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CURRENT AFFAIRS QUIZ

January 2025

Every daily quiz of the month · 8 quizzes · 80 MCQs with answers

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

Big themes · Banking 23 · Schemes 13 · Sci & Env 11



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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 80 MCQs of January 2025, quiz by quiz — 8 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-01

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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.

80 MCQs with answers	8 daily quizzes	8 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	23	
Schemes & Government	13	
Science & Environment	11	
Economy	11	
Agriculture & Rural	10	
Misc GA	6	
International	3	
Reports & Indices	3	

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.
2 January 2025	___ / 10	---	---	☐	
7 January 2025	___ / 10	---	---	☐	
9 January 2025	___ / 10	---	---	☐	
16 January 2025	___ / 10	---	---	☐	
19 & 20 January 2025	___ / 10	---	---	☐	
29 January 2025	___ / 10	---	---	☐	
30 January 2025	___ / 10	---	---	☐	
31 January 2025	___ / 10	---	---	☐	

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QUIZ 1 OF 8

2 January 2025

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

Q1

Which of the following is the largest crude oil producer in the world?

- A. Russia
- B. Saudi Arabia
- C. United States
- D. China
- E. India

Q2

Which Indian state is witnessing an increase in girls completing secondary education between 2019 and 2024?

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

Q3

What is the main objective of RBI's Next Generation Data Warehouse (NGDW)?

- A. To track inflation rates
- B. To store personal financial data
- C. To provide real-time data access for better policy formulation
- D. To monitor banking transactions
- E. To improve retail banking services

Q4

In 2024, which country began its two-year term as a non-permanent member of the UN Security Council?

- A. India
- B. Pakistan
- C. Brazil
- D. Japan
- E. South Africa

Q5

Which technology-driven mission is ISRO planning for 2027 as a part of its space exploration initiatives?

- A. Mars Mission
- B. Gaganyaan
- C. Chandrayaan-4
- D. Aditya-L1
- E. SpaDeX

Q6**What is the credit growth of Non-Banking Financial Companies (NBFCs) for the fortnight ending November 29, 2024?**

- A. 15.2%
- B. 7.8%
- C. 10.5%
- D. 3.6%
- E. 5.0%

Q7**Which program aims to enhance financial inclusion by promoting retail investment in government securities?**

- A. Jan Dhan Yojana
- B. Pradhan Mantri Fasal Bima Yojana
- C. Retail Direct Mobile App
- D. Make in India
- E. Pradhan Mantri Kisan Samman Nidhi

Q8**Which Indian Ministry is responsible for the Pradhan Mantri Fasal Bima Yojana (PMFBY)?**

- A. Ministry of Finance
- B. Ministry of Rural Development
- C. Ministry of Agriculture & Farmers Welfare
- D. Ministry of Environment, Forest, and Climate Change
- E. Ministry of Commerce and Industry

Q9**Which of the following is the updated value of ₹2000 banknotes in circulation as of December 31, 2024?**

- A. ₹3.56 lakh crore
- B. ₹6,691 crore
- C. ₹25,000 crore
- D. ₹12,000 crore
- E. ₹1 lakh crore

Q10**Which country does India import the largest share of crude oil from as of May 2024?**

- A. Saudi Arabia
- B. Iran
- C. Iraq
- D. Russia
- E. Kuwait

ANSWERS — 2 JANUARY 2025

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

Q1. Which of the following is the largest crude oil producer in the world?

Answer C) United States

The United States is the largest crude oil producer globally, with a daily production of 19.4 million barrels, accounting for 22% of the global supply.

Q2. Which Indian state is witnessing an increase in girls completing secondary education between 2019 and 2024?

Answer B) Kerala

Kerala has shown improvements in education development, especially with respect to girls completing secondary education, as compared to 2019.

Q3. What is the main objective of RBI's Next Generation Data Warehouse (NGDW)?

Answer C) To provide real-time data access for better policy formulation

The NGDW aims to strengthen RBI's data storage and processing capabilities for better policy decisions and efficient management of financial data.

Q4. In 2024, which country began its two-year term as a non-permanent member of the UN Security Council?

Answer B) Pakistan

Pakistan started its two-year term as a non-permanent member of the UN Security Council in 2024, which is responsible for maintaining international peace and security.

Q5. Which technology-driven mission is ISRO planning for 2027 as a part of its space exploration initiatives?

Answer C) Chandrayaan-4

ISRO plans to launch the Chandrayaan-4 mission in 2027 to bring back lunar samples collected from the Chandrayaan-3 landing site.

Q6. What is the credit growth of Non-Banking Financial Companies (NBFCs) for the fortnight ending November 29, 2024?

Answer B) 7.8%

The credit growth for the NBFC sector shrank to 7.8% for the fortnight ending November 29, 2024, compared to the previous year.

Q7. Which program aims to enhance financial inclusion by promoting retail investment in government securities?

Answer C) Retail Direct Mobile App

The RBI's Retail Direct Mobile App allows retail investors to directly invest in government securities, promoting financial inclusion and secure investment opportunities.

Q8. Which Indian Ministry is responsible for the Pradhan Mantri Fasal Bima Yojana (PMFBY)?

Answer C) Ministry of Agriculture & Farmers Welfare

The Ministry of Agriculture & Farmers Welfare is responsible for overseeing the Pradhan Mantri Fasal Bima Yojana (PMFBY), which provides crop insurance coverage to farmers.

Q9. Which of the following is the updated value of ₹2000 banknotes in circulation as of December 31, 2024?

