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CURRENT AFFAIRS QUIZ

August 2026

Every daily quiz of the month · 21 quizzes · 377 MCQs with answers

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

Big themes · Banking 75 · Schemes 65 · Sci & Env 55



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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 377 MCQs of August 2026, quiz by quiz — 21 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-08

How to use this book — the method, the month by topic, and your score tracker	3
1 & 2 August 2026 — 26 MCQs · Banking 7 · Sci & Env 6 · Schemes 4 · Appointments 2	5
3 & 4 August 2026 — 23 MCQs · Banking 5 · Schemes 4 · International 4 · Economy 3	16
5 & 6 August 2026 — 28 MCQs · Banking 8 · Sci & Env 5 · Economy 4 · Schemes 4	26
7 & 8 August 2026 — 28 MCQs · Banking 6 · Sci & Env 4 · Schemes 4 · Sports & Days 3	37
9 & 10 August 2026 — 21 MCQs · Banking 5 · Sci & Env 4 · Misc GA 3 · Schemes 2	49
11 & 12 August 2026 — 27 MCQs · Sci & Env 6 · International 5 · Agri & Rural 3 · Banking 2	58
13 August 2026 — 25 MCQs · Schemes 6 · Sci & Env 4 · Economy 3 · Misc GA 3	69
14 August 2026 — 16 MCQs · Sci & Env 3 · Schemes 3 · Reports 3 · Banking 2	79
15 August 2026 — 15 MCQs · Sci & Env 4 · Schemes 3 · Economy 2 · Reports 2	85
16 & 17 August 2026 — 14 MCQs · Banking 3 · Schemes 2 · Appointments 2 · Sci & Env 2	91
18 August 2026 — 14 MCQs · Schemes 6 · Agri & Rural 2 · Banking 2 · International 1	97
19 August 2026 — 14 MCQs · Agri & Rural 4 · Banking 4 · Schemes 3 · Reports 1	103
20 August 2026 — 14 MCQs · Banking 5 · Reports 3 · Economy 3 · Agri & Rural 2	109
21 August 2026 — 14 MCQs · Schemes 6 · Banking 4 · Economy 2 · Agri & Rural 1	115
22 August 2026 — 14 MCQs · Banking 4 · Schemes 3 · Reports 2 · Economy 2	121
23 & 24 August 2026 — 14 MCQs · Banking 5 · Agri & Rural 3 · Sci & Env 2 · International 2	127
25 August 2026 — 14 MCQs · Agri & Rural 5 · Schemes 3 · Sci & Env 2 · Reports 2	133
26 August 2026 — 14 MCQs · Agri & Rural 5 · Banking 3 · Reports 2 · Schemes 2	139
27 August 2026 — 14 MCQs · Economy 4 · Schemes 3 · Banking 3 · Agri & Rural 2	145
28 & 29 August 2026 — 14 MCQs · Agri & Rural 4 · Schemes 3 · Banking 2 · Reports 2	151
30 & 31 August 2026 — 14 MCQs · Sci & Env 4 · Agri & Rural 3 · Banking 2 · Economy 2	158

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.

377

MCQs with answers

21

daily quizzes

10

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	75	
Schemes & Government	65	
Science & Environment	55	
Agriculture & Rural	48	
Economy	38	
Reports & Indices	28	
International	21	
Sports & Days	16	
Misc GA	16	
Appointments & Awards	15	

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

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TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 & 2 August 2026	___ / 26	---	---	☐	
3 & 4 August 2026	___ / 23	---	---	☐	
5 & 6 August 2026	___ / 28	---	---	☐	
7 & 8 August 2026	___ / 28	---	---	☐	
9 & 10 August 2026	___ / 21	---	---	☐	
11 & 12 August 2026	___ / 27	---	---	☐	
13 August 2026	___ / 25	---	---	☐	
14 August 2026	___ / 16	---	---	☐	
15 August 2026	___ / 15	---	---	☐	
16 & 17 August 2026	___ / 14	---	---	☐	
18 August 2026	___ / 14	---	---	☐	
19 August 2026	___ / 14	---	---	☐	
20 August 2026	___ / 14	---	---	☐	
21 August 2026	___ / 14	---	---	☐	
22 August 2026	___ / 14	---	---	☐	
23 & 24 August 2026	___ / 14	---	---	☐	
25 August 2026	___ / 14	---	---	☐	
26 August 2026	___ / 14	---	---	☐	
27 August 2026	___ / 14	---	---	☐	
28 & 29 August 2026	___ / 14	---	---	☐	
30 & 31 August 2026	___ / 14	---	---	☐	

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

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QUIZ 1 OF 21

1 & 2 August 2026

26 questions · Banking 7 · Sci & Env 6 · Schemes 4 · Appointments 2

Q1

The Union Cabinet approved "Samudra Manthan" — the National Offshore Exploration Scheme — on 31 July 2026 with what approved outlay up to FY 2030–31?

- A. ₹43,200 crore
- B. ₹60,000 crore
- C. ₹84,084 crore
- D. ₹1,00,000 crore
- E. ₹75,021 crore

Q2

Under Samudra Manthan's deepwater drilling component (₹43,200 crore for 60 wells), Government support per well is up to:

- A. 40% of cost or ₹500 crore, whichever is lower
- B. 50% of eligible drilling cost or ₹675 crore, whichever is lower
- C. 60% of cost or ₹720 crore, whichever is lower
- D. 100% of cost capped at ₹675 crore
- E. 50% of cost or ₹1,000 crore, whichever is higher

Q3

"Nipun" — India's second indigenous Diving Support Vessel (Nistar-class) — was delivered to the Indian Navy by which shipyard?

- A. Cochin Shipyard Limited
- B. Hindustan Shipyard Limited, Visakhapatnam
- C. Mazagon Dock Shipbuilders
- D. Garden Reach Shipbuilders
- E. Goa Shipyard Limited

Q4

Parliament passed the Prevention of Insults to National Honour (Amendment) Bill, 2026, extending Section 3 protection (against preventing/disturbing singing) to which song?

- A. Saare Jahan Se Achha
- B. Vande Mataram
- C. Jana Gana Mana (second stanza)
- D. Ae Mere Watan Ke Logon
- E. Sindhu Bhairavi

Q5

Vande Mataram was first published on 7 November 1875 in which Bengali literary journal?

- A. Prabasi
- B. Bangadarshan
- C. Sambad Prabhakar
- D. Bharati
- E. Desh

Q6

India's first Telecom Manufacturing Zone at Gwalior will be governed by an SPV with what shareholding structure?

- A. 50% MP Government, 50% DoT
- B. 51% Government of Madhya Pradesh, 49% DoT
- C. 51% DoT, 49% MP Government
- D. 74% MP Government, 26% DoT
- E. 100% DoT

Q7

MoEF&CC re-issued the fresh draft Western Ghats ESA notification proposing approximately how much area as Ecologically Sensitive Area?

- A. 37,000 sq km
- B. 46,825 sq km
- C. 56,825.7 sq km
- D. 64,000 sq km
- E. 1.64 lakh sq km

Q8

The Western Ghats run ~1,600 km from the Tapi valley to Kanyakumari across SIX states. Which of the following is NOT one of them?

- A. Gujarat
- B. Goa
- C. Andhra Pradesh
- D. Kerala
- E. Tamil Nadu

Q9

Under the Registration of Births and Deaths (Amendment) Bill, 2026 (passed by Lok Sabha 31 July), a birth/death reported more than TWO years after the event can be registered only on the order of:

- A. District Magistrate
- B. Sub-Divisional Magistrate
- C. A Judicial Magistrate of the First Class
- D. Chief Registrar
- E. Registrar General of India

Q10

The Constitution (130th Amendment) Bill, 2025 — referred to a 31-member Joint Committee — provides for automatic removal of a Minister/CM/PM who is arrested and detained in custody for how many consecutive days on serious charges?

- A. 15 days
- B. 30 days
- C. 45 days
- D. 60 days
- E. 90 days

Q11

The Cabinet approved the Pradhan Mantri Surya Sarovar Yojana (PM-SSY) with ₹5,070 crore outlay. What does it promote?

- A. Rooftop solar on government buildings
- B. Floating Solar Photovoltaic (FSPV) with co-located battery storage on water bodies
- C. Solar pumps for irrigation
- D. Solar parks in deserts
- E. Solar-powered cold storage

Q12

Under PM-SSY, the Central Financial Assistance is ₹1 crore per MW, released post-commissioning — designed to bridge floating solar's roughly ____ higher capital cost vs ground-mounted solar.

- A. 10%
- B. 15%
- C. 25%
- D. 40%
- E. 50%

Q13

As per the Competere Foundation's "India's Next Growth Frontier" report, India improved its Market Distortions Performance Index (MDPI) global ranking from 82nd in 2010 to what rank in 2023?

- A. 45th
- B. 50th
- C. 57th
- D. 62nd
- E. 70th

Q14

IRDAI's 137th Authority Meeting (28 July 2026) introduced "perpetual registration" for intermediaries, subject to a non-refundable annual fee of:

- A. Flat ₹10,000
- B. Higher of ₹10,000 or 0.04% of commission and other receipts
- C. Lower of ₹10,000 or 0.04% of commission
- D. 1% of premium collected
- E. Higher of ₹25,000 or 0.1% of commission

Q15

IRDAI's salesperson tagging mandate — requiring the name and identity of the salesperson on proposal forms and policy documents — takes effect from:

- A. 1 October 2026
- B. 1 January 2027
- C. 1 April 2027
- D. 1 July 2026
- E. Immediately

Q16

Under IRDAI's eased investment norms, insurers can invest up to what limit in operational infrastructure SPVs rated AA or above?

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

Q17

Under the SBSR Act, 2025 (which these IRDAI reforms implement), FDI in Indian insurance companies was raised from 74% to:

- A. 80%
- B. 85%
- C. 90%
- D. 100%
- E. It remains 74%

Q18

The Cabinet extended PM-KISAN from 2026-27 to 2030-31 with a total outlay of:

- A. ₹2,15,000 crore
- B. ₹2,75,000 crore
- C. ₹3,15,614 crore
- D. ₹3,60,000 crore
- E. ₹4,00,000 crore

Q19

Ladakh notified 23 heritage sites as Protected Monuments under which law?

- A. AMASR Act, 1958
- B. Jammu & Kashmir Ancient Monuments Preservation Act, 1920
- C. Indian Treasure Trove Act, 1878
- D. Ladakh Heritage Act, 2024
- E. Antiquities and Art Treasures Act, 1972

Q20

IN-SPACe issued new guidelines under the Indian Space Policy 2023 to regulate what activity by private entities?

- A. Satellite broadband services
- B. Planned re-entry of space objects
- C. Space tourism
- D. Lunar mining
- E. Ground station operations

Q21

The 2nd edition of the Candere Hurun India Women Leaders List 2026 recognised how many women achievers?

- A. 100 across 10 categories
- B. 117 across 12 categories
- C. 125 across 15 categories
- D. 150 across 12 categories
- E. 111 across 11 categories

Q22

Saudi Arabia and 13 other countries launched a Multinational Maritime Defence Alliance to safeguard shipping across which waters?

- A. Persian Gulf and Strait of Hormuz
- B. Red Sea, Gulf of Aden and Bab el-Mandeb Strait
- C. Mediterranean and Suez Canal
- D. Arabian Sea and Gulf of Oman
- E. South China Sea

Q23

RBI deferred the implementation of the revised Basel Pillar III disclosure framework by six months to which date?

- A. 1 October 2026
- B. 1 January 2027
- C. 1 April 2027
- D. 1 July 2027
- E. 1 April 2028

Q24

The theme of World Day Against Trafficking in Persons 2026 (30 July) was:

- A. Leave No Victim Behind
- B. Trapped Behind the Scam
- C. Every Child Counts
- D. End Modern Slavery
- E. Use and Abuse of Technology

Q25

Odisha signed a tripartite agreement worth ₹3,384.82 crore with Digital Bharat Nidhi and BSNL under the amended BharatNet programme to connect approximately how many villages with optical fibre?

- A. 25,000
- B. 35,000
- C. 50,000
- D. 60,000
- E. 75,000

Q26

Ajinkya Rahane, who retired from international cricket, captained India to the historic 2020–21 Border–Gavaskar Trophy win in Australia. He represented India in how many international matches?

- A. 175
- B. 185
- C. 195
- D. 205
- E. 215

ANSWERS — 1 & 2 AUGUST 2026

Q1 C	Q2 B	Q3 B	Q4 B	Q5 B
Q6 B	Q7 C	Q8 C	Q9 C	Q10 B
Q11 B	Q12 C	Q13 C	Q14 B	Q15 B
Q16 C	Q17 D	Q18 C	Q19 B	Q20 B
Q21 B	Q22 B	Q23 C	Q24 B	Q25 C
Q26 C				

Q1. The Union Cabinet approved "Samudra Manthan" — the National Offshore Exploration Scheme — on 31 July 2026 with what approved outlay up to FY 2030–31?

Answer C. ₹84,084 crore

Samudra Manthan — a Central Sector Scheme of the Ministry of Petroleum & Natural Gas (₹84,084 crore, up to FY 2030–31) — translates the PM's Independence Day 2025 "modern-day Samudra Manthan" vision. It covers the entire offshore exploration value chain: seismic data acquisition, deepwater/ultra-deepwater drilling, scientific drilling in frontier basins, common offshore infrastructure and an Oil & Gas Manufacturing and Services Zone.

Q2. Under Samudra Manthan's deepwater drilling component (₹43,200 crore for 60 wells), Government support per well is up to:

Answer B. 50% of eligible drilling cost or ₹675 crore, whichever is lower

Component-wise outlay: deepwater exploratory drilling ₹43,200 crore (60 wells; support up to 50% of eligible cost or ₹675 crore/well, whichever is lower); offshore seismic data acquisition ₹28,534 crore; common offshore infrastructure hubs ₹10,000 crore; Oil & Gas Manufacturing and Services Zone ₹2,000 crore.

Q3. "Nipun" — India's second indigenous Diving Support Vessel (Nistar-class) — was delivered to the Indian Navy by which shipyard?

Answer B. Hindustan Shipyard Limited, Visakhapatnam

HSL delivered Nipun (Sanskrit: "one who is adept/capable") at Visakhapatnam on 30 July 2026 — second Nistar-class DSV, ~75% indigenous content, built to Indian Register of Shipping rules under a two-ship September 2018 contract (~₹2,393 crore). DSVs enable deep-sea saturation diving, submarine rescue, salvage and SAR — reducing dependence on foreign rescue vessels. HSL: established 1941 as Scindia Shipyard, nationalised 1952, transferred to the Ministry of Defence in 2010.

Q4. Parliament passed the Prevention of Insults to National Honour (Amendment) Bill, 2026, extending Section 3 protection (against preventing/disturbing singing) to which song?

Answer B. Vande Mataram

The amendment extends Section 3 of the 1971 Act (up to 3 years/fine; Section 3A minimum 1 year on repeat conviction) from the National Anthem to also cover the National Song, Vande Mataram — recalling Dr Rajendra Prasad's 24 January 1950 declaration that Vande Mataram would be honoured equally with Jana Gana Mana. Section 2 of the Act (up to 3 years) covers disrespect to the National Flag and Constitution.

Q5. Vande Mataram was first published on 7 November 1875 in which Bengali literary journal?

Answer B. Bangadarshan

Vande Mataram ("Mother, I Bow to Thee") — composed by Bankim Chandra Chattopadhyay in Sanskritised Bengali — was first published in Bangadarshan (7 Nov 1875), later included in Anandamath (1882, set against the Sanyasi Rebellion), and set to music by Rabindranath Tagore. Its first two stanzas were adopted by the Congress Working Committee in 1937. The Constitution does not explicitly mention a National Song; Article 51A(a) names only the Flag and Anthem. Jana Gana Mana (Tagore) was first sung at the Calcutta Congress session on 27 December 1911 and adopted as Anthem on 24 January 1950.

Q6. India's first Telecom Manufacturing Zone at Gwalior will be governed by an SPV with what shareholding structure?

Answer B. 51% Government of Madhya Pradesh, 49% DoT

The 350-acre plug-and-play TMZ (MoU signed 30 July 2026 at Vigyan Bhawan) — Phase-I ~170 acres (100 in SADA region + 70 in Gwalior IT Park) — is run by an SPV (51% MP Govt, 49% DoT), with ~₹493 crore (reported as ₹500 crore) 100% central assistance for Phase-I core infrastructure and Phase-I land free from MP. Slogan: "Design in India, Make in India, Export from India" — targeting 5G/6G indigenous R&D and telecom equipment exports.

Q7. MoEF&CC re-issued the fresh draft Western Ghats ESA notification proposing approximately how much area as Ecologically Sensitive Area?

Answer C. 56,825.7 sq km

After the previous draft expired in July 2026, MoEF&CC re-issued a fresh draft proposing ~56,825.7 sq km as ESA and extended the expert committee (headed by former DG of Forests Sanjay Kumar) until July 2027. ESAs — notified under the Environment (Protection) Act, 1986 — act as buffer zones where mining, quarrying, thermal plants and polluting industries are prohibited/regulated, while agriculture, horticulture and eco-tourism continue under conditions.

Q8. The Western Ghats run ~1,600 km from the Tapi valley to Kanyakumari across SIX states. Which of the following is NOT one of them?

Answer C. Andhra Pradesh

The six Western Ghats states: Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu. Older than the Himalayas; ~1.64 lakh sq km (Kasturirangan group); one of the world's eight "hottest" biodiversity hotspots; UNESCO World Heritage Site (2012, 39 serial sites); highest peak Anamudi (2,695 m, Kerala); major passes — Palghat, Thal (Goa), Bhor, Shencottah gaps; source of the Godavari, Krishna, Cauvery, Tungabhadra and Periyar.

Q9. Under the Registration of Births and Deaths (Amendment) Bill, 2026 (passed by Lok Sabha 31 July), a birth/death reported more than TWO years after the event can be registered only on the order of:

Answer C. A Judicial Magistrate of the First Class

The Bill amends Section 13 of the 1969 Act into a two-tier structure: delay of 1-2 years — DM/SDM/authorised Executive Magistrate order (Section 13(3)); delay beyond 2 years — Judicial Magistrate of the First Class (new Section 13(3A)) — adding a judicial verification layer to curb fraudulent late registrations. It also aligns "executive magistrate" with the BNSS 2023. Background: the 2023 amendment (in force 1 Oct 2023) created a national database under the Registrar General (MHA) and made the birth certificate a single foundational document. The Bill was passed only by the Lok Sabha (by voice vote, without debate) — Rajya Sabha passage and presidential assent are pending.

Q10. The Constitution (130th Amendment) Bill, 2025 — referred to a 31-member Joint Committee — provides for automatic removal of a Minister/CM/PM who is arrested and detained in custody for how many consecutive days on serious charges?

Answer B. 30 days

The 130th Amendment Bill (introduced by Amit Shah, 20 August 2025) amends Articles 75, 164 and 239AA: a Minister arrested and detained 30 consecutive days for an offence punishable with 5+ years is removed by the President on the PM's advice (or Governor on CM's advice) on the 31st day — failing such advice, they cease to hold office; a PM/CM must resign by the 31st day. Re-appointment on release is not barred. Companion Bills extend the scheme to J&K and Puducherry (the 130th itself covers Delhi).

Q11. The Cabinet approved the Pradhan Mantri Surya Sarovar Yojana (PM-SSY) with ₹5,070 crore outlay. What does it promote?

Answer B. Floating Solar Photovoltaic (FSPV) with co-located battery storage on water bodies

PM-SSY (approved 31 July 2026; Central Sector Scheme; nodal MNRE, implementing agency SECI) promotes FSPV integrated with Energy Storage Systems on reservoirs, dams, lakes, irrigation tanks and industrial ponds. Targets: 5,000 MW FSPV + 10,000 MWh storage (minimum 2-hour); sanctioning window FY27–FY31; expanding floating solar from ~700 MW to 5,700 MW. Water surfaces cool the panels (better efficiency) and the plants reduce evaporation losses — avoiding land-use conflict.

Q12. Under PM-SSY, the Central Financial Assistance is ₹1 crore per MW, released post-commissioning — designed to bridge floating solar's roughly ____ higher capital cost vs ground-mounted solar.

Answer C. 25%

CFA of ₹1 crore/MW (post-commissioning) bridges the ~25% higher capex of FSPV (floats, anchoring, marine-grade cabling). Other features: mandatory minimum 2-hour co-located ESS (evening peak supply, less RE curtailment); de-risking grants up to ₹50 lakh/project for feasibility studies (bathymetry, hydrography, solar yield, aquatic ecological impact); and an Aatmanirbhar manufacturing push across floats, mooring, PV modules and batteries.

Q13. As per the Competere Foundation's "India's Next Growth Frontier" report, India improved its Market Distortions Performance Index (MDPI) global ranking from 82nd in 2010 to what rank in 2023?

Answer C. 57th

India rose 25 places (82nd → 57th) on the MDPI, among the strongest structural reformers studied. The index assesses three pillars — property rights protection, domestic competition, international competition. Major reform drivers: GST, IBC, and trade facilitation (ICEGATE, SWIFT, Direct Port Delivery). Recommendations: evidence-based consumer-welfare competition policy (especially digital markets), reviewing sectoral investment restrictions, and cooperation with like-minded countries. ACMDs = government measures/regulations/private practices that distort competition and misallocate resources.

Q14. IRDAI's 137th Authority Meeting (28 July 2026) introduced "perpetual registration" for intermediaries, subject to a non-refundable annual fee of:

Answer B. Higher of ₹10,000 or 0.04% of commission and other receipts

Perpetual registration (for corporate agents, brokers, IMFs, web aggregators, CPSC-SPVs) stays valid indefinitely until suspended/cancelled/surrendered — annual fee = higher of ₹10,000 or 0.04% of commission and other receipts from insurers in the preceding FY. IMF principal officers and salespersons must complete at least 25 hours of training every three years. Enhanced disclosures apply to majority foreign-owned entities (aligning with the 100% FDI framework).

Q15. IRDAI's salesperson tagging mandate — requiring the name and identity of the salesperson on proposal forms and policy documents — takes effect from:

Answer B. 1 January 2027

From 1 January 2027, the name and functional identity of the salesperson (broker-qualified person, PoSP, designated person, authorised verifier etc.) plus branch contact details must appear on proposal forms, policy documents and certificates of insurance; for direct digital sales without a salesperson, the principal officer's contact details apply. Purpose: a clear audit trail against mis-selling.

Q16. Under IRDAI's eased investment norms, insurers can invest up to what limit in operational infrastructure SPVs rated AA or above?

Answer C. 20%

Eased limits: infra SPVs (AA+ rated) up to 20%; private companies + AIFs + VCFs combined — 3% (life insurers)/5% (general insurers); promoter group exposure capped at 5% of investment assets; repo and G-sec lending — 25% of available securities or ₹10,000 crore, whichever is lower. A comprehensive annual Financial Condition Report (solvency, reserves, liquidity, stress testing, ALM) is now mandatory.

Q17. Under the SBSR Act, 2025 (which these IRDAI reforms implement), FDI in Indian insurance companies was raised from 74% to:

Answer D. 100%

The SBSR (Sabka Bima Sabki Raksha) Act, 2025 — passed LS 16 Dec/RS 17 Dec 2025, assent 20 Dec 2025, commenced 5 Feb 2026 — raised insurance company FDI to 100% (intermediaries already 100% automatic; LIC 20%); cut foreign reinsurers' net-owned fund from ₹5,000 crore to ₹1,000 crore; removed the ₹100 crore minimum for insurance co-operative societies; introduced one-time licensing and suspension (not outright cancellation); empowered IRDAI to disgorge wrongful gains; and created the PEPF under Section 16A. IRDAI (est. IRDA Act 1999, HQ Hyderabad, Malhotra Committee 1993) has designated LIC, GIC Re and New India Assurance as D-SIs.

Q18. The Cabinet extended PM-KISAN from 2026–27 to 2030–31 with a total outlay of:

Answer C. ₹3,15,614 crore

The five-year extension (FY27–FY31; ~₹3.15 lakh crore) was announced by I&B Minister Ashwini Vaishnaw. PM-KISAN — launched February 2019 (effective retrospectively from 1 December 2018); a 100% centrally funded Central Sector Scheme of the Ministry of Agriculture — gives ₹6,000/year per landholding farmer family in three ₹2,000 DBT instalments into Aadhaar-seeded accounts. Initially for small/marginal farmers (≤ 2 ha), extended to ALL landholding farmer families from 1 June 2019.

Q19. Ladakh notified 23 heritage sites as Protected Monuments under which law?

Answer B. Jammu & Kashmir Ancient Monuments Preservation Act, 1920

Ladakh UT notified 23 heritage sites as Protected Monuments under the J&K Ancient Monuments Preservation Act, 1920 — giving statutory protection to archaeological, historical and cultural sites across Leh, Nubra, Sham, Zaskar and Kargil.

Q20. IN-SPACe issued new guidelines under the Indian Space Policy 2023 to regulate what activity by private entities?

Answer B. Planned re-entry of space objects

IN-SPACe's guidelines mandate prior authorisation, safety assessments, liability compliance and insurance for planned spacecraft re-entry by private entities — ensuring safe and accountable operations. Separately, IIT Gandhinagar signed an MoU with IAIR (Indian Artificial Intelligence Research Organisation) for AI research, and NSDC partnered with AVPL International for 350 Advanced Drone Skill Centres over three years.

Q21. The 2nd edition of the Candere Hurun India Women Leaders List 2026 recognised how many women achievers?

Answer B. 117 across 12 categories

The list honoured 117 women across 12 categories — including Roshni Nadar, Priya Nair, Avani Lekhara and Sudha Murty — for contributions in business, sports and social impact.

Q22. Saudi Arabia and 13 other countries launched a Multinational Maritime Defence Alliance to safeguard shipping across which waters?

Answer B. Red Sea, Gulf of Aden and Bab el-Mandeb Strait

The 14-nation alliance protects freedom of navigation and global trade routes across the Red Sea, Gulf of Aden and Bab el-Mandeb. Separately, Venezuela formally notified the UN of its withdrawal from the Rome Statute — exiting the ICC effective after one year, without affecting ongoing investigations initiated before withdrawal.

Q23. RBI deferred the implementation of the revised Basel Pillar III disclosure framework by six months to which date?

Answer C. 1 April 2027

RBI postponed the revised Basel Pillar III disclosure framework by six months to 1 April 2027 after stakeholder feedback — giving banks more time to align with the Expected Credit Loss (ECL) framework. Separately, ADB approved a USD 1 billion loan for India's Urban Challenge Fund — strengthening municipal governance, infrastructure, municipal financing and digital urban management.

Q24. The theme of World Day Against Trafficking in Persons 2026 (30 July) was:

Answer B. Trapped Behind the Scam

The 2026 theme "Trapped Behind the Scam" highlights the growing misuse of online scams for human trafficking. World Ranger Day (31 July) followed with theme "Rangers: Guardians of a Changing Planet" — honouring rangers protecting wildlife and remembering those who died in the line of duty.

Q25. Odisha signed a tripartite agreement worth ₹3,384.82 crore with Digital Bharat Nidhi and BSNL under the amended BharatNet programme to connect approximately how many villages with optical fibre?

Answer C. 50,000

The ₹3,384.82-crore tripartite agreement (Odisha-Digital Bharat Nidhi-BSNL) under the amended BharatNet programme targets optical fibre connectivity to ~50,000 villages. Separately, Tamil Nadu signed four MoUs for Global Capability Centres, R&D facilities and the University of Western Australia's India campus in Chennai — expected to generate ~2,920 jobs.

Q26. Ajinkya Rahane, who retired from international cricket, captained India to the historic 2020-21 Border-Gavaskar Trophy win in Australia. He represented India in how many international matches?

Answer C. 195

Rahane retired after a distinguished 12-year career — 195 international matches, 12 Test centuries (8 overseas), and the iconic stand-in captaincy of the 2020-21 Border-Gavaskar Trophy triumph in Australia.

QUIZ 2 OF 21

3 & 4 August 2026

23 questions · Banking 5 · Schemes 4 · International 4 · Economy 3

Q1

The Supreme Court (Number of Judges) Amendment Bill, 2026 — passed by the Lok Sabha on 3 August — raises the total strength of the Supreme Court (including the CJI) from 34 to:

- A. 36
- B. 37
- C. 38
- D. 40
- E. 42

Q2

Which of the following statements about ordinances is INCORRECT?

- A. Article 123 gives the President ordinance-making power
- B. An ordinance lapses six weeks after Parliament reassembles
- C. D.
- D. Article 213 is the Governor's equivalent power
- E. An ordinance requires prior approval of the Supreme Court

Q3

Under the MSME Development (Amendment) Bill, 2026, MSME registration becomes:

- A. Mandatory for all enterprises
- B. Voluntary, with a free digital registration platform (statutory backing to Udyam)
- C. Mandatory only for medium enterprises
- D. Paid and annual
- E. Abolished entirely

Q4

Under the MSME Amendment Bill's decriminalisation provisions, criminal fines are replaced with graded civil penalties that may increase by what rate?

- A. 5% every year
- B. 10% every three years
- C. 15% every five years
- D. 20% every three years
- E. 10% every year

Q5

PM-SSY (₹5,070 crore floating solar scheme) is expected to attract about ₹28,500 crore investment and cut CO₂ emissions by roughly how much annually?

- A. 5 million tonnes
- B. 10 million tonnes
- C. 15 million tonnes
- D. 20 million tonnes
- E. 28.8 million tonnes

Q6

The revamped Khelo India Scheme (FY27–FY31) plus enhanced Assistance to National Sports Federations carries a combined outlay of:

- A. ₹18,000 crore
- B. ₹24,500 crore
- C. ₹36,441 crore
- D. ₹42,000 crore
- E. ₹30,000 crore

Q7

Which two NEW school-level initiatives were introduced under the revamped Khelo India Scheme?

- A. Khelo India Model Schools and Sports Gurukuls
- B. Khelo India Feeder Schools (KIFS) and Khelo India Utkrishta Vidyalayas (KIUV)
- C. Fit India Schools and Khel Pathshalas
- D. Sports Feeder Academies and Khel Vidyalayas
- E. Young Champions Schools and Udaan Vidyalayas

Q8

The IAF's week-long counter-drone exercise "ROTOR CLAP III" concluded on 2 August 2026 at which location?

- A. Kalaikunda Air Base
- B. Pokhran Field Firing Range, Jaisalmer
- C. Suryalanka Air Station
- D. Ambala Air Base
- E. Uttarlai, Barmer

Q9

"Project SARATHI" — reviewed by Health Minister J.P. Nadda for nationwide expansion — stands for:

- A. Systematic Assistance for Rapid Treatment in Hospital Institutes
- B. Students' Alliance for Responsible Action to Transform Healthcare Institutes
- C. Seva and Rehabilitation Assistance Through Health Initiatives
- D. Strategic Alliance for Rural and Tribal Health Improvement
- E. Support and Relief Assistance for Tertiary Hospital Infrastructure

Q10

The Favara–UPI Cross-Border Payment Corridor (live 30 July 2026) links India's UPI with the instant payment system of which country?

- A. Sri Lanka
- B. Maldives
- C. Mauritius
- D. Seychelles
- E. Nepal

Q11**UPI is now accepted in NINE countries. Which of the following is NOT among them?**

- A. France
- B. Qatar
- C. Japan
- D. Cambodia
- E. Bhutan

Q12**The Taxation and Other Laws (Amendment) Bill, 2026 exempts FIIs and which international institution from tax on interest income and capital gains from Government securities?**

- A. International Monetary Fund
- B. Bank for International Settlements (BIS)
- C. World Bank
- D. Asian Development Bank
- E. New Development Bank

Q13**The Taxation Bill also amends Section 10A of the Payment and Settlement Systems Act, 2007 to empower whom to notify electronic payment modes on which banks cannot levy charges?**

- A. RBI
- B. NPCI
- C. Central Government
- D. Ministry of Electronics and IT
- E. Indian Banks' Association

Q14**India's gene-edited rice variety "Pusa DST Rice 1" — set for rabi seed multiplication — was developed by ICAR-IARI using which tool, editing which gene?**

- A. CRISPR-Cas12a; Gnl1 gene
- B. CRISPR-Cas9; Drought and Salt Tolerance (DST) gene
- C. TALEN; SUB1A gene
- D. Zinc-finger nuclease; DREB gene
- E. CRISPR-Cas9; Gnl1 gene

Q15**At the 22nd Commonwealth Table Tennis Championships in New Delhi, who won the men's and women's singles titles as India took four of five golds?**

- A. Sharath Kamal and Manika Batra
- B. Ankur Bhattacharjee and Yashaswini Ghorpade
- C. Harmeet Desai and Sreeja Akula
- D. Manav Thakkar and Diya Chitale
- E. G. Sathiyan and Ayhika Mukherjee

Q16**Odisha has sought UNESCO recognition for the Puri Rath Yatra under which UNESCO list?**

- A. World Heritage Sites
- B. Intangible Cultural Heritage of Humanity
- C. Memory of the World Register
- D. Creative Cities Network
- E. Global Geoparks

Q17**Justice M.S. Liberhan, who passed away at 87 in Chandigarh, headed the commission that investigated:**

- A. The 1984 anti-Sikh riots
- B. The Babri Mosque demolition at Ayodhya
- C. The Godhra train incident
- D. The Mumbai 26/11 attacks
- E. The 2G spectrum allocation

Q18**With Sarnath's inscription at the 48th World Heritage Committee session (Busan), 25 new sites were added, taking the total number of UNESCO World Heritage Sites to:**

- A. 1,199 across 167 countries
- B. 1,223 across 168 countries
- C. 1,248 across 170 countries
- D. 1,273 across 173 countries
- E. 1,300 across 175 countries

Q19**The Ministry of AYUSH signed an MoU with which body to promote AI-driven innovation in traditional medicine?**

- A. NITI Aayog
- B. IndiaAI
- C. C-DAC
- D. Microsoft Research India
- E. CSIR

Q20**Varsha Ashok Aglawe became the FIRST woman Director General of which 176-year-old organisation?**

- A. Archaeological Survey of India
- B. Geological Survey of India
- C. Survey of India
- D. Botanical Survey of India
- E. Zoological Survey of India

Q21

Former Chief of Army Staff General Vishwa Nath Sharma, who passed away at 91, served as India's _____ COAS (May 1988 - June 1990).

- A. 12th
- B. 13th
- C. 14th
- D. 15th
- E. 16th

Q22

World Wide Web Day (1 August) commemorates Sir Tim Berners-Lee, who launched the world's first website in which year?

- A. 1989
- B. 1990
- C. 1991
- D. 1993
- E. 1995

Q23

Tamil Nadu's four MoUs for Global Capability Centres and R&D include the India campus of which foreign university in Chennai?

- A. University of Melbourne
- B. University of Western Australia
- C. Deakin University
- D. University of Southampton
- E. Monash University

ANSWERS — 3 & 4 AUGUST 2026

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

Q1. The Supreme Court (Number of Judges) Amendment Bill, 2026 — passed by the Lok Sabha on 3 August — raises the total strength of the Supreme Court (including the CJI) from 34 to:

Answer C. 38

The Bill (introduced by Law Minister Arjun Ram Meghwal, passed by voice vote) amends Section 2 of the Supreme Court (Number of Judges) Act, 1956 — judges excluding CJI: 33 → 37; total including CJI: 34 → 38. It replaces the Ordinance of 16 May 2026 with a saving clause. No constitutional amendment is needed because Article 124(1) leaves the strength to ordinary law. Rationale: 92,101 cases pending on 1 January 2026 (75,410 instituted vs 65,615 disposed in 2025), plus regular Constitution Benches. Strength progression: 8 (1950) → 11 (1956) → 14 (1960) → 18 (1977) → 26 (1986) → 31 (2009) → 34 (2019) → 38 (2026).

Q2. Which of the following statements about ordinances is INCORRECT?

Answer E. An ordinance requires prior approval of the Supreme Court

There is no judicial pre-approval — ordinances are promulgated by the President (Art 123) or Governor (Art 213) on Cabinet advice and lapse six weeks after reassembly unless replaced by law; D.C. Wadhwa (1987) barred re-promulgation. Related SC facts: Art 124(3) qualifications (HC judge 5 yrs/HC advocate 10 yrs/distinguished jurist — never used); retirement at 65; Collegium system from the Second and Third Judges Cases; NJAC struck down in 2015.

Q3. Under the MSME Development (Amendment) Bill, 2026, MSME registration becomes:

Answer B. Voluntary, with a free digital registration platform (statutory backing to Udyam)

The Bill (Rajya Sabha passed it; Lok Sabha on 7 August 2026) makes registration voluntary with a free digital platform giving statutory backing to the Udyam Registration Portal. Classification uses investment + turnover criteria revisable by notification. Delayed payments: Central PSEs must settle MSME invoices via TReDS; new Section 22A requires notified entities to disclose TReDS-routed MSME invoices; States can set up multiple MSEFCs with online dispute resolution.

Q4. Under the MSME Amendment Bill's decriminalisation provisions, criminal fines are replaced with graded civil penalties that may increase by what rate?

Answer B. 10% every three years

Penalties may increase by 10% every three years; the Development Commissioner becomes adjudicating officer, with appeals filed within 30 days and disposed of within 60 days. New enforcement tools: Section 18(6) — online dispute resolution via audio-video/electronic means; Section 18A — mediated settlements and arbitral awards recoverable as arrears of land revenue through the District Collector, and recognisable as enforceable debt under the IBC, 2016; Sections 20–21 — States may set up additional Facilitation Councils.

Q5. PM-SSY (₹5,070 crore floating solar scheme) is expected to attract about ₹28,500 crore investment and cut CO₂ emissions by roughly how much annually?

Answer B. 10 million tonnes

PM-SSY (MNRE nodal, SECI implementing; 5,000 MW FSPV + 10,000 MWh storage, FY27–FY31; floating solar ~700 MW → 5,700 MW) is expected to draw ~₹28,500 crore investment, cut ~10 million tonnes CO₂ annually, and create 16,000–17,000 full-time equivalent jobs. CFA ₹1 crore/MW post-commissioning bridges the ~25% higher capex; de-risking grants up to ₹50 lakh/project cover bathymetry, hydrography, solar yield and aquatic ecological studies.

Q6. The revamped Khelo India Scheme (FY27–FY31) plus enhanced Assistance to National Sports Federations carries a combined outlay of:

Answer C. ₹36,441 crore

The Cabinet-approved ₹36,441 crore outlay is nearly eight times the previous cycle — described as India's most ambitious sports programme since Independence, aligned with Khelo Bharat Niti 2025 and NEP 2020, supporting CWG and Olympic hosting ambitions. Khelo India was originally launched 2016–17 and restructured 2017–18 by merging the Rajiv Gandhi Khel Abhiyan, Urban Sports Infrastructure Scheme and National Sports Talent Search System.

Q7. Which two NEW school-level initiatives were introduced under the revamped Khelo India Scheme?

Answer B. Khelo India Feeder Schools (KIFS) and Khelo India Utkrishta Vidyalayas (KIUV)

KIFS and KIUV embed physical education into school curricula for early talent spotting. Other features: Emerging Khelo India Athletes (E-KIAs) category expanding the athlete pool nearly ten-fold; an integrated training tier of NCOEs, KISCEs, SAI Training Centres and Armed Forces-run Youth Sports Companies; a National Coach Accreditation Board (NCAB); a unified digital sports platform; and Fit India expansion into remote/border communities.

Q8. The IAF's week-long counter-drone exercise "ROTOR CLAP III" concluded on 2 August 2026 at which location?

