities?**

- A. It increases the frequency of rainfall
- B. It leads to more acidic rainfall, harming agriculture and infrastructure
- C. It causes a decrease in monsoon intensity
- D. It results in unseasonal snowfall
- E. It has no significant impact on rainfall patterns

Q9**Why did the Punjab government ban the sale of certain hybrid paddy seeds?**

- A. Due to their low yield compared to traditional varieties
- B. Because they were genetically modified organisms (GMOs)
- C. To prevent the depletion of groundwater resources
- D. Due to concerns over their impact on soil health and farmer debts
- E. To promote organic farming practices

Q10**What is the strategic significance of India's Gaurav Long-Range Glide Bomb?**

- A. It enhances India's nuclear deterrence capabilities
- B. It provides India with a stealth bombing option
- C. It allows precision targeting from a safe distance, minimizing risk to aircraft
- D. It is designed for anti-submarine warfare
- E. It serves as a satellite launch vehicle

ANSWERS — 12 APRIL 2025

Q1 B	Q2 B	Q3 C	Q4 C	Q5 C
Q6 B	Q7 C	Q8 B	Q9 D	Q10 C

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Q1. What is the primary objective of India's Design-Linked Incentive (DLI) Scheme?

Answer B. To support startups and MSMEs in semiconductor design by providing financial incentives

The DLI Scheme aims to bolster India's semiconductor design ecosystem by offering financial incentives to startups and MSMEs engaged in semiconductor design, fostering innovation and reducing dependency on imports.

Q2. What is the purpose of the AIKosh platform launched by the Indian government?

Answer B. To integrate religious and cultural texts with government data for AI applications

AIKosh is designed to merge religious and cultural texts with government data, creating a comprehensive AI platform that respects cultural sensitivities while leveraging data for various applications.

Q3. What ethical concerns are associated with Colossal Biosciences' de-extinction projects?

Answer C. The impact on current ecosystems and animal welfare

Bringing back extinct species raises ethical questions about the consequences for existing ecosystems, the welfare of de-extinct animals, and the allocation of resources in conservation efforts.

Q4. What is the strategic significance of India's Gaurav Long-Range Glide Bomb?

Answer C. It allows precision targeting from a safe distance, minimizing risk to aircraft

The Gaurav Long-Range Glide Bomb enables the Indian Air Force to strike targets accurately from a distance, reducing the exposure of aircraft to enemy defenses.

Q5. What was the percentage decline in equity mutual fund inflows in March 2025?

Answer C. 14.4%

Equity mutual fund inflows saw a 14.4% decline in March 2025, indicating a cautious investor sentiment and potential shifts in investment strategies.

Q6. What change did the RBI propose regarding the Loan-to-Value (LTV) ratio for gold loans?

Answer B. Reducing the LTV ratio to 65%

The RBI proposed lowering the LTV ratio for gold loans to 65% to mitigate risks associated with high-value lending against gold, ensuring better credit discipline.

Q7. Why did the Insurance Regulatory and Development Authority of India (IRDAI) warn Heritage TPA?

Answer C. For breach of claim norms and delays in claim processing

IRDAI issued a warning to Heritage TPA due to violations in claim processing norms, which could adversely affect policyholders' trust and the overall insurance ecosystem.

Q8. What is the main concern regarding air pollution's effect on rainfall in Indian cities?

Answer B. It leads to more acidic rainfall, harming agriculture and infrastructure

Air pollution contributes to the acidification of rainfall, which can damage crops, soil, water bodies, and man-made structures, posing environmental and economic challenges.

Q9. Why did the Punjab government ban the sale of certain hybrid paddy seeds?

Answer D. Due to concerns over their impact on soil health and farmer debts

&The Punjab government banned specific hybrid paddy seeds because their cultivation led to soil degradation and increased financial burdens on farmers due to higher input costs.

Q10. What is the strategic significance of India's Gaurav Long-Range Glide Bomb?

Answer C. It allows precision targeting from a safe distance, minimizing risk to aircraft

The Gaurav Long-Range Glide Bomb is an indigenously developed precision-guided munition that enhances the Indian Air Force's strike capability by allowing them to hit targets accurately from a long distance. This minimizes the exposure of aircraft to enemy air defenses, improving operational safety and effectiveness.

QUIZ 6 OF 20

13 April 2025

10 questions · Banking 4 · Sci & Env 2 · Schemes 1 · Economy 1

Q1

Which article of the Indian Constitution outlines the Governor's options when presented with a bill passed by the State Legislature?

- A. Article 100
- B. Article 110
- C. Article 200
- D. Article 370
- E. Article 356

Q2

What is the name of the civilian aircraft developed by India's National Aerospace Laboratories (NAL) to enhance regional connectivity?

- A. Tejas Mk2
- B. Saras Mk2
- C. Dhruv Mk2
- D. Garuda Mk2
- E. Hansa Mk2

Q3

A recent study on spatial rainfall trends across India from 2011 to 2020 indicated a shift in rainfall timing. What is the primary implication of this shift?

- A. Increased agricultural productivity
- B. Enhanced water conservation
- C. Disruption in cropping patterns
- D. Improved monsoon predictability
- E. Reduction in flood occurrences

Q4

The International Diabetes Federation (IDF) officially recognized which type of diabetes at the World Diabetes Congress 2025?

- A. Type 3
- B. Type 4
- C. Type 5
- D. Type 6
- E. Type 7

Q5

Which Indian institute developed a novel rt-LAMP assay for early tuberculosis diagnosis?

- A. AIIMS Delhi
- B. ICMR
- C. SCTIMST
- D. NIMHANS
- E. PGIMER

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Q6

The Genome India Project aims to collect genetic samples from diverse populations. What is a significant focus of this project?

- A. Urban populations
- B. Migrant workers
- C. Endogamous groups
- D. International communities
- E. Athletes

Q7

Following the RBI's repo rate cut to 6%, which bank reduced its Repo-Based Lending Rate (RBLR) to 8.85%?

- A. State Bank of India
- B. Bank of India
- C. Punjab National Bank
- D. Indian Bank
- E. UCO Bank

Q8

What was the primary reason for the recent UPI outage affecting digital transactions in India?

- A. Cyberattack
- B. Server maintenance
- C. Concentration risk in the ecosystem
- D. Software update failure
- E. Power outage

Q9

Which bank recently withdrew its special fixed deposit scheme and reduced interest rates?

- A. HDFC Bank
- B. ICICI Bank
- C. Bank of India
- D. Axis Bank
- E. Kotak Mahindra Bank

Q10

Which organization is responsible for overseeing the Unified Payments Interface (UPI) in India?

- A. Reserve Bank of India (RBI)
- B. State Bank of India (SBI)
- C. National Payments Corporation of India (NPCI)
- D. Securities and Exchange Board of India (SEBI)
- E. Ministry of Finance

ANSWERS — 13 APRIL 2025

Q1 C	Q2 B	Q3 C	Q4 C	Q5 C
Q6 C	Q7 B	Q8 C	Q9 C	Q10 C

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Q1. Which article of the Indian Constitution outlines the Governor's options when presented with a bill passed by the State Legislature?

Answer C) Article 200

Article 200 of the Indian Constitution specifies the Governor's powers regarding bills passed by the State Legislature. The Governor can grant assent, withhold assent, return the bill for reconsideration, or reserve it for the President's consideration.

Q2. What is the name of the civilian aircraft developed by India's National Aerospace Laboratories (NAL) to enhance regional connectivity?

Answer B) Saras Mk2

The Saras Mk2 is a 19-seater civilian aircraft developed by NAL under the Council of Scientific and Industrial Research (CSIR) to boost regional air connectivity in India.

Q3. A recent study on spatial rainfall trends across India from 2011 to 2020 indicated a shift in rainfall timing. What is the primary implication of this shift?

Answer C) Disruption in cropping patterns

The shift in rainfall timing affects the agricultural calendar, leading to potential disruptions in cropping patterns and impacting food security.

Q4. The International Diabetes Federation (IDF) officially recognized which type of diabetes at the World Diabetes Congress 2025?

