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CURRENT AFFAIRS QUIZ

February 2026

Every daily quiz of the month · 22 quizzes · 218 MCQs with answers

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

Big themes · Banking 63 · Sci & Env 34 · Schemes 28



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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 218 MCQs of February 2026, quiz by quiz — 22 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-02

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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.

218

MCQs with answers

22

daily quizzes

10

topics covered

7 min

per quiz, timed

1
Attempt

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

2
Check

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

3
Log

Score in the tracker; note the question numbers you missed.

4
Retake

Your misses on day 3 and day 7, then the Exam Ready set.

The month by topic

Where the month's questions came from. The long bars are what examiners had the most to ask about.

Banking & Finance	63	
Science & Environment	34	
Schemes & Government	28	
Agriculture & Rural	25	
Economy	22	
Misc GA	18	
Reports & Indices	13	
International	12	
Appointments & Awards	2	
Sports & Days	1	

"Every day you show up, the syllabus gets smaller."

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TRACK EVERY ATTEMPT

Your score tracker

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

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

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QUIZ 1 OF 22

1 & 2 February 2026

10 questions · Economy 4 · Schemes 3 · Sci & Env 2 · Agri & Rural 1

Q1

The Manufacturing Strategy in Union Budget 2026–27 marks a shift from which growth model to which new approach?

- A. Import substitution to export promotion
- B. MSME-led growth to service-led growth
- C. Assembly-led growth to deep manufacturing
- D. Labour-intensive growth to capital-intensive growth
- E. Public sector-led growth to private sector-led growth

Q2

Which of the following sectors is NOT included among the seven strategic manufacturing sectors identified in Budget 2026–27?

- A. Biopharma
- B. Semiconductors
- C. Electronics Components
- D. Renewable Energy Equipment
- E. Rare Earths

Q3

The Biopharma SHAKTI initiative has been allocated an outlay of:

- A. ₹5,000 crore over 3 years
- B. ₹7,500 crore over 5 years
- C. ₹10,000 crore over 5 years
- D. ₹12,000 crore over 4 years
- E. ₹15,000 crore over 6 years

Q4

Under ISM 2.0, which of the following is a key focus area?

- A. Assembly of imported semiconductor chips
- B. Expansion of software-only semiconductor design
- C. Semiconductor equipment, materials, and full-stack Indian IP
- D. Disinvestment of public semiconductor units
- E. Outsourcing semiconductor fabrication abroad

Q5

Which coastal state is paired correctly with its rare earth resource advantage?

- A. Gujarat – Chhatrapur monazite belt
- B. Kerala – Chavara beach sand deposits
- C. Rajasthan – Vizhinjam port access
- D. Arunachal Pradesh – Beach sand monazite
- E. West Bengal – Manavalakurichi deposits

Q6**The Budget's livestock strategy emphasises which of the following approaches?**

- A. Universal crop insurance
- B. Export-only dairy production
- C. Saturation + Professionalisation
- D. Cooperative nationalisation
- E. Corporate takeover of livestock farms

Q7**Which export reform directly benefits deep-sea fishing operations?**

- A. Removal of GST on fish feed
- B. Increase in MSP for marine fish
- C. Duty-free treatment of EEZ and high-seas catch
- D. Ban on foreign port landings
- E. Export subsidy for frozen seafood

Q8**The Buddhist Circuit (Northeast) initiative aligns most directly with which national policy objective?**

- A. Make in India
- B. Digital India
- C. Act East Policy
- D. National Monetisation Pipeline
- E. Smart Cities Mission

Q9**Under the New Income Tax Act, 2025, what is the revised deadline for filing revised or belated returns?**

- A. 31 December of the assessment year
- B. 31 January of the following year
- C. 31 March of the following year
- D. 30 June of the following year
- E. No time limit

Q10**The Rare Earth Corridor initiative is most critical for which downstream application?**

- A. Food processing
- B. Textile machinery
- C. Permanent magnets for EVs and defence systems
- D. Cement manufacturing
- E. Fertiliser production

ANSWERS — 1 & 2 FEBRUARY 2026

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

Q1. The Manufacturing Strategy in Union Budget 2026–27 marks a shift from which growth model to which new approach?

Answer C. Assembly-led growth to deep manufacturing

Budget 2026–27 explicitly shifts focus from basic assembly operations to deep manufacturing with emphasis on technology depth, supply-chain resilience, and global competitiveness.

Q2. Which of the following sectors is NOT included among the seven strategic manufacturing sectors identified in Budget 2026–27?

Answer D. Renewable Energy Equipment

The seven sectors include Biopharma, Semiconductors, Electronics Components, Rare Earths, Chemicals, Capital Goods & Containers, and Textiles & Sports Goods. Renewable energy equipment is not listed as a standalone sector.

Q3. The Biopharma SHAKTI initiative has been allocated an outlay of:

Answer C. ₹10,000 crore over 5 years

Biopharma SHAKTI is a flagship initiative with an allocation of ₹10,000 crore spread over five years to strengthen biologics, biosimilars, and regulatory capacity.

Q4. Under ISM 2.0, which of the following is a key focus area?

Answer C. Semiconductor equipment, materials, and full-stack Indian IP

ISM 2.0 focuses on building domestic capability across equipment, materials, intellectual property, and resilient supply chains rather than just chip assembly.

Q5. Which coastal state is paired correctly with its rare earth resource advantage?

Answer B. Kerala – Chavara beach sand deposits

Kerala's Chavara region has a long history of beach sand mineral (monazite) mining and is a key anchor for Rare Earth Corridors.

Q6. The Budget's livestock strategy emphasises which of the following approaches?

Answer C. Saturation + Professionalisation

The livestock push focuses on saturating veterinary services while professionalising value chains to improve productivity and farmer incomes.

Q7. Which export reform directly benefits deep-sea fishing operations?

Answer C. Duty-free treatment of EEZ and high-seas catch

Fish caught in India's EEZ or high seas is made duty-free, encouraging deep-sea fishing and export competitiveness.

Q8. The Buddhist Circuit (Northeast) initiative aligns most directly with which national policy objective?

Answer C. Act East Policy

The Buddhist Circuit supports cultural diplomacy, regional development, and connectivity with Southeast Asia, aligning strongly with the Act East Policy.

Q9. Under the New Income Tax Act, 2025, what is the revised deadline for filing revised or belated returns?

Answer C. 31 March of the following year

The deadline has been extended from 31 December to 31 March, encouraging voluntary corrections and reducing litigation.

Q10. The Rare Earth Corridor initiative is most critical for which downstream application?

Answer C. Permanent magnets for EVs and defence systems

Rare earth elements like Neodymium and Praseodymium are essential for permanent magnets used in EVs, wind turbines, missiles, radars, and aerospace systems.

QUIZ 2 OF 22

3 & 4 February 2026

10 questions · Sci & Env 4 · Misc GA 2 · Schemes 1 · Economy 1

Q1

Wetlands are considered a National Public Good primarily because:

- A. They are owned and managed by the State
- B. Their benefits are non-excludable and non-rivalrous
- C. They generate direct tax revenue
- D. They are protected only under international conventions
- E. They are limited to freshwater ecosystems

Q2

Which of the following characteristics best distinguishes wetlands from other ecosystems?

- A. High salinity levels
- B. Presence of hydric soils and hydrophytes
- C. Permanent dry conditions
- D. Exclusive presence of marine species
- E. Complete absence of human activity

Q3

Chhari Dhand Wetland Reserve is ecologically significant mainly because it:

- A. Lies in the Western Ghats
- B. Is India's largest freshwater lake
- C. Is a seasonal desert wetland supporting migratory birds
- D. Supports coral reef ecosystems
- E. Is an artificial wetland created for irrigation

Q4

The Motion of Thanks in Parliament enables discussion on the President's Address because:

- A. The Address itself is debated clause by clause
- B. The Constitution mandates voting on the Address
- C. Discussion is permitted only through a formal resolution
- D. The President responds to parliamentary questions
- E. It allows judicial review of executive policy

Q5

Which of the following best describes the Solid Fuel Ducted Ramjet (SFDR) technology?

- A. Liquid-fuel rocket with onboard oxidiser
- B. Hybrid propulsion system using atmospheric oxygen
- C. Nuclear-powered propulsion system
- D. Subsonic cruise propulsion system
- E. Electric propulsion-based missile technology

Q6**The primary reason SFDR-powered missiles are difficult to intercept is because they:**

- A. Fly at subsonic speeds
- B. Carry nuclear warheads
- C. Retain high terminal energy with sustained thrust
- D. Use stealth coatings only
- E. Depend on satellite navigation exclusively

Q7**The RDI Fund launched by the Government of India primarily aims to:**

- A. Provide short-term working capital to MSMEs
- B. Replace private venture capital funding
- C. Support long-gestation, high-risk research and innovation
- D. Fund only defence-related R&D
- E. Subsidise import of advanced technologies

Q8**Low utilisation of the RDI Fund so far is mainly due to:**

- A. Lack of innovative startups
- B. Budgetary constraints
- C. Absence of private sector interest
- D. Limited number of second-level fund managers
- E. Legal restrictions on fund deployment

Q9**India's push for CBDC interoperability at BRICS primarily seeks to:**

- A. Introduce a common BRICS currency
- B. Replace domestic payment systems
- C. Reduce reliance on SWIFT and dollar-dominated systems
- D. Promote private stablecoins
- E. Eliminate foreign exchange markets

Q10**SEBI's likely extension of the ban on agricultural futures trading reflects which policy priority?**

- A. Promoting financial innovation
- B. Encouraging farmer hedging
- C. Strengthening commodity exchanges
- D. Anchoring food inflation expectations
- E. Expanding derivatives markets

ANSWERS — 3 & 4 FEBRUARY 2026

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

Q1. Wetlands are considered a National Public Good primarily because:

Answer B. Their benefits are non-excludable and non-rivalrous

Wetlands provide services like flood control, water purification, climate regulation and biodiversity conservation, which are non-excludable and largely non-rivalrous, making them a national public good.

Q2. Which of the following characteristics best distinguishes wetlands from other ecosystems?

Answer B. Presence of hydric soils and hydrophytes

Wetlands are defined by waterlogged (anaerobic) hydric soils and vegetation adapted to low-oxygen conditions, called hydrophytes.

Q3. Chhatri Dhand Wetland Reserve is ecologically significant mainly because it:

Answer C. Is a seasonal desert wetland supporting migratory birds

Chhatri Dhand is a seasonal wetland in Kutch with saline-freshwater interactions, hosting flamingos, pelicans and other migratory birds.

Q4. The Motion of Thanks in Parliament enables discussion on the President's Address because:

Answer C. Discussion is permitted only through a formal resolution

No direct discussion takes place on the President's Address. Parliamentary debate occurs only through the Motion of Thanks, rooted in Article 87.

Q5. Which of the following best describes the Solid Fuel Ducted Ramjet (SFDR) technology?

Answer B. Hybrid propulsion system using atmospheric oxygen

SFDR is an air-breathing propulsion system that uses atmospheric oxygen and solid fuel, enabling sustained supersonic thrust.

Q6. The primary reason SFDR-powered missiles are difficult to intercept is because they:

Answer C. Retain high terminal energy with sustained thrust

Continuous thrust till impact allows high manoeuvrability and speed retention, making interception by enemy air defence systems extremely difficult.

Q7. The RDI Fund launched by the Government of India primarily aims to:

Answer C. Support long-gestation, high-risk research and innovation

The RDI Fund provides patient capital for deep-tech and frontier R&D projects that are too risky for traditional VC funding.

Q8. Low utilisation of the RDI Fund so far is mainly due to:

Answer D. Limited number of second-level fund managers

Fund deployment depends on downstream investment decisions by approved fund managers, whose selection is still ongoing.

Q9. India's push for CBDC interoperability at BRICS primarily seeks to:

Answer C. Reduce reliance on SWIFT and dollar-dominated systems

CBDC-based cross-border payments aim to enhance financial sovereignty and reduce dependence on traditional dollar-based settlement systems.

Q10. SEBI's likely extension of the ban on agricultural futures trading reflects which policy priority?

Answer D. Anchoring food inflation expectations

The ban is intended to curb speculation and price volatility in essential food commodities, prioritising consumer price stability.

QUIZ 3 OF 22

5 & 6 February 2026

10 questions · Banking 4 · Schemes 3 · Economy 1 · Agri & Rural 1

Q1

The India–USA Trade Deal 2026 primarily aims to achieve which of the following?

- A. Establish a free trade area
- B. De-escalate trade tensions and realign energy sourcing
- C. Promote defence manufacturing cooperation
- D. Introduce a common digital currency
- E. Replace WTO trade rules

Q2

Which of the following sectors is explicitly excluded from tariff liberalisation under the India–USA Trade Deal 2026?

- A. Pharmaceuticals
- B. Information Technology
- C. Dairy
- D. Electronics
- E. Coal

Q3

Denotified Tribes (DNTs) were originally classified under which colonial-era law?

- A. Indian Penal Code, 1860
- B. Criminal Tribes Act, 1871
- C. Government of India Act, 1935
- D. Police Act, 1861
- E. Land Revenue Act, 1887

Q4

SabhaSaar Initiative is primarily associated with which objective?

- A. Digital taxation of Panchayats
- B. Real-time election monitoring
- C. Automated summarisation of Gram Sabha meetings
- D. Biometric attendance of Panchayat members
- E. Online dispute resolution

Q5

The Frontier Nagaland Territorial Authority (FNTA) represents which of the following?

