



CLARITY 4 SURE

C4S Courses · c4scourses.in

FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

April 2026

Every daily quiz of the month · 22 quizzes · 220 MCQs with answers

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

Big themes · Banking 73 · Schemes 35 · Sci & Env 32



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA NABARD MENTORSHIP PROGRAMME	 2 185 LOKESH CHANDRAN NABARD MENTORSHIP PROGRAMME	 3 185 VIVEK NABARD MENTORSHIP PROGRAMME	 4 184.50 KAPIL PATLYA NABARD MENTORSHIP PROGRAMME	 5 183.75 SIDDHANT KHESARWANI NABARD MENTORSHIP PROGRAMME	 6 182 LALIT KUMAR NABARD MENTORSHIP PROGRAMME
--	--	--	--	---	--

EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

RIGHT GUIDANCE. SMART STRATEGY. REMARKABLE RESULTS.

BE NEXT. BE A TOPPER !

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 220 MCQs of April 2026, quiz by quiz — 22 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/2026-04

How to use this book — the method, the month by topic, and your score tracker	3
1 April 2026 — 10 MCQs · Banking 4 · Sci & Env 3 · Schemes 1 · Misc GA 1	5
2 April 2026 — 10 MCQs · Schemes 3 · Sci & Env 2 · Banking 2 · Misc GA 1	9
3 April 2026 — 10 MCQs · Banking 3 · Schemes 2 · Misc GA 2 · Sci & Env 1	13
4 April 2026 — 10 MCQs · Misc GA 4 · Banking 4 · Sci & Env 1 · Economy 1	17
5 & 6 April 2026 — 10 MCQs · Sci & Env 4 · Misc GA 3 · Banking 2 · Economy 1	21
7 April 2026 — 10 MCQs · Banking 4 · Misc GA 3 · Sci & Env 1 · Economy 1	25
8 April 2026 — 10 MCQs · Banking 6 · Reports 1 · Economy 1 · Misc GA 1	29
9 April 2026 — 10 MCQs · Banking 4 · Sci & Env 2 · Agri & Rural 2 · Schemes 1	33
10 April 2026 — 10 MCQs · Banking 5 · Sci & Env 3 · Reports 2	37
11 April 2026 — 10 MCQs · Banking 4 · Schemes 3 · Misc GA 2 · Sci & Env 1	41
12 & 13 April 2026 — 10 MCQs · Schemes 5 · Banking 2 · Economy 1 · Sci & Env 1	45
14 April 2026 — 10 MCQs · Sci & Env 3 · Banking 3 · Misc GA 2 · Schemes 1	49
15 April 2026 — 10 MCQs · Reports 3 · Banking 2 · Agri & Rural 2 · Sci & Env 1	53
16 April 2026 — 10 MCQs · Banking 3 · Schemes 2 · Reports 2 · Agri & Rural 2	57
17 & 18 April 2026 — 10 MCQs · Banking 5 · Schemes 3 · Agri & Rural 1 · Economy 1	61
19 & 20 April 2026 — 10 MCQs · Schemes 3 · Banking 3 · Economy 2 · Misc GA 2	65
21 April 2026 — 10 MCQs · Sci & Env 3 · Banking 3 · Agri & Rural 1 · Schemes 1	69
22 April 2026 — 10 MCQs · Banking 3 · Sci & Env 2 · Misc GA 2 · Economy 1	73
23 April 2026 — 10 MCQs · Banking 4 · Misc GA 2 · Sci & Env 1 · International 1	77
24 & 25 April 2026 — 10 MCQs · Schemes 2 · Banking 2 · Reports 2 · Economy 1	80
26 & 27 April 2026 — 10 MCQs · Misc GA 3 · Schemes 3 · Banking 2 · International 1	84
28 April 2026 — 10 MCQs · Reports 4 · Banking 3 · Schemes 2 · Economy 1	88

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.

220

MCQs with answers

22

daily quizzes

8

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	73	
Schemes & Government	35	
Science & Environment	32	
Misc GA	32	
Reports & Indices	18	
Economy	14	
Agriculture & Rural	13	
International	3	

"Read less, revise more, in the last thirty days."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

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.
1 April 2026	___ / 10	---	---	☐	
2 April 2026	___ / 10	---	---	☐	
3 April 2026	___ / 10	---	---	☐	
4 April 2026	___ / 10	---	---	☐	
5 & 6 April 2026	___ / 10	---	---	☐	
7 April 2026	___ / 10	---	---	☐	
8 April 2026	___ / 10	---	---	☐	
9 April 2026	___ / 10	---	---	☐	
10 April 2026	___ / 10	---	---	☐	
11 April 2026	___ / 10	---	---	☐	
12 & 13 April 2026	___ / 10	---	---	☐	
14 April 2026	___ / 10	---	---	☐	
15 April 2026	___ / 10	---	---	☐	
16 April 2026	___ / 10	---	---	☐	
17 & 18 April 2026	___ / 10	---	---	☐	
19 & 20 April 2026	___ / 10	---	---	☐	
21 April 2026	___ / 10	---	---	☐	
22 April 2026	___ / 10	---	---	☐	
23 April 2026	___ / 10	---	---	☐	
24 & 25 April 2026	___ / 10	---	---	☐	
26 & 27 April 2026	___ / 10	---	---	☐	
28 April 2026	___ / 10	---	---	☐	

"Read less, revise more, in the last thirty days."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

QUIZ 1 OF 22

1 April 2026

10 questions · Banking 4 · Sci & Env 3 · Schemes 1 · Misc GA 1

Q1

What was the primary objective of the IONS IMEX TTX 2026 exercise conducted by the Indian Navy?

- A. Conduct real-time naval warfare drills
- B. Test nuclear submarine capabilities
- C. Simulate maritime scenarios in a discussion-based environment
- D. Train only Indian Navy personnel
- E. Conduct live missile testing

Q2

The Indian Ocean Naval Symposium (IONS) was launched in which year?

- A. 2005
- B. 2008
- C. 2010
- D. 2012
- E. 2015

Q3

Why is the Baltic Sea unsuitable for humpback whales?

- A. High temperature and pollution
- B. Lack of oxygen in water
- C. Low salinity and absence of prey like krill
- D. Presence of predators
- E. High tidal waves

Q4

What makes the Andaman and Nicobar Command (ANC) strategically significant for Exercise Dweep Shakti?

- A. It hosts only naval forces
- B. It is India's nuclear command center
- C. It is India's only tri-service unified theater command
- D. It is used only for training foreign troops
- E. It is located on mainland India

Q5

What is the key objective of NASA's Artemis II mission?

- A. Establish a permanent Mars colony
- B. Conduct robotic exploration of Moon
- C. Test systems for sustained human presence beyond Earth orbit
- D. Deploy satellites in low-Earth orbit
- E. Land humans directly on Moon

Q6

What is the maximum export credit tenure allowed by RBI under the latest relief measures?

- A. 270 days
- B. 300 days
- C. 365 days
- D. 450 days
- E. 540 days

Q7

What is the extended time limit for repatriation of export proceeds under RBI relief?

- A. 9 months
- B. 12 months
- C. 15 months
- D. 18 months
- E. 24 months

Q8

What is the system-wide cap on loans for purchase of shares as per RBI's revised norms?

- A. ₹10 lakh
- B. ₹25 lakh
- C. ₹50 lakh
- D. ₹1 crore
- E. ₹5 crore

Q9

Which of the following is NOT a pillar of the Supervisory Data Quality Index (sDQI)?

- A. Accuracy
- B. Timeliness
- C. Profitability
- D. Consistency
- E. Completeness

Q10

Under the revised RBI norms, what is the deadline for AD Category-I banks to submit ECB returns?

- A. 3 days
- B. 5 days
- C. 7 days
- D. 10 days
- E. 15 days

ANSWERS — 1 APRIL 2026

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

Q1. What was the primary objective of the IONS IMEX TTX 2026 exercise conducted by the Indian Navy?

Answer C) Simulate maritime scenarios in a discussion-based environment

IMEX TTX 2026 was a Table-Top Exercise (TTX), which focuses on simulated, discussion-based scenarios to test coordination and decision-making without deploying actual naval assets.

Q2. The Indian Ocean Naval Symposium (IONS) was launched in which year?

Answer B) 2008

IONS was launched by India in 2008 to enhance maritime cooperation among countries in the Indian Ocean Region.

Q3. Why is the Baltic Sea unsuitable for humpback whales?

Answer C) Low salinity and absence of prey like krill

Humpback whales require saline ocean water and feed on krill. The Baltic Sea lacks both suitable salinity and prey, making survival difficult.

Q4. What makes the Andaman and Nicobar Command (ANC) strategically significant for Exercise Dweep Shakti?

Answer C) It is India's only tri-service unified theater command

ANC integrates Army, Navy, and Air Force under one command, making it ideal for joint exercises like Dweep Shakti focused on island defense.

Q5. What is the key objective of NASA's Artemis II mission?

Answer C) Test systems for sustained human presence beyond Earth orbit

Artemis II is a crewed mission designed to test deep-space systems and pave the way for long-term lunar exploration, not immediate landing.

Q6. What is the maximum export credit tenure allowed by RBI under the latest relief measures?

Answer D) 450 days

RBI extended export credit tenure up to 450 days to ease liquidity pressure due to global trade disruptions.

Q7. What is the extended time limit for repatriation of export proceeds under RBI relief?

Answer C) 15 months

RBI increased the repatriation period from 9 months to 15 months to support exporters facing delays due to geopolitical issues.

Q8. What is the system-wide cap on loans for purchase of shares as per RBI's revised norms?

Answer D) ₹1 crore

RBI introduced a system-wide cap of ₹1 crore per borrower to prevent excessive leverage across multiple banks.

Q9. Which of the following is NOT a pillar of the Supervisory Data Quality Index (sDQI)?

Answer C) Profitability

sDQI evaluates data quality based on Accuracy, Timeliness, Completeness, and Consistency—not profitability.

Q10. Under the revised RBI norms, what is the deadline for AD Category-I banks to submit ECB returns?

Answer C) 7 days

RBI mandated that ECB returns must be submitted within 7 calendar days to improve reporting efficiency and compliance.

QUIZ 2 OF 22

2 April 2026

10 questions · Schemes 3 · Sci & Env 2 · Banking 2 · Misc GA 1

Q1

The Andhra Pradesh Reorganisation (Amendment) Bill, 2026 provides “statutory backing” to Amaravati. What does this imply?

- A. Amaravati becomes a Union Territory
- B. The decision is legally backed by Parliament and difficult to reverse
- C. Andhra Pradesh gets Special Category Status
- D. Hyderabad becomes part of Andhra Pradesh again
- E. Capital decision shifts to Supreme Court

Q2

In the Three-Capital Model proposed earlier for Andhra Pradesh, which city was designated as the Administrative Capital?

- A. Amaravati
- B. Kurnool
- C. Visakhapatnam
- D. Vijayawada
- E. Tirupati

Q3

The Nagoya Protocol primarily deals with which aspect of biodiversity governance?

- A. Climate change mitigation
- B. Wildlife protection laws
- C. Fair sharing of benefits from genetic resources
- D. Ocean pollution control
- E. Forest fire management

Q4

What is the main objective of the Nyaya Setu AI Chatbot?

- A. Replace judges with AI
- B. Increase court fees collection
- C. Provide easy and multilingual access to legal information
- D. Monitor criminal activities
- E. Digitize police records only

Q5

The Jan Vishwas (Amendment of Provisions) Bill, 2026 focuses on:

- A. Increasing criminal penalties
- B. Decriminalising minor offences and reducing compliance burden
- C. Expanding GST scope
- D. Nationalizing MSMEs
- E. Abolishing civil courts

“Read the question twice, answer it once.”

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4courses.in · free, share it on

Q6**The natural gas derivatives launched by NSE and IGX are primarily useful for:**

- A. Export promotion
- B. Hedging against price volatility
- C. Increasing tax revenue
- D. Reducing imports
- E. Currency stabilization

Q7**The benchmark index for the new natural gas derivative contracts is:**

- A. Brent Index
- B. Henry Hub
- C. GIXI
- D. Nifty Energy
- E. MCX Gas Index

Q8**The RBI's PaSS framework aims to introduce:**

- A. Unified lending platform
- B. Digital currency
- C. Bank account portability
- D. Cryptocurrency regulation
- E. Loan waiver scheme

Q9**Why did the RBI ban Non-Deliverable Forward (NDF) contracts on the rupee?**

- A. To increase exports
- B. To reduce speculation on currency without real transactions
- C. To promote foreign investment
- D. To stabilize stock markets
- E. To increase remittances

Q10**What is the primary purpose of Regulatory Impact Assessment (RIA)?**

- A. Increase number of laws
- B. Reduce tax rates
- C. Evaluate economic and social impact of regulations
- D. Replace Parliament
- E. Promote exports

ANSWERS — 2 APRIL 2026

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

Q1. The Andhra Pradesh Reorganisation (Amendment) Bill, 2026 provides “statutory backing” to Amaravati. What does this imply?

Answer B) The decision is legally backed by Parliament and difficult to reverse

Statutory backing means the decision is supported by an Act of Parliament, making it legally binding and hard to change through executive actions.

Q2. In the Three-Capital Model proposed earlier for Andhra Pradesh, which city was designated as the Administrative Capital?

Answer C) Visakhapatnam

The proposed model had Visakhapatnam as Administrative capital, Amaravati as Legislative, and Kurnool as Judicial capital.

Q3. The Nagoya Protocol primarily deals with which aspect of biodiversity governance?

