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FREE · QUIZ EBOOK

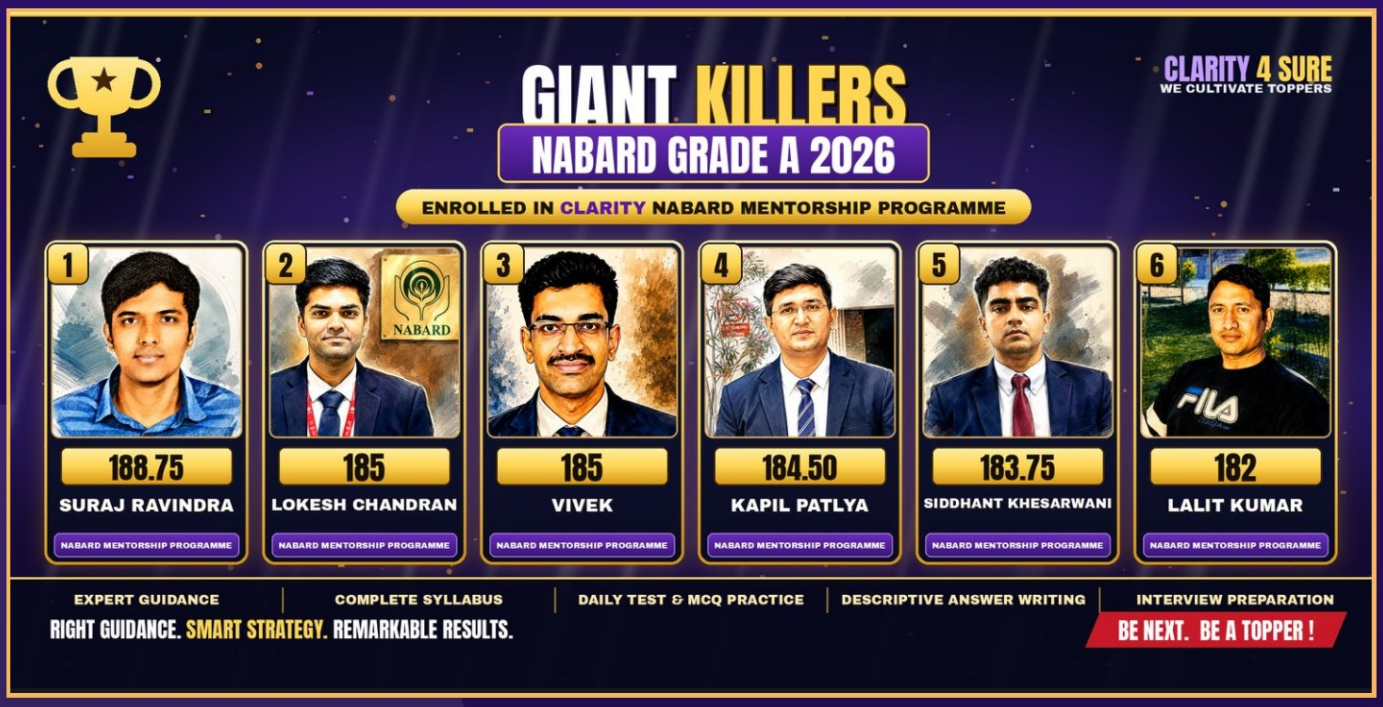
CURRENT AFFAIRS QUIZ

February 2025

Every daily quiz of the month · 21 quizzes · 210 MCQs with answers

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

Big themes · Economy 53 · Banking 53 · Agri & Rural 24



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 210 MCQs of February 2025, quiz by quiz — 21 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-02

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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.

210	21	9	7 min
MCQs with answers	daily quizzes	topics covered	per quiz, timed

1 Attempt
All the day's questions, timed, before you look at any answer.

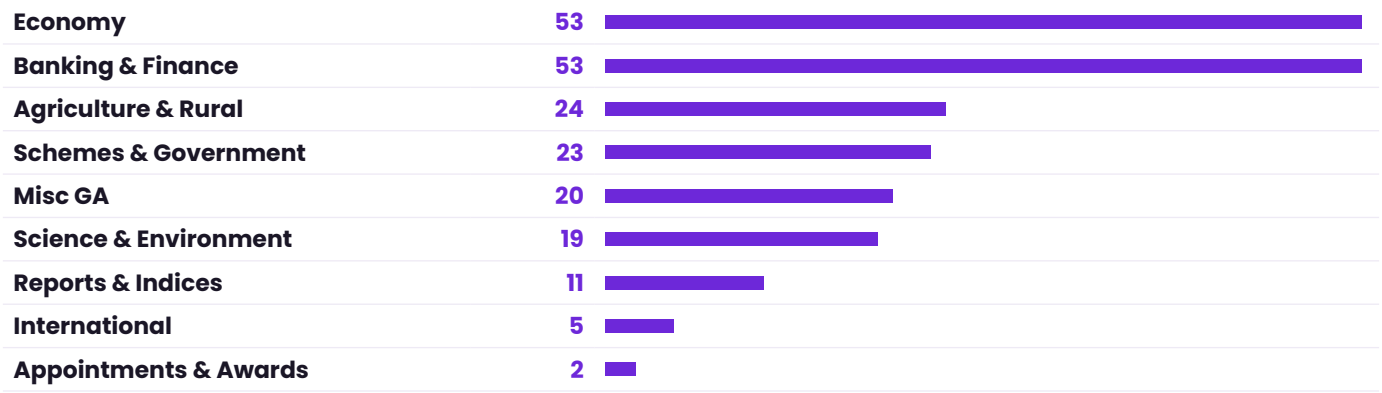
2 Check
The answer key and explanations follow each day. Read every explanation.

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.



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 February 2025	___ / 10	___	___	☐	
3 February 2025	___ / 10	___	___	☐	
5 February 2025	___ / 10	___	___	☐	
7 February 2025	___ / 10	___	___	☐	
8 February 2025	___ / 10	___	___	☐	
9 & 10 February 2025	___ / 10	___	___	☐	
11 February 2025	___ / 10	___	___	☐	
12 February 2025	___ / 10	___	___	☐	
13 February 2025	___ / 10	___	___	☐	
14 February 2025	___ / 10	___	___	☐	
15 February 2025	___ / 10	___	___	☐	
16 & 17 February 2025	___ / 10	___	___	☐	
18 February 2025	___ / 10	___	___	☐	
20 February 2025	___ / 10	___	___	☐	
21 February 2025	___ / 10	___	___	☐	
22 February 2025	___ / 10	___	___	☐	
23 & 24 February 2025	___ / 10	___	___	☐	
25 February 2025	___ / 10	___	___	☐	
26 February 2025	___ / 10	___	___	☐	
27 February 2025	___ / 10	___	___	☐	
28 February 2025	___ / 10	___	___	☐	

QUIZ 1 OF 21

1 February 2025

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

Q1

What is the fiscal deficit target for India in the Union Budget 2025?

A. 3.9% of GDP
B. 4.4% of GDP
C. 5.2% of GDP
D. 4.9% of GDP
E. 6.0% of GDP

Q2

According to the Economic Survey 2024-25, what is India's projected GDP growth rate for FY25?

A. 5.5%
B. 6.4%
C. 7.2%
D. 6.8%
E. 5.9%

Q3

Which initiative received ₹1 lakh crore allocation for digital advancements in Budget 2025?

A. Blockchain Banking & FinTech
B. Artificial Intelligence, Quantum Computing & Semiconductors
C. 6G & Satellite Internet Expansion
D. India's Space Tech Innovation Mission
E. Cybersecurity & National Data Infrastructure

Q4

What is the primary focus of India's first Nuclear Energy Mission announced in Budget 2025?

A. Achieving 100 GW nuclear power capacity by 2047
B. Phasing out coal power plants by 2035
C. Establishing India's first nuclear-powered smart city
D. Developing hydrogen-based nuclear fusion technology
E. Exporting nuclear technology to neighboring countries

Q5

As per Economic Survey 2024-25, what is the current unemployment rate in India?

A. 4.9%
B. 6.0%
C. 3.2%
D. 2.5%
E. 5.4%

Q6

What is the estimated transaction value of UPI payments in India for FY24?

A. ₹1 lakh billion
B. ₹2 lakh billion
C. ₹5 lakh billion
D. ₹3 lakh billion
E. ₹1.5 lakh billion

Q7

Which sector witnessed the highest Compound Annual Growth Rate (CAGR) in Indian agriculture (2011-22)?

A. Fisheries
B. Pulses
C. Livestock & Milk
D. Cereals & Oilseeds
E. Horticulture

Q8

What is the primary concern raised in the Economic Survey 2024-25 regarding AI adoption in the banking sector?

A. AI-driven job losses
B. Cybersecurity threats from AI
C. Over-reliance on imported AI technologies
D. AI-driven inflation risk
E. AI-induced economic slowdown

Q9

How much has the government allocated for Green Hydrogen initiatives in Budget 2025?

A. ₹12,500 crore
B. ₹19,000 crore
C. ₹25,000 crore
D. ₹10,000 crore
E. ₹15,500 crore

Q10

What percentage of India's workforce is employed in the services sector as per Economic Survey 2024-25?

A. 25%
B. 30%
C. 40%
D. 50%
E. 55%

ANSWERS — 1 FEBRUARY 2025

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

Q1. What is the fiscal deficit target for India in the Union Budget 2025?

Answer B) 4.4% of GDP

The Union Budget 2025 has set a fiscal deficit target of 4.4% of GDP, aiming for fiscal consolidation while continuing investments in infrastructure and social welfare. This is lower than the previous year's target.

Q2. According to the Economic Survey 2024-25, what is India's projected GDP growth rate for FY25?

Answer B) 6.4%

The Economic Survey 2024-25 projects India's GDP growth at 6.4% for FY25, with an expected range of 6.3-6.8% in FY26. Various global agencies, including the IMF and World Bank, predict growth between 6.5-7%.

Q3. Which initiative received ₹1 lakh crore allocation for digital advancements in Budget 2025?

Answer B) Artificial Intelligence, Quantum Computing & Semiconductors

The government has allocated ₹1 lakh crore for AI, quantum computing, and semiconductor development, promoting technological self-reliance and digital transformation in India.

Q4. What is the primary focus of India's first Nuclear Energy Mission announced in Budget 2025?

Answer A) Achieving 100 GW nuclear power capacity by 2047

The Union Budget 2025 has set an ambitious target of 100 GW nuclear power capacity by 2047, as part of India's transition towards clean and sustainable energy sources.

Q5. As per Economic Survey 2024-25, what is the current unemployment rate in India?

Answer C) 3.2%

The unemployment rate in India has declined to 3.2%, showing improvement in job creation and economic recovery post-pandemic. This is a significant drop from 6% in previous years.

Q6. What is the estimated transaction value of UPI payments in India for FY24?

Answer B) ₹2 lakh billion

UPI transactions have reached nearly ₹2 lakh billion in FY24, highlighting the growing adoption of digital payments and financial inclusion in India.

Q7. Which sector witnessed the highest Compound Annual Growth Rate (CAGR) in Indian agriculture (2011-22)?

Answer A) Fisheries

Fisheries recorded the highest CAGR of 8.7%, followed by Meat & Eggs (7.5%) and Livestock & Milk (5.8%), showing strong growth in non-cereal agriculture.

Q8. What is the primary concern raised in the Economic Survey 2024-25 regarding AI adoption in the banking sector?

Answer A) AI-driven job losses

The survey warns of potential job losses due to AI adoption, urging the need for worker protection measures, upskilling programs, and AI regulation to manage economic risks.

Q9. How much has the government allocated for Green Hydrogen initiatives in Budget 2025?

Answer B) ₹19,000 crore

The government has allocated ₹19,000 crore for the Green Hydrogen Mission, promoting clean energy and reducing fossil fuel dependence.

Q10. What percentage of India's workforce is employed in the services sector as per Economic Survey 2024-25?

Answer B) 30%

The services sector contributes 55% to India's GVA but employs only 30% of the workforce, indicating the need for higher employment generation in this sector.

QUIZ 2 OF 21

3 February 2025

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

Q1

What percentage of foreign employees' salaries in electronics manufacturing in India will be taxed under the new presumptive tax regime introduced in the 2025 Budget?

A. 50%
B. 25%
C. 10%
D. 5%
E. 30%

Q2

Which of the following sectors is expected to double to over $200 billion in the next three to four years due to the reforms in the 2025 Budget?

A. Information Technology
B. Pharmaceuticals
C. Electronics Manufacturing
D. Agriculture
E. Automobile Manufacturing

Q3

What is the main purpose of the Safe Harbour provision for non-residents in India under the new electronics manufacturing reforms?

A. To attract more foreign direct investment
B. To simplify tax procedures for warehousing
C. To encourage domestic production
D. To lower corporate tax rates
E. To create more job opportunities

Q4

What is the projected increase in the income tax collection for the government as per the 2025 Budget?

A. 10.1%
B. 14.4%
C. 12.5%
D. 8.2%
E. 20%

Q5

Which sector does the 2025 Budget focus on for enhancing financial inclusion and boosting investments, with an increase in FDI cap?

A. Telecom
B. Insurance
C. Agriculture
D. Real Estate
E. Healthcare

Q6

Under the PM Dhan-Dhanya Krishi Yojana, which districts are targeted for improvement in crop productivity and credit access?

A. Urban districts
B. High-income districts
C. 100 low-productivity districts
D. Coastal districts
E. Educationally backward districts

Q7

What is the increased loan limit under the Kisan Credit Card (KCC) scheme in the 2025-26 Agriculture Budget?

A. ₹2 lakh
B. ₹4 lakh
C. ₹5 lakh
D. ₹3 lakh
E. ₹7 lakh

Q8

What is the primary challenge related to the privatization of Public Sector Undertakings (PSUs) as outlined in the 2025 Budget?

A. High tax rates
B. Competition with international companies
C. Liability and asset issues
D. Lack of foreign investment
E. Unavailability of buyers

Q9

Which of the following is a major focus of the fisheries sector framework introduced in the 2025 Budget?

A. Fisheries sustainability and export opportunities
B. Providing free fishing equipment
C. Coastal zone development
D. Setting up fish processing plants
E. Fish farming technology

Q10

Which of the following is a key challenge for the agriculture sector in India, as highlighted in the 2025 Budget?

A. Lack of agricultural machinery
B. Food inflation and weather-related risks
C. Lack of irrigation facilities
D. High wages for farm labor
E. Low export demand

ANSWERS — 3 FEBRUARY 2025

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

Q1. What percentage of foreign employees' salaries in electronics manufacturing in India will be taxed under the new presumptive tax regime introduced in the 2025 Budget?

Answer B) 25% </br>

The 2025 Budget proposes a presumptive tax regime where only 25% of the total remuneration received by foreign nationals working in electronics manufacturing will be taxable, leading to a significantly lower effective tax rate.

Q2. Which of the following sectors is expected to double to over $200 billion in the next three to four years due to the reforms in the 2025 Budget?

Answer C) Electronics Manufacturing </br>

India's electronics manufacturing sector is expected to grow significantly, doubling to over $200 billion in the next three to four years due to the reforms introduced in the 2025 Budget.

Q3. What is the main purpose of the Safe Harbour provision for non-residents in India under the new electronics manufacturing reforms?