Answer C) Type 5

Type 5 Diabetes, associated with malnutrition and first reported in Jamaica in 1955, was officially recognized by the IDF in 2025 to address its global impact.

Q5. Which Indian institute developed a novel rt-LAMP assay for early tuberculosis diagnosis?

Answer C) SCTIMST

The Sree Chitra Tirunal Institute for Medical Sciences and Technology (SCTIMST) developed the rt-LAMP assay, offering a rapid and cost-effective method for early TB diagnosis.

Q6. The Genome India Project aims to collect genetic samples from diverse populations. What is a significant focus of this project?

Answer C) Endogamous groups

The project emphasizes collecting samples from endogamous groups to understand genetic diversity and its implications for disease susceptibility and personalized medicine.

Q7. Following the RBI's repo rate cut to 6%, which bank reduced its Repo-Based Lending Rate (RBLR) to 8.85%?

Answer B) Bank of India

After the RBI's decision to cut the repo rate, Bank of India reduced its RBLR from 9.10% to 8.85% to pass on the benefits to borrowers.

Q8. What was the primary reason for the recent UPI outage affecting digital transactions in India?

Answer C) Concentration risk in the ecosystem

The UPI outage was attributed to concentration risk, where reliance on a few key players led to systemic vulnerabilities affecting the entire digital payment infrastructure.

Q9. Which bank recently withdrew its special fixed deposit scheme and reduced interest rates?

Answer C) Bank of India

Bank of India withdrew its special fixed deposit scheme and reduced interest rates in response to the RBI's monetary policy changes.

Q10. Which organization is responsible for overseeing the Unified Payments Interface (UPI) in India?

Answer C) National Payments Corporation of India (NPCI)

The Unified Payments Interface (UPI) is managed and operated by the National Payments Corporation of India (NPCI), which was established by the Reserve Bank of India and the Indian Banks' Association (IBA). NPCI is a non-profit organization tasked with facilitating retail payments and settlement systems in India.

QUIZ 7 OF 20

14 April 2025

9 questions · Agri & Rural 3 · Sci & Env 2 · Schemes 1 · Banking 1

Q1

Which scheme was launched by Union Agriculture Minister Shivraj Chouhan to fund agricultural startups?

- A. AgriTech India
- B. Krishi Udaan
- C. AgriSure Scheme
- D. Kisan Vikas Yojana
- E. Green Agri Fund

Q2

Where was the Rashtriya Poshan Maah 2024 launched by the Union Minister of State for Women and Child Development?

- A. Bhopal
- B. Indore
- C. Dhar
- D. Jabalpur
- E. Gwalior

Q3

What is the name of the Blockchain Technology Stack launched by the Government of India?

- A. Vishvasya
- B. Praamaanik
- C. NBFLite
- D. NICStack
- E. BharatChain

Q4

Which organization inaugurated the Submersible Platform for Acoustic Characterisation and Evaluation (SPACE) facility in Kerala?

- A. ISRO
- B. DRDO
- C. HAL
- D. BARC
- E. IIT Madras

Q5

Which bank was banned by the RBI from onboarding new customers on its mobile app due to cyber fraud concerns?

- A. HDFC Bank
- B. Axis Bank
- C. Bank of Baroda
- D. Canara Bank
- E. ICICI Bank

Q6

What is the new collateral-free agricultural loan limit set by RBI effective January 1, 2025?

- A. ₹1 Lakh
- B. ₹1.5 Lakh
- C. ₹2 Lakh
- D. ₹3 Lakh
- E. ₹2.5 Lakh

Q7

What is the revised GDP growth forecast for India for 2024-25 according to the IMF?

- A. 6.5%
- B. 6.8%
- C. 7.1%
- D. 7.5%
- E. 7.8%

Q8

Which company's board approved a plan to raise ₹12,000 crore through the issuance of bonds in 2024-25?

- A. NTPC
- B. Power Grid
- C. Adani Power
- D. Tata Power
- E. Reliance Power

Q9

Which indigenous variety of wheat from the Bundelkhand region received the GI tag?

- A. Kathiya Wheat
- B. Sharbati Wheat
- C. Lokwan Wheat
- D. Durum Wheat
- E. Emmer Wheat

ANSWERS — 14 APRIL 2025

Q1 C	Q2 C	Q3 A	Q4 B	Q5 C
Q6 C	Q7 B	Q8 B	Q9 C	

Q1. Which scheme was launched by Union Agriculture Minister Shivraj Chouhan to fund agricultural startups?

Answer C) AgriSure Scheme

The AgriSure Scheme, launched by Union Agriculture Minister Shivraj Chouhan, aims to provide funding to agricultural startups, promoting technology-driven agricultural innovations.

Q2. Where was the Rashtriya Poshan Maah 2024 launched by the Union Minister of State for Women and Child Development?

Answer C) Dhar

The Rashtriya Poshan Maah 2024 was launched in Dhar, focusing on improving nutritional outcomes for children, pregnant women, and lactating mothers.

Q3. What is the name of the Blockchain Technology Stack launched by the Government of India?

Answer A) Vishvasya

Vishvasya is a Blockchain Technology Stack launched by the Government of India to offer Blockchain-as-a-Service (BaaS) with geographically distributed infrastructure, enhancing digital trust and transparency.

Q4. Which organization inaugurated the Submersible Platform for Acoustic Characterisation and Evaluation (SPACE) facility in Kerala?

Answer B) DRDO

The Defence Research and Development Organisation (DRDO) inaugurated the SPACE facility in Kerala to enhance India's naval capabilities through advanced sonar systems testing and evaluation.

Q5. Which bank was banned by the RBI from onboarding new customers on its mobile app due to cyber fraud concerns?

Answer C) Bank of Baroda

The RBI banned Bank of Baroda from onboarding new customers on its 'BoB World' mobile app in response to a surge in cyber fraud incidents, aiming to address supervisory concerns and enhance cybersecurity.

Q6. What is the new collateral-free agricultural loan limit set by RBI effective January 1, 2025?

Answer C) ₹2 Lakh

The Reserve Bank of India increased the collateral-free agricultural loan limit from ₹1.6 lakh to ₹2 lakh, effective January 1, 2025, to benefit farmers and allied activities by reducing borrowing costs and improving credit access.

Q7. What is the revised GDP growth forecast for India for 2024-25 according to the IMF?

Answer B) 6.8%

The IMF revised India's GDP growth forecast for 2024-25 to 6.8%, citing robust domestic demand as a key factor driving this upward revision.

Q8. Which company's board approved a plan to raise ₹12,000 crore through the issuance of bonds in 2024-25?

Answer B) Power Grid

The Power Grid Corporation of India's board approved a plan to raise ₹12,000 crore through the issuance of bonds in 2024-25, aiming to fund its capital expenditure requirements.

Q9. Which indigenous variety of wheat from the Bundelkhand region received the GI tag?

Answer C) Maharashtra

Maharashtra launched the “Krishi Sakhi” scheme aimed at training and empowering rural women as para-extension workers in agriculture. The scheme focuses on improving women’s participation in agri-extension services and boosting rural livelihoods.

QUIZ 8 OF 20

15 April 2025

9 questions · Banking 4 · Misc GA 2 · Sci & Env 1 · Agri & Rural 1

Q1

Which recent amendment has raised concerns about undermining the Right to Information (RTI) Act in India?

- A. Digital India Act
- B. Personal Data Protection Bill
- C. Digital Personal Data Protection (DPDP) Act, 2023
- D. Information Technology (Amendment) Act
- E. Cybersecurity Framework Act

Q2

What is the primary concern regarding the development of Kancha Gachibowli in Hyderabad?

- A. Urban traffic congestion
- B. Loss of ecological biodiversity
- C. Water scarcity
- D. Air pollution
- E. Noise pollution

Q3

What technological advancement allows for faster data transmission in silicon chips?

- A. Quantum computing
- B. Silicon photonics
- C. Graphene transistors
- D. Optical fiber integration
- E. Nanotube processors

Q4

What is the significance of integrating lasers directly onto silicon chips?

