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CURRENT AFFAIRS QUIZ

December 2025

Every daily quiz of the month · 23 quizzes · 230 MCQs with answers

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

Big themes · Banking 77 · Schemes 31 · Sci & Env 28



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NABARD GRADE A 2026

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6 OF THE
TOP 10

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

Contents

All 230 MCQs of December 2025, quiz by quiz — 23 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-12

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

230

MCQs with answers

23

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	77	
Schemes & Government	31	
Science & Environment	28	
Misc GA	27	
Agriculture & Rural	22	
International	16	
Reports & Indices	12	
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Appointments & Awards	5	
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"Ask who, when and how much. The examiner will."

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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 December 2025	___ / 10	---	---	☐	
2 December 2025	___ / 10	---	---	☐	
3 & 4 December 2025	___ / 10	---	---	☐	
5 December 2025	___ / 10	---	---	☐	
6 December 2025	___ / 10	---	---	☐	
7 & 8 December 2025	___ / 10	---	---	☐	
9 December 2025	___ / 10	---	---	☐	
10 December 2025	___ / 10	---	---	☐	
11 December 2025	___ / 10	---	---	☐	
12 December 2025	___ / 10	---	---	☐	
13 December 2025	___ / 10	---	---	☐	
14 & 15 December 2025	___ / 10	---	---	☐	
16 December 2025	___ / 10	---	---	☐	
17 December 2025	___ / 10	---	---	☐	
18 December 2025	___ / 10	---	---	☐	
19 December 2025	___ / 10	---	---	☐	
20 December 2025	___ / 10	---	---	☐	
21 & 22 December 2025	___ / 10	---	---	☐	
23 & 24 December 2025	___ / 10	---	---	☐	
25 & 26 December 2025	___ / 10	---	---	☐	
27 December 2025	___ / 10	---	---	☐	
28 & 29 December 2025	___ / 10	---	---	☐	
30 & 31 December 2025	___ / 10	---	---	☐	

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

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QUIZ 1 OF 23

1 December 2025

10 questions · Reports 4 · Banking 3 · Agri & Rural 2 · Misc GA 1

Q1

NITI Aayog's Fiscal Health Index 2025 identifies which state as the top performer with the highest overall index score?

- A. Maharashtra
- B. Odisha
- C. Goa
- D. Chhattisgarh
- E. Jharkhand

Q2

Which states fall under the "Aspirational States" category in the Fiscal Health Index 2025?

- A. Odisha, Goa, Chhattisgarh, Jharkhand
- B. Maharashtra, UP, Telangana, MP
- C. Tamil Nadu, Bihar, Rajasthan, Haryana
- D. Punjab, Andhra Pradesh, West Bengal, Kerala
- E. Karnataka, Telangana, Haryana, Punjab

Q3

According to the ILO's World Social Protection Report 2024–26, India's social protection coverage increased to what percent in 2024?

- A. 24.4%
- B. 35.7%
- C. 48.8%
- D. 55.2%
- E. 65%

Q4

In the Asia Power Index 2025, India has been upgraded to which status?

- A. Emerging Power
- B. Middle Power
- C. Regional Power
- D. Major Power
- E. Global Power

Q5

Crisil and AMFI's new proposal aims to improve liquidity in which corporate bond segment?

- A. AAA only
- B. AA–BBB
- C. G-secs
- D. A–AA
- E. BB and below

Q6

Which ministry is reviewing the market-making models for sub-AAA corporate bonds?

- A. Ministry of Corporate Affairs
- B. Ministry of Commerce & Industry
- C. Ministry of Finance (DEA)
- D. Ministry of MSME
- E. RBI

Q7

What is one major advantage of a government-backed market maker for AA-BBB bonds?

- A. Higher tax benefits
- B. Reduced interest rates for all bonds
- C. Ensures continuous two-way quotes and stability
- D. Eliminates credit risk
- E. Ends dependence on foreign investors

Q8

Which category of companies will benefit most from a liquid AA-BBB bond market?

- A. PSU Maharatnas
- B. Large conglomerates
- C. MSMEs and mid-tier companies
- D. Foreign banks
- E. Insurance companies

Q9

The Smart Farmer ID Card (SFIC) launched in Puducherry is enabled with which technology?

- A. RFID chip
- B. QR code
- C. Biometric scanner
- D. NFC
- E. Blockchain

Q10

Saras Food Festival 2025 is organised under which mission?

- A. PM-KISAN
- B. DAY-NRLM
- C. PMFBY
- D. PM-FME
- E. RKVY

ANSWERS — 1 DECEMBER 2025

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

“One clear hour a day outruns a distracted five.”

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Q1. NITI Aayog's Fiscal Health Index 2025 identifies which state as the top performer with the highest overall index score?

Answer B. Odisha

Odisha topped the FHI 2025 with the highest score of 678, leading in both the Debt Index (990) and Debt Sustainability (640).

Q2. Which states fall under the "Aspirational States" category in the Fiscal Health Index 2025?

Answer D. Punjab, Andhra Pradesh, West Bengal, Kerala

These states face challenges like low revenue mobilization, high deficits, and poor debt sustainability.

Q3. According to the ILO's World Social Protection Report 2024–26, India's social protection coverage increased to what percent in 2024?

Answer C. 48.8%

India's welfare reach doubled from 24.4% (2021) to 48.8% (2024).

Q4. In the Asia Power Index 2025, India has been upgraded to which status?

Answer D. Major Power

India ranked 3rd and crossed the API-defined threshold for "major power" for the first time.

Q5. Crisil and AMFI's new proposal aims to improve liquidity in which corporate bond segment?

Answer B. AA–BBB

This segment is illiquid despite high yields; the framework aims to boost trading and price discovery.

Q6. Which ministry is reviewing the market-making models for sub-AAA corporate bonds?

Answer C. Ministry of Finance (Department of Economic Affairs)

DEA launched consultations to develop a formal market-making structure.

Q7. What is one major advantage of a government-backed market maker for AA–BBB bonds?

Answer C. Ensures continuous two-way quotes and stability

A government-backed entity provides confidence and liquidity to kick-start the market.

Q8. Which category of companies will benefit most from a liquid AA–BBB bond market?

Answer C. MSMEs and mid-tier companies

These companies rarely get AAA ratings and struggle for debt capital.

Q9. The Smart Farmer ID Card (SFIC) launched in Puducherry is enabled with which technology?

Answer B. QR code

SFIC replaces booklet-style cards and allows real-time verification with QR-code based digital authentication.

Q10. Saras Food Festival 2025 is organised under which mission?**Answer** B. DAY-NRLM

The festival showcases rural cuisine and promotes women-led SHGs under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission.

QUIZ 2 OF 23

2 December 2025

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

Q1

Which state hosted the Hornbill Festival 2025?

- A. Assam
- B. Manipur
- C. Mizoram
- D. Nagaland

Q2

What does CAD stand for in economics?

- A. Capital Account Deficit
- B. Current Asset Deficit
- C. Current Account Deficit
- D. Centralized Annual Data

Q3

Which UAV belongs to the MALE category?

- A. Rustom-1
- B. Heron Mk II
- C. Switch
- D. Netra V2

Q4

The theme of Kashi–Tamil Sangamam (4th edition) is:

- A. Tamil for Tomorrow
- B. Unity of Culture
- C. Cultural Harmony
- D. Let Us Learn Tamil – Tamil Karkalam

Q5

The Central Excise (Amendment) Bill 2025 proposes a cess on pan masala and gutkha called:

- A. Welfare Cess
- B. Social Development Cess
- C. Health & Environment Cess
- D. Health Security & National Security Cess

Q6

SEBI plans to create a unified circular by merging rules from which market segments?

- A. Currency & Equity
- B. Equity & Commodity Derivatives Exchanges
- C. Bonds & Forex
- D. Mutual Funds & Derivatives

Q7

Deadline for food testing lab proposals under Kisaan Sampada is:

- A. 31 March 2026
- B. 30 December 2025
- C. 20 January 2026
- D. 15 February 2026

Q8

BC Sakhis are trained under which scheme?

- A. PMJDY
- B. NRLM
- C. PM-KISAN
- D. DAY-NULM

Q9

Sanchar Saathi app helps detect:

- A. Spyware
- B. Fake SIM cards
- C. Tampered IMEI numbers
- D. Malware apps

Q10

India's CAD for Q2 FY26 stood at:

- A. 0.5% of GDP
- B. 1.3% of GDP
- C. 2% of GDP
- D. 3% of GDP

ANSWERS — 2 DECEMBER 2025

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

Q1. Which state hosted the Hornbill Festival 2025?**Answer** D. Nagaland

The Hornbill Festival is the premier cultural festival of Nagaland, celebrated every December to promote Naga heritage and tourism.

Q2. What does CAD stand for in economics?**Answer** C. Current Account Deficit

CAD occurs when a country's imports of goods, services & transfers exceed its exports.

Q3. Which UAV belongs to the MALE category?**Answer** B. Heron Mk II

MALE stands for Medium Altitude Long Endurance, and Heron Mk II is a satellite-linked MALE-class UAV.

Q4. The theme of Kashi–Tamil Sangamam (4th edition) is:

Answer D. Let Us Learn Tamil – Tamil Karkalam

The event aims to promote cultural understanding between Tamil Nadu and Kashi.

Q5. The Central Excise (Amendment) Bill 2025 proposes a cess on pan masala and gutkha called:

Answer D. Health Security & National Security Cess

The bill focuses on discouraging harmful tobacco products via higher excise duties and new cess.

Q6. SEBI plans to create a unified circular by merging rules from which market segments?

Answer B. Equity & Commodity Derivatives Exchanges

SEBI aims to simplify compliance by merging master circulars of both exchanges.

Q7. Deadline for food testing lab proposals under Kisaan Sampada is:

Answer C. 20 January 2026

The government is pushing for 100 new NABL-accredited food labs.

Q8. BC Sakhis are trained under which scheme?

Answer B. NRLM

BC Sakhis provide doorstep banking services under DAY-NRLM.

Q9. Sanchar Saathi app helps detect:

Answer C. Tampered IMEI numbers

The app prevents mobile fraud by identifying cloned or spoofed IMEIs.

Q10. India's CAD for Q2 FY26 stood at:

Answer B. 1.3% of GDP

The CAD widened due to higher imports and weaker merchandise exports.

QUIZ 3 OF 23

3 & 4 December 2025

10 questions · International 3 · Misc GA 3 · Economy 1 · Schemes 1

Q1

Which article of the Paris Agreement mandates that countries update their NDCs every five years?

- A. Article 2
- B. Article 3
- C. Article 4
- D. Article 6

Q2

India's current NDC target aims to reduce emissions intensity of GDP by how much between 2005–2030?

- A. 30%
- B. 35%
- C. 40%
- D. 45%

Q3

Under which constitutional article does the National Commission for Backward Classes (NCBC) derive its status?

- A. Article 336
- B. Article 340
- C. Article 338B
- D. Article 342A

Q4

Which component of the PM-WANI framework is responsible for authentication and accounting?

- A. PDO
- B. PDOA
- C. App Provider
- D. Central Registry

Q5

The WHO's first global guideline on infertility includes how many recommendations?

- A. 12
- B. 20
- C. 40
- D. 55

Q6**India was re-elected to the IMO Council under which category for 2026–27?**

- A. Category A
- B. Category B
- C. Category C
- D. Associate Member

Q7**WorldSkills Asia Competition 2025 saw India securing which rank among 29 nations?**

- A. 3rd
- B. 5th
- C. 8th
- D. 12th

Q8**Bioventing, air sparging, and biobarriers are methods of which type of bioremediation?**

- A. Ex-situ
- B. In-situ
- C. Hybrid
- D. Mechanical

Q9**Which Indian nuclear submarine is the third indigenous SSBN scheduled for commissioning?**

- A. INS Arihant
- B. INS Arighat
- C. INS Aridaman
- D. INS Varsha

Q10**INS Taragiri belongs to which class of Indian Navy stealth frigates?**

- A. Shivalik class
- B. Talwar class
- C. Godavari class
- D. Nilgiri class (Project 17A)

ANSWERS — 3 & 4 DECEMBER 2025

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

Q1. Which article of the Paris Agreement mandates that countries update their NDCs every five years?**Answer** C. Article 4

Article 4 of the Paris Agreement requires all signatories to communicate updated Nationally Determined Contributions (NDCs) every five years.

Q2. India's current NDC target aims to reduce emissions intensity of GDP by how much between 2005–2030?

Answer D. 45%

India aims to reduce the emissions intensity of its GDP by 45% from 2005 levels by 2030 as part of its NDC commitments.

Q3. Under which constitutional article does the National Commission for Backward Classes (NCBC) derive its status?

Answer C. Article 338B

The NCBC was granted constitutional status under Article 338B through the 102nd Constitutional Amendment Act, 2018.

Q4. Which component of the PM-WANI framework is responsible for authentication and accounting?

Answer B. PDOA

Public Data Office Aggregators (PDOAs) authenticate users and manage accounting functions within the PM-WANI architecture.

Q5. The WHO's first global guideline on infertility includes how many recommendations?

Answer C. 40

The guideline contains 40 evidence-based recommendations covering prevention, diagnosis, treatment, and counselling.

Q6. India was re-elected to the IMO Council under which category for 2026–27?

Answer B. Category B

Category B consists of nations with the largest interest in international seaborne trade, and India received the highest votes in this category.

Q7. WorldSkills Asia Competition 2025 saw India securing which rank among 29 nations?

Answer C. 8th

India ranked 8th in its debut participation, securing 1 silver, 2 bronze medals, and 3 Medallions for Excellence.

