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FREE · EXAM READY

EXAM READY QUIZ

January 2025

32 must-know MCQs · picked from 80 · by topic, with answers

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

Big themes · Schemes 9 · Banking 9 · Sci & Env 4



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6 OF THE
TOP 10

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

Contents

The 32 must-know MCQs of January 2025, picked from 80 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online:

c4scourses.in/ca-quiz/2025-01

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

32

Exam Ready MCQs

80

questions they were
picked from

8

topics covered

15 min

per topic, timed

1

Time a topic

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

2

Check it

Answers and explanations follow each topic. Mark every miss.

3

Log the score

Write it in the tracker below, topic by topic.

4

Retake misses

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

The month by topic

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

Schemes & Government	9	
Banking & Finance	9	
Science & Environment	4	
Economy	3	
Reports & Indices	3	
Agriculture & Rural	2	
Misc GA	1	
International	1	

TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Schemes & Government	___ / 9	---	---	☐	
Banking & Finance	___ / 9	---	---	☐	
Science & Environment	___ / 4	---	---	☐	
Economy	___ / 3	---	---	☐	
Reports & Indices	___ / 3	---	---	☐	
Agriculture & Rural	___ / 2	---	---	☐	
Misc GA	___ / 1	---	---	☐	
International	___ / 1	---	---	☐	

"Today's current affairs is tomorrow's sure-shot question."

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EXAM READY · TOPIC 1 OF 8

Schemes & Government

9 must-know MCQs · Q1–9 · about 2 minutes

Q1 · 2 January 2025**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

Q2 · 7 January 2025**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

Q3 · 9 January 2025**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

Q4 · 9 January 2025**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

Q5 · 29 January 2025**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 · 30 January 2025**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

Q7 · 30 January 2025**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

Q8 · 30 January 2025**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

Q9 · 30 January 2025**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

ANSWERS — SCHEMES & GOVERNMENT

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

Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

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 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.

Q7. 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.

Q8. 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.

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.

EXAM READY · TOPIC 2 OF 8

Banking & Finance

9 must-know MCQs · Q10–18 · about 2 minutes

Q10 · 2 January 2025**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%

Q11 · 2 January 2025**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

Q12 · 7 January 2025**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

Q13 · 9 January 2025**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

Q14 · 16 January 2025**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

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Q15 · 19 & 20 January 2025**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.

Q16 · 29 January 2025**What is the minimum capital adequacy ratio required for NBFCs to become banks?**

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

Q17 · 29 January 2025**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

Q18 · 30 January 2025**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 — BANKING & FINANCE

Q10 B	Q11 B	Q12 B	Q13 C	Q14 B
Q15 B	Q16 C	Q17 C	Q18 C	

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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

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

Q16. 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.

Q17. 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.

Q18. 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.

EXAM READY · TOPIC 3 OF 8

Science & Environment

4 must-know MCQs · Q19–22 · about 2 minutes

Q19 · 2 January 2025

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

Q20 · 7 January 2025

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

Q21 · 31 January 2025

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

Q22 · 31 January 2025

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

ANSWERS — SCIENCE & ENVIRONMENT

Q19 C	Q20 B	Q21 B	Q22 A	
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Q19. 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.

Q20. 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.

Q21. 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.

Q22. 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.

EXAM READY · TOPIC 4 OF 8

Economy

3 must-know MCQs · Q23–25 · about 2 minutes

Q23 · 2 January 2025

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

Q24 · 19 & 20 January 2025

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.

Q25 · 30 January 2025

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

ANSWERS — ECONOMY

Q23 D

Q24 B

Q25 C

Q23. 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.

Q24. 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

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.

Q25. 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.

EXAM READY · TOPIC 5 OF 8

Reports & Indices

3 must-know MCQs · Q26–28 · about 2 minutes

Q26 · 7 January 2025

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

Q27 · 29 January 2025

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

Q28 · 31 January 2025

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

ANSWERS — REPORTS & INDICES

Q26 B

Q27 B

Q28 C

Q26. 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.

Q27. 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.

Q28. 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%.

EXAM READY · TOPIC 6 OF 8

Agriculture & Rural

2 must-know MCQs · Q29–30 · about 2 minutes

Q29 · 2 January 2025

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

Q30 · 19 & 20 January 2025

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

ANSWERS — AGRICULTURE & RURAL

Q29 C

Q30 B

Q29. 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.

Q30. What is the role of Business Correspondents (BCs) in banking services?**Answer B)** To provide banking services in underserved and rural areas

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

EXAM READY · TOPIC 7 OF 8

Misc GA

1 must-know MCQs · Q31–31 · about 2 minutes

Q31 · 7 January 2025

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

ANSWERS — MISC GA

Q31 B				
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Q31. 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.

EXAM READY · TOPIC 8 OF 8

International

1 must-know MCQs · Q32–32 · about 2 minutes

Q32 · 31 January 2025

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

ANSWERS — INTERNATIONAL

Q32 C

Q32. 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.

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of the top ten scorers

32

final selections, one batch

12

reached the interview

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