Answer C) Fair sharing of benefits from genetic resources

The Nagoya Protocol ensures equitable sharing of benefits arising from the use of genetic resources, preventing biopiracy.

Q4. What is the main objective of the Nyaya Setu AI Chatbot?

Answer C) Provide easy and multilingual access to legal information

Nyaya Setu aims to democratize access to justice by removing language and literacy barriers using AI and voice-first technology.

Q5. The Jan Vishwas (Amendment of Provisions) Bill, 2026 focuses on:

Answer B) Decriminalising minor offences and reducing compliance burden

The Bill shifts minor offences from criminal penalties (jail) to civil penalties (fines), promoting ease of doing business.

Q6. The natural gas derivatives launched by NSE and IGX are primarily useful for:

Answer B) Hedging against price volatility

Industries can use derivatives to lock in prices and protect themselves from fluctuations in natural gas prices.

Q7. The benchmark index for the new natural gas derivative contracts is:

Answer C) GIXI

GIXI is the benchmark price index developed by the Indian Gas Exchange reflecting domestic gas prices.

Q8. The RBI's PaSS framework aims to introduce:

Answer C) Bank account portability

PaSS allows customers to switch banks without changing their account number, similar to mobile number portability.

Q9. Why did the RBI ban Non-Deliverable Forward (NDF) contracts on the rupee?

Answer B) To reduce speculation on currency without real transactions

NDFs allow speculative betting without actual currency exchange, which can destabilize the rupee during crises.

Q10. What is the primary purpose of Regulatory Impact Assessment (RIA)?

Answer C) Evaluate economic and social impact of regulations

RIA assesses the costs, benefits, and consequences of regulations before and after implementation to ensure effectiveness.

QUIZ 3 OF 22

3 April 2026

10 questions · Banking 3 · Schemes 2 · Misc GA 2 · Sci & Env 1

Q1

Why is the Lagrange Point 1 (L1) ideal for missions like Aditya-L1?

- A. It is closest to Mars
- B. It allows continuous solar observation without obstruction
- C. It has zero gravity
- D. It is inside the Sun's atmosphere
- E. It is used for satellite launching

Q2

What is the primary role of Survey Vessel 'Sanshodhak'?

- A. Missile launching
- B. Combat operations
- C. Hydrographic and oceanographic surveys
- D. Space research
- E. Oil drilling

Q3

What is the main objective of IOS SAGAR initiative?

- A. Space exploration
- B. Agricultural exports
- C. Maritime security cooperation in Indian Ocean Region
- D. Tourism promotion
- E. Banking integration

Q4

What is the main purpose of IRDAI's action against dark patterns?

- A. Increase insurance prices
- B. Improve company profits
- C. Protect consumers from misleading digital practices
- D. Reduce policy issuance
- E. Promote offline insurance

Q5

What is a key feature of a Wholly Owned Subsidiary (WOS) model in banking?

- A. No RBI regulation
- B. Operates only internationally
- C. Locally incorporated and regulated entity in India
- D. No capital requirement
- E. Only digital operations

Q6

Why did SEBI reconsider the open market buyback route?

- A. Stock market crash
- B. Political pressure
- C. Removal of tax arbitrage differences
- D. Lack of investors
- E. High inflation

Q7

What is the impact of buyback on company shares?

- A. Increases total shares
- B. Decreases share value
- C. Reduces outstanding shares
- D. Stops trading
- E. Converts shares into bonds

Q8

What is the main aim of the 'Tea Mark' scheme?

- A. Increase exports only
- B. Promote tea tourism
- C. Ensure traceability and quality of tea
- D. Reduce tea production
- E. Replace coffee industry

Q9

Which of the following best describes digital traceability in agriculture?

- A. Manual record keeping
- B. Satellite farming
- C. Tracking product journey using digital tools
- D. Social media marketing
- E. Weather forecasting

Q10

What is a major reason for failure of agri-tech startups in Southeast Asia?

- A. Lack of farmers
- B. Government bans
- C. Premature expansion across multiple markets
- D. High rainfall
- E. Excess funding

ANSWERS — 3 APRIL 2026

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

Q1. Why is the Lagrange Point 1 (L1) ideal for missions like Aditya-L1?**Answer** B) It allows continuous solar observation without obstruction

L1 is a stable point between Earth and the Sun where satellites can continuously observe the Sun without eclipses from Earth or Moon, making it ideal for solar missions.

Q2. What is the primary role of Survey Vessel 'Sanshodhak'?

Answer C) Hydrographic and oceanographic surveys

Sanshodhak is a survey vessel used for mapping the seabed, studying ocean data, and supporting navigation and maritime development.

Q3. What is the main objective of IOS SAGAR initiative?

Answer C) Maritime security cooperation in Indian Ocean Region

IOS SAGAR focuses on enhancing maritime cooperation, tackling piracy, and ensuring regional security in the Indian Ocean.

Q4. What is the main purpose of IRDAI's action against dark patterns?

Answer C) Protect consumers from misleading digital practices

IRDAI aims to eliminate deceptive UI/UX practices that manipulate users into buying unwanted insurance products.

Q5. What is a key feature of a Wholly Owned Subsidiary (WOS) model in banking?

Answer C) Locally incorporated and regulated entity in India

Under WOS, foreign banks operate as Indian entities with local capital and governance, making regulation easier for RBI.

Q6. Why did SEBI reconsider the open market buyback route?

Answer C) Removal of tax arbitrage differences

After tax reforms, buyback proceeds are taxed as capital gains, removing earlier inequities and making open market buybacks fair.

Q7. What is the impact of buyback on company shares?

Answer C) Reduces outstanding shares

Buybacks reduce the number of shares in circulation, which generally increases Earnings Per Share (EPS).

Q8. What is the main aim of the 'Tea Mark' scheme?

Answer C) Ensure traceability and quality of tea

Tea Mark certifies that tea meets quality standards and ensures transparency in the supply chain.

Q9. Which of the following best describes digital traceability in agriculture?

Answer C) Tracking product journey using digital tools

Digital traceability ensures that agricultural products can be tracked from origin to final consumer, improving transparency and quality assurance.

Q10. What is a major reason for failure of agri-tech startups in Southeast Asia?

Answer C) Premature expansion across multiple markets

Many startups failed due to expanding too quickly into diverse markets without strong local execution strategies.

QUIZ 4 OF 22

4 April 2026

10 questions · Misc GA 4 · Banking 4 · Sci & Env 1 · Economy 1

Q1

INS Taragiri is part of which naval project?

- A. Project 15B
- B. Project 75
- C. Project 17A
- D. Project Varsha
- E. Project Arihant

Q2

Which propulsion system is used in INS Taragiri?

- A. Nuclear propulsion
- B. Diesel-electric propulsion
- C. Combined Diesel or Gas (CODOG)
- D. Steam turbine propulsion
- E. Solar-electric propulsion

Q3

What is the main role of an SSBN like INS Aridhaman?

- A. Coastal surveillance
- B. Anti-piracy operations
- C. Strategic nuclear deterrence
- D. Cargo transport
- E. Amphibious warfare

Q4

What is the primary function of the 'Kar Saathi' platform?

- A. Managing stock market investments
- B. Providing AI-based tax assistance
- C. Monitoring banking frauds
- D. Collecting GST manually
- E. Issuing PAN cards

Q5

What does SAMPANN primarily deal with?

- A. Banking transactions
- B. Pension management
- C. Agricultural subsidies
- D. Insurance claims
- E. Tax refunds

Q6

What is the main objective of RBI's Benchmark Issuance Strategy (BIS)?

- A. Increase inflation
- B. Reduce market fragmentation in SDLs
- C. Eliminate state borrowing
- D. Promote foreign investment only
- E. Replace G-Secs

Q7

What does 'Yield' represent in the bond market?

- A. Tax collected on bonds
- B. Price of the bond
- C. Interest earned by investors
- D. Government subsidy
- E. Credit rating

Q8

According to the study, what percentage of microfinance loans are used for business purposes?

- A. 25%
- B. 40%
- C. 50%
- D. 75%
- E. 90%

Q9

What is the maximum permissible FOIR threshold set by RBI?

- A. 25%
- B. 40%
- C. 50%
- D. 60%
- E. 75%

Q10

Which of the following entities is classified as a Domestic Systemically Important Insurer (D-SII)?

- A. HDFC Life
- B. SBI Life
- C. LIC
- D. ICICI Lombard
- E. Bajaj Allianz

ANSWERS — 4 APRIL 2026

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

"Small steps, every day. That is the whole strategy."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q1. INS Taragiri is part of which naval project?

Answer C) Project 17A

INS Taragiri is a stealth frigate under Project 17A (Nilgiri-class), aimed at building advanced guided-missile frigates for the Indian Navy.

Q2. Which propulsion system is used in INS Taragiri?

Answer C) Combined Diesel or Gas (CODOG)

CODOG allows ships to operate efficiently at low speeds using diesel engines and switch to gas turbines for high-speed combat operations.

Q3. What is the main role of an SSBN like INS Aridhaman?

Answer C) Strategic nuclear deterrence

SSBNs carry nuclear ballistic missiles and ensure second-strike capability, forming a key part of the nuclear triad.

Q4. What is the primary function of the 'Kar Saathi' platform?

Answer B) Providing AI-based tax assistance

Kar Saathi is an AI-powered platform designed to assist taxpayers with filing, compliance, and queries under the Income Tax Act, 2025.

Q5. What does SAMPANN primarily deal with?

Answer B) Pension management

SAMPANN (System for Accounting and Management of Pension) is a cloud-based platform that handles end-to-end pension processing and disbursement.

Q6. What is the main objective of RBI's Benchmark Issuance Strategy (BIS)?

Answer B) Reduce market fragmentation in SDLs

BIS standardizes bond issuance to improve liquidity and price discovery in State Development Loans (SDLs).

Q7. What does 'Yield' represent in the bond market?

Answer C) Interest earned by investors

Yield refers to the effective return an investor earns on a bond investment.

Q8. According to the study, what percentage of microfinance loans are used for business purposes?

Answer D) 75%

The study shows that 75% of microfinance loans are used for productive activities like business and livelihood generation.

Q9. What is the maximum permissible FOIR threshold set by RBI?

Answer C) 50%

RBI allows a maximum FOIR of 50%, while the study reported a healthier level of 18.7%, indicating low borrower stress.

Q10. Which of the following entities is classified as a Domestic Systemically Important Insurer (D-SII)?

Answer C) LIC

LIC, along with GIC Re and NIACL, has been designated as a D-SII due to its systemic importance to the Indian financial system.

QUIZ 5 OF 22

5 & 6 April 2026

10 questions · Sci & Env 4 · Misc GA 3 · Banking 2 · Economy 1

Q1

The Hindu Kush mountain range is geologically formed due to the collision of which tectonic plates?

- A. African and Eurasian Plates
- B. Indian and Eurasian Plates
- C. Pacific and North American Plates
- D. Arabian and African Plates
- E. Nazca and Antarctic Plates

Q2

What is the primary reason behind the occurrence of deep earthquakes in the Hindu Kush region?

- A. Volcanic eruptions
- B. Glacier movements
- C. Subduction of tectonic plates into the mantle
- D. Oceanic trench formation
- E. Atmospheric pressure changes

Q3

The recent discovery of freshwater fish fossils in the Shivalik foothills was primarily based on which structure?

- A. Vertebrae
- B. Fins
- C. Otoliths
- D. Scales
- E. Skull fragments

Q4

Which fish species discovered in the Shivalik fossils is recorded for the first time in India?

- A. Snakehead
- B. Goby
- C. Tuna
- D. Gourami
- E. Catfish

Q5

What is the main objective of ISRO's Mission MITRA?

- A. Launching satellites into orbit
- B. Studying asteroid composition
- C. Assessing human response in extreme environments
- D. Developing missile systems
- E. Monitoring climate change

Q6
INS Aridhaman (S4) belongs to which class of submarines?

- A. Kalvari Class
- B. Shishumar Class
- C. Arihant Class
- D. Sindhughosh Class
- E. Chakra Class

Q7
What is the main cause of financial mis-selling in banks according to RBI and IRDAI observations?

- A. Lack of financial literacy
- B. Low interest rates
- C. High upfront commissions
- D. Digital banking growth
- E. Government subsidies

Q8
Which organization regulates the Expense of Management (EOM) in the insurance sector?

- A. RBI
- B. SEBI
- C. IRDAI
- D. PFRDA
- E. NABARD

Q9
According to PLFS 2025, which category dominates India's workforce?

- A. Government employees
- B. Private salaried employees
- C. Casual labourers
- D. Self-employed
- E. Unemployed

Q10
Why did Moody's reduce India's GDP growth forecast for FY27 to 6%?

- A. Decline in exports
- B. Weak monsoon
- C. West Asia conflict affecting supply chains
- D. Rise in unemployment
- E. Banking crisis

ANSWERS — 5 & 6 APRIL 2026

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

Q1. The Hindu Kush mountain range is geologically formed due to the collision of which tectonic plates?

Answer B) Indian and Eurasian Plates

The Hindu Kush is formed due to the collision between the Indian Plate and the Eurasian Plate, similar to the Himalayas, causing intense tectonic activity.

Q2. What is the primary reason behind the occurrence of deep earthquakes in the Hindu Kush region?

Answer C) Subduction of tectonic plates into the mantle

Deep earthquakes occur due to a tectonic slab sinking into the Earth's mantle, creating intermediate-depth seismic activity.

Q3. The recent discovery of freshwater fish fossils in the Shivalik foothills was primarily based on which structure?

Answer C) Otoliths

Otoliths are durable ear bones of fish that help identify species and environmental conditions in fossil studies.

