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FREE · EXAM READY

EXAM READY QUIZ

April 2026

88 must-know MCQs · picked from 220 · by topic, with answers

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

Big themes · Banking 36 · Schemes 21 · Reports 9



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6 OF THE
TOP 10

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

Contents

The 88 must-know MCQs of April 2026, picked from 220 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online:

c4scourses.in/ca-quiz/2026-04

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

88

Exam Ready MCQs

220questions they were
picked from**8**

topics covered

15 min

per topic, timed

1**Time a topic**

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

2**Check it**

Answers and explanations follow each topic. Mark every miss.

3**Log the score**

Write it in the tracker below, topic by topic.

4**Retake misses**

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

The month by topic

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

Banking & Finance	36	
Schemes & Government	21	
Reports & Indices	9	
Science & Environment	8	
Economy	6	
Misc GA	6	
International	1	
Agriculture & Rural	1	

"Read it once, recall it twice, and it is yours."

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TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Banking & Finance	___ / 36	---	---	☐	
Schemes & Government	___ / 21	---	---	☐	
Reports & Indices	___ / 9	---	---	☐	
Science & Environment	___ / 8	---	---	☐	
Economy	___ / 6	---	---	☐	
Misc GA	___ / 6	---	---	☐	
International	___ / 1	---	---	☐	
Agriculture & Rural	___ / 1	---	---	☐	

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EXAM READY · TOPIC 1 OF 8

Banking & Finance

36 must-know MCQs · Q1–36 · about 6 minutes

Q1 · 1 April 2026**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

Q2 · 1 April 2026**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

Q3 · 1 April 2026**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

Q4 · 1 April 2026**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

Q5 · 2 April 2026**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

Q6 · 3 April 2026**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

Q7 · 4 April 2026**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 · 4 April 2026**What is the maximum permissible FOIR threshold set by RBI?**

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

Q9 · 7 April 2026**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

Q10 · 7 April 2026**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

Q11 · 8 April 2026**What is the minimum public shareholding (MPS) requirement for listed companies in India?**

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

Q12 · 8 April 2026

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

Q13 · 9 April 2026

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%

Q14 · 9 April 2026

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

Q15 · 9 April 2026

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

Q16 · 10 April 2026

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

Q17 · 10 April 2026

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

Q18 · 10 April 2026

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

Q19 · 11 April 2026

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

Q20 · 11 April 2026

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

Q21 · 14 April 2026

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

Q22 · 14 April 2026

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

Q23 · 15 April 2026

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

Q24 · 16 April 2026

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%

Q25 · 16 April 2026

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

Q26 · 17 & 18 April 2026

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

Q27 · 17 & 18 April 2026

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

Q28 · 17 & 18 April 2026

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

Q29 · 21 April 2026

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

Q30 · 21 April 2026

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

Q31 · 22 April 2026

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

Q32 · 23 April 2026

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

Q33 · 23 April 2026

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

Q34 · 23 April 2026

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

Q35 · 26 & 27 April 2026

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

Q36 · 26 & 27 April 2026**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

ANSWERS — BANKING & FINANCE

Q1 D	Q2 C	Q3 D	Q4 C	Q5 C
Q6 C	Q7 C	Q8 C	Q9 C	Q10 D
Q11 D	Q12 C	Q13 C	Q14 C	Q15 C
Q16 D	Q17 B	Q18 C	Q19 C	Q20 D
Q21 C	Q22 C	Q23 C	Q24 D	Q25 D
Q26 C	Q27 C	Q28 C	Q29 D	Q30 B
Q31 C	Q32 C	Q33 C	Q34 C	Q35 C
Q36 B				

Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

Q5. 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.

Q6. 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.

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. 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.

Q9. 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.

Q10. 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).

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

Q22. 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.

Q23. 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.

Q24. 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.

Q25. 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.

Q26. 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.

Q27. 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.

Q28. 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.

Q29. 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.

Q30. 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.

Q31. 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.

Q32. 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.

Q33. 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.

Q34. 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.

Q35. 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.

Q36. 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.

EXAM READY · TOPIC 2 OF 8

Schemes & Government

21 must-know MCQs · Q37–57 · about 4 minutes

Q37 · 1 April 2026**The Indian Ocean Naval Symposium (IONS) was launched in which year?**

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

Q38 · 2 April 2026**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

Q39 · 2 April 2026**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

Q40 · 7 April 2026**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

Q41 · 11 April 2026**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

Q42 · 11 April 2026

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

Q43 · 11 April 2026

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%

Q44 · 12 & 13 April 2026

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

Q45 · 12 & 13 April 2026

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

Q46 · 12 & 13 April 2026

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

Q47 · 14 April 2026

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

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

Q48 · 16 April 2026

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

Q49 · 16 April 2026

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

Q50 · 17 & 18 April 2026

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

Q51 · 17 & 18 April 2026

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

Q52 · 19 & 20 April 2026

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

Q53 · 19 & 20 April 2026**Which organization is responsible for implementing the RELIEF scheme?**

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

Q54 · 23 April 2026**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

Q55 · 24 & 25 April 2026**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

Q56 · 24 & 25 April 2026**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

Q57 · 26 & 27 April 2026**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%

ANSWERS — SCHEMES & GOVERNMENT

Q37 B	Q38 B	Q39 B	Q40 C	Q41 C
Q42 C	Q43 D	Q44 B	Q45 C	Q46 C
Q47 C	Q48 D	Q49 B	Q50 C	Q51 B
Q52 C	Q53 C	Q54 C	Q55 C	Q56 C
Q57 C				

Q37. 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.