- A. Reduces chip manufacturing costs
- B. Enhances chip durability
- C. Enables on-chip optical communication
- D. Increases electrical conductivity
- E. Improves thermal management

Q5

What action did the State Bank of India (SBI) take regarding its special deposit scheme as of April 15, 2025?

- A. Increased interest rates
- B. Extended the scheme duration
- C. Reduced interest rates
- D. Discontinued the scheme
- E. Introduced a new deposit scheme

Q6

What is the purpose of banks seeking authority to freeze "mule accounts"?

- A. To prevent money laundering
- B. To comply with tax regulations
- C. To curb cyber fraud activities
- D. To manage non-performing assets
- E. To enhance customer service

Q7

According to the IMF, what is the average monthly decline in global stock markets due to geopolitical events?

- A. 0.5%
- B. 1%
- C. 1.5%
- D. 2%
- E. 2.5%

Q8

Which state is promoting natural farming with the support of the National Bank for Agriculture and Rural Development (NABARD)?

- A. Haryana
- B. Rajasthan
- C. Gujarat
- D. Himachal Pradesh
- E. Punjab

Q9

What initiative is being taken to promote millets under the Centre's 'Nutri-Cereals' campaign?

- A. Launching millet banks in schools
- B. Millet-only farming zones
- C. Setting up millet cafes in urban areas
- D. Integrating millets into mid-day meals
- E. Providing free millet seeds to farmers

ANSWERS — 15 APRIL 2025

Q1 C	Q2 B	Q3 B	Q4 C	Q5 C
Q6 C	Q7 C	Q8 D	Q9 D	

Q1. Which recent amendment has raised concerns about undermining the Right to Information (RTI) Act in India?

Answer C) Digital Personal Data Protection (DPDP) Act, 2023

The DPDP Act, 2023, introduced amendments that allow withholding of all personal information without public interest exceptions, potentially weakening the RTI Act's transparency provisions.

Q2. What is the primary concern regarding the development of Kancha Gachibowli in Hyderabad?

Answer B) Loss of ecological biodiversity

The development of Kancha Gachibowli raises concerns about the loss of ecological biodiversity, highlighting the need for sustainable urban planning.

Q3. What technological advancement allows for faster data transmission in silicon chips?

Answer B) Silicon photonics

Silicon photonics integrates optical components into silicon chips, enabling faster data transmission by using light instead of electrical signals.

Q4. What is the significance of integrating lasers directly onto silicon chips?

Answer C) Enables on-chip optical communication

Integrating lasers onto silicon chips facilitates on-chip optical communication, leading to faster and more efficient data processing.

Q5. What action did the State Bank of India (SBI) take regarding its special deposit scheme as of April 15, 2025?

Answer C) Reduced interest rates

SBI reduced interest rates on its special deposit scheme in response to the RBI's monetary policy adjustments.

Q6. What is the purpose of banks seeking authority to freeze "mule accounts"?

Answer C) To curb cyber fraud activities

Banks aim to freeze mule accounts, which are used to facilitate cyber fraud, thereby enhancing the security of financial transactions.

Q7. According to the IMF, what is the average monthly decline in global stock markets due to geopolitical events?

Answer C) Maintain adequate capital and liquidity buffers

The IMF suggested that financial institutions should maintain strong capital and liquidity buffers to stay resilient against potential shocks due to rising geopolitical tensions.

Q8. Which state is promoting natural farming with the support of the National Bank for Agriculture and Rural Development (NABARD)?

Answer D) Himachal Pradesh

Himachal Pradesh, with support from NABARD, is promoting natural farming practices to encourage sustainable agriculture and reduce dependency on chemical inputs.

Q9. What initiative is being taken to promote millets under the Centre's 'Nutri-Cereals' campaign?

Answer D) Integrating millets into mid-day meals

As part of the Nutri-Cereals campaign, the government is promoting the inclusion of millets in mid-day meals to boost nutritional intake among children and support millet cultivation.

QUIZ 9 OF 20

16 April 2025

9 questions · Misc GA 2 · Banking 2 · Economy 2 · Schemes 1

Q1

Which Indian state recently launched the 'Bhu Bharati' portal for land record management?

- A. Maharashtra
- B. Telangana
- C. Karnataka
- D. Gujarat
- E. Tamil Nadu

Q2

How many blocks were awarded under the Open Acreage Licensing Policy (OALP) Round-IX to boost India's energy sector?

- A. 15
- B. 20
- C. 28
- D. 35
- E. 40

Q3

What unique biological feature of the mantis shrimp is inspiring advancements in phononic shielding mechanisms?

- A. Its vibrant coloration
- B. Its complex eye structure
- C. Its powerful claw strike
- D. Its rapid swimming ability
- E. Its regenerative limbs

Q4

What is the primary function of phononic shielding mechanisms inspired by biological structures?

- A. Enhancing optical communication
- B. Improving thermal insulation
- C. Blocking specific sound frequencies
- D. Increasing electrical conductivity
- E. Facilitating chemical reactions

Q5

Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?

- A. Groww
- B. Zerodha
- C. Capitalmind Financial Services
- D. Upstox
- E. Paytm Money

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Q6**On its 131st foundation day, how many new products did Punjab National Bank (PNB) launch?**

- A. 20
- B. 25
- C. 30
- D. 34
- E. 40

Q7**What was India's retail inflation rate in March 2025, marking the lowest since 2019?**

- A. 3.34%
- B. 4.12%
- C. 5.00%
- D. 2.85%
- E. 3.75%

Q8**What was India's wholesale inflation rate in March 2025?**

- A. 2.38%
- B. 2.50%
- C. 2.05%
- D. 3.07%
- E. 4.66%

Q9**What percentage of the long-term average rainfall is India expected to receive during the 2025 monsoon season?**

- A. 95%
- B. 100%
- C. 105%
- D. 110%
- E. 115%

ANSWERS — 16 APRIL 2025

Q1 B	Q2 C	Q3 C	Q4 C	Q5 C
Q6 D	Q7 B	Q8 C	Q9 C	

Q1. Which Indian state recently launched the 'Bhu Bharati' portal for land record management?**Answer** B) Telangana

The Telangana government launched the 'Bhu Bharati' portal to digitize and streamline land record management, enhancing transparency and efficiency in land administration.

Q2. How many blocks were awarded under the Open Acreage Licensing Policy (OALP) Round-IX to boost India's energy sector?**Answer** C) 28

Under OALP Round-IX, 28 blocks were awarded to various companies, aiming to explore and harness untapped energy resources across India.

Q3. What unique biological feature of the mantis shrimp is inspiring advancements in phononic shielding mechanisms?

Answer C) Its powerful claw strike

The mantis shrimp's claw can deliver extremely fast and forceful strikes. Researchers study its microstructure to develop phononic shielding mechanisms that can absorb and dissipate energy efficiently.

Q4. What is the primary function of phononic shielding mechanisms inspired by biological structures?

Answer C) Blocking specific sound frequencies

Phononic shielding mechanisms are designed to block or control specific sound frequencies, reducing noise and vibrations, which is useful in various engineering applications.

Q5. Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?

Answer C) Capitalmind Financial Services

Capitalmind Financial Services, founded by Deepak Shenoy, received SEBI's approval to launch 'Capitalmind Mutual Fund', expanding its offerings in the asset management space.

Q6. On its 131st foundation day, how many new products did Punjab National Bank (PNB) launch?

Answer D) 34

PNB launched 34 new products on its 131st foundation day, aiming to enhance customer experience and expand its service offerings.

Q7. What was India's retail inflation rate in March 2025, marking the lowest since 2019?

Answer B) 3.34%

India's retail inflation eased to 3.34% in March 2025, the lowest since August 2019, primarily due to a decline in food prices, especially vegetables. This rate is within the Reserve Bank of India's target range of 2-6%.

Q8. What was India's wholesale inflation rate in March 2025?