Q4. Which fish species discovered in the Shivalik fossils is recorded for the first time in India?

Answer D) Gourami

Gourami fossils are extremely rare and this is the first discovery in India and second globally.

Q5. What is the main objective of ISRO's Mission MITRA?

Answer C) Assessing human response in extreme environments

Mission MITRA studies physiological and psychological responses under extreme conditions like hypoxia to support space missions.

Q6. INS Aridhaman (S4) belongs to which class of submarines?

Answer C) Arihant Class

INS Aridhaman is part of the Arihant-class nuclear-powered ballistic missile submarines under the ATV project.

Q7. What is the main cause of financial mis-selling in banks according to RBI and IRDAI observations?

Answer C) High upfront commissions

High commissions encourage aggressive selling of financial products without considering customer suitability.

Q8. Which organization regulates the Expense of Management (EOM) in the insurance sector?

Answer C) IRDAI

IRDAI regulates insurers and controls operational expenses including commissions through EOM limits.

Q9. According to PLFS 2025, which category dominates India's workforce?

Answer D) Self-employed

More than 56% of India's workforce is self-employed, often reflecting low productivity and disguised unemployment.

Q10. Why did Moody's reduce India's GDP growth forecast for FY27 to 6%?

Answer C) West Asia conflict affecting supply chains

Disruptions in energy and fertilizer imports due to geopolitical tensions are expected to increase inflation and slow growth.

QUIZ 6 OF 22

7 April 2026

10 questions · Banking 4 · Misc GA 3 · Sci & Env 1 · Economy 1

Q1

Project Chetak of the Border Roads Organisation (BRO) is primarily associated with which terrain?

- A. High-altitude Himalayan regions
- B. Coastal areas
- C. Desert and plains regions of western India
- D. Island territories
- E. Forest regions of Central India

Q2

What is the main function of a Ditch Cum Bund (DCB) maintained along India's borders?

- A. Water conservation
- B. Road construction
- C. Anti-tank defense and flood control
- D. Communication network
- E. Border fencing

Q3

What is the primary cause of stagflation in an economy?

- A. Excess demand
- B. Supply shock
- C. High exports
- D. Fiscal surplus
- E. Increased savings

Q4

Tar balls found along India's western coast are primarily composed of which substance?

- A. Plastic polymers
- B. Coal residues
- C. Weathered crude oil
- D. Marine algae
- E. Sand sediments

Q5

Why is the Indian Crested Porcupine considered harmful to saffron cultivation?

- A. It eats saffron flowers
- B. It damages irrigation systems
- C. It destroys underground corms
- D. It spreads fungal infections
- E. It reduces soil fertility

Q6**Under RBI's new framework, which entity is officially treated as a "Banking Outlet"?**

- A. ATM
- B. BC-Banking Touchpoint (BC-BT)
- C. BC-Banking Outlet (BC-BO)
- D. Mobile Banking App
- E. Payment Wallet

Q7**What is the new ECB borrowing limit under RBI's revised framework?**

- A. \$500 million fixed
- B. \$750 million fixed
- C. \$1 billion or 300% of net worth
- D. Unlimited borrowing
- E. Based only on RBI approval

Q8**What is the main role of an Independent Director in a company?**

- A. Managing daily operations
- B. Promoting company products
- C. Protecting minority shareholders' interests
- D. Handling HR functions
- E. Managing government relations

Q9**What is the maximum deposit insurance amount provided by DICGC?**

- A. ₹1 lakh
- B. ₹2 lakh
- C. ₹3 lakh
- D. ₹5 lakh
- E. ₹10 lakh

Q10**What is the primary risk that "hedging" helps mitigate in External Commercial Borrowings (ECB)?**

- A. Credit risk
- B. Liquidity risk
- C. Exchange rate risk
- D. Operational risk
- E. Legal risk

ANSWERS — 7 APRIL 2026

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

Q1. Project Chetak of the Border Roads Organisation (BRO) is primarily associated with which terrain?

Answer C) Desert and plains regions of western India

Project Chetak operates in Rajasthan, Punjab, and northern Gujarat, focusing on desert and plains terrain to support military logistics.

Q2. What is the main function of a Ditch Cum Bund (DCB) maintained along India's borders?

Answer C) Anti-tank defense and flood control

DCB consists of a trench and embankment that prevents enemy tank movement and also helps in flood control in plains.

Q3. What is the primary cause of stagflation in an economy?

Answer B) Supply shock

Stagflation is triggered by a negative supply shock, such as rising oil prices, which reduces output while increasing inflation.

Q4. Tar balls found along India's western coast are primarily composed of which substance?

Answer C) Weathered crude oil

Tar balls are hardened remnants of crude oil that have undergone weathering processes like evaporation and emulsification.

Q5. Why is the Indian Crested Porcupine considered harmful to saffron cultivation?

Answer C) It destroys underground corms

Porcupines dig and consume saffron corms (bulbs), preventing regrowth and causing long-term damage to crops.

Q6. Under RBI's new framework, which entity is officially treated as a "Banking Outlet"?

Answer C) BC-Banking Outlet (BC-BO)

BC-BOs are treated as formal banking outlets and help expand banking access in rural areas.

Q7. What is the new ECB borrowing limit under RBI's revised framework?

Answer C) \$1 billion or 300% of net worth

RBI replaced fixed limits with dynamic limits linked to company financial strength.

Q8. What is the main role of an Independent Director in a company?

Answer C) Protecting minority shareholders' interests

Independent Directors act as watchdogs to ensure transparency and protect shareholders from management misuse.

Q9. What is the maximum deposit insurance amount provided by DICGC?

Answer D) ₹5 lakh

DICGC insures deposits up to ₹5 lakh per depositor (including principal and interest).

Q10. What is the primary risk that “hedging” helps mitigate in External Commercial Borrowings (ECB)?

Answer C) Exchange rate risk

Hedging protects companies from losses due to fluctuations in currency exchange rates, especially when the rupee depreciates.

QUIZ 7 OF 22

8 April 2026

10 questions · Banking 6 · Reports 1 · Economy 1 · Misc GA 1

Q1

ASISSE survey launched by the NSO primarily focuses on which sector?

- A. Agriculture sector
- B. Informal sector
- C. Formal incorporated services sector
- D. Manufacturing sector
- E. Mining sector

Q2

What is the primary source used by NSO to identify enterprises under ASISSE?

- A. Census 2011
- B. Voter ID database
- C. GSTN database
- D. Aadhaar database
- E. EPFO records

Q3

India currently pays approximately how much annually to foreign shipping companies as freight charges?

- A. \$10 billion
- B. \$25 billion
- C. \$50 billion
- D. \$75 billion
- E. \$100 billion

Q4

The Directorate General of Shipping is proposed to be renamed as:

- A. Maritime Safety Authority
- B. National Port Authority
- C. Directorate General of Maritime Administration
- D. Indian Maritime Council
- E. Shipping Regulation Board

Q5

What is the main objective of the IRDAI sub-committee on health insurance?

- A. Increase insurance taxes
- B. Merge private insurers
- C. Improve product design and claim experience
- D. Ban digital insurance
- E. Reduce hospitals

Q6
Which platform is referred to as the “UPI of Insurance”?

- A. Policy Bazaar
- B. Insurance Pay
- C. Bima Sugam
- D. NHCX
- E. Bharat Cover

Q7
What is the minimum public shareholding (MPS) requirement for listed companies in India?

- A. 10%
- B. 15%
- C. 20%
- D. 25%
- E. 30%

Q8
What does “Net Open Position (NOP)” refer to in banking?

- A. Total deposits of a bank
- B. Total loans issued
- C. Unhedged foreign currency exposure
- D. Net profit margin
- E. Cash reserve ratio

Q9
What is the standard validity period of a SEBI Observation Letter for IPOs?

- A. 3 months
- B. 6 months
- C. 12 months
- D. 24 months
- E. No limit

Q10
Which fisheries technology converts waste into feed within the pond?

- A. RAS
- B. Bio-floc Technology
- C. Deep-sea fishing
- D. Cage farming
- E. Trawling

ANSWERS — 8 APRIL 2026

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

Q1. ASISSE survey launched by the NSO primarily focuses on which sector?
Answer C) Formal incorporated services sector

ASISSE aims to collect annual data on incorporated service enterprises like IT firms, hospitals, and hotels to improve GDP estimation and measure formalization.

Q2. What is the primary source used by NSO to identify enterprises under ASISSE?

Answer C) GSTN database

GSTN provides a reliable and updated list of tax-paying businesses, making it ideal for sampling formal enterprises.

Q3. India currently pays approximately how much annually to foreign shipping companies as freight charges?

Answer D) \$75 billion

India faces a major forex drain as most EXIM cargo is handled by foreign vessels, leading to high freight payments.

Q4. The Directorate General of Shipping is proposed to be renamed as:

Answer C) Directorate General of Maritime Administration

The renaming reflects a shift toward a comprehensive regulatory body with expanded powers over maritime affairs.

Q5. What is the main objective of the IRDAI sub-committee on health insurance?

Answer C) Improve product design and claim experience

The panel focuses on enhancing customer experience, reducing claim rejections, and improving grievance redressal.

Q6. Which platform is referred to as the “UPI of Insurance”?

Answer C) Bima Sugam

Bima Sugam is a digital marketplace aiming to offer zero-commission policies and improve insurance accessibility.

Q7. What is the minimum public shareholding (MPS) requirement for listed companies in India?

Answer D) 25%

SEBI mandates at least 25% public shareholding to ensure liquidity and prevent promoter manipulation.

Q8. What does “Net Open Position (NOP)” refer to in banking?

Answer C) Unhedged foreign currency exposure

NOP represents the amount of foreign currency a bank holds without hedging, exposing it to exchange rate risks.

Q9. What is the standard validity period of a SEBI Observation Letter for IPOs?

Answer C) 12 months

Companies must launch IPOs within 12 months of SEBI approval unless extensions are granted.

Q10. Which fisheries technology converts waste into feed within the pond?

Answer B) Bio-floc Technology

Bio-floc technology uses microbes to recycle organic waste into protein-rich feed, increasing productivity and sustainability.

QUIZ 8 OF 22

9 April 2026

10 questions · Banking 4 · Sci & Env 2 · Agri & Rural 2 · Schemes 1

Q1

The designation of National Biodiversity Repositories in India is done under which Act?

- A. Environment Protection Act, 1986
- B. Wildlife Protection Act, 1972
- C. Biological Diversity Act, 2002
- D. Forest Conservation Act, 1980
- E. National Green Tribunal Act, 2010

Q2

In the Gaganyaan mission, the primary role of the Service Module (SM) is to:

- A. Carry astronauts
- B. Provide propulsion and power support
- C. Act as landing gear
- D. Enable spacewalks
- E. Store research samples

Q3

What is the purpose of placing defunct satellites into a "Graveyard Orbit"?

- A. To recycle them
- B. To repair them later
- C. To avoid collision with operational satellites
- D. To study them
- E. To bring them back to Earth

Q4

The International Election Visitors' Programme (IEVP) primarily promotes:

- A. Trade agreements
- B. Military cooperation
- C. Election management diplomacy
- D. Tourism
- E. Cultural exchange

Q5

What was the Repo Rate decided by RBI in the latest monetary policy?

- A. 4.5%
- B. 5.0%
- C. 5.25%
- D. 6.0%
- E. 6.5%

Q6

Under IRDAI's cybersecurity guidelines, what does "Zero Trust Architecture" imply?

- A. Trust all internal users
- B. No verification required
- C. No entity is trusted by default
- D. Only external threats are considered
- E. Data sharing is unrestricted

Q7

The RBI proposal to scrap IFR will primarily:

- A. Increase inflation
- B. Reduce NPAs
- C. Free up bank capital
- D. Stop lending
- E. Increase interest rates

Q8

In RBI's Scale-Based Regulation (SBR), which layer includes top NBFCs required to list?

- A. Base Layer
- B. Middle Layer
- C. Upper Layer
- D. Top Layer
- E. Core Layer

Q9

The reduction in CO₂e emissions in the 'Soil Sakhi' initiative is mainly due to:

- A. Increased irrigation
- B. Reduced fertilizer use
- C. Mechanization
- D. Crop diversification
- E. Organic exports

Q10

'Soil Sakhis' are best described as:

- A. Government officers
- B. Agricultural scientists
- C. Community agronomists
- D. NGO volunteers
- E. Bank representatives

ANSWERS — 9 APRIL 2026

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

Q1. The designation of National Biodiversity Repositories in India is done under which Act?

Answer C) Biological Diversity Act, 2002

National Repositories are notified under Section 39 of the Biological Diversity Act, 2002 to preserve voucher specimens and ensure scientific validation of biodiversity.

Q2. In the Gaganyaan mission, the primary role of the Service Module (SM) is to:

Answer B) Provide propulsion and power support

The Service Module acts as the “engine room” of the spacecraft, supplying propulsion, power, and thermal management during orbital operations.

Q3. What is the purpose of placing defunct satellites into a “Graveyard Orbit”?

Answer C) To avoid collision with operational satellites

Graveyard Orbit is used to move non-functional satellites away from active zones like GEO to reduce space debris collision risks.

Q4. The International Election Visitors’ Programme (IEVP) primarily promotes:

Answer C) Election management diplomacy

IEVP enables global election bodies to observe India’s election process, promoting knowledge exchange and South-South cooperation.

Q5. What was the Repo Rate decided by RBI in the latest monetary policy?

Answer C) 5.25%

RBI kept the Repo Rate unchanged at 5.25% due to global uncertainties and inflation risks.

Q6. Under IRDAI’s cybersecurity guidelines, what does “Zero Trust Architecture” imply?