Answer B. Pokhran Field Firing Range, Jaisalmer

ROTOR CLAP III — the third edition of the IAF's rotary-wing (helicopter) counter-drone exercise, themed "Counter-Unmanned Aerial Systems (Counter-UAS)" — was an exclusively Indian exercise at Pokhran (Western Desert Sector), validating operational concepts and TTPs against low-altitude drone threats in realistic desert conditions.

Q9. "Project SARATHI" — reviewed by Health Minister J.P. Nadda for nationwide expansion — stands for:

Answer B. Students' Alliance for Responsible Action to Transform Healthcare Institutes

Project SARATHI is a youth-led, volunteer-driven patient assistance initiative deploying trained student volunteers in public hospitals for non-clinical navigation, guidance and mobility help — humanising hospitals and easing non-medical loads on staff. Related: MY Bharat (Mera Yuva Bharat, launched 31 October 2023 under Youth Affairs); NSS (1969); ABHA — a 14-digit health account under the Ayushman Bharat Digital Mission (2021, National Health Authority); PGIMER Chandigarh (Institute of National Importance, 1962).

Q10. The Favara-UPI Cross-Border Payment Corridor (live 30 July 2026) links India's UPI with the instant payment system of which country?

Answer B. Maldives

The corridor integrates the Maldives' Favara Instant Payment System with UPI — real-time P2P remittances initiated in Maldivian Rufiyaa (MVR) and credited in INR to UPI-enabled Indian accounts. Initial partners: Bank of Maldives and Maldives Islamic Bank (via existing mobile apps). Permitted categories: family-maintenance and gift remittances. Collaboration: MMA, RBI, NPCI International Payments Ltd (NIPL) — building on a July 2025 NIPL-MMA agreement, operationalised in an accelerated 10-day implementation. Future phases: QR-based merchant payments.

Q11. UPI is now accepted in NINE countries. Which of the following is NOT among them?

Answer C. Japan

The nine UPI-accepting countries: Cambodia, Singapore, UAE, France, Mauritius, Nepal, Bhutan, Qatar and Sri Lanka — Japan is not among them.

Q12. The Taxation and Other Laws (Amendment) Bill, 2026 exempts FIIs and which international institution from tax on interest income and capital gains from Government securities?

Answer B. Bank for International Settlements (BIS)

The Bill (introduced by FM Sitharaman on 4 August, LS-passed 6 August 2026; replaces the 5 June 2026 Ordinance; amends the Income-tax Act 2025, Finance Act 2026 and PSS Act 2007) exempts FIIs and the BIS from tax on G-sec interest and capital gains for income arising on/after 1 April 2026. Other provisions: rough-diamond trade exemption until 31 March 2041 in notified special zones (mining companies, sightholders, brokers, aggregators, tender/auction entities); customs-bonded-warehouse exemption for electronics components; eased safe harbour for offshore funds; REIT/InvIT unit-holder dividend exemption restored where SPV opted for the new regime.

Q13. The Taxation Bill also amends Section 10A of the Payment and Settlement Systems Act, 2007 to empower whom to notify electronic payment modes on which banks cannot levy charges?

Answer C. Central Government

The amendment removes Income-tax Act references from Section 10A of the PSS Act and empowers the Central Government to notify electronic payment modes on which banks and payment system providers cannot levy charges (the zero-MDR framework for prescribed modes).

Q14. India's gene-edited rice variety "Pusa DST Rice 1" — set for rabi seed multiplication — was developed by ICAR-IARI using which tool, editing which gene?

Answer B. CRISPR-Cas9; Drought and Salt Tolerance (DST) gene

Pusa DST Rice 1 (ICAR-IARI, New Delhi) — an SDN-1 mutant of the DST gene via CRISPR-Cas9 (licence with US-based Corteva; ICAR MoU expected) — from parent MTUI010, tolerant to drought, salinity and alkalinity. The second variety, DRR Dhan 100 (Kamala) from ICAR-IIRR Hyderabad, used CRISPR-Cas12a (MIT/Broad patent) on the cytokinin oxidase gene Gn1a from parent Samba Mahsuri (BPT 5204) — higher yield, earlier maturity. Announced 4 May 2025 by Shivraj Singh Chouhan as the world's first gene-edited rice varieties; gene editing rewrites native DNA without foreign genes, compressing breeding from 8-10 years to 3-5. IARI holds ~2 tonnes of seed; multilocation trials done in 2023-24; transplanting ~November 2026.

Q15. At the 22nd Commonwealth Table Tennis Championships in New Delhi, who won the men's and women's singles titles as India took four of five golds?

Answer B. Ankur Bhattacharjee and Yashaswini Ghorpade

Ankur Bhattacharjee (men's singles) and Yashaswini Ghorpade (women's singles) won at the 22nd Commonwealth TT Championships, New Delhi — India securing four of five golds, including women's doubles and mixed doubles.

Q16. Odisha has sought UNESCO recognition for the Puri Rath Yatra under which UNESCO list?

Answer B. Intangible Cultural Heritage of Humanity

Odisha seeks nomination of the Shree Jagannath Temple Rath Yatra (Puri) to UNESCO's Representative List of the Intangible Cultural Heritage of Humanity, citing its cultural and religious significance.

Q17. Justice M.S. Liberhan, who passed away at 87 in Chandigarh, headed the commission that investigated:

Answer B. The Babri Mosque demolition at Ayodhya

Justice Manmohan Singh Liberhan headed the Liberhan Commission that investigated the circumstances of the Babri Masjid demolition (6 December 1992) — one of India's longest-running commissions of inquiry.

Q18. With Sarnath's inscription at the 48th World Heritage Committee session (Busan), 25 new sites were added, taking the total number of UNESCO World Heritage Sites to:

Answer D. 1,273 across 173 countries

The 48th session inscribed 25 new sites — including the Ancient Buddhist Site of Sarnath (India's 45th WHS, UP's 4th) — bringing the global total to 1,273 sites across 173 countries.

Q19. The Ministry of AYUSH signed an MoU with which body to promote AI-driven innovation in traditional medicine?

Answer B. IndiaAI

The AYUSH-IndiaAI MoU enables access to health research datasets, AI infrastructure and computing resources for traditional medicine — supporting research, digital health and capacity building.

Q20. Varsha Ashok Aglawe became the FIRST woman Director General of which 176-year-old organisation?

Answer B. Geological Survey of India

Varsha Ashok Aglawe assumed charge as the 54th Director General of the GSI — the first woman to head it in its 176-year history — with focus on critical minerals, mineral security and offshore exploration.

Q21. Former Chief of Army Staff General Vishwa Nath Sharma, who passed away at 91, served as India's ____ COAS (May 1988 – June 1990).

Answer C. 14th

General Vishwa Nath Sharma (AVSM, PVSM) served as the 14th Chief of Army Staff from May 1988 to June 1990; he passed away at 91 in New Delhi. Also in obituaries: Italian football legend Franco Baresi (AC Milan one-club captain — 6 Serie A titles, 3 European Cups) died at 66; Hindi writer and 2026 Padma Shri awardee Kailash Chandra Pant died at 90 in Bhopal.

Q22. World Wide Web Day (1 August) commemorates Sir Tim Berners-Lee, who launched the world's first website in which year?

Answer C. 1991

Berners-Lee developed the first web server and browser in 1990 and launched the world's first website in 1991. World FinTech Day is also observed on 1 August — highlighting fintech's role in modernising finance and expanding financial inclusion.

Q23. Tamil Nadu's four MoUs for Global Capability Centres and R&D include the India campus of which foreign university in Chennai?

Answer B. University of Western Australia

The four MoUs cover GCCs, R&D facilities and the University of Western Australia's India campus in Chennai — expected to attract significant investment and generate ~2,920 jobs.

QUIZ 3 OF 21

5 & 6 August 2026

28 questions · Banking 8 · Sci & Env 5 · Economy 4 · Schemes 4

Q1

India held the First Session of the Joint Trade Committee (JTC) with Rwanda in New Delhi. What is the capital of Rwanda?

- A. Kampala
- B. Kigali
- C. Bujumbura
- D. Dodoma
- E. Nairobi

Q2

The PM-launched "Nasha Mukh Yuva for Viksit Bharat Sankalp Abhiyan" is designed as a campaign of what duration, with activities every Sunday?

- A. 52 weeks
- B. 75 weeks
- C. 100 weeks
- D. 125 weeks
- E. 150 weeks

Q3

Glaw Lake (Glow Lake) was designated India's 101st Ramsar Site — the FIRST for which state?

- A. Nagaland
- B. Arunachal Pradesh
- C. Meghalaya
- D. Sikkim
- E. Mizoram

Q4

Which two Indian Ramsar sites are on the Montreux Record (register of sites with changed/threatened ecological character)?

- A. Chilika Lake and Sambhar Lake
- B. Keoladeo National Park and Loktak Lake
- C. Wular Lake and Harike
- D. Vembanad and Ashtamudi
- E. Sundarbans and Bhitarkanika

Q5

The "e-Pratyaropan" digital platform — unveiled on the 16th Indian Organ Donation Day — digitises India's organ donation ecosystem. Which agency implements it?

- A. National Health Authority
- B. NOTTO (National Organ and Tissue Transplant Organisation)
- C. ICMR
- D. AIIMS Delhi
- E. DGHS

Q6**In the Puri Rath Yatra, the chariot of Lord Jagannath is called:**

- A. Taladhwaja
- B. Darpadalana
- C. Nandighosha
- D. Kapidhwaja
- E. Garudadhwaja

Q7**Under the Taxation and Other Laws (Amendment) Bill, 2026, the tax holiday for foreign companies engaged in contract manufacturing of specified electronics (mobiles, laptops, servers, wearables) was extended from 5 years to:**

- A. 10 years
- B. 12 years
- C. 15 years (up to 2040-41)
- D. 20 years
- E. 25 years

Q8**On the UPI/MDR question, what does the Taxation Bill 2026 actually do?**

- A. Imposes a 0.3% MDR on all UPI transactions immediately
- B. Creates legal power for the Central Government to PERMIT charges on notified electronic payment modes, replacing the existing prohibition
- C. Bans MDR permanently
- D. Transfers MDR decisions to NPCI
- E. Imposes charges only on merchants above ₹50 lakh turnover

Q9**The RBI MPC on 5 August 2026 unanimously (6-0) kept the policy repo rate unchanged at:**

- A. 5.00%
- B. 5.25%
- C. 5.50%
- D. 5.75%
- E. 6.00%

Q10**In the LAF corridor, which facility forms the FLOOR, where banks park surplus funds with RBI WITHOUT collateral?**

- A. Repo rate
- B. Standing Deposit Facility (SDF)
- C. Marginal Standing Facility (MSF)
- D. Bank Rate
- E. Reverse Repo (fixed)

Q11

RBI announced it will resume licensing of Urban Cooperative Banks on an "on tap" basis. Fresh UCB licensing had been paused since which year?

- A. 1998
- B. 2001
- C. 2004
- D. 2008
- E. 2013

Q12

Under the draft UCB licensing criteria for credit cooperative societies seeking conversion, the indicative minimum deposit base and net worth are:

- A. ₹5,000 crore; ₹100 crore
- B. ₹10,000 crore; ₹300 crore
- C. ₹15,000 crore; ₹500 crore
- D. ₹2,500 crore; ₹150 crore
- E. ₹20,000 crore; ₹1,000 crore

Q13

The pilot "Framework for Fertilizer Sale (FFS)" — a QR-token based farmer-centric fertiliser distribution platform — is currently implemented in:

- A. 40 districts across 20 states
- B. 56 districts across 23 states
- C. 75 districts across 25 states
- D. 100 districts across 28 states
- E. 30 districts across 15 states

Q14

BIOFACH INDIA 2026 (6–8 August, Greater Noida) — India's organic trade fair — is organised by which body along with Nuernberg Messe India?

- A. FSSAI
- B. APEDA
- C. Spices Board
- D. NAFED
- E. Ministry of Ayush

Q15

RBI Governor Sanjay Malhotra indicated that which holding company will continue to be classified as an Upper-Layer NBFC?

- A. Bajaj Holdings
- B. Tata Sons
- C. L&T Finance Holdings
- D. Godrej Industries
- E. Aditya Birla Capital

Q16

"DSC A24" — the fifth and FINAL Diving Support Craft, a catamaran-hulled vessel with ~70% indigenous content — was launched at Titagarh, Kolkata, built by:

- A. GRSE
- B. Titagarh Rail Systems Limited
- C. Cochin Shipyard
- D. L&T Shipbuilding
- E. Hindustan Shipyard

Q17

On the Cotton Corporation of India's 56th Foundation Day, Giriraj Singh launched the "Kapas Darshan" bulletin. The event also highlighted which Cotton Productivity Mission?

- A. Kapas Vikas — ₹4,200 crore
- B. Kapas Kanti — ₹5,659 crore
- C. Kasturi Cotton — ₹3,000 crore
- D. Cotton Plus — ₹6,500 crore
- E. Su-Kapas — ₹5,000 crore

Q18

REC and PFC signed a ₹26,850-crore common loan agreement with Meja Urja Nigam for expanding the Meja Thermal Power Project (UP), adding how much capacity?

- A. 1,600 MW (2×800)
- B. 2,400 MW (3×800 ultra-supercritical)
- C. 3,200 MW (4×800)
- D. 1,320 MW (2×660)
- E. 2,640 MW (4×660)

Q19

SEBI extended the digital accessibility audit deadline for regulated entities to 31 October 2026 and introduced which framework for AIF placement memorandums?

- A. SAHAJ
- B. GARUDA
- C. SUGAM
- D. TARANG
- E. DRONA

Q20

Gujarat's "Pithora Painting" — which received a GI tag — is a tribal art form associated with which communities?

- A. Warli and Gond
- B. Rathwa, Bhil, Bhilala and Nayaka
- C. Santhal and Munda
- D. Toda and Kota
- E. Saora and Kondh

Q21**Whose tenure as IFSCA Chairperson was extended until 24 October 2028?**

- A. Injeti Srinivas
- B. K. Rajaraman
- C. Tuhin Kanta Pandey
- D. Ajay Seth
- E. M. Rajeshwar Rao

Q22**A new freshwater catfish "Pseudolaguvia khairii" was discovered in Odisha's Budhabalanga River. It is named after "Khairi" — who/what was Khairi?**

- A. A tribal queen of Mayurbhanj
- B. The famous Royal Bengal tigress of Similipal Tiger Reserve
- C. A local river goddess
- D. The discoverer's mother
- E. An Odia freedom fighter

Q23**India finished FOURTH at the Glasgow 2026 Commonwealth Games with 39 medals. What was India's gold-silver-bronze split?**

- A. 15 gold, 14 silver, 10 bronze
- B. 13 gold, 17 silver, 9 bronze
- C. 12 gold, 18 silver, 9 bronze
- D. 14 gold, 16 silver, 9 bronze
- E. 13 gold, 15 silver, 11 bronze

Q24**Renowned mountaineer Nirmal Purja — who died in an avalanche on Broad Peak (Pakistan) — was famous for climbing all 14 eight-thousanders in what record time (Project Possible 14/7, 2019)?**

- A. 3 months and 3 days
- B. 6 months and 6 days
- C. 1 year and 1 day
- D. 9 months and 9 days
- E. 189 days

Q25**The Union Cabinet approved the GOBARdhan – National Circular Bioenergy Scheme with what outlay, expected to create ~1.5 lakh jobs?**

- A. ₹15,000 crore
- B. ₹18,500 crore
- C. ₹23,731 crore
- D. ₹28,400 crore
- E. ₹32,000 crore

Q26

India successfully test-fired which medium-range ballistic missile from the Integrated Test Range at Chandipur, Odisha?

- A. Agni-1
- B. Agni-4
- C. Agni-5
- D. Prithvi-II
- E. Agni Prime

Q27

The Lok Sabha passed the Bankers' Books Evidence Bill, 2026, which primarily provides for:

- A. Nationalisation of bank records
- B. Recognition and use of electronic and digital records of banking transactions as evidence
- C. Mandatory physical ledgers in all banks
- D. Transfer of bank evidence to CBI custody
- E. A new bank fraud tribunal

Q28

The theme of World Breastfeeding Week 2026 (1-7 August) was:

- A. Closing the Gap: Breastfeeding Support for All
- B. Breastfeeding for a sustainable start in life: strengthen what works
- C. Enabling Breastfeeding: Making a Difference
- D. Step Up for Breastfeeding
- E. Prioritise Breastfeeding

ANSWERS — 5 & 6 AUGUST 2026

Q1 B	Q2 C	Q3 B	Q4 B	Q5 B
Q6 C	Q7 C	Q8 B	Q9 B	Q10 B
Q11 C	Q12 B	Q13 B	Q14 B	Q15 B
Q16 B	Q17 B	Q18 B	Q19 B	Q20 B
Q21 B	Q22 B	Q23 B	Q24 B	Q25 C
Q26 B	Q27 B	Q28 B		

Q1. India held the First Session of the Joint Trade Committee (JTC) with Rwanda in New Delhi. What is the capital of Rwanda?

Answer B. Kigali

Rwanda — the "Land of a Thousand Hills", a densely populated landlocked nation in east-central Africa within the Albertine (Western) Rift Valley — has its capital at Kigali; its four neighbours are Uganda, Tanzania, Burundi and the DRC. India is Rwanda's largest source of pharmaceutical imports (~24.5%), and Rwanda described India as its second-largest foreign investor (2025). India exports drug formulations, two/three-wheelers and machinery; Rwanda exports lead, spices, essential oils and copper.

Q2. The PM-launched "Nasha Mukta Yuva for Viksit Bharat Sankalp Abhiyan" is designed as a campaign of what duration, with activities every Sunday?

Answer C. 100 weeks

The 100-week nationwide anti-drug campaign (activities every Sunday) is supported by 125+ spiritual, educational, industrial and public organisations across 28,000+ locations; over one crore youth took the anti-drug pledge. Activities include sports events, walkathons, meditation, nukkad nataks and yoga — with emphasis on rehabilitation and giving recovering individuals a second chance, towards Viksit Bharat@2047.

Q3. Glaw Lake (Glow Lake) was designated India's 101st Ramsar Site — the FIRST for which state?

Answer B. Arunachal Pradesh

Glaw Lake — Arunachal's first Ramsar Site — is a high-altitude natural freshwater lake (~8 sq km, ~1,168 m) in Lohit district near Wakro, inside the Kamlang Tiger Reserve (Lang River to the north, Namdapha NP to the south), a major source of the Kamlang River, surrounded by Miju/Digaro/Idu Mishmi territories; 150+ tree species and 49 orchid species recorded. Formed by tectonic activity/land-block warping in the Eastern Himalayan fold belt.

Q4. Which two Indian Ramsar sites are on the Montreux Record (register of sites with changed/threatened ecological character)?

Answer B. Keoladeo National Park and Loktak Lake

India's Montreux Record entries: Keoladeo NP (Rajasthan) and Loktak Lake (Manipur). Ramsar Convention: signed 2 February 1971 at Ramsar, Iran (in force 1975); World Wetlands Day 2 February; India acceded 1982 with Chilika Lake and Keoladeo as first sites; India's tally of 101 is the highest in Asia.

Q5. The "e-Pratyaropan" digital platform — unveiled on the 16th Indian Organ Donation Day — digitises India's organ donation ecosystem. Which agency implements it?

Answer B. NOTTO (National Organ and Tissue Transplant Organisation)

e-Pratyaropan (MoHFW nodal; NOTTO implementing) — unveiled by MoS Anupriya Patel with the NOTTO Mobile App and the "Angdaan Karo, Jug Jug Jiyo" campaign — provides unified national registries and auto-generated waitlists (hospital/state/regional/national), THOTA-aligned algorithmic allocation on medical priority-geography-urgency, ROTTO/SOTTO integration (48-hour procedure logging), digital pledge certificates, and real-time organ tracking along green corridors. Indian Organ Donation Day is observed on 3 August.

Q6. In the Puri Rath Yatra, the chariot of Lord Jagannath is called:

Answer C. Nandighosha

The three chariots — newly built every year: Nandighosha (Jagannath), Taladhwaja (Balabhadra), Darpadalana (Subhadra) — use Phassi and Dhausa timber traditionally from ex-princely Dasapalla via the Mahanadi, built by hereditary Maharana carpenter guilds per Shilpa Shastras. The festival occurs in Shukla Paksha of Ashadha; deities emerge via the Pahandi Bije procession onto the Bada Danda and are pulled to the Gundicha Temple. Odisha's CM has urged the Centre to nominate it for UNESCO's Intangible Cultural Heritage list (2003 Convention — distinct from the 1972 WHS Convention).

Q7. Under the Taxation and Other Laws (Amendment) Bill, 2026, the tax holiday for foreign companies engaged in contract manufacturing of specified electronics (mobiles, laptops, servers, wearables) was extended from 5 years to:

Answer C. 15 years (up to 2040-41)

The omnibus Bill (Rajya Sabha RETURNED it — the Money Bill procedure under Article 109) onshores four value chains: electronics (15-year tax holiday), rough diamonds in notified zones, cloud computing/data centres (leased-basis operation allowed, approvals removed), and fund management (relocation without the fund becoming taxable). REITs/InvITs: unit-holder dividends restored tax-free, but SPV surcharge raised 10% → 25%. Earlier FII tax on G-secs displaced by exemption: interest 20%, STCG 30%, LTCG 12.5%.

Q8. On the UPI/MDR question, what does the Taxation Bill 2026 actually do?

Answer B. Creates legal power for the Central Government to PERMIT charges on notified electronic payment modes, replacing the existing prohibition

The Bill amends the PSS Act, 2007 to create the enabling power — it does NOT itself impose any charge. The current zero-charge bar operates through Section 269SU of the Income-tax Act read with the PSS Act. The MDR debate: zero-MDR strains acquirer/PSP sustainability, currently offset by budgetary incentives; a tiered-MDR model is the proposed alternative.

Q9. The RBI MPC on 5 August 2026 unanimously (6-0) kept the policy repo rate unchanged at:

Answer B. 5.25%

Repo unchanged at 5.25% (unanimous), SDF 5.00%, MSF and Bank Rate 5.50%; stance NEUTRAL continued. CPI inflation FY27 lowered 10 bps to 5.0% (Q1 5.3%, Q2 4.7%, Q3 5.9%, Q4 5.5%); real GDP growth FY27 raised to 6.7% from 6.6%. Last rate revision: December 2025; next meeting 5-7 October 2026.

Q10. In the LAF corridor, which facility forms the FLOOR, where banks park surplus funds with RBI WITHOUT collateral?

Answer B. Standing Deposit Facility (SDF)

The SDF (5.00%) is the corridor floor — uncollateralised, introduced April 2022 replacing the fixed reverse repo as effective floor. Repo (5.25%) is the policy rate (lending against G-secs); MSF (5.50%) is the ceiling (overnight borrowing dipping into SLR); Bank Rate (5.50%) is aligned to MSF for penal purposes. The corridor is symmetric — 25 bps either side of the repo. Stances: accommodative (easing bias), neutral (no bias), withdrawal of accommodation/tightening.

Q11. RBI announced it will resume licensing of Urban Cooperative Banks on an "on tap" basis. Fresh UCB licensing had been paused since which year?

Answer C. 2004

UCB licensing was paused since 2004 after governance failures; the resumption (announced by Governor Sanjay Malhotra with the August 2026 policy) follows a discussion paper published 13 January 2026. There are 1,457 UCBs currently. "On tap" = continuously open application window (already used for universal banks and SFBs). RBI is also reviewing concentration risk norms for Rural Cooperative Banks (currently under the CMA instructions of 2008).

Q12. Under the draft UCB licensing criteria for credit cooperative societies seeking conversion, the indicative minimum deposit base and net worth are:

Answer B. ₹10,000 crore; ₹300 crore

Indicative criteria: deposit base ₹10,000 crore+, net worth ₹300 crore+, 10+ years' existence, CRAR ≥12%, Net NPA ≤3%, registered under the Multi-State Co-operative Societies Act 2002 (multi-state first). No member may hold >5% share capital; directors can't hold executive posts. Applications via RBI's PRAVAAH portal; in-principle approval valid 18 months. Cooperative banks face dual regulation (RBI for banking under BR Act 1949; Registrar for incorporation), strengthened by the BR (Amendment) Act 2020 post-PMC crisis; DICGC insures ₹5 lakh per depositor; NABARD supervises StCBs and DCCBs.

Q13. The pilot "Framework for Fertilizer Sale (FFS)" — a QR-token based farmer-centric fertiliser distribution platform — is currently implemented in:

Answer B. 56 districts across 23 states

FFS (jointly by Dept of Fertilizers + Ministry of Agriculture, with state consent; per MoS Anupriya Patel in Rajya Sabha, 4 August 2026) now covers 56 districts/23 states (up from 40/20 in late July). Workflow: mobile-app registration with land-crop details → pre-booking → QR token → retailer PoS scan → Aadhaar biometric authentication → distribution. Supporting infra: iFMS (real-time fertiliser movement monitoring) and AgriStack Farmer Registry (~10.28 crore farmer IDs, integrating with PM-KISAN, Jan Samarth KCC loans and MSP procurement).

Q14. BIOFACH INDIA 2026 (6–8 August, Greater Noida) — India's organic trade fair — is organised by which body along with Nuernberg Messe India?

Answer B. APEDA

APEDA (est. under the APEDA Act 1985, Ministry of Commerce, HQ New Delhi) organised BIOFACH INDIA 2026 — 200+ exhibitors (60+ in APEDA Pavilion), 35+ international buyers from 13 countries. APEDA is the National Accreditation Body under NPOP (export certification, EU-recognised); PGS-India serves domestic small farmers; Jaivik Bharat is FSSAI's unified organic logo. Note the boards: basmati under APEDA, but spices → Spices Board, tea → Tea Board, coffee → Coffee Board, marine → MPEDA. India has the world's largest number of organic producers; Sikkim is the world's first fully organic state (2016); IFOAM (1972, Bonn) is the global umbrella body.

Q15. RBI Governor Sanjay Malhotra indicated that which holding company will continue to be classified as an Upper-Layer NBFC?

Answer B. Tata Sons

Tata Sons — the Tata Group holding company — continues as an Upper-Layer NBFC (NBFC-UL) under RBI's scale-based, principle-based regulatory framework, per Governor Malhotra.

Q16. "DSC A24" — the fifth and FINAL Diving Support Craft, a catamaran-hulled vessel with ~70% indigenous content — was launched at Titagarh, Kolkata, built by:

Answer B. Titagarh Rail Systems Limited

DSC A24 — fifth and final vessel of the Diving Support Craft project — was built by Titagarh Rail Systems at Titagarh, Kolkata: twin-hull catamaran design, ~300–400 tonnes displacement, ~70% indigenous content, supporting diving, salvage and coastal operations. (Distinct from the larger Nistar-class DSVs like Nipun built by HSL.)

Q17. On the Cotton Corporation of India's 56th Foundation Day, Giriraj Singh launched the "Kapas Darshan" bulletin. The event also highlighted which Cotton Productivity Mission?

Answer B. Kapas Kanti — ₹5,659 crore

The CCI's 56th Foundation Day saw the Kapas Darshan Bulletin launch, the ₹5,659-crore Cotton Productivity Mission–Kapas Kanti highlighted, and four MoUs signed for cotton quality, traceability and market access.

Q18. REC and PFC signed a ₹26,850-crore common loan agreement with Meja Urja Nigam for expanding the Meja Thermal Power Project (UP), adding how much capacity?

Answer B. 2,400 MW (3×800 ultra-supercritical)

The ₹26,850-crore REC–PFC common loan funds Meja's expansion — 2,400 MW via three 800-MW ultra-supercritical units. Separately, PM Modi inaugurated projects worth ₹17,900+ crore in Andhra Pradesh (1 August) covering aviation, semiconductors, renewables, transmission and roads.

Q19. SEBI extended the digital accessibility audit deadline for regulated entities to 31 October 2026 and introduced which framework for AIF placement memorandums?

Answer B. GARUDA

SEBI extended the digital accessibility audit/remediation deadline to 31 October 2026 and introduced the GARUDA framework to streamline processing of Alternative Investment Fund placement memorandums. Separately, SBI Research projected ~7% GDP growth for Q1 FY27 — above RBI's 6.6% quarterly projection — citing vehicle sales, electricity demand, exports and industrial activity.

Q20. Gujarat's "Pithora Painting" — which received a GI tag — is a tribal art form associated with which communities?

Answer B. Rathwa, Bhil, Bhilala and Nayaka

Pithora Painting — GI-tagged by the Geographical Indications Registry — is the ritual tribal art of Gujarat's Rathwa, Bhil, Bhilala and Nayaka communities, traditionally using natural colours and featuring horses representing gods, ancestors and nature.

Q21. Whose tenure as IFSCA Chairperson was extended until 24 October 2028?

Answer B. K. Rajaraman

K. Rajaraman (retired 1989-batch IAS; IFSCA's first full-time Chairperson from 2023) got an extension until 24 October 2028. Defence appointments the same week: Vice Admiral A.N. Pramod (communication & EW specialist, AVSM-YSM) became Deputy Chief of Naval Staff succeeding VAdm Tarun Sobti, and Air Marshal Tejpal Singh took charge as Deputy Chief of the Air Staff.

Q22. A new freshwater catfish "Pseudolaguvia khairii" was discovered in Odisha's Budhabalanga River. It is named after "Khairi" — who/what was Khairi?

Answer B. The famous Royal Bengal tigress of Similipal Tiger Reserve

Pseudolaguvia khairii — found in the Budhabalanga River, Mayurbhanj district — honours Khairi, the celebrated Royal Bengal tigress of Similipal Tiger Reserve.

Q23. India finished FOURTH at the Glasgow 2026 Commonwealth Games with 39 medals. What was India's gold-silver-bronze split?

Answer B. 13 gold, 17 silver, 9 bronze

India: 4th with 39 medals (13G-17S-9B). Australia topped with 171 medals, followed by England and Canada. Glasgow formally handed over the Commonwealth Games baton to India — which will host the 2030 edition in Ahmedabad.

Q24. Renowned mountaineer Nirmal Purja — who died in an avalanche on Broad Peak (Pakistan) — was famous for climbing all 14 eight-thousanders in what record time (Project Possible 14/7, 2019)?

Answer B. 6 months and 6 days

Nepali-British mountaineer Nirmal "Nims" Purja completed all 14 eight-thousanders in 6 months and 6 days under Project Possible 14/7 (2019); he died in an avalanche on Broad Peak, Pakistan.

Q25. The Union Cabinet approved the GOBARdhan — National Circular Bioenergy Scheme with what outlay, expected to create ~1.5 lakh jobs?

Answer C. ₹23,731 crore

The GOBARdhan — National Circular Bioenergy Scheme (₹23,731 crore) promotes clean energy and rural economy via conversion of organic waste into bioenergy, creating ~1.5 lakh jobs.

Q26. India successfully test-fired which medium-range ballistic missile from the Integrated Test Range at Chandipur, Odisha?

Answer B. Agni-4

The Agni-4 MRBM test from ITR Chandipur validated operational and technical parameters, per the Defence Ministry. Other defence updates: the 4th Tri-Services Future Warfare Course began in New Delhi (HQ IDS, four weeks, future warfare-emerging tech-joint operations), and Army Chief General Dhiraj Seth launched indigenous Xtreme Weather Grade (XWG) Diesel — jointly developed with oil marketing companies for military vehicle mobility in extreme weather.

Q27. The Lok Sabha passed the Bankers' Books Evidence Bill, 2026, which primarily provides for:

Answer B. Recognition and use of electronic and digital records of banking transactions as evidence

The Bill modernises the legal framework for bankers' books evidence, recognising electronic/digital banking records as evidence. Also launched: India's Clouded Leopard Conservation Action Plan (on International Clouded Leopard Day) — habitat conservation, scientific monitoring and coordinated protection for the elusive wild cat.

Q28. The theme of World Breastfeeding Week 2026 (1-7 August) was:

Answer B. Breastfeeding for a sustainable start in life: strengthen what works

World Breastfeeding Week 2026 (1-7 August) theme: "Breastfeeding for a sustainable start in life: strengthen what works." Separately, Andhra Pradesh and Australia signed four MoUs — clean energy, advanced manufacturing, inclusive education, student mental health and skilling — including a Centre of Excellence for Solar Manufacturing at IIT Tirupati.

QUIZ 4 OF 21

7 & 8 August 2026

28 questions · Banking 6 · Sci & Env 4 · Schemes 4 · Sports & Days 3

Q1

NITI Aayog released the report "Reimagining Care: Strategies for Empowering Caregivers in Viksit Bharat@2047". As per the report, India's elderly (60+) population is projected to rise from 149 million (2022) to how much by 2050?

- A. 250 million (15%)
- B. 300 million (18%)
- C. 347 million (20.8%)
- D. 400 million (24%)
- E. 320 million (19.5%)

Q2

MoRTH proposed amendments to the Central Motor Vehicles Rules, 1989 to introduce V2V (Vehicle-to-Vehicle) technology. What is V2V's key advantage over cameras and radar?

- A. It is cheaper
- B. It warns about hazards BEYOND the driver's visual range, without needing line of sight
- C. It works only on highways
- D. It replaces the driver entirely
- E. It requires no hardware

Q3

The Clouded Leopard (*Neofelis nebulosa*) — for which India launched a Conservation Action Plan — branched from the Pantherinae lineage over how many years ago, making it one of the most ancient living felines?

- A. 1 million
- B. 3 million
- C. 6 million
- D. 10 million
- E. 15 million

Q4

What was the official mascot of the Glasgow 2026 Commonwealth Games?

- A. Clyde
- B. Finnie
- C. Bravo
- D. Thistle
- E. Nessie

Q5

In which sport did India win a record 10 medals including SEVEN golds at Glasgow 2026 — the most by any nation in that sport at a single CWG?

- A. Weightlifting
- B. Athletics
- C. Boxing
- D. Judo
- E. Wrestling

Q6

GOBARDhan (Galvanising Organic Bio-Agro Resources Dhan) — recast as the National Circular Bioenergy Scheme (₹23,731 crore, FY27–FY36) — is now administered by which ministry?

- A. Jal Shakti
- B. New and Renewable Energy
- C. Petroleum and Natural Gas
- D. Agriculture
- E. Rural Development

Q7

The Closing Auction Session (CAS) — effective 3 August 2026 on NSE and BSE per SEBI's 16 January directive — computes the reference price from the VWAP of trades in which window, with what price band?

- A. 2:45–3:00 PM; ±5%
- B. 3:00–3:15 PM; ±3%
- C. 3:15–3:30 PM; ±2%
- D. 9:00–9:15 AM; ±3%
- E. Full day; ±10%

Q8

UCB licensing is granted by RBI under Section 22 read with which section of the Banking Regulation Act, 1949 — the provision applying the Act to cooperative societies?

- A. Section 35A
- B. Section 45
- C. Section 56
- D. Section 10B
- E. Section 24

Q9

The Bankers' Books Evidence Bill, 2026 replaces the colonial-era Act of which year?

- A. 1872
- B. 1881
- C. 1891
- D. 1908
- E. 1934

Q10

RBI's draft framework on Credit Valuation Adjustment (CVA) risk — replacing 2011 rules — proposes effect from which date?

- A. 1 October 2026
- B. 1 January 2027
- C. 1 April 2027
- D. 1 April 2028
- E. Immediately

Q11

RBI's NBFC Upper Layer list for 2026–27 includes how many NBFCs (with Tata Sons among them)?

- A. 10
- B. 15
- C. 16
- D. 17
- E. 20

Q12

"FarmerChat 2.0" — the AI farming advisory app whose users crossed 10 lakh — was developed by which organisation?

- A. Microsoft Research
- B. Digital Green India
- C. ICAR
- D. Wadhvani AI
- E. Google DeepMind

Q13

ICAR–NIPB developed India's first fully annotated telomere-to-telomere (T2T) genome of pigeonpea using which variety?

- A. Maruti
- B. Asha
- C. Bahar
- D. Pusa 992
- E. UPAS 120

Q14

The proposed central law on women farmers' rights would follow the model of which state's Women Farmers Empowerment Act, 2026?

- A. Kerala
- B. Maharashtra
- C. Tamil Nadu
- D. Telangana
- E. Odisha

Q15

The U.S. Senate passed which Act that could impose tariffs of up to 100% on countries continuing to import Russian oil — with potential exposure for India?

- A. CAATSA 2.0
- B. Lindsey O. Graham Sanctioning Russia and Iran Act, 2026
- C. Russia Oil Embargo Act
- D. Global Energy Security Act
- E. NOPEC Act

Q16

IRDAI directed insurers (excluding reinsurers) to submit monthly data on premium income, investment income and claims paid for preparation of which index?

- A. Index of Industrial Production
- B. Index of Service Production (ISP)
- C. Financial Conditions Index
- D. Insurance Penetration Index
- E. Composite Leading Indicator

Q17

The Cabinet approved the ₹8,970-crore Guwahati-Tezpur Highway Corridor in Assam — a four-lane access-controlled section of which National Highway, under which model?

- A. NH-27; HAM
- B. NH-15; BOT (Toll)
- C. NH-37; EPC
- D. NH-17; BOT (Annuity)
- E. NH-2; HAM

Q18

Squadron Leader Bhawana Kanth became India's FIRST woman Fighter Combat Leader (FCL) after completing the specialised course at TACDE, located at:

- A. Ambala
- B. Gwalior
- C. Jodhpur
- D. Pune
- E. Bidar

Q19

The Union Government conferred the "Sarvottam Jeevan Raksha Padak" — India's highest-tier life-saving award — on 12 rat-hole miners for their bravery in which rescue operation?

- A. Meghalaya coal mine rescue
- B. Silkyara Tunnel rescue operation
- C. Uttarkashi flood rescue
- D. Chasnala mine rescue
- E. Tapovan tunnel rescue

Q20

India hosted the Meeting of Heads of National Statistical Offices of BRICS countries (3–4 August 2026) in which city, under the theme "Quality Statistics as a Driver of Change"?

- A. New Delhi
- B. Hyderabad
- C. Lucknow
- D. Mumbai
- E. Bengaluru

Q21

IIT Hyderabad and Crimson Energy Experts launched "ANUGYAN" — India's first industry-academia nuclear technology orientation programme — supporting India's nuclear capacity goal of:

- A. 50 GW by 2040
- B. 75 GW by 2045
- C. 100 GW by 2047
- D. 125 GW by 2050
- E. 60 GW by 2035

Q22

Niyo Forex and GlobalPay received perpetual/expanded licences of which category from RBI under the updated FEMA framework?

- A. Payment Aggregator
- B. Authorised Dealer Category-II (AD-II)
- C. Full-fledged Money Changer only
- D. AD Category-I
- E. PPI Issuer

Q23

Kerala researchers discovered a new seahorse species "Hippocampus amandavinctae" — resolving a 150-year taxonomic confusion. It is the ____ recorded seahorse species from the Kerala coast.

- A. Third
- B. Fourth
- C. Fifth
- D. Sixth
- E. Seventh

Q24

Astrophysicist Annapurni Subramaniam — Director, Indian Institute of Astrophysics — became the FIRST Indian woman to win which international award?

- A. Shaw Prize
- B. COSPAR Vikram Sarabhai Medal 2026
- C. Kavli Prize
- D. Gruber Cosmology Prize
- E. Dirac Medal

Q25

Air India appointed which former Ethiopian Airlines CEO as its new CEO and Managing Director, succeeding Campbell Wilson?

- A. Tewelde Gebremariam
- B. Mesfin Tasew
- C. Girma Wake
- D. Akbar Al Baker
- E. Pieter Elbers

Q26

National Javelin Day (7 August) commemorates Neeraj Chopra's Tokyo Olympics gold. Which body declared 7 August as National Javelin Day, and when?

- A. IOA in 2020
- B. Athletics Federation of India in 2021
- C. Sports Ministry in 2022
- D. SAI in 2021
- E. World Athletics in 2021

Q27

Tamil Nadu's TVK government presented its first budget (FY27) targeting what size for the state economy by 2031?