Answer B) ₹6,691 crore

As of December 31, 2024, the total value of ₹2000 notes in circulation has declined to ₹6,691 crore from ₹3.56 lakh crore in May 2023.

Q10. Which country does India import the largest share of crude oil from as of May 2024?

Answer D) Russia

Russia became India's largest crude oil supplier, accounting for nearly 41% of India's total crude oil imports as of May 2024.

QUIZ 2 OF 8

7 January 2025

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

Q1

What is China's plan for the Brahmaputra River?

- A. To build the world's largest dam
- B. To set up a power plant
- C. To create a hydroelectric project in Arunachal Pradesh
- D. To construct a water diversion system
- E. To establish an international water-sharing agreement

Q2

What is the main focus of the Digital Personal Data Protection Rules draft?

- A. Creating data storage systems
- B. Protecting data of deceased persons
- C. Enabling free access to social media
- D. Encouraging data sharing between governments
- E. Banning social media platforms

Q3

Which state in India has registered the highest number of hospitals under the Ayushman Bharat Scheme?

- A. Maharashtra
- B. Uttar Pradesh
- C. Tamil Nadu
- D. Kerala
- E. Punjab

Q4

What does the Purchasing Managers' Index (PMI) measure?

- A. Global trade rates
- B. Future business conditions
- C. International market prices
- D. Public sector job growth
- E. Inflation trends in manufacturing

Q5

What does India's Gini coefficient of 0.410 in 2023 indicate?

- A. Perfect income equality
- B. An increase in income inequality
- C. A reduction in wealth disparity
- D. Economic stability
- E. High GDP growth

Q6

What is the key feature of the Bharatpol portal?

- A. Assisting farmers in market transactions
- B. Enhancing international law enforcement cooperation
- C. Facilitating digital personal data protection
- D. Supporting online education for law enforcement
- E. Enabling e-commerce for agricultural products

Q7

Which country is the world's largest importer of gold among central banks, as per recent trends?

- A. China
- B. USA
- C. India
- D. Russia
- E. Saudi Arabia

Q8

What significant achievement did ISRO accomplish with its PSLV-C60 mission?

- A. Successfully launched a lunar rover
- B. Sprouted cowpea seeds in space
- C. Developed advanced GPS technology
- D. Sent a satellite to Mars
- E. Discovered a new planet

Q9

Which is India's first organic fisheries cluster launched by the government?

- A. Kerala
- B. Odisha
- C. Sikkim
- D. Tamil Nadu
- E. Andhra Pradesh

Q10

What is the goal of the AgriStack initiative?

- A. To provide financial loans to farmers
- B. To develop a digital ecosystem for agriculture
- C. To increase crop yields through chemical methods
- D. To eliminate middlemen in agricultural markets
- E. To create international trade partnerships

ANSWERS — 7 JANUARY 2025

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

Q1. What is China's plan for the Brahmaputra River?**Answer** A) To build the world's largest dam

China is constructing the world's largest dam on the Brahmaputra River in Tibet, costing \$137 billion as part of its 14th Five-Year Plan.

Q2. What is the main focus of the Digital Personal Data Protection Rules draft?

Answer B) Protecting data of deceased persons

The draft rules may lead to erasing social media accounts of deceased persons, as they allow data deletion unless legally required.

Q3. Which state in India has registered the highest number of hospitals under the Ayushman Bharat Scheme?

Answer B) Uttar Pradesh

Uttar Pradesh has registered the highest number of hospitals under the Ayushman Bharat Scheme, which aims to provide health coverage to vulnerable families.

Q4. What does the Purchasing Managers' Index (PMI) measure?

Answer B) Future business conditions

PMI is a monthly economic indicator that measures business conditions, including new orders, production, employment, and supplier deliveries, indicating the economic health of the manufacturing sector.

Q5. What does India's Gini coefficient of 0.410 in 2023 indicate?

Answer B) An increase in income inequality

The Gini coefficient of 0.410 in 2023 reflects an increase in income inequality, as it is higher than the 1955 value of 0.371.

Q6. What is the key feature of the Bharatpol portal?

Answer B) Enhancing international law enforcement cooperation

The Bharatpol portal, launched by Union Home Minister Amit Shah, is designed to enhance international law enforcement cooperation for cross-border crimes.

Q7. Which country is the world's largest importer of gold among central banks, as per recent trends?

Answer C) India

India is one of the largest importers of gold among central banks, with its gold reserves covering 101% of its external debt.

Q8. What significant achievement did ISRO accomplish with its PSLV-C60 mission?

Answer B) Sprouted cowpea seeds in space

ISRO's PSLV-C60 mission successfully sprouted cowpea seeds in space, a significant achievement in agricultural research.

Q9. Which is India's first organic fisheries cluster launched by the government?

Answer C) Sikkim

The Indian government launched its first organic fisheries cluster in Sikkim, promoting eco-friendly fish farming practices.

Q10. What is the goal of the AgriStack initiative?

Answer B) To develop a digital ecosystem for agriculture

AgriStack aims to create a digital ecosystem for agriculture, including unique IDs for farmers and standards for data interoperability, promoting the digital transformation of agriculture in India.

QUIZ 3 OF 8

9 January 2025

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

Q1

What is the key objective of the National Green Hydrogen Mission?

- A. Promote wind energy
- B. Achieve net-zero emissions by 2030
- C. Produce 5 million metric tonnes of green hydrogen by 2030
- D. Promote hydroelectric projects
- E. Expand coal-based thermal power generation

Q2

What type of visa is the H-1B, often associated with the MAGA debate in the US?