Answer C) No entity is trusted by default

Zero Trust requires continuous verification of users and devices regardless of their location to prevent cyber threats.

Q7. The RBI proposal to scrap IFR will primarily:

Answer C) Free up bank capital

Removing IFR will release ₹35,000–40,000 crore, enabling banks to improve capital adequacy and lending capacity.

Q8. In RBI’s Scale-Based Regulation (SBR), which layer includes top NBFCs required to list?

Answer C) Upper Layer

The Upper Layer consists of systemically important NBFCs that must comply with stricter regulations including mandatory listing.

Q9. The reduction in CO₂e emissions in the ‘Soil Sakhi’ initiative is mainly due to:

Answer B) Reduced fertilizer use

Soil testing helps farmers apply precise nutrients, reducing excessive fertilizer use and lowering greenhouse gas emissions.

Q10. 'Soil Sakhis' are best described as:

Answer C) Community agronomists

Soil Sakhis are trained rural women who provide soil testing and scientific farming guidance to farmers at the grassroots level.

QUIZ 9 OF 22

10 April 2026

10 questions · Banking 5 · Sci & Env 3 · Reports 2

Q1

According to the NITI Aayog report “From Borrowers to Builders”, what is the share of women in India’s total system credit as of 2025?

- A. 16%
- B. 19%
- C. 26%
- D. 36%
- E. 42%

Q2

Which state recorded the highest CAGR (59%) in women business borrowers as per the report?

- A. Uttar Pradesh
- B. Rajasthan
- C. Bihar
- D. Madhya Pradesh
- E. Haryana

Q3

India’s first Quantum Reference Facility is being established at which institution?

- A. IIT Delhi
- B. IISc Bengaluru
- C. SRM University-AP
- D. TIFR Mumbai
- E. ISRO Bengaluru

Q4

The primary purpose of a Quantum Reference Facility (QRF) is to:

- A. Train students in classical computing
- B. Manufacture semiconductors
- C. Provide standardized testing for quantum components
- D. Store scientific data
- E. Develop mobile applications

Q5

Under the Pradhan Mantri MUDRA Yojana, what is the maximum loan limit under the “Tarun Plus” category?

- A. ₹5 Lakh
- B. ₹10 Lakh
- C. ₹15 Lakh
- D. ₹20 Lakh
- E. ₹25 Lakh

Q6**What is the target distance for India's quantum communication network under the National Quantum Mission?**

- A. 500 km
- B. 1,000 km
- C. 1,500 km
- D. 2,000 km
- E. 5,000 km

Q7**According to the Reserve Bank of India proposal, a 1-hour delay will apply to digital transactions above:**

- A. ₹5,000
- B. ₹10,000
- C. ₹25,000
- D. ₹50,000
- E. ₹1,00,000

Q8**The "Kill Switch" in RBI's fraud prevention proposal allows users to:**

- A. Increase transaction limits
- B. Close bank accounts
- C. Disable digital payments instantly
- D. Change PIN automatically
- E. Block ATM cards permanently

Q9**As per RBI's new remittance rules, what is the maximum time gap allowed for Nostro account reconciliation?**

- A. 15 minutes
- B. 30 minutes
- C. 1 hour
- D. 4 hours
- E. End-of-day

Q10**What does a "Net Liquidity Surplus" in the banking system indicate?**

- A. Banks lack funds
- B. Banks have excess funds for lending
- C. RBI has increased CRR
- D. Public is withdrawing cash heavily
- E. Forex reserves are falling

ANSWERS — 10 APRIL 2026

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

Q1. According to the NITI Aayog report "From Borrowers to Builders", what is the share of women in India's total system credit as of 2025?

Answer C) 26%

Women hold around ₹76 lakh crore, which constitutes 26% of the total system credit, showing a major rise in financial inclusion and entrepreneurship.

Q2. Which state recorded the highest CAGR (59%) in women business borrowers as per the report?

Answer C) Bihar

Bihar emerged as the fastest-growing state in women-led borrowing with a CAGR of 59%, highlighting strong regional growth in financial inclusion.

Q3. India's first Quantum Reference Facility is being established at which institution?

Answer C) SRM University-AP

The facility is part of the Amaravati Quantum Valley initiative and will act as a standardized testing bed for quantum technologies.

Q4. The primary purpose of a Quantum Reference Facility (QRF) is to:

Answer C) Provide standardized testing for quantum components

QRF acts as a "gold standard" testing platform where quantum hardware components can be verified and calibrated.

Q5. Under the Pradhan Mantri MUDRA Yojana, what is the maximum loan limit under the "Tarun Plus" category?

Answer D) ₹20 Lakh

Tarun Plus (introduced in 2024) provides loans from ₹10 lakh to ₹20 lakh for businesses that have successfully repaid earlier loans.

Q6. What is the target distance for India's quantum communication network under the National Quantum Mission?

Answer D) 2,000 km

India has already achieved 1,000 km secure communication and aims to reach 2,000 km under the National Quantum Mission.

Q7. According to the Reserve Bank of India proposal, a 1-hour delay will apply to digital transactions above:

Answer B) ₹10,000

The RBI proposed a 1-hour delay for transactions above ₹10,000 to prevent Authorised Push Payment (APP) fraud.

Q8. The "Kill Switch" in RBI's fraud prevention proposal allows users to:

Answer C) Disable digital payments instantly

The Kill Switch acts as a safety feature allowing users to immediately stop digital transactions in case of suspected fraud.

Q9. As per RBI's new remittance rules, what is the maximum time gap allowed for Nostro account reconciliation?

Answer C) 1 hour

RBI mandates that banks reconcile Nostro accounts within 1 hour to ensure faster inward remittance credit.

Q10. What does a "Net Liquidity Surplus" in the banking system indicate?

Answer B) Banks have excess funds for lending

A liquidity surplus means banks have more funds than required and may park excess money with the RBI instead of borrowing.

QUIZ 10 OF 22

11 April 2026

10 questions · Banking 4 · Schemes 3 · Misc GA 2 · Sci & Env 1

Q1

The Integrated Air Drop Test (IADT-02) conducted by Indian Space Research Organisation is primarily associated with which mission?

- A. Chandrayaan-3
- B. Aditya-L1
- C. Gaganyaan
- D. Mangalyaan
- E. RISAT

Q2

What was the main objective of the Integrated Air Drop Test (IADT-02)?

- A. Testing rocket propulsion
- B. Testing astronaut training systems
- C. Validating parachute-based deceleration system
- D. Launching satellites
- E. Testing communication systems

Q3

The National Scheduled Tribes Finance and Development Corporation operates under which ministry?

- A. Ministry of Finance
- B. Ministry of Rural Development
- C. Ministry of Tribal Affairs
- D. Ministry of MSME
- E. Ministry of Social Justice

Q4

What is the primary function of NSTFDC?

- A. Provide free subsidies
- B. Offer concessional loans for income-generating activities
- C. Provide government jobs
- D. Invest in large industries
- E. Manage tribal land records

Q5

The Central Armed Police Forces (General Administration) Act, 2026 initially applies to how many forces?

- A. Three
- B. Four
- C. Five
- D. Seven
- E. All police forces

Q6

Under the CAPF Act 2026, what percentage of Director General (DG) posts are reserved for IPS officers?

- A. 50%
- B. 67%
- C. 75%
- D. 100%
- E. 25%

Q7

According to the Reserve Bank of India draft norms, what is the asset threshold for NBFCs to be classified under the Upper Layer?

- A. ₹50,000 Crore
- B. ₹75,000 Crore
- C. ₹1 Trillion
- D. ₹5 Trillion
- E. ₹10 Trillion

Q8

For how many consecutive years must an NBFC remain below the threshold to exit the Upper Layer classification?

- A. 1 year
- B. 2 years
- C. 3 years
- D. 5 years
- E. 10 years

Q9

In the context of RBI's recent warning, what does "arbitrage" mean?

- A. Fixing exchange rates
- B. Profit from price differences in different markets
- C. Government subsidy
- D. Currency printing
- E. Tax collection

Q10

What was the effect of banks buying dollars locally and selling them offshore?

- A. Strengthened the Rupee
- B. Increased RBI reserves
- C. Weakened the Rupee further
- D. Reduced inflation
- E. Had no impact

ANSWERS — 11 APRIL 2026

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

"Ask who, when and how much. The examiner will."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q1. The Integrated Air Drop Test (IADT-02) conducted by Indian Space Research Organisation is primarily associated with which mission?

Answer C) Gaganyaan

IADT-02 is a crucial test under the Gaganyaan mission to validate safe crew module recovery systems.

Q2. What was the main objective of the Integrated Air Drop Test (IADT-02)?

Answer C) Validating parachute-based deceleration system

The test ensured that the parachute system can safely slow down the crew module during re-entry.

Q3. The National Scheduled Tribes Finance and Development Corporation operates under which ministry?

Answer C) Ministry of Tribal Affairs

NSTFDC is a PSU functioning under the Ministry of Tribal Affairs to support tribal entrepreneurship.

Q4. What is the primary function of NSTFDC?

Answer B) Offer concessional loans for income-generating activities

NSTFDC provides low-interest loans to Scheduled Tribes to promote sustainable livelihoods and entrepreneurship.

Q5. The Central Armed Police Forces (General Administration) Act, 2026 initially applies to how many forces?

Answer C) Five

The Act applies to CRPF, BSF, CISF, ITBP, and SSB—collectively known as the “Big Five” CAPFs.

Q6. Under the CAPF Act 2026, what percentage of Director General (DG) posts are reserved for IPS officers?

Answer D) 100%

The Act mandates that all DG and Special DG posts in CAPFs will be filled by IPS officers on deputation.

Q7. According to the Reserve Bank of India draft norms, what is the asset threshold for NBFCs to be classified under the Upper Layer?

Answer C) ₹1 Trillion

RBI has set ₹1 trillion as the threshold, beyond which NBFCs will be subject to stricter “bank-like” regulations.

Q8. For how many consecutive years must an NBFC remain below the threshold to exit the Upper Layer classification?

Answer D) 5 years

RBI introduced a 5-year persistence rule to prevent frequent movement between regulatory layers.

Q9. In the context of RBI's recent warning, what does "arbitrage" mean?

Answer B) Profit from price differences in different markets

Arbitrage involves exploiting price differences of the same asset (like currency) across markets to earn profit.

Q10. What was the effect of banks buying dollars locally and selling them offshore?

Answer C) Weakened the Rupee further

Excess demand for dollars in the domestic market increased pressure on the Rupee, leading to depreciation.

QUIZ 11 OF 22

12 & 13 April 2026

10 questions · Schemes 5 · Banking 2 · Economy 1 · Sci & Env 1

Q1

The “Womaniya” initiative is associated with which platform?

- A. e-NAM
- B. Government e-Marketplace (GeM)
- C. BharatNet
- D. Digital India Portal
- E. Startup India Hub

Q2

The Womaniya initiative was launched under which ministry?

- A. Ministry of Women & Child Development
- B. Ministry of MSME
- C. Ministry of Commerce & Industry
- D. Ministry of Finance
- E. Ministry of Rural Development

Q3

The Viksit Bharat Shiksha Adhishtan (VBSA) Bill, 2025 aims to replace which of the following bodies?

- A. RBI, SEBI, IRDAI
- B. UGC, AICTE, NCTE
- C. UPSC, SSC, NTA
- D. ICAR, ICMR, CSIR
- E. NITI Aayog, Finance Commission

Q4

Which sectors are excluded from the purview of the VBSA Bill, 2025?

- A. Engineering & Management
- B. Agriculture & Research
- C. Legal & Medical Education
- D. Vocational Training
- E. School Education

Q5

India became the world’s 3rd largest renewable energy producer by surpassing which country?

- A. Germany
- B. Japan
- C. Brazil
- D. France
- E. Canada

Q6
The National Human Rights Commission is which type of body?

- A. Constitutional Body
- B. Statutory Body
- C. Private Organization
- D. Judicial Body
- E. Advisory NGO

Q7
The new QR-code security standards for digital payments are issued by which organization?

- A. RBI
- B. NPCI
- C. Bureau of Indian Standards
- D. SEBI
- E. Ministry of Finance

Q8
In digital payment fraud, “QR code redirection” refers to:

- A. Payment routing through banks
- B. International transaction processing
- C. Diverting payments to fraudulent accounts via fake QR codes
- D. Linking bank accounts with UPI
- E. Increasing transaction speed

Q9
Under Blue Revolution 2.0, India currently holds which global rank in fish production?

- A. 1st
- B. 2nd
- C. 3rd
- D. 4th
- E. 5th

Q10
Under the National Mission on Natural Farming, how many Bio-Input Resource Centres (BRCs) are targeted?

- A. 5,000
- B. 8,000
- C. 10,000
- D. 15,000
- E. 20,000

ANSWERS — 12 & 13 APRIL 2026

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

Q1. The “Womaniya” initiative is associated with which platform?

Answer B) Government e-Marketplace (GeM)

Womaniya is a special initiative on the GeM platform to promote women-led micro and small enterprises by connecting them directly with government buyers.

Q2. The Womaniya initiative was launched under which ministry?

Answer C) Ministry of Commerce & Industry

The initiative was launched in 2019 by the Ministry of Commerce & Industry to empower women entrepreneurs.

Q3. The Viksit Bharat Shiksha Adhishthan (VBSA) Bill, 2025 aims to replace which of the following bodies?

Answer B) UGC, AICTE, NCTE

The VBSA Bill consolidates multiple higher education regulators into a single unified body.

Q4. Which sectors are excluded from the purview of the VBSA Bill, 2025?