- A. \$1 trillion
- B. \$1.25 trillion
- C. \$1.5 trillion
- D. \$2 trillion
- E. \$1.75 trillion

Q28

Delhi CM Rekha Gupta inaugurated a STEM Innovation Lab at Sarvodaya Vidyalaya in which locality?

- A. Rohini
- B. Pitampura
- C. Dwarka
- D. Kalkaji
- E. Shalimar Bagh

ANSWERS — 7 & 8 AUGUST 2026

Q1 C	Q2 B	Q3 C	Q4 B	Q5 C
Q6 C	Q7 B	Q8 C	Q9 C	Q10 C
Q11 D	Q12 B	Q13 B	Q14 B	Q15 B
Q16 B	Q17 B	Q18 B	Q19 B	Q20 C
Q21 C	Q22 B	Q23 C	Q24 B	Q25 A
Q26 B	Q27 C	Q28 B		

Q1. NITI Aayog released the report "Reimagining Care: Strategies for Empowering Caregivers in Viksit Bharat@2047". As per the report, India's elderly (60+) population is projected to rise from 149 million (2022) to how much by 2050?

Answer C. 347 million (20.8%)

The elderly share doubles from ~10.5% (149M, 2022) to 20.8% (347M) by 2050 — India will face a large long-term care burden BEFORE becoming rich (unlike Japan/China). Other figures: 26.8M+ persons with disabilities (21 benchmark categories, RPwD Act 2016); Time Use Survey — women 299 min/day unpaid care vs men 97; care market \$29.62bn (2023) → \$72.31bn (2030), CAGR 13.76%. Caregiver types: formal (paid, trained) vs informal (unpaid family/community — e.g. Kudumbashree's K4 Care, Kerala's Neighbourhood Network in Palliative Care).

Q2. MoRTH proposed amendments to the Central Motor Vehicles Rules, 1989 to introduce V2V (Vehicle-to-Vehicle) technology. What is V2V's key advantage over cameras and radar?

Answer B. It warns about hazards BEYOND the driver's visual range, without needing line of sight

V2V is a wireless framework where nearby vehicles broadcast/receive real-time data (speed, location, direction, braking) via factory-fitted On-Board Units in a peer-to-peer mesh (several hundred metres range, no cellular towers/cloud needed); an onboard processor computes collision risk within milliseconds and triggers visual/audio/haptic warnings. It complements ADAS and builds towards Intelligent Transportation Systems (ITS).

Q3. The Clouded Leopard (*Neofelis nebulosa*) — for which India launched a Conservation Action Plan — branched from the Pantherinae lineage over how many years ago, making it one of the most ancient living felines?

Answer C. 6 million

The Clouded Leopard — an ancient medium-sized cat bridging big cats (*Panthera*) and small cats (*Felinae*) — branched 6+ million years ago. Range: Nepal-Bhutan-Bangladesh-Northeast India through Southeast Asia to southern China; habitats from lowland rainforest to mangroves (Borneo) and Himalayan foothills up to 2,743 m. Status: IUCN Vulnerable, WPA Schedule I, CITES Appendix I. The CAP (launched on International Clouded Leopard Day, 4 August, by MoEF&CC) targets habitat corridors, population baselines and conflict mitigation outside protected areas in Northeast India.

Q4. What was the official mascot of the Glasgow 2026 Commonwealth Games?

Answer B. Finnie

Finnie was the Glasgow 2026 (23rd CWG, 23 July–2 August) mascot. India sent 122 athletes across 10 sports — opening flag-bearer Mirabai Chanu (baton-bearer Lovlina Borgohain), closing flag-bearer Jaismine Lamboria. India: 39 medals (13G–17S–9B), 4th. Ahmedabad hosts 2030.

Q5. In which sport did India win a record 10 medals including SEVEN golds at Glasgow 2026 — the most by any nation in that sport at a single CWG?

Answer C. Boxing

Boxing: 10 medals, 7 golds — Preeti Pawar (54kg), Jaismine Lamboria (57kg), Sakshi Chaudhary (51kg), Priya Ghanghas (60kg), Arundhati Choudhary (70kg), Sachin Siwach (60kg), Ankush Panghal (80kg); Lovlina added 75kg silver. Other golds: Mirabai Chanu (48kg hat-trick), Para Athletics 3 (Dilip Gavitt 100m T47, Soman Rana & Sharmila Dhankar Shot Put F57), Judo 2 — Asmita Dey (–48kg, first-ever individual judo gold) and Harsh Singh (–60kg); best-ever judo showing (3 medals). Sport-wise: Boxing 10, Athletics 10 (0–5–5), Weightlifting 8, Para Athletics 6, Judo 4, Para Powerlifting 1.

Q6. GOBARdhan (Galvanising Organic Bio-Agro Resources Dhan) — recast as the National Circular Bioenergy Scheme (₹23,731 crore, FY27-FY36) — is now administered by which ministry?

Answer C. Petroleum and Natural Gas

GOBARdhan — originally launched under Swachh Bharat Mission (Grameen) in 2018 — is now a national clean-energy programme under the Petroleum Ministry, targeting a ~10x rise in Compressed Biogas (CBG) production from cattle dung, agri residue, press mud and municipal organic waste; CBG blends into CNG (transport) and PNG (domestic). Six growth engines: assured CGD offtake, administered pricing, capital assistance, pipeline infrastructure, credit guarantee, and a CBG Ecosystem Challenge Fund. ~1.5 lakh jobs expected.

Q7. The Closing Auction Session (CAS) — effective 3 August 2026 on NSE and BSE per SEBI's 16 January directive — computes the reference price from the VWAP of trades in which window, with what price band?

Answer B. 3:00–3:15 PM; ±3%

CAS — a 20-minute daily auction for F&O-eligible cash stocks — replaces continuous-trade-average closing with a single equilibrium price. Phases: (1) 3:15–3:20 PM — transition; reference price = VWAP of 3:00–3:15 trades, strict ±3% band; (2) 3:20–3:30 — order entry (3:20–3:25 market+limit modifiable; 3:25–3:30 limit only; window closes at a RANDOM time between 3:28–3:30 to prevent spoofing); (3) 3:30–3:35 — matching at the volume-maximising equilibrium price, market orders getting priority. Aim: curb end-of-day manipulation; better benchmarks for MFs, ETFs and derivatives settlement.

Q8. UCB licensing is granted by RBI under Section 22 read with which section of the Banking Regulation Act, 1949 — the provision applying the Act to cooperative societies?

Answer C. Section 56

Section 22 (licensing) read with Section 56 (applies the BR Act to cooperative societies with modifications). Timeline: UCBs under RBI ambit 1966; liberalised era May 1993–June 2001 — 820+ new licences; suspension 2004 (nearly 31% of 1990s-licensed UCBs turned unsound; Madhavpura Mercantile crisis 2001 linked to the Ketan Parekh scam; dual-regulation gaps). Restart enablers: BR (Amendment) Act 2020 powers, four-tier framework since Dec 2022 (Tier 1 ≤₹100 cr; Tier 2 ₹100–1,000 cr; Tier 3 ₹1,000–10,000 cr; Tier 4 >₹10,000 cr deposits), UCB GNPA at a six-year low ₹21,769 crore (FY26), and NUCFDC (est. 2024) for shared tech/liquidity/capital support.

Q9. The Bankers' Books Evidence Bill, 2026 replaces the colonial-era Act of which year?

Answer C. 1891

The Bill replaces the 135-year-old Bankers' Books Evidence Act, 1891. Features: "bankers' books" expanded to electronic, digital, virtual and cloud-based records; certified extracts admissible without original ledgers or routine witness summons; electronic records need integrity conditions (true representation, no unauthorised changes, no tampering) plus a technical certificate signed by designated branch/office heads; bank officers protected from compulsory attendance where the bank isn't a party (except judge-ordered special cause); Centre can extend coverage to other financial institutions by notification.

Q10. RBI's draft framework on Credit Valuation Adjustment (CVA) risk — replacing 2011 rules — proposes effect from which date?

Answer C. 1 April 2027

The draft (comments till 28 August; applies to all commercial banks EXCLUDING SFBs, payments banks and LABs) aligns with final Basel III. CVA = the price adjustment on a derivative for counterparty default risk; the capital charge buffers against that adjustment moving adversely. Banks must use the Basic Approach (BA-CVA): Reduced version (no hedge recognition) or Full version (recognises eligible hedges like single-name/index CDS). Simplified treatment: banks with non-centrally cleared derivatives notional $\leq$ ₹10 trillion may skip BA-CVA and set CVA capital = 100% of counterparty credit risk capital (no hedge recognition; supervisor can deny). Central clearing (via CCIL) is why the threshold targets non-cleared trades.

Q11. RBI's NBFC Upper Layer list for 2026–27 includes how many NBFCs (with Tata Sons among them)?

Answer D. 17

The 2026–27 NBFC-UL list has 17 NBFCs including Tata Sons (whose de-registration application is under examination). UL consequences: enhanced norms for minimum 5 years (even if parameters later fall), mandatory listing within 3 years, CET-1 ratio, large exposure norms, differential provisioning, independent compliance function, ICAAP. Scale-Based Regulation layers: Base (small non-deposit NBFCs), Middle (deposit-taking, HFCs, IFCs, IDFs, SPDs), Upper (annually identified), Top (ordinarily empty — populated only on substantial systemic risk).

Q12. "FarmerChat 2.0" — the AI farming advisory app whose users crossed 10 lakh — was developed by which organisation?

Answer B. Digital Green India

FarmerChat (Digital Green India) offers hyperlocal advisory via voice/photo/text even in low-connectivity settings — using fine-tuned language models with Retrieval-Augmented Generation (RAG), expert-validated datasets and RLHF. 2.0 adds saved farmer preferences. Key figures: 10 lakh users, 5 languages, 30 lakh queries, 45% women, ~₹33 per farmer per year.

Q13. ICAR–NIPB developed India's first fully annotated telomere-to-telomere (T2T) genome of pigeonpea using which variety?

Answer B. Asha

The T2T genome of pigeonpea (*Cajanus cajan*; Arhar/Tur) variety 'Asha' — by ICAR–National Institute for Plant Biotechnology, New Delhi — spans 752.65 million base pairs across all 11 chromosomes including centromeres and telomeres (assembly NIPB_CcT2T_4, deposited in NCBI; 92 contigs, 99.9% transcriptome alignment). Unlike a draft genome, T2T closes repeat-rich gaps where disease-resistance and stress-tolerance genes cluster. NIPB's track record: world's first pigeonpea draft genome (2011 — first crop genome sequenced entirely in India), improved draft (2017), now T2T. Pigeonpea is central to protein/nutritional security; India remains a net pulse importer.

Q14. The proposed central law on women farmers' rights would follow the model of which state's Women Farmers Empowerment Act, 2026?

Answer B. Maharashtra

EAC-PM Chairman S. Mahendra Dev (at MSSRF Chennai) said the Centre is considering legislation on the lines of the Maharashtra Women Farmers Empowerment Act, 2026 — India's first state law for women farmers (passed unanimously; introduced by Dattatraya Bharane). Core problem: "farmer" = landowner in records, and land is mostly male-registered — women (only ~15.5% of Maharashtra's operational farmland) stay legally invisible for credit, insurance and schemes. Core instrument: the Woman Farmer Certificate — recognition irrespective of land ownership — plus a Women Farmers Database, State Fund, Empowerment Cell/Council and Gram Panchayat-led identification; agriculture defined broadly (livestock, fisheries, sericulture, apiculture, agro-forestry etc.).

Q15. The U.S. Senate passed which Act that could impose tariffs of up to 100% on countries continuing to import Russian oil — with potential exposure for India?

Answer B. Lindsey O. Graham Sanctioning Russia and Iran Act, 2026

The Act allows tariffs up to 100% on countries importing Russian oil under specified conditions — India, a major Russian crude importer, faces potential exposure. Separately, PM Modi urged promotion of Indian handloom ahead of National Handloom Day (7 August), recalling the 1905 Swadeshi Movement.

Q16. IRDAI directed insurers (excluding reinsurers) to submit monthly data on premium income, investment income and claims paid for preparation of which index?

Answer B. Index of Service Production (ISP)

The monthly data will feed the Index of Service Production — strengthening measurement of insurance-sector activity. Separately, Odisha will launch five food parks at the Odisha Food Pro 2026 investors' meet in New Delhi, targeting ~₹10,000 crore investment and 20,000+ jobs.

Q17. The Cabinet approved the ₹8,970-crore Guwahati-Tezpur Highway Corridor in Assam — a four-lane access-controlled section of which National Highway, under which model?

Answer B. NH-15; BOT (Toll)

The Guwahati-Tezpur corridor (₹8,970 crore) — a four-lane access-controlled section of NH-15 — will be developed under the Build-Operate-Transfer (Toll) model to improve regional connectivity in Assam.

Q18. Squadron Leader Bhawana Kanth became India's FIRST woman Fighter Combat Leader (FCL) after completing the specialised course at TACDE, located at:

Answer B. Gwalior

Bhawana Kanth completed the FCL course at the Tactics and Air Combat Development Establishment (TACDE), Gwalior — the first Indian woman Fighter Combat Leader, marking a milestone for women in fighter combat operations.

Q19. The Union Government conferred the "Sarvottam Jeevan Raksha Padak" — India's highest-tier life-saving award — on 12 rat-hole miners for their bravery in which rescue operation?

Answer B. Silkyara Tunnel rescue operation

The 12 rat-hole miners who manually dug through the final stretch to free 41 trapped workers in the Silkyara Tunnel (Uttarakhand) received the Sarvottam Jeevan Raksha Padak — the highest tier of the Jeevan Raksha Padak series — for exceptional courage in saving lives under extreme risk.

Q20. India hosted the Meeting of Heads of National Statistical Offices of BRICS countries (3–4 August 2026) in which city, under the theme "Quality Statistics as a Driver of Change"?

Answer C. Lucknow

The BRICS NSO heads' meeting (Lucknow, 3–4 August) focused on strengthening statistical cooperation. Separately, C-DAC and GSI signed an MoU for AI-based geological data processing, 3D subsurface mapping, critical mineral exploration, landslide monitoring and GLOF studies.

Q21. IIT Hyderabad and Crimson Energy Experts launched "ANUGYAN" — India's first industry-academia nuclear technology orientation programme — supporting India's nuclear capacity goal of:

Answer C. 100 GW by 2047

ANUGYAN — a three-month residential programme — develops skilled nuclear professionals for India's 100 GW-by-2047 nuclear power goal. Separately, Jupiter Wagons partnered with Italy's Lucchini RS and SIMEST (€28 million combined) for India's first fully integrated private-sector railwheel manufacturing platform.

Q22. Niyo Forex and GlobalPay received perpetual/expanded licences of which category from RBI under the updated FEMA framework?

Answer B. Authorised Dealer Category-II (AD-II)

Niyo Forex and GlobalPay secured AD-II licences — enabling expanded regulated forex, remittance and cross-border payment services. Separately, Air India and Azerbaijan Airlines (AZAL) signed a codeshare — AI code on AZAL's daily Delhi-Baku and Mumbai-Baku flights; and Prasanta Mahapatra (27+ years' experience) became SEBI Executive Director overseeing the Corporation Finance Investigation and Recovery & Refund Departments.

Q23. Kerala researchers discovered a new seahorse species "Hippocampus amandavincenae" — resolving a 150-year taxonomic confusion. It is the ____ recorded seahorse species from the Kerala coast.

Answer C. Fifth

Researchers from Kerala University of Fisheries and Ocean Studies (KUFOS) identified *Hippocampus amandavincenae* — the fifth seahorse species recorded off Kerala, resolving a 150-year-old taxonomic confusion.

Q24. Astrophysicist Annapurni Subramaniam — Director, Indian Institute of Astrophysics — became the FIRST Indian woman to win which international award?

Answer B. COSPAR Vikram Sarabhai Medal 2026

Annapurni Subramaniam received the COSPAR Vikram Sarabhai Medal 2026 in Italy — the first Indian woman and fourth Indian scientist to win it. Other appointments: Rahul Jain — Senior Adviser to the IMF Executive Director; Baldeo Purushartha — Senior Adviser to the ADB Executive Director (with other postings to ICAO etc.).

Q25. Air India appointed which former Ethiopian Airlines CEO as its new CEO and Managing Director, succeeding Campbell Wilson?

Answer A. Tewolde Gebremariam

Tewolde Gebremariam — former Ethiopian Airlines CEO with a decade-plus of international aviation experience — becomes Air India CEO & MD, succeeding Campbell Wilson. Also: the ACC gave Cabinet Secretary T.V. Somanathan a one-year extension (beyond 30 August 2026) and Home Secretary Govind Mohan an extension until August 2027. D.Y. Patil — former Governor of Tripura and Bihar, educationist, Padma Shri 1991 — passed away at 90 in Kolhapur.

Q26. National Javelin Day (7 August) commemorates Neeraj Chopra's Tokyo Olympics gold. Which body declared 7 August as National Javelin Day, and when?

Answer B. Athletics Federation of India in 2021

The AFI declared 7 August National Javelin Day in 2021, marking Neeraj Chopra's historic Tokyo 2020 gold. Hiroshima Day (6 August) marked the 81st anniversary of the 1945 atomic bombing.

Q27. Tamil Nadu's TVK government presented its first budget (FY27) targeting what size for the state economy by 2031?

Answer C. \$1.5 trillion

TN Finance Minister N. Marie Wilson presented the TVK government's first budget (FY27), targeting a \$1.5 trillion state economy by 2031 — focusing on AI, industrial expansion, education, infrastructure and social welfare.

Q28. Delhi CM Rekha Gupta inaugurated a STEM Innovation Lab at Sarvodaya Vidyalaya in which locality?

Answer B. Pitampura

The STEM Innovation Lab at Sarvodaya Vidyalaya, Pitampura promotes experiential Science–Technology–Engineering–Mathematics learning, equipping government–school students for an innovation-driven future.

QUIZ 5 OF 21

9 & 10 August 2026

21 questions · Banking 5 · Sci & Env 4 · Misc GA 3 · Schemes 2

Q1

In a WORLD-FIRST milestone, five captive-bred Slender-billed Vultures (with five White-rumped Vultures) were released into the wild via the "Soft Release" method in which protected area?

- A. Manas National Park
- B. Biswanath Wildlife Division, Kaziranga National Park, Assam
- C. Corbett Tiger Reserve
- D. Rajaji National Park
- E. Dibru-Saikhowa National Park

Q2

The White-rumped Vulture (*Gyps bengalensis*) population collapsed by over 99% within two decades primarily due to which veterinary drug?

- A. Meloxicam
- B. Diclofenac
- C. Ivermectin
- D. Oxytocin
- E. Paracetamol

Q3

The Strategic Forces Command conducted a training launch of Agni-IV off Odisha. Agni-IV is best described as:

- A. A single-stage liquid-fuelled SRBM of 700 km range
- B. A two-stage solid-fuelled IRBM of ~4,000 km range, part of the land-based leg of India's nuclear triad
- C. A submarine-launched ballistic missile
- D. A hypersonic cruise missile
- E. An ICBM of 8,000 km range

Q4

"E-Samudra" — the single-window, Digital-First and Faceless maritime portal — is implemented by which agency?

- A. Indian Maritime University
- B. Directorate General of Maritime Administration (DGMA)
- C. Shipping Corporation of India
- D. Inland Waterways Authority
- E. Sagarmala Development Company

Q5

Which E-Samudra feature provides 24×7 integrated grievance redressal connecting seafarers with emergency response and medical help, onboard or ashore?

- A. d-SEA
- B. e-NAVIK
- C. SAGAR-Setu
- D. NAV-Suraksha
- E. Samudra-Mitra

Q6

The 8th Indian Navy-US Navy Explosive Ordnance Disposal (EOD) Exercise 2026 — part of the series historically under the SALVEX banner (initiated 2005) — will be held at:

- A. Visakhapatnam
- B. Southern Naval Command, Kochi
- C. Karwar
- D. Mumbai
- E. Port Blair

Q7

Kenya Wildlife Service is probing the deaths of 15-16 African elephants (suspected cyanide poisoning from agrochemicals) in Amboseli National Park. Amboseli — the "Land of Giants" — is set against the backdrop of which mountain?

- A. Mount Kenya
- B. Mount Kilimanjaro
- C. Mount Elgon
- D. Ras Dashen
- E. Mount Meru

Q8

As per Lok Sabha data, how many of India's 46.02 lakh registered nursing personnel are enrolled on the Nurses Registration and Tracking System (NRTS)?

- A. 31.78 lakh
- B. 14.24 lakh
- C. 40.5 lakh
- D. 22.6 lakh
- E. 8.9 lakh

Q9

A Business Standard opinion piece on Self Help Groups argues the movement's foundational insight was:

- A. Credit first, savings later
- B. Savings first — inverting a rural financial system where credit had always been the credo
- C. Grants first
- D. Insurance first
- E. Subsidy first

Q10

A BS editorial on reorienting PM-KISAN (extended FY27-FY31) suggests using the scheme's JAM-DBT architecture to reform which subsidy, and extending coverage to which excluded group?

- A. Power subsidy; urban farmers
- B. Fertiliser subsidy; tenant and landless farmers
- C. Seed subsidy; FPOs
- D. Credit subsidy; agri-startups
- E. Diesel subsidy; sharecroppers only

Q11

Bhawana Kanth's Fighter Combat Leader course at TACDE — the IAF's elite "Top Gun" school — is of what duration?

- A. 12 weeks
- B. 16 weeks
- C. 20 weeks
- D. 26 weeks
- E. 52 weeks

Q12

Lohia Aerospace Systems (LASPL) signed an MoU with Israel-based Massivit to set up India's FIRST commercial large-format additive manufacturing (3D-printing) facility in which city?

- A. Bengaluru
- B. Kanpur
- C. Hyderabad
- D. Coimbatore
- E. Nagpur

Q13

RBI's NBFC Upper-Layer list rose from 15 (January 2025) to 17 for FY27. Which FOUR entities were newly added?

- A. Bajaj Finance, Shriram, Muthoot, Tata Capital
- B. REC, PFC, IRFC and HUDCO
- C. LIC HF, PNB HF, Can Fin, Aadhar
- D. Mahindra Finance, Chola, Sundaram, TVS Credit
- E. Piramal, IIFL, Poonawalla, Aditya Birla Finance

Q14

RBI extended the implementation deadline for its revised loan recovery / recovery agents framework from 1 October 2026 to:

- A. 1 December 2026
- B. 1 January 2027
- C. 1 April 2027
- D. 1 July 2027
- E. 1 October 2027

Q15

SBI Life entered a corporate agency partnership with which bank to distribute its protection, savings, retirement and child insurance products?

- A. Federal Bank
- B. Jammu & Kashmir Bank
- C. Karnataka Bank
- D. South Indian Bank
- E. RBL Bank

Q16

Kroll's 11th Celebrity Brand Valuation 2025 report ranked whom as India's most valuable celebrity brand (USD 177.9 million)?

- A. Virat Kohli
- B. Shah Rukh Khan
- C. Ranveer Singh
- D. Deepika Padukone
- E. Alia Bhatt

Q17

R Praggnanandhaa won his maiden Saint Louis Rapid & Blitz title (23.5 points). It was which leg of the 11th Grand Chess Tour?

- A. Second
- B. Third
- C. Fourth
- D. Fifth
- E. Final

Q18

The Government declared 7 August as National Handloom Day in which year, commemorating the 1905 Swadeshi Movement?

- A. 2014
- B. 2015
- C. 2016
- D. 2019
- E. 2021

Q19

Quit India Movement Day (8 August / August Kranti Diwas) marks the 1942 movement. Who famously hoisted the national flag at Gowalia Tank Maidan?

- A. Sarojini Naidu
- B. Aruna Asaf Ali
- C. Usha Mehta
- D. Sucheta Kripalani
- E. Kasturba Gandhi

Q20

Nagasaki Day (9 August 2026 — 81st anniversary) commemorates the atomic bombing by the B-29 "Bockscar", which dropped which plutonium-based bomb?

- A. Little Boy
- B. Fat Man
- C. Trinity
- D. Ivy Mike
- E. Gadget

Q21

The theme of the International Day of the World's Indigenous Peoples 2026 (9 August) was:

- A. Protecting the Rights of Indigenous Youth
- B. Honouring Indigenous Midwives: Safeguarding Life and Well-being
- C. Indigenous Peoples and Climate Justice
- D. Leaving No One Behind
- E. Indigenous Languages Matter

ANSWERS — 9 & 10 AUGUST 2026

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

Q1. In a WORLD-FIRST milestone, five captive-bred Slender-billed Vultures (with five White-rumped Vultures) were released into the wild via the "Soft Release" method in which protected area?

Answer B. Biswanath Wildlife Division, Kaziranga National Park, Assam

The world's first release of captive-bred Slender-billed Vultures (*Gyps tenuirostris*) happened in Kaziranga's Biswanath Wildlife Division. The Slender-billed Vulture — once considered a subspecies of the Indian Vulture ("Long-billed Vulture"), now a distinct species — is Critically Endangered, found in sub-Himalayan northern/eastern India (notably Assam), Nepal, Bangladesh, Myanmar and Cambodia; identified by its unfeathered narrow black head, slender beak and cream leg feathering.

Q2. The White-rumped Vulture (*Gyps bengalensis*) population collapsed by over 99% within two decades primarily due to which veterinary drug?

Answer B. Diclofenac

Vultures feeding on carcasses of diclofenac-treated cattle suffered visceral gout and kidney (renal) failure. India banned veterinary diclofenac in 2006, later also ketoprofen and aceclofenac (nimesulide also lethal); MELOXICAM is the approved vulture-safe alternative. The collapse is a classic "collapsed ecosystem service" case — feral dogs/rats expanded, raising rabies and carcass-borne disease. Framework: Action Plan for Vulture Conservation 2020–2025, Vulture Conservation Breeding Centres (Pinjore–Haryana, Rajabhatkhawa–WB, Rani–Assam, with BNHS), Vulture Safe Zones, WPA Schedule I. ID facts: White-rumped is the smallest *Gyps* — white rump patch, 12 tail feathers vs 14 in most *Gyps*; both released species are Critically Endangered.

Q3. The Strategic Forces Command conducted a training launch of Agni-IV off Odisha. Agni-IV is best described as:

Answer B. A two-stage solid-fuelled IRBM of ~4,000 km range, part of the land-based leg of India's nuclear triad

Agni-IV — indigenous, nuclear-capable, DRDO-developed, ~4,000 km range with payload up to 1,000 kg — fills the gap between mid-range missiles and ICBMs, supporting Credible Minimum Deterrence and No First Use. The SFC (with DRDO) test-fired it from Chandipur, Odisha as a routine training launch.

Q4. "E-Samudra" — the single-window, Digital-First and Faceless maritime portal — is implemented by which agency?

Answer B. Directorate General of Maritime Administration (DGMA)

E-Samudra (MoPSW nodal; DGMA implementing; aligned with Maritime India Vision 2030 and Maritime Amrit Kaal Vision 2047) integrates services for seafarers, shipping companies, RPS agencies, training institutes and port authorities — online payments, real-time tracking, digital certificates — shifting maritime governance from paper-based to a transparent digital ecosystem.

Q5. Which E-Samudra feature provides 24×7 integrated grievance redressal connecting seafarers with emergency response and medical help, onboard or ashore?

Answer B. e-NAVIK

e-NAVIK is the 24×7 grievance redressal channel. Other features: the Digital Seafarers Employment Agreement (d-SEA) — verifiable digital contracts protecting wages and labour standards; a real-time seafarer tracking dashboard monitoring deployment, safety and welfare of Indian seafarers worldwide regardless of vessel flag; remote high-seas access; and mental health/inclusion focus.

Q6. The 8th Indian Navy-US Navy Explosive Ordnance Disposal (EOD) Exercise 2026 — part of the series historically under the SALVEX banner (initiated 2005) — will be held at:

Answer B. Southern Naval Command, Kochi

The bilateral exercise — specialist diving and EOD teams of both navies — focuses on underwater salvage, bomb disposal and ordnance neutralisation, enhancing interoperability. The joint salvage/EOD series began under the SALVEX banner in 2005.

Q7. Kenya Wildlife Service is probing the deaths of 15-16 African elephants (suspected cyanide poisoning from agrochemicals) in Amboseli National Park. Amboseli — the "Land of Giants" — is set against the backdrop of which mountain?

Answer B. Mount Kilimanjaro

Amboseli — formerly the Maasai Amboseli Game Reserve, in Kajiado County, southern Kenya on the Tanzania border — protects a dried-up Pleistocene lake basin in semi-arid savanna. Gazetted as National Park in 1974; UNESCO Man and Biosphere Reserve since 1991 (Maasai pastoralist-wildlife coexistence). Famous for free-ranging African elephant herds against Kilimanjaro.

Q8. As per Lok Sabha data, how many of India's 46.02 lakh registered nursing personnel are enrolled on the Nurses Registration and Tracking System (NRTS)?

Answer B. 14.24 lakh

Only 14.24 lakh of 46.02 lakh registered nursing personnel are on NRTS — 31.78 lakh (over two-thirds) remain outside, seven+ years after launch. NRTS — by the Indian Nursing Council with NIC — is a live national register covering ANMs, RN & RM and LHVs, handling primary/renewal/reciprocal (inter-State)/higher-qualification registration, and issuing a National Unique Identity (NUID) card. Consequences of patchy rollout: months-long NOC waits for job changes, delayed overseas credential verification, and duplication as several State Nursing Councils still run their own systems (per IPNA).

Q9. A Business Standard opinion piece on Self Help Groups argues the movement's foundational insight was:

Answer B. Savings first — inverting a rural financial system where credit had always been the credo SHGs (10–20 voluntary members; regular small savings → common fund → group loans on mutual trust; later bank linkage) succeeded via two inversions: savings-first, and putting poor rural WOMEN at the centre (a product-design argument, not just gender). Poor households value safety, proximity, easy transactions, regularity and trust — disproving "the poor can't save". Risk flagged: excessive subsidised credit/grants weakens the savings-led model. Innovative example: an Ananthapur (AP) SHG gave interest-free loans to pay annual insurance premiums — converting premiums into monthly savings-like flows.

Q10. A BS editorial on reorienting PM-KISAN (extended FY27-FY31) suggests using the scheme's JAM-DBT architecture to reform which subsidy, and extending coverage to which excluded group?

Answer B. Fertiliser subsidy; tenant and landless farmers

PM-KISAN (₹6,000/year in 3 instalments — unchanged since launch; ~95 million beneficiaries; Aadhaar-authenticated) is land-record linked, excluding tenant/landless cultivators — the editorial suggests state-level verification of genuine cultivators. It also proposes routing fertiliser subsidy directly to farmers via PM-KISAN's JAM-DBT rails (estimated from landholding + crop patterns) instead of through producers — cutting leakages and curbing excessive subsidised urea use.

Q11. Bhawana Kanth's Fighter Combat Leader course at TACDE — the IAF's elite "Top Gun" school — is of what duration?

Answer C. 20 weeks

Squadron Leader Bhawana Kanth became the first woman fighter pilot to complete the 20-week FCL course at TACDE, Gwalior — the first woman graduate of the IAF's elite "Top Gun" school, which trains selected pilots to lead complex air combat and tactical missions.

Q12. Lohia Aerospace Systems (LASPL) signed an MoU with Israel-based Massivit to set up India's FIRST commercial large-format additive manufacturing (3D-printing) facility in which city?

Answer B. Kanpur

The LASPL-Massivit facility in Kanpur, UP (investment USD 8–10 million over 1–2 years) will support aerospace and defence manufacturing through advanced large-format 3D printing.

Q13. RBI's NBFC Upper-Layer list rose from 15 (January 2025) to 17 for FY27. Which FOUR entities were newly added?

Answer B. REC, PFC, IRFC and HUDCO

The FY27 NBFC-UL list has 17 NBFCs — up from 15 in January 2025 — with the four state-owned infrastructure financiers REC, PFC, IRFC and HUDCO added; Tata Sons continues on the list.

Q14. RBI extended the implementation deadline for its revised loan recovery / recovery agents framework from 1 October 2026 to:

Answer B. 1 January 2027

The revised recovery norms now take effect 1 January 2027. Newly covered recovery agents get a transition period to obtain certification from IIBF (or an IIBF-tied institute); exemptions cover certain bank employees, regular instalment collectors and assisting law firms.

Q15. SBI Life entered a corporate agency partnership with which bank to distribute its protection, savings, retirement and child insurance products?

Answer B. Jammu & Kashmir Bank

The SBI Life-J&K Bank bancassurance tie-up distributes insurance through J&K Bank's branch network — advancing insurance penetration and "Insurance for All by 2047". Separately, Standard Chartered received IFSCA approval to offer retail wealth management and capital-market products from its GIFT City branch; and Indian Bank approved ~₹500 crore MSME loans to 128 beneficiaries (proposals ~₹1,250 crore) at its Credit Outreach Programme, also launching a Unified MSME Portal (digital lending via PAN-GST-Udyam data).

Q16. Kroll's 11th Celebrity Brand Valuation 2025 report ranked whom as India's most valuable celebrity brand (USD 177.9 million)?

Answer B. Shah Rukh Khan

Kroll's Celebrity Brand Valuation 2025: 1st Shah Rukh Khan (\$177.9M), 2nd Ranveer Singh (\$162.9M), 3rd Virat Kohli (\$158.4M); top-25 combined ~\$2 billion.

Q17. R Praggnanandhaa won his maiden Saint Louis Rapid & Blitz title (23.5 points). It was which leg of the 11th Grand Chess Tour?

Answer C. Fourth

Praggnanandhaa won the Saint Louis Rapid & Blitz (31 July–7 August 2026, USA) with 23.5 points — winning the rapid section and holding his lead in blitz — the fourth leg of the 11th Grand Chess Tour. In cricket, England pacer John Turner retired at just 25 after a prolonged back stress fracture (2 ODIs, 2 T20Is; 97 wickets in 51 domestic matches for Hampshire).

Q18. The Government declared 7 August as National Handloom Day in which year, commemorating the 1905 Swadeshi Movement?

Answer B. 2015

National Handloom Day (7 August) was declared in 2015, commemorating the launch of the 1905 Swadeshi Movement; the 12th edition was celebrated in New Delhi in 2026, honouring weavers' socio-economic contribution.

Q19. Quit India Movement Day (8 August / August Kranti Diwas) marks the 1942 movement. Who famously hoisted the national flag at Gowalia Tank Maidan?

Answer B. Aruna Asaf Ali

Quit India Movement Day commemorates the 8 August 1942 launch, with Gandhi's "Do or Die" call; Aruna Asaf Ali became iconic for hoisting the tricolour at Gowalia Tank Maidan, Bombay.

Q20. Nagasaki Day (9 August 2026 — 81st anniversary) commemorates the atomic bombing by the B-29 "Bockscar", which dropped which plutonium-based bomb?

Answer B. Fat Man

The US B-29 bomber Bockscar dropped the plutonium-based "Fat Man" on Nagasaki on 9 August 1945 (Hiroshima's "Little Boy" was uranium-based, 6 August). 2026 marked the 81st anniversary.

Q21. The theme of the International Day of the World's Indigenous Peoples 2026 (9 August) was:

Answer B. Honouring Indigenous Midwives: Safeguarding Life and Well-being

The UN proclaimed the day in 1994 (first observed 1995); the 2026 theme honours indigenous midwives and their knowledge systems in safeguarding life and well-being.

QUIZ 6 OF 21

11 & 12 August 2026

27 questions · Sci & Env 6 · International 5 · Agri & Rural 3 · Banking 2

Q1

The 13th BRICS Education Ministers' Meeting — adopting the "Bhubaneswar Declaration" under India's BRICS Chairship 2026 — was chaired by which Union Minister?

- A. Dharmendra Pradhan
- B. Pralhad Joshi
- C. S. Jaishankar
- D. Jitendra Singh
- E. Ashwini Vaishnaw

Q2

India will host the 18th BRICS Summit in New Delhi on which dates?

- A. 15-16 August 2026
- B. 12-13 September 2026
- C. 2-3 October 2026
- D. 26-27 November 2026
- E. 12-13 December 2026

Q3

The NCDC (Amendment) Bill, 2026 changes NCDC's core mandate from planning programmes "through co-operative societies" to:

- A. "through federations"
- B. "for co-operative development"
- C. "with state governments"
- D. "for rural development"
- E. "through PACS only"

Q4

NASA invited ISRO to join its Moon Base programme during the 9th India-US Civil Space Joint Working Group meeting held at:

- A. NASA HQ, Washington
- B. ISRO headquarters, Bengaluru
- C. New Delhi
- D. Houston
- E. Sriharikota

Q5

"Shruti" (Yard 3037) — the Next Generation Offshore Patrol Vessel launched for the Indian Navy — was built at which shipyard?

- A. Mazagon Dock, Mumbai
- B. Garden Reach Shipbuilders & Engineers (GRSE), Kolkata
- C. Goa Shipyard
- D. Cochin Shipyard
- E. Hindustan Shipyard, Vizag

"The morning hour is worth three at night."

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Q6

"Prakriti Gyan Dham" — India's first eco-educational hub, a "walkable classroom" dedicated by Dr. Jitendra Singh — was developed by which institution at Banthra, Lucknow?

- A. Botanical Survey of India
- B. CSIR–National Botanical Research Institute (CSIR–NBRI)
- C. Forest Research Institute
- D. Wildlife Institute of India
- E. ICFRE

Q7

Under the RBI Act, 1934, which section gives the RBI the SOLE RIGHT to issue banknotes, while Section 25 requires the design/form/material to be approved by the Central Government?

- A. Section 17
- B. Section 20
- C. Section 22
- D. Section 26
- E. Section 31

Q8

Fitch affirmed India's sovereign rating at BBB- (stable). Which agency currently rates India one notch HIGHER at BBB?

- A. Moody's
- B. S&P Global Ratings
- C. AM Best
- D. JCR
- E. R&I

Q9

NABARD's National Climate Stack Innovation Challenge (with Gates Foundation and Dalberg Advisors) advances which platform as Digital Public Infrastructure for rural climate resilience?

- A. AgriStack
- B. DiCRA (Data in Climate Resilient Agriculture)
- C. KisanSetu
- D. e–NAM 2.0
- E. BhuNaksha

Q10

India donated five peacocks — including a rare white-feathered male — to the UN Office at Geneva, reviving a tradition dating back to which year?

- A. 1955
- B. 1972
- C. 1981
- D. 1995
- E. 2001

Q11

Prof. Deepak Dhar became the FIRST Indian physicist to win the Dirac Medal (2026), awarded by which institution?

- A. Royal Society, London
- B. International Centre for Theoretical Physics (ICTP)
- C. CERN
- D. American Physical Society
- E. Institute of Physics, UK

Q12

The Sangeet Natak Akademi's HIGHEST honour — "Akademi Ratna" (Fellowship) — is limited to how many living eminent personalities at a time?

- A. 25
- B. 30
- C. 40
- D. 50
- E. 60

Q13

PM Modi inaugurated the "Param Pragma" AI-enabled supercomputing facility at which institution's Sonapat campus during its 57th convocation?

- A. IIT Bombay
- B. IIT Delhi
- C. IIT Kanpur
- D. IIIT Delhi
- E. IIT Roorkee

Q14

NeGD and AAERI launched "AAERI Verify" — a DigiLocker-integrated platform that reduces document verification time for Indian students applying to universities of which country?

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

Q15

CCRAS signed an MoU with BIS for AYUSH quality standards — notable as BIS's _____ MoU and its FIRST with an AYUSH organisation.