- A. Temporary unskilled labor visa
- B. Work visa for skilled professionals
- C. Immigration visa for entrepreneurs
- D. Student visa for higher studies
- E. Green card for permanent residence

Q3

What does the Protection of Children from Sexual Offences (POCSO) Act primarily address?

- A. Juvenile justice reforms
- B. Child marriage prevention
- C. Child sexual exploitation
- D. Child labor eradication
- E. Adoption and guardianship rules

Q4

What is the significance of the Ken-Betwa River Link Project?

- A. Preventing flooding in the Bundelkhand region
- B. Generating hydroelectric power
- C. Addressing water scarcity in the Bundelkhand region
- D. Promoting fisheries development
- E. Conserving the Panna Tiger Reserve

Q5

What financial restriction does the Prompt Corrective Action (PCA) framework impose on banks?

- A. Higher lending interest rates
- B. Limits on lending, investments, and branch expansions
- C. Mandatory loan write-offs
- D. Reduction in staff salaries
- E. Diversion of profits for infrastructure development

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Q6

What is the key function of India's Battery Energy Storage System (BESS) launched in Delhi?

- A. Increase coal-based electricity generation
- B. Store renewable energy and stabilize the grid
- C. Supply power to rural areas
- D. Replace conventional power plants
- E. Promote nuclear energy adoption

Q7

Under SEBI's amended rules for advisers, what is the annual fee cap per family?

- A. ₹50,000
- B. ₹75,000
- C. ₹1.51 lakh
- D. ₹2 lakh
- E. ₹2.5 lakh

Q8

What is a significant challenge associated with India's Public Distribution System (PDS)?

- A. Lack of food supply
- B. Corruption and digital exclusion
- C. Shortage of ration cards
- D. Poor infrastructure in urban areas
- E. Dependence on private vendors

Q9

What was the main reason SEBI warned Ola?

- A. Misuse of investor funds
- B. Disclosing financial updates on social media before informing investors
- C. Late filing of annual reports
- D. Promoting unauthorized investments
- E. Violating CSR regulations

Q10

What does the term "Inclusive Growth" refer to in economics?

- A. Increasing exports and imports
- B. Maximizing industrial profits
- C. Equal wealth distribution while preserving economic freedom
- D. Focusing on agriculture over industrialization
- E. Prioritizing urban development

ANSWERS — 9 JANUARY 2025

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

Q1. What is the key objective of the National Green Hydrogen Mission?

Answer C) Produce 5 million metric tonnes of green hydrogen by 2030

The National Green Hydrogen Mission aims to promote renewable energy and achieve the production of 5 million metric tonnes of green hydrogen by 2030 with an investment of ₹8 lakh crore.

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Q2. What type of visa is the H-1B, often associated with the MAGA debate in the US?

Answer B) Work visa for skilled professionals

The H-1B visa allows skilled professionals in specialized fields like IT, engineering, and healthcare to temporarily work in the United States.

Q3. What does the Protection of Children from Sexual Offenses (POCSO) Act primarily address?

Answer C) Child sexual exploitation

The POCSO Act, enacted in 2012, aims to address and penalize child sexual abuse and exploitation comprehensively, with recent amendments enhancing penalties.

Q4. What is the significance of the Ken-Betwa River Link Project?

Answer C) Addressing water scarcity in the Bundelkhand region

The Ken-Betwa River Link Project aims to provide water for irrigation and drinking purposes in Bundelkhand, though it faces environmental concerns regarding the Panna Tiger Reserve.

Q5. What financial restriction does the Prompt Corrective Action (PCA) framework impose on banks?

Answer B) Limits on lending, investments, and branch expansions

PCA is imposed on banks that show financial distress, restricting activities like lending, investments, and expansion to ensure recovery and financial stability.

Q6. What is the key function of India's Battery Energy Storage System (BESS) launched in Delhi?

Answer B) Store renewable energy and stabilize the grid

BESS is India's first utility-scale energy storage system, designed to integrate renewable energy into the grid and improve energy stability.

Q7. Under SEBI's amended rules for advisers, what is the annual fee cap per family?

Answer C) ₹1.51 lakh

SEBI's new norms for advisers introduced a flexible fee structure with an annual cap of ₹1.51 lakh per family to ensure fair pricing for advisory services.

Q8. What is a significant challenge associated with India's Public Distribution System (PDS)?

Answer B) Corruption and digital exclusion

PDS faces challenges like corruption, delays, and exclusion due to low digital literacy, which affect its efficiency and accessibility.

Q9. What was the main reason SEBI warned Ola?

Answer B) Disclosing financial updates on social media before informing investors

SEBI's warning to Ola highlights the need for timely investor updates before public disclosures to maintain transparency and compliance.

Q10. What does the term “Inclusive Growth” refer to in economics?

Answer C) Equal wealth distribution while preserving economic freedom

Inclusive growth ensures equitable wealth distribution across all sections of society while supporting economic freedom and growth opportunities.

QUIZ 4 OF 8

16 January 2025

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

Q1

What was the primary goal of RBI introducing Variable Rate Repo (VRR) auctions?

- A. To increase inflation
- B. To reduce repo rates permanently
- C. To manage liquidity tightness
- D. To stabilize currency exchange rates
- E. To promote foreign investments

Q2

Why did India shift to a pegged exchange rate system against the U.S. dollar in 2022?