Answer C) 2.05%

India's wholesale inflation dropped to 2.05% in March 2025, a four-month low, mainly due to a slower rise in food prices, with vegetable prices notably falling by 15.88%.

Q9. What percentage of the long-term average rainfall is India expected to receive during the 2025 monsoon season?

Answer C) 105%

India is forecasted to receive 105% of the long-term average rainfall during the 2025 monsoon season, indicating above-average monsoon rains, which are expected to boost agricultural output and support economic growth.

QUIZ 10 OF 20

17 April 2025

5 questions · Schemes 1 · Appointments 1 · Misc GA 1 · Banking 1

Q1**Which Indian state recently launched the 'Bhu Bharati' portal for land record management?**

- A. Maharashtra
- B. Telangana
- C. Karnataka
- D. Gujarat
- E. Tamil Nadu

Q2**How many blocks were awarded under the Open Acreage Licensing Policy (OALP) Round-IX to boost India's energy sector?**

- A. 15
- B. 20
- C. 28
- D. 35
- E. 40

Q3**What is the primary function of phononic shielding mechanisms inspired by biological structures?**

- A. Enhancing optical communication
- B. Improving thermal insulation
- C. Blocking specific sound frequencies
- D. Increasing electrical conductivity
- E. Facilitating chemical reactions

Q4**Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?**

- A. Groww
- B. Zerodha
- C. Capitalmind Financial Services
- D. Upstox
- E. Paytm Money

Q5**What was India's trade deficit with China for the fiscal year 2024-25?**

- A. \$50.5 billion
- B. \$75.3 billion
- C. \$99.2 billion
- D. \$120.4 billion
- E. \$135.6 billion

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ANSWERS — 17 APRIL 2025

Q1 B

Q2 C

Q3 C

Q4 D

Q5 C

Q1. Which Indian state recently launched the 'Bhu Bharati' portal for land record management?**Answer B)** Telangana

The Telangana government launched the 'Bhu Bharati' portal to digitize and streamline land record management, enhancing transparency and efficiency in land administration.

Q2. How many blocks were awarded under the Open Acreage Licensing Policy (OALP) Round-IX to boost India's energy sector?**Answer C)** Its powerful claw strike

The mantis shrimp's claw can deliver extremely fast and forceful strikes. Researchers study its microstructure to develop phononic shielding mechanisms that can absorb and dissipate energy efficiently.

Q3. What is the primary function of phononic shielding mechanisms inspired by biological structures?**Answer C)** Blocking specific sound frequencies

Phononic shielding mechanisms are designed to block or control specific sound frequencies, reducing noise and vibrations, which is useful in various engineering applications.

Q4. Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?**Answer D)** Decline of 0.2%

The WTO has revised its global merchandise trade forecast for 2025, predicting a decline of 0.2%. This adjustment reflects concerns over U.S. tariff developments and potential trade policy uncertainties that could further impact global trade dynamics.

Q5. What was India's trade deficit with China for the fiscal year 2024-25?**Answer C)** 105%

The IMD forecasts that India will receive 105% of the long-period average rainfall during the 2025 monsoon season. This above-normal rainfall is expected to boost agricultural output, stabilize food prices, and support economic growth.

QUIZ 11 OF 20

18 April 2025

6 questions · Schemes 2 · Misc GA 1 · Banking 1 · Economy 1

Q1**Which Indian state launched the 'Bhu Bharati' portal for land record management?**

- A. Maharashtra
- B. Telangana
- C. Karnataka
- D. Gujarat
- E. Tamil Nadu

Q2**What unique biological feature of the mantis shrimp is inspiring advancements in phononic shielding mechanisms?**

- A. Its vibrant coloration
- B. Its complex eye structure
- C. Its powerful claw strike
- D. Its rapid swimming ability
- E. Its regenerative limbs

Q3**Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?**

- A. Groww
- B. Zerodha
- C. Capitalmind Financial Services
- D. Upstox
- E. Paytm Money

Q4**What was India's retail inflation rate in March 2025, marking the lowest since August 2019?**

- A. 3.61%
- B. 3.34%
- C. 4.85%
- D. 5.22%
- E. 2.85%

Q5**Which state has received the GI tag for 'Aduthurai Betel Leaves'?**

- A. Kerala
- B. Karnataka
- C. Andhra Pradesh
- D. Tamil Nadu
- E. Odisha

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Q6

Which Indian institute is developing climate-resilient wheat and paddy varieties?

- A. IARI (Indian Agricultural Research Institute)
- B. ICAR-CSSRI
- C. IRRI India
- D. NIPGR
- E. TNAU

ANSWERS — 18 APRIL 2025

Q1 C	Q2 C	Q3 D	Q4 B	Q5 D
Q6 A				

Q1. Which Indian state launched the 'Bhu Bharati' portal for land record management?

Answer C) 28

Under OALP Round-IX, 28 blocks were awarded to various companies, aiming to explore and harness untapped energy resources across India.

Q2. What unique biological feature of the mantis shrimp is inspiring advancements in phononic shielding mechanisms?

Answer C) Blocking specific sound frequencies

Phononic shielding mechanisms are designed to block or control specific sound frequencies, reducing noise and vibrations, which is useful in various engineering applications.

Q3. Which financial services company received SEBI's approval to launch mutual fund operations under the name 'Capitalmind Mutual Fund'?

Answer D) 34

PNB launched 34 new products on its 131st foundation day, aiming to enhance customer experience and expand its service offerings.

Q4. What was India's retail inflation rate in March 2025, marking the lowest since August 2019?

Answer B) 2.05%

According to the data, India's Wholesale Price Index (WPI)-based inflation rose to 2.05% in March 2025. This increase was mainly driven by higher food and primary article prices.

Q5. Which state has received the GI tag for 'Aduthurai Betel Leaves'?

Answer D) Tamil Nadu

Tamil Nadu's 'Aduthurai Betel Leaves', known for their unique aroma and taste, have been granted the Geographical Indication (GI) tag, which will help boost the local farming community and preserve its traditional heritage.

Q6. Which Indian institute is developing climate-resilient wheat and paddy varieties?

Answer A) IARI (Indian Agricultural Research Institute)

The Indian Agricultural Research Institute (IARI) is working on developing climate-resilient wheat and paddy varieties to counter the adverse effects of climate change on Indian agriculture, such as erratic rainfall and extreme heat.

QUIZ 12 OF 20

19 April 2025

7 questions · Economy 4 · Schemes 1 · Sci & Env 1 · Misc GA 1

Q1

What is the primary goal of the 'Viksit Bharat 2047' initiative launched by the Indian government?

- A. Achieving net-zero carbon emissions by 2047
- B. Doubling the country's GDP by 2047
- C. Transforming India into a developed nation by 2047
- D. Eradicating poverty completely by 2047
- E. Establishing a digital economy by 2047

Q2

Which Indian astronaut is scheduled for space travel in May 2025?

- A. Rakesh Sharma
- B. Sunita Williams
- C. Gaganyaan Mission Commander
- D. Kalpana Chawla
- E. None of the above

Q3

Which renowned Indian cardiologist, known as the 'Doyen of Angioplasty,' passed away recently?

- A. Dr. Devi Shetty
- B. Dr. Naresh Trehan
- C. Dr. Mathew Samuel Kalarickal
- D. Dr. Ramakanta Panda
- E. Dr. Ashok Seth

Q4

What significant change did the Central Board of Indirect Taxes and Customs (CBIC) implement regarding GST registration?

- A. Elimination of GST for small businesses
- B. Introduction of biometric-based Aadhaar authentication
- C. Extension of GST filing deadlines
- D. Reduction in GST rates for essential commodities
- E. Mandatory GST registration for all freelancers

Q5

Why are family offices preferring the Alternative Investment Fund (AIF) route in GIFT City over Family Investment Funds (FIFs)?

- A. Higher returns in AIFs
- B. Simplified regulatory framework for AIFs
- C. Tax benefits exclusive to AIFs
- D. Restrictions on FIFs
- E. Lack of awareness about FIFs

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Q6

Which organization is responsible for implementing the Export Promotion Mission?

