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EXAM READY QUIZ

# December 2025

92 must-know MCQs · picked from 230 · by topic, with answers

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

Big themes · Banking 34 · Schemes 16 · Reports 9



## GIANT KILLERS

### NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

|                                                                                                                                                                          |                                                                                                                                                                        |                                                                                                                                                              |                                                                                                                                                                        |                                                                                                                                                                                 |                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>1</b><br/><b>188.75</b><br/>SURAJ RAVINDRA<br/>NABARD MENTORSHIP PROGRAMME</p> |  <p><b>2</b><br/><b>185</b><br/>LOKESH CHANDRAN<br/>NABARD MENTORSHIP PROGRAMME</p> |  <p><b>3</b><br/><b>185</b><br/>VIVEK<br/>NABARD MENTORSHIP PROGRAMME</p> |  <p><b>4</b><br/><b>184.50</b><br/>KAPIL PATLYA<br/>NABARD MENTORSHIP PROGRAMME</p> |  <p><b>5</b><br/><b>183.75</b><br/>SIDDHANT KHESARWANI<br/>NABARD MENTORSHIP PROGRAMME</p> |  <p><b>6</b><br/><b>182</b><br/>LALIT KUMAR<br/>NABARD MENTORSHIP PROGRAMME</p> |
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**6** OF THE  
TOP 10

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

# Contents

The 92 must-know MCQs of December 2025, picked from 230 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online:

[c4scourses.in/ca-quiz/2025-12](https://c4scourses.in/ca-quiz/2025-12)

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## PRACTISE THE WAY TOPPERS DO

# How to use this book

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

**92**

Exam Ready MCQs

**230**questions they were  
picked from**10**

topics covered

**15 min**

per topic, timed

**1****Time a topic**

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

**2****Check it**

Answers and explanations follow each topic. Mark every miss.

**3****Log the score**

Write it in the tracker below, topic by topic.

**4****Retake misses**

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

## The month by topic

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

|                                  |           |             |
|----------------------------------|-----------|-------------|
| <b>Banking &amp; Finance</b>     | <b>34</b> | <div></div> |
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"Your notes should fit on one page a week. Cut until they do."

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## TRACK EVERY ATTEMPT

# Your score tracker

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

| TOPIC                 | SCORE    | RETAKE +3 | RETAKE +7 | DONE                     | MISSED Q NOS. |
|-----------------------|----------|-----------|-----------|--------------------------|---------------|
| Banking & Finance     | ___ / 34 | ---       | ---       | <input type="checkbox"/> |               |
| Schemes & Government  | ___ / 16 | ---       | ---       | <input type="checkbox"/> |               |
| Reports & Indices     | ___ / 9  | ---       | ---       | <input type="checkbox"/> |               |
| International         | ___ / 8  | ---       | ---       | <input type="checkbox"/> |               |
| Agriculture & Rural   | ___ / 6  | ---       | ---       | <input type="checkbox"/> |               |
| Science & Environment | ___ / 6  | ---       | ---       | <input type="checkbox"/> |               |
| Economy               | ___ / 5  | ---       | ---       | <input type="checkbox"/> |               |
| Appointments & Awards | ___ / 3  | ---       | ---       | <input type="checkbox"/> |               |
| Misc GA               | ___ / 3  | ---       | ---       | <input type="checkbox"/> |               |
| Sports & Days         | ___ / 2  | ---       | ---       | <input type="checkbox"/> |               |

EXAM READY · TOPIC 1 OF 10

# Banking & Finance

34 must-know MCQs · Q1–34 · about 6 minutes

**Q1 · 1 December 2025****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

**Q2 · 5 December 2025****After the RBI reduced the repo rate to 5.25%, which of the following sectors is expected to benefit most directly?**

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

**Q3 · 6 December 2025****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

**Q4 · 7 & 8 December 2025****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

**Q5 · 7 & 8 December 2025****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%

"Make notes you will actually read again."

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**Q6 · 7 & 8 December 2025**