- A. To boost exports
- B. To stabilize the rupee and control inflation
- C. To increase currency competitiveness
- D. To attract foreign direct investment
- E. To enhance global trade relations

Q3

What is the main challenge associated with merchandise trade deficits?

- A. Increased foreign currency reserves
- B. Decreased domestic production
- C. Vulnerability to global economic shocks
- D. Decreased foreign direct investments
- E. Increased exports

Q4

What is a key benefit of Permaculture Farming?

- A. Increased reliance on chemical fertilizers
- B. Improved soil health and environmental conservation
- C. Dependence on monoculture farming
- D. Maximized short-term yields
- E. Reduced biodiversity

Q5

Which script is being demanded for Kokborok textbooks in Tripura?

- A. Devanagari
- B. Bengali
- C. Roman
- D. Tamil
- E. Cyrillic

Q6

What led to the Assam coal mining tragedy?

- A. Industrial dispute
- B. Government inaction
- C. Illegal rat-hole mining practices
- D. Flooding in open-pit mines
- E. Lack of mining technology

Q7

What was a key feature of the INSIMP program?

- A. Promotion of wheat production
- B. Focus on rice over millet
- C. Development of post-harvest technologies for millets
- D. Import subsidies for millet
- E. Prohibition of traditional farming methods

Q8

How does a flexible exchange rate benefit the economy?

- A. Fixes the value of the currency
- B. Reduces currency risks entirely
- C. Aligns currency value with market forces
- D. Ensures a stable international trade environment
- E. Minimizes inflation volatility

Q9

What was the aim of the Calcutta Illumination Project?

- A. Boost the city's industrial output
- B. Illuminate heritage buildings with LED lights
- C. Replace old structures with modern buildings
- D. Promote tourism with holographic shows
- E. Construct new urban centers in Kolkata

Q10

What is a potential drawback of pegged exchange rates?

- A. Increased currency volatility
- B. Decreased export competitiveness
- C. Enhanced inflation rates
- D. Reduced domestic production
- E. Higher dependency on foreign aid

ANSWERS — 16 JANUARY 2025

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

Q1. What was the primary goal of RBI introducing Variable Rate Repo (VRR) auctions?**Answer** C) To manage liquidity tightness

The VRR auctions are conducted by the RBI to address liquidity tightness in the banking system and ensure smooth financial system operations.

"Discipline is choosing tomorrow over tonight."

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Q2. Why did India shift to a pegged exchange rate system against the U.S. dollar in 2022?

Answer B) To stabilize the rupee and control inflation

The pegged exchange rate system was adopted to stabilize the rupee amidst rising inflation and ensure economic stability, though it had trade-offs like reduced export competitiveness.

Q3. What is the main challenge associated with merchandise trade deficits?

Answer C) Vulnerability to global economic shocks

A trade deficit indicates that imports exceed exports, making the economy reliant on foreign goods and susceptible to global economic changes.

Q4. What is a key benefit of Permaculture Farming?

Answer B) Improved soil health and environmental conservation

Permaculture farming uses sustainable practices like organic fertilizers and mulching, which enhance soil health and protect the environment.

Q5. Which script is being demanded for Kokborok textbooks in Tripura?

Answer C) Roman

Tribals in Tripura are advocating for the Roman script for Kokborok textbooks due to its digital compatibility and ease of use.

Q6. What led to the Assam coal mining tragedy?

Answer C) Illegal rat-hole mining practices

The tragedy was caused by flooding in illegal rat-hole mines, which are hazardous and environmentally damaging.

Q7. What was a key feature of the INSIMP program?

Answer C) Development of post-harvest technologies for millets

INSIMP aimed to enhance millet production, create awareness, and develop better post-harvest technologies.

Q8. How does a flexible exchange rate benefit the economy?

Answer C) Aligns currency value with market forces

A flexible exchange rate allows the currency to adjust based on demand and supply, helping in inflation control and balancing reserves.

Q9. What was the aim of the Calcutta Illumination Project?

Answer B) Illuminate heritage buildings with LED lights

This project sought to beautify Kolkata by lighting 125 heritage buildings, preserving its history and fostering civic pride.

Q10. What is a potential drawback of pegged exchange rates?

Answer B) Decreased export competitiveness

Pegged exchange rates stabilize the currency but can reduce competitiveness by making exports more expensive compared to other countries.

QUIZ 5 OF 8

19 & 20 January 2025

10 questions · Economy 3 · Banking 3 · Schemes 2 · Agri & Rural 2

Q1

What is the primary objective of the Generalized System of Preferences (GSP)?

- A. To increase tariffs on imported goods
- B. To reduce trade barriers for developing countries
- C. To increase export duties on certain goods
- D. To establish a single global trade agreement
- E. To restrict access to developed countries' markets

Q2

What is the key benefit of India's Trade and Economic Partnership Agreement (TEPA) with EFTA?

- A. It imposes stricter trade restrictions on Switzerland.
- B. It guarantees \$100 billion in investments over 15 years.
- C. It eliminates all tariffs on Indian agriculture products.
- D. It excludes the services sector from market access.
- E. It forces India to privatize all its industries.

Q3

What is the main purpose of the Beti Bachao, Beti Padhao (BBBP) Scheme?

- A. To decrease the number of girls in India
- B. To improve healthcare for women
- C. To address declining child sex ratios and improve the welfare of girl children
- D. To establish women-only education institutions
- E. To promote financial literacy among girls

Q4

What is the feature of the Ayushman Bharat Digital Health Account (ABHA)?

