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FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

August 2025

Every daily quiz of the month · 14 quizzes · 139 MCQs with answers

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

Big themes · Banking 49 · Schemes 21 · Economy 19



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NABARD GRADE A 2026

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6 OF THE
TOP 10

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

Contents

All 139 MCQs of August 2025, quiz by quiz — 14 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-08

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

139

MCQs with answers

14

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	49	
Schemes & Government	21	
Economy	19	
Agriculture & Rural	19	
Science & Environment	15	
Reports & Indices	9	
Misc GA	6	
International	1	

"Your notes should fit on one page a week. Cut until they do."

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TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 August 2025	___ / 10	---	---	☐	
2 August 2025	___ / 10	---	---	☐	
3 & 4 August 2025	___ / 10	---	---	☐	
5 August 2025	___ / 10	---	---	☐	
6 August 2025	___ / 9	---	---	☐	
7 August 2025	___ / 10	---	---	☐	
8 & 9 August 2025	___ / 10	---	---	☐	
12 August 2025	___ / 10	---	---	☐	
13 August 2025	___ / 10	---	---	☐	
15 & 16 August 2025	___ / 10	---	---	☐	
20 August 2025	___ / 10	---	---	☐	
24 & 25 August 2025	___ / 10	---	---	☐	
26 August 2025	___ / 10	---	---	☐	
27 August 2025	___ / 10	---	---	☐	

"Your notes should fit on one page a week. Cut until they do."

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QUIZ 1 OF 14

1 August 2025

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

Q1

What was the primary reason cited by the U.S. for imposing a 25% tariff on Indian imports in August 2025?

- A. Increase in Chinese imports through India
- B. India's trade with Iran
- C. High trade barriers and India's defence and energy ties with Russia
- D. Low U.S. exports to India
- E. Delay in India-UK FTA

Q2

Which hydroelectric project did India revive to assert rights over the Indus Waters Treaty with Pakistan?

- A. Kishanganga Hydroelectric Project
- B. Baglihar Project
- C. Sawalkote Hydroelectric Project
- D. Uri-II Hydroelectric Project
- E. Chenani Hydropower Plant

Q3

What is the key technological feature of the NASA-ISRO NISAR satellite?

- A. Geo-stationary orbit imaging
- B. Thermal imaging from geosynchronous orbit
- C. Dual-frequency Synthetic Aperture Radar (SAR)
- D. Ion propulsion radar
- E. Water vapor satellite mapping

Q4

What significant change did the Banking Laws (Amendment) Act, 2025 make regarding cooperative banks?

- A. Allowed privatisation of all cooperative banks
- B. Reduced director tenure from 10 to 4 years
- C. Extended director tenure to 10 years (except chairpersons)
- D. Eliminated cooperative bank board elections
- E. Merged cooperative banks with PSBs

Q5

Why did Indian Overseas Bank revert to its old internet banking interface in July 2025?

- A. Security breach
- B. RBI mandate
- C. Software licensing issue
- D. Technical issues with new interface
- E. Customer complaints about transaction charges

Q6**What is a key feature of SEBI's revised Enhanced Surveillance Mechanism (ESM) for small-cap stocks?**

- A. 0% margin requirement for short-term trades
- B. Positive price trends and abnormal valuation ratios as criteria
- C. Only large-cap stocks under watch
- D. Automatic SEBI delisting
- E. Weekly dividend reporting

Q7**Under what condition can tenant farmers now avail PMFBY and MSP benefits?**

- A. If registered as owners
- B. If they use GM seeds
- C. With landowner's written permission and state approval
- D. If their land is less than 2 acres
- E. If certified by Gram Panchayat

Q8**What major benefit does drone-based seed sowing provide to waterlogged paddy fields in Kerala?**

- A. Increased weed growth
- B. Reduced fertilizer needs
- C. Saves time and improves seed distribution
- D. Encourages mono-cropping
- E. Reduces seed germination

Q9**Which organisation launched AI-based climate advisory services for Indian smallholder farmers?**

- A. ICAR
- B. NABARD
- C. FAO
- D. ICRISAT
- E. Ministry of Rural Development

Q10**What is the purpose of SusMafia's 'Climate-Tech Opportunity Map'?**

- A. To regulate carbon pricing
- B. To launch government subsidies
- C. To identify climate-tech startup challenges
- D. To plant trees in urban areas
- E. To monitor global emissions

ANSWERS — 1 AUGUST 2025

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

Q1. What was the primary reason cited by the U.S. for imposing a 25% tariff on Indian imports in August 2025?

Answer C. High trade barriers and India's defence and energy ties with Russia

The 25% tariff was part of the proposed Russia Sanctions Act 2025 and aimed at penalizing India's continued trade, especially energy and defence, with Russia while also pressuring India to lower trade barriers with the U.S.

Q2. Which hydroelectric project did India revive to assert rights over the Indus Waters Treaty with Pakistan?

Answer C. Sawalkote Hydroelectric Project

The 1,856 MW Sawalkote project in Jammu & Kashmir, originally planned in the 1980s, was revived by India as a strategic move to use its share of western rivers under the Indus Waters Treaty.

Q3. What is the key technological feature of the NASA-ISRO NISAR satellite?

Answer C. Dual-frequency Synthetic Aperture Radar (SAR)

NISAR uses dual-frequency SAR (L-band from NASA and S-band from ISRO) to monitor Earth's surface changes for climate and disaster management.

Q4. What significant change did the Banking Laws (Amendment) Act, 2025 make regarding cooperative banks?

Answer C. Extended director tenure to 10 years (except chairpersons)

The Act extended the tenure of cooperative bank directors to 10 years, aligning governance with democratic principles post the 97th Constitutional Amendment.

Q5. Why did Indian Overseas Bank revert to its old internet banking interface in July 2025?

Answer D. Technical issues with new interface

IOB faced login failures and intermittent service on the new platform, prompting a rollback to the old interface to ensure customer service continuity.

Q6. What is a key feature of SEBI's revised Enhanced Surveillance Mechanism (ESM) for small-cap stocks?

Answer B. Positive price trends and abnormal valuation ratios as criteria

SEBI's revised framework now shortlists companies with positive short-term price trends and either extremely high or negative PE ratios for stricter trading restrictions.

Q7. Under what condition can tenant farmers now avail PMFBY and MSP benefits?

Answer C. With landowner's written permission and state approval

The Union Agriculture Minister announced that tenant farmers can benefit from PMFBY and MSP schemes if authorised by landowners and permitted by the state.

Q8. What major benefit does drone-based seed sowing provide to waterlogged paddy fields in Kerala?

Answer C. Saves time and improves seed distribution

Drones were used to sow germinated seeds uniformly in Pokkali fields, saving time and improving yields by enhancing crop establishment.

Q9. Which organisation launched AI-based climate advisory services for Indian smallholder farmers?

Answer D. ICRISAT

ICRISAT launched an AI-powered agromet advisory service under Monsoon Mission III to support climate-resilient agriculture using AI and local-language WhatsApp bots.

Q10. What is the purpose of SusMafia's 'Climate-Tech Opportunity Map'?

Answer C. To identify climate-tech startup challenges

The map highlights 25 high-impact challenges across sectors like energy, water, and agriculture for climate-tech innovation and startup growth in India.

QUIZ 2 OF 14

2 August 2025

10 questions · Banking 5 · Sci & Env 2 · Agri & Rural 2 · Schemes 1

Q1

What is the main objective of the 'Apna Ghar' initiative launched by the Ministry of Petroleum and Natural Gas in 2025?

- A. Providing housing for migrant workers
- B. Promoting driverless vehicles
- C. Building rest facilities for truck drivers
- D. Offering free fuel at highways
- E. Skill training for logistics workers

Q2

What caused the failure of the PSLV-C61/EOS-09 mission according to ISRO's investigation?

- A. Engine failure in the first stage
- B. Fuel leak in launchpad
- C. Third-stage anomaly
- D. Satellite malfunction
- E. Weather interference

Q3

What is the significance of ISRO launching the U.S.-developed BlueBird satellite aboard LVM3?

- A. First Indian satellite to the Moon
- B. First reusable launch vehicle test
- C. Strengthens India-U.S. space collaboration
- D. Launch from a foreign spaceport
- E. Use of AI for launch control

Q4

Which of the following is a new feature introduced in the second phase of the PM SVANidhi Scheme?

- A. Free food vouchers
- B. Digital loan repayment tracking
- C. UPI-linked credit cards for vendors
- D. Automatic loan waiver
- E. Street vendor insurance

Q5

What is the purpose of RBI's 'MuleHunter' platform?

- A. Promoting online banking
- B. Tracking cryptocurrency
- C. Detecting fraudulent mule accounts
- D. Offering AI-based credit scoring
- E. Automating loan approvals

Q6

Under SEBI's proposed IPO reforms, what is the reduced minimum public dilution for companies with a valuation over ₹1 trillion?

- A. 10%
- B. 7.5%
- C. 6%
- D. 5%
- E. 2.5%

Q7

Why has ICICI Bank begun charging payment aggregators for UPI transactions?

- A. To increase user adoption
- B. Due to RBI mandate
- C. For environmental reasons
- D. To recover backend costs
- E. For enhancing customer service

Q8

According to NPCI's revised UPI rules (August 2025), what is the maximum number of balance checks allowed per day per app?

- A. 20
- B. 25
- C. 30
- D. 40
- E. 50

Q9

How much water usage can AI-based irrigation systems reduce in Indian agriculture?

- A. 20%
- B. 30%
- C. 40%
- D. 80%
- E. 10%

Q10

What is one major challenge in adopting AI technology in Indian agriculture?