Answer C) Legal & Medical Education

These sectors remain regulated by specialized bodies like the Bar Council of India and National Medical Commission.

Q5. India became the world’s 3rd largest renewable energy producer by surpassing which country?

Answer C) Brazil

India surpassed Brazil to achieve the 3rd position globally in installed renewable energy capacity.

Q6. The National Human Rights Commission is which type of body?

Answer B) Statutory Body

NHRC was established under the Protection of Human Rights Act, 1993, making it a statutory body.

Q7. The new QR-code security standards for digital payments are issued by which organization?

Answer C) Bureau of Indian Standards

BIS sets the technical standards for digital payments, including QR code security, biometrics, and CBDC safeguards.

Q8. In digital payment fraud, “QR code redirection” refers to:

Answer C) Diverting payments to fraudulent accounts via fake QR codes

Fraudsters replace legitimate QR codes with malicious ones to redirect payments to unauthorized accounts.

Q9. Under Blue Revolution 2.0, India currently holds which global rank in fish production?

Answer B) 2nd

India is the world’s second-largest producer of fish and aquaculture products.

Q10. Under the National Mission on Natural Farming, how many Bio-Input Resource Centres (BRCs) are targeted?

Answer C) 10,000

The mission aims to establish 10,000 BRCs to support farmers with natural inputs like Jeevamrut and Beejamrut.

QUIZ 12 OF 22

14 April 2026

10 questions · Sci & Env 3 · Banking 3 · Misc GA 2 · Schemes 1

Q1

The Ganges River Dolphin is considered an “indicator species” because:

- A. It migrates across multiple countries
- B. Its presence reflects the health of the river ecosystem
- C. It is highly adaptable to pollution
- D. It controls fish population directly
- E. It is used in religious rituals

Q2

What is the primary ecological risk associated with river fragmentation due to dams?

- A. Increased fish population
- B. Higher water temperature
- C. Reduced gene pool due to isolated populations
- D. Improved biodiversity
- E. Increased rainfall

Q3

Arunachal Pradesh became a full-fledged state of India in:

- A. 1972
- B. 1980
- C. 1987
- D. 1991
- E. 2000

Q4

The McMahon Line was proposed during which event?

- A. Treaty of Versailles
- B. Shimla Agreement 1972
- C. Simla Convention 1914
- D. Panchsheel Agreement
- E. Tashkent Agreement

Q5

Which of the following best describes “Lawfare” in geopolitics?

- A. Use of military force for territorial gain
- B. Economic sanctions to weaken a country
- C. Use of legal tools/maps to justify territorial claims
- D. Cyber warfare using digital tools
- E. Cultural diplomacy

Q6

What is the primary function of a Virtual Payment Address (VPA) in UPI?

- A. Store money digitally
- B. Replace Aadhaar authentication
- C. Enable transactions without sharing bank details
- D. Provide loan facilities
- E. Act as a credit card

Q7

Which organization developed the Unified Payments Interface (UPI)?

- A. RBI
- B. SEBI
- C. NPCI
- D. Ministry of Finance
- E. NABARD

Q8

Why did RBI reject Ujjivan and Jana SFBs' applications for universal bank licenses?

- A. Low capital adequacy
- B. High inflation exposure
- C. Lack of loan portfolio diversification
- D. Low profitability
- E. Foreign ownership issues

Q9

What is the main drawback of granular urea usage in India?

- A. High cost
- B. Limited availability
- C. Low Nutrient Use Efficiency (NUE)
- D. Difficult storage
- E. Requires special machinery

Q10

Why is Triple Super Phosphate (TSP) preferred over DAP in fertilizer reforms?

- A. It contains more nitrogen
- B. It reduces unnecessary nitrogen application
- C. It is fully organic
- D. It is cheaper than urea
- E. It improves irrigation efficiency

ANSWERS — 14 APRIL 2026

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

Q1. The Ganges River Dolphin is considered an "indicator species" because:**Answer B)** Its presence reflects the health of the river ecosystem

Indicator species like the Ganges River Dolphin signal the ecological health of rivers. A thriving dolphin population indicates clean water and a balanced ecosystem.

Q2. What is the primary ecological risk associated with river fragmentation due to dams?

Answer C) Reduced gene pool due to isolated populations

Dams fragment habitats, isolating dolphin populations. This leads to inbreeding and reduced genetic diversity, making species more vulnerable.

Q3. Arunachal Pradesh became a full-fledged state of India in:

Answer C) 1987

Arunachal Pradesh was first made a Union Territory in 1972 and later granted full statehood in 1987.

Q4. The McMahon Line was proposed during which event?

Answer C) Simla Convention 1914

The McMahon Line was proposed during the Simla Convention (1914) between British India and Tibet, forming the basis of India's eastern boundary.

Q5. Which of the following best describes "Lawfare" in geopolitics?

Answer C) Use of legal tools/maps to justify territorial claims

Lawfare refers to the strategic use of legal systems, naming, and maps to strengthen territorial claims, as seen in China's renaming strategy.

Q6. What is the primary function of a Virtual Payment Address (VPA) in UPI?

Answer C) Enable transactions without sharing bank details

VPA allows users to send/receive money without revealing sensitive information like account number or IFSC code.

Q7. Which organization developed the Unified Payments Interface (UPI)?

Answer C) NPCI

UPI was developed by the National Payments Corporation of India (NPCI), while RBI acts as the regulator.

Q8. Why did RBI reject Ujjivan and Jana SFBs' applications for universal bank licenses?

Answer C) Lack of loan portfolio diversification

RBI emphasized the need for diversified loan books. Heavy dependence on microfinance made these banks unsuitable for universal banking status.

Q9. What is the main drawback of granular urea usage in India?

Answer C) Low Nutrient Use Efficiency (NUE)

Only 35–40% of nitrogen in granular urea is utilized; the rest is lost due to leaching and volatilization, causing pollution.

Q10. Why is Triple Super Phosphate (TSP) preferred over DAP in fertilizer reforms?

Answer B) It reduces unnecessary nitrogen application

TSP does not contain nitrogen, unlike DAP. This helps correct the nutrient imbalance and reduces excess nitrogen usage.

QUIZ 13 OF 22

15 April 2026

10 questions · Reports 3 · Banking 2 · Agri & Rural 2 · Sci & Env 1

Q1

According to the UNDP report, what is the projected poverty rate in India under the severe conflict scenario?

- A. 22.5%
- B. 23.0%
- C. 23.9%
- D. 24.2%
- E. 25.5%

Q2

Which critical maritime chokepoint disruption is expected to impact India's trade and energy supply according to the report?

- A. Strait of Malacca
- B. Panama Canal
- C. Suez Canal
- D. Strait of Hormuz
- E. Bosphorus Strait

Q3

The Amaravati Quantum Reference Facilities (AQRF) aim to promote which strategic capability in India?

- A. Software outsourcing
- B. Agricultural mechanization
- C. Sovereign hardware development
- D. Tourism infrastructure
- E. Textile exports

Q4

Dr. B.R. Ambedkar described which Article as the "Heart and Soul" of the Indian Constitution?

- A. Article 14
- B. Article 17
- C. Article 19
- D. Article 21
- E. Article 32

Q5

Under Startup India Fund of Funds 2.0, the government invests primarily in:

- A. Individual startups directly
- B. Public sector enterprises
- C. SEBI-registered AIFs
- D. Foreign venture capital firms
- E. State governments

Q6**What was the key reason for IMF upgrading India's FY27 growth forecast?**

- A. Increase in oil production
- B. Reduction in US tariffs on Indian goods
- C. Rise in population
- D. Decrease in imports
- E. Increase in subsidies

Q7**The upgrade of Shriram Finance to 'BBB-' by Fitch signifies:**

- A. High risk investment
- B. Default status
- C. Investment grade rating
- D. Government ownership
- E. Loss-making entity

Q8**Under RBI's Utkarsh 2029 strategy, the Unified Lending Interface (ULI) aims to:**

- A. Replace UPI
- B. Improve stock trading
- C. Streamline digital credit access
- D. Control inflation
- E. Manage currency printing

Q9**The new digital fertilizer tracking system primarily aims to:**

- A. Increase fertilizer prices
- B. Boost exports
- C. Prevent diversion and misuse of subsidized fertilizers
- D. Reduce crop production
- E. Promote organic farming only

Q10**What is the primary method proposed for verifying farmers in the digital fertilizer system?**

- A. PAN card
- B. Passport
- C. Aadhaar-based biometric or OTP
- D. Driving license
- E. Bank passbook

ANSWERS — 15 APRIL 2026

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

Q1. According to the UNDP report, what is the projected poverty rate in India under the severe conflict scenario?

Answer D) 24.2%

The UNDP report estimates that under a severe 28-day conflict scenario, India's poverty rate could rise from 23.9% to 24.2%.

Q2. Which critical maritime chokepoint disruption is expected to impact India's trade and energy supply according to the report?

Answer D) Strait of Hormuz

The Strait of Hormuz is a key route for global oil supply, and disruptions here significantly impact India's energy imports and trade logistics.

Q3. The Amaravati Quantum Reference Facilities (AQRF) aim to promote which strategic capability in India?

Answer C) Sovereign hardware development

AQRF focuses on making India self-reliant in quantum hardware by developing domestic supply chains and providing open access to critical components.

Q4. Dr. B.R. Ambedkar described which Article as the "Heart and Soul" of the Indian Constitution?

Answer E) Article 32

Article 32 ensures the enforcement of Fundamental Rights through judicial remedies, making it central to constitutional protection.

Q5. Under Startup India Fund of Funds 2.0, the government invests primarily in:

Answer C) SEBI-registered AIFs

The FoF model channels funds through Alternative Investment Funds (AIFs), which then invest in startups, leveraging additional private capital.

Q6. What was the key reason for IMF upgrading India's FY27 growth forecast?

Answer B) Reduction in US tariffs on Indian goods

The IMF upgrade was driven by a sharp reduction in US tariffs (from 50% to 10%), boosting India's export competitiveness.

Q7. The upgrade of Shriram Finance to 'BBB-' by Fitch signifies:

Answer C) Investment grade rating

Moving from BB+ to BBB- shifts the company from speculative (junk) grade to investment grade, improving borrowing capacity.

Q8. Under RBI's Utkarsh 2029 strategy, the Unified Lending Interface (ULI) aims to:

Answer C) Streamline digital credit access

ULI is designed to provide seamless data flow for faster credit appraisal, especially benefiting farmers and small borrowers.

Q9. The new digital fertilizer tracking system primarily aims to:

Answer C) Prevent diversion and misuse of subsidized fertilizers

The system uses digital tracking and authentication to ensure fertilizers reach genuine farmers and reduce subsidy leakage.

Q10. What is the primary method proposed for verifying farmers in the digital fertilizer system?

Answer C) Aadhaar-based biometric or OTP

The system uses Aadhaar-based authentication to ensure only genuine farmers can purchase fertilizers, improving transparency.

QUIZ 14 OF 22

16 April 2026

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

Q1

What is the proposed maximum strength of the Lok Sabha under the Constitution (131st Amendment) Bill, 2026?

- A. 543
- B. 750
- C. 815
- D. 850
- E. 900

Q2

Which Article allows immediate delimitation using existing census data under the new Bill?

- A. Article 81
- B. Article 82
- C. Article 324
- D. Article 110
- E. Article 356

Q3

How many key pillars are identified in the "Ease of Doing R&D in India" report?

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

Q4

Approximately what percentage of bat species in India are categorized as "Data Deficient"?

- A. 10%
- B. 20%
- C. 30%
- D. 40%
- E. 50%

Q5

What major change did the RBI introduce regarding NBFC branch expansion?

- A. Mandatory RBI approval for all branches
- B. Ban on new branches
- C. No prior approval required (unless restricted)
- D. Only digital branches allowed
- E. Expansion only in rural areas

Q6
What is the minimum credit rating required for deposit-taking NBFCs to expand across India?

- A. BBB
- B. A
- C. A+
- D. AA
- E. AAA

Q7
Under SEBI's new rule, what is the maximum allowed change in IPO size without refiling DRHP?

- A. 20%
- B. 30%
- C. 40%
- D. 50%
- E. 60%

Q8
These relaxed IPO norms by SEBI are valid until which date?

- A. June 2026
- B. July 2026
- C. August 2026
- D. September 30, 2026
- E. December 2026

Q9
What is the main objective of the digital fertilizer tracking system?

- A. Increase fertilizer exports
- B. Promote organic farming
- C. Prevent diversion and misuse of subsidized fertilizers
- D. Reduce fertilizer production
- E. Eliminate subsidies

Q10
Which authentication method is proposed for farmers under the new fertilizer system?

- A. PAN Card
- B. Voter ID
- C. Aadhaar-based biometric/OTP
- D. Driving License
- E. Passport

ANSWERS — 16 APRIL 2026

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

Q1. What is the proposed maximum strength of the Lok Sabha under the Constitution (131st Amendment) Bill, 2026?

Answer D) 850

The Bill proposes expanding the Lok Sabha to 850 members (815 from states and 35 from Union Territories) to better reflect current population realities.

Q2. Which Article allows immediate delimitation using existing census data under the new Bill?

Answer B) Article 82

The amendment removes the earlier restriction linked to the post-2026 Census, allowing delimitation based on the latest available data (2011 Census).

Q3. How many key pillars are identified in the "Ease of Doing R&D in India" report?

Answer B) 4

The report identifies four pillars: Funding, Governance, Regulatory Frameworks, and Research Translation.

Q4. Approximately what percentage of bat species in India are categorized as "Data Deficient"?

Answer D) 40%

Around 40% of bat species lack sufficient data for proper conservation assessment, making them "Data Deficient."