Answer B) To simplify tax procedures for warehousing </br>

The Safe Harbour provision allows non-residents to store components intended for electronics manufacturing in India, reducing tax disputes and simplifying procedures.

Q4. What is the projected increase in the income tax collection for the government as per the 2025 Budget?

Answer B) 14.4% </br>

The government has targeted a 14.4% growth in income tax collection for the coming financial year as per the 2025 Budget.

Q5. Which sector does the 2025 Budget focus on for enhancing financial inclusion and boosting investments, with an increase in FDI cap?

Answer B) Insurance </br>

The 2025 Budget proposes increasing the Foreign Direct Investment (FDI) cap in insurance to 100% to boost financial inclusion and attract investments.

Q6. Under the PM Dhan-Dhanya Krishi Yojana, which districts are targeted for improvement in crop productivity and credit access?

Answer C) 100 low-productivity districts </br>

The PM Dhan-Dhanya Krishi Yojana targets 100 low-productivity districts to improve crop productivity, diversification, and credit access for farmers.

Q7. What is the increased loan limit under the Kisan Credit Card (KCC) scheme in the 2025-26 Agriculture Budget?

Answer C) ₹5 lakh </br>

The loan limit for Kisan Credit Cards (KCC) has been increased from ₹3 lakh to ₹5 lakh, benefiting 77 million farmers by providing easier access to credit.

Q8. What is the primary challenge related to the privatization of Public Sector Undertakings (PSUs) as outlined in the 2025 Budget?

Answer C) Liability and asset issues </br>

The privatization of PSUs is hindered due to issues related to liabilities and assets, especially when companies hold large tracts of land.

Q9. Which of the following is a major focus of the fisheries sector framework introduced in the 2025 Budget?

Answer A) Fisheries sustainability and export opportunities </br>

The new framework for the fisheries sector focuses on promoting sustainability and creating export opportunities, thereby boosting the sector's growth.

Q10. Which of the following is a key challenge for the agriculture sector in India, as highlighted in the 2025 Budget?

Answer B) Food inflation and weather-related risks </br>

Food inflation and weather-related risks are among the key challenges for the agriculture sector, which are addressed through reforms and support in the 2025 Budget.

QUIZ 3 OF 21

5 February 2025

10 questions · Banking 4 · Economy 4 · Schemes 2

Q1

What is the primary objective of SEBI's new algorithmic trading regulations?

A. To ban algorithmic trading in India
B. To increase market volatility
C. To enhance transparency and safety in retail algo trading
D. To allow only institutional investors to use algo trading
E. To eliminate manual trading completely

Q2

What is the new Kisan Credit Card (KCC) loan limit set by the government?

A. ₹2 lakh
B. ₹3 lakh
C. ₹5 lakh
D. ₹7 lakh
E. ₹10 lakh

Q3

What is the purpose of the Trade Assistance Programme (TAP)?

A. To assist MSMEs in managing compliance costs
B. To regulate stock market transactions
C. To improve foreign exchange reserves
D. To provide direct cash transfers to exporters
E. To eliminate customs duties on all imports

Q4

How does Partial Credit Enhancement (PCE) help companies?

A. By increasing stock market investments
B. By reducing corporate tax liabilities
C. By helping low-rated companies improve bond ratings
D. By ensuring a fixed interest rate on loans
E. By eliminating the need for financial audits

Q5

What is a major reason behind the growth of gold-backed loans in India?

A. Falling interest rates in the economy
B. Rising gold prices and RBI's stricter unsecured loan rules
C. Government subsidies on gold purchases
D. Increase in RBI's gold reserves
E. Ban on other types of collateral loans

Q6

Which U.S. policy led to the deportation of 205 Indian nationals?

A. America First Act
B. Border Security and Immigration Reform Act
C. Illegal Immigration Crackdown
D. Secure Borders Act
E. Immigration Equality Act

Q7

Which Indian state is drafting a Uniform Civil Code (UCC) bill for potential national implementation?

A. Maharashtra
B. Uttar Pradesh
C. Gujarat
D. Karnataka
E. Rajasthan

Q8

What is a key focus of India's new ₹10,000 crore Fund of Funds scheme?

A. Expanding the real estate sector
B. Supporting manufacturing and high-tech startups
C. Increasing government bonds in the stock market
D. Providing loans for MSME exporters
E. Promoting agriculture research

Q9

Why has China imposed new tariffs on U.S. goods?

A. To increase domestic revenue
B. In retaliation against U.S. trade restrictions
C. To reduce dependence on American imports
D. Due to declining economic growth in China
E. To promote local agricultural industries

Q10

What is one key strategy India is using to manage its fiscal deficit?

A. Reducing corporate tax rates
B. Increasing foreign borrowings
C. Allocating 3.1% of GDP for infrastructure investments
D. Decreasing the minimum wage
E. Printing more currency

ANSWERS — 5 FEBRUARY 2025

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

Q1. What is the primary objective of SEBI's new algorithmic trading regulations?

Answer C) To enhance transparency and safety in retail algo trading

SEBI's new regulations aim to ensure transparency, risk management, and compliance in algorithmic trading by strengthening brokers' responsibilities and introducing authentication measures.

Q2. What is the new Kisan Credit Card (KCC) loan limit set by the government?

Answer C) ₹5 lakh

The government has increased the KCC loan limit from ₹3 lakh to ₹5 lakh to provide better financial support to farmers.

Q3. What is the purpose of the Trade Assistance Programme (TAP)?

Answer A) To assist MSMEs in managing compliance costs

TAP is designed to support MSMEs by providing assistance in handling non-tariff barriers such as the EU carbon tax and the US turtle exclusion device rules.

Q4. How does Partial Credit Enhancement (PCE) help companies?

Answer C) By helping low-rated companies improve bond ratings

PCE allows low-rated firms to enhance their bond ratings, making them more attractive to institutional investors.

Q5. What is a major reason behind the growth of gold-backed loans in India?

Answer B) Rising gold prices and RBI's stricter unsecured loan rules

The demand for gold-backed loans increased due to higher gold prices and RBI's tightening of unsecured lending rules, making gold an attractive collateral option.

Q6. Which U.S. policy led to the deportation of 205 Indian nationals?

Answer C) Illegal Immigration Crackdown

The deportation was part of the U.S. administration's crackdown on illegal immigration, which has increased under stricter enforcement measures.

Q7. Which Indian state is drafting a Uniform Civil Code (UCC) bill for potential national implementation?

Answer C) Gujarat

The Gujarat government has formed a committee to draft a UCC bill, which aims to create uniform personal laws across religions in India.

Q8. What is a key focus of India's new ₹10,000 crore Fund of Funds scheme?

Answer B) Supporting manufacturing and high-tech startups

The new Fund of Funds aims to boost domestic production and innovation by providing financial support to manufacturing and high-tech startups.

Q9. Why has China imposed new tariffs on U.S. goods?

Answer B) In retaliation against U.S. trade restrictions

China imposed new tariffs on U.S. goods in response to American trade restrictions, escalating the ongoing trade war between the two nations.

Q10. What is one key strategy India is using to manage its fiscal deficit?

Answer C) Allocating 3.1% of GDP for infrastructure investments

The government's strategy to reduce the fiscal deficit includes significant capital expenditure on infrastructure, aiming for long-term economic growth.

QUIZ 4 OF 21

7 February 2025

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

Q1

What is the primary goal of India's ethanol blending program?

A. Reduce vehicle emissions
B. Increase sugar production
C. Reduce crude oil imports
D. Improve groundwater quality
E. Promote electric vehicles

Q2

Which Indian government body developed the Pinaka Multiple Rocket Launch System (MRLS)?

A. Bharat Electronics Limited
B. Hindustan Aeronautics Limited
C. Defence Research and Development Organisation (DRDO)
D. Indian Ordnance Factories
E. Larsen & Toubro

Q3

What is the significance of Chabahar Port for India?

A. It is a major naval base for India's maritime security
B. It provides India a direct trade route to Afghanistan and Central Asia
C. It serves as an oil supply hub for India
D. It is India's first deep-sea port
E. It is a joint military base between India and Iran

Q4

What is the fiscal deficit target for India in FY 2025-26?

A. 3.5%
B. 4.0%
C. 4.4%
D. 5.2%
E. 6.0%

Q5

Which financial measure is used by banks to determine the minimum interest rate they can charge on loans?

A. Base Rate
B. Reverse Repo Rate
C. Repo Rate
D. Marginal Cost of Funds-based Lending Rate (MCLR)
E. Statutory Liquidity Ratio (SLR)

Q6

Why is India considering shifting away from green bonds?

A. High default risks
B. Declining foreign investments
C. Modest returns compared to traditional financing
D. Government policy shift towards fossil fuels
E. Lack of regulatory support

Q7

What is the primary benefit of appointing ad-hoc judges in Indian High Courts?

A. To replace permanent judges
B. To reduce case backlog
C. To introduce international legal expertise
D. To limit judicial interference in executive matters
E. To reduce government expenditure

Q8

What is the primary reason behind the U.S. foreign aid freeze under Trump's administration?

A. Budget constraints
B. Inefficiencies and ideological opposition in US-AID
C. Increased military spending
D. Focus on domestic social programs
E. Poor economic performance of recipient countries

Q9

What is the impact of the RBI's repo rate cut from 6.5% to 6.25%?

A. Higher borrowing costs
B. Slower economic growth
C. Increase in inflation risks
D. Decline in banking profitability
E. Strengthening of the Indian Rupee

Q10

Under what conditions is rural agricultural land exempt from capital gains tax in India?

A. If the land is within 10 km of a city
B. If it is owned for at least 10 years
C. If it is outside municipal limits and meets population criteria
D. If it is transferred to a cooperative society
E. If it is used for commercial farming

ANSWERS — 7 FEBRUARY 2025

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

Q1. What is the primary goal of India's ethanol blending program?

Answer C) Reduce crude oil imports

The ethanol blending program aims to reduce India's dependence on crude oil imports by mixing ethanol with petrol. The government targets 25% blending (E25) by 2026-27, leading to foreign exchange savings and a decrease in crude oil consumption.

Q2. Which Indian government body developed the Pinaka Multiple Rocket Launch System (MRLS)?

Answer C) Defence Research and Development Organisation (DRDO)

The Pinaka MRLS was developed by DRDO and is a key artillery system of the Indian Armed Forces. It has a range of 45 km and was effectively used during the Kargil War.

Q3. What is the significance of Chabahar Port for India?

Answer B) It provides India a direct trade route to Afghanistan and Central Asia

Chabahar Port in Iran helps India bypass Pakistan and access Afghanistan and Central Asia. It also counters China's influence in the region and reduces cargo transportation costs.

Q4. What is the fiscal deficit target for India in FY 2025-26?

Answer C) 4.4%

The Indian government has set a fiscal deficit target of 4.4% for FY 2025-26, improving from the previous estimate of 4.5%. This aims to control government borrowing and maintain financial stability.

Q5. Which financial measure is used by banks to determine the minimum interest rate they can charge on loans?

Answer D) Marginal Cost of Funds-based Lending Rate (MCLR)

MCLR is the minimum lending rate set by banks, factoring in their cost of funds and statutory requirements. Banks adjust MCLR-linked loans to manage profitability amid changing interest rates.

Q6. Why is India considering shifting away from green bonds?

Answer C) Modest returns compared to traditional financing

Although green bonds help finance eco-friendly projects, their returns are often lower than traditional financial instruments, prompting India to reconsider its issuance strategy.

Q7. What is the primary benefit of appointing ad-hoc judges in Indian High Courts?

Answer B) To reduce case backlog

The Supreme Court allowed the appointment of retired judges as ad-hoc judges under Article 224(A) to address the backlog of over 62 lakh pending cases in High Courts.

Q8. What is the primary reason behind the U.S. foreign aid freeze under Trump's administration?

Answer B) Inefficiencies and ideological opposition in US-AID

Trump's administration cited inefficiencies and ideological issues in US-AID as reasons for halting foreign aid. This move disrupted global health, education, and humanitarian projects.

Q9. What is the impact of the RBI's repo rate cut from 6.5% to 6.25%?

Answer C) Increase in inflation risks

A lower repo rate reduces borrowing costs, boosting economic activity. However, it may also lead to inflationary pressures if excess liquidity drives up demand.

Q10. Under what conditions is rural agricultural land exempt from capital gains tax in India?

Answer C) If it is outside municipal limits and meets population criteria

Rural agricultural land is tax-exempt if it is beyond a certain distance from municipal limits and located in an area with a low population density. Urban agricultural land, however, is subject to capital gains tax.

QUIZ 5 OF 21

8 February 2025

10 questions · Banking 6 · Economy 1 · Sci & Env 1 · Schemes 1

Q1

By how much did the RBI cut the repo rate, and what were the reasons behind the decision?

A. 0.25% – To boost investment and credit flow
B. 0.50% – To control inflation
C. 0.75% – To reduce fiscal deficit
D. 1.00% – To support export growth
E. No change in repo rate

Q2

What is the main objective of the RBI's new Liquidity Coverage Ratio (LCR) regulation?

A. To improve bank profitability
B. To ensure banks maintain adequate liquid assets during financial stress
C. To increase interbank lending rates
D. To promote digital banking services
E. To discourage short-term borrowing

Q3

What impact does a reduction in the repo rate have on the economy?

A. It increases the cost of borrowing
B. It decreases credit availability
C. It encourages borrowing and investment
D. It reduces inflation immediately
E. It leads to higher fiscal deficits

Q4

Which formula is used to calculate the Liquidity Coverage Ratio (LCR)?

A. (Total Loans / Total Deposits) × 100
B. (High-Quality Liquid Assets / Total Net Cash Outflows) × 100
C. (Total Liabilities / Total Assets) × 100
D. (Net Profit / Total Revenue) × 100
E. (Cash Reserves / Total Borrowings) × 100

Q5

What are the components of Expected Credit Loss (ECL)?

A. Current Loan Balance, Reserves, Capital Adequacy Ratio
B. Probability of Default, Loss Given Default, Exposure at Default
C. Interest Rate, Repo Rate, Inflation Rate
D. Revenue, Expenses, Net Profit
E. Loan Growth, Asset Turnover, Return on Equity

Q6

What changes has the RBI made regarding the NDS-OM platform?

A. Restricted it only to institutional investors
B. Allowed retail investors to participate in government securities
C. Increased transaction fees for trading
D. Removed bond trading options
E. Introduced a new digital-only format for transactions

Q7

What are the key objectives of the new Income Tax Bill?

A. Increase tax rates for all income groups
B. Simplify tax laws and reduce litigation
C. Introduce a new wealth tax
D. Eliminate all indirect taxes
E. Reduce government spending on subsidies

Q8

What is the focus of biomanufacturing under the BioE3 policy?

A. Expansion of traditional agriculture
B. Production of biotech-based sustainable products
C. Increasing the use of chemical fertilizers
D. Restricting biotech research to pharmaceuticals
E. Reducing food exports to maintain domestic supply

Q9

How can states benefit from early adoption of biomanufacturing policies under the BioE3 initiative?

A. By receiving more foreign direct investment
B. By getting priority access to central government funds
C. By increasing agricultural subsidies
D. By restricting biotech imports
E. By reducing the dependency on traditional energy sources

Q10

What recommendation did the DRPSC make regarding the PM-Kisan scheme?