Q38. 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.

Q39. 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.

Q40. 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.

Q41. 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.

Q42. 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.

Q43. 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.

Q44. The Viksit Bharat Shiksha Adhishtan (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.

Q45. 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.

Q46. 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.

Q47. 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.

Q48. 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.

Q49. 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).

Q50. 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.

Q51. 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.

Q52. 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.

Q53. 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.

Q54. 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.

Q55. 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.

Q56. 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.

Q57. 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.

EXAM READY · TOPIC 3 OF 8

Reports & Indices

9 must-know MCQs · Q58–66 · about 2 minutes

Q58 · 2 April 2026**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

Q59 · 10 April 2026**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%

Q60 · 10 April 2026**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

Q61 · 15 April 2026**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%

Q62 · 16 April 2026**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

Q63 · 22 April 2026

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

Q64 · 28 April 2026

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

Q65 · 28 April 2026

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

Q66 · 28 April 2026

By 2031, India's number of billionaires is projected to reach approximately:

- A. 250
- B. 275
- C. 300
- D. 313
- E. 350

ANSWERS — REPORTS & INDICES

Q58 C	Q59 C	Q60 C	Q61 D	Q62 B
Q63 C	Q64 C	Q65 B	Q66 D	

Q58. 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.

Q59. 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.

Q60. 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.

Q61. 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%.

Q62. 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.

Q63. 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.

Q64. 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.

Q65. 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.

Q66. 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.

EXAM READY · TOPIC 4 OF 8

Science & Environment

8 must-know MCQs · Q67–74 · about 2 minutes

Q67 · 1 April 2026**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

Q68 · 3 April 2026**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

Q69 · 4 April 2026**INS Taragiri is part of which naval project?**

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

Q70 · 9 April 2026**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

Q71 · 10 April 2026**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

Q72 · 11 April 2026

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

Q73 · 16 April 2026

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

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

Q74 · 26 & 27 April 2026

The 2026 edition of Exercise Dustlik was held in which country?

- A. India
- B. Kazakhstan
- C. Uzbekistan
- D. Kyrgyzstan
- E. Tajikistan

ANSWERS — SCIENCE & ENVIRONMENT

Q67 C	Q68 B	Q69 C	Q70 C	Q71 D
Q72 C	Q73 D	Q74 C		

Q67. 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.

Q68. 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.

Q69. 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.

Q70. 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.

Q71. 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.

Q72. 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.

Q73. 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."

Q74. 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.

EXAM READY · TOPIC 5 OF 8

Economy

6 must-know MCQs · Q75–80 · about 2 minutes

Q75 · 4 April 2026**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

Q76 · 5 & 6 April 2026**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

Q77 · 12 & 13 April 2026**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

Q78 · 15 April 2026**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

Q79 · 19 & 20 April 2026**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

Q80 · 22 April 2026

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

ANSWERS — ECONOMY

Q75 B	Q76 C	Q77 C	Q78 B	Q79 B
Q80 B				

Q75. 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.

Q76. 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.

Q77. 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.

Q78. 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.

Q79. 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.

Q80. 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).

EXAM READY · TOPIC 6 OF 8

Misc GA

6 must-know MCQs · Q81–86 · about 2 minutes

Q81 · 4 April 2026**According to the study, what percentage of microfinance loans are used for business purposes?**

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

Q82 · 5 & 6 April 2026**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

Q83 · 14 April 2026**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

Q84 · 24 & 25 April 2026**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

Q85 · 26 & 27 April 2026**In which year was Project DANTAK established by the Border Roads Organisation (BRO)?**

- A. 1947
- B. 1955
- C. 1961
- D. 1971
- E. 1985

Q86 · 26 & 27 April 2026

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

ANSWERS — MISC GA

Q81 D	Q82 D	Q83 C	Q84 C	Q85 C
Q86 D				

Q81. 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.

Q82. 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.

Q83. 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.

Q84. 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.

Q85. 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.

Q86. 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.

EXAM READY · TOPIC 7 OF 8

International

1 must-know MCQs · Q87–87 · about 2 minutes

Q87 · 23 April 2026

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

ANSWERS — INTERNATIONAL

Q87 B

Q87. 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.

EXAM READY · TOPIC 8 OF 8

Agriculture & Rural

1 must-know MCQs · Q88–88 · about 2 minutes

Q88 · 24 & 25 April 2026

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 — AGRICULTURE & RURAL

Q88 C

Q88. 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.

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