Q5. What major change did the RBI introduce regarding NBFC branch expansion?

Answer C) No prior approval required (unless restricted)

RBI removed the requirement of prior approval to promote ease of doing business and faster expansion of NBFCs.

Q6. What is the minimum credit rating required for deposit-taking NBFCs to expand across India?

Answer D) AA

Only NBFCs with NOF above ₹50 crore and a credit rating of AA or higher can expand nationwide.

Q7. Under SEBI's new rule, what is the maximum allowed change in IPO size without refiling DRHP?

Answer D) 50%

SEBI now allows companies to modify IPO size up to 50% without refiling draft documents to support market flexibility.

Q8. These relaxed IPO norms by SEBI are valid until which date?

Answer D) September 30, 2026

The relaxation is temporary and valid till September 30, 2026, to support companies during market volatility.

Q9. What is the main objective of the digital fertilizer tracking system?

Answer C) Prevent diversion and misuse of subsidized fertilizers

The system aims to stop misuse of subsidized fertilizers in non-agricultural sectors through digital tracking and authentication.

Q10. Which authentication method is proposed for farmers under the new fertilizer system?

Answer C) Aadhaar-based biometric/OTP

The system will use Aadhaar-based verification to ensure that only genuine farmers can purchase fertilizers.

QUIZ 15 OF 22

17 & 18 April 2026

10 questions · Banking 5 · Schemes 3 · Agri & Rural 1 · Economy 1

Q1**Which key feature makes the Self-Help Group (SHG) model under National Rural Livelihood Mission highly adaptable to African countries?**

- A. Heavy reliance on foreign aid
- B. Capital-intensive infrastructure model
- C. Community-driven and low-cost structure
- D. Focus only on urban employment
- E. Mandatory government employment

Q2**What is the primary objective of the Union Territories Laws (Amendment) Bill, 2026?**

- A. Introduce GST reforms in UTs
- B. Establish new Union Territories
- C. Ensure uniform implementation of parliamentary reforms in UTs
- D. Abolish Legislative Assemblies in UTs
- E. Increase Governor's powers

Q3**Under the Urban Challenge Fund (UCF), what is the main purpose of the Credit Repayment Guarantee Sub-Scheme (CRGSS)?**

- A. Provide free housing to urban poor
- B. Fund metro rail projects
- C. Guarantee loans to reduce risk for lenders
- D. Directly finance private companies
- E. Subsidize fuel costs

Q4**Which of the following best describes the "Lakhpati Didi" initiative?**

- A. Women receiving ₹1 lakh subsidy
- B. Women earning above ₹1 lakh annually
- C. Women owning land above ₹1 lakh value
- D. Women government officers
- E. Women entrepreneurs in metro cities

Q5**Which institution is responsible for implementing and monitoring CAFE standards in India?**

- A. NITI Aayog
- B. Central Pollution Control Board
- C. Bureau of Energy Efficiency
- D. Ministry of Transport
- E. Automotive Research Association of India

Q6**Why did India slip to 6th position in global GDP rankings according to the IMF (2026)?**

- A. Decline in real GDP growth
- B. High unemployment
- C. Rupee depreciation against the US Dollar
- D. Reduction in exports
- E. Increase in fiscal deficit

Q7**What major change was introduced in SEBI's "Fit and Proper Person" criteria in April 2026?**

- A. Automatic disqualification on FIR
- B. Disqualification on media reports
- C. Disqualification only after conviction
- D. Removal of all eligibility norms
- E. Lifetime ban on intermediaries

Q8**What is the primary function of the "Super Sales Saathi" app launched by Life Insurance Corporation of India?**

- A. Customer grievance redressal
- B. Stock market tracking
- C. Supporting LIC agents in sales
- D. Loan approval processing
- E. Government subsidy tracking

Q9**According to CRISIL, which segment is most vulnerable to stress due to the West Asia conflict?**

- A. Corporate loans
- B. Retail housing loans
- C. MSME loans
- D. Agricultural loans
- E. Government borrowings

Q10**What does "seasoning of a loan portfolio" mean in banking?**

- A. Increasing loan interest rates
- B. Diversifying loan categories
- C. Aging of loans revealing risk profile
- D. Loan restructuring
- E. Government loan waiver

ANSWERS — 17 & 18 APRIL 2026

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

Q1. Which key feature makes the Self-Help Group (SHG) model under National Rural Livelihood Mission highly adaptable to African countries?

Answer C) Community-driven and low-cost structure

The SHG model is cost-effective, based on community participation, and does not require heavy capital investment, making it suitable for developing economies, especially in Africa.

Q2. What is the primary objective of the Union Territories Laws (Amendment) Bill, 2026?

Answer C) Ensure uniform implementation of parliamentary reforms in UTs

The Bill aligns UTs like Delhi, Puducherry, and J&K with national reforms such as women's reservation and delimitation under the 131st Constitutional Amendment.

Q3. Under the Urban Challenge Fund (UCF), what is the main purpose of the Credit Repayment Guarantee Sub-Scheme (CRGSS)?

Answer C) Guarantee loans to reduce risk for lenders

CRGSS helps smaller cities access credit by providing guarantees to lenders, thereby reducing perceived financial risk.

Q4. Which of the following best describes the "Lakhpati Didi" initiative?

Answer B) Women earning above ₹1 lakh annually

"Lakhpati Didi" refers to SHG women members earning more than ₹1 lakh annually, showcasing economic empowerment through NRLM.

Q5. Which institution is responsible for implementing and monitoring CAFE standards in India?

Answer C) Bureau of Energy Efficiency

The Bureau of Energy Efficiency (BEE), under the Ministry of Power, sets and monitors CAFE norms related to fuel efficiency and CO₂ emissions.

Q6. Why did India slip to 6th position in global GDP rankings according to the IMF (2026)?

Answer C) Rupee depreciation against the US Dollar

GDP rankings are measured in USD. Rupee depreciation reduced India's dollar-denominated GDP, affecting its ranking despite strong growth in domestic terms.

Q7. What major change was introduced in SEBI's "Fit and Proper Person" criteria in April 2026?

Answer C) Disqualification only after conviction

SEBI shifted to a conviction-based approach to prevent premature disqualification and ensure fairness.

Q8. What is the primary function of the "Super Sales Saathi" app launched by Life Insurance Corporation of India?

Answer C) Supporting LIC agents in sales

The app provides AI-based tools, performance analytics, and customer insights to improve agent productivity and sales efficiency.

Q9. According to CRISIL, which segment is most vulnerable to stress due to the West Asia conflict?

Answer C) MSME loans

MSMEs are more vulnerable due to rising input costs, supply disruptions, and limited financial resilience.

Q10. What does “seasoning of a loan portfolio” mean in banking?

Answer C) Aging of loans revealing risk profile

As loans age, their repayment behavior becomes clearer, helping assess the actual risk of default.

QUIZ 16 OF 22

19 & 20 April 2026

10 questions · Schemes 3 · Banking 3 · Economy 2 · Misc GA 2

Q1

Under the National Monetisation Pipeline, what happens to the ownership of assets leased to private players?

- A. Ownership is permanently transferred
- B. Ownership remains with the government
- C. Ownership is shared equally
- D. Ownership is transferred to investors
- E. Ownership is transferred to RBI

Q2

Which of the following is an example of a "Brownfield Asset" in infrastructure?

- A. A newly planned highway
- B. A forest land cleared for industry
- C. An operational railway station
- D. A proposed airport
- E. A river linking project

Q3

India's first water-neutral railway depot is located at which place?

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

Q4

Which eco-friendly process is used to treat wastewater in the Kankaria railway depot?

- A. Reverse Osmosis
- B. Chlorination
- C. Phytoremediation
- D. Distillation
- E. Filtration only

Q5

The VAANI Scheme primarily aims to achieve which goal?

- A. Promote English-only education
- B. Provide scholarships abroad
- C. Enable technical education in Indian languages
- D. Build new IITs
- E. Promote sports education

Q6**What is the main objective of the RELIEF (Resilience & Logistics Intervention for Export Facilitation) Scheme?**

- A. Promote domestic tourism
- B. Support exporters against logistics disruptions
- C. Reduce import duties
- D. Increase GST collection
- E. Fund startups

Q7**Which organization is responsible for implementing the RELIEF scheme?**

- A. RBI
- B. SEBI
- C. ECGC Limited
- D. NABARD
- E. SIDBI

Q8**What is the primary purpose of a Maritime Insurance Pool?**

- A. Provide loans to shipping companies
- B. Share high-risk insurance among insurers
- C. Regulate shipping routes
- D. Reduce port taxes
- E. Subsidize fuel

Q9**The Association of Mutual Funds in India is primarily responsible for which of the following?**

- A. Regulating banks
- B. Managing stock exchanges
- C. Representing mutual fund industry and investor awareness
- D. Issuing currency
- E. Setting repo rates

Q10**What does "Imported Inflation" refer to in the Indian economic context?**

- A. Inflation caused by domestic demand
- B. Inflation due to tax increase
- C. Inflation due to rising global prices and currency depreciation
- D. Inflation due to subsidies
- E. Inflation due to population growth

ANSWERS — 19 & 20 APRIL 2026

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

Q1. Under the National Monetisation Pipeline, what happens to the ownership of assets leased to private players?

Answer B) Ownership remains with the government

Asset monetisation only transfers operational rights for a fixed period, while ownership remains with the Government of India.

Q2. Which of the following is an example of a “Brownfield Asset” in infrastructure?

Answer C) An operational railway station

Brownfield assets are already existing and operational assets that generate revenue and are safer for investment.

Q3. India’s first water-neutral railway depot is located at which place?

Answer C) Ahmedabad

The Kankaria Coaching Depot in Ahmedabad is India’s first water-neutral railway depot, achieving full recycling of water usage.

Q4. Which eco-friendly process is used to treat wastewater in the Kankaria railway depot?

Answer C) Phytoremediation

Phytoremediation uses plants to absorb pollutants and naturally purify wastewater, making it sustainable.

Q5. The VAANI Scheme primarily aims to achieve which goal?

Answer C) Enable technical education in Indian languages

VAANI aims to democratize technical education by making it accessible in 22 Indian languages.

Q6. What is the main objective of the RELIEF (Resilience & Logistics Intervention for Export Facilitation) Scheme?

Answer B) Support exporters against logistics disruptions

RELIEF helps exporters manage rising logistics costs and risks due to geopolitical conflicts.

Q7. Which organization is responsible for implementing the RELIEF scheme?

Answer C) ECGC Limited

ECGC Limited acts as the implementing agency, providing risk coverage and financial support to exporters.

Q8. What is the primary purpose of a Maritime Insurance Pool?

Answer B) Share high-risk insurance among insurers

A maritime insurance pool allows multiple insurers to share risks, especially in high-risk geopolitical conditions.

Q9. The Association of Mutual Funds in India is primarily responsible for which of the following?

Answer C) Representing mutual fund industry and investor awareness

AMFI is a self-regulatory body that promotes ethical practices and investor education in the mutual fund industry.

Q10. What does “Imported Inflation” refer to in the Indian economic context?

Answer C) Inflation due to rising global prices and currency depreciation

Imported inflation occurs when global price rises (like crude oil) and rupee depreciation increase domestic prices.

QUIZ 17 OF 22

21 April 2026

10 questions · Sci & Env 3 · Banking 3 · Agri & Rural 1 · Schemes 1

Q1**According to recent projections, which regions of India are expected to witness the highest relative increase in forest carbon storage by 2100?**

- A. Western Ghats
- B. Himalayan region
- C. Rajasthan and Gujarat
- D. Sundarbans
- E. Northeast India

Q2**What is the primary concept behind "CO₂ fertilization" in forest ecosystems?**

- A. CO₂ reduces plant growth
- B. CO₂ acts as a pesticide
- C. Higher CO₂ enhances photosynthesis and plant growth
- D. CO₂ destroys soil nutrients
- E. CO₂ increases forest fires

Q3**The proposed G20 Satellite by Indian Space Research Organisation will be placed in which type of orbit?**

- A. Geostationary Orbit
- B. Elliptical Orbit
- C. Sun-Synchronous Polar Orbit
- D. Low Earth Orbit (random)
- E. Lunar Orbit

Q4**Which instrument onboard the G20 Satellite is designed to measure greenhouse gases like CO₂ and methane?**

- A. POLSAC
- B. HyMATHS
- C. EnSAC
- D. SACFF
- E. INSAT Sensor

Q5**The Vishwa Sutra initiative aims to achieve which objective?**

- A. Promote only traditional clothing in India
- B. Replace handlooms with machines
- C. Globalize Indian handloom designs through fusion
- D. Increase cotton imports
- E. Ban synthetic fabrics

Q6

After SEBI's 2026 amendment, what is the new minimum investment limit for Social Impact Funds (SIFs)?

- A. ₹2 lakh
- B. ₹50,000
- C. ₹10,000
- D. ₹1,000
- E. ₹5,000

Q7

Social Impact Funds (SIFs) fall under which category of Alternative Investment Funds?

- A. Category I
- B. Category II
- C. Category III
- D. Category IV
- E. Hybrid Category

Q8

What is the primary objective behind RBI easing Non-Deliverable Forward (NDF) curbs in April 2026?

- A. Increase speculation in forex markets
- B. Stabilize rupee and manage risk
- C. Promote cryptocurrency trading
- D. Reduce bank profits
- E. Encourage retail trading

Q9

What does "Net Open Position (NOP)" refer to in banking?

- A. Total number of bank branches
- B. Bank's total deposits
- C. Unhedged foreign exchange exposure
- D. Total loans issued
- E. Government borrowing

Q10

What is the main purpose of a Social Impact Fund (SIF)?