- A. Creation of a new State
- B. Union Territory administration
- C. Autonomous territorial authority within Nagaland
- D. Sixth Schedule tribal council
- E. Direct Central administration

Q6**The Settlement Guarantee Fund (SGF) primarily serves which purpose in financial markets?**

- A. Providing loans to brokers
- B. Ensuring settlement of trades in case of default
- C. Stabilising currency exchange rates
- D. Financing infrastructure projects
- E. Protecting retail investors from losses

Q7**SEBI has proposed reducing the Z-score in commodity derivatives stress testing from 10 to 5 mainly because:**

- A. Market volatility has declined permanently
- B. A Z-score of 10 overstates extreme risk
- C. International norms mandate it
- D. Clearing corporations requested higher risk
- E. It reduces reporting requirements

Q8**SEBI's proposal to allow InvITs to hold SPVs beyond concession expiry primarily addresses which issue?**

- A. Political risk
- B. Environmental clearance delays
- C. Temporary regulatory non-compliance
- D. Declining infrastructure demand
- E. Foreign investment restrictions

Q9**The 'Fit and Proper' framework under SEBI regulations mainly evaluates which of the following?**

- A. Market capitalisation
- B. Corporate tax compliance
- C. Integrity, reputation and financial soundness
- D. Profitability ratios
- E. Foreign shareholding limits

Q10**Compounding of offences under FEMA implies:**

- A. Automatic waiver of penalties
- B. Criminal prosecution of entities
- C. Voluntary settlement with payment of a fee
- D. Lifetime ban from financial markets
- E. Judicial trial in High Court

ANSWERS — 5 & 6 FEBRUARY 2026

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

Q1. The India–USA Trade Deal 2026 primarily aims to achieve which of the following?

Answer B) De-escalate trade tensions and realign energy sourcing

The 2026 India–USA Trade Deal focuses on ending trade friction, restoring market access, and shifting India's energy sourcing away from Russian oil towards the US and others.

Q2. Which of the following sectors is explicitly excluded from tariff liberalisation under the India–USA Trade Deal 2026?

Answer C) Dairy

Sensitive sectors such as dairy and staple agricultural crops are excluded to protect domestic farmers and food security.

Q3. Denotified Tribes (DNTs) were originally classified under which colonial-era law?

Answer B) Criminal Tribes Act, 1871

DNTs were historically branded as "criminal tribes" under the Criminal Tribes Act, 1871, which was repealed in 1952.

Q4. SabhaSaar Initiative is primarily associated with which objective?

Answer C) Automated summarisation of Gram Sabha meetings

SabhaSaar is an AI-powered voice-to-text platform that automatically generates structured Minutes of Meetings (MoM) from Gram Sabha recordings.

Q5. The Frontier Nagaland Territorial Authority (FNTA) represents which of the following?

Answer C) Autonomous territorial authority within Nagaland

FNTA is an autonomous governance structure within Nagaland, providing enhanced administrative and financial autonomy without creating a separate State.

Q6. The Settlement Guarantee Fund (SGF) primarily serves which purpose in financial markets?

Answer B) Ensuring settlement of trades in case of default

SGF acts as a financial buffer maintained by clearing corporations to guarantee completion of trades even if a member defaults.

Q7. SEBI has proposed reducing the Z-score in commodity derivatives stress testing from 10 to 5 mainly because:

Answer B) A Z-score of 10 overstates extreme risk

SEBI noted that a Z-score of 10 captures extremely rare events and may lead to overly conservative and capital-intensive risk norms.

Q8. SEBI's proposal to allow InvITs to hold SPVs beyond concession expiry primarily addresses which issue?

Answer C) Temporary regulatory non-compliance

After concession expiry, assets revert to the government, making SPVs temporarily non-compliant. SEBI's proposal avoids forced divestment during this phase.

Q9. The 'Fit and Proper' framework under SEBI regulations mainly evaluates which of the following?

Answer C) Integrity, reputation and financial soundness

The framework assesses whether intermediaries and their management meet standards of integrity, competence, reputation, and financial soundness.

Q10. Compounding of offences under FEMA implies:

Answer C) Voluntary settlement with payment of a fee

Compounding under FEMA allows entities to admit violations, pay a monetary penalty, and close the case without prolonged litigation.

QUIZ 4 OF 22

7 February 2026

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

Q1

The term “Deep Tech Start-up” in India has been officially defined by which authority?

- A. NITI Aayog
- B. Ministry of Electronics and IT
- C. Department for Promotion of Industry and Internal Trade (DPIIT)
- D. Reserve Bank of India
- E. Ministry of Science and Technology

Q2

Which of the following is a defining characteristic of a deep tech start-up?

- A. Focus on service-based business models
- B. Majority expenditure on marketing
- C. Reliance on imported technology
- D. R&D-intensive operations with high technical uncertainty
- E. Short product development cycles

Q3

Under the relaxed norms for deep tech start-ups, the maximum permissible age is:

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

Q4

The digital portal for Certificates of Origin (CoO) for cultivated medicinal plants was launched by:

- A. Ministry of AYUSH
- B. National Biodiversity Authority (NBA)
- C. Indian Council of Agricultural Research (ICAR)
- D. Ministry of Environment, Forest and Climate Change
- E. National Medicinal Plants Board

Q5

The primary purpose of issuing a Certificate of Origin (CoO) for medicinal plants is to:

- A. Promote exports
- B. Ensure price control
- C. Facilitate Access and Benefit Sharing (ABS) exemption
- D. Regulate pharmaceutical patents
- E. Monitor biodiversity loss

Q6**In February 2026, the RBI kept the repo rate unchanged at:**

- A. 4.50%
- B. 4.90%
- C. 5.00%
- D. 5.25%
- E. 5.50%

Q7**Which of the following best describes a “neutral” monetary policy stance of the RBI?**

- A. Commitment to rate hikes
- B. Commitment to rate cuts
- C. Focus only on growth
- D. No pre-commitment to either hikes or cuts
- E. Automatic policy easing

Q8**As per RBI’s proposal, the maximum compensation for victims of small-value cyber frauds is:**

- A. ₹10,000
- B. ₹15,000
- C. ₹20,000
- D. ₹25,000
- E. ₹50,000

Q9**Which RBI initiative is aimed at capacity-building of Urban Cooperative Banks (UCBs)?**

- A. Mission Karmayogi
- B. Mission SAKSHAM
- C. Mission Shakti
- D. Mission Digital India
- E. Mission UDAY

Q10**According to RBI’s Urban Consumer Confidence Survey, the recent dip in confidence mainly reflects:**

- A. Economic recession
- B. Collapse in employment
- C. Banking sector crisis
- D. Cautious sentiment amid micro-level pressures
- E. Severe rural distress

ANSWERS — 7 FEBRUARY 2026

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

Q1. The term “Deep Tech Start-up” in India has been officially defined by which authority?

Answer C. Department for Promotion of Industry and Internal Trade (DPIIT)

The Union Government defined “deep tech” start-ups through a gazette notification issued by DPIIT to bring regulatory clarity.

Q2. Which of the following is a defining characteristic of a deep tech start-up?

Answer D. R&D-intensive operations with high technical uncertainty

Deep tech start-ups are defined as R&D-intensive enterprises based on advanced scientific or engineering knowledge and high uncertainty.

Q3. Under the relaxed norms for deep tech start-ups, the maximum permissible age is:

Answer E. 20 years

The government has extended the maximum age limit for deep tech start-ups from 10 years to 20 years.

Q4. The digital portal for Certificates of Origin (CoO) for cultivated medicinal plants was launched by:

Answer B. National Biodiversity Authority (NBA)

The NBA launched the digital portal to electronically issue Certificates of Origin for cultivated medicinal plants.

Q5. The primary purpose of issuing a Certificate of Origin (CoO) for medicinal plants is to:

Answer C. Facilitate Access and Benefit Sharing (ABS) exemption

The CoO certifies that medicinal plants are cultivated, enabling stakeholders to claim exemption under ABS provisions.

Q6. In February 2026, the RBI kept the repo rate unchanged at:

Answer D. 5.25%

The RBI maintained the policy repo rate at 5.25% amid stable macroeconomic conditions.

Q7. Which of the following best describes a “neutral” monetary policy stance of the RBI?

Answer D. No pre-commitment to either hikes or cuts

A neutral stance means RBI will respond based on evolving inflation and growth conditions without bias.

Q8. As per RBI’s proposal, the maximum compensation for victims of small-value cyber frauds is:

Answer D. ₹25,000

RBI proposed compensation up to ₹25,000 for victims of cyber frauds involving transactions below ₹50,000.

Q9. Which RBI initiative is aimed at capacity-building of Urban Cooperative Banks (UCBs)?

Answer B. Mission SAKSHAM

Mission SAKSHAM is a certification-based capacity-building framework for strengthening UCBs.

Q10. According to RBI's Urban Consumer Confidence Survey, the recent dip in confidence mainly reflects:

Answer D. Cautious sentiment amid micro-level pressures

The survey indicates moderation in optimism due to inflation perception and income insecurity, not economic distress.

QUIZ 5 OF 22

8 & 9 February 2026

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

Q1

Mount Aconcagua, recently in news, is known for which of the following distinctions?

- A. Highest mountain in Asia
- B. Highest volcanic mountain in the world
- C. Highest mountain in South America and Western Hemisphere
- D. Highest peak in Europe
- E. Highest mountain in Antarctica

Q2

Agni-3 missile, recently test-fired by India, belongs to which category?

- A. Short-Range Ballistic Missile
- B. Intercontinental Ballistic Missile
- C. Intermediate-Range Ballistic Missile
- D. Surface-to-Air Missile
- E. Cruise Missile

Q3

Which port became India's first to deploy an advanced Anti-Drone System in 2026?

- A. Kandla Port
- B. Paradip Port
- C. Jawaharlal Nehru Port
- D. V.O. Chidambaranar Port
- E. Visakhapatnam Port

Q4

The MCP Server launched by NSO enables which of the following?

- A. Manual downloading of census reports
- B. AI-driven access to real-time government datasets
- C. Blockchain-based voting systems
- D. Defence data encryption
- E. Aadhaar authentication services

Q5

Why are government borrowing costs rising despite RBI's repo rate cuts?

- A. Increase in inflation targeting
- B. Higher foreign capital inflows
- C. Debt overhang and liquidity withdrawal
- D. Reduction in government borrowing
- E. Strong monetary transmission

Q6**India signed Digital Public Infrastructure (DPI) cooperation MoUs with how many countries?**

- A. 15
- B. 18
- C. 20
- D. 23
- E. 25

Q7**Under the new deposit insurance framework, premiums charged by DICGC will be based on:**

- A. Size of deposits only
- B. Profitability of banks
- C. Risk profile of banks
- D. Ownership structure
- E. Type of customers

Q8**Which of the following agricultural items has India protected from tariff concessions under the India-US trade framework?**

- A. Almonds
- B. Edible oils
- C. Rice
- D. Wine
- E. Tree nuts

Q9**What is the primary criticism highlighted regarding India's GM crop policy?**

- A. Excessive subsidies to farmers
- B. Overdependence on imports
- C. Blanket political resistance without scientific evaluation
- D. High adoption of GM technology
- E. Lack of private sector participation

Q10**Under the 10,000 FPOs Scheme, which support is provided to strengthen FPO balance sheets?**

- A. Interest subvention
- B. Crop insurance subsidy
- C. Matching equity grant
- D. Direct income transfer
- E. MSP guarantee

ANSWERS — 8 & 9 FEBRUARY 2026

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

Q1. Mount Aconcagua, recently in news, is known for which of the following distinctions?

Answer C. Highest mountain in South America and Western Hemisphere

Mount Aconcagua (6,959 m) is the highest peak in South America, the Western Hemisphere, and the tallest mountain outside Asia. It is part of the Seven Summits and is located in Argentina.

Q2. Agni-3 missile, recently test-fired by India, belongs to which category?

Answer C. Intermediate-Range Ballistic Missile

Agni-3 is an IRBM with a range of about 3,000 km. It forms a key part of India's land-based nuclear deterrence and is developed by DRDO.

Q3. Which port became India's first to deploy an advanced Anti-Drone System in 2026?

Answer D. V.O. Chidambaranar Port

V.O. Chidambaranar Port (Thoothukudi, Tamil Nadu) became India's first port to initiate an advanced RF and radar-based Anti-Drone (C-UAS) system.

Q4. The MCP Server launched by NSO enables which of the following?

Answer B. AI-driven access to real-time government datasets

The Model Context Protocol (MCP) Server allows machine-readable, API-based access to official statistics for direct integration with AI and analytics tools.

Q5. Why are government borrowing costs rising despite RBI's repo rate cuts?

Answer C. Debt overhang and liquidity withdrawal

High public debt, reduced liquidity due to RBI's forex sales, and weak transmission to long-term G-sec yields have pushed borrowing costs higher despite repo rate cuts.

Q6. India signed Digital Public Infrastructure (DPI) cooperation MoUs with how many countries?

Answer D. 23

In February 2026, India signed DPI cooperation agreements with 23 countries to share components of India Stack such as digital identity and payments.

Q7. Under the new deposit insurance framework, premiums charged by DICGC will be based on:

Answer C. Risk profile of banks

India has shifted from a flat-rate deposit insurance premium to a risk-based model, linking premiums to capital adequacy, asset quality, liquidity, and supervisory assessment.

Q8. Which of the following agricultural items has India protected from tariff concessions under the India-US trade framework?

Answer C. Rice

India has protected staple crops such as rice, wheat, and sugar due to food security and political sensitivity, while opening non-sensitive agricultural products.

Q9. What is the primary criticism highlighted regarding India's GM crop policy?

Answer C. Blanket political resistance without scientific evaluation

The editorial argues that GM crops are rejected due to ideological opposition, regulatory paralysis, and Centre–State conflict rather than evidence-based scientific assessment.

Q10. Under the 10,000 FPOs Scheme, which support is provided to strengthen FPO balance sheets?

Answer C. Matching equity grant

The scheme provides a matching equity grant up to ₹15 lakh per FPO (₹2,000 per farmer) to improve financial strength and creditworthiness.

QUIZ 6 OF 22

10 February 2026

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

Q1

The IMPACT framework, recently announced during the Prime Minister's visit to Malaysia, stands for:

- A. India–Malaysia Programme for Advanced Cooperation and Trade
- B. India–Malaysia Partnership for Advancing Collective Transformation
- C. International Malaysia Pact for Asian Cooperation and Trade
- D. Integrated Malaysia–India Policy for ASEAN Cooperation
- E. India–Malaysia Progressive Alliance for Cooperation and Technology

Q2

According to the USGBC LEED List 2025 (outside USA), India ranked:

- A. 1st
- B. 2nd
- C. 3rd
- D. 4th
- E. 5th

Q3

Nature–Based Solutions (Nbs), as defined by IUCN, primarily aim to:

- A. Promote industrial urbanisation
- B. Protect and restore ecosystems to address societal challenges
- C. Increase fossil fuel efficiency
- D. Expand nuclear energy production
- E. Privatised forest resources

Q4

The India–AI Impact Summit 2026 is guided by which three Sutras?