Q8. Bioventing, air sparging, and biobarriers are methods of which type of bioremediation?

Answer B. In-situ

These techniques treat pollutants directly at the contaminated site, without removing soil or groundwater.

Q9. Which Indian nuclear submarine is the third indigenous SSBN scheduled for commissioning?

Answer C. INS Aridaman

INS Aridaman is India's third indigenous SSBN, part of the Arihant-class fleet for nuclear deterrence.

Q10. INS Taragiri belongs to which class of Indian Navy stealth frigates?

Answer D. Nilgiri class (Project 17A)

INS Taragiri is the fourth vessel of the advanced stealth frigate series under Project 17A.

QUIZ 4 OF 23

5 December 2025

10 questions · Banking 4 · Sci & Env 2 · Schemes 2 · Sports & Days 2

Q1

The proposed DHRUVA system aims to provide which of the following services in India?

- A. Digital identity verification
- B. Virtual and standardised digital addresses
- C. Satellite-based messaging
- D. Aadhaar-linked mobile authentication
- E. Cloud-based voter registration

Q2

According to the ISRO study, farmers in Punjab and Haryana shifted stubble burning mainly to which timeframe?

- A. 6 AM – 8 AM
- B. 10 AM – 12 PM
- C. 1 PM – 3 PM
- D. 3:30 PM – 6 PM
- E. 8 PM – 10 PM

Q3

The Garuda Shakti 2025 exercise between India and Indonesia focused mainly on which operational theme?

- A. Amphibious assault
- B. Mountain warfare
- C. Cyber defence
- D. Counter-terrorism and drone warfare
- E. Naval anti-submarine operations

Q4

After the RBI reduced the repo rate to 5.25%, which of the following sectors is expected to benefit most directly?

- A. Exports
- B. EMIs and loan borrowers
- C. Oil refiners
- D. Defence manufacturing
- E. Cryptocurrency markets

Q5

Which new LIC plan is a pure risk protection policy with a fixed death benefit?

- A. Jeevan Suraksha
- B. Protection Plus
- C. Bima Kavach
- D. Nivesh Bandhan
- E. Saral Jeevan

Q6**What is the major reason banks may face pressure on their Net Interest Margins (NIMs)?**

- A. Increase in gold imports
- B. Repo rate cut reduces lending rates faster than deposit rates
- C. Fall in global oil prices
- D. Higher ATM transactions
- E. Increase in credit card spending

Q7**Under RBI's revised rules, foreign banks must classify their exposures to parent branches under which regulatory framework?**

- A. Basel III Liquidity Framework
- B. Urban Cooperative Banking Norms
- C. Large Exposures Framework (LEF)
- D. Prompt Corrective Action (PCA)
- E. Priority Sector Lending

Q8**The theme for World Soil Day 2025 is:**

- A. Soil for Sustainable Farming
- B. Restore Earth's Green Shield
- C. Healthy Soils for Healthy Cities
- D. Save Urban Biodiversity
- E. Soil Conservation for a Better Planet

Q9**Which is a major threat to urban soils highlighted under World Soil Day 2025?**

- A. Excessive rainfall
- B. Overuse of natural fertilizers
- C. Soil sealing by concrete and construction
- D. Crop rotation practices
- E. Increased bee population

Q10**Which organization plans to release six critically endangered vultures in Assam?**

- A. NABARD
- B. ICAR
- C. Central Pollution Control Board
- D. Bombay Natural History Society (BNHS)
- E. FAO

ANSWERS — 5 DECEMBER 2025

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

Q1. The proposed DHRUVA system aims to provide which of the following services in India?

Answer B. Virtual and standardised digital addresses

DHRUVA (Digital Hub for Reference and Unique Virtual Address) is a UPI-like system designed to create secure, standardised, virtual addresses (e.g., name@entity) and map them using a 10-character geocode called DIGIPIN.

Q2. According to the ISRO study, farmers in Punjab and Haryana shifted stubble burning mainly to which timeframe?

Answer D. 3:30 PM – 6 PM

Farmers shifted burning to late afternoon/evening to avoid detection by polar satellites, as geostationary satellites capture more fires during this period.

Q3. The Garuda Shakti 2025 exercise between India and Indonesia focused mainly on which operational theme?

Answer D. Counter-terrorism and drone warfare

Garuda Shakti 2025, held in Himachal Pradesh, focused on joint counter-terror operations, drone warfare, and heliborne activities.

Q4. After the RBI reduced the repo rate to 5.25%, which of the following sectors is expected to benefit most directly?

Answer B. EMI and loan borrowers

A lower repo rate reduces lending rates for banks, which directly makes EMIs cheaper and boosts retail borrowing.

Q5. Which new LIC plan is a pure risk protection policy with a fixed death benefit?

Answer C. Bima Kavach

LIC's Bima Kavach is a pure risk plan offering a fixed death benefit and coverage up to 100 years, unlike Protection Plus which is a linked savings + life cover plan.

Q6. What is the major reason banks may face pressure on their Net Interest Margins (NIMs)?

Answer B. Repo rate cut reduces lending rates faster than deposit rates

When the repo rate falls, banks lower lending rates quickly but reduce deposit rates slowly, reducing the spread between the two → lower NIM.

Q7. Under RBI's revised rules, foreign banks must classify their exposures to parent branches under which regulatory framework?

Answer C. Large Exposures Framework (LEF)

RBI mandated foreign banks to include parent-branch exposures under the LEF without exemptions to reduce concentration risks.

Q8. The theme for World Soil Day 2025 is:

Answer C. Healthy Soils for Healthy Cities

The 2025 theme highlights the role of urban soils in climate regulation, flood control, urban farming, and ecological health.

Q9. Which is a major threat to urban soils highlighted under World Soil Day 2025?

Answer C. Soil sealing by concrete and construction

Urbanization leads to the covering of soil surfaces with concrete/asphalt, preventing water infiltration and harming soil biodiversity.

Q10. Which organization plans to release six critically endangered vultures in Assam?

Answer D. Bombay Natural History Society (BNHS)

BNHS will release slender-billed and white-rumped vultures in early 2026 as part of India's vulture recovery program.

QUIZ 5 OF 23

6 December 2025

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

Q1

The 23rd India–Russia Annual Summit 2025 marked how many years of their Special & Privileged Strategic Partnership?

- A. 15 years
- B. 20 years
- C. 25 years
- D. 30 years
- E. 35 years

Q2

Which transport corridor was highlighted for expansion in the India–Russia Summit 2025?

- A. India–Europe Blue Route
- B. India–Pacific Maritime Route
- C. Eastern Himalayan Trade Corridor
- D. Chennai–Vladivostok Eastern Maritime Corridor
- E. Kaladan Multimodal Transit Corridor

Q3

Where did India host the 20th UNESCO Intergovernmental Committee Session on Intangible Cultural Heritage (ICH)?

- A. India Gate, New Delhi
- B. Gateway of India, Mumbai
- C. Qutub Minar, Delhi
- D. Red Fort, New Delhi
- E. Jantar Mantar, Jaipur

Q4

Exercise Harimau Shakti 2025 is a bilateral exercise between India and which country?

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

Q5

Which regiment represented India in Exercise Harimau Shakti 2025?

- A. Sikh Regiment
- B. Grenadiers
- C. Gorkha Rifles
- D. Dogra Regiment
- E. Rajputana Rifles

Q6

An Open Market Operation (OMO) purchase by the RBI involves:

- A. RBI selling government securities
- B. RBI buying government securities
- C. RBI increasing the repo rate
- D. RBI printing new currency notes
- E. RBI selling forex reserves

Q7

RBI announced a ₹1 trillion OMO purchase mainly to:

- A. Increase inflation
- B. Strengthen gold reserves
- C. Inject durable rupee liquidity
- D. Boost exports
- E. Increase GST revenue

Q8

Which regulator requested RBI to allow banks in non-agricultural commodity derivatives?

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

Q9

Non-agricultural commodity derivatives in India are mainly traded on:

- A. BSE
- B. NSE
- C. MCX
- D. SIDBI
- E. NABARD Exchange

Q10

According to the RBI's updated rule, multiple bank-group entities can undertake the same business only if:

- A. They operate under the same management
- B. They target the same customer segment
- C. They target different customer segments and have board approval
- D. They are listed on the stock market
- E. They operate only in rural areas

ANSWERS — 6 DECEMBER 2025

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

Q1. The 23rd India–Russia Annual Summit 2025 marked how many years of their Special & Privileged Strategic Partnership?

Answer C. 25 years

India and Russia established their Special & Privileged Strategic Partnership in 2000, and 2025 marks its 25th anniversary.

Q2. Which transport corridor was highlighted for expansion in the India–Russia Summit 2025?

Answer D. Chennai–Vladivostok Eastern Maritime Corridor

India and Russia agreed to advance the Chennai–Vladivostok maritime corridor as a major connectivity initiative.

Q3. Where did India host the 20th UNESCO Intergovernmental Committee Session on Intangible Cultural Heritage (ICH)?

Answer D. Red Fort, New Delhi

The 20th session of the UNESCO ICH Committee was held at Red Fort, a UNESCO World Heritage Site.

Q4. Exercise Harimau Shakti 2025 is a bilateral exercise between India and which country?

Answer B. Malaysia

Harimau Shakti is a military exercise conducted between the Indian Army and the Royal Malaysian Army.

Q5. Which regiment represented India in Exercise Harimau Shakti 2025?

Answer D. Dogra Regiment

Troops from the Dogra Regiment participated on behalf of the Indian Army.

Q6. An Open Market Operation (OMO) purchase by the RBI involves:

Answer B. RBI buying government securities

OMO purchase means RBI buys government securities to inject liquidity into the banking system.

Q7. RBI announced a ₹1 trillion OMO purchase mainly to:

Answer C. Inject durable rupee liquidity

The OMO purchase was aimed at stabilising liquidity and mitigating currency pressure.

Q8. Which regulator requested RBI to allow banks in non-agricultural commodity derivatives?

Answer C. SEBI

SEBI proposed including banks, insurers, and pension funds in non-agri commodity derivative markets.

Q9. Non-agricultural commodity derivatives in India are mainly traded on:

Answer C. MCX

MCX (Multi Commodity Exchange) is the primary exchange for non-agri commodity derivatives such as metals and energy.

Q10. According to the RBI's updated rule, multiple bank-group entities can undertake the same business only if:

Answer C. They target different customer segments and have board approval

RBI now allows more than one group entity in the same business if they cater to different segments and justify overlaps via board approval.

QUIZ 6 OF 23

7 & 8 December 2025

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

Q1

Which pension scheme specifically targets BPL individuals aged 65+ in India?

- A. Atal Pension Yojana
- B. New Pension Scheme
- C. Indira Gandhi National Old Age Pension Scheme
- D. Old Pension Scheme
- E. PM-SYM

Q2

The draft Indian Statistical Institute (ISI) Bill, 2025 proposes which major governance change?

- A. Increase in student seats
- B. Full autonomy to academic councils
- C. Transition of ISI to a statutory corporate body
- D. Removal of government nominees
- E. Complete privatisation of ISI

Q3

What percentage of elderly Indians are unable to use the internet, posing a barrier to digital pension reforms?

- A. 20%
- B. 35%
- C. 45%
- D. 63%
- E. 80%

Q4

What was the approximate depreciation of the Indian rupee since April 2025 when it breached ₹90 per US dollar?

- A. 2%
- B. 3.2%
- C. 5.5%
- D. 7%
- E. 10%

Q5

RBI's December 2025 monetary policy announced which of the following measures?

- A. Increase in repo rate
- B. 25 bps repo rate cut
- C. Ban on OMOs
- D. Increase in CRR
- E. Introduction of a new inflation target

Q6**What is the primary purpose of Raajmarg Infra InvIT (RIIT)?**

- A. Financing MSMEs
- B. Monetising National Highway assets
- C. Increasing remittances
- D. Managing foreign exchange reserves
- E. Regulating NBFCs

Q7**Which ecosystem is highlighted as more climate-resilient due to underground carbon storage?**

- A. Dense tropical forests
- B. Alpine forests
- C. Semi-arid grasslands
- D. Mangroves
- E. Wetland marshes

Q8**Which initiative showed that grassland restoration increased soil organic carbon (SOC) by up to 50% in three years?**

- A. PM-KUSUM
- B. CAMPA-funded projects
- C. ICAR's NFSM
- D. Green India Mission
- E. Bhoo Samridhi Yojana

Q9**ICAR has urged universities to start courses primarily in which field?**

- A. Robotics in Agriculture
- B. Chemical Fertilizer Technology
- C. Natural Farming
- D. Genetically Modified Food Production
- E. Plantation Management

Q10**e-NAM 2.0 rollout in Rajasthan was delayed mainly due to which issue?**

- A. Faulty price discovery system
- B. Weather disruptions during harvest
- C. Data migration problems from the old platform
- D. Lack of internet in mandis
- E. High registration fees

ANSWERS — 7 & 8 DECEMBER 2025

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

Q1. Which pension scheme specifically targets BPL individuals aged 65+ in India?

Answer C — Indira Gandhi National Old Age Pension Scheme

IGNOAPS (1995) provides direct income support to BPL senior citizens aged 65+ and is part of India's social assistance system.

Q2. The draft Indian Statistical Institute (ISI) Bill, 2025 proposes which major governance change?

Answer C — Transition of ISI to a statutory corporate body

The Bill proposes to replace the 1959 Act and convert ISI from a registered society to a statutory body corporate with a Board dominated by government nominees.