- A. Lack of mobile phones
- B. High cost of fertilizers
- C. Poor weather forecasting
- D. Limited digital literacy among farmers
- E. Pesticide shortages

ANSWERS — 2 AUGUST 2025

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

"Trust the process, but check the tracker."

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Q1. What is the main objective of the 'Apna Ghar' initiative launched by the Ministry of Petroleum and Natural Gas in 2025?

Answer C. Building rest facilities for truck drivers

The 'Apna Ghar' initiative is designed to provide dignified rest infrastructure for long-haul truck drivers across highways to reduce fatigue and promote road safety.

Q2. What caused the failure of the PSLV-C61/EOS-09 mission according to ISRO's investigation?

Answer C. Third-stage anomaly

The mission failed due to an anomaly in the third stage, even though the lift-off and earlier stages functioned normally.

Q3. What is the significance of ISRO launching the U.S.-developed BlueBird satellite aboard LVM3?

Answer C. Strengthens India-U.S. space collaboration

The BlueBird launch represents continued cooperation between India and the U.S., showcasing India's capabilities as a global launch partner.

Q4. Which of the following is a new feature introduced in the second phase of the PM SVANidhi Scheme?

Answer C. UPI-linked credit cards for vendors

In the updated PM SVANidhi scheme, UPI-linked credit cards with a limit of ₹30,000 were introduced to deepen digital financial inclusion.

Q5. What is the purpose of RBI's 'MuleHunter' platform?

Answer C. Detecting fraudulent mule accounts

MuleHunter is an AI-driven platform developed by the RBI Innovation Hub to detect and prevent bank frauds using mule (fraudulent) accounts.

Q6. Under SEBI's proposed IPO reforms, what is the reduced minimum public dilution for companies with a valuation over ₹1 trillion?

Answer E. 2.5%

SEBI may allow companies with high valuations to dilute only 2.5% instead of the earlier 5%, easing their IPO requirements.

Q7. Why has ICICI Bank begun charging payment aggregators for UPI transactions?

Answer D. To recover backend costs

Banks like ICICI are charging aggregators to compensate for the infrastructure and processing costs of free UPI transactions.

Q8. According to NPCI's revised UPI rules (August 2025), what is the maximum number of balance checks allowed per day per app?

Answer E. 50

Users can check their bank balance up to 50 times per day per UPI app under the new NPCI guidelines.

Q9. How much water usage can AI-based irrigation systems reduce in Indian agriculture?

Answer D. 80%

AI-enabled irrigation systems can reduce water consumption by 80% while improving crop yields.

Q10. What is one major challenge in adopting AI technology in Indian agriculture?

Answer D. Limited digital literacy among farmers

A major barrier is that many farmers are unaware or unable to use AI-enabled tools due to low digital literacy.

QUIZ 3 OF 14

3 & 4 August 2025

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

Q1

Which engine will power the upgraded LVM3 rocket set to launch by 2027?

- A. Vikas 2.0
- B. SE2000
- C. CE-20
- D. PSLV-HX
- E. SE-4000

Q2

What is the main purpose of the National Child Survey under Mission Vatsalya?

- A. Develop child-friendly educational tools
- B. Promote digital education in villages
- C. Create a Child Index to guide welfare policies
- D. Increase sports infrastructure for children
- E. Implement AI-driven education

Q3

What does India's new Climate Finance Taxonomy aim to prevent?

- A. Overregulation of MSMEs
- B. Delays in renewable projects
- C. Greenwashing
- D. Currency fluctuations
- E. Import dependency on solar panels

Q4

What is a core feature of the Mission Vatsalya Portal?

- A. Online education for tribal children
- B. Merging of all health schemes
- C. Real-time digital tracking of child welfare cases
- D. Free mobile devices for child laborers
- E. Automation of school admissions

Q5

What kind of mutual fund products will Choice AMC first offer after SEBI's approval?

- A. Hybrid schemes
- B. Thematic funds
- C. Index funds and ETFs
- D. Corporate bond funds
- E. Sovereign gold bonds

Q6

What investment strategy will Quant Mutual Fund's new SIF primarily use?

- A. Commodity hedging
- B. Arbitrage strategy
- C. Long-short equity and debt strategy
- D. Real estate leasing
- E. Fixed maturity investments

Q7

Why did RBI approve the merger of New India Co-operative Bank with Saraswat Bank?

- A. To launch a new digital currency
- B. To reduce operating expenses
- C. To resolve fraud and stabilize operations
- D. To enable new product launches
- E. To expand into international markets

Q8

What unique feature has India Post Payments Bank introduced for digital banking?

- A. AI-based fraud detection
- B. Blockchain-powered savings accounts
- C. Aadhaar-based face authentication
- D. UPI Voice Payments
- E. Facial payment cards

Q9

What deficiency are the newly introduced bio-fortified potatoes intended to combat?

- A. Vitamin D
- B. Protein
- C. Iron
- D. Calcium
- E. Omega-3

Q10

How are agri-influencers primarily contributing to rural India's development?

- A. Developing smart farming tools
- B. Offering private loans to farmers
- C. Providing peer-to-peer agricultural education
- D. Replacing local governance
- E. Training youth in IT sectors

ANSWERS — 3 & 4 AUGUST 2025

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

Q1. Which engine will power the upgraded LVM3 rocket set to launch by 2027?**Answer** B. SE2000

The upgraded LVM3 will use the SE2000 semi-cryogenic engine, delivering 200 tonnes of thrust using RP-1 (refined kerosene) and liquid oxygen (LOX), replacing the current L110 stage.

Q2. What is the main purpose of the National Child Survey under Mission Vatsalya?

Answer C. Create a Child Index to guide welfare policies

The survey, conducted by MoSPI and MoWCD, aims to identify children in need and in conflict with the law, forming a Child Index to strengthen evidence-based child welfare policies under Mission Vatsalya.

Q3. What does India's new Climate Finance Taxonomy aim to prevent?

Answer C. Greenwashing

The taxonomy includes strong eligibility standards and verification criteria to prevent greenwashing, ensuring that climate-labeled investments are genuinely climate-aligned.

Q4. What is a core feature of the Mission Vatsalya Portal?

Answer C. Real-time digital tracking of child welfare cases

The portal integrates services like Khoya-Paya and TrackChild, allowing multi-stakeholder access and real-time case monitoring, improving coordination and implementation of child protection schemes.

Q5. What kind of mutual fund products will Choice AMC first offer after SEBI's approval?

Answer C. Index funds and ETFs

Choice AMC plans a phased rollout starting with passive investment products like index funds and exchange-traded funds to ensure affordable and diversified retail access.

Q6. What investment strategy will Quant Mutual Fund's new SIF primarily use?

Answer C. Long-short equity and debt strategy

The new QSIF Equity Long-Short Fund will follow a strategy of taking long positions in rising assets and short positions in falling ones, offering risk-adjusted returns.

Q7. Why did RBI approve the merger of New India Co-operative Bank with Saraswat Bank?

Answer C. To resolve fraud and stabilize operations

The fraud-hit New India Co-operative Bank faced a ₹122 crore scam. RBI allowed the voluntary merger with Saraswat Bank to protect depositors and stabilize operations.

Q8. What unique feature has India Post Payments Bank introduced for digital banking?

Answer C. Aadhaar-based face authentication

IPPB launched India's first large-scale facial authentication banking feature using Aadhaar's facial recognition, enhancing inclusion and accessibility.

Q9. What deficiency are the newly introduced bio-fortified potatoes intended to combat?

Answer C. Iron

These bio-fortified potatoes are enriched with iron to help tackle iron deficiency and related anemia, especially in vulnerable populations.

Q10. How are agri-influencers primarily contributing to rural India's development?

Answer C. Providing peer-to-peer agricultural education

Agri-influencers share farming techniques and practices through digital content in local languages, transforming public perception and fostering grassroots education.

QUIZ 4 OF 14

5 August 2025

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

Q1

What is the primary objective of the newly launched Matri Van initiative in Gurugram?

- A. To promote renewable energy in Aravalli Hills
- B. To develop a smart city model
- C. To restore ecological balance and biodiversity in degraded landscapes
- D. To set up eco-tourism projects
- E. To plant genetically modified trees for carbon credit

Q2

Which campaign is the Matri Van initiative aligned with?

- A. Swachh Bharat Mission
- B. Jal Jeevan Mission
- C. Ek Ped Maa Ke Naam
- D. National Forest Policy 2020
- E. Namami Gange

Q3

Which state/UT topped the India Electric Mobility Index (IEMI) 2024 launched by NITI Aayog?

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

Q4

Which Indian city ranked highest in the Global AI City Index 2025 published by Counterpoint Research?

- A. Mumbai
- B. Pune
- C. Hyderabad
- D. Bengaluru
- E. Delhi

Q5

What does the term Phygital Banking refer to in the Indian context?

- A. A bank that operates only online
- B. Use of biometric verification in banking
- C. Integration of physical branches and digital banking services
- D. Only providing mobile banking services
- E. Blockchain-enabled banking

Q6

According to SEBI's proposed turnover-based framework, what is the materiality threshold for RPTs for companies with turnover above ₹40,000 crore?

- A. ₹1,000 crore flat
- B. ₹5,000 crore only
- C. ₹3,000 crore + 2.5% of excess OR ₹5,000 crore, whichever is lower
- D. 10% of turnover
- E. ₹2,000 crore flat

Q7

Why did IRDAI impose a ₹5 crore fine on Policybazaar Insurance Brokers in 2025?

- A. Money laundering activities
- B. Delayed customer grievance redressal
- C. Multiple violations including misleading promotions, governance conflicts, and unregulated commissions
- D. Overpricing of insurance policies
- E. Unauthorized use of Aadhaar data

Q8

What is the fastest-growing segment in India's pesticide market due to mechanization and labor issues?