- A. Growth, Governance, Globalisation
- B. Peace, Prosperity, Power
- C. People, Planet, Progress
- D. Inclusion, Innovation, Investment
- E. Security, Stability, Sustainability

Q5

Project Tiger, recently in news for its Golden Jubilee, was launched in:

- A. 1969
- B. 1972
- C. 1973
- D. 1975
- E. 1980

Q6

As per RBI's 2026 directions, banks must provide collateral-free loans up to what amount to Micro and Small Enterprises (MSEs)?

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

Q7

In the RBI Consumer Confidence Survey (January 2026), a Current Situation Index (CSI) below 100 indicates:

- A. Strong optimism
- B. Neutral sentiment
- C. Pessimistic sentiment
- D. Inflation control
- E. High employment growth

Q8

The Voluntary Retention Route (VRR), recently streamlined by RBI, was originally introduced in:

- A. 2016
- B. 2017
- C. 2018
- D. 2019
- E. 2020

Q9

The Nationwide Pulse Self-Reliance Mission aims primarily to:

- A. Reduce rice exports
- B. Increase wheat MSP
- C. Achieve self-reliance and boost pulse exports
- D. Promote organic cotton
- E. Ban pulse imports permanently

Q10

Under the Pulse Self-Reliance Mission, the government will provide subsidy up to _____ per pulse mill.

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

ANSWERS — 10 FEBRUARY 2026

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

Q1. The IMPACT framework, recently announced during the Prime Minister's visit to Malaysia, stands for:

Answer B) India–Malaysia Partnership for Advancing Collective Transformation

The IMPACT framework was articulated during the PM's visit to Malaysia. It aims to deepen cooperation in economic growth, digital integration, cultural ties, and strategic engagement between India and Malaysia.

Q2. According to the USGBC LEED List 2025 (outside USA), India ranked:

Answer B) 2nd

In the 2025 LEED rankings (outside USA), Mainland China ranked 1st while India climbed to 2nd position with over 16 million Gross Square Meters (GSM) of certified space.

Q3. Nature–Based Solutions (NbS), as defined by IUCN, primarily aim to:

Answer B) Protect and restore ecosystems to address societal challenges

NbS are actions to protect, sustainably manage, and restore ecosystems to tackle climate change, disaster risks, and food and water security while benefiting biodiversity and human well-being.

Q4. The India–AI Impact Summit 2026 is guided by which three Sutras?

Answer C) People, Planet, Progress

The India–AI Impact Summit 2026, hosted in New Delhi, is guided by the Three Sutras — People, Planet, and Progress — and operationalised through Seven Chakras focusing on responsible AI implementation.

Q5. Project Tiger, recently in news for its Golden Jubilee, was launched in:

Answer C) 1973

Project Tiger was launched in 1973 as a Centrally Sponsored Scheme to conserve tigers and their habitats using a core–buffer strategy.

Q6. As per RBI's 2026 directions, banks must provide collateral-free loans up to what amount to Micro and Small Enterprises (MSEs)?

Answer C) ₹20 lakh

RBI directed banks to extend collateral-free loans up to ₹20 lakh to all Micro and Small Enterprises (MSEs), with flexibility to increase up to ₹25 lakh for good borrowers.

Q7. In the RBI Consumer Confidence Survey (January 2026), a Current Situation Index (CSI) below 100 indicates:

Answer C) Pessimistic sentiment

The CSI stood at 98.1 in January 2026. A value below 100 reflects pessimism about the current economic conditions among consumers.

Q8. The Voluntary Retention Route (VRR), recently streamlined by RBI, was originally introduced in:

Answer D) 2019

RBI introduced VRR in 2019 to attract stable, long-term foreign portfolio investments into India's debt markets with relaxed regulations in exchange for retention commitments.

Q9. The Nationwide Pulse Self-Reliance Mission aims primarily to:

Answer C) Achieve self-reliance and boost pulse exports

The mission aims to make India self-reliant in pulse production and transform the country into a global exporter through cluster-based production, seed villages, and establishment of pulse mills.

Q10. Under the Pulse Self-Reliance Mission, the government will provide subsidy up to _____ per pulse mill.

Answer D) ₹25 lakh

The mission proposes establishment of 1,000 pulse mills across the country with government subsidy support of up to ₹25 lakh per mill to promote processing and value addition.

QUIZ 7 OF 22

11 February 2026

10 questions · Banking 4 · Sci & Env 2 · Agri & Rural 2 · Reports 1

Q1

The IT (Intermediary Guidelines) Amendment Rules, 2026 require social media platforms to:

- A. Ban synthetic media completely
- B. Share AI algorithms with government
- C. Pay tax on AI content
- D. Label photorealistic AI-generated content prominently
- E. Remove all edited images

Q2

India's rank in the Network Readiness Index (NRI) 2025 is:

- A. 49th
- B. 52nd
- C. 45th
- D. 39th
- E. 41st

Q3

Form 7 is used for which of the following purposes?

- A. Applying for fresh voter ID
- B. Objecting to inclusion of a name in electoral roll
- C. Changing polling booth location
- D. Correction of Aadhaar details
- E. Updating election expenditure

Q4

Lyriothemis keralensis belongs to which order?

- A. Coleoptera
- B. Diptera
- C. Hemiptera
- D. Odonata
- E. Lepidoptera

Q5

The Standing Deposit Facility (SDF) rate currently stands at:

- A. 5.25%
- B. 5%
- C. 5.50%
- D. 4.75%
- E. 6%

Q6**RBI has proposed increasing unsecured loan exposure limit for UCBs to:**

- A. 25% of total assets
- B. 15% of total advances
- C. 20% of total advances
- D. 30% of total advances
- E. 10% of total assets

Q7**SEBI is considering reducing the monitoring threshold for IPO/QIP proceeds to:**

- A. ₹75 crore
- B. ₹25 crore
- C. ₹90 crore
- D. ₹50 crore
- E. ₹60 crore

Q8**Which NBFCs may be exempted from RBI registration under draft norms?**

- A. Asset size above ₹5,000 crore
- B. Asset size below ₹1,000 crore with no public funds and no customer interface
- C. Deposit-taking NBFCs
- D. Listed NBFCs
- E. NBFCs with public deposits

Q9**The MSP scheme for Minor Forest Produce (MFP) was launched in:**

- A. 2015–16
- B. 2010–11
- C. 2017–18
- D. 2013–14
- E. 2012–13

Q10**TRIFED is the nodal agency for MSP implementation of:**

- A. Major cereals
- B. Marine products
- C. Plantation crops
- D. Dairy products
- E. Minor Forest Produce

ANSWERS — 11 FEBRUARY 2026

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

Q1. The IT (Intermediary Guidelines) Amendment Rules, 2026 require social media platforms to:**Answer** D. Label photorealistic AI-generated content prominently

The amended IT Rules mandate clear labelling of photorealistic AI-generated content that appears real. Non-compliance may lead to loss of safe harbour protection.

Q2. India's rank in the Network Readiness Index (NRI) 2025 is:

Answer C. 45th

India improved to 45th rank in NRI 2025 with a score of 54.43, reflecting better digital and ICT preparedness.

Q3. Form 7 is used for which of the following purposes?

Answer B. Objecting to inclusion of a name in electoral roll

Form 7 allows a registered voter or BLA to seek deletion or object to inclusion of a name due to death, duplication, shifting, or ineligibility.

Q4. Lyriothemis keralensis belongs to which order?

Answer D. Odonata

Lyriothemis keralensis is a newly discovered dragonfly species from Kerala. Dragonflies belong to the order Odonata.

Q5. The Standing Deposit Facility (SDF) rate currently stands at:

Answer B. 5%

The SDF rate is 5%, acting as the floor of the LAF corridor and is 25 basis points below the repo rate.

Q6. RBI has proposed increasing unsecured loan exposure limit for UCBs to:

Answer C. 20% of total advances

RBI draft norms propose raising the unsecured loan cap for UCBs to 20% of total advances from the previous 10% of total assets.

Q7. SEBI is considering reducing the monitoring threshold for IPO/QIP proceeds to:

Answer D. ₹50 crore

SEBI is examining reducing the monitoring threshold from ₹100 crore to ₹50 crore to enhance oversight and investor protection.

Q8. Which NBFCs may be exempted from RBI registration under draft norms?

Answer B. Asset size below ₹1,000 crore with no public funds and no customer interface

RBI proposes exempting small NBFCs (below ₹1,000 crore assets) that do not accept public funds and have no customer interface. These will be classified as Unregistered Type I NBFCs.

Q9. The MSP scheme for Minor Forest Produce (MFP) was launched in:

Answer D. 2013–14

The MSP for MFP scheme was launched in 2013–14 to protect tribal gatherers from distress sales and middlemen exploitation.

Q10. TRIFED is the nodal agency for MSP implementation of:

Answer E. Minor Forest Produce

TRIFED (Tribal Cooperative Marketing Development Federation of India) implements the MSP scheme for Minor Forest Produce.

QUIZ 8 OF 22

12 February 2026

9 questions · International 2 · Banking 2 · Economy 1 · Schemes 1

Q1

In CPI 2025, India secured which rank and score respectively?

- A. 96th rank, 38 score
- B. 91st rank, 39 score
- C. 88th rank, 42 score
- D. 100th rank, 35 score
- E. 85th rank, 40 score

Q2

PLASTINDIA 2026 was held at which venue?

- A. Pragati Maidan
- B. Bharat Mandapam
- C. Vigyan Bhawan
- D. India Expo Centre
- E. Yashobhoomi

Q3

The STQC Lab Automation Portal 'SATYA' was developed with technical support from:

- A. NIC
- B. DRDO
- C. C-DAC
- D. ISRO
- E. BEL

Q4

Vayu Shakti 2026 will be conducted at which location?

- A. Jaisalmer
- B. Pokhran Field Firing Range
- C. Pathankot Air Base
- D. Tezpur Air Base
- E. Andaman & Nicobar

Q5

The base year of the Consumer Price Index (CPI) is proposed to be revised from 2012 to:

- A. 2022
- B. 2023
- C. 2024
- D. 2025
- E. 2026

Q6

RBI's draft norms propose banning which of the following to curb mis-selling?

- A. Digital banking
- B. ATM withdrawals
- C. Third-party sales incentives
- D. Core banking services
- E. RTGS transactions

Q7

SEBI's new framework mandates exchanges to maintain installed IT capacity of at least:

- A. Equal to projected peak load
- B. 1.5 times projected peak load
- C. 2 times projected peak load
- D. 3 times projected peak load
- E. 4 times projected peak load

Q8

India was named 'Country of the Year' at BIOFACH 2026 held in:

- A. Paris, France
- B. Geneva, Switzerland
- C. Berlin, Germany
- D. Nuremberg, Germany
- E. Rome, Italy

Q9

BIOFACH primarily promotes which of the following?

- A. Chemical fertilisers
- B. Defence equipment
- C. Organic food and agriculture
- D. Petroleum exports
- E. Textile manufacturing

ANSWERS — 12 FEBRUARY 2026

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

Q1. In CPI 2025, India secured which rank and score respectively?**Answer** B) 91st rank, 39 score

In CPI 2025, India ranked 91st out of 182 countries with a score of 39 out of 100, improving 5 places and 1 point compared to the previous year.

Q2. PLASTINDIA 2026 was held at which venue?**Answer** B) Bharat Mandapam

The 12th International Plastics Exhibition — PLASTINDIA 2026 — was held from February 5–10, 2026, at Bharat Mandapam, New Delhi.

Q3. The STQC Lab Automation Portal 'SATYA' was developed with technical support from:

Answer C) C-DAC

The SATYA portal was developed with technical support from the Centre for Development of Advanced Computing (C-DAC) under the Ministry of Electronics & IT to digitise the certification lifecycle.

Q4. Vayu Shakti 2026 will be conducted at which location?

Answer B) Pokhran Field Firing Range

Vayu Shakti is a biennial live firepower exercise conducted by the Indian Air Force at the Pokhran air-to-ground range in Rajasthan.

Q5. The base year of the Consumer Price Index (CPI) is proposed to be revised from 2012 to:

Answer C) 2024

The Ministry of Statistics and Programme Implementation (MoSPI) is revising the CPI base year from 2012 to 2024 to reflect updated consumption patterns and modern data collection practices.

Q6. RBI's draft norms propose banning which of the following to curb mis-selling?

Answer C) Third-party sales incentives

RBI has proposed banning third-party sales incentives to prevent mis-selling of financial products like insurance and mutual funds by bank employees.

Q7. SEBI's new framework mandates exchanges to maintain installed IT capacity of at least:

Answer C) 2 times projected peak load

SEBI has mandated that exchanges and clearing corporations in the commodity derivatives segment maintain IT capacity of at least 2x the projected peak load to ensure resilience and system stability.

Q8. India was named 'Country of the Year' at BIOFACH 2026 held in:

Answer D) Nuremberg, Germany

BIOFACH, the world's leading organic trade fair, is held annually in Nuremberg, Germany. In 2026, India was designated as the 'Country of the Year'.

Q9. BIOFACH primarily promotes which of the following?

Answer C) Organic food and agriculture

BIOFACH is the world's premier trade fair for certified organic food and agriculture, promoting sustainable farming and environmentally responsible consumption.

QUIZ 9 OF 22

13 February 2026

9 questions · Banking 3 · Economy 2 · Sci & Env 2 · Reports 1

Q1

What is the base year of the newly released Consumer Price Index (CPI) series?

- A. 2022
- B. 2011
- C. 2024
- D. 2012
- E. 2020

Q2

What weight has been assigned to "Contribution to GDP" in horizontal devolution by the 16th Finance Commission?

- A. 5%
- B. 15%
- C. 12.5%
- D. 10%
- E. 7.5%

Q3

The Defence Acquisition Council approved procurement of 114 fighter jets of which aircraft?

- A. Tejas Mk-1A
- B. MiG-29
- C. Mirage 2000
- D. Sukhoi Su-30
- E. Dassault Rafale

Q4

The National Large Optical–Near Infrared Telescope (NLOT) will be established at which location?

- A. Udaipur
- B. Hanle
- C. Merak
- D. Kodaikanal
- E. Dehradun

Q5

The RBI's draft guidelines on loan recovery agents primarily aim to address which issue?