- A. 50th
- B. 75th
- C. 100th
- D. 125th
- E. 150th

Q16**RBI's 101st Survey of Professional Forecasters projected India's real GDP growth for FY27 at:**

- A. 6.4%
- B. 6.5%
- C. 6.6%
- D. 6.8%
- E. 7.0%

Q17**IndusInd Bank launched a lifetime-free Platinum RuPay credit card (UPI-linkable) with which dining platform?**

- A. Zomato
- B. EazyDiner
- C. Swiggy Dineout
- D. Dineout Pro
- E. MagicPin

Q18**The ACC extended the tenure of which Enforcement Directorate Director by one year (until 13 August 2027)?**

- A. Sanjay Kumar Mishra
- B. Rahul Navin
- C. Praveen Sood
- D. Tapan Deka
- E. Y.

Q19**Astrobase Space Technologies unveiled "EVEREST" — India's first private 800 kN rocket engine. It uses which propellant combination and cycle?**

- A. Kerosene-LOX; gas generator
- B. LOX-methane; Full-Flow Staged Combustion (FFSC)
- C. Hydrazine; pressure-fed
- D. LH2-LOX; expander cycle
- E. Solid composite; single stage

Q20**Manipur's Ariha Pangambam won India's FIRST-ever senior women's individual gold at the 2026 Asian Aerobic Gymnastics Championships (19.100 points), held in:**

- A. Bangkok, Thailand
- B. Tagaytay City, Philippines
- C. Tokyo, Japan
- D. Hanoi, Vietnam
- E. Jakarta, Indonesia

Q21

World Biofuel Day (10 August) commemorates whose 1893 demonstration of an engine running on peanut oil?

- A. Karl Benz
- B. Rudolf Diesel
- C. Nikolaus Otto
- D. Henry Ford
- E. Gottlieb Daimler

Q22

Under the revised PM E-DRIVE Scheme (total outlay ₹11,900 crore), the incentive for electric two-wheelers is now limited to ₹2,500 per kWh, capped at what amount per vehicle?

- A. ₹2,500
- B. ₹5,000
- C. ₹7,500
- D. ₹10,000
- E. ₹15,000

Q23

On completing 10 years, GeM launched a nationwide five-digit helpdesk number. What is it?

- A. 14400
- B. 14550
- C. 15100
- D. 14444
- E. 12550

Q24

Per the Quarterly PLFS Bulletin (April–June 2026), the unemployment rate for persons aged 15+ rose to:

- A. 4.9%
- B. 5.1%
- C. 5.4%
- D. 5.8%
- E. 6.1%

Q25

The MSME Ministry–DPIIT MoU will connect GI producers with ONDC and GeM under which banner?

- A. GI Bharat
- B. Bharat GI
- C. Desi GI
- D. GI Mart
- E. One District One GI

Q26

Which port became India's FIRST with ISO 50001:2018 (Energy Management System) certification, also recognised as a Scope-2 Emission-Free Port with 93.89% renewable electricity in FY26?

- A. Deendayal Port, Kandla
- B. V.O. Chidambaranar Port, Tamil Nadu
- C. Paradip Port
- D. JNPA, Mumbai
- E. Visakhapatnam Port

Q27

World Steelpan Day (11 August) honours the national musical instrument of which country?

- A. Jamaica
- B. Trinidad and Tobago
- C. Barbados
- D. Cuba
- E. Bahamas

ANSWERS — 11 & 12 AUGUST 2026

Q1 B	Q2 B	Q3 B	Q4 B	Q5 B
Q6 B	Q7 C	Q8 B	Q9 B	Q10 C
Q11 B	Q12 C	Q13 B	Q14 B	Q15 C
Q16 C	Q17 B	Q18 B	Q19 B	Q20 B
Q21 B	Q22 B	Q23 B	Q24 C	Q25 B
Q26 B	Q27 B			

Q1. The 13th BRICS Education Ministers' Meeting — adopting the "Bhubaneswar Declaration" under India's BRICS Chairship 2026 — was chaired by which Union Minister?

Answer B. Pralhad Joshi

Union Education Minister Pralhad Joshi chaired the meeting in Bhubaneswar, Odisha, calling for a "people-centric and humanity-first" approach. India's 2026 Chairship theme: "Building for Resilience, Innovation, Cooperation and Sustainability." The 3rd BRICS Education Senior Officials' Meeting (5 August, Bhubaneswar) finalised the draft. Priorities align with NEP 2020 — FLN under NIPUN Bharat, multidisciplinary learning, internationalisation, digital transformation.

Q2. India will host the 18th BRICS Summit in New Delhi on which dates?

Answer B. 12-13 September 2026

India (BRICS Chair 2026) hosts the 18th Summit in New Delhi, 12-13 September 2026. BRICS evolution: Brazil-Russia-India-China (2009), South Africa (2010), expansion from 2024 — Egypt, Ethiopia, Iran, UAE — and Indonesia (2025); Saudi Arabia invited. Institutions: New Development Bank (Shanghai; President Dilma Rousseff) and the Contingent Reserve Arrangement.

Q3. The NCDC (Amendment) Bill, 2026 changes NCDC's core mandate from planning programmes "through co-operative societies" to:

Answer B. "for co-operative development"

The Bill broadens NCDC's mandate, allows direct loans/grants to cooperative societies OR non-cooperative entities (specialised agencies, statutory bodies) supporting cooperative development, permits share capital participation (with Central Government approval), widens "foodstuffs" to processed/notified items, removes geographical restrictions on industrial goods financing, and adds Sections 9A and 13A (incidental powers + credit information sharing with Centre, RBI and banks). NCDC: statutory apex financial-developmental body, established 1963 under the NCDC Act 1962, now under the Ministry of Cooperation (created 2021), HQ New Delhi.

Q4. NASA invited ISRO to join its Moon Base programme during the 9th India-US Civil Space Joint Working Group meeting held at:

Answer B. ISRO headquarters, Bengaluru

The invitation came at the 9th CSJWG meeting (Bengaluru, 5-6 August 2026), building on India's Artemis Accords participation. The NASA-led Moon Base (announced 2026) targets humanity's first permanent lunar outpost near the lunar SOUTH POLE — elevated ridges get near-continuous sunlight for solar power while shadowed craters hold water ice. Features: In-Situ Resource Utilisation (regolith + water ice → oxygen, water, propellant), commercial partners (Astrobotic, Blue Origin, Firefly, Intuitive Machines), phased modular habitats, open scientific data under Artemis — a stepping stone to crewed Mars missions.

Q5. "Shruti" (Yard 3037) — the Next Generation Offshore Patrol Vessel launched for the Indian Navy — was built at which shipyard?

Answer B. Garden Reach Shipbuilders & Engineers (GRSE), Kolkata

Shruti — an indigenously designed NGOPV of the Shachi class, named after the four Vedas (Shruti) — was launched at GRSE, Kolkata. Role: multi-domain coastal and deep-sea operations — ocean surveillance, offshore asset protection, anti-piracy, counter-infiltration and HADR.

Q6. "Prakriti Gyan Dham" — India's first eco-educational hub, a "walkable classroom" dedicated by Dr. Jitendra Singh — was developed by which institution at Banthra, Lucknow?

Answer B. CSIR-National Botanical Research Institute (CSIR-NBRI)

Located at the Maharishi Parashar Bioresource Centre (MPBC), Banthra, Lucknow. Features: PAaVan Path (Plants and Associated Vegetations for Appreciating Nature) heritage trail; Indian Heritage Garden with QR audio-guides and cloned descendants of sacred/freedom-struggle trees; the Bamboosteum (43 bamboo species as carbon-sequestering bioresources); and conservation enclaves — Vibhav (Rare, Endangered and Threatened plants) and Bhairav (living map of all States'/UTs' official State Plants). Plant-based technologies were also transferred for women-led entrepreneurship.

Q7. Under the RBI Act, 1934, which section gives the RBI the SOLE RIGHT to issue banknotes, while Section 25 requires the design/form/material to be approved by the Central Government?

Answer C. Section 22

Section 22 — RBI's sole note-issue right; Section 25 — design, form and material approved by Central Government on Central Board recommendations (the route used for the 1 billion each ₹10/₹20 polymer trial notes, to be issued ALONGSIDE paper notes); Section 24 — permitted denominations ₹2 to ₹10,000. Polymer rationale: 2–5x durability (hence lowest denominations where soiling is worst), moisture/dirt resistance, advanced security (transparent windows, optically variable devices), lifetime cost savings despite higher unit cost.

Q8. Fitch affirmed India's sovereign rating at BBB- (stable). Which agency currently rates India one notch HIGHER at BBB?

Answer B. S&P Global Ratings

Current sovereign ratings: Fitch BBB- (lowest investment grade, stable), Moody's Baa3 (stable), S&P BBB (stable), Morningstar DBRS BBB (stable). Fitch's strengths cited: robust growth outlook, solid external finances, macro stability and policy credibility despite the energy shock. Constraints: weak fiscal metrics (high deficits/debt/debt service), lagging governance indicators and GDP per capita — plus NEET paper-leak protests signalling youth employment concerns that could pressure fiscal spending.

Q9. NABARD's National Climate Stack Innovation Challenge (with Gates Foundation and Dalberg Advisors) advances which platform as Digital Public Infrastructure for rural climate resilience?

Answer B. DiCRA (Data in Climate Resilient Agriculture)

The challenge (winners announced under NABARD Chairman Shaji Krishnan V) mobilises India's innovation ecosystem for near-term climate hazard forecasting and decision-ready applications. Winners: 1st — SatSure Analytics (composite climate vulnerability index — exposure + sensitivity + adaptive capacity — dynamic village-level risk scores); 2nd — EXPERIQS (block-level drought intelligence: drought indices + vegetation signals + projections → crop-cycle impact and farmer financial stress signals via APIs); 3rd — VARSAPRADAYA (3-km, 20-year hazard scoring/advisory engine on DiCRA — irrigation scheduling, crop-risk alerts, rural credit assessment, afforestation planning).

Q10. India donated five peacocks — including a rare white-feathered male — to the UN Office at Geneva, reviving a tradition dating back to which year?

Answer C. 1981

The five peacocks were formally handed over by Arindam Bagchi to UNOG Director-General Tatiana Valovaya — reviving the tradition since 1981, when India first gifted a breeding pair to Geneva.

Q11. Prof. Deepak Dhar became the FIRST Indian physicist to win the Dirac Medal (2026), awarded by which institution?

Answer B. International Centre for Theoretical Physics (ICTP)

Deepak Dhar received the ICTP's 2026 Dirac Medal for pioneering work in statistical mechanics, stochastic processes and complex physical systems — shared with Bernard Derrida, Marc Mézard and Haim Sompolinsky. He is the first Indian physicist to win it.

Q12. The Sangeet Natak Akademi's HIGHEST honour — "Akademi Ratna" (Fellowship) — is limited to how many living eminent personalities at a time?

Answer C. 40

The President will confer SNA Fellowships (Akademi Ratna — capped at 40 living eminent personalities) and SNA Awards (Akademi Puraskar) for 2024 and 2025 at Vigyan Bhawan, honouring outstanding contributions to India's performing arts.

Q13. PM Modi inaugurated the "Param Pragya" AI-enabled supercomputing facility at which institution's Sonipat campus during its 57th convocation?

Answer B. IIT Delhi

Param Pragya — an AI-enabled high-performance supercomputing facility — was inaugurated at IIT Delhi's Sonipat campus during the institute's 57th convocation, strengthening AI, data science and advanced computing research. Separately, Amit Shah flagged off the Har Ghar Tiranga Yatra in Puducherry (campaign launched 2022 under Azadi Ka Amrit Mahotsav; this year also marking 150 years of Vande Mataram) and presented the President's Colours to Puducherry Police.

Q14. NeGD and AAERI launched "AAERI Verify" — a DigiLocker-integrated platform that reduces document verification time for Indian students applying to universities of which country?

Answer B. Australia

AAERI Verify (NeGD + Association of Australian Education Representatives in India) digitally verifies documents for Australia-bound students — cutting verification from days to ~120–240 seconds via DigiLocker. Separately, DPIIT signed five MoUs (Cashfree Payments, Darwin Dynamics, Vultr India, Cars24, Council for Startup India) for startup access to digital infrastructure, mentorship, investment and global markets, with Tier-II/III and rural focus.

Q15. CCRAS signed an MoU with BIS for AYUSH quality standards — notable as BIS's ____ MoU and its FIRST with an AYUSH organisation.

Answer C. 100th

The CCRAS-BIS MoU — the 100th signed by BIS and its first with an AYUSH body — targets globally recognised standards, scientific research and conformity assessment for safe, validated traditional medicine.

Q16. RBI's 101st Survey of Professional Forecasters projected India's real GDP growth for FY27 at:

Answer C. 6.6%

The 101st SPF pegs FY27 real GDP growth at 6.6% (up from 6.5% in the previous survey), FY28 at 7.0%, and Q1 FY27 at 6.8%.

Q17. IndusInd Bank launched a lifetime-free Platinum RuPay credit card (UPI-linkable) with which dining platform?

Answer B. EazyDiner

The EazyDiner IndusInd Bank Platinum RuPay Credit Card — lifetime free (no joining/annual fees), UPI-linkable, with dining and entertainment rewards. Separately, Indel Remit (forex arm of Indel Money) received a PERPETUAL AD-II licence from RBI, expanding forex and trade-remittance services for MSMEs and traders.

Q18. The ACC extended the tenure of which Enforcement Directorate Director by one year (until 13 August 2027)?

Answer B. Rahul Navin

Rahul Navin — 1993-batch IRS officer, in the ED since 2019 (joined as Special Director) — got a one-year extension as ED Director until 13 August 2027 or further orders.

Q19. Astrobase Space Technologies unveiled "EVEREST" — India's first private 800 kN rocket engine. It uses which propellant combination and cycle?

Answer B. LOX-methane; Full-Flow Staged Combustion (FFSC)

EVEREST — an 800 kN LOX-methane FFSC engine for reusable medium-lift launch vehicles and orbital missions. Astrobase plans full-scale hot-fire testing in 2026 and first launch by December 2028. Separately, Vietnam's VinSpace signed a SpaceX deal to launch its first satellites via a 2027 Transporter rideshare (shared Falcon 9) mission.

Q20. Manipur's Ariha Pangambam won India's FIRST-ever senior women's individual gold at the 2026 Asian Aerobic Gymnastics Championships (19.100 points), held in:

Answer B. Tagaytay City, Philippines

Ariha Pangambam scored 19.100 for India's first senior women's individual aerobic gymnastics gold in Asia; Thailand's Chanyapit Manee took silver and Japan's Mahiro Kishibe bronze.

Q21. World Biofuel Day (10 August) commemorates whose 1893 demonstration of an engine running on peanut oil?

Answer B. Rudolf Diesel

World Biofuel Day (10 August; observed by the Petroleum Ministry since 2015) marks Rudolf Diesel's 1893 peanut-oil engine demonstration. World Lion Day also falls on 10 August — initiated in 2013 by Big Cat Rescue, co-founded by Dereck and Beverly Joubert, for Panthera leo conservation.

Q22. Under the revised PM E-DRIVE Scheme (total outlay ₹11,900 crore), the incentive for electric two-wheelers is now limited to ₹2,500 per kWh, capped at what amount per vehicle?

Answer B. ₹5,000

The Ministry of Heavy Industries capped e-2W incentives at ₹2,500/kWh, maximum ₹5,000 per vehicle, for April 2025–March 2028. PM E-DRIVE (₹11,900 crore) supports EV adoption, charging infrastructure and domestic EV manufacturing.

Q23. On completing 10 years, GeM launched a nationwide five-digit helpdesk number. What is it?

Answer B. 14550

Government e-Marketplace completed 10 years — Piyush Goyal honoured top buyers/sellers, launched helpdesk 14550 and a commemorative 'My Stamp', with plans for a more AI-enabled GeM.

Q24. Per the Quarterly PLFS Bulletin (April–June 2026), the unemployment rate for persons aged 15+ rose to:

Answer C. 5.4%

The NSO's Quarterly PLFS (Apr–Jun 2026): unemployment rate (15+) rose to 5.4%; overall LFPR 54.6% — rural 56.9%, urban 50.2%.

Q25. The MSME Ministry–DPIIT MoU will connect GI producers with ONDC and GeM under which banner?

Answer B. Bharat GI

Under 'Bharat GI', the MoU accelerates commercialisation, standardisation and market access of GI products via ONDC and GeM, supporting artisans, weavers and the ODOP ecosystem. Other MoUs/launches: Shivraj Singh Chouhan disbursed ~₹21.35 crore in scholarships via DBT to 6,000+ agriculture students through the National Scholarship Portal; NABL launched India's first Accreditation Scheme for Mobile Food Testing Laboratories; MoSPI signed MoUs with IDEAS and ISI Kolkata (GDP nowcasting tool + harmonised indicator framework); Airtel Business partnered ITI Limited (data centres, sovereign cloud, AI, LEO satellite services); Adani Airport City incorporated AACL Global IFSC Limited as a Global Treasury Centre under IFSCA.

Q26. Which port became India's FIRST with ISO 50001:2018 (Energy Management System) certification, also recognised as a Scope-2 Emission-Free Port with 93.89% renewable electricity in FY26?

Answer B. V.O. Chidambaranar Port, Tamil Nadu

V.O.C. Port (Thoothukudi) became India's first ISO 50001:2018-certified port — also a Scope-2 Emission-Free Port with renewables meeting 93.89% of its FY26 electricity needs.

Q27. World Steelpan Day (11 August) honours the national musical instrument of which country?

Answer B. Trinidad and Tobago

World Steelpan Day (11 August) — adopted by the UNGA via Resolution A/RES/77/316 in 2023 — celebrates the steelpan, Trinidad and Tobago's national instrument, and its contribution to cultural heritage and sustainable development.

QUIZ 7 OF 21

13 August 2026

25 questions · Schemes 6 · Sci & Env 4 · Economy 3 · Misc GA 3

Q1

"Srijan: Voices from the Loom" — celebrating women weavers with 100+ participants from six handloom clusters — is organised by which ministry?

- A. Ministry of Culture
- B. Ministry of Textiles
- C. Ministry of MSME
- D. Ministry of Rural Development
- E. Ministry of Women and Child Development

Q2

The babirusa ("pig-deer") — in news after the birth of piglet "Rana" at Chester Zoo — is endemic EXCLUSIVELY to four islands of which country?

- A. Philippines
- B. Indonesia
- C. Malaysia
- D. Papua New Guinea
- E. Thailand

Q3

Parliament passed the Kerala (Alteration of Name) Bill, 2026 renaming Kerala as "Keralam". Under which Article is such a law NOT deemed a constitutional amendment (hence passed by simple majority)?

- A. Article 2
- B. Article 3
- C. Article 4
- D. Article 368
- E. Article 249

Q4

The "One Herb, One Standard" (OHOS) initiative — renewed for three more years — harmonises herb monographs between PCIM&H (Ministry of Ayush) and which autonomous body under MoHFW?

- A. CDSCO
- B. Indian Pharmacopoeia Commission (IPC)
- C. ICMR
- D. National Medicinal Plants Board
- E. FSSAI

Q5

UPI completed 10 years. It was launched as a pilot in April 2016 and is built on which underlying protocol?

- A. NEFT
- B. RTGS
- C. Immediate Payment Service (IMPS)
- D. AEPS
- E. SWIFT

Q6

Under the proposed calibrated MDR framework post the Taxation Bill 2026, a nominal MDR (~0.05% to 0.3-0.6%) would apply ONLY to:

- A. All UPI transactions
- B. P2P transfers above ₹500
- C. P2M transactions exceeding ₹2,000 at LARGE commercial enterprises
- D. Kirana store payments
- E. All merchant payments regardless of size

Q7

Beforest — the regenerative land restoration initiative (founded 2018, CEO Sunith Reddy) — operates six "collectives" across ~1,300 acres. What is the minimum land requirement for a collective?

- A. 25 acres
- B. 50 acres
- C. About 100 acres
- D. 250 acres
- E. 500 acres

Q8

ICAR's Network Programme on Precision Agriculture (ICAR-NePPA) involves how many ICAR Research Institutes?

- A. 10
- B. 12
- C. 16
- D. 20
- E. 25

Q9

India's retail inflation (CPI) rose to what level in July 2026 — a 19-month high?

- A. 4.15%
- B. 4.45%
- C. 4.75%
- D. 5.05%
- E. 5.45%

Q10

President Murmu gave assent to the Prevention of Insults to National Honour (Amendment) Bill, 2026, extending legal protection to:

- A. The State Emblem
- B. Vande Mataram
- C. The Constitution's Preamble
- D. The National Calendar
- E. Regional anthems

Q11

SBI Research raised its Q1 FY27 GDP growth projection to around 8% based on how many high-frequency indicators?

- A. 36
- B. 41
- C. 54
- D. 60
- E. 72

Q12

The 2026 Hurun India Most Valuable Family Businesses list is topped by the Ambani family with what valuation?

- A. ₹18.6 lakh crore
- B. ₹21.4 lakh crore
- C. ₹25.8 lakh crore
- D. ₹30.2 lakh crore
- E. ₹15.9 lakh crore

Q13

Hungary's Parliament elected which former Supreme Court chief as the country's new President (140–6 votes, assuming office 19 August 2026)?

- A. Viktor Orbán
- B. András Baka
- C. Katalin Novák
- D. Tamás Sulyok
- E. Péter Magyar

Q14

"Shruti" is the SECOND of four NGOPVs being built by GRSE Kolkata under a programme worth:

- A. ₹6,500 crore
- B. ₹8,200 crore
- C. ₹9,781 crore
- D. ₹11,300 crore
- E. ₹12,650 crore

Q15

Skyroot Aerospace signed a Multi-Launch Agreement with HEX20 for three dedicated missions of which launch vehicle series, starting Q4 2027?

- A. Agnibaan
- B. Vikram
- C. SSLV
- D. Prithvi
- E. Garuda

Q16

Legendary NBA coach Don Nelson passed away at 86. As a PLAYER he won five NBA championships with which team?

- A. LA Lakers
- B. Boston Celtics
- C. Chicago Bulls
- D. Golden State Warriors
- E. New York Knicks

Q17

PM Modi released former President Ram Nath Kovind's autobiography, published by Rupa Publications, titled:

- A. My Journey to Raisina Hill
- B. Triumph of the Indian Republic: My Life, My Struggles
- C. From Kanpur to the Capital
- D. A Republic's Servant
- E. The People's President

Q18

The theme of International Youth Day 2026 (12 August) was:

- A. Youth Building Peace
- B. Different Contexts, Common Aspirations
- C. From Clicks to Progress
- D. Green Skills for Youth
- E. Intergenerational Solidarity

Q19

On World Elephant Day (12 August, first observed 2012), PM Modi highlighted that India is home to approximately what share of the world's wild Asian elephants?

- A. Over 40%
- B. Over 50%
- C. Over 60%
- D. Over 75%
- E. Over 80%

Q20

Gujarat approved ₹20 crore (2026–27) for four Centres of Excellence in Natural Farming, located at:

- A. Rajkot, Surat, Vadodara, Mehsana
- B. Navsari, Morbi, Bhavnagar, Chhota Udepur
- C. Anand, Junagadh, Kutch, Dahod
- D. Gandhinagar, Amreli, Patan, Valsad
- E. Banaskantha, Kheda, Porbandar, Narmada

Q21

The National Biodiversity Authority released over ₹15 crore under the Access and Benefit Sharing (ABS) mechanism arising from which genetic resource?

- A. Turmeric
- B. Mustard
- C. Neem
- D. Basmati rice
- E. Ashwagandha

Q22

Indian Railways approved Kavach 4.0 installation on 660 route km of the Izzatnagar Division (North Eastern Railway) at an estimated cost of:

- A. ₹195 crore
- B. ₹295 crore
- C. ₹395 crore
- D. ₹495 crore
- E. ₹595 crore

Q23

India and Nepal signed MoUs for EIGHT development projects (Indian grant assistance) covering which sectors?

- A. Defence, energy, mining
- B. Education, health and agriculture
- C. Railways, aviation, tourism
- D. IT, space, banking
- E. Hydropower, roads, telecom

Q24

For the first time, 18 metric tonnes of GI-tagged Mithila Makhana were exported from Bihar to which country, procured directly from Darbhanga farmers?

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

Q25

India signed Terms of Reference for a Preferential Trade Agreement with SACU — the world's OLDEST customs union. When was SACU established and where is its secretariat?

- A. 1948; Pretoria, South Africa
- B. 1910; Windhoek, Namibia
- C. 1902; Gaborone, Botswana
- D. 1925; Maseru, Lesotho
- E. 1960; Mbabane, Eswatini

ANSWERS — 13 AUGUST 2026

Q1 B	Q2 B	Q3 C	Q4 B	Q5 C
Q6 C	Q7 C	Q8 C	Q9 B	Q10 B
Q11 C	Q12 C	Q13 B	Q14 C	Q15 B
Q16 B	Q17 B	Q18 B	Q19 C	Q20 B
Q21 B	Q22 B	Q23 B	Q24 B	Q25 B

Q1. "Srijan: Voices from the Loom" — celebrating women weavers with 100+ participants from six handloom clusters — is organised by which ministry?

Answer B. Ministry of Textiles

Srijan (New Delhi) brings 100+ women weavers from six clusters for first-person narratives, with an anthology release. Why women: handloom is India's largest cottage industry and second-largest rural employer after agriculture, with ~35 lakh workers of whom ~70% are WOMEN — the highest female participation of any Indian industry. Key framework: National Handloom Day 7 August (Swadeshi 1905), NHDP, Raw Material Supply Scheme, Weavers' Comprehensive Welfare Scheme, India Handloom Brand/Handloom Mark, Handloom Reservation Act 1985, Shilp Didi and Samarth.

Q2. The babirusa ("pig-deer") — in news after the birth of piglet "Rana" at Chester Zoo — is endemic EXCLUSIVELY to four islands of which country?

Answer B. Indonesia

The babirusa (genus Babyrousa; Malay: babi = pig, rusa = deer, for its stag-like upper tusks) is endemic to four Indonesian islands — Sulawesi, Togian, Sula and Buru — inhabiting rainforests, swamps and wetlands. IUCN status: Vulnerable; threats include African swine fever, habitat loss and hunting.

Q3. Parliament passed the Kerala (Alteration of Name) Bill, 2026 renaming Kerala as "Keralam". Under which Article is such a law NOT deemed a constitutional amendment (hence passed by simple majority)?

Answer C. Article 4

Article 3 empowers Parliament to form new States, alter boundaries or change names; the law modifies First Schedule Entry 15; Article 4 expressly excludes it from Article 368 — so simple majority suffices ("indestructible Union of destructible States"). Procedure: State Assembly resolution (Kerala's was unanimous) → Bill introduced only on the President's prior recommendation → President refers to the affected State Assembly (consultation MANDATORY but views NOT binding) → simple-majority passage → assent and Gazette notification. Precedents: Orissa→Odisha (2011), Uttaranchal→Uttarakhand, Pondicherry→Puducherry, Madras→Tamil Nadu, Mysore→Karnataka.

Q4. The "One Herb, One Standard" (OHOS) initiative — renewed for three more years — harmonises herb monographs between PCIM&H (Ministry of Ayush) and which autonomous body under MoHFW?

Answer B. Indian Pharmacopoeia Commission (IPC)

OHOS (PCIM&H under Ayush + IPC under MoHFW) creates unified, scientifically synchronised monographs for medicinal plants — eliminating conflicting quality parameters across the Indian Pharmacopoeia and ASU&H Pharmacopoeias. Phase one (from 2022) delivered 50 single-herb monographs. It covers plant-origin single drugs across FIVE recognised systems: Ayurveda, Siddha, Sowa-Rigpa, Unani and Homoeopathy — aligning with global benchmarks for export credibility.

Q5. UPI completed 10 years. It was launched as a pilot in April 2016 and is built on which underlying protocol?

Answer C. Immediate Payment Service (IMPS)

UPI (RBI-NPCI; pilot April 2016, fully operational August 2016) is India's real-time interoperable system built on IMPS, using VPAs and QR codes for instant bank-to-bank transfers. Growth drivers: RBI's 2012-13 payment vision, demonetisation (2016) and the pandemic (2020) pushing QR adoption, VC inflows into Paytm/PhonePe (2019-21), and the 2020 zero-MDR mandate following the Nandan Nilekani Committee.

Q6. Under the proposed calibrated MDR framework post the Taxation Bill 2026, a nominal MDR (~0.05% to 0.3–0.6%) would apply ONLY to:

Answer C. P2M transactions exceeding ₹2,000 at LARGE commercial enterprises

The threshold-based design: consumers and P2P transfers stay 100% free; small merchants (turnover below ₹1–1.5 crore, incl. kiranas) keep zero fees; only large enterprises face a nominal MDR on P2M transactions above ₹2,000. The Bill's amendment to PSS Act Section 10A removed the statutory prohibition, enabling — not imposing — such charges.

Q7. Beforest — the regenerative land restoration initiative (founded 2018, CEO Sunith Reddy) — operates six "collectives" across ~1,300 acres. What is the minimum land requirement for a collective?

Answer C. About 100 acres

A collective = people co-owning and co-managing a single landscape (minimum ~100 acres); Beforest has six collectives across Kodagu, Hyderabad, Mumbai and Bhopal (1,300 acres, 196 members). Its cycle: water security first → succession (green cover, biodiversity) → diversity boosts seed dispersal → more cover → more diversity. Concept distinctions: organic farming = absence of synthetic inputs (certification-based); natural farming (ZBNF) = low-cost on-farm preparations like jeevamrit; agroforestry = trees + crops/livestock; REGENERATIVE agriculture = outcome-defined — is soil carbon, water retention and biodiversity improving?

Q8. ICAR's Network Programme on Precision Agriculture (ICAR-NePPA) involves how many ICAR Research Institutes?

Answer C. 16

ICAR-NePPA (16 institutes) applies sensors, remote sensing (ground-drone-satellite), AI and ICTs across five domains: crop & soil, post-harvest (mango, banana, pulses, rice), vertical farming (IoT), aquaculture, and livestock. Precision agriculture = right input quantity, right place, right time. Technologies: drip fertigation, drone spraying, variable rate fertiliser applicator, hydroponics-aeroponics, agrivoltaic farming, SPAD meter 2.0, Aflatoxin-B1 rapid detection, digital-twin fruit monitoring, blockchain banana traceability, Dweep Microclimate Monitor, RPTO Dehradun for UAV training, and a super-intensive precision shrimp system (120-150 t/ha/year over three cycles).

Q9. India's retail inflation (CPI) rose to what level in July 2026 — a 19-month high?

Answer B. 4.45%

July 2026 CPI hit 4.45% — a 19-month high driven mainly by food and fuel prices, signalling renewed inflationary pressure on household consumption.

Q10. President Murmu gave assent to the Prevention of Insults to National Honour (Amendment) Bill, 2026, extending legal protection to:

Answer B. Vande Mataram

With Presidential assent, the amendment now criminalises intentional disruption or prevention of the singing of Vande Mataram — extending it protection similar to the national anthem's under the 1971 Act.

Q11. SBI Research raised its Q1 FY27 GDP growth projection to around 8% based on how many high-frequency indicators?

Answer C. 54

SBI Research's ~8% Q1 FY27 projection (vs RBI's 7% estimate for the quarter) rests on 54 high-frequency indicators spanning agriculture, industry and services — supported by strong consumption, industrial output, services activity and government capex. Separately, PMS Bazaar partnered NSDL Database Management Ltd (NDML) to simplify SEBI Accredited Investor certification, and IBM tied up with MIT-Bengaluru and CHRIST University for AI centres (GenAI, ML, cybersecurity, LLMs, responsible AI).

Q12. The 2026 Hurun India Most Valuable Family Businesses list is topped by the Ambani family with what valuation?

Answer C. ₹25.8 lakh crore

Ambani family (Mukesh Ambani) tops at ₹25.8 lakh crore; Birla family 2nd, Jindal family 3rd. India's top 300 family businesses are together worth ~₹138 lakh crore.

Q13. Hungary's Parliament elected which former Supreme Court chief as the country's new President (140-6 votes, assuming office 19 August 2026)?

Answer B. András Baka

Former Supreme Court chief András Baka was elected Hungary's President with 140 votes for and 6 against, taking office on 19 August 2026 for a term of up to five years.

Q14. "Shruti" is the SECOND of four NGOPVs being built by GRSE Kolkata under a programme worth:

Answer C. ₹9,781 crore

Shruti is the second of four Next-Generation Offshore Patrol Vessels under the ₹9,781-crore NGOPV programme at GRSE — strengthening indigenous warship-building and maritime security.

Q15. Skyroot Aerospace signed a Multi-Launch Agreement with HEX20 for three dedicated missions of which launch vehicle series, starting Q4 2027?

Answer B. Vikram

The Skyroot-HEX20 agreement covers three dedicated Vikram-series missions (Earth observation, payload demos, rideshare), with launches from Q4 2027.

Q16. Legendary NBA coach Don Nelson passed away at 86. As a PLAYER he won five NBA championships with which team?

Answer B. Boston Celtics

Don Nelson won five NBA titles as a Boston Celtics player, coached 31 years with 1,335 regular-season wins, and entered the Hall of Fame in 2012. Also in obituaries: nuclear scientist M.P. Parameswaran (91) — BARC scientist, science communicator, key figure of the Kerala Sastra Sahitya Parishad.

Q17. PM Modi released former President Ram Nath Kovind's autobiography, published by Rupa Publications, titled:

Answer B. Triumph of the Indian Republic: My Life, My Struggles

The autobiography covers Kovind's early life, legal career, public service and tenure as India's 14th President.

Q18. The theme of International Youth Day 2026 (12 August) was:

Answer B. Different Contexts, Common Aspirations

International Youth Day (12 August; first observed 2000) had the 2026 theme "Different Contexts, Common Aspirations."

Q19. On World Elephant Day (12 August, first observed 2012), PM Modi highlighted that India is home to approximately what share of the world's wild Asian elephants?

Answer C. Over 60%

India hosts ~60%+ of the world's wild Asian elephants (also flagged by MoS Kirti Vardhan Singh). World Elephant Day was conceptualised by Patricia Sims, Michael Clarke and Sivaporn Dardarananda; elephants — the largest land animals — have a gestation of ~22 months.

Q20. Gujarat approved ₹20 crore (2026–27) for four Centres of Excellence in Natural Farming, located at:

Answer B. Navsari, Morbi, Bhavnagar, Chhota Udepur

The four CoEs will offer training, technology support, soil testing, value addition and post-harvest facilities for natural farming.

Q21. The National Biodiversity Authority released over ₹15 crore under the Access and Benefit Sharing (ABS) mechanism arising from which genetic resource?

Answer B. Mustard

The ₹15+ crore ABS proceeds from mustard genetic resources will be distributed among 26 State Biodiversity Boards and 3 UT Biodiversity Councils — operationalising fair benefit-sharing from biological resource use. Also: Amit Shah and Rajnath Singh paid tributes to Ahilyabai Holkar (heritage restoration, social welfare) on her death anniversary; Shah launched the Gramin Gyan Setu app integrating libraries in the Gandhinagar Lok Sabha constituency; and 50,000+ saplings were planted on Hariyali Amavasya under 'Ek Ped Maa Ke Naam' with Vriksh Mitra Parivar, led by Shivraj Singh Chouhan.

Q22. Indian Railways approved Kavach 4.0 installation on 660 route km of the Izzatnagar Division (North Eastern Railway) at an estimated cost of:

Answer B. ₹295 crore

Kavach — India's indigenous Automatic Train Protection system — gets Version 4.0 on 660 route km of NER's Izzatnagar Division for ₹295 crore.

Q23. India and Nepal signed MoUs for EIGHT development projects (Indian grant assistance) covering which sectors?

Answer B. Education, health and agriculture

The eight India-Nepal projects — funded through Indian grant assistance — span education, health and agriculture, deepening people-centric development partnership.

Q24. For the first time, 18 metric tonnes of GI-tagged Mithila Makhana were exported from Bihar to which country, procured directly from Darbhanga farmers?

Answer B. Australia

The maiden 18 MT export of GI-tagged Mithila Makhana to Australia — procured directly from Darbhanga farmers — expands global markets for Bihar's GI agricultural products.

Q25. India signed Terms of Reference for a Preferential Trade Agreement with SACU — the world's OLDEST customs union. When was SACU established and where is its secretariat?

Answer B. 1910; Windhoek, Namibia

SACU (est. 1910; secretariat Windhoek, Namibia) has five members — South Africa, Botswana, Namibia, Lesotho and Eswatini. The India-SACU ToR signing is India's FIRST with the African region, opening PTA negotiations.

QUIZ 8 OF 21

14 August 2026

16 questions · Sci & Env 3 · Schemes 3 · Reports 3 · Banking 2

Q1

Giriraj Singh inaugurated "IIHT SUTRA 2026" — the FIRST national conclave of the Indian Institutes of Handloom Technology. Its theme was:

- A. Handlooms for Atmanirbhar Bharat
- B. Weaving the Future of the Indian Handloom Sector – Educate. Innovate
- C. Threads of Tradition, Fabric of the Future
- D. Loom to Global: Skill and Scale
- E. Vocal for Local Handlooms

Q2

Scientists led by Prof. S. D. Biju (University of Delhi) discovered three new species of which amphibian group in Northeast India?

- A. Tree frogs
- B. Cascade frogs
- C. Bush frogs
- D. Caecilians
- E. Toads

Q3

The Gaj Gaurav Awards — conferred at World Elephant Day 2026 celebrations in Visakhapatnam — were instituted in which year, marking 30 years of Project Elephant?

- A. 2018
- B. 2020
- C. 2022
- D. 2024
- E. 2015

Q4

Which of the following about the Asian elephant in India is INCORRECT?

- A. India holds about 60% of the world's wild Asian elephants
- B. The Asian elephant is Endangered on the IUCN Red List
- C. It is listed in Schedule I of the Wild Life (Protection) Act, 1972
- D. It was declared India's National Heritage Animal in 2010
- E. India has 45 Elephant Reserves

Q5

Under the Nuclear Energy Mission, the Government plans to develop and operationalise at least how many indigenous Small Modular Reactors by 2033?

- A. Three
- B. Five
- C. Seven
- D. Ten
- E. Twelve

Q6

NITI Aayog's report "Key Sectors to Position India as a Global Manufacturing Hub" covers which FOUR sectors in this edition (with eight more to follow)?

- A. Pharma, Auto, Steel, Electronics
- B. Chemicals, Textiles, Telecom & Networking Equipment, Solar Photovoltaic
- C. Defence, Shipbuilding, Semiconductors, Toys
- D. Food Processing, Leather, Gems, Cement
- E. EVs, Drones, Batteries, Robotics

Q7

As per the NITI report, India's textile sector contributes ~2% of GDP, 11% of manufacturing GVA and 9% of merchandise exports, employing over _____ people.

- A. 25 million
- B. 35 million
- C. 45 million
- D. 55 million
- E. 65 million

Q8

Amit Shah inaugurated NUCFDC's new Mumbai premises, where NUCFDC launched which integrated technology platform for Urban Cooperative Banks?

- A. UCB-Net
- B. Bank in a Box
- C. Sahkar Stack
- D. Co-op Core
- E. e-Sahkar

Q9

SEBI's proposed changes to the Accredited Investor Framework 2026 include:

- A. Abolishing accreditation entirely
- B. Allowing investment managers to certify investor status during onboarding, and adding securities market assets as a qualifying criterion
- C. Raising the minimum net worth to ₹100 crore
- D. Restricting accreditation to institutions only
- E. Mandating annual re-accreditation by RBI

Q10

Bank of America and Jio Financial Services agreed a JV under which BofA may acquire up to 49.9% in Jio Credit for around ₹18,268 crore. What INITIAL stake will BofA take via preferential allotment?