- A. Insecticides
- B. Fungicides
- C. Herbicides
- D. Bio-pesticides
- E. Organic Manure

Q9

India achieved its E20 ethanol blending target by:

- A. 2023
- B. 2024
- C. March 2025
- D. June 2026
- E. December 2025

Q10

Which of the following is a major concern associated with high ethanol blending in vehicles?

- A. Faster engine acceleration
- B. Boost in fuel efficiency
- C. Engine corrosion and fuel system degradation
- D. Improved cold start performance
- E. Lower vehicle emissions only

ANSWERS — 5 AUGUST 2025

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

Q1. What is the primary objective of the newly launched Matri Van initiative in Gurugram?

Answer C. To restore ecological balance and biodiversity in degraded landscapes

The Matri Van initiative aims at ecological restoration of the degraded Aravalli Hills and promoting biodiversity through native flora plantation and eco-friendly amenities.

Q2. Which campaign is the Matri Van initiative aligned with?

Answer C. Ek Ped Maa Ke Naam

The Matri Van is part of the broader environmental movement "Ek Ped Maa Ke Naam", promoting tree plantation and ecological awareness.

Q3. Which state/UT topped the India Electric Mobility Index (IEMI) 2024 launched by NITI Aayog?

Answer B. Delhi

Delhi ranked first in the IEMI 2024 based on EV adoption, charging infrastructure, and innovation ecosystem.

Q4. Which Indian city ranked highest in the Global AI City Index 2025 published by Counterpoint Research?

Answer D. Bengaluru

Bengaluru was ranked 26th globally and the top city in India for AI ecosystem development, including research, startups, and data centers.

Q5. What does the term Phygital Banking refer to in the Indian context?

Answer C. Integration of physical branches and digital banking services

Phygital banking combines physical presence (branches, ATMs) with digital platforms (mobile apps, UPI) to deliver seamless services.

Q6. According to SEBI's proposed turnover-based framework, what is the materiality threshold for RPTs for companies with turnover above ₹40,000 crore?

Answer C. ₹3,000 crore + 2.5% of excess OR ₹5,000 crore, whichever is lower

SEBI proposed a new RPT framework to ease compliance while maintaining governance. For high turnover firms, this is a cap-based materiality threshold.

Q7. Why did IRDAI impose a ₹5 crore fine on Policybazaar Insurance Brokers in 2025?

Answer C. Multiple violations including misleading promotions, governance conflicts, and unregulated commissions

Policybazaar was penalized for breaching IRDAI regulations including biased promotions, delayed premium transfers, and outsourcing violations.

Q8. What is the fastest-growing segment in India's pesticide market due to mechanization and labor issues?

Answer C. Herbicides

Herbicide usage is growing rapidly in India, driven by high labor costs and the need for mechanized weed control.

Q9. India achieved its E20 ethanol blending target by:

Answer C. March 2025

India achieved the 20% ethanol blending (E20) target ahead of the planned 2025–26 timeline, helping reduce pollution and fuel import dependency.

Q10. Which of the following is a major concern associated with high ethanol blending in vehicles?

Answer C. Engine corrosion and fuel system degradation

Ethanol's hygroscopic nature increases internal moisture, leading to corrosion, fuel system clogging, and degradation of vehicle components.

QUIZ 5 OF 14

6 August 2025

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

Q1

What is the typical rainfall intensity that classifies a cloudburst, as seen in the recent Uttarkashi event?

- A. 50–100 mm/hour over 1 sq km
- B. 75–150 mm/hour over 5 sq km
- C. 100–250 mm/hour over 1 sq km
- D. 200–300 mm/hour over 10 sq km
- E. More than 300 mm/hour over 1 sq km

Q2

Moldova recently joined the International Solar Alliance (ISA). What is its membership number?

- A. 100th
- B. 103rd
- C. 105th
- D. 107th
- E. 110th

Q3

Which two Indian government bodies released the Ayurveda Aahara list under the 2022 regulations?

- A. Ministry of Health and FSSAI
- B. Ministry of Ayush and Ministry of Health
- C. FSSAI and Ministry of Ayush
- D. NITI Aayog and Ministry of Ayush
- E. CSIR and FSSAI

Q4

What is the primary benefit of the bob FxOne platform launched by Bank of Baroda?

- A. Credit scoring for MSMEs
- B. Online loan disbursement
- C. Real-time forex trading for businesses
- D. Insurance advisory
- E. Blockchain-based transaction history

Q5

What major change has RBI introduced regarding Special Rupee Vostro Accounts (SRVAs)?

- A. Mandatory RBI clearance for each account
- B. Discontinued SRVAs
- C. Banks can open SRVAs without RBI approval
- D. SRVAs restricted to Gulf countries only
- E. SRVAs must use blockchain verification

Q6

The newly launched PFRDA CONNECT website is primarily intended to:

- A. Sell insurance to rural users
- B. Distribute agricultural subsidies
- C. Offer micro-loans
- D. Improve pension transparency and digital access
- E. Track foreign investment flows

Q7

The Farmers' Library in Ludhiana, launched under a NABARD-funded project, aims to:

- A. Promote organic seed certification
- B. Provide free fertilizers
- C. Educate dairy farmers with scientific resources
- D. Digitize land records
- E. Offer mobile veterinary units

Q8

The Agentic AI tool launched by TraceX helps Indian exporters comply with which upcoming regulation?

- A. India Biodiversity Act 2026
- B. US Food Security Law
- C. European Union Deforestation Regulation (EUDR)
- D. UN Climate Export Mandate
- E. ASEAN Crop Standardization Act

Q9

What is one of the key goals of RBI and NABARD's joint rural financial literacy programs?

- A. Enforcing tax collections in villages
- B. Promoting use of pesticides
- C. Reducing post-harvest losses
- D. Preventing over-indebtedness and promoting digital literacy
- E. Expanding cold storage facilities

ANSWERS — 6 AUGUST 2025

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

Q1. What is the typical rainfall intensity that classifies a cloudburst, as seen in the recent Uttarkashi event?

Answer C) 100–250 mm/hour over 1 sq km

A cloudburst is defined as extreme rainfall between 100–250 mm/hour in a limited area of 1 sq km, often causing flash floods and landslides.

Q2. Moldova recently joined the International Solar Alliance (ISA). What is its membership number?

Answer D) 107th

Moldova became the 107th member of the International Solar Alliance, a global initiative led by India and France to promote solar energy.

"Do not fear the mistake. Fear repeating it."

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Q3. Which two Indian government bodies released the Ayurveda Aahara list under the 2022 regulations?

Answer C) Mach 2.8–3.0

The BrahMos missile flies at speeds of Mach 2.8–3.0 and has a range of about 290 km. It is jointly developed by India and Russia.

Q4. What is the primary benefit of the bob FxOne platform launched by Bank of Baroda?

Answer C) Real-time forex trading for businesses

bob FxOne is a digital forex platform enabling real-time trading for MSMEs and corporates with tools to manage currency risks.

Q5. What major change has RBI introduced regarding Special Rupee Vostro Accounts (SRVAs)?

Answer C) Banks can open SRVAs without RBI approval

RBI now allows Authorized Dealer (AD) banks to open SRVAs without prior approval, promoting rupee-based international trade.

Q6. The newly launched PFRDA CONNECT website is primarily intended to:

Answer D) Improve pension transparency and digital access

PFRDA CONNECT enhances transparency and user experience in India's pension system, aligning with Digital India standards.

Q7. The Farmers' Library in Ludhiana, launched under a NABARD-funded project, aims to:

Answer C) Educate dairy farmers with scientific resources

The Farmers' Library provides access to scientific and sustainable dairy farming knowledge, enhancing farmer productivity.

Q8. The Agentic AI tool launched by TraceX helps Indian exporters comply with which upcoming regulation?

Answer C) European Union Deforestation Regulation (EUDR)

The Agentic AI tool helps exporters automate compliance with the EU's 2025 Deforestation Regulation, ensuring sustainability and traceability.

Q9. What is one of the key goals of RBI and NABARD's joint rural financial literacy programs?

Answer D) Preventing over-indebtedness and promoting digital literacy

RBI and NABARD are running awareness programs to enhance digital financial skills and prevent over-indebtedness in rural areas.

QUIZ 6 OF 14

7 August 2025

10 questions · Banking 5 · Schemes 4 · Agri & Rural 1

Q1**Which act does the Carriage of Goods by Sea Bill, 2025 replace?**

- A. Merchant Shipping Act, 1958
- B. Carriage of Goods by Sea Act, 1925
- C. Indian Ports Act, 1908
- D. Indian Merchant Act, 1912
- E. Marine Insurance Act, 1963

Q2**The Hague–Visby Rules, adopted under the Carriage of Goods by Sea Bill, 2025, relate to which of the following?**

- A. Crew training and welfare
- B. Ship registration rules
- C. Bills of lading and carrier liability
- D. Port tariff standardization
- E. Fishing vessel safety norms

Q3**Under the SIGHT Scheme, Green Ammonia achieved a record-low price of:**

- A. ₹75.55/kg
- B. ₹55.75/kg
- C. ₹50.25/kg
- D. ₹45.15/kg
- E. ₹65.10/kg

Q4**Which Bill passed in 2024 simplifies India's maritime law by reducing 561 sections to 16 parts and 325 clauses?**

- A. Indian Ports Bill, 2024
- B. Merchant Shipping Bill, 2024
- C. Carriage of Goods by Sea Bill, 2024
- D. Marine Safety Bill, 2024
- E. Maritime Governance Bill, 2024

Q5**The RBI's current repo rate (as of August 2025) is:**

- A. 5.0%
- B. 5.25%
- C. 5.5%
- D. 6.0%
- E. 6.25%

Q6

WACR, retained by RBI as the operational target for monetary policy, stands for:

- A. Weighted Annual Credit Rate
- B. Weighted Average Call Rate
- C. Wholesale Asset Credit Ratio
- D. Weighted Average Cash Reserve
- E. Wholesale Average Collateral Rate

Q7

Which RBI platform now offers a SIP facility for Treasury Bills?