Q3. What percentage of elderly Indians are unable to use the internet, posing a barrier to digital pension reforms?

Answer D — 63%

Low digital literacy among the elderly (63% cannot use the internet) limits access to digital schemes like NPS, APY, and e-SHRAM.

Q4. What was the approximate depreciation of the Indian rupee since April 2025 when it breached ₹90 per US dollar?

Answer C — 5.5%

The rupee settled at ₹90.19 after a 5.5% fall since April 2025 due to tariffs, capital outflows, and commodity prices.

Q5. RBI's December 2025 monetary policy announced which of the following measures?

Answer B — 25 bps repo rate cut

The MPC cut the repo rate by 25 bps, part of a cumulative 125 bps cut cycle, along with ₹1 trillion OMOs and a \$5B swap.

Q6. What is the primary purpose of Raajmarg Infra InvIT (RIIT)?

Answer B — Monetising National Highway assets

RIIT aims to create a transparent investment vehicle for monetising highway assets under Sebi's InvIT framework.

Q7. Which ecosystem is highlighted as more climate-resilient due to underground carbon storage?

Answer C — Semi-arid grasslands

Indian grasslands store stable below-ground carbon in deep root systems and provide better fire and drought resilience.

Q8. Which initiative showed that grassland restoration increased soil organic carbon (SOC) by up to 50% in three years?

Answer B — CAMPA-funded projects

Studies in Malshiras and Banni Grasslands reveal CAMPA-funded restoration boosted SOC by 21% in two years and 50% in three years.

Q9. ICAR has urged universities to start courses primarily in which field?

Answer C — Natural Farming

ICAR wants all agricultural universities to introduce UG/PG courses and research programs in natural farming for sustainability and soil health.

Q10. e-NAM 2.0 rollout in Rajasthan was delayed mainly due to which issue?

Answer C — Data migration problems from the old platform

Rajasthan reported difficulty transferring 1.6M farmers' and 150k traders' data, forcing a temporary return to manual trading.

QUIZ 7 OF 23

9 December 2025

10 questions · Banking 3 · Agri & Rural 3 · Appointments 2 · Misc GA 1

Q1

Parveen Shaikh, who won the Sanctuary Wildlife Service Award 2025, is associated with conservation of which species?

- A. Great Indian Bustard
- B. Gharial
- C. Indian Skimmer
- D. Olive Ridley Turtle
- E. Snow Leopard

Q2

The Sanctuary Wildlife Service Award is instituted by:

- A. Ministry of Environment, Forest and Climate Change
- B. BNHS
- C. WWF India
- D. Sanctuary Nature Foundation
- E. National Biodiversity Authority

Q3

The 'Nest Guardian' model developed for Indian Skimmer conservation primarily involves:

- A. Use of drones for nest monitoring
- B. Relocation of nests to protected zones
- C. Community-led fencing and nest monitoring
- D. Artificial incubation of eggs
- E. Complete ban on river access

Q4

RBI has directed Credit Institutions to update Credit Information Reports at what frequency?

- A. Daily
- B. Fortnightly
- C. Monthly
- D. Weekly
- E. Quarterly

Q5

PaRRVA launched by SEBI is aimed at:

- A. Regulating crypto exchanges
- B. Verifying past risk and return claims
- C. Supervising IPO pricing
- D. Monitoring insider trading
- E. Controlling algorithmic trading

Q6**Minimum investment required for a Large Value Fund (LVF) is:**

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

Q7**The FIRST WOW! Credit Card is backed by:**

- A. Insurance policy
- B. Salary account
- C. Fixed Deposit
- D. Mutual Fund
- E. Gold deposit

Q8**Higher rabi sowing in 2025 is primarily supported by:**

- A. Strong El Niño
- B. Weak La Niña conditions
- C. Decline in MSP
- D. Reduced irrigation coverage
- E. Import restrictions

Q9**According to NITI Aayog, India needs around what annual agricultural growth to achieve Viksit Bharat by 2042?**

- A. 3%
- B. 4%
- C. 4.6%
- D. 5%
- E. 6%

Q10**Integrated Farming Systems (IFS) mainly help farmers by:**

- A. Increasing fertiliser use
- B. Promoting monocropping
- C. Diversifying income sources
- D. Reducing labour demand
- E. Eliminating livestock

ANSWERS — 9 DECEMBER 2025

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

Q1. Parveen Shaikh, who won the Sanctuary Wildlife Service Award 2025, is associated with conservation of which species?

Answer C. Indian Skimmer

Parveen Shaikh's work focuses on community-led conservation of the endangered Indian Skimmer in the National Chambal Sanctuary.

Q2. The Sanctuary Wildlife Service Award is instituted by:

Answer D. Sanctuary Nature Foundation

The award recognises outstanding contributions to wildlife conservation and is instituted by the Sanctuary Nature Foundation.

Q3. The 'Nest Guardian' model developed for Indian Skimmer conservation primarily involves:

Answer C. Community-led fencing and nest monitoring

Local communities were trained to protect nests, leading to an increase in nest survival to nearly 60%.

Q4. RBI has directed Credit Institutions to update Credit Information Reports at what frequency?

Answer D. Weekly

RBI proposed weekly updates to improve accuracy and timeliness of credit data.

Q5. PaRRVA launched by SEBI is aimed at:

Answer B. Verifying past risk and return claims

PaRRVA ensures verified performance records to curb mis-selling by intermediaries and finfluencers.

Q6. Minimum investment required for a Large Value Fund (LVF) is:

Answer E. ₹25 crore

LVFs require a minimum investment of ₹25 crore and enjoy lighter regulatory norms.

Q7. The FIRST WOW! Credit Card is backed by:

Answer C. Fixed Deposit

IDFC FIRST Bank's FIRST WOW! Credit Card is FD-backed, requiring a minimum deposit of ₹20,000.

Q8. Higher rabi sowing in 2025 is primarily supported by:

Answer B. Weak La Niña conditions

A weak La Niña may lead to a colder, longer winter favourable for rabi crops.

Q9. According to NITI Aayog, India needs around what annual agricultural growth to achieve Viksit Bharat by 2042?

Answer D. 5%

Sustained 5% agricultural growth is required to meet the Viksit Bharat target by 2042.

Q10. Integrated Farming Systems (IFS) mainly help farmers by:

Answer C. Diversifying income sources

IFS combines crops, livestock, fisheries, etc., improving resilience and income stability for small farmers.

QUIZ 8 OF 23

10 December 2025

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

Q1

Why was the May 2024 solar storm (Gannon's storm) unusually powerful, as observed by Aditya-L1?

- A. Increase in solar flares near Sun's equator
- B. Collision of two CMEs causing internal magnetic reconnection
- C. Direct impact of solar wind streams
- D. Sudden shift in Earth's magnetic poles
- E. Higher sunspot numbers

Q2

The trilateral air combat exercise over the Arabian Sea in December 2025 involved India, France, and which other country?

- A. Saudi Arabia
- B. Oman
- C. United Arab Emirates
- D. Australia
- E. United Kingdom

Q3

The India–Nepal joint army exercise SURYAKIRAN–XIX primarily focused on:

- A. Mountain warfare training
- B. Peacekeeping operations
- C. Counter-terrorism under UN Charter Chapter VII
- D. Cyber warfare preparedness
- E. Naval interoperability

Q4

Under RBI's final bank-group guidelines, overlapping lending activities between banks and group entities are:

- A. Completely prohibited
- B. Allowed only for PSBs
- C. Allowed with board approval
- D. Allowed without any restriction
- E. Allowed only for NBFCs

Q5

To be classified as an NBFC, an entity must earn at least what percentage of its gross income from financial assets?

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

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Q6

Airpay received RBI approval to operate as a cross-border payment aggregator under which framework?

- A. RTGS framework
- B. IMPS framework
- C. Unified Payment Aggregator framework
- D. SWIFT framework
- E. CBDC framework

Q7

According to IMF recognition, India's UPI is the world's largest real-time payment system based on:

- A. Total transaction value
- B. Number of registered banks
- C. Transaction volume
- D. International usage
- E. Government backing

Q8

Senna spectabilis is considered ecologically harmful mainly because it:

- A. Consumes excessive groundwater
- B. Forms dense monocultures suppressing native species
- C. Releases toxic pollen
- D. Spreads plant diseases
- E. Reduces soil fertility

Q9

The India–Brazil MoU on dairy genomics primarily focuses on improving which species?

- A. Sheep and goats
- B. Poultry breeds
- C. Bos indicus, Bos taurus, and Bubalus bubalis
- D. Camels and yaks
- E. Indigenous fish species

Q10

A major criticism of the Draft Seeds Bill 2025 is that it:

- A. Eliminates seed certification
- B. Weakens intellectual property rights
- C. Centralizes regulation and weakens state powers
- D. Bans private seed companies
- E. Removes penalties for fake seeds

ANSWERS — 10 DECEMBER 2025

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

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Q1. Why was the May 2024 solar storm (Gannon's storm) unusually powerful, as observed by Aditya-L1?

Answer B. Collision of two CMEs causing internal magnetic reconnection

The storm intensified due to rare internal magnetic reconnection when two CMEs collided en route to Earth, a phenomenon confirmed by Aditya-L1 and other satellites.

Q2. The trilateral air combat exercise over the Arabian Sea in December 2025 involved India, France, and which other country?

Answer C. United Arab Emirates

The exercise involved the Indian Air Force, French Air and Space Force, and the UAE Air Force, strengthening trilateral defence cooperation.

Q3. The India–Nepal joint army exercise SURYAKIRAN–XIX primarily focused on:

Answer C. Counter-terrorism under UN Charter Chapter VII

The exercise emphasized joint counter-terrorism operations and advanced military technologies under Chapter VII of the UN Charter.

Q4. Under RBI's final bank-group guidelines, overlapping lending activities between banks and group entities are:

Answer C. Allowed with board approval

RBI relaxed the draft rules, allowing overlapping business activities subject to board-level oversight and prudential safeguards.

Q5. To be classified as an NBFC, an entity must earn at least what percentage of its gross income from financial assets?

Answer C. 50%

RBI mandates that both financial assets and income from them must exceed 50% to qualify as an NBFC.

Q6. Airpay received RBI approval to operate as a cross-border payment aggregator under which framework?

Answer C. Unified Payment Aggregator framework

Airpay completed all approvals under RBI's unified Payment Aggregator framework, enabling international transactions.

Q7. According to IMF recognition, India's UPI is the world's largest real-time payment system based on:

Answer C. Transaction volume

IMF acknowledged UPI as the world's largest real-time retail payment system by transaction volume.

Q8. Senna spectabilis is considered ecologically harmful mainly because it:

Answer B. Forms dense monocultures suppressing native species

The invasive tree forms dense canopies, reducing biodiversity and hindering forest regeneration.

Q9. The India–Brazil MoU on dairy genomics primarily focuses on improving which species?

Answer C. *Bos indicus*, *Bos taurus*, and *Bubalus bubalis*

The collaboration targets cattle and buffalo genomics to enhance milk yield, reproduction, and climate resilience.

Q10. A major criticism of the Draft Seeds Bill 2025 is that it:

Answer C. Centralizes regulation and weakens state powers

Experts argue that centralized licensing undermines state authority and ignores local agro-climatic conditions.

QUIZ 9 OF 23

11 December 2025

10 questions · Banking 4 · Reports 2 · Agri & Rural 2 · International 1

Q1**Boreendo, recently safeguarded by UNESCO, is primarily associated with which region?**

- A. Balochistan
- B. Punjab
- C. Sindh
- D. Khyber Pakhtunkhwa
- E. Gilgit-Baltistan

Q2**India's first fully indigenous hydrogen fuel-cell vessel was inaugurated at which location?**

- A. Kochi
- B. Mumbai
- C. Kolkata
- D. Varanasi
- E. Guwahati

Q3**Which organisation releases the World Inequality Report 2026?**

- A. World Bank
- B. IMF
- C. World Inequality Lab
- D. UNDP
- E. OECD

Q4**According to the World Inequality Report 2026, what share of India's national income is earned by the top 10%?**

- A. 45%
- B. 50%
- C. 55%
- D. 58%
- E. 65%

Q5**The Asian Development Bank (ADB) revised India's FY26 GDP growth forecast to:**

- A. 6.5%
- B. 6.8%
- C. 7.0%
- D. 7.2%
- E. 7.6%

Q6

RBI's proposed forex transparency norms apply to which of the following transactions?

- A. Only forex cash
- B. Only spot contracts
- C. Cash and derivatives only
- D. Cash, TOM and spot contracts
- E. Only remittances

Q7

PFRDA recently allowed pension funds to invest in which new asset classes?

- A. Cryptocurrency
- B. Real estate
- C. Gold and silver ETFs
- D. Foreign sovereign bonds
- E. Private equity funds

Q8

What is the repo rate expected to remain at through FY27, according to Fitch Solutions?

- A. 4.75%
- B. 5.00%
- C. 5.25%
- D. 5.50%
- E. 6.00%

Q9

Globally, food systems contribute approximately what share of greenhouse gas emissions?

- A. 10%
- B. 20%
- C. 25%
- D. One-third
- E. Half

Q10

Which farming practice is recommended to reduce methane emissions in rice cultivation under Green Revolution 2.0?

- A. Zero tillage
- B. Crop rotation
- C. Alternate wetting and drying
- D. Intercropping
- E. Organic mulching

ANSWERS — 11 DECEMBER 2025

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

Q1. Boreendo, recently safeguarded by UNESCO, is primarily associated with which region?

Answer C. Sindh

Boreendo is a traditional clay vessel-flute from Pakistan's Sindh region, linked to the Indus Valley Civilization and highlighted at UNESCO's 20th ICH Committee session.