- A. It is a physical health card distributed to all citizens.
- B. It is a 14-digit number for secure digital health record storage and sharing.
- C. It only applies to government employees.
- D. It replaces traditional healthcare insurance.
- E. It requires biometric identification for registration.

Q5

What is the role of Business Correspondents (BCs) in banking services?

- A. To provide banking services only in urban areas
- B. To provide banking services in underserved and rural areas
- C. To offer loans to small businesses exclusively
- D. To manage government-to-consumer services
- E. To audit financial institutions

Q6

What is the Real Effective Exchange Rate (REER) used to measure?

- A. A country's fiscal deficit
- B. A currency's value relative to a basket of currencies adjusted for inflation
- C. The interest rates of a country's central bank
- D. The inflation rate in domestic markets
- E. The consumer price index

Q7

Which of the following is NOT a challenge faced by India's Insolvency and Bankruptcy Code (IBC)?

- A. Institutional inefficiencies in NCLT/NCLAT
- B. Delays in procedural resolutions
- C. Lack of specialized knowledge
- D. Excessive capital allocation
- E. Complex judicial processes

Q8

What does the National Policy Framework on Agricultural Marketing (NPFAM) promote?

- A. Increased importation of agricultural goods
- B. Reduction in the number of farmers' markets
- C. Empowering farmers with better market access and competitive pricing
- D. Restricting direct procurement from farms
- E. Introduction of global trading systems for agriculture

Q9

What is the primary aim of the Take-Home Ration (THR) program?

- A. To distribute cooked meals in urban areas
- B. To combat malnutrition in pregnant women, lactating mothers, and children
- C. To reduce the importation of fortified food items
- D. To promote the production of organic food
- E. To provide free healthcare to children

Q10

Which of the following is a consequence of Nigeria joining BRICS?

- A. It will reduce BRICS trade restrictions.
- B. It will increase Nigeria's global economic cooperation.
- C. It will diminish India's economic influence in Africa.
- D. It will impose trade tariffs on BRICS nations.
- E. It will restrict Nigeria's participation in global trade.

ANSWERS — 19 & 20 JANUARY 2025

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

Q1. What is the primary objective of the Generalized System of Preferences (GSP)?

Answer B) To reduce trade barriers for developing countries</br>

The Generalized System of Preferences (GSP) aims to reduce or eliminate tariffs on exports from developing countries, helping to boost their economic growth and reduce poverty.

Q2. What is the key benefit of India's Trade and Economic Partnership Agreement (TEPA) with EFTA?

Answer B) It guarantees \$100 billion in investments over 15 years</br>

The TEPA with EFTA aims to reduce trade barriers, enhance services and investment access, and facilitate a \$100 billion investment into India over 15 years.

Q3. What is the main purpose of the Beti Bachao, Beti Padhao (BBBP) Scheme?

Answer C) To address declining child sex ratios and improve the welfare of girl children</br>

The BBBP scheme aims to improve the sex ratio, promote institutional deliveries, and increase educational enrollment for girls.

Q4. What is the feature of the Ayushman Bharat Digital Health Account (ABHA)?

Answer B) It is a 14-digit number for secure digital health record storage and sharing</br>

The ABHA is part of the Ayushman Bharat Digital Mission and allows secure management and sharing of personal health records.

Q5. What is the role of Business Correspondents (BCs) in banking services?

Answer B) To provide banking services in underserved and rural areas</br>

BCs are agents who offer banking services in rural or underserved regions where formal bank branches may not be present.

Q6. What is the Real Effective Exchange Rate (REER) used to measure?

Answer B) A currency's value relative to a basket of currencies adjusted for inflation</br>

The REER reflects a currency's strength in the international market by adjusting its value for inflation and comparing it to a basket of other currencies.

Q7. Which of the following is NOT a challenge faced by India's Insolvency and Bankruptcy Code (IBC)?

Answer D) Excessive capital allocation</br>

The main challenges in IBC include inefficiencies in the National Company Law Tribunal (NCLT), procedural delays, and lack of expertise, not excessive capital allocation.

Q8. What does the National Policy Framework on Agricultural Marketing (NPFAM) promote?

Answer C) Empowering farmers with better market access and competitive pricing</br>

NPFAM aims to provide better market access for farmers and enhance competition to improve pricing and the efficiency of agricultural marketing.

Q9. What is the primary aim of the Take-Home Ration (THR) program?

Answer B) To combat malnutrition in pregnant women, lactating mothers, and children</br>

The THR program is designed to provide fortified rations to vulnerable populations like pregnant women and children to combat malnutrition.

Q10. Which of the following is a consequence of Nigeria joining BRICS?

Answer B) It will increase Nigeria's global economic cooperation</br>

Nigeria's inclusion in BRICS enhances its economic cooperation and strengthens its role in global economic matters, especially with emerging markets.

QUIZ 6 OF 8

29 January 2025

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

Q1

Which country recently launched the DeepSeek AI model that became the most downloaded app on Apple Store?

- A. USA
- B. India
- C. China
- D. Japan
- E. South Korea

Q2

Which of the following is NOT a key focus area of BIMSTEC?

- A. Counter-terrorism
- B. Space exploration
- C. Trade and connectivity
- D. Sustainable development
- E. Technology sharing

Q3

The ASER 2024 report highlighted post-COVID learning recovery in which areas?

- A. Computer literacy and science education
- B. Reading and arithmetic
- C. Sports and extracurricular activities
- D. Social studies and history
- E. Digital infrastructure development

Q4

What is the primary objective of India's NavIC satellite system?