- A. Bharat BillPay
- B. UPI Lite
- C. Retail Direct
- D. e-Kuber
- E. DigilInvest

Q8

As per RBI's revised co-lending norms, what is the minimum loan retention requirement for each regulated entity?

- A. 5%
- B. 7.5%
- C. 10%
- D. 12.5%
- E. 15%

Q9

The 'Lock FD' feature by Axis Bank is designed to:

- A. Prevent premature FD closure digitally
- B. Increase FD interest rates
- C. Allow loans against FDs instantly
- D. Link FDs to UPI
- E. Convert FDs to recurring deposits

Q10

Punjab's cooperative banks recently upgraded their Core Banking Solution to:

- A. Finacle 5
- B. Finacle 7
- C. Finacle 8
- D. Finacle 9
- E. Finacle 10

ANSWERS — 7 AUGUST 2025

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

Q1. Which act does the Carriage of Goods by Sea Bill, 2025 replace?

Answer B. Carriage of Goods by Sea Act, 1925

The Carriage of Goods by Sea Bill, 2025 repeals the colonial-era Carriage of Goods by Sea Act, 1925, modernizing India's maritime trade laws in line with international conventions.

Q2. The Hague–Visby Rules, adopted under the Carriage of Goods by Sea Bill, 2025, relate to which of the following?

Answer C. Bills of lading and carrier liability

The Hague–Visby Rules are international conventions standardizing bills of lading and clearly defining carrier obligations and liabilities in the carriage of goods by sea.

Q3. Under the SIGHT Scheme, Green Ammonia achieved a record-low price of:

Answer B. ₹55.75/kg

In the first SECI auction under Mode-2A of the SIGHT Scheme, India achieved a record-low Green Ammonia price of ₹55.75/kg, supporting the National Green Hydrogen Mission's goals.

Q4. Which Bill passed in 2024 simplifies India's maritime law by reducing 561 sections to 16 parts and 325 clauses?

Answer B. Merchant Shipping Bill, 2024

The Merchant Shipping Bill, 2024 modernizes India's maritime law, replacing the Merchant Shipping Act, 1958, with a simpler and globally aligned framework.

Q5. The RBI's current repo rate (as of August 2025) is:

Answer C. 5.5%

The RBI's Monetary Policy Committee maintained the repo rate at 5.5% in August 2025, despite low inflation, to ensure economic stability amid global uncertainties.

Q6. WACR, retained by RBI as the operational target for monetary policy, stands for:

Answer B. Weighted Average Call Rate

WACR is the average interest rate at which banks borrow from each other overnight in the unsecured market, reflecting RBI's liquidity stance accurately.

Q7. Which RBI platform now offers a SIP facility for Treasury Bills?

Answer C. Retail Direct

RBI's Retail Direct platform now allows systematic investment in T-bills, enabling retail investors to invest fixed amounts periodically, similar to mutual fund SIPs.

Q8. As per RBI's revised co-lending norms, what is the minimum loan retention requirement for each regulated entity?

Answer C. 10%

RBI's revised framework mandates all regulated entities in co-lending arrangements to retain at least 10% of each loan on their own books to ensure risk sharing.

Q9. The 'Lock FD' feature by Axis Bank is designed to:

Answer A. Prevent premature FD closure digitally

Axis Bank's 'Lock FD' adds a security layer preventing premature FD closure through digital channels, requiring physical branch visits for closure to prevent fraud.

Q10. Punjab's cooperative banks recently upgraded their Core Banking Solution to:

Answer E. Finacle 10

Punjab became the first state to upgrade cooperative banks from Finacle 7 to Finacle 10, enhancing digital banking speed, security, and rural service delivery.

QUIZ 7 OF 14

8 & 9 August 2025

10 questions · Economy 8 · Banking 1 · Agri & Rural 1

Q1

On which date will the 25% U.S. import tariff on eligible Indian goods come into effect?

- A. July 25, 2025
- B. July 30, 2025
- C. August 1, 2025
- D. August 15, 2025
- E. September 1, 2025

Q2

The recently announced U.S. import tariff on Indian goods is linked to which proposed law?

- A. Global Trade Security Act
- B. Russia Sanctions Act 2025
- C. Indo-Pacific Trade Policy Act
- D. America First Trade Act
- E. Energy Relations Act 2025

Q3

Which of the following reasons was cited by the U.S. for imposing tariffs on Indian imports?

- A. India's agricultural subsidies
- B. High trade barriers and energy ties with Russia
- C. Intellectual property disputes
- D. Human rights concerns
- E. Currency manipulation

Q4

Who announced the 25% U.S. import tariff on Indian goods?

- A. U.S. Trade Representative
- B. Secretary of State
- C. U.S. President
- D. Senate Majority Leader
- E. Commerce Secretary

Q5

Which sector is most likely to be directly impacted by the U.S. tariff on Indian imports?

- A. IT Services
- B. Export-oriented manufacturing
- C. Tourism
- D. Agriculture only
- E. Real estate

Q6

Tariffs are considered which type of economic measure?

- A. Monetary policy
- B. Fiscal policy
- C. Trade policy
- D. Foreign policy
- E. Agricultural subsidy

Q7

If Indian exports to the U.S. decline due to tariffs, it may lead to which macroeconomic effect?

- A. Increase in foreign exchange reserves
- B. Depreciation of the Indian rupee
- C. Decline in inflation
- D. Surge in GDP
- E. Rise in trade surplus

Q8

Which Indian export sector is historically sensitive to U.S. tariff changes?

- A. Pharmaceuticals
- B. Textiles and apparel
- C. Heavy machinery
- D. Coal mining
- E. Fertilizers

Q9

An increase in tariffs generally aims to:

- A. Encourage imports
- B. Protect domestic industries
- C. Reduce domestic production
- D. Lower inflation
- E. Increase foreign direct investment

Q10

Which agricultural products from India could be affected by the 25% U.S. import tariff?

- A. Only rice
- B. Only wheat
- C. Spices, rice, and tea
- D. Only cotton
- E. Only sugar

ANSWERS — 8 & 9 AUGUST 2025

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

Q1. On which date will the 25% U.S. import tariff on eligible Indian goods come into effect?**Answer** C. August 1, 2025

The U.S. President announced a 25% tariff on Indian imports on July 30, 2025, to be implemented from August 1, 2025, under the Russia Sanctions Act 2025 context.

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Q2. The recently announced U.S. import tariff on Indian goods is linked to which proposed law?

Answer B. Russia Sanctions Act 2025

The 25% import tariff on Indian goods is associated with the proposed Russia Sanctions Act 2025, due to India's continued trade and defence relations with Russia.

Q3. Which of the following reasons was cited by the U.S. for imposing tariffs on Indian imports?

Answer B. High trade barriers and energy ties with Russia

The U.S. cited India's high trade barriers and continued energy and defence relations with Russia as the main reasons for imposing the tariffs.

Q4. Who announced the 25% U.S. import tariff on Indian goods?

Answer C. U.S. President

The U.S. President officially announced the 25% import tariff on Indian goods on July 30, 2025.

Q5. Which sector is most likely to be directly impacted by the U.S. tariff on Indian imports?

Answer B. Export-oriented manufacturing

The tariff targets imported goods from India, which directly affects export-oriented manufacturing sectors.

Q6. Tariffs are considered which type of economic measure?

Answer C. Trade policy

Tariffs are part of trade policy, used by governments to regulate imports and protect domestic industries.

Q7. If Indian exports to the U.S. decline due to tariffs, it may lead to which macroeconomic effect?

Answer B. Depreciation of the Indian rupee

Reduced export earnings mean fewer U.S. dollars entering India, which can weaken the rupee against the dollar.

Q8. Which Indian export sector is historically sensitive to U.S. tariff changes?

Answer B. Textiles and apparel

Textiles and apparel are among India's major exports to the U.S., making them sensitive to tariff changes.

Q9. An increase in tariffs generally aims to:

Answer B. Protect domestic industries

By making imported goods more expensive, tariffs aim to give domestic producers a competitive advantage.

Q10. Which agricultural products from India could be affected by the 25% U.S. import tariff?

Answer C. Spices, rice, and tea

India exports a variety of agricultural goods, including spices, rice, and tea, to the U.S., which could face reduced competitiveness due to tariffs.