- A. Maximize short-term profits
- B. Invest only in foreign stocks
- C. Generate social or environmental impact along with returns
- D. Provide loans to government
- E. Control inflation

ANSWERS — 21 APRIL 2026

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

Q1. According to recent projections, which regions of India are expected to witness the highest relative increase in forest carbon storage by 2100?

Answer C) Rajasthan and Gujarat

Arid and semi-arid regions like Rajasthan and Gujarat have more scope for vegetation growth due to increased rainfall and CO₂ fertilization.

Q2. What is the primary concept behind “CO₂ fertilization” in forest ecosystems?

Answer C) Higher CO₂ enhances photosynthesis and plant growth

Increased atmospheric CO₂ helps plants grow faster by boosting photosynthesis, provided water and nutrients are sufficient.

Q3. The proposed G20 Satellite by Indian Space Research Organisation will be placed in which type of orbit?

Answer C) Sun-Synchronous Polar Orbit

This orbit allows the satellite to pass over the same location at the same local time, ensuring consistent environmental data collection.

Q4. Which instrument onboard the G20 Satellite is designed to measure greenhouse gases like CO₂ and methane?

Answer C) EnSAC

EnSAC is specifically designed to measure atmospheric trace gases responsible for global warming.

Q5. The Vishwa Sutra initiative aims to achieve which objective?

Answer C) Globalize Indian handloom designs through fusion

Vishwa Sutra combines Indian weaves with global design sensibilities to make them appealing in international fashion markets.

Q6. After SEBI’s 2026 amendment, what is the new minimum investment limit for Social Impact Funds (SIFs)?

Answer D) ₹1,000

SEBI reduced the minimum investment from ₹2 lakh to ₹1,000 to encourage retail participation.

Q7. Social Impact Funds (SIFs) fall under which category of Alternative Investment Funds?

Answer A) Category I

SIFs are classified under Category I AIFs, which include socially beneficial investments.

Q8. What is the primary objective behind RBI easing Non-Deliverable Forward (NDF) curbs in April 2026?

Answer B) Stabilize rupee and manage risk

RBI eased restrictions after stability returned to forex markets, allowing risk management while limiting speculation.

Q9. What does “Net Open Position (NOP)” refer to in banking?

Answer C) Unhedged foreign exchange exposure

NOP represents the net risk a bank carries in foreign currencies without hedging.

Q10. What is the main purpose of a Social Impact Fund (SIF)?

Answer C) Generate social or environmental impact along with returns

SIFs aim to fund social enterprises and NPOs while creating measurable social impact.

QUIZ 18 OF 22

22 April 2026

10 questions · Banking 3 · Sci & Env 2 · Misc GA 2 · Economy 1

Q1

The Fourth India–Africa Forum Summit (IAFS) 2026 marks a strategic shift in India’s engagement with Africa. Which of the following best describes this shift?

- A. From military alliance to peacekeeping missions
- B. From development partnership to strategic investment
- C. From cultural exchange to tourism promotion
- D. From trade agreements to humanitarian aid only
- E. From education support to defense withdrawal

Q2

The Samridh Gram initiative integrates BharatNet infrastructure with service delivery. What is the core idea behind this integration?

- A. Expanding telecom towers in urban areas
- B. Providing satellite internet to villages
- C. Converting fiber infrastructure into usable citizen services
- D. Privatizing rural internet services
- E. Eliminating physical governance systems

Q3

In 3D Glass Semiconductor Packaging, what is the primary advantage of using glass substrates over traditional materials?

- A. Lower manufacturing cost
- B. Higher flexibility and bending capacity
- C. Better thermal stability and precision
- D. Increased transparency for monitoring
- E. Reduced need for electricity

Q4

The concept of “Gene Drive” in GM mosquitoes ensures:

- A. Equal inheritance probability of genes
- B. Selective inheritance only in males
- C. Rapid spread of modified genes in population
- D. Elimination of all mosquito species
- E. Resistance to antibiotics

Q5

India’s rise to the #2 position in wind energy installation is primarily driven by:

- A. Offshore wind farms in Kerala
- B. Increased imports of turbines
- C. Large-scale projects like Khavda Renewable Park
- D. Decrease in solar energy investment
- E. Privatization of electricity boards

Q6

Which combination best explains the depreciation of the Indian Rupee to 93.44 against the US Dollar?

- A. High exports and low imports
- B. Falling gold prices and low inflation
- C. Oil price volatility, strong USD, and RBI policy easing
- D. Increase in FDI inflows
- E. Decline in stock market performance

Q7

The inclusion of Gold and Silver ETFs in equity schemes primarily helps in:

- A. Increasing tax liabilities
- B. Eliminating market risks
- C. Improving diversification and risk-adjusted returns
- D. Replacing equity investments
- E. Ensuring guaranteed returns

Q8

In the context of UCB licensing norms, increasing the limit on unsecured advances would primarily:

- A. Reduce bank profitability
- B. Restrict lending to small borrowers
- C. Increase lending flexibility to borrowers without collateral
- D. Eliminate risk in banking operations
- E. Replace secured loans entirely

Q9

The RBI's revised e-mandate framework mandates a 24-hour prior notification mainly to:

- A. Increase banking charges
- B. Delay transactions
- C. Provide customers an opportunity to opt out
- D. Reduce internet usage
- E. Eliminate recurring payments

Q10

According to the UNESCAP report, India's GDP growth slowdown in FY27 is primarily attributed to:

- A. Weak agricultural output
- B. Declining services sector
- C. Global geopolitical tensions and energy disruptions
- D. Reduced government spending
- E. Banking sector crisis

ANSWERS — 22 APRIL 2026

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

Q1. The Fourth India–Africa Forum Summit (IAFS) 2026 marks a strategic shift in India’s engagement with Africa. Which of the following best describes this shift?

Answer B) From development partnership to strategic investment

India is now focusing more on FDI, infrastructure, and long-term investments rather than just providing aid or concessional loans (LoCs).

Q2. The Samridh Gram initiative integrates BharatNet infrastructure with service delivery. What is the core idea behind this integration?

Answer C) Converting fiber infrastructure into usable citizen services

BharatNet provides connectivity, while Samridh Gram ensures services like healthcare, education, and governance are actually delivered using that infrastructure.

Q3. In 3D Glass Semiconductor Packaging, what is the primary advantage of using glass substrates over traditional materials?

Answer C) Better thermal stability and precision

Glass substrates can handle high heat and allow denser connections, making them ideal for advanced chips like AI processors.

Q4. The concept of “Gene Drive” in GM mosquitoes ensures:

Answer C) Rapid spread of modified genes in population

Gene drive increases inheritance probability to over 90%, allowing modified traits to spread quickly in wild populations.

Q5. India’s rise to the #2 position in wind energy installation is primarily driven by:

Answer C) Large-scale projects like Khavda Renewable Park

The Khavda Renewable Energy Park in Gujarat is a major contributor, with massive wind and hybrid energy capacity.

Q6. Which combination best explains the depreciation of the Indian Rupee to 93.44 against the US Dollar?

Answer C) Oil price volatility, strong USD, and RBI policy easing

Higher oil prices increase dollar demand, a strong USD attracts global capital, and RBI easing allows more market-driven depreciation.

Q7. The inclusion of Gold and Silver ETFs in equity schemes primarily helps in:

Answer C) Improving diversification and risk-adjusted returns

Precious metals often move inversely to equities, helping reduce overall portfolio risk.

Q8. In the context of UCB licensing norms, increasing the limit on unsecured advances would primarily:

Answer C) Increase lending flexibility to borrowers without collateral

Higher limits allow banks to lend more to individuals who lack collateral, improving financial inclusion.

Q9. The RBI's revised e-mandate framework mandates a 24-hour prior notification mainly to:

Answer C) Provide customers an opportunity to opt out

The rule enhances consumer protection by allowing users to cancel or modify payments before execution.

Q10. According to the UNESCAP report, India's GDP growth slowdown in FY27 is primarily attributed to:

Answer C) Global geopolitical tensions and energy disruptions

The West Asia conflict has impacted energy supply chains, increasing costs and slowing economic growth.

QUIZ 19 OF 22

23 April 2026

10 questions · Banking 4 · Misc GA 2 · Sci & Env 1 · International 1

Q1**INS Nireekshak is equipped with which of the following for submarine rescue operations?**

- A. Sonar Missiles
- B. Deep Submergence Rescue Vehicles (DSRV)
- C. Ballistic Radar System
- D. Nuclear Propulsion Unit
- E. Anti-Submarine Helicopters

Q2**NARIT-AI primarily helps police in improving which aspect of NDPS cases?**

- A. Surveillance operations
- B. Forensic testing speed
- C. Procedural compliance in investigation
- D. Arrest rate
- E. Intelligence gathering

Q3**The Fourth India-Africa Forum Summit (2026) focuses on aligning with which African development blueprint?**

- A. Vision 2050
- B. Agenda 2063
- C. Africa Growth Plan
- D. AU 2040 Strategy
- E. Green Africa Mission

Q4**What is the maximum balance limit for Full-KYC PPIs as per RBI draft 2026 norms?**

- A. ₹50,000
- B. ₹1,00,000
- C. ₹2,00,000
- D. ₹5,00,000
- E. ₹10,00,000

Q5**Which system provides real-time high-value fund transfers in India?**

- A. NEFT
- B. IMPS
- C. RTGS
- D. UPI
- E. BBPS

Q6**Under RBI's 2026 e-mandate framework, what is the general auto-debit limit without OTP?**

- A. ₹5,000
- B. ₹10,000
- C. ₹15,000
- D. ₹50,000
- E. ₹1,00,000

Q7**What is the key advantage of Pay Point India getting direct access to RBI's CPS?**

- A. Ability to issue loans
- B. Ability to print currency
- C. Direct settlement with RBI without sponsor bank
- D. Exemption from regulation
- E. Permission for international transfers

Q8**Under the revised Sugarcane Control Order, mills must pay farmers within how many days?**

- A. 7 days
- B. 10 days
- C. 14 days
- D. 21 days
- E. 30 days

Q9**In the ethanol conversion formula, 600 litres of ethanol is equivalent to how much sugar?**

- A. 500 kg
- B. 750 kg
- C. 1 tonne
- D. 2 tonnes
- E. 1.5 tonnes

Q10**In IIT Ropar's AI agriculture ecosystem, which layer handles data collection from sensors?**

- A. Intelligence Layer
- B. Engagement Layer
- C. Infrastructure Layer
- D. Advisory Layer
- E. Processing Layer

ANSWERS — 23 APRIL 2026

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

Q1. INS Nireekshak is equipped with which of the following for submarine rescue operations?**Answer** B) Deep Submergence Rescue Vehicles (DSRV)

INS Nireekshak is a specialized Diving Support Vessel equipped with DSRVs used for rescuing sailors from disabled submarines deep underwater.

Q2. NARIT-AI primarily helps police in improving which aspect of NDPS cases?

Answer C) Procedural compliance in investigation

NARIT-AI ensures strict adherence to legal procedures, reducing acquittals caused by procedural lapses in NDPS cases.

Q3. The Fourth India-Africa Forum Summit (2026) focuses on aligning with which African development blueprint?

Answer B) Agenda 2063

The 2026 summit emphasizes aligning India's development initiatives with Africa's long-term strategic framework, Agenda 2063.

Q4. What is the maximum balance limit for Full-KYC PPIs as per RBI draft 2026 norms?

Answer C) ₹2,00,000

Full-KYC PPIs allow a maximum outstanding balance of ₹2 lakh, enabling wider usage including transfers and payments.

Q5. Which system provides real-time high-value fund transfers in India?

Answer C) RTGS

RTGS (Real Time Gross Settlement) processes high-value transactions instantly and individually in real time.

Q6. Under RBI's 2026 e-mandate framework, what is the general auto-debit limit without OTP?

Answer C) ₹15,000

For general recurring payments like subscriptions, the OTP-free limit is ₹15,000.

Q7. What is the key advantage of Pay Point India getting direct access to RBI's CPS?

Answer C) Direct settlement with RBI without sponsor bank

Direct CPS access removes dependency on sponsor banks, improving efficiency and reducing systemic risk.

Q8. Under the revised Sugarcane Control Order, mills must pay farmers within how many days?

Answer C) 14 days

The draft mandates payment within 14 days, failing which mills must pay 15% annual interest.

Q9. In the ethanol conversion formula, 600 litres of ethanol is equivalent to how much sugar?

Answer C) 1 tonne

The government uses this conversion ratio to track sugar diversion towards ethanol production.

Q10. In IIT Ropar's AI agriculture ecosystem, which layer handles data collection from sensors?

Answer C) Infrastructure Layer

The Infrastructure Layer consists of IoT devices and weather stations that collect raw farm-level data.

QUIZ 20 OF 22

24 & 25 April 2026

10 questions · Schemes 2 · Banking 2 · Reports 2 · Economy 1

Q1**Which of the following statements about CAFE-III norms is correct?**

- A. It regulates emissions of individual vehicles only
- B. It applies only to electric vehicles
- C. It targets fleet-wide average emissions of manufacturers
- D. It is applicable only to commercial vehicles
- E. It is implemented by RBI

Q2**Which of the following is NOT a threat to the Gangetic River Dolphin?**

- A. River pollution
- B. Fishing nets
- C. Dams and barrages
- D. Afforestation programs
- E. River traffic

Q3**Under the Prime Minister Internship Scheme (PMIS), the stipend is primarily paid through:**

- A. Only companies
- B. Only NGOs
- C. Government DBT and company contribution
- D. State governments
- E. International agencies

Q4**Which of the following best describes a "Sanipreneur" under the NAMASTE scheme?**

- A. A sanitation inspector
- B. A manual scavenger
- C. A sanitation worker turned entrepreneur
- D. A municipal officer
- E. A waste recycler

Q5**What does a "demand shock" imply in the RBI context?**

- A. Increase in production
- B. Fall in inflation
- C. Reduction in consumer spending
- D. Increase in exports
- E. Rise in employment

"Mark the bold line. It is bold for a reason."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q6

HSBC's "Underweight" rating on India implies:

- A. Strong growth expected
- B. Equal performance with benchmark
- C. Underperformance expected
- D. No investment required
- E. Government ownership increase

Q7

Which of the following correctly explains "upstreaming of funds" in stock markets?