- A. 10%
- B. 20%
- C. 24.9%
- D. 26.5%
- E. 33%

Q11

Cochin Shipyard delivered "MS Maria" — the second of eight HS EcoFreighter multi-purpose vessels (7,000 DWT) — to a shipping company of which country?

- A. Norway
- B. Germany
- C. Netherlands
- D. Denmark
- E. Greece

Q12

Former Chinese Premier Zhu Rongji, who passed away at 97, served as Premier during 1998–2003 and played a key role in China's accession to which organisation in 2001?

- A. IMF
- B. World Trade Organization (WTO)
- C. APEC
- D. G20
- E. World Bank

Q13

The Lok Sabha referred which Bill to a Joint Parliamentary Committee amid Opposition and civil society objections?

- A. Digital India Bill, 2026
- B. Foreign Contribution (Regulation) Amendment Bill, 2026
- C. Broadcasting Services Bill
- D. Data Protection Amendment Bill
- E. Electoral Reforms Bill

Q14

Which statement about a Joint Parliamentary Committee (JPC) is INCORRECT?

- A. It is not mentioned in the Constitution
- B. It is formed by a motion in one House concurred with by the other
- C. Its chairperson is appointed by the Speaker of the Lok Sabha
- D. Lok Sabha members are typically twice the Rajya Sabha members (2:1)
- E. It is a permanent committee that continues across Parliaments

Q15

The third edition of bilateral air exercise "Udara Shakti 2026" — where India deployed Rafales and C-17s — is between the IAF and the air force of which country?

- A. Indonesia
- B. Malaysia
- C. Singapore
- D. Thailand
- E. Vietnam

Q16

International Left-Handers Day (13 August) was conceptualised by Dean Robert Campbell in which year?

- A. 1966
- B. 1976
- C. 1986
- D. 1992
- E. 2000

ANSWERS — 14 AUGUST 2026

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

Q1. Giriraj Singh inaugurated "IIHT SUTRA 2026" — the FIRST national conclave of the Indian Institutes of Handloom Technology. Its theme was:

Answer B. Weaving the Future of the Indian Handloom Sector – Educate. Innovate

IIHT SUTRA 2026 — the first national conclave of the IIHTs — focused on education, research, skills and innovation in handlooms, with MoUs signed with Grasim Industries, NITRA and IIM Sambalpur.

Q2. Scientists led by Prof. S. D. Biju (University of Delhi) discovered three new species of which amphibian group in Northeast India?

Answer B. Cascade frogs

The three new cascade frog species — Ammachi's Cascade Frog, Sendenyu Cascade Frog and Beautiful Cascade Frog — were identified through fieldwork, DNA sequencing and morphological studies, underscoring Northeast India's rich amphibian biodiversity.

Q3. The Gaj Gaurav Awards — conferred at World Elephant Day 2026 celebrations in Visakhapatnam — were instituted in which year, marking 30 years of Project Elephant?

Answer C. 2022

Gaj Gaurav — India's national honour for frontline Asian elephant conservation service — was instituted in 2022 by MoEF&CC on 30 years of Project Elephant (launched 1992) and is presented on World Elephant Day (12 August). 2026 winners: 7 mahouts of Jaldapara NP, West Bengal (bravery in the Torsha-Malangi floods — incl. Bikash Kharia who guided stranded kumki/trained elephants to safety) and 2 caregivers of Namdapha NP-TR, Arunachal (Ganesh Tamang 26+ years, Sumit Gogoi) — the only Northeast recipients.

Q4. Which of the following about the Asian elephant in India is INCORRECT?

Answer E. India has 45 Elephant Reserves

India has 33 Elephant Reserves — the other statements are correct. Related: Gaj Yatra is the corridor-protection awareness campaign; MIKE (Monitoring the Illegal Killing of Elephants) is the CITES programme India participates in; Project Elephant is a Centrally Sponsored Scheme (1992).

Q5. Under the Nuclear Energy Mission, the Government plans to develop and operationalise at least how many indigenous Small Modular Reactors by 2033?

Answer B. Five

At least five indigenous SMRs by 2033, supporting 100 GWe nuclear capacity by 2047. SMRs (IAEA definition: up to 300 MWe per unit) are factory-fabricated modular reactors using controlled U-235 fission for baseload electricity and industrial heat — lower capital cost, faster construction, less land than gigawatt-scale plants. Nodal developer: BARC (Department of Atomic Energy). Legal enabler: the SHANTI Act, 2025 (Sustainable Harnessing and Advancement of Nuclear energy for Transforming India) — which permits PRIVATE sector participation in nuclear manufacturing and deployment.

Q6. NITI Aayog's report "Key Sectors to Position India as a Global Manufacturing Hub" covers which FOUR sectors in this edition (with eight more to follow)?

Answer B. Chemicals, Textiles, Telecom & Networking Equipment, Solar Photovoltaic

The data-driven report assesses SEVEN factors (not just market size) — infrastructure readiness, technology readiness, raw materials, value-chain position etc. Common theme: move beyond assembly to domestic value addition, lower import dependence and export competitiveness. Chemicals: push downstream petrochemicals/specialty/inorganic production + strategic FTAs. Telecom: world's 2nd-largest market (1.2bn+ subscribers) but heavy component imports.

Q7. As per the NITI report, India's textile sector contributes ~2% of GDP, 11% of manufacturing GVA and 9% of merchandise exports, employing over _____ people.

Answer C. 45 million

Textiles employ 45+ million (second-largest employer after agriculture), exporting ~\$37.7 billion annually; India is the SIXTH-largest textile exporter (4.1% global share). Focus areas: man-made fibre (MMF), technical and sustainable textiles — reducing cotton dependence. Solar PV: capacity 106 GW (March 2025) vs 280 GW target by 2030; strong on modules but imports cells/wafers — needs the full polysilicon → wafers → cells → modules chain.

Q8. Amit Shah inaugurated NUCFDC's new Mumbai premises, where NUCFDC launched which integrated technology platform for Urban Cooperative Banks?

Answer B. Bank in a Box

At the 'Sahkar Nav-Kranti' programme, NUCFDC (the umbrella organisation for UCBs) launched Bank in a Box — an integrated tech platform for UCBs — and signed an MoU with NFSU for cybersecurity and digital-forensics support.

Q9. SEBI's proposed changes to the Accredited Investor Framework 2026 include:

Answer B. Allowing investment managers to certify investor status during onboarding, and adding securities market assets as a qualifying criterion

The proposals ease accreditation; accredited investors get lower investment thresholds and access to products with greater regulatory flexibility. Separately, MCX and NISM signed an MoU for a dedicated Commodity Markets Research Centre — policy research, white papers, doctoral fellowships and hedging/risk-management training.

Q10. Bank of America and Jio Financial Services agreed a JV under which BofA may acquire up to 49.9% in Jio Credit for around ₹18,268 crore. What INITIAL stake will BofA take via preferential allotment?

Answer D. 26.5%

BofA initially acquires 26.5% in Jio Credit through preferential allotment, with headroom up to 49.9% (~₹18,268 crore) — bringing capital plus global expertise in financial services and risk management.

Q11. Cochin Shipyard delivered "MS Maria" — the second of eight HS EcoFreighter multi-purpose vessels (7,000 DWT) — to a shipping company of which country?

Answer B. Germany

CSL delivered MS Maria to Germany-based HS Schiffahrts — a 7,000 DWT multi-purpose vessel for worldwide trade (containers, steel coils, timber, dry bulk, project cargo).

Q12. Former Chinese Premier Zhu Rongji, who passed away at 97, served as Premier during 1998–2003 and played a key role in China's accession to which organisation in 2001?

Answer B. World Trade Organization (WTO)

Zhu Rongji (Premier 1998–2003) drove SOE restructuring, fiscal-financial reforms and China's 2001 WTO accession. Also in obituaries: eminent Marxist historian Sumit Sarkar (87) — modern Indian history scholar, Delhi University professor, Fellow of Wolfson College, Oxford.

Q13. The Lok Sabha referred which Bill to a Joint Parliamentary Committee amid Opposition and civil society objections?

Answer B. Foreign Contribution (Regulation) Amendment Bill, 2026

The FCRA Amendment Bill went to a JPC for clause-by-clause scrutiny — with power to summon records, officials, experts and stakeholders, hold public consultations, and append Notes of Dissent.

Q14. Which statement about a Joint Parliamentary Committee (JPC) is INCORRECT?

Answer E. It is a permanent committee that continues across Parliaments

A JPC is AD HOC — it stands automatically dissolved once it submits its report (unlike standing committees reconstituted annually). It is governed by the Rules of Procedure of both Houses; membership and chairmanship reflect relative party strengths, and its report is advisory.

Q15. The third edition of bilateral air exercise "Udara Shakti 2026" — where India deployed Rafales and C-17s — is between the IAF and the air force of which country?

Answer B. Malaysia

Udara Shakti 2026 (3rd edition, in Malaysia) pairs the IAF (Rafale, C-17) with the Royal Malaysian Air Force (Su-30MKM, F/A-18D, A400M) — enhancing interoperability and defence cooperation.

Q16. International Left-Handers Day (13 August) was conceptualised by Dean Robert Campbell in which year?

Answer B. 1976

Conceptualised by Dean Robert Campbell in 1976 and officially launched by the Left-Handers Club in 1992, the day (13 August) celebrates left-handed people and the challenges they face in a right-handed world.

QUIZ 9 OF 21

15 August 2026

15 questions · Sci & Env 4 · Schemes 3 · Economy 2 · Reports 2

Q1

BNHS, with the Indian Army, has sterilised 2,950+ free-ranging dogs in Ladakh since 2022 to protect the Black-necked Crane. The Black-necked Crane is unique among the world's 15 crane species because it is:

- A. The only flightless crane
- B. The only exclusively ALPINE species
- C. The smallest crane
- D. The only nocturnal crane
- E. The only migratory crane

Q2

India's fertiliser subsidy keeps rising even though only about what share of applied nutrients is actually absorbed by crops?

- A. 20%
- B. 40%
- C. 60%
- D. 75%
- E. 90%

Q3

PM Vishwakarma 2.0 is likely to launch on 17 September — Vishwakarma Jayanti. The original scheme (2023, Central Sector, MSME Ministry) covers how many identified traditional trades?

- A. 12
- B. 15
- C. 18
- D. 21
- E. 25

Q4

PM Surya Ghar: Muft Bijli Yojana (February 2024, MNRE) targets 1 crore households by March 2027 and offers households up to how many units of free electricity per month?

- A. 100 units
- B. 200 units
- C. 300 units
- D. 400 units
- E. 500 units

Q5

In his Independence Day 2026 address, the PM outlined "Shakti Ki Saptadhara" — seven streams of national strength. Which of the following is NOT one of the seven?

- A. Manufacturing
- B. Gati Shakti & Connectivity
- C. Green & Blue Economy
- D. Space Militarisation
- E. Soft Power

Q6

PMJDY completed 12 years, crossing 58 crore accounts with deposits of about ₹3 lakh crore. On what date was PMJDY formally LAUNCHED (after the 15 August 2014 Red Fort announcement)?

- A. 15 August 2014
- B. 28 August 2014
- C. 2 October 2014
- D. 1 September 2014
- E. 26 January 2015

Q7

RBI closed its FCNR(B) swap window one month early after banks mobilised how much under the scheme (launched 8 June 2026)?

- A. \$32.5 billion
- B. \$42.8 billion
- C. \$52.3 billion
- D. \$62.1 billion
- E. \$25.6 billion

Q8

L&T secured a ₹10,000–15,000 crore order to build a large AI computing facility at its Chennai data-centre campus for "Together AI", deploying 10,000 GPUs of which type?

- A. NVIDIA H100
- B. NVIDIA B300
- C. AMD MI300
- D. NVIDIA A100
- E. Google TPU v6

Q9

NCLT launched e-Inspection and e-Certified Copy services under which programme?

- A. Digital India 2.0
- B. e-Courts 2.0
- C. NCLT-NextGen
- D. Nyaya Setu
- E. e-Tribunal Mission

Q10

The White House report "The Great Transshipment Scam" placed India in which tier of "China's Shadow Transshipment Network", and on what basis?

- A. Tier 2 — closely integrated with China
- B. Tier 3 — weak customs enforcement
- C. Tier 1 — risk "embedded" within massive legitimate trade flows
- D. Tier 1 — weak customs enforcement
- E. India was not named in the report

Q11

Per the WIPO report, India ranks FIFTH globally in Generative AI patent filings. Which country tops the list with over 70% of global GenAI patents (2024–25)?

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

Q12

BHEL signed a strategic collaboration for PEM electrolyser manufacturing in India with "Hystar AS" — a company from which country?

- A. Germany
- B. Norway
- C. Denmark
- D. Netherlands
- E. Sweden

Q13

On the 80th Independence Day (15 August 2026), PM Modi delivered his 13th consecutive Red Fort speech — becoming only the SECOND PM to do so after:

- A. Indira Gandhi
- B. Jawaharlal Nehru
- C. Manmohan Singh
- D. Atal Bihari Vajpayee
- E. Rajiv Gandhi

Q14

IN-SPACE approved India's first fully commercial Earth Observation satellite constellation (PPP model) led by which company?

- A. Dhruva Space
- B. PixxelSpace India
- C. Agnikul Cosmos
- D. SatSure Analytics
- E. Skyroot Aerospace

Q15**How many personnel received the Shaurya Chakra in the 2026 Independence Day honours?**

- A. 15
- B. 17
- C. 19
- D. 21
- E. 23

ANSWERS — 15 AUGUST 2026

Q1 B	Q2 B	Q3 C	Q4 C	Q5 D
Q6 B	Q7 C	Q8 B	Q9 B	Q10 C
Q11 B	Q12 B	Q13 B	Q14 B	Q15 C

Q1. BNHS, with the Indian Army, has sterilised 2,950+ free-ranging dogs in Ladakh since 2022 to protect the Black-necked Crane. The Black-necked Crane is unique among the world's 15 crane species because it is:

Answer B. The only exclusively ALPINE species

The Black-necked Crane — the only exclusively alpine species among 15 crane species — is the State Bird of the UT of Ladakh, IUCN Near Threatened, ranging across India, China, Bhutan and Nepal. Local names: Thrung Thrung Karmo (Dzongkha), Cha Tung-Tung (Ladakhi). Dog predation on its chicks prompted the BNHS-Army sterilisation drive.

Q2. India's fertiliser subsidy keeps rising even though only about what share of applied nutrients is actually absorbed by crops?

Answer B. 40%

Only ~40% of applied nutrients get absorbed; the unused portion causes groundwater contamination, air pollution, nutrient wastage and a heavier subsidy burden — underscoring the need to raise Nutrient-Use Efficiency (NUE).

Q3. PM Vishwakarma 2.0 is likely to launch on 17 September — Vishwakarma Jayanti. The original scheme (2023, Central Sector, MSME Ministry) covers how many identified traditional trades?

Answer C. 18

PM Vishwakarma (launched 2023; Central Sector; MSME nodal) covers 18 traditional trades for artisans above 18 years — offering collateral-free credit, skill training, modern tools, digital-transaction incentives and market linkage. Phase 2.0 sharpens credit access and market linkages, launching 17 September (Vishwakarma Jayanti, also the PM's birthday).

Q4. PM Surya Ghar: Muft Bijli Yojana (February 2024, MNRE) targets 1 crore households by March 2027 and offers households up to how many units of free electricity per month?

Answer C. 300 units

The rooftop solar scheme (Central Sector; National Programme Implementation Agency at national level, State Implementation Agencies at state level) provides up to 300 free units/month via rooftop generation. States like UP, Andhra Pradesh and Bihar are now topping up aid for households that can't afford installation — to cut their own power-subsidy revenue losses.

Q5. In his Independence Day 2026 address, the PM outlined "Shakti Ki Saptadhara" — seven streams of national strength. Which of the following is NOT one of the seven?

Answer D. Space Militarisation

The seven streams: (1) Manufacturing (global supply-chain hub, domestic components), (2) Farming & Food Processing (millets/spices as global brands), (3) Technology & Innovation (data centres, robotics, 6G, building on UPI-DPI), (4) Gati Shakti & Connectivity (multimodal, logistics cost), (5) Raksha Shakti (Aatmanirbhar defence, drones, global supplier), (6) Green & Blue Economy (green hydrogen, renewables, storage, fisheries, ocean tech), (7) Soft Power (Yoga, films, gaming, tourism) — interconnected pillars towards Aatmanirbharta and Viksit Bharat.

Q6. PMJDY completed 12 years, crossing 58 crore accounts with deposits of about ₹3 lakh crore. On what date was PMJDY formally LAUNCHED (after the 15 August 2014 Red Fort announcement)?

Answer B. 28 August 2014

PMJDY — a National Mission for Financial Inclusion (Finance Ministry nodal; DFS implementing) — was announced from the Red Fort on 15 August 2014 and launched on 28 August 2014. Features: BSBDA zero-balance accounts, free RuPay card with accident cover, overdraft up to ₹10,000, DBT, insurance and mobile banking. It is the first layer of the JAM trinity and India's digital public infrastructure.

Q7. RBI closed its FCNR(B) swap window one month early after banks mobilised how much under the scheme (launched 8 June 2026)?

Answer C. \$52.3 billion

Banks raised \$52.3 billion by 13 August, prompting early closure (31 August) — barely a week after Governor Malhotra said there was no withdrawal proposal. FCNR(B) = Foreign Currency Non-Resident (Bank) term deposits held in foreign currency by NRIs, with principal AND interest paid in the same currency (no rupee conversion risk). The swap: bank sells NRI dollars to RBI for rupees, reversing at maturity at the SAME rate — RBI bears the full hedging cost, letting banks offer attractive NRI rates without currency risk.

Q8. L&T secured a ₹10,000–15,000 crore order to build a large AI computing facility at its Chennai data-centre campus for "Together AI", deploying 10,000 GPUs of which type?

Answer B. NVIDIA B300

The L&T-Together AI facility in Chennai will deploy 10,000 NVIDIA B300 GPUs for AI training, inference and model fine-tuning.

Q9. NCLT launched e-Inspection and e-Certified Copy services under which programme?

Answer B. e-Courts 2.0

The services — digital case-record inspection and certified copies via the NCLT e-Filing portal — come under e-Courts 2.0, reducing physical visits and improving transparency. NCLT was established on 1 June 2016 under the Companies Act, 2013.

Q10. The White House report "The Great Transshipment Scam" placed India in which tier of "China's Shadow Transshipment Network", and on what basis?

Answer C. Tier 1 — risk "embedded" within massive legitimate trade flows

The White House Office of Trade and Manufacturing Policy named 40+ jurisdictions. Tier 1: India, Mexico, Canada, EU — trade with the US so large that suspect flows can hide inside legitimate ones (NOT weak enforcement). Tier 2: Vietnam, Malaysia, Thailand — "closely integrated" with China. Tier 3: Cambodia, Panama, UAE — "weak customs enforcement". Illegal transshipment = routing goods via a third country with minor processing, relabelling, repackaging or re-invoicing. The India corridor named: Pune-Gujarat-Chennai (pumps and compressors, affecting Cincinnati-Dayton-Columbus).

Q11. Per the WIPO report, India ranks FIFTH globally in Generative AI patent filings. Which country tops the list with over 70% of global GenAI patents (2024-25)?

Answer B. China

Rankings (2024-25 share): China 70%+, US 10% (92% CAGR), Japan 6.5% (230% CAGR), South Korea 3.7%, India 5th at 2% (64% CAGR). India published 929 GenAI patents in 2024-25 — nearly 70% of the 1,350 it published over the whole 2014-23 decade. Germany (6th), UK (8th), Canada and Switzerland are closing in, so India's fifth place is not secure. WIPO is a UN specialised agency.

Q12. BHEL signed a strategic collaboration for PEM electrolyser manufacturing in India with "Hystar AS" — a company from which country?

Answer B. Norway

The BHEL-Hystar (Norway) tie-up covers PEM (Proton Exchange Membrane) electrolyzers — BHEL will now offer both PEM and alkaline solutions, supporting the National Green Hydrogen Mission. Separately, the Andaman & Nicobar Administration invited proposals for a private-led Green AI/Data Centre, with Campbell Bay (Great Nicobar) a potential site.

Q13. On the 80th Independence Day (15 August 2026), PM Modi delivered his 13th consecutive Red Fort speech — becoming only the SECOND PM to do so after:

Answer B. Jawaharlal Nehru

Modi became the 2nd PM after Nehru with 13 consecutive Independence Day speeches. The celebrations highlighted 150 years of Vande Mataram and the theme "Yuva Shakti – Leading the Journey to Viksit Bharat@2047".

Q14. IN-SPACe approved India's first fully commercial Earth Observation satellite constellation (PPP model) led by which company?

Answer B. PixxelSpace India

The PixxelSpace-led consortium (with Dhruva Space, PierSight Space and SatSure Analytics) will build a 12-satellite constellation using panchromatic, multispectral, hyperspectral and SAR technologies — investment ₹1,200+ crore, operational by 2029.

Q15. How many personnel received the Shaurya Chakra in the 2026 Independence Day honours?

Answer C. 19

19 Shaurya Chakras: 11 Army, 1 Navy, 1 Air Force, and 6 Police/Central Armed Forces personnel. Lance Naik Narender Sindhu of 9 Rashtriya Rifles received the award posthumously.

QUIZ 10 OF 21

16 & 17 August 2026

14 questions · Banking 3 · Schemes 2 · Appointments 2 · Sci & Env 2

Q1

The Union Government plans a three-month "Reform Utsav" citizen-driven governance reform campaign, likely from which date?

- A. 15 August 2026
- B. 2 October 2026
- C. 26 January 2027
- D. 1 November 2026
- E. 25 December 2026

Q2

The Gaj Gaurav 2026 mahouts of Jaldapara National Park not only rescued six stranded captive elephants but also helped move how many wild one-horned rhinoceroses to safety during the floods?

- A. 5
- B. 9
- C. 13
- D. 17
- E. 21

Q3

Karnataka's "Sandhya Kiran Scheme" — a contributory cashless healthcare scheme under Ayushman Bharat-Arogya Karnataka — covers state pensioners below 70 years with what annual family health cover?

- A. ₹2 lakh
- B. ₹3 lakh
- C. ₹5 lakh
- D. ₹10 lakh
- E. ₹7.5 lakh

Q4

The CAG flagged major gaps in the Green India Mission. GIM is one of the EIGHT missions under which framework?

- A. National Mission for Green India Act
- B. National Action Plan on Climate Change (NAPCC)
- C. Panchamrit Commitments
- D. National Forest Policy 1988
- E. LiFE Mission

Q5

Under FAST-DS (Foreign Assets Disclosure Scheme for Small Taxpayers), Category A declarants (undisclosed foreign asset/income never offered to tax, up to ₹1 crore) must pay:

- A. Flat fee of ₹1 lakh
- B. 30% tax only
- C. 30% tax + an equal additional amount = effective 60%
- D. 45% tax
- E. 75% tax + penalty

Q6

SEBI proposed a mandatory colour-coded "Credit Risk-o-Meter" for debt securities, converting credit ratings (AAA, AA+, BBB- etc.) into how many visual risk levels?

- A. 4
- B. 5
- C. 6
- D. 8
- E. 10

Q7

The MMDR Amendment Bill, 2026 responds to which 2024 nine-judge Constitution Bench ruling that recognised states' power to tax mineral rights while holding "royalty is not a tax"?

- A. State of Jharkhand v. Union of India
- B. Mineral Area Development Authority (MADA) v. SAIL
- C. India Cement v. State of Tamil Nadu
- D. Kesoram Industries case
- E. Orissa Mining Corporation v. MoEF

Q8

India and Nepal signed MoUs for 8 High Impact Community Development Projects (HICDPs) worth NPR 803 million. Across how many districts and provinces of Nepal will they be implemented?

- A. 5 districts, 3 provinces
- B. 7 districts, 4 provinces
- C. 8 districts, 5 provinces
- D. 10 districts, 6 provinces
- E. 4 districts, 2 provinces

Q9

JSW Neo Energy signed a pact with Bhutan's Druk Green Power Corporation for the 920 MW Punatsangchhu-III Hydroelectric Project. What is the JV shareholding split?

- A. JSW 51% – DGPC 49%
- B. DGPC 51% – JSW 49%
- C. 50-50
- D. DGPC 74% – JSW 26%
- E. JSW 60% – DGPC 40%

Q10

Andhra Pradesh and CSIR-NGRI signed a ₹140-crore pact (fully NMET-funded) to explore which two critical minerals in the Kadapa Basin's Vempalle region?

- A. Cobalt and nickel
- B. Lithium and gallium
- C. Rare earths and titanium
- D. Graphite and vanadium
- E. Copper and tungsten

Q11

The Mahadayi River — known as the Mandovi in Goa and its primary lifeline — originates from a cluster of 30 springs in which wildlife sanctuary in Belagavi district, Karnataka?

- A. Dandeli WLS
- B. Bhimgad Wildlife Sanctuary
- C. Anshi National Park
- D. Sharavathi Valley WLS
- E. Someshwara WLS

Q12

"VIHAAN" — India's first indigenous broadband networking System-on-Chip that achieved first-pass silicon success — was designed by which Chennai-based fabless startup?

- A. Mindgrove Technologies
- B. Aheesa Digital Innovations
- C. Saankhya Labs
- D. Signalchip
- E. InCore Semiconductors

Q13

N. Chandrasekaran will step down as Executive Chairman of Tata Sons after his current term ends on which date?

- A. 31 December 2026
- B. 20 February 2027
- C. 31 March 2027
- D. 30 June 2027
- E. 15 August 2027

Q14

Major General Sunil Kumar Razdan (Retd.), who passed away at 70, was the Indian Army's FIRST wheelchair-borne General and a recipient of which gallantry award — India's second-highest PEACETIME gallantry honour?

- A. Ashoka Chakra
- B. Kirti Chakra
- C. Shaurya Chakra
- D. Vir Chakra
- E. Param Vishisht Seva Medal

ANSWERS — 16 & 17 AUGUST 2026

Q1 B	Q2 C	Q3 C	Q4 B	Q5 C
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Q6 C	Q7 B	Q8 B	Q9 B	Q10 B
Q11 B	Q12 B	Q13 B	Q14 B	

Q1. The Union Government plans a three-month "Reform Utsav" citizen-driven governance reform campaign, likely from which date?

Answer B. 2 October 2026

Reform Utsav builds a pipeline of citizen voice → actionable reform → implementation. Three stages: Jan Manthan–Discover (portal/meetings/webinars, AI classifies suggestions, multilingual call centre), Vimarsh–Deliberate (quick-win reforms + structural roadmaps), Samadhan & Sankalp Siddhi–Resolution (coordination committee with bi-weekly reviews tracking implementation).

Q2. The Gaj Gaurav 2026 mahouts of Jaldapara National Park not only rescued six stranded captive elephants but also helped move how many wild one-horned rhinoceroses to safety during the floods?

Answer C. 13

The 7 honoured mahouts/handlers of Jaldapara NP (West Bengal) rescued six stranded captive elephants and helped shift 13 wild one-horned rhinos to safer areas during the severe floods — earning the MoEF&CC's Gaj Gaurav Awards at World Elephant Day celebrations in Visakhapatnam.

Q3. Karnataka's "Sandhya Kiran Scheme" — a contributory cashless healthcare scheme under Ayushman Bharat–Arogya Karnataka — covers state pensioners below 70 years with what annual family health cover?

Answer C. ₹5 lakh

Sandhya Kiran (Karnataka Cabinet-approved) covers ~4.93 lakh beneficiaries — pensioners below 70 and their families — with ₹5 lakh annual family cover for secondary, tertiary and emergency treatment at empanelled hospitals, under AB–ArK.

Q4. The CAG flagged major gaps in the Green India Mission. GIM is one of the EIGHT missions under which framework?

Answer B. National Action Plan on Climate Change (NAPCC)

GIM — conceived 2010 under NAPCC, launched 2014 by MoEF&CC — targets increasing forest/tree cover over 5 million hectares AND improving quality over another 5 million hectares, boosting ecosystem services (biodiversity, water, carbon sequestration) and forest-based livelihoods. The CAG audit flagged inadequate funding, weak inter-scheme coordination, poor monitoring and missed targets.

Q5. Under FAST–DS (Foreign Assets Disclosure Scheme for Small Taxpayers), Category A declarants (undisclosed foreign asset/income never offered to tax, up to ₹1 crore) must pay:

Answer C. 30% tax + an equal additional amount = effective 60%

FAST–DS (announced Budget 2026–27; Chapter IV Finance Act 2026; CBDT-notified; in force 16 August–31 December 2026; valuation date 31 March 2026; electronic Form 1) gives immunity from further tax, penalty and prosecution under the Black Money Act. Category A: never-taxed foreign asset/income up to ₹1 crore → effective 60%. Category B: asset already taxed or acquired as non-resident but not declared in the ITR schedule, up to ₹5 crore → flat ₹1 lakh fee. Target group: students, young professionals, tech employees and returned NRIs with inadvertent non-disclosure or residential-status changes; also covers income that escaped assessment under Section 147.

Q6. SEBI proposed a mandatory colour-coded "Credit Risk-o-Meter" for debt securities, converting credit ratings (AAA, AA+, BBB- etc.) into how many visual risk levels?

Answer C. 6

The proposed Credit Risk-o-Meter maps ratings into 6 visual levels, from "lowest credit risk" to "high to very high risk of default" — making credit risk easier for investors to grasp and compare. Separately, IFSCA granted an Investment Banking licence to Nexent Capital IFSC Pvt Ltd (GIFT City) under the IFSCA (Capital Market Intermediaries) Regulations, 2025 — for IPOs, FPOs, SPAC listings, secondary listings, debt capital market deals and advisory.

Q7. The MMDR Amendment Bill, 2026 responds to which 2024 nine-judge Constitution Bench ruling that recognised states' power to tax mineral rights while holding "royalty is not a tax"?

Answer B. Mineral Area Development Authority (MADA) v. SAIL

The Bill amends the MMDR Act 1957 to create a uniform, Centre-directed mining fiscal framework after MADA v. SAIL (2024, 9-judge bench). Key clauses: Section 2 amendment extends central control over "mineral-bearing lands"; NEW Section 9D bars states from any tax/cess/levy on mineral rights or mineral-bearing lands EXCEPT per Centre-prescribed conditions (power made conditional, not abolished); retrospective invalidation of unpaid pre-amendment state dues; NO refunds of taxes already collected; Section 13 delegates the actual ceilings/parameters to executive rules — so the real extent of restriction emerges later through rules.

Q8. India and Nepal signed MoUs for 8 High Impact Community Development Projects (HICDPs) worth NPR 803 million. Across how many districts and provinces of Nepal will they be implemented?

Answer B. 7 districts, 4 provinces

The 8 HICDPs (NPR 803 million, Indian grant assistance) span education, health, agriculture and digital transformation across 7 districts in 4 provinces of Nepal.

Q9. JSW Neo Energy signed a pact with Bhutan's Druk Green Power Corporation for the 920 MW Punatsangchhu-III Hydroelectric Project. What is the JV shareholding split?

Answer B. DGPC 51% – JSW 49%

The 920 MW Punatsangchhu-III project (Punatsangchhu River, Bhutan) will be developed on a Build-Own-Operate-Transfer (BOOT) basis with DGPC holding 51% and JSW Neo Energy 49% — JSW Neo Energy's FIRST power generation venture outside India.

Q10. Andhra Pradesh and CSIR-NGRI signed a ₹140-crore pact (fully NMET-funded) to explore which two critical minerals in the Kadapa Basin's Vempalle region?

Answer B. Lithium and gallium

The AP-CSIR-NGRI exploration targets lithium and gallium in the Kadapa Basin (Vempalle focus) — earlier studies showed lithium up to 1,000 ppm and gallium up to 250 ppm; cost ₹140 crore, fully funded by the National Mineral Exploration Trust. AP also tied up with IIT (ISM) Dhanbad-TEXMiN for a mining Centre of Excellence.

Q11. The Mahadayi River — known as the Mandovi in Goa and its primary lifeline — originates from a cluster of 30 springs in which wildlife sanctuary in Belagavi district, Karnataka?

Answer B. Bhimgad Wildlife Sanctuary

The Mahadayi (Mandovi) — a west-flowing inter-state river (~117 km; Karnataka-Maharashtra-Goa) — rises from 30 springs in Bhimgad WLS near Degao/Khanapur, Belagavi, and drains into the Arabian Sea at Panaji through the Mormugao and Aguada bays. Karnataka tributaries: Kalasa Nala and Banduri Nala (the Kalasa-Banduri drinking water project streams); Goa tributaries: Khandepar, Ragada, Mapusa etc. Context: the Environment Ministry told the Lok Sabha no Karnataka EC proposal for the diversion is pending, and the NBWL has NOT approved forest diversion for the Kalasa Nala scheme in the Kali-Sahyadri tiger corridor.

Q12. "VIHAAN" — India's first indigenous broadband networking System-on-Chip that achieved first-pass silicon success — was designed by which Chennai-based fabless startup?

Answer B. Aheesa Digital Innovations

VIHAAN (Aheesa Digital Innovations, Chennai; supported under MeitY's Design Linked Incentive Scheme / India Semiconductor Mission) is built on the open-standard RISC-V architecture with C-DAC's indigenous VEGA processor — for FTTH deployments, broadband routers and CPE, cutting reliance on imported networking chips. Key terms: SoC = processor+memory+networking+security on one chip; fabless = designs chips, outsources fabrication; first-pass silicon success = chip worked on the very first fabrication attempt.

Q13. N. Chandrasekaran will step down as Executive Chairman of Tata Sons after his current term ends on which date?

Answer B. 20 February 2027

Chandrasekaran — Tata Sons Chairman since February 2017 (reappointed 2022), earlier TCS CEO & MD from 2009 — steered the group's expansion into aviation, electronics and digital businesses.

Q14. Major General Sunil Kumar Razdan (Retd.), who passed away at 70, was the Indian Army's FIRST wheelchair-borne General and a recipient of which gallantry award — India's second-highest PEACETIME gallantry honour?

Answer B. Kirti Chakra

Maj Gen Razdan (Kirti Chakra and VSM) led a 1994 counter-terrorist hostage-rescue operation in J&K despite severe injuries, later becoming the Army's first wheelchair-borne General. The Kirti Chakra is India's second-highest peacetime gallantry award (after the Ashoka Chakra).

QUIZ 11 OF 21

18 August 2026

14 questions · Schemes 6 · Agri & Rural 2 · Banking 2 · International 1

Q1

India launched its first-ever Guide to Grasslands and Other Open Natural Ecosystems (ONEs) at COP17 of the UNCCD. Where was COP17 held?

- A. Riyadh, Saudi Arabia
- B. Ulaanbaatar, Mongolia
- C. Abidjan, Cote d'Ivoire
- D. Nairobi, Kenya
- E. New Delhi, India

Q2

The United Nations Convention to Combat Desertification (UNCCD) was adopted at Paris on which date?

- A. 5 June 1992
- B. 17 June 1994
- C. 11 December 1997
- D. 22 May 1992
- E. 12 December 2015

Q3

India has committed to restoring how much degraded land by 2030 under its UNCCD commitments?

- A. 10 million hectares
- B. 18 million hectares
- C. 26 million hectares
- D. 32 million hectares
- E. 45 million hectares

Q4

A Centre of Excellence for Eri Silk Weaving, also known as Ryndia, was inaugurated in Ri-Bhoi district of which state?

- A. Assam
- B. Manipur
- C. Nagaland
- D. Meghalaya
- E. Tripura

Q5

The Jal Jeevan Mission, which completed seven years on 15 August 2026, aims to supply how much water per person per day through a Functional Household Tap Connection?

- A. 40 litres
- B. 45 litres
- C. 55 litres
- D. 70 litres
- E. 100 litres

Q6

Under the Jal Jeevan Mission, what is the Centre-State funding ratio for Himalayan and North-Eastern states?

- A. 50:50
- B. 60:40
- C. 75:25
- D. 90:10
- E. 100:0

Q7

The deadline of the Jal Jeevan Mission was extended by the Union Cabinet from 2024 to which year?

- A. December 2026
- B. December 2027
- C. December 2028
- D. December 2029
- E. December 2030

Q8

NABARD launched the RSVC-AMRIT platform for rural innovation. What does AMRIT stand for in this context?

- A. Agricultural Mission for Rural Infrastructure and Technology
- B. Accelerated Medium for Rural Innovations and Technologies
- C. Atal Mission for Rejuvenation and Innovation in Technology
- D. Advanced Model for Rural Industrial Transformation
- E. Agri Market Research and Innovation Trust

Q9

NABARD, India's apex development financial institution for agriculture and rural development, was established in which year?

- A. 1969
- B. 1975
- C. 1982
- D. 1990
- E. 1993

Q10

West Bengal formally launched Ayushman Bharat PM-JAY on 16 August 2026. What is the annual health cover provided per family under the scheme?

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

Q11

According to NITI Aayog's 3rd Services Thematic report, professional services contribute approximately what share of India's total services exports?

- A. 10 per cent
- B. 15 per cent
- C. 25 per cent
- D. 40 per cent
- E. 55 per cent

Q12

In draft guidelines issued on 6 August 2026, the RBI proposed restricting NBFCs to offering only which type of credit product?

- A. Revolving credit only
- B. Term loans only
- C. Overdraft facilities only
- D. Cash credit only
- E. Credit cards only

Q13

The RBI imposed a monetary penalty of Rs 59.20 lakh on which bank for non-compliance with directions on Interest Rate on Deposits and Securitisation of Standard Assets?

- A. RBL Bank
- B. Bandhan Bank
- C. IndusInd Bank
- D. Yes Bank
- E. IDFC First Bank

Q14

MeitY approved projects collectively worth how much for incentives under the Electronics Component Manufacturing Scheme (ECMS)?

- A. Rs 3,240 crore
- B. Rs 5,600 crore
- C. Rs 7,877 crore
- D. Rs 10,900 crore
- E. Rs 14,500 crore

ANSWERS — 18 AUGUST 2026

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

"A fact revised three times is a mark in the bank."

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Q11 C	Q12 B	Q13 C	Q14 C	
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Q1. India launched its first-ever Guide to Grasslands and Other Open Natural Ecosystems (ONES) at COP17 of the UNCCD. Where was COP17 held?

Answer B. Ulaanbaatar, Mongolia

COP17 of the UN Convention to Combat Desertification was held at Ulaanbaatar, Mongolia. India hosted COP14 in New Delhi in 2019, where the Delhi Declaration was adopted. Open Natural Ecosystems are naturally treeless or sparsely treed landscapes such as grasslands, savannas, scrublands, ravines and deserts, long misclassified as wasteland because they lack trees.

Q2. The United Nations Convention to Combat Desertification (UNCCD) was adopted at Paris on which date?

Answer B. 17 June 1994

The UNCCD was formally recommended by Agenda 21 at the 1992 Rio Earth Summit, adopted at Paris on 17 June 1994 and entered into force in December 1996. It has 197 Parties, that is 196 countries plus the European Union. 17 June is observed as the World Day to Combat Desertification and Drought. It is one of the three Rio Conventions along with the UNFCCC and the CBD.

Q3. India has committed to restoring how much degraded land by 2030 under its UNCCD commitments?

Answer C. 26 million hectares

India has committed to restoring 26 million hectares of degraded land by 2030, in line with the Land Degradation Neutrality target under SDG 15.3. Roughly 30 per cent of India's land area is affected by degradation, according to the Desertification and Land Degradation Atlas prepared by SAC-ISRO.

Q4. A Centre of Excellence for Eri Silk Weaving, also known as Ryndia, was inaugurated in Ri-Bhoi district of which state?