- A. Ministry of Commerce and Industry
- B. NITI Aayog
- C. Export-Import Bank of India
- D. Directorate General of Foreign Trade
- E. Federation of Indian Export Organisations

Q7

What is the expected impact of the Export Promotion Mission on India's trade balance?

- A. Increase in trade deficit
- B. No significant change
- C. Improvement in trade surplus
- D. Stabilization of trade balance
- E. Short-term deterioration followed by long-term improvement

ANSWERS — 19 APRIL 2025

Q1 C	Q2 C	Q3 C	Q4 C	Q5 C
Q6 A	Q7 C			

Q1. What is the primary goal of the 'Viksit Bharat 2047' initiative launched by the Indian government?**Answer C)** Transforming India into a developed nation by 2047

The 'Viksit Bharat 2047' initiative aims to transform India into a developed nation by the year 2047, coinciding with the centenary of its independence. The program focuses on various sectors, including infrastructure, education, health, and governance, to achieve this goal.

Q2. Which Indian astronaut is scheduled for space travel in May 2025?**Answer C)** Gaganyaan Mission Commander

As part of India's Gaganyaan mission, the selected astronaut, serving as the mission commander, is scheduled for space travel in May 2025. This mission marks a significant milestone in India's space exploration efforts.

Q3. Which renowned Indian cardiologist, known as the 'Doyen of Angioplasty,' passed away recently?**Answer C)** Dr. Mathew Samuel Kalarickal

Dr. Mathew Samuel Kalarickal, a pioneering Indian cardiologist known as the 'Doyen of Angioplasty,' passed away recently. He was instrumental in introducing and popularizing angioplasty procedures in India.

Q4. What significant change did the Central Board of Indirect Taxes and Customs (CBIC) implement regarding GST registration?**Answer C)** No GST applicable

UPI transactions, regardless of the amount, are exempt from GST. The government has clarified that there is no GST on UPI transactions, including those exceeding ₹2,000, to promote digital payments.

Q5. Why are family offices preferring the Alternative Investment Fund (AIF) route in GIFT City over Family Investment Funds (FIFs)?

Answer C) To boost the country's export competitiveness

The ₹2,250 crore Export Promotion Mission aims to enhance India's export competitiveness by providing financial assistance, infrastructure development, and policy support to exporters.

Q6. Which organization is responsible for implementing the Export Promotion Mission?

Answer A) Ministry of Commerce and Industry

The Ministry of Commerce and Industry is spearheading the Export Promotion Mission, coordinating with various stakeholders to implement strategies that enhance India's export performance.

Q7. What is the expected impact of the Export Promotion Mission on India's trade balance?

Answer C) Improvement in trade surplus

By boosting exports through the Export Promotion Mission, India aims to improve its trade surplus, thereby strengthening the country's economic position globally.

QUIZ 13 OF 20

21 & 22 April 2025

7 questions · Economy 4 · Banking 3

Q1**Which U.S. official is scheduled to visit India to discuss economic, trade, and diplomatic relations?**

- A. Secretary of State Antony Blinken
- B. Treasury Secretary Scott Bessent
- C. Vice President JD Vance
- D. Defense Secretary Lloyd Austin
- E. Commerce Secretary Gina Raimondo

Q2**Finance Minister Nirmala Sitharaman is visiting the U.S. to attend meetings of which international organizations?**

- A. United Nations and World Trade Organization
- B. World Bank and International Monetary Fund
- C. Asian Development Bank and G20
- D. OECD and BRICS
- E. NATO and ASEAN

Q3**During her U.S. visit, with whom is Finance Minister Nirmala Sitharaman expected to discuss tariffs and trade talks?**

- A. U.S. President Joe Biden
- B. U.S. Secretary of State Antony Blinken
- C. U.S. Treasury Secretary Scott Bessent
- D. U.S. Trade Representative Katherine Tai
- E. U.S. Commerce Secretary Gina Raimondo

Q4**What significant change did the Reserve Bank of India (RBI) announce regarding minors operating bank accounts?**

- A. Minors above 10 years can operate bank accounts independently
- B. Minors can only open accounts with a guardian
- C. Minors are restricted from opening any bank accounts
- D. Minors require court approval to open bank accounts
- E. No changes were announced

Q5**Who can act as a guardian for minors opening bank accounts, according to the RBI?**

- A. Only the father
- B. Only the mother
- C. Any natural or legal guardian
- D. Only legal guardians appointed by the court
- E. Only grandparents

Q6

What strategy is India exploring to address concerns raised by the U.S. administration about its growing trade deficit with India?

- A. Imposing tariffs on U.S. goods
- B. Reducing exports to the U.S.
- C. Increasing imports from the U.S.
- D. Devaluing the Indian rupee
- E. Halting trade negotiations

Q7

What is the primary focus of the upcoming BTA negotiations between India and the U.S.?

- A. Defense cooperation
- B. Climate change policies
- C. Trade in goods and services
- D. Educational exchange programs
- E. Space exploration collaboration

ANSWERS — 21 & 22 APRIL 2025

Q1 C	Q2 B	Q3 C	Q4 C	Q5 D
Q6 C	Q7 C			

Q1. Which U.S. official is scheduled to visit India to discuss economic, trade, and diplomatic relations?

Answer C) Vice President JD Vance

U.S. Vice President JD Vance is set to visit India to engage in discussions focusing on the economy, trade, and diplomatic relations between the two nations.

Q2. Finance Minister Nirmala Sitharaman is visiting the U.S. to attend meetings of which international organizations?

Answer B) World Bank and International Monetary Fund

Finance Minister Nirmala Sitharaman is attending the Spring Meetings of the World Bank and the International Monetary Fund in the U.S., where global economic issues are discussed.

Q3. During her U.S. visit, with whom is Finance Minister Nirmala Sitharaman expected to discuss tariffs and trade talks?

Answer C) U.S. Treasury Secretary Scott Bessent

Finance Minister Nirmala Sitharaman is scheduled to hold discussions with U.S. Treasury Secretary Scott Bessent on matters related to tariffs and trade between India and the U.S.

Q4. What significant change did the Reserve Bank of India (RBI) announce regarding minors operating bank accounts?

Answer C) Savings and term deposit accounts

Under the new RBI guidelines, minors can independently open and operate savings and term deposit accounts, promoting savings habits among the youth.

Q5. Who can act as a guardian for minors opening bank accounts, according to the RBI?

Answer D) \$41.18 billion

According to the data presented, India's exports to the U.S. are projected to reach \$41.18 billion in FY25, indicating a significant increase from previous fiscal years.

Q6. What strategy is India exploring to address concerns raised by the U.S. administration about its growing trade deficit with India?

Answer C) Increasing imports from the U.S.

India is exploring strategies to narrow its trade surplus by increasing imports from the U.S., aiming to address concerns about the growing U.S. trade deficit with India.

Q7. What is the primary focus of the upcoming BTA negotiations between India and the U.S.?

Answer C) Trade in goods and services

The upcoming BTA (Bilateral Trade Agreement) negotiations between India and the U.S. are set to cover 19 chapters, including goods, services, customs facilitation, and regulatory issues, focusing primarily on trade matters.