Q2. India's first fully indigenous hydrogen fuel-cell vessel was inaugurated at which location?

Answer D. Varanasi

The hydrogen fuel-cell vessel was inaugurated at Namohat, Varanasi, on 11 December 2025 to promote clean inland water transport.

Q3. Which organisation releases the World Inequality Report 2026?

Answer C. World Inequality Lab

The World Inequality Report is published by the World Inequality Lab, edited by economists including Thomas Piketty.

Q4. According to the World Inequality Report 2026, what share of India's national income is earned by the top 10%?

Answer D. 58%

The report states that the top 10% of earners in India capture 58% of total national income, reflecting severe income inequality.

Q5. The Asian Development Bank (ADB) revised India's FY26 GDP growth forecast to:

Answer D. 7.2%

ADB raised India's FY26 growth forecast due to strong domestic consumption and recent tax cuts.

Q6. RBI's proposed forex transparency norms apply to which of the following transactions?

Answer D. Cash, TOM and spot contracts

RBI proposed full disclosure of all charges for retail forex transactions covering cash, TOM (next-day settlement) and spot contracts.

Q7. PFRDA recently allowed pension funds to invest in which new asset classes?

Answer C. Gold and silver ETFs

PFRDA expanded the investment universe by allowing pension funds to invest in gold and silver ETFs for better diversification.

Q8. What is the repo rate expected to remain at through FY27, according to Fitch Solutions?

Answer C. 5.25%

Fitch expects RBI to maintain the repo rate at 5.25% after cumulative rate cuts in 2025.

Q9. Globally, food systems contribute approximately what share of greenhouse gas emissions?

Answer D. One-third

The agriculture and food sector globally accounts for nearly one-third of total greenhouse gas emissions.

Q10. Which farming practice is recommended to reduce methane emissions in rice cultivation under Green Revolution 2.0?

Answer C. Alternate wetting and drying

Alternate wetting and drying in rice cultivation reduces methane emissions and saves water, supporting climate-smart agriculture.

QUIZ 10 OF 23

12 December 2025

10 questions · Sci & Env 3 · Banking 3 · International 1 · Schemes 1

Q1**The Government of India's Working Paper on Generative AI & Copyright primarily aims to:**

- A. Ban AI training on copyrighted works
- B. Promote foreign AI companies in India
- C. Balance creator rights with AI innovation
- D. Replace the Copyright Act, 1957
- E. Allow free use of all digital content

Q2**Deepavali was inscribed on UNESCO's Representative List mainly under which domain of Intangible Cultural Heritage?**

- A. Oral traditions and expressions
- B. Performing arts
- C. Traditional craftsmanship
- D. Social practices, rituals, and festive events
- E. Knowledge concerning nature and the universe

Q3**The Shilp Didi Programme is implemented by:**

- A. Ministry of MSME
- B. Ministry of Culture
- C. Ministry of Textiles
- D. NITI Aayog
- E. Ministry of Rural Development

Q4**The planetary-defense drill focused on object 3I/ATLAS is primarily aimed at:**

- A. Testing satellite launch vehicles
- B. Improving space tourism safety
- C. Assessing Earth's preparedness for asteroid threats
- D. Monitoring space debris around Earth
- E. Training astronauts for deep space missions

Q5**The planetary-defense exercise on 3I/ATLAS is jointly led by:**

- A. ISRO, CNSA, and JAXA
- B. ESA, NASA, and UN-IAWN
- C. NASA, SpaceX, and Blue Origin
- D. ESA, Roscosmos, and ISRO
- E. UN, WHO, and WMO

Q6

According to economists, the recent depreciation of the Indian rupee beyond ₹90/USD is mainly due to:

- A. Structural collapse of the economy
- B. Hyperinflation
- C. Forex demand–supply pressures
- D. Collapse of forex reserves
- E. RBI policy failure

Q7

Which of the following is a potential benefit of a weaker rupee?

- A. Lower import costs
- B. Reduced inflation to zero
- C. Improved export competitiveness
- D. Elimination of trade deficit
- E. Lower fuel prices

Q8

NABARD's Rural Economic Conditions and Sentiments Survey (RECSS) is conducted:

- A. Annually
- B. Quarterly
- C. Bi-monthly
- D. Half-yearly
- E. Monthly

Q9

Under the revised RBI framework, businesses with borrowings below which amount can open current accounts with any bank (subject to conditions)?

- A. ₹5 crore
- B. ₹7.5 crore
- C. ₹10 crore
- D. ₹15 crore
- E. ₹25 crore

Q10

SEBI's new governance framework for Market Infrastructure Institutions mandates the appointment of:

- A. One additional Independent Director
- B. A Chief Digital Officer
- C. Two Executive Directors with distinct roles
- D. A separate Chairman and MD
- E. An external risk auditor

ANSWERS — 12 DECEMBER 2025

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

Q1. The Government of India's Working Paper on Generative AI & Copyright primarily aims to:

Answer C. Balance creator rights with AI innovation

The working paper introduces India's first structured framework to protect creators while enabling lawful AI development under the IndiaAI Mission.

Q2. Deepavali was inscribed on UNESCO's Representative List mainly under which domain of Intangible Cultural Heritage?

Answer D. Social practices, rituals, and festive events

Deepavali is a living festival involving rituals, social customs, and collective celebrations, fitting the domain of social practices and festive events.

Q3. The Shilp Didi Programme is implemented by:

Answer C. Ministry of Textiles

The programme is implemented through the Office of the Development Commissioner (Handicrafts) under the Ministry of Textiles.

Q4. The planetary-defense drill focused on object 3I/ATLAS is primarily aimed at:

Answer C. Assessing Earth's preparedness for asteroid threats

The drill tests early warning, tracking, deflection strategies, civil defence response, and global coordination for near-Earth objects.

Q5. The planetary-defense exercise on 3I/ATLAS is jointly led by:

Answer B. ESA, NASA, and UN-IAWN

The drill is coordinated by the European Space Agency, NASA, and the UN's International Asteroid Warning Network.

Q6. According to economists, the recent depreciation of the Indian rupee beyond ₹90/USD is mainly due to:

Answer C. Forex demand-supply pressures

The rupee's fall is driven by trade deficits, FPI outflows, and import demand rather than weak economic fundamentals.

Q7. Which of the following is a potential benefit of a weaker rupee?

Answer C. Improved export competitiveness

A weaker rupee makes Indian exports cheaper globally, benefiting exporters and services industries.

Q8. NABARD's Rural Economic Conditions and Sentiments Survey (RECSS) is conducted:

Answer C. Bi-monthly

RECSS is a high-frequency bi-monthly survey capturing real-time rural economic conditions and sentiment.

Q9. Under the revised RBI framework, businesses with borrowings below which amount can open current accounts with any bank (subject to conditions)?

Answer C. ₹10 crore

RBI raised the threshold from ₹5 crore to ₹10 crore to improve ease of doing business.

Q10. SEBI's new governance framework for Market Infrastructure Institutions mandates the appointment of:

Answer C. Two Executive Directors with distinct roles

MIs must appoint ED (Critical Operations) and ED (Regulation, Compliance & Risk) to strengthen oversight and reduce power concentration.

QUIZ 11 OF 23

13 December 2025

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

Q1**India's resolution on "Strengthening the Global Management of Wildfires" was adopted at which international forum?**

- A. UNFCCC COP-28
- B. World Economic Forum
- C. United Nations Environment Assembly (UNEA-7)
- D. G20 Environment Ministers' Meeting
- E. Intergovernmental Panel on Climate Change

Q2**According to UNEP's "Spreading Like Wildfire" report, global wildfires are projected to increase by how much by the year 2050?**

- A. 10%
- B. 14%
- C. 25%
- D. 30%
- E. 50%

Q3**Which of the following is a key objective of India's nuclear sector reforms approved by the Union Cabinet?**

- A. Complete privatization of nuclear fuel
- B. Ending state monopoly in civil nuclear power
- C. Withdrawal from international nuclear agreements
- D. Phasing out nuclear energy
- E. Nationalization of private power plants

Q4**DSC A20, recently commissioned by the Indian Navy, is primarily designed for:**

- A. Anti-submarine warfare
- B. Missile testing
- C. Amphibious assault operations
- D. Underwater diving and salvage operations
- E. Long-range naval patrol

Q5**The Foreign Exchange Management Act (FEMA) came into force in India in:**

- A. 1995
- B. 1997
- C. 1999
- D. 2000
- E. 2002

Q6

Under FEMA, transactions related to acquisition of immovable property abroad fall under which category?

- A. Trade Account Transactions
- B. Current Account Transactions
- C. Capital Account Transactions
- D. Contingent Transactions
- E. Revenue Transactions

Q7

SEBI has mandated Market Infrastructure Institutions (MIIs) to appoint how many Executive Directors?

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

Q8

The Insurance Laws (Amendment) Bill, 2025 proposes to increase the FDI limit in insurance companies to:

- A. 49%
- B. 51%
- C. 74%
- D. 90%
- E. 100%

Q9

Copra is best described as:

- A. Fresh coconut water
- B. Coconut husk used for coir
- C. Dried kernel of mature coconuts
- D. Coconut oil cake
- E. Tender coconut pulp

Q10

The Minimum Support Price (MSP) for copra is recommended by which body?

- A. NITI Aayog
- B. Reserve Bank of India
- C. Food Corporation of India
- D. Commission for Agricultural Costs and Prices (CACP)
- E. Ministry of Commerce

ANSWERS — 13 DECEMBER 2025

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

Q1. India's resolution on "Strengthening the Global Management of Wildfires" was adopted at which international forum?

Answer C. United Nations Environment Assembly (UNEA-7)

The resolution was adopted at the 7th Session of the United Nations Environment Assembly (UNEA-7) held in Nairobi, Kenya.

Q2. According to UNEP's "Spreading Like Wildfire" report, global wildfires are projected to increase by how much by the year 2050?

Answer D. 30%

UNEP projects a 14% rise by 2030, 30% by 2050, and 50% by 2100, highlighting wildfires as a long-term climate risk.

Q3. Which of the following is a key objective of India's nuclear sector reforms approved by the Union Cabinet?

Answer B. Ending state monopoly in civil nuclear power

The reforms aim to allow private sector participation, rationalize liability norms, and attract investment in civil nuclear power.

Q4. DSC A20, recently commissioned by the Indian Navy, is primarily designed for:

Answer D. Underwater diving and salvage operations

DSC A20 is a purpose-built Diving Support Craft meant for underwater inspection, repair, and salvage in coastal waters.

Q5. The Foreign Exchange Management Act (FEMA) came into force in India in:

Answer D. 2000

FEMA was enacted in 1999 and came into force on 1 June 2000, replacing the more restrictive FERA, 1973.

Q6. Under FEMA, transactions related to acquisition of immovable property abroad fall under which category?

Answer C. Capital Account Transactions

Capital account transactions involve creation of assets or liabilities, such as foreign property, FDI, and ECBs.

Q7. SEBI has mandated Market Infrastructure Institutions (MIIs) to appoint how many Executive Directors?

Answer B. Two

SEBI requires MIIs to appoint two full-time EDs—one for critical operations and one for regulatory, compliance, and risk functions.

Q8. The Insurance Laws (Amendment) Bill, 2025 proposes to increase the FDI limit in insurance companies to:

Answer E. 100%

The Bill allows full foreign ownership in insurance companies to attract global capital and modernize the sector.

Q9. Copra is best described as:

Answer C. Dried kernel of mature coconuts

Copra is the dried white meat of mature coconuts, obtained through sun-drying or artificial drying methods.

Q10. The Minimum Support Price (MSP) for copra is recommended by which body?

Answer D. Commission for Agricultural Costs and Prices (CACP)

MSP is recommended by CACP and approved by the Cabinet Committee on Economic Affairs (CCEA) to ensure farmer income stability.

QUIZ 12 OF 23

14 & 15 December 2025

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

Q1

The SHANTI Bill, 2025 is primarily aimed at achieving which long-term target?

- A. Net-zero carbon emissions by 2030
- B. 100 GW of nuclear power capacity by 2047
- C. Complete privatisation of nuclear energy
- D. Export of nuclear reactors
- E. Replacement of thermal power plants

Q2

Which ministry introduced the Atomic Energy Bill, 2025 (SHANTI Bill)?

- A. Ministry of Power
- B. Ministry of Science & Technology
- C. Ministry of Heavy Industries
- D. Department of Atomic Energy under PMO
- E. Ministry of Environment

Q3

India's rank in the Stanford Global AI Vibrancy Index 2025 is:

- A. 1st
- B. 2nd
- C. 3rd
- D. 5th
- E. 7th

Q4

The Viksit Bharat Shiksha Adhishthan Bill, 2025 seeks to replace which of the following bodies?

- A. 1 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1 and 3 only
- E. 1, 2 and 3

Q5

Which newly added Ramsar site lies within the buffer zone of Sariska Tiger Reserve?