Answer D. Meghalaya

Meghalaya Chief Minister Conrad K. Sangma inaugurated the Centre of Excellence for Eri Silk Weaving in Ri-Bhoi district. Eri Silk, locally called Ryndia, is an indigenous silk variety of Meghalaya and is known as Ahimsa Silk because the moth is not killed in the process. Meghalaya's handloom sector supports more than 50,000 households, with women forming over 70 per cent of the workforce.

Q5. The Jal Jeevan Mission, which completed seven years on 15 August 2026, aims to supply how much water per person per day through a Functional Household Tap Connection?

Answer C. 55 litres

The Jal Jeevan Mission provides a Functional Household Tap Connection at the norm of 55 litres per person per day. Launched on 15 August 2019 by Prime Minister Narendra Modi, it is implemented by the Department of Drinking Water and Sanitation under the Ministry of Jal Shakti. Rural tap-water coverage has crossed 15.91 crore households and more than 2 lakh villages are certified Har Ghar Jal.

Q6. Under the Jal Jeevan Mission, what is the Centre-State funding ratio for Himalayan and North-Eastern states?

Answer D. 90:10

Remember the three ratios: 90:10 for Himalayan and North-Eastern states, 100 per cent central funding for Union Territories, and 50:50 for all other states. Note that JJM is a Centrally Sponsored Scheme, not a Central Sector Scheme, which is why costs are shared with the states at all.

Q7. The deadline of the Jal Jeevan Mission was extended by the Union Cabinet from 2024 to which year?

Answer C. December 2028

The original deadline of 2024 was extended by the Union Cabinet to December 2028. A village is certified Har Ghar Jal only after the Gram Sabha passes a resolution confirming that every household has a functional tap connection with adequate quantity and prescribed quality of water, which makes it a community declaration rather than an administrative count.

Q8. NABARD launched the RSVC-AMRIT platform for rural innovation. What does AMRIT stand for in this context?

Answer B. Accelerated Medium for Rural Innovations and Technologies

RSVC-AMRIT was launched on 15 August 2026 by Principal Scientific Adviser Prof. Ajay Kumar Sood. Developed by NABARD with the Office of the Principal Scientific Adviser, it is the digital backbone of the RuTAGe Smart Village Centre ecosystem, handling technology discovery, field validation, deployment tracking, performance monitoring and knowledge management. RuTAG, the Rural Technology Action Group, works through IIT-based cells that adapt scientific solutions to rural needs.

Q9. NABARD, India's apex development financial institution for agriculture and rural development, was established in which year?

Answer C. 1982

NABARD was established in 1982 and is headquartered in Mumbai, Maharashtra. Its Chairman is Dr. Shaji Krishnan V. Note the contrast with SIDBI, set up in 1990, and NHB, set up in 1988, which are commonly confused in NABARD Phase 1 General Awareness.

Q10. West Bengal formally launched Ayushman Bharat PM-JAY on 16 August 2026. What is the annual health cover provided per family under the scheme?

Answer D. Rs 5 lakh

AB-PMJAY provides health coverage of up to Rs 5 lakh per family per year. Around 2,000 government and private hospitals in West Bengal will be empanelled, and all citizens above 70 years are covered, including roughly 35 lakh elderly beneficiaries. The state also launched the Mukhyamantri Swasthya Bima Yojana for families not covered under AB-PMJAY.

Q11. According to NITI Aayog's 3rd Services Thematic report, professional services contribute approximately what share of India's total services exports?

Answer C. 25 per cent

The report, titled India's Services Sector: Insights on Regulatory Regime in Professional Services, notes that professional services account for nearly 25 per cent of India's total services exports. It recommends a four-pronged strategy: harness emerging trends, strengthen professional services in the wider value chain, adopt global best practices and promote continuous professional development. Key regulatory barriers identified include nationality and residency requirements, licensing rules, qualification requirements and recognition of foreign qualifications.

Q12. In draft guidelines issued on 6 August 2026, the RBI proposed restricting NBFCs to offering only which type of credit product?

Answer B. Term loans only

The RBI draft would effectively bar NBFCs from offering revolving credit facilities. In revolving credit, such as cash credit, overdraft, working capital limits and credit cards, a sanctioned limit can be drawn, repaid and drawn again. In a term loan, a fixed amount is disbursed once and repaid on a set schedule. The Finance Industry Development Council, the self-regulatory organisation for NBFCs, has flagged that the move could create regulatory arbitrage in favour of banks.

Q13. The RBI imposed a monetary penalty of Rs 59.20 lakh on which bank for non-compliance with directions on Interest Rate on Deposits and Securitisation of Standard Assets?

Answer C. IndusInd Bank

The bank was found to have paid interest on certain current account deposits in violation of RBI directions and to have undertaken synthetic securitisation of standard assets against RBI guidelines. The violations were identified during the RBI's inspection based on the bank's financial position as of 31 March 2025.

Q14. MeitY approved projects collectively worth how much for incentives under the Electronics Component Manufacturing Scheme (ECMS)?

Answer C. Rs 7,877 crore

ECMS targets domestic manufacturing of electronic components, the parts that go inside finished devices, which India has largely imported even while assembling phones and laptops domestically. Approved projects receive turnover-linked or capex-linked incentives on achieving milestones. Several components will be made in India for the first time, including electrolyte additives, hermetic terminals used in defence-grade sealed assemblies, metalised films for capacitors, and coils.

QUIZ 12 OF 21

19 August 2026

14 questions · Agri & Rural 4 · Banking 4 · Schemes 3 · Reports 1

Q1

The Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) is a sub-scheme of which of the following?

- A. Blue Revolution Scheme
- B. Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- C. Fisheries and Aquaculture Infrastructure Development Fund
- D. Pradhan Mantri Krishi Sinchayee Yojana
- E. National Fisheries Development Programme

Q2

India is the second-largest producer of fish in the world, accounting for approximately what share of global output?

- A. 4 per cent
- B. 6 per cent
- C. 8 per cent
- D. 12 per cent
- E. 15 per cent

Q3

In which segment of the fisheries sector does India hold the first rank globally?

- A. Aquaculture production
- B. Capture fisheries
- C. Inland fish production
- D. Shrimp production and export
- E. Marine fish landings

Q4

The Pradhan Mantri Matsya Sampada Yojana (PMMSY), the flagship scheme for fisheries and aquaculture development, was launched in which month and year?

- A. September 2020
- B. March 2019
- C. June 2021
- D. December 2018
- E. August 2022

Q5

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is primarily designed to do which of the following?

- A. Provide crop insurance cover to fish farmers
- B. Offer minimum support prices for marine catch
- C. Provide concessional finance for fisheries infrastructure projects
- D. Give direct income transfers to registered fishers
- E. Fund research on deep-sea fishing vessels only

Q6

The CloudFisher fog-harvesting nets used on Mount Boutmezguida in Morocco are designed to withstand mountain winds of up to what speed?

- A. 60 km per hour
- B. 80 km per hour
- C. 100 km per hour
- D. 120 km per hour
- E. 150 km per hour

Q7

The Viksit Bharat–Guarantee for Rozgar and Aajeevika Mission (Gramin), or VB–G RAM G, which replaced MGNREGA, had its enabling Bill passed in which month and year?

- A. December 2025
- B. April 2026
- C. May 2026
- D. June 2026
- E. February 2025

Q8

The Incentive Scheme for Promotion of Domestic PNG Connections approved by the government will be effective from which date?

- A. 1 August 2026
- B. 1 September 2026
- C. 1 October 2026
- D. 1 January 2027
- E. 1 April 2027

Q9

Digital Bharat Nidhi signed an agreement with the Chhattisgarh Government to support the implementation of which programme?

- A. PM Gramin Digital Saksharta Abhiyan
- B. National Broadband Mission 2.0
- C. Amended BharatNet programme
- D. Digital India Land Records Modernisation Programme
- E. PM Wani Public Wi-Fi scheme

Q10

The new SEBI Incident Reporting portal has been aligned with the Format for Incident Reporting Exchange (FIRE) developed by which body?

- A. Bank for International Settlements
- B. Financial Stability Board
- C. International Organization of Securities Commissions
- D. Financial Action Task Force
- E. International Monetary Fund

Q11

The RegTech Lab inaugurated at the National Institute of Securities Markets (NISM), Patalganga campus, relates to an institution established by SEBI in which year?

- A. 1992
- B. 1998
- C. 2002
- D. 2006
- E. 2010

Q12

Currency in Circulation (CIC), which continues to grow at double-digit rates despite rising digital payments, is a component of which monetary aggregate?

- A. M1
- B. M2
- C. M3
- D. M0
- E. M4

Q13

Karnataka has earmarked 1,736 acres for the Tumakuru Node, which forms part of which industrial corridor?

- A. Delhi-Mumbai Industrial Corridor
- B. Chennai-Bengaluru Industrial Corridor
- C. Amritsar-Kolkata Industrial Corridor
- D. Vizag-Chennai Industrial Corridor
- E. Hyderabad-Nagpur Industrial Corridor

Q14

The 6th Positive Indigenisation List notified by the Department of Defence Production on 18 August 2026 contains how many defence items?

- A. 101
- B. 346
- C. 405
- D. 509
- E. 928

ANSWERS — 19 AUGUST 2026

Q1 B	Q2 C	Q3 D	Q4 A	Q5 C
Q6 D	Q7 A	Q8 B	Q9 C	Q10 B
Q11 D	Q12 D	Q13 B	Q14 C	

Q1. The Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) is a sub-scheme of which of the following?

Answer B. Pradhan Mantri Matsya Sampada Yojana (PMMSY)

PM-MKSSY works on formalising a sector that has traditionally operated informally. Its focus areas are improving access to institutional finance and insurance, raising value-chain efficiency and strengthening quality management. Its beneficiary base is deliberately wide, covering fishers, fish farmers, fish vendors and micro and small fisheries enterprises rather than only primary producers.

Q2. India is the second-largest producer of fish in the world, accounting for approximately what share of global output?

Answer C. 8 per cent

The Department of Fisheries highlighted India's global standing while marking the 80th Independence Day with fishers and fish farmers in New Delhi. Alongside fish production, India also ranks second in aquaculture production and is among the largest producers in capture fisheries. These positions underpin the case for sustained public investment in the sector since 2015.

Q3. In which segment of the fisheries sector does India hold the first rank globally?

Answer D. Shrimp production and export

Shrimp is the single largest contributor to India's seafood export earnings, which is why the first rank here matters more than the headline production numbers. In aquaculture production India is second, not first, a distinction frequently tested. Candidates should also remember the Ministry involved is Fisheries, Animal Husbandry and Dairying.

Q4. The Pradhan Mantri Matsya Sampada Yojana (PMMSY), the flagship scheme for fisheries and aquaculture development, was launched in which month and year?

Answer A. September 2020

PMMSY is administered by the Ministry of Fisheries, Animal Husbandry and Dairying and implemented through the Department of Fisheries. It sits alongside the older Blue Revolution Scheme, which focuses on raising fish production, improving infrastructure and expanding employment and fisher livelihoods. Together these form the backbone of Central support to the sector since 2015.

Q5. The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is primarily designed to do which of the following?

Answer C. Provide concessional finance for fisheries infrastructure projects

The FIDF supports capital-intensive assets that individual fishers cannot finance on their own, such as fishing harbours, cold chains, fish markets and aquaculture infrastructure. Its instrument is concessional credit rather than grant or subsidy, which distinguishes it from the scheme-based support under PMMSY. For NABARD aspirants the fund is a useful example of infrastructure lending in the primary sector.

Q6. The CloudFisher fog-harvesting nets used on Mount Boutmezguida in Morocco are designed to withstand mountain winds of up to what speed?

Answer D. 120 km per hour

Durability, not collection capacity, was the real constraint in fog harvesting, since earlier nets tore in strong mountain winds. The three-dimensional, food-safe CloudFisher nets were developed with the WaterFoundation and Aqualonis and need no electricity, with wind pushing fog through the mesh and gravity carrying the droplets down. In India similar trials have been attempted in the Western Ghats, the Nilgiris and the Himalayan foothills.

Q7. The Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin), or VB–G RAM G, which replaced MGNREGA, had its enabling Bill passed in which month and year?

Answer A. December 2025

The transition followed a clear sequence: the Bill was passed in December 2025, the replacement of MGNREGA was announced on 1 April 2026, draft Rules were issued on 22 May 2026 and final Rules came at the end of June 2026. Reporting on the new framework has flagged a sharp decline in employment generation under it. Rural employment guarantee questions are a recurring theme for NABARD Grade A.

Q8. The Incentive Scheme for Promotion of Domestic PNG Connections approved by the government will be effective from which date?

Answer B. 1 September 2026

The scheme targets expansion of clean, safe and affordable piped cooking gas to households across India. Piped Natural Gas competes with cylinder-based LPG and requires distribution infrastructure, which is why incentives are used to accelerate household connections. Clean cooking energy access is a standard theme in questions on social infrastructure and energy policy.

Q9. Digital Bharat Nidhi signed an agreement with the Chhattisgarh Government to support the implementation of which programme?

Answer C. Amended BharatNet programme

Digital Bharat Nidhi functions under the Department of Telecommunications and the agreement covers digitisation of Gram Panchayats and villages. Three implementing bodies are involved: Chhattisgarh State BharatNet Infrastructure Limited, BSNL and the Chhattisgarh Infotech Promotion Society. Rural broadband connectivity is directly relevant to digital financial inclusion in the NABARD syllabus.

Q10. The new SEBI Incident Reporting portal has been aligned with the Format for Incident Reporting Exchange (FIRE) developed by which body?

Answer B. Financial Stability Board

SEBI Chairman Tuhin Kanta Pandey launched two portals, SEBI Incident Reporting and Cyber Suraksha, the latter acting as a central hub for cybersecurity knowledge, vulnerability warnings, policy measures and incident insights. Alignment with FIRE is intended to smooth cross-border exchange of incident reports. The Financial Stability Board is an international body monitoring the global financial system and is hosted by the BIS at Basel.

Q11. The RegTech Lab inaugurated at the National Institute of Securities Markets (NISM), Patalganga campus, relates to an institution established by SEBI in which year?

Answer D. 2006

NISM is a public trust set up by SEBI for education, training and research in securities markets. SEBI itself was established under the SEBI Act, 1992 and is headquartered in Mumbai, so 1992 is a common distractor here. The RegTech Lab is meant to promote technology-enabled and practical learning in regulatory compliance and securities-market regulation.

Q12. Currency in Circulation (CIC), which continues to grow at double-digit rates despite rising digital payments, is a component of which monetary aggregate?

Answer D. M0

Reserve Money (M0), also called High-Powered Money or the Monetary Base, comprises currency in circulation, bankers' deposits with the RBI and other deposits with the RBI. RBI Deputy Governor Shirish Chandra Murmu noted that cash falling as a share of transactions while CIC still grows makes future cash demand harder to forecast, complicating planning for currency production and distribution capacity. CIC covers notes and coins with the public, in ATMs and in bank vaults outside the RBI.

Q13. Karnataka has earmarked 1,736 acres for the Tumakuru Node, which forms part of which industrial corridor?

Answer B. Chennai-Bengaluru Industrial Corridor

The Tumakuru Node expansion targets investment of around Rs 7,000 crore and is expected to generate more than 88,000 jobs. Industrial corridor nodes are the land-assembly building blocks through which manufacturing investment is channelled to specific districts. Questions on corridors usually test the pair of anchor cities together with the node state.

Q14. The 6th Positive Indigenisation List notified by the Department of Defence Production on 18 August 2026 contains how many defence items?

Answer C. 405

Items placed on a Positive Indigenisation List are progressively sourced only from domestic manufacturers after specified timelines. The mechanism is the main procurement-side instrument supporting Aatmanirbhar Bharat in defence production. Candidates should track both the list number and the item count, since successive lists are easy to confuse.

QUIZ 13 OF 21

20 August 2026

14 questions · Banking 5 · Reports 3 · Economy 3 · Agri & Rural 2

Q1

According to the report "Her Harvest 2026: The Hidden Cost of Women's Invisible Work in Indian Agriculture", what share of India's farmed area is operated by women?

- A. 8.45 per cent
- B. 11.72 per cent
- C. 15.30 per cent
- D. 21.60 per cent
- E. 24.00 per cent

Q2

As per the Her Harvest 2026 report, how much do women agricultural workers earn for every Rs 100 earned by men?

- A. Rs 68
- B. Rs 74
- C. Rs 82
- D. Rs 88
- E. Rs 91

Q3

The United Nations has designated 2026 as the International Year of which of the following?

- A. The Woman Farmer
- B. Millets
- C. Rangelands and Pastoralists
- D. Cooperatives
- E. Sustainable Irrigation

Q4

Digital Bharat Nidhi, which signed the Amended BharatNet agreement with Chhattisgarh, was earlier known by which name?

- A. National Broadband Fund
- B. Telecom Development Corpus
- C. Universal Service Obligation Fund
- D. Rural Connectivity Fund
- E. Digital India Infrastructure Fund

Q5

The 140-year-old Parichha Weir in Jhansi, recognised as a World Heritage Irrigation Structure, serves as the headworks of which canal system?

- A. Ken Canal System
- B. Betwa Canal System
- C. Sharda Canal System
- D. Upper Ganga Canal System
- E. Chambal Canal System

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Q6

Under the newly approved Incentive Scheme for Domestic PNG Connections, City Gas Distribution companies will receive how much lower-priced domestic APM gas for every incremental billed connection above the threshold?

- A. 100 SCM
- B. 150 SCM
- C. 200 SCM
- D. 250 SCM
- E. 400 SCM

Q7

Tamil Nadu raised the annual cover under the Chief Minister's Comprehensive Health Insurance Scheme to what amount?

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

Q8

Public-sector banks have proposed a sub-target for climate and transition finance within Priority Sector Lending of what size?

- A. 1 per cent
- B. 2 per cent
- C. 4 per cent
- D. 5 per cent
- E. 7.5 per cent

Q9

Which of the following best describes transition finance as distinguished from green finance?

- A. Lending only to activities that are already low-carbon
- B. Lending to high-carbon-emitting industries to help them reduce emissions
- C. Concessional lending to households for rooftop solar installations
- D. Sovereign borrowing earmarked for climate adaptation abroad
- E. Insurance cover against extreme weather losses

Q10

As per the 16th monthly PLFS bulletin, the all-India unemployment rate (Current Weekly Status, age 15 and above) in July 2026 stood at:

- A. 4.5 per cent
- B. 5.1 per cent
- C. 5.5 per cent
- D. 6.7 per cent
- E. 7.2 per cent

Q11

India's total exports of merchandise and services in July 2026 stood at approximately what value?

- A. USD 70.72 billion
- B. USD 80.14 billion
- C. USD 44.24 billion
- D. USD 95.16 billion
- E. USD 35.89 billion

Q12

MeitY approved 31 additional projects worth Rs 7,877 crore under which scheme?

- A. Production Linked Incentive Scheme for Large Scale Electronics
- B. Electronics Components Manufacturing Scheme
- C. Semiconductor Mission Design Linked Incentive
- D. Modified Electronics Manufacturing Clusters Scheme
- E. SPECS – Scheme for Promotion of Electronics Components and Semiconductors

Q13

The BRICS New Development Bank, which Iran is moving towards joining, is headquartered in which city?

- A. Shanghai
- B. Moscow
- C. Johannesburg
- D. New Delhi
- E. Fortaleza

Q14

SEBI barred two entities for placing very large orders and cancelling them within seconds during the Closing Auction Session. This tactic, known as spoofing, is prohibited under which SEBI regulations?

- A. LODR Regulations
- B. SAST Regulations
- C. PFUTP Regulations
- D. ICDR Regulations
- E. PIT Regulations

ANSWERS — 20 AUGUST 2026

Q1 B	Q2 C	Q3 A	Q4 C	Q5 B
Q6 C	Q7 D	Q8 B	Q9 B	Q10 B
Q11 B	Q12 B	Q13 A	Q14 C	

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Q1. According to the report "Her Harvest 2026: The Hidden Cost of Women's Invisible Work in Indian Agriculture", what share of India's farmed area is operated by women?

Answer B. 11.72 per cent

The report was published by the grain commerce platform Arya.ag and argues that unequal access to land, finance and technology leaves a large part of India's farm potential untapped. The low operated-area share sits against the fact that 64.4 per cent of working women are in agriculture, rising to 76.9 per cent among rural working women. The gap between who works the land and who is on record as operating it is the report's central theme.

Q2. As per the Her Harvest 2026 report, how much do women agricultural workers earn for every Rs 100 earned by men?

Answer C. Rs 82

The report records wages 20 to 30 per cent lower for comparable work, and notes that 50.5 per cent of women agricultural workers are unpaid helpers against 21.7 per cent of men. It estimates an annual output loss of Rs 1.2 to 2 lakh crore, equal to 2.5 to 4 per cent of a farm economy worth Rs 48.7 lakh crore. Its framework of resources, recognition and returns is the part most likely to be tested.

Q3. The United Nations has designated 2026 as the International Year of which of the following?

Answer A. The Woman Farmer

The designation gives added weight to the Her Harvest findings. Among the report's four recommendations are recognising women as farmers irrespective of land ownership, publishing gender-disaggregated data on credit, procurement and FPO membership, and expanding collateral-light credit and women-held Kisan Credit Cards. It also asks that drones, advisory services and market technology be routed through women-run institutions.

Q4. Digital Bharat Nidhi, which signed the Amended BharatNet agreement with Chhattisgarh, was earlier known by which name?

Answer C. Universal Service Obligation Fund

The USOF was established under the Indian Telegraph (Amendment) Act, 2003 and was renamed Digital Bharat Nidhi under the Telecommunications Act, 2023, taking effect on 31 August 2024. It is financed by a Universal Service Levy charged as a share of telecom operators' adjusted gross revenue, and funds infrastructure in remote, hilly, tribal and low-revenue areas. The Amended BharatNet Programme now connects villages on a demand basis rather than laying fibre regardless of usage.

Q5. The 140-year-old Parichha Weir in Jhansi, recognised as a World Heritage Irrigation Structure, serves as the headworks of which canal system?

Answer B. Betwa Canal System

The designation was made by the International Commission on Irrigation and Drainage. The 2,654-km system irrigates 4,28,360 hectares across five districts of Uttar Pradesh and Madhya Pradesh. Three other Indian structures were selected in the same round: the Ashti Medium Project in Maharashtra, Chhapawara Dam in Rajasthan and Pechiparai Dam in Tamil Nadu, with awards to be presented in October 2026 at Marseille, France.

Q6. Under the newly approved Incentive Scheme for Domestic PNG Connections, City Gas Distribution companies will receive how much lower-priced domestic APM gas for every incremental billed connection above the threshold?

Answer C. 200 SCM

The threshold is set separately for each Geographical Area, and the incentive is disbursed in two tranches over six months. Its design is meant to push CGD firms to convert unbilled connections into active billed ones and to extend networks into new areas. India currently has about 1.74 crore domestic PNG connections, and the scheme takes effect from 1 September 2026.

Q7. Tamil Nadu raised the annual cover under the Chief Minister's Comprehensive Health Insurance Scheme to what amount?

Answer D. Rs 25 lakh

The increase is five-fold, from the earlier cover of Rs 5 lakh. The stated purpose is to shield families from catastrophic treatment costs in cases of serious illness. State health insurance schemes of this kind typically run alongside the Centre's assurance cover, and questions usually test the before-and-after figures together.

Q8. Public-sector banks have proposed a sub-target for climate and transition finance within Priority Sector Lending of what size?

Answer B. 2 per cent

At present there is no separate climate or transition sub-target within the 40 per cent of Adjusted Net Bank Credit that scheduled commercial banks must lend to priority sectors. Existing sub-targets are agriculture at 18 per cent, micro enterprises at 7.5 per cent and weaker sections at 12 per cent. The banks also sought a higher limit of Rs 75 crore for wind and small hydropower projects while retaining Rs 35 crore for solar photovoltaic.

Q9. Which of the following best describes transition finance as distinguished from green finance?

Answer B. Lending to high-carbon-emitting industries to help them reduce emissions

Green finance funds activity that is already clean, while transition finance funds emission reduction in hard-to-abate sectors such as iron and steel, chemicals and fertilisers, and construction. India's climate finance taxonomy was announced in Budget 2024-25 and released in draft by the Department of Economic Affairs but has not yet been finalised. The country's stated target is net zero by 2070.

Q10. As per the 16th monthly PLFS bulletin, the all-India unemployment rate (Current Weekly Status, age 15 and above) in July 2026 stood at:

Answer B. 5.1 per cent

The Periodic Labour Force Survey bulletin is released by the National Statistics Office, and the rate fell from 5.5 per cent in June. Rural unemployment was 4.5 per cent against urban 6.7 per cent, both of which appear here as distractors. The Labour Force Participation Rate rose to 55.4 per cent from 54.4 per cent and the Worker Population Ratio to 52.5 per cent from 51.4 per cent.

Q11. India's total exports of merchandise and services in July 2026 stood at approximately what value?

Answer B. USD 80.14 billion

The Ministry of Commerce and Industry data showed growth of 13.31 per cent over USD 70.72 billion in July 2025. Merchandise exports alone grew 19.63 per cent to USD 44.24 billion, surpassing the earlier record of USD 38.34 billion from July 2022, while services exports were estimated at USD 35.89 billion. Imports rose 15.83 per cent to USD 95.16 billion, widening the trade deficit to USD 15.03 billion.

Q12. MeitY approved 31 additional projects worth Rs 7,877 crore under which scheme?

Answer B. Electronics Components Manufacturing Scheme

The approvals take the total sanctioned projects under the scheme to 106, covering 30 products across 15 states. The new tranche covers 20 target segment products, made up of 3 sub-assemblies, 10 bare components, 6 supply chain products and 1 capital goods item, spread across 10 states. Union Minister Ashwini Vaishnaw and Minister of State Jitin Prasada handed over the approvals in New Delhi.

Q13. The BRICS New Development Bank, which Iran is moving towards joining, is headquartered in which city?

Answer A. Shanghai

The idea of a South-South development bank was first mooted by India at the 4th BRICS Summit in New Delhi in 2012, and the founding Agreement was signed at the 6th BRICS Summit in Fortaleza, Brazil on 15 July 2014 alongside a USD 100 billion Contingent Reserve Arrangement. The bank came into force in July 2015 with India's K.V. Kamath as first elected President, and is currently headed by Dilma Rousseff. Uzbekistan became its tenth member on 5 June 2026.

Q14. SEBI barred two entities for placing very large orders and cancelling them within seconds during the Closing Auction Session. This tactic, known as spoofing, is prohibited under which SEBI regulations?

Answer C. PFUTP Regulations

PFUTP stands for Prohibition of Fraudulent and Unfair Trade Practices. The Closing Auction Session is a short window at the end of the trading day that discovers a single equilibrium closing price for stocks with derivative contracts, which makes it a cheap place for a large order to move the price. Because the close settles derivatives contracts, nudging it can turn an option that would expire worthless into a profitable one, which is why SEBI acted against Copthall Mauritius Investment and Mansi Share and Stock Broking.

QUIZ 14 OF 21

21 August 2026

14 questions · Schemes 6 · Banking 4 · Economy 2 · Agri & Rural 1

Q1

What is the scientific name of makhana, the aquatic crop for which a National Board has recently been established?

- A. Nelumbo nucifera
- B. Euryale ferox
- C. Trapa natans
- D. Nymphaea alba
- E. Eleocharis dulcis

Q2

Which state contributes nearly 90 per cent of India's makhana production?

- A. West Bengal
- B. Assam
- C. Odisha
- D. Bihar
- E. Manipur

Q3

The Centre has approved a scheme of what size to support the makhana sector alongside the setting up of the National Makhana Board?

- A. Rs 235.50 crore
- B. Rs 476.03 crore
- C. Rs 612.80 crore
- D. Rs 1,100 crore
- E. Rs 1,250 crore

Q4

Mithila Makhana received the Geographical Indication tag in which year?

- A. 2016
- B. 2018
- C. 2020
- D. 2022
- E. 2024

Q5

The indigenous NIKA2 Kisan Medium Drone launched by Hyderabad-based AkinAnalytics has a spraying payload of:

- A. 10 litres
- B. 12 litres
- C. 16 litres
- D. 20 litres
- E. 25 litres

Q6

The National Commission for Women, which organised the Yashoda AI programme at Jalandhar, derives its statutory basis from which legislation?

- A. National Commission for Women Act, 1990
- B. Protection of Women from Domestic Violence Act, 2005
- C. National Commission for Women Act, 1992
- D. Women's Empowerment Act, 2001
- E. Article 338B of the Constitution

Q7

The RBI has approved LIC to raise its stake in HDFC Bank up to what level of paid-up share capital or voting rights?

- A. 4.11 per cent
- B. 5.00 per cent
- C. 7.50 per cent
- D. 9.99 per cent
- E. 14.99 per cent

Q8

Paul Merchants Finance became the first NBFC in India to set up exclusive silver loan branches, following which RBI framework?

- A. Gold Monetisation Directions, 2015
- B. Lending Against Gold and Silver Collateral Directions, 2025
- C. Scale Based Regulation Framework for NBFCs, 2021
- D. Fair Practices Code for NBFCs, 2012
- E. Master Directions on Secured Lending, 2023

Q9

The Competition Commission of India approved Prudential Corporation Holdings' acquisition of what stake in Bharti Life Insurance?

- A. 22 per cent
- B. 26 per cent
- C. 49 per cent
- D. 51 per cent
- E. 75 per cent

Q10

The Zonal Councils, one of which met for its 31st Southern Zonal Council session at Mahabalipuram, were created under which law?

- A. Government of India Act, 1935
- B. States Reorganisation Act, 1956
- C. Inter-State Council Order, 1990
- D. North-Eastern Council Act, 1971
- E. Administrative Reforms Act, 1962

Q11

Ayushman Bharat – PM Jan Arogya Yojana, recently rolled out in West Bengal, is implemented by which body?

- A. National Health Authority
- B. Insurance Regulatory and Development Authority of India
- C. National Health Systems Resource Centre
- D. Central Government Health Scheme Directorate
- E. Employees' State Insurance Corporation

Q12

India's core sector growth in July 2026 slowed to what level, from 6 per cent in June 2026?

- A. 4.8 per cent
- B. 5.1 per cent
- C. 5.4 per cent
- D. 5.9 per cent
- E. 6.2 per cent

Q13

India Ratings and Research raised India's FY27 GDP growth forecast to what level?

- A. 6.5 per cent
- B. 6.7 per cent
- C. 6.8 per cent
- D. 7.0 per cent
- E. 7.2 per cent

Q14

The DGFT amended the Foreign Trade Policy 2023 to allow exporters to receive payments in Indian rupees while retaining export benefits. This applies to contracts with countries outside which arrangement?

- A. Asian Clearing Union
- B. World Trade Organization
- C. Asia-Pacific Trade Agreement
- D. Regional Comprehensive Economic Partnership
- E. Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation

ANSWERS – 21 AUGUST 2026

Q1 B	Q2 D	Q3 B	Q4 D	Q5 C
Q6 A	Q7 D	Q8 B	Q9 E	Q10 B
Q11 A	Q12 C	Q13 C	Q14 A	

Q1. What is the scientific name of makhana, the aquatic crop for which a National Board has recently been established?

Answer B. Euryale ferox

Makhana belongs to the water lily family, Nymphaeaceae, and the edible part is the starchy seed, which is dried, graded, roasted and popped into the white puffs sold as fox nuts or gorgon nuts. It grows in shallow, stagnant freshwater wetlands, perennial ponds, oxbow lakes and flood-prone lowlands with water depth of 1 to 1.5 metres. That habitat requirement is precisely why it suits waterlogged land unusable for conventional crops.

Q2. Which state contributes nearly 90 per cent of India's makhana production?

Answer D. Bihar

Production is concentrated in the Mithilanchal and Kosi-Seemanchal regions, covering Darbhanga, Madhubani, Purnia, Katihar, Saharsa, Supaul, Araria and Sitamarhi. India as a whole accounts for 85 to 90 per cent of world output, effectively a global monopoly, with smaller pockets in Nepal, Bangladesh, China and Japan. West Bengal, Assam, Odisha and Manipur grow it on a much smaller scale.

Q3. The Centre has approved a scheme of what size to support the makhana sector alongside the setting up of the National Makhana Board?

Answer B. Rs 476.03 crore

India's makhana market is projected to reach Rs 11,000 to Rs 12,000 crore by 2029-30 on the back of rising global demand and modern cultivation methods. The Board is intended to organise a value chain that has historically been informal, covering cultivation, processing and marketing. For NABARD aspirants this is a textbook case of a niche high-value crop being formalised through a dedicated commodity board.

Q4. Mithila Makhana received the Geographical Indication tag in which year?

Answer D. 2022

The tag was registered by the Mithilanchal Makhana Utpadak Sangh, Purnia. A GI tag links a product to a defined geography and is usually held by a producer body rather than an individual firm, which is the detail examiners test. Along with the National Makhana Board, the GI is part of the effort to capture more value within Bihar rather than losing it to traders outside the state.

Q5. The indigenous NIKA2 Kisan Medium Drone launched by Hyderabad-based AkinAnalytics has a spraying payload of:

Answer C. 16 litres

The drone also carries a 12-litre spreading payload, which appears here as a distractor, and offers terrain following, fail-safe systems and night-operation capability. Beyond agriculture it is pitched for aquaculture, plantations, mining, energy, infrastructure and defence use. The launch aligns with Make in India and the broader push towards technology-driven farming.

Q6. The National Commission for Women, which organised the Yashoda AI programme at Jalandhar, derives its statutory basis from which legislation?

Answer A. National Commission for Women Act, 1990

The Act dates from 1990 while the Commission itself was established in 1992, and this split between the two years is the most common source of error. It is a statutory body, not a constitutional one, is headquartered in New Delhi and is currently chaired by Vijaya Rahatkar. The Yashoda AI programme focuses on AI literacy, digital empowerment, cyber safety and participation of women in emerging technologies.

Q7. The RBI has approved LIC to raise its stake in HDFC Bank up to what level of paid-up share capital or voting rights?

Answer D. 9.99 per cent

LIC currently holds roughly 4.11 per cent, and the approval is an enabling permission rather than an instruction to buy. Any further acquisition must still comply with RBI norms as well as SEBI regulations, FEMA and the Banking Regulation Act. Approvals of this kind matter because ownership and voting-rights caps in private banks are a regularly examined area.

Q8. Paul Merchants Finance became the first NBFC in India to set up exclusive silver loan branches, following which RBI framework?

Answer B. Lending Against Gold and Silver Collateral Directions, 2025

The company began with silver loan services in Chandigarh, offering loans from Rs 2,000 to Rs 15 lakh against eligible silver jewellery, ornaments and approved silver coins. Extending the collateral framework beyond gold brings silver-backed lending, long a feature of informal credit, into the regulated system. That formalisation angle is what makes it relevant to financial inclusion questions.

Q9. The Competition Commission of India approved Prudential Corporation Holdings' acquisition of what stake in Bharti Life Insurance?

Answer E. 75 per cent

The transaction is valued at around Rs 3,500 crore. Prudential also holds 22 per cent in its life insurance joint venture with ICICI Bank and will have to reduce that holding to satisfy regulatory requirements, which is why 22 per cent appears as a distractor. In the same round CCI cleared Tata Steel's purchase of an additional 23 per cent in TM International Logistics.

Q10. The Zonal Councils, one of which met for its 31st Southern Zonal Council session at Mahabalipuram, were created under which law?

Answer B. States Reorganisation Act, 1956

Part III of the 1956 Act created five Councils, Northern, Central, Eastern, Western and Southern, making them statutory rather than constitutional bodies. The North-Eastern Council is separate, set up under the North-Eastern Council Act, 1971, and is therefore not one of the five. The Union Home Minister chairs all five, with a member state Chief Minister as Vice-Chairman by annual rotation and a NITI Aayog nominee among the advisers.

Q11. Ayushman Bharat – PM Jan Arogya Yojana, recently rolled out in West Bengal, is implemented by which body?

Answer A. National Health Authority

The NHA works under the Ministry of Health and Family Welfare, and the scheme was launched on 23 September 2018 following the recommendation of the National Health Policy 2017. It provides Rs 5 lakh annual cover per family for secondary and tertiary care, with no cap on family size, gender or age, and universal cover for those aged 70 and above. Ayushman Bharat rests on four pillars: AB-PMJAY, Ayushman Arogya Mandirs, the Ayushman Bharat Digital Mission and PM-ABHIM.

Q12. India's core sector growth in July 2026 slowed to what level, from 6 per cent in June 2026?

Answer C. 5.4 per cent

The slowdown came mainly from weaker fertilizer, iron ore and steel output, while natural gas and crude oil continued to contract. Fertilizer production fell 8 per cent, iron ore growth eased to 29.5 per cent and steel to 2.9 per cent, even as coal grew 7.6 per cent, an eleven-month high. The Index of Core Industries covers eight sectors: coal, crude oil, natural gas, refinery products, fertilizers, steel, cement and electricity.

Q13. India Ratings and Research raised India's FY27 GDP growth forecast to what level?

Answer C. 6.8 per cent

The revision from 6.7 per cent was driven mainly by expectations of lower crude oil prices. Ind-Ra also projected nominal GDP growth of 10.4 per cent, CPI inflation of 4.9 per cent and WPI inflation of 8.5 per cent for the year. It flagged geopolitical tensions, high inflation, rupee depreciation and weaker government capital expenditure as the principal risks.

Q14. The DGFT amended the Foreign Trade Policy 2023 to allow exporters to receive payments in Indian rupees while retaining export benefits. This applies to contracts with countries outside which arrangement?

Answer A. Asian Clearing Union

For non-ACU countries, contracts and invoices may now be drawn in rupees or in foreign currency, and rupee payments received through approved banking channels will qualify for Foreign Trade Policy benefits. Exports to Nepal and Bhutan are excepted under the specified provision. Earlier, exporters realising payment in rupees often struggled to claim FTP benefits, and the change is meant to widen international use of the rupee.

QUIZ 15 OF 21

22 August 2026

14 questions · Banking 4 · Schemes 3 · Reports 2 · Economy 2

Q1

An Exclusive Economic Zone, the subject of the new national deep-sea fishery report, extends up to how far from a country's coastline?

- A. 12 nautical miles
- B. 24 nautical miles
- C. 100 nautical miles
- D. 200 nautical miles
- E. 350 nautical miles

Q2

India's Exclusive Economic Zone covers an area of approximately:

- A. 1.28 million sq km
- B. 1.95 million sq km
- C. 2.37 million sq km
- D. 3.10 million sq km
- E. 4.05 million sq km

Q3

The oceanic Twilight Zone, discussed in the report for its role in carrying carbon to the deep ocean, lies at which depth range?

- A. 50 to 200 metres
- B. 100 to 500 metres
- C. 200 to 1,000 metres
- D. 1,000 to 4,000 metres
- E. Below 4,000 metres

Q4

The Centre for Marine Living Resources and Ecology (CMLRE), which marked its Silver Jubilee, functions under which ministry?

- A. Ministry of Earth Sciences
- B. Ministry of Fisheries, Animal Husbandry and Dairying
- C. Ministry of Environment, Forest and Climate Change
- D. Ministry of Ports, Shipping and Waterways
- E. Ministry of Science and Technology

Q5

The Central Adoption Resource Authority (CARA) was given statutory status under which provision?

- A. Section 68 of the Juvenile Justice Act, 2015
- B. Section 12 of the Commissions for Protection of Child Rights Act, 2005
- C. Section 41 of the Juvenile Justice Act, 2000
- D. Section 9 of the Hindu Adoption and Maintenance Act, 1956
- E. Article 39 of the Constitution

Q6

IDFC FIRST Bank completed its maiden USD 500 million bond issuance through its IFSC Banking Unit located at:

- A. GIFT City, Gujarat
- B. Bandra Kurla Complex, Mumbai
- C. Hyderabad Financial District
- D. Navi Mumbai SEZ
- E. Chennai MEPZ

Q7

Former ISRO Chairman S. Somanath and Anand Mahindra have been appointed to the RBI Central Board in which capacity?