QUIZ 8 OF 14

12 August 2025

10 questions · Economy 4 · Agri & Rural 3 · Banking 3

Q1**The Revised Income Tax Bill, 2025 replaces which Act that has been in force for over six decades?**

- A. Income Tax Regulation Act, 1965
- B. Income Tax Act, 1961
- C. Direct Tax Act, 1970
- D. Fiscal Responsibility Act, 1960
- E. Taxation of Income Act, 1964

Q2**Under the Revised Income Tax Bill, 2025, which provision has been removed to simplify property taxation?**

- A. Tax on rental income
- B. Wealth tax on immovable property
- C. Notional rent on vacant property
- D. Stamp duty charges
- E. Capital gains tax on property sale

Q3**In 2025, rural tap water coverage under Jal Jeevan Mission reached:**

- A. 70%
- B. 75%
- C. 78%
- D. 81%
- E. 85%

Q4**Which tax applies specifically to companies to ensure they pay a minimum tax based on book profits?**

- A. AMT
- B. MAT
- C. GST
- D. Dividend Tax
- E. TDS

Q5**As per the new rules, LLPs with only capital gains income and no specified deductions are:**

- A. Subject to MAT
- B. Subject to AMT
- C. Exempt from AMT
- D. Subject to GST
- E. Required to pay double tax

Q6**In SEBI's reforms, which term replaces "sponsor or manager" in FPI regulations?**

- A. Fund Controller Entity (FCE)
- B. Fund Management Entity (FME)
- C. Capital Market Manager (CMM)
- D. Portfolio Supervision Unit (PSU)
- E. Investment Governance Entity (IGE)

Q7**What is the new proposed minimum investment threshold for Large Value Funds (LVFs) under SEBI's reforms?**

- A. ₹5 crore
- B. ₹10 crore
- C. ₹25 crore
- D. ₹50 crore
- E. ₹70 crore

Q8**Which of the following is NOT a feature of SEBI's proposed SWAGAT-FI framework?**

- A. Automatic FPI + FVCI registration for eligible investors
- B. Extension of registration validity to 10 years
- C. Mandatory separate demat accounts for FPI and FVCI investments
- D. Removal of the 50% contribution cap for NRIs/OCIs/RIs in eligible entities
- E. Single window compliance process

Q9**NABARD celebrated National Handloom Day 2025 in Assam under which theme?**

- A. Handloom for Women Empowerment
- B. Handloom for Economic Growth
- C. Handloom for Reinvigorating the Rural Economy of Assam
- D. Handloom for Self-Reliant India
- E. Handloom for Sustainable Development

Q10**Which institution collaborated with NABARD to prepare a Handloom Roadmap for Assam?**

- A. IIT Guwahati
- B. IIT Roorkee
- C. NIFT Shillong
- D. Assam Agricultural University
- E. Ministry of Textiles

ANSWERS — 12 AUGUST 2025

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

Q1. The Revised Income Tax Bill, 2025 replaces which Act that has been in force for over six decades?

Answer B) Income Tax Act, 1961

The Revised Income Tax Bill, 2025 aims to replace the Income Tax Act, 1961, which has been in force for more than 60 years, incorporating major reforms and simplifying compliance.

Q2. Under the Revised Income Tax Bill, 2025, which provision has been removed to simplify property taxation?

Answer C) Notional rent on vacant property

The Bill removes the provision for notional rent on vacant property to rationalise property taxation and provide relief to property owners.

Q3. In 2025, rural tap water coverage under Jal Jeevan Mission reached:

Answer D) 81%

Jal Jeevan Mission, launched in August 2019, increased rural tap water coverage from 17% in 2019 to 81% in 2025, benefiting over 15.68 crore rural households.

Q4. Which tax applies specifically to companies to ensure they pay a minimum tax based on book profits?

Answer B) MAT

Minimum Alternate Tax (MAT) applies to companies, ensuring they pay a minimum tax (around 15%) on book profits even if deductions reduce their taxable income.

Q5. As per the new rules, LLPs with only capital gains income and no specified deductions are:

Answer C) Exempt from AMT

The amendment exempts LLPs whose income consists only of capital gains and who do not claim specified deductions from Alternate Minimum Tax (AMT) liability.

Q6. In SEBI's reforms, which term replaces "sponsor or manager" in FPI regulations?

Answer B) Fund Management Entity (FME)

SEBI updated terminology in its proposals, replacing "sponsor or manager" with "Fund Management Entity" (FME) in Foreign Portfolio Investor (FPI) regulations.

Q7. What is the new proposed minimum investment threshold for Large Value Funds (LVFs) under SEBI's reforms?

Answer C) ₹25 crore

SEBI proposed lowering the minimum investment threshold for LVFs from ₹70 crore to ₹25 crore to broaden participation while maintaining investor sophistication.

Q8. Which of the following is NOT a feature of SEBI's proposed SWAGAT-FI framework?

Answer C) Mandatory separate demat accounts for FPI and FVCI investments

SWAGAT-FI allows a single demat account with regulatory tagging, not mandatory separate accounts, simplifying investment processes.

Q9. NABARD celebrated National Handloom Day 2025 in Assam under which theme?

Answer C) Handloom for Reinvigorating the Rural Economy of Assam

NABARD's 2025 event in Guwahati focused on revitalising Assam's rural economy through handloom promotion and women's empowerment.

Q10. Which institution collaborated with NABARD to prepare a Handloom Roadmap for Assam?

Answer B) IIT Roorkee

NABARD collaborated with IIT Roorkee to create a long-term development roadmap for Assam's handloom sector.

QUIZ 9 OF 14

13 August 2025

10 questions · Schemes 3 · Banking 3 · Economy 2 · Reports 1

Q1

The Union Cabinet approved four new semiconductor projects under the India Semiconductor Mission (ISM) with an investment of ₹4,600 crore. Which of the following is India's first commercial Silicon Carbide (SiC) fab?

- A. 3D Glass Solutions Inc. – Odisha
- B. Continental Device India Pvt. Ltd. – Punjab
- C. SiCSem Pvt. Ltd. – Odisha
- D. ASIP Technologies – Andhra Pradesh
- E. Vedanta-Foxconn – Gujarat

Q2

The Mines and Minerals (Development & Regulation) Amendment Bill, 2025 has renamed the National Mineral Exploration Trust (NMET) to which of the following?

- A. National Mineral Development Trust (NMDT)
- B. National Mineral Exploration and Development Trust (NMEDT)
- C. National Mining and Development Authority (NMDA)
- D. Indian Mineral Exploration Mission (IMEM)
- E. Mineral Resources Development Trust (MRDT)

Q3

Which bill has replaced the colonial-era Indian Ports Act, 1908 to modernize port governance and promote eco-friendly operations?

- A. Indian Maritime Bill, 2025
- B. Indian Ports Bill, 2025
- C. Coastal Trade and Ports Act, 2025
- D. National Shipping Bill, 2025
- E. Indian Seaports Bill, 2025

Q4

SHRESTH, recently launched by CDSCO & MoHFW, is related to which sector?

- A. Renewable Energy Benchmarking
- B. State Police Performance Ranking
- C. State Health Regulatory Excellence Index
- D. School Education Reform Index
- E. National Highway Safety Evaluation

Q5

The RBI granted in-principle approval to Paytm Payments Services Ltd. (PPSL) to operate as which of the following?

- A. Payment Bank
- B. Payment Gateway
- C. Online Payment Aggregator
- D. Digital Lending Platform
- E. NBFC

Q6

Which amendment bill introduces reforms such as group insolvency, cross-border insolvency, and pre-packaged insolvency for large corporates?

- A. Companies Amendment Bill, 2025
- B. Banking Regulation Amendment Bill, 2025
- C. IBC Amendment Bill, 2025
- D. Financial Sector Reform Bill, 2025
- E. Corporate Governance Bill, 2025

Q7

NPCI announced it will discontinue UPI Pull (Collect) transactions from which date due to rising fraud cases?

- A. June 30, 2025
- B. July 31, 2025
- C. August 31, 2025
- D. October 31, 2025
- E. December 31, 2025

Q8

The new Income Tax Bill, 2025 has replaced which decades-old legislation?

- A. Income Tax Act, 1956
- B. Income Tax Act, 1961
- C. Direct Tax Code, 1963
- D. Indian Taxation Act, 1971
- E. Income & Corporate Tax Act, 1960

Q9

Recently, RBI allowed foreign investors to invest surplus balances in Vostro accounts into which of the following?

- A. Corporate Bonds
- B. Central Government Securities
- C. Indian Equity Markets
- D. Mutual Funds
- E. Infrastructure Bonds

Q10

In July 2025, India's retail inflation (CPI) fell to 1.55%, the lowest in 8 years. Which of the following is included in the CPI basket?

- A. Only food items
- B. Only fuel and light
- C. Only wholesale goods
- D. Food, housing, transport, fuel, clothing, miscellaneous services
- E. Only housing and education

ANSWERS — 13 AUGUST 2025

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

Q1. The Union Cabinet approved four new semiconductor projects under the India Semiconductor Mission (ISM) with an investment of ₹4,600 crore. Which of the following is India's first commercial Silicon Carbide (SiC) fab?

Answer C) SiCSem Pvt. Ltd. – Odisha

SiCSem Pvt. Ltd., in partnership with Clas-SiC Wafer Fab Ltd. (UK), is India's first commercial SiC compound semiconductor fab in Odisha, for defence, EVs, solar inverters, etc.

Q2. The Mines and Minerals (Development & Regulation) Amendment Bill, 2025 has renamed the National Mineral Exploration Trust (NMET) to which of the following?

Answer B) National Mineral Exploration and Development Trust (NMEDT)

The Bill renamed NMET → NMEDT, expanded mandate to include offshore & global exploration for critical minerals. Contribution of leaseholders also raised from 2% → 3% of royalty.

Q3. Which bill has replaced the colonial-era Indian Ports Act, 1908 to modernize port governance and promote eco-friendly operations?

Answer B) Indian Ports Bill, 2025

The Indian Ports Bill, 2025 replaces the 1908 Act. It introduces modern regulations, digital port procedures, green & safe port norms, and creates bodies like MSDC & State Maritime Boards.

Q4. SHRESTH, recently launched by CDSCO & MoHFW, is related to which sector?

Answer C) State Health Regulatory Excellence Index

SHRESTH is India's first State Health Regulatory Excellence Index, benchmarking state drug regulatory systems with WHO standards. It ranks states monthly and promotes uniform drug regulation.