A. To increase the annual financial support to farmers
B. To reduce the number of beneficiaries
C. To replace direct cash transfers with subsidies
D. To increase the eligibility criteria for farmers
E. To eliminate the scheme and replace it with another

ANSWERS — 8 FEBRUARY 2025

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

Q1. By how much did the RBI cut the repo rate, and what were the reasons behind the decision?

Answer A) 0.25% – To boost investment and credit flow

The RBI reduced the repo rate by 0.25% to enhance liquidity in the banking system, encourage lending, and support economic growth. Lower repo rates make loans cheaper for businesses and individuals, thus boosting investment.

Q2. What is the main objective of the RBI's new Liquidity Coverage Ratio (LCR) regulation?

Answer B) To ensure banks maintain adequate liquid assets during financial stress

The LCR rule requires banks to maintain a buffer of highly liquid assets to survive short-term financial stress situations. It ensures that banks can handle sudden cash outflows without affecting stability.

Q3. What impact does a reduction in the repo rate have on the economy?

Answer C) It encourages borrowing and investment

A lower repo rate reduces the cost of borrowing for businesses and individuals, leading to increased credit flow, higher investments, and economic growth.

Q4. Which formula is used to calculate the Liquidity Coverage Ratio (LCR)?

Answer B) (High-Quality Liquid Assets / Total Net Cash Outflows) × 100

The LCR ensures banks have sufficient high-quality liquid assets to meet their short-term financial obligations. It is calculated by dividing liquid assets by net cash outflows over 30 days.

Q5. What are the components of Expected Credit Loss (ECL)?

Answer B) Probability of Default, Loss Given Default, Exposure at Default

The Expected Credit Loss (ECL) is calculated based on three factors: Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD). It helps banks estimate potential losses on loans.

Q6. What changes has the RBI made regarding the NDS-OM platform?

Answer B) Allowed retail investors to participate in government securities

The RBI has opened the NDS-OM platform to retail investors, allowing them to directly trade government securities, making bond investments more accessible to individuals.

Q7. What are the key objectives of the new Income Tax Bill?

Answer B) Simplify tax laws and reduce litigation

The new Income Tax Bill aims to make tax compliance easier, reduce ambiguities, and minimize disputes by simplifying tax laws.

Q8. What is the focus of biomanufacturing under the BioE3 policy?

Answer B) Production of biotech-based sustainable products

The BioE3 policy promotes biomanufacturing in various sectors such as healthcare, agriculture, and industrial products to enhance sustainability and innovation.

Q9. How can states benefit from early adoption of biomanufacturing policies under the BioE3 initiative?

Answer B) By getting priority access to central government funds

States that adopt biomanufacturing early under the BioE3 initiative can benefit from central government incentives, funding, and support for infrastructure development.

Q10. What recommendation did the DRPSC make regarding the PM-Kisan scheme?

Answer A) To increase the annual financial support to farmers

The Department-Related Parliamentary Standing Committee (DRPSC) recommended increasing the financial assistance under PM-Kisan to provide better support to farmers.

QUIZ 6 OF 21

9 & 10 February 2025

10 questions · Economy 3 · Schemes 2 · Misc GA 2 · Agri & Rural 2

Q1

What is the primary objective of the National Mission for Manuscripts (NMM)?

A. Promote Sanskrit education
B. Preserve and digitize India's manuscript heritage
C. Publish ancient Indian texts
D. Translate Indian manuscripts into English
E. Establish manuscript museums across India

Q2

Why is antibiotic resistance a growing global concern?

A. It leads to the overuse of vaccines
B. It makes bacterial infections harder to treat
C. It promotes the excessive use of antiseptics
D. It reduces the effectiveness of painkillers
E. It leads to stronger immune systems in humans

Q3

What is the focus of the AI Action Summit 2025, where India will co-chair?

A. Regulation of AI in financial markets
B. Strengthening AI surveillance technologies
C. Using AI for defense applications
D. AI innovation, governance, and public welfare
E. Reducing AI dependence in education

Q4

What is a key feature of India's National Monetisation Pipeline (NMP)?

A. Full privatization of public assets
B. Permanent transfer of ownership to private firms
C. Monetization of brownfield infrastructure while retaining ownership
D. Focus only on road infrastructure projects
E. Involvement of only foreign investors

Q5

How did the Budget 2025-26 impact R&D funding in India?

A. Increased funding for nuclear research and innovation
B. Decreased funding for all research initiatives
C. Shifted focus from AI to agriculture research
D. Increased funding only for private sector R&D
E. Removed all tax benefits for research institutions

Q6

What is a major challenge faced by urban local bodies (ULBs) in India?

A. Excessive foreign investment in urban projects
B. Revenue shortfalls due to reduced direct transfers and GST
C. Overregulation of public transport
D. Lack of housing demand in cities
E. Too many funds allocated to PMAY (Urban)

Q7

What is the primary benefit of drone technology in Indian agriculture?

A. Reducing rural employment
B. Increasing labor costs
C. Enhancing efficiency, reducing input costs, and improving yields
D. Promoting manual pesticide application
E. Reducing demand for organic farming

Q8

Why is Karnataka's new ordinance a concern for microfinance institutions (MFIs)?

A. It promotes foreign MFI dominance
B. It encourages high-interest loans from MFIs
C. It imposes stricter regulations, potentially pushing borrowers to illegal lenders
D. It legalizes unregulated moneylenders
E. It allows only government banks to issue small loans

Q9

What major tax reform is expected in the upcoming Income Tax Bill (2024-25)?

A. Introduction of a wealth tax
B. Simplification and streamlining of tax laws
C. Higher tax exemptions for corporates
D. Elimination of GST
E. Abolishment of income tax for all salaried employees

Q10

Why are nano fertilizers considered beneficial for Indian agriculture?

A. They work faster than traditional fertilizers
B. They increase soil toxicity for better pest control
C. They improve nutrient uptake and reduce environmental losses
D. They eliminate the need for irrigation
E. They replace organic farming completely

ANSWERS — 9 & 10 FEBRUARY 2025

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

Q1. What is the primary objective of the National Mission for Manuscripts (NMM)?

Answer B) Preserve and digitize India's manuscript heritage

The National Mission for Manuscripts (NMM), established in 2003 under the Ministry of Culture, focuses on preserving and digitizing India's vast manuscript heritage. The government plans to make it an autonomous body with ₹500 crore funding.

Q2. Why is antibiotic resistance a growing global concern?

Answer B) It makes bacterial infections harder to treat

Antibiotic resistance occurs when bacteria adapt and transfer resistance genes, making infections more difficult to cure. In 2021, antibiotic-resistant bacteria caused 1.2 million deaths globally.

Q3. What is the focus of the AI Action Summit 2025, where India will co-chair?

Answer D) AI innovation, governance, and public welfare

India will co-chair the AI Action Summit 2025 in Paris, emphasizing AI democratization, solutions for healthcare, education, agriculture, and managing AI risks in developing nations.

Q4. What is a key feature of India's National Monetisation Pipeline (NMP)?

Answer C) Monetization of brownfield infrastructure while retaining ownership

NMP involves leasing public assets (e.g., roads, railways, power lines) to private players while the government retains ownership. The aim is to raise ₹6 trillion between FY22 and FY25.

Q5. How did the Budget 2025-26 impact R&D funding in India?

Answer A) Increased funding for nuclear research and innovation

The Budget 2025-26 allocated ₹20,000 crore for small modular nuclear reactors and ₹28,000 crore for innovation under the Department of Science & Technology (DST), aiming to boost R&D.

Q6. What is a major challenge faced by urban local bodies (ULBs) in India?

Answer B) Revenue shortfalls due to reduced direct transfers and GST

Urban Local Bodies (ULBs) struggle with reduced financial support due to GST implementation and lower direct transfers, affecting their ability to fund urban development.

Q7. What is the primary benefit of drone technology in Indian agriculture?

Answer C) Enhancing efficiency, reducing input costs, and improving yields

Drones help in pesticide spraying, soil analysis, and real-time data collection, improving productivity and addressing climate challenges in Indian agriculture.

Q8. Why is Karnataka's new ordinance a concern for microfinance institutions (MFIs)?

Answer C) It imposes stricter regulations, potentially pushing borrowers to illegal lenders

Stricter rules on MFIs could drive borrowers towards unregulated moneylenders, increasing financial distress. Similar regulations in Andhra Pradesh and Assam led to MFI failures.

Q9. What major tax reform is expected in the upcoming Income Tax Bill (2024-25)?

Answer B) Simplification and streamlining of tax laws

The upcoming Income Tax Bill aims to simplify tax laws, reduce litigation, and ensure a more transparent tax structure following previous reforms like faceless assessment and the 'Vivad se Vishwas' scheme.

Q10. Why are nano fertilizers considered beneficial for Indian agriculture?

Answer C) They improve nutrient uptake and reduce environmental losses

Nano-coated fertilizers release nutrients slowly, reducing wastage and improving soil health, making them more efficient than traditional fertilizers.

QUIZ 7 OF 21

11 February 2025

10 questions · Banking 4 · Economy 2 · Misc GA 1 · Schemes 1

Q1

What is the primary reason behind the Supreme Court's concern over the criminalization of politics in India?

A. Increasing corruption in the judiciary
B. Rising number of lawmakers with criminal cases
C. Lack of voter awareness in elections
D. Weak economic policies of the government
E. Overburdened election commissions

Q2

What was the key commitment made in the India-EFTA trade deal?

A. Investment of $50 billion over 10 years
B. Tariff-free access to EU markets
C. A $100 billion investment over 15 years
D. Establishment of a common currency
E. The inclusion of China as a trading partner

Q3

What is the significance of Saudi Arabia's stance on Trump's Gaza proposal?

A. It supports relocating the Palestinian population to Egypt
B. It insists on a two-state solution before normalizing ties with Israel
C. It is willing to fund the reconstruction of Gaza unconditionally
D. It seeks direct military intervention in the region
E. It remains neutral and does not involve itself in geopolitical issues

Q4

What is the main objective of the Market Intervention Scheme (MIS)?

A. To stabilize fuel prices
B. To ensure a fixed minimum support price for all crops
C. To stabilize prices of perishable crops like onions and tomatoes
D. To encourage farmers to grow only export-quality crops
E. To reduce government spending on agriculture subsidies

Q5

What is the key feature of RBI's new guidelines on gold auctions?

A. Auctions must be conducted exclusively by private firms
B. Borrowers have the right to participate in auctions
C. The reserve price is set at 75% of the average market value
D. Gold auctions will be banned for loans below ₹1 lakh
E. Only public sector banks can conduct auctions

Q6

What is a Non-Deliverable Forward (NDF)?

A. A financial contract involving the direct exchange of two currencies
B. A futures contract for agricultural commodities
C. A financial contract that settles currency fluctuations in cash without exchanging actual currency
D. A bond issued by central banks to regulate the money supply
E. A tool used for hedging against stock market volatility

Q7

What major shift did the Indian government make in its disinvestment strategy for Budget 2025-26?

A. Privatization of all loss-making PSUs
B. Renaming disinvestment under "miscellaneous capital receipts"
C. Eliminating privatization as a policy
D. Selling off public sector banks to foreign investors
E. Increasing direct taxation to compensate for low disinvestment revenue

Q8

What was the primary reason for India reducing tariffs on U.S. goods like pecan nuts?

A. To promote domestic farming of pecan nuts
B. To encourage more foreign direct investment from the U.S.
C. To ease trade tensions and negotiate better market access
D. To comply with WTO regulations on tariff caps
E. To increase export revenue from Indian spices

Q9

How is India positioning itself in the Global South strategy?

A. By aligning completely with China's economic policies
B. By focusing solely on European trade relations
C. By balancing ties with developed nations and the Global South
D. By cutting off diplomatic relations with Western countries
E. By enforcing protectionist policies to restrict imports

Q10

What was a key outcome of the UK-India Defence Partnership Initiative (DPI)?

A. The UK will station troops in India permanently
B. India will procure only British defense equipment
C. Enhanced cooperation in missile systems and naval propulsion
D. India will establish military bases in the UK
E. India will shift entirely to Western defense technologies

ANSWERS — 11 FEBRUARY 2025

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

Q1. What is the primary reason behind the Supreme Court's concern over the criminalization of politics in India?

Answer B) Rising number of lawmakers with criminal cases

The Supreme Court is concerned about the increasing number of Indian MPs with criminal records. Data presented showed that 46% of Lok Sabha MPs have pending criminal cases, with 170 facing serious charges (5+ years imprisonment). This threatens democratic integrity and calls for stricter electoral reforms.

Q2. What was the key commitment made in the India-EFTA trade deal?

Answer C) A $100 billion investment over 15 years

The India-EFTA trade deal promises $100 billion investment from EFTA nations (Iceland, Liechtenstein, Norway, and Switzerland) over 15 years, creating millions of jobs and facilitating industrial growth in India.

Q3. What is the significance of Saudi Arabia's stance on Trump's Gaza proposal?

Answer B) It insists on a two-state solution before normalizing ties with Israel

Saudi Arabia's Crown Prince MbS opposed Trump's proposal to relocate Gaza's population, demanding a two-state solution before establishing diplomatic ties with Israel. This stance significantly impacts West Asian geopolitics.

Q4. What is the main objective of the Market Intervention Scheme (MIS)?

Answer C) To stabilize prices of perishable crops like onions and tomatoes

MIS is designed to prevent drastic price drops of perishable crops (e.g., tomatoes, onions, and potatoes). It is activated when market prices fall by at least 10% compared to the previous season.

Q5. What is the key feature of RBI's new guidelines on gold auctions?

Answer B) Borrowers have the right to participate in auctions

RBI's new guidelines mandate that borrowers must be allowed to participate in gold auctions. The reserve price is set at a minimum of 85% of the 30-day average price of 22-carat gold.

Q6. What is a Non-Deliverable Forward (NDF)?

Answer C) A financial contract that settles currency fluctuations in cash without exchanging actual currency

NDFs are financial contracts used to hedge against currency fluctuations in restricted markets. They are settled in cash, usually in USD, without an actual exchange of currencies.

Q7. What major shift did the Indian government make in its disinvestment strategy for Budget 2025-26?

Answer B) Renaming disinvestment under "miscellaneous capital receipts"

Instead of explicitly mentioning disinvestment, the government grouped it under "miscellaneous capital receipts" in Budget 2025-26. This change reflects a policy shift, as privatization targets have been consistently missed.

Q8. What was the primary reason for India reducing tariffs on U.S. goods like pecan nuts?

Answer C) To ease trade tensions and negotiate better market access

India reduced tariffs on U.S. goods, including pecan nuts, to improve trade relations. Negotiations include restoring India's GSP benefits and discussing a potential Free Trade Agreement.

Q9. How is India positioning itself in the Global South strategy?

Answer C) By balancing ties with developed nations and the Global South

India is positioning itself as a leader in the Global South by maintaining strong diplomatic relations with developed nations while countering China's influence in emerging economies.

Q10. What was a key outcome of the UK-India Defence Partnership Initiative (DPI)?

Answer C) Enhanced cooperation in missile systems and naval propulsion

The DPI aims to strengthen UK-India defense ties through agreements on missile systems, joint manufacturing, and naval propulsion technology, boosting India's defense capabilities.