**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%

**Q7 · 7 & 8 December 2025**

**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

**Q8 · 9 December 2025**

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

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

**Q9 · 10 December 2025**

**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%

**Q10 · 11 December 2025**

**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%

**Q11 · 11 December 2025**

**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%

**Q12 · 12 December 2025**

**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

**Q13 · 12 December 2025**

**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

**Q14 · 13 December 2025**

**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%

**Q15 · 17 December 2025**

**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%

**Q16 · 17 December 2025**

**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

**Q17 · 17 December 2025**

**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

**Q18 · 18 December 2025**

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

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

**Q19 · 19 December 2025**

**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

**Q20 · 20 December 2025**

**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%

**Q21 · 20 December 2025**

**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%

**Q22 · 20 December 2025**

**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

**Q23 · 21 & 22 December 2025**

**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

**Q24 · 21 & 22 December 2025**

**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

**Q25 · 23 & 24 December 2025**

**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

**Q26 · 23 & 24 December 2025**

**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

**Q27 · 25 & 26 December 2025**

**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

**Q28 · 25 & 26 December 2025**

**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

**Q29 · 25 & 26 December 2025**

**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

**Q30 · 27 December 2025**

**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

**Q31 · 28 & 29 December 2025**

**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%

**Q32 · 28 & 29 December 2025**

**Which regulatory body has been granted enhanced powers under the Insurance Amendment Bill, 2025?**

- A. RBI
- B. SEBI
- C. IRDAI
- D. PFRDA
- E. IFSCA

**Q33 · 30 & 31 December 2025**

**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

**Q34 · 30 & 31 December 2025**

**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

**ANSWERS — BANKING & FINANCE**

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

**Q1. 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.

**Q2. 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.

**Q3. 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.

**Q4. 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.

**Q5. 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.

**Q6. 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.

**Q7. 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.

**Q8. 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.

**Q9. 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.

**Q10. 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.

**Q11. 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.

**Q12. 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.

**Q13. 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.

**Q14. 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.

**Q15. 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.

**Q16. 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.

**Q17. 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.

**Q18. 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.

**Q19. 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.

**Q20. 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.

**Q21. 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.

**Q22. 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.

**Q23. 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.

**Q24. 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.

**Q25. 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.

**Q26. 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.

**Q27. 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.

**Q28. 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.

**Q29. 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.

**Q30. 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.

**Q31. 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.

**Q32. 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.

**Q33. 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.

**Q34. 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.

EXAM READY · TOPIC 2 OF 10

# Schemes & Government

16 must-know MCQs · Q35–50 · about 3 minutes

**Q35 · 3 & 4 December 2025**

**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

**Q36 · 7 & 8 December 2025**

**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

**Q37 · 10 December 2025**

**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

**Q38 · 13 December 2025**

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

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

**Q39 · 14 & 15 December 2025**

**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

**Q40 · 14 & 15 December 2025****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

**Q41 · 14 & 15 December 2025****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

**Q42 · 16 December 2025****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

**Q43 · 16 December 2025****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

**Q44 · 19 December 2025****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

**Q45 · 19 December 2025****The Securities Markets Code Bill, 2025 seeks to replace how many existing Acts?**

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

**Q46 · 19 December 2025**

**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

**Q47 · 23 & 24 December 2025**

**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

**Q48 · 23 & 24 December 2025**

**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

**Q49 · 25 & 26 December 2025**

**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

**Q50 · 30 & 31 December 2025**

**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

**ANSWERS – SCHEMES & GOVERNMENT**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q35</b> C | <b>Q36</b> C | <b>Q37</b> C | <b>Q38</b> D | <b>Q39</b> B |
| <b>Q40</b> D | <b>Q41</b> E | <b>Q42</b> C | <b>Q43</b> C | <b>Q44</b> C |
| <b>Q45</b> C | <b>Q46</b> C | <b>Q47</b> B | <b>Q48</b> C | <b>Q49</b> C |
| <b>Q50</b> B |              |              |              |              |

**Q35. 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.

**Q36. 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.

**Q37. 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.

**Q38. 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.

**Q39. 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.

**Q40. 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).

**Q41. 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.

**Q42. 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.

**Q43. 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.

**Q44. 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.

**Q45. 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).

**Q46. 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.

**Q47. 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.

**Q48. 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.

**Q49. 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.

**Q50. 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.

EXAM READY · TOPIC 3 OF 10

# Reports & Indices

9 must-know MCQs · Q51–59 · about 2 minutes

**Q51 · 1 December 2025**

**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

**Q52 · 1 December 2025**

**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

**Q53 · 1 December 2025**

**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%

**Q54 · 1 December 2025**

**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

**Q55 · 11 December 2025**

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

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

**Q56 · 11 December 2025**

**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%

**Q57 · 13 December 2025**

**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%

**Q58 · 14 & 15 December 2025**

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

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

**Q59 · 18 December 2025**

**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

**ANSWERS — REPORTS & INDICES**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q51</b> B | <b>Q52</b> D | <b>Q53</b> C | <b>Q54</b> D | <b>Q55</b> C |
| <b>Q56</b> D | <b>Q57</b> D | <b>Q58</b> C | <b>Q59</b> D |              |