- A. Increasing bank profits
- B. Promoting digital recovery
- C. Preventing borrower harassment
- D. Reducing repo rate
- E. Expanding foreign banks

Q6**The government plans to monetise CPSE-owned real estate through which financial instrument?**

- A. Infrastructure Bonds
- B. Sovereign Gold Bonds
- C. IPO
- D. Municipal Bonds
- E. Real Estate Investment Trusts (REITs)

Q7**As per IRDAI clarification, which funds cannot be invested abroad through Alternative Investment Funds (AIFs)?**

- A. Contingency reserves
- B. Shareholder capital
- C. Retained earnings
- D. Policyholder funds
- E. Bonus reserves

Q8**Under RBI's proposed recovery norms, which of the following is considered a prohibited practice?**

- A. Issuing legal notice
- B. Calling during permitted hours
- C. Engaging registered recovery agents
- D. Publicly shaming borrowers
- E. Sending written reminders

Q9**RBI has proposed inclusion of which of the following under eligible farm loan expenses?**

- A. Foreign agricultural tours
- B. Luxury farmhouses
- C. Real estate purchase
- D. Soil testing and weather tools
- E. Vehicle imports

ANSWERS — 13 FEBRUARY 2026

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

Q1. What is the base year of the newly released Consumer Price Index (CPI) series?**Answer** C) 2024

The Ministry of Statistics and Programme Implementation (MoSPI) released a new CPI series with 2024 as the base year, replacing the earlier 2012 base year. The revision reflects updated consumption patterns based on the Household Consumption Expenditure Survey (HCES) 2023–24.

Q2. What weight has been assigned to “Contribution to GDP” in horizontal devolution by the 16th Finance Commission?

Answer D) 10%

The 16th Finance Commission introduced a new horizontal devolution criterion giving 10% weight to a State's contribution to GDP. This rewards economically productive States while maintaining overall tax devolution at 41%.

Q3. The Defence Acquisition Council approved procurement of 114 fighter jets of which aircraft?

Answer E) Dassault Rafale

The Defence Acquisition Council (DAC) granted Acceptance of Necessity (AoN) for procurement of 114 Dassault Rafale multi-role fighter aircraft to strengthen the Indian Air Force's combat capability.

Q4. The National Large Optical–Near Infrared Telescope (NLOT) will be established at which location?

Answer B) Hanle

The National Large Optical–Near Infrared Telescope (NLOT), a 13.7-metre segmented mirror telescope, will be set up at Hanle in Ladakh. The high-altitude dry environment ensures superior astronomical observation.

Q5. The RBI's draft guidelines on loan recovery agents primarily aim to address which issue?

Answer C) Preventing borrower harassment

RBI's draft norms aim to stop coercion, intimidation, repeated calls, public humiliation and other harsh recovery practices, thereby strengthening borrower protection.

Q6. The government plans to monetise CPSE-owned real estate through which financial instrument?

Answer E) Real Estate Investment Trusts (REITs)

The Union Budget proposed monetising CPSE real estate via REITs, which pool investor funds into income-generating properties and distribute rental income as dividends.

Q7. As per IRDAI clarification, which funds cannot be invested abroad through Alternative Investment Funds (AIFs)?

Answer D) Policyholder funds

IRDAI clarified that insurers cannot deploy policyholder funds abroad through AIFs to protect policyholders from overseas investment risks and ensure financial stability.

Q8. Under RBI's proposed recovery norms, which of the following is considered a prohibited practice?

Answer D) Publicly shaming borrowers

RBI prohibits harsh recovery practices such as threatening language, repeated calls, intimidation, and public humiliation of borrowers or their relatives.

Q9. RBI has proposed inclusion of which of the following under eligible farm loan expenses?

Answer D) 2.5 crore tonnes

India produces around 2.5 crore tonnes of pulses annually, while demand is approximately 3 crore tonnes. The gap is met through imports, leading to farmer concerns.

QUIZ 10 OF 22

14 February 2026

10 questions · Banking 5 · Reports 2 · Schemes 1 · Economy 1

Q1

The Henley Passport Index (HPI) ranks countries based on:

- A. GDP per capita
- B. Military strength
- C. Global mobility and travel freedom
- D. Human Development Index
- E. Tourism revenue

Q2

India's rank in the Henley Passport Index – February 2026 is:

- A. 85
- B. 80
- C. 70
- D. 75
- E. 65

Q3

The ₹10,000 crore Startup India Fund 2.0 will be operated by:

- A. RBI
- B. SEBI
- C. NABARD
- D. SIDBI
- E. NITI Aayog

Q4

Parliamentary privileges of Members of Parliament are provided under which Article of the Constitution?

- A. Article 356
- B. Article 105
- C. Article 370
- D. Article 280
- E. Article 324

Q5

The Dornier 228 aircraft to be procured for the Indian Coast Guard is manufactured in India by:

- A. DRDO
- B. BEL
- C. HAL
- D. ISRO
- E. BHEL

Q6

The Lead Bank Scheme (LBS) was introduced in:

- A. 1956
- B. 1969
- C. 1982
- D. 1991
- E. 2005

Q7

As per RBI's new norms, banks can finance up to what percentage of the total acquisition value?

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 90%

Q8

The proposed Credit-Deposit (C/D) ratio for rural and semi-urban branches is:

- A. 40%
- B. 50%
- C. 60%
- D. 70%
- E. 80%

Q9

RBI has proposed allowing banks to lend to which of the following entities from July 1?

- A. NBFCs
- B. Cooperative Banks
- C. Microfinance Institutions
- D. REITs
- E. Insurance Companies

Q10

Under RBI norms for acquisition finance, the post-acquisition debt-to-equity ratio is capped at:

- A. 1:1
- B. 2:1
- C. 3:1
- D. 4:1
- E. 5:1

ANSWERS — 14 FEBRUARY 2026

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

Q1. The Henley Passport Index (HPI) ranks countries based on:

Answer C. Global mobility and travel freedom

The Henley Passport Index, published by Henley & Partners, ranks passports based on the number of destinations citizens can access without prior visa (visa-free, visa-on-arrival, or e-visa). It measures global mobility and travel freedom.

Q2. India's rank in the Henley Passport Index – February 2026 is:

Answer D. 75

In February 2026, India ranked 75th globally with access to 56 destinations. It improved from 80th (January 2026) and 85th (2025).

Q3. The ₹10,000 crore Startup India Fund 2.0 will be operated by:

Answer D. SIDBI

The Fund of Funds Scheme (FFS) under Startup India is operated by SIDBI (Small Industries Development Bank of India). The government invests in AIFs, which then invest in startups.

Q4. Parliamentary privileges of Members of Parliament are provided under which Article of the Constitution?

Answer B. Article 105

Article 105 of the Constitution provides privileges and immunities to Members of Parliament, including freedom of speech in Parliament. Article 194 provides similar powers for State Legislatures.

Q5. The Dornier 228 aircraft to be procured for the Indian Coast Guard is manufactured in India by:

Answer C. HAL

The Dornier 228 aircraft, originally developed in Germany, is manufactured in India by Hindustan Aeronautics Limited (HAL) at Kanpur. It is used for maritime patrol, surveillance, and search and rescue missions.

Q6. The Lead Bank Scheme (LBS) was introduced in:

Answer B. 1969

The Lead Bank Scheme was introduced in 1969 to improve banking penetration and financial inclusion. Each district was assigned a Lead Bank to coordinate credit expansion.

Q7. As per RBI's new norms, banks can finance up to what percentage of the total acquisition value?

Answer D. 75%

RBI permits banks to finance up to 75% of the total acquisition value for takeovers of listed and unlisted non-financial companies, subject to safeguards.

Q8. The proposed Credit-Deposit (C/D) ratio for rural and semi-urban branches is:

Answer C. 60%

RBI has proposed that banks aim to maintain a 60% Credit-Deposit ratio in rural and semi-urban areas to improve credit flow and reduce regional disparities.

Q9. RBI has proposed allowing banks to lend to which of the following entities from July 1?

Answer D. REITs

RBI has proposed allowing banks to lend to SEBI-registered Real Estate Investment Trusts (REITs), with exposure capped at 49% of asset value and full security requirements.

Q10. Under RBI norms for acquisition finance, the post-acquisition debt-to-equity ratio is capped at:

Answer C. 3:1

RBI has capped the post-acquisition consolidated debt-to-equity ratio at 3:1 to ensure prudent lending and prevent excessive leverage.

QUIZ 11 OF 22

15 & 16 February 2026

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

Q1

The Urban Challenge Fund (UCF) requires what minimum percentage of project cost to be raised from market sources?

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

Q2

Seva Teerth complex houses which of the following institutions?

- A. Finance Ministry and Defence Ministry
- B. PMO, NSCS and Cabinet Secretariat
- C. RBI and SEBI
- D. NITI Aayog and Election Commission
- E. Supreme Court and Law Ministry

Q3

The Sangtam community, recently in news for wildlife conservation, primarily resides in which state?

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

Q4

The AI Impact Summit 2026 is being hosted at which venue?

- A. Vigyan Bhavan
- B. Bharat Mandapam
- C. India Habitat Centre
- D. Pragati Maidan Hall No. 1
- E. Rashtrapati Bhavan

Q5

Commercial Papers (CPs) are primarily issued by:

- A. Reserve Bank of India
- B. Commercial Banks only
- C. Corporates and Financial Institutions
- D. State Governments
- E. Insurance Companies only

Q6**Certificates of Deposit (CDs) are considered safer than CPs mainly because:**

- A. They are government guaranteed
- B. They are long-term instruments
- C. They are backed by gold reserves
- D. They are issued by regulated banks
- E. They are tax-free

Q7**Under RBI's restored Default Loss Guarantee (DLG) framework, fintech guarantees are generally capped at approximately:**

- A. 2%
- B. 5%
- C. 10%
- D. 15%
- E. 25%

Q8**Under the Overseas Direct Investment (ODI) framework, an Indian company can generally invest abroad up to:**

- A. Twice its net worth
- B. Three times its net worth
- C. Four times its net worth or \$1 billion (whichever is lower)
- D. Unlimited amount
- E. Only \$500 million

Q9**As per RBI's new M&A financing rules, the maximum bank financing allowed for acquisition funding is:**

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 90%

Q10**APEDA was established under which Act?**

- A. Foreign Trade Act, 1992
- B. APEDA Act, 1985
- C. Agriculture Export Promotion Act, 1986
- D. Food Safety Act, 2006
- E. Essential Commodities Act, 1955

ANSWERS — 15 & 16 FEBRUARY 2026

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

Q1. The Urban Challenge Fund (UCF) requires what minimum percentage of project cost to be raised from market sources?

Answer C) 50%

Under the Urban Challenge Fund (UCF), at least 50% of the project cost must be mobilised through market sources such as municipal bonds, bank loans, and PPPs. The Central Government provides 25% assistance to encourage market-linked funding and reduce dependence on grants.

Q2. Seva Teerth complex houses which of the following institutions?

Answer B) PMO, NSCS and Cabinet Secretariat

Seva Teerth consolidates major decision-making institutions including the Prime Minister's Office (PMO), National Security Council Secretariat (NSCS), and the Cabinet Secretariat to improve coordination and governance efficiency.

Q3. The Sangtam community, recently in news for wildlife conservation, primarily resides in which state?

Answer C) Nagaland

The Sangtam is a recognised Naga tribe mainly residing in Kiphire and Tuensang districts of Nagaland. The community recently passed a resolution to protect pangolins.

Q4. The AI Impact Summit 2026 is being hosted at which venue?

Answer B) Bharat Mandapam

The AI Impact Summit 2026 is being held at Bharat Mandapam, New Delhi. It is the fourth edition of the global summit and the first hosted in a Global South country.

Q5. Commercial Papers (CPs) are primarily issued by:

Answer C) Corporates and Financial Institutions

Commercial Papers (CPs) are short-term unsecured promissory notes issued by corporates, NBFCs, and financial institutions to meet working capital requirements.

Q6. Certificates of Deposit (CDs) are considered safer than CPs mainly because:

Answer D) They are issued by regulated banks

CDs are issued by banks and regulated financial institutions under RBI norms. Since banks are highly regulated, CDs are perceived to have lower credit risk compared to corporate-issued CPs.

Q7. Under RBI's restored Default Loss Guarantee (DLG) framework, fintech guarantees are generally capped at approximately:

Answer B) 5%

Default Loss Guarantees in digital lending partnerships are usually capped at around 5% of the loan portfolio. This allows limited risk-sharing between fintechs and NBFCs.

Q8. Under the Overseas Direct Investment (ODI) framework, an Indian company can generally invest abroad up to:

Answer C) Four times its net worth or \$1 billion (whichever is lower)

As per the Overseas Investment framework under FEMA, Indian companies can invest abroad up to four times their net worth or \$1 billion, whichever is lower, subject to compliance conditions.

Q9. As per RBI's new M&A financing rules, the maximum bank financing allowed for acquisition funding is:

Answer D) 75%

RBI guidelines allow banks to finance up to 75% of acquisition costs, while the acquirer must contribute at least 25% equity, ensuring shared financial responsibility.

Q10. APEDA was established under which Act?

Answer B) APEDA Act, 1985

APEDA (Agricultural and Processed Food Products Export Development Authority) was established under the APEDA Act, 1985 and became operational in 1986 to promote agricultural exports from India.

QUIZ 12 OF 22

17 February 2026

10 questions · Banking 7 · Agri & Rural 2 · Misc GA 1

Q1

With reference to the Great Nicobar Project, consider the following statements:

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

Q2

The Urban Challenge Fund requires cities to raise at least what percentage of project funding through market mechanisms such as bonds and PPPs?