- A. Defense surveillance
- B. High-speed internet
- C. Navigation and positioning
- D. Weather monitoring
- E. Space tourism

Q5

Which article of the Indian Constitution guarantees the Right to Education?

- A. Article 19
- B. Article 21A
- C. Article 32
- D. Article 44
- E. Article 51

Q6

What is the purpose of RBI's USD-INR currency swap auction?

- A. To boost export competitiveness
- B. To increase forex reserves and manage liquidity
- C. To reduce inflation
- D. To improve the fiscal deficit
- E. To regulate cryptocurrency

Q7

What is the minimum capital adequacy ratio required for NBFCs to become banks?

- A. 5%
- B. 7.5%
- C. 10%
- D. 12%
- E. 15%

Q8

What is the primary difference between an NRO and NRE account for NRIs?

- A. NRO accounts allow repatriation of funds, while NRE accounts do not
- B. NRO accounts are used for holding Indian income, while NRE accounts are for foreign earnings
- C. NRO accounts do not require RBI approval, while NRE accounts do
- D. NRO accounts can hold foreign currency, while NRE accounts cannot
- E. NRO accounts are tax-free, while NRE accounts are taxable

Q9

What major change did RBI introduce regarding penal charges from January 1, 2024?

- A. Penal charges are now subject to 18% GST
- B. Banks can capitalize penal charges into loan interest
- C. Penal charges replaced penal interest
- D. Penal charges apply only to corporate borrowers
- E. Penal charges are waived for low-income borrowers

Q10

Which of the following is NOT a key application of AI?

- A. Healthcare
- B. Judiciary
- C. Cybersecurity
- D. Spacecraft manufacturing
- E. Text-to-speech conversion

ANSWERS — 29 JANUARY 2025

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

Q1. Which country recently launched the DeepSeek AI model that became the most downloaded app on Apple Store?

Answer C) China

DeepSeek AI is a Chinese AI model developed by Liang Wenfeng's company in Hangzhou, Zhejiang. It gained popularity and impacted tech stocks after becoming the top downloaded app on the Apple Store.

Q2. Which of the following is NOT a key focus area of BIMSTEC?

Answer B) Space exploration

BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) focuses on economic cooperation, security, trade, and technology sharing. Space exploration is not part of its primary agenda.

Q3. The ASER 2024 report highlighted post-COVID learning recovery in which areas?

Answer B) Reading and arithmetic

The ASER 2024 report showed improvements in foundational literacy and numeracy but highlighted major gaps in higher classes, particularly in reading and arithmetic.

Q4. What is the primary objective of India's NavIC satellite system?

Answer C) Navigation and positioning

The NavIC (Navigation with Indian Constellation) system is India's satellite navigation initiative to improve positioning services for defense, transportation, and emergency response.

Q5. Which article of the Indian Constitution guarantees the Right to Education?

Answer B) Article 21A

Article 21A ensures free and compulsory education for children between 6 and 14 years under the Right to Education (RTE) Act, 2009.

Q6. What is the purpose of RBI's USD-INR currency swap auction?

Answer B) To increase forex reserves and manage liquidity

The RBI conducts currency swap auctions to manage liquidity, stabilize the rupee, and strengthen forex reserves, thereby protecting against external financial shocks.

Q7. What is the minimum capital adequacy ratio required for NBFCs to become banks?

Answer C) 10%

According to RBI regulations, NBFCs seeking bank status must maintain a minimum capital adequacy ratio (CAR) of 10% and comply with stringent financial and regulatory criteria.

Q8. What is the primary difference between an NRO and NRE account for NRIs?

Answer B) NRO accounts are used for holding Indian income, while NRE accounts are for foreign earnings

An NRO (Non-Resident Ordinary) account is used for managing income earned in India, whereas an NRE (Non-Resident External) account holds foreign income, allowing tax-free repatriation.

Q9. What major change did RBI introduce regarding penal charges from January 1, 2024?

Answer C) Penal charges replaced penal interest

RBI mandated that banks impose penal charges instead of penal interest, preventing excessive financial burden on borrowers. Additionally, these charges cannot be capitalized into interest rates.

Q10. Which of the following is NOT a key application of AI?

Answer D) Spacecraft manufacturing

AI is extensively used in data analysis, language processing, and automation across sectors like healthcare, business, education, and cybersecurity. However, spacecraft manufacturing primarily relies on engineering innovations rather than AI-driven decision-making. [c4s_channels style="bar"]

QUIZ 7 OF 8

30 January 2025

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

Q1

What is the primary objective of the PM Vishwakarma Scheme?

- A. Provide skill training to artisans and workers
- B. Offer financial assistance to farmers
- C. Promote IT sector growth in India
- D. Strengthen MSMEs with digital transformation
- E. Boost the automobile manufacturing sector

Q2

Which of the following was a key feature of Operation Flood?

- A. Expansion of microfinance institutions
- B. Increased food grain storage capacity
- C. Growth of dairy cooperatives and milk production
- D. Reduction in government intervention in agriculture
- E. Boosting fishery and poultry industries

Q3

What is the main reason behind the slow economic growth in India since 2011?

- A. Global economic slowdown
- B. Sharp rise in agricultural productivity
- C. Decline in social spending and policy shocks
- D. Over-reliance on foreign investments
- E. Reduction in interest rates by RBI

Q4

What was the Supreme Court's recent directive regarding domestic workers in India?

- A. Increase their wages through government schemes
- B. Bring them under a legal framework for protection
- C. Offer free skill training programs
- D. Provide government jobs to eligible domestic workers
- E. Introduce tax benefits for employers hiring domestic workers

Q5

Which of the following is a key focus of the National Critical Mineral Mission?