QUIZ 8 OF 21

12 February 2025

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

Q1

Which of the following is NOT a key recommendation in NITI Aayog's report on strengthening State Public Universities (SPUs)?

A. Fee autonomy
B. National Research Policy
C. Expansion of only technical education
D. Infrastructure finance agency
E. CSR funding

Q2

What is India's renewable energy target by 2030?

A. 100 GW
B. 250 GW
C. 500 GW
D. 750 GW
E. 1000 GW

Q3

Which of the following statements about SEBI's crackdown on stock price manipulation is FALSE?

A. SEBI acted against LSIL & PIFL for artificial price inflation.
B. New surveillance mechanisms include external data validation.
C. The crackdown discourages speculative retail investing.
D. SEBI allowed companies to artificially inflate stock prices.
E. The focus is on protecting retail investors.

Q4

What is the target ethanol blending percentage by 2025?

A. 10%
B. 15%
C. 20%
D. 30%
E. 50%

Q5

Which country recently offered India local production of Su-57 fighter jets?

A. USA
B. France
C. Russia
D. Israel
E. Germany

Q6

What is the main focus of COP29, also called the "Climate Finance COP"?

A. Carbon tax implementation
B. Climate change mitigation through adaptation funds
C. Global carbon credit trading under Article 6.2
D. Renewable energy subsidies
E. Phasing out coal completely

Q7

What was the total capital expenditure allocation in India's Budget 2025-26?

A. ₹10.5 trillion
B. ₹12.3 trillion
C. ₹15.48 trillion
D. ₹18 trillion
E. ₹20 trillion

Q8

What is the objective of NABARD's "Export Pathshala" workshop?

A. Train FPOs for global agricultural trade
B. Promote foreign investments in rural banking
C. Develop AI-based agricultural techniques
D. Improve warehousing facilities in India
E. Reduce pesticide use in farming

Q9

What fiscal deficit target has been set in Budget 2025-26?

A. 3.5% of GDP
B. 4.4% of GDP
C. 5.0% of GDP
D. 6.2% of GDP
E. 7.0% of GDP

Q10

What is the goal of the "Dhan Dhanya Krishi Yojana" introduced in Budget 2025-26?

A. Strengthen agricultural productivity in 100 lagging districts
B. Boost organic farming across India
C. Develop new irrigation infrastructure nationwide
D. Reduce dependency on chemical fertilizers
E. Promote rooftop farming in urban areas

ANSWERS — 12 FEBRUARY 2025

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

Q1. Which of the following is NOT a key recommendation in NITI Aayog's report on strengthening State Public Universities (SPUs)?

Answer C) Expansion of only technical education

NITI Aayog recommends a multidisciplinary education approach rather than focusing solely on technical education. Other recommendations include fee autonomy, a National Research Policy, an infrastructure finance agency, and CSR funding.

Q2. What is India's renewable energy target by 2030?

Answer C) 500 GW

India has set a target of 500 GW of renewable energy capacity by 2030, including solar, wind, and hydro power, as part of its commitment to reducing carbon emissions.

Q3. Which of the following statements about SEBI's crackdown on stock price manipulation is FALSE?

Answer D) SEBI allowed companies to artificially inflate stock prices.

SEBI's actions were aimed at preventing artificial stock inflation, ensuring fair trading, and protecting retail investors from market manipulation.

Q4. What is the target ethanol blending percentage by 2025?

Answer C) 20%

India aims to achieve 20% ethanol blending in fuel by 2025 as part of its strategy to reduce dependence on fossil fuels and lower carbon emissions.

Q5. Which country recently offered India local production of Su-57 fighter jets?

Answer C) Russia

Russia has offered local production of Su-57 fifth-generation fighter jets to India, which aligns with the "Make in India" initiative for defense technology.

Q6. What is the main focus of COP29, also called the "Climate Finance COP"?

Answer C) Global carbon credit trading under Article 6.2

COP29 is focusing on negotiations around carbon credit trading under Article 6.2 of the Paris Agreement, which allows countries to trade carbon reductions to meet their emission targets.

Q7. What was the total capital expenditure allocation in India's Budget 2025-26?

Answer C) ₹15.48 trillion

India allocated ₹15.48 trillion for capital expenditure in Budget 2025-26, focusing on infrastructure, manufacturing, and investment-driven growth.

Q8. What is the objective of NABARD's "Export Pathshala" workshop?

Answer A) Train FPOs for global agricultural trade

NABARD's Export Pathshala is designed to train Farmer Producer Organizations (FPOs) in export documentation, quality standards, and international trade practices to enhance their global market presence.

Q9. What fiscal deficit target has been set in Budget 2025-26?

Answer B) 4.4% of GDP

The government has set a fiscal deficit target of 4.4% of GDP for 2025-26, indicating efforts to maintain financial discipline while boosting economic growth.

Q10. What is the goal of the "Dhan Dhanya Krishi Yojana" introduced in Budget 2025-26?

Answer A) Strengthen agricultural productivity in 100 lagging districts

The Dhan Dhanya Krishi Yojana focuses on improving agricultural productivity in 100 districts with lower farming output, ensuring food security and economic growth.

QUIZ 9 OF 21

13 February 2025

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

Q1

What is the primary objective of the India-Middle East-Europe Economic Corridor (IMEC)?

A. Strengthening defense ties between India and Europe
B. Enhancing trade and transport connectivity
C. Promoting cultural exchange between Middle Eastern and Indian states
D. Developing a new international financial system
E. Establishing a common currency for participating nations

Q2

What is the main goal of the Hyderabad Bird Atlas Project?

A. To study the migration patterns of rare bird species
B. To track bird population trends for conservation and urban planning
C. To create artificial bird habitats in Hyderabad
D. To promote eco-tourism in Telangana
E. To establish Hyderabad as a global bird-watching destination

Q3

How is TRAI improving consumer protection in telecom services?

A. By implementing AI-based spam detection
B. By reducing call and data tariffs
C. By banning all telemarketing companies
D. By increasing the number of telecom operators
E. By mandating telecom operators to provide free DND services

Q4

Why did the RBI impose and later remove restrictions on Kotak Mahindra Bank?

A. Due to violations in foreign exchange transactions
B. Due to IT system-related compliance issues
C. Due to non-compliance with capital adequacy norms
D. Due to financial fraud allegations
E. Due to under-reporting of non-performing assets

Q5

What is the major concern highlighted in the RBI Consumer Confidence Survey?

A. Rising inflation and increasing interest rates
B. Stagnant incomes and job insecurity
C. Surge in foreign investments in India
D. Decline in consumer spending on essential goods
E. Increased demand for real estate and luxury goods

Q6

What is a key feature of the new Income Tax Bill, 2025?

A. Introduction of a 'Tax Year' concept
B. Removal of tax slabs for individual taxpayers
C. Increase in corporate tax rates
D. Introduction of a new wealth tax
E. Abolition of income tax for people below 40 years

Q7

Why has rural inflation remained higher than urban inflation in India?

A. Higher demand for luxury goods in rural areas
B. Higher food and essential goods price inflation in rural areas
C. Increased agricultural subsidies leading to inflation
D. Strong purchasing power of rural consumers
E. Growth in rural industries driving inflation

Q8

What is the purpose of the NCAER's recommendation to set up independent fiscal councils in states?

A. To increase state-level taxation powers
B. To promote fiscal transparency and better financial governance
C. To privatize state-owned enterprises
D. To increase state-level borrowing limits
E. To create a uniform tax structure across all states

Q9

What is a major limitation of NITI Aayog's Fiscal Health Index (FHI)?

A. It does not measure public service provision quality
B. It excludes fiscal deficit calculations
C. It does not account for tax collection efficiency
D. It focuses only on debt and ignores revenue trends
E. It is applicable only to Union Government finances

Q10

What is a significant issue related to state fiscal health measurement in India?

A. Inconsistent GSDP estimates across states
B. Over-reliance on international borrowing
C. Lack of central government funding for states
D. Excessive taxation at the state level
E. High levels of private sector intervention in governance

ANSWERS — 13 FEBRUARY 2025

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

Q1. What is the primary objective of the India-Middle East-Europe Economic Corridor (IMEC)?

Answer B) Enhancing trade and transport connectivity

IMEC is a collaborative effort between India, the Middle East, and Europe to improve connectivity and trade infrastructure, as discussed during PM Modi's visit to France.

Q2. What is the main goal of the Hyderabad Bird Atlas Project?

Answer B) To track bird population trends for conservation and urban planning

The project is designed to map bird distribution in Hyderabad, helping policymakers and conservationists plan land use and wildlife protection efforts.

Q3. How is TRAI improving consumer protection in telecom services?

Answer A) By implementing AI-based spam detection

TRAI has introduced AI-based spam detection systems and stricter penalties to curb fraudulent calls and messages, enhancing consumer protection.

Q4. Why did the RBI impose and later remove restrictions on Kotak Mahindra Bank?

Answer B) Due to IT system-related compliance issues

RBI had earlier imposed restrictions on Kotak Mahindra Bank due to deficiencies in IT management. After compliance verification, the restrictions were lifted, allowing the bank to resume digital customer onboarding and credit card issuance.

Q5. What is the major concern highlighted in the RBI Consumer Confidence Survey?

Answer B) Stagnant incomes and job insecurity

While inflation has declined, the survey reveals that people remain concerned about their job security and income stability, affecting consumer confidence.

Q6. What is a key feature of the new Income Tax Bill, 2025?

Answer A) Introduction of a 'Tax Year' concept

The new tax bill aims to modernize tax laws by simplifying them, including introducing a 'Tax Year' for better financial planning.

Q7. Why has rural inflation remained higher than urban inflation in India?

Answer B) Higher food and essential goods price inflation in rural areas

Despite overall declining inflation, rural inflation remains high due to rising food prices and essential goods costs, whereas urban inflation is below the RBI's 4% target.

Q8. What is the purpose of the NCAER's recommendation to set up independent fiscal councils in states?

Answer B) To promote fiscal transparency and better financial governance

The NCAER report suggests that fiscal councils can enhance institutional capacity, evaluate government budgets, and ensure financial discipline at the state level.

Q9. What is a major limitation of NITI Aayog's Fiscal Health Index (FHI)?

Answer A) It does not measure public service provision quality

While the FHI assesses states' financial health, it does not reflect their ability to deliver essential public services like healthcare and education.

Q10. What is a significant issue related to state fiscal health measurement in India?

Answer A) Inconsistent GSDP estimates across states

Different states use different methodologies for estimating GSDP, leading to data inconsistencies, which complicates fiscal assessments.

QUIZ 10 OF 21

14 February 2025

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

Q1

Which country is constructing the world's largest hydroelectric dam on the Yarlung Zangbo River?

A. India
B. Nepal
C. China
D. Bangladesh
E. Bhutan

Q2

What was a major outcome of the Trump-Putin talks regarding Ukraine?

A. U.S. offered military aid to Ukraine
B. Agreement on NATO membership for Ukraine
C. Legitimization of Russia's annexation of Crimea
D. Formation of a peacekeeping force
E. Strengthened U.S.-Ukraine relations

Q3

What is the revised eligibility period for U.S. B1/B2 visa interview waivers after COVID-19?

A. 24 months
B. 48 months
C. 12 months
D. 36 months
E. 60 months

Q4

Under which Article of the Indian Constitution was President's Rule imposed in Manipur?

A. Article 365
B. Article 352
C. Article 356
D. Article 360
E. Article 324

Q5

What is India's current long-term ranking in the Climate Risk Index (CRI) 2025?

A. 7th
B. 49th
C. 1st
D. 6th
E. 10th

Q6

What is one of the key proposals discussed in the RBI-NBFC meeting?

A. Reduction of repo rate
B. Increase in External Commercial Borrowing (ECB) limits
C. Complete ban on gold loans
D. Merging NBFCs with banks
E. Imposing additional taxes on NBFCs

Q7

What major change is proposed in the Income Tax Bill, 2025?

A. Increase in tax rates
B. Elimination of 'previous year' and 'assessment year'
C. Introduction of a wealth tax
D. Exemption for corporate taxes
E. Increase in GST rates

Q8

How much did RBI sell in Forex markets this week to stabilize the rupee?

A. $5-6 billion
B. $10 billion
C. $12-14 billion
D. $20 billion
E. $2 billion

Q9

What power is SEBI seeking regarding social media financial advice?

A. The ability to block misleading financial messages
B. The power to issue tax rebates
C. The authority to control bank interest rates
D. The ability to regulate mutual fund investments
E. The right to impose penalties on cryptocurrency trading

Q10

Which economic strategy is India adopting due to Global Economic Fragmentation (GEF)?

A. Increased reliance on exports
B. Lowering import tariffs
C. Shifting towards domestic-led growth
D. Reducing investments in public infrastructure
E. Increasing dependency on Chinese imports

ANSWERS — 14 FEBRUARY 2025

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

Q1. Which country is constructing the world's largest hydroelectric dam on the Yarlung Zangbo River?

Answer C) China

China is building the largest hydroelectric dam on the Yarlung Zangbo River in Tibet, raising concerns for India and Bangladesh over water security and environmental impacts. The project lacks a water-sharing treaty, which could disrupt downstream water flow.

Q2. What was a major outcome of the Trump-Putin talks regarding Ukraine?

Answer C) Legitimization of Russia's annexation of Crimea

Trump's discussion with Putin suggested a possible shift in U.S. policy, potentially recognizing Russia's control over Crimea and limiting Ukraine's NATO aspirations, which could weaken Ukraine's position.

Q3. What is the revised eligibility period for U.S. B1/B2 visa interview waivers after COVID-19?

Answer C) 12 months

The U.S. has reinstated pre-COVID visa renewal rules, reducing the eligibility period for interview waivers from 48 months to 12 months, leading to increased wait times.

Q4. Under which Article of the Indian Constitution was President's Rule imposed in Manipur?

Answer C) Article 356

President's Rule was imposed in Manipur after CM N. Biren Singh resigned due to ethnic violence. Article 356 allows central government intervention when a state government cannot function properly.

Q5. What is India's current long-term ranking in the Climate Risk Index (CRI) 2025?

Answer D) 6th

India improved its short-term ranking from 7th to 49th but remains the 6th most affected country in the long-term Climate Risk Index (1993-2022) due to climate disasters.

Q6. What is one of the key proposals discussed in the RBI-NBFC meeting?

Answer B) Increase in External Commercial Borrowing (ECB) limits

NBFCs requested the RBI to increase the automatic ECB limit to $750 million to ease foreign funding access amid declining bank loans.

Q7. What major change is proposed in the Income Tax Bill, 2025?

Answer B) Elimination of 'previous year' and 'assessment year'

The new bill aims to simplify tax laws by removing the concepts of 'previous year' and 'assessment year' to improve clarity and compliance.

Q8. How much did RBI sell in Forex markets this week to stabilize the rupee?

Answer C) $12-14 billion

The RBI intervened in the Forex market by selling $12-14 billion to stabilize the rupee amid liquidity shortages.

Q9. What power is SEBI seeking regarding social media financial advice?

Answer A) The ability to block misleading financial messages

SEBI wants more authority to remove misleading financial content from platforms like WhatsApp and Telegram, but faces resistance from messaging apps due to privacy laws.

Q10. Which economic strategy is India adopting due to Global Economic Fragmentation (GEF)?