- A. Chilika Lake
- B. Kopra Jalashay
- C. Sambhar Lake
- D. Siliserh Lake
- E. Keoladeo National Park

Q6**Regional Rural Banks (RRBs) were established primarily to:**

- A. Replace cooperative banks
- B. Finance large industries
- C. Bridge rural credit gaps
- D. Promote urban banking
- E. Support foreign trade

Q7**Under the tripartite ownership structure of RRBs, which entity holds the largest share?**

- A. State Government
- B. Sponsor Bank
- C. NABARD
- D. Central Government
- E. RBI

Q8**SEBI's proposed margin reforms aim to reduce which margin component for hedged positions on non-expiry days?**

- A. SPAN margin
- B. Settlement margin
- C. Exposure margin
- D. Extreme Loss Margin (ELM)
- E. Delivery margin

Q9**The ATM (Any Time Money) model adopted by the Borole family focuses on:**

- A. Mono-cropping of cash crops
- B. Contract farming
- C. Diversified cropping for continuous income
- D. Export-oriented farming
- E. Mechanised large-scale farming

Q10**Which institution initiated the JIVA Programme supporting natural farming in Marathwada?**

- A. Ministry of Agriculture
- B. ICAR
- C. NABARD
- D. FAO
- E. State Government of Maharashtra

ANSWERS — 14 & 15 DECEMBER 2025

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

Q1. The SHANTI Bill, 2025 is primarily aimed at achieving which long-term target?

Answer B

The SHANTI Bill aims to enable large-scale nuclear expansion and achieve 100 GW nuclear power capacity by 2047, aligning with India's long-term energy transition goals.

Q2. Which ministry introduced the Atomic Energy Bill, 2025 (SHANTI Bill)?

Answer D

The Bill was introduced by the Department of Atomic Energy (DAE), which functions directly under the Prime Minister's Office (PMO).

Q3. India's rank in the Stanford Global AI Vibrancy Index 2025 is:

Answer C

India ranked 3rd globally, jumping from 7th position earlier, reflecting rapid progress in AI preparedness and ecosystem development.

Q4. The Viksit Bharat Shiksha Adhishthan Bill, 2025 seeks to replace which of the following bodies?

Answer E

The Bill proposes replacing UGC, AICTE and NCTE with a single umbrella higher education regulator, in line with NEP 2020.

Q5. Which newly added Ramsar site lies within the buffer zone of Sariska Tiger Reserve?

Answer D

Siliserh Lake (Rajasthan) lies in the buffer zone of Sariska Tiger Reserve and supports rich biodiversity including endangered species.

Q6. Regional Rural Banks (RRBs) were established primarily to:

Answer C

RRBs were created to bridge the gap between rural credit demand and formal banking services, especially for farmers and artisans.

Q7. Under the tripartite ownership structure of RRBs, which entity holds the largest share?

Answer D

The Central Government holds 50% share, followed by sponsor banks (35%) and state governments (15%).

Q8. SEBI's proposed margin reforms aim to reduce which margin component for hedged positions on non-expiry days?

Answer D

SEBI is considering reducing ELM from 2% to 0.5–1% for hedged positions on non-expiry days to encourage longer-term trades.

Q9. The ATM (Any Time Money) model adopted by the Borole family focuses on:

Answer C

The ATM model promotes diversified farming to ensure regular income throughout the year and reduce risk.

Q10. Which institution initiated the JIVA Programme supporting natural farming in Marathwada?

Answer C

The JIVA Programme was initiated by NABARD to promote agroecological and climate-resilient farming practices.

QUIZ 13 OF 23

16 December 2025

10 questions · Schemes 4 · Misc GA 3 · Agri & Rural 1 · Economy 1

Q1

The VB-G RAM G Bill, 2025 proposes which of the following fundamental shifts compared to MGNREGA?

- A. From centrally sponsored to central sector scheme
- B. From rights-based to supply-driven employment
- C. From rural to urban employment guarantee
- D. From unskilled to skilled employment only
- E. From household to individual entitlement

Q2

Under the VB-G RAM G Bill, 2025, the guaranteed number of employment days per rural household is:

- A. 90 days
- B. 100 days
- C. 110 days
- D. 125 days
- E. 150 days

Q3

The Viksit Bharat Shiksha Adhishthan (VBSA) Bill, 2025 seeks to replace which institution?

- A. AICTE
- B. NAAC
- C. University Grants Commission
- D. National Education Council
- E. NITI Aayog

Q4

According to PLFS (November 2025), which of the following trends is correct?

- A. Rising unemployment with falling LFPR
- B. Declining unemployment with rising LFPR
- C. Stable unemployment with falling female participation
- D. Rising urban female LFPR driving overall gains
- E. Decline in rural worker population ratio

Q5

India's sharp narrowing of trade deficit in November 2025 was primarily due to:

- A. Rise in crude oil exports
- B. Fall in service imports
- C. Decline in gold imports
- D. Increase in remittances
- E. Currency appreciation

Q6**The SHANTI Bill, 2025 is associated with reforms in which sector?**

- A. Space technology
- B. Renewable energy
- C. Nuclear energy
- D. Defence manufacturing
- E. Biotechnology

Q7**Which Indian sector is identified as the most vulnerable to the EU's Carbon Border Adjustment Mechanism (CBAM)?**

- A. Steel
- B. Aluminium
- C. Fertilisers
- D. Cement
- E. Petroleum refining

Q8**Artemisinin resistance in malaria is primarily associated with mutations in which gene?**

- A. pfprt
- B. mdr1
- C. kelch13
- D. hemoglobin-S
- E. apicoplast

Q9**The Right to Disconnect Bill, 2025 primarily addresses which issue?**

- A. Wage fixation
- B. Gig worker registration
- C. Work-life balance in digital workplaces
- D. Industrial dispute resolution
- E. Contract labour regulation

Q10**The Bison Horn Maria dance is associated with which tribe?**

- A. Santhal
- B. Toda
- C. Dandami Maria
- D. Bhil
- E. Mishing

ANSWERS — 16 DECEMBER 2025

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

Q1. The VB-G RAM G Bill, 2025 proposes which of the following fundamental shifts compared to MGNREGA?

Answer B

The Bill shifts rural employment from a demand-driven, rights-based model under MGNREGA to a supply-driven framework where work depends on Central notification and fixed budgets.

Q2. Under the VB-G RAM G Bill, 2025, the guaranteed number of employment days per rural household is:

Answer D

The Bill increases guaranteed employment from 100 days (MGNREGA) to 125 days per household annually.

Q3. The Viksit Bharat Shiksha Adhishthan (VBSA) Bill, 2025 seeks to replace which institution?

Answer C

The VBSA Bill proposes replacing the University Grants Commission (UGC) with a new apex higher education regulator.

Q4. According to PLFS (November 2025), which of the following trends is correct?

Answer B

Unemployment fell to 4.7% while LFPR rose to 55.8%, indicating improved labour absorption.

Q5. India's sharp narrowing of trade deficit in November 2025 was primarily due to:

Answer C

Gold imports fell sharply (around 60% YoY), which significantly reduced the merchandise trade deficit.

Q6. The SHANTI Bill, 2025 is associated with reforms in which sector?

Answer C

SHANTI Bill reforms India's nuclear energy sector, allowing private and foreign participation and revising liability norms.

Q7. Which Indian sector is identified as the most vulnerable to the EU's Carbon Border Adjustment Mechanism (CBAM)?

Answer D

Cement exports from India carry high carbon intensity and face the greatest CBAM exposure among Indian sectors.

Q8. Artemisinin resistance in malaria is primarily associated with mutations in which gene?

Answer C

Mutations in the kelch13 gene are linked to delayed parasite clearance and artemisinin resistance.

Q9. The Right to Disconnect Bill, 2025 primarily addresses which issue?

Answer C

The Bill provides employees a statutory right to disengage from work communications beyond working hours.

Q10. The Bison Horn Maria dance is associated with which tribe?

Answer C

The Bison Horn Maria dance is performed by the Dandami Maria tribe of Bastar, Chhattisgarh.

QUIZ 14 OF 23

17 December 2025

10 questions · Banking 6 · Misc GA 2 · Economy 1 · Sci & Env 1

Q1

The recent FSSAI egg safety drive was initiated due to concerns over the presence of which banned substance?

- A. Melamine
- B. Nitrofurans
- C. Aflatoxin
- D. Chloramphenicol
- E. DDT

Q2

HAMMER (AASM), recently in news, is best described as which of the following?

- A. Air-to-air missile system
- B. Short-range ballistic missile
- C. Precision-guided air-to-ground weapon
- D. Naval cruise missile
- E. Anti-drone defence system

Q3

The joint manufacturing of HAMMER weapons in India will be carried out through which arrangement?

- A. DRDO–HAL joint venture
- B. BEL–Safran 50:50 joint venture
- C. HAL–Dassault partnership
- D. DRDO–Safran MoU
- E. BEL–Thales collaboration

Q4

Exercise EKVURIN is conducted between India and which country?

- A. Sri Lanka
- B. Nepal
- C. Bangladesh
- D. Maldives
- E. Indonesia

Q5

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 raised the FDI limit in insurance companies to what level?

- A. 74%
- B. 80%
- C. 90%
- D. 95%
- E. 100%

Q6

According to the new PFRDA regulations, the maximum loan allowed against an NPS corpus is limited to what proportion?

- A. 10% of total corpus
- B. 20% of employer contribution
- C. 25% of subscriber's own contribution
- D. 40% of total corpus
- E. 50% of total corpus

Q7

India's rupee touching beyond ₹91 per US dollar in 2025 was primarily associated with which of the following factors?

- A. Rising crude oil imports only
- B. Large-scale FDI inflows
- C. Strong RBI intervention in forex markets
- D. FPI outflows and global bond yield pressures
- E. Decline in export competitiveness

Q8

RBI's use of a currency swap primarily helps in achieving which objective?

- A. Increasing fiscal deficit
- B. Reducing government borrowing
- C. Injecting rupee liquidity into the banking system
- D. Fixing the exchange rate permanently
- E. Eliminating inflation

Q9

Unclaimed bank deposits in India mainly arise due to which of the following reasons?

- A. High interest rates
- B. Excessive bank charges
- C. Dormant accounts and lack of nominee details
- D. Frequent account closures
- E. Taxation on savings

Q10

SEBI's proposed revision of the Total Expense Ratio (TER) for mutual funds aims primarily to:

- A. Increase fund house profits
- B. Encourage speculative trading
- C. Reduce investor costs and improve transparency
- D. Eliminate mutual fund commissions
- E. Restrict foreign investment

ANSWERS — 17 DECEMBER 2025

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

Q1. The recent FSSAI egg safety drive was initiated due to concerns over the presence of which banned substance?

Answer B. Nitrofurans

FSSAI started testing egg samples after reports of nitrofurans, a banned antimicrobial substance with carcinogenic risks, being detected in eggs.

Q2. HAMMER (AASM), recently in news, is best described as which of the following?

Answer C. Precision-guided air-to-ground weapon

HAMMER (Highly Agile Modular Munition Extended Range) converts conventional bombs into precision-guided smart munitions with stand-off capability.

Q3. The joint manufacturing of HAMMER weapons in India will be carried out through which arrangement?

Answer B. BEL–Safran 50:50 joint venture

India and France agreed to manufacture HAMMER weapons in India via a 50:50 joint venture between Bharat Electronics Limited (BEL) and Safran.

Q4. Exercise ECUVERIN is conducted between India and which country?

Answer D. Maldives

Exercise ECUVERIN is a bilateral military exercise between the Indian Army and the Maldives National Defence Forces (MNDF).

Q5. The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 raised the FDI limit in insurance companies to what level?

Answer E. 100%

The amendment bill increased the FDI limit in India's insurance sector from 74% to 100% to attract capital and enhance competition.

Q6. According to the new PFRDA regulations, the maximum loan allowed against an NPS corpus is limited to what proportion?

Answer C. 25% of subscriber's own contribution

PFRDA allows loans against NPS by permitting a lien up to 25% of the subscriber's own contribution, aligning with partial withdrawal limits.

Q7. India's rupee touching beyond ₹91 per US dollar in 2025 was primarily associated with which of the following factors?

Answer D. FPI outflows and global bond yield pressures

The rupee weakened due to heavy FPI outflows, rising US bond yields, and global risk aversion affecting emerging market currencies.

Q8. RBI's use of a currency swap primarily helps in achieving which objective?

Answer C. Injecting rupee liquidity into the banking system

Through currency swaps, RBI buys dollars and provides rupees, thereby injecting liquidity and stabilising financial markets.

Q9. Unclaimed bank deposits in India mainly arise due to which of the following reasons?

Answer C. Dormant accounts and lack of nominee details

Dormant accounts, missing nominee information, outdated KYC, and unclaimed deposits after the death of account holders are key reasons.

Q10. SEBI's proposed revision of the Total Expense Ratio (TER) for mutual funds aims primarily to:

Answer C. Reduce investor costs and improve transparency

SEBI's TER reform proposal seeks to lower brokerage and transaction costs, thereby enhancing long-term investor returns and transparency.

QUIZ 15 OF 23

18 December 2025

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

Q1

According to the WADA Testing Figures Report 2024, which country topped the global doping chart for the third consecutive year?

- A. Russia
- B. China
- C. USA
- D. India
- E. France

Q2

Which Indian organisation is the statutory body responsible for anti-doping testing in India?

- A. Sports Authority of India
- B. Indian Olympic Association
- C. National Anti-Doping Agency
- D. Ministry of Youth Affairs
- E. AFMS

Q3

India's first AI-driven community screening programme for Diabetic Retinopathy is powered by which platform?

- A. AyushNet
- B. eSanjeevani
- C. MadhuRakshAI
- D. MadhuNetrAI
- E. NetraAI

Q4

RESPOND Basket 2025 has been launched by which organisation?

- A. Department of Science & Technology
- B. DRDO
- C. ISRO
- D. NITI Aayog
- E. AIIMS

Q5

The 'Param Vir Dirgha' inaugurated on Vijay Diwas 2025 showcases portraits of how many Param Vir Chakra awardees?