- A. Deputy Governors
- B. Executive Directors
- C. Part-time, Non-official Directors
- D. Government Nominee Directors
- E. Members of the Monetary Policy Committee

Q8

SEBI introduced the framework for Online Bond Providers Platforms (OBPPs), for which an advertisement code has now been proposed, in which month and year?

- A. April 2021
- B. November 2022
- C. March 2023
- D. September 2023
- E. January 2024

Q9

What is the outlay of the Mobile Phone Manufacturing Scheme (MPMS) notified by MeitY?

- A. Rs 22,919 crore
- B. Rs 38,600 crore
- C. Rs 62,500 crore
- D. Rs 76,000 crore
- E. Rs 1,02,000 crore

Q10

India and the Asian Development Bank signed a loan of what value for the Chennai Climate-Resilient Water Security and Sewerage Project?

- A. USD 150 million
- B. USD 180 million
- C. USD 230 million
- D. USD 300 million
- E. USD 500 million

Q11

Wizzmon Financial Services, which launched a multi-currency travel card with Oman Air, is authorised by the RBI as which category of dealer?

- A. Authorised Dealer Category I
- B. Authorised Dealer Category II
- C. Authorised Dealer Category III
- D. Full Fledged Money Changer Category B
- E. Payment Aggregator

Q12

The Union Cabinet approved a permanent bench of the High Court of Jammu and Kashmir and Ladakh at which location?

- A. Jammu
- B. Srinagar
- C. Ladakh
- D. Udhampur
- E. Anantnag

Q13

As per the source cited for World Senior Citizen's Day 2026, India is projected to have more than how many senior citizens by 2050?

- A. 150 million
- B. 200 million
- C. 250 million
- D. 300 million
- E. 400 million

Q14

The Zhuque-3 Y2 reusable launch vehicle, whose first stage was soft-landed in Gansu Province, is propelled by which combination?

- A. Liquid oxygen and kerosene
- B. Liquid oxygen and liquid hydrogen
- C. Liquid oxygen and methane
- D. Solid composite propellant
- E. Nitrogen tetroxide and hydrazine

ANSWERS — 22 AUGUST 2026

Q1 D	Q2 C	Q3 C	Q4 A	Q5 A
Q6 A	Q7 C	Q8 B	Q9 C	Q10 C
Q11 B	Q12 C	Q13 D	Q14 C	

Q1. An Exclusive Economic Zone, the subject of the new national deep-sea fishery report, extends up to how far from a country's coastline?

Answer D. 200 nautical miles

Within the EEZ a coastal state has exclusive rights to explore and exploit marine resources such as fish, minerals and energy, while other countries retain freedom of navigation. This distinction between resource rights and navigation rights is what separates the EEZ from territorial waters. The report was released by the Ministry of Earth Sciences to mark the Silver Jubilee of the Centre for Marine Living Resources and Ecology.

Q2. India's Exclusive Economic Zone covers an area of approximately:

Answer C. 2.37 million sq km

That area is larger than two-thirds of India's land area, which is the comparison usually quoted in exams. Surveys behind the report were carried out across the Arabian Sea, the Bay of Bengal, Lakshadweep waters, the Andaman Sea and the Southern Ocean off Antarctica. Identified biodiversity hotspots include Kollam Bank, Angria Bank, the Mangalore Deep-Sea Slope and the Trivandrum Terrace.

Q3. The oceanic Twilight Zone, discussed in the report for its role in carrying carbon to the deep ocean, lies at which depth range?

Answer C. 200 to 1,000 metres

Lanternfish, shrimps and squid-like animals in this layer rise at night to feed and descend during the day, and that daily migration transfers carbon from the surface towards the deep ocean, helping regulate climate. Below 200 metres the sea floor also holds large but under-utilised stocks of shrimps, fish, flatfish and eels. The study drew on underwater acoustics, environmental DNA, satellites, AI and automated observation systems.

Q4. The Centre for Marine Living Resources and Ecology (CMLRE), which marked its Silver Jubilee, functions under which ministry?

Answer A. Ministry of Earth Sciences

The Fisheries Ministry handles production and livelihoods while marine scientific research of this kind sits with Earth Sciences, a division of responsibility that is frequently tested. The report covers tuna, billfish, sharks, squid and Antarctic krill among key oceanic species. Mapping breeding and habitat areas allows protection of vulnerable zones while permitting fishing where stocks can support it.

Q5. The Central Adoption Resource Authority (CARA) was given statutory status under which provision?

Answer A. Section 68 of the Juvenile Justice Act, 2015

CARA was first set up in 1990 as an autonomous body and works under the Ministry of Women and Child Development, with the 2015 Act as amended in 2021 giving it statutory footing. It is also India's designated Central Authority for inter-country adoption under the 1993 Hague Convention, which India ratified in 2003. It is currently reviewing the Adoption Regulations, 2022 to ease procedural bottlenecks in the adoption of special needs children.

Q6. IDFC FIRST Bank completed its maiden USD 500 million bond issuance through its IFSC Banking Unit located at:

Answer A. GIFT City, Gujarat

The bonds carry a three-year maturity due in 2029 with a fixed coupon of 5.625 per cent, and were rated BBB- with a Stable Outlook by S&P Global Ratings. They were issued under the Regulation S format, which restricts offering to investors outside the United States. The transaction marks the bank's entry into the global debt capital market through India's only operational International Financial Services Centre.

Q7. Former ISRO Chairman S. Somanath and Anand Mahindra have been appointed to the RBI Central Board in which capacity?

Answer C. Part-time, Non-official Directors

Their tenure runs for four years from 20 August 2026. Somanath served as the tenth Chairman of ISRO from January 2022 to January 2025, the period in which India achieved the Chandrayaan-3 soft landing near the lunar south pole. Candidates should keep the categories of Central Board membership distinct, since Deputy Governors and government nominees are appointed on entirely different terms.

Q8. SEBI introduced the framework for Online Bond Providers Platforms (OBPPs), for which an advertisement code has now been proposed, in which month and year?

Answer B. November 2022

The framework requires such platforms to register as stock brokers in the debt segment of a recognised stock exchange. India's corporate bond market has historically been institutional, traded in large lots between banks, insurers and mutual funds, leaving small investors effectively shut out. OBPPs break bonds into small purchasable units on an app, and the proposed advertisement code is meant to widen reach while protecting investor awareness.

Q9. What is the outlay of the Mobile Phone Manufacturing Scheme (MPMS) notified by MeitY?

Answer C. Rs 62,500 crore

The five-year scheme was approved by the Union Cabinet on 15 July and runs through 2030-31, succeeding the PLI Scheme for Large Scale Electronics Manufacturing that operated from 2020 to FY26. India is currently the second largest mobile phone manufacturer in the world, and the scheme targets deeper domestic value addition rather than assembly alone. It also offers special support, including design and R and D incentives, to Indian-owned handset brands.

Q10. India and the Asian Development Bank signed a loan of what value for the Chennai Climate-Resilient Water Security and Sewerage Project?

Answer C. USD 230 million

The project will modernise and expand water supply and sanitation infrastructure in Chennai while strengthening climate resilience and public health outcomes. A stated aim is a more efficient and financially sustainable urban water system, which means cost recovery alongside service expansion. It aligns with wider urban initiatives including AMRUT 2.0 and the Urban Challenge Fund.

Q11. Wizzmon Financial Services, which launched a multi-currency travel card with Oman Air, is authorised by the RBI as which category of dealer?

Answer B. Authorised Dealer Category II

The Wizz Voyager Multi-Currency Card is a prepaid instrument supporting more than 35 currencies and is issued in association with Visa. It targets international travellers including students, professionals and tourists, with real-time tracking, digital forex services and spending controls. Authorised Dealer categories under FEMA determine the range of foreign exchange transactions an entity may undertake, which is why the category matters.

Q12. The Union Cabinet approved a permanent bench of the High Court of Jammu and Kashmir and Ladakh at which location?

Answer C. Ladakh

It becomes the third judicial location of the common High Court after Jammu and Srinagar. The bench is intended to improve access to justice for residents of remote parts of Leh and Kargil, who currently travel long distances for hearings. A single High Court serving two Union Territories is an arrangement worth remembering for questions on judicial structure.

Q13. As per the source cited for World Senior Citizen's Day 2026, India is projected to have more than how many senior citizens by 2050?

Answer D. 300 million

The global population aged 60 and above is expected to reach 2.1 billion by 2050. World Senior Citizen's Day is observed on 21 August and was proclaimed by US President Ronald Reagan in 1988, while the United Nations separately marks 1 October as the International Day of Older Persons. Ageing on this scale carries direct consequences for pension design, healthcare financing and household savings behaviour.

Q14. The Zhuque-3 Y2 reusable launch vehicle, whose first stage was soft-landed in Gansu Province, is propelled by which combination?

Answer C. Liquid oxygen and methane

The methalox-fuelled vehicle from the Beijing-based private firm LandSpace uses a stainless-steel structural frame and recovers its booster by Vertical Takeoff, Vertical Landing. The goal is to cut launch costs by reusing the expensive first stage, enabling high-frequency deployment of large low Earth orbit satellite constellations. Comparable programmes include Falcon 9 and Starship in the United States, India's RLV-TD, the ESA Themis programme and Japan's CALLISTO.

QUIZ 16 OF 21

23 & 24 August 2026

14 questions · Banking 5 · Agri & Rural 3 · Sci & Env 2 · International 2

Q1

The National Campaign on Entrepreneurship-II, launched by the Ministry of Rural Development, is being implemented under which programme?

- A. Pradhan Mantri Awaas Yojana – Gramin
- B. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission
- C. Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- D. Mahatma Gandhi National Rural Employment Guarantee Scheme
- E. Prime Minister's Employment Generation Programme

Q2

How many SHG women does the National Campaign on Entrepreneurship-II aim to train?

- A. 1 lakh
- B. 2 lakh
- C. 5 lakh
- D. 10 lakh
- E. 25 lakh

Q3

The Himachal Pradesh Forest Department signed a five-year MoU with ISB-BIPP to unlock a forest and pastoral economy estimated at what value?

- A. Rs 12,600 crore
- B. Rs 18,400 crore
- C. Rs 22,600 crore
- D. Rs 27,200 crore
- E. Rs 34,800 crore

Q4

The Aaranyak project to reclaim elephant habitat by removing invasive alien plants is located in which reserve forest?

- A. Khalingduar Reserve Forest, Udalguri district
- B. Ripu Reserve Forest, Kokrajhar district
- C. Garampani Reserve Forest, Karbi Anglong
- D. Innerline Reserve Forest, Cachar district
- E. Doigrung Reserve Forest, Golaghat district

Q5

Biochar, which the Assam project produces from cleared invasive biomass, is created through which process?

- A. Anaerobic digestion
- B. Pyrolysis
- C. Composting
- D. Gasification with excess oxygen
- E. Open-field incineration

Q6

According to PLFS 2025, the rural Female Labour Force Participation Rate rose from 33 per cent to what level?

- A. 38.4 per cent
- B. 41.2 per cent
- C. 45.9 per cent
- D. 49.5 per cent
- E. 52.6 per cent

Q7

The overall FLFPR for women aged 15 and above rose from 30 per cent in 2019–20 to what figure in 2025?

- A. 34 per cent
- B. 36 per cent
- C. 38 per cent
- D. 40 per cent
- E. 44 per cent

Q8

For how long did IRDAI bar four insurers from opening new places of business after they breached Expense of Management limits for 2024–25?

- A. Three months
- B. Six months
- C. Nine months
- D. Twelve months
- E. Eighteen months

Q9

SEBI's study found that retail equity derivatives traders suffered a combined net loss of how much in FY26?

- A. Rs 51,689 crore
- B. Rs 74,812 crore
- C. Rs 91,685 crore
- D. Rs 1,05,240 crore
- E. Rs 1,18,930 crore

Q10

The pension scheme proposed for construction workers under EPFO 3.0 would draw on surplus funds collected through which cess?

- A. Building and Other Construction Workers cess
- B. Swachh Bharat cess
- C. Agriculture Infrastructure and Development cess
- D. Krishi Kalyan cess
- E. Clean Energy cess

Q11

Razorpay launched a multi-currency EEFC settlement facility for exporters in partnership with which bank?

- A. IDFC First Bank
- B. RBL Bank
- C. Federal Bank
- D. Yes Bank
- E. IndusInd Bank

Q12

In the NielsenIQ and World Data Lab report, affluent consumers are defined as people spending more than how much per day?

- A. 30 dollars
- B. 50 dollars
- C. 70 dollars
- D. 90 dollars
- E. 120 dollars

Q13

India and the Asian Development Bank signed a loan agreement of what value for the Chennai Climate-Resilient Water Security and Sewerage Project?

- A. 150 million dollars
- B. 180 million dollars
- C. 230 million dollars
- D. 300 million dollars
- E. 425 million dollars

Q14

The DGFT relaxation allowing exporters to invoice overseas transactions in Indian rupees specifically excludes which countries from the benefit?

- A. Nepal and Bhutan
- B. Bangladesh and Myanmar
- C. Sri Lanka and Maldives
- D. Russia and Iran
- E. Afghanistan and Pakistan

ANSWERS — 23 & 24 AUGUST 2026

Q1 B	Q2 C	Q3 C	Q4 A	Q5 B
Q6 C	Q7 D	Q8 B	Q9 C	Q10 A
Q11 B	Q12 D	Q13 C	Q14 A	

Q1. The National Campaign on Entrepreneurship-II, launched by the Ministry of Rural Development, is being implemented under which programme?

Answer B. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission

DAY-NRLM is the Ministry of Rural Development's flagship mission for mobilising rural poor women into self-help groups and federating them into village and cluster-level institutions. The Entrepreneurship-II campaign uses that existing SHG architecture as a delivery channel, which is why a livelihoods mission rather than a skilling or credit-subsidy scheme hosts it. The campaign runs for three months, from 21 August to 21 November 2026.

Q2. How many SHG women does the National Campaign on Entrepreneurship-II aim to train?

Answer C. 5 lakh

Alongside training 5 lakh SHG women, the campaign targets the formalisation of 50,000 enterprises. Formalisation matters because an unregistered micro-enterprise cannot easily access institutional credit, government procurement or supplier contracts. The larger objective the campaign feeds into is the creation of 6 crore Lakhpati Didis, meaning SHG households with annual incomes above one lakh rupees.

Q3. The Himachal Pradesh Forest Department signed a five-year MoU with ISB-BIPP to unlock a forest and pastoral economy estimated at what value?

Answer C. Rs 22,600 crore

The partnership treats forests as a productive economic asset rather than only a conservation obligation. The resources identified include amla, pine needles, wild mangoes, sal seeds and rhododendron flowers, most of which are minor forest produce collected by hill communities. Pine needles in particular are a double dividend, since removing them reduces forest-fire fuel load while supplying biomass for briquettes and handicraft.

Q4. The Aaranyak project to reclaim elephant habitat by removing invasive alien plants is located in which reserve forest?

Answer A. Khalingduar Reserve Forest, Udalguri district

Khalingduar lies under the Dhansiri Forest Division in the Bodoland Territorial Region, along the Assam-Bhutan border, an active elephant corridor. The three invasive species targeted are Lantana camara, Chromolaena odorata and Mikania micrantha, which crowd out native grasses and herbs by competing for light, moisture and nutrients. Degraded fodder availability inside the forest is one driver that pushes elephants into surrounding croplands.

Q5. Biochar, which the Assam project produces from cleared invasive biomass, is created through which process?

Answer B. Pyrolysis

Pyrolysis heats organic matter with little or no oxygen, so the carbon is locked into a stable porous solid instead of escaping as carbon dioxide the way it does in ordinary burning. That stability is what lets biochar count as carbon sequestration rather than waste disposal, since it can persist in soil for very long periods. In the field its porous structure influences soil water retention, nutrient retention, soil aggregation and microbial habitat.

Q6. According to PLFS 2025, the rural Female Labour Force Participation Rate rose from 33 per cent to what level?

Answer C. 45.9 per cent

The post-pandemic recovery in female participation has been far stronger in rural India than urban, where the rate moved only from 23.3 to 27.7 per cent. Part of the rural rise reflects women entering own-account and unpaid family work in agriculture, which the survey counts as employment. States such as Bihar, Uttar Pradesh, West Bengal and Haryana combined a low starting base with fast improvement.

Q7. The overall FLFPR for women aged 15 and above rose from 30 per cent in 2019–20 to what figure in 2025?

Answer D. 40 per cent

FLFPR measures the share of working-age women who are either employed or actively seeking work, so a woman engaged only in unpaid domestic duties falls outside the labour force altogether. The analysis also uses Average Annual Percentage Point change to compare States, but that metric captures only the pace of movement and not the level a State began from. A fast-improving State can therefore still sit at a low absolute rate.

Q8. For how long did IRDAI bar four insurers from opening new places of business after they breached Expense of Management limits for 2024–25?

Answer B. Six months

Expense of Management covers an insurer's operating and distribution costs together, including salaries, office expenses, marketing and agent or broker commissions, and IRDAI caps it as a percentage of premium. The logic of the cap is simple: money absorbed by running the business is money unavailable for settling claims or lowering premiums. The four insurers restrained were Edelweiss Life, Pramerica Life, ACKO General and Niva Bupa Health.

Q9. SEBI's study found that retail equity derivatives traders suffered a combined net loss of how much in FY26?

Answer C. Rs 91,685 crore

The same study recorded the first decline in retail derivatives participation in a decade, with unique investors falling to 8.75 million. Nearly nine of every ten traders ended in loss, and options alone accounted for roughly 92 per cent of the total. The concentration in options reflects their low upfront premium, which attracts small traders while exposing them to rapid time decay.

Q10. The pension scheme proposed for construction workers under EPFO 3.0 would draw on surplus funds collected through which cess?

Answer A. Building and Other Construction Workers cess

The BoCW cess is levied on construction project cost and pooled in State welfare boards, where large balances have historically remained unspent. Channelling that surplus into a pension would convert an idle welfare corpus into a contributory retirement benefit for a workforce that is overwhelmingly informal and migratory. The proposal forms part of the broader EPFO 3.0 reform agenda aimed at widening social-security coverage.

Q11. Razorpay launched a multi-currency EEFC settlement facility for exporters in partnership with which bank?

Answer B. RBL Bank

An Exchange Earners' Foreign Currency account lets a resident exporter hold export receipts in foreign currency instead of converting them immediately into rupees. That flexibility helps an exporter time conversions and settle import or freight bills in the same currency, avoiding a double conversion spread. The facility supports USD, EUR, GBP, AED and SGD.

Q12. In the NielsenIQ and World Data Lab report, affluent consumers are defined as people spending more than how much per day?

Answer D. 90 dollars

The report classifies core consumers as those spending between 13 and 90 dollars a day, with affluence beginning above that band. India is projected to reach 10.8 crore affluent consumers by 2036, marginally ahead of China's 10.3 crore, on an increase of 8.2 crore from 2.6 crore in 2026. India's addition is the largest among the countries covered, even though the United States is expected to hold a much larger affluent base of 23.1 crore.

Q13. India and the Asian Development Bank signed a loan agreement of what value for the Chennai Climate-Resilient Water Security and Sewerage Project?

Answer C. 230 million dollars

The project funds a comprehensive ring-main water supply system for Chennai along with wastewater upgrades, aligned with AMRUT 2.0 and the Urban Challenge Fund. The ADB was established on 19 December 1966 and is headquartered in Manila, with Masato Kanda as President and 69 members, of which 49 are regional. Unlike the New Development Bank, where founders hold equal voting rights, ADB uses weighted voting tied to capital subscription.

Q14. The DGFT relaxation allowing exporters to invoice overseas transactions in Indian rupees specifically excludes which countries from the benefit?

Answer A. Nepal and Bhutan

Under the relaxed rules, eligible rupee payments can count towards Foreign Trade Policy benefits and the discharge of export obligations, which earlier generally required realisation in convertible foreign exchange. Trade with Nepal and Bhutan is already routinely settled in rupees, so extending FTP incentives there would reward transactions that bring in no additional foreign exchange. The change supports the wider push to internationalise the rupee in trade settlement.

QUIZ 17 OF 21

25 August 2026

14 questions · Agri & Rural 5 · Schemes 3 · Sci & Env 2 · Reports 2

Q1**Cooperative societies operating within a single State fall under which entry of the Seventh Schedule?**

- A. Entry 32 of the State List
- B. Entry 43 of the Union List
- C. Entry 45 of the Concurrent List
- D. Entry 24 of the State List
- E. Entry 52 of the Union List

Q2**The NCDC (Amendment) Act, 2026 amends the parent National Co-operative Development Corporation Act of which year?**

- A. 1956
- B. 1962
- C. 1969
- D. 1976
- E. 1984

Q3**What is the outlay approved for the Pradhan Mantri Surya Sarovar Yojana?**

- A. Rs 2,480 crore
- B. Rs 3,750 crore
- C. Rs 5,070 crore
- D. Rs 7,200 crore
- E. Rs 9,340 crore

Q4**How much battery energy storage is to be integrated with the floating solar capacity planned under PM-SSY?**

- A. 2,500 MWh
- B. 5,000 MWh
- C. 7,500 MWh
- D. 10,000 MWh
- E. 15,000 MWh

Q5**Water cooling can improve the output of floating solar panels by roughly what margin?**

- A. 1 to 3 per cent
- B. 5 to 15 per cent
- C. 18 to 25 per cent
- D. 28 to 35 per cent
- E. 40 to 50 per cent

Q6**India's first Soil Texture Map was developed by NBSS&LUP, which is headquartered where?**

- A. Bhopal
- B. Nagpur
- C. Hyderabad
- D. Karnal
- E. Bengaluru

Q7**Soil texture refers to the proportion of which constituents in soil?**

- A. Sand, silt and clay
- B. Nitrogen, phosphorus and potassium
- C. Organic carbon, moisture and air
- D. Gravel, humus and clay
- E. Loam, peat and chalk

Q8**In regenerative agriculture, which on-farm bio-input is a botanical extract prepared from ten leaves for pest management?**

- A. Beejamrut
- B. Jeevamrut
- C. GhanJeevamrut
- D. Neemastra
- E. Dashparni

Q9**By 19 August 2026, what share of the FY27 fertiliser subsidy budget had already been spent?**

- A. 41.20 per cent
- B. 49.65 per cent
- C. 58.04 per cent
- D. 63.80 per cent
- E. 71.35 per cent

Q10**Under the tightened quality norms, E20 petrol must keep chloride contamination below what level?**

- A. 1 ppm
- B. 3 ppm
- C. 5 ppm
- D. 10 ppm
- E. 15 ppm

Q11**According to the ILO-NCAER policy brief, India's platform workers grew from 7.7 million in 2020 to what figure in 2024-25?**

- A. 9.4 million
- B. 10.5 million
- C. 12 million
- D. 15.8 million
- E. 18.2 million

Q12

The same brief notes that women held what share of outstanding individual bank credit as of March 2023?

- A. 14.6 per cent
- B. 18.2 per cent
- C. 22.9 per cent
- D. 27.4 per cent
- E. 31.5 per cent

Q13

SEBI's new Information Technology Resilience Index will assess market infrastructure institutions across how many parameters?

- A. Five
- B. Seven
- C. Nine
- D. Eleven
- E. Thirteen

Q14

The three newly appointed part-time directors on the RBI Central Board were appointed under which provision of the RBI Act, 1934?

- A. Section 7(1)
- B. Section 8(1)(b)
- C. Section 8(1)(c)
- D. Section 17(4)
- E. Section 42(1)

ANSWERS — 25 AUGUST 2026

Q1 A	Q2 B	Q3 C	Q4 D	Q5 B
Q6 B	Q7 A	Q8 E	Q9 C	Q10 B
Q11 C	Q12 C	Q13 C	Q14 C	

Q1. Cooperative societies operating within a single State fall under which entry of the Seventh Schedule?

Answer A. Entry 32 of the State List

Cooperation is constitutionally a State subject, with the Union competent only over multi-state cooperative societies under Entry 43 of the Union List. This division is exactly why the Samyukt Kisan Morcha described the NCDC (Amendment) Act, 2026 as an onslaught on the federal rights of States. Debates over central legislation on cooperatives almost always turn on where a society's operations stop at a State border.

Q2. The NCDC (Amendment) Act, 2026 amends the parent National Co-operative Development Corporation Act of which year?**Answer** B. 1962

Parliament passed the amendment on 12 August 2026 and the President assented on 14 August 2026. The core shift is from supporting programmes only through cooperative societies to a broader mandate of cooperative development, letting NCDC lend to and take share capital in other entities engaged in building the sector. It may also now collect and share credit information with the Central Government, RBI, banks and notified financial institutions.

Q3. What is the outlay approved for the Pradhan Mantri Surya Sarovar Yojana?**Answer** C. Rs 5,070 crore

The Union Cabinet approved PM-SSY on 31 July 2026 under the Ministry of New and Renewable Energy, with the spending spread from FY 2026-27 to FY 2030-31. The scheme targets 5,000 MW of floating solar photovoltaic capacity integrated with 10,000 MWh of battery energy storage. Pairing storage with generation matters because solar output peaks at midday while demand peaks in the evening.

Q4. How much battery energy storage is to be integrated with the floating solar capacity planned under PM-SSY?**Answer** D. 10,000 MWh

Floating solar mounts panels on buoyant platforms anchored to the bed or banks of reservoirs, dams, lakes and industrial ponds, with power brought ashore through underwater cables. Its chief attraction is that it is land-neutral, sidestepping the acquisition disputes that dog large ground-mounted parks. Siting on reservoirs also allows reuse of the transmission lines and substations already built for hydropower.

Q5. Water cooling can improve the output of floating solar panels by roughly what margin?**Answer** B. 5 to 15 per cent

Photovoltaic cells lose efficiency as their operating temperature rises, so the cooler microclimate over water lifts generation relative to a land-based array of the same rating. The panels return the favour by shading the surface, which cuts evaporation losses from the reservoir and limits algal growth by reducing sunlight penetration. For a water-stressed country these co-benefits can matter as much as the electricity.

Q6. India's first Soil Texture Map was developed by NBSS&LUP, which is headquartered where?**Answer** B. Nagpur

The National Bureau of Soil Survey and Land Use Planning was established in 1976 under ICAR and announced the map during its 50th Foundation Day, with Dr N.G. Patil as Director. Released in July 2026, the map supplies hectare-level soil information by combining field survey data, remote sensing and satellite imagery with artificial intelligence. AI fills the gaps where no direct soil sampling exists, which is what makes hectare-level national coverage feasible at all.

Q7. Soil texture refers to the proportion of which constituents in soil?

Answer A. Sand, silt and clay

Texture is a physical property determined by particle size distribution, and it governs water-holding capacity, drainage, aeration and ultimately crop suitability. It is distinct from soil fertility, which depends on nutrient status and organic matter and can be altered by management. Texture is effectively permanent for a given field, which is why mapping it once yields a durable planning layer for crop choice and irrigation design.

Q8. In regenerative agriculture, which on-farm bio-input is a botanical extract prepared from ten leaves for pest management?

Answer E. Dashparni

Beejamrut is used for seed treatment, Jeevamrut is a liquid microbial culture and GhanJeevamrut its solid form, while Neemastra is neem-based pest control. What separates regenerative agriculture from conventional sustainability is ambition: sustainability seeks to hold conditions steady, while regeneration sets out to rebuild soil fertility and biodiversity over time. Its other pillars are soil armour through mulching, multi-tier diversification with livestock and agroforestry, and precision water management.

Q9. By 19 August 2026, what share of the FY27 fertiliser subsidy budget had already been spent?

Answer C. 58.04 per cent

Spending stood at Rs 99,128.70 crore less than five months into the financial year, driven by a rise in global urea prices linked to the West Asia conflict. India imports a large share of its urea and potash requirement, so international price shocks pass straight into the subsidy bill rather than to farmers, whose urea price is administratively fixed. An early exhaustion of the budget typically forces a supplementary demand for grants later in the year.

Q10. Under the tightened quality norms, E20 petrol must keep chloride contamination below what level?

Answer B. 3 ppm

E20 is a blend of 20 per cent ethanol with 80 per cent petrol, and the government is moving to make oil marketing companies accountable for maintaining fuel-quality standards. Chloride matters because ethanol is hygroscopic and chloride ions accelerate corrosion of fuel-system metals and elastomer components. Tight contamination limits are therefore central to public acceptance of higher ethanol blending in existing vehicle fleets.

Q11. According to the ILO-NCAER policy brief, India's platform workers grew from 7.7 million in 2020 to what figure in 2024-25?

Answer C. 12 million

The brief projects the platform workforce could reach 23.5 million by 2029-30, making it one of the fastest expanding segments of Indian employment. Women remain badly underrepresented, forming less than 1 per cent of two-wheeler delivery drivers in urban India. Fifty-two per cent of women, against 40 per cent of men, report lacking the capital needed to enter platform work at all.

Q12. The same brief notes that women held what share of outstanding individual bank credit as of March 2023?

Answer C. 22.9 per cent

The account-ownership gap has effectively closed, with women at 89 per cent against men at 88 per cent in 2024, compared with 43 and 62 per cent in 2014. But ownership is not usage: only 25.2 per cent of women can conduct online banking transactions against 47.1 per cent of men, and the figure falls to 17.1 per cent for rural women. Access to an account is therefore a first step, not financial inclusion in itself.

Q13. SEBI's new Information Technology Resilience Index will assess market infrastructure institutions across how many parameters?

Answer C. Nine

The parameters span availability, security, integrity, governance, reliability and monitoring, business continuity, modularity and flexibility, scalability and other relevant factors. Market infrastructure institutions are the stock exchanges, depositories and clearing corporations on which the entire securities market depends, so an outage at one is systemic rather than local. MIs must also build an Early Warning System to detect deterioration in these parameters before it becomes visible disruption.

Q14. The three newly appointed part-time directors on the RBI Central Board were appointed under which provision of the RBI Act, 1934?

Answer C. Section 8(1)(c)

Annie George Mathew, Janmejaya Kumar Sinha and Syed Akbaruddin were appointed for a four-year term beginning 24 August 2026, under a Governor led by Sanjay Malhotra. Section 8 sets out the composition of the Central Board, and clause (c) covers directors nominated by the Central Government from varied fields of expertise. These part-time directors supply outside perspective on policy without holding executive responsibility inside the central bank.

QUIZ 18 OF 21

26 August 2026

14 questions · Agri & Rural 5 · Banking 3 · Reports 2 · Schemes 2

Q1

India's first non-GMO high-expansion popcorn maize hybrid seed was developed with which ICAR institute?

- A. ICAR-Indian Institute of Maize Research
- B. ICAR-Indian Institute of Millets Research
- C. ICAR-Indian Agricultural Research Institute
- D. ICAR-Indian Institute of Seed Science
- E. ICAR-National Bureau of Plant Genetic Resources

Q2

In popcorn maize, high expansion is measured by which parameter?

- A. Kernel weight per thousand grains
- B. Expansion ratio, the volume of popped corn per unit of unpopped kernel
- C. Starch content as a percentage of dry weight
- D. Moisture retention at harvest
- E. Days to physiological maturity

Q3

Periyar Kullam, newly registered by NBAGR, is Kerala's second indigenous cattle breed after which breed?

- A. Vechur
- B. Punganur
- C. Kasaragod Dwarf
- D. Malabari
- E. Attappady Black

Q4

Periyar Kullam cattle are reared mainly under which system?

- A. Intensive stall-fed dairying
- B. Semi-feral and silvopastoral systems
- C. Transhumant migratory herding
- D. Zero-grazing commercial units
- E. Feedlot fattening systems

Q5

Carbosulfan, proposed for a ban, belongs to which class of insecticides?

- A. Organochlorine
- B. Organophosphate
- C. Carbamate
- D. Pyrethroid
- E. Neonicotinoid

Q6

As per the RBI August Bulletin, the southwest monsoon rainfall deficit improved from minus 35.4 per cent at June-end to what level at July-end?

- A. Minus 25 per cent
- B. Minus 20 per cent
- C. Minus 13 per cent
- D. Minus 8 per cent
- E. Minus 3 per cent

Q7

The kharif sowing deficit reported in the RBI August Bulletin narrowed from minus 22 per cent to what figure?

- A. Minus 15.4 per cent
- B. Minus 11.7 per cent
- C. Minus 8.1 per cent
- D. Minus 2.9 per cent
- E. Minus 0.4 per cent

Q8

The Garbhini Mitra course launched by the All India Institute of Ayurveda functions under which ministry?

- A. Ministry of Health and Family Welfare
- B. Ministry of Ayush
- C. Ministry of Women and Child Development
- D. Ministry of Skill Development and Entrepreneurship
- E. Ministry of Education

Q9

Under Odisha's Bidesh Sikhyabruti scheme, selected SC/ST students can receive assistance of up to how much per year?

- A. Rs 10 lakh
- B. Rs 15 lakh
- C. Rs 20 lakh
- D. Rs 25 lakh
- E. Rs 40 lakh

Q10

NITI Aayog's report 'Reimagining Skilling for Viksit Bharat@2047' identified how many youth aged 15 to 29 as not in education, employment or training?

- A. 4.2 crore
- B. 6.1 crore
- C. 8.7 crore
- D. 10.3 crore
- E. 12.5 crore

Q11

PNGRB approved about 1,800 km of LPG pipelines that will expand the common-carrier network from roughly 7,700 km to what length?

- A. About 8,200 km
- B. About 8,800 km
- C. About 9,500 km
- D. About 10,400 km
- E. About 11,200 km

Q12

UPI, which completed ten years on 25 August 2026, accounted for roughly what share of India's digital payments in FY26?

- A. 62 per cent
- B. 71 per cent
- C. 78 per cent
- D. 84 per cent
- E. 92 per cent

Q13

In the Citigroup and Axis Bank partnership for NRI FCNR investments, what instrument will Axis Bank issue?

- A. Standby Letters of Credit
- B. Certificates of Deposit
- C. Masala Bonds
- D. Participatory Notes
- E. Commercial Paper

Q14

According to IRCC data, how many Indians were admitted as Canadian permanent residents in the first half of 2026?

- A. 22,915
- B. 31,480
- C. 44,335
- D. 58,260
- E. 71,540

ANSWERS — 26 AUGUST 2026

Q1 A	Q2 B	Q3 A	Q4 B	Q5 C
Q6 C	Q7 D	Q8 B	Q9 D	Q10 C
Q11 C	Q12 D	Q13 A	Q14 C	

Q1. India's first non-GMO high-expansion popcorn maize hybrid seed was developed with which ICAR institute?

Answer A. ICAR-Indian Institute of Maize Research

Vice-President C. P. Radhakrishnan launched the hybrid at Musunuru in Eluru district of Andhra Pradesh, in association with Gourmet Popcornica. Non-GMO means the traits were built through conventional breeding, crossing selected parent lines over generations, rather than by inserting foreign genes. The commercial point is import substitution, since India's premium popcorn processors have depended on imported hybrid seed technology.

Q2. In popcorn maize, high expansion is measured by which parameter?

Answer B. Expansion ratio, the volume of popped corn per unit of unpopped kernel

Expansion ratio is the commercial quality benchmark for popcorn maize because processors sell volume rather than weight, so a higher ratio yields more product from the same grain. This makes it a specialty crop distinct from ordinary field maize grown for feed or starch. A domestic hybrid meeting premium expansion standards strengthens farmer-market linkages by giving growers access to processor contracts.

Q3. Periyar Kullan, newly registered by NBAGR, is Kerala's second indigenous cattle breed after which breed?

Answer A. Vechur

Registration is carried out by the ICAR-National Bureau of Animal Genetic Resources at Karnal, Haryana, which maintains India's official record of animal genetic resources. Vechur is the world's smallest cattle breed at roughly 130 kg, while Periyar Kullan weighs 150 to 200 kg and yields 2.5 to 4 litres of A2 beta-casein milk daily. Formal registration matters because it makes a breed eligible for conservation support under programmes such as the Rashtriya Gokul Mission.

Q4. Periyar Kullan cattle are reared mainly under which system?

Answer B. Semi-feral and silvopastoral systems

Silvopastoral means trees, forage and livestock share the same land, and these cattle graze mixed vegetation in rubber and spice plantations and forest fringes with minimal human management. Their range covers riverine and plantation belts of Ernakulam and Thrissur districts, around Koovappady, Angamaly, Kothamangalam and Chalakudy. The breed is also known locally as Kuttampuzha cattle and Andukanni.

Q5. Carbosulfan, proposed for a ban, belongs to which class of insecticides?

Answer C. Carbamate

Carbamates act as acetylcholinesterase inhibitors, disrupting nerve signal transmission, and the government's concern is the absence of any known antidote in case of accidental exposure. The proposed ban under the Insecticides Act, 1968 would cover manufacture, import, transport, distribution, sale and use. An expert panel constituted on 14 January submitted its report on 12 June, following the pattern of earlier reviews under the Anupam Verma Committee.

Q6. As per the RBI August Bulletin, the southwest monsoon rainfall deficit improved from minus 35.4 per cent at June-end to what level at July-end?

Answer C. Minus 13 per cent

By 24 August the shortfall had narrowed further to just minus 1 per cent, effectively erasing the June scare. The RBI tracks monsoon performance closely because a weak kharif season feeds into food inflation, rural demand and the credit quality of agricultural lending. A June deficit that recovers in July is far less damaging than a uniform shortfall, since sowing windows for most kharif crops remain open into July.

Q7. The kharif sowing deficit reported in the RBI August Bulletin narrowed from minus 22 per cent to what figure?

Answer D. Minus 2.9 per cent

Sowing area recovers faster than rainfall statistics because farmers hold seed and simply wait for adequate soil moisture before planting. Bringing acreage to within 3 per cent of normal substantially reduces the risk of a kharif output shortfall, which is what eases the agricultural risk the Bulletin flags. Yield, however, still depends on rainfall distribution during the grain-filling stage rather than on sown area alone.

Q8. The Garbhini Mitra course launched by the All India Institute of Ayurveda functions under which ministry?

Answer B. Ministry of Ayush

Alla, New Delhi is an autonomous premier institution under Ayush, and the six-month offline course begins in the 2026-27 academic session. The programme deliberately trains non-clinical support personnel who offer lifestyle guidance, dietary advice and wellness assistance through pregnancy and the postpartum period. Crucially, the cadre is expected to facilitate timely referral to qualified medical professionals rather than substitute for clinical care.

Q9. Under Odisha's Bidesh Sikhyabruti scheme, selected SC/ST students can receive assistance of up to how much per year?

Answer D. Rs 25 lakh

Fifty students are selected annually, and eligibility is restricted to universities ranked among the top 200 in the QS World University Rankings. The ranking filter keeps the outlay focused on institutions where a foreign degree carries a clear labour-market premium. The scheme operates under the Mukhyamantri Medhabi Chhatra Protsahan Yojana.

Q10. NITI Aayog's report 'Reimagining Skilling for Viksit Bharat@2047' identified how many youth aged 15 to 29 as not in education, employment or training?

Answer C. 8.7 crore

The report also finds only 8.25 per cent of graduates employed in roles matching their qualifications, pointing to a mismatch problem rather than a pure shortage of jobs. Fewer than one in twelve secondary schools offer vocational subjects, which leaves the school system feeding almost everyone into a general academic track. A large NEET population is the clearest sign that the demographic dividend can turn into a liability without absorption pathways.

Q11. PNGRB approved about 1,800 km of LPG pipelines that will expand the common-carrier network from roughly 7,700 km to what length?