Answer C) Shifting towards domestic-led growth

Due to rising protectionism and trade restrictions, India is focusing on domestic economic growth, increasing tariffs, and promoting manufacturing under PLI schemes.

QUIZ 11 OF 21

15 February 2025

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

Q1

What is the target for India-U.S. bilateral trade under the "Mission 500" initiative?

A. $300 billion by 2025
B. $400 billion by 2030
C. $500 billion by 2030
D. $600 billion by 2035
E. $750 billion by 2040

Q2

What is a key concern for India in acquiring the F-35 stealth fighter?

A. Low operational range
B. Lack of pilot training facilities
C. High cost and technology transfer issues
D. Compatibility with Indian Air Force bases
E. Lack of spare parts availability

Q3

What natural disaster destroyed the Teesta-3 dam in October 2023?

A. Earthquake
B. Glacial lake outburst flood (GLOF)
C. Cyclone
D. Volcanic eruption
E. Tsunami

Q4

What is the primary factor affecting Earth's seasons?

A. Orbital speed variations
B. Earth's axial tilt
C. Distance from the Sun
D. Solar flares
E. Magnetic field changes

Q5

Why did the RBI supersede the New India Cooperative Bank?

A. Rising non-performing assets
B. Financial mismanagement concerns
C. Merger with another bank
D. Government privatization plan
E. Cybersecurity threats

Q6

What was the primary reason behind NFRA filing a petition in the Supreme Court?

A. Violation of banking regulations
B. Delay in financial disclosures
C. Quashing of showcause notices by Delhi HC
D. Misuse of foreign funds
E. Tax evasion charges

Q7

What economic principle is central to "MAGAnomics"?

A. Free trade and open markets
B. Protectionism and deficit spending
C. Universal basic income
D. Austerity measures
E. Decentralized currency policies

Q8

Which factor contributed to India's recent forex reserve increase?

A. Declining foreign investments
B. RBI's forex market interventions
C. Decrease in trade surplus
D. Reduction in remittances
E. Domestic currency depreciation

Q9

What is the main goal of the Aquatic Animal Diseases Symposium at the 14AFAF?

A. Enhance biosecurity in aquaculture
B. Reduce water pollution in fisheries
C. Promote genetically modified fish species
D. Increase fish exports to European markets
E. Introduce new fishing technologies

Q10

What was India's consumer price inflation in January, nearing RBI's target?

A. 3.8%
B. 4.3%
C. 5.1%
D. 6.2%
E. 7.5%

ANSWERS — 15 FEBRUARY 2025

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

Q1. What is the target for India-U.S. bilateral trade under the "Mission 500" initiative?

Answer C) $500 billion by 2030

The "Mission 500" initiative aims to expand India-U.S. bilateral trade to $500 billion by 2030. This includes increasing energy imports from the U.S. and resolving tariff disputes.

Q2. What is a key concern for India in acquiring the F-35 stealth fighter?

Answer C) High cost and technology transfer issues

While the F-35 would enhance India's defense capabilities, concerns include high costs, limited technology transfer, and potential impacts on India's defense relationship with Russia.

Q3. What natural disaster destroyed the Teesta-3 dam in October 2023?

Answer B) Glacial lake outburst flood (GLOF)

A GLOF caused by rapid melting of a glacial lake led to the destruction of the Teesta-3 dam in Sikkim, resulting in over 100 deaths and large-scale displacement.

Q4. What is the primary factor affecting Earth's seasons?

Answer B) Earth's axial tilt

The axial tilt (approximately 23.5°) causes seasonal variations as different parts of Earth receive varying amounts of sunlight throughout the year.

Q5. Why did the RBI supersede the New India Cooperative Bank?

Answer B) Financial mismanagement concerns

RBI took control of the New India Cooperative Bank due to concerns over financial mismanagement and potential misuse of funds. A new administrator was appointed to oversee operations.

Q6. What was the primary reason behind NFRA filing a petition in the Supreme Court?

Answer C) Quashing of showcause notices by Delhi HC

The NFRA filed a petition after the Delhi High Court quashed 11 showcause notices due to procedural lapses. The government is considering restructuring NFRA to enhance audit oversight.

Q7. What economic principle is central to "MAGAnomics"?

Answer B) Protectionism and deficit spending

MAGAnomics, associated with Donald Trump's economic policies, includes protectionist trade measures, deficit spending, deregulation, and an emphasis on industrial policy.

Q8. Which factor contributed to India's recent forex reserve increase?

Answer B) RBI's forex market interventions

India's forex reserves rose by $7.6 billion due to an increase in foreign currency assets, gold reserves, and strategic interventions by the RBI in the forex market.

Q9. What is the main goal of the Aquatic Animal Diseases Symposium at the 14AFAF?

Answer A) Enhance biosecurity in aquaculture

The symposium focused on improving biosecurity measures, strengthening disease surveillance, and promoting sustainability in India's aquaculture sector.

Q10. What was India's consumer price inflation in January, nearing RBI's target?

Answer B) 4.3%

India's consumer price inflation fell to 4.3% in January, close to the RBI's target of 4%. This was aided by lower food inflation and potential government policy interventions.

QUIZ 12 OF 21

16 & 17 February 2025

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

Q1

What was a key announcement during PM Modi's U.S. visit regarding technology collaboration?

A. TRUST initiative for AI and quantum computing
B. AI4India framework for research
C. Digital India-U.S. Partnership
D. QUAD AI Strategy
E. G20 Tech Alliance

Q2

What is the main ecological concern related to the Pune Riverfront Development Project?

A. Increased water pollution
B. Threat to wildlife sanctuaries
C. Deforestation and loss of sacred groves
D. Shortage of drinking water supply
E. Excessive use of solar energy

Q3

Which initiative aims to boost military collaboration between India and the U.S.?

A. QUAD Defense Strategy
B. COMPACT framework
C. Indo-Pacific Military Pact
D. Strategic Command Agreement
E. Defense Modernization Treaty

Q4

Why has rat hole mining continued in Assam and Meghalaya despite being banned?

A. High global demand for coal
B. Technological advancements making it safer
C. Political interference and coal mafias
D. Lack of labor force for safer mining methods
E. Weak legal framework for mining regulation

Q5

How has the TrailGuard AI system helped in Similipal Tiger Reserve?

A. Reduced poaching through AI-powered surveillance
B. Improved forest fire detection
C. Helped monitor tourist activity
D. Increased tiger breeding rates
E. Reduced human-wildlife conflict incidents

Q6

What is a key reason for the decline in labor migration in India?

A. Automation in industries
B. Pandemic-induced preference for stability
C. Rise in international job opportunities
D. Government restrictions on movement
E. Increase in gig economy jobs

Q7

What is a major challenge for fintech companies integrating Central Bank Digital Currency (CBDC)?

A. RBI's lack of support for CBDC
B. Difficulty in competing with UPI's real-time transactions
C. Lack of customer interest in digital payments
D. Absence of blockchain technology in CBDC
E. High operational costs of digital wallets

Q8

Why is the government planning to consolidate Regional Rural Banks (RRBs)?

A. To increase the number of RRBs for better financial inclusion
B. High NPAs and operational inefficiencies
C. To phase out RRBs in favor of private banks
D. To allow foreign direct investment in rural banking
E. To convert RRBs into microfinance institutions

Q9

What regulatory issue was highlighted in SEBI's handling of the Religare Enterprises takeover battle?

A. The need for more relaxed compliance for acquisitions
B. Restriction on foreign investments in Indian companies
C. Excessive transparency in corporate deals
D. Ban on competitive bidding in financial markets
E. SEBI's refusal to allow individual investors in takeovers

Q10

Why did RBI impose restrictions on the New India Co-operative Bank?

A. High loan defaults by customers
B. ₹122 crore fraud case
C. Violation of foreign exchange regulations
D. Declining customer deposits
E. Non-compliance with digital banking rules

ANSWERS — 16 & 17 FEBRUARY 2025

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

Q1. What was a key announcement during PM Modi's U.S. visit regarding technology collaboration?
Answer A) TRUST initiative for AI and quantum computing </br>Explanation: The TRUST initiative was launched to strengthen Indo-U.S. cooperation in emerging technologies such as AI, semiconductors, and quantum computing.

Q2. What is the main ecological concern related to the Pune Riverfront Development Project?
Answer C) Deforestation and loss of sacred groves </br>Explanation: Activists have opposed the project due to the felling of 22,000 trees, potential ecological damage, and the loss of sacred groves, which hold cultural and environmental significance.

Q3. Which initiative aims to boost military collaboration between India and the U.S.?
Answer B) COMPACT framework </br>Explanation: The COMPACT framework was introduced to enhance military cooperation between India and the U.S., focusing on defense technology, intelligence sharing, and Indo-Pacific security.

Q4. Why has rat hole mining continued in Assam and Meghalaya despite being banned?
Answer C) Political interference and coal mafias </br>Explanation: Despite a 2014 NGT ban and a 2019 Supreme Court ruling, rat hole mining continues due to illegal operations supported by coal mafias and political involvement.

Q5. How has the TrailGuard AI system helped in Similipal Tiger Reserve?
Answer A) Reduced poaching through AI-powered surveillance </br>Explanation: The TrailGuard AI system uses AI-powered cameras to detect poachers, leading to 96 arrests and 86 gun confiscations in 10 months, improving wildlife protection.

Q6. What is a key reason for the decline in labor migration in India?
Answer B) Pandemic-induced preference for stability </br>Explanation: Many workers have chosen stability over migration post-pandemic, as urban costs rise and rural welfare schemes improve, reducing the need for migration.

Q7. What is a major challenge for fintech companies integrating Central Bank Digital Currency (CBDC)?
Answer B) Difficulty in competing with UPI's real-time transactions </br>Explanation: Since UPI already offers seamless real-time transactions, CBDC adoption faces challenges in providing a competitive advantage to fintech companies.

Q8. Why is the government planning to consolidate Regional Rural Banks (RRBs)?
Answer B) High NPAs and operational inefficiencies </br>Explanation: The government aims to merge RRBs to improve efficiency, reduce high NPAs, and make them financially viable under the "One State, One RRB" policy.

Q9. What regulatory issue was highlighted in SEBI's handling of the Religare Enterprises takeover battle?

Answer A) The need for more relaxed compliance for acquisitions </br>Explanation: SEBI's rejection of Danny Gaekwad's bid due to procedural issues sparked debates on whether regulations should be more flexible to encourage competitive acquisitions.

Q10. Why did RBI impose restrictions on the New India Co-operative Bank?

Answer B) ₹122 crore fraud case </br>Explanation: RBI froze withdrawals for six months due to fraud-related financial mismanagement, affecting over 130,000 depositors and highlighting governance failures in co-operative banks.

QUIZ 13 OF 21

18 February 2025

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

Q1

Which Indian state had the highest percentage of deported citizens from the U.S. in 2025?

A. Gujarat
B. Haryana
C. Punjab
D. Uttar Pradesh
E. Maharashtra

Q2

What is a major concern regarding the new Election Commissioner appointment law?

A. It eliminates the need for a selection panel
B. The Chief Justice of India (CJI) is excluded from the selection process
C. The appointment is now based on public voting
D. It mandates a fixed tenure of 10 years
E. It removes the Election Commission's independence

Q3

What was the primary impact of the Kaveri 2.0 cyberattack?

A. Bank account hacking in India
B. Unauthorized social media access
C. Overwhelming land record systems with fake requests
D. Leakage of Aadhaar card data
E. Theft of cryptocurrency assets

Q4

Why is the Aravali Safari Park project controversial?

A. It is too expensive for Haryana's budget
B. It threatens the Aravali ecosystem and violates conservation laws
C. It will only be accessible to foreign tourists
D. It competes with existing wildlife sanctuaries
E. It faces opposition from local businesses

Q5

What did the SEBI regulation mandate regarding amendments?

A. SEBI can modify regulations without public notification
B. Public consultation is required before regulatory amendments
C. Only investors can propose amendments
D. The government has sole control over SEBI regulations
E. SEBI regulations must be reviewed every 5 years

Q6

How does an RBI repo rate cut benefit borrowers?

A. It increases EMI payments
B. It lowers borrowing costs for floating-rate loans
C. It eliminates the need for credit checks
D. It reduces interest rates only for business loans
E. It has no impact on personal loans

Q7

What major challenge did RBI face while managing liquidity in 2024?

A. High foreign direct investment (FDI) inflows
B. Depreciation of the rupee and liquidity tightening
C. Increased gold imports
D. Excessive cash circulation in the economy
E. The shutdown of nationalized banks

Q8

What is a significant issue with India's manufacturing sector?

A. It contributes the highest share to GVA
B. It is growing faster than China's
C. Employment in manufacturing has stagnated
D. It has reduced dependency on imports
E. It contributes 35% of India's GDP

Q9

What is the main goal of the PM-AASHA scheme?

A. To promote agricultural exports
B. To ensure remunerative prices for farmers and stabilize essential goods prices
C. To provide free seeds to farmers
D. To encourage organic farming
E. To introduce private sector investment in agriculture

Q10

What does the AI Cognitive Decline study suggest about AI chatbots?

A. They improve over time with more training
B. Their cognitive abilities decline over time, similar to human aging
C. They remain at peak performance regardless of time
D. They become self-aware and modify their responses
E. They only show decline when interacting with humans

ANSWERS — 18 FEBRUARY 2025

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

Q1. Which Indian state had the highest percentage of deported citizens from the U.S. in 2025?

Answer C) Punjab

In 2025, Punjab led with 38% of deported Indians, followed by Haryana (33%) and Gujarat (22%). The high numbers are linked to illegal migration trends and human trafficking networks.

Q2. What is a major concern regarding the new Election Commissioner appointment law?

Answer B) The Chief Justice of India (CJI) is excluded from the selection process

The new law replaces the SC-mandated selection panel and removes the CJI, raising concerns about potential executive influence over the appointment of the Chief Election Commissioner (CEC).

Q3. What was the primary impact of the Kaveri 2.0 cyberattack?

Answer C) Overwhelming land record systems with fake requests

The cyberattack generated 6.2 lakh requests in 2 hours, crashing the Encumbrance Certificate (EC) system, potentially for financial or political gains.

Q4. Why is the Aravali Safari Park project controversial?

Answer B) It threatens the Aravali ecosystem and violates conservation laws

The project spans 3,858 hectares and could lead to groundwater depletion and destruction of fragile ecosystems. Conservationists suggest declaring Aravalis a national park instead.

Q5. What did the SEBI regulation mandate regarding amendments?

Answer B) Public consultation is required before regulatory amendments

SEBI now mandates public participation in the amendment process to enhance transparency, investor confidence, and compliance.

Q6. How does an RBI repo rate cut benefit borrowers?

Answer B) It lowers borrowing costs for floating-rate loans

A repo rate cut makes borrowing cheaper for floating-rate loan customers, reducing EMIs, especially for homebuyers.

Q7. What major challenge did RBI face while managing liquidity in 2024?

Answer B) Depreciation of the rupee and liquidity tightening

RBI sold dollars to control rupee depreciation, leading to a ₹1.2 trillion liquidity deficit, affecting banks' lending capacity.

Q8. What is a significant issue with India's manufacturing sector?

Answer C) Employment in manufacturing has stagnated

Despite government schemes, manufacturing employment saw only a marginal rise from 10.4% (1980-81) to 10.6% (2022-23), lagging behind services.