- A. 18
- B. 20
- C. 21
- D. 24
- E. 25

Q6

SEBI has introduced which new concept to replace the existing TER framework in mutual funds?

- A. Net Expense Ratio
- B. Fund Management Ratio
- C. Base Expense Ratio
- D. Adjusted Cost Ratio
- E. Core Fund Ratio

Q7

Under the revised SEBI norms, cash market brokerage for mutual funds has been reduced to:

- A. 12 bps
- B. 10 bps
- C. 8 bps
- D. 6 bps
- E. 5 bps

Q8

PFRDA has increased the maximum NPS lump-sum withdrawal limit to:

- A. 60%
- B. 65%
- C. 70%
- D. 75%
- E. 80%

Q9

Under revised NPS rules, full withdrawal is permitted if the total corpus does not exceed:

- A. ₹5 lakh
- B. ₹6 lakh
- C. ₹7 lakh
- D. ₹8 lakh
- E. ₹10 lakh

Q10

Which company has launched India's first biometric authentication feature for UPI payments?

- A. Google Pay
- B. PhonePe
- C. Paytm
- D. BHIM
- E. Amazon Pay

ANSWERS — 18 DECEMBER 2025

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

Q1. According to the WADA Testing Figures Report 2024, which country topped the global doping chart for the third consecutive year?

Answer D. India

India topped the global doping chart for the third consecutive year with 260 positive cases, as per the WADA Testing Figures Report 2024.

Q2. Which Indian organisation is the statutory body responsible for anti-doping testing in India?

Answer C. National Anti-Doping Agency

NADA (National Anti-Doping Agency) is the statutory authority responsible for anti-doping testing and enforcement in India.

Q3. India's first AI-driven community screening programme for Diabetic Retinopathy is powered by which platform?

Answer D. MadhuNetrAI

The AI-powered screening programme launched by AFMS uses the MadhuNetrAI platform for detection and grading of Diabetic Retinopathy.

Q4. RESPOND Basket 2025 has been launched by which organisation?

Answer C. ISRO

RESPOND Basket 2025 is launched by ISRO under the Department of Space to encourage mission-oriented academic research.

Q5. The 'Param Vir Dirgha' inaugurated on Vijay Diwas 2025 showcases portraits of how many Param Vir Chakra awardees?

Answer C. 21

Param Vir Dirgha displays portraits of all 21 recipients of India's highest wartime gallantry award, the Param Vir Chakra.

Q6. SEBI has introduced which new concept to replace the existing TER framework in mutual funds?

Answer C. Base Expense Ratio

SEBI introduced the Base Expense Ratio (BER) to show only the core fund management cost, excluding statutory levies.

Q7. Under the revised SEBI norms, cash market brokerage for mutual funds has been reduced to:

Answer D. 6 bps

SEBI reduced cash market brokerage from 12 basis points to 6 basis points to lower fund costs.

Q8. PFRDA has increased the maximum NPS lump-sum withdrawal limit to:

Answer E. 80%

PFRDA now allows NPS subscribers to withdraw up to 80% of their accumulated corpus, with 20% mandatory annuitisation.

Q9. Under revised NPS rules, full withdrawal is permitted if the total corpus does not exceed:

Answer D. ₹8 lakh

The full withdrawal threshold has been raised to ₹8 lakh due to minimum annuity purchase requirements.

Q10. Which company has launched India's first biometric authentication feature for UPI payments?

Answer E. Amazon Pay

Amazon Pay introduced biometric authentication for UPI payments, enabling PIN-less transactions using fingerprint or face recognition.

QUIZ 16 OF 23

19 December 2025

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

Q1

The Taliban's decision to divert water from the Kunar River has raised concerns mainly for which Indian subcontinent country?

- A. India
- B. China
- C. Iran
- D. Pakistan
- E. Tajikistan

Q2

The Kunar River ultimately becomes part of which major river system?

- A. Ganga River System
- B. Brahmaputra River System
- C. Indus River System
- D. Amu Darya River System
- E. Tigris River System

Q3

Which rhinoceros species is classified as Vulnerable according to the conservation status mentioned?

- A. Black Rhino
- B. Javan Rhino
- C. Sumatran Rhino
- D. Greater One-horned (Indian) Rhino
- E. White Rhino

Q4

India will assume the BRICS presidency in which year?

- A. 2025
- B. 2026
- C. 2027
- D. 2024
- E. 2030

Q5

DHRUV64 microprocessor has been developed by which organisation?

- A. ISRO
- B. IIT Madras
- C. DRDO
- D. C-DAC
- E. BEL

Q6
DHRUV64 is part of which indigenous processor programme?

- A. Make in India Silicon Mission
- B. Chips to Startup (C2S)
- C. Digital India RISC-V (DIR-V)
- D. India Semiconductor Mission
- E. INUP-i2i

Q7
The ULLAS scheme primarily targets which age group?

- A. 6–14 years
- B. 10–18 years
- C. 15 years and above
- D. 18–35 years
- E. All age groups

Q8
The Securities Markets Code Bill, 2025 seeks to replace how many existing Acts?

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

Q9
Which new mechanism is proposed under the Securities Markets Code Bill, 2025 to assist investors?

- A. Market Stabilisation Fund
- B. Credit Guarantee Cell
- C. Investor Ombudsperson
- D. Dispute Settlement Tribunal
- E. Arbitration Council

Q10
One of the major reforms under the Securities Markets Code Bill, 2025 is the functional separation within which institution?

- A. RBI
- B. Ministry of Finance
- C. Stock Exchanges
- D. SEBI
- E. NITI Aayog

ANSWERS — 19 DECEMBER 2025

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

Q1. The Taliban's decision to divert water from the Kunar River has raised concerns mainly for which Indian subcontinent country?

Answer D. Pakistan

Pakistan fears reduced downstream flow affecting irrigation, drinking water, and hydropower in Khyber Pakhtunkhwa as the Kunar River is a shared transboundary river.

Q2. The Kunar River ultimately becomes part of which major river system?

Answer C. Indus River System

Kunar River joins the Kabul River, which merges with the Indus River near Attock.

Q3. Which rhinoceros species is classified as Vulnerable according to the conservation status mentioned?

Answer D. Greater One-horned (Indian) Rhino

The Indian Rhino is listed as Vulnerable, while Javan, Sumatran, and Black rhinos are Critically Endangered.

Q4. India will assume the BRICS presidency in which year?

Answer B. 2026

Brazil has officially handed over the BRICS presidency to India for the year 2026.

Q5. DHRUV64 microprocessor has been developed by which organisation?

Answer D. C-DAC

DHRUV64 was developed by the Centre for Development of Advanced Computing under MeitY.

Q6. DHRUV64 is part of which indigenous processor programme?

Answer C. Digital India RISC-V (DIR-V)

DHRUV64 is the third processor under the DIR-V programme after THEJAS32 and THEJAS64.

Q7. The ULLAS scheme primarily targets which age group?

Answer C. 15 years and above

ULLAS focuses on adult literacy for individuals aged 15 years and above.

Q8. The Securities Markets Code Bill, 2025 seeks to replace how many existing Acts?

Answer C. Three

It replaces the SCRA (1956), SEBI Act (1992), and Depositories Act (1996).

Q9. Which new mechanism is proposed under the Securities Markets Code Bill, 2025 to assist investors?

Answer C. Investor Ombudsperson

The Bill introduces an ombudsperson to help investors resolve disputes faster.

Q10. One of the major reforms under the Securities Markets Code Bill, 2025 is the functional separation within which institution?

Answer D. SEBI

The Bill separates SEBI's fact-finding functions from enforcement and adjudication functions to improve transparency.

QUIZ 17 OF 23

20 December 2025

10 questions · Banking 4 · Sci & Env 3 · International 3

Q1

ISRO's LVM3–M6 mission, scheduled for December 2025, will launch which satellite?

- A. GSAT-20
- B. BlueBird communication satellite
- C. NavIC-3
- D. RISAT-2BR2
- E. Cartosat-4

Q2

The BlueBird satellite launch highlights India's growing role in which area?

- A. Deep space exploration
- B. Military satellite deployment
- C. Global commercial satellite launch services
- D. Space tourism
- E. Planetary missions

Q3

The Traditional Medicine Global Library (TMGL) was launched during which event?

- A. G20 Health Ministers' Meeting
- B. WHO World Health Assembly
- C. 2nd WHO Global Summit on Traditional Medicine
- D. International Yoga Day
- E. UN General Assembly Session

Q4

TMGL hosts traditional medicine data from how many countries?

- A. 75
- B. 120
- C. 150
- D. 194
- E. 210

Q5

The WHO Global Centre for Traditional Medicine is located in which Indian city?

- A. New Delhi
- B. Jaipur
- C. Jamnagar
- D. Varanasi
- E. Kochi

Q6

RBI has approved a shift from a flat-rate to which type of deposit insurance premium system?

- A. Uniform premium system
- B. Fixed premium system
- C. Risk-based premium system
- D. Profit-linked premium system
- E. Inflation-indexed premium system

Q7

Under the proposed Securities Markets Code (SMC), what percentage of SEBI's annual surplus must be transferred to the reserve fund?

- A. 10%
- B. 15%
- C. 20%
- D. 25%
- E. 50%

Q8

China has approached the WTO against India mainly over tariffs related to which sector?

- A. Textiles
- B. Agriculture
- C. Pharmaceuticals
- D. Information and Communication Technology (ICT)
- E. Automobiles

Q9

IRDAI has proposed allowing insurers to invest up to what percentage of controlled funds in debt of public infrastructure SPVs?

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

Q10

As per EPFO's clarification, a job gap of up to how many days will not affect eligibility for ₹50,000 EDLI insurance cover?

- A. 30 days
- B. 45 days
- C. 60 days
- D. 90 days
- E. 120 days

ANSWERS — 20 DECEMBER 2025

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

Q1. ISRO's LVM3–M6 mission, scheduled for December 2025, will launch which satellite?

Answer B. BlueBird communication satellite

ISRO will launch the U.S.-based AST SpaceMobile's BlueBird communication satellite using LVM3 under mission LVM3–M6 on 24 December 2025.

Q2. The BlueBird satellite launch highlights India's growing role in which area?

Answer C. Global commercial satellite launch services

Launching a heavy U.S. commercial satellite demonstrates ISRO's increasing presence in the global commercial launch market.

Q3. The Traditional Medicine Global Library (TMGL) was launched during which event?

Answer C. 2nd WHO Global Summit on Traditional Medicine

TMGL was launched at the closing ceremony of the 2nd WHO Global Summit on Traditional Medicine held in New Delhi.

Q4. TMGL hosts traditional medicine data from how many countries?

Answer D. 194

The TMGL is a global digital repository containing traditional medicine knowledge from 194 countries.

Q5. The WHO Global Centre for Traditional Medicine is located in which Indian city?

Answer C. Jamnagar

India hosts the WHO Global Centre for Traditional Medicine in Jamnagar, Gujarat.

Q6. RBI has approved a shift from a flat-rate to which type of deposit insurance premium system?

Answer C. Risk-based premium system

RBI approved a risk-based deposit insurance framework where banks' premiums depend on their risk profile.

Q7. Under the proposed Securities Markets Code (SMC), what percentage of SEBI's annual surplus must be transferred to the reserve fund?

Answer D. 25%

The SMC mandates that 25% of SEBI's annual surplus be placed in a reserve fund, capped at two years of expenditure.

Q8. China has approached the WTO against India mainly over tariffs related to which sector?

Answer D. Information and Communication Technology (ICT)

China alleges that India's ICT tariffs and solar subsidies violate WTO norms.

Q9. IRDAI has proposed allowing insurers to invest up to what percentage of controlled funds in debt of public infrastructure SPVs?

Answer C. 20%

IRDAI proposed permitting insurers to invest up to 20% of their controlled funds in debt instruments of operational public infra SPVs.

Q10. As per EPFO's clarification, a job gap of up to how many days will not affect eligibility for ₹50,000 EDLI insurance cover?

Answer C. 60 days

EPFO clarified that job gaps up to 60 days, including weekends and holidays, will not be treated as a break in service for EDLI benefits.

QUIZ 18 OF 23

21 & 22 December 2025

10 questions · Banking 4 · Reports 2 · Agri & Rural 2 · International 2

Q1

Tamil Nadu's statewide Hornbill Population Survey will primarily use which method for estimating population density?

- A. Quadrat sampling
- B. Camera trapping
- C. Line transect method
- D. Mark-recapture method
- E. Point count method

Q2

Which of the following tiger reserves is included in Phase-1 of Tamil Nadu's Hornbill Population Survey?

- A. Mudumalai Tiger Reserve
- B. Anamalai Tiger Reserve
- C. Sathyamangalam Tiger Reserve
- D. Bandipur Tiger Reserve
- E. Nagarhole Tiger Reserve

Q3

The Snow White duck breed, recently revived in Kuttanad, is maintained exclusively by which institution?

- A. Central Avian Research Institute
- B. Kerala Veterinary University
- C. Duck Hatchery and Training (DHAT) Institute
- D. ICAR-IVRI
- E. National Poultry Research Centre

Q4

India's MoU with the Netherlands on maritime heritage mainly supports development of which project?

- A. Sagarmala Programme
- B. Lothal Dockyard Restoration
- C. National Maritime Heritage Complex (NMHC)
- D. Indian Naval Museum, Kochi
- E. Gujarat Coastal Tourism Project

Q5

Under SEBI's new mutual fund regulations, which concept replaces the Total Expense Ratio (TER)?