Answer C. About 9,500 km

The projects span six states with an estimated investment of around Rs 7,000 crore, and include the Cherlapally-Nagpur, Jhansi-Sitarganj and Shikrapur-Goa-Hubli lines. Moving LPG by pipeline instead of road tankers cuts transport cost, road congestion and safety risk on a product that must otherwise travel in pressurised vessels. Common-carrier status means third-party marketers can book capacity, which is what keeps a pipeline monopoly contestable.

Q12. UPI, which completed ten years on 25 August 2026, accounted for roughly what share of India's digital payments in FY26?

Answer D. 84 per cent

Annual transaction volume rose from 1.78 crore in FY17 to more than 24,162 crore in FY26, with value climbing from Rs 0.07 lakh crore to around Rs 314 lakh crore. The scale of the jump reflects UPI's interoperable design, where any app can reach any bank account through a common addressing layer. That volume growth, largely in small-value payments, is also why the pricing question for UPI remains unresolved.

Q13. In the Citigroup and Axis Bank partnership for NRI FCNR investments, what instrument will Axis Bank issue?

Answer A. Standby Letters of Credit

Citigroup provides the financing through its offshore operations while the SBLC from Axis Bank serves as the credit backstop for that lending. FCNR deposits are held by non-resident Indians in foreign currency, so the exchange risk sits with the bank rather than the depositor. Arrangements that raise FCNR inflows are useful to policymakers because they add directly to foreign exchange reserves.

Q14. According to IRCC data, how many Indians were admitted as Canadian permanent residents in the first half of 2026?

Answer C. 44,335

That is nearly one in four of the 1.8 lakh permanent residents Canada admitted in the period, far ahead of the Philippines at 13,475 and China at 9,630. India's share has nevertheless slipped from about 30 per cent in 2023 to 25 per cent in 2025, when 98,830 Indians were admitted. India remains the world's largest recipient of remittances and holds the largest overseas migrant population, around 18.5 million according to NITI Aayog.

QUIZ 19 OF 21

27 August 2026

14 questions · Economy 4 · Schemes 3 · Banking 3 · Agri & Rural 2

Q1

Mission Samriddh Gaon, launched by the Ministry of Rural Development, is being piloted in which blocks?

- A. Budni in Sehore and Khategaon in Dewas, Madhya Pradesh
- B. Sonipat and Panipat blocks, Haryana
- C. Barmer and Jalore blocks, Rajasthan
- D. Koraput and Rayagada blocks, Odisha
- E. Chandauli and Sonbhadra blocks, Uttar Pradesh

Q2

Which of the following is one of the five key features of Mission Samriddh Gaon?

- A. Exclusive focus on crop productivity enhancement
- B. Integrated Farming Systems combining horticulture, livestock, fisheries, poultry and beekeeping
- C. Direct cash transfers replacing all in-kind welfare
- D. Land consolidation of fragmented holdings
- E. Contract farming with private agri-businesses

Q3

The e-Shram Portal, which completed five years on 26 August 2026, assigns each registered worker what identifier?

- A. An 8-digit Shram Suvidha number
- B. A 10-digit Labour Identification Number
- C. A portable 12-digit Universal Account Number
- D. A 14-digit Social Security Code
- E. A 16-digit Worker Registration Number

Q4

Who is eligible to register on the e-Shram Portal?

- A. Any worker aged 18 and above, including EPFO members
- B. Workers aged 16 and above who are not income-tax payers and not enrolled in EPFO or ESIC
- C. Only workers below the poverty line holding a ration card
- D. Only construction workers registered with State BOCW Boards
- E. Any Indian citizen aged 21 and above with an Aadhaar number

Q5

Among the schemes converged on e-Shram, PM-SYM provides an assured monthly pension of how much after the age of 60?

- A. Rs 1,000
- B. Rs 2,000
- C. Rs 3,000
- D. Rs 5,000
- E. Rs 7,500

Q6

Laokhowa Wildlife Sanctuary, which recorded India's notable first sighting of the Smew, is located in which district?

- A. Golaghat
- B. Nagaon
- C. Sonitpur
- D. Morigaon
- E. Darrang

Q7

India's mushroom production grew from 51,000 tonnes in 2015 to nearly what level in 2024?

- A. 1.24 lakh tonnes
- B. 2.06 lakh tonnes
- C. 3.48 lakh tonnes
- D. 4.90 lakh tonnes
- E. 6.15 lakh tonnes

Q8

The Meghalaya Assembly resolution opposing uranium mining relates chiefly to uranium-bearing areas in which district?

- A. East Khasi Hills
- B. West Khasi Hills
- C. Ri Bhoi
- D. West Garo Hills
- E. East Jaintia Hills

Q9

India's gross foreign direct investment inflows during April-June 2026, the highest in at least 15 years, stood at what level?

- A. 18.4 billion dollars
- B. 22.8 billion dollars
- C. 26.1 billion dollars
- D. 30.7 billion dollars
- E. 34.9 billion dollars

Q10

Which statement correctly distinguishes FDI from FPI?

- A. FDI involves buying listed shares without management control, FPI involves acquiring stakes
- B. FDI is long-term investment usually involving significant influence or control, while FPI is mainly purchase of financial assets without management control
- C. FDI is routed only through the automatic route, FPI only through the approval route
- D. FDI is recorded in the capital account, FPI in the current account
- E. FDI can only be made by governments, FPI only by private investors

Q11

How does an incremental cash reserve ratio differ from the normal CRR?

- A. It applies only to the increase in deposits over a specified period, not to the entire NDTL
- B. It is maintained in government securities rather than cash
- C. It earns banks a higher rate of interest than normal CRR
- D. It applies only to scheduled cooperative banks
- E. It replaces the statutory liquidity ratio for that period

Q12

In SEBI's IT Resilience Index for market infrastructure institutions, which two parameters carry the highest weight of 20 per cent each?

- A. Scalability and governance
- B. Availability and cybersecurity
- C. Business continuity and reliability
- D. Integrity and monitoring
- E. Modularity and flexibility

Q13

PPPAC granted in-principle approval for privatising 11 airports, with concessionaires required to retain what proportion of AAI employees for up to three years?

- A. 40 per cent
- B. 50 per cent
- C. 60 per cent
- D. 75 per cent
- E. 100 per cent

Q14

The Pradhan Mantri Jan Dhan Yojana, which completed 12 years, was launched on which date?

- A. 15 August 2014
- B. 28 August 2014
- C. 2 October 2014
- D. 9 May 2015
- E. 1 January 2015

ANSWERS — 27 AUGUST 2026

Q1 A	Q2 B	Q3 C	Q4 B	Q5 C
Q6 B	Q7 C	Q8 B	Q9 D	Q10 B
Q11 A	Q12 B	Q13 C	Q14 B	

Q1. Mission Samriddh Gaon, launched by the Ministry of Rural Development, is being piloted in which blocks?

Answer A. Budni in Sehore and Khategaon in Dewas, Madhya Pradesh

Union Minister Shivraj Singh Chouhan launched the mission at Krishi Bhawan, New Delhi, as an integrated rural transformation and livelihood-saturation framework. Saturation means every eligible household in a chosen area is covered rather than a sample being selected, which is why planning happens at family, Gram Panchayat and block levels. A stated aim is eliminating distress rural-to-urban migration by making villages economically viable in themselves.

Q2. Which of the following is one of the five key features of Mission Samriddh Gaon?

Answer B. Integrated Farming Systems combining horticulture, livestock, fisheries, poultry and beekeeping

The mission is deliberately multi-sectoral rather than agriculture-only, converging agriculture, health, education, skilling, rural development and infrastructure. Integrated Farming Systems diversify farm income so that a single crop failure does not wipe out a household's earnings for the year. The other features are family-level saturation, inter-departmental convergence, promotion of the Lakhpati Didi model, and rural infrastructure such as warehouses and cold chains.

Q3. The e-Shram Portal, which completed five years on 26 August 2026, assigns each registered worker what identifier?

Answer C. A portable 12-digit Universal Account Number

Launched on 26 August 2021 under the Ministry of Labour and Employment, e-Shram is India's first Aadhaar-authenticated National Database of Unorganised Workers. Portability is the design goal, since an informal worker who migrates between States would otherwise lose accumulated entitlements at the border. The platform now converges fifteen schemes, including Bhashini-powered language access in 22 scheduled Indian languages.

Q4. Who is eligible to register on the e-Shram Portal?

Answer B. Workers aged 16 and above who are not income-tax payers and not enrolled in EPFO or ESIC

The exclusions are deliberate: EPFO and ESIC members already have formal social security, so e-Shram targets the workforce outside that net. Covered categories include agricultural labourers, domestic help, construction workers, street vendors, and gig and platform workers. The database also captures family migration information so benefits follow the worker across States.

Q5. Among the schemes converged on e-Shram, PM-SYM provides an assured monthly pension of how much after the age of 60?

Answer C. Rs 3,000

The convergence bundle also carries PMJJBY with Rs 2 lakh life cover and PMSBY offering up to Rs 2 lakh for accidental death or permanent disability. One Nation One Ration Card lets migrant workers draw their foodgrain entitlement in any State, which is the single most practically useful portability feature for a migrant household. Employment and skilling links come through the National Career Service and the SIDH apprenticeship platform.

Q6. Laokhowa Wildlife Sanctuary, which recorded India's notable first sighting of the Smew, is located in which district?

Answer B. Nagaon

The 70.13 sq km sanctuary sits on the southern bank of the Brahmaputra and is a notified buffer zone of Kaziranga Tiger Reserve, forming part of the contiguous Laokhowa-Burhachapori ecosystem. The Smew is a small migratory diving duck that breeds in northern Europe and Asia, so a record this far south and east is genuinely unusual. The same 7th Kaziranga Waterbird Count also logged the Bengal Florican, a Critically Endangered grassland bird whose presence signals intact tall grassland.

Q7. India's mushroom production grew from 51,000 tonnes in 2015 to nearly what level in 2024?

Answer C. 3.48 lakh tonnes

That works out to a compound annual growth rate of 23.76 per cent, making India the world's third-largest producer, yet its global share remains only about 0.7 per cent. The gap between rank and share shows how concentrated world production is in a handful of very large producers. Bihar is emerging as a hub, though short shelf life, weak market linkages and production instability still cap the sector's potential.

Q8. The Meghalaya Assembly resolution opposing uranium mining relates chiefly to uranium-bearing areas in which district?

Answer B. West Khasi Hills

The resolution, moved by Chief Minister Conrad K. Sangma, opposes both mining and uranium ore-processing facilities in the State, following concerns from the Khasi Students' Union and local communities. Meghalaya's tribal land tenure, where much land is community-owned rather than State-owned, makes local consent decisive in a way it is not elsewhere. Atomic minerals fall under the Union's jurisdiction, which is what makes such State-level opposition politically significant.

Q9. India's gross foreign direct investment inflows during April–June 2026, the highest in at least 15 years, stood at what level?

Answer D. 30.7 billion dollars

Gross outflows of 22.8 billion dollars left net FDI at 7.8 billion dollars, the highest since June 2022. The gap between gross and net is the reason headline FDI numbers can mislead, since repatriation and disinvestment by existing investors offset fresh inflows. FDI is distinguished from portfolio investment by lasting interest and significant influence over management, which makes it far stickier during market stress.

Q10. Which statement correctly distinguishes FDI from FPI?

Answer B. FDI is long-term investment usually involving significant influence or control, while FPI is mainly purchase of financial assets without management control

A Japanese firm setting up or acquiring a stake in an Indian automobile factory is FDI; the same firm buying Indian listed shares for returns alone is FPI. The distinction matters for macroeconomic stability because portfolio flows can reverse within days while direct investment is embedded in physical assets. FDI also carries technology, management practice and export linkages that pure financial flows do not.

Q11. How does an incremental cash reserve ratio differ from the normal CRR?

Answer A. It applies only to the increase in deposits over a specified period, not to the entire NDTL

If a bank's deposits rise from Rs 1,000 crore to Rs 1,200 crore and a 10 per cent iCRR is imposed, it must park Rs 20 crore extra with the RBI. A full CRR hike is blunt because it penalises every bank's existing book, whereas an iCRR drains only the recent surplus. The RBI may prefer this temporary liquidity tool before a repo rate hike, since absorbing excess liquidity improves monetary transmission.

Q12. In SEBI's IT Resilience Index for market infrastructure institutions, which two parameters carry the highest weight of 20 per cent each?

Answer B. Availability and cybersecurity

Business continuity and reliability carry 10 per cent each and scalability 5 per cent, with integrity, governance, monitoring, modularity and flexibility making up the rest of the nine parameters. The useful analogy is that ITRI does for digital resilience in capital markets what capital adequacy ratios do for financial health in banking. It tests whether the trading, clearing, settlement and depository backbones can absorb cyberattacks, software glitches and extreme volume surges without destabilising the system.

Q13. PPPAC granted in-principle approval for privatising 11 airports, with concessionaires required to retain what proportion of AAI employees for up to three years?

Answer C. 60 per cent

The airports will be offered in five bundles under the PPP model, with estimated private investment of around Rs 8,622 crore and a concession period of 50 years. Bundling pairs commercially attractive airports with weaker ones so that loss-making regional airports still find bidders. The employee-retention clause is the standard device for managing labour transition when a public asset moves to private operation.

Q14. The Pradhan Mantri Jan Dhan Yojana, which completed 12 years, was launched on which date?

Answer B. 28 August 2014

PMJDY was conceived as a financial inclusion mission covering access to bank accounts, credit, insurance, pension and remittance facilities in a single framework. Its lasting contribution was creating the account layer on which direct benefit transfer and later digital payments could be built, since a subsidy cannot be transferred to a household without a bank account. Twelve years on, the milestone is read alongside UPI's growth as the two halves of India's financial inclusion story.

QUIZ 20 OF 21

28 & 29 August 2026

14 questions · Agri & Rural 4 · Schemes 3 · Banking 2 · Reports 2

Q1

The 'DAANVEER' initiative, which invites citizens, CSR entities and the Indian diaspora to donate desktop computers to verified Gram Panchayats, is an initiative of which Union Ministry?

- A. Ministry of Rural Development
- B. Ministry of Panchayati Raj
- C. Ministry of Electronics and Information Technology
- D. Ministry of Cooperation
- E. Ministry of Skill Development and Entrepreneurship

Q2

Under the DAANVEER initiative, a donor selects a verified Panchayat on which application and then completes the purchase through which ONDC-linked marketplace?

- A. UMANG App and GeM portal
- B. eGramSwaraj App and eNAM portal
- C. Meri Panchayat App and DigiHaat
- D. BharatNet App and Bharat Marketplace
- E. Gram Manchitra App and TReDS

Q3

NABARD signed an MoU for rural infrastructure and PPP financing with NaBFID. Which statement about NaBFID is correct?

- A. It was set up in 2016 under the RBI Act, 1934, with headquarters in New Delhi
- B. It was set up in 2021 under the NaBFID Act, 2021, with headquarters in Mumbai
- C. It was set up in 2019 under the Companies Act, 2013, with headquarters in Chennai
- D. It was set up in 2021 as a subsidiary of SIDBI, with headquarters in Lucknow
- E. It was set up in 2023 under the Banking Regulation Act, 1949, with headquarters in Ahmedabad

Q4

The Banas Bio-CNG Model Plant inaugurated in Banaskantha district, Gujarat, is a joint initiative of Banas Dairy, Suzuki Motor Corporation and which third partner?

- A. Indian Oil Corporation Limited
- B. National Dairy Development Board
- C. Indian Council of Agricultural Research
- D. National Cooperative Dairy Federation of India
- E. Gujarat State Fertilizers and Chemicals

Q5

Under the new fortnightly sugar allocation system to be introduced from September, what minimum share of the allocation must mills sell in the first week?

- A. 25 per cent
- B. 30 per cent
- C. 40 per cent
- D. 50 per cent
- E. 60 per cent

Q6

PM SVANidhi completed one year of its restructured phase on 27 August 2026. Up to which date has the scheme been extended?

- A. 31 March 2027
- B. 31 March 2028
- C. 31 December 2029
- D. 31 March 2030
- E. 31 March 2032

Q7

S&P Global Ratings flagged a risk of fiscal slippage while retaining a stable outlook on India. What is the Centre's fiscal deficit target for FY27?

- A. 3.9 per cent of GDP
- B. 4.3 per cent of GDP
- C. 4.9 per cent of GDP
- D. 6.6 per cent of GDP
- E. 7.3 per cent of GDP

Q8

Which of the following about the Pradhan Mantri Jan Dhan Yojana, which completed 12 years, is NOT correct?

- A. It was launched on 28 August 2014 after being announced from the Red Fort on 15 August 2014
- B. Its tagline is "Mera Khaata, Bhagya Vidhata"
- C. It provides Basic Savings Bank Deposit accounts with no minimum balance requirement
- D. It is implemented under the Department of Financial Services, Ministry of Finance
- E. It is implemented under the Ministry of Rural Development through the JAM trinity

Q9

The RBI relaxed access to its concessional dollar-rupee swap facility outside the designated weekly window. This applies to FCNR(B)-related transactions exceeding what amount?

- A. USD 25 million
- B. USD 50 million
- C. USD 100 million
- D. USD 250 million
- E. USD 500 million

Q10

India's crude oil imports from Russia in August 2026 are estimated at about 2.1 million barrels per day. What share of India's total crude imports does Russia still account for?

- A. Less than 10 per cent
- B. About 15 per cent
- C. About 25 per cent
- D. More than 40 per cent
- E. More than 75 per cent

Q11

In the discussion on climate-proofing India's food system, "diversified procurement" as a pillar mainly refers to which of the following?

- A. Expanding MSP coverage beyond rice and wheat to millets, pulses and oilseeds suited to local climates
- B. Allowing private traders to procure the entire marketable surplus of foodgrains
- C. Importing foodgrains from a wider set of countries to diversify supply risk
- D. Procuring foodgrains only through cooperative societies instead of state agencies
- E. Replacing physical procurement entirely with direct cash transfers to farmers

Q12

The world's first Drought Resilience Index (DRI) and Drought Resilience Investment Facility (DRIF) were launched at which international forum?

- A. UNFCCC COP30
- B. UNCCD COP17
- C. CBD COP17
- D. Ramsar COP15
- E. UN Water Conference 2026

Q13

Ammannia telanganensis, a newly described freshwater flowering plant from Telangana, belongs to which plant family?

- A. Asteraceae
- B. Fabaceae
- C. Lythraceae
- D. Poaceae
- E. Orchidaceae

Q14

R. Praggnanandhaa became the first Indian to win the Grand Chess Tour Finals in 2026. Whom did he defeat in the final?

- A. Magnus Carlsen
- B. Fabiano Caruana
- C. Hikaru Nakamura
- D. Ding Liren
- E. Levon Aronian

ANSWERS — 28 & 29 AUGUST 2026

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

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Q11 A	Q12 B	Q13 C	Q14 B	
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Q1. The 'DAANVEER' initiative, which invites citizens, CSR entities and the Indian diaspora to donate desktop computers to verified Gram Panchayats, is an initiative of which Union Ministry?

Answer B. Ministry of Panchayati Raj

DAANVEER is a technology-enabled, people-led Computer Crowdsourcing Initiative of the Ministry of Panchayati Raj (MoPR). It lets individuals, philanthropic bodies, CSR partners and the diaspora directly purchase and donate standardised desktop computers to state-verified Gram Panchayats that lack IT hardware. The initiative complements infrastructure funding available under the Rashtriya Gram Swaraj Abhiyan (RGSA) and aims to bridge the rural digital divide and strengthen grassroots digital governance through voluntary, transparent public contributions.

Q2. Under the DAANVEER initiative, a donor selects a verified Panchayat on which application and then completes the purchase through which ONDC-linked marketplace?

Answer C. Meri Panchayat App and DigiHaat

DAANVEER uses app-to-marketplace integration. A donor picks a state-verified Gram Panchayat on the Meri Panchayat App and is taken to DigiHaat, the ONDC-linked marketplace, with details pre-filled. Only Panchayats officially identified by States as lacking IT infrastructure are listed, hardware bundles are government-approved and standardised, and the donor can track payment, dispatch, delivery and receipt in real time. Once the Panchayat Secretary confirms delivery, the donor gets a verifiable Certificate of Appreciation.

Q3. NABARD signed an MoU for rural infrastructure and PPP financing with NaBFID. Which statement about NaBFID is correct?

Answer B. It was set up in 2021 under the NaBFID Act, 2021, with headquarters in Mumbai

The National Bank for Financing Infrastructure and Development was established in 2021 under the NaBFID Act, 2021, and is India's Development Finance Institution (DFI) for infrastructure financing, headquartered in Mumbai with Rajkiran Rai G as Managing Director. Its MoU with NABARD aims to channel long-term, competitively priced finance into rural infrastructure and allied value chains, covering water and sanitation, irrigation, post-harvest storage and cold chains, terminal markets, rural roads and bridges, warehousing and compressed biogas projects.

Q4. The Banas Bio-CNG Model Plant inaugurated in Banaskantha district, Gujarat, is a joint initiative of Banas Dairy, Suzuki Motor Corporation and which third partner?

Answer B. National Dairy Development Board

The plant at Vinchhivadi in Dhanera taluka is a joint initiative of Banas Dairy, Suzuki Motor Corporation and the National Dairy Development Board (NDDB). It processes 100 metric tonnes per day of cattle dung through anaerobic digestion to produce clean fuel and organic fertiliser, promoting clean energy, the circular economy and extra income for livestock farmers. At the same event, nine taxis were flagged off under the country's first rural cooperative-model "Gramin Bharat Taxi" service, in which drivers own their vehicles.

Q5. Under the new fortnightly sugar allocation system to be introduced from September, what minimum share of the allocation must mills sell in the first week?

Answer C. 40 per cent

The Centre is replacing the monthly sugar quota system with a fortnightly allocation system from September. Mills must sell at least 40 per cent of their allocated quantity in the first week and the balance in the following week. They have also been directed to dispatch sold sugar within one week. The change is intended to smooth market supply, prevent bunching of sales and reduce price volatility in the domestic sugar market.

Q6. PM SVANidhi completed one year of its restructured phase on 27 August 2026. Up to which date has the scheme been extended?

Answer D. 31 March 2030

PM SVANidhi has been extended up to 31 March 2030. The revamped scheme moves beyond pure credit to cover digital payments, social security linkage, financial inclusion and entrepreneurship support for street vendors. It continues to provide collateral-free working-capital loans with a 7 per cent interest subsidy on timely repayment, which builds a credit history for vendors who were earlier outside the formal financial system.

Q7. S&P Global Ratings flagged a risk of fiscal slippage while retaining a stable outlook on India. What is the Centre's fiscal deficit target for FY27?

Answer B. 4.3 per cent of GDP

The Centre's FY27 fiscal deficit target is 4.3 per cent of GDP. S&P expects the Centre's deficit to fall to 3.9 per cent by FY30, while the general government fiscal deficit, which combines the Centre and the States, is projected at 7.3 per cent of GDP in FY27, declining to 6.6 per cent by FY30. Despite flagging slippage risk, the agency retained a stable outlook on the sovereign rating.

Q8. Which of the following about the Pradhan Mantri Jan Dhan Yojana, which completed 12 years, is NOT correct?

Answer E. It is implemented under the Ministry of Rural Development through the JAM trinity

PMJDY is administered by the Department of Financial Services under the Ministry of Finance, not the Ministry of Rural Development. It is India's National Mission for Financial Inclusion, anchored in the principle "Banking the Unbanked, Securing the Unsecured, Funding the Unfunded". It offers Basic Savings Bank Deposit accounts with no minimum balance and integrates with Direct Benefit Transfers through the Jan Dhan-Aadhaar-Mobile (JAM) trinity, which does support the scheme.

Q9. The RBI relaxed access to its concessional dollar-rupee swap facility outside the designated weekly window. This applies to FCNR(B)-related transactions exceeding what amount?

Answer C. USD 100 million

The RBI has allowed banks to access its concessional dollar-rupee swap facility outside their designated weekly window for FCNR(B)-related transactions exceeding USD 100 million. Banks receiving such large inflows can now use the facility on the same day instead of waiting for their allotted day. The move reduces the lag between mobilisation of foreign currency non-resident deposits and their transfer to the RBI, easing liquidity management for banks.

Q10. India's crude oil imports from Russia in August 2026 are estimated at about 2.1 million barrels per day. What share of India's total crude imports does Russia still account for?

Answer D. More than 40 per cent

Russia remains India's largest crude oil supplier, accounting for more than 40 per cent of India's crude imports. August 2026 volumes of around 2.1 mbpd are lower than the record 2.6 mbpd seen in June and July. The decline is attributed to refinery maintenance schedules, reduced Russian availability and stronger buying competition from China, rather than to any weakening of Indian refining demand.

Q11. In the discussion on climate-proofing India's food system, "diversified procurement" as a pillar mainly refers to which of the following?

Answer A. Expanding MSP coverage beyond rice and wheat to millets, pulses and oilseeds suited to local climates

Climate-proofing means redesigning agricultural, procurement, storage and public distribution policy to withstand climate change, shifting from volumetric calorie production through monoculture towards sustainable food and nutrition security. Its five pillars are diversified procurement, a diversified PDS that adds millets and pulses to PM POSHAN and Anganwadi programmes, climate-proof storage such as flood-resilient silos and cold chains, weather-based planning using IMD forecasts, and sustainable farming with micro-irrigation, resilient seeds and weather-indexed insurance under PM Fasal Bima Yojana.

Q12. The world's first Drought Resilience Index (DRI) and Drought Resilience Investment Facility (DRIF) were launched at which international forum?

Answer B. UNCCD COP17

A new global drought resilience architecture was launched at UNCCD COP17 to shift the world from reactive crisis response to proactive preparedness. The DRI is the first comprehensive technical metric of a country's systemic capacity to withstand drought, using AI-powered analytics and vulnerability mapping to guide policy and investment. The DRIF is the first global catalytic financing platform dedicated to drought resilience, using public capital to de-risk investment and unlock larger institutional and private finance flows.

Q13. Ammannia telanganensis, a newly described freshwater flowering plant from Telangana, belongs to which plant family?

Answer C. Lythraceae

Ammannia telanganensis is an annual, herbaceous, semi-aquatic plant of the Lythraceae or loosestrife family, described in the international taxonomy journal Phytotaxa. It grows in wet sandy soils along seasonal streams, temporary puddles and marshy margins of freshwater bodies, and was recorded at Narsingi and Gachibowli in Rangareddy district and at Vatwarlapalle in the Amrabad Tiger Reserve, Nagarkurnool district. It flowers and fruits from November to February alongside Ammannia multiflora and Rotala species.

Q14. R. Praggnanandhaa became the first Indian to win the Grand Chess Tour Finals in 2026. Whom did he defeat in the final?

Answer B. Fabiano Caruana

Indian Grandmaster R. Praggnanandhaa won the Grand Chess Tour 2026 Finals by defeating Fabiano Caruana 15-13 in the final held at the Saint Louis Chess Club. He became the first Indian champion in the history of the Grand Chess Tour and collected a winner's prize of USD 200,000, adding to a strong run for Indian chess in international circuit events.

QUIZ 21 OF 21

30 & 31 August 2026

14 questions · Sci & Env 4 · Agri & Rural 3 · Banking 2 · Economy 2

Q1

The Integrated Fertilizer Management System (iFMS) in the news is best described as which of the following?

- A. A web-based system to monitor availability, movement, distribution and sale of fertilizers across the country
- B. A scheme to provide interest-free credit to fertilizer manufacturing units
- C. A soil testing network that issues Soil Health Cards to farmers
- D. A price stabilisation fund for imported phosphatic fertilizers
- E. A commodity exchange platform for trading urea futures

Q2

With reference to the migration of MGNREGA workers to VB-G RAM G, which statement is correct?

- A. Only workers who have completed e-KYC have been migrated
- B. All registered workers have been migrated, including those where e-KYC is not complete
- C. Migration is limited to workers in aspirational districts
- D. Migration applies only to job cards issued after 2024
- E. Migration has been deferred until the next financial year

Q3

India's foreign exchange reserves touched a record high for the week ended 21 August 2026. What was the level reported?

- A. USD 648.5 billion
- B. USD 692.1 billion
- C. USD 704.7 billion
- D. USD 729.3 billion
- E. USD 751.8 billion

Q4

Roughly how much was added to India's forex reserves following the RBI's swap scheme announced on 5 June?

- A. About USD 12 billion
- B. About USD 23 billion
- C. About USD 47 billion
- D. About USD 68 billion
- E. About USD 95 billion

Q5

India's current account deficit (CAD) in 2025-26 stood at approximately what level?

- A. 0.6 per cent of GDP
- B. 1.4 per cent of GDP
- C. 2.1 per cent of GDP
- D. 2.8 per cent of GDP
- E. 3.5 per cent of GDP

Q6

The PARIVARTAN Scheme, in the news recently, is implemented by which Ministry and funded by which agency?

- A. Ministry of Environment, Forest and Climate Change; funded by the National Clean Air Fund
- B. Ministry of Road Transport and Highways; funded by the National Capital Region Planning Board
- C. Ministry of Heavy Industries; funded by NITI Aayog
- D. Ministry of Petroleum and Natural Gas; funded by Oil Industry Development Board
- E. Ministry of Housing and Urban Affairs; funded by the Ministry of Finance

Q7

How many older, high-emission commercial trucks and buses does the PARIVARTAN Scheme aim to phase out and replace across the NCR?

- A. Over 20,000
- B. Over 50,000
- C. Over 1 lakh
- D. Over 2 lakh
- E. Over 5 lakh

Q8

India and Canada reaffirmed their commitment to conclude CEPA negotiations by end-2026. What bilateral trade target did they set for 2030?

- A. About CAD 25 billion
- B. About CAD 40 billion
- C. About CAD 55 billion
- D. About CAD 70 billion
- E. About CAD 100 billion

Q9

According to the NITI Aayog report on Ease of Doing R&D in India, nearly 80 per cent of ANRF funding is concentrated in which set of institutions?

- A. Central Universities
- B. IITs
- C. CSIR laboratories
- D. State agricultural universities
- E. Private research foundations

Q10

A Neelakurinji-like bloom was reported in the Kudremukh hills. Neelakurinji (*Strobilanthes kunthiana*) belongs to which family and was given legal protection in 2024 under which Schedule of the Wildlife (Protection) Act, 1972?

- A. Acanthaceae; Schedule III
- B. Acanthaceae; Schedule I
- C. Asteraceae; Schedule III
- D. Lamiaceae; Schedule II
- E. Rubiaceae; Schedule IV

Q11

The Kudremukh region of Karnataka, where the rare bloom was reported, is the source of which set of rivers?

- A. Kaveri, Kabini and Hemavathi
- B. Tunga, Bhadra and Nethravathi
- C. Krishna, Bhima and Ghataprabha
- D. Periyar, Pamba and Chaliyar
- E. Sharavathi, Kali and Aghanashini

Q12

In the context of vulture conservation in India, which veterinary drug was banned in 2006 and what is its recognised safe substitute?

- A. Ketoprofen banned; nimesulide is the substitute
- B. Diclofenac banned; meloxicam is the substitute
- C. Meloxicam banned; diclofenac is the substitute
- D. Aceclofenac banned; ketoprofen is the substitute
- E. Flunixin banned; paracetamol is the substitute

Q13

Gangaichthys indonepalicus, discovered in West Champaran district of Bihar near the Nepal border, is notable as which of the following?

- A. The first blind cave amphibian recorded in the Himalayas
- B. The first recorded subterranean fish from the Indo-Gangetic Basin
- C. The first freshwater dolphin subspecies described from the Gandak
- D. The first migratory eel species recorded in the Ganga
- E. The first hill-stream crab genus described from Bihar

Q14

The International Day Against Nuclear Tests, observed on 29 August, commemorates the closure of which nuclear test site?

- A. Bikini Atoll, Marshall Islands
- B. Lop Nur, China
- C. Semipalatinsk, Kazakhstan
- D. Novaya Zemlya, Russia
- E. Mururoa Atoll, French Polynesia

ANSWERS — 30 & 31 AUGUST 2026

Q1 A	Q2 B	Q3 D	Q4 C	Q5 A
Q6 B	Q7 D	Q8 D	Q9 B	Q10 A
Q11 B	Q12 B	Q13 B	Q14 C	

Q1. The Integrated Fertilizer Management System (iFMS) in the news is best described as which of the following?

Answer A. A web-based system to monitor availability, movement, distribution and sale of fertilizers across the country

iFMS is a web-based Government of India system that tracks fertilizers from manufacturers and importers through wholesalers and retailers to farmers. The government is now linking fertilizer sales with farmer, land and crop records so it can spot supply gaps and unusual buying patterns early. Its objectives include ensuring timely availability, monitoring movement across States and districts, preventing shortages, diversion and black marketing, and making subsidy payouts more transparent.

Q2. With reference to the migration of MGNREGA workers to VB-G RAM G, which statement is correct?

Answer B. All registered workers have been migrated, including those where e-KYC is not complete

All workers registered under MGNREGA have been migrated to VB-G RAM G, and the migration applies even where e-KYC has not yet been completed. This is significant for rural employment administration because it determines beneficiary identification, wage payment and digital record-keeping for the country's largest rural wage employment programme, and is a frequently tested point on rural livelihoods and digital governance.

Q3. India's foreign exchange reserves touched a record high for the week ended 21 August 2026. What was the level reported?

Answer D. USD 729.3 billion

India's forex reserves reached a record USD 729.3 billion in the week ended 21 August 2026. The reserves now provide roughly 11 months of import cover, a comfortable buffer by conventional adequacy norms. A high import-cover ratio strengthens external-sector resilience, gives the RBI room to smooth exchange-rate volatility, and supports macroeconomic stability at a time of uncertain global capital flows.

Q4. Roughly how much was added to India's forex reserves following the RBI's swap scheme announced on 5 June?

Answer C. About USD 47 billion

Around USD 47 billion was added to reserves after the RBI announced its swap scheme on 5 June. Swap facilities allow banks to sell dollars to the central bank against rupees for a fixed tenor, converting foreign currency inflows into headline reserves while supplying rupee liquidity to the banking system. The accretion helped push reserves to the record USD 729.3 billion mark with about 11 months of import cover.

Q5. India's current account deficit (CAD) in 2025-26 stood at approximately what level?

Answer A. 0.6 per cent of GDP

India's CAD was around 0.6 per cent of GDP in 2025-26. The current account records trade in goods and services, primary income and transfers such as remittances. A narrow deficit signals that external financing needs are modest relative to the size of the economy, which supports balance-of-payments stability, eases pressure on the rupee and gives the RBI greater flexibility in exchange-rate management.

Q6. The PARIVARTAN Scheme, in the news recently, is implemented by which Ministry and funded by which agency?

Answer B. Ministry of Road Transport and Highways; funded by the National Capital Region Planning Board

PARIVARTAN stands for Programme for Accelerated Renewal and Incentivization of Vehicle Assets for Reducing Transport Air Pollution and Network Emissions. It is implemented by the Ministry of Road Transport and Highways and funded by the National Capital Region Planning Board, which works under the Ministry of Housing and Urban Affairs. It is a vehicle scrappage and fleet renewal programme replacing pre-BS-IV and BS-IV commercial trucks and buses with BS-VI compliant or electric vehicles.

Q7. How many older, high-emission commercial trucks and buses does the PARIVARTAN Scheme aim to phase out and replace across the NCR?

Answer D. Over 2 lakh

PARIVARTAN targets phasing out and replacing more than 2 lakh older commercial trucks and buses across the National Capital Region to cut vehicular air pollution and particulate emissions. The scheme has gained rapid traction, registering over 1,300 beneficiaries, onboarding 42 banks and NBFCs to provide financing for replacement vehicles, and partnering with 15 automobile OEMs across Delhi-NCR.

Q8. India and Canada reaffirmed their commitment to conclude CEPA negotiations by end-2026. What bilateral trade target did they set for 2030?

Answer D. About CAD 70 billion

The two sides aim to raise bilateral trade to about CAD 70 billion by 2030 under the Comprehensive Economic Partnership Agreement. Alongside CEPA, they agreed to begin Bilateral Investment Treaty negotiations for greater investor certainty, to cooperate on UPI-based digital payments, remittances, fintech, capital markets and financial-crime prevention, and to pursue strategic investment in critical minerals, AI, infrastructure, energy and resilient supply chains with greater Canadian pension fund participation.

Q9. According to the NITI Aayog report on Ease of Doing R&D in India, nearly 80 per cent of ANRF funding is concentrated in which set of institutions?

Answer B. IITs

The report notes that nearly 80 per cent of Anusandhan National Research Foundation funding is concentrated in the IITs, pointing to a narrow research base. It also flags that India lacks a standardised system to track who receives R&D funds, from which agency and for what purpose. It proposes a Unified Project Management System requiring Persistent Digital Identifiers and metadata infrastructure, which would reduce duplication of publicly funded research, including in agriculture.

Q10. A Neelakurinji-like bloom was reported in the Kudremukh hills. Neelakurinji (*Strobilanthes kunthiana*) belongs to which family and was given legal protection in 2024 under which Schedule of the Wildlife (Protection) Act, 1972?

Answer A. Acanthaceae; Schedule III

Neelakurinji belongs to the family Acanthaceae and was added to Schedule III of the Wildlife (Protection) Act, 1972 in 2024. Famous for blooming once in 12 years, it grows in the shola grasslands of the Western Ghats in Kerala, Tamil Nadu and Karnataka. The Nilgiri Hills take their name from it, nilgiri meaning blue mountains, and the last major bloom in the Munnar region occurred in 2018.

Q11. The Kudremukh region of Karnataka, where the rare bloom was reported, is the source of which set of rivers?

Answer B. Tunga, Bhadra and Nethravathi

Kudremukh, in Chikkamagaluru district of the Western Ghats, is the source of the Tunga, Bhadra and Nethravathi rivers. Kudremukh National Park is the second largest protected area of tropical wet evergreen forest in the Western Ghats and forms part of the Western Ghats UNESCO World Heritage Site. The name means horse face in Kannada, and the peak rises to about 1,894 metres amid shola-grassland ecosystems where Kurinji species occur.

Q12. In the context of vulture conservation in India, which veterinary drug was banned in 2006 and what is its recognised safe substitute?

Answer B. Diclofenac banned; meloxicam is the substitute

Diclofenac was banned for veterinary use in 2006 and meloxicam is the safe substitute. A study in the Journal of Threatened Taxa found that relocating a livestock carcass dump 2.4 km away from high-tension power infrastructure at Sudhauwala near Dehradun may have saved Himalayan griffon, Eurasian griffon and cinereous vultures from electrocution. Vultures also face poisoning, food scarcity and habitat loss, addressed through the Action Plan for Vulture Conservation 2020–25.

Q13. Gangaichthys indonepalicus, discovered in West Champaran district of Bihar near the Nepal border, is notable as which of the following?

Answer B. The first recorded subterranean fish from the Indo-Gangetic Basin

Gangaichthys indonepalicus is a newly described subterranean fish found in West Champaran, Bihar, close to the Nepal border, and is the first recorded subterranean fish from the Indo-Gangetic Basin. Subterranean or groundwater-dwelling fishes are rare finds and are important indicators of aquifer health, making the discovery significant for biodiversity documentation, taxonomy and the study of aquatic ecosystems in the plains.

Q14. The International Day Against Nuclear Tests, observed on 29 August, commemorates the closure of which nuclear test site?

Answer C. Semipalatinsk, Kazakhstan

The International Day Against Nuclear Tests is observed annually on 29 August, declared by UN General Assembly Resolution A/RES/64/35 in 2009. The date marks the closure of the Semipalatinsk Nuclear Test Site in Kazakhstan in 1991. The observance is used to build global awareness of the humanitarian and environmental effects of nuclear testing and to press for the entry into force of a comprehensive test ban.

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