Q9. What is the main goal of the PM-AASHA scheme?

Answer B) To ensure remunerative prices for farmers and stabilize essential goods prices

The scheme helps farmers get fair prices for their produce by ensuring effective procurement operations and market stability.

Q10. What does the AI Cognitive Decline study suggest about AI chatbots?

Answer B) Their cognitive abilities decline over time, similar to human aging

AI models like ChatGPT and Gemini scored below 26 on MoCA tests, showing impairments in memory, attention, and reasoning, raising concerns about their long-term reliability.

QUIZ 14 OF 21

20 February 2025

10 questions · Economy 2 · Misc GA 2 · Schemes 2 · Agri & Rural 1

Q1

What was the key reason for India's GDP growth momentum in H2 FY25?

A. Increase in global exports
B. Fiscal policies and rural demand
C. Rising inflation trends
D. Depreciation of the Indian Rupee
E. Decline in foreign investments

Q2

What is the main objective of SEBI's Information Ratio (IR) disclosure for mutual funds?

A. To compare fund managers' salaries
B. To help investors assess risk-adjusted returns
C. To increase the trading volume in stock markets
D. To regulate fund benchmarks for tax benefits
E. To determine the creditworthiness of mutual funds

Q3

Which of the following risks could negatively impact India's inflation trends?

A. High rabi and kharif production
B. Global economic instability and energy price fluctuations
C. Increase in digital transactions
D. Rising foreign investments
E. Decline in interest rates

Q4

What major issue has been observed in the African Cheetah Translocation Project in India?

A. Increase in poaching activities
B. Decline in the natural habitat of cheetahs
C. Higher-than-expected mortality rates (40-50%)
D. Excessive costs leading to project cancellation
E. Legal issues with international wildlife organizations

Q5

Why has President's Rule been imposed in Manipur?

A. Natural disasters like floods and earthquakes
B. Ethnic violence and governance failure
C. Economic collapse in the state
D. Lack of coordination between state and central governments
E. Protests by government employees over salary issues

Q6

Which technological advancement was introduced in the Soil Health Card (SHC) Scheme?

A. Artificial Intelligence-based fertilizer recommendations
B. Integration with GIS and QR code tracking
C. Blockchain-enabled soil testing reports
D. Drone-based soil scanning
E. Biometric authentication for farmers

Q7

What significant discovery was made in Tamil Nadu regarding the Iron Age?

A. Tamil Nadu had no Iron Age settlements
B. Iron Age settlements in Tamil Nadu date back 5300 years
C. Iron was first discovered in Tamil Nadu during British rule
D. The Iron Age in Tamil Nadu was shorter than previously believed
E. Tamil Nadu's Iron Age was influenced by European civilizations

Q8

What is the major concern regarding the rising snow line in the Everest region?

A. Increased tourism opportunities
B. Rapid glacial melting due to climate change
C. Reduction in snowfall leading to desertification
D. Formation of new peaks and valleys
E. Decline in snowfall leading to excessive ice buildup

Q9

Why has Donald Trump imposed a 25% tariff on automobiles, pharmaceuticals, and semiconductors?

A. To promote domestic industries and reduce dependency on imports
B. To encourage foreign companies to invest in U.S. markets
C. To decrease global inflation rates
D. To improve diplomatic relations with India and China
E. To support European exports to the U.S.

Q10

What impact does India's inclusion in the Bloomberg Emerging Markets Local Currency Index have?

A. Decline in India's foreign investments
B. Increased global investor confidence in Indian bonds
C. Depreciation of the Indian Rupee
D. Decrease in government spending on infrastructure
E. Drop in RBI's foreign exchange reserves

ANSWERS — 20 FEBRUARY 2025

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

Q1. What was the key reason for India's GDP growth momentum in H2 FY25?

Answer B) Fiscal policies and rural demand

India's economic growth in the second half of FY25 was primarily driven by strong fiscal policies and increasing rural demand, as highlighted in the RBI Bulletin.

Q2. What is the main objective of SEBI's Information Ratio (IR) disclosure for mutual funds?

Answer B) To help investors assess risk-adjusted returns

SEBI introduced daily disclosure of the Information Ratio (IR) to provide transparency and assist DIY investors in evaluating the risk-adjusted returns of mutual funds.

Q3. Which of the following risks could negatively impact India's inflation trends?

Answer B) Global economic instability and energy price fluctuations

Despite the easing of food prices, factors like global economic instability, fluctuating energy prices, and weather-related disruptions pose risks to inflation.

Q4. What major issue has been observed in the African Cheetah Translocation Project in India?

Answer C) Higher-than-expected mortality rates (40-50%)

The African Cheetah Translocation Project has faced ethical concerns due to an unexpectedly high mortality rate among the introduced cheetahs, leading experts to recommend participatory conservation instead of forced relocation.

Q5. Why has President's Rule been imposed in Manipur?

Answer B) Ethnic violence and governance failure

Due to prolonged ethnic violence and governance failure, Manipur has been placed under President's Rule, as trust in state institutions has significantly declined.

Q6. Which technological advancement was introduced in the Soil Health Card (SHC) Scheme?

Answer B) Integration with GIS and QR code tracking

The SHC scheme was enhanced with GIS integration, geo-tagging, QR code tracking, and mobile app-based graphical data visualization to improve soil health monitoring.

Q7. What significant discovery was made in Tamil Nadu regarding the Iron Age?

Answer B) Iron Age settlements in Tamil Nadu date back 5300 years

Recent discoveries suggest that Tamil Nadu's Iron Age dates back 5300 years, challenging previous theories and emphasizing its role in early metallurgy.

Q8. What is the major concern regarding the rising snow line in the Everest region?

Answer B) Rapid glacial melting due to climate change

The snow line in the Everest region has risen by 490 feet in under two months, indicating a significant impact of climate change, which could affect glaciers and water resources.

Q9. Why has Donald Trump imposed a 25% tariff on automobiles, pharmaceuticals, and semiconductors?

Answer A) To promote domestic industries and reduce dependency on imports

Trump announced new tariffs as part of a trade policy to boost domestic industries and reduce reliance on foreign imports, impacting sectors like pharmaceuticals and semiconductors.

Q10. What impact does India's inclusion in the Bloomberg Emerging Markets Local Currency Index have?

Answer B) Increased global investor confidence in Indian bonds

India's inclusion in the Bloomberg Emerging Markets Index has attracted global investors, leading to increased foreign portfolio investments (FPI) in India's debt market.

QUIZ 15 OF 21

21 February 2025

10 questions · Banking 4 · Economy 2 · Schemes 2 · Agri & Rural 1

Q1

What was the primary reason behind the Reserve Bank of India's (RBI) Open Market Operation (OMO) auction amidst liquidity shortages?

A. To control inflation
B. To inject durable liquidity into the banking system
C. To increase foreign exchange reserves
D. To restrict excess cash flow in the economy
E. To decrease interest rates

Q2

What is the maximum withdrawal limit set by RBI for New India Co-op Bank depositors under special conditions?

A. ₹1 lakh
B. ₹2 lakh
C. ₹3 lakh
D. ₹5 lakh
E. ₹10 lakh

Q3

What is the key objective of SEBI's proposal for fast-track Follow-on Public Offers (FPOs) for REITs and InvITs?

A. To increase the lock-in period for investors
B. To impose additional taxes on REITs and InvITs
C. To simplify and speed up the fundraising process
D. To increase government intervention in real estate investments
E. To prevent REITs and InvITs from raising further funds

Q4

How does a Follow-on Public Offer (FPO) differ from an Initial Public Offering (IPO)?

A. FPO is issued by a company already listed on the stock exchange, whereas IPO is for new listings
B. FPO is used only for debt reduction, while IPO is for business expansion
C. IPO is restricted to institutional investors, while FPO is for retail investors only
D. FPO does not involve share dilution, whereas IPO does
E. IPO is a government-mandated process, while FPO is voluntary

Q5

What is the major driver of economic growth in India compared to China?

A. India relies more on investment, whereas China depends on consumption
B. India relies on consumption, whereas China focuses on investment
C. Both countries depend on export-driven growth
D. India and China have identical economic growth models
E. China's economy is purely state-controlled, while India follows a capitalist model

Q6

Which of the following measures is NOT typically used by RBI to manage liquidity in the banking system?

A. Open Market Operations (OMOs)
B. Cash Reserve Ratio (CRR) adjustments
C. Variable Rate Repo (VRR) auctions
D. Fiscal policy changes
E. Foreign exchange buy-sell swaps

Q7

What was a key reason for Microsoft's launch of the Majorana 1 chip?

A. To compete with Apple's M1 chip
B. To improve the security of banking transactions
C. To reduce errors in quantum computing
D. To create a high-performance gaming processor
E. To optimize cloud computing performance

Q8

What is the primary goal of the Prime Minister Internship Scheme (PMIS) Phase-2?

A. To provide free college education
B. To create employment for retired government officials
C. To provide internship opportunities for youth across various sectors
D. To train only government employees in digital skills
E. To promote self-employment instead of job-based internships

Q9

Why did the Supreme Court stay the Lokpal's order on bringing High Court judges under its jurisdiction?

A. Lokpal does not have the authority to investigate judges
B. Judges have separate accountability mechanisms under the judiciary
C. The government opposed the Lokpal's decision
D. Lokpal was dissolved by the central government
E. The order violated constitutional principles of judicial independence

Q10

What is one of the major challenges India faces in achieving its $200 billion electronics export target?

A. High export tariffs in China
B. Strict environmental regulations in the US
C. Higher tariff barriers compared to competitors
D. Lack of demand for Indian electronics
E. Shortage of skilled labor in India

ANSWERS — 21 FEBRUARY 2025

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

Q1. What was the primary reason behind the Reserve Bank of India's (RBI) Open Market Operation (OMO) auction amidst liquidity shortages?

Answer B) To inject durable liquidity into the banking system

RBI conducted OMO auctions due to a prolonged liquidity deficit in the banking system for nine consecutive weeks. The central bank aims to provide long-term liquidity through bond purchases.

Q2. What is the maximum withdrawal limit set by RBI for New India Co-op Bank depositors under special conditions?

Answer D) ₹5 lakh

RBI has permitted depositors of the troubled New India Co-op Bank to withdraw up to ₹5 lakh for medical or personal emergencies, aligning with the deposit insurance limit.

Q3. What is the key objective of SEBI's proposal for fast-track Follow-on Public Offers (FPOs) for REITs and InvITs?

Answer C) To simplify and speed up the fundraising process

SEBI's proposal aims to provide easier and quicker access to capital markets for existing listed REITs and InvITs, improving liquidity and investor participation.

Q4. How does a Follow-on Public Offer (FPO) differ from an Initial Public Offering (IPO)?

Answer A) FPO is issued by a company already listed on the stock exchange, whereas IPO is for new listings

FPO allows an already listed company to issue additional shares to raise capital, while an IPO is the first time a company offers its shares to the public.

Q5. What is the major driver of economic growth in India compared to China?

Answer B) India relies on consumption, whereas China focuses on investment

India's GDP growth is primarily consumption-driven (~60.3%), whereas China has historically prioritized high investment (~41.3% of GDP), leading to faster per capita income growth.

Q6. Which of the following measures is NOT typically used by RBI to manage liquidity in the banking system?

Answer D) Fiscal policy changes

Fiscal policy changes are managed by the government, not RBI. RBI primarily uses OMOs, CRR adjustments, VRR auctions, and forex swaps to control liquidity in the banking system.

Q7. What was a key reason for Microsoft's launch of the Majorana 1 chip?

Answer C) To reduce errors in quantum computing

Microsoft introduced the Majorana 1 chip to enhance quantum computing by reducing computational errors, potentially impacting AI, cryptography, and medical research.

Q8. What is the primary goal of the Prime Minister Internship Scheme (PMIS) Phase-2?

Answer C) To provide internship opportunities for youth across various sectors

PMIS Phase-2 expands to offer 115,000 internships across 25 sectors, collaborating with companies like ONGC, HDFC, and Reliance to upskill young professionals.

Q9. Why did the Supreme Court stay the Lokpal's order on bringing High Court judges under its jurisdiction?

Answer B) Judges have separate accountability mechanisms under the judiciary

The Supreme Court stayed the order, arguing that the Lokpal Act was meant for public officials, while judicial accountability falls under the judiciary's internal oversight.

Q10. What is one of the major challenges India faces in achieving its $200 billion electronics export target?

Answer C) Higher tariff barriers compared to competitors

India's average tariff on electronics is 9%, whereas the U.S. imposes only 1%, making it difficult for Indian electronics manufacturers to compete globally.

QUIZ 16 OF 21

22 February 2025

10 questions · Economy 2 · Schemes 2 · Banking 2 · Agri & Rural 2

Q1

Where was the recent Brigade Commander-level flag meeting between India and Pakistan held?

A. Wagah Border
B. Chakkan Da Bagh, Poonch
C. Attari Border
D. Uri Sector
E. Kartarpur Corridor

Q2

What is India's preferred regional organization for cooperation instead of SAARC?

A. ASEAN
B. SCO
C. BIMSTEC
D. BRICS
E. QUAD

Q3

Under which scheme is India focusing on mining critical minerals like lithium and nickel?

A. Atmanirbhar Bharat Abhiyan
B. National Mineral Policy
C. National Critical Mineral Mission (NCMM)
D. Green Energy Mission
E. Make in India

Q4

What is the target for India-U.S. bilateral trade by 2030?

A. $100 billion
B. $250 billion
C. $500 billion
D. $750 billion
E. $1 trillion

Q5

Which broadcasting reform was recently introduced in India?

A. Introduction of private FM radio channels
B. Set-top box interoperability
C. 100% FDI in broadcasting
D. Nationwide free DTH services
E. New licensing for community radio

Q6

What is the provisioning requirement for banks under RBI's new project financing norms?

A. 2%
B. 3%
C. 5%
D. 8%
E. 10%

Q7

When will the RBI's new bond forward guidelines become effective?

A. January 1, 2025
B. April 1, 2025
C. May 2, 2025
D. June 30, 2025
E. December 31, 2025

Q8

Which of the following states saw an increase in unemployment according to the PLFS report?

A. Gujarat
B. Kerala
C. Maharashtra
D. Bihar
E. Chhattisgarh

Q9

What is one of the main factors affecting foodgrain production in India?

A. Only monsoon rainfall
B. Climate change alone
C. Food prices, irrigation, and fertilizer availability
D. Government subsidies only
E. Only rural labor availability

Q10

What is a major benefit of urban farming?

A. Increased transportation costs
B. Higher pollution levels
C. Job creation and reduced food transportation costs
D. Decline in environmental sustainability
E. Reduced need for irrigation

ANSWERS — 22 FEBRUARY 2025

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

Q1. Where was the recent Brigade Commander-level flag meeting between India and Pakistan held?

Answer B) Chakkan Da Bagh, Poonch

The flag meeting took place at Chakkan Da Bagh in Poonch amid tensions along the Line of Control (LoC), but no joint statement was issued due to ongoing ceasefire violations.

Q2. What is India's preferred regional organization for cooperation instead of SAARC?

Answer C) BIMSTEC

India favors BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) over SAARC due to Pakistan's role in blocking progress within SAARC.

Q3. Under which scheme is India focusing on mining critical minerals like lithium and nickel?