- A. Net Cost Ratio
- B. Base Expense Ratio (BER)
- C. Fund Operating Ratio
- D. Investor Cost Index
- E. Expense Transparency Ratio

Q6

SEBI's new Stockbroker Regulations, 2025 reduce the maximum brokerage in the spot market to:

- A. 10 basis points
- B. 8.59 basis points
- C. 7 basis points
- D. 6 basis points
- E. 5 basis points

Q7

According to RBI data, the share of credit cards in total retail loans declined mainly due to:

- A. Decline in consumer demand
- B. Higher merchant discount rates
- C. RBI tightening norms on unsecured lending
- D. Increase in credit card frauds
- E. Withdrawal of card reward programs

Q8

The Asian Development Bank (ADB) has committed how much sovereign lending to India for 2025?

- A. \$2.5 billion
- B. \$3.2 billion
- C. \$4.0 billion
- D. \$4.3 billion
- E. \$5.1 billion

Q9

Cotton farmers in Telangana are unable to realise MSP mainly due to:

- A. Low international cotton prices
- B. High input costs
- C. Poor fibre quality from unseasonal rains
- D. Lack of procurement centres
- E. Excess cotton imports

Q10

India's average cotton yield of about 448 kg/ha is best described as:

- A. Among the highest globally
- B. Equal to global average
- C. Better than the US and China
- D. Among the lowest globally
- E. Comparable to Australia

ANSWERS — 21 & 22 DECEMBER 2025

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

Q1. Tamil Nadu's statewide Hornbill Population Survey will primarily use which method for estimating population density?

Answer C. Line transect method

The survey will use the line transect method with daily tracking to record hornbill sightings and estimate population density scientifically.

Q2. Which of the following tiger reserves is included in Phase-1 of Tamil Nadu's Hornbill Population Survey?

Answer B. Anamalai Tiger Reserve

Phase-1 covers Anamalai, Srivilliputhur–Megamalai, and Kalakkad–Mundathurai Tiger Reserves based on past hornbill sightings.

Q3. The Snow White duck breed, recently revived in Kuttanad, is maintained exclusively by which institution?

Answer C. Duck Hatchery and Training (DHAT) Institute

The Snow White breed was developed at Niranam Duck Farm and is now maintained exclusively at the DHAT Institute, Manjadi.

Q4. India's MoU with the Netherlands on maritime heritage mainly supports development of which project?

Answer C. National Maritime Heritage Complex (NMHC)

The MoU focuses on cooperation for developing the NMHC at Lothal, highlighting India's ancient maritime history.

Q5. Under SEBI's new mutual fund regulations, which concept replaces the Total Expense Ratio (TER)?

Answer B. Base Expense Ratio (BER)

SEBI replaced TER with BER to improve transparency by separating core fund expenses from taxes and transaction costs.

Q6. SEBI's new Stockbroker Regulations, 2025 reduce the maximum brokerage in the spot market to:

Answer D. 6 basis points

The new regulations reduced brokerage limits in the spot market from 8.59 bps to 6 bps to lower investor costs.

Q7. According to RBI data, the share of credit cards in total retail loans declined mainly due to:

Answer C. RBI tightening norms on unsecured lending

Higher risk weights and tighter guidelines on unsecured loans led banks to slow credit card expansion.

Q8. The Asian Development Bank (ADB) has committed how much sovereign lending to India for 2025?

Answer D. \$4.3 billion

ADB announced \$4.3 billion in sovereign lending to India for sectors like skills, renewable energy, urban services, and transport.

Q9. Cotton farmers in Telangana are unable to realise MSP mainly due to:

Answer C. Poor fibre quality from unseasonal rains

Heavy and unseasonal rains damaged fibre quality, making much of the produce ineligible for MSP procurement.

Q10. India's average cotton yield of about 448 kg/ha is best described as:

Answer D. Among the lowest globally

India's cotton yield is among the lowest worldwide, with more than 20 countries recording higher productivity.

QUIZ 19 OF 23

23 & 24 December 2025

10 questions · Banking 5 · Schemes 3 · Agri & Rural 1 · Misc GA 1

Q1

The Doha Declaration 2025, adopted at the 11th Conference of the States Parties (COSP-11) to UNCAC, primarily focuses on the use of which of the following to combat corruption?

- A. Military surveillance systems
- B. Digital technologies like AI and data analytics
- C. Trade liberalisation policies
- D. Judicial reforms only
- E. Climate finance mechanisms

Q2

The SHANTI Act, 2025, replaces which of the following legislations?

- A. Electricity Act, 2003 and Energy Conservation Act, 2001
- B. Atomic Energy Act, 1962 and Civil Liability for Nuclear Damage Act, 2010
- C. Environment Protection Act, 1986 and Atomic Energy Act, 1962
- D. Nuclear Safety Act, 2008 and Atomic Energy Act, 1962
- E. Disaster Management Act, 2005 and Atomic Energy Act, 1962

Q3

Under the SHANTI Act, 2025, which entities are permitted to participate in India's civil nuclear sector?

- A. Only central government entities
- B. Only state governments
- C. Indian private companies and government-private joint ventures
- D. Foreign multinational corporations
- E. Public-private partnerships including foreign firms

Q4

The #SaveAravalli campaign emerged in response to which development?

- A. Declaration of Aravallis as a national park
- B. Mining ban in Rajasthan
- C. Supreme Court accepting a new elevation-based definition of Aravalli Hills
- D. Construction of a new expressway
- E. Inclusion of Aravallis under UNESCO World Heritage

Q5

The Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin) Act, 2025 guarantees how many days of employment per rural household annually?

- A. 100 days
- B. 110 days
- C. 120 days
- D. 125 days
- E. 150 days

Q6

Lothal, the site of the proposed National Maritime Heritage Complex, is historically significant because it contains:

- A. India's oldest lighthouse
- B. A medieval shipyard
- C. The world's earliest known man-made dockyard
- D. A colonial-era naval base
- E. An ancient naval academy

Q7

According to an RBI staff study, which asset is the most stable during periods of heightened geopolitical risk?

- A. Crude oil
- B. Silver
- C. Equities
- D. Gold
- E. Cryptocurrencies

Q8

Which asset was found to be the most sensitive to geopolitical shocks in the RBI study?

- A. Gold
- B. Silver
- C. Crude oil
- D. US Treasury securities
- E. Corporate bonds

Q9

Mswipe Technologies received which regulatory approval from the RBI in December 2025?

- A. Small Finance Bank licence
- B. Digital Lending licence
- C. Final Payment Aggregator licence
- D. Payment Bank licence
- E. Prepaid Wallet-only licence

Q10

The RuPay SIB Paytag launched by South Indian Bank is based on which technology?

- A. QR-code scanning
- B. RFID without encryption
- C. NFC (Near Field Communication)
- D. Bluetooth Low Energy
- E. Magnetic stripe technology

ANSWERS — 23 & 24 DECEMBER 2025

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

Q1. The Doha Declaration 2025, adopted at the 11th Conference of the States Parties (COSP-11) to UNCAC, primarily focuses on the use of which of the following to combat corruption?

Answer B. Digital technologies like AI and data analytics

The Doha Declaration 2025 emphasises leveraging AI, advanced data analytics, and digital governance tools to prevent, detect, and combat corruption globally.

Q2. The SHANTI Act, 2025, replaces which of the following legislations?

Answer B. Atomic Energy Act, 1962 and Civil Liability for Nuclear Damage Act, 2010

The SHANTI Act creates a unified framework by replacing the two earlier laws governing nuclear energy regulation and liability.

Q3. Under the SHANTI Act, 2025, which entities are permitted to participate in India's civil nuclear sector?

Answer C. Indian private companies and government-private joint ventures

The Act opens the nuclear sector to Indian private players and JVs, while explicitly excluding foreign-incorporated companies.

Q4. The #SaveAravalli campaign emerged in response to which development?

Answer C. Supreme Court accepting a new elevation-based definition of Aravalli Hills

The Court accepted a definition limiting protection to landforms rising 100 metres or more, triggering environmental concerns.

Q5. The Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin) Act, 2025 guarantees how many days of employment per rural household annually?

Answer D. 125 days

The Act enhances the statutory employment guarantee from earlier provisions to at least 125 days per household per year.

Q6. Lothal, the site of the proposed National Maritime Heritage Complex, is historically significant because it contains:

Answer C. The world's earliest known man-made dockyard

Lothal, part of the Indus Valley Civilization, is famous for its advanced dockyard dating back to around 2400 BCE.

Q7. According to an RBI staff study, which asset is the most stable during periods of heightened geopolitical risk?

Answer D. Gold

The study highlights gold as the least sensitive asset to geopolitical shocks, reaffirming its role as a safe haven.

Q8. Which asset was found to be the most sensitive to geopolitical shocks in the RBI study?

Answer C. Crude oil

Crude oil prices show high volatility during geopolitical tensions due to supply disruptions and sanctions.

Q9. Mswipe Technologies received which regulatory approval from the RBI in December 2025?

Answer C. Final Payment Aggregator licence

The PA licence authorises Mswipe to operate online and offline merchant payment aggregation under a unified framework.

Q10. The RuPay SIB Paytag launched by South Indian Bank is based on which technology?

Answer C. NFC (Near Field Communication)

RuPay SIB Paytag enables secure tap-to-pay transactions using NFC technology at POS terminals and online platforms.

QUIZ 20 OF 23

25 & 26 December 2025

10 questions · Banking 7 · Schemes 3

Q1

Under the Financial Services Annex (FSA) of the India–New Zealand FTA, how many bank branches are foreign banks allowed to open in India over four years?

- A. 10
- B. 12
- C. 15
- D. 18
- E. 20

Q2

Which Indian digital public infrastructure is specifically highlighted for cross-border payment cooperation under the India–New Zealand FTA?

- A. BHIM
- B. RuPay
- C. UPI and NPCI
- D. Aadhaar
- E. DigiLocker

Q3

Rashtra Prerna Sthal, inaugurated by the Prime Minister, is located in which city?

- A. Varanasi
- B. Prayagraj
- C. Ayodhya
- D. Lucknow
- E. Kanpur

Q4

The SWAMIH-2 Fund announced by the Union Government is primarily aimed at:

- A. Promoting rental housing
- B. Financing luxury real estate projects
- C. Completing stalled affordable and mid-income housing
- D. Providing subsidies to first-time homebuyers
- E. Expanding urban transport infrastructure

Q5

Bhoramdeo Temple, proposed to be developed on the lines of the Kashi Vishwanath Corridor, is located in which state?

- A. Odisha
- B. Madhya Pradesh
- C. Jharkhand
- D. Chhattisgarh
- E. Rajasthan

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Q6**The Securities Markets Code, 2025 consolidates how many existing laws?**

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

Q7**Under the Securities Markets Code, 2025, the maximum strength of the SEBI Board has been increased to:**

- A. 9 members
- B. 11 members
- C. 13 members
- D. 15 members
- E. 17 members

Q8**Why is the RBI planning to inject around ₹3 trillion of durable liquidity into the banking system?**

- A. To reduce inflation
- B. To finance government expenditure
- C. To offset liquidity tightening due to forex intervention
- D. To support PSU banks
- E. To control NPAs

Q9**According to RBI guidelines, if EPS contributions were wrongly deposited for an ineligible employee, the amount will be transferred to:**

- A. Employee's bank account
- B. National Pension System
- C. Pension Fund with penalty
- D. Provident Fund account with interest
- E. Government consolidated fund

Q10**According to an RBI staff study, which asset is found to be the most stable during periods of geopolitical tension?**

- A. Crude oil
- B. Silver
- C. Equity markets
- D. U.S. Treasury bonds
- E. Gold

ANSWERS — 25 & 26 DECEMBER 2025

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

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Q1. Under the Financial Services Annex (FSA) of the India–New Zealand FTA, how many bank branches are foreign banks allowed to open in India over four years?

Answer C. 15

Under the FSA, India has allowed foreign banks to open up to 15 branches over four years, higher than the 12-branch limit under WTO-GATS commitments.

Q2. Which Indian digital public infrastructure is specifically highlighted for cross-border payment cooperation under the India–New Zealand FTA?

Answer C. UPI and NPCI

The FSA promotes cooperation in real-time payments by leveraging India's UPI system and NPCI for interoperable cross-border transactions.

Q3. Rashtra Prerna Sthal, inaugurated by the Prime Minister, is located in which city?

Answer D. Lucknow

Rashtra Prerna Sthal has been developed on Hardoi Road near the Gomti river in Lucknow.

Q4. The SWAMIH-2 Fund announced by the Union Government is primarily aimed at:

Answer C. Completing stalled affordable and mid-income housing

SWAMIH-2 is a ₹15,000 crore fund designed to provide last-mile financing to complete stalled housing projects.

Q5. Bhoramdeo Temple, proposed to be developed on the lines of the Kashi Vishwanath Corridor, is located in which state?

Answer D. Chhattisgarh

The ancient Bhoramdeo Temple is located in Kabirdham district of Chhattisgarh and is known as the "Khajuraho of Chhattisgarh."

Q6. The Securities Markets Code, 2025 consolidates how many existing laws?

Answer B. Three

The Code subsumes the SCRA, SEBI Act, and Depositories Act into a single framework.

Q7. Under the Securities Markets Code, 2025, the maximum strength of the SEBI Board has been increased to:

Answer D. 15 members

SMC 2025 expands SEBI's board from 9 to 15 members to include greater expertise and governance oversight.

Q8. Why is the RBI planning to inject around ₹3 trillion of durable liquidity into the banking system?

Answer C. To offset liquidity tightening due to forex intervention

RBI's intervention to support the rupee drained rupee liquidity, necessitating large-scale liquidity infusion.