- A. Boosting renewable energy adoption
- B. Strengthening domestic mineral exploration and processing
- C. Enhancing global trade partnerships
- D. Promoting organic farming techniques
- E. Expanding tourism in mineral-rich regions

Q6
What is the significance of the Pinaka Multi-Barrel Rocket Launcher for India?

- A. It is the primary missile defense system of India
- B. It enhances India's aerial surveillance capabilities
- C. It is an indigenous artillery system boosting India's defense strength
- D. It is used in anti-submarine warfare operations
- E. It serves as India's first hypersonic missile technology

Q7
Why did the Indian government increase the procurement price of ethanol for 2024-25?

- A. To increase the export of ethanol to foreign countries
- B. To promote ethanol blending and reduce fossil fuel dependency
- C. To support sugarcane farmers struggling with low prices
- D. To discourage industrial usage of ethanol
- E. To improve the nutritional value of ethanol-based food products

Q8
What is a major concern regarding the privatization of smaller fertilizer companies in India?

- A. Increase in fertilizer prices for farmers
- B. Government losing control over strategic resources
- C. Increase in imports of chemical fertilizers
- D. Decline in research on organic fertilizers
- E. Reduction in employment opportunities in rural areas

Q9
What is the purpose of the Waqf Amendment Bill, 2024?

- A. Strengthen the power of Waqf Boards
- B. Ensure transparency and verification of Waqf properties
- C. Expand the scope of religious donations under Waqf law
- D. Grant exclusive taxation benefits to Waqf institutions
- E. Nationalize all Waqf properties in India

Q10
What is a major issue affecting MGNREGA implementation in recent years?

- A. Decreasing rural participation in the scheme
- B. Over-reliance on foreign funding
- C. Budget cuts leading to wage shortages and payment delays
- D. Reduction in government involvement in employment generation
- E. Expansion of MGNREGA into urban areas

ANSWERS — 30 JANUARY 2025

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

Q1. What is the primary objective of the PM Vishwakarma Scheme?

Answer A) Provide skill training to artisans and workers

The PM Vishwakarma Scheme is aimed at supporting artisans in traditional trades like blacksmithing, pottery, and carpentry. It provides financial assistance, skill training, and recognition to artisans to integrate them into the formal economy and global supply chain.

Q2. Which of the following was a key feature of Operation Flood?

Answer C) Growth of dairy cooperatives and milk production

Operation Flood, led by Verghese Kurien, transformed India into the largest milk producer by promoting dairy cooperatives, improving rural incomes, and ensuring fair pricing. It laid the foundation for the White Revolution.

Q3. What is the main reason behind the slow economic growth in India since 2011?

Answer C) Decline in social spending and policy shocks

India's economic slowdown post-2011 has been attributed to policy shocks like demonetization, GST implementation, and COVID-19 disruptions. Additionally, reduced government spending on social sectors weakened economic growth.

Q4. What was the Supreme Court's recent directive regarding domestic workers in India?

Answer B) Bring them under a legal framework for protection

The Supreme Court has directed the government to create a legal framework to safeguard the rights of domestic workers, addressing issues like low wages, excessive work hours, and lack of recognition.

Q5. Which of the following is a key focus of the National Critical Mineral Mission?

Answer B) Strengthening domestic mineral exploration and processing

The National Critical Mineral Mission aims to enhance the exploration, mining, and processing of critical minerals, ensuring fast-tracked regulatory approvals and overseas asset acquisitions to reduce India's import dependency.

Q6. What is the significance of the Pinaka Multi-Barrel Rocket Launcher for India?

Answer C) It is an indigenous artillery system boosting India's defense strength

The Pinaka Multi-Barrel Rocket Launcher, developed by DRDO, has played a crucial role in India's defense strategy, with a range of 45 km and the ability to fire 12 rockets in 44 seconds. It was actively used in the Kargil War.

Q7. Why did the Indian government increase the procurement price of ethanol for 2024-25?

Answer B) To promote ethanol blending and reduce fossil fuel dependency

The price hike is aimed at promoting ethanol blending in fuel, which helps reduce reliance on fossil fuels and lower carbon emissions, aligning with India's energy security and sustainability goals.

Q8. What is a major concern regarding the privatization of smaller fertilizer companies in India?

Answer A) Increase in fertilizer prices for farmers

Privatization of smaller fertilizer firms could lead to higher prices, affecting farmers who rely on subsidized fertilizers. Previous privatization attempts were dropped due to concerns over affordability and opposition from stakeholders.

Q9. What is the purpose of the Waqf Amendment Bill, 2024?

Answer B) Ensure transparency and verification of Waqf properties

The Waqf Amendment Bill 2024 aims to verify Waqf property claims, include women in board composition, and limit unchecked powers of Waqf Boards, ensuring greater transparency and accountability.

Q10. What is a major issue affecting MGNREGA implementation in recent years?

Answer C) Budget cuts leading to wage shortages and payment delays

MGNREGA's budget allocation has dropped from 3.2% of GDP in FY21 to 1.78% in FY25, leading to a ₹4,315 crore wage shortfall and delays in payments, affecting millions of rural workers.

QUIZ 8 OF 8

31 January 2025

10 questions · Sci & Env 4 · Banking 3 · International 1 · Reports 1

Q1

Who will be the pilot for the Axiom-4 mission to the ISS, making him the first Indian astronaut to visit the station?