Answer C) National Critical Mineral Mission (NCMM)

The Indian government has launched the ₹16,300 crore National Critical Mineral Mission (NCMM) to boost domestic mining and reduce dependency on imports of key minerals like lithium, cobalt, and rare earth elements.

Q4. What is the target for India-U.S. bilateral trade by 2030?

Answer C) $500 billion

During PM Modi's U.S. visit, both countries emphasized increasing trade partnerships and set a target of achieving $500 billion in bilateral trade by 2030.

Q5. Which broadcasting reform was recently introduced in India?

Answer B) Set-top box interoperability

The government introduced interoperability for set-top boxes (STBs) to allow consumers to switch providers without changing hardware, reducing costs and increasing competition in the DTH sector.

Q6. What is the provisioning requirement for banks under RBI's new project financing norms?

Answer C) 5%

RBI's new guidelines mandate a 5% provisioning requirement for project financing during the construction phase, reducing after completion. Industry concerns include rigid moratorium periods and Net Present Value (NPV) conditions.

Q7. When will the RBI's new bond forward guidelines become effective?

Answer C) May 2, 2025

The RBI has introduced guidelines on bond forwards, effective from May 2, 2025, to help long-term investors manage interest rate risks and improve the interest rate derivative market.

Q8. Which of the following states saw an increase in unemployment according to the PLFS report?

Answer D) Bihar

The Periodic Labour Force Survey (PLFS) report highlighted rising unemployment in states like J&K, Assam, Bihar, MP, Haryana, and Delhi, while states like Kerala, Chhattisgarh, UP, Maharashtra, and Gujarat showed improvement.

Q9. What is one of the main factors affecting foodgrain production in India?

Answer C) Food prices, irrigation, and fertilizer availability

While monsoon rainfall was traditionally considered the key factor, foodgrain production is now influenced more by food prices, electricity, fertilizer supply, and irrigation infrastructure.

Q10. What is a major benefit of urban farming?

Answer C) Job creation and reduced food transportation costs

Urban farming, through hydroponics, vertical farming, and aquaponics, helps in job creation, lowers food transportation costs, and promotes environmental sustainability.

QUIZ 17 OF 21

23 & 24 February 2025

10 questions · Banking 5 · Sci & Env 2 · Economy 1 · Schemes 1

Q1

What is the primary objective of RBI's recent $10 billion dollar-rupee swap auction?

A. To increase foreign exchange reserves
B. To stabilize the rupee and inject liquidity into banks
C. To reduce inflation through rate hikes
D. To attract foreign direct investment (FDI)
E. To support digital banking initiatives

Q2

Which of the following initiatives is NOT part of IRDAI's Bima Trinity?

A. Bima Sugam
B. Bima Vistaar
C. Bima Vahak
D. Bima Raksha
E. None of the above

Q3

What is a key concern regarding SEBI's proposal to remove the 200-investor cap for angel funds?

A. Increased risk of fraud and non-compliance
B. Lower returns for investors
C. Reduced availability of venture capital for startups
D. Decline in stock market liquidity
E. Restriction on foreign institutional investments

Q4

Which state has the lowest debt-to-GSDP ratio as per recent budget reports?

A. Rajasthan
B. Gujarat
C. West Bengal
D. Uttar Pradesh
E. Maharashtra

Q5

Microsoft's new quantum chip, "Majorana 1", aims to accelerate advancements in which field?

A. Artificial Intelligence
B. Cybersecurity
C. Quantum Computing
D. Blockchain Technology
E. Medical Research

Q6

What is the main reason for gold outperforming other asset classes in 2024?

A. Increased gold mining output
B. Weakening of the Indian rupee
C. High inflation and central banks increasing gold reserves
D. Strong global equity market performance
E. Government incentives for gold investments

Q7

Why is Tamil Nadu opposing the three-language policy under NEP 2020?

A. Preference for English as the sole medium of instruction
B. Fear of Hindi imposition affecting regional language prominence
C. Resistance to teaching foreign languages
D. Insufficient resources to implement the policy
E. Opposition to all educational reforms by the central government

Q8

What is a major challenge faced by Indian banks despite a decline in gross NPAs?

A. Increased CASA deposit growth
B. Rising interest income
C. Declining CASA deposits and margin pressure
D. Higher government subsidies for banking sector
E. Strong foreign investments in public sector banks

Q9

Why is India investing in submarine development under Projects 75 and 76?

A. To enhance trade routes security in the Indian Ocean
B. To counter China's growing naval presence
C. To boost the domestic shipbuilding industry
D. To comply with UN maritime security regulations
E. To replace outdated warships with new aircraft carriers

Q10

What is a major criticism of India's AI-based TB detection initiative?

A. The government is not investing in AI research
B. The use of an unvalidated AI tool (DeepCXR) over globally recognized models
C. TB cases in India are too low for AI to be effective
D. AI is replacing doctors in diagnosis, causing unemployment
E. AI models are not capable of detecting TB accurately

ANSWERS — 23 & 24 FEBRUARY 2025

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

Q1. What is the primary objective of RBI's recent $10 billion dollar-rupee swap auction?

Answer B) To stabilize the rupee and inject liquidity into banks

The RBI's dollar-rupee swap auction aims to provide long-term liquidity to banks, counter rupee depreciation, and manage inflation by controlling excess money supply.

Q2. Which of the following initiatives is NOT part of IRDAI's Bima Trinity?

Answer D) Bima Raksha

The Bima Trinity includes Bima Sugam (digital insurance platform), Bima Vistaar (rural insurance), and Bima Vahak (women-led insurance distribution). "Bima Raksha" is not part of this initiative.

Q3. What is a key concern regarding SEBI's proposal to remove the 200-investor cap for angel funds?

Answer A) Increased risk of fraud and non-compliance

Expanding the QIB definition and removing investor caps could lead to verification issues, onboarding financially weak individuals, and compliance concerns under the Companies Act, 2013.

Q4. Which state has the lowest debt-to-GSDP ratio as per recent budget reports?

Answer B) Gujarat

Gujarat has the lowest debt-to-GSDP ratio (15%), indicating better fiscal management. States like Rajasthan and West Bengal have significantly higher debt burdens.

Q5. Microsoft's new quantum chip, "Majorana 1", aims to accelerate advancements in which field?

Answer C) Quantum Computing

Majorana 1 is expected to enable fault-tolerant quantum computing, revolutionizing fields such as AI, cryptography, and scientific research. However, scientists urge further validation of its capabilities.

Q6. What is the main reason for gold outperforming other asset classes in 2024?

Answer C) High inflation and central banks increasing gold reserves

Gold prices surged due to inflation fears, economic uncertainty, and massive gold purchases by central banks (especially China and India).

Q7. Why is Tamil Nadu opposing the three-language policy under NEP 2020?

Answer B) Fear of Hindi imposition affecting regional language prominence

Tamil Nadu has historically opposed Hindi imposition and favors a two-language policy (Tamil and English) rather than adopting NEP 2020's three-language model.

Q8. What is a major challenge faced by Indian banks despite a decline in gross NPAs?

Answer C) Declining CASA deposits and margin pressure

Banks are experiencing a decline in low-cost CASA (Current Account Savings Account) deposits, which affects profitability. Additionally, RBI's potential rate cuts may further reduce banks' net interest margins.

Q9. Why is India investing in submarine development under Projects 75 and 76?

Answer B) To counter China's growing naval presence

India is developing diesel-electric and nuclear-powered submarines under Projects 75 and 76 to strengthen naval defense against China's expanding influence in the Indo-Pacific region.

Q10. What is a major criticism of India's AI-based TB detection initiative?

Answer B) The use of an unvalidated AI tool (DeepCXR) over globally recognized models

Despite having AI-based TB detection tools like qXR & Genki, India's government has chosen an unvalidated AI tool (DeepCXR), raising concerns over transparency and efficiency in TB eradication efforts.

QUIZ 18 OF 21

25 February 2025

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

Q1

What is the key focus of the Ukraine-U.S. mineral agreement?

A. U.S. military base in Ukraine
B. Ukraine supplying weapons to the U.S.
C. U.S. gaining access to Ukraine's natural resources
D. NATO expansion in Eastern Europe
E. Establishing a joint security force

Q2

Who is expected to be Germany's next Chancellor, shifting policies toward conservative governance?

A. Olaf Scholz
B. Friedrich Merz
C. Angela Merkel
D. Markus Söder
E. Armin Laschet

Q3

What is the primary concern about the U.S. stock market as per recent trends?

A. Rising influence of the energy sector
B. Overreliance on technology giants
C. Declining corporate profits
D. Complete withdrawal of foreign investments
E. Deflationary pressure on consumer goods

Q4

Which agreement is India prioritizing in the ongoing trade negotiations with the U.K.?

A. Bilateral Investment Treaty (BIT)
B. Free Trade Agreement (FTA)
C. Digital Taxation Agreement
D. Social Security Agreement (SSA)
E. Intellectual Property Rights Treaty

Q5

Why has the Right to Information (RTI) Act in India weakened?

A. Increased public participation in governance
B. Enhanced transparency initiatives by the government
C. Bureaucratic resistance and slow information commissions
D. Strict penalties for non-compliance
E. Removal of exemptions in classified government data

Q6

What is a major criticism of India's frequent internet shutdowns?

A. They are primarily used to prevent cyberattacks
B. They disrupt essential services and democratic rights
C. They only affect small, rural communities
D. They have significantly reduced crime rates
E. They are limited to a few states with ongoing conflicts

Q7

When does India plan to start trading in carbon credits under its new carbon trading scheme?

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

Q8

How will RBI's ban on prepayment penalties affect Non-Banking Financial Companies (NBFCs)?

A. NBFCs will increase focus on low-interest loans
B. It will have no impact on NBFCs
C. NBFCs may shift to high-yield loans or raise interest rates
D. NBFCs will be able to offer unlimited loans
E. RBI will compensate NBFCs for their losses

Q9

What major development has occurred in India's digital currency space?

A. RBI has banned all digital rupee transactions
B. The e-Rupee wallet is launched by CRED & MobiKwik
C. The government has replaced UPI with digital rupee transactions
D. Cryptocurrency exchanges are integrating with RBI's digital rupee
E. Digital rupee transactions are limited to government agencies

Q10

Which countries are at high risk of U.S. trade retaliation under a potential Trump administration?

A. China, Russia, and Canada
B. India, South Korea, and Thailand
C. Brazil, Argentina, and Mexico
D. Germany, France, and Italy
E. Australia, Japan, and the Philippines

ANSWERS — 25 FEBRUARY 2025

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

Q1. What is the key focus of the Ukraine-U.S. mineral agreement?

Answer C) U.S. gaining access to Ukraine's natural resources

The agreement allows the U.S. access to Ukraine's natural resources in exchange for security guarantees and wartime support. Former President Trump has insisted on mineral access for any U.S. aid.

Q2. Who is expected to be Germany's next Chancellor, shifting policies toward conservative governance?

Answer B) Friedrich Merz

Friedrich Merz, a leader of the CDU, is expected to shift Germany's policies towards conservative governance, focusing on tax cuts, stricter fiscal discipline, and tougher immigration policies.

Q3. What is the primary concern about the U.S. stock market as per recent trends?

Answer B) Overreliance on technology giants

The U.S. stock market exhibits bubble-like trends due to high valuations and dependence on tech giants. While AI investments are growing, their long-term sustainability is uncertain.

Q4. Which agreement is India prioritizing in the ongoing trade negotiations with the U.K.?

Answer D) Social Security Agreement (SSA)

India prioritizes the SSA, which deals with social security benefits for Indian professionals in the U.K., while the U.K. is focusing more on the Bilateral Investment Treaty (BIT).

Q5. Why has the Right to Information (RTI) Act in India weakened?

Answer C) Bureaucratic resistance and slow information commissions

The RTI Act has weakened due to bureaucratic resistance, delayed responses by information commissions, weak penalties, and new digital laws restricting access to public data.

Q6. What is a major criticism of India's frequent internet shutdowns?

Answer B) They disrupt essential services and democratic rights

India imposed 84 internet shutdowns in 2024, mainly during protests, communal violence, and exams. Critics argue they excessively restrict communication and fundamental rights.

Q7. When does India plan to start trading in carbon credits under its new carbon trading scheme?

Answer C) 2026

India's carbon trading market will launch in phases, with emission intensity targets set by February 2025 and trading in carbon credits beginning by October 2026.

Q8. How will RBI's ban on prepayment penalties affect Non-Banking Financial Companies (NBFCs)?

Answer C) NBFCs may shift to high-yield loans or raise interest rates

The RBI's proposal to ban prepayment penalties on small business and retail loans will increase competition, forcing NBFCs to adapt by shifting loan strategies or raising interest rates.

Q9. What major development has occurred in India's digital currency space?

Answer B) The e-Rupee wallet is launched by CRED & MobiKwik

Fintech companies CRED and MobiKwik, in partnership with Yes Bank, have introduced e-Rupee wallets to boost digital rupee adoption, with 5 million users and 420,000 merchants onboard.

Q10. Which countries are at high risk of U.S. trade retaliation under a potential Trump administration?

Answer B) India, South Korea, and Thailand

The S&P Global report highlights India, South Korea, and Thailand as high-risk countries for U.S. trade retaliation under Trump, mainly through tariff increases.

QUIZ 19 OF 21

26 February 2025

10 questions · Banking 4 · Agri & Rural 2 · Schemes 2 · Economy 1

Q1

What is a key demand from the European Union (EU) in the India-EU Free Trade Agreement (FTA) negotiations?

A. Lower tariffs on Indian textiles
B. Tariff reductions on cars, wines, and spirits
C. More export subsidies for Indian farmers
D. Exclusive trade rights for European companies
E. Increased restrictions on pharmaceutical imports

Q2

Why has India recorded the highest number of internet shutdowns globally?

A. Cybersecurity threats from China
B. Government-imposed restrictions during protests and communal violence
C. Overloaded internet infrastructure
D. High internet costs leading to service suspensions
E. Election-related cybercrime prevention

Q3

What is a major environmental concern related to AI growth?

A. Excessive water consumption in AI research labs
B. High energy consumption from data centers
C. Increased plastic waste from AI-powered devices
D. Depletion of rare metals due to AI chip production
E. Rising CO_2 emissions from AI-powered transportation

Q4

What is the significance of Ultra Conserved Elements (UCEs) in genetics?

A. They regulate protein production and impact evolutionary stability
B. They are junk DNA with no known function
C. They are responsible for faster aging in humans
D. They cause mutations that increase intelligence
E. They help in the production of white blood cells

Q5

Why is the Indian government planning to reduce its stake in five public sector banks (PSBs)?

A. To privatize these banks completely
B. To comply with SEBI's 25% minimum public shareholding (MPS) norm
C. To merge them into a single national bank
D. To reduce the number of banks in India
E. To increase foreign investment in public banks

Q6

What was the reason for RBI reversing its decision to increase risk weights on NBFC loans?

A. Strong opposition from private banks
B. Declining credit growth and slower bank lending to NBFCs
C. Increased foreign direct investment in NBFCs
D. High profits in the NBFC sector
E. NBFCs requesting a bailout package from the government

Q7

Why are governance issues persisting in Urban Cooperative Banks (UCBs)?