Q5. The RBI granted in-principle approval to Paytm Payments Services Ltd. (PPSL) to operate as which of the following?

Answer C) Online Payment Aggregator

RBI approved Paytm Payments Services Ltd. to function as an Online Payment Aggregator, allowing it to onboard merchants and enable them to accept multiple forms of digital payments.

Q6. Which amendment bill introduces reforms such as group insolvency, cross-border insolvency, and pre-packaged insolvency for large corporates?

Answer C) IBC Amendment Bill, 2025

The Insolvency & Bankruptcy Code (IBC) Amendment Bill, 2025 aims to speed up resolution through group insolvency, cross-border insolvency, and pre-packaged insolvency for corporates.

Q7. NPCI announced it will discontinue UPI Pull (Collect) transactions from which date due to rising fraud cases?

Answer D) October 31, 2025

The 'Pull/Collect' UPI transaction feature will be discontinued from 31 October 2025 as fraudsters misused it to trick users into approving unauthorized payments.

Q8. The new Income Tax Bill, 2025 has replaced which decades-old legislation?

Answer B) Income Tax Act, 1961

The Income Tax Bill, 2025 replaces the Income Tax Act, 1961 after six decades. It introduces a "Tax Year" system, expands digital asset definitions, and mandates digital compliance.

Q9. Recently, RBI allowed foreign investors to invest surplus balances in Vostro accounts into which of the following?

Answer B) Central Government Securities

RBI permitted surplus balances in Vostro accounts (maintained by Indian banks for foreign banks) to be invested in Central Government Securities to promote INR trade settlements.

Q10. In July 2025, India's retail inflation (CPI) fell to 1.55%, the lowest in 8 years. Which of the following is included in the CPI basket?

Answer D) Food, housing, transport, fuel, clothing, miscellaneous services

The Consumer Price Index (CPI) includes food & beverages, clothing, housing, fuel & light, and miscellaneous items (education, health, transport, etc.) to measure retail inflation.

QUIZ 10 OF 14

15 & 16 August 2025

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

Q1**The recently launched Mission Sudarshan Chakra is primarily aimed at:**

- A. Enhancing agricultural productivity
- B. Multi-layered protection of India's strategic, civilian, and religious sites
- C. Promoting exports of defence equipment
- D. Establishing new cyber parks
- E. Expanding India's space exploration program

Q2**The National Deep Water Exploration Mission is associated with which of the following?**

- A. Defence technology
- B. Space exploration
- C. Offshore oil and gas discovery
- D. River interlinking projects
- E. Cyber defence initiatives

Q3**Under the Next-Generation GST Reform (2025), the proposed structure will have how many main slabs (excluding special rates)?**

- A. One
- B. Two
- C. Three
- D. Four
- E. Five

Q4**Which of the following entities requires RBI authorisation under the PSS Act, 2007?**

- A. Third-Party Payment Aggregator (TPA)
- B. Payment Aggregator (PA)
- C. Fintech API providers
- D. Merchants using UPI
- E. NBFCs

Q5**In insurance, Participating (Par) Products are also known as:**

- A. Market-linked policies
- B. Non-profit policies
- C. With-profit policies
- D. Zero-risk policies
- E. Guaranteed-return policies

Q6

Which of the following UPI features will be discontinued from October 1, 2025 due to fraud concerns?

- A. QR-based payments
- B. Peer-to-Peer transfers
- C. Collect Request (P2P Collect)
- D. AutoPay subscriptions
- E. Merchant UPI transactions

Q7

The Credit-to-Deposit Ratio in Indian banks indicates:

- A. Percentage of deposits invested in government securities
- B. Proportion of deposits lent out as credit
- C. Share of deposits kept as reserves with RBI
- D. Bank profitability ratio
- E. Ratio of NPA to total advances

Q8

The Reserve Bank of India has announced a shift from batch-based cheque clearing to which new system?

- A. Weekly settlement
- B. Continuous clearing
- C. Blockchain-based clearing
- D. Manual verification system
- E. Monthly consolidation system

Q9

Which of the following is NOT a feature of SBI Life's "Smart Shield Plus"?

- A. Level cover option
- B. Increasing cover by 5% annually
- C. Coverage up to 100 years
- D. Guaranteed maturity bonus
- E. Future-proofing cover at life stages

Q10

The newly launched 'PSB Naari Shakti' Savings Account by Punjab & Sind Bank primarily focuses on:

- A. Senior citizens' welfare
- B. Farmers' credit needs
- C. Women's financial and health empowerment
- D. Corporate banking
- E. Start-up funding

ANSWERS — 15 & 16 AUGUST 2025

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

Q1. The recently launched Mission Sudarshan Chakra is primarily aimed at:

Answer B) Multi-layered protection of India's strategic, civilian, and religious sites

Mission Sudarshan Chakra, announced on 15th August 2025, aims to build an advanced multi-layered shield for vital installations. It blends cultural ethos with modern defence technology and is managed by the Ministry of Defence.

Q2. The National Deep Water Exploration Mission is associated with which of the following?

Answer C) Offshore oil and gas discovery

Launched on Independence Day 2025, the National Deep Water Exploration Mission focuses on discovering offshore oil and gas reserves, especially in the Andaman Sea and Andhra coast, to strengthen energy security.

Q3. Under the Next-Generation GST Reform (2025), the proposed structure will have how many main slabs (excluding special rates)?

Answer B) Two

The GST revamp proposes a simplified two-slab regime: 5% for essentials and 18% for standard goods/services, plus a special 40% rate for select items like tobacco and alcohol.

Q4. Which of the following entities requires RBI authorisation under the PSS Act, 2007?

Answer B) Payment Aggregator (PA)

PAs handle customer funds directly and must obtain RBI authorisation under the Payment and Settlement Systems Act, 2007. TPAs only provide tech platforms and don't require such approval.

Q5. In insurance, Participating (Par) Products are also known as:

Answer C) With-profit policies

Par products are "with-profit policies" where policyholders share in the insurer's surplus through bonuses like reversionary, cash, or terminal bonuses.

Q6. Which of the following UPI features will be discontinued from October 1, 2025 due to fraud concerns?

Answer C) Collect Request (P2P Collect)

The NPCI decided to discontinue the P2P Collect feature that allowed users to request payments from others, as it was increasingly misused by fraudsters.

Q7. The Credit-to-Deposit Ratio in Indian banks indicates:

Answer B) Proportion of deposits lent out as credit

The CD ratio shows how much of a bank's deposits are given as loans. Currently, it remains below 80%, meaning credit growth lags behind deposit growth.

Q8. The Reserve Bank of India has announced a shift from batch-based cheque clearing to which new system?

Answer B) Continuous clearing

RBI is moving to continuous cheque clearing where cheques will be processed throughout business hours, reducing settlement time to within the same day.

Q9. Which of the following is NOT a feature of SBI Life's "Smart Shield Plus"?

Answer D) Guaranteed maturity bonus

Smart Shield Plus is a pure term plan (non-linked, non-participating) offering only risk cover. It has level cover, increasing cover, and future-proofing options, but no maturity bonus.

Q10. The newly launched 'PSB Naari Shakti' Savings Account by Punjab & Sind Bank primarily focuses on:

Answer C) Women's financial and health empowerment

PSB Naari Shakti account offers women-centric financial services along with health benefits like cancer cover, accident insurance, and free health check-ups.

QUIZ 11 OF 14

20 August 2025

10 questions · Schemes 3 · Banking 2 · Economy 2 · Misc GA 1

Q1

Which Article of the Indian Constitution deals with the Governor's powers to grant assent, withhold, or reserve a Bill for the President?

- A. Article 201
- B. Article 142
- C. Article 200
- D. Article 356
- E. Article 82A

Q2

The Saltwater Crocodile (*Crocodylus porosus*), the largest living crocodilian, is found in which of the following Indian regions?

- A. Gir National Park
- B. Sundarbans, Bhitarkanika & Andaman-Nicobar Islands
- C. Kaziranga National Park
- D. Jim Corbett National Park
- E. Rann of Kutch

Q3

Which proposed Constitutional Amendment introduces the idea of "One Nation, One Election" by inserting Article 82A?

- A. 124th Amendment Bill, 2023
- B. 126th Amendment Bill, 2024
- C. 129th Amendment Bill, 2024
- D. 131st Amendment Bill, 2025
- E. 133rd Amendment Bill, 2025

Q4

The Union Government's draft "Promotion and Regulation of Online Gaming Bill, 2025" primarily aims to:

- A. Regulate all gaming apps through licensing
- B. Promote fantasy sports as legal games of skill
- C. Completely ban real-money online gaming platforms
- D. Tax online gaming companies at higher rates
- E. Establish a National Online Gaming Authority

Q5

According to RBI, India's foreign liabilities in Mutual Funds grew to ₹2.6 lakh crore in FY25. Which country is the largest investor?

- A. USA
- B. UAE
- C. UK
- D. Australia
- E. Canada

Q6

The Urban Challenge Fund (UCF), announced in Union Budget 2025–26, has a total corpus of:

- A. ₹50,000 crore
- B. ₹75,000 crore
- C. ₹1 lakh crore
- D. ₹1.25 lakh crore
- E. ₹1.5 lakh crore

Q7

The Nifty Bank Index is weighted on the basis of:

- A. Equal Weightage of all banks
- B. Market Capitalization (Total)
- C. Free-Float Market Capitalization
- D. Net Profit of Banks
- E. Loan Disbursal Size

Q8

Which of the following investment vehicles must distribute at least 90% of their net distributable cash flows to investors?