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

Q3

The proposal to widen the banking reform committee's mandate is primarily due to:

- A. Complete privatisation of public sector banks
- B. Dominance of cooperative banks
- C. Diversification of financial intermediation beyond banks
- D. Decline in NBFC activity
- E. Merger of all financial regulators

Q4

The Reserve Bank of India recently amended the External Commercial Borrowing (ECB) framework by:

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

Q5

"UPI One World" launched by NPCI is primarily intended for:

- A. Domestic inter-bank settlements
- B. Government subsidy transfers
- C. Foreign visitors without Indian bank accounts
- D. Cryptocurrency trading
- E. International SWIFT transfers

Q6

According to recent data, Currency in Circulation (CIC) in India has reached record levels while:

- A. Cash-to-GDP ratio has increased sharply
- B. Cash-to-GDP ratio has declined
- C. Digital payments have stopped growing
- D. ATM withdrawals have reduced significantly
- E. Gold demand has collapsed

Q7

The approval of natural gas futures by SEBI on NSE aims primarily at:

- A. Fixing gas prices administratively
- B. Reducing gas imports
- C. Improving price discovery and hedging
- D. Eliminating spot markets
- E. Replacing crude oil futures

Q8

RBI's recent tightening of collateral rules for capital market intermediaries includes:

- A. Zero collateral requirement
- B. 100% secured loans with 40% haircut on equity collateral
- C. Removal of margin trading norms
- D. Allowing unlimited leverage
- E. Eliminating bank lending to brokers

Q9

The MahaVISTAAR platform in Maharashtra is primarily designed to:

- A. Provide crop insurance payouts
- B. Offer AI-based agricultural advisory services
- C. Replace mandi system
- D. Provide direct fertilizer subsidies
- E. Facilitate export of agricultural produce

Q10

Amul's "Sarlaben" AI assistant mainly helps dairy farmers by:

- A. Providing export certification
- B. Managing cooperative elections
- C. Offering livestock disease and feeding advice
- D. Replacing milk procurement centres
- E. Fixing milk prices

ANSWERS — 17 FEBRUARY 2026

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

Q1. With reference to the Great Nicobar Project, consider the following statements:

Answer A) 1 and 2 only

The National Green Tribunal upheld the environmental clearance for the Great Nicobar Project. The project includes a transshipment port, airport, power plant and township. However, the NGT directed compliance with the Island Coastal Regulation Zone (ICRZ) Notification, 2019 — it did not strike it down.

Q2. The Urban Challenge Fund requires cities to raise at least what percentage of project funding through market mechanisms such as bonds and PPPs?

Answer C) 50%

Under the Urban Challenge Fund, the Centre funds 25% of project cost, while cities must raise at least 50% via municipal bonds, loans, or PPPs. This promotes fiscal discipline and market-based urban financing.

Q3. The proposal to widen the banking reform committee's mandate is primarily due to:

Answer C) Diversification of financial intermediation beyond banks

India's financial system is no longer purely bank-centric. Credit increasingly flows through NBFCs, fintech platforms, capital markets, insurance and pension systems. Hence, reforms must address the broader financial ecosystem.

Q4. The Reserve Bank of India recently amended the External Commercial Borrowing (ECB) framework by:

Answer A) 1 and 3 only

The RBI removed the all-in-cost cap and expanded eligible participants under the new ECB regime. However, on-lending for real estate business remains prohibited as a prudential safeguard.

Q5. "UPI One World" launched by NPCI is primarily intended for:

Answer C) Foreign visitors without Indian bank accounts

UPI One World is a prepaid wallet facility designed for foreign visitors to enable seamless UPI-based digital payments in India without requiring an Indian bank account.

Q6. According to recent data, Currency in Circulation (CIC) in India has reached record levels while:

Answer B) Cash-to-GDP ratio has declined

Although Currency in Circulation has reached record highs, the cash-to-GDP ratio has declined, indicating that digital payments (especially UPI) are driving incremental economic growth.

Q7. The approval of natural gas futures by SEBI on NSE aims primarily at:

Answer C) Improving price discovery and hedging

Natural gas futures enable transparent price discovery and allow producers and consumers to hedge against volatility, strengthening India's energy market framework.

Q8. RBI's recent tightening of collateral rules for capital market intermediaries includes:

Answer B) 100% secured loans with 40% haircut on equity collateral

RBI mandated fully secured loans and imposed a minimum 40% haircut on shares pledged as collateral to reduce systemic risk and excessive leverage in capital markets.

Q9. The MahaVISTAAR platform in Maharashtra is primarily designed to:

Answer B) Offer AI-based agricultural advisory services

MahaVISTAAR integrates research-based advisories, pest alerts, weather updates and market intelligence, acting as a digital decision-support platform for farmers.

Q10. Amul's "Sarlaben" AI assistant mainly helps dairy farmers by:

Answer C) Offering livestock disease and feeding advice

Sarlaben is an AI-powered voice assistant that provides guidance on livestock disease management, feeding practices and dairy hygiene, reducing dependence on physical veterinary consultations.

QUIZ 13 OF 22

18 February 2026

10 questions · Sci & Env 4 · Banking 4 · Agri & Rural 2

Q1

SAHI initiative launched by the Ministry of Health primarily aims to:

- A. Promote medical tourism
- B. Regulate pharmaceutical pricing
- C. Ensure ethical and responsible use of AI in healthcare
- D. Replace doctors with AI systems
- E. Digitise all private hospitals

Q2

The BODH platform is primarily designed to:

- A. Train doctors in AI coding
- B. Benchmark and validate AI-based health solutions
- C. Provide free AI software to hospitals
- D. Regulate pharmaceutical exports
- E. Promote telemedicine abroad

Q3

Which of the following AI systems of the Indian Army is focused on climatology and disaster prediction?

- A. EKAM
- B. AI Examiner
- C. PRAKSHEPAN
- D. XFace
- E. AI-in-a-Box

Q4

AI Mission 2.0 includes expansion of common compute infrastructure through procurement of:

- A. 5,000 GPUs
- B. 10,000 CPUs
- C. 15,000 TPUs
- D. 20,000 GPUs
- E. 50,000 servers

Q5

Under RBI's draft forex norms, the Net Overnight Open Position (NOOP) limit for authorised dealers is capped at:

- A. 10% of total capital
- B. 15% of Tier I capital
- C. 20% of total capital
- D. 25% of total capital
- E. 40% of Tier II capital

Q6**Airtel Money has been approved by RBI to operate as which type of entity?**

- A. Small Finance Bank
- B. Payment Bank
- C. Type II Non-Deposit Taking NBFC
- D. Universal Bank
- E. Asset Reconstruction Company

Q7**The proposal to defer frontloaded commissions in life insurance aims primarily to:**

- A. Increase distributor bonuses
- B. Reduce policy acquisition costs
- C. Promote foreign insurance companies
- D. Eliminate renewal commissions
- E. Replace agents with digital platforms

Q8**RBI's draft consumer protection norms prohibit which of the following practices?**

- A. Digital banking
- B. Customer verification
- C. Incentive-driven third-party product sales
- D. Online loan applications
- E. Mobile banking apps

Q9**The price of which fertiliser is fully controlled by the government in India?**

- A. DAP
- B. MOP
- C. NPK
- D. Urea
- E. Ammonium Sulphate

Q10**The Fertiliser Control Order (FCO) primarily regulates:**

- A. Agricultural exports
- B. MSP procurement
- C. Fertiliser quality and distribution
- D. Crop insurance schemes
- E. Irrigation projects

ANSWERS — 18 FEBRUARY 2026

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

Q1. SAHI initiative launched by the Ministry of Health primarily aims to:

Answer C. Ensure ethical and responsible use of AI in healthcare

SAHI (Secure AI for Health Initiative) provides a governance and policy framework to ensure AI in healthcare is ethical, transparent, accountable and people-centric. It creates a national roadmap for responsible AI deployment.

Q2. The BODH platform is primarily designed to:

Answer B. Benchmark and validate AI-based health solutions

BODH (Benchmarking Open Data Platform for Health AI) evaluates AI tools for performance and reliability before large-scale deployment, ensuring evidence-based implementation.

Q3. Which of the following AI systems of the Indian Army is focused on climatology and disaster prediction?

Answer C. PRAKSHEPAN

PRAKSHEPAN is an AI-based climatology and disaster prediction system providing early warnings for floods, landslides and avalanches, supporting disaster management efforts.

Q4. AI Mission 2.0 includes expansion of common compute infrastructure through procurement of:

Answer D. 20,000 GPUs

Under AI Mission 2.0, the government plans to procure 20,000 additional GPUs to strengthen the national common compute cluster, supporting start-ups, academia and researchers.

Q5. Under RBI's draft forex norms, the Net Overnight Open Position (NOOP) limit for authorised dealers is capped at:

Answer D. 25% of total capital

RBI proposed that authorised dealers must maintain NOOP limits up to 25% of total capital (Tier I + Tier II) to manage foreign exchange risk exposure.

Q6. Airtel Money has been approved by RBI to operate as which type of entity?

Answer C. Type II Non-Deposit Taking NBFC

Airtel Money received RBI approval to function as a Type II NBFC (Non-Deposit Taking), meaning it cannot accept public deposits but can undertake permitted financial activities like lending.

Q7. The proposal to defer frontloaded commissions in life insurance aims primarily to:

Answer B. Reduce policy acquisition costs

Life insurers proposed spreading commissions over 3–5 years instead of upfront payments to reduce initial acquisition costs and lower premium burden on policyholders.

Q8. RBI's draft consumer protection norms prohibit which of the following practices?

Answer C. Incentive-driven third-party product sales

RBI's draft norms ban incentive-based third-party product sales to prevent mis-selling and ensure suitability of financial products for customers.

Q9. The price of which fertiliser is fully controlled by the government in India?

Answer D. Urea

Urea is fully price-controlled and highly subsidised by the government, unlike other fertilisers which fall under the Nutrient-Based Subsidy (NBS) regime.

Q10. The Fertiliser Control Order (FCO) primarily regulates:

Answer C. Fertiliser quality and distribution

The Fertiliser Control Order (FCO) governs quality standards, distribution and regulatory oversight of fertilisers in India, ensuring control over supply and market operations.

QUIZ 14 OF 22

19 February 2026

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

Q1

Which of the following countries is NOT a member of the G7 grouping?

- A. Italy
- B. Canada
- C. Japan
- D. China
- E. France

Q2

The Beat the Heat Programme primarily aims to address which of the following issues?

- A. Air pollution from industries
- B. Extreme heat and sustainable cooling
- C. Marine biodiversity loss
- D. Desertification
- E. River interlinking

Q3

The 105-billion parameter model launched by Sarvam is primarily designed for:

- A. Weather forecasting
- B. Blockchain verification
- C. Advanced reasoning and complex tasks
- D. Satellite imaging
- E. Quantum simulations

Q4

INS Krishna, recently launched by the Indian Navy, is designed as:

- A. A nuclear-powered submarine
- B. An aircraft carrier
- C. A destroyer warship
- D. A cadet training ship
- E. A missile frigate

Q5

Which initiative serves as a national benchmarking platform for validating Health AI tools?

- A. SAHI
- B. ABDM
- C. BODH
- D. AgriStack
- E. AIM

Q6**Under RBI's acquisition financing norms, the post-acquisition Debt–Equity ratio is capped at:**

- A. 1:1
- B. 2:1
- C. 3:1
- D. 4:1
- E. 5:1

Q7**The Unique Transaction Identifier (UTI) mandated by RBI applies to which of the following?**

- A. Retail savings accounts
- B. Stock exchange trades
- C. Mutual fund SIPs
- D. OTC derivative transactions
- E. Gold bonds

Q8**The NPCI–Nvidia partnership aims to develop AI primarily for:**

- A. Agricultural forecasting
- B. Defence logistics
- C. Real-time digital payments ecosystem
- D. Weather modelling
- E. Election management

Q9**Which of the following schemes converts dung and crop residue into compressed biogas and organic manure?**

- A. PM-KISAN
- B. GOBARdhan
- C. PMFBY
- D. PMKSY
- E. SHC

Q10**Bharat VISTAAR integrates which of the following digital agricultural infrastructures?**

- A. DigiLocker
- B. GSTN
- C. AgriStack
- D. UPI
- E. GeM

ANSWERS — 19 FEBRUARY 2026

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

Q1. Which of the following countries is NOT a member of the G7 grouping?

Answer D. China

The G7 consists of the United States, United Kingdom, France, Germany, Italy, Japan, and Canada. China is not a member. The European Union participates as a non-enumerated member.

Q2. The Beat the Heat Programme primarily aims to address which of the following issues?

Answer B. Extreme heat and sustainable cooling

The Beat the Heat Programme focuses on tackling extreme heat through sustainable cooling technologies and urban resilience planning.

Q3. The 105-billion parameter model launched by Sarvam is primarily designed for:

Answer C. Advanced reasoning and complex tasks

The 105B parameter Large Language Model is built for advanced reasoning, coding, multilingual processing, and complex problem-solving tasks.

Q4. INS Krishna, recently launched by the Indian Navy, is designed as:

Answer D. A cadet training ship

INS Krishna is India's first indigenous Cadet Training Ship (CTS), designed as a "floating classroom" to provide practical sea training to naval cadets.

Q5. Which initiative serves as a national benchmarking platform for validating Health AI tools?

Answer C. BODH

BODH (Benchmarking Open Data Platform for Health AI) evaluates AI tools before large-scale deployment to ensure safety, reliability, and fairness.

Q6. Under RBI's acquisition financing norms, the post-acquisition Debt–Equity ratio is capped at:

Answer C. 3:1

RBI guidelines cap the post-acquisition Debt–Equity ratio at 3:1 on a continuous basis to prevent excessive leverage and reduce systemic risk.

Q7. The Unique Transaction Identifier (UTI) mandated by RBI applies to which of the following?

Answer D. OTC derivative transactions

RBI has mandated UTI for all Over-the-Counter (OTC) derivative transactions to improve transparency, risk monitoring, and financial stability oversight.

Q8. The NPCI–Nvidia partnership aims to develop AI primarily for:

Answer C. Real-time digital payments ecosystem

The partnership focuses on building a sovereign AI model tailored for high-volume, real-time digital payments with fraud detection and operational intelligence capabilities.

Q9. Which of the following schemes converts dung and crop residue into compressed biogas and organic manure?

Answer B. GOBARDhan

The GOBARDhan Scheme promotes conversion of animal waste and crop residue into compressed biogas (CBG) and organic manure, supporting circular agriculture.

Q10. Bharat VISTAAR integrates which of the following digital agricultural infrastructures?

Answer C. AgriStack

Bharat VISTAAR integrates AgriStack, land records, farmer registries, and ICAR advisories to provide AI-driven support services to farmers.

QUIZ 15 OF 22

20 February 2026

10 questions · Schemes 3 · Sci & Env 3 · Banking 2 · Economy 1

Q1

Pax Silica initiative primarily focuses on which of the following?