QUIZ 14 OF 20

23 April 2025

5 questions · Economy 2 · Banking 2 · Agri & Rural 1

Q1**What is the primary objective of India's engagement with the Arctic's Northern Sea Route (NSR)?**

- A. To establish military bases in the Arctic
- B. To explore deep-sea mining opportunities
- C. To develop a shorter maritime trade route
- D. To conduct scientific research on polar bears
- E. To promote tourism in the Arctic region

Q2**What change did the RBI implement regarding the Liquidity Coverage Ratio (LCR) for non-financial entities?**

- A. Increased the run-off factor to 100%
- B. Reduced the run-off factor to 40%
- C. Eliminated the run-off factor requirement
- D. Applied a uniform run-off factor of 50%
- E. Introduced a new run-off factor of 60%

Q3**What is the purpose of the RBI's Standing Deposit Facility (SDF)?**

- A. To provide long-term loans to banks
- B. To absorb excess liquidity from the banking system
- C. To offer emergency funding to NBFCs
- D. To regulate foreign exchange rates
- E. To support agricultural financing

Q4**What trend was observed in private banks' hiring practices in FY25?**

- A. Significant increase in hiring
- B. No change in hiring patterns
- C. Slowdown in hiring despite branch expansion
- D. Complete hiring freeze
- E. Shift towards hiring only contractual employees

Q5**Which climate factors are influencing the 2025 monsoon forecast in India?**

- A. La Niña and Indian Ocean Dipole
- B. El Niño and Western Disturbances
- C. North Atlantic Oscillation and Jet Streams
- D. Arctic Oscillation and Solar Flares
- E. Pacific Decadal Oscillation and Cyclonic Activity

ANSWERS — 23 APRIL 2025

Q1 C	Q2 B	Q3 B	Q4 B	Q5 B
------	------	------	------	------

Q1. What is the primary objective of India's engagement with the Arctic's Northern Sea Route (NSR)?**Answer C)** To develop a shorter maritime trade route

India's interest in the NSR stems from its potential to serve as a shorter maritime trade route, reducing shipping time and costs between Asia and Europe.

Q2. What change did the RBI implement regarding the Liquidity Coverage Ratio (LCR) for non-financial entities?**Answer B)** Reduced the run-off factor to 40%

The RBI reduced the run-off factor for deposits from non-financial entities, such as trusts and partnerships, from 100% to 40%, easing liquidity requirements for banks.

Q3. What is the purpose of the RBI's Standing Deposit Facility (SDF)?**Answer B)** To absorb excess liquidity from the banking system

The SDF is a tool used by the RBI to absorb surplus liquidity from the banking system without providing collateral, helping manage inflation and ensure monetary stability.

Q4. What trend was observed in private banks' hiring practices in FY25?**Answer B)** Normal monsoon supporting stable agricultural output

The 2025 monsoon is forecasted to be normal, which is expected to support stable agricultural production and help control food inflation.

Q5. Which climate factors are influencing the 2025 monsoon forecast in India?**Answer B)** To explore and harness marine resources for economic growth

The Indian government's investment in deep-sea mining initiatives like 'Samudrayaan' and 'Matsya 6000' aims to explore and utilize marine resources, contributing to economic development and resource security.

QUIZ 15 OF 20

24 April 2025

3 questions · Agri & Rural 2 · Banking 1

Q1**Which Indian state recently launched a new initiative to promote digital literacy among rural women?**

- A. Uttar Pradesh
- B. Kerala
- C. Maharashtra
- D. Bihar
- E. Tamil Nadu

Q2**What recent measure has the Reserve Bank of India (RBI) taken to improve liquidity in the banking system?**

- A. Increased the Cash Reserve Ratio (CRR)
- B. Introduced a new digital currency
- C. Reduced the Statutory Liquidity Ratio (SLR)
- D. Conducted Open Market Operations (OMOs)
- E. Launched a new financial inclusion scheme

Q3**The Ministry of Agriculture recently launched which scheme to promote sustainable farming and reduce input costs?**

- A. PM-KISAN Advance
- B. Krishi Unnati Yojana
- C. Atmanirbhar Krishi Mission
- D. PM-PRANAM
- E. Jal Kranti Abhiyan

ANSWERS — 24 APRIL 2025**Q1** B**Q2** B**Q3** D**Q1. Which Indian state recently launched a new initiative to promote digital literacy among rural women?****Answer** B) Kerala

Kerala has launched a new initiative aimed at enhancing digital literacy among rural women, focusing on empowering them through technology and bridging the digital divide.

Q2. What recent measure has the Reserve Bank of India (RBI) taken to improve liquidity in the banking system?**Answer** B) Normal monsoon supporting stable output

The government has introduced incentives to encourage farmers to grow more pulses during the 2025 Kharif season to reduce import dependency and ensure food security.

"Ten minutes of recall beats an hour of re-reading."

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Q3. The Ministry of Agriculture recently launched which scheme to promote sustainable farming and reduce input costs?

Answer D) PM-PRANAM

PM-PRANAM (PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) is a government initiative aimed at promoting sustainable agriculture by reducing the use of chemical fertilizers and encouraging organic practices.

QUIZ 16 OF 20

25 April 2025

2 questions · Reports 1 · Agri & Rural 1

Q1**Which index has been introduced to assess the performance of Panchayats in achieving Sustainable Development Goals (SDGs)?**

- A. Panchayat Development Index
- B. Rural Progress Index
- C. Panchayat Advancement Index
- D. Village Empowerment Index
- E. Gram Panchayat Performance Index

Q2**Which crop's cultivation is being promoted through government incentives in the 2025 Kharif season?**

- A. Rice
- B. Wheat
- C. Pulses
- D. Sugarcane
- E. Cotton

ANSWERS — 25 APRIL 2025**Q1** B**Q2** D**Q1. Which index has been introduced to assess the performance of Panchayats in achieving Sustainable Development Goals (SDGs)?****Answer** B) 1%

The CBDT has notified a 1% TCS rate on certain foreign remittances to streamline tax collection and enhance compliance.

Q2. Which crop's cultivation is being promoted through government incentives in the 2025 Kharif season?**Answer** D) PM-PRANAM

PM-PRANAM (PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) is a government initiative aimed at promoting sustainable agriculture by reducing the use of chemical fertilizers and encouraging organic practices.

QUIZ 17 OF 20

26 April 2025

3 questions · Agri & Rural 2 · Sci & Env 1

Q1**Which Indian state officially declared Similipal Tiger Reserve as the country's 107th National Park in April 2025?**

- A. Chhattisgarh
- B. Jharkhand
- C. Odisha
- D. West Bengal
- E. Assam

Q2**What is the name of the new system developed by NPCI Bharat BillPay to enhance the net banking experience?**

- A. Netbanking 2.0
- B. DigiBank
- C. UPI Plus
- D. Bharat Net
- E. e-Banking Pro

Q3**What is the anticipated impact of the 2025 monsoon on India's agricultural output?**

- A. Below-average rainfall leading to reduced output
- B. Normal monsoon supporting stable output
- C. Excessive rainfall causing crop damage
- D. Delayed monsoon affecting sowing
- E. Erratic monsoon patterns leading to uncertainty

ANSWERS — 26 APRIL 2025**Q1** C**Q2** C**Q3** D**Q1. Which Indian state officially declared Similipal Tiger Reserve as the country's 107th National Park in April 2025?****Answer** C) Odisha

In April 2025, the Chief Minister of Odisha officially declared Similipal Tiger Reserve, located in Mayurbhanj district, as India's 107th National Park. This move aims to enhance conservation efforts and promote biodiversity in the region.

Q2. What is the name of the new system developed by NPCI Bharat BillPay to enhance the net banking experience?**Answer** C) Pulses

The government is promoting the cultivation of pulses in the 2025 Kharif season through incentives to boost production and reduce import dependency.

"Every topper was once an aspirant who did not stop."

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Q3. What is the anticipated impact of the 2025 monsoon on India's agricultural output?

Answer D) PM-PRANAM

PM-PRANAM (PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) is a government initiative aimed at promoting sustainable agriculture by reducing the use of chemical fertilizers and encouraging organic practices.

QUIZ 18 OF 20

27 & 28 April 2025

10 questions · Agri & Rural 3 · Banking 3 · Economy 2 · Schemes 1

Q1

Which Indian state recently announced the establishment of a Makhana Board to promote Makhana cultivation and exports?

- A. Uttar Pradesh
- B. Bihar
- C. Madhya Pradesh
- D. West Bengal
- E. Odisha

Q2

What is the name of the new tax regime introduced in the 2025 Union Budget that exempts income up to ₹12 lakh from income tax?

- A. Simplified Tax Regime
- B. New Income Tax Bill
- C. Zero Tax Regime
- D. Revised Tax Code
- E. Income Tax Reform Act

Q3

Which initiative was launched to provide enhanced credit through Kisan Credit Cards (KCC) to farmers, fishermen, and dairy farmers?