- A. Hedge Funds
- B. Exchange Traded Funds (ETFs)
- C. InvITs & REITs
- D. Sovereign Gold Bonds
- E. Venture Capital Funds

Q9

Punjab National Bank (PNB) became the first PSU bank to migrate to which RBI-approved domain?

- A. .co.in
- B. .bank.in
- C. .gov.in
- D. .fin.in
- E. .psu.in

Q10

Urea, India's most used fertilizer, contains what percentage of nitrogen by weight?

- A. 23%
- B. 33%
- C. 36%
- D. 46%
- E. 56%

ANSWERS — 20 AUGUST 2025

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

Q1. Which Article of the Indian Constitution deals with the Governor's powers to grant assent, withhold, or reserve a Bill for the President?

Answer C) Article 200 </br>

Article 200 specifies the Governor's powers on state bills – assent, withhold, or reserve for President. Article 201 relates to President's veto, and Article 142 provides SC's power to ensure complete justice.

Q2. The Saltwater Crocodile (*Crocodylus porosus*), the largest living crocodilian, is found in which of the following Indian regions?

Answer B) Sundarbans, Bhitarkanika & Andaman-Nicobar Islands </br>

In India, saltwater crocodiles are mainly found in Sundarbans (West Bengal), Bhitarkanika National Park (Odisha), and the Andaman & Nicobar Islands.

Q3. Which proposed Constitutional Amendment introduces the idea of "One Nation, One Election" by inserting Article 82A?

Answer C) 129th Amendment Bill, 2024 </br>

The Constitution (129th Amendment) Bill, 2024 introduces Article 82A to allow simultaneous elections for Lok Sabha and State Assemblies.

Q4. The Union Government's draft "Promotion and Regulation of Online Gaming Bill, 2025" primarily aims to:

Answer C) Completely ban real-money online gaming platforms </br>

The Bill seeks to prohibit all online real-money gaming (RMG), including skill-based and chance-based formats, due to addiction and financial risks.

Q5. According to RBI, India's foreign liabilities in Mutual Funds grew to ₹2.6 lakh crore in FY25. Which country is the largest investor?

Answer B) UAE </br>

UAE contributed about one-fifth of total foreign investment in Indian mutual funds, making it the top contributor.

Q6. The Urban Challenge Fund (UCF), announced in Union Budget 2025–26, has a total corpus of:

Answer C) ₹1 lakh crore </br>

UCF is a ₹1 lakh crore competitive, performance-linked financing model to promote sustainable and innovative urban development.

Q7. The Nifty Bank Index is weighted on the basis of:

Answer C) Free-Float Market Capitalization </br>

The Nifty Bank Index uses the free-float market capitalization method, focusing on 12 liquid large-cap banking stocks.

Q8. Which of the following investment vehicles must distribute at least 90% of their net distributable cash flows to investors?

Answer C) InvITs & REITs </br>

Both InvITs (infrastructure) and REITs (real estate) are required by SEBI regulations to distribute 90% of net distributable cash flows to unit holders.

Q9. Punjab National Bank (PNB) became the first PSU bank to migrate to which RBI-approved domain?

Answer B) .bank.in

PNB migrated its website to www.pnb.bank.in as per RBI's cybersecurity guidelines. IDRBT is the registrar for the .bank.in domain.

Q10. Urea, India's most used fertilizer, contains what percentage of nitrogen by weight?

Answer D) 46% </br>

Urea contains 46% nitrogen, the highest among solid nitrogenous fertilizers, making it the most cost-effective and widely used in India.

QUIZ 12 OF 14

24 & 25 August 2025

10 questions · Banking 5 · Sci & Env 2 · Reports 1 · Agri & Rural 1

Q1

The Integrated Air Defence Weapon System (IADWS), recently tested by DRDO, is being developed under which mission?

- A. Mission Raksha Kavach
- B. Mission Sudarshan Chakra
- C. Mission Iron Shield
- D. Mission Akash Raksha
- E. Mission Prahar

Q2

The Integrated Air Drop Test (IADT-01) conducted by ISRO was meant to validate which system for the Gaganyaan programme?

- A. Propulsion system
- B. Heat shield system
- C. Parachute-based recovery system
- D. Crew oxygen system
- E. Avionics control system

Q3

According to the WHO–WMO report, how much does workers' productivity drop for every 1°C increase above 20°C?

- A. 1%
- B. 2–3%
- C. 4–5%
- D. 6–7%
- E. 10%

Q4

The Closing Auction Session (CAS) proposed by SEBI is primarily aimed at:

- A. Reducing transaction fees
- B. Introducing algorithmic trading
- C. Ensuring fair closing price discovery
- D. Promoting foreign investment
- E. Increasing retail investor participation

Q5

Which of the following is NOT a feature of the Pradhan Mantri Jan-Dhan Yojana (PMJDY)?

- A. Zero balance savings accounts
- B. RuPay debit cards with insurance cover
- C. Overdraft facility up to ₹10,000
- D. Guaranteed monthly pension of ₹5,000
- E. Direct Benefit Transfer (DBT) support

Q6

SEBI reclassified LIC as a public shareholder in IDBI Bank. After this, what is the maximum voting right LIC can exercise?

- A. 5%
- B. 7%
- C. 10%
- D. 15%
- E. 20%

Q7

Which bank recently launched the 'SIB Gold Xpress' loan product?

- A. IndusInd Bank
- B. HDFC Bank
- C. State Bank of India
- D. South Indian Bank
- E. Axis Bank

Q8

The Vegetable Oil Products, Production and Availability (VOPPA) Regulation Order, 2025 mandates producers to submit monthly reports by which date?

- A. 1st of every month
- B. 10th of every month
- C. 15th of every month
- D. 20th of every month
- E. End of the month

Q9

The Union Government's pilot fisheries project in Kuttanad, Kerala promotes which sustainable practice?

- A. Vertical aquaculture
- B. "One fish, one paddy" initiative
- C. Hydroponic fish farming
- D. Artificial coral farming
- E. Offshore whale breeding

Q10

The CEREBO device launched by ICMR is used for:

- A. Detecting heart blockages
- B. Diagnosing traumatic brain injuries
- C. Monitoring blood sugar levels
- D. Detecting lung infections
- E. Screening for genetic disorders

ANSWERS — 24 & 25 AUGUST 2025

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

Q1. The Integrated Air Defence Weapon System (IADWS), recently tested by DRDO, is being developed under which mission?

Answer B) Mission Sudarshan Chakra

IADWS is a multi-layered air defence system developed under Mission Sudarshan Chakra, aiming to create an indigenous Iron Dome-like system by 2035.

Q2. The Integrated Air Drop Test (IADT-01) conducted by ISRO was meant to validate which system for the Gaganyaan programme?

Answer C) Parachute-based recovery system

ISRO's IADT-01 validated the parachute-based recovery system of the Gaganyaan crew module to ensure safe descent and landing for astronauts.

Q3. According to the WHO-WMO report, how much does workers' productivity drop for every 1°C increase above 20°C?

Answer B) 2–3%

The WHO-WMO report highlighted that productivity reduces by 2–3% for every degree above 20°C, mainly affecting sectors like agriculture, fisheries, and construction.

Q4. The Closing Auction Session (CAS) proposed by SEBI is primarily aimed at:

Answer C) Ensuring fair closing price discovery

CAS helps arrive at a single closing price by matching orders at equilibrium, reducing volatility and manipulation at market close.

Q5. Which of the following is NOT a feature of the Pradhan Mantri Jan-Dhan Yojana (PMJDY)?

Answer D) Guaranteed monthly pension of ₹5,000

PMJDY provides zero balance accounts, RuPay cards, overdraft, insurance, and DBT support. However, it does not provide a fixed pension scheme.

Q6. SEBI reclassified LIC as a public shareholder in IDBI Bank. After this, what is the maximum voting right LIC can exercise?

Answer C) 10%

As a public shareholder, LIC's voting rights are capped at 10% and it no longer has board representation or management control.

Q7. Which bank recently launched the 'SIB Gold Xpress' loan product?

Answer D) South Indian Bank

South Indian Bank launched 'SIB Gold Xpress' offering loans up to 90% of gold's value with amounts ranging from ₹25,000 to ₹25 lakh.

Q8. The Vegetable Oil Products, Production and Availability (VOPPA) Regulation Order, 2025 mandates producers to submit monthly reports by which date?

Answer C) 15th of every month

Under VOPPA 2025, all vegetable oil producers must file monthly reports on production, stock, and sales by the 15th of every month.

Q9. The Union Government's pilot fisheries project in Kuttanad, Kerala promotes which sustainable practice?

Answer B) "One fish, one paddy" initiative

The Kuttanad project encourages sustainable aquaculture practices like integrated farming, cage farming, biofloc, and the unique "one fish, one paddy" approach.

Q10. The CEREBO device launched by ICMR is used for:

Answer B) Diagnosing traumatic brain injuries

CEREBO is a portable, non-invasive diagnostic device that detects brain bleeding and swelling using near-infrared spectroscopy, aimed at rural and emergency care.

QUIZ 13 OF 14

26 August 2025

10 questions · Sci & Env 3 · Banking 3 · Reports 2 · Schemes 1

Q1**Which upcoming rocket by ISRO is designed to carry crewed lunar missions by 2040?**

- A. GSLV Mk III
- B. PSLV-XL
- C. Lunar Module Launch Vehicle (LMLV)
- D. Chandrayaan Carrier Rocket
- E. SSLV

Q2**Women's workforce participation rate (WPR) in India increased from 22% in 2017-18 to ___ in 2023-24.**

- A. 25%
- B. 30.5%
- C. 35.7%
- D. 40.3%
- E. 45%

Q3**The recently commissioned INS Udaygiri and INS Himgiri belong to which project of the Indian Navy?**

- A. Project 15B
- B. Project 28
- C. Project 17A
- D. Project 11356
- E. Project 71

Q4**Which of the following is NOT a challenge for Space-Based Solar Power (SBSP)?**

- A. High launch costs
- B. Orbital congestion risks
- C. Land acquisition problems
- D. Transmission interruptions
- E. Gigantic infrastructure needs

Q5**The Unified Pension Scheme (UPS) launched in April 2025 mainly offers:**

- A. Only defined-contribution benefits
- B. Market-linked returns without guarantees
- C. Minimum guaranteed pension post-retirement
- D. Pension only for private employees
- E. Voluntary retirement benefits only

Q6
RBI is prepared to act if which country's 50% tariffs affect India's growth?