- A. Global food security
- B. Maritime security cooperation
- C. Securing supply chains in advanced technologies
- D. Climate finance mechanisms
- E. Space exploration collaboration

Q2

India's participation in Pax Silica is most directly linked to strengthening which domestic ambition?

- A. Agricultural exports
- B. Semiconductor manufacturing capacity
- C. Textile production
- D. Tourism development
- E. Defence pension reforms

Q3

The India–UK Offshore Wind Taskforce was launched under which framework?

- A. Act East Policy
- B. International Solar Alliance
- C. Vision 2035
- D. Make in India 2.0
- E. National Green Hydrogen Mission

Q4

The Privileges Committee of the Lok Sabha consists of how many members?

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

Q5

Article 105 of the Constitution of India deals with:

- A. Powers of the President
- B. Emergency provisions
- C. Powers and privileges of Parliament
- D. Distribution of legislative subjects
- E. Election of Vice-President

Q6

The AI Impact Startup Book launched by MeitY aims primarily to:

- A. Regulate AI usage
- B. Provide AI coding training
- C. Map and scale India's AI startup ecosystem
- D. Restrict foreign AI companies
- E. Establish data localization laws

Q7

VoicERA, launched on BHASHINI infrastructure, is best described as:

- A. A cybersecurity firewall system
- B. A satellite communication platform
- C. An open-source multilingual Voice AI stack
- D. A blockchain-based voting system
- E. A fintech payment gateway

Q8

BioAsia 2026 was held in which city?

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

Q9

Under RBI's draft norms, rupee Non-Deliverable Derivative Contracts (NDDCs) are:

- A. Physically settled in foreign currency
- B. Cash-settled without physical exchange of currency
- C. Available only for residents
- D. Restricted to equity markets
- E. Prohibited in IFSC

Q10

UPI Autopay allows users to:

- A. Make one-time cash withdrawals
- B. Transfer funds internationally
- C. Set up automatic recurring payments through mandates
- D. Trade in government securities
- E. Block UPI transactions permanently

ANSWERS — 20 FEBRUARY 2026

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

Q1. Pax Silica initiative primarily focuses on which of the following?

Answer C. Securing supply chains in advanced technologies

Pax Silica is a US-led multilateral framework aimed at securing and diversifying supply chains in advanced technologies such as semiconductors, AI and critical minerals, reducing dependence on geopolitically sensitive sources.

Q2. India's participation in Pax Silica is most directly linked to strengthening which domestic ambition?

Answer B. Semiconductor manufacturing capacity

By joining Pax Silica, India seeks integration into trusted global tech networks, which supports its semiconductor manufacturing ambitions and supply chain resilience.

Q3. The India–UK Offshore Wind Taskforce was launched under which framework?

Answer C. Vision 2035

The India–UK Offshore Wind Taskforce was launched under Vision 2035 to accelerate offshore wind energy development through bilateral cooperation.

Q4. The Privileges Committee of the Lok Sabha consists of how many members?

Answer C. 15

The Privileges Committee in the Lok Sabha consists of 15 members nominated by the Speaker. It examines cases of breach of privilege or contempt of the House.

Q5. Article 105 of the Constitution of India deals with:

Answer C. Powers and privileges of Parliament

Article 105 provides for the powers, privileges and immunities of Parliament and its members. Article 194 provides similar provisions for State Legislatures.

Q6. The AI Impact Startup Book launched by MeitY aims primarily to:

Answer C. Map and scale India's AI startup ecosystem

The AI Impact Startup Book is a comprehensive compendium of AI solutions developed by Indian startups, aimed at enabling large-scale deployment and positioning India as a global AI use-case capital.

Q7. VoicERA, launched on BHASHINI infrastructure, is best described as:

Answer C. An open-source multilingual Voice AI stack

VoicERA is an open-source Voice AI execution stack built on BHASHINI to enable multilingual speech-based digital services in governance and public services.

Q8. BioAsia 2026 was held in which city?

Answer D. Hyderabad

The 23rd edition of BioAsia 2026 was held in Hyderabad, Telangana, known as the "Vaccine Capital of the World" and a major biotechnology hub.

Q9. Under RBI's draft norms, rupee Non-Deliverable Derivative Contracts (NDDCs) are:

Answer B. Cash-settled without physical exchange of currency

NDDCs are derivative contracts settled in cash without actual delivery of the underlying currency. RBI's draft norms aim to expand such trading, especially through GIFT City IFSC.

Q10. UPI Autopay allows users to:

Answer C. Set up automatic recurring payments through mandates

UPI Autopay, launched by NPCI in 2020, enables automatic recurring payments such as subscriptions and EMIs through pre-approved mandates. RBI has asked for its review due to rising consumer complaints.

QUIZ 16 OF 22

21 February 2026

10 questions · Schemes 3 · Sci & Env 2 · Banking 2 · International 1

Q1

The M.A.N.A.V. vision presented at the India AI Impact Summit 2026 primarily focuses on:

- A. Military use of Artificial Intelligence
- B. Profit-driven AI development
- C. Human-centric and ethical AI governance
- D. Complete automation of governance
- E. Replacing human labour with AI

Q2

The Drogue Parachute tested for the Gaganyaan mission is primarily used to:

- A. Launch the spacecraft
- B. Increase rocket speed
- C. Stabilise and slow down the crew module during re-entry
- D. Provide oxygen to astronauts
- E. Deploy satellites in orbit

Q3

The SANKALP Scheme was launched by which ministry?

- A. Ministry of Labour and Employment
- B. Ministry of Education
- C. Ministry of Rural Development
- D. Ministry of Skill Development and Entrepreneurship
- E. Ministry of MSME

Q4

The National Commission for Scheduled Tribes (NCST) was established under which Article of the Constitution?

- A. Article 324
- B. Article 338
- C. Article 338A
- D. Article 340
- E. Article 356

Q5

Bela Gram, recognised as India's first net-zero panchayat, is located in:

- A. Gujarat
- B. Maharashtra
- C. Rajasthan
- D. Karnataka
- E. Tamil Nadu

Q6**Vibrant Villages Programme-II (VVP-II) aims to develop villages located along:**

- A. Coastal areas only
- B. Desert regions
- C. International land borders (excluding northern borders under VVP-I)
- D. Tribal districts only
- E. Metro city outskirts

Q7**The proposed SMS-less UPI signup system aims to replace SMS-based verification with:**

- A. Email OTP verification
- B. Aadhaar biometric scanning
- C. Silent telecom-based authentication and backend device binding
- D. Manual bank approval
- E. QR code activation only

Q8**The Swasthya Pension Scheme launched by ICICI Prudential operates under which regulatory framework?**

- A. SEBI innovation cell
- B. RBI pilot framework
- C. PFRDA regulatory sandbox
- D. NABARD innovation platform
- E. IRDAI testing window

Q9**Shalimar Wheat-3 (SW-3), developed for Kashmir, is particularly noted for:**

- A. Saltwater tolerance
- B. Late maturity
- C. High resistance to drought only
- D. Biofortification with higher iron and zinc content
- E. Genetically modified traits

Q10**Salem Sago (Javvarisi), recently exported to Canada, is primarily made from:**

- A. Wheat starch
- B. Rice flour
- C. Tapioca (cassava) roots
- D. Maize starch
- E. Barley extract

ANSWERS — 21 FEBRUARY 2026

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

Q1. The M.A.N.A.V. vision presented at the India AI Impact Summit 2026 primarily focuses on:

Answer C. Human-centric and ethical AI governance

M.A.N.A.V. (PM Narendra Modi's Human-Centric AI Odyssey) emphasizes ethical, inclusive, transparent and accountable AI development with human values at its core.

Q2. The Drogue Parachute tested for the Gaganyaan mission is primarily used to:

Answer C. Stabilise and slow down the crew module during re-entry

The Drogue Parachute is part of the Crew Module deceleration system. It stabilises the module and reduces velocity during atmospheric re-entry before the main parachutes deploy.

Q3. The SANKALP Scheme was launched by which ministry?

Answer D. Ministry of Skill Development and Entrepreneurship

SANKALP (Skill Acquisition and Knowledge Awareness for Livelihood Promotion) was launched in 2018 to strengthen short-term skill training and improve industry linkage.

Q4. The National Commission for Scheduled Tribes (NCST) was established under which Article of the Constitution?

Answer C. Article 338A

NCST is a constitutional body established under Article 338A through the 89th Constitutional Amendment Act, 2003 to protect and promote the rights of Scheduled Tribes.

Q5. Bela Gram, recognised as India's first net-zero panchayat, is located in:

Answer B. Maharashtra

Bela Gram in Maharashtra achieved net-zero status through tree plantation, solar energy adoption, LPG usage, and waste management practices.

Q6. Vibrant Villages Programme-II (VVP-II) aims to develop villages located along:

Answer C. International land borders (excluding northern borders under VVP-I)

VVP-II is a Central Sector Scheme designed to develop villages along international land borders such as Indo-Bangladesh, Indo-Nepal, Indo-Myanmar, Indo-Bhutan and Indo-Pakistan (excluding northern borders already covered under VVP-I).

Q7. The proposed SMS-less UPI signup system aims to replace SMS-based verification with:

Answer C. Silent telecom-based authentication and backend device binding

NPCI plans to introduce SMS-less UPI onboarding using telecom network-based authentication and tokenised backend verification to improve security and user experience.

Q8. The Swasthya Pension Scheme launched by ICICI Prudential operates under which regulatory framework?

Answer C. PFRDA regulatory sandbox

The Swasthya Pension Scheme was introduced under the Pension Fund Regulatory and Development Authority (PFRDA) regulatory sandbox to test innovative pension products combining retirement and healthcare needs.

Q9. Shalimar Wheat-3 (SW-3), developed for Kashmir, is particularly noted for:

Answer D. Biofortification with higher iron and zinc content

SW-3 is an early-maturing variety resistant to yellow rust and biofortified with higher iron (Fe), zinc (Zn) and about 12% protein, making it nutritionally superior.

Q10. Salem Sago (Javvarisi), recently exported to Canada, is primarily made from:

Answer C. Tapioca (cassava) roots

Salem Sago is a starch-based product made from tapioca roots. It received a GI tag in 2023 and is largely produced in Salem district of Tamil Nadu.

QUIZ 17 OF 22

22 & 23 February 2026

10 questions · Banking 3 · Economy 3 · Reports 2 · Sci & Env 1

Q1

India and Brazil recently agreed to cooperate in which of the following strategic sectors?

- A. Semiconductor fabrication
- B. Rare earth & critical minerals
- C. Space tourism
- D. Nuclear submarine production
- E. Cryptocurrency regulation

Q2

The indigenously manufactured Tetanus and Adult Diphtheria (Td) vaccine was produced by which institution?

- A. Serum Institute of India
- B. Bharat Biotech
- C. Central Research Institute, Kasauli
- D. ICMR
- E. AIIMS Delhi

Q3

The NITI Aayog report on revitalizing the apprenticeship ecosystem proposes which new performance measurement tool?

- A. Skill Development Dashboard
- B. Apprenticeship Engagement Index
- C. National Employability Ratio
- D. Youth Productivity Index
- E. Vocational Competency Tracker

Q4

The Export Promotion Mission (EPM) primarily aims to strengthen which sector's participation in global trade?

- A. Large Public Sector Undertakings
- B. Defence PSUs
- C. MSMEs
- D. Agricultural Cooperatives only
- E. Startups in AI exclusively

Q5

INS Krishna, recently launched by the Indian Navy, is primarily intended for:

- A. Anti-submarine warfare
- B. Missile testing
- C. Cadet training at sea
- D. Coastal surveillance
- E. Humanitarian evacuation missions

Q6**The “One Plant Per Day” resolution was originally launched in 2021 with what objective?**

- A. Urban landscaping reform
- B. Industrial afforestation
- C. Personal daily sapling plantation commitment
- D. Carbon tax implementation
- E. Rural irrigation expansion

Q7**India’s new CPI base year has been revised to:**

- A. 2011
- B. 2012
- C. 2020
- D. 2024
- E. 2025

Q8**Under the proposed Risk-Based Premium (RBP) system, deposit insurance premiums will be determined based on:**

- A. Size of the bank’s branch network
- B. Political classification of the bank
- C. Bank’s risk rating
- D. Age of the bank
- E. Number of depositors

Q9**Participatory Notes (P-Notes) allow foreign investors to invest in Indian markets without directly registering with:**

- A. RBI
- B. SEBI
- C. Ministry of Finance
- D. IRDAI
- E. NPCI

Q10**The “UPI One World” wallet is designed primarily for:**

- A. Rural SHGs
- B. MSME exporters
- C. Foreign visitors to India
- D. Cooperative banks
- E. Domestic students

ANSWERS — 22 & 23 FEBRUARY 2026

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

Q1. India and Brazil recently agreed to cooperate in which of the following strategic sectors?

Answer B) Rare earth & critical minerals

During the Brazilian President's visit, India and Brazil signed agreements focusing on cooperation in rare earth and critical minerals, steel mining, and digital partnership to strengthen strategic and economic ties.

Q2. The indigenously manufactured Tetanus and Adult Diphtheria (Td) vaccine was produced by which institution?

Answer C) Central Research Institute, Kasauli

The Td vaccine was manufactured by the Central Research Institute (CRI), Kasauli and launched under the Universal Immunization Programme to strengthen vaccine self-reliance.

Q3. The NITI Aayog report on revitalizing the apprenticeship ecosystem proposes which new performance measurement tool?

Answer B) Apprenticeship Engagement Index

The report recommends the creation of an Apprenticeship Engagement Index to compare state-level performance and address regional disparities in apprenticeship participation.

Q4. The Export Promotion Mission (EPM) primarily aims to strengthen which sector's participation in global trade?

Answer C) MSMEs

The Export Promotion Mission is designed to enhance MSME participation in global exports by providing financial, logistics, compliance, and market access support.

Q5. INS Krishna, recently launched by the Indian Navy, is primarily intended for:

Answer C) Cadet training at sea

INS Krishna is an indigenously built Cadet Training Ship (CTS) aimed at providing hands-on practical training to naval officer cadets without diverting frontline warships.

Q6. The "One Plant Per Day" resolution was originally launched in 2021 with what objective?

Answer C) Personal daily sapling plantation commitment

The initiative began as a personal pledge to plant at least one sapling daily and aims to transform it into a nationwide mass afforestation movement.