A. Lack of customer base
B. Political interference and weak internal controls
C. Inability to provide loans
D. Excessive government regulations
E. Rapid adoption of new technologies

Q8

What is the purpose of SEBI tightening rules for equity and index derivatives?

A. To encourage more retail investors in derivatives
B. To increase speculation in the market
C. To reduce volatility and improve risk management
D. To make derivatives trading more complex
E. To eliminate the use of stock market derivatives entirely

Q9

Why is Tata Capital planning a $1.7 billion IPO?

A. To expand its manufacturing operations
B. To comply with RBI's listing requirement for NBFCs
C. To enter the international banking market
D. To acquire other financial companies
E. To diversify into the e-commerce sector

Q10

What has caused the recent depreciation of the Indian Rupee?

A. Strong RBI intervention in the forex market
B. Higher foreign investments in India
C. Increased dollar demand from importers and RBI's offshore settlements
D. Reduction in crude oil prices
E. Government policy to weaken the Rupee for trade benefits

ANSWERS — 26 FEBRUARY 2025

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

Q1. What is a key demand from the European Union (EU) in the India-EU Free Trade Agreement (FTA) negotiations?

Answer B) Tariff reductions on cars, wines, and spiritsExplanation: The EU seeks tariff reductions from India on high-value exports like cars, wines, and spirits, while India is negotiating better access for its pharmaceutical, IT services, and agricultural products.

Q2. Why has India recorded the highest number of internet shutdowns globally?

Answer B) Government-imposed restrictions during protests and communal violenceExplanation: India has frequently used internet shutdowns to control law and order, particularly during protests and communal tensions. However, the Supreme Court has emphasized that such shutdowns must meet necessity and proportionality tests.

Q3. What is a major environmental concern related to AI growth?

Answer B) High energy consumption from data centersExplanation: AI requires massive computational power, leading to high energy consumption in data centers, contributing to environmental concerns. Sustainable solutions include switching to renewable energy and optimizing hardware efficiency.

Q4. What is the significance of Ultra Conserved Elements (UCEs) in genetics?

Answer A) They regulate protein production and impact evolutionary stabilityExplanation: UCEs are DNA segments that remain unchanged for millions of years. They act as "poison exons," playing a critical role in regulating protein production and maintaining genetic stability.

Q5. Why is the Indian government planning to reduce its stake in five public sector banks (PSBs)?

Answer B) To comply with SEBI's 25% minimum public shareholding (MPS) normExplanation: The government aims to disinvest up to 20% in certain PSBs to meet SEBI's requirement that at least 25% of a listed company's shares be held by the public by August 2026.

Q6. What was the reason for RBI reversing its decision to increase risk weights on NBFC loans?

Answer B) Declining credit growth and slower bank lending to NBFCsExplanation: RBI initially increased risk weights on NBFC loans to reduce financial risks, but it later reversed the decision as it negatively impacted credit growth and funding to NBFCs.

Q7. Why are governance issues persisting in Urban Cooperative Banks (UCBs)?

Answer B) Political interference and weak internal controlsExplanation: Many UCBs suffer from governance issues, including financial frauds and weak internal controls, despite RBI's regulatory efforts. Political interference and outdated technology also contribute to these problems.

Q8. What is the purpose of SEBI tightening rules for equity and index derivatives?

Answer C) To reduce volatility and improve risk managementExplanation: SEBI introduced new restrictions, including position limits and stricter eligibility criteria, to curb excessive speculation and align derivatives trading with stock fundamentals.

Q9. Why is Tata Capital planning a $1.7 billion IPO?

Answer B) To comply with RBI's listing requirement for NBFCsExplanation: RBI has mandated large NBFCs to list on the stock exchange to improve transparency and governance. Tata Capital's IPO will strengthen its capital base and market position.

Q10. What has caused the recent depreciation of the Indian Rupee?

Answer C) Increased dollar demand from importers and RBI's offshore settlementsExplanation: The Indian Rupee has depreciated due to increased dollar demand from importers and limited RBI intervention in offshore forward contract settlements.

QUIZ 20 OF 21

27 February 2025

10 questions · Economy 5 · Agri & Rural 2 · Schemes 1 · Banking 1

Q1

What is a key provision of the U.S.-Ukraine Economic Deal?

A. U.S. commitment to send 10,000 troops to Ukraine
B. Ukraine to supply rare earth minerals to the U.S.
C. Ukraine's inclusion in NATO immediately
D. U.S. to write off all Ukrainian debt
E. Russia's recognition of Ukraine's sovereignty

Q2

Why is the EU-India delegation significant?

A. It marks the EU's largest trade delegation to India
B. It focuses solely on military cooperation
C. It aims to pressure India into stopping oil imports from Russia
D. It excludes discussions on trade and investment
E. It is an initiative for India to join the European Union

Q3

What is the Carbon-Border Adjustment Mechanism (CBAM) introduced by the EU?

A. A tax on carbon-intensive imports
B. A subsidy for companies reducing carbon emissions
C. A ban on non-EU carbon-based goods
D. A financial incentive for green technology startups
E. A trade agreement between India and the EU

Q4

What is a potential concern regarding Trump's 'Gold Card' Visa proposal?

A. It might encourage illegal immigration
B. It allows automatic U.S. citizenship
C. It could benefit Russian oligarchs
D. It restricts U.S. investors from investing abroad
E. It bans immigrants from certain countries

Q5

What is a major issue with maternity benefits in India under PMMVY?

A. Benefits are outdated and not inflation-adjusted
B. Maternity leave is completely absent
C. Only private-sector employees receive benefits
D. The program has been canceled
E. The scheme is only applicable in urban areas

Q6

What environmental impact is associated with coal power plants in India?

A. Increased oxygen levels in rural areas
B. Decrease in air pollution due to advanced technology
C. Reduced crop yields due to nitrogen dioxide emissions
D. Positive effects on forest conservation
E. Improvement in underground water quality

Q7

Why did RBI ease risk weight norms on bank loans to NBFCs?

A. To restrict lending to NBFCs
B. To reduce credit availability
C. To increase liquidity and ease credit flow
D. To impose higher capital requirements on banks
E. To encourage mergers between banks and NBFCs

Q8

What is a key objective of UK-India trade agreements?

A. Reducing student visa approvals
B. Strengthening technology and life sciences investments
C. Eliminating tariffs on all UK exports
D. Limiting Indian businesses from operating in the UK
E. Preventing India from signing trade deals with other countries

Q9

What is a major concern related to ethanol blending in India?

A. It reduces air pollution
B. It creates an oversupply of ethanol
C. It depletes water resources and causes pollution
D. It leads to higher petrol prices
E. It eliminates the need for fossil fuels entirely

Q10

How has Microsoft's 'Project Farm Vibes' impacted agriculture in India?

A. Reduced crop yields by 40%
B. Increased fertilizer usage by 50%
C. Improved crop yield by 40% while reducing water and fertilizer use
D. Eliminated the need for manual farming
E. Stopped agricultural pollution completely

ANSWERS — 27 FEBRUARY 2025

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

Q1. What is a key provision of the U.S.-Ukraine Economic Deal?

Answer B) Ukraine to supply rare earth minerals to the U.S.

One of the critical aspects of the economic deal between the U.S. and Ukraine is granting the U.S. access to Ukraine's rare earth minerals, essential for defense, electric vehicles, and semiconductors. This strengthens economic and defense ties between the two nations.

Q2. Why is the EU-India delegation significant?

Answer A) It marks the EU's largest trade delegation to India

The EU, led by Ursula von der Leyen, has sent its largest-ever delegation to India, signaling a strategic diplomatic engagement on trade, technology, and global political matters, while also addressing India's stance on Ukraine.

Q3. What is the Carbon-Border Adjustment Mechanism (CBAM) introduced by the EU?

Answer A) A tax on carbon-intensive imports

CBAM is a policy by the EU that imposes carbon pricing on imports of emissions-intensive goods, aiming to prevent carbon leakage while ensuring environmental accountability from trade partners.

Q4. What is a potential concern regarding Trump's 'Gold Card' Visa proposal?

Answer C) It could benefit Russian oligarchs

Trump's high-value 'Gold Card' visa targets wealthy individuals, potentially benefiting Russian oligarchs and other affluent foreign nationals, raising concerns about national security and ethics in immigration policy.

Q5. What is a major issue with maternity benefits in India under PMMVY?

Answer A) Benefits are outdated and not inflation-adjusted

Maternity benefits under PMMVY remain at outdated levels, failing to account for inflation, with many women receiving lower-than-expected financial support due to administrative inefficiencies.

Q6. What environmental impact is associated with coal power plants in India?

Answer C) Reduced crop yields due to nitrogen dioxide emissions

Coal-fired power plants release nitrogen dioxide (NO_2), which damages crops and reduces agricultural yields, particularly in states like West Bengal and Madhya Pradesh.

Q7. Why did RBI ease risk weight norms on bank loans to NBFCs?

Answer C) To increase liquidity and ease credit flow

RBI reversed its earlier decision to increase risk weights on bank loans to NBFCs, allowing for more credit availability, particularly benefiting microfinance and small-ticket lending sectors.

Q8. What is a key objective of UK-India trade agreements?

Answer B) Strengthening technology and life sciences investments

UK-India trade agreements focus on sectors like technology, life sciences, and insurance, with India increasing FDI limits in certain areas and UK firms expanding their investments in India.

Q9. What is a major concern related to ethanol blending in India?

Answer C) It depletes water resources and causes pollution

While ethanol blending is promoted for sustainability, environmental concerns include excessive water consumption, pollution from ethanol production, and protests over regulatory inaction.

Q10. How has Microsoft's 'Project Farm Vibes' impacted agriculture in India?

Answer C) Improved crop yield by 40% while reducing water and fertilizer use

Microsoft's AI-driven farming tools have improved productivity while optimizing fertilizer and water usage, demonstrating significant potential for sustainable agricultural practices in India.

QUIZ 21 OF 21

28 February 2025

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Q1

Why are banks adopting a conservative approach towards lending to NBFCs?

A. Due to increasing asset stress in NBFCs and MFIs
B. To encourage more unsecured loans
C. To reduce competition in the lending sector
D. Because the RBI has increased lending limits
E. To boost the stock market

Q2

What is the main reason behind the Centre's proposal to cut states' tax share from 41% to 40%?

A. To reduce the fiscal deficit
B. To generate ₹350 billion for central government use
C. To promote financial independence of states
D. To compensate for low GST collections
E. To implement welfare schemes more effectively

Q3

What is the main concern of southern states regarding the upcoming delimitation process in India?

A. Reduction in Lok Sabha seats due to lower population growth
B. Unequal representation in the Rajya Sabha
C. Decreasing state revenues
D. Increased taxation on southern states
E. Reservation of seats for backward classes

Q4

Why does the IMF recommend India to bring down its fiscal deficit to 3% of GDP?

A. To encourage foreign investment
B. To align with global fiscal discipline standards
C. To ensure better financial stability and debt control
D. To reduce dependence on international loans
E. All of the above

Q5

What is the goal of India's debt strategy as per government policy?

A. To lower debt-to-GDP ratio to 50% by FY31
B. To increase tax rates to repay loans faster
C. To borrow more from foreign investors
D. To stop taking loans from international organizations
E. To privatize public sector banks

Q6

What is the key issue in India-EU relations?

A. EU's trade deficit with India
B. Concerns over human rights and freedom of speech in India
C. India's refusal to join EU-led military alliances
D. Visa restrictions on Indian students
E. Disputes over food export policies

Q7

What is a major consequence of Trump's proposed 25% tariff on EU imports?

A. The EU will offer tax exemptions to US companies
B. US exports will increase
C. The EU is likely to impose retaliatory tariffs
D. The US will sign a new trade deal with the EU
E. US consumers will benefit from lower prices

Q8

What is a key feature of Trump's 'Gold Card' immigration plan?

A. Offers green card privileges for $5 million
B. Grants automatic U.S. citizenship
C. Eliminates the need for work visas
D. Focuses only on family-based immigration
E. Provides free education to immigrants

Q9

Why are EPFO subscribers demanding a higher interest rate on their Provident Fund (PF) accounts?

A. Due to rising inflation affecting savings returns
B. Because the government is reducing corporate tax rates
C. As part of a new government scheme
D. To increase pension benefits for government employees
E. To match global pension fund returns

Q10

Why has Russia ruled out negotiations on annexed Ukrainian regions?

A. Russia considers them permanently part of its territory
B. Ukraine has agreed to Russia's control over them
C. The UN has recognized Russia's claim
D. NATO has withdrawn its support for Ukraine
E. Russia plans to return them in exchange for sanctions relief

ANSWERS — 28 FEBRUARY 2025

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

Q1. Why are banks adopting a conservative approach towards lending to NBFCs?

Answer A) Due to increasing asset stress in NBFCs and MFIs

Banks are limiting their exposure to only high-rated NBFCs due to mounting asset stress in the sector, especially in microfinance institutions, leading to high-risk aversion.

Q2. What is the main reason behind the Centre's proposal to cut states' tax share from 41% to 40%?

Answer B) To generate ₹350 billion for central government use

The Union Government aims to reduce the tax revenue allocated to states, which could generate approximately ₹350 billion for central expenditure, though it may face political opposition.

Q3. What is the main concern of southern states regarding the upcoming delimitation process in India?

Answer A) Reduction in Lok Sabha seats due to lower population growth

Southern states fear they will lose Lok Sabha seats in the 2026 delimitation as the process is based on population, which has grown at a slower rate in these states compared to the north.

Q4. Why does the IMF recommend India to bring down its fiscal deficit to 3% of GDP?

Answer E) All of the above

The IMF believes a lower fiscal deficit will improve financial stability, attract investment, and align India with global fiscal discipline norms while reducing debt-related risks.

Q5. What is the goal of India's debt strategy as per government policy?

Answer A) To lower debt-to-GDP ratio to 50% by FY31

The government aims to reduce the debt-to-GDP ratio from 57.1% in FY25 to 50% by FY31 through stable, long-term domestic borrowing.

Q6. What is the key issue in India-EU relations?

Answer B) Concerns over human rights and freedom of speech in India

The EU acknowledges India as a strategic partner but has raised concerns over human rights, freedom of speech, and minority rights, leading to diplomatic challenges.

Q7. What is a major consequence of Trump's proposed 25% tariff on EU imports?

Answer C) The EU is likely to impose retaliatory tariffs

In response to Trump's proposed tariffs on EU imports, the European Union has warned of retaliatory measures, potentially escalating trade tensions.

Q8. What is a key feature of Trump's 'Gold Card' immigration plan?

Answer A) Offers green card privileges for $5 million

Trump's 'Gold Card' plan allows wealthy investors and elite graduates to gain green card benefits in exchange for a $5 million investment, replacing the EB-5 visa program.

Q9. Why are EPFO subscribers demanding a higher interest rate on their Provident Fund (PF) accounts?

Answer A) Due to rising inflation affecting savings returns

Workers are demanding a higher interest rate on their PF accounts (currently 8.25%) as inflation erodes the real value of savings.

Q10. Why has Russia ruled out negotiations on annexed Ukrainian regions?

Answer A) Russia considers them permanently part of its territory

Russia refuses to negotiate on Crimea (2014) and the regions annexed in 2022, declaring them an inseparable part of its territory, leading to continued tensions with Ukraine and the West.

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