**Q51. 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).

**Q52. 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.

**Q53. 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).

**Q54. 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.

**Q55. 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.

**Q56. 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.

**Q57. 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.

**Q58. 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.

**Q59. 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.

EXAM READY · TOPIC 4 OF 10

# International

8 must-know MCQs · Q60–67 · about 2 minutes

Q60 · 3 &amp; 4 December 2025

**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

Q61 · 3 &amp; 4 December 2025

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

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

Q62 · 3 &amp; 4 December 2025

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

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

Q63 · 6 December 2025

**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

Q64 · 6 December 2025

**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

**Q65 · 6 December 2025**

**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

**Q66 · 19 December 2025**

**India will assume the BRICS presidency in which year?**

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

**Q67 · 20 December 2025**

**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

**ANSWERS — INTERNATIONAL**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q60</b> C | <b>Q61</b> C | <b>Q62</b> C | <b>Q63</b> C | <b>Q64</b> D |
| <b>Q65</b> D | <b>Q66</b> B | <b>Q67</b> C |              |              |

**Q60. 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.

**Q61. 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.

**Q62. 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.

**Q63. 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.

**Q64. 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.

**Q65. 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.

**Q66. 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.

**Q67. 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.

EXAM READY · TOPIC 5 OF 10

# Agriculture & Rural

6 must-know MCQs · Q68–73 · about 2 minutes

**Q68 · 1 December 2025****Saras Food Festival 2025 is organised under which mission?**

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

**Q69 · 2 December 2025****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

**Q70 · 9 December 2025****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%

**Q71 · 16 December 2025****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

**Q72 · 23 & 24 December 2025****The Viksit Bharat–Guarantee for Rozgar and Ajeevika 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

**Q73 · 30 & 31 December 2025****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 — AGRICULTURE & RURAL**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q68</b> B | <b>Q69</b> C | <b>Q70</b> D | <b>Q71</b> D | <b>Q72</b> D |
| <b>Q73</b> C |              |              |              |              |

**Q68. 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.

**Q69. 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.

**Q70. 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.

**Q71. 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.

**Q72. 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.

**Q73. 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.

EXAM READY · TOPIC 6 OF 10

# Science & Environment

6 must-know MCQs · Q74–79 · about 2 minutes

**Q74 · 5 December 2025**

**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

**Q75 · 5 December 2025**

**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

**Q76 · 7 & 8 December 2025**

**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 Samriddhi Yojana

**Q77 · 10 December 2025**

**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

**Q78 · 18 December 2025**

**RESPOND Basket 2025 has been launched by which organisation?**

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

"Cover the answer, say it aloud, then check. Every time."

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**Q79 · 20 December 2025****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

**ANSWERS — SCIENCE & ENVIRONMENT**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q74</b> D | <b>Q75</b> D | <b>Q76</b> B | <b>Q77</b> B | <b>Q78</b> C |
| <b>Q79</b> B |              |              |              |              |

**Q74. 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.

**Q75. 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.

**Q76. 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.

**Q77. 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.

**Q78. 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.

**Q79. 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.

EXAM READY · TOPIC 7 OF 10

# Economy

5 must-know MCQs · Q80–84 · about 2 minutes

**Q80 · 2 December 2025****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

**Q81 · 3 & 4 December 2025****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%

**Q82 · 9 December 2025****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

**Q83 · 16 December 2025****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

**Q84 · 27 December 2025****India will assume the Chair of the Kimberley Process from which year?**

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

**ANSWERS — ECONOMY**

|              |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| <b>Q80</b> B | <b>Q81</b> D | <b>Q82</b> E | <b>Q83</b> C | <b>Q84</b> C |
|--------------|--------------|--------------|--------------|--------------|

"Trust the process, but check the tracker."

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**Q80. 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.

**Q81. 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.

**Q82. 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.

**Q83. 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.

**Q84. 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.

EXAM READY · TOPIC 8 OF 10

# Appointments & Awards

3 must-know MCQs · Q85–87 · about 2 minutes

Q85 · 9 December 2025

**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

Q86 · 12 December 2025

**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

Q87 · 18 December 2025

**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

## ANSWERS — APPOINTMENTS & AWARDS

|       |       |       |  |  |
|-------|-------|-------|--|--|
| Q85 C | Q86 C | Q87 C |  |  |
|-------|-------|-------|--|--|

**Q85. 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.

**Q86. 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.

"The page you skip today is the question you miss tomorrow."

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**Q87. 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.

## EXAM READY · TOPIC 9 OF 10

## Misc GA

3 must-know MCQs · Q88–90 · about 2 minutes

Q88 · 16 December 2025

**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

Q89 · 18 December 2025

**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

Q90 · 27 December 2025

**What is India's target year for complete malaria elimination?**

- A. 2025
- B. 2027
- C. 2030
- D. 2032
- E. 2040

## ANSWERS — MISC GA

Q88 B

Q89 D

Q90 C

**Q88. 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.

**Q89. 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.

**Q90. 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.

EXAM READY · TOPIC 10 OF 10

# Sports & Days

2 must-know MCQs · Q91–92 · about 2 minutes

Q91 · 5 December 2025

**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

Q92 · 5 December 2025

**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

## ANSWERS — SPORTS & DAYS

Q91 C

Q92 C

**Q91. 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.

**Q92. 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.

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