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EXAM READY QUIZ

August 2025

55 must-know MCQs · picked from 139 · by topic, with answers

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

Big themes · Banking 19 · Schemes 11 · Economy 10



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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 55 must-know MCQs of August 2025, picked from 139 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-08

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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.

55

Exam Ready MCQs

139
questions they were
picked from
7

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	19	
Schemes & Government	11	
Economy	10	
Agriculture & Rural	7	
Reports & Indices	5	
Misc GA	2	
Science & Environment	1	

"Keep the streak. Momentum is the cheapest fuel there is."

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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	___ / 19	---	---	☐	
Schemes & Government	___ / 11	---	---	☐	
Economy	___ / 10	---	---	☐	
Agriculture & Rural	___ / 7	---	---	☐	
Reports & Indices	___ / 5	---	---	☐	
Misc GA	___ / 2	---	---	☐	
Science & Environment	___ / 1	---	---	☐	

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EXAM READY · TOPIC 1 OF 7

Banking & Finance

19 must-know MCQs · Q1–19 · about 3 minutes

Q1 · 1 August 2025**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

Q2 · 2 August 2025**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

Q3 · 2 August 2025**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%

Q4 · 2 August 2025**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

Q5 · 2 August 2025**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

Q6 · 5 August 2025**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

Q7 · 7 August 2025**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%

Q8 · 7 August 2025**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 · 12 August 2025**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

Q10 · 13 August 2025**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

Q11 · 15 & 16 August 2025**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

Q12 · 20 August 2025

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

Q13 · 24 & 25 August 2025

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

Q14 · 24 & 25 August 2025

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%

Q15 · 24 & 25 August 2025

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

Q16 · 26 August 2025

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

Q17 · 26 August 2025

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

Q18 · 27 August 2025**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

Q19 · 27 August 2025**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

ANSWERS — BANKING & FINANCE

Q1 D	Q2 C	Q3 E	Q4 D	Q5 E
Q6 C	Q7 C	Q8 C	Q9 C	Q10 D
Q11 B	Q12 B	Q13 D	Q14 C	Q15 C
Q16 C	Q17 B	Q18 D	Q19 C	

Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

Q5. 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.

Q6. 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.

Q7. 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.

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. 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.

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

EXAM READY · TOPIC 2 OF 7

Schemes & Government

11 must-know MCQs · Q20–30 · about 2 minutes

Q20 · 2 August 2025**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

Q21 · 7 August 2025**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

Q22 · 7 August 2025**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

Q23 · 7 August 2025**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

Q24 · 13 August 2025**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

"Mark the bold line. It is bold for a reason."

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Q25 · 15 & 16 August 2025

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

Q26 · 15 & 16 August 2025

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

Q27 · 20 August 2025

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

Q28 · 26 August 2025

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%

Q29 · 27 August 2025

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

Q30 · 27 August 2025

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

ANSWERS — SCHEMES & GOVERNMENT

Q20 C	Q21 B	Q22 B	Q23 B	Q24 B
Q25 B	Q26 C	Q27 C	Q28 D	Q29 D
Q30 C				

Q20. 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.

Q21. 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.

Q22. 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.

Q23. 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.

Q24. 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.

Q25. 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.

Q26. 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.

Q27. 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

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.

Q28. 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%.

Q29. 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.

Q30. 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.

EXAM READY · TOPIC 3 OF 7

Economy

10 must-know MCQs · Q31–40 · about 2 minutes

Q31 · 1 August 2025**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

Q32 · 5 August 2025**India achieved its E20 ethanol blending target by:**

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

Q33 · 8 & 9 August 2025**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

Q34 · 8 & 9 August 2025**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

Q35 · 8 & 9 August 2025**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

Q36 · 12 August 2025

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

Q37 · 13 August 2025

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

Q38 · 13 August 2025

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

Q39 · 20 August 2025

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

Q40 · 20 August 2025

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

ANSWERS — ECONOMY

Q31 C	Q32 C	Q33 C	Q34 B	Q35 C
Q36 B	Q37 C	Q38 B	Q39 C	Q40 C

Q31. 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.

Q32. 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.

Q33. 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.

Q34. 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.

Q35. 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.

Q36. 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.

Q37. 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.

Q38. 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.

Q39. 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.

Q40. 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.

EXAM READY · TOPIC 4 OF 7

Agriculture & Rural

7 must-know MCQs · Q41–47 · about 2 minutes

Q41 · 1 August 2025**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

Q42 · 2 August 2025**How much water usage can AI-based irrigation systems reduce in Indian agriculture?**

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

Q43 · 12 August 2025**In 2025, rural tap water coverage under Jal Jeevan Mission reached:**

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

Q44 · 12 August 2025**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

Q45 · 13 August 2025**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

Q46 · 20 August 2025

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

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

Q47 · 27 August 2025

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

ANSWERS — AGRICULTURE & RURAL

Q41 C	Q42 D	Q43 D	Q44 C	Q45 D
Q46 D	Q47 B			

Q41. 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.

Q42. 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.

Q43. 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.

Q44. 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.

Q45. 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.

Q46. Urea, India's most used fertilizer, contains what percentage of nitrogen by weight?

Answer D) 46%

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

Q47. 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.

EXAM READY · TOPIC 5 OF 7

Reports & Indices

5 must-know MCQs · Q48–52 · about 2 minutes

Q48 · 3 & 4 August 2025**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

Q49 · 5 August 2025**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

Q50 · 5 August 2025**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

Q51 · 24 & 25 August 2025**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%

Q52 · 26 August 2025**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%

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ANSWERS — REPORTS & INDICES

Q48 C

Q49 B

Q50 D

Q51 B

Q52 C

Q48. 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.

Q49. 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.

Q50. 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.

Q51. 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.

Q52. 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.

EXAM READY · TOPIC 6 OF 7

Misc GA

2 must-know MCQs · Q53–54 · about 2 minutes

Q53 · 6 August 2025

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

Q54 · 27 August 2025

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

ANSWERS — MISC GA

Q53 C

Q54 C

Q53. 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.

Q54. 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.

EXAM READY · TOPIC 7 OF 7

Science & Environment

1 must-know MCQs · Q55–55 · about 2 minutes

Q55 · 24 & 25 August 2025

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

ANSWERS — SCIENCE & ENVIRONMENT

Q55 B

Q55. 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.

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