- A. PM Kisan Samman Nidhi
- B. Atmanirbhar Krishi Yojana
- C. Prime Minister Dhan-Dhaanya Krishi Yojana
- D. National Agricultural Credit Scheme
- E. Rural Prosperity Mission

Q4

What is the name of the digital currency introduced by the Reserve Bank of India (RBI)?

- A. e-Rupee
- B. Digital Rupee
- C. Bharat Coin
- D. RBI Coin
- E. e-INR

Q5

Which cooperative bank was involved in a ₹122 crore scam leading to RBI-imposed withdrawal restrictions?

- A. Colour Merchants Cooperative Bank
- B. Ajantha Urban Co-op Bank
- C. New India Cooperative Bank
- D. Banaras Mercantile Co-operative Bank
- E. Durga Co-operative Urban Bank

Q6**What action did the RBI take in May 2025 to inject liquidity into the banking system?**

- A. Reduced the repo rate by 50 basis points
- B. Purchased bonds worth ₹1.25 trillion
- C. Increased the Cash Reserve Ratio (CRR)
- D. Launched a new quantitative easing program
- E. Introduced a new long-term repo operation (LTRO)

Q7**What is the revised GDP growth forecast for India in the fiscal year 2024–25 according to the RBI?**

- A. 6.7%
- B. 6.5%
- C. 6.3%
- D. 6.0%
- E. 5.8%

Q8**What is the primary reason for the dimmed economic outlook of India as per the Reuters poll?**

- A. Rising inflation rates
- B. Decline in agricultural output
- C. Proposed U.S. tariffs on Indian goods
- D. Decrease in foreign direct investment
- E. Increase in unemployment rates

Q9**What is the expected average consumer inflation rate for India in the fiscal year 2024–25?**

- A. 3.5%
- B. 4.0%
- C. 4.5%
- D. 5.0%
- E. 5.5%

Q10**How is the favorable monsoon forecast expected to impact India's economy?**

- A. Increase in food prices
- B. Decrease in agricultural output
- C. Stabilization of food prices and potential interest rate cuts
- D. Rise in unemployment rates
- E. Decline in export revenues

ANSWERS — 27 & 28 APRIL 2025

Q1 B	Q2 B	Q3 C	Q4 E	Q5 C
Q6 B	Q7 B	Q8 C	Q9 B	Q10 C

Q1. Which Indian state recently announced the establishment of a Makhana Board to promote Makhana cultivation and exports?

Answer B) Bihar

In the 2025 Union Budget, the Indian government announced the establishment of a Makhana Board in Bihar to promote Makhana (fox nut) cultivation and exports, recognizing the state's significant contribution to Makhana production.

Q2. What is the name of the new tax regime introduced in the 2025 Union Budget that exempts income up to ₹12 lakh from income tax?

Answer B) New Income Tax Bill

The 2025 Union Budget introduced the New Income Tax Bill, which exempts individuals earning up to ₹12 lakh annually from paying income tax, aiming to simplify the tax regime and reduce the compliance burden.

Q3. Which initiative was launched to provide enhanced credit through Kisan Credit Cards (KCC) to farmers, fishermen, and dairy farmers?

Answer C) Prime Minister Dhan-Dhaanya Krishi Yojana

The Prime Minister Dhan-Dhaanya Krishi Yojana was launched to facilitate short-term loans of up to ₹5 lakh through Kisan Credit Cards (KCC) for 7.7 crore farmers, fishermen, and dairy farmers, enhancing credit accessibility in the agricultural sector.

Q4. What is the name of the digital currency introduced by the Reserve Bank of India (RBI)?

Answer E) e-INR

The Reserve Bank of India introduced the e-INR, a Central Bank Digital Currency (CBDC), aiming to digitize money, enhance payment system resilience, and reduce the costs associated with physical currency management.

Q5. Which cooperative bank was involved in a ₹122 crore scam leading to RBI-imposed withdrawal restrictions?

Answer C) New India Cooperative Bank

The New India Cooperative Bank was involved in a ₹122 crore scam, where funds were misappropriated over six years. The RBI imposed withdrawal restrictions and superseded the bank's board following the discovery.

Q6. What action did the RBI take in May 2025 to inject liquidity into the banking system?

Answer B) Purchased bonds worth ₹1.25 trillion

In May 2025, the RBI announced plans to purchase bonds worth ₹1.25 trillion to inject liquidity into the banking system, effectively functioning as a rate cut by reducing short-term interest rates.

Q7. What is the revised GDP growth forecast for India in the fiscal year 2024-25 according to the RBI?

Answer B) 6.5%

The RBI revised India's GDP growth forecast for the fiscal year 2024-25 from 6.7% to 6.5%, citing stable inflation and moderate GDP growth as factors influencing the accommodative monetary policy stance.

Q8. What is the primary reason for the dimmed economic outlook of India as per the Reuters poll?

Answer C) Proposed U.S. tariffs on Indian goods

The Reuters poll indicated that India's economic growth outlook has dimmed due to proposed U.S. tariffs on Indian goods and persistently weak private investment, leading to a downgrade in GDP growth forecast from 6.5% to 6.3%.

Q9. What is the expected average consumer inflation rate for India in the fiscal year 2024-25?

Answer B) 4.0%

Consumer inflation in India is expected to average 4.0% in the fiscal year 2024-25, aligning with the RBI's target and providing room for accommodative monetary policies to support economic growth.

Q10. How is the favorable monsoon forecast expected to impact India's economy?

Answer C) Stabilization of food prices and potential interest rate cuts

A favorable monsoon forecast, with rains approximately 5% above average, is expected to stabilize food prices and may allow for interest rate cuts to spur economic growth amid global uncertainties.

QUIZ 19 OF 20

29 April 2025

10 questions · Banking 5 · Sci & Env 2 · Reports 2 · Misc GA 1

Q1**Which country recently finalized a ₹64,000 crore deal with India to supply 26 Rafale-M jets for the Indian Navy?**

- A. USA
- B. UK
- C. Russia
- D. France
- E. Germany

Q2**What is the main objective of the PM Surya Ghar Muft Bijli Yojana?**

- A. Promote nuclear energy
- B. Provide free LPG connections
- C. Enable 1 crore rooftop solar installations
- D. Subsidize electric vehicles
- E. Distribute free electricity in rural areas

Q3**What percentage of Indians support uncensored media, according to the Pew Research Survey?**

- A. 50%
- B. 60%
- C. 68%
- D. 75%
- E. 80%

Q4**What new financial instrument did the RBI introduce effective May 2, 2025?**

- A. Sovereign Gold Bonds
- B. Crypto-backed Bonds
- C. Physical Bond Forwards
- D. Digital Rupee Bonds
- E. UPI-linked Fixed Deposits

Q5**What penalty did SEBI impose on Patel Wealth Advisors (PWA) for spoofing?**

- A. ₹1.5 crore and trading halt
- B. ₹2 crore and market ban
- C. ₹3.22 crore and market ban
- D. ₹5 crore and jail term
- E. ₹1 crore and license suspension

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Q6**What is the new margin collection rule under the T+1 settlement regime?**

- A. T+3 settlement
- B. Collection on trade date
- C. Margins to be collected by T+1
- D. Weekly settlement margin
- E. Margin collection post trade verification

Q7**What was India's total defence spending in 2024, according to the SIPRI Report?**

- A. \$50.2 billion
- B. \$86.1 billion
- C. \$120 billion
- D. \$314 billion
- E. \$65.7 billion

Q8**How much did the Indian Rupee appreciate in April 2025?**

- A. 0.30%
- B. 0.45%
- C. 0.51%
- D. 1.10%
- E. 2.00%

Q9**What significant step has the Finance Ministry taken to improve UPI services?**

- A. Introduced a UPI tax
- B. Mandated linking UPI to Aadhaar
- C. Launched a new UPI version
- D. Ordered reinforcement of UPI infrastructure
- E. Imposed user caps on UPI apps

Q10**What is the objective of Tamil Nadu's Microfinance Regulation Bill passed in 2025?**

- A. Promote digital lending
- B. Encourage NBFC expansion
- C. Prevent coercive loan recovery
- D. Impose interest rate caps
- E. Introduce mandatory Aadhaar for loans

ANSWERS — 29 APRIL 2025

Q1 D	Q2 C	Q3 C	Q4 C	Q5 C
Q6 C	Q7 B	Q8 C	Q9 D	Q10 C

Q1. Which country recently finalized a ₹64,000 crore deal with India to supply 26 Rafale-M jets for the Indian Navy?