Q9. According to RBI guidelines, if EPS contributions were wrongly deposited for an ineligible employee, the amount will be transferred to:

Answer D. Provident Fund account with interest

EPFO will move wrongly deposited EPS contributions, along with interest, to the member's PF account and correct service records.

Q10. According to an RBI staff study, which asset is found to be the most stable during periods of geopolitical tension?

Answer E. Gold

The RBI study highlights gold as the least sensitive asset to geopolitical shocks, reaffirming its role as a safe-haven asset.

QUIZ 21 OF 23

27 December 2025

10 questions · Misc GA 3 · Agri & Rural 3 · Banking 2 · International 1

Q1**What is India's target year for complete malaria elimination?**

- A. 2025
- B. 2027
- C. 2030
- D. 2032
- E. 2040

Q2**Under the amended Colliery Control Rules, who approves the opening or restarting of coal mines?**

- A. Ministry of Coal
- B. Coal Controller Organisation
- C. NITI Aayog
- D. Company's Board of Directors
- E. State Government

Q3**India's first indigenous 1.5-Tesla MRI scanner was developed by which startup?**

- A. ISRO
- B. DRDO
- C. VoxelGrids
- D. Bharat Electronics
- E. TCS

Q4**India will assume the Chair of the Kimberley Process from which year?**

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

Q5**High nitrate contamination in groundwater mainly poses risk to which sector?**

- A. Energy
- B. Transportation
- C. Human health
- D. Tourism
- E. Fisheries

Q6
The deteriorating mural at LIC headquarters in Mumbai was created by whom?

- A. S. H. Raza
- B. Jamini Roy
- C. M. F. Husain
- D. Amrita Sher-Gil
- E. Nandalal Bose

Q7
IRDAI fined Reliance General Insurance for which violation?

- A. Tax evasion
- B. Data breach
- C. Mis-selling and disguised commissions
- D. Delayed claim settlement
- E. Insider trading

Q8
Which accounting standard will be adopted by India's insurance sector from 2026?

- A. Ind AS 109
- B. IFRS 9
- C. Ind AS 117
- D. Basel III
- E. GAAP

Q9
The Agriculture Infrastructure Fund (AIF) mainly aims to improve which area?

- A. Crop insurance
- B. Seed production
- C. Post-harvest infrastructure
- D. Land reforms
- E. Irrigation subsidies

Q10
Despite good monsoons, farmer incomes declined mainly due to:

- A. Low rainfall
- B. High input costs only
- C. Crop prices below MSP and floods
- D. Lack of irrigation
- E. Labour shortage

ANSWERS — 27 DECEMBER 2025

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

Q1. What is India's target year for complete malaria elimination?
Answer C. 2030

India aims to eliminate malaria nationwide by 2030, with zero indigenous cases targeted by 2027.

Q2. Under the amended Colliery Control Rules, who approves the opening or restarting of coal mines?

Answer D. Company's Board of Directors

The amendment removed the requirement of prior CCO approval, empowering company boards after legal clearances.

Q3. India's first indigenous 1.5-Tesla MRI scanner was developed by which startup?

Answer C. VoxelGrids

The MRI scanner was developed by Zoho-backed startup VoxelGrids, supporting Atmanirbhar Bharat in healthcare.

Q4. India will assume the Chair of the Kimberley Process from which year?

Answer C. 2026

India will become Chair of the Kimberley Process from January 1, 2026, strengthening ethical diamond trade.

Q5. High nitrate contamination in groundwater mainly poses risk to which sector?

Answer C. Human health

Nitrate-contaminated groundwater can cause serious health issues and is linked to fertilisers and waste mismanagement.

Q6. The deteriorating mural at LIC headquarters in Mumbai was created by whom?

Answer C. M. F. Husain

The mural was painted in 1963 by M. F. Husain and reflects challenges in preserving public art in India.

Q7. IRDAI fined Reliance General Insurance for which violation?

Answer C. Mis-selling and disguised commissions

IRDAI imposed a ₹1 crore fine for illegal payments violating insurance regulations.

Q8. Which accounting standard will be adopted by India's insurance sector from 2026?

Answer C. Ind AS 117

Ind AS 117 will improve transparency and risk-based valuation in the insurance sector.

Q9. The Agriculture Infrastructure Fund (AIF) mainly aims to improve which area?

Answer C. Post-harvest infrastructure

AIF focuses on storage, cold chains and logistics to reduce post-harvest losses.

Q10. Despite good monsoons, farmer incomes declined mainly due to:

Answer C. Crop prices below MSP and floods

Flood damage and market prices below MSP reduced farm incomes, causing rural distress.

QUIZ 22 OF 23

28 & 29 December 2025

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

Q1

KAVACH, recently in news, is best described as which of the following?

- A. Satellite-based train navigation system
- B. Automatic Train Protection system to prevent collisions
- C. High-speed rail signalling technology imported from Europe
- D. Passenger information management system
- E. AI-based railway ticketing platform

Q2

Which of the following is NOT a feature of the KAVACH system?

- A. Automatic braking on signal overshoot
- B. Collision avoidance on same track
- C. Operation in low visibility conditions
- D. Automatic route scheduling for trains
- E. Speed regulation based on track conditions

Q3

Passenger Assistance Control Room (PACR) has been established by which ministry?

- A. Ministry of Railways
- B. Ministry of Home Affairs
- C. Ministry of Civil Aviation
- D. Ministry of Tourism
- E. Ministry of Electronics and IT

Q4

PARAM Rudra supercomputer inaugurated at IIT Patna was developed under which mission?

- A. Digital India Mission
- B. Make in India
- C. National Knowledge Network
- D. National Supercomputing Mission
- E. National AI Mission

Q5

Gandikota Canyon, often called the 'Grand Canyon of India', is located on the banks of which river?

- A. Godavari
- B. Krishna
- C. Penna (Pennar)
- D. Tungabhadra
- E. Cauvery

Q6

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 raised the FDI limit in insurance companies to:

- A. 74%
- B. 80%
- C. 90%
- D. 100%
- E. 49%

Q7

Which regulatory body has been granted enhanced powers under the Insurance Amendment Bill, 2025?

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

Q8

Aryaman Finance (India) Limited has been classified by RBI as which type of NBFC?

- A. NBFC-D-SI
- B. NBFC-MFI
- C. NBFC-Factor
- D. Type-II NBFC-ND-ICC
- E. Infrastructure Finance Company

Q9

Bancassurance refers to which of the following arrangements?

- A. Insurance companies owning banks
- B. Banks selling insurance products to customers
- C. RBI distributing insurance schemes
- D. Online-only insurance distribution
- E. Government-sponsored insurance delivery

Q10

PayNearby received TPAP licence from which organisation to operate UPI services?

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

ANSWERS — 28 & 29 DECEMBER 2025

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

Q1. KAVACH, recently in news, is best described as which of the following?

Answer B

KAVACH is an indigenously developed Automatic Train Protection (ATP) system of Indian Railways designed to prevent collisions, overspeeding and SPAD.

Q2. Which of the following is NOT a feature of the KAVACH system?

Answer D

KAVACH focuses on safety functions like braking and collision avoidance, not route scheduling or timetable management.

Q3. Passenger Assistance Control Room (PACR) has been established by which ministry?

Answer C

PACR is a 24×7 control room set up by the Ministry of Civil Aviation for grievance redressal and crisis response.

Q4. PARAM Rudra supercomputer inaugurated at IIT Patna was developed under which mission?

Answer D

PARAM Rudra is part of the National Supercomputing Mission (NSM) aimed at strengthening HPC capabilities in India.

Q5. Gandikota Canyon, often called the 'Grand Canyon of India', is located on the banks of which river?

Answer C

Gandikota Canyon is carved by the Penna (Pennar) River in Kadapa district of Andhra Pradesh.

Q6. The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 raised the FDI limit in insurance companies to:

Answer D

The Bill raised the FDI cap from 74% to 100% under the automatic route to attract global capital and expertise.

Q7. Which regulatory body has been granted enhanced powers under the Insurance Amendment Bill, 2025?

Answer C

IRDAI has been empowered to investigate violations, curb mis-selling, and strengthen transparency.

Q8. Aryaman Finance (India) Limited has been classified by RBI as which type of NBFC?

Answer D

AFIL is a Non-Deposit Taking NBFC (ND) under the Investment and Credit Company (ICC) category.

Q9. Bancassurance refers to which of the following arrangements?

Answer B

Bancassurance is a model where banks distribute insurance products using their branch network.

Q10. PayNearby received TPAP licence from which organisation to operate UPI services?

Answer D

NPCI authorises Third Party Application Providers (TPAPs) for UPI-based payment services.

QUIZ 23 OF 23

30 & 31 December 2025

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

Q1

Which of the following is a unique feature of the India–New Zealand Free Trade Agreement (FTA)?

- A. Complete elimination of agricultural tariffs by India
- B. Binding investment timelines with clawback provisions
- C. Inclusion of nuclear cooperation
- D. Common currency settlement mechanism
- E. Mutual defence cooperation clause

Q2

INSV Kaundinya is best described as:

- A. India's first nuclear-powered naval vessel
- B. A modern steel-hulled frigate
- C. A stitched wooden sailing vessel inspired by Ajanta paintings
- D. A submarine rescue vessel
- E. A riverine patrol craft

Q3

Which states formally joined Ayushman Bharat – PMJAY in 2025?

- A. West Bengal and Telangana
- B. Odisha and Delhi
- C. Bihar and Jharkhand
- D. Assam and Meghalaya
- E. Punjab and Haryana

Q4

Parvati–Arga Bird Sanctuary, recently declared an Eco-Sensitive Zone, is located in:

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

Q5

Batadrava Than, recently redeveloped and inaugurated, is associated with:

- A. Buddhism
- B. Shaivism
- C. Shaktism
- D. Neo-Vaishnavism (Ekasarana Dharma)
- E. Jainism

Q6**India recently became the world's ___ largest economy by GDP, surpassing which country?**

- A. 3rd – Germany
- B. 4th – Japan
- C. 5th – United Kingdom
- D. 6th – France
- E. 4th – United Kingdom

Q7**According to RBI's "Trend and Progress of Banking in India 2024–25", which category accounted for the highest number of fraud cases?**

- A. Forex frauds
- B. Advances-related frauds
- C. KYC-related frauds
- D. Card/Internet frauds
- E. Cyber extortion

Q8**Clause 124 of the proposed Securities Markets Code, 2025 relates to:**

- A. Merger of SEBI with RBI
- B. Transfer of SEBI's annual surplus to CFI
- C. Abolition of SEBI's General Fund
- D. Direct budgetary control by Parliament
- E. Creation of a market stabilisation fund

Q9**Special Situation Funds (SSFs), proposed to be included under SARFAESI Act, are regulated by:**

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

Q10**IS 19262:2025, recently released by the government, relates to:**

- A. Organic food certification
- B. Drone usage in agriculture
- C. Electric agricultural tractors
- D. Bio-fertiliser standards
- E. Solar irrigation pumps

ANSWERS – 30 & 31 DECEMBER 2025

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

Q1. Which of the following is a unique feature of the India–New Zealand Free Trade Agreement (FTA)?

Answer B. Binding investment timelines with clawback provisions

The India–New Zealand FTA is the first Indian FTA to include binding timelines and clawback provisions for investment commitments, ensuring accountability if promised FDI targets are not met.

Q2. INSV Kaundinya is best described as:

Answer C. A stitched wooden sailing vessel inspired by Ajanta paintings

INSV Kaundinya is a reconstructed ancient-style stitched ship using plank-and-cord construction, inspired by 5th-century Ajanta cave depictions.

Q3. Which states formally joined Ayushman Bharat – PMJAY in 2025?

Answer B. Odisha and Delhi

In 2025, Odisha and Delhi formally joined AB-PMJAY, expanding the scheme's national coverage.

Q4. Parvati–Arga Bird Sanctuary, recently declared an Eco-Sensitive Zone, is located in:

Answer C. Uttar Pradesh

The Parvati–Arga Bird Sanctuary is located in Gonda district of Uttar Pradesh and is also a Ramsar Wetland.

Q5. Batadrava Than, recently redeveloped and inaugurated, is associated with:

Answer D. Neo-Vaishnavism (Ekasarana Dharma)

Batadrava Than was founded by Srimanta Sankardev and is the birthplace of the Neo-Vaishnavite movement in Assam.

Q6. India recently became the world's ___ largest economy by GDP, surpassing which country?

Answer B. 4th – Japan

India overtook Japan to become the world's fourth-largest economy with a GDP of about USD 4.18 trillion.

Q7. According to RBI's "Trend and Progress of Banking in India 2024–25", which category accounted for the highest number of fraud cases?

Answer D. Card/Internet frauds

Card and Internet frauds accounted for about 66.8% of total fraud cases by number, the highest among all categories.

Q8. Clause 124 of the proposed Securities Markets Code, 2025 relates to:

Answer B. Transfer of SEBI's annual surplus to CFI

Clause 124 mandates that surplus funds of SEBI be transferred to the Consolidated Fund of India after maintaining a limited reserve, raising concerns over regulatory autonomy.

Q9. Special Situation Funds (SSFs), proposed to be included under SARFAESI Act, are regulated by:

Answer C. SEBI

SSFs are Category I Alternative Investment Funds regulated by SEBI and focus on distressed and stressed assets.

Q10. IS 19262:2025, recently released by the government, relates to:

Answer C. Electric agricultural tractors

IS 19262:2025 is India's first dedicated quality and safety standard for electric agricultural tractors, promoting clean and sustainable farm mechanisation.

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