- A. Rakesh Sharma
- B. Wing Commander Abhinandan Varthaman
- C. Group Captain Shubhanshu Shukla
- D. Sunita Williams
- E. Gagandeep Singh

Q2

What is the main objective of the Axiom-4 mission?

- A. To launch India's first satellite
- B. To promote space tourism and commercial research
- C. To conduct military operations in space
- D. To replace astronauts aboard the ISS
- E. To test new space shuttles

Q3

Which Indian Navy sailboat is currently undertaking the Navika Sagar Parikrama-II mission?

- A. INS Vikrant
- B. INS Arihant
- C. INS Shivalik
- D. INSV Tarini
- E. INS Chakra

Q4

Who are the two Indian Navy officers aboard INSV Tarini for the Navika Sagar Parikrama-II mission?

- A. Lt. Cdr. Roopa
- A. and Lt. Cdr. Dilna K.
- B. Captain Rakesh Sharma and Wing Commander Abhinandan
- C. Sunita Williams and Kalpana Chawla
- D. Admiral Karambir Singh and Vice Admiral Anil Kumar
- E. Captain Vikram Batra and Major Sandeep Unnikrishnan

Q5

How many GPUs is the Indian government procuring to develop sovereign AI models?

- A. 10,000
- B. 15,500
- C. 18,693
- D. 20,000
- E. 25,500

Q6

According to the Household Consumption Expenditure Survey (HCES) 2023–24, which state had the highest percentage of per-capita expenditure on food?

- A. Kerala
- B. Delhi
- C. Assam
- D. Maharashtra
- E. Tamil Nadu

Q7

Under which law did the Enforcement Directorate (ED) register cases against cooperative banks for money laundering?

- A. Banking Regulation Act
- B. Prevention of Corruption Act
- C. Companies Act
- D. Prevention of Money Laundering Act (PMLA)
- E. Negotiable Instruments Act

Q8

What was the reason behind RBI filing a petition against Aviom India Housing Finance?

- A. For issuing fake loans
- B. For not complying with SEBI regulations
- C. Due to governance concerns and payment defaults
- D. For fraudulent fixed deposits
- E. For violating consumer rights

Q9

What was the purpose of RBI's Open Market Operation (OMO) auction?

- A. To increase foreign investments
- B. To control inflation
- C. To inject liquidity into the banking system
- D. To regulate digital currencies
- E. To increase interest rates

Q10

What does the Payment and Settlement Systems Act (PSS Act) regulate?

- A. Digital transactions and payment systems
- B. Stock market investments
- C. Foreign exchange transactions
- D. Government bonds
- E. Banking loans

ANSWERS — 31 JANUARY 2025

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

Q1. Who will be the pilot for the Axiom-4 mission to the ISS, making him the first Indian astronaut to visit the station?

Answer C) Group Captain Shubhanshu Shukla

Group Captain Shubhanshu Shukla has been selected as the pilot for the Axiom-4 mission, making him the first Indian astronaut to visit the International Space Station (ISS). This is a private mission by Axiom Space.

Q2. What is the main objective of the Axiom-4 mission?

Answer B) To promote space tourism and commercial research

The Axiom-4 mission is a private initiative aiming to boost space tourism, commercial research in Low Earth Orbit (LEO), and international collaboration.

Q3. Which Indian Navy sailboat is currently undertaking the Navika Sagar Parikrama-II mission?

Answer D) INSV Tarini

INSV Tarini is an Indian Navy sailboat used for long-duration voyages. It is part of the Navika Sagar Parikrama-II mission, aimed at circumnavigating the globe and promoting women's participation in ocean sailing.

Q4. Who are the two Indian Navy officers aboard INSV Tarini for the Navika Sagar Parikrama-II mission?

Answer A) Lt. Cdr. Roopa A. and Lt. Cdr. Dilna K.

Lt. Cdr. Roopa A. and Lt. Cdr. Dilna K. are leading the expedition on INSV Tarini, showcasing India's maritime capabilities and promoting women in ocean sailing.

Q5. How many GPUs is the Indian government procuring to develop sovereign AI models?

Answer C) 18,693

India is procuring 18,693 GPUs to support AI research and startups, focusing on applications in agriculture, education, and climate change.

Q6. According to the Household Consumption Expenditure Survey (HCES) 2023-24, which state had the highest percentage of per-capita expenditure on food?

Answer C) Assam

Assam had the highest per-capita consumption expenditure on food at 53.2%, whereas Kerala and Delhi had the lowest at 40.32%.

Q7. Under which law did the Enforcement Directorate (ED) register cases against cooperative banks for money laundering?

Answer D) Prevention of Money Laundering Act (PMLA)

The Enforcement Directorate (ED) registered cases under the PMLA to tackle large-scale money laundering by cooperative banks and societies.

Q8. What was the reason behind RBI filing a petition against Aviom India Housing Finance?

Answer C) Due to governance concerns and payment defaults

RBI filed a petition for initiating the Corporate Insolvency Resolution Process (CIRP) against Aviom India Housing Finance due to governance issues and financial defaults.

Q9. What was the purpose of RBI's Open Market Operation (OMO) auction?

Answer C) To inject liquidity into the banking system

RBI conducted its first Open Market Operation (OMO) auction to address the liquidity deficit in the banking system.

Q10. What does the Payment and Settlement Systems Act (PSS Act) regulate?

Answer A) Digital transactions and payment systems

The PSS Act regulates payment and settlement systems in India, ensuring compliance within the digital payments ecosystem and imposing penalties for violations.

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