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FREE · EXAM READY

EXAM READY QUIZ

April 2025

62 must-know MCQs · picked from 155 · by topic, with answers

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

Big themes · Banking 23 · Economy 10 · Agri & Rural 8



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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

The 62 must-know MCQs of April 2025, picked from 155 questions and grouped by topic — answers and explanations after each topic. 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

The **Exam Ready** set is the month cut down to the questions that carry hard facts — names, numbers, schemes, reports, banking and agriculture — grouped by topic. Take a topic like a sectional test, then check the answers right after it.

62

Exam Ready MCQs

155questions they were
picked from**8**

topics covered

15 min

per topic, timed

1**Time a topic**

About nine seconds a question. Pen and paper, no peeking.

2**Check it**

Answers and explanations follow each topic. Mark every miss.

3**Log the score**

Write it in the tracker below, topic by topic.

4**Retake misses**

Only the ones you got wrong, on day 3 and 7.

The month by topic

Where the Exam Ready questions came from. The long bars are what examiners had the most to ask about.

Banking & Finance	23	
Economy	10	
Agriculture & Rural	8	
Reports & Indices	7	
International	5	
Science & Environment	5	
Schemes & Government	3	
Misc GA	1	

TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Banking & Finance	___ / 23	---	---	☐	
Economy	___ / 10	---	---	☐	
Agriculture & Rural	___ / 8	---	---	☐	
Reports & Indices	___ / 7	---	---	☐	
International	___ / 5	---	---	☐	
Science & Environment	___ / 5	---	---	☐	
Schemes & Government	___ / 3	---	---	☐	
Misc GA	___ / 1	---	---	☐	

EXAM READY · TOPIC 1 OF 8

Banking & Finance

23 must-know MCQs · Q1–23 · about 4 minutes

Q1 · 8 April 2025**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

Q2 · 9 April 2025**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

Q3 · 10 April 2025**What was the Reserve Bank of India's (RBI) policy stance in April 2025?**

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

Q4 · 10 April 2025**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%

Q5 · 11 April 2025**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)

Q6 · 12 April 2025

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%

Q7 · 12 April 2025

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

Q8 · 13 April 2025

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

Q9 · 14 April 2025

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

Q10 · 15 April 2025

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

Q11 · 15 April 2025

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

Q12 · 16 April 2025

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

Q13 · 17 April 2025

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

Q14 · 21 & 22 April 2025

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

Q15 · 21 & 22 April 2025

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

Q16 · 23 April 2025

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%

Q17 · 27 & 28 April 2025

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)

Q18 · 27 & 28 April 2025

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%

Q19 · 29 April 2025

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

Q20 · 29 April 2025

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%

Q21 · 30 April 2025

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

Q22 · 30 April 2025**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

Q23 · 30 April 2025**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

ANSWERS — BANKING & FINANCE

Q1 C	Q2 A	Q3 B	Q4 D	Q5 C
Q6 C	Q7 B	Q8 B	Q9 C	Q10 C
Q11 C	Q12 D	Q13 D	Q14 C	Q15 D
Q16 B	Q17 B	Q18 B	Q19 C	Q20 C
Q21 C	Q22 C	Q23 D		

Q1. 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.

Q2. 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. ☒

Q3. 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. ☒

Q4. 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

Q5. 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. ☐

Q6. 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.

Q7. 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.

Q8. 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. ☐

Q9. 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.

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

Q22. 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.

Q23. 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.

EXAM READY · TOPIC 2 OF 8

Economy

10 must-know MCQs · Q24–33 · about 2 minutes

Q24 · 9 April 2025**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%

Q25 · 11 April 2025**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%

Q26 · 14 April 2025**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%

Q27 · 16 April 2025**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%☒

Q28 · 16 April 2025**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%

Q29 · 17 April 2025

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

Q30 · 18 April 2025

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%

Q31 · 23 April 2025

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

Q32 · 27 & 28 April 2025

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

Q33 · 27 & 28 April 2025

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%

ANSWERS — ECONOMY

Q24 B	Q25 D	Q26 B	Q27 B	Q28 C
Q29 C	Q30 B	Q31 B	Q32 B	Q33 B

Q24. 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. ☒

Q25. 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.