Answer D. France

India finalized a ₹64,000 crore deal with France for 26 Rafale-M jets intended for the Indian Navy, with delivery between 2028 and 2030.

Q2. What is the main objective of the PM Surya Ghar Muft Bijli Yojana?

Answer C. Enable 1 crore rooftop solar installations

The PM Surya Ghar Muft Bijli Yojana aims to provide 1 crore rooftop solar connections through a fully digital process via the National Portal.

Q3. What percentage of Indians support uncensored media, according to the Pew Research Survey?

Answer C. 68%

Despite 80% believing media is free in India, only 68% support the idea of uncensored media, indicating a normalization of censorship.

Q4. What new financial instrument did the RBI introduce effective May 2, 2025?

Answer C. Physical Bond Forwards

RBI introduced physical bond forwards, expanding from cash-settled instruments to support hedging and boost demand for long-term SDLs.

Q5. What penalty did SEBI impose on Patel Wealth Advisors (PWA) for spoofing?

Answer C. ₹3.22 crore and market ban

SEBI penalized PWA ₹3.22 crore and imposed a market ban for 621 spoofing instances across 193 stocks, emphasizing its crackdown on algorithmic fraud.

Q6. What is the new margin collection rule under the T+1 settlement regime?

Answer C. Margins to be collected by T+1

Under the new rule, brokers must collect client margins by the next trading day (T+1) to ensure timely compliance and reduce systemic risk.

Q7. What was India's total defence spending in 2024, according to the SIPRI Report?

Answer B. \$86.1 billion

SIPRI ranked India 5th globally in defence spending with \$86.1 billion, reflecting concerns over regional threats and modernization goals.

Q8. How much did the Indian Rupee appreciate in April 2025?

Answer C. 0.51%

The INR appreciated by 0.51% in April, strengthening to ₹85.03/USD due to weak dollar index and increased foreign inflows.

Q9. What significant step has the Finance Ministry taken to improve UPI services?

Answer D. Ordered reinforcement of UPI infrastructure

The Finance Ministry initiated measures to strengthen UPI's resilience and cybersecurity after multiple service disruptions were reported.

Q10. What is the objective of Tamil Nadu's Microfinance Regulation Bill passed in 2025?

Answer C. Prevent coercive loan recovery

The Tamil Nadu Bill aims to regulate coercive recovery practices by microfinance institutions and introduces jail terms and district-level dispute mechanisms.

QUIZ 20 OF 20

30 April 2025

10 questions · Banking 5 · Sci & Env 3 · Misc GA 1 · International 1

Q1**According to recent data, what is India's estimated annual plastic waste emission?**

- A. 5.5 million tonnes
- B. 7.2 million tonnes
- C. 9.3 million tonnes
- D. 11.1 million tonnes
- E. 12.5 million tonnes

Q2**Which Supreme Court principle holds polluters accountable for environmental harm?**

- A. Precautionary Principle
- B. Intergenerational Equity
- C. Polluter Pays Principle
- D. Sustainable Development Doctrine
- E. Natural Justice

Q3**What is the current forest cover percentage in India, as per the latest updates?**

- A. 21.67%
- B. 25.17%
- C. 29.5%
- D. 33.33%
- E. 35.12%

Q4**What major issue has emerged in India's microfinance sector in FY25?**

- A. Massive employee layoffs
- B. Decline in depositors
- C. NPAs surged to 16%
- D. Inflationary lending patterns
- E. Decrease in women borrowers

Q5**What are platforms like Probo, MPL Opinio, and PlayerzPot involved in, which SEBI has warned against?**

- A. Cryptocurrency mining
- B. Online mutual fund trading
- C. Opinion trading or prediction markets
- D. Virtual stock simulations
- E. P2P lending

Q6

What is the focus of SEBI's KRAs Wind-Down Framework?

- A. Risk-based audits
- B. Technology upgrades
- C. Handling KRA exits and data continuity
- D. Insider trading surveillance
- E. Mid-cap regulatory control

Q7

How much bond purchase did the RBI announce recently to infuse liquidity?

- A. ₹75,000 crore
- B. ₹90,000 crore
- C. ₹1.25 trillion
- D. ₹2.5 trillion
- E. ₹1 trillion

Q8

By what date has SEBI extended the deadline for full T+0 settlement?

- A. January 1, 2025
- B. March 31, 2025
- C. October 1, 2025
- D. November 1, 2025
- E. December 31, 2025

Q9

Which major corporate name change was announced recently for better brand alignment?

- A. Myntra to MyntraTech
- B. Fashnear Technologies to Meesho Pvt Ltd
- C. Flipkart Digital to Flipkart Retail
- D. Zomato India to Zomato Tech Pvt Ltd
- E. Snapdeal Retail to Snap Corp

Q10

What is the key challenge in India's public-funded R&D ecosystem, as highlighted by a new study?

- A. Inadequate patent laws
- B. Over-regulation of funds
- C. Lack of incubation and global collaboration
- D. Inability to attract foreign investment
- E. No focus on agriculture

ANSWERS — 30 APRIL 2025

Q1 C	Q2 C	Q3 B	Q4 C	Q5 C
Q6 C	Q7 C	Q8 D	Q9 B	Q10 C

Q1. According to recent data, what is India's estimated annual plastic waste emission?

Answer C. 9.3 million tonnes

India emits 9.3 million tonnes of plastic waste annually, accounting for 20% of global plastic emissions.

Q2. Which Supreme Court principle holds polluters accountable for environmental harm?

Answer C. Polluter Pays Principle

The "Polluter Pays" principle mandates that those who cause pollution are responsible for the costs of managing it.

Q3. What is the current forest cover percentage in India, as per the latest updates?

Answer B. 25.17%

India's forest cover stands at 25.17%, which is below the targeted 33% as per the National Forest Policy.

Q4. What major issue has emerged in India's microfinance sector in FY25?

Answer C. NPAs surged to 16%

Gross NPAs in India's microfinance sector rose to 16% in FY25, indicating a growing credit risk, particularly among low-income borrowers.

Q5. What are platforms like Probo, MPL Opinio, and PlayerzPot involved in, which SEBI has warned against?

Answer C. Opinion trading or prediction markets

These platforms offer users to bet on predictions like elections or sports, which SEBI considers risky and possibly illegal under securities laws.

Q6. What is the focus of SEBI's KRAs Wind-Down Framework?

Answer C. Handling KRA exits and data continuity

SEBI's framework ensures smooth transfer and protection of investor KYC data in case a KYC Registration Agency shuts down or becomes insolvent.

Q7. How much bond purchase did the RBI announce recently to infuse liquidity?

Answer C. ₹1.25 trillion

RBI announced a bond purchase of ₹1.25 trillion and a transfer of ₹1.5 trillion to the government to ensure market liquidity.

Q8. By what date has SEBI extended the deadline for full T+0 settlement?

Answer D. November 1, 2025

SEBI extended the T+0 settlement deadline to November 1, 2025, due to broker readiness issues.

Q9. Which major corporate name change was announced recently for better brand alignment?

Answer B. Fashnear Technologies to Meesho Pvt Ltd

Fashnear Technologies, the parent company of Meesho, has been renamed Meesho Pvt Ltd to reflect brand clarity and consistency.

Q10. What is the key challenge in India's public-funded R&D ecosystem, as highlighted by a new study?

Answer C. Lack of incubation and global collaboration

The study found India's R&D sector has limited support for start-up incubation and insufficient international partnerships.

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