Q7. India's new CPI base year has been revised to:

Answer D) 2024

The Consumer Price Index (CPI) base year has been revised to 2024 to better reflect current consumption patterns using updated HCES data and COICOP 2018 classification.

Q8. Under the proposed Risk-Based Premium (RBP) system, deposit insurance premiums will be determined based on:

Answer C) Bank's risk rating

The new Risk-Based Premium system links insurance premium rates to a bank's risk profile, encouraging better risk management and financial stability.

Q9. Participatory Notes (P-Notes) allow foreign investors to invest in Indian markets without directly registering with:

Answer B) SEBI

P-Notes are offshore derivative instruments issued by SEBI-registered FPIs to overseas investors who do not wish to directly register with SEBI.

Q10. The "UPI One World" wallet is designed primarily for:

Answer C) Foreign visitors to India

UPI One World enables foreign visitors to make UPI payments in India without requiring an Indian bank account or mobile number, promoting digital tourism convenience.

QUIZ 18 OF 22

24 February 2026

10 questions · Sci & Env 2 · International 2 · Schemes 2 · Misc GA 2

Q1

With reference to PRAHAAR, India's first national counter-terrorism doctrine, consider the following statements:

- A. 1 and 3 only
- B. 1, 2 and 3 only
- C. 1 and 4 only
- D. 2 and 4 only
- E. 1, 3 and 4 only

Q2

The Amending Protocol to the India–France Double Taxation Avoidance Convention provides which of the following changes?

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

Q3

The temples of Belur, Halebidu and Somanathapura, recently inscribed on the UNESCO World Heritage List, belong to which dynasty?

- A. Chola
- B. Vijayanagara
- C. Hoysala
- D. Pallava
- E. Rashtrakuta

Q4

The New Delhi Declaration (2026) on Artificial Intelligence primarily aims to:

- A. Establish a binding global AI regulatory authority
- B. Promote military applications of AI
- C. Bridge the global AI divide through inclusive access
- D. Restrict AI exports from developed nations
- E. Replace national AI policies with a global code

Q5

With reference to the National Monetisation Pipeline (NMP 2.0), consider the following statements:

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

Q6**In asset monetisation under NMP 2.0, which of the following best describes the model adopted?**

- A. Complete privatisation of public enterprises
- B. Disinvestment through stock markets
- C. Leasing operational rights for a fixed period while retaining ownership
- D. Foreign direct investment in greenfield projects only
- E. Public distribution of assets

Q7**The automatic settlement of low-balance inoperative EPF accounts will be implemented by which organisation?**

- A. RBI
- B. SEBI
- C. NABARD
- D. EPFO
- E. PFRDA

Q8**An EPF account becomes inoperative after:**

- A. No contribution for 12 months
- B. Member resigns from employment
- C. Member turns 58 and does not withdraw the balance
- D. Three years of inactivity
- E. Employer closes the establishment

Q9**Total Applied Toxicity (TAT) is used to measure:**

- A. Quantity of pesticide exported
- B. Economic profitability of pesticide use
- C. Environmental harm considering quantity and toxicity
- D. Human consumption levels of pesticides
- E. Fertiliser efficiency

Q10**Which of the following factors contribute to rising pesticide toxicity in India?**

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 3 and 4 only
- D. 1 and 4 only
- E. 1, 2, 3 and 4

ANSWERS — 24 FEBRUARY 2026

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

Q1. With reference to PRAHAAR, India's first national counter-terrorism doctrine, consider the following statements:

Answer A. 1 and 3 only

PRAHAAR is issued by the Ministry of Home Affairs, not Defence. It promotes a proactive, intelligence-driven approach and includes recovery as one of its seven pillars. It also addresses emerging threats like cyber networks and drones.

Q2. The Amending Protocol to the India–France Double Taxation Avoidance Convention provides which of the following changes?

Answer B. 1 and 2 only

The amended protocol grants full taxing rights on capital gains to the source country and removes the MFN clause. Dividend taxation is now 5% (for $\geq 10\%$ shareholding) and 15% otherwise, not a uniform 10%.

Q3. The temples of Belur, Halebidu and Somanathapura, recently inscribed on the UNESCO World Heritage List, belong to which dynasty?

Answer C. Hoysala

The temples at Belur, Halebidu and Somanathapura were built under the Hoysala dynasty (11th–13th century CE) and are known for intricate star-shaped architecture and sculptural excellence.

Q4. The New Delhi Declaration (2026) on Artificial Intelligence primarily aims to:

Answer C. Bridge the global AI divide through inclusive access

The New Delhi Declaration is a non-binding framework focused on inclusive, responsible AI development and reducing inequality in access to computing, data and AI technologies.

Q5. With reference to the National Monetisation Pipeline (NMP 2.0), consider the following statements:

Answer B. 2 and 3 only

NMP 2.0 monetises brownfield assets through leasing while ownership remains with the government. It helps mobilise funds for infrastructure without increasing direct budgetary spending.

Q6. In asset monetisation under NMP 2.0, which of the following best describes the model adopted?

Answer C. Leasing operational rights for a fixed period while retaining ownership

Asset monetisation involves granting operational rights to private entities for a fixed concession period while ownership remains with the government.

Q7. The automatic settlement of low-balance inoperative EPF accounts will be implemented by which organisation?

Answer D. EPFO

The Employees' Provident Fund Organisation (EPFO) will implement automatic settlement of inoperative EPF accounts with balances up to ₹1,000, credited directly to Aadhaar-linked bank accounts.

Q8. An EPF account becomes inoperative after:

Answer C. Member turns 58 and does not withdraw the balance

After the 2016 amendment, an EPF account becomes inoperative only after the member attains 58 years and fails to withdraw the balance. Mere inactivity does not make it inoperative.

Q9. Total Applied Toxicity (TAT) is used to measure:

Answer C. Environmental harm considering quantity and toxicity

TAT measures ecological impact by combining pesticide quantity, chemical toxicity and exposure risk to non-target organisms, making it a better indicator than simple usage data.

Q10. Which of the following factors contribute to rising pesticide toxicity in India?

Answer C. 1, 3 and 4 only

Rising toxicity is driven by intensive agriculture, high-potency chemicals and pest resistance. Large-scale adoption of integrated pest management would reduce toxicity, not increase it.

QUIZ 19 OF 22

25 February 2026

10 questions · Misc GA 2 · Appointments 2 · Reports 2 · Banking 2

Q1

Mexico is located in which part of the world?

- A. Central America
- B. Northern South America
- C. Southern part of North America
- D. Western Europe
- E. Southeast Asia

Q2

The UNESCO Asia-Pacific Awards for Cultural Heritage Conservation were established in which year?

- A. 1985
- B. 1995
- C. 2000
- D. 2005
- E. 2010

Q3

Our Lady of Grace Cathedral, which recently received the UNESCO Award of Merit, is located in which state?

- A. Goa
- B. Maharashtra
- C. Kerala
- D. Tamil Nadu
- E. Karnataka

Q4

INS Anjadip, recently in news, belongs to which category of naval vessels?

- A. Aircraft Carrier
- B. Destroyer
- C. Anti-Submarine Warfare Shallow Water Craft
- D. Nuclear Submarine
- E. Amphibious Assault Ship

Q5

Teacher App 2.0, launched with AI integration, was developed by Bharti Airtel Foundation in collaboration with which organization?

- A. UNESCO
- B. UNICEF
- C. CK-12 Foundation
- D. World Bank
- E. OECD

Q6**The States' Electricity Transition (SET) Report 2026 was jointly released by which organizations?**

- A. World Bank and IMF
- B. IEEFA and Ember
- C. ADB and UNDP
- D. NITI Aayog and TERI
- E. SEBI and RBI

Q7**According to the SET Report 2026, which states have emerged as leaders in EV adoption and green hydrogen development?**

- A. Gujarat, Maharashtra, Tamil Nadu
- B. Karnataka, Kerala, Himachal Pradesh
- C. Uttar Pradesh, Andhra Pradesh, Rajasthan
- D. Punjab, Haryana, Delhi
- E. Odisha, Chhattisgarh, Jharkhand

Q8**RBI's new mis-selling guidelines mainly aim to prevent which practice in the banking sector?**

- A. Excessive lending to MSMEs
- B. Bundled sale of financial products
- C. Foreign exchange speculation
- D. Agricultural loan waivers
- E. Digital payment fraud

Q9**According to RBI's revised broker funding norms, banks' exposure to capital markets is capped at what percentage of their net worth?**

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

Q10**The APB100 benchmark evaluates Asian companies based on their management of risks related to which supply chain sector?**

- A. Textile supply chains
- B. Electronics manufacturing
- C. Protein supply chains
- D. Mining and metals
- E. Renewable energy

ANSWERS — 25 FEBRUARY 2026

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

Q1. Mexico is located in which part of the world?

Answer C. Southern part of North America

Mexico is officially known as the United Mexican States (Estados Unidos Mexicanos) and is located in the southern part of North America. It shares borders with the United States in the north and Guatemala and Belize in the southeast, while the Pacific Ocean, Gulf of Mexico, and Caribbean Sea surround it.

Q2. The UNESCO Asia-Pacific Awards for Cultural Heritage Conservation were established in which year?

Answer C. 2000

The UNESCO Asia-Pacific Awards for Cultural Heritage Conservation were established in 2000. The award recognises outstanding heritage conservation projects across the Asia-Pacific region and promotes technical excellence, cultural authenticity, and community participation in heritage protection.

Q3. Our Lady of Grace Cathedral, which recently received the UNESCO Award of Merit, is located in which state?

Answer B. Maharashtra

Our Lady of Grace Cathedral is located in Papdy village in Vasai, Maharashtra. It is a 16th-century Catholic cathedral built during Portuguese rule on India's western coast and constructed using traditional materials such as stone and mud mortar.

Q4. INS Anjadip, recently in news, belongs to which category of naval vessels?

Answer C. Anti-Submarine Warfare Shallow Water Craft

INS Anjadip is an Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) designed for operations in coastal and shallow waters. It is part of an eight-ship ASW-SWC project aimed at strengthening India's anti-submarine capabilities.

Q5. Teacher App 2.0, launched with AI integration, was developed by Bharti Airtel Foundation in collaboration with which organization?

Answer C. CK-12 Foundation

Teacher App 2.0 was launched by Union Education Minister Dharmendra Pradhan. It was developed by the Bharti Airtel Foundation in collaboration with CK-12 Foundation, a global nonprofit organisation based in California, USA. The app helps teachers with AI-powered tools, learning content, and dashboards.

Q6. The States' Electricity Transition (SET) Report 2026 was jointly released by which organizations?

Answer B. IEEFA and Ember

The States' Electricity Transition (SET) Report 2026 was jointly released by the Institute for Energy Economics and Financial Analysis (IEEFA) and Ember. The report analysed 21 Indian states representing about 95% of India's power demand.

Q7. According to the SET Report 2026, which states have emerged as leaders in EV adoption and green hydrogen development?

Answer C. Uttar Pradesh, Andhra Pradesh, Rajasthan

The SET Report 2026 identified Uttar Pradesh, Andhra Pradesh, and Rajasthan as leading states in electric vehicle adoption and green hydrogen development, indicating their progress toward a clean electricity transition.

Q8. RBI's new mis-selling guidelines mainly aim to prevent which practice in the banking sector?

Answer B. Bundled sale of financial products

The Reserve Bank of India (RBI) introduced new guidelines to prevent mis-selling of financial products, especially the bundled sale of third-party products like insurance along with loans or banking services. These rules also require clear consent and product suitability checks.

Q9. According to RBI's revised broker funding norms, banks' exposure to capital markets is capped at what percentage of their net worth?

Answer C. 20%

Under the new RBI broker funding guidelines, banks' capital market exposure cannot exceed 20% of their net worth. The rules also require 100% collateral for most broker exposures and restrict funding for proprietary trading activities.

Q10. The APB100 benchmark evaluates Asian companies based on their management of risks related to which supply chain sector?

Answer C. Protein supply chains

The APB100 benchmark, released by Asia Research and Engagement (ARE), evaluates 100 major Asian companies based on how they manage environmental, social, and governance (ESG) risks in protein supply chains, including meat, dairy, poultry, and seafood sectors.

QUIZ 20 OF 22

26 February 2026

10 questions · Banking 4 · Agri & Rural 2 · International 2 · Sci & Env 1

Q1

The Government of India launched a pilot project using CBDC for food subsidy distribution in Puducherry under which scheme?

- A. PM-KISAN
- B. PM Garib Kalyan Anna Yojana
- C. National Food Security Mission
- D. PM Jan Dhan Yojana
- E. PM Awas Yojana

Q2

India signed a Statement of Intent to establish the Sweden–India Technology and Artificial Intelligence Corridor (SITAC) with which country?

- A. Germany
- B. France
- C. Sweden
- D. Japan
- E. South Korea

Q3

The Telecom Regulatory Authority of India (TRAI) celebrated its 29th Foundation Day in which year?

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

Q4

Saudi Arabia banned poultry imports from several countries including India due to concerns related to which issue?

- A. Antibiotic contamination
- B. Bird flu (Avian Influenza)
- C. Trade tariff disputes
- D. Food inflation
- E. Supply chain disruption

Q5

The United Nations launched the #MakeASafetyStatement campaign in India to promote awareness about which issue?

- A. Climate change
- B. Road safety
- C. Cyber security
- D. Digital literacy
- E. Water conservation

Q6

The Reserve Bank of India established a high-security greenfield data centre in which city?

- A. Hyderabad
- B. Pune
- C. Bhubaneswar
- D. Bengaluru
- E. Ahmedabad

Q7

The Asian Development Bank signed a financing agreement worth up to USD 108 million with which housing finance company?

- A. HDFC Ltd
- B. LIC Housing Finance
- C. Aavas Financiers
- D. PNB Housing Finance
- E. Can Fin Homes

Q8

In the CBDC-based subsidy pilot project, the digital tokens used for transactions are issued by which institution?

- A. Ministry of Finance
- B. State Bank of India
- C. Reserve Bank of India
- D. National Payments Corporation of India
- E. NITI Aayog

Q9

RBI's newly established data centre in Odisha primarily aims to strengthen which aspect of the financial ecosystem?

- A. Agricultural credit system
- B. Financial inclusion programs
- C. Digital payment infrastructure and data security
- D. Foreign exchange reserves
- E. Capital market regulation

Q10

The programmable CBDC tokens used in the food subsidy pilot project are mainly designed to ensure which feature?