Q26. 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.

Q27. 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% .

Q28. 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% .

Q29. 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. ☒

Q30. 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.

Q31. 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.

Q32. 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.

Q33. 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.

EXAM READY · TOPIC 3 OF 8

Agriculture & Rural

8 must-know MCQs · Q34–41 · about 2 minutes

Q34 · 9 April 2025

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

Q35 · 10 April 2025

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

Q36 · 10 April 2025

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

Q37 · 10 April 2025

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

Q38 · 14 April 2025

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

"The page you skip today is the question you miss tomorrow."

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Q39 · 16 April 2025

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%

Q40 · 27 & 28 April 2025

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

Q41 · 27 & 28 April 2025

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

ANSWERS — AGRICULTURE & RURAL

Q34 B	Q35 C	Q36 C	Q37 E	Q38 C
Q39 C	Q40 C	Q41 C		

Q34. 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.

Q35. 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

Q36. 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+3RBI & NABARD Prep Platform+3

Q37. 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.

Q38. 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.

Q39. 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.

Q40. 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.

Q41. 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.

EXAM READY · TOPIC 4 OF 8

Reports & Indices

7 must-know MCQs · Q42–48 · about 2 minutes

Q42 · 8 April 2025

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

Q43 · 8 April 2025

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

Q44 · 8 April 2025

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

Q45 · 11 April 2025

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

Q46 · 25 April 2025

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

Q47 · 29 April 2025**What percentage of Indians support uncensored media, according to the Pew Research Survey?**

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

Q48 · 29 April 2025**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

ANSWERS — REPORTS & INDICES

Q42 C	Q43 B	Q44 B	Q45 C	Q46 B
Q47 C	Q48 B			

Q42. 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.

Q43. 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.

Q44. 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.

Q45. 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. ☒

Q46. 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.

Q47. 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.

Q48. 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.

EXAM READY · TOPIC 5 OF 8

International

5 must-know MCQs · Q49–53 · about 2 minutes

Q49 · 8 April 2025**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

Q50 · 9 April 2025**Which country hosted the G20 Summit in April 2025?**

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

Q51 · 9 April 2025**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

Q52 · 10 April 2025**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

Q53 · 13 April 2025**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

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ANSWERS — INTERNATIONAL

Q49 B

Q50 A

Q51 B

Q52 B

Q53 C

Q49. 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.

Q50. 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.

Q51. 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.

Q52. 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.

Q53. 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.

EXAM READY · TOPIC 6 OF 8

Science & Environment

5 must-know MCQs · Q54–58 · about 2 minutes

Q54 · 19 April 2025**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

Q55 · 26 April 2025**Which Indian state officially declared Simlipal Tiger Reserve as the country's 107th National Park in April 2025?**

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

Q56 · 29 April 2025**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

Q57 · 29 April 2025**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

Q58 · 30 April 2025**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%

ANSWERS — SCIENCE & ENVIRONMENT

Q54 C

Q55 C

Q56 D

Q57 C

Q58 B

Q54. 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.

Q55. 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.

Q56. 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.

Q57. 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.

Q58. 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.

EXAM READY · TOPIC 7 OF 8

Schemes & Government

3 must-know MCQs · Q59–61 · about 2 minutes

Q59 · 8 April 2025

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

Q60 · 14 April 2025

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

Q61 · 19 April 2025

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

ANSWERS — SCHEMES & GOVERNMENT

Q59 C

Q60 C

Q61 C

Q59. 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.

Q60. 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.

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Q61. 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. ☒

EXAM READY · TOPIC 8 OF 8

Misc GA

1 must-know MCQs · Q62–62 · about 2 minutes

Q62 · 14 April 2025

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

ANSWERS — MISC GA

Q62 B

Q62. 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.

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