- A. Brokers invest funds in stocks
- B. Funds are transferred to RBI
- C. Client funds are moved to clearing corporations
- D. Funds are sent to SEBI
- E. Funds are invested in mutual funds

Q8

The Central Fraud Registry (CFR) currently includes fraud cases above:

- A. ₹10,000
- B. ₹50,000
- C. ₹1 lakh
- D. ₹5 lakh
- E. ₹10 lakh

Q9

According to the CRIF-SIDBI report, rising loan count with slower value growth indicates:

- A. Larger loans are increasing
- B. Smaller loans are increasing
- C. Lending has stopped
- D. Interest rates are zero
- E. Banks are closing

Q10

Why did the government increase the wheat procurement target in 2026?

- A. Export demand increased
- B. MSP was lower than market price
- C. Market price was lower than MSP
- D. Crop failure occurred
- E. Imports increased

ANSWERS — 24 & 25 APRIL 2026

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

Q1. Which of the following statements about CAFE-III norms is correct?

Answer C) It targets fleet-wide average emissions of manufacturers

CAFE norms regulate the average fuel efficiency and CO₂ emissions of the entire vehicle fleet of a manufacturer, not individual vehicles.

"Mark the bold line. It is bold for a reason."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q2. Which of the following is NOT a threat to the Gangetic River Dolphin?

Answer D) Afforestation programs

Afforestation helps the environment, whereas pollution, dams, fishing nets, and traffic harm dolphin habitats.

Q3. Under the Prime Minister Internship Scheme (PMIS), the stipend is primarily paid through:

Answer C) Government DBT and company contribution

PMIS follows a hybrid model where the government provides ₹5000 via DBT and companies contribute ₹500 through CSR funds.

Q4. Which of the following best describes a "Sanipreneur" under the NAMASTE scheme?

Answer C) A sanitation worker turned entrepreneur

Sanipreneurs are sanitation workers who transition into business owners using mechanized cleaning solutions under government support.

Q5. What does a "demand shock" imply in the RBI context?

Answer C) Reduction in consumer spending

Persistent inflation reduces purchasing power, leading to decreased discretionary spending, causing a demand shock.

Q6. HSBC's "Underweight" rating on India implies:

Answer C) Underperformance expected

Underweight means investors should hold less of that asset as it is expected to perform worse than peers or benchmarks.

Q7. Which of the following correctly explains "upstreaming of funds" in stock markets?

Answer C) Client funds are moved to clearing corporations

Upstreaming ensures brokers do not hold client funds overnight, improving safety by transferring them to clearing corporations.

Q8. The Central Fraud Registry (CFR) currently includes fraud cases above:

Answer C) ₹1 lakh

CFR records frauds involving ₹1 lakh and above to enable early detection and monitoring.

Q9. According to the CRIF-SIDBI report, rising loan count with slower value growth indicates:

Answer B) Smaller loans are increasing

Higher loan count but slower total value growth indicates a shift toward smaller-sized loans.

Q10. Why did the government increase the wheat procurement target in 2026?

Answer C) Market price was lower than MSP

Farmers preferred selling to the government as MSP (₹2585) was higher than mandi prices, leading to increased procurement.

QUIZ 21 OF 22

26 & 27 April 2026

10 questions · Misc GA 3 · Schemes 3 · Banking 2 · International 1

Q1**In which year was Project DANTAK established by the Border Roads Organisation (BRO)?**

- A. 1947
- B. 1955
- C. 1961
- D. 1971
- E. 1985

Q2**Which major airport in Bhutan was constructed with the assistance of Project DANTAK?**

- A. Gelephu Airport
- B. Thimphu Airport
- C. Bagdogra Airport
- D. Paro International Airport
- E. Kathmandu Airport

Q3**What type of vehicle is required to run on E100 (100% ethanol)?**

- A. Electric Vehicle
- B. Diesel Vehicle
- C. Hybrid Vehicle
- D. Flex-Fuel Vehicle (FFV)
- E. Hydrogen Fuel Cell Vehicle

Q4**The 'Soul Threads' initiative was launched by which organization?**

- A. KVIC
- B. NIFT
- C. CCIC
- D. Ministry of Culture
- E. TRIFED

Q5**Under the Anti-Defection Law, what minimum fraction of members is required for a valid merger without disqualification?**

- A. One-third
- B. One-half
- C. Two-thirds
- D. Three-fourths
- E. One-fourth

Q6
The 2026 edition of Exercise Dustlik was held in which country?

- A. India
- B. Kazakhstan
- C. Uzbekistan
- D. Kyrgyzstan
- E. Tajikistan

Q7
Under which section of the Banking Regulation Act, 1949 can RBI cancel a bank's licence?

- A. Section 5(b)
- B. Section 8
- C. Section 22
- D. Section 35A
- E. Section 44A

Q8
Which section of the Banking Regulation Act prohibits banks from trading in goods?

- A. Section 5
- B. Section 8
- C. Section 10
- D. Section 22
- E. Section 35

Q9
Under the IBC (Amendment) Act, 2026, what is the minimum percentage of debt required by creditors to initiate out-of-court resolution?

- A. 25%
- B. 40%
- C. 51%
- D. 66%
- E. 75%

Q10
According to the NAAS policy paper, what is a major reason for the poor performance of FPOs in India?

- A. High export duties
- B. Lack of irrigation
- C. Low membership base
- D. Excess subsidies
- E. Lack of fertilizers

ANSWERS — 26 & 27 APRIL 2026

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

Q1. In which year was Project DANTAK established by the Border Roads Organisation (BRO)?

Answer C. 1961

Project DANTAK was established in April 1961 as part of India–Bhutan cooperation for infrastructure development.

Q2. Which major airport in Bhutan was constructed with the assistance of Project DANTAK?

Answer D. Paro International Airport

Project DANTAK played a key role in building Paro International Airport, Bhutan's main international gateway.

Q3. What type of vehicle is required to run on E100 (100% ethanol)?

Answer D. Flex-Fuel Vehicle (FFV)

E100 requires Flex-Fuel Vehicles with special materials and sensors due to ethanol's corrosive nature.

Q4. The 'Soul Threads' initiative was launched by which organization?

Answer C. CCIC

The Central Cottage Industries Corporation of India (CCIC) launched Soul Threads to promote traditional crafts through modern design.

Q5. Under the Anti-Defection Law, what minimum fraction of members is required for a valid merger without disqualification?

Answer C. Two-thirds

At least two-thirds of members must agree to a merger to avoid disqualification under the 10th Schedule.

Q6. The 2026 edition of Exercise Dustlik was held in which country?

Answer C. Uzbekistan

The 7th edition of Exercise Dustlik (2026) was conducted in Uzbekistan at the Gurumsaray Field Training Area.

Q7. Under which section of the Banking Regulation Act, 1949 can RBI cancel a bank's licence?

Answer C. Section 22

Section 22 of the Banking Regulation Act empowers RBI to grant and cancel banking licences.

Q8. Which section of the Banking Regulation Act prohibits banks from trading in goods?

Answer B. Section 8

Section 8 prohibits banking companies from directly engaging in buying or selling goods.

Q9. Under the IBC (Amendment) Act, 2026, what is the minimum percentage of debt required by creditors to initiate out-of-court resolution?

Answer C. 51%

Financial creditors holding more than 51% of the debt can initiate the new hybrid resolution mechanism.

Q10. According to the NAAS policy paper, what is a major reason for the poor performance of FPOs in India?

Answer C. Low membership base

Many FPOs struggle due to insufficient membership, which prevents economies of scale and reduces bargaining power.

QUIZ 22 OF 22

28 April 2026

10 questions · Reports 4 · Banking 3 · Schemes 2 · Economy 1

Q1**What is the minimum net worth required to be classified as an Ultra-High Net-Worth Individual (UHNWI) as per the Knight Frank Wealth Report 2026?**

- A. \$10 million
- B. \$20 million
- C. \$30 million
- D. \$50 million
- E. \$100 million

Q2**Which country ranked 6th globally in terms of UHNWI population in 2026 according to the Knight Frank Wealth Report?**

- A. France
- B. India
- C. United Kingdom
- D. Germany
- E. Japan

Q3**By 2031, India's number of billionaires is projected to reach approximately:**

- A. 250
- B. 275
- C. 300
- D. 313
- E. 350

Q4**The NMBA 2.0 App has been launched under which national framework?**

- A. National Health Mission
- B. Digital India Programme
- C. National Action Plan for Drug Demand Reduction (NAPDDR)
- D. Ayushman Bharat
- E. Skill India Mission

Q5**Which of the following best describes NITI Aayog?**

- A. Constitutional body
- B. Statutory body
- C. Non-constitutional, non-statutory body
- D. Judicial body
- E. Autonomous constitutional authority

Q6**The proposed Index of Service Production (ISP) aims to track:**

- A. Annual agricultural output
- B. Monthly performance of the services sector
- C. Industrial production only
- D. Export–import data
- E. Inflation trends

Q7**Under RBI's revised NPA norms, if a borrower defaults on one loan, what happens to other loans of the same borrower?**

- A. Only defaulted loan becomes NPA
- B. Loans above ₹10 lakh become NPA
- C. All loans of the borrower become NPA
- D. Loans remain standard for 180 days
- E. Only secured loans become NPA

Q8**Under the Expected Credit Loss (ECL) framework, provisioning begins:**

- A. After 90 days of default
- B. After 180 days
- C. Only after NPA classification
- D. From the day the loan is granted
- E. After restructuring

Q9**In the ECL framework, which parameter represents the probability that a borrower will default?**

- A. LGD
- B. EAD
- C. PD
- D. SICR
- E. ROE

Q10**The "Orange Economy" primarily focuses on which of the following sectors?**

- A. Heavy industries
- B. Agriculture
- C. Creative industries and intellectual property
- D. Mining sector
- E. Energy production

ANSWERS — 28 APRIL 2026

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

Q1. What is the minimum net worth required to be classified as an Ultra-High Net-Worth Individual (UHNWI) as per the Knight Frank Wealth Report 2026?

Answer C. \$30 million

The report defines UHNWIs as individuals having a net worth of \$30 million (approximately ₹283 crore) or more.

Q2. Which country ranked 6th globally in terms of UHNWI population in 2026 according to the Knight Frank Wealth Report?

Answer B. India

India ranked 6th with 19,877 UHNWIs in 2026, reflecting rapid wealth growth.

Q3. By 2031, India's number of billionaires is projected to reach approximately:

Answer D. 313

The report projects India's billionaire count to increase from 207 in 2026 to 313 by 2031, indicating strong economic growth.

Q4. The NMBA 2.0 App has been launched under which national framework?

Answer C. National Action Plan for Drug Demand Reduction (NAPDDR)

NMBA 2.0 App operates under NAPDDR, focusing on awareness, treatment, and rehabilitation to combat drug abuse.

Q5. Which of the following best describes NITI Aayog?

Answer C. Non-constitutional, non-statutory body

NITI Aayog was created by a Cabinet Resolution in 2015 and is neither constitutional nor statutory.

Q6. The proposed Index of Service Production (ISP) aims to track:

Answer B. Monthly performance of the services sector

ISP is designed as a high-frequency indicator to monitor monthly output of the services sector.

Q7. Under RBI's revised NPA norms, if a borrower defaults on one loan, what happens to other loans of the same borrower?

Answer C. All loans of the borrower become NPA

RBI introduced a "borrower-wise" classification where default in one loan leads to all loans being classified as NPAs.

Q8. Under the Expected Credit Loss (ECL) framework, provisioning begins:

Answer D. From the day the loan is granted

ECL is a forward-looking model where expected losses are estimated from the very beginning of the loan.

Q9. In the ECL framework, which parameter represents the probability that a borrower will default?

Answer C. PD

PD (Probability of Default) measures the likelihood that a borrower will fail to repay a loan.

Q10. The “Orange Economy” primarily focuses on which of the following sectors?

Answer C. Creative industries and intellectual property

The Orange Economy emphasizes creativity, culture, and IP-driven sectors like media, gaming, design, and digital content.

THE CLASSROOM BEHIND THIS QUIZ

Be next. Be a topper.

Six of the ten highest scorers in NABARD Grade A 2026 prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors write these quizzes every day, and teach the courses below.

6/10

of the top ten scorers

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice — c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results — c4scourses.in/webinar/
Daily current affairs	Every morning, free — c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news — c4scourses.in/daily-quiz/
WhatsApp channel	Every new PDF, first — whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F
Telegram	t.me/Clarity4Sure
Talk to a mentor	+91 87086 52887 · c4scourses.in/enquiry/



Every selection of the 2025 batch on one poster · c4scourses.in/success-stories/

Compiled from the daily quizzes on c4scourses.in · April 2026 current affairs quiz · © Clarity 4 Sure.
Free to share as it is; please do not sell or alter.

"Twenty facts a day is six hundred a month. Start with today's."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on