- A. Global currency convertibility
- B. Interest earning digital wallets
- C. Purpose-specific spending of subsidies
- D. Cryptocurrency trading
- E. Stock market investments

ANSWERS — 26 FEBRUARY 2026

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

Q1. The Government of India launched a pilot project using CBDC for food subsidy distribution in Puducherry under which scheme?

Answer B. PM Garib Kalyan Anna Yojana

The Government of India launched a CBDC-based food subsidy pilot project in Puducherry under the PM Garib Kalyan Anna Yojana (PMGKAY). The subsidy is provided through programmable digital rupee tokens issued by the RBI, which can be used only at authorised fair price shops, ensuring transparency and preventing leakage in the Public Distribution System.

Q2. India signed a Statement of Intent to establish the Sweden–India Technology and Artificial Intelligence Corridor (SITAC) with which country?

Answer C. Sweden

India and Sweden signed a Statement of Intent to establish the Sweden–India Technology and Artificial Intelligence Corridor (SITAC). The initiative aims to strengthen cooperation in Artificial Intelligence, innovation, research, and digital technologies between the two countries.

Q3. The Telecom Regulatory Authority of India (TRAI) celebrated its 29th Foundation Day in which year?

Answer C. 2026

The Telecom Regulatory Authority of India (TRAI) was established in 1997 under the TRAI Act. It celebrated its 29th Foundation Day in 2026, highlighting its role in regulating telecom services and protecting consumer interests in the telecom sector.

Q4. Saudi Arabia banned poultry imports from several countries including India due to concerns related to which issue?

Answer B. Bird flu (Avian Influenza)

Saudi Arabia imposed a ban on poultry imports from around 40 countries including India due to concerns over avian influenza (bird flu). The decision was taken to prevent the spread of the disease and ensure food safety within the country.

Q5. The United Nations launched the #MakeASafetyStatement campaign in India to promote awareness about which issue?

Answer B. Road safety

The #MakeASafetyStatement campaign was launched by the United Nations to promote awareness about road safety practices, such as wearing helmets and seat belts, avoiding drunk driving, and encouraging responsible road behaviour.

Q6. The Reserve Bank of India established a high-security greenfield data centre in which city?

Answer C. Bhubaneswar

The Reserve Bank of India established a high-security data centre in Bhubaneswar, Odisha, to strengthen the resilience and security of India's financial infrastructure, especially digital payment systems like UPI, NEFT, and RTGS.

Q7. The Asian Development Bank signed a financing agreement worth up to USD 108 million with which housing finance company?

Answer C. Aavas Financiers

The Asian Development Bank (ADB) signed a financing agreement worth USD 108 million with Aavas Financiers to support affordable housing finance in India and expand home loan access for low-income households.

Q8. In the CBDC-based subsidy pilot project, the digital tokens used for transactions are issued by which institution?

Answer C. Reserve Bank of India

The digital rupee tokens used in the pilot project are issued by the Reserve Bank of India (RBI). These tokens are programmable and can only be used for specific purposes like purchasing food grains from authorised shops.

Q9. RBI's newly established data centre in Odisha primarily aims to strengthen which aspect of the financial ecosystem?

Answer C. Digital payment infrastructure and data security

The RBI data centre in Bhubaneswar is designed to improve data security, operational resilience, and continuity of digital payment systems, ensuring smooth functioning of platforms like UPI, NEFT, and RTGS.

Q10. The programmable CBDC tokens used in the food subsidy pilot project are mainly designed to ensure which feature?

Answer C. Purpose-specific spending of subsidies

Programmable CBDC tokens ensure that subsidies are spent only for the intended purpose. Beneficiaries can use these tokens only at authorised fair price shops, which improves transparency and reduces misuse of government subsidies.

QUIZ 21 OF 22

27 February 2026

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

Q1

The Unique Identification Authority of India (UIDAI) partnered with which company to display authorised Aadhaar centres on digital maps across India?

- A. Microsoft
- B. Google
- C. Amazon
- D. Meta
- E. Apple

Q2

The Chungthang–Lachen road and Taram Chu Bridge in Sikkim were restored by which organisation?

- A. National Highways Authority of India
- B. Border Roads Organisation
- C. Central Public Works Department
- D. Indian Railways
- E. National Disaster Management Authority

Q3

Pakyong Airport in Sikkim is proposed to be renamed after which freedom fighter?

- A. Birsa Munda
- B. Trilochan Pokhrel
- C. Govind Ballabh Pant
- D. Alluri Sitarama Raju
- E. Subramania Bharati

Q4

The 95th martyrdom day of which Indian revolutionary was observed on 27 February?

- A. Bhagat Singh
- B. Chandrashekhhar Azad
- C. Ram Prasad Bismil
- D. Khudiram Bose
- E. Ashfaqulla Khan

Q5

The Government of India revised the base year of the Consumer Price Index (CPI) to which year?

- A. 2015
- B. 2018
- C. 2020
- D. 2024
- E. 2025

Q6

The updated CPI classification system adopted by India is based on which international standard?

- A. System of National Accounts (SNA)
- B. COICOP 2018
- C. Basel III Framework
- D. IFRS Standards
- E. WTO Trade Classification

Q7

In the revised CPI structure, which category's weight has increased due to changing consumption patterns in India?

- A. Food items
- B. Housing and services
- C. Fuel and light
- D. Transport equipment
- E. Tobacco products

Q8

Which indicator shows how expensive a basket of goods is compared to the base year?

- A. Repo Rate
- B. CPI Level
- C. Fiscal Deficit
- D. Core Inflation
- E. GDP Deflator

Q9

Inflation refers to which of the following economic phenomena?

- A. Reduction in unemployment
- B. Increase in interest rates
- C. Rise in general price levels over time
- D. Increase in government expenditure
- E. Decrease in money supply

Q10

Fortified rice is mainly enriched with which micronutrients to combat malnutrition?

- A. Calcium and Potassium
- B. Iron, Folic Acid, and Vitamin B12
- C. Zinc and Magnesium
- D. Vitamin C and Vitamin D
- E. Iodine and Fluoride

ANSWERS — 27 FEBRUARY 2026

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

Q1. The Unique Identification Authority of India (UIDAI) partnered with which company to display authorised Aadhaar centres on digital maps across India?

Answer B. Google

The UIDAI partnered with Google to display more than 60,000 verified Aadhaar centres on Google Maps, allowing citizens to easily locate authorised Aadhaar enrolment and update centres and avoid fraudulent operators.

Q2. The Chungthang–Lachen road and Taram Chu Bridge in Sikkim were restored by which organisation?

Answer B. Border Roads Organisation

The Border Roads Organisation (BRO) restored the Chungthang–Lachen route and built the Taram Chu Bridge in North Sikkim after multiple natural disasters damaged the road network, improving connectivity and strategic logistics in the border region.

Q3. Pakyong Airport in Sikkim is proposed to be renamed after which freedom fighter?

Answer B. Trilochan Pokhrel

The Government of Sikkim announced that Pakyong Airport will be renamed after freedom fighter Trilochan Pokhrel, popularly known as “Gandhi Pokhrel,” recognising his contribution to India’s independence movement.

Q4. The 95th martyrdom day of which Indian revolutionary was observed on 27 February?

Answer B. Chandrashekhar Azad

27 February marks the martyrdom day of Chandrashekhar Azad, the revolutionary freedom fighter who vowed never to be captured alive by British authorities and sacrificed his life in 1931 at Alfred Park in Allahabad.

Q5. The Government of India revised the base year of the Consumer Price Index (CPI) to which year?

Answer D. 2024

India updated the Consumer Price Index (CPI) base year to 2024, reflecting modern consumption patterns and aligning with the COICOP 2018 classification system for better inflation measurement.

Q6. The updated CPI classification system adopted by India is based on which international standard?

Answer B. COICOP 2018

The revised CPI uses COICOP (Classification of Individual Consumption According to Purpose) 2018, expanding consumption categories from six to twelve to better represent current spending patterns.

Q7. In the revised CPI structure, which category’s weight has increased due to changing consumption patterns in India?

Answer B. Housing and services

The updated CPI shows reduced weight for food items and increased weight for housing and services, reflecting long-term changes in household consumption behaviour.

Q8. Which indicator shows how expensive a basket of goods is compared to the base year?

Answer B. CPI Level

The CPI level indicates how expensive goods and services are compared to the base year, while the inflation rate measures how quickly prices change over time.

Q9. Inflation refers to which of the following economic phenomena?

Answer C. Rise in general price levels over time

Inflation measures the rate at which the general price level of goods and services increases over time, reducing the purchasing power of money. CPI is commonly used to measure inflation.

Q10. Fortified rice is mainly enriched with which micronutrients to combat malnutrition?

Answer B. Iron, Folic Acid, and Vitamin B12

Fortified rice contains micronutrients such as iron, folic acid, and vitamin B12, which help address malnutrition and anaemia, especially among vulnerable populations receiving food through government welfare schemes.

QUIZ 22 OF 22

28 February 2026

10 questions · Banking 3 · International 2 · Economy 2 · Sci & Env 1

Q1

India's first semiconductor ATMP plant inaugurated in 2026 is located in which state?

- A. Karnataka
- B. Gujarat
- C. Maharashtra
- D. Tamil Nadu
- E. Telangana

Q2

Which village in Maharashtra declared itself a "caste-free village" in February 2026?

- A. Soundala
- B. Ralegan Siddhi
- C. Hivre Bazar
- D. Punsari
- E. Hiware

Q3

The Sustainable Road Safety Financing Project in India was launched by which organization?

- A. World Bank
- B. Asian Development Bank
- C. United Nations Road Safety Fund
- D. International Monetary Fund
- E. OECD

Q4

India's GDP growth rate in Q3 FY26 under the new GDP series was reported at approximately:

- A. 6.5%
- B. 7.0%
- C. 7.8%
- D. 8.5%
- E. 9.2%

Q5

What percentage of India's international trade is currently conducted in rupees as part of the rupee internationalisation process?

- A. About 2%
- B. About 5%
- C. About 10%
- D. About 15%
- E. About 20%

Q6

Special Rupee Vostro Accounts (SRVAs) are mainly used for:

- A. Agricultural subsidies
- B. Domestic bank settlements
- C. International trade settlement in rupees
- D. Forex reserve management
- E. Cryptocurrency trading

Q7

India's foreign exchange reserves declined to approximately what level in February 2026?

- A. \$650 billion
- B. \$690 billion
- C. \$723 billion
- D. \$780 billion
- E. \$820 billion

Q8

India's fiscal deficit by January 2026 reached approximately what percentage of the FY26 target?

- A. 52%
- B. 63%
- C. 71%
- D. 80%
- E. 88%

Q9

Fortified rice is enriched mainly with which of the following nutrients?

- A. Calcium, Zinc, Vitamin D
- B. Iron, Folic Acid, Vitamin B12
- C. Magnesium, Potassium, Vitamin A
- D. Zinc, Vitamin C, Iron
- E. Calcium, Iron, Vitamin K

Q10

Fortified rice distribution in India has been implemented through which of the following programmes?

- A. PM Garib Kalyan Anna Yojana
- B. Targeted Public Distribution System
- C. PM POSHAN Scheme
- D. Integrated Child Development Services
- E. All of the above

ANSWERS — 28 FEBRUARY 2026

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

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Q1. India's first semiconductor ATMP plant inaugurated in 2026 is located in which state?

Answer B. Gujarat

India's first semiconductor ATMP (Assembly, Test, Mark, and Package) plant by Micron Technology was inaugurated in Sanand, Gujarat. The facility strengthens India's semiconductor manufacturing ecosystem and supports the country's ambition to become a major player in the global electronics supply chain.

Q2. Which village in Maharashtra declared itself a "caste-free village" in February 2026?

Answer A. Soundala

Soundala village in Maharashtra declared itself a "caste-free village" through a gram sabha resolution. The initiative promotes social equality by eliminating caste-based discrimination and ensuring equal access to public resources like temples, water sources, and schools.

Q3. The Sustainable Road Safety Financing Project in India was launched by which organization?

Answer C. United Nations Road Safety Fund

The UN Road Safety Fund launched the Sustainable Road Safety Financing Project in India in February 2026 to improve road safety financing and support initiatives aimed at reducing road accidents and fatalities.

Q4. India's GDP growth rate in Q3 FY26 under the new GDP series was reported at approximately:

Answer C. 7.8%

According to data released under the new GDP base year series (2022–23), India's GDP growth slowed slightly to around 7.8% in the third quarter of FY26 compared to the previous quarter.

Q5. What percentage of India's international trade is currently conducted in rupees as part of the rupee internationalisation process?

Answer B. About 5%

India has started a gradual process of rupee internationalisation. Currently, about 5% of India's international trade is invoiced or settled in rupees, reflecting early progress in reducing dependence on the US dollar.

Q6. Special Rupee Vostro Accounts (SRVAs) are mainly used for:

Answer C. International trade settlement in rupees

Special Rupee Vostro Accounts allow foreign banks to hold rupee accounts in India to facilitate trade settlements in Indian rupees, supporting the internationalisation of the currency.

Q7. India's foreign exchange reserves declined to approximately what level in February 2026?

Answer C. \$723 billion

According to RBI data, India's forex reserves declined by about \$2.11 billion to around \$723.6 billion for the week ending February 20, 2026, mainly due to changes in foreign currency assets.

Q8. India's fiscal deficit by January 2026 reached approximately what percentage of the FY26 target?

Answer B. 63%

Data from the Controller General of Accounts showed that India's fiscal deficit reached about 63% of the annual FY26 target by the end of January 2026, indicating improved fiscal management compared to the previous year.

Q9. Fortified rice is enriched mainly with which of the following nutrients?

Answer B. Iron, Folic Acid, Vitamin B12

Fortified rice contains added micronutrients such as iron, folic acid, and vitamin B12 to combat malnutrition and anaemia among vulnerable populations.

Q10. Fortified rice distribution in India has been implemented through which of the following programmes?

Answer E. All of the above

Fortified rice distribution has been implemented through several welfare schemes such as PM Garib Kalyan Anna Yojana, TPDS under NFSA, PM POSHAN (Mid-Day Meal), and ICDS to improve nutrition levels across the country.

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