- A. China
- B. United States
- C. United Kingdom
- D. Japan
- E. Germany

Q7
Fitch has retained India's sovereign rating at:

- A. AAA (Stable)
- B. BBB+ (Positive)
- C. BBB- (Stable)
- D. BB+ (Negative)
- E. A- (Stable)

Q8
According to the FICCI-IBA report, the share of corporate loans in bank credit declined from 58% to:

- A. 25%
- B. 30%
- C. 36%
- D. 40%
- E. 45%

Q9
Which bank recently requested RBI approval to finance mergers & acquisitions (M&A)?

- A. HDFC Bank
- B. ICICI Bank
- C. Axis Bank
- D. State Bank of India (SBI)
- E. Bank of Baroda

Q10
What does "Water Intelligence" in agriculture primarily focus on?

- A. Increasing groundwater drilling
- B. Expanding canal networks
- C. Using data-driven tools for efficient water management
- D. Constructing large dams
- E. Providing free electricity for irrigation

ANSWERS — 26 AUGUST 2025

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

Q1. Which upcoming rocket by ISRO is designed to carry crewed lunar missions by 2040?

Answer C) Lunar Module Launch Vehicle (LMLV)

ISRO is developing LMLV, India's heaviest rocket, targeted to be ready by 2035. It will carry ~27 tonnes payload to the Moon and enable crewed missions by 2040.

Q2. Women's workforce participation rate (WPR) in India increased from 22% in 2017-18 to ___ in 2023-24.

Answer D) 40.3%

According to the Labour Ministry's PLFS data, women's WPR almost doubled from 22% (2017-18) to 40.3% (2023-24), while unemployment fell from 5.6% to 3.2%.

Q3. The recently commissioned INS Udaygiri and INS Himgiri belong to which project of the Indian Navy?

Answer C) Project 17A

Both INS Udaygiri and INS Himgiri are advanced Nilgiri-class stealth frigates built under Project 17A, equipped with BrahMos, Barak-8, and stealth design.

Q4. Which of the following is NOT a challenge for Space-Based Solar Power (SBSP)?

Answer C) Land acquisition problems

SBSP eliminates land-use issues by placing satellites in orbit. Its main challenges include huge costs, orbital risks, and infrastructure requirements.

Q5. The Unified Pension Scheme (UPS) launched in April 2025 mainly offers:

Answer C) Minimum guaranteed pension post-retirement

UPS combines features of OPS and NPS, providing assured payouts post-retirement while still involving contributions from employee and employer.

Q6. RBI is prepared to act if which country's 50% tariffs affect India's growth?

Answer B) United States

RBI Governor Sanjay Malhotra said policy measures would be taken if the new 50% U.S. tariff on select imports impacts India's economy.

Q7. Fitch has retained India's sovereign rating at:

Answer C) BBB- (Stable)

Fitch Ratings maintained India's lowest investment-grade rating (BBB-) with a stable outlook, citing strong growth but high fiscal deficit concerns.

Q8. According to the FICCI-IBA report, the share of corporate loans in bank credit declined from 58% to:

Answer C) 36%

The "Charting New Frontiers" report shows corporates are shifting from bank loans to capital markets, private credit, and ECBs.

Q9. Which bank recently requested RBI approval to finance mergers & acquisitions (M&A)?

Answer D) State Bank of India (SBI)

SBI's Chairperson urged RBI to allow banks to finance M&A deals, which could strengthen domestic credit markets and reduce NBFC dependency.

Q10. What does "Water Intelligence" in agriculture primarily focus on?

Answer C) Using data-driven tools for efficient water management

Water intelligence uses IoT, AI, predictive analytics, and smart irrigation to improve efficiency, reduce wastage, and enhance climate resilience.

QUIZ 14 OF 14

27 August 2025

10 questions · Schemes 4 · Banking 4 · Misc GA 1 · Agri & Rural 1

Q1

Which initiative aims to transform Anganwadi Centres into vibrant early learning spaces under ECCE reforms?

- A. Navchetna
- B. Aadharshila
- C. Poshan Bhi Padhai Bhi
- D. Samarth Panchayat
- E. Vidya Jyoti

Q2

The Aadharshila curriculum under ECCE reforms is designed for which age group?

- A. 0–2 years
- B. 0–3 years
- C. 3–6 years
- D. 6–10 years
- E. Above 10 years

Q3

The National Cooperative Policy, 2025, aims to achieve which of the following targets by 2034?

- A. Double the cooperative sector's GDP share
- B. Triple the cooperative sector's GDP share
- C. Quadruple the cooperative sector's GDP share
- D. Ensure 100% digital adoption in cooperatives
- E. Reduce cooperative membership to 10 crore

Q4

The Adi Karmayogi Initiative aims to create how many “change leaders” in tribal villages?

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

Q5

The SAMARTH Panchayat Portal primarily focuses on:

- A. Tracking MNREGA workers' attendance
- B. Digital collection of Panchayat revenues
- C. Training Panchayat officials
- D. Disbursing central grants directly
- E. Conducting Panchayat elections

Q6

As per Section 124 of the Companies Act, 2013, if dividends remain unclaimed for 7 consecutive years, they are transferred to:

- A. SEBI Fund
- B. RBI Depositor Fund
- C. Investor Education and Protection Fund (IEPF)
- D. Corporate Social Responsibility Fund
- E. Ministry of Finance Special Fund

Q7

The RBI's FREE-AI Framework is based on how many foundational principles called "sutras"?

- A. Five
- B. Six
- C. Seven
- D. Eight
- E. Ten

Q8

Which country launched Ryt Bank, the world's first AI-powered digital bank, in 2025?

- A. India
- B. Singapore
- C. Japan
- D. Malaysia
- E. South Korea

Q9

The newly launched PhonePe Home Insurance product starts with an annual premium as low as:

- A. ₹101
- B. ₹151
- C. ₹181
- D. ₹201
- E. ₹251

Q10

The SAMARTH Mission under the Ministry of Power is focused on:

- A. Solar irrigation pumps
- B. Rural electrification
- C. Biomass co-firing in thermal power plants
- D. Crop insurance for farmers
- E. Organic farming promotion

ANSWERS — 27 AUGUST 2025

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

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Q1. Which initiative aims to transform Anganwadi Centres into vibrant early learning spaces under ECCE reforms?

Answer C. Poshan Bhi Padhai Bhi

The Poshan Bhi Padhai Bhi initiative focuses on turning Anganwadi Centres from nutrition hubs into activity-based early learning spaces with structured child engagement.

Q2. The Aadharshila curriculum under ECCE reforms is designed for which age group?

Answer C. 3–6 years

Aadharshila is a structured, play-based curriculum developed by NCERT for children aged 3–6 years, focusing on foundational literacy, numeracy, socio-emotional and motor skills.

Q3. The National Cooperative Policy, 2025, aims to achieve which of the following targets by 2034?

Answer B. Triple the cooperative sector's GDP share

The National Cooperative Policy, 2025 seeks to triple the cooperative sector's GDP share by 2034, with 50 crore members and at least one cooperative in every village.

Q4. The Adi Karmayogi Initiative aims to create how many "change leaders" in tribal villages?

Answer D. 20 lakh

The Adi Karmayogi Initiative under the Ministry of Tribal Affairs targets to create 20 lakh change leaders in tribal villages for participatory governance and welfare delivery.

Q5. The SAMARTH Panchayat Portal primarily focuses on:

Answer B. Digital collection of Panchayat revenues

The SAMARTH Panchayat Portal digitises Panchayat tax and non-tax revenue collection, providing transparency, online payments, and a national database on Panchayat finances.

Q6. As per Section 124 of the Companies Act, 2013, if dividends remain unclaimed for 7 consecutive years, they are transferred to:

Answer C. Investor Education and Protection Fund (IEPF)

Under Section 124, unclaimed dividends for 7 years along with related shares are transferred to the IEPF to safeguard investors' interests.

Q7. The RBI's FREE-AI Framework is based on how many foundational principles called "sutras"?

Answer C. Seven

The FREE-AI Framework rests on Seven Sutras, including trust, fairness, accountability, people-first, safety, innovation, and transparency.

Q8. Which country launched Ryt Bank, the world's first AI-powered digital bank, in 2025?

Answer D. Malaysia

Malaysia launched Ryt Bank, the first AI-powered digital bank, featuring AI assistant Ryt AI, multilingual support, instant credit, and digital savings solutions.

Q9. The newly launched PhonePe Home Insurance product starts with an annual premium as low as:

Answer C. ₹181

PhonePe's Home Insurance provides affordable digital policies starting at just ₹181/year, with coverage up to ₹12.5 crore against 20+ risks.

Q10. The SAMARTH Mission under the Ministry of Power is focused on:

Answer C. Biomass co-firing in thermal power plants

The SAMARTH Mission (2021) promotes biomass co-firing in coal-based thermal power plants, aiming to reduce stubble burning, cut carbon emissions, and provide farmers extra income.

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